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PUBLIC DOCUMENTS

OF THE

STATE OF WISCONSIN

BEING THE REPORTS OF THE VARIOUS

State Officers, Departments and Institutions,

For the Fiscal Term ending June 30, 1908.

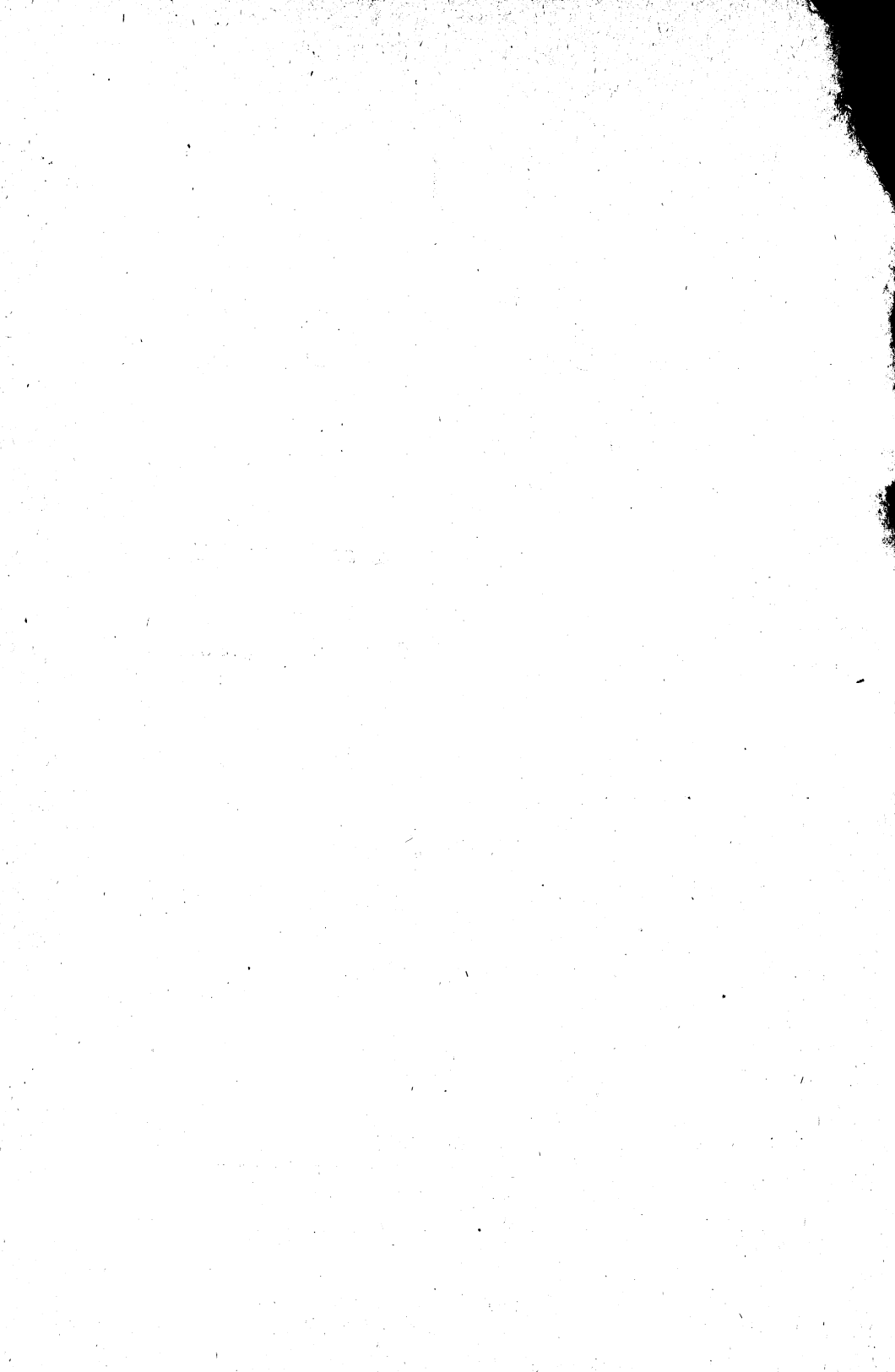
VOLUME 5



MADISON

DEMOCRAT PRINTING COMPANY, STATE PRINTER

1910



PUBLIC DOCUMENTS

For 1907-1908.

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THIRTEENTH ANNUAL REPORT

OF THE

COMMISSIONER OF BANKING

ON

State Banks, Mutual Savings Banks and
Trust Companies

OF WISCONSIN.

Showing the Condition of all Banks and Trust Companies in the State
at the close of business on December 3, 1907.



MADISON, WIS.
DEMOCRAT PRINTING COMPANY, STATE PRINTER.
1908

ROSTER
OF THE
STATE BANKING DEPARTMENT.

MARCUS C. BERGH, Commissioner of Banking.....Viroqua
W. H. RICHARDS, Deputy Commissioner of Banking.....Black River Falls
MILO C. HAGAN, Examiner.....Madison
THOMAS HERREID, Examiner.....Blair
CHAS. L. BROWN, Examiner.....Blue River
ALPHEUS H. HAYWARD, Examiner.....Janesville
ARTHUR R. EMERSON, Chief Clerk.....Belmont
MISS IDA J. DAVIDSON, Clerk and Stenographer.....Soldiers Grove

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State Banking Department

STATE OF WISCONSIN.

MADISON, WIS., DECEMBER 31, 1907.

To the Honorable JAMES O. DAVIDSON,

Governor of Wisconsin.

SIR:—In compliance with law, I submit herewith the thirteenth annual report of the state banking department, showing the condition of four hundred and twenty-seven (427) state banks, two (2) mutual savings banks, and eleven (11) trust companies doing business in this state on December 3rd, 1907, the date of the last statement rendered by them, together with abstracts of the statements and other information required.

Thirty-two state banks were organized and chartered during the year covered by this report, three banks left the jurisdiction of this department and became national banks, five banks voluntarily liquidated and paid depositors in full. One bank was placed in the hands of the commissioner of banking, as provided in section 24 of chapter 2 of the banking law, making a net gain in number of state banks for the year, twenty-three. The list of new banks follows, to-wit:

New State Banks.

No.	Location.	Name of Bank.	Capital.
1	Avoca	Avoca State Bank	\$10,000 00
2	Baldwin	Security State Bank	25,000 00
3	Bristol	Bristol State Bank	10,000 00
4	Cazenovia	State Bank of Cazenovia	10,000 00
5	Clear Lake	The Peoples Bank	12,000 00
6	Cleveland	Cleveland State Bank	15,000 00
7	Dousman	Dousman State Bank	10,000 00
8	Eau Claire	Eau Claire Savings Bank	50,000 00
9	Eau Claire	Union Savings Bank	50,000 00
10	Elkhart Lake	Bank of Elkhart Lake	25,000 00
11	Evansville	Farmers & Merchants State Bank	25,000 00
12	Gillett	The Citizens State Bank	25,000 00
13	Grafton	Grafton State Bank	10,000 00
14	Honey Creek	State Bank of Honey Creek	10,000 00
15	Jackson	The Jackson State Bank	20,000 00
16	Little Chute	Bank of Little Chute	15,000 00
17	Lodi	The Columbia Bank	20,000 00
18	Melrose	Bank of Melrose	10,000 00
19	Milwaukee	Badger State Bank	50,000 00
20	Milwaukee	Mitchell Street State Bank	50,000 00
21	New Auburn	Bank of New Auburn	10,000 00
22	Norwalk	The Farmers State Bank of	10,000 00
23	Owen	State Bank of Owen	12,000 00
24	Pewaukee	Pewaukee State Bank	10,000 00
25	Reedsville	Reedsville State Bank	10,000 00
26	St. Cloud	State Bank of St. Cloud	20,000 00
27	Sauk City	The State Bank	10,000 00
28	Seneca	Farmers & Merchants State Bank	10,000 00
29	Sparta	Citizens State Bank	25,000 00
30	Wabeno	State Bank of Wabeno	10,000 00
31	Wausau	Citizens State Bank	50,000 00
32	Waterford	Noll's Bank	25,000 00
Total paid in capital.....			\$654,000 00

The following three banks surrendered their state charter and re-organized as national banks, to-wit:

No.	Location.	Name.	Capital.	Date.
1	Frederic	The Bank of Frederic	\$20,000 00	Jan. 1, 1907
2	Grantsburg	Grantsburg State Bank	12,500 00	Dec. 10, 1906
3	Viroqua	Vernon County Bank	25,000 00	Feb. 4, 1907

Five banks liquidated voluntarily and paid their depositors in full, to-wit:

No.	Location.	Name.	Capital.	Date.
1	Birchwood.....	Birchwood State Bank	\$10,000 00	Nov. 26, 1906
2	Brillion	First State Bank of	25,000 00	Mar. 13, 1907
3	Genoa Junction.....	Bank of Genoa Junction	5,000 00	Sep. 16, 1907
4	Gillett.....	State Bank of Gillett.....	25,000 00	Aug. 26, 1907
5	Manawa.....	Citizens State Bank.....	25,000 00	Aug. 2, 1907

The Farmers Bank of Cuba City, capital \$7,500.00, was placed in the hands of the commissioner of banking, as provided in section 24, chapter 2 of the banking law, on September 26th, 1907.

The statement as shown on the books of the bank on that date was as follows:

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$176,426 71	Capital stock paid in.....	\$7,500 00
Overdrafts.....	1,152 14	Surplus fund.....	5,740 00
Furniture and fixtures.....	1,270 86	Interest on loans.....	5,943 59
Real estate.....	3,000 00	Exchange.....	46 83
Expense.....	1,577 14	Time certificates of deposit.....	181,547 29
Interest paid.....	4,475 92	Deposits subject to check....	37,040 56
Due from banks.....	37,125 91		
Collection.....	141 81		
Cash.....	10,647 78		
Total resources.....	\$235,818 27	Total liabilities.....	\$235,818 27

The stockholders of this bank expect to make good all losses, will re-organize the institution, increase the capital, and place the bank in a safe and sound condition again.

CAPITAL STOCK.

Sixteen state banks increased their capital from an aggregate of \$370,000.00 to \$704,600.00, the amount of the increase being \$334,600.00 as shown in the following list, to-wit:

No.	Location.	Name.	Increase.	
			From	To
1.	Amery.....	Bank of Amery.....	\$15,000 00	\$20,000 00
2.	Baldwin.....	Bank of Baldwin.....	25,000 00	50,000 00
3.	Balsam Lake.....	Polk County Bank.....	5,000 00	15,000 00
4.	Bangor.....	Bangor State Bank.....	15,000 00	20,000 00
5.	Butternut.....	Ashland County Bank.....	5,000 00	10,000 00
6.	Dodgeville.....	Strong's Bank.....	35,000 00	50,000 00
7.	Hammond.....	The Bank of Hammond.....	5,000 00	10,000 00
8.	Hollandale.....	Hollandale State Bank.....	5,000 00	15,000 00
9.	Juneau.....	Citizens Bank.....	25,000 00	30,000 00
10.	Kenosha.....	Merchants & Savings Bank.....	25,000 00	50,000 00
11.	Kiel.....	State Bank of Kiel.....	25,000 00	50,000 00
12.	Mayville.....	State Bank of Mayville.....	40,000 00	50,000 00
13.	Milwaukee.....	Merchants & Manufacturers Bank.....	100,000 00	250,000 00
14.	South Milwaukee.....	South Milwaukee Bank.....	25,000 00	40,000 00
15.	Stanley.....	Farmers & Merchants State Bank.....	10,000 00	19,000 00
16.	Westby.....	Westby State Bank.....	10,000 00	25,000 00
		Total.....	\$370,000 00	\$704,600 00

Report of the Commissioner of Banking.

The summary of gain and loss in the capital stock is presented in the following table, to-wit:

Capital November 12, 1906	\$10,893,150 00	
Capital of 32 new banks	654,000 00	
Capital of 16 banks increased	334,600 00	\$11,881,750 00
<hr/>		
Less capital of the 8 nationalized or liquidated	147,500 00	
Less 1 bank in the hands of the commissioner of banking.	7,500 00	155,000 00
<hr/>		
Total paid in capital December 3, 1907		\$11,726,750 00

Being a net gain of \$833,600.00 in capitalization during the twelve months.

REPORTS.

Abstracts of the five reports called for during the year from state and savings banks and abstracts of the annual reports for the last thirteen years afford an interesting comparison of the growth of the business. They are submitted in Tables "A" and "B" which follow:

Table A.

	January 26, 1907.	March 22, 1907.	May 20, 1907.	August 22, 1907.	December 3, 1907.
Number of Banks.....	413	411	413	423	429
RESOURCES.					
Loans and discounts.....	\$77,167,173 21	\$82,016,748 96	\$83,609,262 22	\$83,558,653 30	\$83,075,858 88
Overdrafts.....	565,797 22	775,171 61	783,181 02	608,577 41	678,259 37
Bonds.....	11,222,007 00	11,540,579 18	11,798,032 45	12,029,737 04	12,354,728 34
Premium on bonds.....	26,669 21	24,838 47	24,112 23	22,667 79	15,043 65
Stocks and securities.....	304,408 93	306,666 48	300,399 95	282,066 49	267,121 62
Banking house furniture and fixtures.....	2,340,178 25	2,353,221 34	2,385,979 92	2,415,890 11	2,465,231 07
Other real estate.....	376,175 69	351,724 14	398,210 01	365,830 43	393,518 06
Due from banks.....	21,181,642 33	21,053,912 61	19,247,908 31	19,875,944 07	15,787,037 41
Checks on other banks and cash items.....	603,309 95	492,421 05	405,761 77	423,554 64	546,187 42
Exchanges for clearing house.....	404,904 70	408,315 59	358,604 31	382,660 72	414,475 96
Gold coin.....	1,456,114 29	1,377,774 49	1,536,363 06	1,471,106 51	2,294,593 39
Silver coin.....	520,455 82	529,153 30	504,418 76	522,637 55	645,776 34
United States and national currency.....	3,071,594 00	3,183,620 65	3,184,209 77	3,046,672 80	4,666,882 00
Nickels and cents.....	48,099 80	49,137 51	52,943 85	53,443 31	56,522 12
Clearing house certificates and checks.....					651,097 00
Other resources.....	11,825 74	12,504 93	9,686 31	3,716 17	8,419 21
Totals.....	\$119,300,356 14	\$124,505,852 31	\$124,609,073 94	\$128,063,158 34	\$124,323,751 84
LIABILITIES.					
Capital stock paid in.....	\$11,105,657 00	\$11,080,650 00	\$11,290,650 00	\$11,549,650 00	\$11,726,750 00
Surplus fund.....	3,350,178 57	3,406,988 04	3,464,890 34	3,589,474 21	3,622,082 63
Undivided profits.....	1,361,636 38	1,605,576 98	1,862,786 59	1,795,864 40	2,404,447 79
Due to banks—deposits.....	1,467,868 25	1,762,458 09	1,536,089 30	1,488,163 21	1,262,136 95
Dividends unpaid.....	19,541 21	9,449 99	4,503 70	10,516 03	7,355 15
Individual deposits subject to check.....	32,754,408 70	34,349,909 11	32,991,930 38	33,679,940 05	29,786,440 61
Demand certificates of deposit.....	14,666,531 63	14,672,675 39	14,672,246 95	15,760,036 77	13,002,326 17
Time certificates of deposit.....	31,710,813 89	34,120,224 11	34,888,463 41	35,459,585 87	36,530,367 94
Savings deposits.....	22,355,037 88	23,001,126 65	23,479,836 40	24,345,172 91	23,936,224 10
Certified checks.....	70,948 09	81,849 15	47,806 57	46,784 63	51,311 22
Cashiers' checks outstanding.....	186,758 92	269,460 72	204,620 07	187,269 42	324,871 45
Notes and bills rediscounted.....	119,737 31	92,696 16	78,729 00	79,260 22	492,193 55
Bills payable.....	118,674 88	40,942 61	67,184 94	67,052 27	287,326 14
Clearing house checks and certificates.....					903,400 00
Other liabilities.....	12,549 83	11,845 30	9,286 51	4,388 25	12,518 14
Totals.....	\$119,300,356 14	\$124,505,852 31	\$124,609,073 94	\$128,063,158 34	\$124,323,751 84

A comparison of the consolidated bank statements of December 3rd, 1907, with a similar consolidation of a year ago shows a substantial increase in the principal items of resources and liabilities, to-wit:

Table C.

Increase in.	State Banks.	Savings Banks.	Total Increase.
Total resources	\$9,903,684 64	\$109,685 88	\$10,013,370 32
Loans and discounts.....	8,122,590 39	178,166 41	8,300,756 80
Capital, surplus and profits	2,052,955 91	5,989 02	2,058,944 93
Deposits	7,084,859 42	105,696 66	7,190,556 08
Available cash (including \$653,646.00 in clearing house checks and certificates)	459,422 17	*38,290 72	421,331 45

* Decrease.

By the aid of the Abstract of Reports of National Banks, furnished this office through the courtesy of the Comptroller of the Currency, Table "D," which follows, has been compiled. It exhibits the aggregates of the principal items of resources and liabilities of all banks doing business in Wisconsin on December 3rd, 1907, as compared with similar aggregates on November 12th, 1906, and shows the increase in the several items named, to-wit:

Table D.

Compilation of resources and liabilities of National, State and Savings Banks located in Wisconsin.

RESOURCES.	Dec. 3, 1907.	Nov. 12, 1906.	Increase 1907 over 1906.
Loans and discounts.....	\$171,797,868 16	\$162,363,519 76	\$9,434,348 40
Bonds, etc.....	41,454,406 89	36,754,479 45	4,699,927 44
Available cash.....	57,512,232 82	60,428,169 85	*2,915,917 03
Other resources.....	5,954,316 64	5,924,998 09	29,318 55
Total resources.....	\$276,718,824 51	\$265,471,167 15	\$11,247,657 36
LIABILITIES.			
Capital.....	\$27,296,750 00	\$26,200,650 00	\$1,096,100 00
Surplus and profits	14,797,997 87	12,468,864 86	2,329,133 01
Individual deposits	204,327,062 19	199,287,905 60	5,039,156 59
Due to banks.....	15,024,126 59	14,479,895 42	544,231 17
Circulation.....	11,166,855 00	9,717,407 50	1,449,447 50
Other liabilities.....	4,106 032 86	3,316,443 77	789,589 09
Total liabilities	\$276,718,824 51	\$265,471,167 15	\$11,247,657 36

*Decrease.

Table B.

The following table shows the comparative condition of State and Saving Banks annually, since the organization of this department.

	Nov. 16, 1895.	Nov. 21, 1896.	Nov. 6, 1897.	Dec. 1, 1898.	Dec. 2, 1899.	Dec. 13, 1900.	Dec. 10, 1901.	Nov. 25, 1902.	Nov. 17, 1903.	Nov. 10, 1904.	Nov. 9, 1905.	Nov. 12, 1906.	Dec. 3, 1907.
Number of state banks	125	130	130	133	135	143	157	185	345	370	388	404	427
Number of private banks	107	109	110	114	124	130	137	141					
Number of saving banks	1	1	1	1	1	1	1	1	2	2	2	2	2
Total banks.	233	240	241	248	260	274	295	327	347	372	390	406	429
RESOURCES.													
Loans and discounts	\$28,062,796 67	\$25,905,481 71	\$27,141,604 77	\$31,409,181 49	\$39,751,101 88	\$43,005,570 30	\$47,724,605 18	\$56,394,384 08	\$60,692,969 69	\$60,812,899 08	\$66,206,903 27	\$74,775,102 08	\$83,075,858 88
Unpaid capital	675,014 67	674,017 39	678,506 00	619,150 00	583,150 00	762,050 00	820,100 00	1,007,320 00	634,520 00				
Overdrafts	443,284 46	396,305 50	511,456 57	689,681 54	740,173 26	776,829 40	786,869 55	848,437 77	699,225 55	642,567 45	654,815 52	736,626 89	678,259 37
Banking house, furniture and fixtures	1,355,016 33	1,385,502 36	1,324,510 32	1,356,709 60	1,376,615 53	1,432,809 48	1,524,218 31	1,666,150 02	1,810,729 69	1,994,481 41	2,211,025 52	2,309,337 89	2,465,231 07
Other real estate	1,447,042 49	1,471,614 91	1,362,827 72	1,361,737 13	1,447,606 76	1,447,312 06	1,597,197 12	1,800,427 17	416,501 08	345,395 74	337,073 60	393,506 49	393,518 06
Bonds, stocks and securities	2,273,120 02	2,109,625 31	2,209,633 14	4,222,940 59	4,978,679 93	5,042,273 99	5,951,994 56	6,718,712 79	7,161,940 30	7,851,201 26	8,764,161 23	11,436,371 19	12,636,893 61
Cash items	107,973 59	68,557 24	77,782 61	140,414 85	141,826 09	165,415 97	231,812 46	221,561 15	444,567 60	457,831 91	419,236 77	511,142 60	546,187 42
Checks and clearing house exchanges	451,749 76	331,478 36	390,983 40	407,782 15	565,141 40	383,560 80	564,503 63	530,980 34	430,135 62	444,981 77	397,653 99	623,217 70	414,475 96
Due from banks	5,385,304 94	5,458,468 42	9,180,424 56	10,621,640 30	11,900,801 41	11,738,509 37	13,823,218 79	13,862,766 67	13,405,636 36	13,461,842 67	15,767,029 50	18,546,285 21	15,787,037 41
U. S. and national currency	1,310,571 50	1,672,407 02	1,805,779 89	1,935,847 96	2,037,148 00	2,232,305 35	2,146,369 61	2,252,807 53	2,486,452 07	2,538,342 26	2,963,468 00	3,014,861 30	4,686,882 00
Gold coin	1,472,853 52	1,487,988 38	1,329,853 81	1,537,844 58	1,888,531 06	1,463,030 50	1,448,482 08	1,358,033 75	1,518,356 00	1,433,515 73	1,399,590 60	1,388,637 15	2,294,593 39
Silver coin						362,731 68	357,943 23	378,315 75	396,659 63	418,442 06	443,820 51	509,714 87	645,776 34
Nickels and cents	210,510 60	231,843 01	245,242 81	293,839 50	33,223 81	24,304 33	30,959 32	27,038 78	37,793 55	41,754 58	52,617 49	50,381 36	56,522 12
Revenue stamp account						27,282 54	8,900 23	2,581 26		146 89			
Clearing house certificates and checks													654,097 00
Other resources	138,773 89	107,733 28	120,379 68	155,421 50	97,600 58	79,202 03	86,903 52	46,647 66	28,555 08	16,733 39	11,852 29	13,196 79	8,419 21
Totals	\$43,334,012 44	\$41,304,022 89	\$46,378,979 27	\$54,752,191 19	\$65,541,599 71	\$68,323,185 80	\$76,258,877 89	\$86,114,164 72	\$90,164,209 11	\$90,459,989 31	\$99,629,048 29	\$114,308,381 52	\$124,323,751 84
LIABILITIES.													
Capital stock	\$7,918,063 51	\$8,076,752 41	\$7,907,384 39	\$7,944,413 38	\$7,953,914 63	\$7,698,788 59	\$8,141,392 29	\$8,852,225 00	\$9,909,275 00	\$9,772,750 00	\$10,131,150 00	\$10,893,150 00	\$11,726,750 00
Surplus and profits	2,781,856 89	2,728,555 48	2,651,668 16	2,542,948 53	2,763,899 91	2,845,666 98	2,971,762 36	3,348,167 93	3,283,156 94	3,678,627 04	4,065,587 95	4,801,185 49	6,026,530 42
Deposits subject to check						19,276,724 25	21,999,742 32	25,040,227 86	23,281,162 66	23,391,045 90	27,152,384 82	31,670,148 55	29,786,440 61
Certificates of deposit	31,218,068 05	29,311,403 73	34,646,213 74	42,721,155 03	53,057,408 24	25,935,355 95	29,182,166 67	32,616,024 91	35,345,879 32	34,946,176 86	37,641,061 67	43,232,121 06	49,532,694 11
Savings deposits						10,696,957 23	11,960,977 96	14,033,959 01	16,470,239 58	17,041,502 70	18,842,284 61	21,632,386 66	23,936,224 10
Due to banks	498,568 14	415,824 34	806,443 68	1,103,792 88	1,423,601 28	1,290,939 74	1,594,946 12	1,352,611 47	1,077,129 69	574,993 42	893,630 30	1,372,683 20	1,236,136 95
Dividends unpaid				1,195 50	380 00	2,484 50	4,655 50	1,160 75	622 75	3,315 00	2,568 21	1,935 85	7,555 15
Certified checks				19,149 47	44,412 61	41,631 30	57,289 04	37,340 26	41,862 93	76,833 82	44,762 96	79,038 68	51,311 22
Cashier's checks outstanding				65,509 67	89,474 20	78,966 77	123,280 07	138,007 78	160,505 19	137,295 80	270,345 53	196,163 51	324,871 45
Bills re-discounted	257,277 50	179,205 68	84,439 44	61,245 09	79,062 45	127,590 00	46,390 07	306,273 03	326,664 10	254,455 58	303,423 10	248,392 05	492,193 55
Bills payable	237,812 54	190,214 06	156,099 32	112,873 48	85,107 63	306,373 37	161,132 12	305,560 94	258,732 26	575,780 45	276,407 13	171,766 27	287,326 14
Clearing house certificates and checks													903,400 00
Other liabilities	422,365 81	402,067 19	126,730 54	179,908 16	44,338 76	21,707 12	15,143 37	87,605 78	8,978 69	7,212 74	5,442 01	9,440 20	12,518 14
Totals	\$43,334,012 44	\$41,304,022 89	\$46,378,979 27	\$54,752,191 19	\$65,541,599 71	\$68,323,185 80	\$76,258,877 89	\$86,114,164 72	\$90,164,209 11	\$90,459,989 31	\$99,629,048 29	\$114,308,381 52	\$124,323,751 84

TRUST COMPANIES.

The paid in capital of the eleven trust companies has been increased from \$2,111,650.00 on November 12th, 1906, to \$2,260,000.00 on December 3rd, 1907, the surplus fund from \$213,250.00 to \$241,200.00 and the total resources from \$2,260,000.00 on December 3rd, 1907, the surplus fund from trust companies and an abstract of the same follow the bank statements in this report.

GENERAL REMARKS.

It is very gratifying indeed to report that during the period of twelve months covered by this report, which includes two months of the currency stringency period, which in some respects was the worst ever experienced in this country, but one of the four hundred and ninety-four financial institutions under the supervision of this department required any special action on part of the state banking department, viz: The Farmers Bank of Cuba City. The cause of the embarrassment to this institution was due to loose business methods and carelessness in making loans. The stock-holders, however, with the assistance of this department are in a fair way to get the bank in condition to resume business without loss to depositors. It is also a great satisfaction to report that it is now more than three years since we had a failure of a state bank in Wisconsin, where depositors suffered any loss.

From year to year, it becomes more apparent that banks ought to be examined oftener than once each year as now is the practice, but without additional examiners it is a physical impossibility to make more than one examination each year, and give proper attention to the special work which is also increasing every year, as the institutions to be examined multiply in number and the volume of business increases. It may be interesting in this connection to draw a few comparisons showing how the work of the banking department has increased since its organization in 1895.

Number of institutions under supervision of the state banking department

In 1895.....	233
In 1907.....	493
Gain	260

Total assets of these institutions.

In 1895.....	\$43,334,012 44
In 1907.....	138,698,564 66
Gain.....	\$95,364,552 22

As shown by the figures given above, the institutions to be examined each year have considerably more than doubled in number and the volume of business done by them much more than trebled during the last thirteen years, all of which goes to show that the examining force as well as the clerical force of this department must be increased from time to time as the work increases in order that the depositing public may have the full measure of protection contemplated under our system of supervision.

STATE BANKING DEPARTMENT.

One deputy, four examiners and two clerks have been employed by this department during the year, all of them being appointed under the banking law, except one examiner who was appointed under chapter 517 of the laws of 1905. The names and compensation of the clerks are herewith reported as required by section 15, chapter 1 of the banking law, to-wit:

Name.	Office.	Salary.
1 Arthur R. Emerson	Clerk	\$1,500 00
2 Miss Ida J. Davidson	Clerk and stenographer.....	1,200 00

The expenses of the state banking department for the year 1907 consisted of the following items, to-wit:

Salaries	\$14,111 00	
Transportation	1,551 98	
Traveling expenses	2,116 85	
Printing	1,589 76	
Postage	875 55	
Expressage, telegraph and telephone	43 19	
	<hr/>	
Total expenses		\$20,288 33

The expenses are partly offset by the following receipts, viz.:

Annual examination fees	\$6,500 00	
Filing fees	1,130 00	
Fees for certified copies	70	
	<hr/>	
Total receipts		\$7,630 70
Net cost to the state		\$12,657 63

Very respectfully,
 MARCUS C. BERGH,
 Commissioner of Banking.

ABSTRACT

O F

REPORTS OF STATE BANKS

OF THE STATE OF WISCONSIN,

At the close of business on the 3rd day of December, 1907, as made to the Commissioner of Banking.

Resources.		Liabilities.	
Loans and discounts.....	\$82,162,480 47	Capital stock paid in.....	\$11,726,750 00
Overdrafts.....	678,259 37	Surplus fund.....	3,576,643 93
U. S. state, municipal and other bonds.....	12,098,560 54	Undivided profits, less current expenses and taxes paid.....	2,376,712 74
Premium on bonds.....	11,620 64	Due to banks—deposits.....	1,236,136 95
Stocks and other securities.....	267,121 62	Dividends unpaid.....	7,355 15
Banking house, furniture and fixtures.....	2,447,400 82	Individual deposits subject to check.....	29,786,440 61
Other real estate owned....	393,518 03	Demand certificates of deposit.....	13,002,326 17
Due from banks.....	15,691,135 24	Time certificates of deposit.....	36,530,367 94
Checks on other banks and cash items.....	545,427 19	Savings deposits.....	22,714,362 65
Exchanges for clearing house.....	414,475 96	Certified checks.....	51,311 22
Gold coin.....	2,292,364 15	Cashiers' checks outstanding.....	324,371 45
Silver coin.....	645,272 04	Notes and bills rediscounted.....	492,193 55
U. S. and national currency.....	4,662,592 00	Bills payable.....	287,326 14
Nickels and cents.....	56,423 33	Clearing house checks and certificates.....	903,400 00
Clearing house checks and certificates.....	653,646 00	Other liabilities.....	12,518 14
Other resources.....	8,419 21	Total.....	\$123,028,716 64
Total.....	\$123,028,716 64		

REPORTS OF STATE BANKS.

Abbotsford—Abbotsford Bank.

C. L. ALVERSON, President.
E. H. CUTTER, Vice President.

A. H. FLAIG, Cashier

DIRECTORS.

C. L. Alverson,
E. H. Cutter,
A. H. Flaig,

L. J. Seeger,
W. H. Trestrail.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$125,780 77	Capital stock paid in.....	\$25,000 00
Overdrafts	231 15	Surplus fund	5,000 00
Banking house	3,800 00	Undivided profits, less cur-	
Furniture and fixtures....	1,200 00	rent expenses and taxes	
Due from approved reserve		paid	3,548 55
banks	10,383 56	Individual deposits subject	
Due from other banks....	14,316 12	to check	41,449 72
Checks on other banks and		Time certificates of deposit	79,220 06
cash items	85 00	Savings deposits	23,838 42
Clearing house certificates.	297 00		
Gold coin	1,925 00		
Silver coin	2,040 70		
U. S. and national currency	17,571 00		
Nickels and cents.....	426 45		
Total	\$178,056 75	Total	\$178,056 75

NAMES OF STOCKHOLDERS.

Andrew Peterson, Abbots-		Mrs. C. A. Andresen, Med-	
ford	\$1,000 00	ford	700 00
Mrs. Andrew Peterson, Ab-		Herman Dumke, Medford..	500 00
botsford	200 00	M. L. Alverson, Portage...	1,000 00
A. H. Flaig, Abbotsford...	6,100 00	C. C. Buckley, Portage....	1,000 00
L. J. Seeger, Abbotsford...	1,000 00	E. H. Cutter, Merriam Park	
W. H. Trestrail, Abbots-		Minn.	1,400 00
ford	1,000 00	John McKie, Abbotsford..	500 00
G. B. Johnston, Abbots-		H. V. V. Chapman, Fond	
ford	400 00	du Lac	200 00
H. H. Fiebig, Abbotsford..	700 00	Chas. F. Grow, Neillsville.	1,100 00
L. D. Richards, Abbots-		A. H. Langdon, Billings,	
ford	500 00	Montana	1,000 00
C. A. Boreson, Stevens Pt.	500 00	Total	\$25,000 00
Otto C. Flaig, Abbotsford.	100 00		
C. L. Alverson, Medford...	6,100 00		

Albany—Albany Exchange Bank.

THOMAS GRAVENOR, President.
G. W. ROBERTS, Vice President.

J. T. GRAVENOR, Cashier

DIRECTORS.

Thomas Gravenor,
G. W. Roberts,
Wm. Bubb,

J. T. Gravenor,
Wm. Broughton,
W. D. Roberts.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$70,286 80	Capital stock paid in.....	\$10,000 00
Overdrafts	343 50	Surplus fund	100 00
Furniture and fixtures....	1,700 00	Undivided profits, less cur-	
Due from approved reserve		rent expenses and taxes	
banks	10,069 85	paid	605 71
Due from other banks....	189 04	Individual deposits, subject	
Checks on other banks and		to check	14,555 23
cash items	3,126 76	Demand certificates of de-	
Gold coin	1,500 00	posit	57,545 54
Silver coin	587 25	Bills payable	8,000 00
U. S. and national currency	2,909 00		
Nicks and cents.....	94 28		
Total	<u>\$90,806 48</u>	Total	<u>\$90,806 48</u>

NAMES OF STOCKHOLDERS.

Thomas Gravenor, Albany..	\$7,000 00	Minta Gravenor, Albany..	1,000 00
G. W. Roberts, Albany...	300 00	Wm. Bubb, Albany	200 00
J. E. Gravenor, Albany...	100 00	J. T. Gravenor, Albany....	1,000 00
W. D. Roberts, Albany....	200 00		
Wm. Broughton, Albany..	200 00	Total	<u>\$10,000 00</u>

Albany—Bank of Albany.

J. F. LITEL, President.
J. F. LITEL, Jr., Vice President.

J. E. LITEL, Cashier.
C. W. WHITCOMB, Asst. Cashier.

DIRECTORS.

J. F. Litel,
J. E. Litel.

J. F. Litel, Jr.,

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$119,026 31	Capital stock paid in.....	\$10,000 00
Overdrafts	1,959 84	Surplus fund	1,000 00
Stocks and other securities	25 00	Undivided profits, less cur-	
Banking house	2,000 00	rent expenses and taxes	
Furniture and fixtures....	1,250 00	paid	996 45
Due from approved reserve		Due to banks—deposits...	183 54
banks	20,072 67	Individual deposits, subject	
Due from other banks.....	28 38	to check.....	32,071 57
Checks on other banks and		Demand certificates of de-	
cash items.....	1,702 58	posit	109,384 98
Gold coin.....	1,610 00		
Silver coin.....	460 50		
U. S. and national currency	5,447 00		
Nickels and cents.....	54 26		
Total	<u>\$153,636 54</u>	Total	<u>\$153,636 54</u>

NAMES OF STOCKHOLDERS.

J. F. Litel, Albany.....	\$500 00	J. E. Litel, Albany.....	4,800 00
J. F. Litel, Jr., Oregon...	4,700 00	Total	<u>\$10,000 00</u>

Algoma—Bank of Algoma.

AUG. FROEMMING, President.
MARTIN BRETLE, Vice President.

A. W. HAMACHEK, Asst. Cashier.

DIRECTORS.

Aug. Froemming,
Martin Bretle,
Benot Thiard,
M. Melchoir, Sr.,

Wm. Neseman,
M. W. Perry,
M. L. Reinhart.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$278,600 07	Capital stock paid in.....	\$25,000 00
Overdrafts	3,267 08	Surplus fund.....	7,000 00
U. S. state, municipal and other bonds.....	60,000 00	Undivided profits, less cur- rent expenses and taxes paid.....	1,349 29
Furniture and fixtures....	2,400 00	Individual deposits, subject to check.....	53,918 74
Due from approved reserve banks	37,456 20	Time certificates of deposit	312,299 98
Checks on other banks and cash items.....	1,332 61	Savings deposits	3,081 94
Gold coin	7,115 00		
Silver coin	2,547 85		
U. S. and national currency	9,866 00		
Nickels and cents.....	65 14		
Total	<u>\$402,349 95</u>	Total	<u>\$402,649 95</u>

NAMES OF STOCKHOLDERS.

August Froemming, Algoma	\$4,000 00	Frank McDonald, Algoma...	500 00
Michael Melchoir, Sr., Al- goma	4,000 00	M. T. Parker, Algoma.....	500 00
Benot Thiard, Algoma....	2,000 00	Geo. J. Reinhart, Algoma...	200 00
Martin Bretle, Algoma....	6,000 00	Claude Thiard, Algoma....	2,000 00
Wm. Neseman, Algoma....	2,000 00	A. W. Hamachek, Algoma...	500 00
M. W. Perry, Algoma....	500 00	John L. Haney, Kewaunee	500 00
M. L. Reinhart, Algoma...	300 00	P. M. White, Birchwood..	500 00
Henry Grimm, Algoma....	500 00	Total	\$25,000 00
S. H. Newman, Algoma....	1,000 00		

Allenton—Allenton State Bank.

J. A. CHRISTNACHT, President.
GERHARD WENINGER, Vice President.

JOSEPH M. WOLF, Cashier.

DIRECTORS.

J. A. Christnacht,
Gerhard Weninger,
Joseph M. Wolf,
John G. Mueller,

Math. Stoffel,
Andrew Vogel,
Chas. Steinberg.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$93,170 23	Capital stock paid in.....	\$20,000 00
Overdrafts	1,229 14	Surplus fund	125 00
Banking house	1,229 14	Undivided profits, less cur-	
Furniture and fixtures....	1,336 00	rent expenses and taxes	
Due from approved reserve		paid	3,358 69
banks	6,885 38	Individual deposits, subject	
Checks on other banks and		to check	32,854 34
cash items.....	6 69	Time certificates of deposit	56,803 81
Gold coin.....	1,315 00	Savings deposits.....	497 25
Silver coin.....	525 45		
U. S. and national currency	4,936 00		
Nickels and cents.....	22 20		
Clearing house checks....	1,835 00		
Total	\$113,639 09	Total	\$113,639 09

NAMES OF STOCKHOLDERS.

Charles Steinberg, Herman	\$1,500 00	John G. Mueller, Allenton.	2,000 00
Gerhard Weninger, Allen-		Phillip Schellinger, Kohls-	
ton	2,000 00	ville	700 00
William Zimmer, Allenton.	700 00	Joseph Umbs, Allenton, R.	
R. J. Muenzner, Allenton..	1,500 00	F. Del.	1 200 00
Joseph M. Wolf, Allenton..	2,000 00	John A. Christnacht, Allen-	
A. L. Endlich, Allenton...	300 00	ton	4,500 00
Math. Stoffel, Allenton....	700 00	Jacob Koll, Marshville ...	500 00
Andrew Vogel, Allenton R.			
F. Del.	2,000 00	Total	\$20,000 00
William Steinberg, Herman	400 00		

Alma—German American Bank.

KNUT JOHNSON, President.
G. RYFFEL, Vice President.

P. E. IBACH, Cashier.
SIDNEY P. IBACH, Asst. Cashier.

DIRECTORS.

P. E. Ibach,
Knut Johnson,

G. Ryffel.

Statement December 3, 1907.

Resources.		Liabilities.	
Capital stock paid in.....	\$10,000 00	Capital stock paid in.....	\$10,000 00
Overdrafts	3,540 20	Undivided profits, less current expenses and taxes paid	640 37
Furniture and fixtures....	1,987 20	Individual deposits, subject to check	29,480 84
Due from approved reserve banks	1,084 69	Time certificates of deposit	70,603 13
Checks on other banks and cash items.....	30 75		
Gold coin.....	2,335 00		
Silver coin.....	917 50		
U. S. and national currency	10,085 00		
Nickels and cents.....	69 05		
Total	<u>\$110,724 34</u>	Total	<u>\$110,724 34</u>

NAMES OF STOCKHOLDERS.

P. E. Ibach, Alma.....	\$7,000 00	Adolf. Lane, Alma.....	1,000 00
Knut Johnson, Alma.....	1,000 00		
G. Ryffel, Alma.....	1,000 00	Total	<u>\$10,000 00</u>

Alma Center—Alma Center State Bank.

E. V. BUCKLEY, President.
E. A. MILLER, Vice President.

J. B. MILLER, Cashier.
H. S. CADBY, Asst. Cashier.

DIRECTORS.

E. V. Buckley,
J. B. Miller,
J. T. Ringrose,
H. S. Cadby,
Jesse Blencoe,

Herman Schulz,
F. T. Nolop,
E. A. Miller,
H. H. Ormsby.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$86,317 45	Capital stock paid in.....	\$10,000 00
Overdrafts	506 49	Surplus fund.....	2,000 00
Furniture and fixtures....	2,749 20	Undivided profits, less current expenses and taxes paid	628 53
Due from approved reserve banks	7,127 62	Individual deposits, subject to check.....	14,820 39
Gold coin.....	1,300 00	Demand certificates of deposit	52 46
Silver coin.....	1,026 95	Time certificates of deposit	72,945 13
U. S. and national currency	1,390 00		
Nickels and cents.....	28 80		
Total	\$100,446 51	Total	\$100,446 51

NAMES OF STOCKHOLDERS.

J. B. Miller, Alma Center.	\$1,000 00	E. W. Sullivan, Alma Center	500 00
E. A. Miller, Hixton.....	1,000 00	A. B. Royce, Alma Center.	500 00
Phillip Cheek, Baraboo....	1,000 00	H. H. Ormsby, Alma Center	500 00
Robert W. Iliff, Alma Center	500 00	Herman Schulz, Alma Center	500 00
Jesse Blencoe, Alma Center	500 00	F. T. Nolop, Alma Center..	500 00
J. T. Ringrose, Alma Center	500 00	J. R. Carroll, Alma Center	500 00
Lewis Cowles, Alma Center	500 00	H. S. Cadby, Alma Center.	1,000 00
E. V. Buckley, Alma Center	500 00		
J. J. Maier, Alma Center..	500 00	Total	\$10,000 00

Almond—The Portage County Bank.

O. A. CROWELL, President.
DAVID HICKS, Vice President.

W. A. WEBSTER, Asst. Cashier

DIRECTORS.

O. A. Crowell,
David Hicks,

J. W. Dunegan,
E. G. Crowell.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$71,882 84	Capital stock paid in.....	\$5,000 00
U. S., state, municipal and other bonds.....	29,000 00	Surplus fund.....	1,000 00
Banking house.....	600 00	Undivided profits, less cur- rent expenses and taxes paid	684 29
Furniture and fixtures....	300 00	Individual deposits, subject to check	42,610 86
Due from approved reserve banks	12,509 65	Time certificates of deposit	73,209 15
Checks on other banks and cash items.....	70 53		
Gold coin.....	3,710 00		
Silver coin.....	2,213 95		
U. S. and national currency	2,145 00		
Nickels and cents.....	72 33		
Total	<u><u>\$122,504 30</u></u>	Total	<u><u>\$122,504 30</u></u>

NAMES OF STOCKHOLDERS.

O. A. Crowell, Almond....	\$3,500 00	J. W. Dunegan, Stevens	
D. Hicks, Almond	500 00	Point	500 00
E. G. Crowell, Almond....	500 00	Total	<u><u>\$5,000 00</u></u>

Amery—Bank of Amery.

THOS. H. THOMPSON, President.
GEO. F. GRIFFIN, Vice President.

L. Q. OLCOTT, Cashier.
MARY PETERSON, Asst. Cashier.

DIRECTORS.

Thos. H. Thompson,
L. Q. Olcott,
Fred. Olcott,

Geo. F. Griffin,
E. J. Schneider.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$87,849 06	Capital stock paid in.....	\$20,000 00
Overdrafts	153 35	Surplus fund.....	3,400 00
U. S., state, municipal and other bonds.....	1,000 00	Undivided profits, less cur- rent expenses and taxes paid	872 83
Banking house.....	3,728 09	Individual deposits, subject to check.....	31,704 79
Furniture and fixtures....	1,548 55	Time certificates of deposit	60,515 43
Other real estate owned....	569 82		
Due from approved reserve banks	10,963 00		
Due from other banks....	1,666 85		
Checks on other banks and cash items.....	2,560 07		
Go'd coin.....	370 00		
Silver coin.....	947 85		
U. S. and national currency	5,059 00		
Nicks and cents.....	75 50		
Total	<u>\$116,493 05</u>	Total	<u>\$116,493 05</u>

NAMES OF STOCKHOLDERS.

Thos. H. Thompson, St. Croix Falls	\$8,000 00	Nell T. Olcott, St. Croix Falls	300 00
Geo. H. Thompson, St. Croix Falls	1,200 00	John Comer, St. Croix Falls	300 00
Fred Olcott, St. Croix Falls	1,200 00	Geo. F. Griffin, Amery	1,500 00
W. C. Thompson, St. Croix Falls	600 00	E. J. Schneider, Amery....	1,000 00
E. J. Olson, St. Croix Falls	300 00	W. H. Holliday, Amery....	300 00
Alfred Isaacson, St. Croix Falls	300 00	S. L. Pennington, Amery..	1,000 00
L. Q. Olcott, Amery.....	2,000 00	F. L. Olcott, Cumberland..	1,000 00
		John Langenback, Amery..	1,000 00
		Total	<u>\$20,000 00</u>

Amery—Farmers and Merchants State Bank.

J. G. BURMAN, President.
C. H. OAKEY, Vice President.

H. J. SOPER, Cashier.
P. C. AMMUNDSON, Asst. Cashier.

DIRECTORS.

J. G. Burman,
H. J. Soper,
H. T. Lund,
C. H. Oakey,
Gentz Perry.

Gust. Paulson,
T. O. Winger,
E. W. Carlson,
W. W. Winchester.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$81,197 02	Capital stock paid in.....	\$15,000 00
Overdrafts.....	1,147 85	Surplus fund.....	300 00
Furniture and fixtures.....	1,015 00	Undivided profits, less current expenses and taxes paid.....	1,570 14
Other real estate owned....	2,425 00	Due to banks—deposits....	1 04
Due from approved reserve banks.....	10,356 43	Individual deposits, subject to check.....	33,086 82
Due from other banks.....	1,047 39	Time certificates of deposit.....	52,403 10
Checks on other banks and cash items.....	794 25	Savings deposits.....	870 03
Gold coin.....	30 00	Cashier's checks outstanding.....	70 00
Silver coin.....	908 50		
U. S. and national currency	4,266 00		
Nickels and cents.....	13 69		
Savings safes.....	100 00		
Total.....	<u>\$103,301 13</u>	Total.....	<u>\$103,301 13</u>

NAMES OF STOCKHOLDERS.

H. J. Soper, Amery.....	\$5,800 00	T. A. Bergh, Clayton.....	100 00
J. G. Burman, Amery.....	4,400 00	P. P. Wiberg, Amery.....	100 00
Chas. H. Oakey, Osceola....	900 00	Fred Route, Amery.....	100 00
A. P. Jerdee, Deronda.....	300 00	T. O. Winger, Amery.....	100 00
H. T. Lund, Amery.....	100 00	A. J. Anderson, Range....	100 00
Gentz Perry, Amery.....	200 00	E. W. Carlson, Range.....	100 00
Lucina Sylvester, Deronda	200 00	John Banks, Richardson..	100 00
Gust. Paulson, Clayton....	100 00	Nels. Simley, Amery.....	100 00
Christ Bergh, Clayton....	100 00	Jens P. Pederson, Amery..	100 00
Swan Paulson, Clayton....	100 00	Hans Christensen, Amery..	100 00
Theo. Erickson, Clayton....	100 00	Chas. Bergren, Amery....	100 00
A. D. Ellis, Richardson....	100 00	E. M. Fay, Amery.....	200 00
John Hedlund, Clayton....	100 00	W. W. Winchester, Amery..	500 00
W. M. Turner, Amery.....	700 00		
		Total.....	<u>\$15,000 00</u>

Amherst—The International Bank of Amherst.

GEO. W. FLEMING, President.
 JAMES J. NELSON, Vice President.

L. A. POMEROY, Cashier.
 BJORN HAUFF, Asst. Cashier.

DIRECTORS.

J. J. Nelson,
 Geo. W. Fleming,
 P. N. Peterson,

L. A. Pomeroy,
 C. F. Haertel.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$121,753 47	Capital stock paid in.....	\$15,000 00
Overdrafts	2,240 49	Surplus fund	3,000 00
U. S., state, municipal and other bonds.....	5,250 00	Undivided profits, less current expenses and taxes paid	1,563 74
Banking house.....	3,000 00	Due to banks—deposits...	4,000 00
Due from approved reserve banks	21,954 71	Individual deposits, subject to check	25 432 13
Due from other banks.....	7,907 78	Demand certificates of de- posit	4,332 90
Checks on other banks and cash items.....	1,605 35	Time certificates of deposit	116,291 45
Gold coin.....	1,275 00	Certified checks.....	45 00
Silver coin.....	1,694 00		
U. S. and national currency	2,890 00		
Nickels and cents.....	94 42		
Total	\$169,665 22	Total	\$169,665 22

NAMES OF STOCKHOLDERS.

George W. Fleming, Am- herst	\$2,000 00	A. H. Guernsey, Tropico, Cal.	500 00
L. A. Pomeroy, Amherst..	5,600 00	Olive Davis, Rochester N. Y.	1,000 00
P. N. Peterson, Amherst..	500 00	A. M. Nelson, Stevens Point	1,500 00
A. J. Smith estate, Am- herst	500 00	A. M. Nelson, Guardian, Stevens Point.....	500 00
James J. Nelson, Amherst.	1,000 00	Julia Nelson, Stevens Point	500 00
C. N. Fenton, Amherst....	100 00		
C. F. Haertel, Amherst....	300 00	Total	\$15,000 00
F. E. Timion estate, Am- herst.	1,000 00		

Amherst Junction—The Security Bank.

C. L. BUSWELL, President.
C. M. DWINELL, Vice President.

H. N. NELSON, Cashier.

DIRECTORS.

C. L. Buswell,
C. M. Dwinell,
J. W. Dunegan,

H. N. Nelson,
E. J. Carley.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts	\$27,309 31	Capital stock paid in.....	\$8,500 00
Overdrafts	85 25	Undivided profits, less current expenses and taxes paid	1,025 79
Banking house.....	1,200 00	Individual deposits, subject to check.....	9,556 46
Furniture and fixtures....	800 00	Time certificates of deposit	19,656 51
Due from approved reserve banks	4,387 63		
Due from other banks....	879 16		
Checks on other banks and cash items.....	905 00		
Gold coin.....	505 00		
Silver coin.....	1,808 40		
U. S. and national currency	827 00		
Nickels and cents.....	31 91		
Total	\$38,738 76	Total	\$38,738 76

NAMES OF STOCKHOLDERS.

C. E. Kanute, Amherst..	\$500 00	M. Wadleigh estate, Stevens Point	1,000 00
E. W. Czeskleba, Waupaca	400 00	Mrs. F. C. Walton, Stevens Point	1,000 00
H. N. Nelson, Iola.....	1,700 00	J. A. Week, Stevens Point	100 00
C. L. Buswell, Iola.....	200 00	A. C. Hanna, Stevens Point	300 00
August Suchert, Amherst.	200 00	A. R. Week, Stevens Point	300 00
A. G. Cate, Amherst	100 00	J. W. Dunegan, Stevens Point	400 00
A. Skalitzky, Amherst Junction	100 00	R. L. Kraus, Marshfield..	300 00
A. Johnson, Amherst Junction	100 00	W. D. Connor, Marshfield.	300 00
J. A. Miller, Amherst Junction	100 00	C. M. Dwinell, Amherst Junction	200 00
L. L. Nelson, Amherst Junction	100 00	Ada C. Dwinell, Amherst Junction	300 00
Geo. J. Thiele, Taylor....	300 00		
E. J. Carley, Arnott.....	200 00		
N. J. Loberg, Nelsonville..	300 00		
		Total	\$8,500 00

Arcadia—Bank of Arcadia.

EMIL MAURER, President.
J. M. FERTIG, Vice President.

JOSEPH RUTH, Cashier.

DIRECTORS.

Emil Maurer,
J. M. Fertig,
Joseph Ruth.

J. C. Gaveney,
N. Lehrbach.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$145,733 43	Capital stock paid in.....	\$25,000 00
Overdrafts	975 70	Surplus fund	10,000 00
Furniture and fixtures....	2,000 00	Undivided profits, less cur-	
Due from approved reserve		rent expenses and taxes	
banks	22,293 71	paid	1,176 48
Due from other banks....	24,209 36	Individual deposits, subject	
Checks on other banks and		to check	37,888 47
cash items.....	417 75	Time certificates of deposit	131,747 57
Gold coin.....	2,675 00		
Silver coin.....	447 53		
U. S. and national currency	7,016 00		
Nickels and cents.....	44 02		
Total	<u><u>\$205,812 52</u></u>	Total	<u><u>\$205,812 52</u></u>

NAMES OF STOCKHOLDERS.

Emil Maurer, Arcadia....	\$6,500 00	Joseph Ruth, Arcadia.....	1,500 00
J. M. Fertig, Arcadia.....	4,500 00	Richmond & Richmond, Ar-	
J. C. Gaveney, Arcadia...	2,500 00	cadia	1,000 00
Geo. N. Hidershede, Arcadia	3,500 00	W. O. Richtman, Arcadia..	500 00
N. Lehrbach, Arcadia.....	3,000 00		
J. I. Dewey, Arcadia.....	2,000 00	Total	<u><u>\$25,000 00</u></u>

Argyle—State Bank of Argyle.

J. S. WADDINGTON, President.
F. A. WADDINGTON, Vice President.

L. WADDINGTON, Cashier.
OLAF I. PAULSON, Asst. Cashier.

DIRECTORS.

J. S. Waddington,
F. A. Waddington,

L. Waddington.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$253,733 08	Capital stock paid in.....	\$10,000 00
Overdrafts	4,465 61	Surplus fund	4,000 00
Banking house.....	3,000 00	Undivided profits, less current expenses and taxes paid	5,324 35
Furniture and fixtures....	1,156 00	Individual deposits, subject to check.....	66,576 00
Due from approved reserve banks	68,383 98	Demand certificates of deposit	262,879 56
Gold coin.....	4,380 00		
Silver coin.....	2,238 70		
U. S. and national currency	11,376 00		
Nicks and cents.....	46 54		
Total	<u>\$348,779 91</u>	Total	<u>\$348,779 91</u>

NAMES OF STOCKHOLDERS.

J. S. Waddington, Argyle..	\$3,000 00	F. A. Waddington, Argyle.	5,000 00
E. C. Waddington, Argyle.	1,000 00		
L. Waddington, Argyle....	1,000 00	Total	<u>\$10,000 00</u>

Athens—The Bank of Athens.

A. L. KREUTZER, President.
E. E. SCHLEGEL, Vice President.

R. NEUENSCHWANDER, Cashier.

DIRECTORS.

E. E. Schlegel,
Geo. A. Kreutzer,
J. H. Chesak,
A. L. Kreutzer,

C. S. Gilbert,
H. G. Flieth,
W. Alexander.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$83,519 05	Capital stock paid in.....	\$16,000 00
Overdrafts	178 22	Surplus fund	8,000 00
Banking house, furniture and fixtures.....	1,750 00	Undivided profits, less cur- rent expenses and taxes paid	1,488 31
Due from approved reserve banks	10,041 82	Individual deposits, subject to check	30,930 10
Gold coin.....	2,115 00	Time certificates of deposit	37,782 78
Silver coin.....	916 55	Savings deposits.....	10,998 67
U. S. and national currency	6,355 00		
Nickels and cents.....	324 22		
Total	\$105,199 86	Total	\$105,199 86

NAMES OF STOCKHOLDERS.

C. B. Bird, Wausau.....	\$300 00	Geo. A. Kreutzer, Athens..	1,100 00
A. L. Kreutzer, Wausau...	1,200 00	Chas. Kiehl, Athens	200 00
Mrs. Mar Strupp, Wausau	600 00	H. M. Thompson, Mosinee.	1,500 00
E. E. Schlegel, Athens....	800 00	Henry Degner, Athens ...	200 00
W. L. Erbach, Athens.....	1,000 00	Alexander Stewart, Wau- sau	900 00
C. S. Gilbert, Wausau.....	500 00	John H. Chesak, Athens...	800 00
C. J. Winton, Wausau.....	1,500 00	Walter Alexander, Wausau	900 00
H. G. Flieth, Wausau.....	1,300 00	A. C. Reitbrock, Milwaukee	500 00
Jos. Chesak, Athens.....	200 00	Mrs. Christina Hann, Mil- waukee	500 00
John F. Ross, Oak Park, Ill.	1,100 00	Total	\$16,000 00
Jos. Dessert, Mosinee....	600 00		
R. Neenschwander, Athens	100 00		
Jos. Braun, Athens	200 00		

Augusta—Augusta State Bank.

IRA B. BRADFORD, President.
C. E. BRADFORD, Vice President.

A. E. BRADFORD, Cashier.
E. E. THWING, Asst. Cashier.

DIRECTORS.

Ira B. Bradford.
A. E. Bradford,

C. E. Bradford.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$163,939 52	Capital stock paid in.....	\$25,000 00
Overdrafts	3,618 06	Surplus fund	3,500 00
Stocks and other securities	300 00	Undivided profits, less cur-	
Banking house.....	6,000 00	rent expenses and taxes	
Furniture and fixtures....	1,000 00	paid	2,232 60
Due from approved reserve		Individual deposits, subject	
banks	26,854 94	to check	111,589 06
Gold coin.....	3,810 00	Time certificates of deposit	75,578 87
Silver coin.....	1 291 00		
U. S. and national currency	11,060 00		
Nickels and cents.....	27 01		
Total	<u>\$217,900 53</u>	Total	<u>\$217,900 53</u>

NAMES OF STOCKHOLDERS.

Ira B. Bradford, Augusta.	\$22,800 00	Elmer M. Bradford, Au-	
Archie E. Bradford, Au-		gusta	100 00
gusta	1,000 00	Clinton E. Bradford, Au-	
Elbridge Bradford, Au-		gusta	100 00
gusta	1,000 00	Total	<u>\$25,000 00</u>

Avoca—Avoca State Bank.

DANIEL BOHAN, President.
JOHN B. EAGAN, Vice President.

P. R. EMMERT, Cashier.

DIRECTORS.

Daniel Bohan,
John B. Eagan,
J. H. Miles,

C. K. Miles,
P. R. Emmert,

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$12,199 86	Capital stock paid in.....	\$10,000 00
Furniture and fixtures....	543 22	Undivided profits, less current expenses and taxes paid	179 88
Due from approved reserve banks	6,468 91	Individual deposits, subject to check.....	9,760 01
Checks on other banks and cash items	30 00	Demand certificates of deposit	1,353 45
Gold coin	5 00		
Silver coin	72 75		
U. S. and national currency	1,573 00		
Nickels and cents	30 97		
Expense account	369 63		
Total	\$21,293 34	Total	\$21,293 34

NAMES OF STOCKHOLDERS.

Daniel Bohan, Avoca.....	\$500 00	Wm. H. Wildey, Mt. Carroll, Ill.	500 00
John B. Eagan, Avoca.....	800 00	H. S. Metcalf, Mt. Carroll, Ill.	500 00
J. H. Miles, Mt. Carroll, Ill.	1,500 00	C. H. Keim, Mt. Carroll, Ill.	500 00
C. K. Miles, Savanna, Ill.	1,500 00	N. H. Melendy, Mt. Carroll, Ill.	500 00
Jos. S. Miles, Mt. Carroll, Ill.	1,200 00	P. R. Emmert, Avoca.....	500 00
A. J. Miles, Mt. Carroll, Ill.	500 00		
W. S. Wallace, Savanna, Ill.	500 00	Total	\$10,000 00
C. E. Bearer, Mt. Carroll, Ill.	500 00		
Clyde M. Wolf, Mt. Carroll, Ill.	500 00		

Bagley—Bagley State Bank.

CHARLES GLASS, President.
H. L. HARVEY, Vice President.

W. F. LINDEMANN, Cashier.
A. R. CALKINS, Asst. Cashier.

DIRECTORS.

A. R. Calkins,
H. L. Harvey,
W. F. Lindemann,

Chas. Glass,
L. Newman.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$15,801 37	Capital stock paid in.....	\$5,000 00
Overdrafts	172 32	Undivided profits, less current expenses and taxes paid	112 03
Furniture and fixtures....	620 15	Individual deposits, subject to check	7,662 51
Due from approved reserve banks	4,362 86	Time certificates of deposit	10,762 15
Checks on other banks and cash items	88 06		
Gold coin	45 00		
Silver coin	529 15		
U. S. and national currency	1,864 00		
Nickels and cents.....	53 78		
Total	\$23,536 69	Total	\$23,536 69

NAMES OF STOCKHOLDERS.

A. Calkins estate, Bagley..	\$400 00	Phillippa Lindemann, Bagley	100 00
H. L. Harvey, Bagley.....	200 00	W. F. Lindemann, Bagley.	3,600 00
T. E. Brodt, Bagley.....	100 00	L. Newman, Bagley.....	100 00
A. R. Calkins, Bagley.....	100 00	J. F. Haville, Jr., Bagley.	100 00
Chas. Glass, Bagley.....	100 00		
John Brierley, San Diego, Cal	200 00	Total	\$5,000 00

Baldwin—Bank of Baldwin.

N. B. BAILEY, President. HENRY ANDERSON, Cashier.
 GEO. H. PITTMAN, Vice President. NORMAN L. SWANSON, Asst. Cashier.

DIRECTORS.

N. B. Bailey,
 F. E. Settergren,
 C. N. Gorham,
 Henry Anderson,
 Geo. H. Pittman,

Edward Stronks,
 A. H. Barber,
 Oluf A. Saugestad,
 N. L. Swanson.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$229,533 86	Capital stock paid in.....	\$50,000 00
Overdrafts	241 15	Surplus fund	3,000 00
Banking house	3,000 00	Undivided profits, less current expenses and taxes paid	2,413 57
Furniture and fixtures....	2,290 00	Individual deposits, subject to check	38,875 09
Due from approved reserve banks	18,167 98	Time certificates of deposit	195,142 66
Due from other banks....	18,404 21	Savings deposits	3,650 71
Checks on other banks and cash items	5,685 88	Cashier's checks outstanding	676 01
Gold coin	2,710 00		
Silver coin	1,725 95		
U. S. and national currency	11,807 00		
Nickels and cents.....	132 01		
Total	\$293,758 04	Total	\$293,758 04

NAMES OF STOCKHOLDERS.

Henry Anderson, Baldwin..	\$1,500 00	Peter Jorstad, Walum, N. Dakota	400 00
A. H. Barber, Waukesha..	6,500 00	Geo. H. Pittman, Baldwin..	4,500 00
N. B. Bailey, Hudson	10,750 00	Oluf Saugestad, Baldwin..	5,000 00
Samuel Barber, Hudson...	2,000 00	Frank E. Settergren, Baraboo	4,500 00
N. G. Buchholz, Baldwin..	1,000 00	Edward Stronks, Baldwin..	400 00
James Crogan, Baldwin...	1,000 00	Norman L. Swanson, Baldwin	1,200 00
Esther Evenson, Baldwin..	1,000 00		
Mathias Frisk, Merrimack Park, Minn.	1,000 00	Total	\$50,000 00
C. A. Gorham, Hudson...	8,750 00		
James Haugen, Decorah, Iowa	500 00		

Baldwin—Security State Bank.

JOSEPH YOERG, President.
S. SWENUMSON, Vice President.

E. J. CAVE, Cashier.

DIRECTORS.

S. Swenumson,
Joseph Yoerg,
H. L. North,
W. E. Webster,

S. S. Holmes,
L. Snoeyenbos,
E. J. Cave.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$62,251 88	Capital stock paid in.....	\$25,000 00
Overdrafts	3 81	Undivided profits, less cur- rent expenses and taxes paid	1,106 09
U. S., state, municipal and other bonds	5,000 00	Individual deposits, subject to check	31,741 70
Banking house	4,238 33	Demand certificates of de- posit	2,189 49
Furniture and fixtures....	1,490 43	Time certificates of deposit	26,065 96
Due from approved reserve banks	4,895 04		
Checks on other banks and cash items	54 71		
Gold coin	1,105 00		
Silver coin	696 30		
U. S. and national currency	6,330 00		
Nickels and cents	37 74		
Total	\$86,103 24	Total	\$86,103 24

NAMES OF STOCKHOLDERS.

H. J. Walfoort, Hammond	\$500 00	Hannah Webb, Baldwin...	500 00
Estella Walfoort, Ham- mond	500 00	J. P. Larson, Baldwin....	100 00
Andrew Olson, Baldwin....	1,000 00	Delia Bolier, Baldwin....	100 00
J. B. McGintey, Baldwin...	500 00	Albert Girkin, Baldwin..	100 00
Clint Reynolds, Baldwin...	200 00	Charles J. Olson, Baldwin..	100 00
John B. Dornick, Baldwin	100 00	W. H. Fernholz, Baldwin..	100 00
Wm. Anderson, Baldwin....	200 00	Peter Hansen, Baldwin....	500 00
C. W. Bailey, Hersey.....	200 00	A. N. Thompson, Baldwin..	100 00
M. L. Parker, Minneapolis, Minn.	500 00	N. O. Johnson, Baldwin...	500 00
Christ. Snoeyenbos, Bald- win	100 00	W. E. Webster, Hudson... 1,500 00	
O. K. Hawlev, Baldwin....	500 00	Ed. H. Wilford, Baldwin..	200 00
Ne's Olson, Baldwin.....	100 00	Garett Holtman, Baldwin..	300 00
S. S. Holmes, Baldwin....	1,500 00	G. P. Olson, Baldwin.....	100 00
John Nyman, Baldwin....	100 00	F. J. Carr, Hudson.....	1,000 00
Louis Crogen, Baldwin....	300 00	H. L. North, Hudson.....	2,000 00
Joseph Te Heenepe, Bald- win	100 00	C. Burkhardt, Burkhardt..	2,000 00
John Holtman, Baldwin....	100 00	Joseph Yoerg, Hudson....	3,100 00
S. Swenumson, Baldwin....	500 00	E. J. Cave, Baldwin.....	1,400 00
A. P. Nelson, Baldwin....	500 00	Lillian Cave, Baldwin....	100 00
Louis Snoeyenbos, Baldwin	500 00	Geo. Heebink, Baldwin....	100 00
A. K. Olson, Baldwin.....	100 00	Mrs. Jessie Kinney, Bald- win	100 00
Norman Brothers, Baldwin	300 00	Geo. Krauth, Baldwin....	1,000 00
Harry Joyce, Baldwin....	100 00	Chas. Settergren, Baldwin.	1,500 00
		Total	\$25,000 00

Balsam Lake—Polk County Bank.

L. C. PERKINS, President.
H. THOMPSON, Vice President.

E. Y. ARNOLD, Cashier.

DIRECTORS.

E. Y. Arnold,
L. C. Perkins,
E. Perkins,
H. Thompson,
C. S. McLaury,

E. W. Overman,
John Edman,
Frank Wade,
J. H. Thompson.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$29,863 61	Capital stock paid in.....	\$15,000 00
Overdrafts	229 35	Surplus fund	1,000 00
Banking house	2,100 00	Undivided profits, less current expenses and taxes paid	167 41
Furniture and fixtures....	600 00	Due to banks—deposits....	117 06
Due from approved reserve banks	7,348 50	Individual deposits, subject to check	12,100 11
Due from other banks....	2,011 74	Demand certificates of deposit	160 00
Checks on other banks and cash items	5 00	Time certificates of deposit	9,691 78
Gold coin	25 00	Savings deposits	4,953 41
Silver coin	674 00	Cashier's checks outstanding	80 00
U. S. and national currency	2,051 00	Notes and bills re-discounted	1,800 00
Nickels and cents.....	43 12		
Checks sent to Bank of St. Croix Falls for collection	118 45		
Total	\$45,069 77	Total	\$45,069 77

NAMES OF STOCKHOLDERS.

L. C. Perkins, Balsam Lake	\$1,800 00	C. S. McLaury, Sheldon, Ia.	100 00
E. Perkins, Balsam Lake..	2,700 00	John Edman, Amery.....	100 00
E. Y. Arnold, Balsam Lake	3,400 00	E. W. Overman, Balsam Lake	100 00
John H. Thompson, Balsam Lake	200 00	Amanda A. Rogers, Balsam Lake	100 00
E. W. Keplinger, Balsam Lake	400 00	W. R. Taylor, Balsam Lake	100 00
Fred Wade, Balsam Lake.	100 00		
John Wade, Balsam Lake.	100 00	Total	\$15,000 00
Frank Wade, Balsam Lake	100 00		
Harry Thompson, Lansing, Iowa	5,700 00		

Bangor—Bangor State Bank.

L. J. ROBERTS, President.
WM. SMITH, Vice President.

E. J. WILES, Cashier.

DIRECTORS.

L. J. Roberts,
Wm. Smith,
E. J. Kneen,
O. W. Jones,

F. Wolf,
John Bedessen,
J. D. Vaughan.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$85,198 62	Capital stock paid in.....	\$20,000 00
Overdrafts	1,346 05	Surplus fund	2,500 00
Furniture and fixtures....	2,414 16	Undivided profits, less current expenses and taxes paid	1,436 45
Due from approved reserve banks	12,018 53	Dividends unpaid	20 00
Checks on other banks and cash items	12 00	Individual deposits, subject to check	22,469 27
Gold coin	1,305 00	Time certificates of deposit	74,139 64
Silver coin	1,627 70		
U. S. and national currency	16,578 00		
Nicke's and cents.....	65 30		
Total	<u>\$120,565 36</u>	Total	<u>\$120,565 36</u>

NAMES OF STOCKHOLDERS.

L. J. Roberts, Bangor.....	\$4,500 00	Peter Burbach, Bangor...	500 00
E. J. Kneen, Bangor.....	2,000 00	John Burbach, Bangor...	200 00
E. J. Wiles, Bangor.....	1,500 00	Amelia Josten, West Salem	300 00
Wm. Smith, Bangor.....	500 00	Maybelle Vaughan, West Salem	100 00
O. W. Jones, Bangor.....	500 00	Fannie Hughes, West Salem	100 00
F. Wolf, Bangor.....	500 00	Emma Darling, West Salem	200 00
E. Merls, Bangor.....	500 00	Hannah Davis, West Salem	200 00
J. D. Vaughan, Bangor...	800 00	Geo. Wolf, West Salem...	200 00
Jacob Hatz, Bangor.....	500 00	Andrew Wolf, West Salem	300 00
John Bedessen, Bangor...	500 00	B. F. Edwards, Rockland..	200 00
John James, Bangor.....	400 00	J. R. Jones, Rockland....	100 00
Robert Davis, Bangor....	500 00	Aaron Darling, Bangor....	100 00
Joseph Foellmi, Bangor...	500 00	Geo. Cooper, Bangor.....	100 00
Hussa Brewing Co., Bangor	400 00	E. D. Jones, Rockland....	400 00
Oscar Hussa, Bangor.....	100 00	Eben E. Jones, Rockland..	200 00
Eram Jenkins, Bangor....	400 00	Andrew Anderson, Rockland	100 00
John McKintey, Bangor...	400 00	E. R. Roberts, Bangor....	800 00
Peter Arentz, Bangor....	200 00	Total	<u>\$20,000 00</u>
W. H. W. Page, Bangor...	200 00		
Willis Page, Bangor.....	100 00		
W. H. Pratt, Bangor.....	200 00		
Richard Davis, Bangor...	200 00		
Wm. E. Darling, Bangor...	500 00		

Baraboo—Bank of Baraboo.

GEO. MERTENS, President.

JACOB VAN ORDEN, Cashier.

DIRECTORS.

George Mertens,
J. M. Van Orden.

Jacob Van Orden,

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$282,890 43	Capital stock paid in.....	\$50,000 00
Overdrafts	300 66	Surplus fund	25,000 00
U. S. state, municipal and other bonds	556,600 00	Undivided profits, less cur- rent expenses and taxes paid	24,484 08
Banking house	10,000 00	Individual deposits, subject to check	342,903 01
Due from approved reserve banks	145,626 80	Demand certificates of de- posit	35,329 60
Due from other banks....	105,077 97	Time certificates of deposit	511,895 13
Gold coin	28,090 00	Savings deposits	169,936 66
Silver coin	3,950 45		
U. S. and national currency	26,660 00		
Nickels and cents.....	352 17		
Total	<u><u>1,159,548 48</u></u>	Total	<u><u>1,159,548 48</u></u>

NAMES OF STOCKHOLDERS.

George Mertens, Baraboo..	\$25,100 00	Jane M. Van Orden, Bara- boo	2,000 00
J. Van Orden, Baraboo....	22,900 00	Total	<u>\$50,000 00</u>

Barneveld—Barneveld State Bank.

JEROME J. JONES, President.
LLEWELLYN L. JONES, Vice President.

ED. WILLIAMS, Cashier.

DIRECTORS.

Jerome J. Jones,
Llewellyn L. Jones,

Amelia Jones.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$145,012 86	Capital stock paid in.....	\$10,000 00
Overdrafts	423 15	Surplus fund	2,000 00
Banking house.....	3,000 00	Undivided profits, less current expenses and taxes paid	998 32
Furniture and fixtures....	1,500 00	Individual deposits, subject to check	67,322 64
Due from approved reserve banks	14,050 02	Demand certificates of deposit	50,651 00
Checks on other banks and cash items	200 00	Time certificates of deposit	53,888 00
Gold coin	3,350 00		
Silver coin	325 00		
U. S. and national currency	16,975 00		
Notes and cents.....	23 93		
Total	<u>\$184,859 96</u>	Total	<u>\$184,859 96</u>

NAMES OF STOCKHOLDERS.

Jerome J. Jones, Barneveld	\$8,500 00	Amelia Jones, Barneveld..	500 00
Llewellyn L. Jones, Barneveld	1,000 00	Total	<u>\$10,000 00</u>

Barron—Bank of Barron.

F. J. McLEAN, President.
W. C. McLEAN, Vice President.

C. J. BORUM, Cashier.
GEO. R. BORUM, Asst. Cashier.

DIRECTORS.

F. J. McLean,
W. C. McLean,

C. J. Borum.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$206,540 04	Capital stock paid in.....	\$25,000 00
Overdrafts	405 31	Surplus fund	11,000 00
U. S., state, municipal and other bonds	500 00	Undivided profits, less cur- rent expenses and taxes paid	2,921 39
Stocks and other securities	600 00	Individual deposits, subject to check	61,609 50
Banking house.....	9,000 00	Demand certificates of de- posit	10,804 66
Furniture and fixtures....	1,000 00	Time certificates of deposit	154,531 86
Other real estate owned..	2,955 00		
Due from approved reserve banks	24,901 55		
Due from other banks.....	146 35		
Checks on other banks and cash items	46 67		
Gold coin	10,015 00		
Silver coin	1,921 75		
U. S. and national currency	7,617 00		
Nickels and cents.....	218 74		
Total	\$265,867 41	Total	\$265,867 41

NAMES OF STOCKHOLDERS.

F. J. McLean, Menomonie.	\$10,000 00	C. J. Borum, Barron.....	1,000 00
W. C. McLean, Menomonie	2,500 00	Ada M. Coe, Barron.....	2,825 00
Mabel E. Jones, Water- town, South Dakota ...	3,483 33	J. H. Coe, Barron.....	2,825 00
Aurora M. Borum, Barron	1,366 67		
T. W. Borum, Barron....	1,000 00	Total	\$25,000 00

Barron—The Normanna Savings Bank.

P. A. MOE, President.
GILBERT I. MOE, Vice President.

N. M. ROCKMAN, Cashier.
E. A. ROCKMAN, Asst. Cashier.

DIRECTORS.

P. A. Moe,
Gilbert I. Moe,
N. M. Rockman,

E. A. Rockman,
J. C. Rockman,

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$133,187 62	Capital stock paid in.....	\$6,000 00
Overdrafts	358 71	Surplus fund	2,000 00
Stocks and other securities	200 00	Undivided profits, less cur-	
Furniture and fixtures....	350 00	rent expenses and taxes	
Other real estate owned...	425 00	paid	11,139 01
Due from approved reserve		Individual deposits, subject	
banks	44,153 30	to check	35,448 35
Checks on other banks and		Demand certificates of de-	
cash items	887 89	posit	14,700 03
Gold coin	5,075 00	Time certificates of deposit	109,946 80
Silver coin	571 75	Savings deposits	11,108 85
U. S. and national currency	6,104 00	Cashier's checks outstand-	
Nickels and cents	5 36	ing	975 59
Total	<u>\$191,318 63</u>	Total	<u>\$191,318 63</u>

NAMES OF STOCKHOLDERS.

N. M. Rockman, Barron...	\$3,000 00	P. A. Moe, Chetek.....	1,500 00
E. A. Rockman, Barron...	500 00	Gilbert I. Moe, Chetek....	500 00
J. C. Rockman, Barron....	500 00	Total	<u>\$6,000 00</u>

Belleville—Belleville State Bank.

MARION F. ROSS, President.
JAMES RUFF, Vice President.

LESLIE BURD, Cashier.
IVAN P. RUFF, Asst. Cashier.

DIRECTORS.

Marion F. Ross,
James Ruff,
H. L. Russell,
D. S. Smith,

J. H. Geiger
Edward Fritz,
W. T. Williams.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$81,645 70	Capital stock paid in....	\$10,000 00
Overdrafts	2,005 96	Surplus fund	2,000 00
Banking house	4,168 02	Undivided profits, less cur-	
Furniture and fixtures....	1,743 25	rent expenses and taxes	
Due from approved reserve		paid	809 42
banks	7,264 26	Individual deposits, subject	
Due from other banks....	4,131 30	to check	31,124 57
Exchanges for clearing		Time certificates of deposit	63,408 67
house	846 88		
Gold coin	2,160 00		
Silver coin	699 65		
U. S. and national currency	2,628 00		
Nickels and cents.....	49 64		
Total	\$107,342 66	Total	\$107,342 66

NAMES OF STOCKHOLDERS.

H. L. Russell, Madison ...	\$500 00	Eli Pederson, Primrose...	100 00
Leslie Burd, Belleville...	2,000 00	Edward Fritz, Belleville..	200 00
Jno E. Morton, Perry, Ill..	1,000 00	Marion F. Ross, Belleville..	1,900 00
W. T. Williams, Belleville.	500 00	James Ruff, Belleville....	100 00
G. N. Longhead, Belleville	100 00	Ivan P. Ruff, Belleville..	100 00
Mrs. Cora A. Gregory,		Mrs. Grace W. Burd, Belle-	
Perry, Ill	500 00	ville	500 00
Thos. Corneliuson, Belle-		Mrs. Alma J. Ross, Belle-	
ville	300 00	ville	700 00
John H. Longhead, Belle-		Bessie Wilson, Perry, Ill ..	500 00
ville	200 00	C. J. Harrington, Griggs-	
D. S. and F. Smith, Belle-		ville, Ill	500 00
ville	100 00		
Michael Fahey, Belleville .	100 00	Total	\$10,000 00
J. H. Geiger, Belleville...	100 00		

Belleville—Citizens State Bank.

S. E. MILLER, President.
JOHN HOSKEN, Vice President.

ED. C. STORY, Cashier.
O. B. ACE, Asst. Cashier.

DIRECTORS.

S. E. Miller,
E. C. Morse,
John Hosken,
John Lyle,
J. P. Ferguson,

W. H. Ferguson,
S. D. Ace,
E. S. Ace,
O. B. Ace.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$92,088 57	Capital stock paid in.....	\$10,000 00
Overdrafts	482 10	Surplus fund	300 00
Furniture and fixtures....	889 01	Undivided profits, less cur-	
Due from approved reserve		rent expenses and taxes	
banks	11,010 62	paid	1,403 06
Due from other banks.....	15,128 09	Individual deposits, subject	
Checks on other banks and		to check.....	35,697 07
cash items	1,059 60	Time certificates of deposit	76,466 92
Gold coin	1,675 00		
Silver coin	517 20		
U. S. and national currency	1,017 00		
Nickels and cents	49 86		
Total	<u>\$123,867 05</u>	Total	<u>\$123,867 05</u>

NAMES OF STOCKHOLDERS.

S. E. Miller, Belleville....	\$1,000 00	O. A. Scott, Belleville	500 00
E. C. Morse, Belleville....	1,000 00	Oscar Ace, Belleville.....	500 00
John Hosken, Belleville....	1,000 00	Simeon Ace, Belleville....	500 00
John Lyle estate, Belleville	1,000 00	Ed. C. Story, Belleville...	500 00
W. H. Oliver, Belleville....	1,000 00	John P. Ferguson, Beloit..	1,000 00
E. S. Ace, Belleville.....	500 00	W. H. Ferguson, Dayton..	1,000 00
C. H. Story, Belleville....	500 00		
		Total	<u>\$10,000 00</u>

Belmont—Belmont State Bank.

R. W. BROWN, President.
R. F. MATES, Vice President.

W. P. HUGHES, Cashier.
L. F. KUHNHENN, Asst. Cashier.

DIRECTORS.

R. W. Brown,
D. L. Riechers,
John Huntington,
T. J. Kilpatrick,

W. P. Hughes,
E. J. Chappell,
R. F. Mates.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$96,102 63	Capital stock paid in.....	\$15,000 00
Overdrafts	4,596 74	Surplus fund	8,500 00
U. S., state, municipal and other bonds	5,000 00	Undivided profits, less cur- rent expenses and taxes paid	1,010 28
Banking house	3,070 65	Individual deposits, subject to check	41,941 81
Furniture and fixtures....	1,287 60	Demand certificates of de- posit	14,649 44
Due from approved reserve banks	15,158 36	Time certificates of deposit	48,169 85
Checks on other banks and cash items	2,264 09	Bills payable	6,000 00
Gold coin	1,500 00		
Silver coin	724 60		
U. S. and national currency	5,530 00		
Nickels and cents.....	36 71		
Total	\$135,271 38	Total	\$135,271 38

NAMES OF STOCKHOLDERS.

John Huntington, Belmont	\$1,000 00	T. J. Kilpatrick, Belmont..	500 00
R. W. Brown, Platteville .	4,500 00	Mattie Webster, Woon- socket, S. Dak.	400 00
W. P. Hughes, Belmont..	800 00	C. H. Speth estate, Bel- mont	500 00
E. J. Chappell, Belmont..	500 00	D. C. Clark, Belmont....	1,000 00
R. F. Mates, Belmont.....	3,000 00	Mrs. F. J. Kuhnenn, Bel- mont	200 00
F. J. Kuhnenn, Belmont..	500 00	Martin W. Mates, Kenosha	250 00
S. I. Stein, Belmont	250 00	Total	\$15,000 00
D. L. Riechers, Belmont..	500 00		
William Werfelman, Bel- mont	1,000 00		
Wm. Nodolf, Belmont....	100 00		

Beloit—The Beloit State Bank.

H. A. von OVEN, President.
G. D. CAMPBELL, Vice President.

C. H. PALEY, Cashier.
R. E. MEECH, Asst. Cashier.

DIRECTORS.

Henrietta Paley,
G. D. Campbell,
C. H. Paley.

O. F. McKenney,
H. A. von Oven.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$552,759 26	Capital stock paid in.....	\$60,000 00
Overdrafts	864 18	Surplus fund	10,000 00
U. S., state, municipal and other bonds	62,462 11	Undivided profits, less current expenses and taxes paid	30,176 91
Banking house	7,500 00	Individual deposits, subject to check	268,216 91
Furniture and fixtures....	1,800 00	Demand certificates of de- posit	14,729 55
Due from approved reserve banks	57,847 11	Time certificates of deposit	33,548 50
Checks on other banks and cash items.....	11,477 47	Savings deposits	351,706 86
Gold coin.....	11,000 00	Certified checks	360 00
Silver coin.....	3,968 60	Cashier's checks outstand- ing	509 00
U. S. and national currency	48,289 00		
Nickels and cents.....	480 00		
Clearing house checks....	10,800 00		
Total	<u>\$769,247 73</u>	Total	<u>\$769,247 73</u>

NAMES OF STOCKHOLDERS.

John Paley estate, Beloit	\$15,400 00	O. M. Bent, Morrison, Ill.	1,041 66+
Geo. D. Campbell, Mount Carroll, Ill.	3,000 00	Annette L. Paley, Mat- thews, Chicago, Ill. . . .	1,000 00
Robt. H. Campbell, Mount Carroll, Ill.	3,000 00	S. R. Hall, Morrison, Ill. . .	1,250 00
Oscar F. McKenney, Mt. Carroll, Ill.	2,000 00	Annette J. Burr, Oswego, N. Y.	5,933 33
Albertha Kinkade, Lan- ark, Ill.	5,733 33+	Clara H. Paley, Beloit. . . .	1,000 00
Agatha Kinkade Strickler, Chicago, Ill.	1,600 00	Mrs. Henrietta Paley, Be- loist	1,000 00
H. A. von Oven, Beloit. . .	7,000 00	R. B. Yates, Beloit.	2,000 00
R. E. Meech, Beloit	2,000 00	Florence A. Yates, Beloit. .	6,000 00
A. L. Hall, Morrison, Ill.	1,041 66+	Total	\$60,000 00

Beloit—The L. C. Hyde & Brittan Bank.

W. M. BRITAN, President.

E. S. GREENE, Cashier.
R. K. ROCKWELL, Asst. Cashier.

DIRECTORS.

W. M. Brittan,
E. S. Greene,
C. L. Brittan,

A. B. Rockwell,
R. K. Rockwell,

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$322,759 61	Capital stock paid in.....	\$50,000 00
Overdrafts	8,439 27	Surplus fund	8,000 00
U. S., state, municipal and other bonds	256,158 17	Undivided profits, less cur- rent expenses and taxes paid	15,570 80
Stocks and other securities	2,667 50	Due to banks—deposits...	15,509 37
Banking house	12,500 00	Individual deposits, subject to check	334,122 11
Furniture and fixtures...	3,000 00	Demand certificates of de- posit	365,986 23
Due from approved reserve banks	128,716 49	Time certificates of deposit	6,336 15
Due from other banks....	456 00	Cashier's checks outstand- ing	1,500 00
Checks on other banks and cash items	1,370 00		
Exchanges for clearing house	3,252 64		
Gold coin	12,965 00		
Silver coin	2,065 50		
U. S. and national currency	42,309 00		
Nicks and cents.....	365 48		
Total	<u><u>\$797,024 66</u></u>	Total	<u><u>\$797,024 66</u></u>

NAMES OF STOCKHOLDERS.

W. M. Brittan, Beloit....	\$30,000 00	G. E. Brittan, Beloit	5,000 00
E. S. Greene, Beloit.....	5,000 00	A. B. Rockwell, Beloit....	4,000 00
R. K. Rockwell, Beloit....	1,000 00		
Clara L. Brittan, Beloit..	5,000 00	Total	<u><u>\$50,000 00</u></u>

Benton—The Benton State Bank.

P. A. ORTON, President.
M. E. COLTMAN, Vice President.

W. B. VAIL, Cashier.
J. E. OTIS, Asst. Cashier.

DIRECTORS.

P. A. Orton,
M. E. Coltman,

W. R. Buchan.
H. L. Winskell.
F. Metcalf.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$244,899 48	Capital stock paid in.....	\$25,000 00
Overdrafts	1,138 05	Surplus fund	5,000 00
U. S. state, municipal and other bonds	100,780 00	Undivided profits, less cur- rent expenses and taxes paid	15,127 55
Premium on bonds.....	2,219 00	Individual deposits, subject to check	138,653 04
Banking house	4,062 55	Demand certificates of de- posit	288,470 26
Furniture and fixtures.....	2,600 00		
Due from approved reserve banks	94,970 53		
Checks on other banks and cash items	824 64		
Gold coin	6,620 00		
Silver coin	4,755 45		
U. S. and national currency	9,356 00		
Nickels and cents.....	34 15		
Total	<u>\$472,259 85</u>	Total	<u>\$472,259 85</u>

NAMES OF STOCKHOLDERS.

Wm. Raisbeck, Dubuque, Ia	\$500 00	Bessie Wilson, Darlington.	1,000 00
Wm. Blades, Dubuque, Ia..	1,000 00	R. J. Wilson estate, Dar- lington	1,000 00
Alex. Stephens, Benton...	1,000 00	F. Metcalf, Benton.....	2,000 00
P. A. Orton, Darlington ..	7,000 00	M. E. Coltman, Benton...	2,000 00
Georgina Hoskin, Darling- ton	4,000 00	H. L. Winskell, Benton....	1,000 00
Samuel Hird, Medberry, N. Dakota	1,000 00	L. Raisbeck, Benton	500 00
J. W. Hird, Benton	1,000 00	W. R. Buchan, Benton	2,000 00
		Total	<u>\$25,000 00</u>

Berlin—The Berlin State Bank.

F. H. WELLCOME, President.
CYRUS W. ALLEN, Vice President.

W. G. BABCOCK, Cashier.

DIRECTORS.

F. H. Wellcome,
Cyrus W. Allen,
C. M. Boettge,

John C. Clink,
W. G. Babcock,
H. E. Frisbie.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$137,689 26	Capital stock paid in.....	\$50,000 00
Overdrafts	147 58	Surplus fund	1,500 00
Furniture and fixtures...	3,940 85	Undivided profits, less current expenses and taxes paid	2,036 18
Due from approved reserve banks	14,287 48	Individual deposits, subject to check	22,549 83
Checks on other banks and cash items	1,046 52	Time certificates of deposit	64,320 43
Exchanges for clearing house	559 11	Savings deposits	31,363 77
Gold coin	1,295 00	Cashier's checks outstanding	165 00
Silver coin	790 30		
U. S. and national currency	12,137 00	Total	<u><u>\$171,935 21</u></u>
Nickels and cents.....	42 11		
Total	<u><u>\$171,935 21</u></u>		

NAMES OF STOCKHOLDERS.

Cyrus W. Allen, Berlin...	\$1,000 00	F. H. Russell, Berlin.....	200 00
J. L. Bellis estate, Berlin..	1,000 00	Union Investment Co., Minneapolis, Minn	35,500 00
C. M. Boettge, Berlin.....	1,000 00	F. H. Wellcome, Minneapolis, Minn.	1,000 00
E. Grant Bunce, Berlin....	1,000 00	H. E. Frisbie, Pine River..	1,000 00
W. G. Babcock, Berlin....	5,000 00	W. S. Fridd, Berlin	300 00
J. C. Clink, Berlin	1,000 00		
T. W. Hamilton, Berlin..	500 00	Total	<u><u>\$50,000 00</u></u>
Chas. W. Hitchcock, Berlin	1,000 00		
D. E. Jones, Berlin.....	500 00		

Birnamwood—The Bank of Birnamwood.

J. H. VAN DOREN, President.
ELLA M. VAN DOREN, Vice President.

DEE. W. VAN DOREN, Cashier.
C. W. VAN DOREN, Asst. Cashier.

DIRECTORS.

J. H. Van Doren,
Ella M. Van Doren.

Dee. W. Van Doren,

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$50,732 42	Capital stock paid in.....	\$5,000 00
Overdrafts	61 49	Surplus fund.....	1,500 00
Furniture and fixtures....	1,194 00	Undivided profits, less current expenses and taxes paid	623 91
Due from approved reserve banks	2,187 54	Individual deposits, subject to check	20,732 02
Due from other banks.....	104 20	Time and demand certificates of deposit.....	29,450 33
Checks on other banks and cash items	199 47	Notes and bills rediscounted	1,000 00
Gold coin	20 00		
Silver coin	867 70		
U. S. and national currency	2,883 00		
Nickels and cents.....	56 44		
Total	<u>\$58,306 26</u>	Total	<u>\$58,306 26</u>

NAMES OF STOCKHOLDERS.

J. H. Van Doren, Birnamwood	\$4,000 00	Ella M. Van Doren, Birnamwood	500 00
Dee. W. Van Doren, Birnamwood	500 00	Total	<u>\$5,000 00</u>

Black Creek—Bank of Black Creek.

WM. STRASSBURGER, President.
PETER RYSER, Vice President.

G. H. PETERS, Cashier.

DIRECTORS.

H. Peters,
Chas. Hagen,
Aug. Strassburger,

B. J. Zuehlke,
Wm. Strassburger.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$97,981 59	Capital stock paid in.....	\$10,000 00
Banking house	2,500 00	Surplus fund.....	1,000 00
Furniture and fixtures....	1,000 00	Undivided profits, less cur-	
Due from approved reserve		rent expenses and taxes	
banks	16,267 88	paid	2,758 17
Checks on other banks and		Individual deposits, subject	
cash items.....	1,634 75	to check	23,517 36
Gold coin	740 00	Time certificates of deposit	91,509 58
Silver coin	1,519 15		
U. S. and national currency	7,022 00		
Nickels and cents.....	119 74		
	<u> </u>		
Total	<u>\$128,785 11</u>	Total	<u>\$128,785 11</u>

NAMES OF STOCKHOLDERS.

Wm. Strassburger, Apple-		C. Mineschmidt, Black	
ton	\$1,300 00	Creek	1,200 00
August Strassburger, Ap-		Henry Peters, Black Creek	1,200 00
pleton	1,200 00	G. H. Peters, Black Creek.	1,300 00
B. J. Zuehlke, Appleton...	1,200 00		
Chas. Hagen, Black Creek.	1,300 00	Total	<u>\$10,000 00</u>
Peter Ryser, Black Creek..	1,300 00		

Black Earth—Black Earth State Bank.

G. W. PARKER, President.
JOHN A. WARD, Vice President.

O. W. DONKLE, Cashier.
MRS. O. W. DONKLE, Asst. Cashier.

DIRECTORS.

G. W. Parker,
John A. Ward,
O. W. Donkle,

A. A. Mickelson,
M. A. Mikkelson.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$44,279 34	Capital stock paid in.....	\$12,000 00
Overdrafts	2,305 15	Surplus fund	150 00
U. S. state, municipal and other bonds.....	3,000 00	Undivided profits, less cur- rent expenses and taxes paid	667 24
Premium on bonds	30 00	Individual deposits, subject to check	12,382 29
Banking house	1,592 48	Time certificates of deposit	40,678 73
Furniture and fixtures....	1,380 89		
Due from approved reserve banks	3,590 81		
Checks on other banks and cash items	61 95		
Gold coin	1,825 00		
Silver coin	955 70		
U. S. and national currency	6,090 00		
Nicke's and cents.....	26 94		
Clearing house certificates.	740 00		
Total	<u>\$65,878 26</u>	Total	<u>\$65,878 26</u>

NAMES OF STOCKHOLDERS.

Wm. Voss, Black Earth...	\$100 00	John W. King, Mazomanie.	100 00
Martin Mikkelson, Black Earth	100 00	Emma Stupfel, Mazomanie	100 00
D. W. Hemey, Black Earth	100 00	Sid Ballies, Black Earth...	100 00
Chas. L. Wackman, Brook- lyn	1,000 00	Guy Ives, Black Earth....	100 00
Sadie N. Perkins, Brooklyn	1,000 00	Sara V. Donkle, Black Earth	500 00
Wm. L. Barker, Black Earth	100 00	John Zeller, Black Earth.	100 00
John A. Ward, Black Earth	200 00	Walter Drake, Black Earth	100 00
A. A. Mickelson, Black Earth	200 00	Mrs. Marietta Donkle, Black Earth	100 00
Al. Powell, Black Earth ..	100 00	O. W. Donkle, Black Earth	5,400 00
Harrison Sayles estate, Black Earth	100 00	Frank M. Clough, Black Earth	100 00
G. W. Parker, Black Earth	700 00	Geo. E. Stupfel, Mazomanie	400 00
Frank Howery, Black Earth	200 00	S. R. Ellis, Boston, Mass.	1,000 00
		Total	<u>\$12,000 00</u>

Black River Falls—Jackson County Bank.

F. F. ODERBOLZ, President.
F. E. TANNER, Vice President.

JOHN H. MILLS, Cashier.
SAMUEL LUND, Asst. Cashier.

DIRECTORS.

Nick Andrews,
S. H. Van Gorden,
Geo. F. Cooper,
J. B. Miller,
F. G. Warren,
F. F. Oderbolz,
F. E. Tanner,

B. L. Van Gorden,
E. A. Homstad,
Adam Best,
T. A. Jones,
Samuel Lund,
Abe Cheney.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$197,183 95	Capital stock paid in.....	\$27,700 00
Overdrafts	3,521 39	Surplus fund.....	3,000 00
Banking house	3,000 00	Undivided profits, less cur-	
Furniture and fixtures....	2,000 00	rent expenses and taxes	
Other real estate owned....	3,089 29	paid	8,600 86
Due from approved reserve		Dividends unpaid.....	342 25
banks	25,641 09	Individual deposits, subject	
Due from other banks....	7 20	to check.....	60,730 66
Checks on other banks and		Demand certificates of de-	
cash items.....	1,031 74	posit	11 35
Exchanges for clearing		Time certificates of deposit	149 214 75
house	5 90		
Gold coin	1,900 00		
Silver coin	3,474 81		
U. S. and national currency	8,454 50		
Nickels and cents.....	290 00		
Total	\$249,599 87	Total	\$249,599 87

NAMES OF STOCKHOLDERS.

Nick Andrews, Alma Center.	\$450 00	Cal.	250 00
Lucy A. Brewer, Black River		Frank A. Long, Pasadena,	
Falls	350 00	Cal.	50 00
Birdie Barclay, Black River		Helen Long, Pasadena, Cal..	50 00
Falls	100 00	J. B. Miller, Black River	
Chris Boe, Black River Falls	50 00	Falls	1,300 00
Geo. F. Cooper, Bl. Riv. Falls	450 00	Adam Best, Bl. Riv. Falls..	500 00
Francis Cooper, Bl. Riv. Falls	300 00	Jones Lumber & Mercantile	
M. J. Chapman estate, Alma		Co., Black River Falls....	75 00
Center	200 00	Mary H. Stegel, Black River	
Ella Cole, trustee, Black Riv.		Falls	750 00
Falls	50 00	Jno. H. Mills trustee, Black	
Frank Johnson, Bl. Riv. Falls	1,225 00	River Falls	600 00
W. W. Jones, Melrose.....	375 00	J. H. Mills, Black Riv. Falls.	2,375 00
L. C. Jones, Black Riv. Falls	25 00	Mary R. Mills estate, Black	
M. Kratchwill, La Crosse....	100 00	River Falls	100 00
George Lutz, Melrose	250 00	Jacob Mycklebye, Star Lake.	100 00
Lottie M. Long, Pasadena,		Jennie Meyers, Alma Center.	100 00

NAMES OF STOCKHOLDERS—Continued.

Mrs. Ernest Make, Black Riv. Falls	50 00	A. A. Prestemoen, Blk. River Falls	150 00
Mary Oderbolz, Bl. Riv. Falls	200 00	Anton S. Rulland, Black Riv. Falls	225 00
Ed. F. Oderbolz estate, Black River Falls	100 00	J. H. Roddy, Minneapolis, Minn.	100 00
F. F. Oderbolz, Bl. Riv. Falls	950 00	Anna Riggs, Alma Center..	50 00
Anna Oderbolz, Black River Falls	400 00	J. Richenbach, Black River Falls	100 00
Alice J. Mills, Black River Falls	150 00	Matt Steinberg, Star Lake..	100 00
F. M. Taylor, Bl. Riv. Falls	200 00	Peter Sprester, Bl. Riv. Falls	250 00
Anna M. Oderbolz, Bl. Riv. Falls	100 00	Celia Severson, Chicago, Ill	250 00
Abel Cheney, Black Riv. Falls	3,100 00	J. D. Stiehl, Mondak, Mont.	200 00
Matthew Collins, Taylor	25 00	Ellen J. Sutton, Merrillan...	25 00
D. K. Cartter, Disco.....	150 00	Maria O. Specht, Superior..	25 00
J. H. Derse, Milwaukee.....	100 00	F. J. Stiehl, Mondak, Mont.	150 00
Edith M. Davis, Irving	25 00	F. E. Tanner, Melrose.....	2,350 00
W. F. Gearing, Maiden Rock	25 00	S. H. Van Gordon & Son, Taylor	825 00
Tena Hyslop, La Crosse....	2,500 00	Julia Wehinger, Black River Falls	100 00
E. R. Horswill, Colfax, Wash.	100 00	Frank G. Warren, Warrens..	1,250 00
Chris Jesse, B. Riv. Falls..	200 00	W. H. Zahrtte, Millston....	300 00
Rufus A. Jones, Bl. Riv. Falls	300 00	Samuel Lund, Black River Falls	100 00
Rollin B. Jones, Bl. Riv. Falls	25 00	J. T. Ringrose, Alma Center.	50 00
Harry O'Hearn, Minneapolis, Minn.	50 00	S. H. Van Gordon, Hixton...	350 00
Florence O'Hearn, Minneapolis, Minn.	50 00	E. A. Homstad, Black River Falls	100 00
J. K. Pray, Albany, Ga.....	1,675 00		
		Total	\$27,700 00

Blair—The Home Bank of Blair.

H. C. HJERLEID, President.
W. G. HYSLOP, Vice President.

O. B. BORSHEIM, Cashier.

DIRECTORS.

H. C. Hjerleid,
W. G. Hyslop,
K. K. Hagestad,
J. McKivergin,

O. B. Borsheim.
K. S. Knutson.
G. L. Solberg.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$181,759 19	Capital stock paid in.....	\$15,000 00
Overdrafts	623 67	Surplus fund	1,500 00
Banking house.....	3,000 00	Undivided profits, less current expenses and taxes paid	3,200 84
Furniture and fixtures....	500 00	Due to banks—deposits...	2,815 73
Due from approved reserve banks	26,617 55	Individual deposits, subject to check	25,192 39
Due from other banks....	1,031 56	Demand certificates of deposit	5,714 91
Checks on other banks and cash items	499 12	Time certificates of deposit	167,558 04
Gold coin	2,840 00	Savings deposits.....	6,684 86
Silver coin	3,459 95		
U. S. and national currency	6,347 00		
Nicke's and cents.....	29 60		
Sight-drafts sent for collection	959 13		
Total	<u>\$227,666 77</u>	Total	<u>\$227,666 77</u>

NAMES OF STOCKHOLDERS.

H. C. Hjerleid, Decorah, Ia.	\$5,250 00	Anton N. Nelson, Blair...	500 00
O. B. Borsheim, Blair.....	6,300 00	Paul Anderson, Blair	100 00
K. K. Hagestad, Ettrick..	100 00	O. Gulbrandson, Blair	250 00
H. C. Shephard, Blair.....	100 00	G. L. Solberg, Blair	100 00
W. G. Hyslop, Blair.....	500 00	Josie Grinde, Blair.....	200 00
Morris Hanson, Blair	100 00	Thos. Herreid, Madison...	250 00
J. McKivergin, Blair.....	100 00	I. H. Swendson, Ettrick...	100 00
A. Anderson, Blair	500 00	Delilah Borsheim, Blair...	100 00
K. S. Knutson, Blair	250 00	John A. Thompson, Taylor	100 00
P. G. Hanson, Blair	100 00		
		Total	<u>\$15,000 00</u>

Blanchardville—Blanchardville State Bank.

H. D. THOMAS, President.
A. BLANCHARD, Vice President.

E. R. JACKSON, Cashier.

DIRECTORS.

H. D. Thomas,
A. Blanchard,

M. J. Cleary.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$172,822 36	Capital stock paid in.....	\$25,000 00
Overdrafts	3,620 15	Surplus fund.....	5,000 00
Banking house	4,410 00	Undivided profits, less current expenses and taxes paid	2,964 14
Furniture and fixtures....	1,400 00	Individual deposits, subject to check	81,974 58
Due from approved reserve banks	48,263 01	Demand certificates of deposit	133,790 70
Due from other banks....	5,552 23	Time certificates of deposit	100 00
Checks on other banks and cash items.....	49 59	Savings deposits.....	1,552 06
Gold coin.....	225 00	Cashier's checks outstanding	10 00
Silver coin.....	1,145 00		
U. S. and national currency	12,870 00		
Nicke's and cents.....	34 14		
Total	\$250,391 48	Total	\$250,391 48

NAMES OF STOCKHOLDERS.

H. D. Thomas, Blanchardville	\$15,800 00	W. E. Rogers, Blanchardville	500 00
M. J. Cleary, Blanchardville	1,000 00	E. I. Steensland, Blanchardville	300 00
A. Blanchard, Blanchardville	500 00	C. C. Olson, Blanchardville	1,000 00
E. R. Jackson, Blanchardville	400 00	Blanchard Bros., Blanchardville	500 00
Mary A. Thomas, Blanchardville	500 00	H. H. Marshall, Blanchardville	300 00
E. Regez, Blanchardville....	1,000 00	Ole Gilbertson, Blanchardville	500 00
F. W. Baker, Blanchardville	500 00	M. Bainbridge, Blanchardville	500 00
Peter Olson Blanchardville	500 00		
Carl Chandler, Blanchardville	1,200 00	Total	\$25,000 00

Bloomer—Bank of Bloomer.

OLE CHRISTIANSON, President.
WM. LARSON, Vice President.

A. T. NEWMAN, Cashier.

DIRECTORS.

Wm. Larson.
Ole Christianson,
O. A. Abrahamson,

L. M. Newman,
James McKinnon.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$124,785 67	Capital stock paid in.....	\$10,000 00
Overdrafts	12,947 20	Surplus fund	1,900 00
U. S. state, municipal and other bonds.....	78,618 65	Undivided profits.....	762 88
Banking house.....	4,200 00	Due to banks—deposits...	1,828 08
Furniture and fixtures....	1,975 00	Individual deposits, subject to check	86,242 86
Due from approved reserve banks	11,398 47	Time certificates of deposit	153,879 65
Checks on other banks and cash items.....	1 00		
Gold coin.....	11,875 00		
Silver coin.....	2,302 50		
U. S. and national currency	4,900 00		
Nickels and cents.....	390 81		
Expense account.....	495 22		
Interest paid on certificates	723 95		
Total	\$254,613 47	Total	\$254,613 47

NAMES OF STOCKHOLDERS.

L. C. Stanley, Chippewa Falls	\$1,200 00	L. Krunzfelder, Bloomer..	500 00
L. M. Newman, Chippewa Falls	1,200 00	J. Barcume, Bloomer.....	500 00
James McKinnon, Chippewa Falls	1,200 00	Joseph Meloney, Bloomer..	500 00
Ole Christianson, Bloomer.	1,000 00	A. T. Newman, Bloomer..	1,200 00
O. A. Abrahamson, Bloomer	500 00	W. E. Ketch, Bloomer.....	300 00
Wm. Larson, Bloomer....	500 00	Henry Werner, Bloomer...	300 00
Thorfin Thompson, Bloomer	500 00	E. C. Detloff, Bloomer....	300 00
		Mike Steichen, Bloomer...	300 00
		Total	\$10,000 00

Declaration of unlimited individual responsibility filed by stockholders, January 25th, 1906, under section 46, chapter 2, banking law.

Bloomington—The Woodhouse & Bartley Bank.

P. BARTLEY, President.
P. WOODHOUSE, Vice President.

M. F. WOODHOUSE, Cashier.
F. L. BARTLEY, Asst. Cashier.

DIRECTORS.

P. Bartley,
P. Woodhouse,

M. F. Woodhouse.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$364,993 34	Capital stock paid in.....	\$15,000 00
Overdrafts	10,620 20	Surplus fund.....	5,000 00
U. S., state, municipal and other bonds	3,000 00	Undivided profits, less cur- rent expenses and taxes paid	7,896 66
Stocks and other securities	10 50	Individual deposits, subject to check.....	108,677 23
Banking house.....	4,000 00	Demand certificates of de- posit	39,455 21
Furniture and fixtures.....	2,584 64	Time certificates of deposit	288,416 34
Other real estate owned..	609 70		
Due from approved reserve banks	65,535 06		
Due from other banks...	483 83		
Checks on other banks and cash items	1,457 40		
Gold coin	1,895 00		
Silver coin.....	779 15		
U. S. and national currency	8,380 00		
Nicke's and cents.....	96 62		
Total	<u>\$464,445 44</u>	Total	<u>\$464,445 44</u>

NAMES OF STOCKHOLDERS.

P. Bartley, Bloomington..	\$7,300 00	P. Woodhouse, Bloom- ington	400 00
M. F. Woodhouse, Bloom- ington	7,300 00	Total	<u>\$15,000 00</u>

Blue River—Blue River State Bank.

W. R. COUMBE, President.
J. S. PETERS, Vice-President.

J. ROBT COUMBE, Cashier.
G. L. DOOLEY, Asst. Cashier.

DIRECTORS.

W. R. Coumbe,
J. S. Peters,
W. H. Dooley,

N. S. Higgins,
J. Robt. Coumbe.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$24,040 53	Capital stock paid in.....	\$10,000 00
Overdrafts	49 62	Surplus fund.....	1,248 95
Banking house.....	1,386 12	Individual deposits, subject	
Furniture and fixtures....	848 11	to check.....	20,210 90
Due from approved reserve		Demand certificates of de-	
banks	15,602 10	posit	25,929 89
Checks on other banks and			
cash items.....	2,028 00		
Gold coin	310 00		
Silver coin.....	861 47		
U. S. and national currency	11,760 00		
Nickels and cents.....	8 08		
Expense account.....	495 71		
Total	<u>\$57,389 74</u>	Total	<u>\$57,389 74</u>

NAMES OF STOCKHOLDERS.

M. D. Ellsworth, Tavera..	\$300 00	W. H. Dooley, Muscoda,	
Alfred Hillberry, Muscoda.	100 00	R. F. D., No. 3.....	300 00
Lant Barrett, Muscoda, R.		W. R. Coumbe, Blue River	7,800 00
F. D., No. 1.....	100 00	J. Robt Coumbe, Blue River	500 00
J. S. Peters, Blue River...	100 00	Frank Shimpax, Moscobel	
N. S. Higgins, Blue River,		R. F. D., No. 2.....	500 00
R. F. D., No. 1.....	200 00		
John Young, Muscoda.....	100 00	Total	\$10,000 00

Bonduel—Bonduel State Bank.

CHRIS BONNIN, President.
ROBERT ROSE, Vice President.

R. C. WENDT, Cashier.

DIRECTORS.

Wm. B. Eicher.
F. J. Martin.
Wm. Graf.
Chris Bonnin,

F. W. Kruger,
Chas. Zuehlke.
Robert Rose.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$86,814 47	Capital stock paid in.....	\$25,000 00
Overdrafts	438 94	Undivided profits, less current expenses and taxes paid	1,046 44
Banking house.....	5,664 96	Individual deposits, subject to check.....	23,177 39
Furniture and fixtures....	1,587 80	Time certificates of deposit	70,954 56
Due from approved reserve banks	1,064 66	Savings deposits.....	370 85
Due from other banks.....	17,110 50		
Checks on other banks and cash items.....	738 63		
Gold coin	1,265 00		
Silver coin	1,886 15		
U. S. and national currency	3,823 00		
Nickels and cents.....	155 13		
Total	<u>\$120,549 24</u>	Total	<u>\$120,549 24</u>

NAMES OF STOCKHOLDERS.

Chr's Bonnin, Bonduel...	\$6,700 00	Frank Stern, Bonduel....	1,000 00
Etta Bonnin, Bonduel....	100 00	Frank Ganschow, Bonduel.	300 00
Emma Bonnin, Bonduel....	100 00	J. A. Thiede, Bonduel....	100 00
Dorothy Bonnin, Shawano	300 00	Fred Radnege, Bonduel....	300 00
John Reitan, Bonduel....	500 00	Fisher Bros., Angelica	500 00
G. H. Frazer, Frazer....	200 00	Murawski & Markowiak,	
Arthur Lange, Bonduel....	500 00	Angelica	500 00
John W. Westphal, Bonduel	200 00	Elmer Spengler, Bonduel..	2,000 00
John H. Westphal, Bonduel	200 00	Henry Ganschow, Bonduel.	100 00
Wm. B. Eicher, Bonduel..	500 00	F. J. Martin, Shawano....	1,500 00
Hattie Magee, Rose Lawn.	100 00	J. A. Peplinski, Pulaski...	200 00
Jessie Marquardt, Bonduel	100 00	F. W. Krueger, Bonduel....	500 00
Aug. Hinkfuss, Bonduel....	200 00	Robert Pitt, Bonduel....	100 00
Robert Rose, Bonduel....	500 00	Mrs. Wm. B. Eicher, Bonduel.	
Wm. Graf, Bonduel.....	500 00	duel.....	500 00
Robert Wendt, Bonduel....	1,100 00	Ira J. Weeks, Shawano....	100 00
Louis Klasterman, Bonduel	500 00	Carl Hoefs, Bonduel.....	100 00
Chas. Zuehlke, Bonduel....	500 00	Ernest Brodhagen, Bonduel	100 00
Chas. Klosterman, Bonduel	200 00	Louis Brodhagen, Bonduel.	100 00
F. J. Jeske, Bonduel.....	300 00	Wm. Kenowski, Pulaski..	100 00
Henry Smith, Bonduel....	500 00	Adolph Spengler, Bonduel.	1,000 00
Mathias Wagner, Bonduel.	300 00		
Robert Kuehne, Seymour..	1,500 00	Total	\$25,000 00

Boscobel—State Bank of Boscobel.

LOUIS B. RUKA, President.
JOHN J. RUKA, Vice President.

R. J. MORRISON, Cashier.

DIRECTORS.

Louis B. Ruka,
John J. Ruka,

Fred W. Ruka,
Robert J. Morrison.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$63,066 07	Capital stock paid in.....	\$15,000 00
Overdrafts	1,728 96	Surplus fund.....	300 00
U. S. state, municipal and other bonds	21,000 00	Undivided profits, less cur- rent expenses and taxes paid	517 68
Banking house	3,750 00	Individual deposits, subject to check	42,085 86
Furniture and fixtures....	1,100 00	Demand certificates of de- posit	35,129 14
Due from approved reserve banks	23,092 23	Time certificates of deposit	27,486 01
Due from other banks.....	820 31		
Gold coin	787 50		
Silver coin.....	877 79		
U. S. and national currency	4,000 00		
Nickels and cents.....	154 83		
Clearing house certificates	141 00		
Total	<u>\$120,518 69</u>	Total	<u>\$120,518 69</u>

NAMES OF STOCKHOLDERS.

Louis B. Ruka, Boscobel..	\$2,500 00	R. J. Morrison, Boscobel..	6,000 00
John J. Ruka, Boscobel..	2,500 00	W. J. Evans, Boscobel....	1,500 00
Fred W. Ruka, Boscobel...	2,500 00	Total	<u>\$15,000 00</u>

Boscobel—The Pipkin State Bank.

A. J. PIPKIN, President.
M. L. PIPKIN, Vice President.

C. W. MENKHAUSEN, Cashier.

DIRECTORS.

A. J. Pipkin,
M. L. Pipkin,

C. W. MenkhauseN.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$42,999 14	Capital stock paid in.....	\$10,000 00
Overdrafts	15 11	Surplus fund.....	826 60
Furniture and fixtures....	1,000 00	Undivided profits, less current expenses and taxes paid	815 36
Due from approved reserve banks	37,767 05	Individual deposits, subject to check.....	30,238 25
Due from other banks.....	3,000 00	Demand certificates of deposit	27,739 07
Checks on other banks and cash items.....	175 00	Time certificates of deposit	31,851 30
Gold coin.....	5,925 00		
Silver coin.....	3,277 25		
U. S. and national currency	6,392 00		
Nicke's and cents.....	55 03		
Clearing house checks....	865 00		
Total	<u>\$101,470 58</u>	Total	<u>\$101,470 58</u>

NAMES OF STOCKHOLDERS.

Andrew Pipkin, Boscobel	\$7,500 00	May L. Pipkin, Boscobel..	1,500 00
C. W. MenkhauseN, Boscobel	1,000 00	Total	\$10,000 00

Boyd—State Bank of Boyd.

ALBERT BUTSCHER, President.
THEO. BUTSCHER, Vice President.

CHAS. NELSON, Cashier.

DIRECTORS:

Albert Butscher,
Theo. Butscher,
Chas. Nelson,
John Low,

Gust Keehn.
Theo. Keehn.
D. H. McElmurry.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$90,139 03	Capital stock paid in.....	\$25,000 00
Overdrafts	727 19	Surplus fund.....	1,400 00
Banking house.....	4,538 17	Undivided profits, less current expenses and taxes paid	2,124 57
Furniture and fixtures....	2,100 00	Individual deposits, subject to check.....	19,160 78
Due from approved reserve banks	11,255 84	Time certificates of deposit	52,951 01
Checks on other banks and cash items.....	9 00	Savings deposits	14,692 46
Gold coin.....	3,900 00	Cashier's checks outstanding	50 00
Silver coin.....	300 20		
U. S. and national currency	2,374 00		
Nickels and cents.....	35 39		
Total	\$115,378 82	Total	\$115,378 82

NAMES OF STOCKHOLDERS.

Albert Butscher, Boyd....	\$7,200 00	Theo. Butscher, Boyd.....	2,000 00
Chas. Nelson, Boyd	2,500 00	Bertha Butscher, Boyd....	2,000 00
Lewis Mittermeyer, Boyd..	400 00	John Low, Boyd	1,500 00
John P. Duckart, Boyd....	100 00	C. H. Gauzel, Boyd.....	500 00
Jos. Duckart, Boyd.....	100 00	Gust. Keehn, Boyd	300 00
MRS. M. Anderson, Boyd...	500 00	Theo. Keehn, Boyd	300 00
Maggie Patten, Boyd	500 00	D. H. McElmurry, Huron.	200 00
Constantine Nau, Boyd...	2,400 00	Joseph Bernier, Boyd.....	200 00
Ana Flear, Boyd.....	400 00	Anna Souger, Boyd.....	300 00
Mrs. Rosa Supple, Boyd..	300 00	Lattie M. Pannier, Chip-pewa Falls	100 00
Edson Chubb, Boyd.....	1,000 00		
Frank Mittermeyer, Boyd.	500 00	Total	\$25,000 00
Emanuel Low, Boyd	700 00		
James Patten, Boyd	1,000 00		

Brandon—F. R. Foster & Son, Bankers.

F. R. FOSTER, President.

J. W. FOSTER, Cashier.

DIRECTORS.

F. R. Foster,
J. W. Foster,

F. R. Schwandt.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$381,244 89	Capital stock paid in.....	\$50,000 00
Overdrafts	5,721 40	Surplus fund	3,340 91
U. S., state, municipal and other bonds.....	1,000 00	Undivided profits, less cur- rent expenses and taxes paid	2,193 19
Banking house.....	5,000 00	Individual deposits, subject to check	44,153 86
Furniture and fixtures....	1,500 00	Demand certificates of de- posit	86,001 30
Due from approved reserve banks	31,846 88	Time certificates of deposit	251,197 78
Gold coin	2,585 00		
Silver coin	850 00		
U. S. and national currency	7,049 00		
Nickels and cents.....	89 87		
Total	<u>\$436,887 04</u>	Total	<u>\$436,887 04</u>

NAMES OF STOCKHOLDERS.

F. R. Foster, Brandon....	\$25,500 00	F. R. Schwandt, Brandon.	500 00
J. W. Foster, Brandon....	24,000 00	Total	<u>\$50,000 00</u>

Bristol—Bristol State Bank.

L. H. ZAUN, President.
A. C. ZAUN, Vice President.

EDWIN J. ZAUN, Cashier.
R. E. ZAUN, Asst. Cashier.

DIRECTORS.

L. H. Zaun,
A. C. Zaun.

Edwin J. Zaun.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$8,014 29	Capital stock paid in.....	\$10,000 00
Banking house.....	1,200 00	Undivided profits, less cur-	
Furniture and fixtures....	1,152 60	rent expenses and taxes	
Due from approved reserve		paid	138 90
banks	678 32	Individual deposits, subject	
Due from other banks....	1,359 77	to check.....	2,620 65
Gold coin.....	5 00	Time certificates of deposit	1,006 59
Silver coin.....	108 60		
U. S. and national currency	1,162 00		
Nickels and cents.....	37 63		
Expense account	47 93		
Total	<u>\$13,766 14</u>	Total	<u>\$13,766 14</u>

NAMES OF STOCKHOLDERS.

L. H. Zaun, Jackson.....	\$1,000 00	Edwin J. Zaun, Bristol....	8,000 00
A. C. Zaun, Bristol.....	1,000 00	Total	<u>\$10,000 00</u>

Brodhead—Green County Bank.

H. C. PUTNAM, President.
J. A. YOUNG, Vice President.

EDW. H. COLE, Cashier.
W. R. SKINNER, Asst. Cashier.

DIRECTORS.

H. C. Putnam,
J. A. Young,
L. W. Terry,
W. H. Fleek,
C. J. Stephenson,

J. L. Roderick,
B. J. Gardner,
A. S. Moore,
B. Sprague.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	191,183 52	Capital stock paid in.....	\$50,000 00
Overdrafts	140 11	Surplus fund.....	25,000 00
U. S., state, municipal and other bonds.....	22,000 00	Undivided profits, less cur- rent expenses and taxes paid	1,693 82
Banking house.....	8,500 00	Individual deposits, subject to check	55,347 19
Furniture and fixtures....	1,500 00	Demand certificates of de- posit	63,592 99
Due from approved reserve banks	40,331 77	Savings deposits.....	84,531 63
Checks on other banks and cash items.....	91 75		
Gold coin.....	4,050 00		
Silver coin.....	1,139 40		
U. S. and national currency	11,192 00		
Nickels and cents.....	37 08		
Total	<u>\$280,165 63</u>	Total	<u>\$280,165 63</u>

NAMES OF STOCKHOLDERS.

H. C. Putnam, Brodhead..	\$10,000 00	W. H. Fleek, Brodhead....	1,500 00
L. W. Terry, Brodhead...	1,000 00	H. G. Mau, Brodhead....	300 00
A. S. Moore, Brodhead....	2,000 00	N. N. Palmer, Brodhead..	1,000 00
P. L. Dedrick, Brodhead..	500 00	N. N. Palmer & Son, Brod- head	500 00
A. B. Fitch, Brodhead....	500 00	F. P. Skinner, Brodhead..	100 00
N. D. Fitch estate, Brod- head	500 00	Hattie H. Clarke, Brod- head	400 00
C. A. Austin, Long Beach, Cal	500 00	Burr Sprague, Brodhead..	1,000 00
B. J. Gardner, Brodhead..	3,300 00	T. W. Nuzum, Janesville..	500 00
W. R. Skinner, Brodhead..	3,000 00	J. A. Young, Brodhead....	3,500 00
Wm. S. Mau, Brodhead....	300 00	Mrs. U. W. Matter, Brod- head	1,000 00
E. Hahn estate, Brodhead.	200 00	Mary R. Matter, Brodhead	1,000 00
O. E. Terry estate, Stough- ton	1,000 00	Edward H. Cole, Brodhead	1,600 00
Anna S. Moore, Brodhead.	2,000 00	F. E. Niles, Brodhead....	1,000 00
J. L. Roderick, Brodhead..	2,900 00	Mrs. Jessie R. Nuzum, Janesville	3,000 00
Miss A. A. Wales, Brod- head	500 00		
C. A. Gifford, Monroe.....	2,400 00	Total	<u>\$50,000 00</u>
Dodge & Stephenson, Brod- head	3,000 00		

Brodhead—The Bank of Brodhead.

C. W. CARPENTER, President.

F. K. VANCE, Cashier.

DIRECTORS.

C. W. Carpenter,
H. P. Young,

F. N. Stewart.
F. K. Vance.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$146,035 29	Capital stock paid in.....	\$50,000 00
Overdrafts	1,986 07	Surplus fund.....	3,000 00
U. S., state, municipal and other bonds.....	24,500 00	Undivided profits, less cur- rent expenses and taxes paid	4,388 90
Furniture and fixtures....	3,050 00	Due to banks—deposits..	5 35
Due from approved reserve banks	16,451 39	Individual deposits, subject to check.....	98,804 84
Checks on other banks and cash items.....	1,422 16	Demand certificates of de- posit	46 916 05
Gold coin.....	1,990 00		
Silver coin.....	1,146 30		
U. S. and national currency	6,393 00		
Nickels and cents.....	140 93		
Total	\$203,115 14	Total	\$203,115 14

NAMES OF STOCKHOLDERS.

C. N. Carpenter estate, Brodhead	\$26,500 00	Helen Blanchard, Brod- head	2,000 00
C. W. Carpenter, Brodhead	5,000 00	F. K. Vance, Brodhead....	500 00
H. P. Young, Chicago, Ill.	1,500 00	K. O. Lofthus, Brodhead..	2,000 00
C. E. Burnham, New York, N. Y.....	10,000 00	Total	\$50,000 00
F. N. Stewart, Brodhead....	2,500 00		

Brooklyn—Brooklyn State Bank.

DANIEL WACKMAN, President.
G. I. TRIPP, Vice President.

C. L. WACKMAN, Cashier,

DIRECTORS.

Daniel Wackman,
A. G. Ellis,
Zala Baldwin,
Ed. Rutty,

G. I. Tripp.
Chas. S. Baldwin.
C. L. Wackman.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$93,785 57	Capital stock paid in.....	\$15,000 00
Overdrafts	3,880 61	Surplus fund.....	1,500 00
U. S., state, municipal and other bonds	4,950 00	Undivided profits, less cur- rent expenses and taxes paid	254 52
Banking house.....	1,200 00	Individual deposits, subject to check.....	39,898 44
Furniture and fixtures....	1,441 39	Demand certificates of de- posit	73,806 22
Due from approved reserve banks	17,810 46		
Due from other banks....	2 56		
Checks on other banks and cash items.....	2,785 24		
Gold coin.....	1,875 00		
Silver coin.....	343 35		
U. S. and national currency	2,307 00		
Nickels and cents.....	78 00		
Total	\$130,459 18	Total	\$130,459 18

NAMES OF STOCKHOLDERS.

Daniel Wackman, Brook- lyn	\$1,200 00	Frances E. Alsop, Brooklyn	400 00
A. G. Ellis, Brooklyn....	1,200 00	Cassie O'Brien, Brooklyn.	200 00
Chas. L. Wackman, Brook- lyn	2,500 00	Stuben Snyder, Brooklyn.	300 00
G. I. Tripp, Brooklyn....	1,200 00	Wm. Snyder, Brooklyn...	300 00
Louisa Wackman, Brook- lyn	600 00	Mrs. Etta Rutty, adm., Dayton	600 00
Zala S. Baldwin, Brooklyn	1,800 00	Albert Fulton, Evansville.	600 00
Ed. Rutty, Brooklyn.....	1,500 00	Chas. S. Baldwin, Brooklyn	600 00
Mabel Alsop, Brooklyn....	500 00	Fred. Chapin, Brooklyn...	900 00
		Alma S. Baker, Evansville.	600 00
		Total	\$15,000 00

Browntown—The Farmers Bank of Browntown.

GEO. LAWVER, President.
ADDRESS TREE, Vice President.

W. L. BUSH, Cashier.

DIRECTORS.

O. M. Erickson,
J. H. Bast,
C. A. Kelly,
Geo. Hanson,
Iver Ellingson,

Henry Divan,
John A. Meacham,
Geo. Lawver,
Address Tree.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$68,360 37	Capital stock paid in.....	\$15,550 00
Overdrafts	137 96	Surplus fund.....	1,518 84
Banking house.....	3,100 00	Undivided profits, less current expenses and taxes paid	838 43
Furniture and fixtures....	1,500 00	Due to banks—deposits....	864 00
Other real estate owned..	450 00	Individual deposits, subject to check	24,274 58
Due from approved reserve banks	16,987 11	Time certificates of deposit	50,783 76
Go'd coin	1,050 00		
Silver coin.....	695 00		
U. S. and national currency	1,500 00		
Nickels and cents.....	49 17		
Total	\$93,829 61	Total	\$93,829 61

NAMES OF STOCKHOLDERS.

A. F. Anderson, Browntown	\$750 00	Henry Divan, Browntown.	1,000 00
Nicholas Anderson, Browntown	500 00	G. G. Hardy, Browntown	50 00
J. H. Bast, Monroe.....	600 00	J. A. Meacham, Browntown	350 00
L. J. Bartle, Argyle.....	50 00	S. Binger, Browntown....	250 00
Fred Bunke, Browntown..	100 00	Margaret Divan, Browntown	100 00
D. E. Burrington, Browntown	50 00	Joseph Dale, Browntown.	100 00
D. Bell, Nebraska.....	50 00	Carrie Evenson, Browntown	1,000 00
Elmer Divan, Browntown.	50 00		

NAMES OF STOCKHOLDERS—Continued.

Iver Ellingson, Woodford..	500 00	H. H. Bissell, Madison....	100 00
O. M. Erickson, Brown-		Ed. McGuire, Browntown.	100 00
town	250 00	W. P. McDonald, Brown-	
Frank Good, Browntown.	100 00	town	50 00
Geo. Hanson, Browntown.	1,100 00	Wm. Olson, Browntown...	50 00
Pauline Hanson, Woodford	250 00	Frank Soddy, Browntown.	250 00
Hugh Hastings, Cogswell,		C. A. Stubbe, Sr., Brown-	
N. D.	50 00	town	250 00
C. M. Iverson, Willow Lake,		C. A. Stubbe, Jr., Brown-	
S. D.	100 00	town	100 00
Andrew Johnson, Brown-		W. L. Bush, Browntown..	100 00
town	100 00	H. Whitehead, Monroe....	50 00
C. A. Kelly, Browntown..	250 00	Edith Williams, Browntown	50 00
George Lawver, Freeport,		Olive Divan, Browntown...	100 00
Ill	1,900 00	Andress Tree, South Wayne	1,000 00
Judson Lawver, Brown-		T. A. Lynch, Browntown..	200 00
town	100 00	Abner J. Williams, South	
Ama Lawver, Freeport, Ill.	50 00	America	2,650 00
M. Lewis, Monroe.....	50 00	Jane Tree, South Wayne..	500 00
G. M. Kelly, Whitewater..	200 00		
		Total	\$15,550 00

Bruce—Lumberman's State Bank of Bruce.

D. J. ARPIN, President.
E. P. ARPIN, Vice President.

W. A. BLACKBURN, Cashier.
M. J. BEVER, Asst. Cashier.

DIRECTORS.

D. J. Arpin,
E. P. Arpin,
A. L. Arpin,

J. Z. Arpin,
W. A. Blackburn.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$87,580 88	Capital stock paid in.....	\$15,000 00
Overdrafts	758 95	Surplus fund.....	2,500 00
U. S., state, municipal and other bonds.....	1,200 00	Undivided profits, less cur- rent expenses and taxes paid	2,634 38
Stocks and other securities	100 00	Due to banks—deposits...	1,000 00
Banking house.....	3,000 00	Individual deposits subject to check	41,692 23
Furniture and fixtures....	2,140 03	Time certificates of deposit	43,244 93
Other real estate owned...	3,827 50	Savings deposits.....	2,002 81
Due from approved reserve banks	12,427 03	Cashier's checks outstand- ing	1,164 39
Checks on other banks and cash items.....	122 60	Bills payable.....	10,000 00
Gold coin.....	515 00		
Silver coin.....	1,630 95		
U. S. and national currency	5,726 00		
Nickels and cents.....	209 80		
Total	\$119,238 74	Total	\$119,238 74

NAMES OF STOCKHOLDERS.

D. J. Arpin, Grand Rapids.	\$5,500 00	A. L. Arpin, Grand Rapids	1,000 00
E. P. Arpin, Grand Rapids	4,500 00	W. A. Blackburn, Bruce...	2,000 00
J. Z. Arpin, Bruce.....	1,000 00		
M. J. Bever, Bruce.....	1,000 00	Total	\$15,000 00

Burlington—Bank of Burlington.

C. B. McCANNA, President.
LOUIS ROHR, Vice President.

G. A. UEBELE, Cashier.
JOHN PRASCH, Asst. Cashier.

DIRECTORS.

C. B. McCanna,
Louis Rohr,
G. A. Uebele,
T. J. Cunningham,

A. M. Brehm,
S. D. Slade,
H. A. Runkel.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$471,807 63	Capital stock paid in.....	\$50,000 00
Overdrafts	6,856 96	Surplus fund	7,000 00
U. S. state, municipal and other bonds.....	54,775 00	Undivided profits, less cur- rent expenses and taxes paid	10,205 66
Furniture and fixtures....	3,243 00	Individual deposits, subject to check	112,903 89
Other real estate owned..	1,950 00	Time certificates of deposit	356,088 45
Due from approved reserve banks	18,544 31	Savings deposits	80,993 79
Due from other banks....	22,962 63		
Exchanges for clearing house	627 61		
Gold coin	8,412 50		
Silver coin	1,800 00		
U. S. and national currency	25,928 60		
Nickels and cents.....	193 55		
Total	<u>\$617,101 79</u>	Total	<u>\$617,101 79</u>

NAMES OF STOCKHOLDERS.

C. B. McCanna, Burlington	\$10,400 00	M. Cunningham, Burling- ton	1,200 00
A. M. Brehm, Burlington..	600 00	John T. Prasch, Burlington	2,000 00
P. W. Crane, Union Grove.	600 00	L. H. Rohr, Burlington...	1,000 00
Martin Stipe, Burlington..	4,000 00	Ellen L. Uebele, Burlington	300 00
Harry Apple, North Cape..	200 00	E. H. Schnederman, Chi- cago, Ill.	100 00
C. Roy McCanna, Burling- ton	3,500 00	Henry A. Runkel, Burling- ton	1,500 00
S. M. Reinardy, Burlington	500 00	Albert Bushman, Burling- ton	1,000 00
Fred Uebele, Wheatland..	1,500 00	William Rosenberg, Burl- ington	300 00
Louis Rein, Burlington...	1,500 00	H. A. Wood, Burlington...	500 00
F. H. Hastings, Burlington	2,000 00		
Thos. J. Cunningham, Burlington	1,000 00	Total	\$50,000 00
S. D. Slade, Slades Corners	2,000 00		
G. A. Uebele, Burlington..	14,300 00		

Burlington—Meinhardt Bank.

ELISA MEINHARDT, President.
ALBERT MEINHARDT, Vice President.

EDA MEINHARDT, Cashier.

DIRECTORS.

Elisa Meinhardt,
Eda Meinhardt.

Albert Meinhardt,

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$415,868 78	Capital stock paid in.....	\$25,000 00
Overdrafts	315 54	Surplus fund	15,000 00
Banking house	5,000 00	Undivided profits, less cur-	
Due from approved reserve		rent expenses and taxes	
banks	66,660 60	paid	3,668 00
Due from other banks....	16,448 10	Individual deposits, subject	
Exchanges for clearing		to check	96,250 18
house	580 48	Time certificates of deposit	371,704 06
Go'd coin	8,325 00	Savings deposits	13,010 84
Silver coin	1,414 00		
U. S. and national currency	9,962 00		
Nickels and cents.....	58 58		
Total	\$524,633 08	Total	\$524,633 08

NAMES OF STOCKHOLDERS.

Elisa Meinhardt, Burling-	\$8,500 00	Albert Meinhardt, Burling-	
ton		ton	8,000 00
Eda Meinhardt, Burlington	8,000 00	Total	\$25,000 00
Antoinette Meinhardt, Bur-			
lington	500 00		

Butternut—Ashland County Bank.

JOHN FORDYCE, President.
C. S. FORDYCE, Vice President.

WM. G. FORDYCE, Cashier.
A. G. BOSTEDO, Asst. Cashier.

DIRECTORS.

John Fordyce,
C. S. Fordyce,
Wm. G. Fordyce,

A. G. Bostedo,
Ted Scofield.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$89,438 06	Capital stock paid in.....	\$10,000 00
Overdrafts	70 56	Undivided profits, less cur-	
Banking house	1,348 24	rent expenses and taxes	
Furniture and fixtures...	1,000 00	paid	2,983 73
Due from approved reserve		Individual deposits, subject	
banks	6,028 93	to check	36,447 16
Due from other banks....	1,188 57	Time certificates of deposit	52,735 41
Checks on other banks and		Savings deposits	2,638 78
cash items	821 92	Notes and bills re-d.s-	
Gold coin	1,877 50	counted	2,500 00
Silver coin	725 45		
U. S. and national currency	4,704 00		
Nicke's and cents.....	101 85		
Total	<u>\$107,305 08</u>	Total	<u>\$107,305 08</u>

NAMES OF STOCKHOLDERS.

Wm. G. Fordyce, Butternut	\$8,000 00	John Fordyce, Weyauwega	200 00
A. G. Bostedo, Butternut..	1,200 00	Ted. Scofield, Butternut..	200 00
Catherine S. Fordyce, Butternut	400 00	Total	<u>\$10,000 00</u>

Cadott—Citizens State Bank.

CHARLES GRASSLE, President.
HENRY GOETZ, JR., Vice President.

GEO. W. BOIE, Cashier.

DIRECTORS.

Henry Goetz, Jr.,
R. B. Cunningham,
James Doherty,
S. R. Kaiser,

John J. Kaiser,
Charles Grassie,
J. C. Tanberg,

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$51,342 85	Capital stock paid in.....	\$25,000 00
Overdrafts	124 09	Surplus fund	1,200 00
Banking house	4,306 27	Undivided profits, less current expenses and taxes paid	1,400 27
Furniture and fixtures....	3,089 60	Due to banks—Deposits....	50 86
Other real estate owned..	15,725 98	Individual deposits, subject to check	15,504 72
Due from approved reserve banks	11,497 75	Demand certificates of deposit	1,207 01
Checks on other banks and cash items	12 90	Time certificates of deposit	45,132 04
Gold coin	1,685 00	Savings deposits	4,086 74
Silver coin	817 85		
U. S. and national currency	4,872 00		
Nickels and cents.....	107 35		
Total	\$93,581 64	Total	\$93,581 64

NAMES OF STOCKHOLDERS.

R. B. Cunningham, Cadott	\$2,700 00	Henry Goetz, Jr., Cadott..	500 00
K. C. Bubeck, Cadott....	300 00	Christian Goetz, Cadott..	200 00
W. P. Clark, Cadott.....	1,000 00	Rhinehart Goetz, Cadott..	200 00
James Doherty, Cadott....	400 00	George Goetz, Cadott.....	200 00
John Dietrich, Cadott....	500 00	Mathias Goodman, Cadott..	500 00
A. J. Dietzler, Cadott.....	1,000 00	H. W. Gardner, Cadott....	500 00
John J. Dietzler, Cadott..	100 00	Ernest J. Hebert, Chippewa Falls,	100 00
Theodore Filtz, Cadott....	200 00	John J. Kaiser, Redwands, Cal.	1,100 00
H. W. Frasle, Cadott.....	2,000 00	S. R. Kaiser, Cadott.....	900 00
Henry Goetz, Sr., Cadott..	600 00	A. J. Lockwood, Cadott..	400 00
Henry J. Goetz, Cadott..	300 00	Joseph Mrasek, Cadott....	100 00
Louis Goetz, Cadott.....	200 00	Charles Marriner, Cadott..	1,000 00
Charles Goetz, Cadott.....	100 00	J. E. Ragan, Cadott.....	1,000 00
Charles Grassle, Cadott..	700 00	George T. Hebert, Chippewa Falls	100 00
Albert Grassle, Cadott...	200 00	Geo. W. Boie, Cadott.....	300 00
John Goetz, Cadott.....	200 00		
J. E. Aiken, New Castle, Pa.	1,000 00		
J. C. Tanberg, Eau Claire.	4,400 00		
H. P. Tanberg, Eau Claire.	2,000 00	Total	\$25,000 00

Cadott—State Bank of Cadott.

J. H. MUNROE, President.
W. L. HEMPHILL, Vice President.

FRED L. MUNROE, Cashier.
JOS. M. O'HARA, Asst. Cashier.

DIRECTORS.

J. H. Munroe,
W. L. Hemphill,
Fred L. Munroe,
Frank Zimmerman,

Frank J. Lavelle,
J. S. Lowe,
M. A. Gilbert.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$29,731 77	Capital stock paid in.....	\$7,000 00
Overdrafts	88 19	Surplus fund	1,000 00
Due from approved reserve banks	272 13	Due to banks—deposits...	306 80
Due from other banks.....	51 94	Individual deposits, subject to check	4,517 28
Checks on other banks and cash items	27 30	Time certificates of deposit	21,659 82
Gold coin	415 00		
Silver coin	599 45		
U. S. and national currency	2,929 00		
Nickels and cents.....	56 61		
Profit and loss.....	312 51		
Total	\$34,483 90	Total	\$34,483 90

NAMES OF STOCKHOLDERS.

J. H. Munroe, Cadott....	\$800 00	H. P. Favell, Chippewa Falls	200 00
W. L. Hemphill, Neills- ville	500 00	M. Dewhurst, Neillsville ..	200 00
Mary A. Gilbert, Cadott ..	200 00	Mrs. J. M. O'Hara, Wone- woc	100 00
Cora B. Griffin, Cadott... 1,100 00	1,100 00	Maud Wires, Cadott.....	100 00
A. J. Lockwood, Cadott..	600 00	Alice M. Nehrass, Pond du Lac	500 00
Effie Zimmerman, Cadott..	200 00	A. B. Lowe, Sichelville..	200 00
A. J. Edminister, Cadott..	500 00	L. A. Jones, Portage.....	800 00
Frank Zimmerman, Cadott	100 00	A. B. Southard, Cadott....	100 00
T. J. St. Louis, Puxico, Mo.	100 00	John S. Lowe, Cadott....	100 00
F. J. Lavelle, Cadott.....	200 00		
Fred L. Munroe, Cadott... 300 00	300 00	Total	\$7,000 00
Winnie Munroe, Cadott... 100 00	100 00		

Cambria—Bank of Cambria.

M. J. ROWLANDS, President.
D. M. ROWLANDS, Vice President.

D. M. ROWLANDS, Cashier.
O. I. JONES, Asst. Cashier.

DIRECTORS.

M. J. Rowlands,
D. M. Rowlands,

O. I. Jones.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$99,254 72	Capital stock paid in....	\$10,000 00
Overdrafts	790 33	Surplus fund	401 88
Furniture and fixtures....	1,500 00	Undivided profits, less cur-	
Due from approved reserve		rent expenses and taxes	
banks	27,506 89	paid	1,897 04
Due from other banks.....	6,940 20	Individual deposits, subject	
Checks on other banks and		to check	40,369 01
cash items	410 00	Demand certificates of de-	
Gold coin	6,540 00	posit	17,820 32
Silver coin	1,100 15	Savings deposits	77,930 66
U. S. and national currency	2,222 00		
Nickels and cents.....	154 62		
Clearing house certificates.	2,000 00		
Total	<u>\$148,418 91</u>	Total	<u>\$148,418 91</u>

NAMES OF STOCKHOLDERS.

M. J. Rowlands, Cambria.	\$4,000 00	O. I. Jones, Cambria.....	\$2,000 00
D. M. Rowlands, Cambria.	4,000 00	Total	<u>\$10,000 00</u>

Cambridge—Bank of Cambridge.

A. C. AMUNDSON, President.
H. L. BUTLER, Vice President.

FRANKLIN GOULD, Cashier.

DIRECTORS.

A. C. Amundson,
H. L. Butler,

Franklin Gould.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$49,341 19	Capital stock paid in.....	\$10,000 00
Overdrafts	508 36	Undivided profits, less current expenses and taxes paid	520 59
Banking house	2,000 00	Individual deposits, subject to check	20,220 58
Furniture and fixtures....	1,577 16	Demand certificates of deposit	41,876 45
Due from approved reserve banks	11,692 70		
Checks on other banks and cash items	822 33		
Gold coin	1,350 00		
Silver coin	754 30		
U. S. and national currency	4,525 00		
Nicks and cents.....	46 58		
Total	\$72,617 62	Total	\$72,617 62

NAMES OF STOCKHOLDERS.

A. C. Amundson, Cambridge	\$500 00	Chris. Legreid, Cambridge.	100 00
H. L. Butler, Madison....	2,500 00	Franklin Gould, Cambridge	5,000 00
H. J. Christoffers, London.	600 00	Jackson Reuter, Madison..	500 00
C. O. Teilefson, Utica....	200 00	John Gates, Jr., Oakland..	500 00
Stephen Haight, Rockdale.	100 00		
		Total	\$10,000 00

Cambridge—The International Bank of Cambridge.

E. P. MAY, President.
ANN C. MAY, Vice President.

C. C. MAY, Cashier.
HARRY C. MAY, Asst. Cashier.

DIRECTORS.

E. P. May,
Ann C. May,

C. C. May,
Harry C. May.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$42,070 61	Capital stock paid in.....	\$5,000 00
Overdrafts	186 41	Surplus fund	282 98
Stocks and other securities	150 00	Undivided profits, less current expenses and taxes paid	810 55
Banking house	1,666 64	Individual deposits, subject to check	33,851 49
Furniture and fixtures....	1,803 51	Demand certificates of deposit	39,749 63
Due from approved reserve banks	27,751 47		
Gold coin	700 00		
Silver coin	800 00		
U. S. and national currency	4,500 00		
Nicks and cents.....	66 01		
Total	\$79,694 65	Total	\$79,694 65

NAMES OF STOCKHOLDERS.

E. P. May, Ft. Atkinson...	\$3,000 00	C. C. May, Cambridge....	1,400 00
Ann C. May, Ft. Atkinson.	500 00		
Harry C. May, Cambridge.	100 00	Total	\$5,000 00

Cameron—Bank of Cameron.

L. I. ROE, President.
H. C. SWETLAND, Vice President.

C. H. MUSEUS, Cashier.
H. PETERSON, Asst. Cashier.

DIRECTORS.

S. O. Mauseth,
M. C. Howard,
C. H. Museus,

H. C. Swetland,
L. I. Roe.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$62,957 77	Capital stock paid in.....	\$6,000 00
Overdrafts	348 11	Surplus fund	4,000 00
Banking house	2,688 44	Undivided profits, less current expenses and taxes paid	649 73
Furniture and fixtures....	1,574 93	Individual deposits, subject to check	20,283 08
Due from approved reserve banks	3,523 43	Time certificates of deposit	46,043 63
Checks on other banks and cash items	31 60	Savings deposits.....	1,597 55
Gold coin	795 00		
Silver coin	1,899 20		
U. S. and national currency	4,690 00		
Nickels and cents.....	65 51		
Total	<u>\$78,573 99</u>	Total	<u>\$78,573 99</u>

NAMES OF STOCKHOLDERS.

M. C. Howard, Cameron..	\$1,500 00	L. I. Roe, Stanley.....	1,000 00
S. O. Mauseth, Cameron..	1,000 00	C. H. Museus, Cameron..	1,500 00
H. C. Swetland, Cameron.	1,000 00		
		Total	<u>\$6,000 00</u>

Camp Douglas—Bank of Camp Douglas.

C. H. HOTON, President,
A. C. JOHNSON, Vice President.

EVELYN SINGLETON, Cashier.

DIRECTORS.

C. H. Hoton,
B. M. Grover,
L. E. Gleason.

A. C. Johnson,
C. H. Seibold,

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$51,649 94	Capital stock paid in.....	\$6,000 00
Overdrafts	14 27	Surplus fund	1,200 00
Furniture and fixtures....	1,275 95	Undivided profits, less cur-	
Due from approved reserve		rent expenses and taxes	
banks	13,355 53	paid	1,587 33
Due from other banks....	170 45	Individual deposits, subject	
Gold coin	1,690 00	to check	20,553 11
Silver coin	691 45	Demand certificates of de-	
U. S. and national currency	1,571 00	posit	2,117 46
Nickels and cents.....	5 09	Time certificates of deposit	38,965 78
Total	<u><u>\$70,423 68</u></u>	Total	<u><u>\$70,423 68</u></u>

NAMES OF STOCKHOLDERS.

Ann E. Singleton, Camp Douglas	\$1,300 00	A. C. Johnson, Camp Douglas	1,000 00
Chas. H. Seibold, Camp Douglas	100 00	William Allds, Camp Douglas	100 00
L. J. Mortensen, New Lisbon	500 00	C. H. Hoton, Camp Douglas	2,000 00
Wm. E. Gleason, Camp Douglas	300 00	B. M. Grover, Camp Douglas	500 00
L. E. Gleason, Camp Douglas	200 00	Total	<u><u>\$6,000 00</u></u>

Casco—Bank of Casco.

E. DECKER, President.

F. S. REINHART, Cashier.

DIRECTORS.

E. Decker,
M. W. Burke,
W. P. McGrath,William Doyle,
George Bottkol.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$47,344 87	Capital stock paid in.....	\$5,000 00
Overdrafts	438 90	Surplus fund	500 00
U. S. state, municipal and other bonds	15,000 00	Undivided profits, less cur- rent expenses and taxes paid	183 50
Furniture and fixtures....	1,700 00	Individual deposits, subject to check	6,424 57
Due from approved reserve banks	3,137 83	Time certificates of deposit	62,625 55
Checks on other banks and cash items	117 00	Savings deposits	179 25
Gold coin	47 50		
Silver coin	730 00		
U. S. and national currency	6,262 00		
Nicke's and cents.....	134 77		
Total	\$74,912 87	Total	\$74,912 87

NAMES OF STOCKHOLDERS.

M. W. Burke, Casco.....	\$1,000 00	August Sell, Casco.....	200 00
George Bottkol, Casco.....	500 00	John Strnad, Rio Creek...	100 00
W. P. McGrath, Casco.....	500 00	William Doyle, Casco....	100 00
F. S. Reinhart, Casco.....	500 00	Henry A. Dworak, Slovan	100 00
Edward Decker, Casco.....	500 00	G. H. Moede, Casco.....	100 00
J. J. Defnet, Casco.....	500 00	George King, Casco.....	100 00
W. P. Meacham, Casco....	500 00		
August Ripley, Slovan....	300 00	Total	\$5,000 00

Cashton—Bank of Cashton.

WATSON EARLE, President.
L. W. EARLE, Vice President.

L. M. EARLE, Cashier.

DIRECTORS.

Watson Earle,
L. W. Earle,
L. M. Earle,
C. H. Campbell,

P. E. Nelson,
P. E. Mitby,
Clara M. Ford.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$120,135 43	Capital stock paid in.....	\$10,000 00
Overdrafts	1,243 04	Surplus fund	1,000 00
Banking house	2,500 00	Undivided profits, less current expenses and taxes paid	1,275 94
Furniture and fixtures....	2,494 93	Individual deposits, subject to check	35,880 87
Due from approved reserve banks	8,999 14	Time and demand certificates of deposit.....	97,047 22
Due from other banks....	3,019 50		
Checks on other banks and cash items	60 53		
Gold coin	1,405 00		
Silver coin	380 00		
U. S. and national currency	4,955 00		
Nickels and cents.....	11 46		
Total	\$145,204 03	Total	\$145,204 03

NAMES OF STOCKHOLDERS.

Watson Earle, Tomah	\$1,500 00	Clara M. Ford, Sparta ...	1,500 00
L. W. Earle, Tomah	1,500 00	W. A. Jones, Sparta	200 00
Ruby M. Earle, Tomah ..	200 00	Geo. M. Willgrubs, Cashton	200 00
Anna J. Earle, Cashton...	300 00	E. A. Hankee, Brackett...	100 00
L. M. Earle, Cashton.....	1,500 00		
C. H. Campbell, Cashton..	1,500 00		
P. E. Nelson, Cashton....	1,000 00		
P. E. Mitby, Cashton	500 00	Total	\$10,000 00

Cassville—The Cassville Bank.

P. T. STEVENS, President.
K. M. STEVENS, Vice President.

G. A. STEVENS, Cashier.
C. E. HARTFORD, Asst. Cashier.

DIRECTORS.

G. A. Stevens,
K. M. Stevens,

P. T. Stevens,

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$102,182 41	Capital stock paid in.....	\$5,000 00
Overdrafts	779 90	Surplus fund	10,000 00
Furniture and fixtures....	160 60	Undivided profits, less cur-	
Other real estate owned....	1,361 00	rent expenses and taxes	
Due from approved reserve		paid	433 70
banks	14,598 56	Individual deposits, subject	
Checks on other banks and		to check	37,557 61
cash items	126 15	Demand certificates of de-	
Gold coin	10 00	posit	71,093 28
Silver coin	798 00		
U. S. and national currency	4,045 00		
Nickels and cents.....	22 97		
Total	<u>\$124,084 59</u>	Total	<u>\$124,084 59</u>

NAMES OF STOCKHOLDERS.

P. T. Stevens, Montfort..	\$500 00	K. M. Stevens, Cassville..	2,000 00
G. A. Stevens, Cassville...	2,500 00	Total	<u>\$5,000 00</u>

Cazenovia—State Bank of Cazenovia.

J. C. ANDERSEN, President.
 BEN. ADELMAN, Vice President.

J. E. HANZLIK, Cashier.
 L. H. HANZLIK, Asst. Cashier.

DIRECTORS.

J. C. Andersen,
 Jno. Walsh,
 Peter Milfred,

Ban. Adelman,
 J. E. Hanzlik.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$22,751 86	Capital stock paid in.....	\$10,000 00
Overdrafts	1,062 81	Undivided profits, less cur- rent expenses and taxes paid	2,382 25
U. S. state, municipal and other bonds	13,000 00	Individual deposits, subject to check	9,453 27
Furniture and fixtures....	1,437 53	Demand certificates of de- posit	2,100 00
Due from approved reserve banks	4,142 27	Time certificates of deposit	30,031 87
Due from other banks.....	4,997 42		
Exchanges for clearing house	697 65		
Gold coin	430 00		
Silver coin	840 75		
U. S. and national currency	4,520 00		
Notes and cents.....	87 10		
Total	<u>\$53,967 39</u>	Total	<u>\$53,967 39</u>

NAMES OF STOCKHOLDERS.

J. E. Hanzlik, Cazenovia..	\$1,900 00	Leora Andersen, Cazenovia	400 00
J. C. Andersen, Cazenovia	1,000 00	E. J. Ruskauff, Cazenovia.	100 00
Peter Milfred, Cazenovia..	500 00	Nelson Bros., Cazenovia...	100 00
E. A. Bohn, Cazenovia....	100 00	Isabel Andersen, Cazenovia	500 00
Frank Bowar, Cazenovia..	500 00	J. B. Bruddermanna, Caze- novia	200 00
Ban. Adelman, Cazenovia..	500 00	Chas. Bible, Cazenovia....	100 00
John P. Bauer, Cazenovia..	100 00	Edwin Kelley, Cazenovia...	200 00
Peter Duren, Cazenovia....	100 00	Daniel McCarthy estate, Cazenovia	100 00
George Ruskauff, Cazenovia	100 00	J. F. Conley, Cazenovia...	100 00
F. Ruskauff, Pittsburg, Pa.	1,000 00	Clifford Griffin, Waco, Wash.	300 00
Mary Braun, Cazenovia....	100 00	John Walsh, Cazenovia....	1,000 00
A. F. Braun, Cazenovia....	200 00	Jacob Braun, Cazenovia...	300 00
Frank Braun, Cazenovia..	100 00		
Peter N. Bauer, Cazenovia	100 00	Total	<u>\$10,000 00</u>
B. J. Vlasak, Cazenovia....	100 00		
E. A. Lee, Cazenovia.....	100 00		
A. Ruskauff, Cazenovia....	100 00		

Cecil—The State Bank of Cecil.

HERMAN BOCHER, President.
W. C. ZACHOW, Vice President.

J. H. KUEHL, Cashier.

DIRECTORS.

B. L. Darling,
Wm. Radloff,

W. C. Zachow,
Herman Bocher,
H. C. Scheller.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$51,673 16	Capital stock paid in.....	\$15,000 00
Overdrafts	3,626 56	Undivided profits, less cur-	
Banking house.....	3,741 14	rent expenses and taxes	
Furniture and fixtures....	2,930 44	paid	361 35
Due from approved reserve		Individual deposits, subject	
banks	1,274 16	to check	21,241 46
Due from other banks....	326 80	Time certificates of deposit	30,016 83
Checks on other banks and		Savings deposits	668 36
cash items	747 39		
Gold coin	630 00		
Silver coin	447 80		
U. S. and national currency	1,855 00		
Nickels and cents.....	35 55		
Total	<u>\$67,288 00</u>	Total	<u>\$67,288 00</u>

NAMES OF STOCKHOLDERS.

Emil Schmidt, Cecil	\$200 00	Henry Koeppen, Cecil ...	100 00
J. F. Mayer, Cecil	100 00	Frank Isstas, Cecil	1,200 00
B. L. Darling, Pulcifer ..	200 00	W. C. Zachow, Shawano..	5,300 00
August Hampel, Advance ..	200 00	H. E. Walther, Cecil.....	100 00
R. E. Williams, Chicago,		Wm. Millis, Sr., Cecil....	100 00
Ill.	300 00	A. J. H. Kern, Cecil	300 00
J. F. Goergen, Chicago, Ill.	300 00	Gust. Samp, Cecil	300 00
Wm. Radloff, Cecil	200 00	J. H. Kuehl, Cecil	200 00
Edw. Mertins, Shawano....	100 00	Eugene Wescott, Shawano.	200 00
Chas. Miles, Cecil	100 00	F. W. Humphrey, Shawano	2,000 00
Joun Heiser, Advance	100 00	Wm. Buche, Shawano	200 00
Fred Saltzwadel, Cecil ...	200 00	Herman Bacher, Cecil....	1,100 00
Fred Moesch, Cecil	100 00	Frank Boon, Shawano....	100 00
S. Isaacson, Cecil	100 00	H. E. and Wm. Groninger,	
Gust E. Bartz, Hayes	100 00	Suring	200 00
Albert A. Becher, Pulcifer.	100 00	Marion Berberich, Cecil ..	200 00
Carl Mueller, Cecil	200 00	Edna Anderson, Pulcifer ..	300 00
R. G. Hanson, Underhill ..	100 00	Henry Henningson, Pulcifer	100 00
Ida B. Scheller, Cecil	100 00		
H. C. Scheller, Cecil	200 00	Total	\$15,000 00

Cedarburg—The Farmers & Merchants Bank.

C. F. KENNEY, President.
JOHN F. BRUSS, Vice President.

M. P. BECKER, Cashier.
A. E. BRUSS, Asst. Cashier.

DIRECTORS.

C. F. Kenney,
John F. Bruss,
Jacob Dietrich,
E. G. Wurthmann,

Mrs. E. B. Freund,
M. P. Becker,
John Weber, Sr

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$188,702 63	Capital stock paid in.....	\$20,000 00
Overdrafts	67 31	Surplus fund	7,000 00
U. S., state, municipal and other bonds.....	11,032 95	Undivided profits, less cur- rent expenses and taxes paid	6,871 04
Stocks and other securities	4,025 55	Individual deposits, subject to check	50,041 20
Furniture and fixtures....	1,620 00	Demand certificates of de- posit	43,602 69
Due from approved reserve banks	45,474 64	Time certificates of deposit	4,656 95
Checks on other banks and cash items	43 15	Savings deposits	133,789 42
Gold coin	4,780 00	Due to others.....	298 69
Silver coin	823 40		
U. S. and national currency	9,669 00		
Nicks and cents.....	21 36		
Total	\$266,259 99	Total	\$266,259 99

NAMES OF STOCKHOLDERS.

E. B. Freund, Cedarburg..	\$7,250 00	Albert L. Jochem, Cedar- burg	500 00
M. P. Becker, Cedarburg..	1,000 00	Wm. P. Jochem, Cedarburg	500 00
C. F. Kenney, Cedarburg..	1,000 00	Christ Schuddakopf, Cedar- burg	300 00
John F. Bruss, Cedarburg.	500 00	O. J. Hurth, Cedarburg ..	1,000 00
E. G. Wurthmann, Cedar- burg	700 00	John Armbruster, Cedar- burg	500 00
Wm. J. Roebken, Cedarburg	500 00	Nic. Altenhofen, Cedarburg	600 00
Jacob Dietrich, Cedarburg	900 00	Ermina B. Freund, guardian of Helen Willmina Freund, minor, Cedar- burg	1,750 00
Gottfried Bruss, Cedarburg	500 00		
Jacob B. Becker, Cedarburg	500 00		
C. W. Lehmann, Cedarburg	500 00		
Julius W. Lehmann, Cedar- burg	500 00		
John Weber, Sr., Cedarburg	700 00		
August Weber, Cedarburg.	300 00	Total	\$20,000 00

Cedar Grove—Cedar Grove State Bank.

J. B. HUENINK, President.
JOHN VAN DE WALL, Vice President.

WM. HUENINK, Cashier.

DIRECTORS.

J. B. Huenink,
John Van De Wall,
H. Ruslink,
Theo. Weiler,

G. Lammers,
D. Smies,
A. Stokdyk, Sr.,

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$134,003 90	Capital stock paid in.....	\$25,000 00
Overdrafts	347 68	Surplus fund	2,200 00
Banking house	3,500 00	Undivided profits, less current expenses and taxes paid	3,664 84
Furniture and fixtures....	2,685 00	Individual deposits, subject to check	53,488 12
Due from approved reserve banks	31,692 27	Time certificates of deposit	80,327 56
Due from other banks.....	6,470 00	Savings deposits	8,427 78
Checks on other banks and cash items	101 83	Cashier's checks outstanding	13,089 16
Gold coin	152 50		
Silver coin	1,109 85		
U. S. and national currency	6,012 00		
Nickels and cents.....	122 43		
Total	<u>\$186,197 46</u>	Total	<u>\$186,197 46</u>

NAMES OF STOCKHOLDERS.

J. B. Huenink, Cedar Grove	\$1,600 00	John Smies, Cedar Grove	300 00
John Van De Wall, Cedar Grove	2,000 00	Peter Smies, Cedar Grove	200 00
G. Lammers, Cedar Grove	2,000 00	R. & H. Koeppe, Cedar Grove	100 00
C. J. Huenink, Cedar Grove	2,000 00	H. A. Vreman, Cedar Grove	100 00
A. Stokdyk, Cedar Grove	1,900 00	J. D. Vreman, Cedar Grove	300 00
D. Smies, Cedar Grove	3,000 00	Wm. Neerhof, Cedar Grove	100 00
Wm. Huenink, Cedar Grove	1,000 00	G. W. Meinen, Cedar Grove	100 00
G. Grotenhuis, Cedar Grove	500 00	Gus Zimmerman, Cedar Grove	100 00
H. J. Huenink, Cedar Grove	700 00	E. E. Pantzer, Sheboygan	100 00
C. Voskuil, Cedar Grove	300 00	M. DeMaster, Sr., Cedar Grove	100 00
D. W. Huenink, Sr., Cedar Grove	300 00	Henry Walvoord, Cedar Grove	500 00
A. Fontaine, Cedar Grove	800 00	G. J. Walvoord, Cedar Grove	500 00
Mrs. A. Fontaine, Cedar Grove	500 00	B. Veldhorst, Cedar Grove	500 00
Mrs. G. J. Huenink, Cedar Grove	100 00	G. Lohnis, Oostburg	500 00
John Juwers, Cedar Grove	700 00	Theo. Weiler, Cedar Grove	300 00
H. Ruslink, Cedar Grove	200 00	W. Grotenhuis, Cedar Grove	500 00
E. J. Hyink, Cedar Grove	100 00	A. Lubbers, Sr., Cedar Grove	200 00
Thos. Bichler, Random Lake	100 00	G. H. Te. Stroote, Cedar Grove	100 00
W. A. DeSmidt, Cedar Grove	100 00	J. B. & H. J. Huenink, Cedar Grove	100 00
D. W. Huenink, Jr., Cedar Grove	200 00	P. J. Stokdyk, Cedar Grove	1,200 00
Lyda Kolste, Cedar Grove	500 00	Total	<u>\$25,000 00</u>
Hanna Walvoord, Cedar Grove	500 00		

Centuria—State Bank of Centuria.

GEO. W. WILD, President.
L. B. DRESSER, Vice President.

A. L. PETERSON, Cashier.
K. B. WILD, Asst. Cashier.

DIRECTORS.

I. Seery,
L. B. Dresser,

A. L. Peterson,
Geo. W. Wild,

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$83,804 15	Capital stock paid in.....	\$25,000 00
Overdrafts	1,560 08	Surplus fund	2,500 00
Banking house	4,500 00	Undivided profits, less cur-	
Furniture and fixtures....	1,800 00	rent expenses and taxes	
Due from approved reserve		paid	3,054 33
banks	6,375 91	Individual deposits, subject	
Due from other banks....	2,000 00	to check	32,091 67
Checks on other banks and		Demand certificates of de-	
cash items	3 00	posit	434 54
Gold coin	860 00	Time certificates of deposit	38,204 32
Silver coin	1,549 85	Bills payable	5,000 00
U. S. and national currency	3,776 00		
Nicke's and cents.....	55 87		
Total	<u><u>\$106,284 86</u></u>	Total	<u><u>\$106,284 86</u></u>

NAMES OF STOCKHOLDERS.

Geo. W. Wild, Centuria ..	\$8,200 00	C. F. Peterson, Clarion, Ia.	3,200 00
I. Seery, St. Croix Falls ..	8,100 00	L. B. Dresser, Madison....	500 00
A. L. Peterson, Centuria .	5,000 00		
		Total	<u><u>\$25,000 00</u></u>

Chetek—Farmers and Merchants Bank.

K. ROSHOLT, President.
GUSTA ROSHOLT, Vice President.

A. T. GALBY, Cashier

DIRECTORS.

K. Rosholt,
Gusta Rosholt,

A. T. Galby.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$73,619 24	Capital stock paid in.....	\$5,000 00
Overdrafts	727 91	Surplus fund	1,000 00
Banking house	800 00	Undivided profits, less cur-	
Furniture and fixtures....	1,275 12	rent expenses and taxes	
Due from approved reserve		paid	1,106 41
banks	7,449 50	Individual deposits, subject	
Due from other banks.....	4,587 25	to check	27,990 27
Checks on other banks and		Time certificates of deposit	63,584 28
cash items	59 90		
Gold coin	3,135 00		
Silver coin	1,212 20		
U. S. and national currency	5,764 00		
Nicks and cents.....	50 84		
Total	<u><u>\$98,680 96</u></u>	Total	<u><u>\$98,680 96</u></u>

NAMES OF STOCKHOLDERS.

K Rosholt, Eau Claire.....	\$3,000 00	A. T. Galby, Chetek.....	100 00
Gusta Rosholt, Eau Claire	1,900 00	Total	<u><u>\$5,000 00</u></u>

Chilton—State Bank of Chilton.

T. E. CONNELL, President.
 MARTHA J. CONNELL, Vice President.

AUGUST N. SCHEWE, Asst. Cashier.

DIRECTORS.

T. E. Connell,
 Martha J. Connell,

L. A. Kingston.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$274,968 50	Capital stock paid in.....	\$25,000 00
Overdrafts	703 53	Surplus fund	2,000 00
U. S., state, municipal and other bonds	6,163 93	Undivided profits, less cur- rent expenses and taxes paid	844 33
Banking house, furniture and fixtures	200 00	Due to banks—Deposits..	645 42
Due from approved reserve banks	10,257 75	Individual deposits, subject to check	22,613 29
Checks on other banks and cash items	2,546 55	Time certificates of deposit	253,554 48
Gold coin	1,960 00		
Silver coin	1,123 55		
U. S. and national currency	6,690 00		
Nickels and cents.....	43 71		
Total	\$304,657 52	Total	\$304,657 52

NAMES OF STOCKHOLDERS.

T. E. Connell, Chilton....	\$6,400 00	Martha J. Connell, Menom- onee Falls	6,100 00
S. A. Connell, Milwaukee.	100 00	L. A. Kingston, Muskego Lake	6,200 00
Allen W. Connell, Menom- onee Falls	6,200 00	Total	\$25,000 00

Chippewa Falls—Northwestern State Bank.

S. C. F. COBBAN, President.
THOMAS KELLY, Vice President.

P. T. FAVELL, Cashier.
GEO. T. PLEHN, Asst. Cashier.

DIRECTORS.

S. C. F. Cobban,
W. M. Bowe,
Frank Joas,
Andrew Hanson,
Thos. Kelly,
M. A. Poznanski,

H. B. Coleman,
P. T. Favell,
J. H. McGraw,
W. B. Bartlett,
D. G. Coleman,

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$245,682 89	Capital stock paid in.....	\$80,000 00
Overdrafts	1,438 13	Surplus fund	2,000 00
U. S. state, municipal and other bonds	20,500 00	Undivided profits, less cur- rent expenses and taxes paid	4,899 37
Banking house	16,500 00	Due to banks—Deposits... ..	5,330 91
Furniture and fixtures... ..	1,500 00	Dividends unpaid	105 00
Due from approved reserve banks	55,658 28	Individual deposits, subject to check	105,320 76
Checks on other banks and cash items.....	2,567 11	Time certificates of deposit	177,162 82
Gold coin	18,215 00		
Silver coin	1,215 75		
U. S. and national currency	11,380 00		
Nickels and cents.....	161 67		
Total	<u>\$374,818 86</u>	Total	<u>\$374,818 86</u>

NAMES OF STOCKHOLDERS.

O. A. Abrahamson, Bloomer.	\$500 00	Andrew Larson, Chippewa F's	1,000 00
L. Amdurski, Chippewa Falls	1,000 00	A. C. Lindley, Chippewa F's	1,500 00
W. H. Bailey, Chippewa Falls	500 00	Wm. Lister, Chippewa F's	500 00
W. B. Bartlett, Eagle Pt...	1,000 00	Thomas Kelly, Chippewa F's	2,500 00
H. V. Bartlett, Eagle Pt...	1,000 00	Margaret C. Mead, Chip. F's	1,500 00
A. A. Bish, Chippewa Falls..	500 00	J. S. Melville, Chippewa Falls	1,000 00
W. M. Bowe, Chippewa Falls	2,500 00	Newton Mills, Chippewa Falls	1,000 00
F. T. Brown estate, Chip- pewa Falls	200 00	Erick Myrman, Chippewa F's	1,000 00
H. A. Buell, Chippewa Falls	3,000 00	J. H. McGraw, Chippewa F's	2,000 00
C. J. Caesar, Chippewa Falls	1,000 00	Wm. McKinnon, Chippewa Falls	2,000 00
H. G. Chichester, Chipp'a F's	2,000 00	Henrietta S. McWithey, Bloomer	1,000 00
S. C. F. Cobban, Chippewa F's	5,000 00	Geo. T. Plehn, Chippewa Falls	600 00
H. B. Coleman, Chippewa F's	2,500 00	M. A. Poznanski, Chip. F's	4,000 00
D. G. Coleman, Chippewa F's	3,500 00	L. J. Rusk, Chippewa Falls..	5,000 00
F. H. Cutting, Bloomer....	1,000 00	Andrew Sands, Chippewa F's	1,000 00
R. P. Dickinson, Chipp'a F's	1,500 00	L. P. Smith, Chippewa Falls	1,000 00
J. H. Dorland, Chippewa F's	1,000 00	A. P. Solberg, Chipp'a Falls	500 00
G. W. Dorland, Chippewa F's	500 00	Demerise Theriault, Chip. F's	500 00
E. P. Ellenson, Chippewa Falls	1,000 00	Thorfin Thompson, Bloomer.	1,000 00
Arnt Erickson, New Auburn	1,000 00	Conrad Trankle, Bloomer ..	2,000 00
P. T. Favell, Chippewa Falls	2,000 00	Toni Weinberger, Chipp'a F's	500 00
August Flug, Chippewa Falls	500 00	Alex Wiley, Chippewa Falls	500 00
Wilfred Grandmaitre, Chip- pewa Falls	500 00	A. W. Wilmarth, Chipp'a F's	200 00
John C. Hansen, Chipp'a F's	500 00	Leslie Wilson estate, Chippe- wa Falls	1,000 00
Andrew Hanson, Chipp'a F's	2,500 00	John Zecherie, Chippewa Falls	2,000 00
Geo. T. Hebert, Chippewa Falls	1,000 00	Mary A. Zesiger, Chipp'a F's	1,000 00
Ernest J. Hebert, Chipp'a F's	1,000 00	Mrs. Newton Mills, Chip- pewa Falls	500 00
F. W. Jenkins, Chipp'a F's	2,500 00		
Frank Joas, Chippewa F's	1,000 00		
Joseph Joas, Chippewa F's	1,000 00		
Conrad Joas, Chippewa Falls	1,000 00	Total	<u>\$80,000 00</u>

Clear Lake—Bank of Clear Lake.

F. A. PARTLOW, President.
F. J. CARR, Vice President.

H. D. YATES, Cashier.
CARSON JOHNSON, Asst. Cashier.

DIRECTORS.

F. A. Partlow,
A. C. Yates.
H. D. Yates.

F. J. Carr,
B. A. Staggs,

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$132,316 41	Capital stock paid in.....	\$15,000 00
Overdrafts	872 37	Surplus fund	1,500 00
Banking house	2,701 66	Undivided profits, less cur-	
Furniture and fixtures....	2,053 75	rent expenses and taxes	
Due from approved reserve		paid	1,684 93
banks	949 59	Individual deposits, subject	
Due from other banks....	10,337 71	to check	27,957 64
Gold coin	160 00	Demand certificates of de-	
Silver coin	1,904 15	posit	1,867 27
U. S. and national currency	3,298 00	Time certificates of deposit	37,006 52
Nickels and cents.....	64 84	Cashier's checks outstand-	
		ing	1,549 37
		Notes and bills re-dis-	
		counted	68,092 75
Total	<u>\$154,658 48</u>	Total	<u>\$154,658 48</u>

NAMES OF STOCKHOLDERS.

F. A. Partlow, Clear Lake.	\$5,500 00	B. A. Staggs, Frankfort, O.	3,000 00
H. D. Yates, Clear Lake...	1,500 00		
A. C. Yates, Clear Lake...	2,000 00	Total	\$15,000 00
F. J. Carr, Hudson	3,000 00		

Clear Lake—The Peoples Bank.

A. J. McLANNAN, President.
C. W. WARD, Vice President.

G. R. FRYE, Cashier.
MINTIE L. HARMON, Asst. Cashier.

DIRECTORS.

A. J. McLennan,
C. W. Ward,
G. R. Frye,
G. W. Booth,

Ld. Southmayd,
Thomas Stout,
F. A. McDougald.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$11,374 81	Capital stock paid in.....	\$12,000 00
Overdrafts	232 39	Individual deposits, subject	
Banking house	2,994 15	to check	7,184 32
Furniture and fixtures....	1,296 24	Demand certificates of de-	
Due from approved reserve		posit	385 50
banks	5,848 90	Time certificates of deposit	7,041 17
Checks on other banks and			
cash items	713 17		
Gold coin	1,100 00		
Silver coin	665 25		
U. S. and national currency	2,083 00		
Nickels and cents.....	22 37		
Stationery	280 71		
Total	<u>\$26,610 99</u>	Total	<u>\$26,610 99</u>

NAMES OF STOCKHOLDERS.

F. A. McDougald, Reeve...	\$1,000 00	C. W. Ward, Clear Lake...	2,000 00
Ld. Southmayd, Clear Lake	1,000 00	F. L. Olcott, Cumberland.	100 00
Thos. Stout, Clear Lake...	1,000 00	A. J. McLannan, Clear Lake	2,000 00
Gust. Paulson, Richardson	200 00	G. W. Booth, Clear Lake...	2,000 00
A. D. Ellis, Richardson...	100 00	A. A. Holliday, Clear Lake	200 00
H. A. Schulze, Clear Lake...	200 00	H. Halvorsen, Clear Lake...	100 00
P. J. Palmer, Clear Lake...	100 00	John E. Johnson, Clear	
W. F. Nash, Clear Lake...	200 00	Lake	100 00
G. R. Frye, Clear Lake...	1,100 00	J. L. Tasker, Clear Lake...	100 00
J. C. Saxton, Clear Lake...	300 00		
P. K. Anderson, Clear Lake	200 00	Total	<u>\$12,000 00</u>

Cleveland—Cleveland State Bank.

WM. BELITZ, President.
F. A. KIELSMEIER, Vice President.

J. D. SCHNEIDER, Cashier.
WM. F. BRIEMANN, Asst. Cashier.

DIRECTORS.

A. Stoltenberg,
Otto Klessig,
J. D. Schneider,

William F. Briemann,
John Lorfeld,
F. A. Kielmeier,
Wm. Belitz.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$17,600 50	Capital stock paid in.....	\$15,000 00
U. S., state, municipal and other bonds	5,737 50	Undivided profits, less current expenses and taxes paid	156 42
Furniture and fixtures.....	1,192 54	Individual deposits, subject to check	12,208 92
Due from approved reserve banks	1,980 00	Demand certificates of deposit	2,915 00
Due from other banks....	2,725 52	Time certificates of deposit	5,002 00
Silver coin	598 05	Savings deposits	78 30
U. S. and national currency	5,500 00		
Nickels and cents.....	26 53		
Total	\$35,360 64	Total	\$35,360 64

NAMES OF STOCKHOLDERS.

Wm. F. Briemann, Theresa	\$1,000 00	Dominic Wagner, Cleveland	200 00
John Lorfeld, Cleveland...	1,000 00	Mrs. Johanna Stoltzenberg, Cleveland	200 00
Wm. Belitz, Cleveland....	1,000 00	Louis Dittmeyer, Cleveland	200 00
Robert Belitz, Cleveland...	500 00	Fred Bender, Cleveland....	100 00
Adolph Klessig, Cleveland.	500 00	Fred Hanenstein, Cleveland	100 00
Adolph Stoltenberg, Cleveland	500 00	August Lutze, Cleveland...	100 00
Otto Klessig, Cleveland...	500 00	Frank Schill, Sr., Cleveland	100 00
Chas. Lorfeld, Cleveland...	500 00	Albert Lutze, Cleveland....	100 00
Adolph Hingiss, Cleveland.	500 00	John Hills, Cleveland.....	100 00
M. G. Douma, Cleveland...	500 00	Fred A. Jacobi, Jr., Cleveland	100 00
David Lorfeld, Cleveland...	500 00	Aug. Doersch, Cleveland...	100 00
Fred H. Jacobi, Cleveland...	500 00	Aug. G. Sixel, Cleveland...	100 00
Joseph Stier, Cleveland...	500 00	Henry F. Kolb, Cleveland...	100 00
Henry Gabsch, Cleveland...	400 00	Gustav Zill, Cleveland....	100 00
Henry Kammann, Cleveland	400 00	Wm. R. Toepel, Cleveland.	100 00
Mrs. Emma Belitz, Cleveland	400 00	Fred. W. Gosse, Cleveland.	100 00
F. A. Kielsmeier, Cleveland	300 00	Jos. Schulte, Cleveland....	100 00
Robert Lutze, Cleveland...	300 00	F. H. O'm, Cleveland.....	100 00
Henry Hingiss, Cleveland.	300 00	Thos. G. Morgan, Cleveland	100 00
Wm. Kammann, Cleveland.	300 00	Thos. O'Neil, Cleveland...	100 00
Ed. Wunsch, Haven.....	300 00	Herman A. Wagner, Sheboygan	100 00
Aug. L. Gosse, Haven....	200 00	Wm. Wagner, Haven.....	100 00
Rudolph Conrad, Haven...	200 00	Wm. C. Boeger, Haven....	100 00
John Hetze, Cleveland...	200 00	Herman Schmidt, Haven...	100 00
Aug. Strowig, Cleveland...	200 00		
E. N. Reinert, Cleveland...	200 00	Total	\$15,000 00
Aug. B. Erdmann, Cleveland	200 00		
Theodore Patitz, Cleveland	200 00		
Jos. D. Schneider, Cleveland	200 00		

Clinton—Citizens Bank of Clinton.

C. W. COLLVER, President.
IVER JACOBSON, Vice President.

H. A. MOEHLLENPAH, Cashier.
F. W. HERRON, Asst. Cashier.

DIRECTORS.

Oscar Duxstad,
Byron Snyder,
Solon Cooper,
F. W. Herron,

Iver Jacobson,
H. Moehlenpah,
C. W. Collver.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$197,866 62	Capital stock paid in.....	\$25,000 00
Overdrafts	473 87	Surplus fund	3,500 00
U. S., state, municipal and other bonds	37,000 00	Undivided profits, less cur- rent expenses and taxes paid	8,536 40
Banking house.....	5,500 00	Individual deposits, subject to check	74,138 85
Furniture and fixtures....	1,500 00	Time certificates of deposit	164,489 84
Other real estate owned..	475 00	Savings deposits	13,472 85
Due from approved reserve banks	36,581 49	Cashier's checks outstand- ing	1,917 00
Due from other banks....	1,976 38		
Checks on other banks and cash items	62 00		
Gold coin	2,010 00		
Silver coin	1,085 00		
U. S. and national currency	6,500 00		
Nickels and cents.....	24 58		
Total	<u>\$291,054 94</u>	Total	<u>\$291,054 94</u>

NAMES OF STOCKHOLDERS.

C. W. Collver, Clinton....	\$5,000 00	Byron Snyder, Clinton...	300 00
H. A. Moehlenpah, Clinton	8,000 00	Solon Cooper, Clinton....	400 00
Oscar B. Duxstad, Clinton	3,500 00	O. S. Woodward, Clinton..	100 00
F. W. Herron, Clinton....	2,500 00	Clustic Tillerson, Clinton.	400 00
W. I. Hartshorn, Clinton..	1,000 00	O. E. Gilbertson, Clinton..	300 00
J. S. Kemmerer, Clinton..	800 00	Mrs. G. E. Gilbertson, Clin- ton	400 00
Iver Jacobson, Clinton....	500 00	Clara Helmer, Clinton....	200 00
F. B. Rogers, Clinton....	300 00	J. R. Helmer, Clinton....	100 00
H. W. Conley, Clinton....	300 00	Flora Dickerman, Clinton.	200 00
A. V. Peters, Clinton.....	100 00		
Geo. Reeder, Clinton.....	300 00		
F. R. Helmer, Clinton....	300 00	Total	<u>\$25,000 00</u>

Clintonville—Clintonville State Bank.

D. J. ROHRER, President.
C. A. SPICER, Vice President.

S. H. RONDEAU, Cashier.

DIRECTORS.

Chas. J. Wojahn,
C. A. Spicer,
D. J. Rohrer,

S. H. Rondeau,
Chas. Topp.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$131,581 98	Capital stock paid in.....	\$35,000 00
Overdrafts	422 58	Surplus fund	200 00
Banking house	8,750 00	Undivided profits, less current expenses and taxes paid	3,797 07
Furniture and fixtures....	6,913 00	Due to banks—deposits... Individual deposits, subject to check	2,919 05
Due from approved reserve banks	7,060 19	Demand certificates of deposit	26,729 60
Checks on other banks and cash items	255 52	Time certificates of deposit	1,755 15
Gold coin	2,540 00	Savings deposits	71,863 29
Silver coin	2,195 00		36,947 49
U. S. and national currency	19,340 00		
Nicks and cents.....	153 38		
Total	\$179,211 65	Total	\$179,211 65

NAMES OF STOCKHOLDERS.

G. P. Bennett, Clintonville	\$500 00	W. H. Manley, Hortonville	200 00
S. H. Rondeau, Clintonville	2,000 00	Sophia N. Rondeau, Clintonville	500 00
T. H. Buntrock, Embarrass	200 00	G. M. Bennett, Clintonville	1,000 00
C. A. Spicer, Northport, Wash.	1,400 00	Rudolph Schmiedeke, Clintonville	200 00
A. J. Copp, Milwaukee....	1,000 00	Albert Schmiedeke, Clintonville	200 00
Frank Bucholtz, Clintonville	200 00	Chas. Topp, Clintonville ..	900 00
W. F. Brownell, New London	1,200 00	Fred Kuester, Crandon....	700 00
Wm. Kloeckner, Wittenberg	2,000 00	H. R. Swanke, Tigerton...	5,100 00
Joe D. Cotton, Clintonville	200 00	R. C. Brown, Oshkosh...	5,000 00
James E. Long, Clintonville	500 00	Chas. J. Wojahn, Tigerton	2,500 00
D. J. Rohrer, Clintonville	1,800 00	Aloys Bastian, Clintonville	200 00
Geo. H. Guernsey, Rochester, Minn.	300 00	Edgar P. Sawyer, Oshkosh	1,000 00
Levi C. Larson, Manawa...	1,000 00	Chas. Schreiber, Oshkosh..	1,000 00
Otto Voelz, Leopolis	500 00	Lou's Schreiber, Oshkosh..	1,000 00
Caroline Van Zile, North Bend, Ore.	200 00	J. H. Porter, Berlin.....	1,000 00
		R. H. Hackett, Oshkosh...	1,000 00
		W. A. Brandt, Clintonville	500 00
		Total	\$35,000 00

Colby—Colby State Bank.

ERASTUS BOWEN, President.
R. B. SALTER, Vice President.

K. ANDREWS, Cashier.
R. G. SALTER, Asst. Cashier.

DIRECTORS.

Erastus Bowen,
Cullen Ayer,
Ed. Kayhart,

R. B. Salter,
K. Andrews.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$133,220 53	Capital stock paid in.....	\$25,000 00
Overdrafts	187 90	Surplus fund	3,500 00
Banking house	5,000 00	Undivided profits, less current expenses and taxes paid	6,946 82
Furniture and fixtures.....	2,500 00	Individual deposits, subject to check.....	62,155 21
Due from approved reserve banks	59,582 59	Demand certificates of deposit	119,924 69
Checks on other banks and cash items	806 56		
Gold coin	3,570 00		
Silver coin.....	1,793 70		
U. S. and national currency	10,711 00		
Nickels and cents.....	106 44		
Clearing house certificates.	48 00		
Total	\$217,526 72	Total	\$217,526 72

NAMES OF STOCKHOLDERS.

Erastus Bowen, Greenwood	\$6,500 00	Ed. Kayhart, Spencer	1,000 00
Wm. Johnston, Topeka, K's	6,500 00	K. Andrews, Colby.....	1,000 00
Andrew Emerson estate,		G. L. Hosely, Boise, Idaho	2,000 00
Loyal	2,500 00	R. B. Salter, Colby	1,000 00
Cullen Ayer, Unity.....	4,500 00		
		Total	\$25,000 00

Colfax—Bank of Colfax.

GEO. D. BARTLETT, President.
WM. LISTER, Vice President.

GEO. T. VORLAND, Cashier.

DIRECTORS.

J. M. Bartlett,
Geo. D. Bartlett,
O. G. Kinney,

Geo. T. Vorland,
E. B. Hill.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$63,348 38	Capital stock paid in.....	\$10,000 00
Overdrafts	963 41	Surplus fund.....	2,000 00
Banking house	2,000 00	Undivided profits, less current expenses and taxes paid	1,235 23
Furniture and fixtures....	850 00	Due to banks—deposits...	531 02
Due from approved reserve banks	5,674 74	Individual deposits, subject to check	29,052 43
Checks on other banks and cash items	648 74	Time certificates of deposit	32,470 85
Gold coin	35 00	Cashier's checks outstanding	6,038 73
Silver coin	2,705 75	Bills payable.....	5,000 00
U. S. and national currency	10,103 00	Cash over.....	5 36
Nickels and cents.....	4 60		
Total	<u>\$86,333 62</u>	Total	<u>\$86,333 62</u>

NAMES OF STOCKHOLDERS.

Geo. D. Bartlett, Stanley..	\$3,000 00	J. D. Burns, Colfax	300 00
Geo. T. Vorland, Colfax...	1,500 00	C. H. Weber, Menomonie..	100 00
E. B. Hill, Colfax.....	300 00	E. T. Howard estate, Red Wing, Minn.	200 00
L. O. Berg, Colfax.....	300 00	J. M. Bartlett, Minneapolis, Minn.	500 00
O. G. Kinney, Colfax.....	300 00	A. S. Bartlett, Minneapolis, Minn.	2,500 00
L. A. Larsen, Colfax.....	300 00		
W. C. Flitcraft, Colfax..	100 00	Total	\$10,000 00
T. E. Thompson, Colfax..	100 00		
Wm. Lister, Chippewa Falls	500 00		

Coloma—The Peoples Bank.

VILAS FOLLETT, President.

DARWIN FOLLETT, Cashier.

DIRECTORS.

Vilas Follett.
S. C. Runnels,

Darwin Follett.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$43,756 01	Capital stock paid in.....	\$10,000 00
Due from approved reserve banks	14,781 18	Surplus fund.....	1,600 00
Checks on other banks and cash items	38 38	Undivided profits, less cur- rent expenses and taxes paid	1,585 68
Gold coin.....	465 00	Individual deposits, subject to check.....	15,997 63
Silver coin.....	320 05	Time certificates of deposit	32,676 56
U. S. and national currency	2,495 00		
Nickels and cents.....	4 25		
Total	<u><u>\$61,859 87</u></u>	Total	<u><u>\$61,859 87</u></u>

NAMES OF STOCKHOLDERS.

Vilas Follett, Coloma	\$9,500 00	Mrs. E. Hicks, Coloma ...	100 00
S. C. Runnels, Coloma....	100 00	W. F. Gray, Coloma.....	100 00
Julius Lau, Coloma	100 00		
Darwin Follett, Coloma ..	100 00	Total	<u><u>\$10,000 00</u></u>

Columbus—Farmers & Merchants Union Bank.

J. E. WHEELER, President.
G. W. SHEPARD, Vice President.

J. R. WHEELER, Cashier.

DIRECTORS.

J. E. Wheeler,
J. R. Wheeler,

G. W. Shepard,
A. K. Wheeler.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$275,987 62	Capital stock paid in.....	\$25,000 00
Overdrafts	4,619 65	Surplus fund.....	10,000 00
U. S., state, municipal and other bonds	21,572 78	Undivided profits, less cur- rent expenses and taxes paid	5,042 46
Stocks and other securities	9,642 00	Individual deposits, subject to check	78,970 61
Banking house.....	7,500 00	Demand certificates of de- posit	977 10
Furniture and fixtures....	1,598 04	Time certificates of deposit	247,017 28
Due from approved reserve banks	36,023 36	Savings deposits.....	11,524 72
Due from other banks....	3,913 70		
Checks on other banks and cash items.....	699 74		
Gold coin.....	6,095 00		
Silver coin.....	921 00		
U. S. and national currency	9,713 00		
Nickels and cents.....	246 28		
Total	\$378,532 17	Total	\$378,532 17

NAMES OF STOCKHOLDERS.

J. E. Wheeler, La Crosse..	\$11,500 00	A. K. Wheeler, Columbus..	1,000 00
J. R. Wheeler, Columbus.	11,500 00	Total	\$25,000 00
G. W. Shepard, Columbus.	1,000 00		

Coon Valley—The Coon Valley State Bank.

H. C. HJERLEID, President.
LEWIS O. BRYE, Vice President.

E. B. KNUDTSON, Cashier.

DIRECTORS.

H. C. Hjerleid,
Lewis O. Brye,
Frank Schaper,
E. B. Knudtson,

Simon P. Lier,
Wenzel Korn,
K. C. Storlie.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$55,824 69	Capital stock paid in.....	\$10,000 00
Overdrafts	398 68	Surplus fund.....	500 00
U. S. state, municipal and other bonds.....	2,000 00	Undivided profits, less cur- rent expenses and taxes paid	80 29
Banking house.....	2,500 00	Individual deposits, subject to check.....	9,649 24
Furniture and fixtures.....	1,692 00	Time certificates of deposit	43,772 94
Due from approved reserve banks	5,389 14	Savings deposits.....	3,124 26
Gold coin	595 00	Bills payable.....	5,000 00
Silver coin.....	799 95		
U. S. and national currency	2,880 00		
Nicke's and cents.....	47 27		
Total	\$72,126 73	Total	\$72,126 73

NAMES OF STOCKHOLDERS.

E. B. Knudtson, Coon Val- ley	\$4,000 00	Moilien & Halmrast, Coon Valley	100 00
H. C. Hjerleid, Decorah, Iowa	3,500 00	D. O. Stevlingson, Coon Valley	100 00
A. C. Baker, Decorah, Iowa	1,000 00	Edward Olson, Coon Valley	100 00
Cora Auchmoody, Decorah, Iowa	100 00	Simon P. Lier, Coon Valley	100 00
Mabel Auchmoody, De- corah, Ia.	100 00	Frank Schaper, Coon Valley	100 00
K. C. Storlie, Coon Val- ley	100 00	Wenzel Korn, Coon Valley	100 00
Lewis O. Brye, Coon Valley	200 00	J. W. Burton, Chicago, Ill.	300 00
		O. B. Borsheim, Bair.....	100 00
		Total	\$10,000 00

Crandon—Crandon State Bank.

M. D. KEITH, President.
SAMUEL SHAW, Vice President.

J. L. HAILE, Cashier.
ALMON SMITH, Asst. Cashier.

DIRECTORS.

M. D. Keith,
J. L. Haile,

Samuel Shaw,
L. T. Crabtree.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$118,821 71	Capital stock paid in.....	\$25,000 00
Overdrafts	1,340 65	Surplus fund.....	5,000 00
Banking house.....	7,000 00	Undivided profits, less cur-	
Furniture and fixtures...	2,500 00	rent expenses and taxes	
Due from approved reserve		paid	4,330 40
banks	14,256 88	Individual deposits, subject	
Checks on other banks and		to check	79,556 50
cash items.....	382 21	Time certificates of deposit	35,709 80
Gold coin.....	2,000 00		
Silver coin.....	613 75		
U. S. and national currency	2,630 00		
Nicks and cents.....	51 50		
Total	\$149,596 70	Total	\$149,596 70

NAMES OF STOCKHOLDERS.

Wm. Landeck estate, Mil-		John Waite, Crandon	100 00
waukee	\$3,600 00	J. F. Tearman, Marshfield	2,000 00
C. S. Pierce, Milwaukee...	1,000 00	L. T. Crabtree, Crandon..	1,000 00
Samuel Shaw, Crandon...	4,000 00	B. McGinley, Crandon	100 00
Lulu P. Shaw, Crandon...	500 00	L. E. Haile, Crandon.....	1,000 00
Louise W. Shaw, Crandon	500 00	E. C. Haile, Crandon.....	500 00
M. D. Keith, Crandon....	3,900 00	J. L. Haile, Crandon.....	500 00
S. A. Gifford, Crandon....	1,200 00	Almon Smith, Crandon... ..	1,600 00
Wm. Mills, No. Bend, Ore-		A. L. Emde, Crandon	500 00
gon	1,000 00	H. P. Keith, Crandon.....	500 00
A. E. Himley, Crandon...	500 00	Total	\$25,000 00
Arthur Vine, Crandon....	500 00		
W. W. Waite, Crandon....	500 00		

Cumberland—Island City State Bank.

TOM O. MASON, President.
LEWIS LARSON, Vice President.

LEWIS LARSON, Cashier.
A. L. MORKEN, Asst. Cashier.

DIRECTORS.

Lewis Larson,
Tom O. Mason,
A. L. Morken,

John D. Olson,
N. G. Gilstad,
K. E. Thompson.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$104,398 75	Capital stock paid in.....	\$25,000 00
Overdrafts	858 19	Surplus fund	250 00
Banking house	6,296 51	Undivided profits, less cur-	
Furniture and fixtures....	2,597 50	rent expenses and taxes	
Due from approved reserve		paid	1,614 03
banks	7,034 62	Individual deposits, subject	
Checks on other banks and		to check	18,813 82
cash items	559 02	Demand certificates of de-	
Gold coin	740 00	posit	110 41
Silver coin	1,406 55	Time certificates of deposit	79,882 48
U. S. and national currency	7,223 00	Savings deposits	4,094 31
Nickels and cents.....	118 59	Cashier's checks outstand-	
		ing	1,467 68
Total	<u>\$131,232 73</u>	Total	<u>\$131,232 73</u>

NAMES OF STOCKHOLDERS.

Lewis Larson, Cumberland	\$9,500 00	A. L. Morken, Cumberland	500 00
John D. Olson, Cumberland	500 00	Alber. Johnson and O. A.	
N. C. Gilstad, Barron.....	2,500 00	Ecklie, Cumberland.....	500 00
K. E. Thompson, Barron..	2,000 00		
Tom O. Mason, Cumberland	9,500 00	Total	\$25,000 00

Cumberland—State Bank of Cumberland.

F. W. MILLER, President.
C. F. KALK, Vice President.

A. H. MILLER, Cashier.
E. M. MILLER, Asst. Cashier.

DIRECTORS.

F. W. Miller,
C. F. Kalk,

A. H. Miller.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$176,289 42	Capital stock paid in.....	\$10,000 00
Overdrafts	5,276 38	Surplus fund	2,000 00
Furniture and fixtures....	500 00	Undivided profits, less cur-	
Other real estate owned..	631 28	rent expenses and taxes	
Due from approved reserve		paid	5,716 63
banks	13,186 60	Individual deposits, subject	
Gold coin	235 00	to check	57,011 51
Silver coin	662 60	Time certificates of deposit	124,954 46
U. S. and national currency	2,873 00		
Nickels and cents.....	28 32		
Total	<u>\$199,682 60</u>	Total	<u>\$199,682 60</u>

NAMES OF STOCKHOLDERS.

F. W. Miller, Cumberland.	\$5,900 00	C. F. Kalk, Cumberland..	600 00
M. D. Kalk, Cumberland..	2,500 00		
A. H. Miller, Cumberland.	1,000 00	Total	<u>\$10,000 00</u>

Dallas—Bank of Dallas.

D. F. CLARK, President.
D. A. RUSSELL, Vice President.

ERLAND ENGH, Cashier.

DIRECTORS.

D. F. Clark,
D. A. Russell,

Knudt. Espeseth,
G. D. Bartlett.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$38,812 96	Capital stock paid in.....	\$5,000 00
Overdrafts	133 17	Surplus fund	1,000 00
Banking house.....	1,300 00	Undivided profits, less cur-	
Furniture and fixtures....	950 00	rent expenses and taxes	
Due from approved reserve		paid	1,080 94
banks	10,324 28	Individual deposits, subject	
Checks on other banks and		to check	22,350 94
cash items	142 32	Time certificates of deposit	24,772 55
Gold coin	580 00	Cashier's checks outstand-	
Silver coin	1,257 15	ing	1,371 67
U. S. and national currency	6,036 00	Bills payable	4,000 00
Nickels and cents.....	40 22		
	<u> </u>		
Total	<u>\$59,576 10</u>	Total	<u>\$59,576 10</u>

NAMES OF STOCKHOLDERS.

D. F. Clark, Minneapolis,		K. Espeseth, Dallas.....	900 00
Minn.	\$2,100 00	Harry Halvorson, Dallas..	500 00
G. D. Bartlett, Stanley...	200 00	Erland Engh, Dallas.....	300 00
D. A. Russell, Dallas.....	1,000 00		
	<u> </u>	Total	<u>\$5,000 00</u>

Darien—The Farmers State Bank of Darien.

WM. BLAKELY, Sr., President.

J. R. EAGAN, Cashier.

MARY A. EAGAN, Asst. Cashier.

DIRECTORS.

Wm. Blakely, Sr.,
James E. Seaver,

R. S. Young,
J. R. Eagan.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$129,181 55	Capital stock paid in.....	\$15,000 00
Overdrafts	109 43	Surplus fund	10,000 00
Banking house.....	1,500 00	Undivided profits, less current expenses and taxes paid	4,047 76
Furniture and fixtures....	1,200 00	Individual deposits, subject to check.....	71,390 22
Due from approved reserve banks	16,766 39	Demand certificates of deposit	5,317 77
Checks on other banks and cash items	69 60	Time certificates of deposit	51,058 49
Gold coin.....	1,015 00		
Silver coin.....	850 00		
U. S. and national currency	6,064 00		
Nickels and cents.....	58 27		
Total	<u><u>\$156,814 24</u></u>	Total	<u><u>\$156,814 24</u></u>

NAMES OF STOCKHOLDERS.

John Piper, Darien	\$300 00	H. J. Heyer, Darien.....	300 00
B. J. Blakely, Darien.....	300 00	Wm. Blakely, Jr., Darien.	600 00
Edward Tilden, Chicago, Ill.	2,400 00	R. S. Young, Darien.....	1,500 00
C. H. Robinson, Darien....	300 00	J. R. Eagan, Darien	6,000 00
Wm. Blakely, Sr., Darien.	1,500 00	J. L. Eagan, Darien.....	600 00
Jas. E. Seaver, Darien....	600 00	Peter T. Long, Darien...	300 00
R. Frank, Darien.....	300 00	Total	<u><u>\$15,000 00</u></u>

Deer Park—State Bank of Deer Park.

W. E. WEBSTER, President.
G. A. FOUKS, Vice President.

JNO. SAKRISON, Cashier.
ED. SAKRISON, Asst. Cashier.

DIRECTORS.

W. E. Webster,
Geo. A. Fouks,

Jno. Sakrison,
Ed. Sakrison.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$34,685 07	Capital stock paid in.....	\$10,000 00
Banking house	2,600 00	Surplus fund.....	3,000 00
Furniture and fixtures....	1,850 00	Undivided profits, less current expenses and taxes paid	935 08
Due from approved reserve banks	11,600 23	Individual deposits, subject to check	24,246 31
Due from other banks....	11,924 63	Demand certificates of deposit	500 00
Gold coin	1,595 00	Time certificates of deposit	30,544 09
Silver coin	674 10		
U. S. and national currency	4,211 00		
Nickels and cents.....	85 45		
Total	<u>\$69,225 48</u>	Total	<u>\$69,225 48</u>

NAMES OF STOCKHOLDERS.

W. E. Webster, Hudson...	\$3,500 00	Ed. Sakrison, Deer Park...	2,000 00
G. A. Fouks, Ceylon.....	500 00		
John Sakrison, Deer Park..	4,000 00	Total	<u>\$10,000 00</u>

DeForest—The DeForest State Bank.

THOMAS FARNESS, President.
J. H. BERTRAND, Vice President.

A. A. LINDE, Cashier.
C. A. LINDE, Asst. Cashier.

DIRECTORS.

J. H. Bertrand,
H. P. Jamieson,
A. J. Jamieson,
Thos. Farness,

W. R. Chipman,
A. A. Linde,
E. C. Meland.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$80,723 24	Capital stock paid in.....	\$15,000 00
Overdrafts	1,293 03	Surplus fund.....	1,017 81
Banking house.....	2,745 66	Undivided profits, less current expenses and taxes paid.....	501 10
Furniture and fixtures....	1,041 70	Dividends unpaid.....	6 60
Due from approved reserve banks	6,295 76	Individual deposits, subject to check.....	20,687 52
Checks on other banks and cash items.....	23 00	Time certificates of deposit.....	57,203 79
Gold coin	1,320 00		
Silver coin.....	760 55		
U. S. and national currency.....	171 00		
Nicks and cents.....	42 88		
Total	\$94,416 82	Total	\$94,416 82

NAMES OF STOCKHOLDERS.

A. A. Linde, De Forest....	\$1,620 00	C. J. Donavan, Windsor..	120 00
W. R. Chipman, Morrisonville	300 00	Ida Dahl, De Forest.....	300 00
R. J. Rosenfeld, Portage..	1,200 00	Ole H. Farness, De Forest...	300 00
Wm. Beattie, Arlington...	300 00	A. A. Tenjum, De Forest..	300 00
E. E. Hinkson, Poynette..	180 00	Ed. Knudtsen, De Forest..	60 00
Sever Ophaug, Windsor...	300 00	Martin E. Monson, De Forest	120 00
H. D. Blanchar, Windsor.	600 00	K. O. Starks estate, Keyser	60 00
Erick Esse, De Forest....	60 00	Nels Johnson, Waunakee..	120 00
M. Thorsness estate, De Forest	300 00	C. A. Linde, De Forest....	300 00
Andrew Eggum, De Forest	260 00	Lewis Dahl, De Forest....	60 00
Anna T. Johnson, Chicago, Ill	600 00	Peter Huseboe, Madison..	120 00
J. C. Jamieson, Poynette..	1,200 00	Thos. Farness, De Forest.	60 00
A. J. Jamieson, Poynette..	1,200 00	A. P. Linde, De Forest....	1,200 00
H. P. Jamieson, Poynette..	1,200 00	Ole B. Eggum, De Forest..	500 00
E. C. Meland, De Forest..	360 00	Bertha Thorsness, De Forest	100 00
Britha Eggum, De Forest	180 00	Betsy Swalem, De Forest	100 00
N. H. Brue, De Forest....	60 00		
J. H. Bertrand, De Forest.	1,260 00	Total	\$15,000 00

Delavan—Bank of E. Latimer & Co.

E. LATIMER, President.
G. E. BARKER, Vice President.

A. H. KENDRICK, Cashier.
K. L. HOLLISTER, Asst. Cashier.

DIRECTORS.

E. Latimer,
G. E. Barker.

A. H. Kendrick.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$293,304 30	Capital stock paid in.....	\$30,000 00
Overdrafts	622 06	Surplus fund.....	7,000 00
U. S. state, municipal and other bonds.....	500 00	Undivided profits, less cur- rent expenses and taxes paid	21,322 75
Banking house.....	6,000 00	Individual deposits, subject to check.....	135,503 21
Furniture and fixtures....	2,025 00	Demand certificates of de- posit	134,822 73
Due from approved reserve banks	65,006 99	Savings deposits.....	54,673 33
Due from other banks....	183 83		
Checks on other banks and cash items.....	570 35		
Exchanges for clearing house	120 00		
Gold coin	5,285 00		
Silver coin.....	2,768 80		
U. S. and national currency	6,609 00		
Nickels and cents.....	326 69		
Total	<u>\$383,322 02</u>	Total	<u>\$383,322 02</u>

NAMES OF STOCKHOLDERS.

E. Latimer, Delavan.....	\$7,400 00	C. H. Barker Delavan....	2,800 00
Mary L. Latimer, Delavan.	7,400 00	A. H. Kendrick, Delavan..	7,400 00
G. E. Barker, Delevan....	5,000 00		
		Total	<u>\$30,000 00</u>

Delavan—Citizens Bank of Delavan.

R. H. JAMES, President.

E. F. WILLIAMS, Cashier.

DIRECTORS.

R. H. James,
E. F. Williams,
J. H. Goodrich,
D. E. LaBar,

S. L. Jackson,
Howard Williams,
A. S. Parish.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$368,951 31	Capital stock paid in.....	\$25,000 00
Overdrafts	1,570 09	Surplus fund.....	15,000 00
U. S., state, municipal and other bonds.....	53,530 22	Undivided profits, less cur- rent expenses and taxes paid	14,285 56
Banking house.....	10,000 00	Due to banks—deposits... ..	55 49
Furniture and fixtures....	4,000 00	Individual deposits, subject to check.....	141,630 84
Due from approved reserve banks	88,589 26	Demand certificates of de- posit	264,408 93
Due from other banks....	2,120 55	Savings deposits.....	87,613 19
Checks on other banks and cash items.....	548 53		
Exchanges for clearing house	1,335 34		
Gold coin	8,282 50		
Silver coin.....	2,794 25		
U. S. and national currency	6,172 00		
Nickels and cents.....	99 96		
Total	\$547,994 01	Total	\$547,994 01

NAMES OF STOCKHOLDERS.

R. H. James, Delavan....	\$3,700 00	Ruth La Bar, Delavan ...	600 00
E. F. Williams, Delavan..	5,300 00	Mrs. Harriet La Bar, Del-	
J. H. Goodrich, Antioch, Ill	3,000 00	avan	1,000 00
Mrs. Lena M. Spooner, Delavan	300 00	Mrs. Emily Teeple, Darien Delavan Dewolf, Newark, N. J.	300 00
Mrs. Etta D. Isham, Mil- waukee	600 00	A. S. Parish, Elgin, Ill....	400 00
D. E. La Bar, Delavan ...	1,000 00	Howard Williams, Delavan...	1,000 00
Mrs. Susan J. Barker, Delavan	500 00	S. L. Jackson, Delavan... ..	1,000 00
Eliza S. James, Delavan..	200 00	P. R. Jackson, Clovis, Cal.	300 00
Mrs. Dorcas P. Hobbs, Del-		Mrs. Fquette Parish, Dela-	
avan	200 00	van	5,000 00
		Total	\$25,000 00

De Pere—State Bank.

J. S. GITTINS, President.
R. J. MCGEEHAN, Vice President.

CARL G. SCOTT, Cashier.

DIRECTORS.

John S. Gittins,
R. J. McGeehan,
F. H. Wiese,
John Hockers,

J. P. Dousman,
Peter Ruel,
Jacob Falck,
Robert Crabb.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts	\$233,112 18	Capital stock paid in	\$50,000 00
Overdrafts	77 29	Surplus fund	10,000 00
U. S., state, municipal and other bonds	43,087 50	Undivided profits, less cur- rent expenses and taxes paid	6,173 84
Premium on bonds	1,320 23	Due to banks—deposits	81 93
Banking house	12,500 00	Dividends unpaid	3 00
Furniture and fixtures	3,907 22	Individual deposits, subject to check	79,801 87
Due from approved reserve banks	28,925 28	Demand certificates of de- posit	332 95
Checks on other banks and cash items	4,232 22	Time certificates of deposit	145,633 80
Gold coin	8,065 00	Savings deposits	51,544 48
Silver coin	2,918 00	Certified checks	315 00
U. S. and national currency	16,291 00	Cashier's checks outstand- ing	750 00
Nickels and cents	200 95	Bills payable	10,000 00
Total	<u>\$354,636 87</u>	Total	<u>\$354,636 87</u>

NAMES OF STOCKHOLDERS.

A. G. Wells, De Pere	\$2,500 00	Elizabeth Smith, De Pere	1,500 00
Belle W. Collins, Ripon	400 00	H. A. Baldwin, Antigo	600 00
J. C. Outhwaite, De Pere	500 00	Jacob Falck, De Pere	800 00
Marion Jackson, De Pere	100 00	Wm. Gow estate, De Pere	1,000 00
Charles P. Jackson, De Pere	100 00	F. H. Wiese, De Pere	2,300 00
Bessie Jackson, De Pere	100 00	Lewis Minich, De Pere	3,100 00
Jeanie Jackson, De Pere	100 00	Frank Crabb, De Pere	1,000 00
E. N. Leonard, De Pere	100 00	Peter Ruel, De Pere	1,500 00
J. P. Lenfestey, De Pere	500 00	John P. Dousman, De Pere	6,200 00
W. H. Goodenough, Vicks- burg, Mich.	1,000 00	R. J. McGeehan, De Pere	6,300 00
A. C. Maller, De Pere	500 00	F. J. Neubauer, De Pere	1,000 00
C. W. Jackson, Adm., De Pere	1,000 00	J. S. Dousman, De Pere	500 00
R. R. Risdon, De Pere	200 00	Robert Crabb, De Pere	800 00
W. M. Workman, De Pere	200 00	D. H. Gregory, De Pere	1,600 00
Denis Calman, De Pere	200 00	John Hockers, De Pere	700 00
Thos. Turriff, De Pere	100 00	John A. Kuypers, De Pere	200 00
Ella L. Merrill, De Pere	900 00	L. D. Hurd, De Pere	1,500 00
Addie B. Wells, De Pere	1,500 00	J. S. Gittins, De Pere	6,200 00
Horace J. Smith, De Pere	2,000 00	James McManus, De Pere	1,000 00
		Geo. H. Crabb, DePere	200 00
		Total	<u>\$50,000 00</u>

De Soto—De Soto State Bank.

A. J. BROADHEAD, President.
CHAS. H. HASKELL, Vice President.

C. M. HJERLEID, Cashier.

DIRECTORS.

E. Von Gundlach,
C. H. Upham,

C. A. McDowell.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$46,835 21	Capital stock paid in....	\$5,000 00
Overdrafts	891 10	Surplus fund.....	250 00
Banking house.....	1,100 00	Undivided profits, less cur-	
Furniture and fixtures...	900 00	rent expenses and taxes	
Due from approved reserve		paid	714 07
banks	10,756 67	Individual deposits, subject	
Checks on other banks and		to check.....	11,931 83
cash items.....	81 11	Demand certificates of de-	
Gold coin.....	700 00	posit	2,216 74
Silver coin.....	358 85	Time certificates of deposit	29,948 73
U. S. and national currency	417 00	Savings deposits.....	12,024 40
Nickels and cents.....	45 83		
Total	<u>\$62,085 77</u>	Total	<u>\$62,085 77</u>

NAMES OF STOCKHOLDERS.

W. E. French, De Soto....	\$100 00	J. A. McAuley, New Rock-	
C. H. Haskell, De Soto...	500 00	ford, N. Dak.....	500 00
T. F. Hannafin, New Albin,		C. H. Upham, De Soto....	100 00
Ia.	200 00	R. M. McAuley, De Soto..	100 00
E. J. Gable, New Albin, Ia.	100 00	E. Von Gundlach, De Soto	1,100 00
Lillian Gable, New Albin,		C. A. McDowell, De Soto..	700 00
Ia.	100 00	C. M. Hjerleid, De Soto...	1,100 00
A. J. Broadhead, De Soto.	300 00		
Edwin Broadhead, De Soto	100 00	Total	\$5,000 00

Dodgeville—City Bank of Dodgeville.

D. H. WILLIAMS, President.

V. T. WILLIAMS, Cashier.
E. J. WILLIAMS, Asst. Cashier.

DIRECTORS.

D. H. Williams,
Jane Williams,

E. J. Williams.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$61,009 73	Capital stock paid in.....	\$10,000 00
Overdrafts	1,930 42	Surplus fund.....	2,000 00
U. S., state, municipal and other bonds	600 00	Undivided profits, less cur- rent expenses and taxes paid	316 17
Banking house.....	9,000 00	Individual deposits, subject to check.....	33,255 33
Furniture and fixtures....	1,300 00	Time certificates of deposit	42,753 28
Due from approved reserve banks	11,028 56		
Gold coin.....	1,930 00		
Silver coin.....	390 00		
U. S. and national currency	1,085 00		
Nickels and cents.....	51 07		
Total	<u>\$88,324 78</u>	Total	<u>\$88,324 78</u>

NAMES OF STOCKHOLDERS.

D. H. Williams, Dodgeville	\$9,800 00	E. J. Williams, Dodgeville	100 00
Jane Williams, Dodgeville	100 00	Total	<u>\$10,000 00</u>

Dodgeville—Strong's Bank.

ORVILLE STRONG, President.

T. M. STRONG, Cashier.
H. C. STRONG, Asst. Cashier.

DIRECTORS.

Orville Strong,
T. M. Strong,

H. C. Strong.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$265,351 36	Capital stock paid in.....	\$50,000 00
Overdrafts	1,395 84	Surplus fund.....	10,000 00
U. S., state, municipal and other bonds.....	47,375 00	Undivided profits, less cur- rent expenses and taxes paid	4,759 05
Banking house.....	10,000 00	Individual deposits, subject to check.....	112,269 08
Furniture and fixtures....	1,100 00	Demand certificates of de- posit	234,321 25
Due from approved reserve banks	66,502 21		
Checks on other banks and cash items.....	376 02		
Gold coin.....	6,825 00		
Silver coin.....	897 70		
U. S. and national currency	11,452 00		
Nickels and cents.....	74 25		
Total	<u>\$411,349 38</u>	Total	<u>\$411,349 38</u>

NAMES OF STOCKHOLDERS.

Orville Strong, Dodgeville..	\$32,000 00	H. C. Strong, Dodgeville..	8,000 00
T. M. Strong, Dodgeville..	10,000 00	Total	\$50,000 00

Dorchester—Dorchester State Bank.

H. M. NEDRY, President.
G. N. SCHULTZ, Vice President.

WM. F. BRIEMANN, Cashier.
ORLANDO J. KOLL, Asst. Cashier.

DIRECTORS.

H. M. Nedry,
G. N. Schultz,
Wm. F. Briemann,
Hiram Kayhart,

W. D. Chamness,
Fred Gutwasser,
Herman Marquardt.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$34,202 29	Capital stock paid in.....	\$10,000 00
Furniture and fixtures....	1,125 00	Surplus fund.....	200 00
Due from approved reserve banks	7,263 02	Undivided profits, less cur- rent expenses and taxes paid	324 30
Checks on other banks and cash items.....	29 00	Individual deposits, subject to check	8,084 15
Gold coin.....	2,080 00	Time certificates of deposit	31,555 57
Silver coin.....	642 35	Savings deposits.....	1,691 18
U. S. and national currency	6,470 00		
Nickels and cents.....	43 54		
Total	\$51,855 20	Total	\$51,855 20

NAMES OF STOCKHOLDERS.

Wm. F. Briemann, Theresa	\$2,000 00	Andrew Lieders, Dor-	
H. M. Nedry, Dorchester..	1,000 00	chester	400 00
G. N. Schultz, Colby.....	1,000 00	Fred Lindner, Dorchester..	300 00
W. D. Chamness, Dorchester	500 00	Martin Musalla, Dorchester	300 00
Fred Gutwasser, Dorchester	500 00	Knute Iverson, Dorchester.	300 00
Ed. O. Brecke, Stetsonville	500 00	John Hollenbach, Dor-	
Martin Brecke, Stetsonville	500 00	chester	200 00
Herman Marquardt, Dor-		J. V. Sturner, Dorchester..	200 00
chester	400 00	Frank Nagel, Dorchester..	200 00
Andrew Sorenson, Dor-		Fred Laack, Dorchester...	200 00
chester	400 00	Julius Le Claire, Dorchester	200 00
Hiram Kayhart, Dorchester	400 00		
Orland. J. Koll, Dorchester	500 00	Total	\$10,000 00

Dousman—Dousman State Bank.

C. C. OLSON, President.
L. J. BISCHEL, Vice President.

OSCAR A. OLSON, Cashier.
L. G. OLSON, Asst. Cashier.

DIRECTORS.

C C. Olson,
L. J. Bischell,
Oscar A. Olson.

G. A. Martin,
L. G. Olson.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$46,591 31	Capital stock paid in.....	\$10,000 00
Overdrafts	91 68	Surplus fund.....	200 00
U. S., state, municipal and other bonds	1,991 10	Undivided profits.....	124 43
Banking house.....	2,438 40	Individual deposits, subject to check.....	24,171 77
Furniture and fixtures....	2,014 79	Time certificates of deposit	48,033 98
Due from approved reserve banks	22,890 14		
Due from other banks....	41		
Checks on other banks and cash items.....	3 76		
Gold coin.....	585 00		
Silver coin.....	639 95		
U. S. and national currency	5,025 00		
Nicks and cents.....	57 27		
Expense account.....	201 37		
Total	<u>\$82,530 18</u>	Total	<u>\$82,530 18</u>

NAMES OF STOCKHOLDERS.

C. C. Olson, Blanchardville	\$3,600 00	Mary A. Hardell, Dousman	500 00
Oscar A. Olson, Dousman..	4,400 00	Frank E. Hill, Dousman..	100 00
Leah G. Olson, Dousman..	500 00	Henry Koehler, Dousman..	100 00
Geo. A. Martin, Dousman..	100 00	W. R. Notbohn, Dousman..	100 00
L. J. Bischell, Dousman..	500 00		
Nic. Mundschau, Dousman.	100 00	Total	<u>\$10,000 00</u>

Downing—Bank of Downing.

E. COOLIDGE, President.
D. C. COOLIDGE, Vice President.

D. C. COOLIDGE, Cashier.
J. DE WILDE, Asst. Cashier.

DIRECTORS.

E. Coolidge,
D. C. Coolidge,

J. De Wilde.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$44,016 46	Capital stock paid in.....	\$5,000 00
Overdrafts	574 88	Surplus fund.....	1,000 00
Banking house, furniture and fixtures.....	2,031 00	Undivided profits, less cur- rent expenses and taxes paid	1,644 37
Due from approved reserve banks	13,220 12	Individual deposits, subject to check.....	24,279 93
Due from other banks....	3,355 71	Demand certificates of de- posit	3,491 00
Checks on other banks and cash items.....	292 59	Time certificates of deposit	22,145 13
Gold coin.....	2,020 00	Savings deposits.....	12,080 55
Silver coin.....	1,099 75		
U. S. and national currency	3,018 00		
Nicks and cents.....	12 47		
Total	<u>\$69,640 98</u>	Total	<u>\$69,640 98</u>

NAMES OF STOCKHOLDERS.

M. H. Coolidge, Minneapo- lis, Minn.	\$1,600 00	J. De Wilde, Downing....	100 00
E. Coolidge, Downing.....	1,700 00	Total	<u>\$5,000 00</u>
D. C. Coolidge, Downing..	1,600 00		

Durand—Bank of Durand.

A. J. WALLACE, President.
 GEORGE TARRANT, Vice President.

FRANK PIERCE, Cashier.
 JOSEPH WEBER, Asst. Cashier.

DIRECTORS.

A. J. Wallace,
 Frank Pierce,
 Geo. Tarrant,
 Joseph Weber,

W. H. Huntington,
 H. M. Orlady,
 J. D. Eldridge,

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$211,579 64	Capital stock paid in....	\$25,000 00
Overdrafts	2,397 88	Surplus fund.....	10,000 00
Banking house.....	5,741 33	Undivided profits, less cur-	
Furniture and fixtures....	1,858 67	rent expenses and taxes	
Due from approved reserve		paid	6,966 84
banks	22,577 97	Individual deposits, subject	
Due from other banks....	16,531 71	to check.....	58,989 77
Checks on other banks and		Time certificates of deposit	179,046 45
cash items.....	3,481 42		
Exchanges for clearing			
house	695 15		
Gold coin.....	7,040 00		
Silver coin.....	1,005 70		
U. S. and national currency	7,003 00		
Nickels and cents.....	90 59		
Total	\$280,003 06	Total	\$280,003 06

NAMES OF STOCKHOLDERS.

J. E. Wise estate, Durand.	\$6,500 00	H. C. Crawford, Coopers-	
J. D. Eldridge, Durand...	500 00	town, Pa.	2,000 00
W. H. Huntington, Durand	1,500 00	Frank Pierce, Durand ...	2,000 00
Sarah Wallace, Durand ..	700 00	Annabel Orlady, Durand..	1,000 00
May Eldridge, Durand....	1,000 00	Augusta P. Baetske, Bay-	
H. M. Orlady, Durand....	1,700 00	den, Iowa.....	900 00
Geo. Tarrant, Durand.....	500 00	W. C. Hammond estate,	
Jos. Weber, Durand	500 00	Bayden, Iowa.....	1,000 00
W. A. Holbrook, Chester,		C. K. Averill, Menomonie.	500 00
Pa.	500 00	A. J. Wallace, Durand....	2,100 00
Clara L. Tarrant, Durand.	600 00	Total	\$25,000 00
W. D. Tarrant, Milwaukee	1,000 00		
S. B. Tarrant, Durand....	500 00		

Durand—State Bank of Durand.

GEO. L. HOWARD, President.
E. OSTERREICHER, Vice President.

A. J. FOWLER, Cashier.
C. A. INGRAM, Asst. Cashier

DIRECTORS.

E. Osterreicher,
C. A. Ingram,
H. Goodrich,
M. Hurlburt,
John Brunner, Jr.,

Frank Boehm,
Geo. L. Howard,
Thos. J. Pattison,
H. E. Stanton.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$72,680 56	Capital stock paid in.....	\$25,000 00
Overdrafts.....	404 77	Surplus fund.....	2,750 00
U. S. state, municipal and other bonds.....	1,000 00	Undivided profits, less cur- rent expenses and taxes paid.....	635 21
Banking house.....	2,600 00	Individual deposits, subject to check.....	20,808 99
Furniture and fixtures....	1,688 39	Time certificates of deposit	59,727 41
Due from approved reserve banks.....	16,504 16		
Due from other banks....	3,008 51		
Checks on other banks and cash items.....	1,797 70		
Gold coin.....	2,865 00		
Silver coin.....	754 00		
U. S. and national currency	5,531 00		
Nickels and cents.....	87 52		
Total	<u>\$108,921 61</u>	Total	<u>\$108,921 61</u>

NAMES OF STOCKHOLDERS.

J. E. Britton, Plum City..	\$300 00	E. Osterreicher, Durand..	500 00
John Brunner, Durand....	1,000 00	Mary Osterreicher, Durand	500 00
Frank Boehm, Durand....	500 00	Kate Pattison, Durand....	500 00
V. W. Dorwin estate, Dur- and	300 00	John Brunner, Jr., Durand	500 00
Peter Engeldinger, Durand	200 00	Helen Dorwin, Durand....	700 00
H. L. Fox, Durand	200 00	H. J. Engeldinger, Durand	300 00
Henry Goodrich, Durand..	500 00	H. E. Stanton, Durand....	1,500 00
Geo. L. Howard, Durand..	1,400 00	E. S. Pattison, Durand....	500 00
N. Hubbard, Durand	100 00	T. J. Pattison, Durand....	500 00
M. Hurlburt, Durand....	1,700 00	Godfrey Noever, Durand..	1,000 00
C. A. Ingram, Durand....	1,500 00	Amelia H. Stanton, Durand	1,000 00
J. G. Leonard estate, Dur- and	4,000 00	L. W. Claska, Durand....	100 00
A. J. Fowler, Durand....	1,000 00	Chas. H. Smith, Durand..	1,800 00
Lucy M. Leonard, Durand	700 00	Arthur C. Smith, Durand..	1,700 00
		N. H. Spooner, Durand....	500 00
		Total	<u>\$25,000 00</u>

Eagle—Bank of Eagle.

HENRY M. LOIBL, President.
ED. J. LINS, Vice President.

HENRY M. LOIBL, Cashier
LOUISE H. LINS, Asst. Cashier.

DIRECTORS.

Henry M. Loibl,
Ed. J. Lins,
J. J. Fitzgerald,

I. L. Grosse,
Frank Kloppenburg.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$99,126 25	Capital stock paid in.....	\$15,000 00
Overdrafts	102 41	Surplus fund.....	1,300 00
U. S. state, municipal and other bonds	5,000 00	Undivided profits, less cur- rent expenses and taxes paid	641 57
Premium on bonds.....	90 00	Individual deposits, subject to check	37,467 75
Banking house.....	2,650 00	Time certificates of deposit	74,262 14
Furniture and fixtures....	2,125 00	Savings deposits.....	4,405 42
Due from approved reserve banks	14,322 93		
Checks on other banks and cash items.....	304 37		
Gold coin.....	2,627 50		
Silver coin.....	690 70		
U. S. and national currency	5,681 00		
Nickels and cents.....	124 72		
Clearing house checks....	232 00		
Total	\$133,076 88	Total	\$133,076 88

NAMES OF STOCKHOLDERS.

Frank A. Abendroth estate, Eagle	\$3,500 00	John Burnell, North	
Henry M. Loibl, Eagle.....	2,300 00	Prairie	200 00
Ed. J. Lins, Eagle.....	500 00	Louise H. Lins, Eagle....	200 00
Frank Kloppenburg, Eagle.	1,100 00	J. J. Fitzgerald, Eagle....	500 00
C. B. Williams, Elkhorn.	500 00	John Steinhoff, Eagle....	500 00
I. L. Grosse, Eagle.....	1,000 00	Thos. B. Hurst, Dousman.	200 00
F. W. Schwinn, Genesee..	400 00	W. E. Baker, Eagle.....	200 00
Richard Jones, Palmyra..	700 00	Ed. Lins, Sr., Eagle.....	500 00
Wm. H. Pett, Eagle.....	500 00	C. J. Jones, Dousman....	200 00
L. J. Bischel, Dousman ..	700 00	John C. Agathen, Eagle..	100 00
D. H. Hooper, Eagle.....	100 00	Bertha Rose Abendroth, Eagle	500 00
Emma B. Abendroth, Eagle	600 00		
		Total	\$15,000 00

Eagle River—State Bank of Eagle River.

MARGARET McKENZIE, President.
ELIZABETH FLANAGAN, Vice President.

A. McKENZIE, Cashier.

DIRECTORS.

Margaret McKenzie,
Elizabeth Flanagan,

A. McKenzie.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$45,286 66	Capital stock paid in.....	\$6,000 00
Overdrafts	1,272 77	Undivided profits, less current expenses and taxes paid	8,084 68
Banking house.....	1,500 00	Individual deposits, subject to check.....	27,697 24
Furniture and fixtures....	1,500 00	Time certificates of deposit	35,840 79
Due from approved reserve banks	13,360 19		
Due from other banks.....	7 28		
Checks on other banks and cash items	466 14		
Gold coin.....	2,000 00		
Silver coin.....	1,300 00		
U. S. and national currency	10,267 00		
Nickels and cents.....	112 67		
Clearing house certificates.	500 00		
Total	<u>\$77,572 71</u>	Total	<u>\$77,572 71</u>

NAMES OF STOCKHOLDERS.

Elizabeth Flanagan, Eagle River	\$500 00	{	A. McKenzie, Eagle River.	4,000 00
Margaret McKenzie, Eagle River	1,500 00		Total	<u>\$6,000 00</u>

East Troy—State Bank of East Troy.

P. O. GRISTE, President.
A. J. BLISS, Vice President.

J. P. CHAFIN, Cashier.
EDW. B. ROHLEDER, Asst. Cashier.

DIRECTORS.

P. O. Griste,
Geo. Meadows,
J. P. Chafin,
Frank L. Frazer,

A. J. Bliss,
Alex. Fraser,
Edw. B. Rohleder.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$253,865 98	Capital stock paid in.....	\$15,000 00
U. S., state, municipal and other bonds.....	10,000 00	Surplus fund.....	15,000 00
Banking house.....	3,000 00	Undivided profits, less cur- rent expenses and taxes paid	7,971 11
Furniture and fixtures....	1,100 00	Individual deposits, subject to check.....	58,812 64
Other real estate owned...	5,600 00	Time certificates of deposit	229,273 62
Due from approved reserve banks	40,091 72		
Checks on other banks and cash items.....	241 69		
Gold coin.....	1,670 00		
Silver coin.....	347 20		
U. S. and national currency	10,081 00		
Nickels and cents.....	59 78		
Total	\$326,057 37	Total	\$326,057 37

NAMES OF STOCKHOLDERS.

P. O. Griste, East Troy...	\$2,000 00	George Meadows, East Troy	1,800 00
J. P. Chafin, East Troy...	7,900 00	Edw. B. Rohleder, East Troy	1,500 00
Alex. Fraser, East Troy...	300 00		
Frank L. Fraser, East Troy	300 00	Total	\$15,000 00
A. J. Bliss, East Troy....	1,200 00		

Eau Claire—Eau Claire Savings Bank.

W. K. COFFIN, President.
C. W. LOCKWOOD, Vice President.

F. S. BOUCHARD, Cashier.
C. W. DINGER, Asst. Cashier.

DIRECTORS.

D. S. Clark,
W. K. Coffin,
David Drummond,
D. M. Dulaney,
A. J. Keith,

T. B. Keith,
C. W. Lockwood,
A. J. Marsh,
T. Slagsvol.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$114,209 38	Capital stock paid in....	\$50,000 00
Overdrafts	161 59	Undivided profits, less cur-	
Banking house	606 27	rent expenses and taxes	
Furniture and fixtures....	1,486 02	paid	217 71
Other real estate owned...	15,252 21	Individual deposits, subject	
Due from approved reserve		to check	34,171 45
banks	8,781 27	Time certificates of deposit	
Due from other banks.....	299 25	Savings deposits	15,562 73
Checks on other banks and		Cashier's checks outstand-	
cash items.....	1,413 95	ing	140 40
Go'd coin.....	2,555 00		
Silver coin.....	591 55		
U. S. and national currency	3,371 00		
Nicke's and cents.....	119 04		
Total	<u>\$148,846 53</u>	Total	<u>\$148,846 53</u>

NAMES OF STOCKHOLDERS.

F. S. Bouchard, Eau Claire	\$300 00	A. J. Marsh, Eau Claire..	1,000 00
Cameron estate, Eau Claire	400 00	Chas. McArthur, Eau Claire	300 00
Wm. Carson, Burlington,		Leonard Seyberth, Eau	
Iowa	2,000 00	Claire	700 00
C. A. Chamberlin, Eau		T. Slagsvol, Eau Claire...	700 00
Claire	1,000 00	M. S. Stein, Eau Claire..	1,300 00
D. S. Clark, Eau Claire..	7,000 00	H. M. Stocking, St. Paul,	
W. K. Coffin, Eau Claire...	10,500 00	Minn	1,100 00
David Drummond, Eau		Henry Turrish, Duluth,	
Claire	1,000 00	Minn	300 00
D. M. Dulaney, Eau Claire	1,200 00	Otto Von Schrader, Eau	
F. R. Farr, Eau Claire....	300 00	Claire	300 00
E. M. Fish, Eau Claire...	500 00	J. H. Waegoner, Eau Claire	300 00
C. W. Fiske, Eau Claire...	700 00	F. Weyerhaeuser, St. Paul,	
Tillie Harris, Eau Claire..	2,000 00	Minn	2,500 00
M. B. Hubbard, Eau Claire	300 00	James Wickham, Eau Claire	300 00
A. J. Keith, Eau Claire...	4,200 00	Jos. B. Wiedman, Eau	
T. B. Keith, Eau Claire..	3,800 00	Claire	300 00
E. J. Lenmark, Eau Claire	300 00	Emma I. Griffin, Eau Claire	2,000 00
Levy estate	2,400 00		
C. W. Lockwood, Eau Claire	1,000 00	Total	\$50,000 00

Eau Claire—Union Savings Bank.

K. ROSHOLT, President.
A. H. HOLLEN, Vice President.

J. B. FLEMING, Cashier.
E. I. FIRTH, Asst. Cashier.

DIRECTORS.

O. H. Ingram,
W. P. Bartlett,
N. C. Foster,
B. A. Buffington,
John S. Owen,
H. C. Putnam,
J. T. Joyce,

A. H. Hollen,
C. T. Bundy,
P. D. Rust,
S. G. Moon,
W. L. Davis,
K. Rosholt.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$154,283 27	Capital stock paid in.....	\$50,000 00
Overdrafts	1,336 01	Surplus fund	2,623 10
Banking house	12,500 00	Due to banks—deposits...	3,459 96
Furniture and fixtures....	866 31	Individual deposits, subject	
Due from approved reserve		to check	50,775 69
banks	5,121 40	Time certificates of deposit	81,211 38
Due from other banks.....	25,022 02	Savings deposits	26,600 18
Checks on other banks and			
cash items	283 47		
Gold coin	6,705 00		
Silver coin	658 50		
U. S. and national currency	7,856 00		
Nickels and cents.....	38 33		
Total	<u>\$214,670 31</u>	Total	<u>\$214,670 31</u>

NAMES OF STOCKHOLDERS.

W. P. Bartlett, Eau Claire	\$2,000 00	Geo. T. Thompson, Eau	
S. G. Moon, Eau Claire...	2,000 00	Claire	2,000 00
K. Rosholt, Eau Claire....	2,000 00	John S. Owen, Eau Claire.	1,000 00
B. A. Buffington, Eau		D. J. Drummond, Eau	
Claire	2,000 00	Claire	1,000 00
H. C. Putnam, Eau Claire..	2,000 00	H. T. Lange, Eau Claire..	400 00
C. T. Bundy, Eau Claire..	500 00	A. R. Owen, Owen.....	300 00
Roy P. Wilcox, Eau Claire	400 00	N. C. Foster, Fairchild...	1,000 00
T. F. Frawley, Eau Claire.	800 00	D. R. Moon, Eau Claire...	400 00

NAMES OF STOCKHOLDERS—Continued.

A. A. Cutler estate, Eau Claire	1,000 00	L. Seyberth, Eau Claire...	200 00
Francis W. Woodward, Eau Claire	500 00	L. A. Shaw, Eau Claire...	100 00
James T. Barber, Eau Claire	500 00	W. H. Frawley, Eau Claire	200 00
C. D. Moon, Eau Claire...	500 00	Geo. W. Robertson, Eau Claire	600 00
O. H. Ingram, Eau Claire.	2,000 00	Jane Powell, Eau Claire...	400 00
C. Z. Chamberlin, Eau Claire	500 00	Marshall Cousins, Eau Claire	1,600 00
W. L. Davis, Eau Claire..	400 00	J. T. Joyce Eau Claire...	1,400 00
E. S. Culver, Eau Claire..	200 00	R. R. Chase, Eau Claire...	200 00
C. M. Buffington, Eau Claire	1,500 00	Florence Hayden, Eau Claire	1,400 00
A. H. Hollen, Eau Claire.	500 00	Ben. F. Kohn, Eau Claire.	200 00
John Horrigan, Eau Claire	200 00	J. A. Smith, Eau Claire..	400 00
P. C. Atkinson, Eau Claire	400 00	Frank H. Bartlett, Eau Claire	200 00
William J. Starr, Eau Claire	1,000 00	Chr. Middelbart, Eau Claire	300 00
I. K. Kerr, Eau Claire....	800 00	Ole Gelein, Eau Claire....	100 00
Jos. B. Wiedmann, Eau Claire	400 00	Harvey Borst, Eau Claire..	100 00
R. E. Parkinson, Eau Claire	100 00	Dora D. Rust, Eau Claire..	1,800 00
H. F. Schlegelmich, Eau Claire	500 00	Paul D. Rust, Eau Claire...	200 00
F. McDonough estate, Eau Claire	400 00	A. J. Airis, Eau Claire...	200 00
Jane McDonough, Eau Claire	400 00	Union Mortgage Loan Co., Eau Claire	10,000 00
		Culver Realty Co., Eau Claire	600 00
		J. H. Waggoner, Eau Claire	200 00
		Total	\$50,000 00

Edgar—The Bank of Edgar.

A. W. PUCHNER, President.
H. G. FLIETH, Vice President.

OTTO G. FEHLHABER, Cashier.

DIRECTORS.

H. G. Flieth,
A. W. Puchner,
G. W. Dudley,

Thos. Hill,
C. C. De Long.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$75,919 61	Capital stock paid in.....	\$15,000 00
Overdrafts	81 46	Surplus fund	1,300 00
Banking house, furniture and fixtures	3,250 00	Undivided profits, less cur- rent expenses and taxes paid	1,598 73
Other real estate owned..	355 46	Due to banks—deposits...	12 95
Due from approved reserve banks	22,196 79	Individual deposits, subject to check	23,743 43
Gold coin	2,830 00	Time certificates of deposit	67,444 76
Silver coin	742 55		
U. S. and national currency	3,686 00		
Nickels and cents.....	38 00		
total	\$109,099 87	Total	\$109,099 87

NAMES OF STOCKHOLDERS.

Alfred W. Puchner, Edgar	\$1,000 00	Anton Mehl, Wausau.....	500 00
G. W. Durney, West Salem	5,000 00	F. J. Tomkiewicz, Edgar..	100 00
J. E. Marquardt, Edgar..	100 00	Gustav Herrmann, Edgar.	100 00
Dan. Weinkauff, Edgar ...	200 00	Otto G. Fehlh Haber, Edgar.	2,000 00
W. C. Leppla estate, Edgar	100 00	H. G. Flieth, Wausau....	1,000 00
Thos. Hill, Edgar.....	500 00	C. C. DeLong, Edgar....	500 00
S. M. Quaw, Wausau.....	500 00	C. C. Barrett, Edgar....	200 00
A. C. Wagner, Edgar.....	200 00	W. I. Dudley, West Salem	1,000 00
J. A. Vollemveider, Edgar.	100 00	Victor Dahlke, Edgar	100 00
August Baeseman, Edgar..	200 00	H. E. Smith, Wausau ...	100 00
Wausau Lbr. Co., Edgar..	500 00	Eva P. Quaw, Wausau....	500 00
Robert Freeman, Halder..	300 00		
D. P. King, Edgar	100 00	Total	\$15,000 00
John Kurtzweil, Edgar....	100 00		

Edgerton—Tobacco Exchange Bank.

ANDREW JENSON, President.

W. S. HEDDLES, Vice President.

DIRECTORS.

Andrew Jenson,
W. S. Heddles,
W. A. Shelley,
C. G. Biederman,

Alex. White,
Wm. Bussey,
D. L. Babcock.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$343,160 97	Capital stock paid in.....	\$50,000 00
Overdrafts	3,694 19	Surplus fund	12,000 00
Banking house	11,000 00	Undivided profits, less current expenses and taxes paid	16,757 96
Furniture and fixtures....	1,610 00	Individual deposits, subject to check	126,785 83
Due from approved reserve banks	40,268 68	Demand certificates of deposit	130,899 04
Checks on other banks and cash items	2,059 71	Savings deposits	82,062 53
Gold coin	9,120 00		
Silver coin	1,067 35		
U. S. and national currency	6,250 00		
Nickels and cents.....	274 46		
Total	<u>\$418,505 36</u>	Total	<u>\$418,505 36</u>

NAMES OF STOCKHOLDERS.

H. W. Child estate, Edgerton	\$5,000 00	F. P. McIntosh, Viroqua..	500 00
Andrew Jenson, Edgerton..	5,000 00	Henry Ebbott, Edgerton..	1,000 00
J. M. Hixon, La Crosse...	5,000 00	Lars Ellickson, Christiania	1,000 00
T. E. Brittingham, Madison	5,000 00	D. L. Babcock, Albion....	1,000 00
W. A. Shelley, Edgerton..	4,000 00	F. W. Coon, Edgerton....	1,000 00
C. F. Mabbett, Edgerton..	3,000 00	J. H. Coon, Milton.....	1,000 00
E. L. Shepard, Edgerton..	2,000 00	L. H. Towne, Edgerton...	1,000 00
W. S. Heddles, Edgerton..	1,000 00	P. N. Johnson, Stoughton..	500 00
C. E. Sweeney, Edgerton..	900 00	Wm. Bussey, Albion	500 00
C. G. Biederman, Edgerton	1,000 00	W. A. DeLancey, Albion...	500 00
Jacob Bady, Edgerton	900 00	Henry Johnson, Edgerton..	500 00
W. S. Brown estate, Edgerton	4,000 00	L. C. Whitlet, Edgerton...	1,000 00
Alex. White, Fulton.....	900 00	Andrew McIntosh, Edgerton	500 00
E. S. Hatch, Edgerton....	900 00	Wm. McIntosh, Edgerton..	500 00
L. J. Dickinson, Edgerton.	900 00		
		Total	\$50,000 00

Eleva—Bank of Eleva.

C. P. LARSON, President.
JOHN O. MELBY, Vice President.

E. BRATBERG, Cashier.

DIRECTORS.

C. P. Larson.
John O. Melby,

E. Bratberg,
Ole Vold.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$65,543 44	Capital stock paid in.....	\$10,000 00
Overdrafts	22 00	Surplus fund	3,500 00
Furniture and fixtures....	1,632 87	Undivided profits, less current expenses and taxes paid	317 32
Due from approved reserve banks	10,647 40	Individual deposits, subject to check	9,608 03
Checks on other banks and cash items	220 98	Time certificates of deposit	58,480 37
Exchanges for clearing house	5 00		
Gold coin	1,705 00		
Silver coin	669 50		
U. S. and national currency	1,306 00		
Nickels and cents.....	153 53		
Total	\$81,905 72	Total	\$81,905 72

NAMES OF STOCKHOLDERS.

O. P. Larson, Whitehall...	\$5,000 00	C. P. Larson, Whitehall...	200 00
John O. Melby, Whitehall	3,400 00	L. P. Larson, Superior....	300 00
Ole Vold, Eleva	500 00	Geo. Esbenson, Mondovi...	100 00
E. Bratberg, Eleva	500 00	Total	\$10,000 00

Elkhart Lake—Bank of Elkhart Lake.

GEO. W. WOLFF, President.
LOUIS LAUN, Vice President.

R. C. HUGO, Cashier.

DIRECTORS.

Geo. W. Wolff,
Louis Laun,
Robert Horneck,
Wm. Graf,

Geo. Gerhard,
Leo Dennerlein,
W. N. Knauf.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$25,093 00	Capital stock paid in.....	\$25,000 00
U. S., state, municipal and other bonds	2,000 00	Individual deposits, subject to check	13,667 55
Premium on bonds.....	87 00	Demand certificates of de- posit	10,171 09
Banking house	5,899 45		
Furniture and fixtures....	1,877 81		
Due from approved reserve banks	6,926 08		
Gold coin	530 00		
Silver coin	1,056 50		
U. S. and national currency	4,530 00		
Nickels and cents.....	172 82		
Expense account	665 98		
Total	\$48,838 64	Total	\$48,838 64

NAMES OF STOCKHOLDERS.

Fred. Kazmeier, Elkhart Lake	\$500 00	Gustie Reimers, Elkhart Lake	500 00
Martin Ruckweed, Elkhart Lake	500 00	Fred. W. Rietz, Elkhart Lake	500 00
Wm. Graf, Elkhart Lake..	500 00	Carrie Goldammer, Elkhart Lake	500 00
A. A. Lauw, New Holstein	500 00	Aug. Riess, Elkhart Lake..	500 00
H. H. Dombush, Elkhart Lake	500 00	E. C. Pingel, Elkhart Lake	500 00
Henry Schmahl, Elkhart Lake	500 00	Robert Horneck, Elkhart Lake	500 00
Leonard Dennerlein, Plym- outh	500 00	Arthur Horneck, Elkhart Lake	500 00
O. N. Frenzel, Indianapo- lis, Ind.	2,000 00	Henry Kasper, Elkhart Lake	500 00
Chas. Froehlich, Glenbeu- lah	500 00	Valentine Mueller, Elkhart Lake	500 00
Herman Osthoff, Elkhart Lake	500 00	Geo. Brickbauer, Elkhart Lake	500 00
A. W. Loos, Elkhart Lake	500 00	Geo. Gerhard, Elkhart Lake	500 00
August Schaferkort, Elk- hart Lake	500 00	J. B. Laun, Kiel.....	1,500 00
P. E. Breckheimer, Elkhart Lake	500 00	Louis Laun, Elkhart Lake	2,000 00
Robert C. Hugo, Elkhart Lake	500 00	Geo. W. Wolff, Elkhart Lake	2,500 00
Edgar A. Stolper, Elkhart Lake	1,000 00	Amelia Knauf, Chilton....	600 00
Wm. Noll, Marshfield.....	500 00	Clara M. Walters, Chilton.	600 00
Jacob Reineck, Elkhart Lake	500 00	M. A. Knauf, Chilton.....	600 00
		Frank Iesch, Chilton.....	600 00
		Wm. N. Knauf, Chilton...	600 00
		Total	\$25,000 00

Elkhorn—State Bank of Elkhorn.

T. J. SLEEP, President.
JOHN OSLOCK, Vice President.

E. J. HOOPER, Cashier.

DIRECTORS.

T. J. Sleep,
John Oslock,
E. J. Hooper,

F. C. Winters,
R. J. Lean.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$253,546 96	Capital stock paid in.....	\$25,000 00
Overdrafts	211 55	Surplus fund	12,500 00
Banking house	5,700 00	Undivided profits, less cur-	
Furniture and fixtures....	2,000 00	rent expenses and taxes	
Due from approved reserve		paid	6,928 23
banks	34,410 31	Due to banks—deposits...	1,600 00
Exchanges for clearing		Individual deposits, subject	
house	1,634 83	to check	82,262 25
Gold coin	2,770 00	Demand certificates of de-	
Silver coin	697 00	posit	3,000 00
U. S. and national currency	6,613 00	Time certificates of deposit	138,878 71
Nicks and cents.....	59 25	Savings deposits	37,473 71
Total	<u>\$307,642 90</u>	Total	<u>\$307,642 90</u>

NAMES OF STOCKHOLDERS.

E. J. Hooper, Elkhorn....	\$9,000 00	Geo. Hutton, Elkhorn. . . .	500 00
Carrie Hurdis, Elkhorn...	500 00	John Oslock, Elkhorn	1,000 00
Bertha J. Arnold, Oakland,		John Voss, Elkhorn.....	1,000 00
Cal.	500 00	C. B. Williams, Elkhorn..	2,000 00
F. C. Winters, Elkhorn...	500 00	T. J. Sleep, Elkhorn.....	10,500 00
R. J. Lean, Elkhorn.....	500 00	Total	<u>\$25,000 00</u>

Elk Mound—Bank of Elk Mound.

O. H. INGRAM, President.
HENRY AUSMAN, Vice President.

E. S. GREGERSON, Cashier.

DIRECTORS.

O. H. Ingram,
C. A. Chamberlin,
O. J. Garton,

A. B. Ausman,
Henry Ausman.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$36,591 93	Capital stock paid in.....	\$10,000 00
Banking house	2,500 00	Surplus fund	100 00
Furniture and fixtures....	1,314 51	Undivided profits, less current expenses and taxes paid	662 52
Due from approved reserve banks	11,696 50	Individual deposits, subject to check	9,304 13
Gold coin	600 00	Demand certificates of deposit	677 31
Silver coin	416 35	Time certificates of deposit	36,196 64
U. S. and national currency	3,737 00		
Nickels and cents.....	84 31		
Total	<u>\$56,940 60</u>	Total	<u>\$56,940 60</u>

NAMES OF STOCKHOLDERS.

C. A. Chamberlin, Eau Claire	\$1,000 00	O. H. Ingram, Eau Claire.	1,000 00
W. J. Starr, Eau Claire..	500 00	C. T. Bundy, Eau Claire...	100 00
H. C. Putnam, Eau Claire.	500 00	R. P. Wilcox, Eau Claire..	100 00
O. G. Brice, Eau Claire...	500 00	Mary H. Ingram, Eau Claire	100 00
B. A. Ausman, Elk Mound	500 00	Cornelia M. Ingram, Eau Claire	100 00
Henry Ausman, Elk Mound	500 00	Kate B. Ingram, Eau Claire	100 00
O. J. Garton, Elk Mound..	1,000 00	Charles H. Ingram, Eau Claire	100 00
A. B. Ausman, Elk Mound	500 00	Fannie H. Ingram, Eau Claire	100 00
J. F. Ausman, Elk Mound.	500 00		
L. J. Ausman, Elk Mound.	500 00		
L. L. Williams, Eau Claire	500 00		
E. S. Gregerson, Elk Mound	1,500 00		
Nels Stalheim, Stanley....	300 00	Total	<u>\$10,000 00</u>

Ellsworth—Bank of Ellsworth.

J. L. MOODY, President.
A. G. FOSS, Vice President.

ORIN LORD, Cashier.

DIRECTORS.

J. L. Moody,
A. G. Foss,
Orin Lord,
J. E. Foley,

F. B. White,
R. N. Jenson,
J. M. Smith.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$269,649 75	Capital stock paid in.....	\$40,000 00
Overdrafts	1,366 45	Surplus fund	10,000 00
U. S., state, municipal and other bonds	15,012 50	Undivided profits, less cur- rent expenses and taxes paid	4,333 52
Stocks and other securities	2,688 48	Individual deposits, subject to check	73,003 35
Banking house	3,500 00	Demand certificates of de- posit	17,204 73
Furniture and fixtures....	1,000 00	Time certificates of deposit	214,686 80
Other real estate owned...	5,784 16	Savings deposits	11,686 81
Due from approved reserve banks	52,267 56	Cashier's checks outstand- ing	360 72
Due from other banks....	1,890 64		
Checks on other banks and cash items	2,086 21		
Gold coin	3,785 00		
Silver coin	1,862 25		
U. S. and national currency	10,317 00		
Nickels and cents.....	65 93		
Total	\$371,275 93	Total	\$371,275 93

NAMES OF STOCKHOLDERS.

Mary Hancock, Ellsworth.	\$2,200 00	F. A. Severence, Belden- ville	300 00
J. L. Moody, Ellsworth ..	2,900 00	Chas. W. Morton, Ells- worth	100 00
R. N. Jenson, River Falls.	6,500 00	Robt. S. Rolson estate, Ellsworth	100 00
A. G. Foss, Eau Claire....	1,600 00	John T. Beddall, Trim- belle	500 00
Orin Lord, Ellsworth	7,200 00	Henry R. Huber, Ells- worth	400 00
A. S. Cairns, Ellsworth ..	500 00	T. J. McCollow, Ellsworth	500 00
F. B. White, Ellsworth ..	1,400 00	F. W. Hines, Ellsworth ..	600 00
A. L. Strickland, Ellsworth	1,200 00	Hans Marker, Ellsworth ..	100 00
Julia E. Warner, Ellsworth	2,600 00	O. J. Hohle, Ellsworth ..	100 00
Joseph M. Smith, River Falls	3,200 00	Raymond Foss, Eau Claire	500 00
R. U. Cairns, River Falls..	400 00	F. H. Isaacson, Ellsworth.	200 00
Gertrude M. Cairns, Ells- worth	1,200 00	Christ J. Christenson, Ells- worth	100 00
A. G. Armstrong, Hudson..	1,600 00	Albert Combacker, Ells- worth	100 00
John E. Foley, Ellsworth..	100 00	Marie Combacker, Ells- worth	100 00
W. L. Oltman, Ellsworth ..	200 00	Carl J. Johnson, Ellsworth	300 00
J. T. Bowers estate, Ells- worth	600 00	F. D. Mumford, Ellsworth.	500 00
Fred D. Lord, Ellsworth ..	100 00	Geo. Thompson, Ellsworth.	600 00
C. M. Stafford, Sr., Ells- worth	500 00		
Henry C. Huber, Ellsworth	100 00		
Belle Spinney, Ellsworth..	500 00		
R. N. Clapp, Ellsworth ..	100 00		
Chas. M. Hanson, Ells- worth	200 00		
		Total	\$40,000 00

Elmwood—First State Bank.

O. W. GROOT, President.
HUGH BELL, Vice President.

F. A. SPRINGER, Cashier.

DIRECTORS.

O. W. Groot,
Hugh Bell,
J. H. Graslie,
F. A. Springer,

Wm. McCoy,
Otto Sieberns,
C. E. Fox.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$49,536 58	Capital stock paid in.....	\$5,000 00
Overdrafts	80 45	Surplus fund	120 00
Banking house	1,250 00	Undivided profits, less cur-	
Furniture and fixtures....	969 10	rent expenses and taxes	
Due from approved reserve		paid	419 82
banks	7,676 56	Individual deposits, subject	
Due from other banks.....	10,029 33	to check	16,300 83
Checks on other banks and		Demand certificates of de-	
cash items	559 54	posit	10,814 44
Gold coin	475 00	Time certificates of deposit	44,238 14
Silver coin	2,138 45		
U. S. and national currency	4,150 00		
Nickels and cents.....	28 22		
Total	<u>\$76,893 23</u>	Total	<u>\$76,893 23</u>

NAMES OF STOCKHOLDERS.

O. W. Groot, Elmwood.....	\$300 00	C. E. Fox, Elmwood.....	500 00
Hugh Bell, Elmwood.....	400 00	Thos. Casey, Spring Valley	100 00
J. H. Graslie, Spring Valley	500 00	A. Johnson, Spring Valley..	500 00
C. D. Sieberns, Spring Valley	200 00	Wm. McCoy, Spring Valley..	500 00
J. C. Tanberg, Eau Claire..	500 00	F. A. Springer, Elmwood ...	700 00
B. B. Johns, Red Wing,			
Minn.	500 00	Total	<u>\$5,000 00</u>
Otto Sieberns, Spring Valley	300 00		

Elroy—State Bank of Elroy.

JOHN E. HART, President.
A. T. GREGORY, Vice President.

GEORGE J. CLARK, Cashier.

DIRECTORS.

A. T. Gregory,
R. M. White,
Chas. Kittleson,

J. T. Dithmar,
John E. Hart,
Geo. J. Clark,
H. J. Vogel.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$176,498 06	Capital stock paid in.....	\$25,000 00
Overdrafts	2,531 87	Surplus fund	5,000 00
U. S., state, municipal and other bonds	1,200 00	Undivided profits, less cur- rent expenses and taxes paid	1,161 92
Banking house	7,500 00	Dividends unpaid	150 00
Furniture and fixtures.....	2,148 00	Individual deposits, subject to check	31,943 34
Due from approved reserve banks	35,491 76	Demand certificates of de- posit	5,292 40
Due from other banks.....	1,963 71	Time certificates of deposit	160,066 54
Checks on other banks and cash items	300 00	Savings deposits	8,650 85
Gold coin	4,440 00		
Silver coin	853 85		
U. S. and national currency	4,320 00		
Nickels and cents.....	17 80		
Total	<u>\$237,265 05</u>	Total	<u>\$237,265 05</u>

NAMES OF STOCKHOLDERS.

Chas. Kittleson, Elroy.....	\$500 00	John E. Hart, Elroy	500 00
H. N. Killson, Beloit.....	1,500 00	Edmund Hart estate, El- roy	14,000 00
J. T. Dithmar, Elroy	1,000 00	Wm. G. Phoenix, Elroy...	200 00
A. T. Gregory, Elroy.....	1,500 00	Jas. R. Lyon, Glendale...	500 00
Edwin N. Loveland, Elroy.	1,000 00	Jas. L. Hecox, Necedah...	1,000 00
R. M. White, Elroy.....	1,000 00		
W. A. Smith, Elroy	1,000 00	Total	\$25,000 00
Henry J. Vogel, Elroy ...	900 00		
Geo. J. Clark, Elroy	400 00		

Elroy—The Citizens Bank.

C. S. HUNTLEY, President.
JOHN GRIMSHAW, Vice President.

A. A. TELFER, Cashier.
MURRAY B. HUNTLEY, Asst. Cashier.

DIRECTORS.

C. S. Huntley,
John Grimshaw,
C. S. Smith,

John Wilcox,
L. S. Marsh.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$151,278 30	Capital stock paid in.....	\$25,000 00
Overdrafts	3,983 13	Surplus fund	5,000 00
U. S., state, municipal and other bonds	5,000 00	Undivided profits, less cur- rent expenses and taxes paid	3,344 22
Banking house	6,000 00	Individual deposits, subject to check	38,545 67
Due from approved reserve banks	8,509 50	Demand certificates of de- posit	7,537 84
Checks on other banks and cash items	430 05	Time certificates of deposit	109,168 91
Gold coin	1,700 00		
Silver coin	800 00		
U. S. and national currency	10,872 00		
Nickels and cents.....	23 66		
Total	\$188,596 64	Total	\$188,596 64

NAMES OF STOCKHOLDERS.

C. S. Huntley, Elroy	\$10,000 00	John Wilcox, Elroy	1,000 00
John Grimshaw, Elroy.....	7,000 00	L. S. Marsh, Elroy	1,000 00
C. S. Smith, Elroy.....	6,000 00		
Total		Total	\$25,000 00

Endeavor—First State Bank of Endeavor.

C. V. SKINNER, President.
J. H. COON, Vice President.

F. H. WORDEN, Cashier.

DIRECTORS.

C. V. Skinner,
J. H. Coon,
F. H. Worden,
J. M. Scholes,
John S. Tucker,

Will S. Hume,
J. S. Bennett,
F. H. Smith,
Alfred Russell.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$41,961 70	Capital stock paid in.....	\$10,000 00
Overdrafts	99 11	Undivided profits, less cur-	
Banking house	2,380 91	rent expenses and taxes	
Furniture and fixtures....	1,855 88	paid	144 73
Due from other banks....	265 93	Due to banks—deposits...	189 96
Checks on other banks and		Individual deposits, subject	
cash items	267 01	to check	18,282 63
Gold coin	770 00	Time certificates of deposit	22,093 56
Silver coin	877 30		
U. S. and national currency	2,112 00		
Nicks and cents	108 04		
Clearing house checks....	13 00		
Total	<u>\$50,710 88</u>	Total	<u>\$50,710 88</u>

NAMES OF STOCKHOLDERS.

John S. Tucker, Minneapo-		F. H. Smith, Endeavor ...	200 00
lis, Minn	\$2,000 00	Henry E. Jones, Endeavor..	100 00
J. H. Coon, Endeavor	500 00	Mrs. L. E. Worden, En-	
E. C. Coon, Endeavor	600 00	deavor	600 00
C. W. Coon, Endeavor	400 00	Eben S. Hunt, Endeavor ..	200 00
H. Ennis, Endeavor	200 00	S. K. Bement, Endeavor ..	100 00
Sam Campbell, Endeavor ..	200 00	C. V. Skinner, Endeavor ...	500 00
F. E. Pettyes, Endeavor ..	100 00	J. C. Smith, Endeavor	100 00
B. E. Watson, Irene, Ill....	100 00	John Skinner, Endeavor ..	100 00
J. E. Reid, Endeavor	100 00	F. H. Worden, Endeavor ...	1,000 00
Alfred Russell, Endeavor ..	200 00	Lennie L. Campbell, Pack-	
J. L. Ellis, Endeavor	200 00	waukee	100 00
E. W. Ransom, Endeavor ..	200 00	The Mahaffey Co., Chicago,	
H. T. Churchill, Endeavor ..	200 00	Ill.	300 00
G. W. Scholes, Endeavor ...	200 00	Alice Skinner, Endeavor ..	200 00
Mrs. F. H. Sweney, En-		Jessie L. Judd, Endeavor ..	200 00
deavor	200 00	Mrs. Florence H. Mason,	
J. M. Scholes, Endeavor ..	100 00	Rockton, Ill.	300 00
Will S. Hume, Endeavor ..	200 00		
J. C. Bennett, Endeavor ..	100 00	Total	\$10,000 00
Enoch Skinner, Endeavor ..	200 00		

Evansville—Bank of Evansville.

L. T. PULLEN, President.
A. C. GRAY, Vice President.

GEO. L. PULLEN, Cashier.
D. D. SPENCER, Asst. Cashier.

DIRECTORS.

L. T. Pullen,
A. C. Gray,
Geo. L. Pullen.

D. D. Spencer,
L. S. Pullen.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$193,392 06	Capital stock paid in.....	\$25,000 00
Overdrafts	1,218 17	Surplus fund	1,500 00
U. S., state, municipal and other bonds	31,000 00	Undivided profits, less cur- rent expenses and taxes paid	3,062 75
Banking house	10,000 00	Individual deposits, subject to check	96,454 76
Furniture and fixtures....	5,000 00	Demand certificates of de- posit	129,380 22
Other real estate owned..	5,000 00	Savings deposits	8,204 93
Due from approved reserve banks	37,872 58	Cashier's checks outstand- ing	1,382 95
Checks on other banks and cash items	4,703 16	Bills payable	52,300 00
Gold coin	5,680 00		
Silver coin	3,545 60		
U. S. and national currency	19,583 00		
Nickels and cents.....	291 04		
Total	<u>\$317,285 61</u>	Total	<u>\$317,285 61</u>

NAMES OF STOCKHOLDERS.

L. T. Pullen, Evansville...	\$2,000 00	D. D. Spencer, Evansville.	1,000 00
A. C. Gray, Evansville....	1,500 00	Geo. L. Pullen, Evansville.	15,000 00
E. J. Gray, Evansville....	2,500 00		
L. S. Pullen, Evansville....	3,000 00	Total	\$25,000 00

Evansville—Farmers and Merchants State Bank.

JAMES GILLIES, President.
C. F. MILLER, Vice President.

ROBERT D. HARTLEY, Cashier.

DIRECTORS.

A. S. Baker,
V. A. Axtell,
C. F. Miller,
H. O. Meyers,

James Gillies,
L. Van Wart,
Robert D. Hartley.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$43,467 35	Capital stock paid in.....	\$25,000 00
Overdrafts.....	146 56	Individual deposits, subject to check.....	27,463 28
U. S., state, municipal and other bonds.....	5,000 00	Demand certificates of de- posit.....	18,416 05
Banking house.....	5,406 73	Savings deposits.....	10,379 77
Furniture and fixtures....	2,118 56	Cashier's checks outstand- ing.....	1,277 04
Due from approved reserve banks.....	26,971 59	Bills payable.....	20,000 00
Due from other banks.....	3,731 37		
Checks on other banks and cash items.....	4,686 56		
Gold coin.....	795 00		
Silver coin.....	1,276 50		
U. S. and national currency	6,780 00		
Nickels and cents.....	71 79		
Clearing house checks.....	900 00		
Expense account.....	1,184 13		
Total.....	\$102,536 14	Total.....	\$102,536 14

NAMES OF STOCKHOLDERS.

James Gillies, Evansville..	\$1,000 00	Z. & W. Baldwin, Evansville	1,000 00
L. Van Wart, Evansville..	1,000 00	Albert Fulton, Evansville.	800 00
C. F. Miller, Evansville...	1,000 00	Maggie Gillies, Evansville	500 00
John Lemmel, Evansville...	500 00	E. Gabriel, Evansville....	700 00
W. C. King, Evansville....	500 00	V. A. Axtell, Evansville..	1,000 00
G. F. Ellis, Evansville....	500 00	Merton R. Fish, Evansville	500 00
J. S. Baker, Evansville....	1,000 00	H. O. Meyers, Evansville..	1,000 00
W. W. Gillies, Evansville..	500 00	W. H. H. Johnson, Evans- ville.....	500 00
W. E. Miller, Evansville..	1,000 00	A. S. Baker, Evansville..	2,000 00
Marshall J. Fisher, Evans- ville.....	1,000 00	Robert D. Hartley, Evans- ville.....	7,000 00
Wm. Drefahl, Evansville..	1,000 00	J. C. Gillies, Evansville...	500 00
George Bramham, Evans- ville.....	500 00		
		Total.....	\$25,000 00

Evansville—The Grange Bank.

T. C. RICHARDSON, President.
V. C. HOLMES, Vice President.

J. P. PORTER, Cashier.

DIRECTORS.

T. C. Richardson,
V. C. Holmes.

J. P. Porter,

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$102,270 86	Capital stock paid in.....	\$10,200 00
Overdrafts	3,584 34	Surplus fund	4,800 00
U. S., state, municipal and other bonds	45,000 00	Undivided profits, less cur- rent expenses and taxes paid	2,634 97
Furniture and fixtures....	2,500 00	Individual deposits, subject to check	45,689 67
Due from approved reserve banks	22,050 90	Demand certificates of de- posit	87,935 93
Checks on other banks and cash items	2,440 69	Cashier's checks outstand- ing	207 00
Gold coin	2,245 00	Notes and bills re-dis- counted	35,000 00
Silver coin	860 00		
U. S. and national currency	5,500 00		
Nickels and cents	15 78		
Total	<u>\$186,467 57</u>	Total	<u>\$186,467 57</u>

NAMES OF STOCKHOLDERS.

T. C. Richardson, Evans- ville	\$3,400 00	V. C. Holmes, Evansville.	3,400 00
J. P. Porter, Evansville..	3,400 00	Total	<u>\$10,200 00</u>

Fairwater—Fairwater State Bank.

A. W. BONESTEEL, President.
DERK. BRUINS, Vice President.

C. S. GRIFFITH, Cashier.

DIRECTORS.

A. W. Bonesteel,
Derk. Bruins,
C. S. Griffith,
E. F. Starbird,

E. R. Williams,
C. O. Tinkham,
A. J. Bradbury.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts	\$87,800 91	Capital stock paid in	\$25,000 00
Overdrafts	1,627 97	Surplus fund	750 00
Banking house	2,604 02	Undivided profits, less current expenses and taxes paid	1,514 69
Furniture and fixtures	1,867 55	Individual deposits, subject to check	11,754 58
Due from approved reserve banks	7,359 40	Demand certificates of deposit	69,349 95
Gold coin	1,000 00		
Silver coin	300 20		
U. S. and national currency	5,746 00		
Nickels and cents	63 17		
Total	\$108,369 22	Total	\$108,369 22

NAMES OF STOCKHOLDERS.

A. W. Bonesteel, Fairwater	\$4,000 00	A. J. Bradbury, Markesan	1,000 00
Derk Bruins, Brandon....	1,000 00	C. O. Tinkman, Fairwater	1,000 00
J. W. Lyon, Brandon.....	1,000 00	P. H. Tucker, Ripon.....	500 00
N. H. Westman, Fairwater	2,000 00	W. H. Folsom, Markesan...	500 00
James Johnson, Fairwater.	1,000 00	F. E. Jones, Brandon	500 00
E. F. Starbird, Fairwater.	1,000 00	W. R. Abercrombie, Fairwater	500 00
E. B. Carter, Ripon.....	1,000 00	S. Vandervelde, Fairwater	500 00
B. J. Wikkerink, Dimond, Cal.	1,000 00	C. C. Cease, Fairwater...	500 00
E. R. Williams, Brandon..	1,000 00	A. Bruins, Waupun	500 00
C. S. Griffith, Fairwater..	3,000 00	U. L. Johnson, Fairwater.	500 00
Ellen M. Miller, Ripon...	2,000 00		
Guy Miller, Markesan.....	1,000 00	Total	\$25,000 00

Fall Creek—The State Bank.

K. ROSHOLT, President.
J. E. ZETZMAN, Vice President.

C. J. LISSACK, Cashier.

DIRECTORS.

K. Rosholt,
J. E. Zetzman,
C. J. Lissack,
Wm. H. Frawley,

Wm. Niebuhr,
P. S. Lindenthaler,
F. C. Lanna.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts	\$73,991 89	Capital stock paid in	\$10,000 00
Banking house	2,500 00	Surplus fund	2,000 00
Furniture and fixtures	1,500 00	Undivided profits, less cur-	
Due from approved reserve		rent expenses and taxes	
banks	22,274 40	paid	437 03
Due from other banks	6,500 00	Individual deposits, subject	
Checks on other banks and		to check	21,189 41
cash items	625 13	Time certificates of deposit	81,901 13
Gold coin	1,820 00		
Silver coin	533 30		
U. S. and national currency	5,725 00		
Nickels and cents	57 85		
Total	<u>\$115,527 57</u>	Total	<u>\$115,527 57</u>

NAMES OF STOCKHOLDERS.

K. Rosholt, Eau Claire....	\$5,800 00	C. J. Lissack, Fall Creek..	200 00
W. H. Frawley, Eau Claire	2,000 00	J. E. Zetzman, Fall Creek	200 00
Wm. Niebuhr, Fall Creek..	1,000 00	F. C. Lanna, Fall Creek..	300 00
P. S. Lindenthaler, Fall Ck.	500 00		
		Total	<u>\$10,000 00</u>

Fall River—The First State Bank.

JOHN FOSTER, Sr., President.
G. W. STEPHENS, Vice President.

L. E. EVERSON, Cashier.
FLORENCE M. EVERSON, Asst. Cashier.

DIRECTORS.

John Foster, Sr.,
G. W. Stephens,
C. T. Rockafellow,
Maria Babcock,
James S. Babcock,

S. C. Chambers,
C. J. Linqvist,
Nettie C. C. Linqvist,
L. E. Everson.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts	\$72,917 44	Capital stock paid in	\$10,000 00
Overdrafts	3,330 52	Surplus fund	500 00
Furniture and fixtures	2,536 37	Undivided profits, less current expenses and taxes paid	640 13
Due from approved reserve banks	15,543 44	Individual deposits, subject to check	26,777 73
Checks on other banks and cash items	58 11	Demand certificates of deposit	62,816 97
Gold coin	4,150 00	Savings deposits	405 48
Silver coin	734 00		
U. S. and national currency	1,615 00		
Nicks and cents	255 43		
Total	\$101,140 31	Total	\$101,140 31

NAMES OF STOCKHOLDERS.

L. E. Everson, Fall River.	\$2,000 00	Nettie C. C. Linqvist, Rio.	500 00
Geo. W. Stephens, Columbus.	2,000 00	C. T. Rockafellow, Fall River	1,000 00
C. J. Linqvist, Rio	500 00	S. C. Chambers, Milton Jet.	500 00
Jas. S. Babcock, Fall River	500 00	Total	\$10,000 00
Maria Babcock, Fall River	500 00		
John Foster, Sr., Fall River	2,500 00		

Fennimore—Fennimore Bank.

CHAS. A. WILLISON, President.

DONALD WILLISON, Cashier.
LALLA E. WILLISON, Asst. Cashier.

DIRECTORS.

Chas. A. Willison,
Donald Willison,

Lalla E. Willison.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts	\$17,476 85	Capital stock paid in	\$5,000 00
Furniture and fixtures	500 00	Surplus fund	800 00
Due from approved reserve banks	7,836 65	Undivided profits, less cur- rent expenses and taxes paid	738 59
Checks on other banks and cash items	293 08	Individual deposits, subject to check	15,117 66
Gold coin	2,300 00	Demand certificates of de- posit	1,750 00
Silver coin	264 75	Time certificates of deposit	9,105 33
U. S. and national currency	3,800 00		
Nickels and cents	40 25		
Total	<u>\$32,511 58</u>	Total	<u>\$32,511 58</u>

NAMES OF STOCKHOLDERS.

Chas. A. Willison, Fenni- more	\$4,000 00	Donald Willison, Fenni- more	500 00
Lalla E. Willison, Fenni- more	500 00	Total	<u>\$5,000 00</u>

Fennimore—State Bank of Fennimore.

LWIGHT T. PARKER, President.
WILLIAM MARSDEN, Vice President.

J. R. VILLEMONTÉ, Cashier.

DIRECTORS.

Dwight T. Parker,
Geo. A. Kreul,
Jacob Baumgartner,

William Marsden,
D. B. Brunson,
J. R. Villemonté.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts	\$291,759 72	Capital stock paid in	\$25,000 00
Overdrafts	3,384 85	Surplus fund	5,000 00
U. S., state, municipal and other bonds	15,000 00	Undivided profits, less cur- rent expenses and taxes paid	1,145 58
Banking house	4,000 00	Individual deposits, subject to check	81,219 07
Furniture and fixtures	1,185 00	Demand certificates of de- posit	10,496 26
Due from approved reserve banks	53,116 58	Time certificates of deposit	270,287 54
Gold coin	7,525 00		
Silver coin	1,350 65		
U. S. and national currency	15,765 00		
Nicks and cents	61 65		
Total	\$393,148 45	Total	\$393,148 45

NAMES OF STOCKHOLDERS.

Dwight T. Parker, Fenni- more	\$14,300 00	D. B. Brunson, Fennimore	350 00
William Marsden, Fenni- more	7,150 00	Jacob Baumgartner, Lan- caster	1,000 00
Geo. A. Kreul, Fennimore.	1,450 00	Total	\$25,000 00
J. R. Villemonté, Fenni- more	750 00		

Florence—State Bank of Florence.

E. E. WILCOX, President.
PETER MCGOVERN, Vice President.

F. S. EVANS, Cashier.

DIRECTORS.

Max Sells,
E. E. Wilcox,

Peter McGovern,
F. S. Evans.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts	\$90,725 47	Capital stock paid in	\$15,000 00
U. S., state, municipal and other bonds	6,500 00	Undivided profits, less cur- rent expenses and taxes paid	2,901 58
Furniture and fixtures	1,409 64	Individual deposits, subject to check	35,982 13
Other real estate owned	2,800 00	Demand certificates of de- posit	65,767 40
Due from approved reserve banks	3,716 42	Cashier's checks outstand- ing	330 00
Due from other banks	1,286 36		
Checks on other banks and cash items	25 00		
Gold coin	5,305 00		
Silver coin	923 22		
U. S. and national currency	7,090 00		
Clearing house certificates	200 00		
Total	\$119,981 11	Total	\$119,981 11

NAMES OF STOCKHOLDERS.

E. E. Wilcox, Florence	\$3,000 00	Max Sells, Florence	800 00
H. D. Fisher, Florence	3,100 00	A. E. Guensburg, Menom- onee, Mich.	300 00
Peter McGovern, Florence	900 00	Anna Campbell, Quincy, Mich.	500 00
F. S. Evans, Florence	800 00	C. H. Prouty, Three Rivers, Mich.	1,000 00
Chas. Loughrey, Marinette	700 00	M. J. Backus, Three Rivers, Mich.	600 00
H. A. Hansen, Florence	500 00	W. G. Caldwell, Three Rivers, Mich.	500 00
W. W. Noyes, Florence	100 00	B. L. Diehl, Danville, Penn.	400 00
Mrs. I. Soderburg, Florence	100 00		
E. W. Hopkins, Common- wealth	800 00	Total	\$15,000 00
John McNaughton, Apple- ton	800 00		
Kate Johnson, Florence	100 00		

Fond du Lac—Cole Savings Bank.

WM. E. COLE, President.
J. C. FUHRMAN, Vice President.

WM. T. COLE, Cashier.

DIRECTORS.

J. C. Fuhrman,
W. C. Reinig,
Henry Grantman,

Wm. E. Cole,
A. E. Cole.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts	\$131,039 93	Capital stock paid in	\$25,000 00
Overdrafts	5 77	Surplus fund	2,200 00
U. S., state, municipal and other bonds	48,103 16	Undivided profits, less cur- rent expenses and taxes paid	5,270 10
Furniture and fixtures	1,311 62	Dividends unpaid	32 50
Due from approved reserve banks	44,722 63	Individual deposits, subject to check	55,920 23
Due from other banks	6,406 50	Demand certificates of de- posit	1 00
Checks on other banks and cash items	1,215 81	Time certificates of deposit	44,223 50
Gold coin	7,385 00	Savings deposits	135,806 29
Silver coin	2,962 50		
U. S. and national currency	25,019 00		
Nickels and cents	281 70		
Total	<u>\$268,453 62</u>	Total	<u>\$268,453 62</u>

NAMES OF STOCKHOLDERS.

J. C. Fuhrman, Fond du Lac	\$50 00	Henry Grantman, Lomira	100 00
John Reinig estate, Fond du Lac	500 00	A. E. Cole, Fond du Lac	100 00
Johanna Kurtius, Fond du Lac	250 00	A. H. Hammetter, Milwau- kee	100 00
W. C. Reinig, Fond du Lac	100 00	Wm. E. Cole, Fond du Lac	23,800 00
		Total	<u>\$25,000 00</u>

Fort Atkinson—Citizens State Bank.

L. B. ROYCE, President.

C. A. CASWELL, Cashier.
R. D. CHASE, Asst. Cashier.

DIRECTORS.

L. B. Royce,
C. A. Caswell,
R. D. Chase,J. A. Caswell,
T. B. Royce.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts	\$151,382 00	Capital stock paid in	\$25,000 00
Overdrafts	489 16	Surplus fund	5,000 00
Banking house	2,500 00	Undivided profits, less cur-	
Furniture and fixtures	1,000 00	rent expenses and taxes	
Other real estate owned	1,200 00	paid	7,630 43
Due from approved reserve		Individual deposits, subject	
banks	34,790 20	to check	121,079 10
Checks on other banks and		Demand certificates of de-	
cash items	1,057 49	posit	51,248 47
Gold coin	2,440 00		
Silver coin	2,130 00		
U. S. and national currency	12,866 00		
Nicke's and cents	103 15		
Total	<u>\$209,958 00</u>	Total	<u>\$209,958 00</u>

NAMES OF STOCKHOLDERS.

L. B. Royce, Fort Atkin-		R. D. Chase, Fort Atkin-	
son	\$6,500 00	son	1,500 00
C. A. Caswell, Fort Atkin-		T. B. Royce, Fort Atkin-	
son	7,500 00	son	500 00
Mrs. J. A. Caswell, Fort		George Heid, Jefferson	1,000 00
Atkinson	8,000 00		
		Total	<u>\$25,000 00</u>

Fountain City—First State Bank.

F. J. BOHRI, President.
C. A. KIRCHNER, Vice President.

H. E. BOHRI, Cashier.

DIRECTORS.

F. J. Bohri,
C. A. Kirchner,
H. Roettiger,

M. L. Fugina,
Theo. Wold.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts	\$87,346 75	Capital stock paid in	\$10,000 00
Overdrafts	171 73	Surplus fund	1,500 00
U. S. state, municipal and other bonds	5,000 00	Undivided profits, less cur- rent expenses and taxes paid	1,308 81
Furniture and fixtures	1,697 45	Individual deposits, subject to check	24,770 11
Due from approved reserve banks	23,676 04	Time certificates of deposit	92,578 06
Checks on other banks and cash items	637 62		
Gold coin	335 00		
Silver coin	505 20		
U. S. and national currency	10,765 00		
Nickels and cents	22 19		
Total	<u>\$130,156 98</u>	Total	<u>\$130,156 98</u>

NAMES OF STOCKHOLDERS.

Frederick Bohri, Sr., Foun- tain City	\$2,000 00	Edward H. Kirchner, Foun- tain City	500 00
Fred. J. Bohri, Fountain City	1,000 00	Henry Roettiger, Fountain City	1,000 00
Harry E. Bohri, Fountain City	1,000 00	Martin Fugina, Fountain City	500 00
Albert Kirchner, Fountain City	2,000 00	Theodore Wold, Winona, Minn.	1,000 00
Charles A. Kirchner, Foun- tain City	500 00	John A. Borth, Winona, Minn.	500 00
		Total	<u>\$10,000 00</u>

Fox Lake—State Bank of Fox Lake.

C. H. EGGLESTON, President.
H. CLAUSEN, Vice President.

F. I. DAVISON, Cashier.
D. C. CHURCH, Asst. Cashier.

DIRECTORS.

C. H. Eggleston,
H. Clausen,
James Gamble,
Chas. Lyle,

W. D. Borst,
F. I. Davison,
John Stoddart.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$177,452 57	Capital stock paid in.....	\$25,000 00
Overdrafts	1,132 49	Surplus fund.....	14,000 00
U. S., state, municipal and other bonds	5,000 00	Undivided profits, less cur- rent expenses and taxes paid	2,807 15
Banking house.....	5,000 00	Individual deposits, subject to check.....	42,327 62
Furniture and fixtures....	2,000 00	Demand certificates of de- posit	670 91
Due from approved reserve banks	71,876 96	Time certificates of deposit	117,954 59
Gold coin.....	8,380 00	Savings deposits.....	81,794 06
Silver coin.....	1,558 00		
U. S. and national currency	10,322 00		
Nickels and cents.....	202 31		
Clearing house checks....	1,630 00		
Total	<u>\$284,554 33</u>	Total	<u>\$284,554 33</u>

NAMES OF STOCKHOLDERS.

C. H. Eggleston, Fox Lake	\$3,500 00	Mrs. Phebe A. Hughes, Fox Lake	1,500 00
H. Clausen, Fox Lake....	1,500 00	Henry Hutchinson, Ran- dolph	1,000 00
F. I. Davison, Fox Lake .	1,000 00	Wm. Lyle, Fox Lake	500 00
James Gamble, Fox Lake..	1,000 00	Helen Armstrong, Fox Lake	1,500 00
E. J. Hughes, Fox Lake... 2,000 00		Chas. Lyle, Fox Lake....	1,000 00
D. Short, Fox Lake.....	500 00	W. D. Borst, Fox Lake... 1,300 00	
Wm. G. Jones, Fox Lake... 500 00		E. J. Bunker, Waupun... 500 00	
O. N. Gorton, Fox Lake... 500 00		Joseph W. Power, Fox Lake	1,000 00
Lake	500 00	J. L. Townsend, Fox Lake	400 00
Mrs. G. G. Jones, Beaver Dam	100 00	J. W. Williams, Marshall, Minn.	500 00
Mrs. M. E. Roberts, Mil- waukee	500 00	Mrs. Mary Williams, Clear Lake, Ia.	1,000 00
Morgan Jones, Randolph.. 200 00			
John Stoddart, Fox Lake. 500 00		Total	<u>\$25,000 00</u>
Edward Davis, Randolph.. 1,000 00			
Margaret E. Hatcher, Wau- pun	2,000 00		

Galesville—Bank of Galesville.

E. F. CLARK, President.
IVER PEDERSON, Vice President.

J. F. CANCE, Cashier.
A. L. SEVERANCE, Asst. Cashier.

DIRECTORS.

A. A. Arnold,
E. F. Clark,
J. F. Cance,
B. W. Davis,

S. C. French,
G. O. Gilbertson,
Iver Pederson.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$339,547 88	Capital stock paid in....	\$50,000 00
Overdrafts	1,894 44	Surplus fund.....	10,000 00
U. S., state, municipal and other bonds	63,600 00	Undivided profits, less cur- rent expenses and taxes paid	8,813 34
Stocks and other securities	2,500 00	Dividends unpaid.....	320 00
Banking house.....	7,000 00	Individual deposits, subject to check.....	74,264 52
Due from approved reserve banks	62,350 41	Demand certificates of de- posit	15,186 85
Checks on other banks and cash items.....	2,168 75	Time certificates of deposit	300,501 08
Gold coin.....	4,795 00	Savings deposits.....	35,218 55
Silver coin.....	1,647 40		
U. S. and national currency	8,719 00		
Nicks and cents.....	81 46		
Total	\$494,304 34	Total	\$494,304 34

NAMES OF STOCKHOLDERS.

A. A. Arnold, Galesville..	\$2,500 00	Clinton H. French, San Francisco, Cal.	400 00
A. H. Arnold, Galesville..	1,000 00	H. A. Jegi, Galesville ...	500 00
Mrs. Lunetta C. Burns, Trempealeau	1,300 00	P. H. Johnson, Whitehall.	1,000 00
John Bohrnstedt, Gales- ville	1,000 00	Mrs. Leila A. Holmberg, Cashton	300 00
W. C. Bohrnstedt, Arcadia	700 00	F. G. & B. W. Davis, jointly, Galesville	1,000 00
E. J. Brovold, Ettrick....	500 00	F. A. Kellman, Galesville.	1,000 00
J. E. Cance, Ettrick.....	500 00	A. W. Newman estate, Madison	1,000 00
Mrs. Fra F. Clark, Chi- cago, Ill.	2,000 00	Iver Pederson, Ettrick ...	1,000 00
L. W. Clark, Georgetown, Wash	2,500 00	Albert Pederson, Ettrick ..	500 00
E. F. Clark, Galesville....	8,000 00	C. F. Ringlee, Melrose....	1,000 00
J. F. Cance, Galesville....	5,500 00	Mabel A. Sagen, Gales- ville	300 00
Wm. Cance, Havre, Mont.	1,000 00	A. L. Severance, Galesville	200 00
B. W. Davis, Galesville... S. C. French, Galesville..	1,200 00 1,300 00	Mrs. Addie S. Tower, La Crosse	500 00
Mrs. Mollie A. French, Galesville	500 00	Mrs. Jennie L. Tower, Galesville	100 00
I. S. Farrand, Galesville..	1,000 00	Mrs. Allie D. Thompson, Galesville	700 00
Gilbertson & Myhre, Gales- ville	1,000 00	Mrs. Allie D. Thompson, guardian, Galesville ...	600 00
A. A. Arnold, E. F. Clark, J. F. Cance, S. C. French, B. W. Davis, I. Pederson, jointly, Galesville	3,300 00	J. C. Utter estate, Trempea- leau	1,000 00
Hammer & Enghagen, Galesville	500 00	G. Van Steenwyk estate, La Crosse	1,500 00
J. L. Jensen, Galesville ...	1,000 00	Mrs. Grace M. Veitch, Rush City, Minn.....	300 00
Lizzie B. Kellman, Gales- ville	300 00	W. S. Wadleigh, Galesville	500 00
		Total	\$50,000 00

Gays Mills—Bank of Gays Mills.

H. W. STUCKEY, President.
F. J. LEWIS, Vice President.

O. A. SHERWOOD, Cashier.

DIRECTORS.

H. W. Stuckey,
F. J. Lewis,

O. A. Sherwood.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$37,248 82	Capital stock paid in....	\$5,000 00
Overdrafts	1,161 32	Surplus fund.....	3,000 00
Banking house.....	1,450 00	Undivided profits.....	87 93
Furniture and fixtures....	1,200 00	Individual deposits, subject to check	15,744 15
Due from approved reserve banks	8,653 85	Demand certificates of de- posit	29,336 00
Checks on other banks and cash items.....	253 54	Bills payable.....	2,000 00
Exchanges for clearing house	435 10		
Gold coin.....	470 00		
Silver coin.....	495 12		
U. S. and national currency	2,340 00		
Interest account.....	668 76		
Expense account.....	791 57		
Total	<u>\$55,168 08</u>	Total	<u>\$55,168 08</u>

NAMES OF STOCKHOLDERS.

H. W. Stuckey, Gays Mills	\$100 00	O. A. Sherwood, Gays Mills	4,800 00
F. J. Lewis, Gays Mills..	100 00	Total	<u>\$5,000 00</u>

Genoa Junction—Citizens State Bank.

JAMES G. ALLEN, President.
H. W. SMITH, Vice President.

C. A. STONE, Cashier.

DIRECTORS.

James G. Allen,
H. W. Smith,
R. Holmes,

C. D. Blanke,
C. E. Williams.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$83,478 33	Capital stock paid in.....	\$12,000 00
Overdrafts	3,789 02	Undivided profits, less current expenses and taxes paid	3,496 96
Banking house.....	2,700 00	Individual deposits, subject to check.....	30,559 24
Furniture and fixtures....	2,151 00	Demand certificates of deposit	73,654 03
Due from approved reserve banks	21,140 40		
Checks on other banks and cash items.....	500 90		
Gold coin.....	2,060 00		
Silver coin.....	161 95		
U. S. and national currency	3,702 00		
Nickels and cents.....	26 63		
Total	<u>\$119,710 23</u>	Total	<u>\$119,710 23</u>

NAMES OF STOCKHOLDERS.

C. A. Stone, Genoa Junction	\$900 00	R. S. Gifford, Genoa Junction	100 00
Jas. G. Allen, Lake Geneva ..	1,300 00	F. M. Miller, Genoa Junction	100 00
H. W. Smith, Genoa Junction ..	500 00	J. C. Reynolds, Lake Geneva	100 00
C. D. Blanke, Genoa Junction ..	1,000 00	James Head, Genoa Junction	100 00
C. E. Williams, Genoa Junction	600 00	J. M. Carey & Son, Genoa Junction	300 00
John Hoffman, Lake Geneva ..	400 00	Holmes Bros., Genoa Junction	500 00
E. G. Price, Lake Geneva..	200 00	D. R. Kimball, Genoa Junction	100 00
John Knobbe, Chicago, Ill.	2,100 00	E. O. Kull, Genoa Junction	200 00
Joe Merritt, Lake Geneva..	800 00	Wm. Sponholtz, Genoa Junction	100 00
W. S. Merritt, Lake Geneva	500 00	J. G. Jones, Genoa Junction	100 00
Frank Weter, Genoa Junction ..	100 00	John H. Miller, Genoa Junction	100 00
C. W. Forbes, Elkhorn....	100 00	Charles French, Lake Geneva	100 00
Aug. Rothe, Powers Lake..	100 00	Chas. D. Miller, Genoa Junction	200 00
A. C. Rowe, Genoa Junction	200 00	T. Howard Fellows, Genoa Junction	200 00
Chas. Kull, Genoa Junction	100 00		
A. Trumblee, Genoa Junction ..	300 00	Total	\$12,000 00
Fred S. Paskie, Genoa Junction	100 00		
Fred Gleason, Genoa Junction ..	200 00		
John P. Stanton, Lake Geneva	200 00		

Gillett—Citizens State Bank.

F. J. MARTIN, President.
F. F. KOSKE, Vice President.

N. H. JOHNSON, Cashier.
HERBERT A. KOSKE, Asst. Cashier.

DIRECTORS.

Harry Serier,
August Zippel,
Frank Foelker,
Geo. Klosterman,

F. J. Martin,
F. F. Koske,
N. H. Johnson.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$42,737 13	Capital stock paid in....	\$25,000 00
Overdrafts	2,115 33	Undivided profits.....	292 44
Banking house.....	6,250 00	Individual deposits, subject	
Furniture and fixtures....	2,000 00	to check	18,725 69
Due from banks.....	806 02	Time certificates of deposit	17,451 25
Checks on other banks and		Savings deposits.....	1,183 76
cash items.....	219 28		
Gold coin.....	520 00		
Silver coin.....	808 05		
U. S. and national currency	6,398 00		
Nickels and cents.....	55 48		
Expense account.....	743 85		
Total	<u>\$62,653 14</u>	Total	<u>\$62,653 14</u>

NAMES OF STOCKHOLDERS.

Ester Arneson, Underhill...	\$200 00	H. A. Koske, Pulcifer....	100 00
J. M. Aukerson, Gillett....	200 00	Geo. Klosterman, Shawano	2,000 00
W. C. Burse, Gillett.....	500 00	J. M. Melchoir, Gillett....	200 00
H. A. Brock, Gillett.....	100 00	F. J. Martin, Shawano....	2,000 00
E. Barkman, Gillett.....	200 00	Alf. Nayo, Gillett.....	100 00
Gust. Bocker, Gillett.....	200 00	Lewis Nayo, Gillett.....	100 00
J. M. Clark, Gillett.....	300 00	Sam Olson, Gillett.....	200 00
Sam. Engelbritzen, Gillett.	200 00	Soren Peterson, Gillett....	100 00
And. Fromness, Gillett....	100 00	Wm. Rassmussen, Pulcifer	500 00
Frank Foelker, Gillett....	500 00	Walter Smith, Gillett....	100 00
A. Gomher, Gillett.....	200 00	D. F. Smith, Green Bay...	400 00
Peter Gomher, Gillett....	100 00	L. B. Stueke, Gillett....	200 00
John Gomher, Gillett....	100 00	Arthur Sach, Gillett.....	100 00
H. Gillerson, Gillett.....	100 00	Jas. Slaug, Gillett.....	100 00
Alfred Gillerson, Gillett..	100 00	Hans Slaug, Gillett.....	100 00
Alex. Gillerson, Gillett....	100 00	Harry Serier, Suring.....	1,000 00
Sam Gilbertson Gillett....	100 00	H. C. Sorensen, Gillett....	200 00
Ed. Grenke, Gillett.....	100 00	J. F. Spiess, Oconto Falls.	100 00
C. S. Gerlach, Gillett....	400 00	Ira J. Wicks, Shawano....	300 00
Geo. Groteueschen, Gillett	100 00	Graham Young, Gillett....	100 00
A. M. Hanson, Gillett....	100 00	Aug. Zippel, Oconto Falls.	2,500 00
N. H. Johnson, Gillett....	4,000 00		
F. F. Koske, Pulcifer.....	6,500 00	Total	<u>\$25,000 00</u>

Glen Haven—The Glen Haven Bank.

J. S. KIDD, President.
W. H. JORDAN, Vice President.

EDWIN BARR, Cashier.
E. R. KIDD, Asst. Cashier.

DIRECTORS.

J. S. Kidd,
W. H. Jordan,
Wm. Forck,
Will Morrissey,

M. W. Metcalf,
M. R. Seippel,
Marlow Kidd.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$67,081 44	Capital stock paid in.....	\$10,000 00
Overdrafts	312 47	Surplus fund.....	1,200 00
Banking house.....	2,000 00	Undivided profits, less cur-	
Furniture and fixtures....	1,666 00	rent expenses and taxes	
Due from approved reserve		paid	1,433 37
banks	17,682 32	Individual deposits, subject	
Checks on other banks and		to check.....	18,192 74
cash items.....	359 23	Demand certificates of de-	
Gold coin.....	1,160 00	posit	1,578 65
Silver coin.....	582 85	Time certificates of deposit	63,802 66
U. S. and national currency	5,314 00		
Nickels and cents.....	49 11		
Total	\$96,207 42	Total	\$96,207 42

NAMES OF STOCKHOLDERS.

Albert Kuenster, Glen Haven	\$500 00	M. R. Seippel, Glen Haven	500 00
Gustave Kuenster, Glen Haven	500 00	Marlow Kidd, Glen Haven	1,000 00
V. S. Kidd, Taber, Alberta Canada	1,500 00	L. H. Bennett, Glen Haven	100 00
Wm. Forck, Glen Haven..	1,000 00	Wm. Hutchcroft, Glen Haven	500 00
W. F. Ackerman, Glen Haven	500 00	Lewis Kraus, Glen Haven.	200 00
M. W. Metcalf, Glen Haven	500 00	John Lambin, Glen Haven.	200 00
J. S. Kidd, Glen Haven ..	1,000 00	Will Morrissey, Glen Haven	500 00
Jas. Metcalf, Glen Haven	500 00	Jas. A. Valentine, Minne-	
W. H. Jordan, Glen Haven	500 00	apolis, Minn.....	500 00
		Total	\$10,000 00

Glenwood—First Bank of Glenwood.

F. P. AINSWORTH, President.

L. F. AINSWORTH, Cashier.

DIRECTORS.

Geo. F. Ott,
F. P. Ainsworth,

L. F. Ainsworth.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$38,360 95	Capital stock paid in.....	\$5,000 00
Overdrafts	1,577 03	Surplus fund.....	650 00
Banking house.....	3,377 64	Undivided profits, less cur-	
Furniture and fixtures....	1,348 14	rent expenses and taxes	
Due from approved reserve		paid	588 89
banks	6,632 81	Individual deposits, subject	
Checks on other banks and		to check.....	24,351 75
cash items.....	27 28	Time certificates of deposit	19,892 12
Exchanges for clearing		Savings deposits.....	462 60
house	68 30	Cashier's checks outstand-	
Gold coin.....	1,575 00	ing	6,359 43
Silver coin.....	1,009 90		
U. S. and national currency	3,267 00		
Nickels and cents.....	60 74		
Total	<u>\$57,304 79</u>	Total	<u>\$57,304 79</u>

NAMES OF STOCKHOLDERS.

F. P. Ainsworth, Glenwood	\$4,700 00	Mrs. Nettie Ainsworth,	
L. F. Ainsworth, Glenwood	100 00	Glenwood	100 00
Geo. F. Ott, Gordon.....	100 00		
		Total	<u>\$5,000 00</u>

Glidden—Glidden State Bank.

H. FLEISHBEIN, President.
A. FLEISHBEIN, Vice President.

JOHN FLEISHBEIN, Cashier.

DIRECTORS.

H. Fleishbein,
A. Fleishbein.,

John Fleishbein.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$40,758 65	Capital stock paid in....	\$5,000 00
Overdrafts	366 95	Surplus fund.....	2,500 00
U. S., state, municipal and other bonds.....	4,000 00	Undivided profits, less cur- rent expenses and taxes paid	3,242 90
Stocks and other securities	2,749 52	Individual deposits, subject to check.....	26,470 73
Furniture and fixtures....	800 00	Time certificates of deposit	21,520 85
Due from approved reserve banks	4,430 63		
Due from other banks....	544 17		
Checks on other banks and cash items.....	119 83		
Gold coin.....	260 00		
Silver coin.....	1,000 05		
U. S. and national currency	3,673 00		
Nickels and cents.....	31 68		
Total	<u>\$58,734 48</u>	Total	<u>\$58,734 48</u>

NAMES OF STOCKHOLDERS.

H. Fleishbein, Glidden....	\$2,400 00	A. Fleishbein, Ironwood, Mich.	200 00
John Fleishbein, Glidden..	2,400 00	Total	<u>\$5,000 00</u>

Grand Rapids—Bank of Grand Rapids.

ISAAC P. WITTER, President.
GEO. W. MEAD, Vice President.

E. B. REDFORD, Cashier.
W. G. SCHROEDEL, Asst. Cashier.

DIRECTORS.

Isaac P. Witter,
Emily L. Witter.

Geo. W. Mead.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$290,065 75	Capital stock paid in....	\$50,000 00
Overdrafts	2,642 08	Surplus fund.....	10,000 00
U. S., state, municipal and other bonds.....	18,273 75	Undivided profits, less cur- rent expenses and taxes paid	6,551 55
Stocks and other securities	5,040 00	Individual deposits, subject to check.....	176,949 54
Due from approved reserve banks	43,303 60	Time certificates of deposit	158,717 59
Due from other banks....	17,740 03	Savings deposits.....	3,055 51
Checks on other banks and cash items.....	2,624 18		
Gold coin.....	10,735 00		
Silver coin.....	3,277 45		
U. S. and national currency	8,057 00		
Nickels and cents.....	282 16		
Orders	3,233 19		
Total	<u>\$405,274 19</u>	Total	<u>\$405,274 19</u>

NAMES OF STOCKHOLDERS.

Isaac P. Witter, Grand Rapids	\$19,900 00	J. D. Witter estate, Grand Rapids	26,000 00
Mrs. Emily L. Witter, Grand Rapids	4,000 00	Total	<u>\$50,000 00</u>
Geo. W. Mead, Grand Rapids	100 00		

Grafton—Grafton State Bank.

WM. WEBER, President.
ALBERT KATH, Vice President.

LOUIS L. ZAUN, Cashier.
ROBT P. ZAUN, Asst. Cashier.

DIRECTORS.

Hy. Hennings,
Albert Kath,
Louis L. Zaun,

F. C. Mintzloff,
Wm. Weber.

Statement December 3, 1907

Resources.		Liabilities.	
Loans and discounts.....	\$35,878 32	Capital stock paid in....	\$10,000 00
U. S. state, municipal and other bonds.....	4,000 00	Undivided profits, less cur- rent expenses and taxes paid	680 06
Banking house.....	2,110 92	Individual deposits, subject to check.....	17,401 18
Furniture and fixtures....	963 08	Time certificates of deposit	17,820 00
Due from approved reserve banks	5,132 06	Savings deposits.....	8,002 08
Checks on other banks and cash items.....	238 21		
Gold coin.....	1,725 00		
Silver coin.....	1,128 90		
U. S. and national currency	2,662 00		
Nickels and cents.....	64 83		
Total	<u>\$53,903 32</u>	Total	<u>\$53,903 32</u>

NAMES OF STOCKHOLDERS.

Louis L. Zaun, Lomira....	\$6,500 00	C. Gerlach, Grafton.....	100 00
F. C. Mintzloff, Grafton..	500 00	H. Hennings, Grafton....	200 00
Fred Behrens, Grafton....	200 00	Geo. Blank, Grafton.....	200 00
Albert Kath, Grafton....	500 00	H. Hovener, Grafton.....	200 00
C. F. Mintzloff, Grafton..	200 00	W. H. Hovener, Grafton..	200 00
Wm. Weber, Grafton.....	400 00	Theo. Clausung, Grafton..	200 00
Fred Kohlwey, Grafton...	100 00	Robt P. Zaun, Grafton..	300 00
Clausung & Blank, Grafton	200 00		
		Total	<u>\$10,000 00</u>

Granton—Farmers State Bank.

ROBERT KURTH, President.
JOHN P. KINTZELE, Vice President.

W. SCOTT DAVIS, Cashier.

DIRECTORS.

Robert Kurth,
Jno. P. Kintzele,
Geo. A. Ure,
W. Scott Davis,

Carl C. Berg,
John J. Wright,
A. J. Knorr.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$73,788 53	Capital stock paid in.....	\$10,000 00
Overdrafts	1,503 42	Surplus fund.....	700 00
Banking house.....	2,850 00	Undivided profits, less current expenses and taxes paid	995 36
Furniture and fixtures.....	1,790 46	Individual deposits, subject to check.....	48,382 07
Due from approved reserve banks	20,847 99	Demand certificates of deposit	40,040 95
Checks on other banks and cash items.....	1,640 80	Time certificates of deposit	5,423 86
Gold coin.....	1,610 00		
Silver coin.....	423 60		
U. S. and national currency	986 00		
Nicke's and cents.....	101 44		
Total	<u>\$105,542 24</u>	Total	<u>\$105,542 24</u>

NAMES OF STOCKHOLDERS.

Herman H. Henning, Chill.	\$200 00	John Dietrich, Granton...	100 00
Aug. F. Daukemeyer, Chill	200 00	S. L. Marsh, Granton....	100 00
Frank Kreyel, Granton....	100 00	H. E. Williams, Granton..	400 00
Henry Fischer, Granton...	100 00	John Wright, Granton....	500 00
Fred W. Davis, Granton...	500 00	P. N. Christenson, Marshfield	100 00
Warren W. Page, Granton...	100 00	Richard Kurth, Granton...	100 00
Carl C. Berg, Granton....	200 00	Phillip J. Keunmeter, Granton	200 00
John P. Kintzele, Granton...	300 00	Louis S. Davis, Granton...	200 00
W. Scott Davis, Granton...	300 00	Ross Paulson, Granton....	200 00
Noble Downer, Granton...	200 00	Bertha Paulson, Granton..	200 00
Ernest Lee, Granton	100 00	Mary E. Tufts, Withee....	300 00
Fred J. Riedel, Granton...	100 00	John Bryden, Greenwood..	100 00
August Roder, Granton....	200 00	Oscar Fricke, Neillsville...	100 00
H. E. W. Krause, Granton...	100 00	Geo. A. Ure, Granton....	300 00
A. J. Knorr, Granton.....	500 00	Edna Kurth, Granton....	100 00
C. M. Olson, Courderay...	100 00	H. B. Holmes, Granton....	500 00
Robert Kurth, Neillsville...	1,000 00	John Ure, Granton.....	200 00
Minnie Kurth, Neillsville...	1,000 00	E. R. Wouser, Granton....	100 00
Wm. Kurth, Neillsville...	500 00		
Daniel Klug, Granton....	200 00	Total	<u>\$10,000 00</u>
Ernest Hautke, Granton...	100 00		
Chas. Dietrich, Granton...	100 00		

Grantsburg—First Bank of Grantsburg.

OLE ANDERSON, President.
S. THORESON, Vice President.

A. P. NELSON, Cashier.
L. R. ROBERTS, Asst. Cashier.

DIRECTORS.

Ole Anderson,
S. Thoreson,
A. P. Nelson,

Wm. Anderson,
J. A. Hickerson.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$229,383 65	Capital stock paid in....	\$25,000 00
Overdrafts	267 94	Surplus fund.....	5,000 00
U. S., state, municipal and other bonds.....	1,510 40	Undivided profits, less cur- rent expenses and taxes paid	2,444 94
Banking house.....	2,200 00	Individual deposits, subject to check.....	61,423 09
Furniture and fixtures...	2,617 50	Time certificates of deposit	109,535 94
Other real estate owned..	1,125 00	Savings deposits.....	78,555 74
Due from approved reserve banks	42,385 68	Cashier's checks outstand- ing	11,538 86
Checks on other banks and cash items.....	759 80		
Gold coin.....	7,290 00		
Silver coin.....	1,100 00		
U. S. and national currency	4,791 00		
Nicke/s and cents.....	67 60		
Total	<u>\$293,498 57</u>	Total	<u>\$293,498 57</u>

NAMES OF STOCKHOLDERS.

A. P. Nelson, Grantsburg..	\$10,400 00	Wm. Anderson, Grants-	
J. A. Hickerson, Grantsburg	3,500 00	burg	1,000 00
Simon Thoreson, Grants-		Andrew Peterson, Grants-	
burg	2,000 00	burg	1,000 00
Ole Anderson, Grantsburg.	5,400 00	Thorsten Olsen, Grants-	
Gust. R. Wedin, Grants-		burg	500 00
burg	1,200 00	Total	<u>\$25,000 00</u>

Gratiot—Gratiot State Bank.

H. W. BURMEISTER, President.
JAMES A. KELLEY, Vice President.

C. M. LUND, Cashier.

DIRECTORS.

H. W. Burmeister,
James A. Kelley,
C. M. Lund,

J. A. Wand,
Wm. Coughlin.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$54,181 43	Capital stock paid in.....	\$10,000 00
Overdrafts	1,740 53	Surplus fund.....	500 00
U. S. state, municipal and other bonds.....	5,000 00	Undivided profits, less cur- rent expenses and taxes paid	2,196 67
Banking house.....	3,500 00	Individual deposits, subject to check.....	21,238 12
Furniture and fixtures....	1,700 00	Demand certificates of de- posit	64,428 47
Due from approved reserve banks	25,955 28		
Exchanges for clearing house	116 00		
Gold coin.....	50 00		
Silver coin.....	647 75		
U. S. and national currency	5,427 00		
Nickels and cents.....	45 27		
Total	<u>\$98,363 26</u>	Total	<u>\$98,363 26</u>

NAMES OF STOCKHOLDERS.

H. W. Burmeister, Gratiot.	\$4,700 00	Clyde Lund, Gratiot.....	100 00
Wm. Coughlin, Gratiot....	500 00	J. A. Wand, Gratiot.....	500 00
James A. Kelley, Gratiot..	1,700 00		
C. M. Lund, Gratiot.....	2,500 00	Total	<u>\$10,000 00</u>

Green Bay—Bank of Green Bay.

R. E. MINAHAN, President.
 PETER F. DORSCHEL, Vice President.

H. R. ERICHSEN, Cashier.

DIRECTORS.

Robert E. Minahan,
 Peter F. Dorschel,
 Wm. L. Evans,
 Walter T. Hagen,
 Joseph F. Martin,

Lawrence Gotfredson,
 A. F. Olmsted,
 C. G. Wilcox,
 Chas. R. Cady.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$155,524 40	Capital stock paid in....	\$25,000 00
Banking house.....	15,000 00	Surplus fund.....	2,000 00
Furniture and fixtures....	2,800 00	Undivided profits, less current expenses and taxes paid.....	1,828 66
Due from approved reserve banks.....	17,816 97	Individual deposits, subject to check.....	49,236 10
Due from other banks....	5,810 30	Time certificates of deposit	75,076 33
Exchanges for clearing house.....	1,377 16	Savings deposits.....	57,717 92
Gold coin.....	1,635 00	Certified checks.....	39 54
Silver coin.....	544 60		
U. S. and national currency	10,188 00		
Nickels and cents.....	152 12		
Total	\$210,898 55	Total	\$210,898 55

NAMES OF STOCKHOLDERS.

R. E. Minahan, Green Bay	\$1,500 00	P. J. Lochman, Green Bay	500 00
P. F. Dorschel, Green Bay	1,000 00	J. H. M. Wigman, Green Bay	1,000 00
H. R. Erichsen, Green Bay	1,800 00	A. F. Olmsted, Green Bay	500 00
Jos. F. Martin, Green Bay	800 00	J. J. Fox, Green Bay.....	500 00
W. L. Evans, Green Bay..	500 00	Henry Herrich, Green Bay	1,000 00
W. T. Hagen, Green Bay	1,000 00	Charles Le Comte, Green Bay	500 00
Chas. R. Cady, Green Bay	1,000 00	Edw. R. Theby, Green Bay	300 00
Julius Parmentier, Green Bay	500 00	P. H. Martin, Green Bay..	1,000 00
C. G. Wilcox, DePere....	500 00	Rose Meacham, Casco....	500 00
V. I. Minahan, Green Bay	1,000 00	Lawrence Gotfredson, Green Bay	1,500 00
P. A. Van Susteran, Green Bay	200 00	Jean Brown, Green Bay..	300 00
F. A. Hagen, Green Bay ..	1,000 00	H. R. Barnard, Green Bay.	300 00
N. J. Monahan, Green Bay	500 00	Otto Kaap, Green Bay....	100 00
Herman Ehle estate, Green Bay	500 00	Nic. Meyer, Green Bay....	500 00
L. A. Ricklin, Green Bay..	1,000 00	H. M. Beck estate, Green Bay	500 00
L. C. Locklin, Green Bay.	500 00	Jos. H. Servotte, Green Bay	500 00
Horace J. Smith, Green Bay	1,000 00	Nic. Filz, Luxemburg....	200 00
R. C. Buchanan, Green Bay	500 00		
M. J. O'Brien, Green Bay..	500 00	Total	\$25,000 00

Green Bay—The Farmers Exchange Bank.

ANDREW REIS, President.
FRED. A. RAHR, Vice President.

S. A. BELL, Cashier.

DIRECTORS.

Andrew Reis,
Fred A. Rahr,
J. H. Osterloh,
Samuel H. Cady,

Phil. A. Haeyers
J. S. Johnson,
H. Cleermans,
S. A. Bell.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$171,458 80	Capital stock paid in....	\$30 000 00
Overdrafts	569 39	Surplus fund.....	4,000 00
U. S. state, municipal and other bonds.....	2,067 79	Undivided profits, less cur- rent expenses and taxes paid	2,422 64
Stocks and other securities.	906 47	Due to banks—deposits...	2,503 29
Banking house.....	9,000 00	Dividends unpaid.....	6 00
Furniture and fixtures....	4,276 08	Individual deposits, subject to check.....	53,994 35
Due from approved reserve banks	24,743 87	Time certificates of deposit	81,533 17
Due from other banks....	886 57	Savings deposits.....	51,899 65
Checks on other banks and cash items	2,848 89	Bills payable.....	15,000 00
Gold coin.....	3,450 00		
Silver coin.....	608 00		
U. S. and national currency	20,413 00		
Nickels and cents.....	130 2½		
Total	\$241,359 10	Total	\$241,359 10

NAMES OF STOCKHOLDERS.

B. Abrahams, Green Bay.	\$200 00	John Kriescher, Preble....	200 00
John Becher, Preble.....	200 00	J. J. Cannard, Green Bay	1,000 00
J. J. Bins, Green Bay.....	500 00	J. E. Connelly, Preble....	200 00
Hubert Basten, Preble....	100 00	John Conrad, Poland.....	100 00
S. A. Bell, Green Bay....	2,000 00	John Connelly, Preble	200 00
Samuel H. Cady, Green Bay	1,000 00	John Degroot, Preble....	500 00
Henry Cleermans, Green Bay	1,000 00	Felix Decock, Green Bay.	500 00
William Cleermans, Green Bay	1,000 00	H. C. Erbe, Green Bay ...	1,500 00
Emma N. Erbe, Green Bay	500 00	N. Feldhausen, Green Bay	200 00
F. J. Hannon, Green Bay..	1,500 00	J. P. Francois, Green Bay	500 00
Lizzie Reis, Green Bay...	100 00	H. A. Foeller, Green Bay..	200 00
		F. C. Grimmer, Green Bay	300 00
		Kate Gerstner, Luxemburg	100 00

NAMES OF STOCKHOLDERS—Continued.

Robert Gerstner, Luxumburg	1,200 00	Frank Blunde, New Franken	200 00
Julia Gerstner, Henrysville	100 00	Theo. Mallette, Green Bay	100 00
M. T. Anderegg, Green Bay	100 00	J. H. Osterloh, Luxemburg	500 00
Joseph Degreef, Green Bay	100 00	Anton Pasterskie, Forks..	100 00
Phil. A. Haevers, Green Bay	1,200 00	Andrew Reis, Green Bay..	1,200 00
Joseph Hacker, Green Bay	300 00	Fred A. Rahr, Green Bay	1,000 00
D. W. Hudson, Green Bay	200 00	Joseph Servaes, Green Bay	500 00
P. P. Heyrmann, De Pere	300 00	Herman Smits, Green Bay	1,000 00
Christ Hansen, Preble....	100 00	Alex. Sharp, Green Bay...	200 00
Frank Heyrmann, Preble...	200 00	H. J. Siegmund, Preble...	100 00
J. S. Johnson, Green Bay.	500 00	Lorenz Schauer, New Franken	100 00
Math. Zilles, Green Bay...	1,100 00	L. C. Schauer, New Franken	100 00
Graner & Abrams, Green Bay	500 00	Louis Schoen, Preble....	200 00
Edwin Liebman, Preble...	500 00	P. A. Van Sustern, Green Bay	300 00
Peter Lagers, Green Bay.	1,000 00	M. Vandenlangenberg, Preble	100 00
Fred Lange, Green Bay..	100 00	W. P. Wagner, Green Bay.	1,500 00
Alphonse LaMarre, Preble.	100 00	M. Windhauser, Green Bay	100 00
James Larkin, Green Bay.	100 00	D. J. Wittig, Green Bay..	200 00
J. V. Micksch, Green Bay	500 00		
G. A. Richardson, Green Bay	500 00	Total	\$30,000 00
H. D. Van Seggern, Fontenoy	200 00		

Green Lake—Green Lake State Bank.

C. S. MORRIS, President.
N. W. TAYLOR, Vice President.

M. C. GARDENIER, Cashier.

DIRECTORS.

C. S. Morris,
N. W. Taylor,
J. R. Brooks,
H. H. Morris,

L. D. Patterson,
S. G. Potter,
M. C. Gardenier.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$183,572 50	Capital stock paid in....	\$25,000 00
Overdrafts	519 01	Surplus fund.....	2,000 00
U. S., state, municipal and other bonds.....	5,000 00	Undivided profits, less cur- rent expenses and taxes paid	1,183 74
Banking house.....	4,896 31	Individual deposits, subject to check.....	39,674 01
Furniture and fixtures....	2,704 81	Time certificates of deposit	174,372 38
Due from approved reserve banks	37,030 82		
Due from other banks....	369 40		
Gold coin	1,015 00		
Silver coin.....	881 75		
U. S. and national currency	6,111 00		
Nickels and cents.....	129 53		
Total	\$242,230 13	Total	\$242,230 13

NAMES OF STOCKHOLDERS.

John J. Wood, Jr., Berlin	\$500 00	L. D. Patterson, Green Lake	500 00
Clara A. Morris, Berlin..	1,000 00	A. L. Palmer, Green Lake	200 00
R. A. Christie, Berlin....	500 00	W. O. Dean, Evanston, Ill	1,000 00
J. R. Brooks, Green Lake..	500 00	W. S. Haigh, Green Lake.	500 00
E. C. Smith, Markesan....	1,000 00	H. F. Oelke, Green Lake.	500 00
Homer H. Morris, Green Lake	1,200 00	Susan Morris, Green Lake	100 00
Geo. S. Thrasher, Green Lake	500 00	N. W. Taylor, Green Lake.	700 00
M. C. Gardenier, Green Lake	500 00	W. M. Taylor, Green Lake	500 00
Ella Gardenier, Markesan	200 00	Lester Clawson, Green Lake	500 00
W. D. Gardenier, Markesan	300 00	Mary Walker, Green Lake.	200 00
L. C. Wheeler estate, Green Lake	1,000 00	Emma Walker, Green Lake	200 00
Samuel Scholes, Green Lake	200 00	Mrs. H. Schueby, Green Lake	200 00
Edw. Morris, Chicago, Ill.	500 00	David B. Greenway, Green Lake	200 00
C. S. Morris, Berlin.....	6,500 00	Harry B. Morris, Green Lake	600 00
William Smith, Green Lake	200 00	W. A. Peterson, Green Lake	500 00
S. G. Potter, Green Lake..	200 00	W. L. Walker, Green Lake	900 00
Izora L. Greenway, Green Lake	400 00	W. S. Buckland, Milwaukee	300 00
May C. Greenway, Green Lake	300 00	Richard H. Hackett, Osh- kosh	500 00
Carol G. Pollard, Green Lake	300 00	H. A. Brayton, Markesan.	200 00
W. E. Parker, Green Lake	300 00	E. J. Norris, Green Lake..	100 00
C. M. Walker, Green Lake	500 00	Total	\$25,000 00

Greenwood—Greenwood State Bank.

ERASTUS BOWEN, President.
JOHN SHANKS, Vice President.

E. F. WOLLENBERG, Cashier.
F. L. NORRIS, Asst. Cashier.

DIRECTORS.

Erastus Bowen,
H. H. Hartson,
E. F. Wollenberg,

Wm. Huntzicker,
John Shanks.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$100,860 83	Capital stock paid in.....	\$25,000 00
Overdrafts	198 78	Surplus fund	2,050 00
Banking house	5,100 00	Undivided profits, less cur-	
Furniture and fixtures....	2,000 00	rent expenses and taxes	
Due from approved reserve		paid	4,122 21
banks	19,048 54	Individual deposits, subject	
Checks on other banks and		to check	33,809 24
cash items	1,163 95	Demand certificates of de-	
Gold coin	3,180 00	posit	76,148 64
Silver coin	1,766 75		
U. S. and national currency	7,752 00		
Nickels and cents.....	59 24		
Total	\$141,130 09	Total	\$141,130 09

NAMES OF STOCKHOLDERS.

Joseph Gibson, Greenwood	\$1,000 00	Mrs. K. Andrews, Colby..	1,000 00
B. F. Thompson, Green-		Jessie Crane, Greenwood..	1,000 00
wood	4,000 00	Wm. Huntzicker, Green-	
H. H. Hartson, Greenwood	4,300 00	wood	1,000 00
Henry Bruengger, Green-		Phillip Vollrath, Greenwood	200 00
wood	3,000 00	August Noah, Greenwood..	200 00
W. T. Hendren, Greenwood	2,200 00	A. H. Noah, Greenwood..	200 00
Erastus Bowen, Green-		Herman Schwarze, Green-	
wood	2,200 00	wood	500 00
John Shanks, Greenwood..	1,000 00	Mrs. Celia Thomas, Green-	
Wm. Johnston, Topeka,		wood	1,000 00
Kansas	1,500 00	Total	\$25,000 00
Wm. Vollrath, Greenwood.	200 00		
E. F. Wollenberg, Green-			
wood	500 00		

Hammond—The Bank of Hammond.

P. C. ANDERSON, President.
EDWARD GARDNER, Vice President.

H. L. ANDERSON, Cashier.
GEO. W. WRIGHT, Asst. Cashier.

DIRECTORS.

Geo. M. Leonard,
Edward Gardner,

Geo. W. Wright,
P. C. Anderson.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$102,306 31	Capital stock paid in.....	\$10,000 00
Overdrafts	91 75	Surplus fund	2,000 00
U. S., state, municipal and other bonds	500 00	Undivided profits, less cur- rent expenses and taxes	
Premium on bonds.....	100 00	paid	866 30
Stocks and other securities	100 00	Due to banks—deposits...	22 42
Banking house, furniture and fixtures	3,500 00	Individual deposits, subject to check	25,428 34
Other real estate owned..	2,500 00	Time certificates of deposit	88,273 88
Due from approved reserve banks	9,183 70		
Due from other banks....	3,117 60	-	
Checks on other banks and cash items	31 80		
Gold coin	55 00		
Silver coin	595 78		
U. S. and national currency	4,387 00		
Nickels and cents.....	122 00		
Total	\$126,590 94	Total	\$126,590 94

NAMES OF STOCKHOLDERS.

Peter C. Anderson, Ham- mond	\$3,000 00	Ole Thorsen, Hammond...	400 00
H. L. Anderson, Hammond	1,000 00	Christ Hanson, Hammond.	450 00
Geo. W. Wright, Hammond	600 00	Peter Hanson, Ashland...	450 00
Geo. M. Leonard, Hammond	800 00	B. E. Grinnell, Hudson...	200 00
Edward Gardner, Ham- mond	900 00	G. I. Gorham, Minneapolis, Minn.	1,800 00
Peter Ronningen, Ham- mond	400 00	Total	\$10,000 00

Hancock—Bank of Hancock.

L. S. WALKER, President.

C. A. WALKER, Cashier.
H. P. WALKER, Asst. Cashier.

DIRECTORS.

L. S. Walker,
C. A. Walker,

M. E. Walker.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$49,735 44	Capital stock paid in.....	\$10,000 00
Banking house	1,600 00	Surplus fund	2,000 00
Furniture and fixtures....	1,000 00	Undivided profits, less cur-	
Due from approved reserve		rent expenses and taxes	
banks	5,172 88	paid	190 36
Checks on other banks and		Individual deposits, subject	
cash items	63 93	to check	31,917 92
Gold coin	4,485 00	Demand certificates of de-	
Silver coin	6,264 00	posit	1,012 55
U. S. and national currency	2,203 90	Time certificates of deposit	25,490 94
Nicks and cents.....	86 62		
Total	<u>\$70,611 77</u>	Total	<u>\$70,611 77</u>

NAMES OF STOCKHOLDERS.

L. S. Walker, Plainfield..	\$5,000 00	M. E. Walker, Hancock..	500 00
C. A. Walker, Hancock...	4,500 00		
		Total	<u>\$10,000 00</u>

Hartford—First City Bank.

JOHN C. COERPER, President.
JOHN P. DENISON, Vice President.

JOHN C. DENISON, Cashier.
JOHN P. DENISON, Asst. Cashier.

DIRECTORS.

John C. Coerper,
John C. Denison,

John P. Denison.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$35,648 21	Capital stock paid in.....	\$10,500 00
Overdrafts	1,147 04	Surplus fund	952 68
U. S., state, municipal and other bonds	1,000 00	Individual deposits, subject to check	18,823 12
Due from approved reserve banks	7,016 63	Demand certificates of de- posit	16,928 19
Checks on other banks and cash items	1,304 14		
Gold coin	20 00		
Silver coin	165 65		
U. S. and national currency	847 00		
Nickels and cents.....	12 32		
Clearing house certificates.	43 00		
Total	<u>\$47,203 99</u>	Total	<u>\$47,203 99</u>

NAMES OF STOCKHOLDERS.

John C. Coerper, Hartford	\$3,500 00	John P. Denison, Hartford	1,000 00
John C. Denison, Hartford	6,000 00	Total	<u>\$10,500 00</u>

Hartford—Hartford Exchange Bank.

CONRAD HAUSER, President.
THERESA MCCOLLOU, Vice President.

E. A. MCCOLLOU, Cashier.
A. A. HAUSER, Asst. Cashier.

DIRECTORS.

Conrad Hauser,
Theresa McCollou,

E. A. McCollou.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$218,194 71	Capital stock paid in.....	\$20,000 00
Overdrafts	821 57	Surplus fund	1,800 00
U. S., state, municipal and other bonds	16,000 00	Undivided profits, less cur- rent expenses and taxes paid	2,189 56
Furniture and fixtures....	3,325 00	Individual deposits, subject to check	52,750 73
Due from approved reserve banks	22,634 38	Demand certificates of de- posit	10,162 48
Checks on other banks and cash items	610 44	Time certificates of deposit	164,611 85
Gold coin	3,097 50	Savings deposits	18,027 23
Silver coin	968 50	Certified checks	471 00
U. S. and national currency	2,625 00		
Nickels and cents.....	252 75		
Clearing house certificates.	1,483 00		
Total	<u><u>\$270,012 85</u></u>	Total	<u><u>\$270,012 85</u></u>

NAMES OF STOCKHOLDERS.

Conrad Hauser, Hartford..	\$11,000 00	A. A. Hauser, Hartford...	4,000 00
Theresa McCollou, Hart- ford	1,000 00	E. A. McCollou, Hartford.	4,000 00
		Total	<u><u>\$20,000 00</u></u>

Hartland—Bank of Hartland.

H. W. GOODWIN, President.
H. G. B. NIXON, Vice President.

W. G. SMITH, Cashier.

DIRECTORS.

H. W. Goodwin,
H. G. B. Nixon,

W. G. Smith.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$60,216 57	Capital stock paid in.....	\$10,000 00
Overdrafts	537 69	Surplus fund	1,000 00
U. S., state, municipal and other bonds	56,100 00	Undivided profits, less cur- rent expenses and taxes paid	1,256 89
Premium on bonds.....	517 95	Individual deposits subject to check	37,414 89
Banking house	2,500 00	Demand certificates of de- posit	114,428 26
Furniture and fixtures....	750 00		
Due from approved reserve banks	30,790 20		
Due from other banks....	572 69		
Checks on other banks and cash items	2,285 51		
Gold coin	835 00		
Silver coin	1,262 80		
U. S. and national currency	7,710 00		
Nickels and cents.....	21 63		
Total	<u>\$164,100 04</u>	Total	<u>\$164,100 04</u>

NAMES OF STOCKHOLDERS.

H. W. Goodwin, Hartland	\$6,800 00	W. G. Smith, Hartland...	500 00
Mrs. N. M. Pellett, Ocono- mowoc	1,300 00	F. L. Pellett, Hartland...	400 00
H. G. B. Nixon, Hartland	1,000 00	Total	<u>\$10,000 00</u>

Hazel Green—Hazel Green State Bank.

JOHN BIRKETT, President.
JAS. HARVEY, Vice President.

MARTIN J. BERG, Cashier.
E. STADEL, Asst. Cashier.

DIRECTORS.

Jas. Harvey,
E. Stadel,
H. Genz,
M. J. Berg,

C. M. Andrews,
A. Scadden,
J. H. Cox.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$55,263 04	Capital stock paid in.....	\$10,000 00
Overdrafts	206 95	Undivided profits, less cur-	
Furniture and fixtures....	4,439 98	rent expenses and taxes	
Due from approved reserve		paid	2,472 32
banks	5,486 54	Individual deposits subject	
Due from other banks....	70 69	to check	16,029 17
Gold coin	220 00	Demand certificates of de-	
Silver coin	308 35	posit	4,284 66
U. S. and national currency	850 00	Time certificates of deposit	26,590 04
Nickels and cents.....	30 64	Bills payable	7,500 00
Total	\$66,876 19	Total	\$66,876 19

NAMES OF STOCKHOLDERS.

C. M. Andrew, Hazel Green	\$100 00	R. M. Orchard, Muscoda...	100 00
M. J. Berg, Hazel Green..	900 00	Jos. Rundell, Hazel Green.	300 00
John Birkett, Hazel Green	300 00	R. Scadden, Hazel Green..	100 00
Mrs. A. Champion, Hazel		C. Schilliam, Hazel Green.	100 00
Green	100 00	E. Stadel, Hazel Green....	6,000 00
J. H. Cox, Hazel Green...	200 00	R. Schilliam, Hazel Green.	100 00
Herman Genz, Hazel Green	200 00	R. E. Trewartha, Hazel	
Edythe H. Hutton, wauke-		Green	100 00
sha	100 00	W. H. Trewartha, Hazel	
James Hutton, Waukesha.	500 00	Green	100 00
James Harvey, Hazel Green	100 00	Jacob Venner, Hazel Green	400 00
Geo. K. Mills, Hazel Green.	100 00	Total	\$10,000 00
A. W. Kopp, Platteville...	100 00		

Highland—The Highland Bank.

PLATT WHITMAN, President.

HARRY J. FECHT, Cashier.

DIRECTORS.

John M. Reese,
Platt Whitman,

Harry J. Fecht.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$68,834 26	Capital stock paid in.....	\$5,000 00
Overdrafts	2,246 27	Surplus fund	100 00
U. S. state, municipal and other bonds	9,205 00	Undivided profits, less cur- rent expenses and taxes paid	627 46
Banking house	1,200 00	Individual deposits, subject to check	44,324 83
Furniture and fixtures....	1,300 00	Time certificates of deposit	68,543 57
Due from approved reserve banks	24,984 15		
Checks on other banks and cash items	816 79		
Gold coin	1,495 00		
Silver coin	682 85		
U. S. and national currency	7,787 00		
Nickels and cents.....	44 54		
Total	\$118,595 86	Total	\$118,595 86

NAMES OF STOCKHOLDERS.

Jno. M. Reese, Dodgeville .	\$100 00	Platt Whitman, Highland.	4,800 00
Harry J. Fecht, Highland.	100 00	Total	\$5,000 00

Hilbert—State Bank.)

T. E. CONNELL, President,
JOHN J. SHERMAN, Vice President.

JOHN J. MADLER, Cashier.
H. L. MEYER, Asst. Cashier.

DIRECTORS.

T. E. Connell,
John J. Sherman,
John J. Madler,
J. W. Grupe,

H. L. Meyer,
John Weber,
W. C. Alten.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$98,348 73	Capital stock paid in.....	\$15,000 00
Overdrafts	355 29	Surplus fund	2,000 00
Due from approved reserve banks	1,490 95	Undivided profits, less cur- rent expenses and taxes paid	1,640 78
Due from other banks.....	8,519 61	Individual deposits, subject to check	21,421 75
Checks on other banks and cash items	547 48	Demand certificates of de- posit	2,390 60
Gold coin	420 00	Time certificates of deposit	70,557 21
Silver coin	327 70		
U. S. and national currency	2,975 00	Total	<u>\$113,010 34</u>
Nickels and cents.....	25 58		
Total	<u>\$113,010 34</u>		

NAMES OF STOCKHOLDERS.

W. C. Alten, Forest Jet ..	\$600 00	Theo. H. Runte, Hilbert..	800 00
Mrs. O. D. Bishop, Hilbert	200 00	John J. Sherman, Appleton	1,000 00
T. E. Connell, Chilton ...	4,600 00	H. R. Swanke, Tigerton...	1,000 00
James P. Denis, Green Bay	1,100 00	Fred W. Tolles, Milwaukee	1,000 00
Jacob Dohr, Hilbert.....	200 00	John Weber, Hilbert	200 00
John W. Grupe, Hilbert ..	300 00	James Weysters, Berlin ..	400 00
H. G. Lann, Wausaukee...	200 00		
John J. Madler, Hilbert..	2,700 00	Total	<u>\$15,000 00</u>
H. L. Meyer, Hilbert.....	700 00		

Hillsboro—Hillsboro State Bank.

E. V. WERNICK, President.
R. HAMMER, Vice President.

E. HAMMER, Cashier.
HENRY KAUFFMAN, Asst. Cashier.

DIRECTORS.

E. V. Wernick,
E. Hammer,
R. Hammer,

Emma H. Wyman,
F. A. Wopat.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$119,870 11	Capital stock paid in.....	\$15,000 00
Overdrafts	3,968 62	Surplus fund	1,200 00
Banking house	5,671 29	Undivided profits, less cur-	
Furniture and fixtures....	1,230 15	rent expenses and taxes	
Due from approved reserve		paid	3,519 13
banks	46,595 34	Individual deposits, subject	
Checks on other banks and		to check	45,363 96
cash items	299 75	Time certificates of deposit	120,917 90
Gold coin	2,475 00		
Silver coin	1,309 50		
U. S. and national currency	4,498 00		
Nickels and cents.....	83 23		
Total	<u>\$186,000 99</u>	Total	<u>\$186,000 99</u>

NAMES OF STOCKHOLDERS.

E. V. Wernick, Hillsboro.	\$3,000 00	C. F. Kauffman, Hillsboro..	600 00
Robert Hammer, Hillsboro	3,000 00	Blaine D. Rusk estate, Viro-	
Edward Hammer, Hillsboro	3,000 00	qua	600 00
Emma H. Wyman, Viroqua	3,000 00	J. W. Burton, Chicago, Ill.	600 00
F. A. Wopat, Dilly.....	600 00		
R. A. Armbruster, Hills-		Total	<u>\$15,000 00</u>
boro	600 00		

Holcombe—State Bank of Holcombe.

C. N. GORHAM, President.
N. B. BAILEY, Vice President.

A. J. EDMINSTER, Cashier.
ROBT. L. ZIMMERMAN, Asst. Cashier.

DIRECTORS.

A. J. Edminster,
C. N. Gorham,

E. H. Burnham,
N. B. Bailey.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$22,374 47	Capital stock paid in.....	\$10,000 00
Overdrafts	153 32	Surplus fund	1,000 00
Banking house	2,500 00	Undivided profits, less current expenses and taxes paid	423 58
Furniture and fixtures....	2,380 25	Due to banks—deposits... ..	51 94
Due from approved reserve banks	5,251 26	Individual deposits, subject to check	9,716 19
Due from other banks....	553 18	Time certificates of deposit	7,269 12
Checks on other banks and cash items	570 59	Bills payable	7,800 00
Gold coin	170 00		
Silver coin	469 20		
U. S. and national currency	1,832 00		
Nickels and cents.....	6 56		
Total	<u><u>\$36,260 83</u></u>	Total	<u><u>\$36,260 83</u></u>

NAMES OF STOCKHOLDERS.

A. J. Edminster, Holcombe	\$4,200 00	W. J. Campbell, Oshkosh..	75 00
N. B. Bailey, Baldwin....	1,000 00	Frank Fountain, Donald..	75 00
C. N. Gorham, Hudson....	2,000 00	Nellie M. Edminster, Hol-	
E. H. Burnham, Eau Claire	500 00	combe	100 00
Robt. L. Zimmerman, Hol-		R. C. Rodecker, Holcombe.	200 00
combe	100 00	R. L. Cleaves, Holcombe... ..	100 00
Fred L. Munroe, Cadott... ..	200 00	C. B. Stone, Menomonie... ..	250 00
W. L. & W. H. Darlington,		T. F. Frawley, Eau Claire.	200 00
Chicago, Ill.	500 00		
C. W. Rodecker, Wonewoc.	500 00	Total	<u><u>\$10,000 00</u></u>

Hollandale—Hollandale State Bank.

NELS SEVERSON, President.
JOHN GALLAGHER, Vice President.

H. J. BRAZEE, Cashier.

DIRECTORS.

John Gallagher,
Nels Severson,

H. J. Brazee.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$45,862 68	Capital stock paid in.....	\$15,000 00
Overdrafts	394 73	Surplus fund	1,300 00
Banking house	4,125 00	Undivided profits, less cur-	
Furniture and fixtures....	2,089 33	rent expenses and taxes	
Due from approved reserve		paid	224 54
banks	7,258 00	Due to banks—deposits...	541 03
Silver coin	384 20	Individual deposits, subject	
U. S. and national currency	4,670 00	to check	33,707 98
Nickels and cents.....	176 49	Time certificates of deposit	14,171 88
		Cashier's checks outstand-	
		ing	15 00
Total	<u>\$64,960 43</u>	Total	<u>\$64,960 43</u>

NAMES OF STOCKHOLDERS.

Nels Severson, Hollandale.	\$2,000 00	H. J. Brazee, Green Bay..	8,000 00
John Gallagher, Hollandale	2,000 00		
W. P. Wagner, Green Bay.	3,000 00	Total	<u>\$15,000 00</u>

Honey Creek—State Bank of Honey Creek.

W. E. BABCOCK, President.
H. B. MILLER, Vice President.

WM. KINGSTON, Cashier.

DIRECTORS.

W. E. Babcock,
H. B. Miller,
Mrs. Frank Page,
Wm. Kingston,

John L. Funke,
W. R. Purvis,
Geo. Warmington.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$19,332 60	Capital stock paid in.....	\$10,000 00
Overdrafts	114 92	Surplus fund	97 09
Furniture and fixtures....	1,439 94	Individual deposits, subject	
Due from approved reserve		to check	9,202 47
banks	2,374 53	Time certificates of deposit	7,704 63
Checks on other banks and			
cash items	23 77		
Gold coin	530 00		
Silver coin	335 35		
U. S. and national currency	2,783 00		
Nicks and cents.....	48 53		
Other resources	21 55		
Total	\$27,004 19	Total	\$27,004 19

NAMES OF STOCKHOLDERS.

G. H. Warmington, Honey		W. W. Ayers, Honey Creek	100 00
Creek	\$100 00	E. E. Whitmore, Elkhorn..	200 00
John L. Furk, Honey Creek	100 00	Walter Morse, Waterford..	300 00
W. R. Purvis, Lake Beulah	500 00	Roy McDonald, Honey	
A. J. Foate, Honey Creek.	200 00	Creek	200 00
Edwin Morse, Honey Creek	200 00	F. C. Humbert, Lyons....	200 00
J. B. Wilmer, Honey Creek	300 00	G. P. Griebel, Lake Beulah	100 00
Geo. L. Prout, Honey Creek	100 00	L. N. Krush, Lake Beulah.	100 00
Wm. P. Meinzer, Honey		W. E. Babcock, Honey	
Creek	100 00	Creek	1,600 00
Geo. F. Bayer, Honey Creek	200 00	H. B. Miller, Honey Creek.	1,500 00
Bert Miller, Honey Creek	200 00	Mrs. F. Page, Honey Creek	1,500 00
Wm. Lewis, Lake Beulah..	200 00	Wm. Kingston, Honey	
M. Kearney, Honey Creek.	100 00	Creek	1,500 00
V. R. Zaspell, Honey Creek	200 00	Total	\$10,000 00
Albert Dennis, Honey Creek	200 00		

Horicon—Horicon State Bank.

A. W. WILCOX, President.
WILLIARD V. B. CAMPBELL, Vice President.

CHARLES HAWKS, Cashier.

DIRECTORS.

A. W. Wilcox,
Charles Hawks,
Williard V. B. Campbell,

Martha L. Van Brunt,
F. H. Clausen.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$171,040 97	Capital stock paid in.....	\$25,000 00
U. S. state, municipal and other bonds	705 00	Surplus fund	5,000 00
Banking house	3,800 00	Undivided profits, less cur- rent expenses and taxes paid	708 24
Furniture and fixtures....	1,700 00	Individual deposits, subject to check	73,304 59
Other real estate owned....	1,300 00	Demand certificates of de- posit	51,397 35
Due from approved reserve banks	27,105 13	Savings deposits	67,888 34
Due from other banks....	2,716 85		
Checks on other banks and cash items	1,093 91		
Gold coin	4,905 00		
Silver coin	959 75		
U. S. and national currency	7,743 00		
Nickels and cents.....	228 91		
Total	\$223,298 52	Total	\$223,298 52

NAMES OF STOCKHOLDERS.

A. W. Wilcox, Horicon ...	\$12,600 00	Ida M. Campbell, Horicon	3,400 00
Charles Hawks, Horicon..	2,000 00	Williard V. B. Campbell, Horicon	200 00
Caroline E. Hawks, Hori- con	2,500 00	F. H. Clausen, Horicon ..	300 00
Martha L. Van Brunt, Horicon	1,800 00	H. G. Diekelman, Horicon.	200 00
Hattie B. Wilcox, Horicon	2,000 00	Total	\$25,000 00

Hortonville—Bank of Hortonville.

G. A. ZUEHLKE, President.
C. F. BUCK, Vice President.

F. N. TORREY, Cashier.

DIRECTORS.

G. A. Zuehlke,
C. F. Buck,
F. N. Torrey,

H. T. Hardacker.
A. Haller.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$151,837 78	Capital stock paid in.....	\$25,000 00
Overdrafts	51 38	Surplus fund	2,750 00
Banking house	4,000 00	Undivided profits, less current expenses and taxes paid	1,024 00
Furniture and fixtures....	2,459 32	Individual deposits, subject to check	25,875 83
Due from approved reserve banks	22,220 87	Time certificates of deposit	136,536 42
Checks on other banks and cash items	188 03		
Gold coin	1,585 00		
Silver coin	1,334 85		
U. S. and national currency	7,274 00		
Nickels and cents.....	235 02		
Total	\$191,186 25	Total	\$191,186 25

NAMES OF STOCKHOLDERS.

G. A. Zuehlke, Hortonville	\$6,300 00	A. G. Lucht, Wittenberg..	200 00
O. W. J. Spengler estate, Neenah	100 00	F. M. Mills, Hortonville..	500 00
Peter Steffen estate, Hortonville	400 00	J. H. McMurdo estate, Hortonville	500 00
Charles Knaack, Medina ..	500 00	W. K. Rideout, Oshkosh..	200 00
Wm. Manser, Oshkosh....	500 00	J. H. Steffen, Hortonville	300 00
Hugh Hagen, Hortonville..	300 00	L. Dabariner Hortonville.	200 00
A. Haller, Hortonville....	800 00	Silas Bullard, Neenah ...	200 00
H. T. Hardacker, Hortonville	1,000 00	James McMeekin, Hortonville	200 00
H. T. Buck, Hortonville..	500 00	Wilma A. Boon, Appleton..	200 00
V. G. Angus, Medina....	200 00	A. P. Davis, Hortonville..	200 00
Jacob Miller, Hortonville.	100 00	T. & R. Buck, Hortonville	1,000 00
Nick Steffen, Hortonville..	300 00	Ferdinand Black, Green-ville	200 00
M. Ritger, Hortonville....	200 00	G. Main, Hortonville.....	200 00
C. F. Buck, Hortonville ...	1,200 00		
F. N. Torrey, Hortonville..	8,500 00	Total	\$25,000 00

Hudson—The Bank of Hudson.

H. L. NORTH, President.
GEO. P. DE LONG, Vice President.

F. J. CARR, Cashier.
B. C. BUNKER, Asst. Cashier.

DIRECTORS.

H. L. North,
Geo. P. DeLong,
E. E. Gatchell.

F. J. Carr,
W. J. Barter.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$141,792 15	Capital stock paid in.....	\$25,000 00
Overdrafts	205 75	Surplus fund	10,000 00
U. S., state, municipal and other bonds	25,500 00	Undivided profits, less cur- rent expenses and taxes paid	1,716 86
Premium on bonds.....	1,219 41	Due to banks—deposits... ..	190 19
Banking house	5,569 65	Individual deposits, subject to check	63,864 82
Furniture and fixtures....	2,218 11	Demand certificates of de- posit	7,400 32
Due from approved reserve banks	35,881 53	Time certificates of deposit	123,154 32
Due from other banks....	218 35	Cashier's checks outstand- ing	615 00
Checks on other banks and cash items	1,952 87		
Exchanges for clearing house	2,449 97		
Gold coin	3,520 00		
Silver coin	2,733 35		
U. S. and national currency	8,586 00		
Nickels and cents.....	94 37		
Total	<u>\$231,941 51</u>	Total	<u>\$231,941 51</u>

NAMES OF STOCKHOLDERS.

H. L. North, Hudson.....	\$6,000 00	E. E. Gatchell, Hudson...	1,000 00
Geo. P. DeLong, Hudson..	3,300 00	G. J. Brown, Hudson	1,000 00
W. J. Barter, Hudson.....	1,000 00	A. E. North, Hudson	3,300 00
F. J. Carr, Hudson	7,000 00	W. S. Fleming, Hudson...	500 00
B. C. Bunker, Hudson....	1,900 00		
		Total	<u>\$25,000 00</u>

Hudson—The Peoples State Bank.

GEO. W. BELL, President.
N. B. BAILEY, Vice President.

C. N. GORHAM, Cashier.
A. G. ARMSTRONG, Asst. Cashier.

DIRECTORS.

G. W. Bell,
A. G. Armstrong,
N. B. Bailey,
Edw. Kircher,

B. E. Grinnell,
C. N. Gorham,
Spencer Haven,
Samuel Barter.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$158,778 58	Capital stock paid in.....	\$50,000 00
Overdrafts	2,060 76	Surplus fund	2,500 00
Furniture and fixtures....	1,245 38	Undivided profits, less current expenses and taxes paid	2,625 07
Due from approved reserve banks	12,400 43	Due to banks—deposits....	15,951 19
Due from other banks....	1,851 97	Individual deposits, subject to check	26,295 39
Checks on other banks and cash items	1,099 90	Demand certificates of deposit	13,180 25
Exchanges for clearing house	2,998 11	Time certificates of deposit	69,590 11
Gold coin	2,855 00	Savings deposits	6,467 21
Silver coin	425 00	Certified checks	2,625 00
U. S. and national currency	5,484 00		
Nickels and cents.....	35 09		
Total	\$189,234 22	Total	\$189,234 22

NAMES OF STOCKHOLDERS.

A. G. Armstrong, Hudson.	\$2,000 00	Mary J. Bartlett, Greenville, Pa.	1,000 00
N. B. Bailey, Hudson	5,450 00	W. B. Geery, St. Paul, Minn	500 00
W. J. Barter, Hudson	1,000 00	Wm. H. Humphrey, Ashland	500 00
Samuel Barter, Hudson ..	2,000 00	John R. Mitchell, St. Paul, Minn	500 00
G. W. Bell, Hudson	2,000 00	Ed. Neevel, Baldwin	200 00
C. J. Birkmose, Hudson ..	500 00	Geo. H. Pittman, Baldwin	5,000 00
W. S. Fleming, Hudson ..	200 00	Emma Rademacher, La Crosse	1,000 00
C. N. Gorham, Hudson ..	5,450 00	Geo. M. Read, Minneapolis, Minn	2,500 00
B. E. Grinnell, Hudson ..	2,500 00	G. P. Sanborn, Ashland... ..	2,500 00
Spencer Haven, Hudson ..	1,000 00	O. M. Saugestad, La Crosse	1,000 00
Jos. Hochstein, Hudson ..	1,000 00	F. E. Settergren, Baraboo. .	5,000 00
Sophia Hochstein, Hudson	1,000 00		
Adolph Johnson, Menomonic	200 00	Total	\$50,000 00
Edw. Kircher, Hudson	1,000 00		
Frank Kircher, Hudson ..	1,000 00		
Jessie Meachem, Hudson ..	600 00		
Mary Pye Oliver, Downers Grove, Ill.	600 00		
T. A. Walby, Hudson	300 00		
A. H. Barber, Waukesha ..	2,500 00		

Humbird—First State Bank.

JOHN BABLER, President.
ROSINA BABLER, Vice President.

HENRY BABLER, Cashier.
MRS. HENRY BABLER, Asst. Cashier.

DIRECTORS.

John Babler,
Rosina Babler,

Henry Babler.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$24,415 61	Capital stock paid in.....	\$5,000 00
Furniture and fixtures....	779 03	Undivided profits, less current expenses and taxes paid	1,960 62
Due from approved reserve banks	2,587 52	Individual deposits, subject to check	5,836 06
Due from other banks....	2,315 48	Time certificates of deposit	19,752. 67
Checks on other banks and cash items	173 37		
Gold coin	120 00		
Silver coin	358 00		
U. S. and national currency	1,774 00		
Nickels and cents.....	26 34		
Total	<u>\$32,549 35</u>	Total	<u>\$32,549 35</u>

NAMES OF STOCKHOLDERS.

John Babler, Humbird	\$3,000 00	} Henry Babler, Humbird... ..	500 00
Rosina Babler, Humbird...	1,500 00		Total .....	$5,000 00

Hurley—Iron Exchange Bank.

J. C. REYNOLDS, President.

W. S. REYNOLDS, Cashier.
GEO. B. SCOTT, Asst. Cashier.

DIRECTORS.

J. C. Reynolds,
W. S. Reynolds,

Geo. B. Scott.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$154,543 51	Capital stock paid in.....	\$10,000 00
Overdrafts	22 38	Surplus fund	30,000 00
U. S. state, municipal and other bonds	14,000 00	Undivided profits, less cur- rent expenses and taxes paid	21,188 79
Banking house	4,500 00	Individual deposits, subject to check	155,955 14
Furniture and fixtures....	1,600 00	Demand certificates of de- posit	1,803 02
Other real estate owned..	1,000 00	Time certificates of deposit	137,872 79
Due from approved reserve banks	69,910 91		
Due from other banks....	40,400 06		
Checks on other banks and cash items.....	594 81		
Gold coin	4,565 00		
Silver coin	1,593 07		
U. S. and national currency	64,090 00		
Total	<u><u>\$356,819 74</u></u>	Total	<u><u>\$356,819 74</u></u>

NAMES OF STOCKHOLDERS.

J. C. Reynolds, Lake Gen- eva	\$1,500 00	George B. Scott, Hurley..	<u>100 00</u>
W. S. Reynolds, Hurley ..	8,400 00	Total	<u><u>\$10,000 00</u></u>

Hustisford—Hustisford State Bank.

EDGAR BOEING, President.
S. B. JONES, Vice President.

RICHARD ROLL, Cashier.

DIRECTORS.

Edgar Boeing,
Richard Roll,
S. B. Jones,

H. C. Ryder.
H. O. Ryder.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$81,793 09	Capital stock paid in.....	\$25,000 00
Overdrafts	1,699 98	Surplus fund.....	1,000 00
U. S., state, municipal and other bonds	4,000 00	Undivided profits, less cur- rent expenses and taxes paid	2,059 91
Banking house	4,000 00	Individual deposits, subject to check.....	31,242 12
Furniture and fixtures....	2,200 00	Demand certificates of de- posit	43,787 47
Due from approved reserve banks	21,493 51	Time certificates of deposit	24,000 00
Gold coin.....	3,125 00		
Silver coin.....	675 65		
U. S. and national currency	7,875 00		
Nickels and cents.....	227 27		
Total	<u>\$127 089 50</u>	Total	<u>\$127 089 50</u>

NAMES OF STOCKHOLDERS.

Edgar Boeing, Hustisford.	\$2,500 00	Sidney E. Jones, Hustis- ford	1,000 00
Robert Boeing, Hustisford	1,000 00	S. M. Randall, Hustisford	2,000 00
Charles Erdmann, Juneau.	1,500 00	Richard Roll, Hustisford..	2,500 00
Horatio Ryder, Hustisford	2,500 00	August E. Roeseler, Hustis- ford	1,500 00
Wm. Hipke, Hustisford...	2,000 00	Blanche Van Brunt Reilly, Milwaukee	4,500 00
S. B. Jones, Hustisford...	1,000 00		
Hadley C. Ryder, Hustis- ford	2,000 00	Total	<u>\$25,000 00</u>
E. W. Zilisch estate, Hustis- ford	1,000 00		

Independence—State Bank of Independence.

JOHN SPRECHER, President.

ANTON SENTRY, Cashier.
 OTTO A. SPRECHER, Asst. Cashier.
 WALTER E. SPRECHER, Asst. Cashier.

DIRECTORS.

John Sprecher,
 Carolina Sprecher.

Anton Senty.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$158,097 02	Capital stock paid in.....	\$25,000 00
Overdrafts	898 58	Surplus fund.....	5,000 00
U. S., state, municipal and other bonds.....	6,000 00	Undivided profits, less cur- rent expenses and taxes paid	2,603 31
Banking house.....	6,950 00	Individual deposits, subject to check.....	35,918 30
Furniture and fixtures....	2,342 00	Time certificates of deposit	161,424 77
Due from approved reserve banks	43,331 98		
Checks on other banks and cash items.....	52 63		
Gold coin.....	3,800 00		
Silver coin.....	3,202 65		
U. S. and national currency	5,172 00		
Nickels and cents.....	99 52		
Total	<u>\$229,946 38</u>	Total	<u>\$229,946 38</u>

NAMES OF STOCKHOLDERS.

John Sprecher, Independ- ence	\$15,800 00	Anton Senty, Independence	9,000 00
Carolina Sprecher, Inde- pendence	200 00	Total	\$25,000 00

Ingram—Ingram State Bank.

F. H. PARDOE, President.
GEO. D. BARTLETT, Vice President.

H. O. WAGNER, Cashier.

DIRECTORS.

F. H. Pardoe,
Geo. D. Bartlett,
W. A. Blackburn,
C. W. Single,

L. I. Roe,
U. G. Blood,
H. O. Wagner.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$21,306 94	Capital stock paid in....	\$10,000 00
Banking house.....	2,549 40	Surplus fund.....	300 00
Furniture and fixtures....	890 79	Undivided profits, less cur-	
Other real estate owned..	500 00	rent expenses and taxes	
Due from approved reserve		paid	45 84
banks	1,095 36	Individual deposits, subject	
Due from other banks....	239 90	to check.....	7,905 49
Checks on other banks and		Time certificates of deposit	4,853 66
cash items.....	282 66	Savings deposits.....	2,686 53
Gold coin.....	345 00	Cashier's checks outstand-	
Silver coin.....	403 15	ing	440 08
U. S. and national currency	1,059 00	Bills payable.....	2,500 00
Nickels and cents.....	60 40		
Total	<u>\$28,732 60</u>	Total	<u>\$28,732 60</u>

NAMES OF STOCKHOLDERS.

Geo. D. Bartlett, Stanley..	\$1,000 00	U. G. Blood, Ingram	500 00
Jas. M. Bartlett, Minneapo-		C. W. Single, Ingram	500 00
s, Minn.	1,000 00	J. F. Kearney, Ingram	100 00
L. I. Roe, Stanley	2,000 00	A. P. Kearney, Ingram	100 00
Imbert Roe, Stanley	300 00	Mrs. F. J. Kelly, Bruce....	200 00
F. H. L. Cotton, Eau		D. J. Arpin, Grand Rapids	500 00
Claire	500 00	H. O. Wagner, Ingram.....	500 00
W. A. Smith, Eau Claire..	500 00	Mrs. F. H. Pardoe, Wausau	100 00
C. S. Curtis, Wausau.....	600 00	C. K. Ellingson, Hawkins..	100 00
A. H. Clark, Wausau.....	300 00	Wm. F. Kaster, Ingram....	100 00
F. H. Pardoe, Wausau....	500 00		
W. A. Blackburn, Bruce....	600 00	Total	<u>\$10,000 00</u>

Iola—Bank of Iola.

S. M. MYHRE, President.
C. TORBENSON, Vice President.

O. C. LEEAN, Cashier.

DIRECTORS.

S. M. Myhre,
C. Torbenson,
M. M. Reine,

Gunder Bergen,
A. J. Torgerson.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$126,516 71	Capital stock paid in.....	\$15,000 00
Overdrafts	133 90	Surplus fund.....	5,000 00
Furniture and fixtures....	2,465 00	Undivided profits, less current expenses and taxes paid	6,296 87
Due from approved reserve banks	21,052 72	Individual deposits, subject to check	34,448 96
Checks on other banks and cash items.....	351 94	Demand certificates of deposit	27,118 76
Go'd coin.....	2,490 00	Time certificates of deposit	70,798 21
Silver coin.....	764 00	Savings deposits.....	7,029 97
U. S. and national currency	11,836 00		
Nickels and cents.....	82 50		
Total	\$165,692 77	Total	\$165,692 77

NAMES OF STOCKHOLDERS.

Christian Torbenson, Iola	\$1,500 00	Gunder Bergen, Iola.....	500 00
F. W. Black, Waupaca....	500 00	G. A. Gullikson, Iola.....	500 00
Otto Beck, Iola.....	500 00	Olof. Gullikson, Waupaca..	500 00
A. J. Torgerson, Gal'oway	2,000 00	Samuel Paulson, Iola.....	300 00
Flora E. Myhre, Iola.....	500 00	Thomas Matheson, Rosholt	500 00
O. C. Leean, Iola.....	500 00	C. Hoel, Iola.....	500 00
M. M. Reine, Iola.....	300 00	S. M. Myhre, Iola.....	5,900 00
N. O. Bidney, Iola.....	500 00		
		Total	\$15,000 00

Iola—The Farmers' State Bank of Iola.

H. J. SEVERSON, President.
B. WILLIAMS, Vice President.

J. C. SWENDSEN, Cashier.

DIRECTORS.

H. J. Severson,
A. Weinmann, Jr.,
Ole J. Olson,

B. Williams,
M. C. Bergen.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$120,435 56	Capital stock paid in....	\$20,000 00
Overdrafts	84 00	Surplus fund.....	2,300 00
Banking house.....	2,550 00	Undivided profits, less cur-	
Furniture and fixtures....	2,835 00	rent expenses and taxes	
Due from approved reserve		paid	2,941 94
banks	9,230 23	Individual deposits, subject	
Due from other banks....	963 94	to check.....	11,491 17
Exchanges for clearing		Demand certificates of de-	
house	710 58	posit	21,114 06
Gold coin.....	710 00	Time certificates of deposit	85,169 74
Silver coin.....	1,118 65	Savings deposits.....	2,431 05
U. S. and national currency	6,645 00		
Nickels and cents.....	165 00		
Total	<u>\$145,447 96</u>	Total	<u>\$145,447 96</u>

NAMES OF STOCKHOLDERS.

H. J. Severson, Iola	\$1,700 00	Chas. L. Buswell, Iola....	2,000 00
B. Williams, Iola	1,000 00	Ruth T. Buswell, Iola....	200 00
Taylor Bros., Iola	1,000 00	M. C. Bergen, Scandinavia	1,200 00
J. A. Hatch, Iola	200 00	L. A. Brekke, Scandinavia	1,700 00
Emma Peterson, Iola	200 00	M. M. Twaiten, Scandi-	
J. C. Swendsen, Iola	500 00	navia	300 00
Ole J. Olson, Iola	1,000 00	Louisa Solvrud, Amherst .	200 00
Edwin Chapin, Iola	1,600 00	Matias Olson, Glendale,	
A. Weinmann, Sr., Iola... .	500 00	Ore.	200 00
A. Weinmann, Jr., Iola....	800 00	Chapin & Taylor, Iola ...	100 00
W. H. Warren, Iola	1,400 00	Ida C. Anderson, Scandina-	
Carrie A. Bennett, Iola... .	200 00	via	200 00
Mrs. Clara Olson, Iola....	500 00	Gertie Peterson, Iola	200 00
Dena Williams, Scandina-		J. C. Lang, Iola	500 00
via	500 00	Geo. F. Taylor, Iola	200 00
Wm. R. Parks, Iola	500 00	Cora E. Amberson, Iola ..	300 00
Verena Weinmann, Iola....	500 00		
H. B. Taylor, Iola.....	600 00	Total	<u>\$20,000 00</u>

Iron Ridge—Commercial State Bank.

JACOB KLOECKNER, President.
WM. KLOECKNER, Vice President.

JOHN KLOECKNER, Cashier.
PETER KLOECKNER, Asst. Cash'r.

DIRECTORS.

Jacob Kloeckner,
Wm. Kloeckner,

John Kloeckner,
Peter Kloeckner,

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$65,470 50	Capital stock paid in....	\$10,000 00
U. S., state, municipal and other bonds.....	500 00	Surplus fund.....	300 00
Furniture and fixtures....	2,500 00	Undivided profits, less cur- rent expenses and taxes paid	547 97
Due from approved reserve banks	11,948 00	Individual deposits, subject to check.....	18,552 03
Checks on other banks and cash items.....	486 34	Demand certificates of de- posit	59,324 12
Gold coin.....	1,135 00		
Silver coin.....	581 65		
U. S. and national currency	6,013 00		
Nickels and cents.....	89 63		
Total	<u>\$88,724 12</u>	Total	<u>\$88,724 12</u>

NAMES OF STOCKHOLDERS.

Jacob Kloeckner, Iron Ridge	\$2,500 00	Peter Kloeckner, Iron Ridge	2,500 00
Wm. Kloeckner, Wittenberg	2,500 00		
John Kloeckner, Iron Ridge	2,500 00	Total	<u>\$10,000 00</u>

Iron River—Iron River Bank.

JOHN A. PETTINGILL, President.
MARK HESSEY, Vice President.

GEO. L. PETTINGILL, Cashier.

DIRECTORS.

John A. Pettingill,
C. F. Morris,
Geo. L. Pettingill,

Mark Hessey,
Aug. F. Hoffmann.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$37,842 52	Capital stock paid in.....	\$15,000 00
Overdrafts	519 46	Surplus fund.....	2,000 00
Banking house.....	1,594 58	Undivided profits, less current expenses and taxes paid	1,080 95
Furniture and fixtures....	1,526 00	Individual deposits, subject to check.....	24,460 39
Other real estate owned..	929 20	Demand certificates of deposit	19,593 21
Due from approved reserve banks	4,790 05	Savings deposits.....	1,413 56
Due from other banks....	3,530 86		
Checks on other banks and cash items.....	211 59		
Gold coin.....	4,470 00		
Silver coin.....	1,115 10		
U. S. and national currency	6,418 00		
Nickels and cents.....	112 04		
Funds in transit.....	488 71		
Total	\$63,548 11	Total	\$63,548 11

NAMES OF STOCKHOLDERS.

Mark Hessey, Iron River.	\$9,600 00	Earl E. Miller, Vinton, Iowa	700 00
Chas. F. Morris, Iron River	500 00	G. L. Pettingill, Iron River	100 00
Aug. F. Hoffman, Iron River	2,400 00	W. E. Tripp, Iron River...	700 00
John A. Pettingill, Iron River	1,000 00	Total	\$15,000 00

Jackson—Jackson State Bank.

F. P. LEICH, President.
THEO. SYDOW, Vice President.

W. H. FROEHLICH, Cashier.
ALF. B. FROEHLICH, Asst. Cashier.

DIRECTORS.

F. P. Leich,
Theo. Sydow,
Wm. H. Froehlich,

Peter Gumm,
Adam Blind.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$22,929 98	Capital stock paid in.....	\$20,000 00
Overdrafts	118 53	Undivided profits, less cur-	
Banking house.....	546 77	rent expenses and taxes	
Furniture and fixtures....	2,353 62	paid	460 95
Due from approved reserve		Individual deposits, subject	
banks	5,155 41	to check.....	8,836 97
Checks on other banks and		Time certificates of deposit	
cash items.....	588 77	Savings deposits.....	5,397 43
Gold coin.....	1,010 00		
Silver coin.....	435 70		
U. S. and national currency	4,070 00		
Nickels and cents.....	36 57		
Total	<u>\$37,245 35</u>	Total	<u>\$37,245 35</u>

NAMES OF STOCKHOLDERS.

F. P. Leich, Jackson.....	\$3,000 00	Geo. Willott, Madison....	1,000 00
Theo. Sydow, Jackson.....	2,000 00	Geo. Garbade, Jackson....	1,000 00
Peter Gumm, Jackson....	1,000 00	A. Bossard, Jackson.....	1,000 00
Geo. B. Burrows, Madison	2,000 00	Ph. W. Becher, Rockfield..	1,000 00
Adam Blind, Madison....	1,000 00	Geo. Brumder, Milwaukee..	2,000 00
Henry Leisner, Jackson..	1,000 00	Wm. H. Froehlich, Jackson	2,000 00
William Leisner, Jackson..	500 00	Alfred B. Froehlich, Jack-	
Ph. G. Duerrwaechter, So.		son	500 00
Germantown	1,000 00		
		Total	<u>\$20,000 00</u>

Janesville—Bower City Bank.

GEO. G. SUTHERLAND, President.
J. W. SALE, Vice President.

A. E. BINGHAM, Cashier.
H. D. MURDOCK, Asst. Cashier.

DIRECTORS.

Geo. G. Sutherland,
J. W. Sale,
A. E. Bingham,
Chas. L. Valentine,

William McLay,
R. M. Bostwick, Jr.,
James Shearer.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$444,303 80	Capital stock paid in.....	\$50,000 00
Overdrafts	1,262 73	Surplus fund.....	30,000 00
U. S., state, municipal and other bonds	1,455 00	Undivided profits, less cur- rent expenses and taxes paid	10,463 58
Due from approved reserve banks	37,219 13	Individual deposits, subject to check	155,832 82
Cheeks on other banks and cash items.....	3,261 44	Demand certificates of de- posit	14,130 73
Exchanges for clearing house	4,194 17	Savings deposits.....	263,066 81
Gold coin.....	6,465 00	Cashier's checks outstand- ing	16,324 00
Silver coin.....	2,363 95		
U. S. and national currency	39,110 00		
Nickels and cents.....	182 72		
Total	\$539,817 94	Total	\$539,817 94

NAMES OF STOCKHOLDERS.

Frank D. Kimball, Janes- ville	\$1,000 00	J. M. Bostwick & Sons, Janesville	6,200 00
James Shearer, Janesville.	5,000 00	E. D. McGowan, Janesville	1,000 00
A. E. Bingham, Janesville.	1,000 00	W. H. Palmer, Janesville..	900 00
I. C. Brownell est., Janes- ville	4,100 00	Archie Reid, Janesville..	4,500 00
R. M. Bostwick, Jr., Janes- ville	1,000 00	Lydia A. Ranous, Janesville	300 00
I. F. Connors, Janesville..	1,000 00	Nettie A. Roberts, Janes- ville	500 00
James A. Fathers, Janes- ville	200 00	J. W. Sale, Janesville.....	1,000 00
Adam Holt, Janesville....	100 00	D. F. Sayre, Fulton.....	700 00
Wm. G. Heller, Janesville..	4,500 00	Angie Sanborn, Janesville.	1,000 00
Wm. McLay, Janesville....	900 00	Geo. G. Sutherland, Janes- ville	5,400 00
S. B. Heddles, Janesville..	1,000 00	Ann. Thoroughgood, Janes- ville	500 00
Wm. H. Judd, Janesville..	1,200 00	Chas. L. Valentine, Janes- ville	1,000 00
Adeline Kimball, Janesville	3,000 00	W. T. Van Kirk estate, Janesville	200 00
Peter J. Mout, Janesville.	500 00	F. F. Woods, Janesville....	500 00
H. D. Murdock, Janesville.	1,600 00		
P. D. Murdock, Janesville.	200 00	Total	\$50,000 00

Janesville—Merchants & Mechanics Savings Bank.

W. S. JEFFRIS, President.
WM. BLADON, Vice President.

S. M. SMITH, Cashier.

DIRECTORS.

A. H. Sheldon,
M. O. Mouat,
M. G. Jeffris,
I. F. Connors,

W. S. Jeffris,
Wm. Bladon,
S. M. Smith.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$839,897 43	Capital stock paid in.....	\$50,000 00
Overdrafts.....	1,207 01	Surplus fund.....	100,000 00
U. S. state, municipal and other bonds.....	417,420 00	Undivided profits, less cur- rent expenses and taxes paid.....	50,550 51
Due from approved reserve banks.....	182,165 73	Due to banks—deposits...	6,339 92
Due from other banks.....	6,417 47	Individual deposits, subject to check.....	236,329 47
Checks on other banks and cash items.....	22,333 34	Demand certificates of de- posit.....	55,037 97
Exchanges for clearing house.....	3,893 71	Savings deposits.....	1,055,457 36
Gold coin.....	35,335 00	Certified checks.....	62 50
Silver coin.....	2,758 25	Cashier's checks outstand- ing.....	6,792 65
U. S. and national currency	48,939 00		
Nickels and cents.....	203 44		
Total	\$1,560,570 38	Total	\$1,560,570 38

NAMES OF STOCKHOLDERS.

W. S. Jeffris, Janesville....	\$7,800 00	S. A. Jeffris, Janesville....	7,100 00
A. H. Sheldon, Janesville ..	4,000 00	Wm. Winkley, Janesville..	1,000 00
Wm. Bladon, Janesville.....	1,300 00	S. M. Smith, Janesville ..	700 00
W. H. H. Macloon, Janesville	4,500 00	Mrs. H. A. Capelle, Janes- ville.....	1,800 00
Frank Gray, Long Beach, Cal.	250 00	Isaac F. Connors, Janes- ville.....	1,000 00
M. O. Mouat, Janesville....	1,800 00	Mary M. Bladon, Janesville	1,000 00
James Menzies, Janesville ..	250 00	Jennie M. Keller, Janesville	1,400 00
Benj. Bleasdale, Janesville..	1,000 00	A. P. Lovejoy est., Janes- ville.....	6,400 00
F. C. Cook estate, Janes- ville.....	1,200 00	E. May Clark, Janesville..	250 00
Mary M. Carle, Janesville	1,800 00	H. S. Lovejoy, Janesville..	300 00
W. B. Britton, Janesville...	250 00	Jennie M. Baker, Janesville..	200 00
Mrs. L. A. Sheldon, Janesville	1,700 00	Belle Boothroyd, Beaver Dam.....	150 00
Fannie E. Eldred, Janesville.	1,000 00		
Margaret T. Tallman, Janes- ville.....	250 00	Total	\$50,000 00
Mrs. F. B. Cook, Janesville.	100 00		
M. G. Jeffris, Janesville.....	1,500 00		

Jefferson—Farmers & Merchants Bank.

H. C. CHRISTIANS, President.
 GEORGE COPELAND, Vice President.

GEO. J. KISPERT, Cashier.
 W. S. HENRY, Asst. Cashier.

DIRECTORS.

H. C. Christians,
 George J. Kispert,
 W. S. Henry,
 Geo. Copeland,

Adam Kispert,
 Geo. F. Bullwinkel,
 O. J. Kerschensteiner.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$325,410 31	Capital stock paid in.....	\$60,000 00
Overdrafts.....	3,015 02	Surplus fund.....	20,000 00
U. S. state, municipal and other bonds.....	29,960 71	Undivided profits, less cur- rent expenses and taxes paid.....	13,111 17
Banking house.....	5,000 00	Individual deposits, subject to check.....	100,058 25
Due from approved reserve banks.....	71,218 42	Demand certificates of de- posit.....	266,220 56
Due from other banks.....	338 35		
Checks on other banks and cash items.....	298 79		
Gold coin.....	4,975 00		
Silver coin.....	2,165 00		
U. S. and national currency	16,861 00		
Nickels and cents.....	147 38		
Total.....	<u>\$459,389 98</u>	Total.....	<u>\$459,389 98</u>

NAMES OF STOCKHOLDERS.

George Grimm, Jefferson..	\$3,900 00	Mrs. Laura Steinberg, Jef- ferson.....	100 00
H. C. Christians, Johnson Creek.....	2,500 00	Otto Jahn, Jefferson.....	100 00
George J. Kispert, Jefferson	1,500 00	Mrs. Bertha Hoffmann, Jef- ferson.....	100 00
Mrs. G. J. Kispert, Jeffe- rson.....	7,000 00	Mrs. Eleonora Reinel, Jef- ferson.....	500 00
W. S. Henry, Jefferson...	6,000 00	Mrs. Mary U. Stevens, Ft. Atkinson.....	2,000 00
Mrs. Darcey Henry, Jeffe- rson.....	4,000 00	Mrs. Sarah Copeland, Jef- ferson.....	200 00
Mrs. A. B. Bullwinkel, Jef- ferson.....	4,600 00	J. N. Stevens, Jefferson... ..	1,000 00
Geo. F. Bullwinkel, Jeffe- rson.....	800 00	Adele L. Henry, Jefferson..	200 00
Adam Kispert, Jefferson..	500 00	O. F. Roessler, Jefferson..	500 00
George Copeland, Jefferson	1,500 00	O. J. Kerschensteiner, Jef- ferson.....	1,000 00
John M. Friedel, Jefferson	400 00	J. Bienfang & Son, Jeffe- rson.....	500 00
Mrs. Kate Stoppenbach, Jefferson.....	200 00	Carl Kuestermann, guard- ian, Green Bay.....	1,900 00
A. Puerner & Son Co., Jef- ferson.....	400 00	George W. Bird, Madison	600 00
Carl Seifert, Jefferson....	500 00	Wm. Bray, trustee, White- water.....	1,000 00
James Campbell estate, Beaver Dam.....	500 00	Mrs. Kate Gieseler, James- town, N. Dak.	3,000 00
Mrs. Kate Stevens, Jeffe- rson.....	4,300 00	Helen A. Jones, executrix, Fayette, Iowa.....	1,200 00
Mrs. Mathilda Trucks, Jeff- erson.....	100 00	Mrs. Kate Niebler, Farm- ington.....	1,600 00
Albert A. Jahn, Jefferson..	100 00		
Mrs. Elizabeth Smith, Jeff- erson.....	5,600 00	Total.....	<u>\$60,000 00</u>
Charles Jahn, Jefferson..	100 00		

Jefferson—The Jefferson County Bank.

W. H. PORTER, President.
J. W. PUERNER, Vice President.

M. BECK, Cashier.

DIRECTORS.

Frank Stoppenbach,
W. H. Porter,
J. W. Puerner,

L. M. Smith,
M. Beck.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$179,566 43	Capital stock paid in....	\$50,000 00
Overdrafts	2,047 20	Surplus fund.....	7,500 00
U. S. state, municipal and other bonds.....	12,400 00	Undivided profits, less cur- rent expenses and taxes paid	6,029 85
Stocks and other securities	300 00	Due to banks—deposits...	432 94
Banking house.....	6,000 00	Individual deposits, subject to check.....	70,898 25
Furniture and fixtures....	1,500 00	Demand certificates of de- posit	131,194 07
Other real estate owned....	643 74		
Due from approved reserve banks	43,526 68		
Due from other banks.....	5,188 02		
Checks on other banks and cash items.....	311 53		
Gold coin.....	5,585 00		
Silver coin.....	594 20		
U. S. and national currency	8,088 00		
Nickels and cents.....	304 31		
Total	\$266,055 11	Total	\$266,055 11

NAMES OF STOCKHOLDERS.

Frank Stoppenbach, Jeffers- son	\$1,800 00	Charles Leutz, Jefferson... ..	500 00
Eleonore Reinel, Jefferson... ..	3,000 00	Sigmund Hoffman, Jeffers- son	500 00
W. H. Porter, Jefferson... ..	2,000 00	P. W. Hibbard, Jefferson... ..	500 00
Hattie Reynard, Jefferson... ..	1,200 00	Mrs. C. C. Williams, Lake Mills	3,000 00
O. J. Kerschensteiner, Jef- ferson	1,000 00	George Heid, Jefferson... ..	1,000 00
Lizette Fischer, Jefferson... ..	2,000 00	George W. Bird, Madison... ..	1,200 00
W. A. Muck, Jefferson... ..	1,200 00	Adele Henry, Jefferson... ..	200 00
Maryette Winterling, Jef- ferson	2,300 00	Kate Stoppenbach, Jeffers- son	500 00
John W. Puerner, Jefferson... ..	1,500 00	Mrs. Candis Brown, Jeffers- son	1,700 00
L. M. Smith, Jefferson... ..	1,600 00	C. Stoppenbach estate, Jef- ferson	7,200 00
Michael Beck, Jefferson... ..	1,000 00	A. Puerner & Son Co., Jef- ferson	3,400 00
L. Prenzlou, Jefferson... ..	1,500 00	Mrs. E. Jung, Milwaukee... ..	6,200 00
Anna M. Bulwinkel, Helen- ville	2,000 00	M. D. Foster, Jefferson... ..	400 00
W. S. Henry, Jefferson... ..	600 00	Total	\$50,000 00
J. W. Heid, Jefferson... ..	500 00		
E. C. Hager, Jefferson... ..	500 00		

Johnson Creek—Mansfield's Bank.

FRED C. MANSFIELD, President.

A. E. GREENWOOD Cashier.

DIRECTORS.

Fred. C. Mansfield,
A. E. Greenwood,

Grace Mansfield Pearce,

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$91,055 61	Capital stock paid in.....	\$15,000 00
Overdrafts	11 31	Surplus fund.....	1,300 36
Banking house.....	4,000 00	Undivided profits, less current expenses and taxes paid	3,094 57
Furniture and fixtures....	1,332 56	Individual deposits, subject to check.....	42,439 40
Due from approved reserve banks	31,712 15	Demand certificates of deposit	48,150 89
Due from other banks....	10,100 41	Time certificates of deposit	300 00
Checks on other banks and cash items.....	152 79		
Gold coin.....	3,760 00		
Silver coin.....	2,403 65		
U. S. and national currency	5,606 00		
Nickels and cents.....	150 74		
Total	<u>\$110,285 22</u>	Total	<u>\$110,285 22</u>

NAMES OF STOCKHOLDERS.

Geo. D. Mansfield, Johnson Creek	\$100 00	Grace Mansfield Pearce, Milwaukee	100 00
Fred C. Mansfield, Johnson Creek	14,700 00	A. E. Greenwood, Johnson Creek	100 00
		Total	<u>\$15,000 00</u>

Juda—The Bank of Juda.

JOHN LEGLER, President.
JOHN KRYDER, Vice President.

GEO. BARNUM, Cashier.

DIRECTORS.

John Legler,
John Kryder,

Geo. Barnum,
Carrie B. Miller.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$32,329 43	Capital stock paid in.....	6,000 00
Overdrafts	3,865 76	Surplus fund.....	626 00
Banking house.....	1,500 00	Undivided profits, less cur-	
Due from approved reserve		rent expenses and taxes	
banks	4,138 20	paid	1,235 59
Due from other banks....	124 44	Due to banks—deposits....	748 04
Gold coin.....	490 00	Individual deposits, subject	
Silver coin.....	220 00	to check.....	15,978 71
U.S. and national currency	2,650 00	Demand certificates of de-	
Nickels and cents.....	60 33	posit	15,605 24
Expense account.....	815 42	Bills payable.....	6,000 00
Total	<u>\$46,193 58</u>	Total	<u>\$46,193 58</u>

NAMES OF STOCKHOLDERS.

John Legler, Juda	\$1,000 00	Carrie B. Miller, Huron,	
John Kryder, Juda	1,000 00	S. D.....	1,000 00
Geo. Barnum, Juda	3,000 00		
		Total	\$6,000 00

Juneau—Citizens Bank of Juneau.

SIDNEY R. JONES, President.
W. E. HALLOCK, Vice President.

THEO. P. HEMMY, Cashier.
F. W. GEBHARDT, Asst. Cashier.

DIRECTORS.

Sidney R. Jones,
Theo. P. Hemmy,

James Duffy,
W. E. Hallock.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$150,866 54	Capital stock paid in.....	\$30,000 00
Ovedrafts	1,516 39	Surplus fund.....	9,000 00
U. S. state, municipal and other bonds.....	9,100 00	Undivided profits, less cur- rent expenses and taxes paid	1,194 20
Premium on bonds.....	20 00	Individual deposits, subject to check	74,144 73
Stocks and other securities	750 00	Time and demand certifi- cates of deposit.....	57,918 24
Banking house.....	9,400 00	Savings deposits.....	41,455 27
Furniture and fixtures....	1,500 00		
Other real estate owned..	4,600 00		
Due from approved reserve banks	25,238 45		
Checks on other banks and cash items.....	313 40		
Clearing house certificates	475 00		
Gold coin	2,985 00		
Silver coin.....	332 60		
U. S. and national currency	6,568 00		
Nickels and cents.....	47 06		
Total	<u>\$213,712 44</u>	Total	<u>\$213,712 44</u>

NAMES OF STOCKHOLDERS.

W. E. Hallock, Juneau....	\$7,000 00	E. E. Randall, Juneau....	1,000 00
Fred Lindemann, Juneau..	500 00	Chas. Hawks, Horicon....	200 00
S. R. Jones, Juneau.....	4,300 00	Theo. P. Hemmy, Juneau..	9,600 00
James Duffy, Juneau.....	2,000 00	M. L. Lueck, Juneau.....	2,500 00
John C. Nehls, Juneau....	500 00	A. H. Bussewitz, Juneau..	500 00
Elizabeth Rugolf, Juneau..	400 00	F. W. Gebhardt, Juneau..	500 00
Micheal Hartzheim, Juneau	500 00		
John G. Bachhuber, Juneau	500 00	Total	<u>\$30,000 00</u>

Kaukauna—The Bank of Kaukauna.

OTTO H. RUNTE, Vice President.

F. A. TOWSLEY, Cashier.

DIRECTORS.

Geo. O. Bergstrom,
A. W. Priest,
Peter McNaughton,
Fred Hoehne,

Otto H. Runte,
Alfred Galpin,
F. A. Towsley,
C. W. Stribley.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$291,855 33	Capital stock paid in....	\$80,000 00
Overdrafts	2 71	Surplus fund.....	3,811 00
Furniture and fixtures....	4,000 00	Undivided profits, less current expenses and taxes paid	5,153 30
Due from approved reserve banks	22,782 72	Due to banks—deposits..	1,094 61
Due from other banks....	63 48	Dividends unpaid.....	110 00
Checks on other banks and cash items.....	121 53	Individual deposits, subject to check.....	58 098 99
Gold coin.....	10,425 00	Time certificates of deposit	124,918 47
Silver coin.....	1,923 05	Savings deposits.....	65,877 32
U. S. and national currency	7,732 00		
Nicks and cents.....	157 87		
Total	\$339,063 69	Total	\$339,063 69

NAMES OF STOCKHOLDERS.

Otto H. Runte, Kaukauna..	\$5,000 00	Maria Reuter, Kaukauna..	13,000 00
F. A. Towsley, Kaukauna..	3,500 00	Maria M. Bub, Milwaukee.	400 00
Alex. McNaughton estate, Kaukauna	4,000 00	Anna Reuter, Milwaukee ..	400 00
John Brill, South Kaukauna	1,600 00	John McNaughton, Jr., Kaukauna	400 00
A. W. Priest, Appleton....	5,000 00	John G. Fechter, Kaukauna	200 00
Mrs. N. H. Brokaw, trustee, Appleton	2,400 00	Joseph Goosen, Kaukauna	800 00
Mrs. John P. Reuter, trustee, Kaukauna.....	400 00	Julius Rohde, Kaukauna..	600 00
H. S. Cooke, Kaukauna...	1,000 00	Ferdinand Hoehne, Kaukauna	700 00
John McNaughton, Appleton	9,000 00	James I. Toner, Kaukauna	700 00
Alfred Galpin, Appleton..	6,500 00	A. P. Bayorgeon, Kaukauna	400 00
Barbara J. McNaughton, Appleton	3,000 00	A. C. Merryman, Jr., Marinette	300 00
L. Lindauer, Kaukauna...	2,000 00	Amy Merryman Greene, Chicago, Ill.....	300 00
Peter Feller, Kaukauna...	800 00	Mrs. Bertha Olmstead, Marinette	300 00
C. W. Stribley, Kaukauna.	600 00	Reubin C. Merryman, Marinette	200 00
J. H. Delbridge, Oconto Falls	600 00	Mrs. Louise F. Merryman, Marinette	600 00
Peter McNaughton, Appleton	1,500 00	Joseph J. McCarthy, Kaukauna	600 00
Geo. Kreiss estate, Appleton	1,600 00	Kathrine M. Esslein, Milwaukee	400 00
Geo. O. Bergstrom, Neenah	5,000 00	Henry Schubert, Kaukauna	800 00
J. A. Kimberly, Neenah...	1,300 00	B. W. Hayes, Kaukauna..	600 00
H. J. Verstegen, Little Chute	500 00	Louise F. Van Cleve, Marinette	300 00
John E. Verstegen, Little Chute	500 00		
Frank J. Verstegen, Little Chute	600 00		
John Shulthels, Kaukauna..	1,600 00	Total	\$80,000 00

Kendall—Kendall State Bank.

G. R. HILL, President.
O. R. HOLMES, Vice President.

CHAS. MARQUETTE, Cashier.
HARRY A. ROGERS, Asst. Cashier.

DIRECTORS.

G. R. Hill,
O. R. Holmes,

Chas. Marquette.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$47,549 71	Capital stock paid in.....	\$10,000 00
Overdrafts	547 72	Surplus fund.....	259 00
U. S. state, municipal and other bonds.....	11,100 00	Undivided profits, less cur- rent expenses and taxes paid	1,358 12
Furniture and fixtures....	2,080 00	Individual deposits, subject to check.....	19,297 53
Due from approved reserve banks	11,424 88	Demand certificates of de- posit	756 20
Due from other banks....	4,031 72	Time certificates of deposit	52,008 39
Checks on other banks and cash items.....	556 27	Cashier's checks outstand- ing	1,880 49
Gold coin.....	2,215 00		
Silver coin.....	864 70		
U. S. and national currency	5,144 00		
Nickels and cents.....	45 73		
Total	<u>\$85,559 73</u>	Total	<u>\$85,559 73</u>

NAMES OF STOCKHOLDERS.

G. R. Hill, Kendall.....	\$2,700 00	Patrick Finucan, Kendall..	100 00
O. R. Holmes, Kendall....	1,500 00	Thos. Moe, Kendall.....	50 00
Chas. Marquette, Kendall..	2,700 00	P. J. Moe, Kendall.....	50 00
Harry A. Rogers, Kendall..	2,000 00	Hellen Moffitt, Elroy.....	300 00
Henry Kiel, Kendall.....	100 00	Reville Moffitt, Elroy....	300 00
Fred Zimmerman, Kendall	200 00		
		Total	<u>\$10,000 00</u>

Kenosha—Merchants & Savings Bank.

H. B. ROBINSON, President.
G. P. ROBINSON, Vice President.

A. E. KUOLT, Cashier.
H. B. KOTZ, Asst. Cashier.
M. A. KENT, Asst. Cashier.

DIRECTORS.

H. B. Robinson,
G. P. Robinson,

A. E. Kuolt,
H. B. Kotz.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$155,682 95	Capital stock paid in.....	\$50,000 00
Overdrafts	167 95	Undivided profits, less current expenses and taxes paid	4,140 60
U. S., state, municipal and other bonds	39,219 31	Due to banks—deposits...	3,380 31
Stocks and other securities	14,000 00	Individual deposits, subject to check.....	89,308 16
Banking house	12,500 00	Demand certificates of deposit	68 916 77
Furniture and fixtures....	1,073 48	Savings deposits	61,410 68
Due from approved reserve banks	1,339 97	Cashier's checks outstanding	3,872 69
Due from other banks....	4,533 50		
Checks on other banks and cash items.....	925 69		
Exchanges for clearing house	7,152 75		
Gold coin.....	7,720 00		
Silver coin.....	6,445 95		
U. S. and national currency	29,689 00		
Nickels and cents.....	578 66		
Total	<u>\$281,029 21</u>	Total	<u>\$281,029 21</u>

NAMES OF STOCKHOLDERS.

H. B. Robinson, Kenosha..	\$48,000 00	H. B. Kotz, Kenosha.....	1,000 00
G. P. Robinson, Kenosha..	1,000 00	Total	\$50,000 00

Kewaskum—Bank of Kewaskum.

A. L. ROSENHEIMER, President.
M. ROSENHEIMER, Vice President.

B. H. ROSENHEIMER, Cashier.

DIRECTORS.

A. L. Rosenheimer,
M. Rosenheimer,
Joseph Schmidt,

G. A. Kuechenmeister,
B. H. Rosenheimer,
L. P. Rosenheimer.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$147,305 11	Capital stock paid in.....	\$15,000 00
Overdrafts	67 03	Surplus fund.....	2,000 00
Due from approved reserve banks	33,255 19	Undivided profits, less cur- rent expenses and taxes	6,838 82
Due from other banks....	4,080 41	Individual deposits, subject to check.....	19,547 25
Checks on other banks and cash items.....	53 20	Time certificates of deposit	141,186 35
Gold coin.....	1,030 00	Savings deposits.....	5,121 04
Silver coin.....	866 40		
U. S. and national currency	3,007 00		
Nickeys and cents.....	29 12		
Total	<u>\$189,693 46</u>	Total	<u>\$189,693 46</u>

NAMES OF STOCKHOLDERS.

Adolph Rosenheimer, Ke- waskum	\$7,000 00	D. M. Rosenheimer, Ke- waskum	100 00
M. Rosenheimer, Kewas- kum	5,300 00	L. P. Rosenheimer, Kewas- kum	2,000 00
G. A. Kuechenmeister, West Bend	100 00	B. H. Rosenheimer, Kewas- kum	400 00
Joseph Schmidt, Kewaskum	100 00	Total	<u>\$15,000 00</u>

Kewaskum—Citizens State Bank.

C. C. HENRY, President.
F. M. SCHULER, Vice President.

H. E. HENRY, Cashier.

DIRECTORS.

C. C. Henry,
F. M. Schuler,

H. E. Henry.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$57,126 75	Capital stock paid in.....	\$15,000 00
Furniture and fixtures....	2,412 73	Surplus fund.....	500 00
Due from approved reserve banks	12,080 08	Undivided profits, less cur- rent expenses and taxes paid	904 50
Checks on other banks and cash items.....	142 18	Individual deposits, subject to check	14,434 71
Gold coin.....	1,270 00	Time certificates of deposit	42,846 49
Silver coin.....	744 70	Savings deposits	5,107 58
U. S. and national currency	4,996 00		
Nicke s and cents.....	20 84		
Total	\$78,793 28	Total	\$78,793 28

NAMES OF STOCKHOLDERS.

Philip J. Vogt, Kewaskum.	\$100 00	August Bligo, Kewaskum..	100 00
H. J. Lay estate, Kewaskum	200 00	H. E. Henry, Kewaskum...	3,000 00
N. Edward Hausmann, Kewaskum	100 00	J. H. Janssen, Beechwood..	100 00
A. G. Koch, Kewaskum....	100 00	Hubert Rinzel, Campbells- port	100 00
W. F. Backhaus, Kewas- kum	200 00	Clarence Hill, Port Wash- ington	500 00
J. W. Schaefer, Kewaskum	100 00	George E. Henry, Port Washington	500 00
Robt. Backhaus, Kewas- kum	500 00	F. M. Schuler, West Bend..	2,000 00
A. A. Perschbacher, Ke- waskum	100 00	C. C. Henry, West Bend...	6,500 00
H. W. Krahn, Kewaskum.	100 00	W. E. Wolfrum, West Bend	500 00
William Stark, Anaheim, Cal.	100 00	R. M. Henry, West Bend..	100 00
		Total	\$15,000 00

Kewaunee—State Bank of Kewaunee.

L. ALBERT KAREL, President.

V. H. JANDA, Asst. Cashier.

DIRECTORS.

Joseph Duvall,
L. Albert Karel,
John M. Borgman,Wenzel Kieweg,
John L. Haney.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$489,448 97	Capital stock paid in.....	\$40,000 00
Overdrafts	1,646 53	Surplus fund.....	15,000 00
U. S. state, municipal and other bonds.....	84,200 00	Undivided profits, less cur- rent expenses and taxes paid	669 75
Banking house.....	10,000 00	Individual deposits, subject to check	72,883 82
Furniture and fixtures....	1,000 00	Time certificates of deposit	585,795 84
Other real estate owned....	4,000 00	Savings deposits	895 00
Due from approved reserve banks	97,960 21		
Checks on other banks and cash items	4,553 51		
Gold coin.....	9,315 00		
Silver coin.....	2,878 05		
U. S. and national currency	9,735 00		
Nickels and cents.....	193 08		
Insurance premiums ad- vanced and due.....	314 06		
Total	<u>\$715,244 41</u>	Total	<u>\$715,244 41</u>

NAMES OF STOCKHOLDERS.

Joseph Duvall, Kewaunee..	\$8,500 00	O. H. Bruemmer, Kewau- nee	500 00
Geo. Grimmer estate, Ke- waunee	6,500 00	Geo. W. Wing, Kewaunee..	500 00
L. Albert Karel, Kewaunee	9,000 00	John walecka, Jr., Kewau- nee	500 00
John M. Borgman, Kewau- nee	5,000 00	V. H. Janda, Kewaunee ..	500 00
Wenzel Kieweg, Kewaunee	3,000 00	E. M. Rice, Kewaunee ...	500 00
John L. Haney, Kewaunee	2,000 00	Edw. Seyk, Kewaunee....	500 00
Geo. A. Duvall, Kewaunee	2,000 00		
Wenzel Heck, Kewaunee .	1,000 00	Total	<u>\$40,000 00</u>

Kiel—State Bank of Kiel.

H. S. ELDRED, President.
W. P. WAGNER, Vice President.

RICHARD KIEL, Cashier.

DIRECTORS.

H. S. Eldred,
J. B. Laun,
W. P. Wagner,

H. Schaper,
Richard Kiel.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$245,210 49	Capital stock paid in.....	\$50,000 00
Overdrafts	927 77	Surplus fund.....	10,000 00
Banking house.....	6,000 00	Undivided profits, less cur-	
Furniture and fixtures....	1,695 00	rent expenses and taxes	
Due from approved reserve		paid	4,736 43
banks	32,686 94	Individual deposits, subject	
Due from other banks....	14,966 16	to check.....	94,735 77
Checks on other banks and		Time certificates of deposit	155,606 74
cash items.....	1,869 94	Savings deposits.....	1,702 43
Gold coin	5,980 00		
Silver coin.....	2,048 00		
U. S. and national currency	5,317 00		
Nickels and cents.....	80 04		
Total	<u>\$316,781 34</u>	Total	<u>\$316,781 34</u>

NAMES OF STOCKHOLDERS.

Charles Heins estate, Kiel.	\$9,000 00	L. S. Suffel, St. Paul, Minn	400 00
J. B. Laun, Kiel.....	11,800 00	Frank Suffel, St. Paul,	
R. Kiel, Kiel.....	3,000 00	Minn.....	2,000 00
A. W. Dassler, Kiel.....	2,000 00	H. S. Eldred, Milwaukee..	2,000 00
H. Schaper, Appleton....	3,000 00	E. L. Wagner, Chicago, Ill..	1,000 00
W. P. Wagner, Green Bay.	6,400 00	K. M. Foote, Chicago, Ill...	1,000 00
P. W. Wagner, Green Bay.	1,000 00	M. Foote, Chicago, Ill.....	500 00
Anna L. Wagner, Green		Chas. E. Vroman, Chicago,	
Bay	400 00	Ill.	500 00
R. G. Shumway, Polo, Ill..	6,000 00		
		Total	\$50,000 00

Kilbourn—Kilbourn State Bank.

W. S. STROUD, President.
THOS. B. COON, Vice President.

L. N. COAPMAN, Cashier.

DIRECTORS.

L. N. Coapman,
W. S. Stroud,

Thomas B. Coon.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$224,248 02	Capital stock paid in.....	\$20,000 00
Overdrafts	1,583 51	Surplus fund.....	5,000 00
U. S. state, municipal and other bonds.....	57,375 00	Undivided profits, less cur- rent expenses and taxes paid	1,586 64
Stocks and other securities	3,665 08	Individual deposits, subject to check.....	44,022 70
Due from approved reserve banks	39,182 79	Demand certificates of de- posit	729 30
Due from other banks....	8,734 04	Time certificates of deposit	302,461 57
Checks on other banks and cash items.....	4,836 16		
Gold coin.....	4,485 00		
Silver coin.....	2,584 55		
U. S. and national currency	25,063 00		
Nickels and cents.....	181 06		
Clearing house certificates	1,862 00		
Total	\$373,800 21	Total	\$373,800 21

NAMES OF STOCKHOLDERS.

W. S. Stroud, Portage....	\$19,800 00	L. N. Coapman, Kilbourn..	100 00
Thos. B. Coon, Kilbourn..	100 00	Total	\$20,000 00

Knapp—State Bank of Knapp.

F. H. WELLCOME, President.
CHAS. TOWNSEND, Vice President.

C. R. CASE, Cashier.
JAS. A. SMITH, Asst. Cashier.

DIRECTORS.

Chas. Townsend,
F. H. Wellcome,
Wm. Robinson,

W. H. Francis,
C. R. Case.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$44,628 83	Capital stock paid in.....	\$10,000 00
Overdrafts	250 99	Surplus fund.....	750 00
U. S. state, municipal and other bonds.....	515 51	Undivided profits, less cur- rent expenses and taxes paid	803 36
Furniture and fixtures.....	1,771 00	Individual deposits, subject to check	17,896 26
Due from approved reserve banks	8,064 07	Demand certificates of de- posit	2,668 12
Checks on other banks and cash items.....	16 80	Time certificates of deposit	28,090 11
Gold coin.....	170 00		
Silver coin.....	1,260 35		
U. S. and national currency	3,513 00		
Nickels and cents.....	17 22		
Cash short.....	08		
Total	\$60,207 85	Total	\$60,207 85

NAMES OF STOCKHOLDERS.

Chas. Townsend Knapp...	\$500 00	Arthur McMahon, Menom- onie	200 00
C. R. Case, Knapp.....	2,000 00	John McMahon, Knapp ..	100 00
F. H. Wellcome, Minneapo- lis, Minn.	500 00	Wm. Robinson, Knapp....	200 00
R. D. Waterston, Knapp...	100 00	Union Investment Co., Minneapolis, Minn.	4,500 00
W. H. Francis, Knapp.....	100 00	F. Warren Wiggen, Knapp	500 00
F. H. Gfoss, Knapp.....	100 00	Hall estate (incorporated), Minneapolis, Minn.	900 00
F. H. Kimball, Knapp....	200 00		
May Kimball, Knapp.....	100 00		
Total		Total	\$10,000 00

La Crosse—Exchange State Bank.

J. E. WHEELER, President.
ORLANDO HOLWAY, Vice President.

JOS. P. GOHRES, Cashier.
ROB'T B. LOWRY, Asst. Cashier.

DIRECTORS.

J. E. Wheeler,
Orlando Holway,
Wm. F. Gohres,

S. J. Waite,
W. B. Tscharner.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$177,839 02	Capital stock paid in.....	\$25,000 00
Overdrafts	840 87	Surplus fund.....	4,000 00
U. S., state, municipal and other bonds.....	6,000 00	Undivided profits, less cur- rent expenses and taxes paid	2,621 75
Banking house	5,500 00	Dividends unpaid.....	12 00
Furniture and fixtures....	1,500 00	Individual deposits, subject to check.....	44,798 95
Due from approved reserve banks	7,560 51	Time certificates of deposit	38,770 25
Exchanges for clearing house	1,762 93	Savings deposits.....	97,411 53
Gold coin	6,510 00		
Silver coin.....	541 00		
U. S. and national currency	4,539 00		
Nickels and cents.....	21 15		
Total	\$212,614 48	Total	\$212,614 48

NAMES OF STOCKHOLDERS.

J. E. Wheeler, La Crosse....	\$2,000 00	P. W. Mahoney, La Crosse	500 00
O. Holway, La Crosse....	1,900 00	H. Griswold, La Crosse....	400 00
W. F. Gohres, La Crosse..	2,500 00	Jos. P. Gohres, La Crosse..	2,000 00
John Wachter, La Crosse... 1,000 00		Geo. B. Phillips, La Crosse	1,000 00
Robert Schulze, La Crosse... 400 00		Walter Woods, La Crosse....	1,400 00
Peter Casberg, La Crosse... 200 00		Geo. B. Bates, La Crosse..	500 00
Peter Anderson, La Crosse... 700 00		Mrs. C. A. Waite, La Crosse	200 00
J. B. Turnbull, La Crosse.... 200 00		Robert B. Lowry, La Crosse	900 00
W. B. Tscharner, La Crosse. 1,500 00		Mary Wachter, La Crosse..	500 00
J. E. McConnell, La Crosse.. 500 00		A. N. Gunz, Center City,	
S. J. Waite, La Crosse..... 2,500 00		Minr.	2,000 00
Otter Amsrud, La Crosse.... 400 00		J. J. Esch, LaCrosse.....	200 00
W. J. Lowry, La Crosse..... 100 00			
Mrs. E. H. Trow, Berlin.... 500 00		Total	\$25,000 00
H. Goddard, La Crosse..... 1,000 00			

La Crosse—Security Savings Bank of La Crosse.

E. C. SWARTHOUT, President.
M. F. PLATZ, Vice President.

W. W. WITHEE, Cashier.
J. A. THWING, Asst. Cashier.

DIRECTORS.

W. W. Withee,
E. C. Swarthout,

M. F. Platz,
T. O. Withee,
Hugo Schick.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$164,139 17	Capital stock paid in.....	\$30,000 00
Overdrafts	830 59	Surplus fund.....	4,500 00
Stocks and other securities	483 01	Undivided profits, less cur-	
Furniture and fixtures....	4,000 00	rent expenses and taxes	
Other real estate owned...	18,724 25	paid	2,669 72
Due from approved reserve		Individual deposits, subject	
banks	6,854 70	to check.....	32,809 26
Due from other banks....	5,930 71	Demand and time certifi-	
Checks on other banks and		cates of deposit.....	17,075 20
cash items.....	110 78	Savings deposits.....	120,875 96
Exchanges for clearing		Certified checks	85 00
house	634 27		
Gold coin.....	2,370 00		
Silver coin.....	1,020 91		
U. S. and national currency	2,845 00		
Nickels and cents.....	37 91		
Foreign currency.....	33 84		
Total	\$208,015 14	Total	\$208,015 14

NAMES OF STOCKHOLDERS.

W. W. Withee, La Crosse.	\$20,300 00	J. A. Thwing, La Crosse..	100 00
E. C. Swarthout, La Crosse	1,000 00	Mrs. W. S. Cargill, La	
M. F. Platz, La Crosse...	500 00	Crosse	500 00
Mrs. W. W. Withee, La		Theo. O. Withee, La Crosse	6,100 00
Crosse	500 00		
Hugo Schick, La Crosse...	1,000 00	Total	\$30,000 00

La Crosse—State Bank of La Crosse.

GEO. H. RAY, President.
A. PLATZ, Vice President.

J. M. HOLLEY, Cashier.
J. M. HOLLEY, JR., Asst. Cashier.

DIRECTORS.

Geo. H. Ray,
A. Platz,
H. A. Salzer,
H. Goddard,

J. M. Holley,
W. S. Cargill,
John C. Burns.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$681,253 36	Capital stock paid in.....	\$50,000 00
Overdrafts.....	434 73	Surplus fund.....	50,000 00
U. S. state, municipal and other bonds.....	44,597 50	Undivided profits, less cur- rent expenses and taxes paid.....	19,321 33
Stocks and other securities	28,456 00	Due to banks—deposits....	21,961 93
Banking house.....	7,000 00	Individual deposits, subject to check.....	174,068 74
Furniture and fixtures....	1,000 00	Demand certificates of de- posit.....	216,737 11
Due from approved reserve banks.....	144,365 94	Savings deposits.....	489,028 12
Due from other banks....	10,220 99		
Checks on other banks and cash items.....	9,908 58		
Go'd coin.....	21,330 00		
Silver coin.....	4,309 30		
U. S. and national currency	68,116 00		
Nickels and cents.....	124 83		
Total	<u>\$1,021,117 23</u>	Total	<u>\$1,021,117 23</u>

NAMES OF STOCKHOLDERS.

Geo. H. Ray, La Crosse.....	\$6,600 00	Mrs. E. C. Weston, La Crosse	5,800 00
J. M. Holley, La Crosse....	5,300 00	Mrs. H. M. Ray, La Crosse..	1,400 00
T. B. Lawrence, La Crosse..	1,700 00	A. Platz, La Crosse.....	5,300 00
H. A. Salzer, La Crosse....	7,000 00	Margery Sill, La Crosse....	1,200 00
H. Goddard, La Crosse....	6,800 00	F. E. Sill, La Crosse.....	800 00
M. Simon, La Crosse.....	1,000 00	W. S. Cargill, La Crosse....	1,000 00
A. Bellerue, La Crosse.....	1,000 00	J. M. Holley, Jr., La Crosse..	400 00
Mrs. E. S. B. Moore, La Crosse.....	500 00	Harriet A. Jenks, La Crosse..	1,500 00
Geo. M. Gund, Cleveland, O.	500 00	John C. Burns, La Crosse....	1,500 00
Ashbel J. Crocker, Emporia, Kansas.....	700 00		
		Total	<u>\$50,000 00</u>

Ladysmith—State Bank of Ladysmith.

R. O. SINCLAIR, President.
W. S. MANNING, Vice President.

J. O. SINCLAIR, Cashier.
B. E. FRENCH, Asst. Cashier.

DIRECTORS.

R. S. Johnson,
H. L. Clark,
W. S. Manning,
E. N. Bailey,

R. O. Sinclair,
Joseph Lockey,
J. O. Sinclair.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$99,853 36	Capital stock paid in.....	\$25,000 00
Overdrafts	2,244 76	Surplus fund.....	3,500 00
Banking house.....	6,190 47	Undivided profits, less current expenses and taxes paid	375 33
Furniture and fixtures....	1,414 80	Individual deposits, subject to check.....	41,478 61
Due from approved reserve banks	3,024 62	Demand certificates of deposit	676 90
Due from other banks....	5,255 36	Time certificates of deposit	37,242 32
Checks on other banks and cash items.....	831 39	Savings deposits.....	7,383 64
Gold coin.....	710 00	Cashier's checks outstanding	591 39
Silver coin.....	897 10	Bills payable.....	8,226 14
U. S. and national currency	3,892 00		
Nickels and cents.....	160 47		
Total	\$124,474 33	Total	\$124,474 33

NAMES OF STOCKHOLDERS.

R. O. Sinclair, Ladysmith.	\$5,800 00	T. M. Thomas, Ladysmith.	100 00
J. O. Sinclair, Ladysmith.	4,000 00	B. E. French, Ladysmith..	200 00
H. L. Clark, Ladysmith..	1,000 00	J. W. Miller, Ladysmith..	100 00
W. S. Manning, Ladysmith	1,000 00	F. W. Tubbs, Chicago, Ill.	1,000 00
E. N. Bailey, Sac City, Iowa	1,000 00	Wm. Foy, Chicago, Ill....	1,500 00
A. W. Bailey, Sac City, Iowa	1,000 00	G. B. Goocher, Ladysmith.	500 00
S. M. Elwood, Sac City, Iowa	2,000 00	W. J. Kermott, Ladysmith	200 00
D. F. Clark, Minneapolis, Minn.	2,200 00	E. J. McGowen, Chicago, Ill.	500 00
R. S. Johnson, Ladysmith.	500 00	Mrs. J. O. Sinclair, Lady- smith	1,500 00
R. J. Sands, Ladysmith..	100 00	Joseph Lockey, St. Paul, Minn.	500 00
Blatz Wohlwend, Ladysmith	100 00	J. W. Vanderhoof, Darien.	100 00
H. A. Tiffany, Ladysmith..	100 00	Total	\$25,000 00

La Farge—Bank of La Farge.

G. E. TATE, President.

L. E. CALKINS, Cashier.
M. H. TATE, Asst. Cashier.

DIRECTORS.

G. E. Tate,
L. E. Calkins,

M. H. Tate.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$55,304 33	Capital stock paid in.....	\$7,500 00
Overdrafts	325 65	Surplus fund.....	1,035 00
Banking house.....	1,300 00	Undivided profits, less current expenses and taxes paid	785 00
Furniture and fixtures....	1,000 00	Individual deposits, subject to check.....	24,950 54
Other real estate owned....	400 00	Time certificates of deposit	50,475 73
Due from approved reserve banks	18,034 40		
Due from other banks....	39 04		
Exchanges for clearing house	985 14		
Gold coin	4,340 00		
Silver coin	741 70		
U. S. and national currency	2,225 00		
Nicke's and cents.....	51 01		
Total	\$84,746 27	Total	\$84,746 27

NAMES OF STOCKHOLDERS.

G. E. Tate, La Farge.....	\$2,500 00	M. H. Tate, La Farge.....	2,500 00
L. E. Calkins, La Farge...	2,500 00	Total	\$7,500 00

Lake Mills—Bank of Lake Mills.

S. A. REED, President.
L. D. FARGO, Vice President.

E. C. BROWN, Cashier.
O. B. COOMBIE, Asst. Cashier.

DIRECTORS.

S. A. Reed,
L. D. Fargo,

C. C. Williams,
Robt. Fargo,
Conrad Engsborg.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$113,586 49	Capital stock paid in.....	\$30,000 00
Overdrafts	1,737 74	Surplus fund.....	7,000 00
U. S., state, municipal and other bonds.....	3,500 00	Undivided profits, less cur- rent expenses and taxes paid	3,245 96
Banking house.....	6,845 00	Due to banks—deposits...	210 90
Furniture and fixtures....	1,960 00	Individual deposits, subject to check.....	35,163 42
Due from approved reserve banks	14,860 91	Demand certificates of de- posit	72,644 30
Checks on other banks and cash items.....	2,131 94		
Exchanges for clearing house	178 37		
Gold coin.....	1,220 00		
Silver coin.....	838 80		
U. S. and national currency	1,335 00		
Nickels and cents.....	70 33		
Total	\$148,264 58	Total	\$148,264 58

NAMES OF STOCKHOLDERS.

L. D. Fargo, Lake Mills...	\$5,000 00	P. W. Mansfield, Watertown	700 00
Robert Fargo, Lake Mills..	2,000 00	Mildred Mansfield, Johnson Creek	400 00
C. C. Williams, Lake Mills	4,000 00	Elizabeth L. Myers, Los Angeles, Cal.	2,000 00
Edward Crump, Lake Mills	1,500 00	Wm. A. Engsborg, Lake Mills	800 00
MRS. A. Odiorne, Lake Mills	3,000 00	Mrs. O. B. Coombe, Lake Mills	400 00
E. C. Brown, Lake Mills..	4,000 00	W. H. Oatway, Lake Mills	500 00
Wm. Everson, Lake Mills.	500 00	Chas. Schaffarzick, Lake Mills	300 00
Conrad Engsborg, Lake Mills	500 00	Frank Wallace, Lake Mills	200 00
R. B. Faville, Lake Mills..	500 00	Total	\$30,000 00
S. A. Reed, Lake Mills ..	800 00		
B. J. Silliman, Los Angeles, Cal.	1,500 00		
Phebe Gardner, Augusta..	1,000 00		
Flora F. Boardman, Lowell, Mass.	400 00		

Lake Mills—Greenwood's State Bank.

C. F. GREENWOOD, President.

A. W. GREENWOOD, Cashier.
G. E. GREENWOOD, Asst. Cashier.

DIRECTORS.

C. F. Greenwood,
A. W. Greenwood,

G. E. Greenwood.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$210,024 95	Capital stock paid in.....	\$60,000 00
Overdrafts	1,067 94	Surplus fund.....	10,000 00
U. S., state, municipal and other bonds.....	44,550 00	Undivided profits, less cur- rent expenses and taxes paid	7,339 43
Banking house.....	7,500 00	Individual deposits, subject to check.....	54,864 41
Due from approved reserve banks	65,321 97	Demand certificates of de- posit	207,654 13
Checks on other banks and cash items	1,432 74	Savings deposits.....	2,523 47
Go'd coin.....	3,160 00	Certified checks	90 00
Silver coin.....	2,300 00		
U. S. and national currency	7,064 00		
Nickels and cents.....	49 90		
Total	<u>\$342,471 50</u>	Total	<u>\$342,471 50</u>

NAMES OF STOCKHOLDERS.

G. E. Greenwood, Lake Mills	\$3,000 00	Mrs. Janie P. Dodge, Lake Mills	300 00
C. F. Greenwood, Lake Mills	14,000 00	Mrs. Louisa English, Lake Mills	800 00
Mrs. A. Odiorne, Lake Mills.	3,000 00	O. A. Wodke, Lake Mills....	500 00
A. W. Greenwood, Lake Mills	20,000 00	W. A. Engsborg, Lake Mills.	500 00
Mrs. A. See'y, Oneonta, N. Y.	3,000 00	V. R. Toogood, Lake Mills..	200 00
Mrs. M. H. Kellogg, Lake Mills	700 00	C. J. Millard, Lake Mills....	700 00
Miss A. Hebard, Lake Mills	1,300 00	John Joeckel, Lake Mills....	500 00
Mrs. B. H. Griswold, St. Louis, Mo.	1,000 00	Louis Woelffer, Lake Mills..	500 00
Mrs. K. M. Hoyt, Lake Mills.	700 00	F. M. Griswold, Lake Mills..	200 00
Anna Silliman, Lake Mills..	500 00	Mrs. Grace E. Greenwood, Lake Mills	1,000 00
Mrs. Kate Stevens, Jefferson.	3,800 00	Mrs. Ida M. Greenwood, Lake Mills	100 00
H. R. Griswold, St. Louis, Mo.	1,000 00		
C. S. Greenwood, Lake Mills.	2,700 00		
		Total	<u>\$60,000 00</u>

Lake Nebagamon—Bank of Lake Nebagamon.

B. M. PEYTON, President.

RUSSELL BAXTER, Cashier.

DIRECTORS.

H. M. Peyton,
B. M. Peyton,

M. P. Baxter,
Russell Baxter.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$17,665 09	Capital stock paid in.....	\$5,000 00
Banking house.....	1,750 00	Undivided profits, less current expenses and taxes paid.....	3,619 55
Furniture and fixtures.....	1,250 00	Individual deposits, subject to check.....	10,786 63
Other real estate owned..	617 24	Time certificates of deposit	6,518 24
Due from approved reserve banks.....	2,690 60	Savings deposits.....	1,488 75
Checks on other banks and cash items.....	435 20		
Gold coin.....	1,665 00		
Silver coin.....	360 00		
U. S. and national currency	950 00		
Nickels and cents.....	30 08		
Total	\$27,413 21	Total	\$27,413 21

NAMES OF STOCKHOLDERS.

H. M. Peyton, Duluth, Minn.	\$1,100 00	H. H. Peyton, Proctor, Minn.	200 00
R. M. Peyton, Duluth, Minn.	800 00	A. W. Echart, Portland, Ore.	500 00
Russell Baxter, Lake Nebagamon.....	1,000 00	Total	\$5,000 00
M. P. Baxter, Lake Nebagamon.....	1,400 00		

Lancaster—Union State Bank.

R. B. SHOWALTER, President.
C. H. BAXTER, Vice President.

JOS. BOCK, Cashier.
R. MEYER, Jr., Asst. Cashier.
V. L. SHOWALTER, Asst. Cashier.

DIRECTORS.

R. B. Showalter,
C. H. Baxter,
Jos. Bock,

R. Meyer, Jr.,
V. L. Showalter,
Robert Brooker.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$577,429 63	Capital stock paid in.....	\$50,000 00
Overdrafts	18,815 20	Surplus fund.....	7,500 00
U. S. state, municipal and other bonds.....	31,300 00	Undivided profits, less cur- rent expenses and taxes paid	4,479 36
Furniture and fixtures....	8,000 00	Individual deposits, subject to check.....	136,696 13
Due from approved reserve banks	109,934 68	Demand certificates of de- posit	24,498 96
Exchanges for clearing house	840 12	Time certificates of deposit	542,711 65
Gold coin.....	18,010 00	Cashier's checks outstand- ing	7,405 51
Silver coin.....	2,580 00		
U. S. and national currency	5,927 00		
Nickels and cents.....	454 98		
Total	<u>\$773,291 61</u>	Total	<u>\$773,291 61</u>

NAMES OF STOCKHOLDERS.

R. B. Showalter, Lancaster	\$10,500 00	Geo. W. Esting, Lancaster	416 67
R. Meyer estate, Lancaster	7,500 00	Brookcr Bros., Lancaster..	625 00
R. Meyer, Jr., Lancaster..	7,500 00	H. Barlow, Lancaster.....	208 33
A. E. & J. M. Meyer, Lan- caster	1,500 00	W. Hannum, Lancaster...	208 33
V. L. Showalter, Lancaster	2,166 67	David Schreiner, Lancas- ter	416 67
Jos. Bock, Lancaster.....	5,000 00		
C. H. Baxter, Lancaster...	13,958 33	Total	<u>\$50,000 00</u>

La Valle—State Bank of La Valle.

H. E. PADDOCK, President.
CHAS. PEARSON, Vice President.

C. F. EDER, Cashier.

DIRECTORS.

H. E. Paddock,
Charles Pearson,
J. W. Hyslop,

C. F. Eder,
Geo. T. Morse.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$104,776 32	Capital stock paid in.....	\$10,000 00
Overdrafts	478 62	Surplus fund.....	1,000 00
U. S., state, municipal and other bonds.....	1,500 00	Undivided profits, less current expenses and taxes paid.....	569 00
Banking house.....	2,550 00	Individual deposits, subject to check.....	28,340 72
Furniture and fixtures....	1,500 00	Demand certificates of de- posit.....	2,114 02
Due from approved reserve banks	10,637 78	Time certificates of deposit	88,943 04
Due from other banks.....	1,926 11		
Checks on other banks and cash items.....	70 00		
Gold coin.....	765 00		
Silver coin.....	512 25		
U. S. and national currency	6,201 00		
Nickels and cents.....	50 30		
Total	\$130,967 38	Total	\$130,967 38

NAMES OF STOCKHOLDERS.

H. E. Paddock, La Valle..	\$2,500 00	James W. Hyslop, La Valle	500 00
Chas. Pearson, La Valle..	2,350 00	H. S. Carver, Reedsburg..	300 00
Chas. F. Eder, La Valle..	1,000 00	Harry Thornton, La Valle	2,350 00
Geo. T. Morse, Reedsburg.	1,000 00	Total	\$10,000 00

Lena—Farmers and Merchants Bank.

L. W. BRAZEAU, President.
SOL. G. PELKEY, Vice President.

O. W. BRAZEAU, Cashier.
E. F. PELKEY, Asst. Cashier.

DIRECTORS.

J. N. Bassett,
A. M. Martineau,
L. W. Brazeau,

O. W. Brazeau,
Sol. G. Pelkey,
Dennis Dionne.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$48,222 27	Capital stock paid in.....	\$10,000 00
Overdrafts	59 50	Surplus fund	1,550 00
Banking house	2,500 00	Undivided profits, less cur-	
Due from approved reserve		rent expenses and taxes	
banks	448 81	paid	375 49
Due from other banks....	941 31	Individual deposits, subject	
Gold coin	610 00	to check	18,488 08
Silver coin	323 00	Demand certificates of de-	
U. S. and national currency	3,445 00	posit	21,734 76
Nickels and cents.....	18 13	Time certificates of deposit	3,922 25
		Savings deposits	497 44
Total	\$56,568 02	Total	\$56,568 02

NAMES OF STOCKHOLDERS.

Sol. G. Pelkey, Oconto...	\$100 00	A. M. Martineau, Oconto..	500 00
L. W. Brazeau, Oconto ..	2,600 00	Almeda Brazeau, Oconto.	500 00
Dennis Dionne, Lena.....	1,000 00	Mary V. Pelkey, Oconto...	4,000 00
O. W. Brazeau, Lena	1,000 00		
J. N. Bassett, Lena	300 00	Total	\$10,000 00

Linden—Bank of Linden.

JOHN HARKER, President.
S. B. HARKER, Vice President.

J. B. HARKER, Cashier.
R. M. HARKER, Asst. Cashier.

DIRECTORS.

S. B. Harker,
John Harker,

J. B. Harker.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$77,517 89	Capital stock paid in.....	\$10,000 00
Overdrafts	1,010 06	Surplus fund.....	800 00
U. S. state, municipal and other bonds.....	8,000 00	Undivided profits, less cur- rent expenses and taxes paid	379 55
Furniture and fixtures....	1,400 00	Individual deposits, subject to check.....	34,586 63
Other real estate owned....	400 00	Time certificates of deposit	54,430 34
Due from approved reserve banks	6,726 12		
Checks on other banks and cash items.....	558 86		
Exchanges for clearing house	525 00		
Gold coin.....	692 50		
Silver coin.....	130 95		
U. S. and national currency	3,190 00		
Nickels and cents.....	45 14		
Total	\$100,196 52	Total	\$100,196 52

NAMES OF STOCKHOLDERS.

John Harker, Linden.....	\$3,000 00	J. B. Harker, Linden.....	3,500 00
S. R. Harker, Linden.....	3,500 00	Total	\$10,000 00

Little Chute—Bank of Little Chute.

H. J. VERSTEGEN, President.
WM. GEENEN, Vice President.

P. A. GLONDEMANS, Cashier.
G. H. PEETERS, Asst. Cashier.

DIRECTORS.

H. J. Verstegen,
Wm. Geenen,
P. A. Glondemans,

H. J. Mollen,
J. H. Doyle.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$33,136 90	Capital stock paid in.....	\$15,000 00
Banking house.....	3,849 90	Undivided profits.....	1,948 30
Furniture and fixtures....	722 90	Individual deposits, subject	
Due from approved reserve		to check.....	4,418 03
banks.....	4,536 62	Demand certificates of de-	
Checks on other banks and		posit.....	24,503 74
cash items.....	328 03		
Gold coin.....	255 00		
Silver coin.....	282 00		
U. S. and national currency	1,604 00		
Nickels and cents.....	11 34		
Expense account.....	1,143 38		
Total.....	<u>\$45,870 07</u>	Total.....	<u>\$45,870 07</u>

NAMES OF STOCKHOLDERS.

H. J. Verstegen, Little		Bardeen Kobussen, Little	
Chute.....	\$2,000 00	Chute.....	400 00
Wm. Geenen, Kimberly....	2,000 00	D. Horkman, Little Chute.	300 00
P. A. Glondemans, Little		P. J. Jansen, Little Chute.	500 00
Chute.....	2,000 00	H. Vande Wetering, Little	
Henry Weyenberg, Little		Chute.....	500 00
Chute.....	1,000 00	H. J. Stark, Little Chute.	200 00
H. J. Mollen, Little Chute.	500 00	J. H. Hietpas, Little Chute	200 00
John J. Sherman, Appleton	1,000 00	J. E. Verstegen, Little	
G. H. Peeters, Little Chute	500 00	Chute.....	200 00
Mary Heerziger, Little		Alb. Hartjes, Little Chute	200 00
Chute.....	500 00	H. W. Bongers, Little Chute	300 00
G. F. West, Little Chute..	100 00	J. Hammen, Little Chute..	500 00
H. Vanden Wildenberg,		Jno. DeBrum, Little Chute	200 00
Little Chute.....	500 00	Jos. H. Doyle, Little Chute	800 00
N. Schommer, Little Chute	100 00	Jno. Hintink, Little Chute.	500 00
		Total.....	<u>\$15,000 00</u>

Livingston—Livingston State Bank.

J. P. RUNDSELL, President.
ALBERT E. RUNDSELL, Vice President.

FRED W. STEPHENS, Cashier.
A. V. WELLS, Asst. Cashier.

DIRECTORS.

J. P. Rundell,
D. O. Eustice,
A. V. Wells,
Arch. E. Rundell,
Albert E. Rundell,

Wm. F. Miller,
John J. Miller,
R. F. Livingston,
F. B. Rundell,
C. A. Iverson.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$63,422 49	Capital stock paid in.....	\$10,000 00
Overdrafts	2,217 93	Surplus fund.....	750 00
Banking house.....	2,227 88	Undivided profits, less current expenses and taxes paid	962 74
Furniture and fixtures....	2,123 95	Dividends unpaid.....	80 00
Due from approved reserve banks	25,244 12	Individual deposits, subject to check	46,877 66
Due from other banks.....	1,217 72	Demand certificates of deposit	11,024 77
Checks on other banks and cash items.....	142 98	Time certificates of deposit	33,078 71
Gold coin.....	3,515 00		
Silver coin.....	1,019 00		
U. S. and national currency	1,615 00		
Nickels and cents.....	27 81		
Total	\$102,773 88	Total	\$102,773 88

NAMES OF STOCKHOLDERS.

J. P. Rundell, Platteville.	\$1,500 00	C. A. Iverson, Livingston.	300 00
Scott Bunker, Livingston..	200 00	R. F. Livingston, Rewey.	500 00
A. V. Wells, Livingston..	500 00	Wm. F. Miller, Livingston	500 00
Fred W. Stephens, Livingston	500 00	John J. Miller, Livingston	100 00
Arch. E. Rundell, Livingston	2,000 00	Mrs. Bertha A. Runkel, Platteville	100 00
D. O. Eustice, Livingston.	1,500 00	F. B. Rundell, Livingston.	500 00
Albert E. Rundell, Livingston	1,000 00	Mrs. Jessie M. Davis, Barneveld	500 00
William Loy, Livingston .	300 00	Total	\$10,000 00

Lodi—State Bank of Lodi.

WM. CALDOW, President.
A. R. REYNOLDS, Vice President.

E. F. VANDERPOEL, Cashier.

DIRECTORS.

Wm. Caldwell,
A. R. Reynolds,
Ella Folsom,

E. F. Vanderpoel,
Daisy D. Robertson.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$250 268 15	Capital stock paid in.....	\$25,000 00
Overdrafts	1,238 69	Surplus fund.....	2,300 00
U. S. state, municipal and other bonds.....	25,450 00	Undivided profits, less cur- rent expenses and taxes paid	2,327 31
Premium on bonds.....	447 23	Individual deposits, subject to check.....	56,447 59
Banking house.....	4,500 00	Time certificates of deposit	233,440 55
Furniture and fixtures.....	1,500 00	Bills payable.....	5,000 00
Due from approved reserve banks	32,964 89		
Checks on other banks and cash items.....	662 38		
Gold coin.....	3,405 00		
Silver coin.....	884 25		
U. S. and national currency	3,141 00		
Nickels and cents.....	53 86		
Total	<u>\$324,515 45</u>	Total	<u>\$324,515 45</u>

NAMES OF STOCKHOLDERS.

Ella Folsom, Lodi.....	\$4,100 00	A. R. Reynolds, Lodi	1,000 00
W. Caldwell, Lodi	4,800 00	E. F. Vanderpoel, Lodi....	6,200 00
Daisy D. Robertson, Lodi..	8,900 00	Total	<u>\$25,000 00</u>

Lodi—The Columbia Bank.

JOHN CALDWELL, President.
J. L. CALDWELL, Vice President:

H. S. CALDWELL, Cashier.
M. CALDWELL, Asst. Cashier.

DIRECTORS.

John Caldwell, Sr.,
J. L. Caldwell,
Mrs. John Caldwell,
W. E. Lamont,

Jas. M. Caldwell,
I. S. Caldwell,
H. S. Caldwell,
M. Caldwell.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$88,594 36	Capital stock paid in.....	\$20,000 00
Overdrafts	1,403 95	Individual deposits, subject	
Banking house.....	5,000 00	to check.....	21,658 32
Furniture and fixtures....	1,882 90	Time certificates of deposit	66,364 92
Due from approved reserve			
banks	2,682 92		
Due from other banks....	2,222 91		
Checks on other banks and			
cash items.....	30 47		
Gold coin.....	370 00		
Silver coin.....	180 40		
U. S. and national currency	4,621 00		
Nickels and cents.....	91 77		
Expense	942 56		
Total	<u>\$108,023 24</u>	Total	<u>\$108,023 24</u>

NAMES OF STOCKHOLDERS.

John Caldwell, Sr., Lodi..	\$5,500 00	I. S. Caldwell, Dane.....	1,000 00
Mrs. John Caldwell, Lodi..	1,000 00	H. S. Caldwell, Lodi.....	2,000 00
J. L. Caldwell, Rio.....	3,000 00	M. Caldwell, Lodi.....	1,000 00
W. E. Lamont, Dane.....	2,500 00	W. W. Caldwell, Lodi....	2,000 00
Jas. M. Caldwell, Rio.....	2,000 00		
		Total	<u>\$20,000 00</u>

Declaration of unlimited individual responsibility filed by stockholders, November 4, 1907, under section 46, chapter 2, banking law.

Lomira—Lomira State Bank.

PETER WOLF, President.
ROBERT WAEHLER, Vice President.

LOUIS L. ZAUN, Cashier.
L. H. ZAUN, Asst. Cashier.

DIRECTORS.

Peter Wolf,
J. M. Dohring,
Robert Waehler,

Andrew Hauser,
Louis L. Zaun.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$65,392 49	Capital stock paid in.....	\$15,000 00
U. S. state, municipal and other bonds.....	10,000 00	Surplus fund.....	1,200 00
Banking house.....	1,200 00	Undivided profits, less cur- rent expenses and taxes paid.....	967 69
Furniture and fixtures.....	1,200 00	Individual deposits, subject to check.....	21,475 37
Due from approved reserve banks.....	11,910 19	Time certificates of deposit	57,800 00
Checks on other banks and cash items.....	100 00	Savings deposits.....	790 00
Gold coin.....	2,000 00		
Silver coin.....	573 00		
U. S. and national currency	4,772 00		
Nickels and cents.....	85 38		
Total	<u>\$97,233 06</u>	Total	<u>\$97,233 06</u>

NAMES OF STOCKHOLDERS.

Louis L. Zaun, Lomira...	\$8,100 00	William Kinkel, Lomira...	200 00
Peter Wolf, Lomira	500 00	Peter Lauer, Milwaukee...	500 00
Henry McCarty, Browns- ville	500 00	Elizabeth Schmid, Lomira.	200 00
Robert Waehler, Lomira..	1,000 00	Robert Bentley, Lomira ..	500 00
Phillip Kurtz, Jr., Richfield	1,000 00	Emily L. Zaun, Lomira....	300 00
E. A. Gardien, Lomira....	200 00	J. M. Dehring, Brownsville	1,500 00
Andrew Hauser, Lomira...	500 00	Total	<u>\$15,000 00</u>

Lone Rock—Farmers Bank.

L. O. BRAINARD, President.

H. A. BRACE, Cashier.

DIRECTORS.

L. O. Brainard,
H. A. Brace,

J. F. Brace.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$84,342 36	Capital stock paid in.....	\$10,000 00
Overdrafts	1,409 25	Undivided profits, less current expenses and taxes paid	4,070 72
Furniture and fixtures....	1,049 22	Individual deposits, subject to check.....	41,504 29
Other real estate owned...	2,000 00	Time certificates of deposit	45,449 39
Due from approved reserve banks	6,987 68		
Gold coin.....	90 00		
Silver coin.....	624 40		
U. S. and national currency	4,499 00		
Nickels and cents.....	22 40		
Total	<u>\$101,024 31</u>	Total	<u>\$101,024 31</u>

NAMES OF STOCKHOLDERS.

L. O. Brainard, Lone Rock	\$3,500 00	A. I. Ochsner estate, Lone Rock	1,000 00
H. A. Brace, Lone Rock...	3,500 00		
J. F. Brace, Lone Rock...	2,000 00	Total	\$10,000 00

Loyal—The Loyal State Bank.

A. A. GRAVES, President.
B. W. COLBY, Vice President.

R. M. JENKS, Cashier.
H. HASLETT, Asst. Cashier.

DIRECTORS.

A. A. Graves,
B. Christman,
R. M. Jenks,
W. W. Lyon.

Wm. Luchterhand,
Wm. Lenling,
Ed. Kayhardt.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$129,928 37	Capital stock paid in.....	\$25,000 00
U. S. state, municipal and other bonds.....	5,000 00	Surplus fund.....	1,100 00
Banking house.....	4,529 58	Undivided profits, less cur- rent expenses and taxes paid.....	3,322 61
Furniture and fixtures....	1,906 64	Individual deposits, subject to check.....	55,023 41
Other real estate owned..	2,000 00	Demand certificates of de- posit.....	93,706 75
Due from approved reserve banks.....	18,291 72		
Due from other banks.....	12,508 85		
Checks on other banks and cash items.....	10 00		
Gold coin.....	1,000 00		
Silver coin.....	1,289 50		
U. S. and national currency	1,650 00		
Nickels and cents.....	38 11		
Total	\$178,152 77	Total	\$178,152 77

NAMES OF STOCKHOLDERS.

Wm. Luchterhand, Loyal..	\$100 00	W. W. Lyon, Loyal.....	100 00
A. E. Darton, Loyal.....	100 00	H. Haslett, Loyal.....	100 00
Ed. Kayhart, Spencer.....	300 00	Letta M. Mulvey, Pasade- na, Cal.	5,000 00
R. D. Gould, Spencer.....	300 00	Helen Emerson, Loyal....	2,000 00
J. S. Sayles, Loyal.....	200 00	W. J. Rush, Loyal.....	1,000 00
James Richmond, Loyal...	1,000 00	Anna Vetter, Loyal.....	100 00
Sophia Roehl, Loyal.....	200 00	Ernest Colby, Abbotsford..	100 00
B. W. Colby, Loyal.....	500 00	Elsie Emerson, Loyal....	1,000 00
Thos. R. Etta, Loyal.....	100 00	Stanley Bump, Portersville, Cal.	100 00
B. Christman, Loyal.....	1,000 00	Celia C. Romaine, Loyal...	600 00
L. E. Chamberlin, Loyal..	100 00		
A. A. Graves, Loyal.....	10,200 00	Total	\$25,000 00
Wm. Lenling, Loyal.....	100 00		
R. M. Jenks, Loyal.....	400 00		

Luck—Bank of Luck.

PAUL NIELSEN, President.
C. P. HORN, Vice President.

R. E. SHERER, Cashier.

DIRECTORS.

Paul Nielsen,
C. P. Horn,
N. P. Jacobson,

H. J. Hjort,
R. E. Sherer.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$32,248 33	Capital stock paid in.....	\$7,000 00
Overdrafts.....	4,098 96	Surplus fund.....	325 00
Banking house.....	2,722 77	Undivided profits, less cur-	
Furniture and fixtures....	1,561 10	rent expenses and taxes	
Due from approved reserve		paid.....	974 33
banks.....	6,307 67	Dividends unpaid.....	5 00
Checks on other banks and		Individual deposits, subject	
cash items.....	10 00	to check.....	19,334 99
Gold coin.....	440 00	Time certificates of deposit	9,850 32
Silver coin.....	535 70	Savings deposits.....	13,874 58
U. S. and national currency	3,345 00		
Nickels and cents.....	94 69		
Total	\$51,364 22	Total	\$51,364 22

NAMES OF STOCKHOLDERS.

N. P. Jacobson, Luck.....	\$200 00	J. N. Lindvig, Milltown ..	500 00
C. P. Horn, Luck	100 00	O. W. Lund, Luck	200 00
H. J. Hjort, Luck	100 00	Chas. H. Oakey, Osceola..	500 00
Paul Nielsen, Milltown ...	500 00	R. E. Sherer, Luck.....	2,200 00
N. N. Dueholm, Luck	100 00	C. G. Sherer, Glidden, Iowa	2,200 00
Wm. Johnson, Cushing ..	100 00		
Marius Nielsen, Milltown.	300 00	Total	\$7,000 00

Luxemburg—Bank of Luxemburg.

L. ALBERT KAREL, President.

ART. C. BAZLEN, Cashier.

DIRECTORS.

L. Albert Karel,
August Spitzer,

Oliver Debauch.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$67,393 31	Capital stock paid in.....	\$5,000 00
Overdrafts	389 23	Surplus fund.....	750 00
Banking house.....	1,250 00	Undivided profits, less cur-	
Furniture and fixtures....	1,250 00	rent expenses and taxes	
Due from approved reserve		paid	912 89
banks	3,108 82	Individual deposits, subject	
Gold coin.....	1,950 00	to check.....	10,856 92
Silver coin.....	644 00	Time certificates of deposit	62,292 85
U. S. and national currency	4,069 00	Savings deposits.....	642 00
Nickels and cents.....	205 18		
Insurance premiums ad-			
vanced	195 12		
Total	\$80,454 66	Total	\$80,454 66

NAMES OF STOCKHOLDERS.

L. Albert Karel, Kewaunee	\$2,800 00	Peter Boucher, Luxemburg	200 00
V. H. Janda, Kewaunee...	600 00	August Spitzer, Luxemburg	100 00
Nick Filz, Luxemburg.....	400 00	Oliver Debauch, Luxemburg	100 00
Charles L. Peters, Luxem-		Art. C. Bazlen, Luxemburg	200 00
burg	200 00		
Victor Bonjean, Luxemburg	400 00	Total	\$5,000 00

McFarland—McFarland State Bank.

JOHN M. ANDERSON, President.
P. E. BRICKSON, Vice President.

CHAS. F. HUNTER, Cashier.

DIRECTORS.

John M. Anderson,
P. E. Brickson,
Chas. F. Hunter,
O. T. Olson,

Henry C. Kleine,
M. D. Larson,
Frank Siggelkow.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$69,309 76	Capital stock paid in....	\$15,000 00
Overdrafts	382 74	Surplus fund.....	500 00
Banking house.....	2,700 00	Undivided profits, less current expenses and taxes paid	366 52
Furniture and fixtures....	1,765 00	Due to banks—deposits...	40 27
Due from approved reserve banks	8,620 14	Individual deposits, subject to check.....	16,605 94
Checks on other banks and cash items.....	8 00	Time certificates of deposit	49 597 12
Gold coin.....	985 00	Notes and bills re-discounted	5,000 00
Silver coin.....	1,253 00		
U. S. and national currency	2,014 00		
Nickels and cents.....	72 21		
Total	\$87,109 85	Total	\$87,109 85

NAMES OF STOCKHOLDERS.

M. D. Larson, McFarland..	\$200 00	Tilla Hanson, McFarland.	300 00
O. E. Hotle, McFarland...	100 00	Sena C. Thoreson, Madison	500 00
J. E. Reed, McFarland....	100 00	Ruth Annette Watkins, Madison	500 00
John S. Ausen estate, McFarland	200 00	Amanda M. Olson, Madison	200 00
P. E. Brickson, McFarland	3,300 00	Adella Olson, Madison....	200 00
John P. Gumm, Madison..	1,300 00	O. S. Olson, Madison.....	100 00
Chas. F. Hunter, McFarland	5,000 00	John M. Anderson, McFarland	200 00
John Holscher, McFarland	200 00	Frank Siggelkow, McFarland	200 00
O. T. Olson, McFarland...	1,500 00	Mrs. Caroline S. Anderson, McFarland	300 00
Sure Johnson estate, McFarland	200 00		
Henry C. Keine, McFarland	400 00		
		Total	\$15,000 00

Madison—Bank of Wisconsin.

WM. F. VILAS, President.
F. W. HOYT, Vice President.

JOSEPH M. BOYD, Cashier.
A. O. PAUNACK, Asst. Cashier.

DIRECTORS.

Wm. F. Vilas,
F. W. Hoyt,
A. L. Sanborn,
Frank Kessenich,
Eugene Elghmy,

S. H. Edison,
Geo. Soelch,
Joel Boley,
A. O. Fox,
Jos. M. Boyd.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$780,696 15	Capital stock paid in.....	\$100,000 00
Overdrafts	1,193 45	Surplus fund.....	50,000 00
U. S., state, municipal and other bonds.....	11,860 00	Undivided profits, less cur- rent expenses and taxes paid	49,037 27
Due from approved reserve banks	77,550 83	Due to banks—deposits...	85,448 04
Due from other banks....	12,708 35	Individual deposits, subject to check.....	418,427 12
Checks on other banks and cash items	196 63	Demand certificates of de- posit	213,953 46
Exchanges for clearing house	13,284 52	Savings deposits.....	39,446 65
Gold coin.....	14,762 50	Certified checks.....	631 52
Silver coin.....	3,233 85		
U. S. and national currency	41,376 00		
Nickels and cents.....	81 76		
Total	<u>\$956,944 06</u>	Total	<u>\$956,944 06</u>

NAMES OF STOCKHOLDERS.

Wm. F. Vilas, Madison ...	\$10,000 00	G. E. Gernon, Madison...	500 00
Frank W. Hoyt, Madison...	10,000 00	Frank Schoen, Madison...	500 00
Joseph M. Boyd, Madison...	10,500 00	John Grinde, Madison...	500 00
A. L. Sanborn, Madison...	3,000 00	Albert Schmedeman, Madi- son	500 00
Eugene Elghmy, Madison...	5,000 00	Deming Fitch, Madison...	500 00
Anna M. Vilas, Madison...	3,000 00	Mabel F. Jackson, Boston, Mass.	500 00
Olive L. Jones estate, Mad- ison	2,500 00	W. A. Appel, Jr., Madison	500 00
S. H. Edison, Madison...	2,000 00	Harriet L. Park, Albany, N. Y.	500 00
J. C. Freeman, Madison...	4,000 00	T. A. Coleman, Madison...	500 00
W. F. Pierstorff, Middleton	2,000 00	W. L. Dowling, Madison...	300 00
Harriet I. Fish, Madison...	2,000 00	R. G. Thwaites, Madison...	800 00
A. O. Fox, Madison.....	5,000 00	Wm. B. Jackson, Boston, Mass.	500 00
John A. Aylward, Madison	2,000 00	Johanna Paunack, Madi- son	500 00
Sidney P. Rundell, Madison	1,500 00	Alfred A. Piper, Madison...	300 00
Robt. G. Siebecker, Madi- son	1,400 00	Howard D. Piper, Madison	300 00
Joel Boley, Madison	1,000 00	Rudolph R. Kroof, Madison,	500 00
P. B. Knox, Madison	1,000 00	Elizabeth D. Wootton es- tate, Madison	1,000 00
S. A. Harper estate, Madi- son	1,000 00	James E. Conklin, Madison	1,700 00
W. E. Petrie, Madison....	1,000 00	M. H. Conklin, Madison...	1,600 00
E. J. Hart, Madison	1,000 00	J. W. Conklin, Madison...	1,700 00
Charles N. Brown, Madison	1,000 00	Fredc. K. Conover, Madison	1,000 00
W. A. Henry, Madison ...	1,000 00	Mary C. Conover, Madison	500 00
Geo. Soelch, Madison	1,000 00	Jackson Reuter, Madison...	1,000 00
Helen R. Olin, Madison ..	1,000 00	May Curtiss Geiger, Atlan- ta, Ga.	1,000 00
H. A. Taylor, Washington, D. C.	1,000 00	Gertrude Curtiss Keely, Paoli, Fla.	1,000 00
H. L. Russell, Madison...	1,500 00	Myrta Bryant Osborn, New- ark, N. J.	1,000 00
Frank Kessenich, Madison.	1,500 00	Mary Bryant Ritchey, Los Angeles, Cal.	1,000 00
Kate M. Keeley, Madison...	700 00	Wm. V. Bryant, Madison	
Geo. M. Neckerman, Madi- son	700 00		
Winona H. Buck, Ft. Thomas, Ky.	500 00		
Thomas Turvill, Madison.	500 00		
Kate N. Turvill, Madison.	500 00		
W. J. Teckemeyer, Madison	500 00		
Frank M. Riley, Boston, Mass.	500 00		
		Total	<u>\$100,000 00</u>

Madison—The Capital City Bank.

J. W. HOBBSINS, President.
CARL A. JOHNSON, Vice President.

J. W. HOBBSINS, Cashier.
WM. J. HOBBSINS, Asst. Cashier.

DIRECTORS.

J. W. Hobbsins,
C. A. Johnson,
M. S. Klauber,

C. J. Hausmann,
A. H. Hollister.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$595,768 98	Capital stock paid in.....	\$50,000 00
Overdrafts.....	1,393 59	Surplus fund.....	50,000 00
U. S., state, municipal and other bonds.....	84,900 00	Undivided profits, less cur- rent expenses and taxes paid.....	135,147 38
Stocks and other securities	3,000 00	Due to banks—deposits...	9,525 29
Banking house.....	16,000 00	Individual deposits, subject to check.....	435,580 56
Due from approved reserve banks.....	83,089 08	Demand certificates of de- posit.....	147 75
Due from other banks.....	31 68	Time certificates of deposit	102,555 53
Checks on other banks and cash items.....	145 52	Savings deposits.....	70,798 69
Exchanges for clearing house.....	6,584 94	Certified checks.....	275 00
Go'd coin.....	21,325 00		
Silver coin.....	4,453 21		
U. S. and national currency	37,097 00		
Nickels and cents.....	241 20		
Total.....	\$854,030 20	Total.....	\$854,030 20

NAMES OF STOCKHOLDERS.

J. W. Hobbsins, Madison..	\$13,050 00	J. H. Terry, Madison.....	500 00
Wm. F. Vilas, Madison...	8,750 00	Wm. Helm, Madison.....	500 00
M. S. Klauber, Madison..	3,000 00	Frances B. Raymer, Madi- son.....	200 00
L. M. Fay estate, Madison	750 00	Joseph N. Hobbsins, Madi- son.....	300 00
A. H. Hollister, Madison..	500 00	Magnus Swenson, Madison	750 00
Thomas Regan, Madison...	500 00	Hedwig J. Kayser, Madi- son.....	1,000 00
W. A. Oppel, Madison.....	250 00	Rachael Hudson, Madison.	500 00
Joseph Hausmann estate, Madison.....	5,000 00	Mrs. K. N. M. Johnson,	
Charles N. Gregory, Iowa City, Iowa.....	1,000 00	Madison.....	4,750 00
Sarah A. Rhodes, Madison	500 00	C. A. Johnson, Madison...	500 00
George W. Bird, Madison.	500 00	C. J. Hausmann, Madison..	200 00
Rachael Mack, Madison...	1,400 00	E. W. Jacobs, Madison....	1,875 00
Lena Levi, Buffalo, N. Y..	650 00	Carrie J. Kitchell, Madison	1,875 00
Sophia Klauber, Madison..	700 00		
Wm. J. Hobbsins, Madison	500 00	Total.....	\$50,000 00

Madison—The German-American Bank.

F. W. SUHR, President.
JOHN SUHR, Vice President.

EDMUND SUHR, Cashier.

DIRECTORS.

F. W. Suhr,
John Suhr,

Edmund Suhr.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$242,953 03	Capital stock paid in.....	\$50,000 00
Overdrafts	1,604 44	Surplus fund	10,000 00
U. S. state, municipal and other bonds	60,962 20	Undivided profits, less cur- rent expenses and taxes paid	6,800 16
Furniture and fixtures....	1,000 00	Individual deposits, subject to check	168,807 71
Due from approved reserve banks	44,689 43	Demand certificates of de- posit	106,642 67
Due from other banks....	1,214 74	Savings deposits	76,347 29
Checks on other banks and cash items	431 53	Certified checks	73 99
Exchanges for clearing house	4,188 06		
Gold coin	19,865 00		
Silver coin	1,069 30		
U. S. and national currency	40,529 00		
Nickels and cents.....	165 09		
Total	\$418,671 82	Total	\$418,671 82

NAMES OF STOCKHOLDERS.

F. W. Suhr, Madison.....	\$12,000 00	Louise Suhr estate, Madi- son	14,000 00
John Suhr, Madison.....	12,000 00		
Edmund Suhr, Madison ..	12,000 00	Total	\$50,000 00

Madison—The State Bank.

L. S. HANKS, President.
J. H. PALMER, Vice President.

E. O. KNEY, Cashier.

DIRECTORS.

L. S. Hanks,
J. H. Palmer,

E. O. Kney.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$603,466 25	Capital stock paid in.....	\$100,000 00
Overdrafts	2,198 82	Surplus fund	25,000 00
U. S., state, municipal and other bonds	75,575 00	Undivided profits, less cur- rent expenses and taxes paid	36,487 38
Banking house	10,000 00	Due to banks—deposits...	33,383 20
Other real estate owned...	2,000 00	Individual deposits, subject to check	297,191 01
Due from approved reserve banks	114,871 13	Demand and time certifi- cates of deposit.....	232,102 09
Checks on other banks and cash items	1,710 10	Savings deposits	157,615 40
Exchanges for clearing house	4,113 47		
Gold coin	23,880 00		
Silver coin	1,735 20		
U. S. and national currency	41,896 00		
Nickels and cents.....	333 11		
Total	<u>\$881,779 08</u>	Total	<u>\$881,779 08</u>

NAMES OF STOCKHOLDERS.

J. Howard Palmer, Madi- son	\$47,500 00	Eugene O. Kney, Madison.	5,000 00
Lucien S. Hanks, Madison.	47,500 00	Total	<u>\$100,000 00</u>

Maiden Rock—Bank of Maiden Rock.

F. W. CARPENTER, President.

C. W. CARPENTER, Cashier.

DIRECTORS.

F. W. Carpenter,
C. W. Carpenter,

N. M. Carpenter.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$104,441 30	Capital stock paid in.....	\$10,000 00
Overdrafts	166 95	Surplus fund.....	3,000 00
U. S., state, municipal and other bonds	5,525 00	Undivided profits, less cur- rent expenses and taxes paid	2,862 65
Banking house	2,200 00	Individual deposits, subject to check	26,626 63
Furniture and fixtures....	1,390 00	Demand certificates of de- posit	40,490 28
Due from approved reserve banks	16,214 10	Time certificates of deposit	55,754 10
Due from other banks.....	34 00		
Checks on other banks and cash items.....	37 88		
Silver coin	399 43		
U. S. and national currency	8,325 00		
Total	<u>\$138,733 66</u>	Total	<u>\$138,733 66</u>

NAMES OF STOCKHOLDERS.

F. W. Carpenter, Maiden Rock	\$8,000 00	N. M. Carpenter, Maiden Rock	1,000 00
C. W. Carpenter, Maiden Rock	1,000 00	Total	<u>\$10,000 00</u>

Manitowoc—Manitowoc Savings Bank.

JOHN SCHUETTE, President.
LOUIS SCHUETTE, Vice President.

EDWIN SCHUETTE, Cashier.
EDWARD LARSON, Asst. Cashier.

DIRECTORS.

John Schuette,
Louis Schuette,

Edwin Schuette.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$882,301 42	Capital stock paid in.....	\$100,000 00
Overdrafts	10,611 62	Surplus fund.....	45,000 00
U. S., state, municipal and other bonds.....	171,200 00	Undivided profits, less cur- rent expenses and taxes paid	54,763 05
Premium on bonds.....	1,299 75	Individual deposits, subject to check.....	376,943 41
Furniture and fixtures....	4,101 92	Time certificates of deposit	463,830 05
Due from approved reserve banks	104,866 75	Savings deposits.....	211,487 35
Due from other banks....	7,176 82		
Checks on other banks and cash items.....	3,537 91		
Go'd coin.....	20,535 00		
Silver coin	2,118 10		
U. S. and national currency	40,348 00		
Nickels and cents.....	691 57		
Clearing house checks.....	3,235 00		
Total	\$1,252,023 86	Total	\$1,252,023 86

NAMES OF STOCKHOLDERS.

John Schuette, Manitowoc ..	\$65,000 00	George Schuette, Manitowoc .	2,300 00
Louis Schuette, Manitowoc.	12,000 00	Martha Alter, Manitowoc ..	2,300 00
Edwin Schuette, Manitowoc .	11,500 00	Gesine Bloquelle, Manitowoc .	2,300 00
Fred Schuette, Manitowoc ..	2,300 00		
August Schuette, Manitowoc	2,300 00	Total	\$100,000 00

Manitowoc—The German-American Bank.

LEANDER CHOATE, President.
EMIL TEITGEN, Vice President.

F. T. ZENTNER, Cashier.
HENRY GROTH, Asst. Cashier.

DIRECTORS.

Leander Choate,
Emil Teitgen,
F. T. Zentner,

Thos. Higgins,
C. G. Hacker.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$93,578 51	Capital stock paid in.....	\$20,000 00
Overdrafts	780 09	Surplus fund.....	1,000 00
Banking house.....	15,519 30	Undivided profits, less cur-	
Furniture and fixtures....	3,451 07	rent expenses and taxes	
Other real estate owned..	2,215 35	paid	3,216 15
Due from approved reserve		Due to banks—deposits...	7,169 27
banks	1,281 96	Dividends unpaid.....	20 00
Checks on other banks and		Individual deposits, subject	
cash items.....	967 14	to check.....	48,898 91
Gold coin.....	1,605 00	Time certificates of deposit	52,370 95
Silver coin.....	1,329 65		
U. S. and national currency	11,917 00		
Nickels and cents.....	50 21		
Total	<u>\$132,675 28</u>	Total	<u>\$132,675 28</u>

NAMES OF STOCKHOLDERS.

Leander Choate, Oshkosh..	\$4,000 00	L. E. Morgan, Oshkosh...	200 00
Emil Teitgen, Manitowoc..	1,500 00	L. E. Morgan, guardian,	
F. T. Zentner, Manitowoc.	3,000 00	Oshkosh	200 00
H. L. Markham, Manitowoc	200 00	C. W. Radford, Oshkos...	1,000 00
G. A. Nyhagen, Manitowoc	600 00	S. C. Radford, Oshkosh..	200 00
J. M. Bray, Oshkosh.....	4,500 00	W. N. Killen, Cato.....	400 00
M. E. Morgan, Oshkosh...	1,000 00	A. A. Loper, Ripon	300 00
Thos. Higgins, Manitowoc.	500 00	Eleanor Morgan, Eva Mor-	
C. G. Hacker, Manitowoc..	1,000 00	gan & K. M. Drew, Osh-	
H. Groth, Manitowoc.....	200 00	kosh	1,000 00
Lydia Morgan, Oshkosh...	200 00	Total	<u>\$20,000 00</u>

Marathon City—The State Bank of Marathon City.

NICHOLAS SCHMIDT, President.
AUG. RITGER, Vice President.

GEO. E. RITGER, Cashier.

DIRECTORS.

Nich. Schmidt,
Aug. Ritger,
Adam Mucha,
Mike Duerrstein,

Carl Hilber,
Rudolph Busse,
Ernst Ringle.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$65,307 84	Capital stock paid in.....	\$15,000 00
Overdrafts	80 17	Surplus fund.....	200 00
Banking house.....	2,825 00	Undivided profits, less current expenses and taxes paid	901 54
Furniture and fixtures....	1,000 00	Dividends unpaid.....	9 50
Due from approved reserve banks	6,596 59	Individual deposits, subject to check.....	13,946 67
Gold coin.....	295 00	Demand certificates of deposit	48,215 35
Silver coin.....	1,117 45	Cashier's checks outstanding	350 00
U. S. and national currency	1,252 00		
Nickels and cents.....	149 01		
Total	<u>\$78,623 06</u>	Total	<u>\$78,623 06</u>

NAMES OF STOCKHOLDERS.

Albert J. Dorrenbach, Hewitt	\$200 00	Aug. Ritger, Marathon City	500 00
Albert J. Schneiders, Marathon City	700 00	Edw. C. Kretlow, Wausau ..	100 00
Albert Goldboch, Marathon City	500 00	John F. Lamont, Wausau...	100 00
Edw. Sauer, Marathon City..	300 00	Elizabeth Trimberger, Marathon City	100 00
J. G. Lang, Marathon City..	300 00	John Senbert, Marathon City	400 00
Mrs. Anna Tranba, Marathon City	300 00	Rudolph Busse, Marathon City	200 00
John I. Deininger, Marathon City	100 00	C. E. Blodgett, Marshfield..	1,000 00
Carl Krahn, Marathon City	100 00	John M. Vogedes, Marathon City	100 00
Gerhard Vadder, Plain.....	100 00	Caspar Aschenbrenner, Stratford	200 00
Winand Daniels, Marathon City	300 00	Xavier Schilling, Marathon City	100 00
Louis Deininger, Marathon City	1,000 00	Joseph Muschinski, Marathon City	100 00
Adam Mucha, Marathon City	500 00	H. H. Manson, Wausau	100 00
Chas. Tranba, Marathon City	200 00	Mich. Haas, St. Joseph Ridge	300 00
Henry Heil, Marathon City..	100 00	Anton Joehren, Marshfield..	100 00
John Knoeck, Marathon City	300 00	J. F. Traman, Marshfield..	1,000 00
Carl Hilber, Marathon City.	200 00	A. F. Harter, Marathon City	200 00
Peter Fochs, Butternut.....	100 00	Mrs. Mary Mucha, Marathon City	100 00
Mich. Duerrstein, Marathon City	700 00	Robert C. Hanke, Marathon City	100 00
Ernst Ringle, Edgar	300 00	Mrs. Louisa Zimmel, Allenton	100 00
Nicholas Schmidt, Marathon City	1,000 00	Geo. E. Ritger, Marathon City	500 00
Fred Brand, Wausau.....	300 00	John E. Berris, Edgar.....	100 00
Martin Casper, Stratford...	100 00	O. F. Lindemann, Marshfield	1,000 00
John J. Blume, Marathon City	200 00		
Emil Dern, Marathon City..	200 00	Total	\$15,000 00
Wm. Schilling, Marathon City	400 00		

Marinette—Farmers and Merchants Bank of Marinette.

CHAS. REINKE, President.
J. K. WRIGHT, Vice President.

L. A. McALPINE, Cashier.

DIRECTORS.

Chas. Reinke,
Gustav Reinke,
J. A. Brien,
J. K. Wright,

L. J. Evans,
Jno. J. O'Connell,
Frank E. Noyes.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$287,273 49	Capital stock paid in.....	\$50,000 00
Overdrafts	486 45	Surplus fund.....	10,000 00
Furniture and fixtures....	6,025 00	Undivided profits, less current expenses and taxes paid	6,385 90
Due from approved reserve banks	30,627 19	Individual deposits, subject to check.....	71,554 44
Checks on other banks and cash items.....	5,981 44	Demand certificates of deposit	892 01
Go'd coin	6,825 00	Time certificates of deposit	181,837 67
Silver coin.....	3,109 30	Savings deposits.....	26,673 84
U. S. and national currency	7,737 00	Certified checks.....	800 00
Nickels and cents.....	78 99		
Total	\$348,143 86	Total	\$348,143 86

NAMES OF STOCKHOLDERS.

John Boren, Marinette.....	\$2,000 00	Mrs. Margaret Diamond, Marinette	2,500 00
John J. O'Connell, Marinette.	1,000 00	J. E. Utke, Marinette	1,000 00
J. A. Brien, Marinette	1,000 00	L. J. Evans, Marinette.....	1,000 00
Samuel Feldstein, San Francisco, Cal.	500 00	O. A. Haase, Oshkosh	1,000 00
Charles Feldstein, Marinette.	500 00	W. B. Quinlan, Marinette... ..	6,000 00
Frank E. Noyes, Marinette..	1,000 00	Gustav Reinke, Milwaukee..	13,000 00
C. E. Hitchon, Marinette....	1,000 00	O. P. Osthelder, Marinette..	1,000 00
T. A. Lid, Marinette.....	1,000 00	Charles Reinke, Marinette... ..	13,000 00
Chas. Nachtigall, Marinette.	1,000 00	Gustav J. Reinke, Marinette.	500 00
J. K. Wright, Marinette.....	2,000 00		
		Total	\$50,000 00

Marion—First State Bank of Marion.

N. M. ENGLER, President.
P. C. ROGERS, Vice President.

J. H. DRIESSEN, Cashier.

DIRECTORS.

N. M. Engler,
P. C. Rogers,
F. M. Devand,
L. M. Goldberg,

Jno. H. Spengler,
Wm. Hoffman,
R. Schroeckenstein.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$113,510 46	Capital stock paid in.....	\$25,000 00
Overdrafts	1,127 14	Surplus fund.....	3,200 00
U. S., state, municipal and other bonds.....	975 00	Undivided profits, less cur- rent expenses and taxes paid	2,671 10
Banking house.....	3,500 00	Due to banks—deposits...	661 49
Furniture and fixtures....	1,500 00	Individual deposits, subject to check.....	26,013 97
Due from approved reserve banks	1,688 31	Time certificates of deposit	73,376 27
Due from other banks....	927 27	Bills payable.....	1,248 44
Checks on other banks and cash items.....	245 65		
Gold coin.....	165 00		
Silver coin.....	1,731 75		
U. S. and national currency	6,712 00		
Nicksels and cents.....	88 69		
Total	\$152,171 27	Total	\$132,171 27

NAMES OF STOCKHOLDERS.

F. Alpers, Caroline.....	\$200 00	Peter Lorrig, Marion.....	200 00
W. R. Binkelman, Marion..	100 00	Jno. D. Laughlin, Marion..	200 00
Herman C. Braun, Pella....	500 00	P. A. Michaelis, Jr., Marion	500 00
Wm. Binder, Pella.....	500 00	Meyer & Wulk, Marion....	500 00
Chas. Bertram, Marion....	400 00	Mrs. Mary Meyer, Marion	100 00
T. F. Buss, Pella.....	200 00	F. S. Lindow, Marion.....	100 00
H. Best, Marion.....	300 00	Arnold Maes, Marion.....	500 00
F. M. DeVaud, Dupont....	1,000 00	M. Mortenson, Marion....	200 00
Henry Dehde, Oshkosh....	200 00	Chas. Malueg, Dupont....	500 00
W. C. Dedolph, Marion....	500 00	Lamar Olmstead, Appleton	200 00
Sherburn M. Driessen, Mar- ion	100 00	Mr. & Mrs. S. L. Perry, Marion	500 00
Jos. H. Driessen, Marion..	1,000 00	Albert Potratz, Marion....	200 00
Fred Dorau, Pella.....	500 00	Herman F. Peters, Marion	100 00
R. H. Edwards, Oshkosh....	1,000 00	Rogers & Johnson, Marion..	600 00
N. M. Engler, Marion.....	1,000 00	C. F. Reisenberg, Marion..	100 00
Mrs. Minnie Mohr, Antigo..	100 00	Geo. C. Robbins, Dupont..	200 00
B. Goldthwait, Marion....	500 00	Myron H. Rogers, Marion..	200 00
C. Grombach, Marion....	500 00	J. M. Sattler, Marion.....	500 00
C. F. Genschow, Pella....	500 00	R. Schroeckenstein, Marion	1,000 00
Aug. Genschow, Pella....	500 00	John J. Sherman, Appleton	300 00
L. M. Goldberg, Marion....	600 00	D. A. Ramsdell, Marion....	100 00
F. A. Grosskopf, Pella....	500 00	Jno. H. Spengler, Marion..	1,000 00
Wm. Hoffman, Pella.....	800 00	E. Stubenvoll, Pella.....	500 00
A. T. Hennig, Oshkosh....	200 00	Rose Stubenvoll, Pella....	100 00
Chas. H. Hansen, Marion..	100 00	August Wichmann, Pella..	200 00
Albert Jesse, Pella.....	500 00	Chas. Weismann, Marion..	100 00
Mrs., E. M. Kissinger, Marion	100 00	Augusta Ziehm, Marion....	700 00
E. M. Kissinger, Marion..	500 00	C. H. Krieger, Marion....	100 00
Geo. A. Kloster, Marion....	200 00	Herman C. Hacker, Pella..	500 00
Mrs. Ella Luschow, Grant	500 00	August Krause, Pella....	500 00
Ceylon C. Leake, Marion..	200 00	Flora H. Goldberg, Marion	500 00
Mike Lorrig, Marion.....	200 00		
		Total	\$25,000 00

Markesan—Markesan State Bank.

M. B. FOLSOM, President.
D. D. WILLIAMS, Vice President.

E. C. SMITH, Cashier.

DIRECTORS.

M. B. Folsom,
D. D. Williams,
H. Volkmann,

A. J. Bradbury,
Geo. H. Phelps,
E. C. Smith.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$314,749 10	Capital stock paid in.....	\$30,000 00
Overdrafts	113 08	Surplus fund.....	15,000 00
U. S., state, municipal and other bonds	44,096 25	Undivided profits, less cur- rent expenses and taxes	11,685 80
Banking house.....	5,100 00	Individual deposits, subject to check.....	77,671 69
Furniture and fixtures....	2,000 00	Time certificates of deposit	310,712 77
Due from approved reserve banks	60,359 81	Savings deposits.....	7,493 58
Checks on other banks and cash items.....	2,775 73		
Gold coin.....	6,290 00		
Silver coin.....	1,861 15		
U. S. and national currency	15,129 00		
Nickels and cents.....	89 72		
Total	<u>\$452,563 84</u>	Total	<u>\$452,563 84</u>

NAMES OF STOCKHOLDERS.

S. Barter, Hudson	\$1,000 00	T. W. Miller, Markesan.....	1,000 00
Theo. Wheeler estate, Marke- san	500 00	J. C. Weller, Ripon	3,000 00
M. B. Folsom, Markesan..	3,000 00	H. Volkmann, Kingston ...	1,800 00
W. S. Holbrook, Markesan..	500 00	A. J. Bradbury, Markesan...	1,200 00
D. D. Williams, Markesan...	1,000 00	A. L. Bradbury, Carlos, Minn.	500 00
W. G. Roberts, Fox Lake ..	600 00	John Marquart, Markesan...	500 00
Robert Hughes, Markesan ..	500 00	John A. Walker, Markesan..	500 00
Frank W. Bond, Oshkosh...	1,000 00	Geo. H. Phelps, Milwaukee..	1,000 00
Gard Miller, Ripon.....	1,000 00	E. C. Smith, Markesan.....	10,400 00
Guy Miller, Markesan.....	1,000 00	Total	<u>\$30,000 00</u>

Marshall—Bank of Marshall.

J. F. HEBL, President.
W. H. RAMAN, Vice President.

WM. H. TASKER, Cashier.
L. F. KELLEY, Asst. Cashier.

DIRECTORS.

J. F. Hebl,
J. C. Biederman,
W. H. Raman,

J. H. Porter,
F. W. Hall.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts	\$72,712 33	Capital stock paid in	\$10,000 00
U. S. state, municipal and other bonds	6,000 00	Surplus fund	200 00
Furniture and fixtures	1,000 00	Undivided profits, less cur- rent expenses and taxes paid	560 35
Due from approved reserve banks	7,511 27	Individual deposits, subject to check	13,048 25
Checks on other banks and cash items	139 75	Demand certificates of de- posit	65,985 76
Gold coin	60 00		
Silver coin	288 00		
U. S. and national currency	2,016 00		
Nickels and cents	67 01		
Total	<u><u>\$89,794 36</u></u>	Total	<u><u>\$89,794 36</u></u>

NAMES OF STOCKHOLDERS.

Wm. H. Tasker, Marshall.	\$1,000 00	J. C. Biederman, Marshall	1,500 00
Louisa Stone, Lake Mills..	1,000 00	W. H. Raman, Marshall..	1,000 00
Carrie Stone, Lake Mills..	1,000 00	L. F. Kelley, Marshall...	100 00
T. R. Tasker, Lake Mills..	2,300 00	J. F. Hebl, Marshall.....	1,000 00
F. W. Hall, Madison.....	100 00		
J. H. Porter, Marshall ...	1,000 00	Total	<u><u>\$10,000 00</u></u>

Mason—Mason State Bank.

EDWARD HINES, President.
HENRY E. ROHLF, Vice President.

C. H. WERDEN, Cashier.
O. M. AXNESS, Asst. Cashier.

DIRECTORS.

Edward Hines,
Henry E. Rohlf,
J. W. Cochran,

C. H. Werden,
Chas. I. Larson.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$57,238 17	Capital stock paid in.....	\$10,000 00
Stocks and other securities	3,303 56	Surplus fund.....	2,000 00
Furniture and fixtures....	250 00	Undivided profits, less cur-	
Due from approved reserve		rent expenses and taxes	
banks	14,643 82	paid	1,718 43
Gold coin.....	60 00	Individual deposits, subject	
Silver coin.....	167 10	to check.....	17,691 12
U. S. and national currency	819 00	Time certificates of deposit	45,004 26
Nickels and cents.....	7 16	Cashier's checks outstand-	
		ing	75 00
Total	<u>\$76,488 81</u>	Total	<u>\$76,488 81</u>

NAMES OF STOCKHOLDERS.

Edward Hines, Chicago, Ill.	\$9,000 00	J. W. Cochran, Ashland...	100 00
Henry E. Rohlf, Hayward.	500 00	Chester H. Werden, Mason	100 00
Christian F. Wiehe, Chi-		Charles I. Larson, Mason.	100 00
cago, Ill.	100 00		
Lason L. Barth, Chicago,		Total	<u>\$10,000 00</u>
Ill.	100 00		

Mattoon—Mattoon State Bank.

NICK LORRIG, President.
O. P. WALCH, Vice President.

W. B. KRAMAR, Cashier.

DIRECTORS.

Roy F. Babcock,
Wm. Blum,
Theo. L. Kratz,
D. Lightbody,

Nick Lorrig,
O. P. Walch,
W. B. Kramar.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$39,455 26	Capital stock paid in.....	\$10,000 00
Banking house.....	2,500 00	Undivided profits, less current expenses and taxes paid	180 77
Furniture and fixtures....	1,705 68	Individual deposits, subject to check.....	14,985 04
Due from approved reserve banks	3,012 64	Demand certificates of deposit	3,098 00
Due from other banks....	1,944 59	Time certificates of deposit	12,934 07
Checks on other banks and cash items.....	861 90	Savings deposits.....	9,498 59
Gold coin.....	695 00	Bills payable.....	2,000 00
Silver coin.....	308 40		
U. S. and national currency	2,182 00		
Nicks and cents.....	31 02		
Total	\$52,696 47	Total	\$52,696 47

NAMES OF STOCKHOLDERS.

Wm. H. Johnson, Billings, Mont.	\$1,000 00	Roy F. Babcock, Mattoon .	1,000 00
O. P. Walch, Antigo	1,000 00	Chas. Biendarra, Mattoon.	100 00
W. A. Grant, Antigo	500 00	Frank Earth, Mattoon ...	100 00
W. B. Kramer, Mattoon ...	500 00	E. E. Goodwin, Mattoon .	200 00
D. Lightbody, Mattoon ...	1,200 00	Theo. L. Kratz, Mattoon .	100 00
Nic Lorrig, Mattoon.....	700 00	Wm. Kratz, Mattoon	100 00
Peter Lorrig, Mattoon....	500 00	Samuel Kratz, Mattoon ..	100 00
C. H. Moss, Mattoon	100 00	Henry Hersant, Phlox ...	200 00
J. P. Kurz, Mattoon	200 00	M. J. Elstad, Mattoon....	100 00
W. F. Meagher, Mattoon ..	100 00	Henry Hay, Antigo	100 00
Ella Proper, Mattoon ...	100 00	Fred Kolpack, Regina ...	200 00
George E. Proper, Mattoon	200 00	Ora A. Babcock, Mattoon.	200 00
A. J. Roess, Mattoon.....	100 00	Wm. Blum, Mattoon	200 00
John Vandoyen, Phlox....	500 00	G. W. Boeyink, Mattoon ..	100 00
Aug. F. Kuester, Mattoon.	500 00	Total	\$10,000 00

Mauston—Juneau County Bank.

GEO. S. GRUBB, President.
O. G. LOOMIS, Vice President.

W. G. HOSIG, Cashier.

DIRECTORS.

Geo. S. Grubb,
O. G. Loomis,
W. G. Hosig,

G. N. McNown,
F. Wilcox,
Wm. Case.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$303,989 46	Capital stock paid in.....	\$25,000 00
Overdrafts	5,567 56	Surplus fund.....	2,675 00
U. S., state, municipal and other bonds.....	7,209 84	Undivided profits, less cur- rent expenses and taxes paid	6,166 53
Banking house	5,300 00	Individual deposits, subject to check.....	39,978 58
Due from approved reserve banks	20,518 62	Time certificates of deposit and savings deposits....	289,533 92
Due from other banks....	9,500 00		
Checks on other banks and cash items	5,000 00		
Gold coin.....	3,050 00		
Silver coin.....	244 25		
U. S. and national currency	2,953 00		
Nickels and cents.....	21 30		
Total	\$363,354 03	Total	\$363,354 03

NAMES OF STOCKHOLDERS.

Geo. S. Grubb, Mauston... \$12,200 00	Mrs. H. G. Penniman, Mil- waukee	500 00
O. G. Loomis, Mauston... 1,000 00	L. N. Grubb, Mauston....	500 00
F. Wilcox, Mauston	A. M. Bowes, Mauston ...	100 00
H. C. Strong, Mauston... 800 00	W. G. Hosig, Mauston....	1,600 00
Ellen N. Souther, Mauston	H. J. Puffer, Portage....	1,000 00
Wm. Hale, Mauston	Mrs. L. W. Parker, Mil- waukee	1,500 00
M. E. Strong, Mauston... 200 00	Jennie Towle, Greenwood.	200 00
E. M. Dockstader, Mauston	G. N. McNown, Mauston..	800 00
Orra Lyon, Mauston	F. S. Veeder, Mauston....	1,000 00
B. C. Price, Mauston..... 100 00		
Wm. Case, Mauston		
H. H. Loomis, Mauston... 100 00		
B. N. Souther, Mauston .. 200 00		
	Total	\$25,000 00

Mauston—State Bank of Mauston.

W. F. WINSOR, President.
P. D. CURRAN, Vice President.

W. J. TROY, Cashier.
THOS. J. DALTON, Asst. Cashier.

DIRECTORS.

W. F. Winsor,
P. D. Curran,
W. J. Troy,
S. F. Howard,

Anton Suszycki,
Herman Schroeder,
F. S. Veeder.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$178,397 83	Capital stock paid in.....	\$25,000 00
Overdrafts	8,324 75	Surplus fund.....	1,500 00
U. S., state, municipal and other bonds.....	22,339 07	Undivided profits, less cur- rent expenses and taxes paid	2,231 24
Banking house, furniture and fixtures	6,000 00	Individual deposits, subject to check.....	34,390 61
Other real estate owned..	1,500 00	Time certificates of deposit	177,021 89
Due from approved reserve banks	9,589 60		
Checks on other banks and cash items.....	3,945 03		
Gold coin.....	1,377 50		
Silver coin.....	1,168 10		
U. S. and national currency	7,458 00		
Nickels and cents.....	43 86		
Total	\$240,143 74	Total	\$240,143 74

NAMES OF STOCKHOLDERS.

W. F. Winsor, Mauston...	\$10,000 00	D. L. Remington, Mauston	300 00
Curran Bros., Mauston...	2,000 00	C. C. Remington, Mauston	300 00
W. J. Troy, Mauston.....	1,500 00	Wm. Martin, Lyndon Sta.	400 00
S. F. Howard, Mauston...	1,200 00	F. S. Veeder, Mauston....	500 00
A. Suszycki, Mauston....	1,000 00	Schroeder Bros., Mauston..	300 00
L. Wiedenbeck, Mauston..	500 00	Goodhouse & Ritter, Maus- ton	200 00
D. Mullenwey, Mauston...	500 00	M. H. Stevens, Mauston.	200 00
Conrad Klipple, Mauston.	500 00	R. D. Robinson, Mauston.	200 00
Martha M. Smith, Mauston	500 00	H. H. Robinson, Mauston.	200 00
W. R. Stevens, Mauston...	500 00	A. L. de Flon, Mauston....	300 00
Wm. P. McEvoy, Mauston	500 00	T. M. Purvis, Mauston....	200 00
Chas. Miller, Mauston...	400 00	S. C. Grinolds, Mauston..	200 00
E. D. Chamberlain, Maus- ton	400 00	Thos. J. Dalton, Mauston..	200 00
A. T. Gregory, Elroy	1,000 00	Total	\$25,000 00
C. H. Davidson, Mauston..	700 00		
T. F. Scanlon, Mauston...	300 00		

Mayville—State Bank of Mayville.

AUG. RUEDEBUSCH, President.
C. A. SCHELLPFEFFER, Vice Pres.

WM. RINGLE, Cashier.
R. F. RUEDEBUSCH, Asst. Cashier.

DIRECTORS.

L. S. Keeley,
R. J. Langenbach,

M. A. Bussewitz.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$222,161 27	Capital stock paid in.....	\$50,000 00
Overdrafts	8 14	Surplus fund.....	9,500 00
U. S., state, municipal and other bonds.....	39,992 50	Undivided profits, less cur- rent expenses and taxes paid	8,243 76
Banking house.....	5,000 00	Individual deposits, subject to check.....	71,181 73
Furniture and fixtures....	1,264 00	Time certificates of deposit	248,863 03
Due from approved reserve banks	105,203 69	Savings deposits.....	28,467 82
Checks on other banks and cash items.....	1,116 63		
Gold coin.....	12,025 00		
Silver coin.....	1,016 00		
U. S. and national currency	28,230 00		
Nickels and cents.....	239 11		
Total	\$416,256 34	Total	\$416,256 34

NAMES OF STOCKHOLDERS.

Aug. Ruedebusch, Mayville..	\$7,500 00	Andrew Backhuber, May- ville	1,000 00
L. S. Keeley, Mayville.....	5,500 00	Byron Barevig, Mayville..	500 00
John Langenbach, Mayville..	1,500 00	Geo. Engel, Koskoskee....	500 00
Carl Grashorn, Mayville....	5,000 00	E. J. Albrecht, Mayville..	300 00
Wm. Ringle, Mayville.....	6,500 00	Aug. Thie'ke, Jr., Mayville	800 00
C. A. Schellpfeffer, Mayville	1,000 00	Mayville Furniture Co....	300 00
R. J. Langenbach, Mayville..	1,000 00	Chas. Engel & Son, May- ville	500 00
H. F. Ruedebusch, Mayville.	2,500 00	H. J. Thie'ke, Mayville...	700 00
Franklin Koch, Mayville....	1,500 00	A. J. Clark, Mayville.....	300 00
A. W. Langenbach, La Crosse	6,500 00	R. F. Ruedebusch, Mayville	500 00
M. A. Bussewitz, Milwaukee	1,500 00	W. K. Packman, Mayville..	500 00
Chas. Ruedebusch, Sr., May- ville	300 00	Anton Welsch, Mayville....	500 00
D. Naber Co., Mayville....	300 00	Anton Buenger, Mayville..	1,000 00
C. W. Lamore, Mayville....	1,000 00		
L. M. Backhuber, Mayville	1,000 00	Total	\$50,000 00

Mazomanie—The Peoples State Bank.

J. G. KNAPP, President.
 JAS. P. HUDSON, Vice President.

E. L. CASE, Cashier.
 LOTTA B. SMITH, Asst. Cashier.

DIRECTORS.

J. G. Knapp,
 D. W. Campbell,
 J. P. Hudson,

J. D. Case,
 E. L. Case.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$95,038 06	Capital stock paid in.....	\$17,000 00
Overdrafts	275 94	Surplus fund	3,500 00
Banking house.....	2,000 00	Undivided profits, less current expenses and taxes paid	8,329 64
Due from approved reserve banks	8,053 49	Individual deposits, subject to check	58,374 06
Go'd coin.....	3,500 00	Demand certificates of deposit	32,799 32
Silver coin.....	600 00		
U. S. and national currency	10,485 00		
Nickels and cents.....	50 53		
Total	\$120,003 02	Total	\$120,003 02

NAMES OF STOCKHOLDERS.

D. W. Campbell, Franklinville, N. Y.	\$1,500 00	A. W. Kingsley, Franklinville, N. Y.	1,000 00
E. L. Case, Mazomanie.....	5,900 00	Ada B. Stewart, Bath, N. Y.	100 00
John G. Knapp, Mazomanie	100 00	Geo. C. McNett, guardian, Bath, N. Y.	400 00
C. A. Case, Ellicottville, N. Y.	1,000 00	Florence E. Smith, Chicago, Ill.	200 00
J. D. Case, Franklinville, N. Y.	3,000 00	Eugenia L. Campbell, Franklinville, N. Y.	300 00
E. N. Case, guardian, Franklinville, N. Y.	1,000 00	Mrs. Geo. L. Lincoln, Mazomanie	1,000 00
Wm. Ely, Franklinville, N. Y.	500 00		
Martha E. Gleason, Mazomanie	1,000 00	Total	\$17,000 00

Medford—State Bank of Medford.

A. J. PERKINS, President.
JOHN CARSTENS, Vice President.

C. L. ALVERSON, Cashier.

DIRECTORS.

A. J. Perkins,
John Carstens,
C. L. Alverson,

A. H. Flaig,
L. L. Urquhart.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$223,249 65	Capital stock paid in.....	\$25,000 00
Overdrafts	522 77	Surplus fund.....	25,000 00
Stocks and other securities	2,600 00	Undivided profits, less cur-	
Banking house.....	3,000 00	rent expenses and taxes	
Furniture and fixtures....	1,000 00	paid	13,733 43
Due from approved reserve		Due to banks—deposits...	15,808 32
banks	11,407 55	Individual deposits, subject	
Due from other banks....	4,056 73	to check.....	76,842 38
Checks on other banks and		Demand certificates of de-	
cash items.....	11 62	posit	108,410 29
Gold coin.....	917 50	Cashier's checks outstand-	
Silver coin.....	1,263 60	ing	87 00
U. S. and national currency	16,695 00		
Nickels and cents.....	157 00		
Total	\$264,881 42	Total	\$264,881 42

NAMES OF STOCKHOLDERS.

A. J. Perkins, Medford...	\$1,000 00	Jos. Hammel estate, Apple-	
John Carstens, Medford..	500 00	ton	1,250 00
L. L. Urquhart, Medford..	1,000 00	Louis Carstens, Medford..	500 00
O. S. Andresen, Duluth,		Jacob Shapiro, Medford...	500 00
Minn.	500 00	F. M. Perkins, Medford...	500 00
Herman Dumke, Medford.	700 00	Ella V. Winchester, Phillips	500 00
C. L. Alverson, Medford...	12,950 00	Mrs. C. A. Anderson, Med-	
Chas. F. Grow, Neillsville	1,000 00	ford	500 00
A. E. Flaig, Abbottsford..	500 00	C. L. Alverson, guardian	
G. F. Sanborn, Ashland...	1,000 00	Medford	200 00
C. G. Engstrand, Ogema...	500 00	Albert J. Perkins, Jr., Med-	
J. H. Waggoner, Eau Claire	300 00	ford	100 00
G. D. Myers est., Prentice	1,000 00		
		Total	\$25,000 00

Mellen—Mellen State Bank.

GEO. E. FOSTER, President.
C. P. PECK, Vice President.

C. F. PETERSON, Cashier.

DIRECTORS.

Geo. E. Foster,
C. P. Peck,
H. I. Latimer,

C. W. Lockart,
C. F. Peterson.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$54,299 24	Capital stock paid in.....	\$8,000 00
Overdrafts.....	747 59	Surplus fund.....	1,000 00
Banking house.....	2,000 00	Undivided profits, less current expenses and taxes paid.....	2,303 88
Furniture and fixtures....	2,400 00	Individual deposits, subject to check.....	30,301 48
Due from approved reserve banks.....	4,787 37	Demand certificates of deposit.....	28,751 72
Due from other banks....	434 69	Cashier's checks outstanding.....	3,315 00
Checks on other banks and cash items.....	809 04		
Gold coin.....	3,595 00		
Silver coin.....	1,349 30		
U. S. and national currency	3,056 00		
Nickels and cents.....	193 85		
Total	<u>\$73,672 08</u>	Total	<u>\$73,672 08</u>

NAMES OF STOCKHOLDERS.

H. L. Drake, Medford....	\$600 00	C. P. Peck, Mellen.....	1,000 00
Geo. E. Foster, Mellen....	900 00	C. F. Peterson, Mellen....	1,200 00
C. F. Latimer, Ashland..	200 00	C. A. Poundstone, Mellen.	600 00
H. I. Latimer, Mellen....	100 00	Ed. Rogers, Mellen.....	500 00
Wm. Layman, Mellen.....	600 00	O. Atcnerson, Mellen.....	600 00
C. W. Lockhart, Mellen...	200 00		
L. A. Maier, Medford.....	1,500 00	Total	\$8,000 00

Melrose—Bank of Melrose.

O. P. LARSON, Prèsident.
C. J. HOGG, Vice Prèsident.

C. F. RINGLEEE, Cashier.

DIRECTORS.

O. P. Larson,
C. J. Hogg,
T. R. Bartlett,
A. J. Webb,

Frank Wachter, Jr.,
Mark Beach,
E. G. Higgins,
Andrew Lutz.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$16,173 00	Capital stock paid in.....	\$10,000 00
Furniture and fixtures....	1,603 77	Undivided profits, less current expenses and taxes paid	186 37
Due from approved reserve banks	4,372 68	Individual deposits, subject to check.....	11,157 96
Due from other banks....	86 06	Time certificates of deposit	6,489 40
Checks on other banks and cash items.....	36 37		
Gold coin.....	1,310 00		
Silver coin.....	731 95		
U. S. and national currency	3,467 00		
Nickels and cents.....	52 90		
Total	\$27,833 73	Total	\$27,833 73

NAMES OF STOCKHOLDERS.

T. R. Bartlett, Melrose...	\$100 00	Theo. Quackenbush, Melrose	100 00
Mark Beach, Melrose....	100 00	C. F. Ringlee, Melrose....	1,600 00
E. Beach, Melrose.....	100 00	J. W. Robinson, Melrose..	100 00
Robt. Crowley, Melrose..	100 00	C. E. Remaly, Melrose....	100 00
Bent Emberson, Melrose..	100 00	W. A. Shoes, Melrose....	300 00
Ward O. Gilbert, Melrose	100 00	A. J. Webb, Melrose.....	100 00
O. P. Larson, Whitehall..	5,500 00	F. H. White, Melrose....	200 00
Andrew Lutz, Melrose....	100 00	Frank Wachter, Jr., Melrose	100 00
John O. Melby, Whitehall.	500 00	C. J. Hogg, Melrose.....	100 00
Chas. Newland, Melrose..	100 00	E. G. Higgins, Melrose..	100 00
O'Hearn, Hogg & Co., Melrose	200 00		
Frank O'Hearn, Disco....	100 00	Total	\$10,000 00
John W. Parker, Melrose.	100 00		

Menasha—Bank of Menasha.

JOS. L. FIEWEGER, President.
A. D. ELDRIDGE, Vice President.

HARRY DE WOLF, Cashier.

DIRECTORS.

Jos. L. Fieweger,
A. D. Eldridge,
Harry De Wolf,

H. B. Hewitt,
F. J. Kimberly.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$41,897 69	Capital stock paid in.....	\$50,000 00
Overdrafts	332 54	Surplus fund.....	35,000 00
U. S. state, municipal and other bonds.....	112,326 25	Undivided profits, less cur- rent expenses and taxes paid	38,488 70
Banking house.....	2,200 00	Due to banks—deposits..	5,764 62
Furniture and fixtures....	2,000 00	Individual deposits, subject to check	272,111 17
Due from approved reserve banks	149,752 00	Time certificates of deposit	123,743 74
Due from other banks....	6,333 58	Savings deposits	206,988 74
Exchanges for clearing house	559 21		
Gold coin.....	19,555 00		
Silver coin.....	4,314 45		
U. S. and national currency	16,527 00		
Nickels and cents.....	299 25		
Total	<u>\$732,096 97</u>	Total	<u>\$732,096 97</u>

NAMES OF STOCKHOLDERS.

W. P. Hewitt estate, Men- asha	\$28,700 00	Jeannette F. Bergstrom, Neenah	100 00
Mary Syme, Neenah.....	6,900 00	A. D. Eldridge, Neenah...	1,000 00
Jos. L. Fieweger, Menasha	7,900 00	Harry De Wolf, Menasha	100 00
F. J. Kimberly, Neenah..	5,000 00	H. B. Hewitt, Hogmain, Wash.	100 00
M. F. Hewitt, Menasha...	200 00		
		Total	<u>\$50,000 00</u>

Menomonee Falls—Citizens State Bank.

G. E. HOYT, President.
MINNIE PRATT HUBER, Vice President.

JNO. A. PRATT, Cashier.
JOS. W. CANNON, Asst. Cashier.

DIRECTORS.

G. E. Hoyt,
C. W. Fraser,
B. Triller,

Minnie Pratt Huber,
Jno. A. Pratt.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$178,393 51	Capital stock paid in....	\$15,000 00
Overdrafts	415 01	Surplus fund.....	1,500 00
U. S. state, municipal and other bonds.....	1,200 00	Undivided profits, less cur- rent expenses and taxes	2,130 36
Furniture and fixtures....	2,306 66	paid	78 80
Due from approved reserve banks	32,887 55	Dividends unpaid	
Checks on other banks and cash items.....	322 15	Individual deposits, subject to check	42,117 49
Exchanges for clearing house	4,083 00	Time certificates of deposit	173,715 87
Gold coin	5,285 00		
Silver coin	2,010 30		
U. S. and national currency	7,491 00		
Nickels and cents.....	148 34		
Total	<u>\$234,542 52</u>	Total	<u>\$234,542 52</u>

NAMES OF STOCKHOLDERS.

John A. Pratt, Menomonee Falls	\$6,400 00	J. W. Cannon, Menomonee Falls	200 00
Mrs. Minnie Huber, Stough- ton	3,000 00	A. R. Baer, Menomonee Falls	1,100 00
Thomas Regan, Madison..	600 00	J. B. Whittaker, Menom- onee Falls	100 00
G. E. Hoyt, Menomonee Falls	500 00	Ph. M. Keipper, Menom- onee Falls	200 00
R. G. Wagner, Milwaukee.	300 00	C. K. Schlafer, Menom- onee Falls	300 00
C. F. Henrizi, Menomonee Falls	300 00	W. T. Camp, Menomonee Falls	100 00
C. W. Fraser, Menomonee Falls	400 00	Mrs. Edith R. Lyon, Men- omonee Falls.....	200 00
E. L. Nehs, Menomonee Falls	200 00	H. H. Rowell, Menomonee Falls	200 00
B. Triller, Menomonee Falls	300 00	Henry Tennesen, Menom- onee Falls	200 00
Cornelia Puehler, Wauwa- tosa	200 00	Total	<u>\$15,000 00</u>
Elmer Nehs, Menomonee Falls	200 00		

Menomonie—Bank of Menomonie.

J. H. STOUT, President.
L. D. HARVEY, Vice President.

MARTIN FLADOES, Cashier.
OLE NESSETH, Asst. Cashier.

DIRECTORS.

J. H. Stout,
L. D. Harvey,

Martin Fladoes,
Fred. L. French.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts....	\$158,517 38	Capital stock paid in....	\$30,000 00
Overdrafts	28 84	Surplus fund.....	6,000 00
Stocks and other securities	500 00	Undivided profits, less current expenses and taxes paid	1,456 40
Banking house, furniture and fixtures.....	8,020 49	Individual deposits, subject to check.....	48,585 54
Due from approved reserve banks	16,378 84	Demand certificates of deposit	3,550 46
Checks on other banks and cash items.....	864 12	Time certificates of deposit	103,052 20
Gold coin.....	1,150 00		
Silver coin.....	1,012 95		
U. S. and national currency	6,108 00		
Nickels and cents.....	63 98		
Total	\$192,644 60	Total	\$192,644 60

NAMES OF STOCKHOLDERS.

Fred. L. French, Menomonie	\$2,000 00	W. C. Ribenack, Menomonie	5,000 00
J. H. Stout, Menomonie...	19,250 00	Alex. Hasford, Menomonie	750 00
L. D. Harvey, Menomonie.	1,000 00	Ole Nesseth, Menomonie..	500 00
Martin Fladoes, Menomonie	1,500 00	Total	\$30,000 00

Menomonie—The Schutte & Quilling Bank.

A. QUILLING, President.
W. SCHUTTE, Vice President.

W. SCHUTTE, JR., Cashier.
OLE KAUSRUD, Asst. Cashier.

DIRECTORS.

A. Quilling,
W. Schutte.

Wm. Schutte, Jr.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$349,881 34	Capital stock paid in.....	\$30,000 00
Overdrafts	2,692 31	Surplus fund	30,000 00
Banking house	14,000 00	Unavided profits, less cur-	
Furniture and fixtures....	1,571 00	rent expenses and taxes	
Due from approved reserve		paid	14,508 60
banks	48,507 42	Due to banks—deposits...	5,000 00
Due from other banks....	20,000 00	Individual deposits, subject	
Checks on other banks and		to check	100,772 08
cash items	7,005 32	Demand certificates of de-	
Gold coin	11,530 00	posit	15,194 87
Silver coin	2,200 30	Time certificates of deposit	281,183 34
U. S. and national currency	19,092 30		
Nickels and cents.....	179 20		
Total	<u>\$476,658 89</u>	Total	<u>\$476,658 89</u>

NAMES OF STOCKHOLDERS.

A. Quilling, Menomonie...	\$12,000 00	W. Schutte, Jr., Menom-	
W. Schutte, Menomonie..	12,000 00	onie	6,000 00
		Total	\$30,000 00

Merrill—Lincoln County Bank.

A. H. STANGE, President.

CHARLES J. KINZEL, Cashier.
R. J. COLLIE, Asst. Cashier.

DIRECTORS.

A. H. Stange,
J. A. Wright,
R. C. Schulz,
John Van Hecke,

E. H. Staats,
A. B. Nelson,
Charles J. Kinzel,

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$637,267 68	Capital stock paid in.....	\$50,000 00
U. S. state, municipal and other bonds.....	64,500 00	Surplus fund.....	15,000 00
Banking house, furniture and fixtures.....	15,000 00	Undivided profits, less cur- rent expenses and taxes paid.....	15,138 94
Due from approved reserve banks.....	117,111 64	Due to banks—deposits... Individual deposits, subject to check.....	859 13 309,385 17
Due from other banks....	25,074 91	Time certificates of deposit	309,009 10
Exchanges for clearing house.....	775 40	Savings deposits.....	195,492 31
Gold coin.....	18,635 00	Certified checks.....	693 50
Silver coin.....	3,529 50	Other resources.....	5,000 00
U. S. and national currency	18,124 00		
Nickels and cents.....	560 07		
Total	\$900,578 20	Total	\$900,578 20

NAMES OF STOCKHOLDERS.

A. H. Stange, Merrill.....	\$21,000 00	Ferd. Hankwitz estate, Merrill.....	500 00
C. J. Kinzel, Merrill.....	1,000 00	Wm. Johannes, Merrill....	300 00
A. B. Nelson, Merrill.....	1,500 00	R. W. Barrett, Merrill....	500 00
J. A. Barrett, Merrill....	1,500 00	T. Barrett, Merrill.....	500 00
R. C. Schulz, Merrill.....	1,500 00	Aug. Braun, Merrill.....	300 00
J. A. Wright, Merrill.....	1,500 00	E. W. Ellis, Grand Rapids	1,000 00
A. H. Wright, Littell, Wash.....	1,500 00	John Elsen, Merrill.....	500 00
Mrs. C. Wright, Merrill..	1,500 00	Wm. Jacoby, Merrill.....	500 00
Nettie E. Wright, Merrill..	1,500 00	E. Leidiger, Merrill.....	1,000 00
John Van Hecke, Merrill..	1,500 00	J. Polack, Merrill.....	500 00
John English, Merrill....	1,000 00	Mrs. A. H. Stange, Merrill	1,000 00
F. C. Zemlika, Merrill....	1,000 00	C. H. Stange, Merrill....	1,000 00
J. A. Emerich, Merrill....	700 00	Emily Stange Rogers,	
E. H. Staats, Merrill.....	700 00	Adrian, Mich.....	1,000 00
Aug. J. Stange, Merrill..	1,000 00	Lydia Stange, Merrill....	1,000 00
H. R. Allen, Merrill.....	500 00	Gust. Wenzel, Merrill....	500 00
W. J. Ebert, Merrill.....	500 00		
C. F. Hankwitz, Merrill..	500 00	Total	\$50,000 00

Merrill—The German American State Bank.

JULIUS THIELMAN, President.
F. W. KUBASTA, Vice President.

R. C. BALLSTADT, Cashier.

DIRECTORS.

F. W. Kubasta,
W. G. Smith,
Fred Hestermann,
Wm. F. Nevermann,
A. F. Lueck,

Wm. F. Peterman,
Val. Henrich, Jr.,
Julius Thielman,
R. C. Ballstadt.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$141,078 85	Capital stock paid in.....	\$30,000 00
Overdrafts	729 75	Surplus fund	600 00
U. S., state, municipal and other bonds	7,500 00	Undivided profits, less cur- rent expenses and taxes paid	2,223 49
Furniture and fixtures....	1,550 00	Individual deposits, subject to check	38,119 13
Due from approved reserve banks	22,259 94	Time certificates of deposit	47,051 16
Due from other banks....	10,201 92	Savings deposits	77,362 75
Exchanges for clearing house	1,359 11	Cashier's checks outstand- ing	150 00
Gold coin	4,691 00		
Silver coin	745 30		
U. S. and national currency	5,345 00		
Nickels and cents.....	45 66		
Total	\$195,506 53	Total	\$195,506 53

NAMES OF STOCKHOLDERS.

F. W. Kubasta, Merrill....	\$1,000 00	A. T. Curtis, Merrill.....	500 00
John Ament, Merrill	300 00	A. F. Lueck, Merrill.....	300 00
W. H. Dicke, Merrill.....	400 00	R. C. Ballstadt, Merrill... ..	6,000 00
Severt Horgen, Christiana, Norway	200 00	Gust. Bratz, Merrill.....	200 00
Fred B. Barnes, Oshkosh..	200 00	E. N. Gould, Merrill.....	300 00
Herman Gramer, Merrill..	300 00	E. A. Maas, Merrill.....	200 00
John Hayman, Dudley ...	300 00	J. W. Scott, Merrill.....	100 00
Lucy Hayman, Dudley....	300 00	Ervin Boyer, Wausau....	100 00
W. G. Smith, Merrill.....	500 00	Wm. F. Peterman, Merrill	100 00
J. G. Poser, Merrill.....	100 00	E. A. Rademacher, Milwau- kee	200 00
O. F. Genrich, Merrill....	200 00	David M. Phinney, San An- tonio, Texas	1,700 00
Frieda M. Johannes, Merrill	100 00	H. F. Schulze, Portage... ..	300 00
Robert Posey, Merrill....	200 00	Herman Hanneman, Merrill	100 00
W. & A. Wendt, Merrill..	100 00	F. J. Smith, Merrill.....	100 00
C. N. Johnson, Merrill....	100 00	B. F. Hammond, Arbor Vitaee	800 00
Val. Henrich, Jr., Merrill..	100 00	Carl Millaeger, Merrill ...	1,200 00
C. A. Rusch, Merrill.....	100 00	Julius Thielman, Merrill..	11,500 00
Wm. Nevermann, Merrill..	500 00		
Chris Solum, Merrill....	200 00		
Fred Hestermann, Merrill.	1,000 00		
T. H. Ryan, Merrill	100 00	Total	\$30,000 00

Merrillan—American Exchange Bank.

A. S. TROW, President.
JOSEPH CAMM, Vice President.

J. L. WRIGHT, Cashier.

DIRECTORS.

A. S. Trow,
O. Holway,
O. A. Rusco,

Jos. Camm,
E. G. Boynton.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$33,154 52	Capital stock paid in.....	\$5,000 00
Overdrafts	778 46	Surplus fund	2,000 00
Due from approved reserve banks	3,390 59	Undivided profits, less cur- rent expenses and taxes paid	1,202 98
Due from other banks....	863 32	Individual deposits, subject to check	16,052 07
Gold coin	2,800 00	Time certificates of deposit	17,372 50
Silver coin	1,894 10	Notes and bills re-dis- counted	3,000 00
U. S. and national currency	1,689 00		
Nickels and cents.....	57 56		
	<hr/>		
Total	<u>\$44,627 55</u>	Total	<u>\$44,627 55</u>

NAMES OF STOCKHOLDERS.

O. Holway, La Crosse....	\$300 00	Jonas Johnson, Merrillan..	200 00
A. S. Trow, Merrillan....	3,000 00	Mary Bowler, Merrillan..	200 00
Julia Wright, Merrillan..	300 00	E. G. Boynton, La Crosse.	200 00
Geo. W. Purnell, Grand Rapids	100 00	Joseph Camm, Merrillan..	100 00
O. A. Rusco, Merrillan....	200 00	Geo. I. Hallenbeck, Merril- lan	100 00
Mrs. A. S. Trow, Merrillan	100 00		
W. A. Hathaway, Chetek..	200 00	Total	<u>\$5,000 00</u>

Middleton—Bank of Middleton.

W. F. PIERSTORFF, President.
LOUIS WATZKE, Vice President.

W. H. PIERSTORFF, Cashier.

DIRECTORS.

W. F. Pierstorff,
Wm. Durkopp,
Louis Russ,
James Froggatt,
Louis Watzke,

John G. Mueller,
Melchoir Kalscheur,
W. H. Pierstorff,
Chas. F. Allen.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$187,517 36	Capital stock paid in.....	\$25,000 00
Overdrafts	1,452 75	Surplus fund	1,100 00
Furniture and fixtures....	3,000 00	Undivided profits, less current expenses and taxes paid	1,437 87
Due from approved reserve banks	20,616 30	Individual deposits, subject to check	37,925 98
Checks on other banks and cash items	100 00	Demand certificates of deposit	156,256 88
Gold coin	855 00		
Silver coin	1,095 10		
U. S. and national currency	6,933 00		
Nicks and cents	53 22		
Clearing house checks....	98 00		
Total	\$221,720 73	Total	\$221,720 73

NAMES OF STOCKHOLDERS.

W. F. Pierstorff, Middleton	\$2,000 00	Geo. W. Acker, Springfield	400 00
Wm. Durkopp, Madison..	2,000 00	Jos. Fischenick, Madison .	400 00
Mrs. Eliz. Burmeister, Middleton	100 00	John Froggatt, Middleton.	1,500 00
Aug. Brunkow, Middleton..	1,000 00	Chas. F. Allen, Middleton	500 00
John G. Mueller, Pheasant Branch	1,000 00	J. H. Albrecht, Jr., Madison	200 00
W. J. Schneider, Middleton	200 00	John Fassbender, Jr., Springfield	500 00
Louis Watzke, Middleton..	1,500 00	Henry Kalscheur, Springfield	600 00
Louis Russ, Middleton...	2,000 00	Frank Durkopp, Middleton	200 00
T. J. Whalen, Milwaukee..	500 00	Wm. Hopkins, Middleton.	100 00
C. H. Neal, Middleton....	200 00	George Kroncke, Madison	200 00
F. A. Neal, Middleton...	200 00	John Esser, Middleton...	100 00
Gustav Runge, Middleton.	2,000 00	Henry Reifels, Middleton..	200 00
W. H. Pierstorff, Middleton	800 00	August Lamboley, Middleton	100 00
August Watzke, Middleton.	1,000 00	H. J. Niebuhr, Middleton	400 00
Henry Haberland, Middleton	200 00	Melchior Kalscheur, Springfield	500 00
W. G. Froggatt, Middleton	1,500 00	Emma Du Frenne, Middleton	100 00
James Froggatt, Middleton	1,500 00	F. L. Pierstorff, Middleton	300 00
Geo. B. Pierstorff, Middleton	300 00	Total	\$25,000 00
P. J. Schneider, Springfield	700 00		

Milton—Bank of Milton.

B. H. WELLS, President.
E. D. BLISS, Vice President.

P. M. GREEN, Cashier.

DIRECTORS.

P. M. Green,
T. A. Saunders,

B. H. Wells,
E. D. Bliss.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$181,350 06	Capital stock paid in.....	\$15,000 00
Overdrafts	1,113 85	Surplus fund	10,000 00
U. S. state, municipal and other bonds	5,000 00	Undivided profits, less cur- rent expenses and taxes paid	3,340 91
Stocks and other securities	100 00	Individual deposits, subject to check	48,925 71
Banking house	2,700 00	Demand certificates of de- posit	134,142 32
Furniture and fixtures....	1,000 00		
Other real estate owned...	504 16		
Due from approved reserve banks	13,676 63		
Checks on other banks and cash items	495 11		
Gold coin	140 00		
Silver coin	752 70		
U. S. and national currency	4,478 00		
Nickels and cents.....	98 43		
Total	\$211,408 94	Total	\$211,408 94

NAMES OF STOCKHOLDERS.

E. D. Bliss, Milton.....	\$250 00	N. G. Ingham, Ft. Wayne, Ind.	150 00
E. B. Saunders, Ashaway, R. I.	1,950 00	F. V. Saunders, Ashaway, R. I.	500 00
P. M. Green, Milton.....	8,250 00	Lucina Gilbert, Milton Junction	250 00
T. A. Saunders, Ashaway, R. I.	1,250 00	B. H. Wells, Milton.....	1,950 00
A. M. Peterson, Edelstein, Ill.	300 00	Total	\$15,000 00
W. H. Ingham, Ft. Wayne, Ind.	150 00		

Milton Junction—The State Bank of Milton Junction.

CHARLES C. CLARKE, President.
JOHN H. OWEN, Vice President.

WILL H. GATES, Cashier.

DIRECTORS.

Charles C. Clarke,
J. Milton Clarke,
John H. Owen,

John A. Paul,
Will H. Gates,
William H. Morgan.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$114,656 75	Capital stock paid in.....	\$15,000 00
Overdrafts	640 32	Surplus fund	3,000 00
U. S., state, municipal and other bonds	2,000 00	Undivided profits, less cur- rent expenses and taxes paid	1,600 34
Furniture and fixtures....	1,000 00	Individual deposits, subject to check	44,906 97
Other real estate owned....	1,000 00	Demand certificates of de- posit	101,380 98
Due from approved reserve banks	35,107 98	Cashier's checks outstand- ing	26 00
Due from other banks....	4,889 53		
Checks on other banks and cash items	175 14		
Gold coin	855 00		
Silver coin	197 20		
U. S. and national currency	4,984 00		
Nickels and cents.....	93 37		
Clearing house certificates	315 00		
Total	<u>\$165,914 29</u>	Total	<u>\$165,914 29</u>

NAMES OF STOCKHOLDERS.

Charles C. Clar. Walworth	\$750 00	William H. Morgan, Mil- ton Junction	1,650 00
William H. Gates, Milton Junction	9,450 00	John H. Owen, Milton Junction	375 00
John A. Paul, Milton Junc- tion	1,275 00	Stewart C. Chambers, Mil- ton Junction.....	375 00
J. Milton Clarke, Janesville	375 00		
Catherine O. Button, Mil- ton Junction	750 00	Total	<u>\$15,000 00</u>

Milwaukee—Badger State Bank.

GUSTAV REINKE, President.
WM. A. THARINGER, Vice President.

F. E. WALLBER, Cashier.

DIRECTORS.

Gustav Reinke,
Wm. A. Tharinger,
August Nuedling,
Emil Wallber,

Chas. Klabunde,
H. C. F. Schumacher,
Herman Krienitz.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$37,090 12	Capital stock paid in.....	\$50,000 00
U. S. state, municipal and other bonds	10,228 33	Undivided profits, less cur- rent expenses and taxes paid	262 74
Furniture and fixtures....	1,939 41	Individual deposits, subject to check	11,544 16
Due from approved reserve banks	10,124 57	Demand certificates of de- posit	1,450 00
Gold coin	925 00	Savings deposits	4,039 37
Silver coin	1,400 00	Certified checks	205 86
U. S. and national currency	4,829 00		
Nickels and cents.....	65 70		
Clearing house checks.....	900 00		
Total	\$67,502 13	Total	\$67,502 13

NAMES OF STOCKHOLDERS.

Gustav Heinke, Milwaukee	\$36,300 00	Emil Wallber, Milwaukee..	500 00
Wm. A. Tharinger, Milwau- kee	3,000 00	Chas. H. Tharinger, Mil- waukee	300 00
F. E. Wallber, Milwaukee.	500 00	Aug. F. Nuedling, Milwau- kee	500 00
H. C. F. Schumacher, Mil- waukee	500 00	Ruben J. Van Nostrand, Milwaukee	300 00
Herman Krienitz, Milwau- kee	500 00	Gustav C. Hoyer, Milwau- kee	500 00
Jos. Krauss, Milwaukee...	500 00	Nicholas Peterson, Milwau- kee	100 00
Chas. Klabunde, Milwaukee	500 00	Chas. Erath, Milwaukee...	200 00
A. E. Peters, Milwaukee...	100 00	Wm. Klann, Sr., Milwaukee	5,000 00
Robt. F. Kurz, Milwaukee.	200 00		
Rosenberg Mercantile Co., Milwaukee	500 00	Total	\$50,000 00

Milwaukee—German-American Bank.

J. B. WHITNALL, President.
W. D. GRAY, Vice President.

CHAS. F. P. PULLEN, Cashier.
F. F. REIDEL, Asst. Cashier.
EDW. A. FARMER, Asst. Cashier.

DIRECTORS.

Edwin Reynolds,
W. D. Gray,
Chas. F. P. Pullen,
F. F. Riedel,
H. J. Millman,
Edw. A. Farmer,

J. B. Whitnall,
C. S. Otjen,
C. J. Stumpf,
Edgar L. Wood,
E. A. Lange,
R. J. Schwab.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts	\$1,552,042 23	Capital stock paid in	\$250,000 00
Overdrafts	8,752 81	Surplus fund	50,000 00
U. S. state, municipal and other bonds	234,983 74	Undivided profits, less cur- rent expenses and taxes paid	19,679 11
Stocks and other securities	32,673 40	Due to banks—deposits . . .	13,742 73
Furniture and fixtures . . .	19,852 83	Individual deposits, subject to check	811,788 66
Other real estate owned . .	22,700 60	Demand certificates of de- posit	15,203 54
Due from approved reserve banks	131,625 55	Time certificates of deposit	221,940 20
Due from other banks	2,776 61	Savings deposits	507,358 63
Checks on other banks and cash items	18,643 21	Certified checks	4,208 82
Exchanges for clearing house	46,647 31	Notes and bills re-dis- counted	200,000 00
Gold coin	50,875 00	Clearing house certificates.	200,000 00
Silver coin	8,741 40		
U. S. and national currency	111,317 00		
Nickels and cents	420 00		
Clearing house checks and certificates	51,870 00		
Total	\$2,293,921 69	Total	\$2,293,921 69

NAMES OF STOCKHOLDERS.

Edwin Reynolds, Milwaukee	\$93,000 00	H. J. Millman, Milwaukee	2,500 00
W. D. Gray, Milwaukee . . .	34,000 00	L. T. Pullen, Des Moines,	
Chas. F. P. Pullen, Mil- waukee	10,000 00	Iowa	7,500 00
F. F. Riedel, Milwaukee . .	10,000 00	John Daniell estate, Ope- chee, Mich.	3,700 00
C. S. Otjen, Milwaukee . . .	2,000 00	W. E. Dodds, Milwaukee . . .	5,000 00

NAMES OF STOCKHOLDERS—Continued.

Amann & McCabe, Milwaukee	2,500 00	P. V. Deuster est., Milwaukee	1,200 00
Edgar L. Wood, Milwaukee	1,500 00	Elizabeth Millar, Milwaukee	700 00
John H. Schlosser, Milwaukee	2,500 00	Louis Durr, Milwaukee....	1,200 00
Eliza Dahlmann estate, Milwaukee	2,500 00	Wm. G. Bruce, Milwaukee	200 00
Nellie M. Reynolds, Milwaukee	1,000 00	Chas. J. Stumpf, Milwaukee	1,500 00
J. Edgar Robertson, Milwaukee	500 00	Edw. A. Farmer, Milwaukee	8,400 00
J. M. Goetzinger, Milwaukee	3,700 00	B. W. Fueger, Milwaukee.	400 00
Helen Maude Gray, Milwaukee	2,000 00	Carl J. Langhoff, Milwaukee	100 00
Catharine E. Gray, Milwaukee	3,500 00	J. B. Whitnall, Milwaukee	5,000 00
Marjorie M. Gray, Milwaukee	2,000 00	R. J. Schwab, Milwaukee..	7,500 00
Eliz. A. Robertson, Milwaukee	500 00	E. W. Kellogg, Milwaukee.	1,500 00
Mary Pullen Antes, Des Moines, Iowa	4,500 00	Fred. W. Niles, Milwaukee	1,000 00
W. T. Lochemes, Milwaukee	200 00	F. A. Lange, Milwaukee....	10,000 00
H. F. Millman, Milwaukee	2,500 00	B. F. Schumacher, Milwaukee	2,000 00
W. D. Johnson, Milwaukee	1,200 00	W. M. Graham, Milwaukee.	1,100 00
Henry Nunnemacher, Milwaukee	1,800 00	Jos. Davidson, Milwaukee.	1,000 00
Leopold Fueger, Milwaukee	3,700 00	John J. McGrath, Milwaukee	500 00
Sebastian Walter, Milwaukee	1,200 00	F. G. Moritz, Milwaukee..	400 00
		Otto J. Gauer, Milwaukee.	400 00
		Theo. Otjen, Milwaukee....	200 00
		C. D. Rancy, Milwaukee....	200 00
		Jos. Dudenhofer, Milwaukee	500 00
		<hr/>	
		Total	\$250,000 00

Milwaukee—Marshall & Ilsley Bank.

GUSTAV REUSS, President.
JAS. K. ILSLEY, Vice President.

J. H. PUELICHER, Cashier.
H. J. PAINE, Asst. Cashier.

DIRECTORS.

Gustav Reuss,
Jas. K. Ilsley,
John Campbell,
G. A. Reuss,
J. H. Puelicher.

Saml. H. Marshall,
C. C. Yawkey,
Robt. N. McMynn,
H. J. Paine,
J. H. Tweedy, Jr.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts...	\$3,595,917 56	Capital stock paid in...	\$500,000 00
Overdrafts	24,008 77	Surplus fund.....	250,000 00
U. S., state, municipal and other bonds.....	2,500 916 65	Undivided profits, less current expenses and taxes paid.....	138,183 10
Stocks and other securi- ties	14,600 00	Due to banks—deposits	672,555 71
Banking house.....	24,275 20	Individual deposits, sub- ject to check.....	1,992,344 66
Other real estate owned	8,769 87	Demand certificates of deposit	1,334,835 25
Due from approved re- serve banks	1,468,710 81	Savings deposits	3,492,614 86
Due from other banks..	89,861 66	Certified checks.....	5,030 68
Checks on other banks and cash items.....	22,817 16	Cashier's checks out- standing	68,706 32
Exchanges for clearing house	69,607 57	Clearing house certifi- cates	250,000 00
Gold coin.....	242,367 50		
Silver coin.....	9,898 35		
U. S. and national cur- rency	200,783 00		
Nickels and cents.....	1,038 48		
Clearing house certifi- cates & checks.....	430,698 00		
Total	<u>\$8,704,270 58</u>	Total	<u>\$8,704,270 58</u>

NAMES OF STOCKHOLDERS.

Walter Alexander, Wausau	\$5,000 00	W. H. Bissell, Arbor Vitæ	2,500 00
Andrew Bachhuber, May- ville	1,000 00	Edward Bradley, Milwaukee	10,000 00
Jean S. Ballister, Neenah	1,000 00	Jas. W. Bradley, Milwaukee	10,000 00
George Beyer, Oconto....	2,500 00	Saml. J. Brockman, Mil- waukee	1,000 00

NAMES OF STOCKHOLDERS.—Continued.

Mrs. N. H. Brokaw, Rhinelander	1,000 00	B. J. McNaughton, Appleton	2,500 00
Harry J. Brown, Marinette	5,000 00	Herman S. Miller, Milwaukee	500 00
John Campbell, Milwaukee	20,500 00	Chas. Milzer, Milwaukee	1,000 00
Jonas Cohen, Milwaukee	2,500 00	Jacob Mortenson, Wausau	2,500 00
A. D. Daniels, Rhinelander	2,500 00	Katharine E. Mueller, Milwaukee	500 00
Thos. P. Dever, Milwaukee	2,500 00	Chas. Nevitt, Oshkosh	2,000 00
Fred Devere, Milwaukee	1,000 00	Asher B. Nichols, Milwaukee	500 00
E. A. Dow, Plymouth	500 00	Fannie Wells Norris, Milwaukee	1,500 00
Albertina Ebert, Milwaukee	2,000 00	Chas. W. Ott, Milwaukee	2,500 00
Robt. B. Ebert estate, Milwaukee	12,500 00	Emil H. Ott, Milwaukee	2,500 00
Edmund A. Edmonds, Appleton	1,000 00	David G. Owen, Milwaukee	5,000 00
Harry L. Eisen, Milwaukee	1,500 00	Geo. M. Paine, Oshkosh	10,000 00
Fidelity Trust Co., Trustee for Chas. I. Marshall, Milwaukee	20,000 00	H. J. Paine, Milwaukee	7,200 00
Morris Friedlander, Milwaukee	1,000 00	J. Howard Palmer, Madison	2,500 00
Albert F. Gallun, Milwaukee	2,500 00	Miss Sarah B. Patten, Milwaukee	500 00
Arthur H. Gallun, Milwaukee	2,500 00	Clarence S. Pierce, Milwaukee	1,500 00
Chas. A. Goodyear, Tomah	2,500 00	John H. Puelicher, Milwaukee	10,500 00
Robert C. Graves, Milwaukee	4,500 00	Wm. G. Rauschenberger, Milwaukee	2,500 00
Sheldon H. Graves, Washington, D. C.	500 00	Gustav Reuss, Milwaukee	47,000 00
Howard Greene, Milwaukee	2,500 00	G. A. Reuss, Milwaukee	15,000 00
Lucien S. Hanks, Madison	2,500 00	John D. Ross, Chicago, Ill	5,000 00
W. H. Hatton, New London	5,000 00	B. F. Schumacher, Milwaukee	1,000 00
Mrs. Mary T. Hay, Oshkosh	500 00	Geo. J. Schuster, Milwaukee	2,500 00
Saml. M. Hay, Oshkosh	2,500 00	Chas. T. Shape, Milwaukee	400 00
J. F. Hayes, Oshkosh	1,000 00	John J. Sherman, Appleton	1,000 00
Benj. Heinemann, Wausau	2,500 00	J. P. Shiells, Neenah	1,000 00
Albert T. Hennig, Oshkosh	1,000 00	James Sildell, Milwaukee	200 00
Annie S. Ilsley, Milwaukee	16,500 00	Chas. R. Smith, Menasha	1,000 00
James K. Ilsley, Milwaukee	70,900 00	Clement B. Stern, Milwaukee	1,500 00
James K. Ilsley, trustee, Milwaukee	10,000 00	Walter Stearn, Milwaukee	1,500 00
Samuel M. Ilsley, Milwaukee	5,000 00	Alex. Stewart, Wausau	5,000 00
Spencer Ilsley, Tomahawk	20,000 00	Wenzel Strachota, Milwaukee	800 00
Wm. T. Jacobi, Milwaukee	1,000 00	J. H. Tayler, Green Bay	1,000 00
Micheal G. Jordan, Milwaukee	500 00	Henry M. Thompson, Milwaukee	2,500 00
C. I. Kindschi, Prairie du Sac	500 00	F. A. Towsley, Kaukauna	500 00
John L. Klinger, Milwaukee	500 00	J. S. Tripp, Prairie du Sac	1,000 00
Eugene O. Kney, Madison	500 00	John H. Tweedy, Jr., Milwaukee	2,500 00
Jos. J. Komorowski, Milwaukee	500 00	Julius G. Wagner, Milwaukee	5,000 00
John H. Kopmeier, Milwaukee	1,000 00	Ellen I. Wetmore, Milwaukee	10,000 00
Solomon Levy, Milwaukee	1,500 00	Martin E. Wilde, Milwaukee	500 00
Edw. G. Marshall, Milwaukee	20,000 00	John H. Wittenberg, Cedarburg	2,500 00
Saml. H. Marshall, Charlottesville, Va.	20,000 00	Francis Bloodgood, Jr., Milwaukee	1,000 00
Wm. S. Marshall, Madison	20,000 00	C. C. Yawkey, Wausau	7,500 00
Robt. N. McMynn, Milwaukee	1,000 00	Otto Zielsdorf, Milwaukee.	500 00
Alex McNaughton, Kaukauna	1,000 00		
		Total	\$500,000 00

Milwaukee—Merchants & Manufacturers Bank of Milwaukee.

L. M. ALEXANDER, President.
W. S. PADDOCK, Vice President.

M. A. GRAETTLINGER, Cashier.
E. C. KNOFRNSCHILD, Asst. Cashier.
FRANK X. BODDEN, Asst. Cashier.

DIRECTORS.

L. M. Alexander,
J. F. Conant,
W. S. Paddock,
H. P. Andrae,
Fred. Doepke,

H. W. Schwab,
J. C. Bradley,
Jno. McNaughton,
Sidney O. Neff,
G. A. Seefeld.
A. T. Van Scoy.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$778,875 44	Capital stock paid in.....	\$250,000 00
Overdrafts	1,789 91	Surplus fund.....	25,000 00
Furniture and fixtures....	1,976 73	Undivided profits, less current expenses and taxes paid	8,087 29
Due from approved reserve banks	85,119 07	Due to banks—deposits..	60,279 73
Due from other banks....	19,337 54	Individual deposits, subject to check.....	459,311 00
Checks on other banks and cash items.....	17,422 70	Time certificates of deposit	115,176 47
Exchanges for clearing house	14,173 87	Savings deposits.....	60,787 66
Gold coin	26,210 00	Certified checks.....	1,094 74
Silver coin.....	9,191 00	Cashier's checks outstanding	524 35
U. S. and national currency	67,965 00	Clearing house certificates	43,000 00
Nickels and cents.....	1,199 98		
Total	<u>\$1,023,261 24</u>	Total	<u>\$1,023,261 24</u>

NAMES OF STOCKHOLDERS.

L. M. Alexander, Milwaukee	\$32,800 00	J. C. Bradley, Milwaukee.	13,500 00
Herman Andrae, Milwaukee	2,000 00	C. R. Carpenter, Racine...	1,000 00
H. P. Andrae, Milwaukee.	5,500 00	J. F. Conant, Milwaukee...	12,500 00
R. D. Barney, Milwaukee.	1,000 00	T. E. Connell, Chilton...	1,000 00
O. F. Bird, Milwaukee...	1,000 00	W. D. Connor, Marshfield	3,000 00
Frank X. Bodden, Milwaukee	5,000 00	S. A. Cook, Neenah.....	7,500 00
		W. D. Corrigan, Milwaukee	1,000 00

NAMES OF STOCKHOLDERS.—Continued.

Henry Dehde, Oshkosh...	500 00	John F. Rhyner, Milwaukee	500 00
Fred Doepke, Milwaukee...	12,500 00	Mrs. Jacob Rhymer, Milwaukee	500 00
Frances J. Edwards, Milwaukee	5,000 00	F. J. Roemer, Milwaukee...	1,000 00
E. T. Fairchild, Milwaukee	500 00	Chas. E. Sammond, Milwaukee	1,000 00
John Gettings, Monroe...	1,500 00	F. M. Schuler, West Bend	500 00
Thos. H. Gill, Milwaukee...	9,300 00	H. W. Schwab, Milwaukee	3,600 00
M. Goetz, Norwalk...	1,000 00	G. A. Seefeld, Milwaukee...	10,000 00
M. A. Graettinger, Milwaukee	5,000 00	Richard Seidel, Milwaukee...	2,500 00
Nath. Greene, Milwaukee...	400 00	Henry C. Harr, Milwaukee	2,500 00
R. H. Hackett, Oshkosh...	7,000 00	G. F. Steele, Milwaukee...	1,000 00
J. M. Harrigan, Detroit, Mich	1,000 00	Jno. M. Howell, Milwaukee	1,000 00
C. C. Henry, West Bend...	5,000 00	Edw. F. Swift, Chicago, Ill	5,000 00
H. E. Henry, Kewaskum...	500 00	H. L. Taylor, La Crosse...	600 00
Henry Hilleman, Sheboygan	2,000 00	H. L. Tibbits, Milwaukee...	4,000 00
T. F. Hyde, Milwaukee...	1,000 00	Edward Tilden, Chicago, Ill	2,500 00
R. B. Johnson, Stevens Point	1,000 00	C. W. Twining, Monroe...	1,000 00
Emma E. Jones, Oshkosh...	500 00	A. T. Van Scoy, Milwaukee	5,000 00
Robert Kiel, Kiel...	500 00	F. J. Wood, Grand Rapids...	12,500 00
Lucy S. Kingsley, Milwaukee	2,200 00	P. J. Weirich, Monroe...	800 00
Ed. T. Kundert, Monroe...	1,500 00	Hannah Schriner, Monroe	1,000 00
A. J. Marble, Omro...	200 00	Wm. Belitz, Cleveland...	500 00
John McNaughton, Appleton	22,500 00	Wm. F. Briemann, Cleveland	500 00
Sidney O. Neff, Milwaukee	5,000 00	A. W. Wilcox, Horicon...	1,500 00
Leo F. Nohl, Milwaukee...	500 00	Frank A. Schriner, Monroe	200 00
Max W. Nohl, Milwaukee...	500 00	J. P. Andres, Norwalk...	1,000 00
W. S. Paddock, Milwaukee	10,000 00	Walter Schwab, Milwaukee	400 00
E. J. Pfiffner, Stevens Point	2,000 00	Jos. H. Driessen, Marion...	1,000 00
John E. Reilly, Milwaukee	500 00	K. W. Jacobs, Milwaukee...	1,000 00
		R. M. Owen, trustee, Milwaukee	1,500 00
		Total	\$250,000 00

Milwaukee—Mitchell Street State Bank.

VAL. ZIMMERMAN, JR., President
 SYL. J. WABISZEWSKI, Vice President.

J. F. EGERTON, Cashier.

DIRECTORS.

Val Zimmerman, Jr.,
 Syl. J. Wabiszewski,
 J. M. Schneider,
 K. Wagner,
 Paul Frahm,
 Philip Saxe,

Jas. I. Fitzsimmons,
 Chas. Miksch,
 John S. Stroyk,
 Otto H. Butler,
 Stephen H. Eller.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$125,400 76	Capital stock paid in.....	\$50,000 00
Overdrafts	232 03	Surplus fund.....	1,700 00
U. S., state, municipal and other bonds.....	18,620 00	Undivided profits, less current expenses and taxes paid	1,753 81
Furniture and fixtures.....	4,709 85	Individual deposits, subject to check.....	74,459 90
Due from approved reserve banks	10,212 52	Demand certificates of de- posit	17,380 29
Checks on other banks and cash items.....	30 00	Savings deposits.....	20,163 18
Exchanges for clearing house	6,826 47	Cashier's checks outstand- ing	471 82
Gold coin.....	3,745 00	Notes and bills re-dis- counted	20,000 00
Silver coin.....	6,150 00		
U. S. and national currency	8,098 00		
Nickels and cents.....	334 37		
Clearing house checks....	1,570 00		
Total	<u>\$185,929 00</u>	Total	<u>\$185,929 00</u>

NAMES OF STOCKHOLDERS.

S. S. Salenko, Milwaukee.	\$200 00	Mrs. Francis J. Zimmer- mann, Milwaukee.....	100 00
Michael Kruska, Milwaukee	300 00	S. A. Rakowski, Milwaukee	300 00
Otto H. Butler, Milwaukee	1,100 00	A. Wm. Blebesheimer, Mil- waukee	1,000 00
M. J. Gracttinger, Milwau- kee	1,000 00	J. F. Egerton, Milwaukee	1,000 00
Louis Ripple, Milwaukee..	100 00	Chas. A. Simonson, Milwau- kee	100 00
Val. Zimmermann, Jr., Mil- waukee	4,700 00	James F. O'Laughlin, Mil- waukee	500 00
Francis Walecka, Milwau- kee	200 00	Boleslaus E. Goral, Milwau- kee	300 00
John S. Stroyk, Milwaukee	500 00	A. J. Knapp, Milwaukee..	100 00
K. Wagner, Milwaukee....	1,000 00	Peter Zmyslong, Milwaukee	100 00
John M. Schneider, Milwau- kee	1,500 00	Chas. Miksch, Milwaukee..	100 00
Henry J. Rademacher, Mil- waukee	500 00	J. P. Pierron, St. Francis.	500 00
Paul Frahm, Milwaukee..	1,000 00	Alvin Martin, Milwaukee..	100 00
Wenzel Miksch, Milwaukee	200 00	F. S. Wasielewski, Milwau- kee	100 00
A. P. Kunzemann, Milwau- kee	1,000 00	Ed. K. Pawlowski, Milwau- kee	100 00
Stephen H. Eller, Milwau- kee	6,000 00	Lorenz Mauer, Milwaukee..	500 00
J. T. Esser, Milwaukee....	1,000 00	Mrs. Susan J. Trunk, Mil- waukee	500 00
Philip Saxe, Milwaukee....	1,000 00	Wm. G. Pritzlaff, Milwau- kee	500 00
Syl. J. Wabiszewski, Mil- waukee	1,000 00	Northwestern Securities Co., Milwaukee.....	13,500 00
Jas. I. Fitzsimmons, Mil- waukee	8,100 00		
John F. Dunphy, Milwaukee	200 00	Total	<u>\$50,000 00</u>

Milwaukee—Second Ward Savings Bank.

AUG. UHLEIN, President.

CHAS. C. SCHMIDT, Cashier.
HENRY BIELFELD, Asst. Cashier.

DIRECTORS.

Aug. Uihlein,
Jos. E. Uihlein,

Chas. C. Schmidt,
H. Bielfeld.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts....	\$5,851,741 82	Capital stock paid in...	\$200,000 00
Overdrafts	47,789 85	Surplus fund	750,000 00
U. S., state, municipal and other bonds.....	3,077,525 00	Undivided profits, less current expenses and taxes paid	186,072 86
Stocks and other securi- ties	16,100 00	Due to banks—deposits Individual deposits, sub- ject to check.....	3,968 74 1,733,759 24
Banking house.....	135,000 00	Time certificates of de- posit	522,322 64
Other real estate owned Due from approved re- serve banks.....	78,000 00 1,033 065 34	Savings deposits	7,486,588 48
Due from other banks..	8,775 40	Certified checks.....	7,445 87
Checks on other banks and cash items.....	97,025 08	Cashier's checks out- standing	43,343 31
Exchanges for clearing house	86,502 23	Clearing house certifi- cates	260,000 00
Gold coin.....	261,971 00		
Silver coin.....	27,234 05		
U. S. and national cur- rency	427,368 00		
Nickels and cents.....	5,436 37		
Clearing house certifi- cates & checks.....	39,967 00		
Total	\$11,193,501 14	Total	\$11,193,501 14

NAMES OF STOCKHOLDERS.

Aug. Uihlein, Milwaukee.	\$127,000 00	Henry G. Bielfeld, Milwau- kee	10,000 00
Val. Blatz estate, Milwau- kee	41,000 00	Total	\$200,000 00
Jos. E. Uihlein, Milwaukee	7,000 00		
Chas. C. Schmidt, Milwau- kee	15,000 00		

Milwaukee—West Side Bank.

ADAM GETTELMAN, President. GEORGE KOCH, Cashier.
OSCAR J. FIEBING, Vice President. CHAS. J. KUHNMUENCH, Asst. Cashier.

DIRECTORS.

A. Gettelman,
O. J. Fiebing,
Geo. Koch,
Victor Schlitz,
F. W. Schroeder,

O. J. Schoenleber,
V. J. Schoenecker, Jr.,
J. F. Schwalbach,
W. A. Zinn.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts....	\$1,147,614 85	Capital stock paid in...	\$100,000 00
Overdrafts	13,307 05	Surplus fund	37,500 00
U. S., state, municipal and other bonds.....	62,739 35	Undivided profits, less current expenses and taxes paid.....	22,812 33
Due from approved re- serve banks.....	91,850 61	Due to banks—deposits.	2,905 21
Checks on other banks and cash items.....	1,870 01	Individual deposits, sub- ject to check.....	614,034 12
Exchanges for clearing house	44,221 60	Demand certificates of deposit	13,164 04
Gold coin.....	60,815 00	Time certificates of de- posit	302,488 52
Silver coin.....	18,583 50	Savings deposits	475,951 59
U. S. and national cur- rency	203,016 00	Certified checks.....	5,451 15
Nickels and cents.....	3,616 70	Cashier's checks out- standing	3,735 71
Clearing house certifi- cates	57,000 00	Clearing house certifi- cates	150,000 00
Clearing house checks..	23,408 00		
Total	<u>\$1,728,042 67</u>	Total	<u>\$1,728,042 67</u>

NAMES OF STOCKHOLDERS.

Adam Gettelman, Milwau- kee	\$10,000 00	Philip Schmitt, Milwaukee	2,000 00
Oscar J. Fiebing, Milwau- kee	7,000 00	Otto J. Schoenleber, Mil- waukee	2,000 00
Geo. Koch, Milwaukee....	17,000 00	Vincent J. Schoenecker, Jr., Milwaukee.....	2,000 00
Walter A. Zinn, Milwaukee	5,000 00	Otto J. Herrmann, Milwau- kee	1,000 00
Oliver Zinn, Milwaukee....	3,000 00	Jacob Winkler, Milwaukee	2,000 00
Carl A. Zinn, Seaside, Wash.	2,000 00	Alfred Krez, Milwaukee..	3,000 00
Victor Schlitz, Milwaukee	3,000 00	Josephine and Louise Krez, Milwaukee	1,000 00
Fred W. Schroeder, Mil- waukee	8,000 00	Chas. J. Kuhnmuench, Mil- waukee	2,000 00
John F. Schwalbach, South Germantown	5,000 00	Jacob H. Rosenberg, Mil- waukee	2,000 00
Chas. O. Manegold estate, Milwaukee	5,000 00	Albert A. Zinn, Milwaukee	3,000 00
Chas. Manegold, Jr., Mil- waukee	2,000 00	Adam Gettelman, trustee, Milwaukee	5,000 00
Robt. Nunnemacher, Mil- waukee	2,000 00	Total	<u>\$100,000 00</u>
Fred Usinger, Milwaukee.	2,000 00		
Fred L. Schmitt, Milwau- kee	4,000 00		

Mineral Point—The Iowa County Bank.

JAMES W. HUTCHISON, President.
M. K. HUTCHISON, Vice President.

E. Y. HUTCHISON Cashier.
A. F. BISHOP, Jr., Asst. Cashier.

DIRECTORS.

James W. Hutchison,
E. Y. Hutchison,

M. K. Hutchison,
M. P. Hutchison.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$482,836 62	Capital stock paid in.....	\$25,000 00
Overdrafts	7,627 10	Surplus fund.....	10,000 00
U. S., state, municipal and other bonds.....	1,000 00	Undivided profits, less cur- rent expenses and taxes paid	17,177 87
Banking house.....	4,500 00	Individual deposits, subject to check	300,727 13
Furniture and fixtures....	1,000 00	Time certificates of deposit	305,356 31
Due from approved reserve banks	119,745 90	Savings deposits	10,041 04
Due from other banks....	15,676 67		
Checks on other banks and cash items.....	1,582 22		
Gold coin.....	19,485 00		
Silver coin.....	2,618 84		
U. S. and national currency	10,660 00		
Coupons	1,570 00		
Total	<u>\$668,302 35</u>	Total	<u>\$668,302 35</u>

NAMES OF STOCKHOLDERS.

James W. Hutchison, Min- eral Point.....	\$12,000 00	Matilda P. Hutchison, Min- eral Point	100 00
Elmore Y. Hutchison, Min- eral Point.....	12,000 00	A. F. Bishop, Jr., Mineral Point	800 00
Millie K. Hutchison, Min- eral Point	100 00	Total	<u>\$25,000 00</u>

Minocqua—Bank of Minocqua.

GEORGE H. SCHILLING, President.

JOHN SCHILLING, Cashier.

DIRECTORS.

George H. Schilling,
Frank L. Schilling,

John Schilling.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$6,362 65	Capital stock paid in.....	\$5,000 00
Due from approved reserve banks	16,860 72	Surplus fund.....	1,000 00
Gold coin.....	440 00	Undivided profits, less cur- rent expenses and taxes	
Silver coin.....	1,550 00	paid	296 60
U. S. and national currency	5,200 00	Individual deposits, subject to check.....	15,280 21
Nickels and cents.....	7 11	Demand certificates of de- posit	8,843 67
Total	<u>\$30,420 48</u>	Total	<u>\$30,420 48</u>

NAMES OF STOCKHOLDERS.

George H. Schilling, Ab- botsford	\$2,400 00	} John Schilling, Minocqua	2,500 00
Frank L. Schilling, Minoc- qua	100 00		Total .....	$5,000 00

Mondovi—Buffalo County Bank.

JACOB CANAR, President.
S. N. KNUDSON, Vice President.

ALEX LEES, Cashier.
EDW. RUPLINGER, Asst. Cashier.

DIRECTORS.

Jacob Canar,
Alex Lees,
H. J. Canar,
Ole J. Ward,

Fred Duerkop,
S. N. Knudson,
Harvey Borst.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$70,935 52	Capital stock paid in....	\$25,000 00
Overdrafts	3,169 56	Surplus fund.....	1,200 00
Banking house.....	9,917 52	Undivided profits, less cur-	
Furniture and fixtures....	2,324 43	rent expenses and taxes	
Other real estate owned...	375 00	paid	1,911 04
Due from approved reserve		Individual deposits, subject	
banks	5,105 39	to check.....	35,891 77
Checks on other banks and		Demand certificates of de-	
cash items.....	1,005 33	posit	39,621 40
Gold coin.....	1,405 00		
Silver coin.....	600 00		
U. S. and national currency	8,704 00		
Nickels and cents.....	82 55		
Total	<u>\$103,624 30</u>	Total	<u>\$103,624 30</u>

NAMES OF STOCKHOLDERS.

Jacob Canar, Mondovi ...	\$2,300 00	Duerkop Bros., Mondovi.	1,000 00
Alex. Lees, Mondovi	2,100 00	Anton Quarberg, Mondovi	1,800 00
Ole J. Ward, Mondovi	1,000 00	J. F. Brobst, Mondovi ...	1,200 00
H. J. Canar, Mondovi....	2,000 00	H. L. Smith, Minneapolis,	
W. L. Houser, Mondovi ..	1,500 00	Minn.	500 00
Mrs. Pauline Knudson,		A. G. Ochsner, Waumandee	2,000 00
Mondovi	2,300 00	M. M. Bond, Mondovi	500 00
S. N. Knudson, Mondovi..	2,300 00	E. J. Ruplinger, Mondovi	700 00
Maria B. Fuller, Mondovi..	1,700 00		
Harvey Borst, Mondovi ..	600 00	Total	<u>\$25,000 00</u>
Macey Borst, Mondovi ..	1,500 00		

Monroe—The Citizens Bank.

G. T. HODGES, President.
JOHN LUCHSINGER, Vice President.

J. H. DURST, Cashier.
O. A. TSCHUDY, Asst. Cashier.

DIRECTORS.

G. T. Hodges,
John Luchsinger,
W. W. Chadwick,
Ed. Carroll,
L. A. Hodges,

F. J. Bolender,
Colin W. Wright,
W. P. Bragg,
J. H. Durst.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$629,204 34	Capital stock paid in.....	\$75,000 00
Overdrafts	1,347 98	Surplus fund.....	75,000 00
U. S., state, municipal and other bonds	26,300 00	Undivided profits, less current expenses and taxes paid	9,790 21
Furniture and fixtures....	5,500 00	Due to banks—deposits...	23,993 55
Other real estate owned...	100 00	Individual deposits, subject to check	164,349 18
Due from approved reserve banks	81,392 64	Demand certificates of de- posit	353,603 80
Due from other banks....	1,322 53	Savings deposits	80,198 58
Checks on other banks and cash items.....	567 17		
Exchanges for clearing house	1,084 80		
Gold coin.....	23,935 00		
Silver coin.....	3,152 75		
U. S. and national currency	7,912 00		
Nickels and cents.....	116 11		
Total	\$781,935 32	Total	\$781,935 32

NAMES OF STOCKHOLDERS.

Mrs. Sarah E. Bolender, Monroe	\$8,200 00	J. E. Confer, Upland, Col.	500 00
Jno. Luchsinger, Monroe...	4,000 00	W. W. Hodges estate, Mon- roe	2,000 00
J. H. Durst, Monroe	2,000 00	Edna Bolender, Monroe ..	100 00
G. T. Hodges, Monroe.....	12,000 00	Chas. B. Bolender, Monroe	200 00
C. R. Schepley, Monroe...	1,000 00	Nellie Zum Brunnen es- tate, Monroe	2,000 00
F. F. White estate, Monroe	1,200 00	M. Louise Durst, Monroe..	1,000 00
Joseph White estate, Mon- roe	900 00	Mary E. White estate, Monroe	300 00
E. A. White, Monroe	600 00	Geo. Figl estate, Monroe..	2,000 00
W. W. Chadwick, Monroe	10,000 00	E. G. Green, Cedar Rapids, Ia.	1,000 00
Amanda Patchin estate, Monroe	8,900 00	John Jenny, Monroe	1,000 00
Mrs. Caroline Schuetze, Monroe	2,000 00	Jac. Baumgartner, Mon- roe	500 00
L. A. Hodges, Chicago, Ill.	1,700 00	Adam Schmidt, Monroe ..	1,000 00
Edward Carroll, Monroe...	2,000 00	Michael Flanagan, Monroe..	500 00
F. J. Bolender, Monroe....	1,000 00	Wm. P. Bragg, Monroe...	3,000 00
W. J. Knight, Monroe.....	1,000 00	Otta A. Tschudy, Monroe	1,500 00
Colin W. Wright, Monroe..	1,500 00		
Mrs. Sarah Wenger, Mon- roe	400 00	Total	\$75,000 00

Monroe—The Commercial & Savings Bank.

C. W. TWINING, President.
A. C. TRACHSEL, Vice President.

GEO. E. THORP, Cashier.
J. B. HEEREN, Asst. Cashier.

DIRECTORS.

A. C. Trachsel,
Joshua Klassy,
Simon Saucerman,
Edward Ruegger,
John Gettings,
Alvin F. Rote,
Geo. E. Thorp,

Joseph Trumpy,
C. W. Twining,
C. W. Bennett,
Jacob Elmer,
Evan South,
Ed. T. Kundert,
J. L. Sherron,
Wm. B. Hawthorn.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$375,940 56	Capital stock paid in.....	\$100,000 00
Overdrafts.....	773 08	Surplus fund.....	5,000 00
Banking house.....	25,000 00	Undivided profits, less current expenses and taxes paid.....	2,547 22
Furniture and fixtures.....	13,000 00	Due to banks—deposits.....	32,211 79
Due from approved reserve banks.....	29,655 47	Dividends unpaid.....	91 50
Due from other banks.....	4,196 45	Individual deposits, subject to check.....	82,149 41
Checks on other banks and cash items.....	1,349 27	Demand certificates of deposit.....	186,000 61
Gold coin.....	7,365 00	Savings deposits.....	61,944 95
Silver coin.....	2,259 05	Certified checks.....	560 00
U. S. and national currency	10,737 00		
Nickels and cents.....	229 60		
Total.....	\$470,505 48	Total.....	\$470,505 48

NAMES OF STOCKHOLDERS.

C. W. Twining, Monroe....	\$2,000 00	G. W. Eaton, Monroe.....	500 00
O'Conner Bros., Monroe....	500 00	Alvin F. Rote, Monroe....	1,000 00
G. W. Thorp, Williamsburg, Va.....	2,000 00	Henry Rush, Martintown..	1,000 00
J. H. Palmer, Monroe.....	500 00	B. L. Wood, Monroe.....	2,000 00
R. D. Gorham, Monroe....	2,000 00	Herman Fritz, Monroe....	2,000 00
Yost Altman, Monroe.....	1,000 00	John Gettings, Monroe....	2,000 00
Evan South, Monroe.....	2,000 00	M. M. Hulburt, Monticello	500 00
J. C. Penn, Monroe.....	500 00	E. T. Kundert, Monroe....	1,500 00
W. B. Monroe, Monroe....	2,000 00	McGrath Bros., Monroe....	2,000 00
Robt. Kohli, Monroe.....	1,000 00	Jacob Benkert, Monroe....	1,500 00
C. W. Bennett, Monroe....	1,000 00	Jetta Thorp, Williamsburg, Va.....	100 00
Geo. E. Thorp, Monroe....	1,200 00	W. T. Saucerman, Monroe.	2,000 00

NAMES OF STOCKHOLDERS—Continued.

Mrs. Luke Murphy, Mon- roe	300 00	Ivan E. Rote, Dakota, Ill. John M. and Addie Rybolt, Orangeville, Ill.	500 00
L. H. Gapen, Monroe.....	2,000 00	John L. Sherron, Monroe..	1,000 00
Frank A. Shriner, Monroe.	1,000 00	Ulrich Schar, Clarno.....	200 00
Mary Nalty, Monroe.....	1,000 00	Marshall Lewis, Monroe..	800 00
Robt. J. Norton, Monroe..	500 00	E. J. Blum, Monticello...	1,000 00
Peter Nalty, Monroe.....	1,000 00	F. W. Thorp, Monroe.....	500 00
Simon Saucerman, Winslow, Ill.	2,000 00	Samuel H. Haman, Mon- roe	500 00
Henry Trumpy, Jr., Mon- roe	500 00	Henry Klassy, Monroe....	1,000 00
E. F. Bauman, Monroe....	500 00	Thos. Dempsey, Monroe...	500 00
Hattie Newman, Monroe...	1,500 00	Daniel Haren, Monroe....	500 00
W. F. Klester, Monroe....	500 00	W. B. Hawthorn, Monroe..	2,000 00
O. O. DeHaven, Monroe....	2,000 00	J. J. Bontley, Monticello..	500 00
D. W. Vance, Monroe.....	1,000 00	C. Bontley, Monticello....	500 00
John E. Hawthorn, Mon- roe	2,000 00	J. R. Fitzgibbons, Monroe.	500 00
F. W. Wettengel, Monroe..	1,000 00	W. C. Baumgartner, Mon- roe	1,000 00
Alfred Hawthorn, Monroe.	1,000 00	Jacob Burgy, Monroe.....	500 00
Casper Kundert, Monroe...	1,000 00	Frank M. Billings, Monroe	1,000 00
Peter Burke, Monroe.....	1,000 00	Andrew Harper, Jr., Monroe	500 00
I. M. Stauffacher, Monroe.	500 00	Jacob H. Elmer, Monroe ..	1,000 00
John A. Elmer, Monroe...	500 00	Geo. W. Campbell, Monroe	300 00
Sam Blum, Monroe.....	200 00	Wm. R. Pick, Monroe.....	1,000 00
Geo. Pfeiffer, Monroe....	1,000 00	Robt. Rufi, Monroe	1,000 00
Conrad Goetz, Monroe....	1,000 00	Fred Faeser, Monroe.....	500 00
Andrew Strelker, Monroe..	1,000 00	Clara Eley, Monroe.....	100 00
Otilie A. Blum, Monroe...	1,000 00	John H. Elmer, Monroe...	500 00
Jacob Huffman, Monroe...	1,000 00	Henry Elmer, Monroe.....	500 00
Martin Saucerman, Rock Grove, Ill.	2,000 00	Bartley Zum Brunnen, Los Angeles, Cal.	500 00
Joshua Klassy, Monroe....	2,000 00	Mrs. O. A. Crow, Monroe..	1,000 00
C. A. Gifford, Monroe....	1,000 00	J. F. Strelker, Monroe....	300 00
David Pfeiffer, Monroe....	500 00	Adam Elmer, Monroe.....	1,000 00
Albert C. Trachsel, Monroe	2,000 00	J. H. Swartz, Monroe.....	500 00
Edward Ruegger, Monroe..	1,000 00	Ida M. Bennett, Monroe...	1,000 00
Susie Wenger, Monroe....	2,000 00	J. B. Heeren, Monroe....	1,000 00
Jennie E. Thorp, Monroe..	1,000 00	John C. Wenger, Monroe..	2,000 00
Henry Thorp, Monroe....	1,000 00	Clarence J. White, Monroe.	1,000 00
Kathryn Germann, Monroe	500 00	Jos. Trumpy, Monroe.....	1,000 00
Geo. W. Wohlford, Orange- ville, Ill.	300 00	Daisy Bridge, Monroe ...	1,000 00
Bertha Wohlford, Orange- ville, Ill.	200 00		
		Total	\$100,000 00

Montello—Bank of Montello.

F. J. DODGE, President.

A. J. BARRY, Cashier.

DIRECTORS.

F. J. Dodge,
A. J. Barry,
Frank Shannon,
D. Norcross,
D. L. O'Connell,

E. A. Bass,
John Weskie,
F. W. Preston,
John Wincell.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$29,600 00	Capital stock paid in.....	\$7,000 00
Overdrafts	563 45	Surplus fund	175 00
Banking house	1,750 00	Individual deposits, subject	
Furniture and fixtures....	250 00	to check	7,164 85
Due from approved reserve		Time certificates of deposit	35,658 48
banks	10,476 13		
Exchanges for clearing			
house	46 00		
Gold coin	370 00		
Silver coin	527 00		
U. S. and national currency	6,158 00		
Nickels and cents.....	3 72		
Expense account	254 03		
Total	\$49,998 33	Total	\$49,998 33

NAMES OF STOCKHOLDERS.

R. A. Tagatz, Montello...	\$100 00	Carroll Barry, Montello..	25 00
D. L. O'Connell, Montello.	25 00	C. S. Barry, Montello.....	250 00
G. L. French, Montello...	100 00	Mary Cotter, Montello....	500 00
T. F. Campion, Montello..	100 00	J. S. Ennis, Montello.....	25 00
John Wincell, Montello....	100 00	Sarah Cogan, Montello....	50 00
James Barry, Montello...	500 00	E. R. Williams, Montello.	25 00
Frank Shannon, Montello.	100 00	A. J. Barry, Montello.....	3,300 00
F. W. Preston, Montello.	100 00	Neil Dimond, Montello...	25 00
J. F. Norcross, Montello..	50 00	F. J. Dodge, Montello....	500 00
D. Norcross, Montello...	100 00	John Barry, Montello.....	25 00
E. A. Bass, Montello.....	100 00	M. H. Barry, Montello...	700 00
John Weskie, Montello....	100 00		
Thomas O'Connor, Mon-		Total	\$7,000 00
tello	100 00		

Montello—The Montello State Bank.

C. A. JUST, President.
M. H. PRATT, Vice President.

W. F. CURRIE, Cashier.

DIRECTORS.

C. A. Just,
E. D. Morse,
W. F. Currie,
T. W. Whitson,

M. H. Pratt,
J. H. Kempley,
C. J. Tagatz.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$130,234 21	Capital stock paid in.....	\$25,000 00
Overdrafts	28 75	Surplus fund	1,000 00
U. S., state, municipal and other bonds	7,000 00	Undivided profits, less cur- rent expenses and taxes paid	1,274 95
Stocks and other securities	463 42	Dividends unpaid	36 00
Furniture and fixtures....	1,292 90	Individual deposits, subject to check	27,299 36
Due from approved reserve banks	22,133 04	Demand certificates of de- posit	300 00
Due from other banks.....	1,526 18	Time certificates of deposit	118,123 61
Checks on other banks and cash items	1,213 72	Savings deposits	2,235 16
Gold coin	4,550 00		
Silver coin	1,050 45		
U. S. and national currency	5,746 00		
Nickels and cents.....	30 41		
Total	<u><u>\$175,269 08</u></u>	Total	<u><u>\$175,269 08</u></u>

NAMES OF STOCKHOLDERS.

Joseph Collins, Montello..	\$600 00	E. P. Murphy, Montello...	100 00
Christ J. Tagatz, Montello	1,000 00	M. J. Roland, Montello....	100 00
D. C. Cavanagh, Montello	1,000 00	Geo. S. Robinson, Pembine	600 00
M. H. Pratt, Montello....	1,000 00	Michael Leahy, Montello...	100 00
George Donaldson estate, Montello	1,000 00	John Murphy, Montello...	100 00
C. A. Taylor, Westfield....	1,000 00	Wm. Cotter, Montello....	100 00
C. A. Just, Montello	4,000 00	John Wiske, Montello....	100 00
John O'Connell, Montello.	500 00	Quantus Bros., Montello...	100 00
John Hillmer, Montello...	500 00	Patrick Duffy, Montello...	100 00
W. F. Currie, Montello...	500 00	Frederick Ballard, Chicago, Ill.	100 00
Sarah Collins, Montello...	400 00	James O'Donnell, Montello	100 00
Gust Weseloh, Montello...	500 00	Thomas Pender, Montello.	100 00
D. W. McNamara, Montello	300 00	Mrs. Agnes Winzell, Mon- tello	100 00
T. W. Czeskleba, Amherst	300 00	Vincent McNamara, Mon- tello	100 00
Clara M. Lowe, Montello.	300 00	J. H. Kempley, Packwau- kee	500 00
William Reetz, Montello...	300 00	T. W. Whitson, Packwau- kee	500 00
James Duffy, Montello...	400 00	E. D. Morse, Princeton...	5,000 00
Mrs. Agnes Everhard, Mon- tello	200 00	Libbie Williams, Princeton	200 00
Charles Preston, Montello	200 00	W. H. Murphy, Montello...	200 00
Charles Manthey, Montello	200 00	C. H. Curtis, Oshkosh...	600 00
G. A. North, Montello....	100 00	W. C. Cowling, Oshkosh.	300 00
Samuel Boon, Montello...	100 00		
John Winzell, Montello...	100 00		
R. O. Boettcher, Montello...	100 00		
Milton M. Smart, Montello	1,000 00		
John F. Lowe, Montello...	100 00	Total	<u><u>\$25,000 00</u></u>
Thomas McGee, Montello...	100 00		

Montfort—Citizens State Bank.

JOHN KRAMER, President.
WM. F. DI VALL, Vice President.

DAVID JAMES, Cashier.
ALLEN KRAMER, Asst. Cashier.

DIRECTORS.

Herman Trankle,
John Draves,
John Kramer,

Wm. F. Di Vall,
Frank Wanek.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$73,803 87	Capital stock paid in.....	\$10,000 00
Overdrafts	1,314 73	Surplus fund	1,000 00
Banking house	2,000 00	Undivided profits, less cur-	
Furniture and fixtures....	1,500 00	rent expenses and taxes	
Due from approved reserve		paid	433 68
banks	6,339 03	Individual deposits, subject	
Gold coin	3,075 00	to check	21,648 87
Silver coin	450 80	Demand certificates of de-	
U. S. and national currency	6,861 00	posit	1,540 00
Nickels and cents.....	66 29	Time certificates of deposit	59,374 62
		Savings deposits	1,413 55
Total	<u>\$95,410 72</u>	Total	<u>\$95,410 72</u>

NAMES OF STOCKHOLDERS.

Herman Trankle, Mont-		John Johnsen, Montfort...	200 00
fort	\$1,000 00	Bert Dieter, Montfort....	600 00
John Trankle, Platteville.	500 00	Oliver Webster, Montfort..	200 00
Henry Trankle, Livingston	500 00	J. W. Palmer, Montfort...	200 00
John Kramer, Montfort...	1,000 00	Matt. Thierer, Montfort..	300 00
Wm. F. Di Vall, Montfort	1,000 00	E. H. Cordts, Montfort....	200 00
David James, Montfort....	1,000 00	Rudolph Heuer, Cobb.....	100 00
John Draves, Montfort....	1,000 00	John Steis, Montfort.....	200 00
Chas. Draves, Montfort....	1,000 00		
Frank Wanek, Muscodia...	1,000 00	Total	<u>\$10,000 00</u>

Montfort—Montfort State Bank.

P. T. STEVENS, President.
JOHN ALLEN, Vice President.

L. A. CLARK, Asst. Cashier.

DIRECTORS.

P. T. Stevens,
L. H. Stevens,
J. H. Fosbinder,
A. F. David,

Thos. O. Flaherty,
Wm. N. Billings,
Jas. R. Monteith.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$102,043 64	Capital stock paid in.....	\$20,000 00
Overdrafts	2,364 11	Surplus fund	2,000 00
U. S., state, municipal and other bonds	4,640 00	Undivided profits, less cur- rent expenses and taxes paid	1,595 97
Banking house	4,500 00	Individual deposits, subject to check	43,980 39
Furniture and fixtures....	1,700 00	Demand certificates of de- posit	64,708 92
Due from approved reserve banks	14,979 02	Bills payable	4,000 00
Due from other banks....	841 94		
Gold coin	370 00		
Silver coin	529 70		
U. S. and national currency	4,244 00		
Nickels and cents.....	72 87		
Total	<u>\$136,285 28</u>	Total	<u>\$136,285 28</u>

NAMES OF STOCKHOLDERS.

P. T. Stevens, Montfort...	\$10,000 00	A. F. David, Montfort ...	400 00
L. H. Stevens, Lancaster..	5,000 00	Geo. H. Muendes, Montfort	300 00
Louis Althaus, Montfort..	500 00	John H. Fosbinder, Mont- fort	300 00
Jas. R. Monteith, Penni- more	500 00	Wm. R. Johnson, Montfort	300 00
J. P. Chandler, Montfort.	400 00	Ben L. Walker, Preston ..	300 00
John Allen, Montfort	400 00	John H. Billings, Cobb ...	200 00
A. E. Thomas, Cobb.....	300 00	I. S. E. Washburn, Mont- fort	200 00
W. G. Schuster, Montfort.	300 00		
W. N. Billings, Cobb.....	200 00		
T. R. Webster, Montfort..	200 00		
Thos. O. Flaherty, Mont- fort	200 00	Total	<u>\$20,000 00</u>

Monticello—Bank of Monticello.

JACOB MARTY, President.
 JACOB WITTENWYLER, Vice President.

L. J. BREYLINGER, Cashier.
 H. O. BABLER, Asst. Cashier.

DIRECTORS.

Jacob Marty,
 Jacob Wittenwyler,
 J. C. Freitag,
 C. Bontly,

F. W. Humiston,
 Ed. Wittwer,
 L. J. Breylinger,

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$147,992 74	Capital stock paid in.....	\$25,000 00
Overdrafts	815 60	Surplus fund	4,000 00
U. S., state, municipal and other bonds	2,000 00	Undivided profits, less cur- rent expenses and taxes paid	1,877 04
Banking house	3,000 00	Due to banks—deposits... ..	351 28
Furniture and fixtures....	1,200 00	Individual deposits, subject to check	69,463 54
Due from approved reserve banks	35,264 72	Demand certificates of de- posit	106,714 15
Due from other banks....	7,942 48	Savings deposits	2,408 74
Gold coin	3,840 00	Total	<u>\$209,814 75</u>
Silver coin	582 50		
U. S. and national currency	7,040 00		
Nickels and cents.....	136 71		
Total	<u>\$209,814 75</u>		

NAMES OF STOCKHOLDERS.

Albert Babler, Sr., Monti- cello	\$1,500 00	F. W. Humiston, Madison	500 00
F. J. Breylinger, Monti- cello	500 00	Jacob Marty, Monticello..	1,500 00
C. Bontly, Madison	500 00	John Marty, Monticello... .	1,500 00
John Bontly, Monticello... .	1,000 00	O. J. Persons, Monticello..	1,500 00
Mrs. Anton Bontly, Monti- cello	500 00	Dietrich Stauffacher, Mon- ticello	2,000 00
L. J. Breylinger, Monticello	1,000 00	Jacob Wittenwyler, Monti- cello	3,000 00
Mrs. D. Freitag, Monti- cello	4,000 00	John Wittenwyler, Monti- cello	1,000 00
J. C. Freitag, Monticello... .	1,000 00	Ed. Wittwer, Monticello..	2,000 00
Albert Fulton, Evansville.	1,000 00	H. L. Babler, Monticello ..	1,000 00
		Total	<u>\$25,000 00</u>

Morrisonville—Morrisonville State Bank.

JOHN R. CALDWELL, President.
CHARLES MAIR, Vice President.

W. A. CALDOW, Cashier.
C. M. MORRISON, Asst. Cashier.

DIRECTORS.

John R. Caldwell,
N. L. Huseboe,
Charles Mair,

C. D. Gates.
Wm. Hahn,

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$78,508 82	Capital stock paid in.....	\$20,000 00
Overdrafts	525 20	Surplus fund	1,200 00
Banking house	3,802 33	Undivided profits, less current expenses and taxes paid	2,813 18
Furniture and fixtures....	2,058 00	Individual deposits, subject to check	11,145 75
Due from approved reserve banks	7,491 03	Time certificates of deposit	60,836 76
Gold coin	1,200 00	Cashier's checks outstanding	200 00
Silver coin	414 70		
U. S. and national currency	2,173 00		
Nickels and cents.....	22 61		
Total	\$96,195 69	Total	\$96,195 69

NAMES OF STOCKHOLDERS.

J. K. Hamre, Morrisonville	\$400 00	T. H. Mair, Morrisonville.	400 00
N. Johnson, Morrisonville	1,600 00	W. K. Caldwell, Lodi.....	800 00
A. A. Johnson, Morrisonville	400 00	Mrs. Maitha J. Gates, Rio.	1,600 00
N. L. Huseboe & Bro., Morrisonville	1,600 00	Caldwell & Gates, Rio....	1,200 00
A. J. McFarlane, Morrisonville	400 00	A. Stevenson, Arlington...	400 00
Charles Mair, Poynette...	800 00	D. A. Caldwell, Morrisonville	400 00
A. H. Morrison, Morrisonville	400 00	J. R. Caldwell, Morrisonville	800 00
J. L. Caldwell, Rio.....	800 00	J. H. Morrison, Morrisonville	400 00
J. Caldwell, Sr., Morrisonville	800 00	Mrs. Mary E. Morrison, Poynette	800 00
W. Hall, Rio	1,200 00	Wm. Hahn, Arlington	400 00
W. A. Caldow, Morrisonville	400 00	Aug. Junge, Morrisonville.	400 00
J. J. Lee, Rio.....	800 00	James Morrison, Morrisonville	400 00
Oluf Johnson, Rio.....	800 00	J. D. Morrison, Morrisonville	400 00
A. C. Morrison, Morrisonville	400 00	T. A. Caldwell, Morrisonville	400 00
W. C. Kleinert, Morrisonville	400 00	Total	\$20,000 00

Mosinee—State Bank of Mosinee.

A. von BERG, President.
E. J. von BERG, Vice President.

W. A. von BERG, Cashier.

DIRECTORS.

A. von Berg,
E. J. von Berg,

W. A. von Berg.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$52,807 87	Capital stock paid in.....	\$8,000 00
Overdrafts	122 59	Surplus fund	400 00
Banking house	2,000 00	Undivided profits, less cur-	
Furniture and fixtures....	1,803 00	rent expenses and taxes	
Due from approved reserve		paid	593 43
banks	7,557 03	Individual deposits, subject	
Gold coin	1,500 00	to check	25,366 53
Silver coin	1,425 00	Time certificates of deposit	33,861 64
U. S. and national currency	880 00		
Nickels and cents.....	126 11		
Total	<u>\$68,221 60</u>	Total	<u>\$68,221 60</u>

NAMES OF STOCKHOLDERS.

A. von Berg, Mosinee	\$6,000 00	W. A. von Berg, Mosinee..	1,000 00
E. J. von Berg, Kingston..	1,000 00	Total	<u>\$8,000 00</u>

Mount Horeb—Mount Horeb Bank.

H. B. DAHLE, President.
H. L. DAHLE, Vice President.

T. G. LINGARD, Cashier.

DIRECTORS.

H. B. Dahle,
H. L. Dahle,

T. G. Lingard.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$223,486 87	Capital stock paid in.....	\$35,000 00
Overdrafts	971 69	Surplus fund	3,500 00
Stocks and other securities	7,025 00	Undivided profits, less cur-	
Banking house	3,792 87	rent expenses and taxes	
Furniture and fixtures....	2,244 98	paid	4,463 78
Other real estate owned....	341 70	Individual deposits, subject	
Due from approved reserve		to check	61,777 29
banks	34,807 38	Demand certificates of de-	
Due from other banks....	6,000 00	posit	86,491 42
Checks on other banks and		Time certificates of deposit	100,363 95
cash items	4,333 54	Cashier's checks outstand-	
Gold coin	4,650 00	ing	1,849 90
Silver coin	267 05		
U. S. and national currency	5,346 00		
Nicks and cents.....	83 26		
Clearing house certificates.	96 00		
Total	<u>\$293,446 34</u>	Total	<u>\$293,446 34</u>

NAMES OF STOCKHOLDERS.

H. B. Dahle, Mount Horeb	\$22,000 00	T. G. Lingard, Mt. Horeb.	11,000 00
H. L. Dahle, Mount Horeb	2,000 00	Total	\$35,000 00

Mount Horeb—State Bank of Mount Horeb.

N. C. EVANS, President.
A. HOFF, Vice President

I. FOSSHAGE, Cashier.
NORA L. EVANS, Asst. Cashier.

DIRECTORS.

N. C. Evans,
A. Hoff,
A. F. Gramm,
I. Fossbage,

A. K. Sorenson,
R. E. Beat,
P. G. Krogh.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$105,488 71	Capital stock paid in.....	\$32,000 00
Overdrafts	620 96	Surplus fund	4,100 00
Banking house	6,197 09	Undivided profits, less current expenses and taxes paid	5,170 08
Furniture and fixtures....	2,758 44	Individual deposits, subject to check	28,168 07
Due from approved reserve banks	24,139 50	Demand certificates of deposit	44,760 58
Checks on other banks and cash items	325 00	Time certificates of deposit	48,561 44
Gold coin	8,705 00	Cashier's checks outstanding	244 55
Silver coin	773 50		
U. S. and national currency	13,752 00		
Nickels and cents.....	19 52		
Clearing house certificates.	225 00		
Total	<u>\$163,004 72</u>	Total	<u>\$163,004 72</u>

NAMES OF STOCKHOLDERS.

N. C. Evans, Mount Horeb.	\$5,000 00	J. L. Malone, Mount Horeb	500 00
Andrew Hoff, Mt. Horeb	2,000 00	A. K. Sorenson, Mt. Horeb	300 00
A. F. Gramm, Mount Horeb	1,500 00	R. E. Beat, Riley.....	2,000 00
Allen Arneson, Mount Horeb	1,000 00	Mrs. A. P. Lovejoy, Janesville	500 00
Mrs. G. Tollefson, Mount Horeb	500 00	Marten Tollefson, Mount Horeb	100 00
P. A. Sletto, Mount Horeb	100 00	W. M. Curtliss, Long Beach, Cal.	2,500 00
P. G. Krogh, Mount Horeb	2,200 00	Robert Lloyd, Barneveld..	10,000 00
P. A. Tyvand, Mount Horeb	1,000 00		
Isaac Fossbage, Mt. Horeb	1,300 00		
J. M. Heisig, Mount Horeb	1,500 00	Total	<u>\$32,000 00</u>

Mukwonago—Citizens Bank of Mukwonago.

L. E. YOUMANS, President.
M. L. DAVIS, Vice President.

FRANK A. MCKENZIE, Cashier.
L. W. SWAN, Asst. Cashier.

DIRECTORS.

L. E. Youmans,
M. L. Davis,
J. H. Alexander,
H. O. Bayley,
Ed. Goodman,

Frank A. McKenzie,
H. C. Greeley,
F. A. Wood,
L. W. Swan.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$221,525 31	Capital stock paid in.....	\$25,000 00
Overdrafts	850 10	Surplus fund	4,000 00
U. S., state, municipal and other bonds	63,900 00	Undivided profits, less cur- rent expenses and taxes paid	2,112 51
Banking house	4,000 00	Individual deposits, subject to check	20,918 96
Furniture and fixtures....	3,000 00	Time certificates of deposit	277,100 88
Due from approved reserve banks	17,909 07		
Due from other banks.....	4,847 88		
Gold coin	3,940 00		
Silver coin	1,408 40		
U. S. and national currency	7,658 00		
Nicke's and cents.....	93 59		
Total	\$329,132 35	Total	\$329,132 35

NAMES OF STOCKHOLDERS.

J. H. Alexander, Belmont.	\$2,800 00	C. E. Wood, Mukwonago .	500 00
W. M. Frazier, Mukwonago	1,000 00	Chas. A. Stewart, Lake Beulah	300 00
A. J. Stockman, Mukwon- ago	1,000 00	Thos. Tomelty, Mukwonago	100 00
Jacob Kline estate, Muk- wonago	500 00	Henry Judd, Lake Beulah.	300 00
E. L. Lobdell, Mukwonago.	500 00	Edw. Hardaker, Mukwon- ago	300 00
L. Simonds, Mukwonago .	500 00	W. G. Skewes, Mukwonago	100 00
L. E. Youmans, Mukwon- ago	900 00	Frank A. Wood, Mukwon- ago	500 00
H. C. Greeley, Lake Beulah	1,000 00	Wm. McKenzie, Mukwon- ago	500 00
M. L. Davis, Mukwonago .	1,000 00	Isaac Blood, Mukwonago..	500 00
H. O. Bayley, Lake Beulah	500 00	Henry Sargeant, Mukwon- ago	500 00
A. H. Peacock, Lake Beu- lah	500 00	John T. Porter, Mukwon- ago	500 00
L. W. Swan, Mukwonago .	1,100 00	Jane Sharpe, Mukwonago .	750 00
Thos. E. Swan, Mukwonago	500 00	D. I. Sharpe, Mukwonago.	1,750 00
John Clohisy, Mukwonago.	600 00	Jas. A. McKenzie, Mukwon- ago	500 00
Ed. Goodman, Mukwonago	700 00	F. A. McKenzie, Mukwon- ago	900 00
Ed. Schultz, Mukwonago..	600 00	James Stewart estate, Mukwonago	500 00
Catharine Clohisy, Muk- wonago	300 00	Fred Knurr, Mukwonago..	500 00
Frank McNulty, Mukwon- ago	200 00		
Mary Kline estate, Muk- wonago	400 00	Total	\$25,000 00
Fred Smith, Mukwonago .	500 00		
L. M. Smith, Mukwonago .	300 00		
Kate Skewes, Mukwonago.	600 00		

Muscoda—Muscoda State Bank.

A. C. V. ELSTON, President.
R. B. McINTYRE, Vice President.

A. C. V. ELSTON, Cashier.
R. B. McINTYRE, Asst. Cash.

DIRECTORS.

A. C. V. Elston,
R. B. McIntyre,

J. A. Elston,
M. M. Orchard.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$33,765 25	Capital stock paid in.....	\$10,000 00
Overdrafts	464 55	Surplus fund.....	5,000 00
Furniture and fixtures....	875 00	Undivided profits, less cur-	
Due from approved reserve		rent expenses and taxes	
banks	27,847 11	paid	3,120 81
Gold coin.....	6,065 00	Individual deposits, subject	
Silver coin.....	770 00	to check.....	30,830 11
U. S. and national currency	4,530 00	Demand certificates of de-	
Nickels and cents.....	21 92	posit	25,387 91
Total	<u>\$74,338 83</u>	Total	<u>\$74,338 83</u>

NAMES OF STOCKHOLDERS.

A. C. V. Elston, Muscoda.	\$4,500 00	M. Orchard, Muscoda.....	500 00
R. B. McIntyre, Muscoda.	4,500 00		
J. A. Elston, Muscoda....	500 00	Total	<u>\$10,000 00</u>

Necedah—The Necedah Bank.

C. E. BABCOCK, President.
HARRY W. BARNEY, Vice President.

C. C. FULLER, Cashier.

DIRECTORS.

C. E. Babcock,
F. M. Reed,

James H. Spencer.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$63,411 85	Capital stock paid in.....	\$15,000 00
Overdrafts	35 55	Surplus fund.....	2,035 28
Furniture and fixture....	842 60	Undivided profits, less cur-	
Due from approved reserve		rent expenses and taxes	
banks	12,713 78	paid	2,684 11
Checks on other banks and		Individual deposits, subject	
cash items.....	347 84	to check.....	36,391 88
Exchanges for clearing		Time certificates of deposit	41,056 72
house	348 00		
Gold coin.....	2,570 00		
Silver coin.....	2,061 20		
U. S. and national currency	14,661 00		
Nickels and cents.....	176 17		
Total	<u>\$97,167 99</u>	Total	<u>\$97,167 99</u>

NAMES OF STOCKHOLDERS.

C. E. Babcock, Necedah..	\$3,700 00	Mrs. E. Weston, Necedah.	600 00
J. W. Babcock, Arbor Vitae	1,000 00	C. C. Fuller, Necedah	300 00
James H. Spencer, Necedah	300 00	F. M. Reed, Necedah	600 00
Moses France, Sr., Necedah	300 00	Harry W. Barney, Necedah	8,100 00
N. S. Curtis, Necedah....	100 00		
		Total	<u>\$15,000 00</u>

Neillsville—Commercial State Bank.

S. M. MARSH, President.
CHAS. CORNELIUS, Vice President.

H. M. ROOT, Cashier.
E. H. SCHOENGARTH, Asst. Cashier.

DIRECTORS.

Carl Rabenstein,
H. M. Root,
Charles Cornelius,
S. M. Marsh,

A. B. Marsh,
A. F. Radke,
W. J. Marsh.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$104,436 71	Capital stock paid in.....	\$25,000 00
Overdrafts.....	3,339 11	Surplus fund.....	5,000 00
U. S., state, municipal and other bonds.....	1,300 00	Undivided profits, less current expenses and taxes paid.....	4,490 41
Banking house.....	9,000 00	Individual deposits, subject to check.....	55,827 79
Furniture and fixtures.....	1,500 00	Demand certificates of de- posit.....	57,939 07
Due from approved reserve banks.....	11,315 68		
Due from other banks.....	833 69		
Checks on other banks and cash items.....	615 14		
Gold coin.....	4,270 00		
Silver coin.....	2,241 15		
U. S. and national currency	9,115 00		
Nickels and cents.....	290 79		
Total	\$148,257 27	Total	\$148,257 27

NAMES OF STOCKHOLDERS.

S. M. Marsh, Neillsville....	\$500 00	Gilbert Johnson, Neillsville..	500 00
A. F. Radke, Neillsville.....	400 00	Carl Rabenstein, Neillsville..	800 00
H. M. Root, Neillsville....	3,000 00	Ira Fike, Detroit, Mich....	700 00
Mary J. Root, Neillsville....	5,200 00	Chas. Cornelius, Neillsville..	500 00
Laura E. Brown, Neillsville	1,000 00	L. M. Sturdevant, Madison	400 00
G. D. Hoseley, Neillsville....	3,000 00	E. H. Schoengarth, Neills- ville.....	1,000 00
B. Dangers, Neillsville....	100 00	O. W. Schoengarth, Neills- ville.....	500 00
James O'Neill, Neillsville...	300 00	A. B. Marsh, Neillsville....	500 00
Olive T. Smith, Neillsville..	2,300 00	Frank Huntzicker, Neills- ville.....	2,200 00
Robert McCalvy, Neillsville.	200 00	E. W. Draper, Neillsville..	300 00
Ferd. Bahr, Spring Valley..	100 00		
W. J. Marsh, Neillsville....	1,000 00		
Lottie M. Mulvey, Pasadena, Cal.	500 00		
		Total	\$25,000 00

Neillsville—Neillsville Bank.

CHAS. F. GROW, President.
W. L. HEMPHILL, Vice President.

JOSEPH MORLEY, Cashier.
CARL STANGE, Asst. Cashier.

DIRECTORS.

Chas. F. Grow,
W. L. Hemphill,
Jos. Morley,
D. Dickinson,

Jno. D. McMillan,
Thos. Lowe,
H. A. North.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$241,018 26	Capital stock paid in.....	\$25,000 00
Overdrafts	3,949 48	Surplus fund.....	25,000 00
U. S., state, municipal and other bonds.....	17,100 00	Undivided profits, less cur- rent expenses and taxes paid	16,909 46
Banking house.....	5,000 00	Due to banks—deposits....	18,334 71
Furniture and fixtures....	1,600 00	Individual deposits, subject to check.....	107,669 16
Due from approved reserve banks	96,811 39	Demand certificates of de- posit	206,542 24
Due from other banks....	803 95		
Checks on other banks and cash items.....	3,040 16		
Gold coin.....	11,090 00		
Silver coin.....	2,537 45		
U. S. and national currency	16,319 00		
Nickels and cents.....	185 88		
Total	<u>\$399,455 57</u>	Total	<u>\$399,455 57</u>

NAMES OF STOCKHOLDERS.

Chas. F. Grow, Neillsville...	\$2,500 00	H. A. North, Neillsville.....	400 00
Joseph Morley, Neillsville...	1,000 00	D. Dickinson, Neillsville....	200 00
M. S. Dewhurst, Neillsville...	13,500 00	W. L. Hemphill, Neillsville..	400 00
Alex Hyslop, La Crosse	2,000 00	Thomas Lowe, Neillsville...	200 00
Geo. H. Ray, La Crosse.....	1,000 00	Charles Kayhart, Neillsville	200 00
J. D. McMillan, Neillsville..	400 00		
Gilbert Johnson, Neillsville.	200 00	Total	<u>\$25,000 00</u>
C. B. Shaw, Cloverdale, Cal..	3,000 00		

Nelsonville—State Bank of Nelsonville.

HANS JOHNSON, President.
THEO. H. JOHNSON, Vice President.

L. H. JOHNSON, Cashier.

DIRECTORS.

Hans Johnson,
Theo. H. Johnson,

L. H. Johnson.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$58,989 29	Capital stock paid in.....	\$5,000 00
Overdrafts	631 27	Surplus fund.....	1,000 00
Banking house.....	2,000 00	Undivided profits, less current expenses and taxes paid	1,470 71
Furniture and fixtures....	985 69	Individual deposits, subject to check.....	9,953 62
Due from approved reserve banks	16,853 50	Demand certificates of deposit	2,155 96
Due from other banks....	118 86	Time certificates of deposit	63,836 18
Gold coin.....	1,000 00		
Silver coin.....	327 65		
U. S. and national currency	2,476 00		
Nickels and cents.....	34 21		
Total	<u>\$83,416 47</u>	Total	<u>\$83,416 47</u>

NAMES OF STOCKHOLDERS.

Hans Johnson, Amherst Junction, R. F. D. No. 1	\$3,000 00	L. H. Johnson, Nelsonville	1,000 00
Theo. H. Johnson, Nelsonville	1,000 00	Total	<u>\$5,000 00</u>

Neosho—Neosho State Bank.

D. B. GREENE, President.
JOHN MERTES, Vice President.

J. K. DOUGLASS, Cashier.
MARTIN LEICHER, Asst. Cashier.

DIRECTORS.

D. B. Greene,
John Mertes,
J. K. Douglass,

Martin Leicher,
J. W. Martin.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$43,463 92	Capital stock paid in.....	\$15,000 00
Overdrafts	10 24	Surplus fund.....	100 00
U. S. state, municipal and other bonds.....	2,000 00	Undivided profits, less cur- rent expenses and taxes paid	1,104 44
Furniture and fixtures....	2,149 35	Individual deposits, subject to check.....	19,694 35
Due from approved reserve banks	7,023 77	Demand certificates of de- posit	2,095 12
Checks on other banks and cash items.....	13 75	Time certificates of deposit	20,492 07
Gold coin.....	485 00		
Silver coin.....	926 40		
U. S. and national currency	2,288 00		
Nickels and cents.....	125 55		
Total	<u><u>\$58,485 98</u></u>	Total	<u><u>\$58,485 98</u></u>

NAMES OF STOCKHOLDERS.

Martin Leicher, Neosho....	\$2,000 00	J. M. McCullow, Neosho..	1,000 00
R. F. Schultz, Neosho....	2,000 00	August Eimer, Neosho	1,000 00
J. K. Douglass, Neosho....	4,000 00	John Mertes, Neosho	500 00
Mrs. Eva Lehmann, Neosho	1,000 00	James K. Wiggins, Rubicon	500 00
D. B. Greene, Neosho.....	1,000 00	Jesse A. Clason, Neosho..	500 00
J. W. Martin, Neosho.....	1,000 00		
Max P. E. Radloff, Hustis- ford	500 00	Total	<u><u>\$15,000 00</u></u>

New Auburn—Bank of New Auburn.

ARNT. ERICKSON, President.
C. P. HENSON, Vice President.

LEROY ABRAHAMSON, Cashier.

DIRECTORS.

Arnt. Erickson,
C. P. Henson,
Wm. Larson,

G. W. Engebretson,
H. McCormick.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$28,062 57	Capital stock paid in.....	\$10,000 00
Overdrafts	12 81	Undivided profits, less current expenses and taxes paid	425 87
Banking house.....	2,500 00	Individual deposits, subject to check.....	17,910 76
Furniture and fixtures....	938 45	Time certificates of deposit	12,850 61
Due from approved reserve banks	3,910 26		
Checks on other banks and cash items.....	86 03		
Gold coin.....	305 00		
Silver coin.....	225 40		
U. S. and national currency	5,136 00		
Nickels and cents.....	10 72		
Total	<u>\$41,187 24</u>	Total	<u>\$41,187 24</u>

NAMES OF STOCKHOLDERS.

Arnt. Erickson, New Auburn	\$4,000 00	C. P. Henson, New Auburn	1,500 00
H. McCormick, New Auburn	2,000 00	G. W. Engebretson, New Auburn	1,000 00
Wm. Larson, Bloomer.....	1,500 00	Total	<u>\$10,000 00</u>

New Auburn—First State Bank of Auburn.

C. W. GARDNER, President.
E. C. BEST, Vice President.

C. P. OSBURNE, Asst. Cashier.

DIRECTORS.

E. C. Best,
C. W. Gardner,

F. I. Mack.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$12,451 99	Capital stock paid in.....	\$5,000 00
Overdrafts	1,668 59	Surplus fund.....	1,000 00
Banking house.....	1,270 00	Undivided profits, less cur-	
Furniture and fixtures....	1,105 73	rent expenses and taxes	
Due from approved reserve		paid	768 02
banks	1,195 63	Due to banks—deposits...	131 34
Due from other banks....	249 17	Individual deposits, subject	
Checks on other banks and		to check.....	12,036 14
cash items.....	7 80	Time certificates of deposit	835 48
Exchanges for clearing		Savings deposits	60 00
house	264 07	Cashier's checks outstand-	
Silver coin	248 60	ing	9 00
U. S. and national currency	1,314 00		
Nickels and cents.....	64 40		
Total	<u>\$19,839 98</u>	Total	<u>\$19,839 98</u>

NAMES OF STOCKHOLDERS.

C. W. Gardner, Minneapo-		W. L. Morris, Barron....	100 00
lis, Minn.	\$2,350 00	E. N. Stebbins estate, Bar-	
E. C. Best, Minneapolis,		ron	100 00
Minn.	2,350 00	Total	<u>\$5,000 00</u>
F. I. Mack, New Auburn..	100 00		

New Glarus—The Bank of New Glarus.

THOMAS HEFTY, President.
JOSEPH HOESLY, Vice President.

T. C. HEFTY, Cashier.
E. J. HOESLY, Asst. Cashier.

DIRECTORS.

Thomas Hefty,
Joseph Hoesly,

S. A. Schindler.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$258,473 73	Capital stock paid in.....	\$40,000 00
Overdrafts	2,023 54	Surplus fund.....	6,000 00
Banking house.....	2,000 00	Undivided profits, less current expenses and taxes paid	6,470 01
Due from approved reserve banks	60,618 10	Due to banks—deposits..	3,816 78
Due from other banks....	16,785 66	Individual deposits, subject to check.....	109,781 48
Checks on other banks and cash items.....	1,850 56	Demand certificates of deposit	138,093 50
Gold coin.....	7,715 00	Savings deposits	50,096 03
Silver coin.....	823 35		
U. S. and national currency	3,941 00		
Nicke's and cents.....	26 86		
Total	\$354,257 80	Total	\$354,257 80

NAMES OF STOCKHOLDERS.

Thomas Hefty, New Glarus.	\$5,000 00	Sol. Levitan, Madison....	2,500 00
B. A. Kundert, New Glarus.	2,500 00	J. U. Babler, New Glarus	1,000 00
F. C. Hefty, New Glarus...	3,700 00	Hoesly Bros., New Glarus	500 00
J. C. Zimmerman, Los Angeles, Cal.	3,000 00	E. Streiff, New Glarus....	100 00
S. A. Schindler, New Glarus	1,000 00	A. Schlatter, New Glarus	500 00
J. J. Ott, New Glarus.....	1,000 00	Jacob and Thomas Hoesly, New Glarus.....	1,000 00
Joe Hoesly, New Glarus...	1,000 00	Mrs. Strahm & Sons, New Glarus	500 00
Peter Hoesly, New Glarus.	1,000 00	Hefty Bros., Monticello...	500 00
Rudolph Hoesly, New Glarus	1,000 00	W. B. Engler, New Glarus	200 00
H. Hoesly, New Glarus....	500 00	Thomas R. Hefty, Madison	500 00
Joshua Eichelkraut, New Glarus	500 00	E. V. Kundert, De Smet, S. D.	2,000 00
Jacob Luchsinger, New Glarus	500 00	Rudolph Kundert, New Glarus	2,000 00
Fred Ott & Co., New Glarus	1,000 00	Maria Kundert, New Glarus	1,000 00
J. H. Schmid, Jr., New Glarus	500 00	J. M. Schmid & Co., New Glarus	500 00
John Wild, New Glarus...	1,000 00	David Hefty, New Glarus.	500 00
J. P. Klassy, New Glarus..	1,000 00		
Caspar Hefty, New Glarus.	1,000 00	Total	\$40,000 00
F. K. Hefty, Monticello...	500 00		
Wm. Meier, Milwaukee....	1,000 00		

New Holstein—State Bank of New Holstein.

JAMES G. GRIEM, President.
GEO. H. SCHROEDER, Vice President.

FREDERICK BULLWINKEL, Cashier.

DIRECTORS.

James G. Griem,
George H. Schroeder,
Adolph Weber,
Fred. Bullwinkel.

George L. Leverenz.
E. W. Timm,
James Severin,

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$91,026 19	Capital stock paid in.....	\$25,000 00
Banking house.....	5,000 00	Surplus fund.....	1,250 00
Furniture and fixtures....	1,000 00	Undivided profits, less current expenses and taxes paid.....	488 36
Due from approved reserve banks.....	22,150 47	Individual deposits, subject to check.....	48,167 50
Due from other banks....	275 22	Time certificates of deposit	51,966 35
Gold coin.....	2,795 00		
Silver coin.....	1,267 00		
U. S. and national currency	3,240 00		
Nickels and cents.....	118 33		
Total	<u>\$126,872 21</u>	Total	<u>\$126,872 21</u>

NAMES OF STOCKHOLDERS.

H. C. Timm, r., estate, New Holstein	\$8,000 00	Geo. L. Leverenz, New Holstein	500 00
Geo. H. Schroeder, New Holstein	5,000 00	Chas. W. Mory, Appleton....	4,000 00
Adolph Weber, New Holstein	2,500 00	Mrs. Mary Mory, Appleton..	1,000 00
Jas. G. Griem, New Holstein	2,000 00	Frederick Bullwinkel, New Holstein	100 00
Simon F. Aggen, New Holstein	500 00	E. W. Timm, Milwaukee....	400 00
Jacob Severin, New Holstein	1,000 00		
		Total	<u>\$25,000 00</u>

New Lisbon—Farmers & Merchants Bank.

J. J. HUGHES, President.
C. D. CURTIS, Vice President.

J. H. MARSH, Cashier.

DIRECTORS.

J. J. Hughes,
C. D. Curtis,
J. H. Marsh,

W. R. Barnes,
F. S. Haire.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$144,998 04	Capital stock paid in.....	\$15,000 00
Overdrafts	50 78	Surplus fund.....	1,149 73
U. S., state, municipal and other bonds.....	500 00	Undivided profits, less cur- rent expenses and taxes paid	4,827 71
Premium on bonds.....	41 60	Due to banks—deposits...	155 32
Banking house.....	4,000 00	Individual deposits, subject to check.....	37,763 89
Furniture and fixtures....	1,831 43	Demand certificates of de- posit	4,670 80
Other real estate owned..	436 89	Time certificates of deposit	131,328 29
Due from approved reserve banks	30,588 16		
Checks on other banks and cash items.....	5 00		
Gold coin.....	3,315 00		
Silver coin.....	1,648 10		
U. S. and national currency	7,448 00		
Nickels and cents.....	32 74		
Total	\$194,895 74	Total	\$194,895 74

NAMES OF STOCKHOLDERS.

J. J. Hughes, New Lisbon.	\$2,800 00	R. J. Hughes, Portage....	500 00
J. H. Marsh, New Lisbon..	2,900 00	Sine Christianson, Camp Douglas	100 00
Harriet E. Marsh, Wauke- sha	600 00	Harriet Wilson, New Lis- bon	200 00
Anna L. Marsh, New Lis- bon	200 00	R. F. Champney, New Lis- bon	100 00
W. W. Hughes, Fond du Lac	200 00	F. S. Haire, New Lisbon..	500 00
Edward Davis, Randolph.	1,000 00	Roxanna B. Curtis, New Lisbon	200 00
N. M. Hess, New Lisbon..	300 00	J. F. Ramsey, New Lisbon	200 00
C. D. Curtis, New Lisbon.	1,200 00	Mary M. Elwell, New Lis- bon	200 00
W. S. Sargent, New Lisbon	200 00	Henry Rickeman, New Lis- bon	200 00
Y. Elwell, New Lisbon....	200 00	Frank Hodge, New Lisbon	100 00
E. H. Townsend, New Lis- bon	200 00	L. C. Jefferson, Camp Douglas	200 00
W. R. Barnes, New Lisbon	500 00	Effie M. Purdy, Milwau- kee	200 00
A. C. Johnson, Camp Doug- las	400 00	Louise Watson, New Lis- bon	200 00
J. H. Morrill, Hustler....	200 00	J. C. Anderle, New Lisbon.	100 00
Carl Bierbauer, New Lis- bon	100 00		
H. B. Barlow, New Lisbon	200 00	Total	\$15,000 00
L. M. Barlow, New Lisbon.	100 00		
E. A. Marshall, New Lisbon	400 00		
Emma Anderle, New Lis- bon	300 00		

New London—Bank of New London.

A. H. PAPE, President.

E. C. PAPE, Cashier.

DIRECTORS.

Helen Pape,
Meta Trayser,E. C. Pape,
A. H. Pape.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$94,633 05	Capital stock paid in.....	\$10,000 00
Stocks and other securities	2,230 55	Surplus fund.....	2,000 00
Banking house.....	7,500 00	Undivided profits, less cur-	
Furniture and fixtures....	1,500 00	rent expenses and taxes	
Due from approved reserve		paid	4,933 58
banks	2,311 98	Individual deposits, subject	
Checks on other banks and		to check.....	32,809 51
cash items.....	1,059 30	Time certificates of deposit	79,150 93
Gold coin.....	5,930 00		
Silver coin.....	1,480 00		
U. S. and national currency	12,196 00		
Nickels and cents.....	53 14		
Total	<u>\$128,894 02</u>	Total	<u>\$128,894 02</u>

NAMES OF STOCKHOLDERS.

A. H. Pape, New London..	\$9,400 00	E. C. Pape, New London..	200 00
Helen Pape, New London.	200 00		
Meta Trayser, New London	200 00	Total	<u>\$10,000 00</u>

New Richmond—Bank of New Richmond.

M. FRISK, President.
F. S. WADE, Vice President.

J. W. McCOY, Cashier.

DIRECTORS.

M. Frisk,
F. S. Wade,
J. W. McCoy,

D. W. Williams,
R. H. McCoy.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$279,382 59	Capital stock paid in.....	\$35,000 00
Overdrafts	340 28	Surplus fund.....	3,900 00
U. S. state, municipal and other bonds.....	7,455 04	Undivided profits, less cur- rent expenses and taxes paid	7,535 75
Banking house, furniture and fixtures.....	4,263 05	Due to banks—deposits...	4,146 94
Other real estate owned...	866 01	Individual deposits, subject to check.....	88,555 28
Due from approved reserve banks	42,853 19	Time certificates of deposit	168,215 12
Due from other banks....	23 06	Savings deposits	27,841 36
Checks on other banks and cash items.....	2,275 00	Certified checks	152 92
Exchanges for clearing house	289 37	Cashier's checks outstand- ing	4,949 20
Gold coin.....	970 00	Bills payable	15,000 00
Silver coin.....	3,275 70		
U. S. and national currency	12,966 00		
Nickels and cents.....	159 43		
Collection & suspense acct.	177 85		
Total	\$355,296 57	Total	\$355,296 57

NAMES OF STOCKHOLDERS.

Joel Bartlett estate, Green- ville, Pa.	\$500 00	R. H. McCoy, East Grand Forks, Minn.	200 00
F. W. Bartlett estate, Greenville, Pa.	600 00	F. S. Wade, New Richmond	1,000 00
Mathias Frisk, Merriam Park, Minn.	10,600 00	D. W. Williams, New Richmond	500 00
J. W. McCoy, New Rich- mond	21,600 00	Total	\$35,000 00

New Richmond—The Manufacturers Bank.

JOHN E. GLOVER, President.
W. F. McNALLY, Vice President.

L. A. BAKER, Cashier.
H. E. ROUNSAVELL, Asst. Cashier.

DIRECTORS.

John E. Glover,
L. A. Baker,
W. F. McNally.

H. E. Rounsavell,
M. P. McNally.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$195,750 27	Capital stock paid in.....	\$30,000 00
Overdrafts	766 58	Surplus fund.....	4,400 00
Furniture and fixtures....	2,435 41	Undivided profits, less cur-	
Other real estate owned....	2,866 90	rent expenses and taxes	
Due from approved reserve		paid	1,607 17
banks	41,728 38	Due to banks—deposits...	88 35
Checks on other banks and		Individual deposits, subject	
cash items.....	1,943 24	to check.....	99,850 61
Exchanges for clearing		Time certificates of deposit	114,026 82
house.....	681 20	Savings deposits.....	11,413 89
Gold coin.....	1,545 00	Certified checks.....	114 12
Silver coin.....	1,668 65	Cashier's checks outstand-	
U. S. and national currency	14,257 00	ing	2,295 83
Nickels and cents.....	154 16		
Total	<u>\$263,796 79</u>	Total	<u>\$263,796 79</u>

NAMES OF STOCKHOLDERS.

John E. Glover, New Rich-	\$18,000 00	M. P. McNally, New Rich-	500 00
mond		mond	
W. F. McNally, New Rich-	500 00	Mrs. M. A. Baker, New	10,000 00
mond		Richmond	
L. A. Baker, New Rich-	500 00	Total	\$30,000 00
mond			
H. E. Rounsavell, New	500 00		
Richmond			

North Fond du Lac—The First Wisconsin Bank.

S. D. WYATT, President.
A. J. PULLEN, Vice President.

JOHN C. KALT, Cashier.

DIRECTORS.

S. D. Wyatt,
A. J. Pullen,
G. A. Knapp,
C. A. Galloway,

F. M. Givens,
J. E. Koepenick,
H. E. Hoffman.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$39,340 30	Capital stock paid in.....	\$25,000 00
Banking house.....	6,684 95	Surplus fund.....	2,700 00
Furniture and fixtures....	3,806 18	Undivided profits, less cur- rent expenses and taxes paid.....	2,213 93
Due from approved reserve banks.....	4,410 06	Individual deposits, subject to check.....	12,054 85
Checks on other banks and cash items.....	1,721 50	Time certificates of deposit	3,582 83
Gold coin.....	10 00	Savings deposits.....	12,996 59
Silver coin.....	149 10		
U. S. and national currency	2,398 00		
Nickels and cents.....	30 11		
Total	\$58,548 20	Total	\$58,548 20

NAMES OF STOCKHOLDERS.

S. D. Wyatt, Fond du Lac...	\$2,100 00	J. S. Brodhead, North Fond du Lac	100 00
G. A. Knapp, Fond du Lac..	1,900 00	J. F. Thorsen, North Fond du Lac	200 00
P. B. Haber, Fond du Lac..	1,000 00	J. J. Collins, North Fond du Lac	200 00
J. A. Merryman, Fond du Lac	1,000 00	J. Becklinger, North Fond du Lac	100 00
H. E. Swett, Fond du Lac	2,000 00	P. J. Calvey, North Fond du Lac	100 00
C. R. Harrisan, Fond du Lac	1,200 00	H. B. Lobb, North Fond du Lac	100 00
F. J. Rueping, Fond du Lac	1,000 00	C. E. Urbahns, Fond du Lac	200 00
C. A. Galloway, Fond du Lac	2,000 00	C. L. Leighty, North Fond du Lac	100 00
F. M. Givens, Fond du Lac..	2,000 00	E. Carberry, North Fond du Lac	100 00
A. R. Kipp, Fond du Lac....	300 00	A. Hirte, North Fond du Lac	100 00
A. P. Baker, Fond du Lac..	100 00	Chas. Ward, North Fond du Lac	100 00
J. C. Whittelsey, F'd du Lac	500 00	F. B. Givens, North Fond du Lac	200 00
C. J. White, Fond du Lac..	500 00	Jas. Crowley, Fond du Lac..	100 00
H. R. Potter, Fond du Lac..	200 00	L. Perrizo, Fond du Lac....	100 00
Chas. Schreiber, Oshkosh...	1,000 00	Mrs. H. E. Hoffman, North Fond du Lac.....	100 00
E. P. Sawyer, Oshkosh....	1,000 00	N. W. Sallade, Fond du Lac	1,100 00
J. H. Porter, Fond du Lac..	1,000 00		
J. W. Hiner, Chicago, Ill....	1,200 00	Total	\$25,000 00
A. J. Pullen, North Fond du Lac	800 00		
C. C. Tripp, North Fond du Lac	400 00		
B. F. Potter, North Fond du Lac	200 00		
J. E. Koepenick, North Fond du Lac	300 00		
S. Tynan, North Fond du Lac	100 00		
H. E. Hoffman, North Fond du Lac	200 00		

North Freedom—Bank of North Freedom.

R. B. DICKIE, President.
JOHN BARKER, Vice President.

W. C. HAHN, Cashier.

DIRECTORS.

R. B. Dickie,
John Barker,
T. L. Knauss,
J. T. Lawton,

Conrad Egerer,
Wm. Dickie,
W. J. Egerer.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$58,651 08	Capital stock paid in.....	\$10,000 00
Overdrafts	128 38	Undivided profits, less current expenses and taxes paid	1,668 00
U. S. state, municipal and other bonds	8,000 00	Individual deposits, subject to check.....	11,811 93
Banking house.....	3,500 00	Demand certificates of deposit	1,791 92
Furniture and fixtures.....	1,250 00	Time certificates of deposit	64,794 87
Due from approved reserve banks	8,752 42		
Due from other banks....	2,628 41		
Go'd coin.....	3,125 00		
Silver coin.....	491 95		
U. S. and national currency	3,467 00		
Nickels and cents.....	72 48		
Total	\$90,066 72	Total	\$90,066 72

NAMES OF STOCKHOLDERS.

Wm. Shale, North Freedom	\$200 00	T. L. Knauss, North Freedom	1,000 00
Tim Hackett, North Freedom	100 00	A. R. Spaulding, North Freedom	200 00
Conrad Egerer, North Freedom	500 00	H. G. Cowles, North Freedom	200 00
Wm. Dickie, North Freedom	1,800 00	F. Docknam, North Freedom	100 00
John Barker, North Freedom	700 00	P. D. Stackman, North Freedom	100 00
W. J. Egerer, North Freedom	500 00	Chas. Klumpp, North Freedom	100 00
John Egerer, North Freedom	500 00	John Dickie, North Freedom	800 00
R. B. Dickie, North Freedom	100 00	R. B. Dickie, Admr., North Freedom	700 00
Sarah Dickie, North Freedom	500 00	Fred Ritzenthaler, North Freedom	100 00
A. J. Janzen, North Freedom	500 00	Total	\$10,000 00
Hester Gourgas, North Freedom	700 00		
J. T. Lawton, North Freedom	500 00		
R. S. Lange, North Freedom.	100 00		

North Milwaukee—Citizens Bank of North Milwaukee.

B. R. GODFREY, President.
T. W. SPENCE, Vice President.

CHAS. H. KROHN, Cashier.

DIRECTORS.

T. W. Spence,
T. H. Spence,
E. J. Henning,
J. H. Rohr,

B. R. Godfrey,
E. D. Coddington,
Chas. H. Krohn.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$34,925 17	Capital stock paid in.....	\$10,000 00
Overdrafts	144 94	Undivided profits	1,093 73
U. S., state, municipal and other bonds.....	10,000 00	Individual deposits, subject to check	30,913 81
Furniture and fixtures....	1,541 20	Time certificates of deposit	1,645 00
Due from approved reserve banks	12,886 53	Savings deposits	22,701 70
Gold coin.....	289 58		
Silver coin	282 95		
U. S. and national currency	5,418 00		
Nickels and cents.....	88 65		
Expense account.....	777 22		
Total	<u>\$66,354 24</u>	Total	<u>\$66,354 24</u>

NAMES OF STOCKHOLDERS.

J. H. Turner, Milwaukee...	\$500 00	G. W. Carlton, Waukesha..	100 00
Samuel E. Hall, Milwaukee	500 00	Mrs. H. M. Carlton, North Milwaukee	100 00
J. H. Rohr, North Milwaukee	600 00	Henry A. Carlton, Cawker City, Kas.	100 00
Fred W. Rogers, Milwaukee	200 00	Jane A. Griffith, North Mil- waukee	200 00
Josephine E. Mowry, Milwau- kee	100 00	Don. E. Mowry, Milwaukee	200 00
E. J. Henning, Milwaukee...	200 00	North Milwaukee Investment Co., Milwaukee.....	600 00
J. H. Marschutz, Milwaukee...	500 00	Eugene L. Knoblauch, Mil- waukee	100 00
W. C. Quarles, Milwaukee...	500 00	W. W. Rowell, Hartland....	500 00
Kate Stegert, Milwaukee...	200 00	W. J. Maegli, North Mil- waukee	100 00
T. W. Spence, Milwaukee...	500 00	H. L. Oeffeln, Hartland....	1,800 00
C. T. Spence, Milwaukee...	200 00	John I. Mayer, Milwaukee...	100 00
Mrs. T. H. Spence, Milwaukee	200 00	Chas. H. Krohn, Milwaukee...	200 00
T. H. Spence, Milwaukee...	600 00	Leonard B. Sairs, North Mil- waukee	200 00
B. R. Godfrey, North Mil- waukee	300 00	Total ..	<u>\$10,000 00</u>
Chas. Eggert, North Milwau- kee	100 00		
E. D. Coddington, North Mil- waukee	200 00		
F. B. Breitwich, Milwaukee...	200 00		
W. C. Schwartzburg, North Milwaukee	100 00		

Norwalk—Norwalk State Bank.

M. GOETZ, President.
HENRY SCHELL, Vice President.

J. P. ANDRES, Cashier.
C. F. HORNUNG, Asst. Cashier.

DIRECTORS.

M. Goetz,
C. H. Dreier,
Henry Schell,

J. P. Andres,
John Weibel.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$92,920 08	Capital stock paid in.....	\$15,000 00
Overdrafts	672 20	Surplus fund.....	2,000 00
Furniture and fixtures....	749 72	Undivided profits, less cur-	
Other real estate owned...	4,000 00	rent expenses and taxes	
Due from approved reserve		paid	1,735 38
banks	9,060 95	Individual deposits, subject	
Due from other banks....	1,907 85	to check.....	30,335 52
Gold coin.....	2,585 00	Time certificates of deposit	67,867 81
Silver coin.....	1,131 65		
U. S. and national currency	3,820 00		
Nickels and cents.....	91 26		
Total	<u>\$116,938 71</u>	Total	<u>\$116,938 71</u>

NAMES OF STOCKHOLDERS.

M. Goetz, Norwalk.....	\$7,700 00	Mrs. Rosilla Goetz, Nor-	
Henry Schell, Wilton....	3,000 00	walk	100 00
C. H. Dreier, Norwalk....	1,000 00	Miss Olive Goetz, Norwalk	100 00
William Schell, Norwalk..	900 00	C. F. Hornung, Norwalk..	300 00
J. P. Andres, Norwalk....	100 00	H. Timmerman, Ontario...	100 00
Fred Luetke, Norwalk....	900 00	H. H. Goodenough, Ontario	100 00
John Weibel, Norwalk....	300 00	James Lower, Ontario....	100 00
H. L. Vieth, Norwalk.....	300 00		
		Total	<u>\$15,000 00</u>

Norwalk—The Farmers State Bank of Norwalk.

FRANK WARTMAN, President.
H. L. VIETH, Vice President.

E. M. HANZLIK, Cashier.
OTTO W. SPRECHER, Asst. Cashier.

DIRECTORS.

Frank Wartman,
H. L. Vieth,
C. T. Thorbus,
Fred W. Luetke,

Andrew Folt,
Wm. Schell,
W. T. Aney.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$13,518 63	Capital stock paid in.....	\$10,000 00
Furniture and fixtures.....	1,316 20	Individual deposits, subject to check	6,907 01
Due from approved reserve banks	4,533 14	Demand certificates of de- posit	300 00
Due from other banks....	5,741 10	Time certificates of deposit	14,660 54
Gold coin.....	890 00		
Silver coin.....	1,772 05		
U. S. and national currency	3,963 00		
Nickels and cents.....	47 35		
Expense account.....	86 08		
Total	\$31,867 55	Total	\$31,867 55

NAMES OF STOCKHOLDERS.

Wm. Schell, Norwalk.....	\$1,000 00	Henry R. Koch, Baraboo..	200 00
Otto W. Sprecher, Norwalk	500 00	Andrew Foth, Norwalk...	500 00
Fred. W. Luetke, Norwalk	1,000 00	August Vieth, Norwalk...	500 00
Geo. D. Brandt, Norwalk..	200 00	M. O. Wallace, Norwalk...	100 00
Frank Wartman, Norwalk..	500 00	Henry Meniz, Fairfax, S. D.	100 00
Henry Vieregge, Norwalk..	100 00	Katie Meniz, Norwalk....	100 00
Lydia Schell, Norwalk....	200 00	Mrs. Wm. Meniz, Norwalk	100 00
Frank Quackenbush, Nor- walk	100 00	M. E. Adams, Norwalk....	500 00
A. C. Koepoke, Norwalk...	100 00	Myrtle Quackenbush, Nor- walk	100 00
Joe Brieske, Norwalk.....	100 00	Joseph Marburger, Nor- walk	500 00
Fred W. Noth, Norwalk...	100 00	W. T. Aney, Norwalk.....	500 00
Henry Pfuhl, Norwalk....	200 00	Christ. Meyer, Norwalk...	200 00
H. L. Vieth, Norwalk.....	200 00	Jake Meyer, Norwalk....	200 00
Aug. Sommerfield, Norwalk	100 00	Frank Falke, Norwalk....	200 00
Ed. B. Bergman, Norwalk..	100 00	E. M. Hanzlik, Wonewoc...	700 00
H. W. Vieth, Norwalk....	500 00	E. Purdow Wright, Baraboo	200 00
C. T. Thorbus, Sparta....	200 00		
Anton Koch, Jr., Norwalk	200 00	Total	\$10,000 00

Oakfield—Bank of Oakfield.

F. J. BRISTOL, President.
C. G. MORGAN, Vice President.

W. E. BRISTOL, Cashier.
GRACE A. ORVIS, Asst. Cashier.

DIRECTORS.

F. J. Bristol,
A. J. Worthing,
C. G. Morgan,

C. Henningsen,
W. E. Bristol.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$124,380 18	Capital stock paid in.....	\$25,000 00
Overdrafts	999 81	Surplus fund.....	2,000 00
U. S., state, municipal and other bonds	16,150 00	Undivided profits, less cur- rent expenses and taxes paid	3,430 41
Banking house	6,000 00	Individual deposits, subject to check.....	48,362 90
Furniture and fixtures....	2,355 00	Time certificates of deposit	106,658 18
Other real estate owned....	1,590 22		
Due from approved reserve banks	21,973 03		
Due from other banks....	2,480 14		
Checks on other banks and cash items.....	72 00		
Gold coin.....	80 00		
Silver coin	1,092 65		
U. S. and national currency	6,085 00		
Nickels and cents.....	22 17		
Clearing house checks....	1,203 00		
Bills receivable.....	968 29		
Total	\$185,451 49	Total	\$185,451 49

NAMES OF STOCKHOLDERS.

W. E. Bristol, Oakfield...	\$8,000 00	A. J. Worthing, Oakfield..	400 00
F. J. Bristol, Oakfield	6,400 00	F. W. Smith, Fond du Lac	400 00
C. G. Morgan, Oakfield....	6,400 00	W. C. Ehrhardt, Oakfield..	500 00
W. R. Worthing, Oakfield..	800 00	A. W. Sampson, Browns- ville	400 00
F. B. Worthing, Oakfield..	400 00		
James H. Belrne, Oakfield.	400 00		
Mrs. Hattie Burns, Oakfield	500 00	Total	\$25,000 00
C. Henningsen, Oakfield...	400 00		

Oconomowoc—Bank of Oconomowoc.

W. S. DIBBLE, President.
LOREN EDWARDS, Vice President.

B. G. EDGERTON, Cashier.
OTTO C. PETERS, Asst. Cashier.

DIRECTORS.

W. S. Dibble,
Loren Edwards,
B. G. Edgerton,
W. S. Wing,

Chas. H. Jackson,
Edw. S. Thompson,
Chas. Walther.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$151,900 89	Capital stock paid in.....	\$50,000 00.
Overdrafts	569 67	Surplus fund.....	8,000 00
U. S. state, municipal and other bonds.....	128,262 46	Undivided profits, less cur- rent expenses and taxes paid	4,437 02
Banking house.....	9,966 87	Individual deposits, subject to check.....	108,459 38
Furniture and fixtures....	2,206 84	Demand certificates of de- posit	107,978 62
Due from approved reserve banks	36,651 09	Time certificates of deposit	19,899 19
Due from other banks....	5,497 38	Savings deposits.....	70,345 63
Checks on other banks and cash items.....	2,133 75	Cashier's checks outstand- ing	1,385 79
Exchanges for clearing house	1,709 79		
Gold coin.....	6,530 00		
Silver coin.....	1,761 35		
U. S. and national currency	21,753 00		
Nicks and cents.....	425 54		
Clearing house checks....	1,137 00		
Total	\$370,505 63	Total	\$370,505 63

NAMES OF STOCKHOLDERS.

H. M. Ackley, Oconomowoc	\$11,000 00	Edw. S. Thompson, Ocono- mowoc	1,000 00
W. S. Dibble, Oconomowoc	3,200 00	Chas. H. Jackson, Ocono- mowoc	500 00
H. K. Edgerton, Wauwa- tosa	4,000 00	Imogene Seamans, Wauwa- tosa	500 00
Martha N. Wisley, Ocono- mowoc	2,000 00	Loren Edwards, Oconomo- woc	900 00
Mrs. Mary F. Lardner, Oconomowoc	7,000 00	Celestia Edwards, Ocono- mowoc	500 00
F. B. Brown, Oconomowoc.	2,900 00	Aaron Dainton, Los Ange- les, Cal.	2,000 00
C. L. Kellogg, Oconomowoc	3,000 00	George W. Munger, Ocono- mowoc	500 00
Mrs. Sarah Ann Edgerton, Oconomowoc	500 00	Isabelle B. Givens, Fond du Lac	1,400 00
Mrs. Jennie L. Dibble, Oconomowoc	1,000 00	Chas. Walther, Oconomowoc	1,000 00
B. G. Edgerton, Oconomo- woc	2,100 00	Jane K. Anketell, Dela- field	1,000 00
John S. King, Concord....	500 00	W. S. Wing, Oconomowoc.	900 00
P. J. Peterson, Oconomo- woc	600 00		
W. W. Hastings, Ixonia....	1,000 00		
H. A. Ernst, Oconomowoc.	1,000 00		
		Total	\$50,000 00

Oconto Falls—State Bank of Oconto Falls.

A. C. MERRYMAN, President.
O. C. MADSEN, Vice President.

T. F. REYNOLDS, Cashier.
M. L. THOMAS, Asst. Cashier.

DIRECTORS.

A. C. Merryman,
O. C. Madsen,
T. F. Reynolds,
A. Lipshitz,

Wm. Schrubbe,
Albert Boyce,
August Birr.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$83,683 01	Capital stock paid in.....	\$25,000 00
Overdrafts	57 84	Surplus fund.....	2,500 00
Banking house.....	7,150 00	Undivided profits, less cur-	
Furniture and fixtures....	1,150 00	rent expenses and taxes	
Due from approved reserve		paid	883 92
banks	12,594 96	Individual deposits, subject	
Checks on other banks and		to check.....	20,645 99
cash items.....	119 00	Demand certificates of de-	
Gold coin.....	300 00	posit	52,104 64
Silver coin.....	296 60	Savings deposits.....	14,468 50
U. S. and national currency	10,104 00		
Nickels and cents.....	147 64		
Total	\$115,603 05	Total	\$115,603 05

NAMES OF STOCKHOLDERS.

A. C. Merryman, Marinette	\$4,000 00	August Birr, Morgan.....	500 00
T. F. Reynolds, Oconto		J. A. Kaufmann, Suring...	1,000 00
Falls	5,000 00	A. Lipshitz, Oconto Falls..	1,500 00
Jane McAllister, Marl-		H. B. Bennett, Oconto Falls	500 00
nette	5,000 00	Albert Boyce, Oconto Falls	2,000 00
O. C. Madsen, Sampson...	1,000 00	S. H. Reynolds, Oconto	
F. C. Boyce, Wausau....	1,000 00	Falls	500 00
Wm. Schrubbe, Oconto		M. L. Thomas, Oconto Falls	1,500 00
Falls	1,000 00		
Chas. F. Meyer, Morgan...	500 00	Total	\$25,000 00

Ogdensburg—The Farmers State Bank of Ogdensburg.

N. H. JOHNSON, President.
A. D. SHAMBEAU, Vice President.

H. H. JOHNSON, Cashier.

DIRECTORS.

N. H. Johnson,
F. M. Livermore,
H. Herbert,

A. D. Shambeau,
P. H. Peterson.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$46,926 83	Capital stock paid in.....	\$10,000 00
Overdrafts	809 92	Undivided profits, less cur-	
Banking house.....	2,500 00	rent expenses and taxes	
Furniture and fixtures....	1,616 35	paid	429 31
Due from approved reserve		Individual deposits, subject	
banks	5,657 96	to check.....	21,591 72
Checks on other banks and		Demand certificates of de-	
cash items.....	2,965 22	posit	13,247 00
Gold coin.....	600 00	Time certificates of deposit	18,911 76
Silver coin.....	441 70	Savings deposits	288 27
U. S. and national currency	2,908 00		
Nickels and cents.....	42 08		
Total	<u>\$64,468 06</u>	Total	<u>\$64,468 06</u>

NAMES OF STOCKHOLDERS.

Hans Johnson, Nelsonville	\$3,000 00	John Moore, Ogdensburg..	100 00
Theo. Johnson, Nelsonville	1,000 00	Jos. Keating, Ogdensburg	100 00
H. H. Johnson, Ogdensburg	1,000 00	N. G. Lytle, Ogdensburg..	100 00
Chas. Jasman, Ogdensburg	100 00	C. E. Huffcut, Ogdensburg.	100 00
Henry Schefer, Ogdensburg	100 00	C. S. O. Christenson, Og-	
A. D. Shambeau, Ogdens-		densburg	100 00
burg	100 00	H. E. Olson, Ogdensburg..	100 00
Mrs. Wm. Shambeau, Og-		Alex. Feragen, Ogdensburg	100 00
densburg	200 00	J. H. Herbert, Ogdensburg	100 00
H. J. Hanson, Ogdensburg	100 00	C. A. Jenkins, Ogdensburg	100 00
J. C. Johnson, Ogdensburg	100 00	Wm. J. Hughes, Ogdens-	
P. H. Peterson, Ogdens-		burg	100 00
burg	200 00	Minna Schlichting, Ogdens-	
J. H. Anderson, Ogdens-		burg	400 00
burg	200 00	Anton Danielson, Ogdens-	
Thomas Johnson, Ogdens-		burg	100 00
burg	100 00	Peter Rasmussen, Ogdens-	
T. M. Hafner, Ogdensburg.	100 00	burg	100 00
Halvor Olson, Ogdensburg.	500 00	J. B. Jensen, Manawa....	100 00
F. M. Livermore, Ogdens-		N. H. Johnson, Gillett.....	100 00
burg	100 00	L. H. Johnson, Nelsonville	100 00
Wm. Ratcliffe, Ogdensburg	100 00		
Hans Johnson, Nelsonville	1,000 00	Total	<u>\$10,000 00</u>
Harry Herbert, Ogdens-			
burg	100 00		

Oregon—Bank of Oregon.

J. E. LITEL, President.
E. LITEL, Vice President.

J. F. LITEL, Jr., Cashier.

DIRECTORS.

J. E. Litel,
E. Litel,

J. F. Litel, Jr.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$111,627 90	Capital stock paid in.....	\$10,000
Overdrafts	350 38	Surplus fund.....	2,100 00
U. S., state, municipal and other bonds.....	2,500 00	Undivided profits, less cur- rent expenses and taxes paid	680 06
Furniture and fixtures....	1,500 00	Individual deposits, subject to check.....	32,570 83
Due from approved reserve banks	14,414 75	Demand certificates of de- posit	93,684 38
Checks on other banks and cash items.....	1,597 84	Bills payable.....	5,000 00
Gold coin.....	1,954 85		
Silver coin.....	1,046 85		
U. S. and national currency	8,917 00		
Nickels and cents.....	125 70		
Total	<u>\$14,035 27</u>	Total	<u>\$144,035 27</u>

NAMES OF STOCKHOLDERS.

J. F. Litel, Jr., Oregon....	\$4,900 00	J. E. Litel, Albany	5,000 00
Ella Litel, Albany	100 00	Total	<u>\$10,000 00</u>

Orfordville—Farmers and Merchants Bank of Orfordville.

O. P. GAARDER, President.
O. A. PETERSON, Vice President.

T. E. TOLLEFSRUD, Cashier.
ALICE ROSSITER, Asst. Cashier.

DIRECTORS.

O. P. Gaarder,
O. A. Peterson,
T. E. Tollefsrud,
G. Clemetson,

E. H. Skinner,
H. N. Hesgard,
K. B. Thoen.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$158,824 19	Capital stock paid in.....	\$25,000 00
Overdrafts	1,402 36	Surplus fund.....	3,500 00
Furniture and fixtures....	2,346 27	Undivided profits, less cur-	
Due from approved reserve		rent expenses and taxes	
banks	29,219 62	paid	6,284 88
Checks on other banks and		Individual deposits, subject	
cash items.....	1,381 51	to check.....	53,963 11
Gold coin.....	1,000 00	Demand certificates of de-	
Silver coin.....	442 10	posit	8,863 25
U. S. and national currency	2,151 00	Time certificates of deposit	99,217 79
Nickels and cents.....	61 98		
Total	\$196,829 03	Total	\$196,829 03

NAMES OF STOCKHOLDERS.

H. C. Rude, Orfordville...	\$500 00	H. Christianson, Orford-	
E. H. Skinner, Beloit.....	1,000 00	ville	500 00
E. O. Ovestrud, Orfordville	1,500 00	O. P. Gaarder, Orfordville..	3,000 00
John Huyke, Orfordville..	500 00	O. A. Peterson, Orfordville	5,000 00
Julia Roen, Orfordville ..	500 00	G. Clemetson, Orfordville..	2,000 00
T. A. Tollefson, Orfordville	500 00	L. E. Lunda, Orfordville..	500 00
Mrs. Jane Trulson, Orford-		T. E. Tollefsrud, Orford-	
ville	500 00	ville	1,000 00
Oscar Roen, Milledgeville,		S. B. Smith, Janesville...	500 00
Ill.	500 00	L. B. Carle, Janesville...	500 00
K. B. Thoen, Orfordville..	1,000 00	Mrs. A. P. Lovejoy, Janes-	
H. N. Hesgard, Orfordville	2,000 00	ville	500 00
A. P. Gaarder, Orfordville	1,000 00	S. O. Onsgard, Orfordville	1,000 00
E. N. Haugen, Orfordville	500 00		
H. N. Wagley, Orfordville	500 00	Total	\$25,000 00

Osceola—Bank of Osceola.

CHARLES H. OAKEY, President.
CARL M. LYNN, Vice President.

HARRY C. HARDING, Cashier.
JEAN A. SLEEPER, Asst. Cashier.

DIRECTORS.

Charles H. Oakey,
Margaret C. Oakey,
Harry C. Harding.

M. J. O'Reilly,
Jean A. Sleeper.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$183,506 09	Capital stock paid in.....	\$25,000 00
Banking house.....	2,200 00	Surplus fund.....	1,700 00
Furniture and fixtures.....	1,550 00	Undivided profits, less current expenses and taxes paid.....	4,304 80
Other real estate owned.....	4,283 37	Individual deposits, subject to check.....	62,549 03
Due from approved reserve banks.....	28,178 49	Demand certificates of deposit.....	4,485 65
Due from other banks.....	1,185 55	Time certificates of deposit.....	134,260 05
Checks on other banks and cash items.....	1,331 32		
Gold coin.....	1,970 00		
Silver coin.....	750 00		
U. S. and national currency.....	7,284 00		
Nickels and cents.....	60 71		
Total.....	<u>\$232,299 53</u>	Total.....	<u>\$232,299 53</u>

NAMES OF STOCKHOLDERS.

Chas. Arndt, Osceola.....	\$200 60	Edw. A. Oakey, Madison..	500 00
S. C. Benjamin, Osceola..	1,500 00	Arthur F. Oakey, Madison	500 00
H. R. Benjamin, Osceola..	1,000 00	Saml. F. Oakey, Osceola..	100 00
E. J. Cording, Osceola....	200 00	M. J. O'Reilly, Osceola..	1,000 00
Nis. Hansen, Osceola.....	500 00	Mary O. Miller, Rhine-lander.....	1,500 00
Edwin Holcomb, Otisville, Minn.....	200 00	L. J. Ramsey, Osceola...	500 00
Harry C. Harding, Osceola	1,100 00	Alice B. Ramsey, Osceola.	200 00
May E. Harding, Osceola..	100 00	Jacob Stelling, Osceola..	1,000 00
Carl N. Lynn, Osceola....	200 00	Jean A. Sleeper, Osceola..	500 00
Chas. Lundberg, Osceola..	100 00	Fred. Sorenson, Osceola..	200 00
Henry Oakey, Madison....	3,400 00	Mark E. Sargent, Osceola.	100 00
Chas. H. Oakey, Osceola..	6,400 00	Geo. A. Taylor, Osceola..	500 00
Saml. G. Oakey, Madison..	2,000 00	B. Volckering, Osceola....	100 00
Margaret C. Oakey, Osceola	1,000 00		
Wm. E. Oakey, Madison..	400 00	Total.....	<u>\$25,000 00</u>

Oshkosh—South Side Exchange Bank.

JOS. KLOECKNER, President.
WM. GLATZ, Vice President.

H. EILERS, Cashier.

DIRECTORS.

Jos. Kloeckner,
Ferd. Laabs,
M. C. Mertz,
Wm. J. Glatz,
J. G. Menzel,

Clemans Kandy,
H. Eilers,
N. C. Wercke,
John C. Zentner.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$294,614 17	Capital stock paid in.....	\$25,000 00
Overdrafts	202 51	Surplus fund.....	18,000 00
U. S., state, municipal and other bonds	75,400 00	Undivided profits, less cur- rent expenses and taxes paid	7,874 66
Due from approved reserve banks	70,306 32	Dividends unpaid.....	85 00
Due from other banks.....	43,676 41	Individual deposits, subject to check.....	65,106 35
Checks on other banks and cash items.....	482 01	Demand certificates of de- posit	5,110 58
Exchanges for clearing house	1,854 97	Time certificates of deposit	318,624 40
Gold coin.....	18,125 00	Savings deposits.....	85,220 98
Silver coin.....	4,056 50		
U. S. and national currency	16,166 00		
Nickels and cents.....	138 08		
Total	\$525,021 97	Total	\$525,021 97

NAMES OF STOCKHOLDERS.

Helen A. Beach, Oshkosh..	\$600 00	E. A. Lull, Oshkosh.....	\$250 00
Frances A. Bennett, Osh- kosh	250 00	Mrs. Mabel McPherson, Oshkosh	166 67
F. A. Baumann estate, Los Angeles, Cal.	250 00	J. G. Menzel, Oshkosh....	500 00
John Buckstaff, Jr., estate, Oshkosh	100 00	Mrs. Mary Mertz, Oshkosh	150 00
John Daum, Oshkosh.....	100 00	Matt. C. Mertz, Oshkosh..	400 00
H. Eilers, Oshkosh	2,000 00	Mrs. Paulina Mehlmann, Oshkosh	500 00
Chr. Elser, Oshkosh.....	250 00	Mary A. Mobbs, Oshkosh..	300 00
Geo. H. Foster, Oshkosh... 2,250 00	2,250 00	Mrs. Anna Murphy, Osh- kosh	100 00
T. H. Farrow, Oshkosh... 250 00	250 00	M. Nicolai estate, Oshkosh	150 00
Faber & Lutz Bros., Osh- kosh	200 00	Jos. J. Nigl, Oshkosh....	50 00
Wm. Glatz, Oshkosh.....	850 00	Caspar Pfeiffer, Van Dyne	250 00
Geo. Hilton, Oshkosh.....	500 00	A. H. Pittelkow, Oshkosh.	100 00
Aug. Horn estate, Oshkosh	300 00	A. D. Ryckmann, Oshkosh.	300 00
Ph. Heintz, Oshkosh.....	250 00	Julius Reinke estate, Osh- kosh	150 00
And. Hanson, Oshkosh....	250 00	Ernst Sarau, Oshkosh....	100 00
Ira M. Hardy, Oshkosh....	350 00	Aug. Streich, trustee, Oshkosh	500 00
Thos. Hagene, Oshkosh....	150 00	Aug. Streich, Oshkosh....	250 00
J. C. Heise, Oshkosh.....	50 00	F. C. Schneider, Oshkosh..	250 00
J. H. Jenkins, Oshkosh....	3,000 00	F. E. Shekey, Oshkosh....	450 00
Miss Annie Jones, Picketts	250 00	J. D. Stewert, Oshkosh....	50 00
Mrs. Mary H. Jones, Osh- kosh	100 00	Miss Harriett Stringham, Detroit, Mich.	100 00
Chas. Jeschke, Oshkosh... 150 00	150 00	W. P. Warwick, Oshkosh..	350 00
Casper Jaspers, Picketts..	150 00	Theo. Weck estate, Oshkosh	250 00
Jos. Kloeckner, Oshkosh... 2,200 00	2,200 00	Oscar Witherby, Oshkosh..	250 00
Geo. Kilp, Oshkosh	450 00	N. C. Wercke, Oshkosh....	600 00
Clemans Kandy, Oshkosh... 150 00	150 00	J. C. Zentner, Oshkosh....	250 00
Ferd. Laabs, Oshkosh.....	1,000 00	Meinrad Zentner, Oshkosh	250 00
O. C. Laabs, Oshkosh.....	500 00	Frank Heilig, Oshkosh....	250 00
Mrs. Arabel Leach, Oshkosh	333 33		
John H. Lloyd, Racine....	500 00		
		Total	\$25,000 00

Oshkosh—State Bank of Oshkosh.

R. H. EDWARDS, President.
JOHN MULVA, Vice President.

HENRY DEHDE, Cashier.

DIRECTORS.

R. H. Edwards,
Joseph J. Nigl,
T. S. Whiteley,
Robt. Lutz,
J. Y. Hull,

John Mulva,
Henry Kossel,
Henry Dehde,
O. C. Horn.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$339,791 76	Capital stock paid in.....	\$75,000 00
Overdrafts	1,261 28	Surplus fund.....	7,000 00
U. S., state, municipal and other bonds.....	721 09	Undivided profits, less cur- rent expenses and taxes paid	6,752 43
Furniture and fixtures....	3,950 00	Due to banks—deposits...	2,700 25
Due from approved reserve banks	15,880 28	Dividends unpaid.....	30 00
Checks on other banks and cash items.....	37 26	Individual deposits, subject to check.....	49,356 92
Exchanges for clearing house	1,563 11	Time certificates of deposit	121,983 84
Gold coin.....	12,700 00	Savings deposits	130,042 81
Silver coin.....	1,961 00		
U. S. and national currency	14,949 00		
Nicks and cents.....	50 97		
Total	<u>\$392,865 75</u>	Total	<u>\$392,865 75</u>

NAMES OF STOCKHOLDERS.

R. H. Hackett, Oshkosh...	\$1,000 00	William Morgan, Eldorado.	1,200 00
R. H. Edwards, Oshkosh...	5,300 00	T. S. Whiteley, Oshkosh...	200 00
J. Y. Hull, Oshkosh.....	2,500 00	Chris. Elser, Oshkosh	500 00
Mrs. Esther Hull, Oshkosh	500 00	Henry O. Granberg, Osh- kosh	200 00
Chas. Barber, Oshkosh....	2,000 00	Casper Jasper, Pickett...	200 00
H. R. Swanke, Tigerton...	2,000 00	W. V. Jones, Pickett.....	200 00
W. J. Campbell, Oshkosh.	1,000 00	John F. Wendorf, Oshkosh	300 00
John Mulva, Oshkosh	1,000 00	Mrs. Mary E. Morgan, Osh- kosh	2,000 00
Geo. Bauman, Oshkosh ...	1,000 00	T. Lincoln Brown, Hand- worth, Eng.	2,000 00
A. T. Sanders, Fisk.....	1,000 00	Mrs. Louis Steinke, Osh- kosh	100 00
Fred Burgess, Oshkosh ...	500 00	L. H. Williams, Pickett...	200 00
Miss Alma Leopold, Osh- kosh	500 00	H. D. Jones, Pickett.....	200 00
John Harsch, Oshkosh....	500 00	Theo. L. Koplitz, Oshkosh	200 00
E. N. Appleyard, Oshkosh.	500 00	Frank F. Koplitz, Oshkosh	200 00
Robt. W. Mackie, Pickett.	500 00	Chas. Ross, Oshkosh	200 00
H. M. Foulk, Oshkosh....	500 00		
Mrs. Kate Davis, Pickett.	500 00		
Thaxter Reed, Oshkosh ...	500 00		

NAMES OF STOCKHOLDERS—Continued.

R. F. Pommerening, Oshkosh	500 00	Jacob Marx, Oshkosh	200 00
Mrs. Mary F. Leach, Oshkosh	500 00	Jos. Steckbauer, Oshkosh	200 00
E. Skinner, Pickett	500 00	Hugh Williams, Pickett	100 00
Chas. Neitzel, Oshkosh	500 00	Chas. Gunz, Oshkosh	100 00
Fred Zenner, Oshkosh	500 00	Edw. A. Durler, Oshkosh	100 00
Delford Wood, Oshkosh	200 00	Frances Dougherty, Oshkosh	100 00
Geo. P. Ransom, Oshkosh	500 00	Adolph Lanctot, Oshkosh	100 00
Ferry Ransom, Oshkosh	100 00	Geo. Robinson, Oshkosh	100 00
Robt. Lutz, Oshkosh	500 00	Paul Cramer, Oshkosh	100 00
Chas. B. Cole, Oshkosh	500 00	W. J. Hawkins, Oshkosh	100 00
Jos. J. Nigl, Oshkosh	500 00	Jacob Wickert, Oshkosh	100 00
Thos. J. Davis, Pickett	500 00	H. G. McWilliams, Oshkosh	100 00
Carl Henning, Oshkosh	500 00	Chas. F. Rang, Oshkosh	100 00
Albert Gunz, Oshkosh	500 00	Mrs. A. F. Pommerening, Oshkosh	100 00
Jacob Klemmer, Oshkosh	200 00	Albert Ziebell, Oshkosh	100 00
Matthias Klemmer, Oshkosh	200 00	Mrs. Lydia Becker, Oshkosh	100 00
A. E. Morgan, Carrington, N. D.	400 00	Wm. Daus, Oshkosh	200 00
James Ready, Oshkosh	300 00	Daniel Davis, Pickett	100 00
Eber. Simpson, Oshkosh	300 00	Oscar J. Hardy, Oshkosh	800 00
Jos. B. Koplitz, Oshkosh	300 00	Mrs. Susan Lutz, Oshkosh	100 00
W. F. Gruenewald, Oshkosh	300 00	Concordia Unions Verein, Oshkosh	500 00
D. N. Cameron, Oshkosh	300 00	R. J. Ross, Oshkosh	200 00
Fred Abrams, Oshkosh	600 00	Chas. T. Rothermel, Chicago, Ill.	100 00
David Lawson, Oshkosh	200 00	John Schoettl, Oshkosh	200 00
Mrs. Mary Mertz, Oshkosh	300 00	G. M. Kenfield, Oshkosh	200 00
Aug. Glese, Oshkosh	300 00	O. L. Jones, Pickett	100 00
William Manzer, Oshkosh	300 00	John Hammerly, Oshkosh	100 00
Edw. H. Wallace, Oshkosh	300 00	A. D. Jones, Pickett	100 00
E. S. Hinman, Oshkosh	300 00	Miss Tillie Zellmar, Oshkosh	100 00
Fred W. Pinkerton, Oshkosh	300 00	Clark C. Johnson, Oshkosh	200 00
Herman R. Becker, Oshkosh	300 00	D. E. Pingery, Oshkosh	400 00
Fred Beglinger, Oshkosh	300 00	W. S. Marks, Omro	1,000 00
Fred Pfeiffer, Oshkosh	300 00	Mrs. Julia L. Stanhillber, Oshkosh	500 00
John Rhyner, Sr., Oshkosh	300 00	Mrs. Francis R. Nickerson, Stoneham, Mass.	400 00
Robt. Helm, Oshkosh	400 00	Wm. Becker, Oshkosh	100 00
Geo. Nolte, Oshkosh	300 00	R. A. Brauer, Oshkosh	100 00
Mrs. Laura A. Badger, Oshkosh	400 00	Laura E. Bean, Oshkosh	100 00
Louis Lang, Oshkosh	200 00	Dan Witzel, guardian, Oshkosh	200 00
Geo. Witzel, Oshkosh	600 00	Otto C. Horn, Oshkosh	500 00
Henry Kossel, Oshkosh	1,200 00	Geo. A. Sarau, Oshkosh	300 00
Fredk. C. Nolte, Oshkosh	200 00	Chris. Sarau, Oshkosh	300 00
Abner S. Farrow, Flsk	200 00	Meta Simpson, Oshkosh	300 00
Evert A. Clark, Oshkosh	200 00	Mary Siewert, Duluth, Minn.	300 00
Herman Koplitz, Oshkosh	300 00	Augusta Hoppe, Oshkosh	300 00
William Simms, Oshkosh	200 00	Eleanor Morgan, Oshkosh	200 00
Henry Dehde, Oshkosh	2,000 00	Kathrine N. Drew, guardian, Oshkosh	2,000 00
Mrs. Dorothy E. Libbey, Oshkosh	500 00	Eleanor Morgan, K. M. Drew and Eva Morgan, Oshkosh	2,800 00
Geo. H. Buckstaff, Oshkosh	200 00	Herman Steckbauer, Oshkosh	500 00
John S. Wegener, Oshkosh	100 00	F. L. Newell, Oshkosh	500 00
M. Ebernau, Oshkosh	500 00	Jacob Huhn, Oshkosh	500 00
John Schultheis, Kaukauna	1,500 00	Micheel Stopper, Oshkosh	200 00
Thos. E. Davis, Pickett	200 00	A. Itos, Oshkosh	200 00
A. C. Nolte, Oshkosh	200 00	L. A. Gunz, Oshkosh	100 00
Henry Kempf, Oshkosh	200 00	Mrs. Ida Kuehmsted, Oshkosh	1,000 00
Geo. D. Hauert, Oshkosh	200 00	Fred H. Stein, Oshkosh	100 00
E. B. Ransom, Flsk	100 00		
Miss Anna M. Miller, Oshkosh	100 00		
M. C. Mertz, Oshkosh	200 00		
Mrs. Emma Jones, Oshkosh	1,100 00		
Lydia S. Jones, Oshkosh	200 00		
J. R. Morgan, Oshkosh	1,000 00		
J. Earl Morgan, Oshkosh	2,000 00		
Lydia E. Morgan, Oshkosh	1,000 00		
Lewis Kossel, Oshkosh	200 00		
		Total	\$75,000 00

Oshkosh—The New German American Bank of Oshkosh.

C. W. RADFORD, President.
 GEORGE HILTON, Vice President.

T. R. FRENTZ, Cashier.

DIRECTORS.

C. W. Davis,
 C. W. Radford,
 T. R. Frentz,
 Geo. Hilton,
 E. G. Jackson,
 W. F. Gruenewald,

Dan Witzel,
 Wm. Konrad,
 R. A. Brauer,
 C. Look,
 G. W. Neumann,
 J. F. Wendorff.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$804,213 32	Capital stock paid in.....	\$100,000 00
Overdrafts	89 35	Surplus fund.....	25,000 00
U. S., state, municipal and other bonds	29,858 08	Undivided profits, less cur- rent expenses and taxes paid	17,477 90
Banking House.....	45,000 00	Due to banks—deposits...	28,222 79
Furniture and fixtures....	2,963 97	Individual deposits, subject to check.....	131,589 38
Due from approved reserve banks	39,878 88	Demand certificates of de- posit	4,570 17
Due from other banks.....	18,089 76	Time certificates of deposit	165,794 07
Exchanges for clearing house	5,124 61	Savings deposits.....	548,708 69
Go'd coin.....	16,000 00		
Silver coin.....	8,219 03		
U. S. and national currency	51,926 00		
Total	<u>\$1,021,363 00</u>	Total	<u>\$1,021,363 00</u>

NAMES OF STOCKHOLDERS.

Henry Awe, Oshkosh	\$400 00	Wm. Glatz, Oshkosh	1,100 00
E. G. Albert, Oshkosh	400 00	Sarah Davis, Oshkosh	400 00
C. Arfert, Oshkosh	100 00	Louis Derleder, Oshkosh ...	400 00
W. C. Bouck, Oshkosh.....	400 00	C. W. Davis, Oshkosh ...	3,200 00
Wm. T. Brand, Oshkosh....	400 00	Mrs. H. Derksen, Osh- kosh	100 00
John Bischofberger, Osh- kosh	400 00	Mrs. Elizabeth Doe, Osh- kosh	2,000 00
R. A. Brauer, Oshkosh	1,800 00	Mrs. M. E. Davis, Oshkosh	800 00
Benedict Boss, Oshkosh...	600 00	A. Domke, Oshkosh	200 00
A. P. Battis, Oshkosh	1,400 00	D. W. Dunham, Oshkosh..	300 00
B. Clark, Oshkosh	400 00	R. C. Ernst, Oshkosh....	400 00
John Challoner, Oshkosh..	1,800 00	Christian Elser, Oshkosh..	400 00
Helen Davis Hay, Oshkosh	400 00	H. Ellers, Oshkosh	400 00
N. A. Greenlaw, Oshkosh	400 00	Wm. Faber, Oshkosh.....	400 00
Mrs. Louisa Glatz, Osh- kosh	400 00	T. R. Frentz, Oshkosh....	13,300 00
Wm. F. Gruenewald, Osh- kosh	1,200 00	H. M. Foulk, Oshkosh....	600 00
		K. C. Frey, Oshkosh.....	400 00

NAMES OF STOCKHOLDERS—Continued.

M. H. Goettmann, Oshkosh	300 00	Elizabeth J. Page, Marshfield	400 00
L. Frank Gates, Oshkosh	800 00	Frank Pfortenhauer, Oshkosh	800 00
B. C. Gudden, Oshkosh	400 00	J. V. Rice, Oshkosh	400 00
George Hilton, Oshkosh	12,300 00	Thomas Ryan, Oshkosh	400 00
Oscar J. Hardy, Oshkosh	400 00	Elizabeth M. Radford, Oshkosh	400 00
R. A. Herrmann, Oshkosh	400 00	Charles Rahr, Oshkosh	1,600 00
Ferd. Hahn, Oshkosh	400 00	Sophie Rhyner, Oshkosh	600 00
Mrs. Jessie D. Hinman, Oshkosh	200 00	C. W. Radford, trustee, Oshkosh	500 00
John Hicks, Oshkosh	800 00	C. W. Radford, Oshkosh	9,400 00
Ben Hooper, Oshkosh	400 00	Frank W. Radford, Oshkosh	300 00
C. M. Hale, Oshkosh	200 00	Mrs. Nettie J. Radford, Oshkosh	200 00
F. J. Ising, Oshkosh	200 00	John F. Streich, Oshkosh	400 00
Walter A. Ihbe, Oshkosh	100 00	Mrs. Eliza Spikes, Oshkosh	400 00
Robt. Ihbe, Oshkosh	300 00	J. F. W. Schmidt, Oshkosh	400 00
E. G. Jackson, Oshkosh	3,600 00	Arthur L. Schwalm, Oshkosh	400 00
G. W. Kremer, Oshkosh	200 00	Herman Steckbauer, Oshkosh	300 00
Wm. Konrad, Oshkosh	400 00	Mrs. Clara W. Sterling, Oshkosh	200 00
John F. Kluwin, Oshkosh	200 00	Mrs. Marie Staudenraus, Oshkosh	800 00
Ida H. Kremer, Oshkosh	200 00	Kate Schmit, Oshkosh	2,000 00
C. A. Kennedy, Oshkosh	800 00	Otto Schloerb, Oshkosh	200 00
Jos. Kloeckner, Oshkosh	1,300 00	R. Scholter, Oshkosh	800 00
W. E. Krippene, Oshkosh	800 00	Schild & Wunderlich, Oshkosh	300 00
Mrs. Anna Kruger, Oshkosh	400 00	August Strelch, Oshkosh	600 00
C. C. Konrad, Oshkosh	700 00	F. C. Schneider, Oshkosh	400 00
Mrs. Magdalena Luhm, Oshkosh	400 00	Louis H. Torreyson, Oshkosh	200 00
John F. Larie, Oshkosh	900 00	J. M. Welch, Oshkosh	500 00
C. Look, Oshkosh	1,000 00	N. C. Werkke, Oshkosh	400 00
Mrs. W. H. Leupold, Oshkosh	400 00	Jacob Wenzel, Oshkosh	400 00
E. Moerke, Oshkosh	800 00	Dan Witzel, Oshkosh	300 00
H. B. Metzke, Oshkosh	400 00	Agnes S. Witzel, Oshkosh	100 00
J. D. Mierswa, Oshkosh	200 00	J. F. Wendorff, Oshkosh	800 00
Mrs. L. Michels, Oshkosh	200 00	J. H. Wall, Oshkosh	1,200 00
G. W. Minckler, Oshkosh	400 00	Carl Wickert, Oshkosh	400 00
E. E. Meeleus, Oshkosh	200 00	Sarah A. Young, Oshkosh	300 00
Geo. W. Neumann, Oshkosh	400 00	H. J. Zentner, Oshkosh	200 00
Mrs. J. C. Noyes, Oshkosh	1,200 00	H. Zinn, Oshkosh	1,000 00
Mrs. Abble Nicolai, Oshkosh	200 00	J. C. Zimmerman, Oshkosh	200 00
H. J. Otto, Oshkosh	400 00	Mrs. S. D. McIntyre, Oshkosh	400 00
C. F. Amraham, Oshkosh	200 00		
Mrs. Clara Ernst, Oshkosh	400 00		
Mrs. Bertha Gruenewald, Oshkosh	400 00		
Reuben R. Koeser, Oshkosh	200 00		
August Koch, Oshkosh	200 00		
Frank Percy, Oshkosh	800 00		
M. E. Percy, Oshkosh	300 00		
H. G. Pelton, Oshkosh	400 00		
Ira Parker, Oshkosh	200 00		
		Total	\$100,000 00

Osseo—Citizens State Bank.

G. O. LINDERMANN, President.
D. L. REMINGTON, Vice President.

W. E. BUELOW, Cashier.
P. M. LINDERMAN, Asst. Cashier.

DIRECTORS.

D. L. Remington,
W. E. Buelow,
M. H. Shurtleff,

G. O. Linderman,
C. F. Trager.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$13,047 52	Capital stock paid in.....	\$10,000 00
Overdrafts	454 87	Undivided profits, less cur- rent expenses and taxes paid	530 29
Furniture and fixtures....	1,280 92	Individual deposits, subject to check.....	4,250 49
Due from approved reserve banks	1,178 60	Demand certificates of de- posit	675 00
Checks on other banks and cash items.....	356 38	Time certificates of deposit	4,847 71
Gold coin.....	340 00		
Silver coin.....	365 30		
U. S. and national currency	3,278 00		
Nickels and cents.....	1 90		
Total	<u>\$20,303 49</u>	Total	<u>\$20,303 49</u>

NAMES OF STOCKHOLDERS.

G. O. Lindermann, Osseo..	\$4,000 00	Mrs. Hanna Ihle, Osseo..	100 00
M. H. Shurtleff, Evanston. Ill	2,400 00	D. L. Remington, Osseo...	100 00
George V. Farwell, Chicago	2,500 00	W. E. Buelow, Osseo.....	400 00
Charles F. Trager, Jefferson	500 00	Total	<u>\$10,000 00</u>

Osseo—State Bank of Osseo.

O. J. HAWKENSON, President.

T. J. THOMPSON, Cashier.
E. HAGEN, Asst. Cashier.

DIRECTORS.

O. J. Hawkenson,
E. Hagen,
T. J. Thompson.

H. A. Field,
G. Pederson.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$101,259 13	Capital stock paid in.....	\$15,000 00
Overdrafts	1,062 23	Surplus fund.....	2,250 00
Banking house.....	7,500 00	Undivided profits, less current expenses and taxes paid	1,796 87
Furniture and fixtures.....	2,500 00	Individual deposits, subject to check	23,681 61
Due from approved reserve banks	14,869 40	Time certificates of deposit	91,215 35
Gold coin.....	1,545 00		
Silver coin.....	450 00		
U. S. and national currency	4,712 00		
Nickels and cents.....	46 07		
Total	\$133,943 83	Total	\$133,943 83

NAMES OF STOCKHOLDERS.

O. J. Hawkenson, Osseo..	\$4,900 00	C. S. Olson, Osseo.....	100 00
T. J. Thompson, Osseo ...	700 00	John Carson, Osseo.....	100 00
Jens Thompson, Pigeon Falls	1,000 00	Chester Field, Osseo ...	100 00
Iver Elmond, Osseo.....	100 00	E. J. Matchett, Osseo.....	100 00
Genevieve Field, Osseo....	100 00	E. Hubbard, Osseo	100 00
Otto Ballerud, Osseo	100 00	O. Waller, Osseo	500 00
Torger Gunderson, Osseo..	200 00	E. Hagen, Osseo	500 00
Carl Christopherson, Osseo	100 00	C. O. Dahl, Osseo	100 00
Gilbert Pederson, Osseo...	600 00	A. H. Brandon, Osseo ...	100 00
A. N. Freng, Osseo	100 00	H. A. Field, Osseo	500 00
Paul Christopherson, Osseo	100 00	Geo. J. Isom, Osseo	100 00
F. M. Smith, Osseo.....	100 00	P. L. Johnson, Osseo.....	300 00
Smith Bros., Osseo	100 00		
Mrs. Frank York, Osseo...	200 00	Total	\$15,000 00

Owen—State Bank of Owen.

JOHN G. OWEN, President.
H. B. CRANE, Vice President.

W. C. TUFTS, Cashier.

DIRECTORS.

John G. Owen,
H. B. Crane,
W. G. Royer,

E. A. Owen,
W. C. Tufts.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$17,325 48	Capital stock paid in.....	\$12,000 00
Furniture and fixtures....	1,815 86	Undivided profits, less current expenses and taxes paid.....	63 55
Due from approved reserve banks.....	1,508 36	Individual deposits, subject to check.....	15,394 81
Due from other banks....	5,963 57	Time certificates of deposit.....	1,195 27
Checks on other banks and cash items.....	215 85		
Gold coin.....	540 00		
Silver coin.....	378 60		
U. S. and national currency.....	878 00		
Nickels and cents.....	27 91		
Total	<u>\$28,653 63</u>	Total	<u>\$28,653 63</u>

NAMES OF STOCKHOLDERS.

A. R. Owen, Owen.....	\$2,200 00	Ida J. Royer, Owen.....	100 00
Edward A. Owen, Owen...	700 00	John G. Owen, Owen.....	4,400 00
J. F. Hughes, Owen.....	300 00	W. C. Tufts, Withee.....	2,500 00
H. B. Crane, Owen.....	700 00	J. P. Weirich, Owen.....	200 00
J. J. Selmer, Owen.....	500 00		
W. G. Royer, Owen.....	400 00	Total	<u>\$12,000 00</u>

Palmyra—Bank of Palmyra.

CHRISTIE CARLIN, President.

CORA TISCHAEFER, Cashier.

DIRECTORS.

Christie Carlin,
Cora Tischaefér,

A. G. Carlin.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$245,198 60	Capital stock paid in.....	\$25,000 00
Overdrafts	4,891 33	Surplus fund.....	4,500 00
U. S., state, municipal and other bonds.....	80,581 71	Undivided profits, less cur- rent expenses and taxes paid	6,326 65
Furniture and fixtures....	1,850 00	Due to banks—deposits... Individual deposits, subject to check.....	276 70 62,653 41
Other real estate owned..	1,000 00	Demand certificates of de- posit	113,428 93
Due from approved reserve banks	48,848 56	Savings deposits.....	181,963 07
Due from other banks....	341 78		
Gold coin.....	4,295 00		
Silver coin.....	970 00		
U. S. and national currency	6,081 00		
Nickels and cents.....	90 78		
Total	\$394,148 76	Total	\$394,148 76

NAMES OF STOCKHOLDERS.

E. M. Johnson estate, Whitewater	\$12,500 00	A. G. Carlin, Palmyra ...	100 00
Christie Carlin, Palmyra..	12,300 00	Cora Tischaefér, Palmyra.	100 00
		Total	\$25,000 00

Pardeeville—Pardeeville State Bank.

THOS. KEARNS, President.
D. T. LYNCH, Vice President.

J. H. DOOLEY, Cashier.

DIRECTORS.

Thos. Kearns,
D. T. Lynch,
M. W. Roberts,
E. D. Miller,

J. S. Heath,
Henry Slinger,
Clinton Quinn.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$110,988 05	Capital stock paid in.....	\$15,000 00
Overdrafts	86 13	Surplus fund.....	2,500 00
U. S. state, municipal and other bonds.....	9,333 36	Undivided profits, less cur- rent expenses and taxes paid	2,476 23
Banking house.....	4,000 00	Dividends unpaid.....	30 00
Furniture and fixtures....	1,193 01	Individual deposits, subject to check.....	18,569 52
Due from approved reserve banks	9,055 33	Time certificates of deposit	122,758 89
Due from other banks....	8,091 36		
Gold coin.....	2,645 00		
Silver coin.....	1,361 25		
U. S. and national currency	14,569 00		
Nickels and cents.....	12 15		
Total	\$161,334 64	Total	\$161,334 64

NAMES OF STOCKHOLDERS.

W. H. Cuff, Pardeeville..	\$600 00	J. H. Dooley, Pardeeville.	300 00
Mrs. H. Kearns, Pardee- ville	600 00	Mrs. Lucy Currie, Zion City, Ill.	300 00
D. T. Lynch, Pardeeville.	1,100 00	Mrs. Ada Spicer, Pardee- ville	100 00
William Horton, Pardee- ville	300 00	Martha Kohler, Pardee- ville	100 00
William Dalton, Pardee- ville	400 00	Frank Robinson, Pardee- ville	400 00
Edward Dalton, Pardee- ville	300 00	A. W. Miller, Cambria... ..	300 00
Mrs. Charlotte Kohler, Pardeeville	300 00	E. D. Miller, Cambria... ..	600 00
John Moran, Sr., Pardee- ville	600 00	E. W. Judd, Cambria.....	300 00
J. S. Heath, Pardeeville..	300 00	G. H. Judd, Cambria	300 00
John Curtis, Pardeeville ..	300 00	Henry Slinger, Cambria... ..	300 00
James Scott, Sr., Pardee- ville	300 00	R. N. McConochie, Portage	300 00
William Angus, Pardeeville	600 00	Thomas Kearns, Browning	600 00
M. W. Roberts, Pardee- ville	300 00	Andrew Brown, Browning	600 00
Clinton Quinn, Pardeeville	600 00	George Turk, Portage	300 00
A. Inglehart, Pardeeville..	300 00	A. Wilcox, Portage	300 00
Mrs. S. E. Green, Cam- bria	600 00	F. C. Walker, Markesan ..	300 00
T. W. Lockwood, Pardee- ville	300 00	C. H. Walker, Markesan..	600 00
		John T. Lovell, Pardeeville	300 00
		Mrs. G. W. Dusenbury, Par- deeville	600 00
		Herbert Strong, Montello,	300 00
		Total	\$15,000 00

Park Falls—Park Falls State Bank.

J. B. SAUNDERS, President.
M. A. DROTT, Vice President.

E. J. ASCHENBRENER, Cashier.
A. L. LARSON, Asst. Cashier.

DIRECTORS.

J. B. Grieves,
J. B. Saunders,
M. A. Drott,
A. D. Gibson,

Wm. G. Fordyce,
A. A. Pribnow,
Jas. Esterl.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$70,075 40	Capital stock paid in.....	\$15,000 00
Overdrafts	742 04	Surplus fund	250 00
Furniture and fixtures.....	880 00	Undivided profits, less current expenses and taxes paid	1,955 86
Due from approved reserve banks	6,112 77	Due to banks—deposits... Individual deposits, subject to check	1,188 57
Due from other banks....	6,073 34	Time certificates of deposit	36,326 47
Checks on other banks and cash items.....	197 32	Savings deposits	37,049 81
Gold coin.....	2,645 00	Reserved for accrued interest and taxes.....	1,223 37
Silver coin.....	866 27		600 00
U. S. and national currency	4,925 00		
Nickels and cents.....	41 28		
Due from insurance.....	1,035 66		
Total	\$93,594 08	Total	\$93,594 08

NAMES OF STOCKHOLDERS.

E. E. Winch, Marsfield..	\$1,200 00	E. A. Fordyce, Butternut.	500 00
A. A. Pribnow, Park Falls	1,000 00	M. A. Drott, Park Falls...	700 00
T. M. Holland, Park Falls.	200 00	Cohen & Comins, Park Falls	400 00
E. J. Page, Mt. Claire, Ill.	100 00	Jas. Le Valley, Park Falls	100 00
Joe Kress, Park Falls....	200 00	Jacob Lobermier, Piffeld..	100 00
G. C. Beilenberg, Park Falls	100 00	DeWitt Van Ostrand, Phillips	500 00
E. I. Ross, Park Falls....	200 00	Henry Albright, Milwaukee	500 00
W. R. Daskam, Park Falls.	100 00	C. D. Fenelon, Phillips....	700 00
C. M. Bricker, Park Falls.	100 00	J. B. Saunders, Park Falls	1,300 00
Fred B. Barnes, Oshkosh..	200 00	J. B. Grieves, Park Falls..	1,050 00
A. H. Miles, Park Falls...	500 00	L. Kollmer, Park Falls...	100 00
C. F. Latimer, Ashland...	500 00	Jas. Esterl, Park Falls....	450 00
L. B. Young, Park Falls...	100 00	Caroline Eckardt, Park Falls	300 00
Geo. D. Young, Park Falls	100 00	A. D. Gibson, Park Falls..	350 00
W. H. Roddis, Marshfield.	100 00	J. W. Bolton, Mt. Claire, Ill.	100 00
Jacob Rabenowich, Park Falls	100 00	A. J. Haas, Park Falls....	300 00
E. J. Aschenbrenner, Park Falls	1,150 00	E. O. Eckardt, Park Falls.	100 00
Wm. G. Fordyce, Butternut	1,500 00	Total	\$15,000 00

Pewaukee—Pewaukee State Bank.

FRANKLIN ELY, President.
J. I. GATES, Vice President.

JNO. MORROW, Cashier.

DIRECTORS.

Franklin Ely,
J. I. Gates,
Herman Kuenzli,

Otto Laabs,
W. O. Lobdell.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$29,994 03	Capital stock paid in.....	\$10,000 00
Overdrafts	10 20	Individual deposits, subject	
Furniture and fixtures....	580 00	to check	13,469 54
Other real estate owned..	725 00	Savings deposits	14,507 38
Due from approved reserve			
banks	2,535 60		
Due from other banks....	403 47		
Gold coin	714 50		
Silver coin	152 50		
U. S. and national currency	2,558 00		
Nickels and cents.....	130 09		
Expense	173 53		
Total	\$37,976 92	Total	\$37,976 92

NAMES OF STOCKHOLDERS.

Franklin Ely, Pewaukee...	\$3,000 00	Wm. F. Evert, Pewaukee..	500 00
John Morrow, Pewaukee...	2,000 00	A. Pawling, Milwaukee...	500 00
J. I. Gates, Pewaukee....	500 00	Otto Laabs, Milwaukee...	1,000 00
H. C. Cooper, Pewaukee...	500 00	Gus Laabs, Milwaukee....	1,000 00
W. O. Lobdell, Pewaukee..	500 00		
Herman Kuenzli, Pewaukee	500 00	Total	\$10,000 00

Phillips—The State Bank of Phillips.

N. E. LANE, President.
B. W. DAVIS, Vice President.

G. M. CHAMBERLAIN, Cashier.
B. W. MALM, Asst. Cashier.

DIRECTORS.

N. E. Lane,
G. M. Chamberlain,
B. W. Davis,

C. C. Keeleher,
O. A. Johnson.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$132,025 14	Capital stock paid in.....	\$30,000 00
Overdrafts	1,689 26	Surplus fund	2,750 00
Banking house	6,000 00	Undivided profits, less current expenses and taxes paid	3,674 70
Furniture and fixtures....	1,500 00	Individual deposits, subject to check	52,710 03
Due from approved reserve banks	18,957 90	Demand certificates of deposit	90,922 99
Checks on other banks and cash items	773 63	Savings deposits	4,692 49
Gold coin	6,085 00		
Silver coin	1,839 85		
U. S. and national currency	11,276 00		
Nickels and cents.....	352 20		
Clearing house checks....	3,827 00		
Tax certificates	424 23		
Total	\$184,750 21	Total	\$184,750 21

NAMES OF STOCKHOLDERS.

N. E. Lane, Phillips.....	\$1,500 00	C. E. Tobey, Phillips.....	1,000 00
John R. Davis, Neenah ..	7,200 00	Susie E. Sperry, Phillips.	2,500 00
B. W. Davis, Phillips....	800 00	W. P. Sperry, Phillips ...	1,000 00
R. T. Breitengross, Phillips	2,500 00	W. J. Neef, Phillips	500 00
M. Strimling, Phillips ...	2,500 00	M. Barry, Phillips	500 00
J. R. Farr, Phillips.....	2,000 00	I. O. O. F. Lodge No. 79,	
O. A. Johnson, Phillips....	1,500 00	Fifield	500 00
R. C. Evans, Phillips.....	1,000 00	L. F. Chamberlain, Phillips	300 00
C. C. Kelleher, Phillips....	1,000 00	Gust Malm, Phillips	200 00
G. M. Chamberlain, Phillips	1,000 00	Eliz. J. Randall, Phillips..	500 00
May T. Tobey, Phillips....	1,000 00		
Minnie A. Thayer, Phillips	1,000 00	Total	\$30,000 00

Pittsville—Pittsville State Bank.

JOHN F. SIMS, President.
A. E. GERMER, Vice President.

T. J. CROWLEY, Cashier.

DIRECTORS.

John F. Sims,
A. E. Germer,
R. B. Salter,

A. B. Cotey,
T. S. Saby.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$25,361 33	Capital stock paid in.....	\$10,000 00
Overdrafts	27	Individual deposits, subject	
Furniture and fixtures...	1,678 86	to check	14,862 19
Other real estate owned...	464 30	Time certificates of deposit	10,666 51
Due from approved reserve			
banks	4,161 17		
Checks on other banks and			
cash items	1,194 30		
Gold coin	785 00		
Silver coin	656 10		
U. S. and national currency	1,135 00		
Nicks and cents.....	82 47		
Expense account.....	9 90		
Total	<u>\$35,528 70</u>	Total	<u>\$35,528 70</u>

NAMES OF STOCKHOLDERS.

J. F. Sims, Stevens Point.	\$2,400 00	Mary S. Moerke, Stevens	
Harold Harris, St. Paul,		Point	100 00
Minn	1,000 00	Lucy K. Peckham, River	
R. B. Salter, Colby	1,600 00	Falls	100 00
Ed. Kayhart, Spencer	600 00	Laura W. Peckham, River	
Edw. L. Reese, Marshfield	500 00	Falls	100 00
H. E. Spear, Kilbourn	100 00	W. P. Peckham, River Falls	100 00
Mrs. G. W. Brown, Pitts-		Alice H. Shutts, River	
ville	100 00	Falls	300 00
Annie Baum, Pittsville....	100 00	Georgine E. Sims, Stevens	
A. E. Germer, Dexterville....	500 00	Point	100 00
G. O. Banting, Waupaca...	500 00	T. J. Crowley, Pittsville..	1,450 00
A. B. Cotey, Pittsville	150 00		
Inanda Johnson, Riv. Falls	100 00	Total	<u>\$10,000 00</u>
Elvina Johnson, Riv. Falls	100 00		

Plainfield—Waushara County Bank.

H. E. PRATT, President.
J. M. SMART, Vice President.

G. D. SARGENT, Cashier.

DIRECTORS.

J. M. Smart,
G. D. Sargent,
W. B. Angelo,

H. E. Pratt,
J. W. Dunegan.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$107,103 22	Capital stock paid in.....	\$25,000 00
U. S., state, municipal and other bonds.....	5,000 00	Surplus fund.....	3,750 00
Premium on bonds.....	161 00	Undivided profits, less cur- rent expenses and taxes paid.....	1,579 04
Stocks and other securities	5,000 00	Accrued interest.....	120 67
Furniture and fixtures....	1,600 00	Individual deposits, subject to check.....	27,483 50
Due from approved reserve banks.....	16,421 70	Time certificates of deposit	92,305 11
Due from other banks.....	290 87	Savings deposits.....	5,389 32
Checks on other banks and cash items.....	1,209 27	Cashier's checks outstand- ing.....	990 34
Gold coin.....	1,507 50		
Silver coin.....	2,770 55		
U. S. and national currency	15,394 00		
Nickels and cents.....	159 87		
Total.....	<u>\$156,617 98</u>	Total.....	<u>\$156,617 98</u>

NAMES OF STOCKHOLDERS.

H. E. Pratt, Plainfield....	\$5,200 00	Geo. B. Fox, Plainfield....	600 00
J. M. Smart, Plainfield...	5,200 00	L. W. Chapman, Plainfield	500 00
L. Starks, Chicago, Ill....	3,900 00	Fred Storzbach, Plainfield	500 00
J. W. Dunegan, Stevens Point.....	2,500 00	F. J. Luce, Plainfield....	300 00
W. B. Angelo, Plainfield...	2,500 00	M. M. Smart, Montel.o....	300 00
G. D. Sargent, Plainfield..	2,500 00		
J. A. Blair, Plainfield....	1,000 00	Total.....	\$25,000 00

Platteville—State Bank of Platteville.

J. R. SPEAR, President.
JAMES DOLAN, Vice President.

W. H. DOYLE, Cashier.

DIRECTORS.

J. R. Spear,
John F. Miles,
John Kettler,
George Harms,
D. J. Gardner,

F. von Oehsen,
Wilson Cunningham,
James Dolan,
H. E. Stephens,

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$201,924 51	Capital stock paid in.....	\$50,000 00
Overdrafts	1,070 10	Surplus fund	10,000 00
U. S., state, municipal and other bonds	45,000 00	Undivided profits, less cur- rent expenses and taxes paid	9,433 01
Premium on bonds.....	747 50	Individual deposits, subject to check	143,409 86
Banking house	9,334 92	Demand certificates of de- posit	41,183 96
Furniture and fixtures....	1,105 73	Time certificates of deposit	100,252 19
Due from approved reserve banks	84,646 11	Cashier's checks outstand- ing	13,569 72
Checks on other banks and cash items	634 33		
Gold coin	3,285 00		
Silver coin	2,074 00		
U. S. and national currency	17,746 00		
Nickels and cents.....	280 54		
Total	<u>\$367,848 74</u>	Total	<u>\$367,848 74</u>

NAMES OF STOCKHOLDERS.

C. B. Gray, Platteville	\$1,000 00	J. J. Gray, Galena, Ill ...	500 00
Peter Clare, Platteville ...	500 00	Joseph Tippet, Galena, Ill.	1,000 00
John H. Bunt, Platteville.	1,000 00	Mrs. Caroline Kay, Platte- ville	1,000 00
F. von Oehsen, Platteville.	1,000 00	John Kettler, Platteville..	1,000 00
Martin McCormick, Platte- ville	500 00	John W. Reilly, Platteville	500 00
John F. Miles, Platteville.	1,000 00	H. N. Johanns, Platteville	500 00
Eibe von Oehsen, Platte- ville	500 00	D. B. Walker, Platteville..	1,000 00
Richard Bell, Platteville ..	1,000 00	T. F. Cummins, Platteville	500 00
John H. Webb, Platteville .	500 00	John Harms, Platteville ..	500 00
J. T. Wilkinson, Platteville	500 00	W. H. Doyle, Platteville .	1,100 00
Henry Long, Platteville ..	500 00	F. W. Adickes, Platteville.	250 00
Frank Schlater, Platteville	500 00	Henry Adickes, Platteville.	250 00
Wm. Hill, Platteville	500 00	Moreland Preston, Rewey.	500 00
W. H. Williams, Platteville	500 00	Charles E. Preston, High- wood, Ill.	500 00
Wm. Werfelman, Belmont.	1,000 00	James Dolan, Platteville..	1,000 00

NAMES OF STOCKHOLDERS.—Continued.

Chas. Kistler, Platteville..	500 00	J. R. Spear, Platteville ..	1,000 00
H. C. Klein, Janesville ...	1,000 00	D. McGregor, Platteville..	500 00
Ed. Engebretson, White-		Karl F. Bareis, Platteville	200 00
water	1,000 00	A. W. Kemler, Platteville.	500 00
W. F. Cordts, Platteville .	500 00	Wilson Cunningham, Platte-	
O. E. Gibson, Platteville .	1,000 00	ville	1,000 00
O. J. Schuster, Platteville .	500 00	W. F. Ferguson, Madison..	2,000 00
E. B. Smith, Milwaukee .	500 00	James Barron, Platteville.	1,000 00
A. I. McGranahan, Platte-		W. H. Richards, Platte-	
ville	1,000 00	ville	500 00
George Harms, Platteville.	1,000 00	Fred C. Mansfield, Johnson	
J. P. Rundell, Platteville..	500 00	Creek	500 00
Frank C. Jones, Indianola,		Emma M. Harms, Platte-	
Iowa	200 00	ville	500 00
Mary Scheel, Platteville .	1,000 00	Harry E. Stephens, Platte-	
Jane Niehaus, Platteville.	500 00	ville	500 00
John N. Chappell, Platte-		Fred Weinbergen, Platte-	
ville	1,000 00	ville	500 00
B. F. Trenary, Platteville.	500 00	Mrs. Dora Harms, Belmont	1,000 00
D. J. Gardner, Platteville.	500 00	J. F. McCarthy, Platteville	500 00
W. R. Snowden, Platteville	500 00	M. B. Bishop, Platteville..	500 00
R. A. Shepherd, Platteville	1,000 00	C. C. Mathey, Galena, Ill.	1,000 00
W. W. Shepherd, Platte-		H. I. Gibson, Menomonie..	500 00
ville	500 00	Fred Laughton, Platteville	500 00
Rebecca M. Spink, Platte-		Mrs. Rieka Harms, Platte-	
ville	1,000 00	ville	500 00
Joseph Shepherd, Platte-			
ville	1,000 00		
George Welsh, Galena, Ill.	1,000 00	Total	\$50,000 00

Plymouth—Plymouth Exchange Bank.

CHAS. D. EASTMAN, President.
O. A. SCHEIBE, Vice President.

R. H. KOEHLER, Cashier.

DIRECTORS.

R. R. Wilson,
Theo. F. Ackerman,
R. H. Koehler,
Chas. D. Eastman,

J. H. Timm,
O. A. Scheibe,
Otto Krauss.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$340,478 03	Capital stock	\$50,000 00
Overdrafts	516 15	Surplus fund	15,000 00
U. S., state, municipal and other bonds	10,500 00	Undivided profits, less cur- rent expenses and taxes paid	11,704 82
Stocks and other securities	1,000 00	Individual deposits, subject to check	109,250 13
Banking house	18,167 22	Demand certificates of de- posit	46,077 81
Furniture and fixtures....	2,328 33	Time certificates of deposit	168,079 46
Due from approved reserve banks	28,839 09	Savings deposits	18,807 51
Checks on other banks and cash items	2,230 86		
Gold coin	5,615 00		
Silver coin	3,196 50		
U. S. and national currency	5,570 00		
Nickels and cents.....	353 55		
Clearing house certificates.	125 00		
Total	\$418,919 73	Total	\$418,919 73

NAMES OF STOCKHOLDERS.

Chas. D. Eastman, Plymouth	\$7,600 00	C. C. Corbett, Plymouth....	200 00
W. P. Wagner, Green Bay..	5,000 00	A. F. Ackermann, Ply- mouth	200 00
F. W. Behnke est., Plymouth	3,500 00	T. C. Sharpe, Elkhart.....	200 00
H. J. Goelzer, Plymouth....	2,000 00	E. A. Stolper, Elkhart.....	100 00
Michael Joannes, Green Bay.	2,000 00	H. W. Riess, Elkhart.....	200 00
E. L. Wagner, Chicago, Ill..	2,000 00	Henry Schmah, Elkhart... R. A. Hofschild, Plymouth..	200 00 100 00
R. G. Schumway, Milledge- ville, Ill.	1,000 00	W. A. Barber, Waldo.....	400 00
R. H. Koehler, Plymouth ...	1,500 00	H. M. Scott, Waldo	200 00
R. R. Wilson, Plymouth.....	1,500 00	E. C. Dollard, Cascade....	1,000 00
Mrs. Lucy Schultz, Plymouth	1,000 00	Ad. Ruppenthal, Cascade... C. W. Starrett, Plymouth..	400 00 400 00
O. A. Scheibe, Plymouth....	800 00	Mrs. C. E. Smith, Plymouth	800 00
Mrs. E. Wheeler, River Falls	500 00	Miss L. Diestelhorst, Ply- mouth	200 00
T. F. Ackermann, Plymouth.	1,000 00	Mrs. Lillie Zerler, Plymouth	200 00
Otto Krauss, Plymouth	1,000 00	J. H. Wheeler, Plymouth....	200 00
J. H. Timm, Plymouth.....	1,000 00	Fred Krueger, Plymouth ...	400 00
C. R. Mead, Plymouth.....	1,000 00	J. F. Goelzer, Plymouth...	400 00
Peter Haase, Plymouth.....	800 00	L. G. Cornelius, Sheboygan..	400 00
Henry F. Meyer, Plymouth..	1,100 00	Enos E. Eastman, Plymouth	400 00
Edw. A. Bruns, Plymouth... R. W. Robertson, Plymouth.	500 00 500 00	John P. Goelzer, Plymouth.	800 00
M. H. Hand, Plymouth.....	500 00	J. Kenper, Plymouth	400 00
Edw. Felter, Plymouth.....	1,000 00	Aug. Radtke, Cascade	400 00
G. F. Kegler, Plymouth.....	200 00	Jno. H. Peters, Plymouth....	200 00
W. A. Langjahr, Plymouth..	400 00	Aug. Scheibe, Plymouth....	200 00
C. F. Lahl, Plymouth.....	800 00	Minnie D. La Budde, Milwau- kee	500 00
Wm. Griese, Plymouth.....	200 00	Leora Griese, Plymouth....	100 00
A. H. Schram, Plymouth....	400 00		
Wm. Thurman, Plymouth... Wm. C. Runge, Plymouth...	400 00 400 00	Total	\$50,000 00
F. M. Lepper, Plymouth.... Louis Griese, Plymouth....	400 00 400 00		
Mrs. M. Thompson, Ply- mouth	400 00		

Plymouth—State Bank of Plymouth.

E. A. DOW, President.
AUG. SCHMIDT, Vice President.

H. W. HOSTMAN, Cashier.

DIRECTORS.

E. A. Dow,
Aug. Schmidt,
H. J. Bamford,

R. R. Schorer,
H. W. Hostman.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$570,193 35	Capital stock paid in.....	\$60,000 00
Overdrafts	1,275 32	Surplus fund	35,000 00
U. S., state, municipal and other bonds	205,990 27	Undivided profits, less current expenses and taxes paid	25,981 59
Stocks and other securities	10,950 00	Dividends unpaid	110 00
Banking house	13,000 00	Individual deposits, subject to check	202,639 65
Furniture and fixtures....	3,800 00	Demand certificates of de- posit	54,651 56
Other real estate owned...	8,000 00	Time certificates of deposit	588,259 41
Due from approved reserve banks	157,536 87	Savings deposits	25,354 31
Checks on other banks and cash items	64 90		
Exchanges for clearing house	34 81		
Gold coin	6,540 00		
Silver coin	1,511 60		
U. S. and national currency	12,778 00		
Nickels and cents.....	321 40		
Total	\$991,996 52	Total	\$991,996 52

NAMES OF STOCKHOLDERS.

G. A. Albrecht, Plymouth.	\$500 00	J. Kuestner, Elkhart Lake.	100 00
John Arndt, Elkhart Lake.	100 00	R. A. Lueder, Plymouth ..	100 00
H. C. Bade, Plymouth ..	2,000 00	G. T. Lorfeld, Plymouth ..	100 00
H. J. Bamford, Plymouth.	1,000 00	R. B. Melvin, Greenbush..	200 00
Mrs. J. T. Barnes, St. Louis, Mo.	2,400 00	Martin Meyer, Plymouth..	200 00
W. B. Barrager, Green- bush	200 00	Geo. Nohl, Plymouth ..	100 60
George Brickbauer, Elkhart Lake	300 00	C. Pfeifer, Plymouth	2,000 00
C. A. Corbett, Plymouth..	1,200 00	R. Phalen, Cascade	100 00
H. A. Chaplin, Plymouth..	100 00	C. H. Piper, Cascade	100 00
E. A. Dow, Plymouth	22,500 00	Dan Piper, Cascade	100 00
Ida J. Dow, Plymouth ...	1,000 00	H. J. Rooney, Plymouth..	200 00
		B. W. Rowe, Plymouth ..	500 00
		J. T. Rice, Graham	100 00

NAMES OF STOCKHOLDERS.—Continued.

Alice B. Dow, Plymouth..	1,500 00	R. R. Schorer, Plymouth..	2,000 00
R. W. Dow, Plymouth....	500 00	Aug. Schmidt, Plymouth..	2,600 00
W. H. Davis, Plymouth...	500 00	W. Schroeder, Plymouth..	200 00
H. G. Davis, Plymouth...	500 00	F. H. Siemers estate, Ply-	
T. Fitzgibbon, Milwaukee..	1,000 00	outh	100 00
O. Gaffron, Plymouth....	100 00	J. Strub, Rhine	200 00
G. L. Gilman, Plymouth..	800 00	W. Streblov, Plymouth..	200 00
Ella Gilman, Plymouth..	800 00	A. Suemnicht, Cascade...	200 00
E. L. Gilman, Greenbush..	100 00	Noah Saeman, Adell	200 00
Carrie Goldammer, Elkhart		Mrs. S. E. Tillitson, Ply-	
Lake	100 00	mouth	3,000 00
H. J. Goelzer, Plymouth..	500 00	H. F. Thackray, Glenbeu-	
H. W. Hostman, Plymouth	4,000 00	lah	200 00
John Heinke, Plymouth..	100 00	J. H. Thackray, Glenbeu-	
H. Horneck, Rhine	300 00	lah	100 00
R. Horneck, Elkhart Lake.	200 00	L. H. Trowbridge, Ply-	
R. A. Hofschild, Plymouth	100 00	mouth	400 00
F. J. Isserstedt, Plymouth	100 00	H. Wheeler estate, Ply-	
George Jurss, Plymouth..	200 00	outh	400 00
H. Krumrey, Plymouth..	1,000 00	P. K. Wheeler, Plymouth..	500 00
N. Krumrey, Plymouth...	400 00	H. Waterman, Plymouth..	100 00
Carl Krumrey, Plymouth..	100 00	W. Waterman, Plymouth..	100 00
L. J. Kaestner, Plymouth..	400 00	I. B. Wensink, Plymouth..	100 00
G. Kaestner, Plymouth...	300 00	G. E. Webb, Greenbush...	100 00
Adam Kaestner, Plymouth.	200 00	H. C. Wade, Greenbush...	200 00
W. L. Kaestner, Plymouth.	200 00	H. W. Timmer, Waldo...	200 00
E. J. Keyes, Plymouth...	100 00		
		Total	\$60,000 00

Portage—City Bank of Portage.

L. L. BREESE, President.
R. B. WENTWORTH, Vice President.

M. T. ALVERSON, Cashier.
C. P. JAEGER, Asst. Cashier.

DIRECTORS.

L. L. Breese,
R. B. Wentworth,
M. T. Alverson,

J. H. Rogers,
E. L. Jaeger.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$193,026 54	Capital stock paid in.....	\$50,000 00
Overdrafts	288 56	Surplus fund.....	10,000 00
U. S. state, municipal and other bonds	23,500 00	Undivided profits, less cur- rent expenses and taxes paid	6,470 82
Stocks and other securities	6,200 00	Individual deposits, subject to check.....	69,516 05
Banking house.....	10,000 00	Time certificates of deposit	181,828 59
Furniture and fixtures....	1,115 00	Savings deposits.....	8,309 81
Due from approved reserve banks	64,355 95		
Checks on other banks and cash items	855 99		
Gold coin	7,042 50		
Silver coin.....	1,952 60		
U. S. and national currency	16,290 00		
Nickels and cents.....	317 49		
Interest receivable	180 64		
Total	\$326,125 27	Total	\$326,125 27

NAMES OF STOCKHOLDERS.

L. L. Breese, Portage	\$6,050 00	M. L. Alverson, Portage..	1,000 00
R. B. Wentworth, Portage.	400 00	A. O. Thayer, Portage....	500 00
M. T. Alverson, Portage...	6,100 00	L. F. Schulze, Portage....	1,250 00
E. L. Jaeger, Portage.....	4,900 00	Laurie B. Latimer, Portage	2,750 00
Isabella H. Loomis, Port- age	6,550 00	R. J. Rosenfeld, Portage...	1,000 00
Mrs. Andrew Weir, Ex'x, Portage	1,500 00	H. J. Puffer, Portage.....	500 00
J. H. Rogers, Portage....	1,250 00	E. L. Starkweather, Port- age	200 00
Annie E. Loomis, Kilbourn	4,000 00	Irving J. Carr, San An- tonio, Tex.	100 00
Geo. Murison, Portage....	1,000 00	Robert W. Carr, San An- tonio, Tex.	100 00
E. E. Hinkson, Poynette.	750 00	Ella W. Carr, San An- tonio, Tex.	2,000 00
Kate W. Thomas, Elkhorn.	750 00	Florence Thomas, Milwau- kee	2,000 00
E. H. Warner, San Jose, Cal.	1,000 00	James M. Bain, Portage..	1,000 00
Wm. Fulton, Portage....	750 00	C. W. Latimer, Portage...	1,000 00
C. L. Alverson, Medford..	600 00		
Thomas Sanderson, Poy- nette	500 00	Total	\$50,000 00
Trustees 1st Pres. Church, Portage	500 00		

Port Washington—The Port Washington State Bank.

GEO. E. HENRY, President.
H. C. BOERNER, Vice President.

CLARENCE HILL, Cashier.
HENRY J. ADAM, Asst. Cashier.

DIRECTORS.

Geo. E. Henry,
H. C. Boerner,

Clarence Hill.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$250,190 77	Capital stock paid in.....	\$50,000 00
Overdrafts	1,308 96	Surplus fund.....	3,500 00
Banking house.....	7,000 00	Undivided profits, less current expenses and taxes paid	8,275 66
Furniture and fixtures....	3,660 00	Dividends unpaid.....	120 00
Due from approved reserve banks	35,826 28	Individual deposits, subject to check.....	127,988 77
Due from other banks....	4,502 11	Time certificates of deposit	112,974 86
Checks on other banks and cash items	6,109 59	Savings deposits.....	45,868 36
Gold coin.....	5,650 00		
Silver coin.....	6,018 25		
U. S. and national currency	28,335 00		
Nickels and cents.....	126 69		
Total	<u>\$348,727 65</u>	Total	<u>\$348,727 65</u>

NAMES OF STOCKHOLDERS.

G. E. Henry, Pt. Washington	\$18,500 00	A. R. Boerner, Cedarburg..	100 00
Clarence Hill, Pt. Washington	17,500 00	Geo. H. Crowns, Port Washington	500 00
Edith C. Hill, Ripon.....	2,000 00	Wm. Schmidler, Port Washington	200 00
Florence M. Henry, Pt. Washington	1,000 00	E. L. Eastman, Saukville..	100 00
Carrie B. Hill, Pt. Washington	1,000 00	Wm. C. Mitchell, Port Washington	100 00
H. E. Henry, Kewaskum..	2,000 00	Geo. Poull, Port Washington	100 00
John Gilson, Pt. Washington	1,200 00	N. E. Wilson, Port Washington	200 00
T. A. Boerner, Pt. Washington	400 00	A. H. Kuhl, Port Washington	400 00
H. C. Boerner, Pt. Washington	1,000 00	Wm. Ahlhauser, Port Washington	200 00
C. M. Groschmidt, Port Washington	100 00	H. L. Coe, Port Washington	200 00
J. M. Bostwick, Port Washington	1,000 00	J. B. Martin, Port Washington	100 00
O. H. Stelling, Port Washington	100 00	J. R. Dennett, Port Washington	300 00
F. A. Dennett, Port Washington	200 00	Edward Barrellman, Port Washington	100 00
John E. Gilson, Port Washington	200 00	Chas. F. Labahn, Port Washington	1,000 00
G. A. Zinke, Saukville....	200 00	Total	\$50,000 00

Potosi—Potosi State Bank.

ADAM SCHUMACHER, President.
P. J. SEIPPTEL, Vice President.

C. J. RAGATZ, Cashier.

DIRECTORS.

T. H. Runkel,
W. Vyverberg, Sr.,
A. Schumacher,
P. J. Seippel,
S. C. Peaslee.

John Ringland,
Geo. H. Lewis,
W. H. Thomas,
H. E. Coons.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$84,361 55	Capital stock paid in.....	\$10,000 00
Overdrafts	203 50	Surplus fund.....	500 00
U. S. state, municipal and other bonds.....	13,800 00	Undivided profits, less cur- rent expenses and taxes paid	1,014 43
Banking house.....	2,500 00	Individual deposits, subject to check.....	10,893 71
Furniture and fixtures....	2,283 81	Demand certificates of de- posit	7,427 77
Due from approved reserve banks	15,253 54	Time certificates of deposit	72,218 33
Gold coin.....	1,125 00	Savings deposits.....	22,239 98
Silver coin.....	1,014 85		
U. S. and national currency	3,552 00		
Nickels and cents.....	199 97		
Total	\$124,294 22	Total	\$124,294 22

NAMES OF STOCKHOLDERS.

E. A. Berge, Potosi	\$200 00	John Fecht, Potosi	100 00
John C. Boleyn, Sherrill, Ia.	300 00	Adam Schumacher, Potosi.	1,500 00
H. E. Coons, Potosi.....	300 00	P. J. Seippel, Dubuque, Ia.	1,700 00
J. H. Coons, Potosi.....	700 00	J. J. Stelpflug, Potosi....	100 00
J. H. Doser, Potosi.....	500 00	W. H. Thomas, Potosi.....	300 00
B. F. Franke, Prairie du Chien	200 00	Nick Twhig, Potosi.....	100 00
Mrs. K. Fure, Potosi	100 00	Wm. W. Vyverberg, Dubuque, Ia	500 00
Geo. A. Keefer, Sherrill, Ia.	300 00	Joseph Vogelsberg, Potosi..	200 00
Nick Kunz, Sherrill, Ia....	100 00	Kate Welsh, Potosi.....	200 00
Geo. H. Lewis, Potosi.....	500 00	Wm. F. Westing, Potosi....	100 00
S. C. Peaslee, East Du- buque, Ill.	500 00	Wm. Vyverberg, Sr., Specht's Ferry, Ia.	500 00
C. J. Ragatz, Potosi.....	600 00		
John Ringland, Potosi	100 00		
T. H. Runkel, Potosi.....	300 00	Total	\$10,000 00

Poynette—Bank of Poynette.

A. J. JAMIESON, President.
J. C. JAMIESON, Vice President.

H. P. JAMIESON, Cashier.

DIRECTORS.

A. J. Jamieson,
J. C. Jamieson,

H. P. Jamieson.

Statement December 3, 1907.

Resources.	Liabilities.
Loans and discounts..... \$125,521 54	Capital stock paid in..... \$6,000 00
Overdrafts 5,381 55	Surplus fund 3,500 00
U. S., state, municipal and other bonds..... 2,000 00	Undivided profits, less cur- rent expenses and taxes paid 761 70
Banking house..... 6,000 00	Individual deposits, subject to check..... 42,518 23
Furniture and fixtures... 1,490 00	Time certificates of deposit 119,322 69
Due from approved reserve banks 17,557 33	
Due from other banks..... 7,898 66	
Gold coin..... 2,600 00	
Silver coin..... 1,178 54	
U. S. and national currency 2,475 00	
Total <u>\$172,102 62</u>	Total <u>\$172,102 62</u>

NAMES OF STOCKHOLDERS.

H. P. Jamieson, Poynette..	\$2,000 00	J. C. Jamieson, Poynette..	2,000 00	
A. J. Jamieson, Poynette..	2,000 00			
		Total	\$6,000 00	

Declaration of unlimited individual responsibility filed by stockholders, August 26th, 1903, under Section 46, Chapter 2, Banking Law.

Prairie du Chien—Bank of Prairie du Chien.

CHAS. GRELLE, President.
LAWRENCE CASE, Vice President.

HENRY OTTO, Cashier.
A. G. KIESER, Asst. Cashier.

DIRECTORS.

Charles Grelle,
Atley Peterson,
Joseph Wachute,

Lawrence Case,
O. G. Munson,
W. R. Graves.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$165,816 68	Capital stock paid in.....	\$30,000 00
Overdrafts	2,612 73	Surplus fund.....	4,000 00
U. S., state, municipal and other bonds	12,3945 00	Undivided profits, less cur- rent expenses and taxes paid	2,191 90
Furniture and fixtures....	2,146 26	Individual deposits, subject to check.....	71,674 05
Due from approved reserve banks	28,927 71	Time certificates of deposit	225,216 21
Due from other banks....	5,343 46	Cashier's checks outstand- ing	416 00
Checks on other banks and cash items	200 28		
Gold coin.....	635 00		
Silver coin.....	305 40		
U. S. and national currency	4,479 00		
Nickels and cents.....	86 64		
Total	\$333,498 16	Total	\$333,498 16

NAMES OF STOCKHOLDERS.

Charles Grelle, Prairie du Chien.....	\$4,500 00	S. A. Beach and Horace Beach, Prairie du Chien.	250 00
Joseph Wachute, Prairie du Chien	1,250 00	Henry Casson, Washington, D. C.	2,000 00
Henry Otto, Prairie du Chien	9,500 00	Joseph Kidd, Glen Haven.	2,250 00
Lawrence Case, Prairie du Chien	750 00	W. C. Stone, Watertown..	1,500 00
S. N. Bisbee, Chicago, Ill...	750 00	O. G. Munson, Viroqua ...	1,500 00
D. T. Horsfall, Prairie du Chien	1,000 00	C. A. Stringer, Munnsville, N. Y.	2,250 00
A. G. Kieser, Prairie du Chien	750 00	Atley Peterson, Soldiers Grove	750 00
W. R. Graves, Prairie du Chien	500 00	G. A. Kaeppler, La Crosse.	500 00
		Total	\$30,000 00

Prairie du Chien—Crawford County Bank.

M. MENGES, President.
L. CORNELIUS, Vice President.

E. C. AMANN, Cashier.

DIRECTORS.

M. Menges,
L. Cornelius,
J. W. Paris,
J. A. Haggerty,

G. A. Kaeppler,
Henry Schrader,
C. E. Alder.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$180,220 71	Capital stock paid in.....	\$30,000 00
Overdrafts	143 06	Surplus fund.....	3,000 00
U. S., state, municipal and other bonds.....	14,695 00	Undivided profits, less cur- rent expenses and taxes paid	6,208 74
Furniture and fixtures....	1,520 18	Due to banks—deposits... ..	8,868 81
Due from approved reserve banks	27,738 36	Individual deposits, subject to check	43,945 46
Checks on other banks and cash items.....	3,221 00	Time certificates of deposit	140,422 54
Gold coin.....	2,100 00	Cashier's checks outstand- ing	957 37
Silver coin.....	1,700 00		
U. S. and national currency	1,973 00		
Nickels and cents.....	91 61		
Total	<u>\$233,402 92</u>	Total	<u>\$233,402 92</u>

NAMES OF STOCKHOLDERS.

M. Menges, Prairie du Chien	\$2,750 00	Thomas A. Welsh, Prairie du Chien	200 00
L. Cornelius, Prairie du Chien	500 00	Fred E. Garrow, Wauzeka	100 00
Eugene C. Amann, Prairie du Chien	1,500 00	Nina S. Dousman, Prairie du Chien	300 00
Henry Schrader, Prairie du Chien	500 00	Frank Vaneck, Prairie du Chien	150 00
John W. Paris, Prairie du Chien	200 00	Albert Cecka est., Prairie du Chien	200 00
Gronert & Bittner, Prairie du Chien	500 00	Wm. M. Evans, Prairie du Chien	100 00
Edward Rogers, Prairie du Chien	500 00	Geo. Kiefner, Bleecker... ..	200 00
P. J. McCaffrey, Prairie du Chien	500 00	J. M. Kelley, Seneca.....	500 00
Mary E. Stanton, Prairie du Chien	1,700 00	Geo. H. Gordon, La Crosse	500 00
Fred S. Clinton, Prairie du Chien	100 00	C. E. Campbell, Eastman..	300 00
		Johnson & Dragne, Ferry- ville	250 00
		A. Tulloch, Victory.....	500 00
		J. A. Haggerty, Ferryville..	2,000 00

NAMES OF STOCKHOLDERS—Continued.

W. R. Graves, Prairie du Chien	750 00	Bertha S. Kaeppler, La Crosse	100 00
B. Rosenthal, Prairie du Chien	1,100 00	Charles Ott, Genoa.....	300 00
F. H. Poehler, Prairie du Chien	200 00	A. A. James, Retreat.....	250 00
Mrs. Ellen Murphy, Prairie du Chien	100 00	Jos. C. Dunn, Cross Plains	600 00
Quilligan & Vodicka, Prairie du Chien.....	600 00	Frank Strupp, Coon Valley	1,000 00
Wm. Snell, Prairie du Chien	150 00	G. A. Kaeppler, La Crosse	3,750 00
Louis P. Schuman, Oconomowoc	250 00	S. L. McVey, La Crosse...	250 00
C. T. Garvey, Prairie du Chien	450 00	Matt. Newburg, La Crosse.	250 00
Jno. and Emma Bielow, Bridgeport	250 00	B. F. Franke, La Crosse...	500 00
C. E. Alder, Eastman.....	1,500 00	J. I. Lamb, La Crosse....	600 00
D. F. Horsfall, Prairie du Chien	500 00	Casper Newburg, La Crosse	500 00
		Charles H. Schwelzer, La Crosse	600 00
		H. A. Kaeppler, Scotland, S. Dakota	1,000 00
		Rev. P. Becker, Prairie du Chien	400 00
		Total	\$30,000 00

Prairie du Sac—The Sauk Bank.

J. S. TRIPP, President.
C. I. KINDSCHI, Vice President.

O. E. STONE, Cashier.
M. A. REYNOLDS, Asst. Cashier.

DIRECTORS.

J. S. Tripp,
C. I. Kindschi,

O. E. Stone.

Statement December 3, 1907.

Resources.	Liabilities.
Loans and discounts..... \$218,350 33	Capital stock paid in..... \$25,000 00
Overdrafts..... 54 55	Surplus fund..... 5,000 00
Furniture and fixtures.... 1,769 75	Undivided profits, less current expenses and taxes paid..... 4,340 62
Due from approved reserve banks..... 8,196 81	Individual deposits, subject to check..... 72,198 08
Due from other banks.... 4,896 80	Demand certificates of deposit..... 7,675 63
Checks on other banks and cash items..... 22 90	Time certificates of deposit..... 126,099 89
Gold coin..... 5,560 00	
Silver coin..... 559 50	
U. S. and national currency..... 835 00	
Nickels and cents..... 68 58	
Total..... <u>\$240,314 22</u>	Total..... <u>\$240,314 22</u>

NAMES OF STOCKHOLDERS.

J. S. Tripp, Prairie du Sac..... \$8,333 33+	C. I. Kindschi, Prairie du Sac..... \$8,333 33+
O. E. Stone, Prairie du Sac..... 8,333 33+	Total..... \$25,000 00

Prentice—Bank of Prentice.

P. R. MINAHAN, President.
G. B. REEDAL, Vice President.

F. E. MORNER, Cashier.

DIRECTORS.

W. K. Parkinson,
G. B. Reedal,

P. R. Minahan.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$37,135 15	Capital stock paid in.....	\$5,000 00
Overdrafts	1,079 25	Surplus fund.....	1,000 00
Furniture and fixtures....	1,500 00	Undivided profits, less cur- rent expenses and taxes	
Due from approved reserve banks	966 88	paid	500 14
Checks on other banks and cash items.....	1,431 53	Due to banks—deposits....	284 24
Gold coin.....	70 00	Individual deposits, subject to check.....	15,006 99
Silver coin.....	705 25	Time certificates of deposit	17,497 31
U. S. and national currency	1,376 00	Savings deposits	5 00
Nickels and cents.....	120 08	Notes and bills re-dis- counted	5,090 46
Total	\$44,384 14	Total	\$44,384 14

NAMES OF STOCKHOLDERS.

G. B. Reedal, Phillips.....	\$1,000 00	W. K. Parkinson, Phillips.....	500 00
P. R. Minahan, Milwaukee	1,500 00		
P. E. Reedal, Milwaukee...	2,000 00	Total	\$5,000 00

Prescott—Bank of Prescott.

F. H. WELLCOME, President.
DANIEL J. DILL, Vice President.

EDWARD LONGWORTH, Cashier.

DIRECTORS.

F. H. Wellcome,
Daniel J. Dill,
Edward Longworth,
H. B. McCray,

Geo. S. Hollister,
H. C. Cotton,
H. L. Platte.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$73,529 08	Capital stock paid in.....	\$10,000 00
Overdrafts.....	210 87	Surplus fund.....	2,500 00
Furniture and fixtures....	1,793 33	Undivided profits, less cur-	
Due from approved reserve		rent expenses and taxes	
banks.....	33,385 72	paid.....	1,587 95
Due from other banks....	221 89	Individual deposits, subject	
Checks on other banks and		to check.....	39,282 99
cash items.....	293 25	Demand certificates of de-	
Gold coin.....	230 00	posit.....	8,448 94
Silver coin.....	348 00	Time certificates of deposit	49,645 31
U. S. and national currency	2,623 00	Savings deposits.....	1,278 64
Nickels and cents.....	108 69		
Total	<u>\$112,743 83</u>	Total	<u>\$112,743 83</u>

NAMES OF STOCKHOLDERS.

F. H. Wellcome, Minneap-	\$500 00	Union Investment Co., Min-	
olls, Minn.		neapolis, Minn.	5,000 00
Edward Longworth, Pres-	2,500 00	Theodore Cook, Hastings,	
cott		Minn.	200 00
George S. Hollister, Pres-	200 00	H. F. Struve, Prescott....	200 00
cott		H. C. Cotton, Prescott....	100 00
O. C. Hollister, Prescott.	200 00	Fred. Bletsoe, Prescott ...	100 00
Daniel J. Dill, Prescott..	200 00	Sarah S. Dill, Prescott....	400 00
H. B. McCray, Prescott...	200 00	G. M. Dill, Prescott.....	100 00
H. L. Platte, Prescott ...	100 00		
		Total	<u>\$10,000 00</u>

Princeton—Princeton State Bank.

E. D. MORSE, President.
G. A. KRUEGER, Vice President.

H. J. MAXWELL, Cashier.

DIRECTORS.

E. D. Morse,
S. E. Mackowski,
W. J. Mesick,
Frank Mueller,

G. A. Krueger,
H. J. Maxwell,
Chas. Nickodem.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$242,643 41	Capital stock paid in.....	\$30,000 00
Overdrafts.....	3,417 28	Surplus fund.....	8,000 00
U. S., state, municipal and other bonds.....	4,960 00	Undivided profits, less cur- rent expenses and taxes paid.....	4,166 24
Stocks and other securities	325 00	Due to banks—deposits..	376 56
Banking house.....	6,543 05	Dividends unpaid.....	45 00
Furniture and fixtures....	1,930 81	Individual deposits, subject to check.....	26,776 70
Due from approved reserve banks.....	34,234 54	Time certificates of deposit	238,123 16
Due from other banks....	6,951 10	Savings deposits.....	11,465 00
Checks on other banks and cash items.....	61 48		
Gold coin.....	5,485 00		
Silver coin.....	4,100 20		
U. S. and national currency	8,174 00		
Nickels and cents.....	126 79		
Total	\$318,952 66	Total	\$318,952 66

NAMES OF STOCKHOLDERS.

Aug. Affeldt, Markesan, R. F. D. No. 4.....	\$100 00	Chas. T. Dahlke, Neshkoro	1,000 00
Frank W. Borsack, Prince- ton.....	100 00	Mrs. Chas. Elmsge, Prince- ton.....	100 00
Ludwig Bucholz, Montello.	200 00	Mrs. Celia Frank, Prince- ton.....	300 00
Aug. Bukowski, Princeton.	100 00	Mrs. Eliz. Foster, Fond du Lac.....	500 00
John H. Burns, Marshfield	500 00	E. T. Frank, Princeton...	200 00
Miss Minnie Briese, Mont- ello.....	200 00	F. W. Giese, Princeton...	100 00
John J. Bartol, Princeton.	100 00	Frank L. Giese, Princeton	100 00
W. G. Bucholz, Montello...	100 00	Ludwig Gurke, Germania..	100 00
F. E. Clark, Appleton....	100 00	Herman Gorr, Princeton..	100 00
Thos. Cavanaugh, Neshkoro	100 00	G. W. Grann, Montello....	200 00
John Cavanaugh, Neshkoro	100 00	Miss Tillie Henke, Neshkoro	100 00

NAMES OF STOCKHOLDERS—Continued.

Willis S. Haigh, Green Lake	300 00	Mrs. C. E. Nye, Princeton.	100 00
Mrs. J. E. Hennig, Princeton	100 00	Miss Eva Nye, Princeton..	200 00
J. E. Hennig, Princeton...	200 00	Geo. Nelson, Stevens Point	2,000 00
J. W. Johnson, Neshkoro...	200 00	Fred Nickodem, Princeton	100 00
Ray Johnson, Neshkoro...	100 00	Geo. Oyster, Ripon.....	300 00
Earl Johnson, Neshkoro...	100 00	Herman Oelke, Princeton..	100 00
Miss Emma Kleinert, Markesan	100 00	Thos. Olscheske, Princeton	200 00
H. E. Kleinert, Markesan.	100 00	H. K. Priest, Packwaukee.	1,100 00
Gottlieb Knaack, Montello	100 00	C. E. Pierce, Germania....	200 00
G. A. Krueger, Princeton.	700 00	John S. Pahl, Princeton...	200 00
Frank I. Kiawitter, Princeton	200 00	L. A. Pomeroy, Amherst...	2,000 00
Mrs. E. V. Long, Juneau...	300 00	G. J. Racek, Princeton....	500 00
Mrs. Alma Lucck, Princeton	100 00	Frank Shurpit, Princeton..	200 00
Andrew Losinski, Princeton	200 00	Jul. A. Schalow, Montello.	100 00
Otto Lunow, Princeton....	200 00	Jas. M. Stimson, Princeton	200 00
O. R. Luedtke, Princeton.	100 00	Frank F. Spooner, Princeton	100 00
Mrs. S. E. Morse, Princeton	400 00	ton	100 00
J. F. & S. E. Morse, Princeton	400 00	Aug. Thiel, Neshkoro.....	100 00
Rufus McKenney, Princeton	300 00	Teske & Zierke, Princeton.	200 00
W. J. Mesick, Princeton...	200 00	Alfred Wanke, Princeton.	200 00
Mackowski Bros., Princeton	200 00	J. C. Weller, Ripon.....	500 00
A. A. Manthey, Princeton..	100 00	Wm. Wyse, Sr., Princeton	100 00
J. H. Manthey, Princeton..	100 00	Fred Welk, Markesan.....	500 00
Arthur Mueller, Princeton.	100 00	Herman Wanke, Princeton	200 00
Frank Mueller, Princeton.	500 00	Mrs. Marie Wicks, Princeton	700 00
F. H. Mechtel, Princeton..	100 00	ton	500 00
Henry J. Maxwell, Princeton	5,900 00	Arthur P. Wicks, Rockford,	500 00
Elmer D. Morse, Princeton	2,200 00	Ill.	100 00
Chas. Nickodem, Princeton	400 00	Frank J. Wolff, Fond du	100 00
John Nowacki, Princeton..	100 00	Lac	100 00
		Mrs. E. V. Warren, Juneau	300 00
		Mrs. H. A. Whittemore,	400 00
		Princeton	
		Total	\$30,000 00

Racine—Commercial and Savings Bank of Racine.

B. HINRICHS, President.
M. HIGGINS, Jr., Vice President.

C. R. CARPENTER, Cashier.
B. R. JONES, Asst. Cashier.

DIRECTORS.

B. Hinrichs,
F. M. Knapp,
Leo. A. Peil,
C. M. Dietrich,
John Dixon,
H. G. Mitchell,

J. Hocking,
P. B. Nelson,
L. J. Elliott,
M. Higgins, Jr.,
H. J. Smith,
C. R. Carpenter,
A. H. Hulett.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts...	\$1,258,642 67	Capital stock paid in...	\$100,000 00
Overdrafts	18,244 45	Surplus fund.....	50,000 00
Stocks and other securi- ties	45,637 52	Undivided profits, less current expenses and taxes paid.....	72,305 57
Due from approved re- serve banks.....	81,257 76	Due to banks—deposits.	4,870 97
Due from other banks...	6,752 41	Individual deposits, sub- ject to check.....	466,251 52
Checks on other banks and cash items.....	111 38	Demand certificates of deposit	198,673 02
Exchanges for clearing house	11,789 80	Savings deposits.....	624,936 97
Gold coin	42,202 50	Certified checks.....	2,158 25
Silver coin	8,781 80	Cashier's checks out- standing	8,758 34
U. S. and national cur- rency	60,301 00	Notes and bills re-dis- counted	6,365 51
Nickels and cents.....	598 86		
Total	\$1,534,320 15	Total	\$1,534,320 15

NAMES OF STOCKHOLDERS.

Mrs. Celia Alshuler, Racine	\$1,000 00	C. R. Carpenter, Racine..	17,000 00
Flora Apple estate, North Cape	1,000 00	C. R. Carpenter, trustee, Racine	1,000 00
E. B. Adams, Racine....	500 00	Mrs. C. R. Carpenter, Ra- cine	300 00
B. R. Adams, Racine....	500 00	James Craig, Racine	900 00
Stephen Bull, Racine....	3,000 00	M. Colbert, Racine	500 00
Mrs. Belle Bull, Racine ..	1,500 00	W. H. Coonley, Racine....	300 00
Lizzie A. Bliss, Racine....	600 00	C. M. Dietrich, Racine ...	500 00
W. E. Buckingham, Chi- cago, Ill.	500 00	John Dixon, Racine.....	1,500 00
M. F. Butters, Ludington, Mich.	1,000 00	Jessie E. Deacon, Racine.	200 00
Mrs. M. R. Butters, Lud- ington, Mich	500 00	E. R. Evans estate, Racine	500 00
		Mrs. Lucy Emerson, Racine	4,000 00
		L. J. Elliott, Racine	1,000 00

NAMES OF STOCKHOLDERS—Continued.

O. J. Evans, Racine.....	2,000 00	Theo. Kerner, Milwaukee..	500 00
Mrs. M. R. Falk, Racine..	300 00	C. L. Lingsweiler, Racine..	200 00
Mary C. Gilman, Racine..	500 00	W. H. Lingsweiler, Racine	500 00
Louis A. Gould, Los Ange-		Frank Marshall, Racine ..	2,500 00
les, Cal.	100 00	H. G. Mitchell, Racine...	400 00
E. O. Hand, Racine.....	5,000 00	Marie Mitchell, Racine...	100 00
B. Hinrichs, Racine.....	11,500 00	H. F. Mueller, Racine....	500 00
G. H. Hinrichs, Racine ...	1,100 00	P. B. Nelson, Racine.....	500 00
M. Higgins, Racine.....	6,000 00	Mrs. A. J. Palica, Racine..	200 00
J. Hocking, Racine.....	500 00	L. A. Pell, Racine.....	1,000 00
Mrs. W. J. Harvey, Racine	500 00	R. T. Robinson, Racine...	2,500 00
Georgiana Huribut, Racine	300 00	H. D. Robinson, Racine...	500 00
W. J. Hopkins, Racine ...	200 00	Mary L. Richards, Racine	500 00
M. K. Hagaman, Racine...	200 00	David Rowland, Racine ..	500 00
C. K. Ingersoll, Monrovia,		Rose S. Sears, Racine....	500 00
Cal.	5,000 00	C. D. Smith, Racine.....	400 00
B. R. Jones, Racine.....	500 00	H. J. Smith, Racine.....	500 00
D. R. Jones, Racine.....	500 00	Andrew Simonson, Racine..	2,000 00
L. E. Jones, Racine.....	1,000 00	Mrs. R. Trist, Racine....	2,000 00
John H. Jones, Racine...	500 00	R. F. Wickham, Racine...	400 00
T. W. Johnson, Racine.....	500 00	J. T. Wentworth, Racine..	1,000 00
W. F. Jackson, Racine....	2,200 00	Annie O. Walrath, Racine..	1,000 00
F. M. Knapp, Racine....	3,000 00	A. H. Hulett, Racine.....	500 00
Mrs. Ida Knoblock, Racine	300 00	Milton Knoblock, Racine..	300 00
Mrs. J. W. Dalman, Chi-			
cago, Ill.	1,500 00	Total	\$100,000 00

Randolph—Randolph State Bank.

FRED. L. WARNER, President.
A. L. GILMORE, Vice President.

E. W. BRANDEL, Cashier.

DIRECTORS.

Fred. L. Warner,
A. L. Gilmore,
E. W. Brandel,
W. R. Owen,

Henry Hutchinson,
Morgan Jones,
Edward Pugh.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$192,818 99	Capital stock paid in.....	\$25,000 00
Overdrafts	3,837 18	Surplus fund.....	12,000 00
U. S. state, municipal and other bonds.....	12,112 00	Undivided profits, less cur- rent expenses and taxes paid	5,456 74
Banking house.....	4,334 48	Individual deposits, subject to check.....	73,275 54
Furniture and fixtures....	2,066 38	Demand certificates of de- posit	457 25
Due from approved reserve banks	50,417 01	Time certificates of deposit	166,483 50
Gold coin.....	9,405 00		
Silver coin.....	1,681 99		
U. S. and national currency	6,000 00		
Total	\$282,673 03	Total	\$282,673 03

NAMES OF STOCKHOLDERS.

Fred L. Warner, Randolph	\$1,000 00	Annie E. Davis, Randolph.	1,000 00
E. D. Evans estate, Los Angeles, Cal.	2,000 00	Ed. T. Roberts, Randolph.	500 00
H. Hutchinson, Randolph.	1,000 00	E. J. Hughes, Fox Lake..	850 00
Edward Davis, Randolph..	2,000 00	Harriett A. Hughes, Bran- don	400 00
Christian Schmidt, Ran- dolph	500 00	Mary E. Jones, Randolph	450 00
E. W. Brandel, Randolph..	1,700 00	Wm. Foulkes, Kansas City, Kas.	300 00
Joseph Hunt, Randolph...	500 00	Thomas T. Jones, Randolph	2,500 00
Joseph Baier, Randolph...	300 00	Daniel D. Jones, Aberdeen, S. D.	1,500 00
J. W. Power, Fox Lake..	1,500 00	John F. Jones, Antigo....	500 00
Thos. R. Roberts, Fox Lake	500 00	Thomas Rees, Oshkosh ...	1,000 00
Edward Pugh, Randolph..	500 00	A. L. Gilmore, Randolph..	1,000 00
Morgan Jones, Randolph..	1,000 00	H. H. Williams, Randolph	500 00
John Jones (Hafod), Ran- dolph	1,000 00	Total	\$25,000 00
Wm. R. Owen, Randolph..	1,000 00		

Random Lake—State Bank of Random Lake.

JAMES LEAHY, President.
M. N. ALTENHOFEN, Vice President.

D. M. ROSENHEIMER, Cashier.

DIRECTORS.

James Leahy,
M. N. Altenhofen,

D. M. Rosenheimer.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$87,557 11	Capital stock paid in.....	\$10,000 00
Banking house.....	1,977 60	Surplus fund.....	1,000 00
Furniture and fixtures....	1,546 35	Undivided profits, less current expenses and taxes paid	2,501 04
Due from approved reserve banks	16,731 91	Individual deposits, subject to check.....	40,143 33
Checks on other banks and cash items.....	544 69	Demand certificates of deposit	2,445 65
Gold coin.....	5,145 00	Time certificates of deposit	51,245 49
Silver coin.....	239 30	Savings deposits.....	13,309 80
U. S. and national currency	6,834 00		
Nickels and cents.....	69 35		
Total	<u>\$120,645 31</u>	Total	<u>\$120,645 31</u>

NAMES OF STOCKHOLDERS.

James Leahy, Random Lake	\$500 00	R. Frauenheim, Random Lake	100 00
H. Becker, Random Lake ..	100 00	Henry Paunier Sr., Random Lake	100 00
T. E. Malloy, Random Lake	500 00	D. M. Rosenheimer, Random Lake	5,000 00
Mich. Hoffmann, Random Lake	500 00	Ed. Woog, Random Lake..	100 00
M. B. Heinen, Random Lake	100 00	Victor Hustung, Random Lake	1,500 00
W. F. Wilk, Random Lake .	100 00	Carl Hamm, Random Lake..	500 00
J. P. Altenhofen, Random Lake	100 00	W. J. Bichler, Random Lake	100 00
Mrs. D. M. Rosenheimer, Random Lake	100 00	Thos. Bichler, Random Lake	100 00
M. N. Altenhofen, Random Lake	500 00	Total	<u>\$10,000 00</u>

Readstown—Readstown Bank.

A. H. WARD, President.

EDGAR EWERS, Cashier.

DIRECTORS.

A. H. Ward,
Edgar Ewers,

Jennie Ewers.
M. M. Ward.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$20,458 48	Capital stock paid in.....	\$5,000 00
Overdrafts	137 43	Undivided profits, less cur-	
Stocks and other securities	100 00	rent expenses and taxes	
Banking house.....	1,000 00	paid	1 22
Furniture and fixtures....	527 50	Individual deposits, subject	
Due from approved reserve		to check.....	9,666 82
banks	465 80	Demand certificates of de-	
Checks on other banks and		posit	11,773 32
cash items	68 66		
Gold coin.....	185 00		
Silver coin.....	806 00		
U. S. and national currency	2,625 00		
Nickels and cents.....	67 49		
Total	\$26,441 36	Total	\$26,441 36

NAMES OF STOCKHOLDERS.

A. H. Ward, Readstown...	\$2,400 00	Jennie Ewers, Mason City,	
Edgar Ewers, Mason City,		Iowa	100 00
Iowa	2,400 00	M. M. Ward, Readstown...	100 00
		Total	\$5,000 00

Redgranite—Redgranite State Bank.

J. M. KOESER, President.
HENRY DEHDE, Vice President.

W. D. BRADY, Cashier.

DIRECTORS.

Wm. Bannerman,
Henry Dehde,
J. M. Kooser,
Aug. Matz,
John Nigbar,

L. M. Scobie,
S. S. Shaff,
Chas. Tice,
B. E. Upton.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$41,539 20	Capital stock paid in.....	\$10,000 00
Overdrafts	36 72	Undivided profits, less current expenses and taxes paid	479 36
Furniture and fixtures.....	1,361 43	Individual deposits, subject to check.....	14,987 88
Due from approved reserve banks	6,095 56	Time certificates of deposit	20,630 43
Due from other banks.....	521 54	Savings deposits.....	12,483 55
Checks on other banks and cash items.....	111 12		
Gold coin.....	325 00		
Silver coin.....	1,307 30		
U. S. and national currency	7,207 00		
Nickels and cents.....	76 35		
Total	<u>\$58,581 22</u>	Total	<u>\$58,581 22</u>

NAMES OF STOCKHOLDERS.

Henry Dehde, Oshkosh..	\$500 00	J. P. Piechowski, Redgranite	100 00
Aug. M. Anderson, Wautoma	100 00	Geo. Pynchon, Spring Lake	100 00
Andrew Averson, Redgranite	100 00	C. Ross, Oshkosh.....	500 00
C. F. Appley, Winnebago..	200 00	John Reed, Redgranite ..	100 00
Gard. Berray, Redgranite	100 00	John Simpson, California Jct., Iowa	100 00
Wm. Bannerman, Redgranite	200 00	L. M. Scobie, Redgranite..	200 00
E. R. Barnard, Redgranite	100 00	S. S. Shaff, Redgranite ..	100 00
T. C. Bonnell, Redgranite	100 00	August Swanke, Oshkosh.	200 00
Harry Carter, Redgranite	100 00	Geo. Tice, Redgranite ..	100 00
Myron Carpenter, Redgranite	100 00	Miss Emma Tice, Redgranite	100 00
J. H. Dedrick, Redgranite.	100 00	Upton & Son, Redgranite ..	200 00
R. H. Edwards, Oshkosh..	700 00	Mrs. Susan Gunz, Oshkosh	200 00
Carley & McFarland, Redgranite	100 00	A. R. Chipman, Redgranite	200 00
John Emigh, Spring Lake.	100 00	Mrs. Lizzie Witzel, Oshkosh	500 00
A. M. Gogin, Redgranite..	100 00	John Nigbar, Redgranite..	200 00
B. A. Jackling, Redgranite	100 00	Mrs. Tillie M. Krebs, Kaukauna	100 00
J. M. Kooser, Oshkosh....	1,000 00	Geo. Miller, Winneconne..	200 00
Henry Kossel, Oshkosh....	500 00	Wm. D. Brady, Redgranite	200 00
Lueck Bros., Redgranite..	100 00	Noel Kooser, Oshkosh....	100 00
Otto Lungwitz, Redgranite	100 00	Altie B. Barnard, Redgranite	100 00
J. J. Lloyd, Oshkosh.....	200 00	Frank Tice, Redgranite....	100 00
J. E. Morgan, Oshkosh....	500 00	Ettie Tice, Redgranite....	100 00
John Mulva, Oshkosh....	300 00	F. W. Carley, Redgranite.	100 00
August Matz, Redgranite..	500 00		
Marshall Bros., Redgranite	100 00	Total	<u>\$10,000 00</u>

Reedsburg—Reedsburg Bank.

R. P. PERRY, President.

W. F. WINCHESTER, Cashier.
OTTO KRAUSE, Asst. Cashier.

DIRECTORS.

M. M. Rudd,
R. P. Perry,

W. F. Winchester.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$371,055 72	Capital stock paid in.....	\$50,000 00
Overdrafts	1,061 12	Surplus fund.....	10,000 00
U. S., state, municipal and other bonds	13,300 00	Undivided profits, less cur- rent expenses and taxes paid	9,557 70
Banking house.....	4,250 00	Due to banks—deposits...	1,347 80
Due from approved reserve banks	68,255 21	Individual deposits, subject to check.....	108,901 80
Due from other banks....	712 30	Demand certificates of de- posit	5,160 24
Checks on other banks and cash items.....	1,559 53	Time certificates of deposit	280 665 67
Gold coin.....	4,016 00	Savings deposits.....	8,806 36
Silver coin.....	2,046 60		
U. S. and national currency	8,117 00		
Nickels and cents.....	66 09		
Total	<u>\$474,439 57</u>	Total	<u>\$474,439 57</u>

NAMES OF STOCKHOLDERS.

M. M. Rudd, Reedsburg...	\$33,000 00	W. F. Winchester, Reeds- burg	5,000 00
R. P. Perry, Reedsburg...	10,000 00		
Otto Krause, Reedsburg...	2,000 00	Total	<u>\$50,000 00</u>

Reedsburg—The Citizens Bank.

GEO. T. MORSE, President.
AUG. SIEFERT, Vice President.

WM. RIGGERT, Cashier.
H. W. RIGGERT, Asst. Cashier.

DIRECTORS.

Geo. T. Morse,
Aug. Siefert,

H. F. Schewe.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$196,895 10	Capital stock paid in.....	\$25,000 00
Overdrafts	696 61	Surplus fund.....	1,700 00
U. S., state, municipal and other bonds.....	1,025 00	Undivided profits, less cur- rent expenses and taxes paid	772 87
Furniture and fixtures....	2,773 00	Due to banks—deposits...	1,323 34
Due from approved reserve banks	18,483 79	Individual deposits, subject to check.....	44,105 05
Checks on other banks and cash items.....	245 52	Demand certificates of de- posit	5,211 94
Gold coin.....	6,800 00	Time certificates of deposit	162,903 62
Silver coin.....	485 50		
U. S. and national currency	13,604 00		
Nickels and cents.....	8 30		
Total	<u>\$241,016 82</u>	Total	<u>\$241,016 82</u>

NAMES OF STOCKHOLDERS.

Geo. T. Morse, Reedsburg.	\$10,000 00	E. A. Siefert, Reedsburg...	2,000 00
H. F. Schewe, Reedsburg..	5,000 00	Aug. Siefert, Reedsburg...	2,000 00
Wm. Riggert, Reedsburg...	2,000 00	Jno. Riggert, Logansville..	2,000 00
H. W. Riggert, Reedsburg.	2,000 00	Total	<u>\$25,000 00</u>

Reedsburg—The State Bank of Reedsburg.

JOHN P. STONE, President.
CHAS. A. ROOD, Vice President.

N. T. GILL, Cashier.
A. S. WINCKLER, Asst. Cashier.

DIRECTORS.

John P. Stone,
H. A. Darrow,
Martin Hickey,

F. A. Young,
Chas. A. Rood.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$434,013 57	Capital stock paid in.....	\$30,050 00
Overdrafts	128 41	Surplus fund.....	20,000 00
U. S., state, municipal and other bonds.....	29,826 80	Undivided profits, less cur- rent expenses and taxes paid	4,883 28
Furniture and fixtures....	3,095 35	Individual deposits, subject to check.....	25,178 31
Due from approved reserve banks	65,497 86	Demand certificates of de- posit	11,148 83
Due from other banks...	12,765 05	Time certificates of deposit	424,297 98
Checks on other banks and cash items.....	652 52	Savings deposits.....	34,851 77
Gold coin.....	5,560 00		
Silver coin.....	560 75		
U. S. and national currency	8,168 00		
Nickels and cents.....	91 86		
Total,	\$550,360 17	Total,	\$550,360 17

NAMES OF STOCKHOLDERS.

John P. Stone, Reedsburg.	\$3,000 00	Henry Vorlop, Reedsburg..	2,000 00
Chas. A. Rood, Reedsburg.	3,000 00	Martin Hickey, Reedsburg	3,000 00
W. B. Smith estate, Chi- cago, Ill.	3,000 00	Henry A. Darrow, Reeds- burg	2,000 00
John Crook, Whittier, Cal.	2,000 00	Frank Darrenougue, Reeds- burg	1,000 00
A. S. Winckler, Reedsburg	3,000 00	Fred A. Young, Reedsburg.	2,000 00
Jas. A. Stone, Reedsburg..	3,000 00	N. T. Gill, Reedsburg.....	1,000 00
Harriet E. Hager, Reeds- burg	1,000 00		
Jessie F. Hager, Reedsburg	1,000 00	Total	\$30,000 00

Reedsville—Reedsville State Bank.

G. A. ZUEHLKE, President.
N. A. O'ROURK, Vice President.

E. C. O'ROURK, Cashier.

DIRECTORS.

G. A. Zuehlke,
C. A. Gielow,

E. C. O'Rourke.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$18,539 00	Capital stock paid in.....	\$10,000 00
Banking house.....	2,500 00	Undivided profits, less current expenses and taxes paid	850 40
Furniture and fixtures....	650 00	Individual deposits, subject to check.....	9,275 88
Due from approved reserve banks	525 88	Time certificates of deposit	5,594 50
Gold coin.....	5 00		
Silver coin.....	1,136 65		
U. S. and national currency	2,325 00		
Nickels and cents.....	39 25		
	<hr/>		
Total	<u>\$25,720 78</u>	Total	<u>\$25,720 78</u>

NAMES OF STOCKHOLDERS.

G. A. Zuehlke, Hortonville	\$2,000 00	M. Sullivan, Welcome....	1,400 00
E. C. O'Rourke, Reedsville.	2,000 00	Irving Zuehlke, Hortonville	1,000 00
C. A. Gielow, Manitowoc..	500 00	B. J. Zuehlke, Appleton...	200 00
F. J. Bleick, Greenville..	1,000 00	C. J. Nenahls, Reedsville..	100 00
T. S. Cahill, Reedsville...	200 00	A. H. Rusch, Reedsville....	200 00
L. Falge, Reedsville.....	100 00	F. Frasch, Grimms.....	100 00
A. Zuehlke, Hortonville..	600 00		
N. A. O'Rourke, Reedsville.	600 00	Total	<u>\$10,000 00</u>

Reeseville—State Bank of Reeseville.

F. J. VENIE, President.
M. F. VENIE, Vice President.

JOS. O. MEYERS, Cashier.

DIRECTORS.

F. J. Venie,
M. F. Venie,

Jos. O. Meyers.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$36,416 72	Capital stock paid in.....	\$16,000 00
Overdrafts	76 55	Surplus fund.....	230 00
U. S., state, municipal and other bonds.....	5,000 00	Undivided profits	3,093 22
Banking house.....	3,000 00	Individual deposits, subject to check.....	15,768 71
Furniture and fixtures....	2,413 68	Demand certificates of de- posit.....	14,838 77
Due from approved reserve banks	5,381 58	Time certificates of deposit	10,924 70
Checks on other banks and cash items.....	87 80	Savings deposits.....	1,096 16
Exchanges for clearing house	2,500 00	Notes and bills re-dis- counted	2,500 00
Gold coin.....	2,270 00		
Silver coin.....	616 40		
U. S. and national currency	3,851 00		
Nickels and cents.....	56 94		
Expense	2,780 89		
Total	\$64,451 56	Total	\$64,451 56

NAMES OF STOCKHOLDERS.

F. J. Venie, Reeseville....	\$10,000 00	Jos. O. Meyers, Reeseville	1,000 00
M. F. Venie, Reeseville....	5,000 00	Total	\$16,000 00

Rewey—The Rewey State Bank.

C. I. CUSHMAN, President.
PIERCE NOLAN, Vice President.

O. G. REWEY, Cashier.
JEFF. W. REWEY, Asst. Cashier.

DIRECTORS.

A. C. Dietzman,
Pierce Nolan,

Thos. Bainbridge.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$26,368 72	Capital stock paid in.....	\$6,000 00
Overdrafts	513 61	Undivided profits, less cur- rent expenses and taxes paid	2,621 50
Due from approved reserve banks	13,988 52	Individual deposits, subject to check.....	20,588 26
Gold coin.....	2,600 00	Demand certificates of de- posit	6,343 39
Silver coin.....	400 00	Time certificates of deposit	12,821 09
U. S. and national currency	4,486 00		
Nickels and cents.....	17 39		
	<hr/>		
Total	<u>\$48,374 24</u>	Total	<u>\$48,374 24</u>

NAMES OF STOCKHOLDERS.

Pierce Nolan, Milflin.....	\$1,000 00	C. I. Cushman, Rewey ...	500 00
A. C. Dietzman, Rewey....	500 00	O. J. Rewey, Rewey	3,000 00
Thos. Bainbridge, Milflin..	1,000 00		
	<hr/>	Total	<u>\$6,000 00</u>

Rhineland—Merchants State Bank.

S. H. ALBAN, President.
E. O. BROWN, Vice President.

M. H. RAYMOND, Cashier.
L. A. LEADBETTER, Asst. Cashier.

DIRECTORS.

A. Stevwright,
W. E. Brown,
E. O. Brown,
S. H. Alban,
B. R. Lewis,

A. W. Shelton,
Paul Browne,
C. F. Barnes,
E. A. Edmonds.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$302,178 23	Capital stock paid in.....	\$50,000 00
Overdrafts	287 83	Surplus fund.....	15,000 00
U. S., state, municipal and other bonds.....	18,960 04	Undivided profits, less cur- rent expenses and taxes paid	39,320 51
Banking house.....	15,000 00	Dividends unpaid.....	70 00
Due from approved reserve banks	66,345 36	Individual deposits, subject to check.....	146,098 92
Checks on other banks and cash items.....	3,054 88	Demand certificates of de- posit	9,080 09
Exchanges for clearing house	366 14	Time certificates of deposit	155,132 04
Gold coin.....	6,350 00	Savings deposits.....	21,816 78
Silver coin	1,558 00	Certified checks.....	3 50
U. S. and national currency	18,548 00		
Nickels and cents.....	167 36		
Deposit box account.....	60 00		
Clearing house checks....	3,646 00		
Total	\$436,521 84	Total	\$436,521 84

NAMES OF STOCKHOLDERS.

M. H. Raymond, Rhine- lander	\$3,200 00	A. H. James estate, Rhine- lander	500 00
A. W. Brown, Rhineland	6,850 00	B. W. James, Rhineland.	500 00
W. E. Brown, Rhineland	6,850 00	George W. Porter, Rhine- lander	500 00
E. O. Brown, Rhineland	5,600 00	E. G. Squier, Rhineland	500 00
Clara S. Brown, Rhine- lander	1,600 00	Geo. W. Bishop estate, Rhineland	500 00
M. J. O'Reilly, Osceola	1,900 00	Mrs. F. H. Browne, Rhine- lander	3,400 00
S. H. Alban, Rhineland.	1,000 00	Geo. W. Mason, Madison	800 00
John Barnes, Madison	1,000 00	E. C. Sturdevant, Rhine- lander	500 00
H. L. McIndoe, Rhine- lander	500 00	F. A. Hildebrand, Rhine- lander	500 00
T. B. McIndoe, Rhine- lander	700 00	C. Didier, Rhineland	250 00
C. F. Barnes, Rhineland	600 00	May Brown, Rhineland...	4,000 00
Mrs. Juliet D. Brown, Rhineland	500 00	Helen Brown, Rhineland...	4,100 00
Mrs. Janette D. Fenelop, Weyauwega	500 00	Paul Browne, Rhineland.	100 00
A. Stevwright, Rhineland	500 00	E. A. Edmonds, Appleton..	1,000 00
Edith Brown, Rhineland	200 00	C. Didier, guardian, Rhine- lander	250 00
A. W. Shelton, Rhineland	600 00		
B. R. Lewis, Rhineland..	500 00	Total	\$50,000 00

Rice Lake—Barron County Bank.

N. W. BAILEY, President.
A. P. BERNARD, Vice President.

A. B. BAILEY, Cashier.

DIRECTORS.

N. W. Bailey,
A. B. Bailey,

A. P. Bernard.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$79,484 24	Capital stock paid in.....	\$10,000 00
Overdrafts	3,052 55	Surplus fund.....	1,000 00
Banking house.....	6,000 00	Undivided profits, less cur-	
Furniture and fixtures....	2,000 00	rent expenses and taxes	
Due from approved reserve		paid	339 45
banks	11,680 19	Individual deposits, subject	
Checks on other banks and		to check.....	42,448 25
cash items.....	4,364 55	Time certificates of deposit	66,326 70
Gold coin	5,545 00		
Silver coin.....	1,057 90		
U. S. and national currency	6,860 00		
Nickels and cents.....	69 97		
Total	<u>\$120,114 40</u>	Total	<u>\$120,114 40</u>

NAMES OF STOCKHOLDERS.

N. W. Bailey, Rice Lake..	\$6,000 00	A. P. Bernard, Rice Lake.	500 00
A. B. Bailey, Rice Lake..	3,500 00	Total	<u>\$10,000 00</u>

Rice Lake—Citizens State Bank of Rice Lake.

M. T. HOWARD, President.
SEWELL A. PETERSON, Vice Pres.

SEWELL A. PETERSON, Cashier.
J. H. WILZ, Asst. Cashier.

DIRECTORS.

Sewell A. Peterson,
M. T. Howard,

Helen S. Peterson.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$76,096 58	Capital stock paid in.....	\$10,000 00
Overdrafts	2,489 97	Surplus fund.....	210 00
Furniture and fixtures....	2,045 00	Undivided profits, less cur-	
Other real estate owned...	1,200 00	rent expenses and taxes	
Due from approved reserve		paid	703 28
banks	8,817 04	Individual deposits, subject	
Checks on other banks and		to check.....	34,843 80
cash items.....	1,691 13	Time and demand certifi-	
Gold coin.....	385 00	cates of deposit.....	51,738 01
Silver coin.....	574 45		
U. S. and national currency	3,995 00		
Nickels and cents.....	200 92		
Total	\$97,495 09	Total	\$97,495 09

NAMES OF STOCKHOLDERS.

Sewell A. Peterson, Rice		M. T. Howard, Rice Lake.	1,000 00
Lake	\$8,500 00	Ole Sigstad, Rice Lake....	100 00
Helen S. Peterson, Rice		Total	\$10,000 00
Lake	400 00		

Richland Center—Richland County Bank.

WM. H. PIER, President.

J. H. YEAMAN, Cashier.
A. V. PIER, Asst. Cashier.

DIRECTORS.

Wm. H. Pier,
J. H. Yeaman,
A. V. Pier,J. E. Coffland,
F. E. Fiske.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$495,838 96	Capital stock paid in.....	\$50,000 00
Overdrafts	11,819 58	Surplus fund	5,000 00
Banking house.....	10,000 00	Undivided profits, less current expenses and taxes paid	5,980 11
Furniture and fixtures....	2,340 00	Dividends unpaid	300 00
Due from approved reserve banks	62,475 62	Individual deposits, subject to check	175,823 40
Checks on other banks and cash items	4,367 54	Time and demand certificates of deposit.....	380,530 77
Clearing house checks....	3,730 00		
Gold coin	10,200 00		
Silver coin	1,876 50		
U. S. and national currency	14,984 00		
Nickels and cents.....	2 08		
Total	\$617,634 28	Total	\$617,634 28

NAMES OF STOCKHOLDERS.

Wm. H. Pier, Richland Center	\$37,500 00	A. V. Pier, Richland Center	900 00
J. E. Coffland, Richland Center	2,000 00	J. W. Martin, Gotham.....	1,000 00
M. F. Fiske, San Jose, Cal.	1,250 00	R. C. Lybrand, Richland Center	2,000 00
F. E. Fiske, Richland Center	750 00	W. F. Kepler, Boaz.....	2,500 00
J. H. Yeaman, Richland Center	1,600 00	Mrs. A. M. Smith, Richland Center.....	500 00
		Total	\$50,000 00

Rio—The Rio State Bank.

C. D. GATES, President.
WINFIELD HALL, Vice President.

H. S. HENDRICKSON, Cashier.
H. R. TONGEN, Asst. Cashier.

DIRECTORS.

J. L. Caldwell,
H. A. Hanson,
Hans Otterness,
Oluf Johnson.

Mathias Tollefson,
C. D. Gates,
Winfield Hall.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$143,079 45	Capital stock paid in.....	\$20,000 00
Overdrafts	1,773 38	Surplus fund	1,500 00
Banking house	5,981 22	Undivided profits, less current expenses and taxes paid	324 21
Furniture and fixtures....	2,607 80	Individual deposits, subject to check	19,567 37
Due from approved reserve banks	25,071 68	Demand certificates of deposit	148,127 54
Due from other banks....	6,962 06		
Checks on other banks and cash items	43 99		
Gold coin	530 00		
Silver coin	706 30		
U. S. and national currency	2,686 00		
Nickels and cents.....	77 24		
Total	<u>\$189,519 12</u>	Total	<u>\$189,519 12</u>

NAMES OF STOCKHOLDERS.

John J. Lee, Rio.....	\$1,200 00	Charles Depuy, Rio.....	400 00
James M. Caldwell, Rio...	800 00	Edmond Maxfield, Doyles-town	400 00
John L. Caldwell, Rio....	1,200 00	J. N. Hasey, Rio.....	400 00
Oluf Johnson, Rio.....	800 00	Frank Tompkins, Doyles-town	200 00
Winfield Hall, Rio.....	1,600 00	Caldwell & Gates, Rio....	1,600 00
C. D. Gates, Rio.....	400 00	A. T. Johnson, Rio.....	400 00
Charles Caldwell, Rio....	400 00	Adison Hall, Wyoceca....	200 00
Hans Otterness, Poynette.	1,600 00	John Boreson, Sun Prairie	400 00
H. R. Tongen, Rio.....	200 00	A. H. Tongen, Milwaukee.	1,200 00
H. S. Hendrickson, Rio....	200 00	Mrs. J. R. Tongen, Milwaukee	800 00
Hall Helleie, Rio.....	1,600 00	Jacob O. Harvey, Poynette	400 00
H. A. Hanson, Rio.....	1,200 00		
Warren Gilbert, Rio....	1,200 00		
Mathias Tollefson, Rio....	1,200 00		
Alfay U. Johnson, Rio....	200 00		
John H. Johnson, Rio....	200 00	Total	<u>\$20,000 00</u>

River Falls—Farmers and Merchants State Bank.

G. W. CHINNOCK, President.
C. R. MORSE, Vice President.

C. N. WIGER, Cashier.
R. MCGREGOR, Asst. Cashier.

DIRECTORS.

G. W. Chinnock,
Allen P. Weld,
J. M. Smith,
W. P. Knowles,
C. R. Morse,

R. N. Jenson,
G. J. Dodge,
C. N. Wiger,
R. McGregor.

Statement December 3, 1907.

Resources.	Liabilities.
Loans and discounts.....	Capital stock paid in.....
Overdrafts	Surplus fund
U. S., state, municipal and other bonds	Undivided profits, less cur- rent expenses and taxes paid
Furniture and fixtures....	Individual deposits, subject to check
Due from approved reserve banks	Time certificates of deposit
Due from other banks....	
Checks on other banks and.. cash items	
Gold coin	
Silver coin	
U. S. and national currency	
Nickels and cents.....	
Total	Total
\$346,072 38	\$346,072 38

NAMES OF STOCKHOLDERS.

S. D. Dodge, River Falls..	\$833 33+	Warren P. Knowles, River Falls	100 00
A. W. Lund, River Falls..	333 33+	J. M. Smith, River Falls..	500 00
R. N. Jenson, River Falls..	3,500 00-	C. D. Parker, River Falls..	1,500 00
A. P. Weld, River Falls..	666 66+	C. N. Wiger, River Falls..	3,666 66
N. P. Haugen, Madison....	4,500 00	C. R. Morse, River Falls..	1,666 66+
G. W. Chinnock, River Falls	5,333 33+	C. F. Peterson, Mellen....	666 66+
F. M. White, River Falls..	500 00	G. J. Dodge, River Falls..	833 33+
R. McGregor, River Falls..	200 00	J. H. Grimm, River Falls..	100 00
F. X. Knobel, River Falls..	100 00		
		Total	\$25,000 00

Roberts—State Bank of Roberts.

G. W. CHINNOCK, President.
A. L. LAMSON, Vice President.

W. H. ASH, Cashier.
F. D. ASH, Asst. Cashier.

DIRECTORS.

G. W. Chinnock,
A. L. Lamson,

W. H. Ash.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$36,359 24	Capital stock paid in.....	\$5,000 00
Overdrafts	1,162 95	Undivided profits	421 35
Banking house	1,064 17	Individual deposits, subject	
Furniture and fixtures....	1,452 12	to check	18,178 00
Due from approved reserve		Time certificates of deposit	23,809 59
banks	1,752 23	Savings deposits	96
Due from other banks....	3,410 41		
Checks on other banks and			
cash items	130 00		
Gold coin	160 00		
Silver coin	343 35		
U. S. and national currency	1,176 00		
Nickels and cents.....	67 61		
Expense account	331 82		
Total	\$47,409 90	Total	\$47,409 90

NAMES OF STOCKHOLDERS.

Wm. H. Ash, Roberts	\$3,200 00	F. D. Ash, Roberts	100 00
G. W. Chinnock, Riv. Falls	1,600 00		
A. L. Lamson, Roberts ...	100 00	Total	\$5,000 00

Rosendale—Rosendale State Bank.

W. J. GILLETT, President.
WM. BRAATZ, Vice President.

FRANK BOWE, Cashier.

DIRECTORS.

L. A. McKnight,
Frank Lawson,
W. J. Gillett,

Wm. Braatz,
Frank Bowe.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$97,884 46	Capital stock paid in.....	\$15,000 00
Overdrafts	549 23	Surplus fund	350 00
Banking house	3,662 52	Undivided profits, less cur-	
Furniture and fixtures.....	2,075 10	rent expenses and taxes	
Due from approved reserve		paid	913 04
banks	15,327 43	Individual deposits, subject	
Checks on other banks and		to check	23,803 13
cash items	30 68	Time certificates of deposit	85,568 31
Gold coin	250 00		
Silver coin	300 05		
U. S. and national currency	5,551 00		
Nickels and cents.....	4 01		
Total	\$125,634 48	Total	\$125,634 48

NAMES OF STOCKHOLDERS.

Charles L. Hill, Rosendale.	\$400 00	Melissa Lawson, Ripon ...	100 00
Mina O. Hill, Rosendale..	100 00	L. B. Sharratt, Fond du	
John W. Scribner, Rosen-		Lac	250 00
dale	500 00	Charles E. McCumber, Ros-	
Alice M. Tetherly, Rosen-		endale	1,000 00
dale	100 00	James Sharratt, Eldorado.	250 00
Geo. C. Hill, Rosendale...	300 00	A. C. Perry, Springvale...	500 00
Rhoda Salisbury, Rosendale	1,000 00	A. H. Bluemke, Rosendale	200 00
S. H. Chilcote, Rosendale.	300 00	Mrs. Annie Frisbee, Spring-	
L. A. McKnight, Rosendale	500 00	vale	500 00
W. J. Gillett, Springvale.	1,000 00	E. E. Martin, Springvale..	250 00
Robt. O. Stephenson, Green		Ada D. Sizer, Muskogee,	
Bay	200 00	I. T.	100 00
John Schmidt, Rosendale.	100 00	Frank Lawson, Rosendale.	800 00
Charles R. Penney, Spring-		R. N. Pinch estate, Rosen-	
vale	500 00	dale	250 00
M. L. Welles, Rosendale..	250 00	Ida W. Pinch, Rosendale..	250 00
Wm. Braatz, Springvale...	500 00	C. R. Marchant, West Ros-	
Mary A. Bowe, Rosendale.	1,000 00	endale	500 00
Frank Bowe, Rosendale...	1,600 00	Robert O'Neil, Springvale.	100 00
A. T. Tourtellotte, Waupun	800 00	Harriet May Sizer, Fond	
Le Roy Duel, Eldorado....	500 00	du Lac	50 00
Miss Belle Lawson, Ripon.	250 00		
		Total	\$15,000 00

Rosholt—The State Bank of Rosholt.

JOHN G. ROSHOLT, President.
MILTON ROSHOLT, Vice President.

CARL ROSHOLT, Cashier.

DIRECTORS.

John G. Rosholt,
Milton Rosholt,

Carl Rosholt.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$63,084 58	Capital stock paid in.....	\$10,000 00
Overdrafts	77 41	Surplus fund	2,000 00
Banking house	1,200 00	Undivided profits, less cur-	
Furniture and fixtures....	800 00	rent expenses and taxes	
Due from approved reserve		paid	5,295 12
banks	6,430 93	Individual deposits, subject	
Checks on other banks and		to check	27,647 04
cash items	44 49	Demand certificates of de-	
Gold coin	570 00	posit	4,887 30
Silver coin	724 20	Time certificates of deposit	28,371 52
U. S. and national currency	5,233 00		
Nickels and cents.....	36 37		
Total	<u>\$78,200 98</u>	Total	<u>\$78,200 98</u>

NAMES OF STOCKHOLDERS.

John G. Rosholt, Rosholt..	\$7,000 00	Milton Rosholt, Rosholt...	1,000 00
A. Jens Rosholt, Rosholt..	1,000 00		
Carl Rosholt, Rosholt.....	1,000 00	Total	<u>\$10,000 00</u>

St. Cloud—State Bank of St. Cloud.

ANDREW DARNIEDER, President.
F. J. EGERER, Vice President.

A. C. KINGSTON, Cashier.

DIRECTORS.

Andrew Darneider,
Jos. Helz,
F. J. Egerer,
Anton Driefuerst,

Jos. Guelig,
A. C. Kingston,
Frank Kohlmann.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$37,033 95	Capital stock paid in.....	\$20,000 00
Banking house	3,739 67	Undivided profits, less current expenses and taxes paid	61 22
Furniture and fixtures....	1,331 30	Individual deposits, subject to check	14,523 47
Due from approved reserve banks	7,501 39	Time certificates of deposit	23,397 51
Checks on other banks and cash items	3 00		
Gold coin	2,035 00		
Silver coin	395 40		
U. S. and national currency	5,195 00		
Nickels and cents.....	47 49		
Clearing house checks....	700 00		
Total	\$57,982 20	Total	\$57,982 20

NAMES OF STOCKHOLDERS.

John Dietz, Sr., St. Cloud.	\$1,000 00	John Dietz, Jr., St. Cloud.	100 00
Anton Driefuerst, St. Cloud	500 00	Thomas Ott, St. Cloud...	500 00
F. J. Egerer, Chilton.....	1,000 00	Ben. Baus, St. Cloud.....	100 00
A. C. Kingston, St. Cloud.	1,000 00	L. N. Guelig, St. Cloud...	100 00
Andrew Darnieder, St. Cloud	500 00	Ben. Wehner, St. Cloud....	200 00
Anton J. Steffes, Chilton..	1,000 00	Jos. Guelig, Calvary.....	700 00
Jos. Steffes, Chilton.....	500 00	Christ Bergs, St. Cloud...	100 00
Val. Baus, St. Cloud.....	300 00	John C. Enders, St. Cloud.	100 00
Jos. Driefuerst, St. Cloud..	500 00	Agnes M. Berger, Chilton.	1,000 00
John H. Driefuerst, St. Cloud	500 00	Geo. J. Berger, Chilton...	500 00
Christ Fuhrman, St. Cloud	500 00	Gregory Dorschel, Chilton.	500 00
August Wehner, St. Cloud.	500 00	Herman Gierow, Chilton..	1,000 00
Arnold Greuel, St. Cloud..	500 00	Eva Jurgens, St. Cloud....	100 00
Frank Kohlmann, St. Cloud	1,000 00	John Lisowe, Jr., St. Cloud	100 00
Aug. Rosenthal, St. Cloud.	500 00	Henry Fuhrman, Calvary.	500 00
August Lohse, St. Cloud..	500 00	Jos. Michels, St. Cloud...	100 00
Henry Krug, St. Cloud....	200 00	Henry Schmitz, Calvary...	100 00
Aug. H. Blanck, St. Cloud.	100 00	Henry Hess, St. Cloud....	200 00
Wm. B. Sippel, St. Cloud..	200 00	John Wehner, St. Cloud...	100 00
John Deidrich, St. Cloud..	500 00	J. T. Rice, St. Cloud.....	200 00
Herman Stutmeister, St. Cloud	500 00	Anton Hess, St. Cloud....	200 00
Ed. Huberty, Mt. Calvary.	500 00	Joseph Helz, Mt. Calvary.	300 00
J. M. Baasen, Mt. Calvary.	200 00	Margaret Loehr, Chilton..	200 00
Jacob Krug, St. Cloud....	200 00	Frank C. Resch, Milwaukee	300 00
		Total	\$20,000 00

St. Croix Falls—Bank of St. Croix Falls.

THOS. H. THOMPSON, President.
A. ISAACSON, Vice President.

FRED. OLCOTT, Cashier.
W. C. THOMPSON, Asst. Cashier.

DIRECTORS.

Thos. H. Thompson,
A. Isaacson,
Geo. H. Thompson,

Fred Olcott,
W. C. Thompson.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$304,929 44	Capital stock paid in.....	\$50,000 00
Overdrafts	397 50	Surplus fund	1,250 00
U. S. state, municipal and other bonds	3,650 00	Undivided profits, less cur- rent expenses and taxes paid	4,633 29
Banking house	9,053 83	Due to banks—deposits...	951 72
Furniture and fixtures....	1,800 84	Individual deposits, subject to check	79,999 63
Other real estate owned..	2,365 45	Demand certificates of de- posit	4,560 72
Due from approved reserve banks	33,539 41	Time certificates of deposit	251,572 29
Due from other banks....	15,982 53		
Checks from other banks and cash items	768 18		
Gold coin	4,345 00		
Silver coin	2,915 25		
U. S. and national currency	12,416 00		
Nickels and cents.....	242 80		
Insurance account	561 42		
Total	\$392,967 65	Total	\$392,967 65

NAMES OF STOCKHOLDERS.

Thos. H. Thompson, St. Croix Falls	\$14,000 00	E. J. Olson, St. Croix Falls	2,000 00
A. Isaacson, St. Croix Falls	2,000 00	John Comer, St. Croix Falls	2,000 00
Geo. H. Thompson, St. Croix Falls	7,000 00	Mrs. Ida M. Gould, Milwau- kee	5,000 00
Fred Olcott, St. Croix Falls	9,000 00	C. M. Gould, Milwaukee ..	5,000 00
W. C. Thompson, St. Croix Falls	4,000 00	Total	\$50,000 00

Sauk City—The State Bank.

E. L. CASE, President.
C. SCHLUNGBAUM, Vice President.

J. E. BUERKI, Cashier.

DIRECTORS.

E. L. Case,
C. F. Henry Meyer,
C. Schlungbaum,
Aug. Graff,

Robt. Buerki,
J. J. Buro,
J. E. Buerki.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$46,734 15	Capital stock paid in.....	\$10,000 00
Banking house	2,500 00	Undivided profits, less current expenses and taxes paid	1,979 34
Furniture and fixtures....	1,354 00	Individual deposits, subject to check	28,194 72
Due from approved reserve banks	13,470 57	Time certificates of deposit	34,047 40
Gold coin	5,930 00		
Silver coin	300 00		
U. S. and national currency	3,864 00		
Nickels and cents.....	68 74		
Total	\$74,221 46	Total	\$74,221 46

NAMES OF STOCKHOLDERS.

E. L. Case, Mazomanie...	\$1,900 00	Edwin Lachmund, Sauk City	100 00
Naomi J. Smith, Mazomanie	100 00	Caspar Roeser, Sauk City	100 00
W. F. S. Smith, Mazomanie	300 00	Dresen Bros., Sauk City	100 00
Robert Buerki, Sauk City	300 00	And. Kahn, Jr., Sauk City	100 00
Aug. A. Becker, Sauk City	100 00	Chas. Blum, Sauk City	100 00
Math. Huerth, Sauk City	100 00	J. E. Buerki, Sauk City	4,000 00
C. Schlungbaum, Sauk City	100 00	L. C. Hatch, Augusta	100 00
Fred J. Meyer, Sauk City	100 00	Oscar Buerki, Black Earth	1,000 00
J. J. Buro, Sauk City	100 00	William Ely, Franklinville, N. Y.	300 00
Louis P. Bock, Sauk City	100 00	D. W. Campbell, Franklinville, N. Y.	200 00
Richard Knoni, Sauk City	100 00	August Baerwald, Sauk City	100 00
C. F. Henry Meyer, Sauk City	100 00		
S. C. Keeler, Sauk City	100 00	Total	\$10,000 00
Aug. Graff, Sauk City	200 00		
A. A. Buerki, Sauk City	100 00		

Sawyer—Bank of Sawyer.

A. J. KREITZER, President.
BERNARD LYON, Vice President.

HERBERT L. PETERSON, Cashier.

DIRECTORS.

A. J. Kreitzer,
Bernard Lyon,
C. Wulf,
Melvin Haines,
Gust Forland,

Jos. Harris,
Herbert L. Peterson,
Willard E. Gaede,
John Goetteiman.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$83,505 42	Capital stock paid in.....	\$20,000 00
Overdrafts	775 71	Surplus fund	340 00
Banking house	5,000 00	Undivided profits, less cur-	
Furniture and fixtures....	2,067 00	rent expenses and taxes	
Other real estate owned...	4,754 00	paid	1,696 70
Due from approved reserve		Individual deposits, subject	
banks	2,498 82	to check	15,773 03
Due from other banks.....	1,687 62	Time certificates of deposit	72,294 87
Checks on other banks and			
cash items	767 80		
Exchanges for clearing			
house	330 21		
Gold coin	1,775 00		
Silver coin	746 30		
U. S. and national currency	6,078 00		
Nickels and cents.....	118 72		
Total	<u>\$110,104 60</u>	Total	<u>\$110,104 60</u>

NAMES OF STOCKHOLDERS.

A. J. Kreitzer, Sawyer...	\$4,500 00	Melvin Haines, Sawyer ..	1,000 00
Bernard Lyon, Sawyer ...	1,400 00	Willard E. Gaede, Sturgeon	
Herbert L. Peterson, Sawyer	1,900 00	Bay	400 00
Tellif Haines, Sawyer ...	2,000 00	Della Kreitzer, Sawyer ...	100 00
Charles Wulf, Sawyer ...	1,000 00	Ellen Kreitzer, Sawyer....	100 00
Jas. Gordon, Sawyer.....	1,000 00	Ella Haines, Sawyer	600 00
Gust Forland, Sawyer....	500 00		
Joseph Harris, Sawyer....	500 00	Total	<u>\$20,000 00</u>
John Goetteimann, Sawyer	5,000 00		

Scandinavia—Bank of Scandinavia.

A. M. PETERSON, President.
HERMAN HOTZ, Vice President.

R. J. BESTUL, Cashier.

DIRECTORS.

Herman Hotz,
A. M. Peterson,
Sven Christenson,

R. M. Hanson,
R. J. Bestul.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$111,865 79	Capital stock paid in.....	\$10,000 00
Overdrafts	1,828 64	Surplus fund	320 00
U. S. state, municipal and other bonds	2,000 00	Undivided profits, less current expenses and taxes paid	1,349 98
Banking house	2,500 00	Individual deposits, subject to check	17,824 71
Furniture and fixtures....	2,104 75	Time certificates of deposit	108,295 28
Other real estate owned...	300 00		
Due from approved reserve banks	13,424 34		
Checks on other banks and cash items	93 50		
Gold coin	1,455 00		
Silver coin	723 50		
U. S. and national currency	1,394 00		
Nickeys and cents	100 45		
Total	<u>\$137,789 97</u>	Total	<u>\$137,789 97</u>

NAMES OF STOCKHOLDERS.

R. J. Bestul, Scandinavia.	\$5,100 00	Halvor Thorson, Scandi- navia	100 00
Jacob R. Bestul, Scandi- navia	200 00	Neil Krostue, Scandinavia.	500 00
Mrs. C. C. Zwickey, Scandi- navia	500 00	Neil Gunsten, Scandinavia	500 00
Martin J. Bestul, Scandi- navia	200 00	Ole R. Bestul, Scandinavia	500 00
A. M. Peterson, Scandi- navia	200 00	Herman Hotz, Scandinavia	400 00
R. M. Hanson, Scandi- navia	100 00	Geo. C. Willson, Rosholt.	100 00
O. E. Hanson, Scandi- navia	100 00	O. A. Olson, Scandinavia.	400 00
Thor. Thorson, Scandi- navia	100 00	L. S. Murat, Scandinavia.	400 00
		F. J. Anderson, Scandi- navia	100 00
		Sven Christenson, Scandi- navia	400 00
		Peder J. Bestul, Iola.....	100 00
		Total	<u>\$10,000 00</u>

Schleisingerville—State Bank of Schleisingerville.

CHAS. D. STORCK, President,
CHAS. ROTH, Vice President.

J. S. GIUDICE, Cashier.

DIRECTORS.

Chas. D. Storck,
Chas. Roth,
John F. Mayer,
J. Rothenbach, Jr.,

Peter Schuck,
Wm. Kratz,
John F. Kramer.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$61,313 52	Capital stock paid in.....	\$15,000 00
Overdrafts	184 10	Surplus fund	100 00
Banking house	3,698 00	Undivided profits, less current expenses and taxes paid	689 43
Furniture and fixtures....	850 00	Individual deposits, subject to check	14,558 74
Due from approved reserve banks	10,576 06	Demand certificates of deposit	44,561 00
Checks on other banks and cash items	202 00	Savings deposits	8,141 80
Gold coin	595 00		
Silver coin	100 65		
U. S. and national currency	5,524 00		
Nickels and cents.....	7 64		
Total	\$83,050 97	Total	\$83,050 97

NAMES OF STOCKHOLDERS.

Theodore Koenings, Schleisingerville	\$300 00	John F. Kramer, St. Lawrence	700 00
Gretchen Meister, Schleisingerville	100 00	L. Gehl, St. Lawrence ..	300 00
B. Schaefer, Schleisingerville	300 00	J. G. Mueller, Allenton ..	500 00
John Kippenhan, Schleisingerville	300 00	Wm. Kuhaupt, Schleisingerville	100 00
Henry Storck, Schleisingerville	100 00	George Schuck, Ackerville.	200 00
Ph. Beine, Sr., Schleisingerville	100 00	Charles Roth, Schleisingerville	400 00
Valentine Fischer, Schleisingerville	300 00	Storck Brewing Co., Schleisingerville	1,500 00
George P. Wild, Schleisingerville	200 00	Peter Schuck, Ackerville..	300 00
Chas. D. Storck, Schleisingerville	100 00	William Kratz, Schleisingerville	500 00
		John Rosche, Schleisingerville	200 00
		N. J. Schumacher, Schleisingerville	200 00

NAMES OF STOCKHOLDERS—Continued.

Geo. Redl, Schleisingerville	200 00	Peter Strupp, Schleisingerville	500 00
Ferd. Buntrock, Schleisingerville	200 00	Paul Becker, Richfield	200 00
John Elssner, Schleisingerville	200 00	Hubert A. Lofy, Richfield	100 00
Herman Elssner, Schleisingerville	200 00	Henry Becker, Richfield	500 00
J. S. Gludice, Schleisingerville	200 00	C. W. Mayer, Richfield	500 00
Henry C. Risch, Schleisingerville	200 00	John F. Mayer, Richfield	500 00
H. W. Behring, Schleisingerville	100 00	P. J. Kurtz, Richfield	100 00
John J. Schleiger, Milwaukee	100 00	Andrew Becker, Schleisingerville	100 00
Anton Schodran, Schleisingerville	100 00	L. P. Timmer, West Bend	200 00
John Bingenheimer, Schleisingerville	100 00	Mrs. Mary A. Bovee, Burlington	200 00
Mary Bingenheimer, Schleisingerville	100 00	J. Rodenback, Jr., Ackerville	200 00
B. Zimmermann, Schleisingerville	100 00	Jos. P. Mueller, St. Lawrence	100 00
Peter Bies, Schleisingerville	200 00	L. Giegerich, St. Lawrence	100 00
Math. Zimmer, Schleisingerville	300 00	Val. Fischer, Richfield	100 00
Fred. Nehm, Schleisingerville	700 00	Peter Schuck, Schleisingerville	500 00
Mike Gensmann, Schleisingerville	400 00	E. Ferd. Elssner, Schleisingerville	300 00
		Edw. Gensmann, Schleisingerville	500 00
		F. K. Heppi, Schleisingerville	100 00
		Jno. Kissinger, Ackerville	200 00
		Total	\$15,000 00

Seneca—Farmers & Merchants State Bank.

JAS. FISHER, President.
L. S. HASKINS, Vice President.

THOS. TAYLOR, Cashier.

DIRECTORS.

Jas. Fisher,
L. S. Haskins,
Mike Snell,
Geo. C. Ertel,

G. A. Kaeppler,
J. A. Haggerty,
A. D. McAuley.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$22,245 95	Capital stock paid in.....	\$10,000 00
Overdrafts	182 71	Undivided profits, less cur-	
Banking house	1,859 17	rent expenses and taxes	
Furniture and fixtures.....	330 06	paid	119 61
Due from approved reserve		Individual deposits, subject	
banks	3,615 93	to check	14,123 53
Due from other banks....	8,892 51	Time certificates of deposit	18,004 00
Gold coin	920 00		
Silver coin	273 50		
U. S. and national currency	3,921 00		
Nicks and cents.....	6 31		
Total	\$42,247 14	Total	\$42,247 14

NAMES OF STOCKHOLDERS.

Jas. Fisher, Eastman.....	\$600 00	J. H. Finley, Seneca.....	200 00
F. J. Wall, Eastman.....	300 00	Pat. Snell, Seneca.....	200 00
C. E. Alder, Eastman.....	500 00	Thos. Taylor, Seneca.....	200 00
J. A. Haggerty, Ferryville.	500 00	John Taylor, Seneca.....	300 00
M. Menges, Prairie du		Thos. P. Garvey, Seneca....	100 00
Chien	600 00	Jos. P. Garvey, Seneca....	100 00
E. I. McCluskey, Prairie du		Geo. C. Ertel, Seneca.....	100 00
Chien	500 00	V. Ertel, Seneca.....	100 00
E. C. Amann, Prairie du		P. T. Maney, Seneca.....	100 00
Chien	500 00	Jno. L. McLaughlin, Seneca	100 00
P. Becker, Prairie du Chien	500 00	Robt. Stuart, Seneca.....	200 00
S. Roenthal, Prairie du		L. S. Haskins, Barnum....	400 00
Chien	500 00	M. R. Barnum, Barnum....	100 00
W. R. Graves, Prairie du		W. A. Garvey, Prairie du	
Chien	500 00	Chien	100 00
M. E. Stanton, Prairie du		Knute Olson, Seneca.....	200 00
Chien	500 00	Francis R. Garvey, Seneca	100 00
G. A. Kaeppler, La Crosse	500 00	J. A. Garvey, Seneca.....	100 00
Mike Snell, Seneca.....	500 00	Julia Keeley, Seneca.....	200 00
T. E. Farrell, Seneca.....	400 00		
John Fitzgibbon, Seneca...	200 00	Total	\$10,000 00

Seymour—Seymour State Bank.

WM. MICHELSTETTER, President.
FRANK FALCK, Vice President.

CHAS. R. PROSSER, Cashier.

DIRECTORS.

Wm. Michelstetter,
Frank Falck,
Chas. R. Prosser,

Chas. F. Ploeger,
James Hittner.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$226,225 60	Capital stock paid in.....	\$30,000 00
Overdrafts	143 37	Surplus fund	4,100 00
Stocks and other securities	6,624 48	Undivided profits, less cur-	
Banking house	4,000 00	rent expenses and taxes	
Furniture and fixtures....	2,459 00	paid	15,982 04
Other real estate owned..	868 69	Individual deposits, subject	
Due from approved reserve		to check	24,731 25
banks	24,190 22	Time certificates of deposit	203,925 50
Checks on other banks and		Savings deposits	1,681 42
cash items	1,651 27	Other liabilities	4,664 34
Gold coin	5,345 00		
Silver coin	1,303 10		
U. S. and national currency	11,155 00		
Nickels and cents.....	139 39		
Other resources	979 43		
Total	<u>\$285,084 55</u>	Total	<u>\$285,084 55</u>

NAMES OF STOCKHOLDERS.

Wm. Michelstetter, Apple-		Chas. Sylvester, Seymour.	100 00
ton	\$20,100 00	Mary L. Becker, Leeman..	100 00
A. R. Michelstetter, Sey-		Anton Plutz, Seymour....	100 00
mour	1,100 00	A. E. Mecker, Rose Lawn	100 00
Frank Falck, Seymour....	1,000 00	Michael Dalton, Rose Lawn	200 00
George Falck, Seymour...	500 00	Mose Bender, Seymour...	200 00
Chas. R. Prosser, Seymour	500 00	Susan M. Prosser, Seymour	300 00
Julius Bublitz, Seymour...	500 00	Anton Kolb, Seymour....	100 00
Chas. F. Ploeger, Seymour	1,100 00	J. A. Peplinski, Pulaski..	100 00
James Hittner, Seymour..	500 00	M. Emmy Michelstetter,	
Geo. Droeger Sr., Seymour	500 00	Appleton	100 00
Chas. Hahn, Seymour....	100 00	Stella Michelstetter, App-	
H. J. Prosser, Seymour....	500 00	ton	100 00
Chas. Kallhofer, Seymour..	100 00	A. M. Falck, Seymour ...	100 00
E. L. Kleist, Seymour....	200 00	Kate E. Prosser, Seymour.	300 00
A. J. Sherwood, Seymour.	100 00	Mrs. Mita Brinkley, Chi-	
Geo. Droeger Jr., Seymour	100 00	cago, Ill.	100 00
F. L. Wotter, Appleton....	100 00	Caroline H. O. Fewrig, Sey-	
Mrs. J. Burgoyne, Seymour	200 00	mour	500 00
Cora M. Lampson, Seymour	100 00		
H. G. Davis, Seymour....	200 00	Total	<u>\$30,000 00</u>

Sharon—Sharon State Bank.

JOSEPH M. YATES, President.
DARIUS B. MASON, Vice President.

GEORGE C. MANSFIELD, Cashier.
CHARLES W. SEARL, Asst. Cashier.

DIRECTORS.

Joseph M. Yates,
George C. Mansfield,

Darius B. Mason,
Charles W. Searl.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$143,450 09	Capital stock paid in.....	\$25,000 00
Overdrafts	1,035 92	Surplus fund	3,000 00
U. S., state, municipal and other bonds	50,850 00	Undivided profits, less cur- rent expenses and taxes paid	5,550 86
Premium on bonds.....	570 00	Individual deposits, subject to check	54,170 23
Furniture and fixtures....	2,200 00	Demand certificates of de- posit	45,233 88
Due from approved reserve banks	49,810 21	Time certificates of deposit	131,415 36
Gold coin	4,055 00		
Silver coin	710 00		
U. S. and national currency	11,570 00		
Nickels and cents.....	119 11		
Total	<u>\$264,370 33</u>	Total	<u>\$264,370 33</u>

NAMES OF STOCKHOLDERS.

Joseph M. Yates, Sharon..	\$7,500 00	Charles W. Searl, Sharon.	500 00
Geo. C. Mansfield, Sharon	12,000 00		
Darius B. Mason, Sharon.	5,000 00	Total	<u>\$25,000 00</u>

Sheboygan—Citizens State Bank of Sheboygan.

C. B. FREYBERG, Vice President.

J. W. HANSEN, Cashier.

L. C. MEYER, Asst. Cashier.

D. W. HUENINK, Asst. Cashier.

DIRECTORS.

C. B. Freyberg,
J. W. Hansen,
Val. Herman,E. R. Richards,
R. L. Frome.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts	\$213,986 99	Capital stock paid in	\$50,000 00
Overdrafts	91 11	Surplus fund	2,500 00
U. S. state, municipal and other bonds	7,000 00	Undivided profits, less cur- rent expenses and taxes paid	5,855 79
Furniture and fixtures	2,500 00	Due to banks—deposits	9,098 22
Other real estate owned	1,445 00	Individual deposits, subject to check	114,927 20
Due from approved reserve banks	32,984 26	Demand certificates of de- posit	7,425 10
Due from other banks	2,608 48	Time certificates of deposit Savings deposits	71,737 66 24,902 24
Checks on other banks and cash items	3,098 67		
Gold coin	4,960 00		
Silver coin	2,717 05		
U. S. and national currency Nickels and cents	14,735 00 319 65		
Total	\$286,446 21	Total	\$286,446 21

NAMES OF STOCKHOLDERS.

A. D. DeLand, Sheboygan	\$500 00	Chas. E. Keseberg, Sheboygan	200 00
Charlotte Ladwig, Sheboygan	2,500 00	Henry W. Wordes, Oostburg	200 00
C. B. Freyberg, Sheboygan	2,000 00	E. R. Richards, Sheboygan	300 00
G. M. Groh, Sheboygan	3,500 00	Estner J. Satre, Sheboygan	100 00
B. Henrikson, Chicago, Ill.	1,000 00	Henry Damkot, Oostburg	100 00
John S. Van Nortwick, Appleton	4,000 00	Louis E. Drayers, Oostburg	100 00
E. A. Sonnemann, Sheboygan	1,000 00	Henry Drayers, Oostburg	200 00
Sarah Gilbertson, Manitowoc	800 00	Annie L. Drayers, Oostburg	100 00
Dirk W. Huenink, Sheboygan	1,000 00	Aug. Klewe, Sheboygan	300 00
Frank Denison, Sheboygan	500 00	R. L. Frome, Howards Grove	100 00
Val. Hermann, Sheboygan	500 00	J. P. Jensen, Sheboygan	500 00
E. Reis, Sheboygan	1,000 00	J. W. Hansen, Sheboygan	27,000 00
Otto Mueller, Sheboygan	1,500 00	Mrs. Dora Lohries, Oostburg	500 00
Louis C. Meyer, Sheboygan	500 00		
		Total	\$50,000 00

Sheboygan—Farmers & Merchants Bank.

N. J. SCHAFER, President.
CHAS. HOUF, Vice President.

O. C. NEUMEISTER, Cashier.
WM. MAURER, JR., Asst. Cashier.

DIRECTORS.

N. J. Schafer,
Chas. Houf,
O. C. Neumeister,
Casper J. Wolf,

John Fahres,
W. J. Kohl,
Wm. Maurer, Sr.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$169,094 03	Capital stock paid in.....	\$50,000 00
Overdrafts	3,105 60	Undivided profits, less current expenses and taxes paid	7,920 64
U. S., state, municipal and other bonds.....	7,898 40	Due to banks—deposits... Individual deposits, subject to check.....	1,205 48 97,063 56
Furniture and fixtures....	3,242 50	Demand certificates of deposit	10,749 85
Due from approved reserve banks	26,417 59	Time certificates of deposit	52,672 40
Checks on other banks and cash items.....	2,501 64	Savings deposits.....	10,260 47
Exchanges for clearing house	772 05	Certified checks.....	509 79
Gold coin.....	2,070 00		
Silver coin.....	1,203 60		
U. S. and national currency	13,934 00		
Nickels and cents.....	142 78		
Total	<u>\$230,382 19</u>	Total	<u>\$230,382 19</u>

NAMES OF STOCKHOLDERS.

Jos. Agenten, Sheboygan..	\$100 00	O. C. Neumeister, Sheboygan	4,700 00
Louis Augspurger, Sheboygan	100 00	G. H. Neumeister, Sheboygan	3,000 00
Bartzen & Schubert, Sheboygan	100 00	Emma Neumeister, Sheboygan	1,000 00
R. Beuermann, Sheboygan	100 00	Mrs. M. Neumeister, Sheboygan	1,000 00
F. W. Broer, Sheboygan ..	1,000 00	Christ Neumeister, Sheboygan	500 00
Paul E. Bode, Sheboygan..	300 00	Oscar Neumeister, Sheboygan	500 00
L. C. Cornelius, Sheboygan	500 00	Otto Neumann, Sheboygan	500 00
M. P. Dynes, Sheboygan...	500 00	Chas. Festerling, Sheboygan	500 00
Robt. Ebeureiter, Sheboygan	500 00	Fred Festerling, Sheboygan	100 00
Aug. Ebeureiter, Sheboygan	100 00		
Wm. Maurer, Sr., Sheboygan	500 00		
Fred G. Mayer, Sheboygan	100 00		

NAMES OF STOCKHOLDERS—Continued.

John Fahres Sr., Sheboygan	1,500 00	J. J. Raymaker, Sheboygan	500 00
Chas. Hauff, Sheboygan	5,000 00	Mrs. Louisa Roth, Sheboygan	2,500 00
Wm. Hildenbrandt, Sheboygan	500 00	N. J. Schafer, Sheboygan	10,000 00
H. C. Hopper, Sheboygan	500 00	Fred Schnellen, Sheboygan	1,000 00
Wm. Horn, Sheboygan	300 00	Silbernagel & Liebl, Sheboygan	100 00
Chas. Hilpertshauser, Sheboygan	500 00	Alfred Sperl, Sheboygan	100 00
Miss Bertha Jones, Oshkosh	100 00	Ernest Truttschel, Sheboygan	500 00
Otto Junck, Sheboygan	500 00	John C. Tasche, Sheboygan	1,000 00
Wm. Liebl, Sheboygan	500 00	A. D. Taruntzer, Sheboygan	300 00
Aug. Kaemmer, Sheboygan	100 00	Ernest Viehweg, Sheboygan	500 00
Hy Korman, Sheboygan	500 00	Louis Wicker, Sheboygan	500 00
Ed. Koellmer, Sheboygan	200 00	C. J. Wolf, Sheboygan	1,000 00
Wm. Kohl, Sheboygan	500 00	J. G. Walvoord, Sheboygan	200 00
Fred Knauf, Sheboygan	500 00	Christ Zelle, Sheboygan	500 00
Sarah Keli, Sheboygan	500 00	August Zabel, Sheboygan	300 00
Jonn Liebl, Sheboygan	1,000 00	Bernhard Schreiber, Sheboygan	500 00
Hy Harold, Sheboygan	200 00	F. Menz, Sheboygan	500 00
Henry E. Meier, Sheboygan	400 00	Wm. Maurer, Jr., Sheboygan	100 00
Wm. Millinger, Sheboygan	200 00		
Jac. Nunhouse, Sheboygan	500 00		
J. H. Nicholas, Sheboygan	500 00		
Thomas Prister, Sheboygan	100 00		
		Total	\$50,000 00

Sheboygan—German Bank.

FR. KARSTE, President.
F. WILLIAMS, Vice President.

GEO. HELLER, Cashier.

DIRECTORS.

Fr. Karste,
F. Williams,
A. P. Steffen,

Geo. Heller,
Henry Scheele, Jr.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts...	\$2,435,667 72	Capital stock paid in...	\$250,000 00
Overdrafts	31,360 21	Surplus fund.....	250,000 00
U. S. state, municipal and other bonds.....	365,500 00	Undivided profits, less current expenses and taxes paid	45,652 73
Banking house.....	25,000 00	Due to banks—deposits.	2,713 63
Furniture and fixtures..	5,000 00	Individual deposits, sub- ject to check.....	585,947 88
Other real estate owned.	57,553 00	Demand certificates of deposit	69,894 06
Due from approved re- serve banks.....	223,076 21	Time certificates of de- posit	1,507,119 33
Due from other banks...	8,474 31	Savings deposits.....	465,997 20
Checks on other banks and cash items.....	12,386 94	Certified checks.....	287 25
Gold coin.....	23,990 00	Notes and bills re-dis- counted	35,911 77
Silver coin.....	4,539 20		
U. S. and national cur- rency	20,482 00		
Nickels and cents.....	494 26		
Total	\$3,213,523 85	Total	\$3,213,523 85

NAMES OF STOCKHOLDERS.

Fr. Karste, Sheboygan....	\$50,000 00	Fulton Raab, Sheboygan..	500 00
Geo. Heller, Sheboygan... 13,000 00		F. W. Thleman, Sheboy- gan	500 00
Arthur Foeste, Sheboygan 5,000 00		M. A. Bodenstein, Sheboy- gan	500 00
E. A. Sonnemann, Sheboy- gan	1,000 00	John Bodenstein, Sheboy- gan	500 00
T. M. Blackstock, Sheboy- gan	1,000 00	Emil Clarenbach, Sheboy- gan	500 00
F. Degenkolbe, Sheboygan. 1,500 00		F. Trautmann, Sheboygan... 1,000 00	
H. Scheele Jr., Sheboygan. 1,000 00		E. P. Ewer, Sheboygan... 500 00	
W. M. Schlicht, Sheboy- gan	1,000 00	P. Reuther, Sheboygan... 1,000 00	
J. Donohue, Sheboygan... 5,000 00		A. Rabe Jr., Chicago, Ill.. 1,000 00	
F. W. Mueller, Sheboygan. 500 00		J. A. Schlicht, Sheboygan . 1,000 00	
H. Helnecke, Sheboygan.. 1,000 00			

NAMES OF STOCKHOLDERS—Continued.

T. Dieckmann, Sheboygan.	2,000 00	M. H. Wilgus, Sheboygan.	5,200 00
Oley Groh, Sheboygan.....	1,000 00	Ad. Erdman, Germany....	1,000 00
H. C. Prange, Sheboygan..	1,000 00	Alice A. Rodgers, Boston,	
J. R. Riess, Sheboygan ...	1,000 00	Mass.	5,000 00
E. E. Pantzer, Sheboygan.	500 00	Otto Kaufmann, Sheboygan	500 00
B. & E. Zimmerman, She-		W. E. Talmadge, Sheboy-	
boygan	500 00	gan	5,000 00
Rebecca J. Mead, Sheboy-		Francis Williams, Sheboy-	
gan	33,700 00	gan	400 00
Jennie L. Williams, She-		Frank P. Maersch, Sheboy-	
boygan	33,300 00	gan	500 00
Alexandria C. Cole, Sheboy-		John Maersch, Sheboygan.	500 00
gan	5,000 00	Otto Koch, Sheboygan....	1,000 00
J. Daniels estate, Larium,		Nani Koch, Sheboygan....	500 00
Mich.	2,500 00	Herman Schreier, Sheboy-	
A. D. DeLand, Sheboygan.	2,000 00	gan	9,500 00
R. A. Ety, Eau Claire...	2,000 00	Emma Steffen, Sheboygan.	4,500 00
Geo. C. Cole, Sheboygan...	10,000 00	Mary Testwuide, Sheboy-	
J. H. Jenkins, Oshkosh ...	2,000 00	gan	4,500 00
Thos. Daly, Oshkosh....	3,500 00	J. M. Schilder, Sheboygan	500 00
Sylvia P. Kneevors, Chica-		Henry Wunsch, Sheboyg'n	500 00
go, Ill.	500 00	Emma Clarenbach, She-	
Geo. Heller, trustee, She-		boygan	500 00
boygan	500 00	Ida Clarenbach, Sheboy-	
Annie M. Cole, Sheboygan.	10,000 00	gan	500 00
H. F. Roenitz, Sheboygan	500 00	Emil Clarenbach, Sheboy-	
F. L. Roenitz, Chicago, Ill.	1,000 00	gan	500 00
A. E. Hillemann, Wauwa-		A. P. Steffen, Sheboygan..	1,000 00
tosa	2,400 00	Hildegard Clarenback, She-	
Aug. Schmidt, Sheboygan..	1,000 00	boygan	500 00
J. McLean, Pueblo, Col. ...	4,000 00		
J. Schiffeneder, Sheboygan	1,000 00	Total	\$250,000 00

Sheboygan—The Bank of Sheboygan.

JULIUS KROOS, President.

ADOLPH PFISTER, Cashier.
JOS. L. PFELLER, Asst. Cashier.

DIRECTORS.

Julius Kroos,
H. A. Barrett,
O. J. Gutsch,
F. W. Nause,

H. F. Roenitz,
Adolph Pfister,
W. H. Gunther.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts....	\$1,340,001 58	Capital stock paid in...	\$100,000 00
Overdrafts	27,446 35	Surplus fund	125,000 00
U. S., state, municipal and other bonds.....	339,575 00	Undivided profits, less current expenses and taxes paid	59,361 49
Premium on bonds.....	2,055 75	Due to banks—deposits.	15,382 50
Banking house.....	10,000 00	Dividends unpaid	25 00
Furniture and fixtures..	3,175 00	Individual deposits, sub- ject to check	408,798 97
Other real estate owned.	1,520 00	Demand certificates of deposit	46,777 72
Due from approved re- serve banks	279,496 95	Time certificates of de- posit	1,027,306 77
Due from other banks...	12,559 11	Savings deposits.....	355,910 11
Exchanges for clearing house	2,410 27		
Gold coin.....	25,800 00		
Silver coin.....	7,235 55		
U. S. and national cur- rency	86,723 00		
Nickels and cents.....	563 78		
Total	<u><u>\$2,138,562 34</u></u>	Total	<u><u>\$2,138,562 34</u></u>

NAMES OF STOCKHOLDERS.

C. F. Arpke, Franklin....	\$10,200 00	Wm. Kroos, Sheboygan ..	1,600 00
C. M. Townsend estate, Sheboygan	8,700 00	Mrs. John Trester, Shebo- yan	1,500 00
Mrs. Minnie Iimg, Shebo- yan	5,100 00	Mrs. Clara Debell, Milwau- kee	1,500 00
Julius Kroos, Sheboygan..	12,000 00	Joseph L. Pfeller, Shebo- yan	900 00
Wm. H. Seaman, Shebo- yan	2,300 00	Mrs. John Froidl, Shebo- yan	1,500 00
Adolph Pfister, Sheboygan.	3,200 00	H. A. Barrett, Cincin- nati, O.	1,500 00
Mrs. C. Lehwader, Mil- waukee	3,000 00		

NAMES OF STOCKHOLDERS—Continued.

Otto Foeste, Sheboygan ..	6,800 00	Simon Gillen, Sheboygan..	500 00
F. L. Bessinger, Sheboygan ..	6,000 00	Wm. H. Gunther, Sheboygan ..	2,000 00
L. C. Wolf estate, Sheboygan ..	1,000 00	Wm. Guenther, Sheboygan ..	500 00
Katherine Lorenz, Sheboygan ..	1,500 00	Chas. A. Honold, Sheboygan ..	500 00
H. F. Roenitz, Sheboygan ..	1,500 00	Wm. Heermann, Sheboygan ..	500 00
F. W. Nause, Sheboygan ..	1,500 00	Aug. Heermann, Sheboygan ..	600 00
O. J. Gutsch, Sheboygan ..	1,500 00	J. J. Janett, Sheboygan ..	1,000 00
O. C. Neumeister, Sheboygan ..	800 00	Leo. Klessig, Sheboygan ..	300 00
Phil Muth, Sheboygan ..	200 00	Otto J. Kohl, Sheboygan ..	1,000 00
Fred Nagel, Sheboygan ..	500 00	Nils Kjelson, Sheboygan ..	200 00
H. C. Prange, Sheboygan ..	1,000 00	John Kroeff, Sr., Sheboygan ..	500 00
Val. Reyer, Sheboygan ..	500 00	Julius Laack, Plymouth ..	500 00
T. M. Bowler, Sheboygan ..	500 00	E. B. Mattoon, Sheboygan ..	500 00
Wm. Belitz, Cleveland ..	500 00	Frank L. Roenitz, Chicago, Ill.	2,500 00
E. R. Bowler, Sheboygan ..	500 00	J. J. Ramaker, Sheboygan ..	500 00
Louis Bode, Sheboygan ..	300 00	H. G. Ramaker, Sheboygan ..	500 00
J. E. Chandler, Sheboygan ..	500 00	Peter Wagner, Cleveland ..	500 00
W. C. Calhoun, Sheboygan ..	1,000 00	L. P. Wagner, Sheboygan ..	500 00
W. A. Erdmann, Sheboygan ..	200 00	Paula K. Wolf, Sheboygan ..	500 00
Geo. E. Frost, New York, N. Y.	5,000 00	Mary A. Seaman, Sheboygan ..	1,100 00
Henry Fessler, Sheboygan ..	500 00		
R. B. Firtzlaff, Sheboygan ..	500 00	Total	\$100,000 00

Sheboygan Falls—German Bank.

ABNER O. HEALD, President.

O. D. BALLSCHMIDER, Cashier.

DIRECTORS.

W. C. Brickner,
Chas. H. Weisse,
John Blust,

Abner O. Heald,
O. D. Ballschmider.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$246,430 96	Capital stock paid in.....	\$25,000 00
Overdrafts	2,500 32	Surplus fund.....	8,000 00
Banking house.....	3,000 00	Undivided profits, less current expenses and taxes paid	18 03
Furniture and fixtures....	2,000 00	Individual deposits, subject to check.....	127,230 05
Due from approved reserve banks	44,506 12	Demand certificates of deposit	15,416 96
Due from other banks....	13,884 15	Time certificates of deposit	158,486 14
Checks on other banks and cash items.....	345 45		
Gold coin.....	10,565 00		
Silver coin.....	2,806 45		
U. S. and national currency	7,947 00		
Nickels and cents.....	165 73		
Total	\$334,151 18	Total	\$334,151 18

NAMES OF STOCKHOLDERS.

Wm. C. Brickner, Sheboygan Falls.....	\$3,500 00	Mrs. Helen B. Heald, Sheboygan Falls.....	3,000 00
Chas. G. Peck, Sheboygan Falls	3,000 00	Abner O. Heald, Sheboygan Falls	2,800 00
Chas. H. Weisse, Sheboygan Falls	2,500 00	Otto D. Ballschmider, Sheboygan Falls.....	7,300 00
John Blust, Sheboygan Falls	1,000 00	F. J. Mulvey, Hingham...	400 00
Frank Blust, Sheboygan Falls	1,000 00	Jno. R. Riess estate, Sheboygan	500 00
		Total	\$25,000 00

Shell Lake—Lumbermen's Bank of Shell Lake.

W. R. BOURNE, President.
F. H. WELLCOME, Vice President.

J. M. SMITH, Cashier.

DIRECTORS.

W. R. Bourne,
F. H. Wellcome,

J. M. Smith.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$145,661 20	Capital stock paid in.....	\$25,000 00
Banking house.....	3,000 00	Surplus fund.....	5,000 00
Furniture and fixtures....	500 00	Undivided profits, less current expenses and taxes paid	2,893 99
Due from approved reserve banks	10,708 71	Individual deposits, subject to check.....	34,266 93
Checks on other banks and cash items.....	237 70	Demand certificates of deposit	2,977 71
Gold coin.....	3,700 00	Time certificates of deposit	41,690 70
Silver coin.....	447 00	Savings deposits.....	57,329 26
U. S. and national currency	4,809 00		
Nickels and cents.....	94 98		
Total	\$169,158 59	Total	\$169,158 59

NAMES OF STOCKHOLDERS.

J. M. Smith, Shell Lake..	\$7,500 00	F. H. Wellcome, Minneapolis, Minn.	7,500 00
W. R. Bourne, Shell Lake	10,000 00	Total	\$25,000 00

Shiocton—Bank of Shiocton.

G. A. ZUEHLKE, President.
F. N. TORREY, Vice President.

F. H. WASHBURN, Cashier.

DIRECTORS.

G. A. Zuehlke,
F. N. Torrey,

F. H. Washburn.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$63,278 89	Capital stock paid in.....	\$5,000 00
Overdrafts	742 10	Surplus fund.....	1,500 00
Banking house.....	2,650 00	Undivided profits, less cur-	
Furniture and fixtures....	1,063 75	rent expenses and taxes	
Due from approved reserve		paid	496 72
banks	6,111 91	Individual deposits, subject	
Checks on other banks and		to check.....	20,424 95
cash items.....	81 75	Time certificates of deposit	53,129 72
Gold coin.....	375 00		
Silver coin.....	438 05		
U. S. and national currency	5,747 00		
Nickels and cents.....	62 94		
Total	\$80,551 39	Total	\$80,551 39

NAMES OF STOCKHOLDERS.

G. A. Zuehlke, Hortonville	\$2,400 00	Chas. Blake, Appleton....	100 00
F. N. Torrey, Hortonville.	2,400 00		
F. H. Washburn, Shiocton	100 00	Total	\$5,000 00

Soldiers Grove—Bank of Soldiers Grove.

ATLEY PETERSON, President.
N. A. PETERSON, Vice President.

C. A. PETERSON, Cashier.
CLEMENTINE PETERSON, Asst. Cash.

DIRECTORS.

Atley Peterson,

N. A. Peterson,
C. A. Peterson.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$89,696 48	Capital stock paid in.....	\$10,000 00
Overdrafts	6,667 97	Surplus fund.....	5,000 00
Banking house.....	3,500 00	Undivided profits, less current expenses and taxes paid	2,168 09
Furniture and fixtures....	1,000 00	Individual deposits, subject to check.....	25,197 96
Due from approved reserve banks	1,675 30	Demand certificates of deposit	64,461 00
Due from other banks....	277 40		
Checks on other banks and cash items.....	298 00		
Gold coin.....	930 00		
Silver coin.....	691 10		
U. S. and national currency	2,024 00		
Nickels and cents.....	66 80		
Total	<u>\$106,827 05</u>	Total	<u>\$106,827 05</u>

NAMES OF STOCKHOLDERS.

Atley Peterson, Soldiers' Grove	\$8,500 00	Alma M. Peterson, Soldiers' Grove	100 00
C. M. Peterson estate, Soldiers' Grove	1,000 00	C. A. Peterson, Soldiers' Grove	300 00
N. A. Peterson, Soldiers' Grove	100 00	Total	<u>\$10,000 00</u>

South Milwaukee—South Milwaukee Bank.

SAMUEL McCORD, President.
T. W. SPENCE, Vice President.

E. B. INGALLS, Cashier.

DIRECTORS.

Samuel McCord,
T. W. Spence,
E. B. Ingalls,
S. M. Smith,

Geo. H. Hook,
J. F. Conant,
T. H. Spence.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$201,026 61	Capital stock paid in.....	\$40,000 00
Overdrafts	549 57	Undivided profits, less current expenses and taxes paid	4,527 63
U. S., state, municipal and other bonds.....	60,070 00	Individual deposits, subject to check.....	50,224 19
Banking house.....	10,000 00	Demand certificates of deposit	19,184 61
Furniture and fixtures.....	2,625 00	Time certificates of deposit	39,043 51
Due from approved reserve banks	10,715 28	Savings deposits.....	117,472 35
Due from other banks.....	180 37	Notes and bills re-discounted	5,000 00
Checks on other banks and cash items.....	9,393 60		
Gold coin.....	1,630 00		
Silver coin.....	1,015 00		
U. S. and national currency	7,261 00		
Nicks and cents.....	74 86		
Clearing house checks.....	911 00		
Total	\$305,452 29	Total	\$305,452 29

NAMES OF STOCKHOLDERS.

Samuel McCord, Milwaukee	\$7,000 00	Lillian M. Ohm, S. Milwaukee	1,000 00
T. W. Spence, Milwaukee..	10,000 00	Clementine E. Rogers, Milwaukee	350 00
E. B. Ingalls, S. Milwaukee	3,450 00	J. F. Conant, Milwaukee..	700 00
Geo. H. Hook, S. Milwaukee	1,800 00	T. H. Spence, Milwaukee..	3,500 00
S. M. Smith, S. Milwaukee	2,800 00	Virginia T. Foulkes, Milwaukee	500 00
F. A. Vollmer, S. Milwaukee	700 00	Cornelia T. Spence, Milwaukee	1,000 00
Chas. Franke, S. Milwaukee	200 00	Fred W. Rogers, Milwaukee	2,200 00
Wm. Krueck, S. Milwaukee	200 00	P. H. Loftus, Milwaukee..	1,400 00
Nathan Hirshberg, S. Milwaukee	1,000 00	David Baker, Collins, Miss.	200 00
Edward Petzold, S. Milwaukee	1,000 00		
Geo. Whitmore, S. Milwaukee	1,000 00	Total	\$40,000 00

South Wayne—Bank of South Wayne.

F. E. TREE, President.
ADDRESS TREE, Vice President.

OSCAR J. OLSON, Cashier.

DIRECTORS.

Address Tree,
F. E. Tree,

Oscar J. Olson.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$83,517 34	Capital stock paid in.....	\$10,000 00
Overdrafts	20 70	Surplus fund.....	500 00
Banking house.....	2,500 00	Undivided profits, less cur-	
Furniture and fixtures....	1,700 00	rent expenses and taxes	
Due from approved reserve		paid	1,318 52
banks	20,974 02	Individual deposits, subject	
Gold coin.....	1,695 00	to check	27,805 89
Silver coin.....	350 55	Demand certificates of de-	
U. S. and national currency		posit	72,706 42
& clearing house checks.	1,562 00		
Nickels and cents.....	11 22		
Total	<u>\$112,330 83</u>	Total	<u>\$112,330 83</u>

NAMES OF STOCKHOLDERS.

F. E. Tree, South Wayne.	\$4,000 00	Oscar J. Olson, S. Wayne	5,000 00
Address Tree, S. Wayne...	1,000 00		
		Total	<u>\$10,000 00</u>

Sparta—Bank of Sparta.

D. W. CHENEY, President.
LOUIS T. HILL, Vice President.

E. H. CANFIELD, Cashier.
C. C. AYERS, Asst. Cashier.

DIRECTORS.

D. W. Cheney,
R. S. Dodge,
Howard Teasdale,
Louis T. Hill,
T. O. Thorbus,

Myron Brackett,
A. W. Barney,
Fred. Gross,
John E. Lloyd.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$486,358 53	Capital stock paid in.....	\$50,000 00
Overdrafts	1,094 72	Surplus fund.....	10,000 00
U. S. state, municipal and other bonds.....	14,065 60	Undivided profits, less cur- rent expenses and taxes paid	7,753 11
Banking house, furniture and fixtures.....	10,000 00	Due to banks—deposits...	8,661 35
Other real estate owned..	1,169 30	Individual deposits, subject to check.....	90,328 51
Due from approved reserve banks	84,740 79	Demand and time certifi- cates of deposit.....	459,291 69
Checks on other banks and cash items.....	24	Savings deposits.....	12,603 51
Exchanges for clearing house	113 50	Certified checks	351 14
Gold coin.....	9,330 00		
Silver coin.....	3,420 55		
U. S. and national currency	28,400 00		
Nickels and cents.....	296 08		
Total	\$638,989 31	Total	\$638,989 31

NAMES OF STOCKHOLDERS.

Mary E. Hill, Sparta	\$17,200 00	Carroll C. Ayers, Sparta...	400 00
D. W. Cheney, Sparta.....	4,000 00	E. H. Canfield, Sparta....	100 00
C. M. Masters, Sparta....	1,000 00	J. H. Gilliland, Leon.....	300 00
Louis T. Hill, Sparta	5,600 00	F. P. Stiles, Sparta.....	200 00
Wm. H. Blyton, Sparta... ..	800 00	T. O. Thorbus, Sparta.....	2,500 00
Howard Teasdale, Sparta..	1,000 00	Andrew Hutson, Sparta... .	400 00
R. S. Dodge, Sparta.....	400 00	Myron Brackett, Sparta....	400 00
Fred Gross, Sparta.....	2,500 00	M. Neumann, Norwalk ...	200 00
Mary Morrow, Sparta....	1,000 00	P. Syverson, Westby	200 00
Perry S. Mason, Sparta....	400 00	Julius A. Westby, La	
H. J. Davis, Sparta.....	500 00	Crosse	400 00
W. T. Jefferson, Madison..	500 00	John E. Lloyd, Sparta.....	1,000 00
A. W. Barney, Sparta....	5,000 00	W. A. Jones, Sparta.....	1,000 00
Lydia A. Kemp, Minneapo- lis, Minn.	3,000 00	Total	\$50,000 00

Sparta—Citizens State Bank.

W. A. JONES, President.
H. M. NEWTON, Vice President.

W. M. GIVLER, Cashier.
T. C. LONGWELL, Asst. Cashier.

DIRECTORS.

W. A. Jones,
H. M. Newton,
W. M. Givler,
T. C. Longwell,

J. C. Price,
H. J. Masters,
C. M. Beebe.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$58,923 79	Capital stock paid in.....	\$25,000 00
Overdrafts	17 44	Undivided profits, less current expenses and taxes paid	345 23
Furniture and fixtures....	1,165 15	Individual deposits, subject to check.....	15,383 79
Due from approved reserve banks	1,335 84	Time certificates of deposit	27,574 33
Checks on other banks and cash items.....	448 99		
Gold coin.....	1,080 00		
Silver coin.....	1,286 90		
U. S. and national currency	3,996 00		
Nickels and cents.....	49 24		
Total	\$68,303 35	Total	\$68,303 35

NAMES OF STOCKHOLDERS.

W. A. Jones, Sparta.....	\$5,000 00	Ora De Witt, Sparta.....	100 00
E. R. Jones, Sparta.....	200 00	Mary Jones, Sparta.....	200 00
J. L. Jones, Leon.....	300 00	A. J. Carnahan, Sparta ..	500 00
T. R. Jones, Melvina....	1,000 00	T. R. Talbot, Sparta.....	100 00
T. C. Longwell, Sparta... 3,500 00		Fred H. Chamberlain, Sparta	500 00
W. M. Givler, Sparta.....	4,500 00	C. A. Newton, Sparta.....	100 00
C. M. Beebe, Sparta.....	1,000 00	Chas. Toock, Sparta.....	100 00
H. Teasdale, Sparta.....	1,000 00	Frank Kern, Sparta.....	500 00
Miss Mollie Edwards, Sparta	500 00	J. C. Prill, Sparta.....	1,000 00
A. Isensee, Sparta.....	100 00	H. J. Masters, Sparta....	1,100 00
Conrad Bennett, Sparta... 100 00		H. M. Newton, Sparta....	1,500 00
Geo. E. Esch, Sparta.....	100 00	Burt E. Davis, Sparta....	100 00
C. D. Williams, Sparta....	100 00	W. T. Avery, Sparta.....	100 00
J. J. Swartzlow, Sparta... 200 00		W. E. Jones, Sparta.....	100 00
Chas. Flume, Sparta.....	100 00	Mrs. C. C. Newton, Sparta	100 00
Ed. Allendorf, Sparta....	300 00	Chris Syverson, Leon.....	100 00
G. M. Link, Sparta.....	200 00		
E. T. Doane, Sparta.....	100 00	Total	\$25,000 00
S. D. Beebe, Sparta.....	500 00		

Sparta—Monroe County Bank.

GEO. D. DUNN, President.
W. G. WILLIAMS, Vice President.

J. P. REINHARD, Cashier.
W. R. CROSBY, Asst. Cashier.

DIRECTORS.

Geo. D. Dunn,
W. C. Hoffman,
W. G. Williams,
W. McBride,

C. M. Masters,
Jno. O'Brien,
J. P. Rice.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$277,070 10	Capital stock paid in.....	\$25,000 00
Overdrafts	2,726 60	Surplus fund.....	5,000 00
Banking house.....	8,500 00	Undivided profits, less cur-	
Furniture and fixtures.....	2,500 00	rent expenses and taxes	
Due from approved reserve		paid	938 21
banks	19,715 69	Due to banks—deposits...	7,121 25
Checks on other banks and		Individual deposits, subject	
cash items.....	1,092 71	to check	100,196 37
Gold coin.....	1,590 00	Demand certificates of de-	
Silver coin.....	2,654 50	posit	189,394 90
U. S. and national currency	12,341 00	Certified checks.....	669 05
Nicks and cents.....	129 18		
Total	\$328,319 78	Total	\$328,319 78

NAMES OF STOCKHOLDERS.

Geo. D. Dunn, Sparta....	\$6,000 00	J. E. Broadwell, Sparta..	100 00
W. G. Williams, Sparta...	5,300 00	W. T. Jefferson, Sparta...	500 00
C. M. Masters, Sparta....	1,000 00	E. F. Austin, Leon	500 00
C. T. Thorbus, Sparta....	1,000 00	August Schlaver, Sparta..	100 00
Wm. C. Hoffman, Sparta .	1,000 00	J. W. Leverich, Sparta....	300 00
F. C. Martin, Wilton.....	1,000 00	Geo. Hanchett & Son,	
W. McBride, Sparta	500 00	Sparta	300 00
Z. K. Jewett, Sparta.....	500 00	B. H. Wright, Sparta....	100 00
Marv Morrow, Sparta....	500 00	J. P. Rice, Sparta.....	500 00
R. N. Pitcher, Milwaukee.	500 00	John L. Jones, Sparta....	100 00
D. C. Beebe, Sparta.....	500 00	R. T. Davis, Sparta.....	100 00
John O'Brien, Sparta....	800 00	E. H. Hatch, Sparta.....	500 00
John Jones, Leon	100 00	Howard Teasdale, Sparta.	500 00
T. C. Longwell, Sparta...	200 00	W. I. Palmer, Sparta....	500 00
S. C. Letson, Sparta	500 00	M. Jackson, Sparta.....	500 00
J. J. Mason Co., Sparta...	500 00		
W. F. Seymour, Melvina..	200 00	Total	\$25,000 00
R. W. Hutson, Sparta....	300 00		

Spooner—Bank of Spooner.

L. C. STADLER, President.
J. H. GARDNER, Vice President.

W. H. CLEARY, Cashier.

DIRECTORS.

L. C. Stadler,
J. H. Gardner,

W. H. Cleary.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$33,299 25	Capital stock paid in.....	\$10,000 00
Overdrafts	81 22	Surplus fund.....	400 00
Furniture and fixtures.....	766 15	Undivided profits, less cur-	
Due from approved reserve		rent expenses and taxes	
banks	791 20	paid	583 64
Checks on other banks and		Individual deposits, subject	
cash items.....	208 28	to check.....	17,559 89
Gold coin.....	245 00	Time certificates of deposit	13,601 69
Silver coin.....	1,149 25		
U. S. and national currency	5,599 00		
Nickels and cents.....	5 87		
Total	\$42,145 22	Total	\$42,145 22

NAMES OF STOCKHOLDERS.

L. C. Stadler, Spooner....	\$6,900 00	J. H. Gardner, Ashland...	1,000 00
W. H. Cleary, Spooner....	2,100 00	Total	\$10,000 00

Spooner—Spooner State Bank.

J. D. THOMAS, President.
GEO. W. HARMON, Vice President.

E. M. ELLIOTT, Cashier.
C. P. JENKS, Asst.. Cashier.

DIRECTORS.

J. D. Thomas,
E. P. Baker,
E. M. Elliott,

G. W. Harmon,
J. M. Thomas.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$50,278 66	Capital stock paid in.....	\$15,000 00
Overdrafts	286 85	Surplus fund.....	1,307 39
Stocks and other securities	23,279 58	Undivided profits, less cur-	
Furniture and fixtures....	2,800 00	rent expenses and taxes	
Other real estate owned....	2,415 00	paid	470 53
Due from approved reserve		Individual deposits, subject	
banks	1,430 16	to check.....	30,134 77
Due from other banks....	225 08	Time certificates of deposit	27,647 26
Checks on other banks and		Bills payable	10,000 00
cash items.....	22 41		
Gold coin.....	195 00		
Silver coin.....	605 00		
U. S. and national currency	3,010 00		
Nickels and cents.....	12 21		
Total	\$84,559 95	Total	\$84,559 95

NAMES OF STOCKHOLDERS.

J. D. Thomas, Spooner....	\$10,000 00	E. M. Elliott, Spooner	1,200 00
Geo. W. Harmon, Spooner	600 00	J. M. Thomas, Spooner....	2,900 00
E. P. Baker, Spooner.....	300 00	Total	\$15,000 00

Spring Green—State Bank of Spring Green.

F. B. HYLAND, President.
JOSEPH LINS, Vice President.

THOS. W. KING, Cashier.

DIRECTORS.

F. B. Hyland,
Thos. McNulty,
Joseph Lins,
Thomas Hill,

John Schoenmann,
Thos. W. King,
Christ. Scholl.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$168,426 91	Capital stock paid in.....	\$25,000 00
Overdrafts	137 53	Surplus fund.....	1,000 00
Furniture and fixtures....	2,551 74	Undivided profits, less current expenses and taxes paid	3,973 81
Due from approved reserve banks	14,225 91	Individual deposits, subject to check	35,304 64
Due from other banks....	2,618 82	Time certificates of deposit	123,572 58
Checks on other banks and cash items.....	525 00	Savings deposits	13,095 95
Gold coin.....	8,130 00	Cashier's checks outstanding	1,017 81
Silver coin	524 65		
U. S. and national currency	5,758 00		
Nickels and cents.....	66 23		
Total	<u>\$202,964 79</u>	Total	<u>\$202,964 79</u>

NAMES OF STOCKHOLDERS.

C. Scholl, Spring Green..	\$100 00	Ross Hyland, Stoughton..	500 00
Van & Frank Harris, Sextonville	1,000 00	Thos. Hill, Spring Green..	100 00
McNulty Bros., Spring Green	100 00	Mary Sales, Fond du Lac..	2,300 00
Thos. W. King, Spring Green	5,100 00	Jos. Lins, Spring Green..	100 00
F. B. Hyland, Stoughton.	15,400 00	Schoenmann & Son, Spring Green	100 00
Martha Hyland, Stoughton	200 00	Total	\$25,000 00

Spring Valley—The Bank of Spring Valley.

C. E. FOX, President.
OTTO SIEBERNS, Vice President.

J. H. GRASLIE, Cashier.
C. D. SIEBERNS, Asst. Cashier.

DIRECTORS.

Thos. M. Casey,
S. J. Fox,
C. E. Fox,
Wm. McCoy,

Otto Sieberns,
C. D. Sieberns,
J. H. Graslie.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$142,165 27	Capital stock paid in.....	\$25,000 00
Overdrafts	451 42	Surplus fund	1,902 61
Banking house.....	2,500 00	Undivided profits, less current expenses and taxes paid	1,783 58
Furniture and fixtures.....	1,835 75	Due to banks—deposits... Individual deposits subject to check	11,015 55 47,586 85
Due from approved reserve banks	27,390 74	Demand certificates of deposit	4,500 00
Checks on other banks and cash items.....	1,010 93	Time certificates of deposit	89,324 29
Gold coin.....	2,520 00	Savings deposits	14,140 19
Silver coin.....	4,484 35		
U. S. and national currency	12,741 00		
Nickels and cents.....	153 61		
Total	\$195,253 07	Total	\$195,253 07

NAMES OF STOCKHOLDERS.

Thos. M. Casey, Spring Valley	\$2,000 00	Wm. McCoy, Spring Valley	1,000 00
C. E. Fox, Elmwood.....	2,500 00	Otto Sieberns, Sp'g Valley	3,000 00
S. J. Fox, Spring Valley..	1,000 00	C. D. Sieberns, Sp'g Valley	1,500 00
D. B. Johns, Red Wing, Minn.	1,000 00	J. C. Tanberg, Eau Claire..	4,000 00
Jessie Johns, Red Wing, Minn.	1,000 00	H. Bell, Elmwood.....	500 00
Andy Johnson, Spr'g Valley	1,500 00	J. H. Graslie, Spr'g Valley	5,000 00
		M. Tanberg, Eau Claire...	1,000 00
		Total	\$25,000 00

Stanley—Citizens State Bank.

L. I. ROE, President.
E. F. BURNS, Vice President.

GEO. D. BARTLETT, Cashier.

DIRECTORS.

L. I. Roe,
E. F. Burns,
Geo. D. Bartlett,
W. H. Bridgman,

P. J. Cosgrove,
S. F. Anderson,
Peter Esslinger,
F. H. L. Cotton.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$133,698 11	Capital stock paid in.....	\$35,000 00
Overdrafts.....	191 66	Surplus fund.....	3,500 00
U. S. state, municipal and other bonds.....	1,300 00	Undivided profits, less cur- rent expenses and taxes paid.....	1,892 15
Banking house.....	5,150 00	Due to banks—deposits....	189 90
Other real estate owned..	2,315 13	Individual deposits, subject to check.....	46,629 28
Due from approved reserve banks.....	4,998 18	Time certificates of deposit	22,756 46
Checks on other banks and cash items.....	319 38	Savings deposits.....	49,427 63
Gold coin.....	4,935 00	Cashier's checks outstand- ing.....	1,147 80
Silver coin.....	1,297 25		
U. S. and national currency	6,301 00		
Nickels and cents.....	37 51		
Total.....	\$160,543 22	Total.....	\$160,543 22

NAMES OF STOCKHOLDERS.

Geo. D. Bartlett, Stanley..	\$8,000 00	J. P. Johnson, Stanley....	1,000 00
L. I. Roe, Stanley.....	4,500 00	Carsten Olson, Stanley....	800 00
E. F. Burns, Stanley.....	2,500 00	Ole H. Thorp, Stanley....	500 00
W. H. Bridgman, Stanley..	2,500 00	Fred Zimmerman, Stanley..	300 00
H. F. Sargent, Stanley....	500 00	Mike Esslinger, Stanley....	300 00
Andrew Sneen, Stanley....	500 00	Jno. Shubel, Stanley.....	200 00
Imbert Roe, Stanley.....	800 00	S. F. Gospador, Stanley....	200 00
F. H. L. Cotton, Eau Claire	2,000 00	Walter Fero, Stanley....	200 00
E. G. Bartlett, Stanley ..	500 00	W. A. Hazen, Stanley....	200 00
R. J. Lawless, Stanley....	500 00	Erik O. Moun, Stanley....	200 00
Solon Larson, Stanley ...	500 00	Ole O. Moun, Stanley....	200 00
Joseph Mayer, Stanley ...	500 00	Ole E. Moen, Stanley....	200 00
Peter Esslinger, Stanley... 1,000 00		Ed. Maedke, Stanley.....	100 00
S. F. Anderson, Stanley... 500 00		David Kienholz, Stanley... 100 00	
P. J. Cosgrove, Stanley... 2,500 00		Louis Ederer, Stanley.... 100 00	
Theo. Hoidahl, Stanley.... 1,000 00		Jno. Dietrich, Stanley.... 100 00	
F. S. Grubb, Stanley..... 1,000 00			
Geo. H. Chapman, Stanley 1,000 00		Total.....	\$35,000 00

Stanley—Farmers & Merchants State Bank.

JOE WALSDORF, President.
W. M. MILLER, Vice President.

NELS STALHEIM, Cashier.
J. B. HALVERSON, Asst. Cashier.

DIRECTORS.

Jos. Walsdorf,
W. D. Schultz,
Walter Miller,
A. F. Embretson,
David Glaugue,

Ole Samuelson,
Nels Stalheim,
Robert Le Blanc,
P. A. Lien.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$75,161 43	Capital stock paid in.....	\$19,600 00
Overdrafts	400 41	Surplus fund	1,960 00
Banking house	4,160 00	Undivided profits, less current expenses and taxes paid	1,298 33
Furniture and fixtures.....	2,500 00	Individual deposits, subject to check	30,345 94
Due from approved reserve banks	13,288 52	Demand certificates of deposit	310 13
Due from other banks....	419 10	Time certificates of deposit	24,105 98
Checks on other banks and cash items	450 00	Savings deposits	23,076 13
Exchanges for clearing house	327 90		
Gold coin	1,215 00		
Silver coin	758 00		
U. S. and national currency	1,746 00		
Nickels and cents.....	93 15		
Savings safes	177 00		
Total	\$100,696 51	Total	\$100,696 51

NAMES OF STOCKHOLDERS.

P. H. Johnson, Whitehall.....	\$100 00	J. B. Halverson, Stanley..	400 00
So'srud & So'srud, Whitehall	300 00	L. D. Crane, Stanley.....	200 00
W. J. Webb, Whitehall....	300 00	Walter M. Miller, Stanley.	100 00
O. P. Larson, Christiana, Norway	500 00	Andrew Gregerson, Stanley	500 00
John O. Melby, Whitehall....	300 00	F. D. Calway, Neillsville..	1,000 00
Anton O. Melby, Whitehall	200 00	Robt. Kurth, Granton.....	500 00
A. E. Wing, Whitehall....	500 00	Marion O'Neill, Neillsville	200 00
J. T. Joyce, Eau Claire....	300 00	Marion R. O'Neill, Neillsville	200 00
W. H. Frawley, Eau Claire	200 00	Adelaide McBride, Neillsville	800 00
Jos. Barnier, Colburn.....	500 00	Euphemia S. Terry, Eau Claire	500 00
Nile G. Olson, Stanley.....	100 00	John Boie, Stanley.....	500 00
P. A. Byrne, Stanley.....	100 00	Erik Moun, Stanley.....	200 00
Jos. Walsdorf, Stanley....	400 00	A. F. Embretson, Stanley..	400 00
John Hall, Stanley.....	100 00	Ole O. Moun, Stanley.....	200 00
Anton Pierling, Stanley...	200 00	James O'Neill, Stanley....	900 00
David Goshaw, Chippewa Falls	100 00	B. M. Sletteland, Pigeon Falls	300 00
H. N. Bennett, Stanley....	100 00	Matt Gruber, Stanley.....	400 00
C. W. Glaugue, Stanley....	100 00	Chas. W. Hoffman, Stanley	500 00
David Glaugue, Stanley....	100 00	H. N. Bennett, Stanley....	700 00
David S. Glaugue, Stanley..	100 00	S. F. Webert, Stanley....	100 00
Matt Gruber, Stanley.....	100 00	Mary Burnham, Stanley...	200 00
W. D. Schultz, Stanley....	100 00	Robt. LeBlanc, Stanley...	100 00
John Phillips, Stanley....	100 00	Lovise Ekern, Minneapolis, Minn.	900 00
A. F. Embretson, Stanley..	600 00	Alfred Ekern, Minneapolis Minn.	300 00
Ole Samuelson, Stanley....	100 00	Dale Alexander, Stanley..	100 00
Ole Krogan, Stanley.....	100 00	F. W. Draper, Neillsville..	600 00
M. Huls & Co., Stanley....	100 00		
Robt. Le Blanc, Stanley...	100 00	Total	\$19,600 00
Nels Stalheim, Stanley....	2,100 00		
P. A. Lien, Stanley.....	200 00		
John E. Shafer, Stanley....	100 00		
J. N. Cunningham, Stanley	500 00		

Stevens Point—Wisconsin State Bank of Stevens Point.

J. P. MALICK, President.
JOHN LONGBOTHAM, Vice President.

W. F. COLLINS, Cashier.

DIRECTORS.

J. P. Mallick,
W. W. Gregory,

H. O. Halverson,
C. E. Van Hecke,
John Longbotham.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$136,716 15	Capital stock paid in.....	\$30,000 00
Overdrafts	4,410 35	Surplus fund	4,000 00
Banking house	7,077 17	Undivided profits, less current expenses and taxes paid	892 90
Furniture and fixtures	4,896 86	Due to banks—deposits.....	5,351 69
Other real estate owned.....	1,605 00	Individual deposits, subject to check	56,209 46
Due from approved reserve banks	18,670 29	Demand certificates of deposit	9,812 11
Due from other banks.....	4,000 00	Time certificates of deposit	62,671 31
Exchanges for clearing house	183 22	Notes and bills re-discounted	18,081 58
Gold coin	870 00		
Silver coin	2,096 00		
U. S. and national currency	6,364 00		
Nickels and cents.....	130 01		
Total	<u>\$187,019 05</u>	Total	<u>\$187,019 05</u>

NAMES OF STOCKHOLDERS.

Fred J. Carpenter, Stevens Point	\$200 00	Alex. Ringness, Stevens Point	100 00
E. M. Copps & Co., Stevens Point	100 00	Gust. W. Hein, Stevens Point	100 00
H. O. Halverson, Stevens Point	2,000 00	J. P. Malick, Stevens Point	8,600 00
W. E. Kingsbury, Stevens Point	500 00	L. R. Anderson, Stevens Point	1,000 00
W. E. Macklin, Stevens Point	200 00	W. F. Collins, Stevens Point	700 00
T. L. McGlachlin, Stevens Point	200 00	W. W. Gregory, Stevens Point	100 00
Lucy K. and Mary E. McGlachlin, Stevens Point	100 00	Amelia C. Hanna, Stevens Point	500 00
I. C. Newby, Sun Prairie	100 00	Mary A. Collins, Stevens Point	100 00
Mrs. Millie Ostrander, Stevens Point	100 00	J. O. Foxen, Amherst	200 00
J. H. Redfield, Stevens Point	500 00	L. A. Pomeroy, Amherst	500 00
Leroy B. Rivers, Stevens Point	200 00	John Longbotham, Dickeyville	7,500 00
P. Rothman estate, Stevens Point	1,000 00	H. V. Foster, New York City	300 00
Geo. E. Vaughn, Stevens Point	200 00	Leah Gilbert Aune, Minneapolis, Minn.	300 00
A. F. Wyatt, Stevens Point	1,000 00	Blanche Wyatt Temple, Stevens Point	100 00
Emma A. Wyatt, Stevens Point	1,000 00	Geo. B. Atwell, Stevens Point	200 00
Ben. F. Wyatt, Stevens Point	100 00	W. W. Mitchell, Stevens Point	500 00
Martha C. Mallick, Stevens Point	100 00	Silvernale & Specht, Stevens Point	100 00
L. J. N. Murat, Stevens Point	100 00	C. E. Van Hecke, Stevens Point	300 00
Fred A. Zimmer, Stevens Point	500 00	Mary G. Collins, Stevens Point	100 00
C. U. Mallick, Stevens Point	500 00	Total	<u>\$30,000 00</u>

Stockbridge—State Bank of Stockbridge.

G. P. McKENNEY, President.
E. A. PINGEL, Vice President.

THOMAS WEBSTER, Cashier.

DIRECTORS.

G. P. McKenney,
Theodore Manderscheid,
Charles Hatch,

E. A. Pingel,
Michael Irish,
Thomas Webster.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$41,939 85	Capital stock paid in.....	\$12,000 00
Overdrafts	12 57	Undivided profits, less current expenses and taxes paid	836 70
Banking house	3,000 00	Individual deposits, subject to check	9,949 56
Furniture and fixtures....	1,946 28	Demand certificates of deposit	9,381 38
Due from approved reserve banks	5,460 58	Time certificates of deposit	27,298 33
Due from other banks....	146 11		
Gold coin	370 00		
Silver coin	712 55		
U. S. and national currency	5,877 00		
Nickels and cents.....	1 03		
Total	<u>\$59,465 97</u>	Total	<u>\$59,465 97</u>

NAMES OF STOCKHOLDERS.

G. P. McKenney, Stock-bridge	\$2,000 00	E. A. Pingel, Stockbridge.	2,000 00
Michael Irish, Hilbert....	2,000 00	Charles Hatch, Oshkosh..	2,000 00
Theodore Manderscheid,		Thomas Webster, Stock-bridge	2,000 00
Calumet	2,000 00	Total	<u>\$12,000 00</u>

Stoughton—Citizens State Bank of Stoughton.

F. B. HYLAND, President.
WALTER ATKINSON, Vice President.

R. D. MCCOOK, Cashier.

DIRECTORS.

F. B. Hyland,
Walter Atkinson,
R. D. McCook,
O. P. Swerig,

O. A. Thorsen,
A. E. Anderson,
Nelson McCook.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$160,790 08	Capital stock paid in.....	\$50,000 00
Overdrafts	4,196 68	Undivided profits, less current expenses and taxes paid	2,378 10
U. S., state, municipal and other bonds	2,500 00	Individual deposits, subject to check	58,560 77
Banking house	9,840 00	Demand certificates of deposit	109,859 83
Furniture and fixtures....	2,160 00	Savings deposits	3,236 50
Due from approved reserve banks	24,546 57		
Checks on other banks and cash items	1,061 91		
Gold coin	1,610 00		
Silver coin	1,045 00		
U. S. and national currency	16,254 00		
Nickels and cents.....	30 96		
Total	<u>\$224,035 20</u>	Total	<u>\$224,035 20</u>

NAMES OF STOCKHOLDERS.

John Evans, Stoughton...	\$500 00	O. M. Olson, Stoughton...	100 00
O. A. Thorsen, Stoughton.	500 00	A. O. Rorge, Stoughton...	100 00
F. B. Hyland, Stoughton..	8,500 00	S. O. Hougan, Stoughton..	100 00
A. E. Anderson, Stoughton	1,000 00	J. E. Wright, Stoughton..	500 00
Nelson McCook, Sumner, Iowa	7,500 00	H. W. Collins, Stoughton.	500 00
Matthew McCook, Riceville, Iowa	2,500 00	C. J. Lawrence, Stoughton	100 00
W. J. Towner, Osage, Ia.	1,000 00	O. O. Hougan, Stoughton..	100 00
A. K. Davis, Sun Prairie	1,200 00	Thos. Oscar, Stoughton...	500 00
Walter A. Heyer, Sumner, Iowa	500 00	W. O. Haver, Stoughton..	100 00
C. W. Pennington, Sumner, Iowa	500 00	J. A. Roberts, Stoughton..	100 00
Walter Atkinson, Stoughton	5,500 00	Albert Schrode, Stoughton	100 00
C. J. G. Feiland, Stoughton	500 00	Albert Burell, Stoughton..	200 00
O. H. Hemsing, Stoughton	500 00	O. P. Swerig, Stoughton..	100 00
J. B. McCook, Fredericksburg, Ia.	1,000 00	E. P. Hocking, Stoughton.	200 00
Thos. McCook, Riceville, Iowa	3,000 00	Otto Phillips, Stoughton..	200 00
R. D. McCook, Stoughton	9,900 00	Jacob Asleson, Stoughton	200 00
Ole O. Flom, Stoughton...	500 00	C. Christenson, Stoughton	200 00
		Trace Christenson, Stoughton	100 00
		Albert Asleson, Stoughton	200 00
		H. A. Chipman, Stoughton	500 00
		O. O. Hougan, Jr., Stoughton	100 00
		Total	\$50,000 00

Stoughton—Stoughton State Bank.

ROBE DOW, President.

ROBE DOW, Cashier.
GILES DOW, Asst. Cashier.
ROBE DOW, JR., Asst. Cashier.

DIRECTORS.

Robe Dow,

Robe Dow, Jr.,
Giles Dow.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$168,438 65	Capital stock paid in.....	\$25,000 00
Overdrafts	116 29	Undivided profits, less cur-	
Banking house	12,000 00	rent expenses and taxes	
Other real estate owned..	4,000 00	paid	14,298 53
Due from approved reserve		Individual deposits, subject	
banks	28,409 13	to check	76,949 60
Due from other banks.....	414 80	Time certificates of deposit	113,108 60
Checks on other banks and			
cash items	281 12		
Gold coin	8,340 00		
Silver coin	1,472 55		
U. S. and national currency	5,786 00		
Nielsens and cents.....	98 19		
Total	\$229,356 73	Total	\$229,356 73

NAMES OF STOCKHOLDERS.

Robe Dow, Stoughton	\$17,000 00	Robe Dow, Jr., Stoughton	2,000 00
Belle G. Dow, Stoughton..	4,000 00		
Giles Dow, Stoughton....	2,000 00	Total	\$25,000 00

Strum—First State Bank of Strum.

H. A. WARNER, President.
 ERNEST KELLER, Vice President.

J. A. NELSON, Cashier.
 H. N. ROBBE, Asst. Cashier.

DIRECTORS.

H. A. Warner,
 Sivert Rekestad,
 H. N. Robbe,
 J. A. Call,

T. C. Johnson,
 Ernest Keller,
 J. A. Nelson.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$43,400 48	Capital stock paid in.....	\$10,000 00
Overdrafts	6 10	Surplus fund	250 00
Banking house	1,886 40	Undivided profits, less cur-	
Furniture and fixtures....	1,090 41	rent expenses and taxes	
Due from approved reserve		paid	1,292 62
banks	4,893 04	Individual deposits, subject	
Checks on other banks and		to check	7,647 48
cash items	230 24	Time certificates of deposit	32,136 02
Gold coin	1,435 00	Savings deposits	2,698 07
Silver coin	786 20	Cashier's checks outstand-	
U. S. and national currency	1,219 00	ing	953 42
Nickels and cents.....	30 74		
Total	<u>\$54,977 61</u>	Total	<u>\$54,977 61</u>

NAMES OF STOCKHOLDERS.

Ernest Keller, Albany,		Sivert Rekestad, Strum ...	400 00
Minn	\$3,150 00	Ole Thomasgaard, Strum..	100 00
H. A. Warner, White Bear,		Barney Hanson, Strum ...	100 00
Minn.	3,150 00	Ole Gilbertson, Strum...	300 00
J. A. Nelson, Strum.....	1,000 00	Allen Anderson, Strum ..	200 00
H. N. Robbe, Strum	200 00	John M. Olson, Strum....	200 00
Mathilda Pederson, Strum	400 00	P. J. Skogstad, Eleva.....	200 00
T. C. Johnson, Strum.....	300 00		
J. A. Call, Strum.....	300 00	Total	<u>\$10,000 00</u>

Sturgeon Bay—Bank of Sturgeon Bay.

HENRY FETZER, President.
R. P. CODY, Vice President.

A. B. MINOR, Cashier.
J. H. STEWART, Asst. Cashier.

DIRECTORS.

Henry Fetzer,
H. C. Scofield,
R. P. Cody,
W. R. Hay,

Roger Eatough,
Ed. Reynolds,
Jos. Wolter.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$280,870 69	Capital stock paid in.....	\$30,000 00
Overdrafts	2,875 99	Surplus fund	11,000 00
U. S., state, municipal and other bonds	25,000 00	Undivided profits, less cur- rent expenses and taxes paid	1,405 66
Banking house	15,791 13	Individual deposits, subject to check	88,287 35
Furniture and fixtures....	4,208 87	Time certificates of deposit	254,715 89
Other real estate owned....	12,200 38	Savings deposits	5,627 43
Due from approved reserve banks	6,114 44		
Checks on other banks and cash items	14,304 15		
Exchanges for clearing house	554 00		
Gold coin	2,180 00		
Silver coin	1,826 05		
U. S. and national currency	24,640 00		
Nickels and cents.....	356 51		
Foreign coin	114 12		
Total	\$391,036 33	Total	\$391,036 33

NAMES OF STOCKHOLDERS.

Henry Fetzer, Sturgeon Bay	\$12,000 00	F. B. Barnes, Oshkosh....	500 00
R. P. Cody, Sturgeon Bay	2,500 00	H. F. Hagemeister, Green Bay	1,000 00
Ed. Reynolds, Sturgeon Bay	1,500 00	F. J. B. Duchateau, Green Bay	1,000 00
H. C. Scofield, Sturgeon Bay	1,500 00	A. B. Minor, Sturgeon Bay	500 00
Jos. Wolter, Sturgeon Bay	1,000 00	Mrs. L. Goettleman, Mil- waukee	500 00
W. R. Hay, Sturgeon Bay.	500 00	L. A. Karel, Kewaunee....	1,000 00
W. S. Reynolds, Sturgeon Bay	1,000 00	Jno. C. Karel, Milwaukee..	1,000 00
H. M. Reynolds, Sturgeon Bay	500 00	Geo. A. Mowry, Minneapo- lis, Minn.	500 00
Aug. Reiboldt, Sturgeon Bay	1,000 00	Roger Eatough, Baileys Harbor	500 00
Helen Leatham, Sturgeon Bay	500 00	M. V. Cochems, Sturgeon Bay	500 00
H. T. Scofield, Sturgeon Bay	1,000 00		
		Total	\$30,000 00

Sturgeon Bay—Merchants Exchange Bank.

C. L. NELSON, President.
C. REYNOLDS, Vice President.

WM. A. LAWRENCE, Cashier.

DIRECTORS.

C. L. Nelson,
C. Reynolds,
L. M. Washburn,

A. N. Dier,
W. A. Lawrence.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$211,841 10	Capital stock paid in.....	\$50,000 00
Overdrafts	618 16	Surplus fund	12,500 00
Banking house	15,000 00	Undivided profits, less cur- rent expenses and taxes paid	4,673 96
Furniture and fixtures....	2,146 83	Individual deposits, subject to check	63,239 94
Other real estate owned..	4,000 00	Demand certificates of de- posit	5,498 36
Due from approved reserve banks	25,004 01	Time certificates of deposit	133,743 28
Due from other banks...	3,057 68	Savings deposits	20,968 97
Exchanges for clearing house	2,546 78		
Gold coin	2,775 00		
Silver coin	4,850 80		
U. S. and national currency	18,168 00		
Nickels and cents.....	616 15		
Total	\$290,624 51	Total	\$290,624 51

NAMES OF STOCKHOLDERS.

C. L. Nelson, Sturgeon Bay	\$8,000 00	H. M. Warner, Centralia, Ill.	500 00
L. M. Washburn, Sturgeon Bay	8,000 00	F. Crane, Green Bay.....	1,000 00
Wm. A. Lawrence, Stur- geon Bay	4,000 00	D. E. Brigham, Sturgeon Bay	1,000 00
A. N. Dier, Sturgeon Bay	1,000 00	H. J. Lawrence, Sturgeon Bay	500 00
C. Reynolds, Sturgeon Bay	9,000 00	B. C. Hatch, Sturgeon Bay	300 00
S. Groenfeldt, Sturgeon Bay	1,000 00	E. A. Hatch, Sturgeon Bay	100 00
Y. V. Dreutzer estate, Stur- geon Bay	500 00	W. E. Goede, Sturgeon Bay	300 00
A. L. Hatch, Sturgeon Bay	1,000 00	J. E. Clark, Sturgeon Bay	300 00
W. P. Wagner, Green Bay	3,000 00	E. M. Dreutzer, Sturgeon Bay	1,000 00
W. S. Washburn, Sturgeon Bay	7,000 00	E. Warner, Centralia, Ill..	500 00
C. C. Davis, Centralia, Ill.	2,000 00	Total	\$50,000 00

Sullivan—The Farmers State Bank.

W. H. LEAN, President.
J. C. KACHEL, Vice President.

PAUL R. MCKEE, Cashier.
WM. H. HUGHES, Asst. Cashier.

DIRECTORS.

W. H. Lean,
J. C. Kachel,
Paul R. McKee,
T. M. Blackman,
Edward L. Vinz,

W. E. Blumenstein,
John A. Friedel,
W. H. Friday,
J. F. McLaughlin,
C. H. Golden.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$95,804 87	Capital stock paid in.....	\$15,000 00.
Overdrafts	1,122 24	Undivided profits, less current expenses and taxes paid	1,519 11
U. S., state, municipal and other bonds	44,975 28	Individual deposits, subject to check	21,263 46
Premium on bonds.....	303 12	Time certificates of deposit	102,197 70
Banking house	2,152 75	Savings deposits	27,934 76
Furniture and fixtures....	1,334 30	Cashier's checks outstanding	422 00
Due from approved reserve banks	11,916 65		
Due from other banks.....	26 22		
Checks on other banks and cash items	330 30		
Gold coin	1,960 00		
Silver coin	1,300 10		
U. S. and national currency	7,089 00		
Nicks and cents.....	22 20		
Total	<u>\$168,337 03</u>	Total	<u>\$168,337 03</u>

NAMES OF STOCKHOLDERS.

Albert J. Bieck, Rome.....	\$200 00	J. C. Kachel, Whitewater.....	2,000 00
W. H. Bieck, South Milwaukee	100 00	J. S. Kings, Concord.....	200 00
W. E. Blumenstein, Sullivan	1,000 00	Wm. P. Ley, Sullivan.....	100 00
Oswald Bartz, Sullivan...	100 00	Giles L. Lean, Palmyra, R. F. D.....	200 00
T. M. Blackman, Whitewater	2,000 00	Wm. H. Lean, Sullivan...	500 00
J. W. Cooper, Whitewater	200 00	Paul R. McKee, Sullivan..	2,000 00
W. H. Collins, Madison...	200 00	Florence L. McKee, Sullivan	200 00
C. C. Collins, Madison....	200 00	J. F. McLaughlin, Sullivan	500 00
John Debereiner, Rome...	500 00	A. R. Mules, Palmyra, R. F. D.....	100 00
A. G. Elsner, Sullivan....	200 00	F. D.....	100 00
Gustav Elsner, Sullivan..	400 00	John Northey, Sullivan..	100 00
A. C. Eckert estate, Sullivan	100 00	J. C. Partridge, Walworth	100 00
John A. Friedel, Rome.....	200 00	Owen Runyard, Sullivan..	100 00
J. J. Friedel, Rome.....	100 00	Edward L. Vinz, Sullivan..	600 00
O. W. Friedel, Rome.....	100 00	Albert J. Vinz, Sullivan..	500 00
Wm. H. Friday, Sullivan..	200 00	Wm. R. Zautner, Sullivan	100 00
Geo. L. Garity, Sullivan...	100 00	John Yarmark, Rome.....	500 00
Chas. H. Golden, Sullivan	500 00	Edw. J. Bieck, Sullivan...	100 00
Julius Hinzman, Sullivan.	100 00	J. E. Morgan, Sullivan....	100 00
Chas. Heintz, Sullivan....	500 00		
		Total	<u>\$15,000 00</u>

Sun Prairie—Bank of Sun Prairie.

THOS. C. HAYDEN, President.
ESTELLE HAYDEN, Vice President.

ELLA HAYDEN, Cashier.

DIRECTORS.

Thos. C. Hayden,
Estelle Hayden,

Ella Hayden.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$165,610 79	Capital stock paid in.....	\$25,000 00
Overdrafts	874 13	Surplus fund	1,500 00
U. S., state, municipal and other bonds.....	100 00	Undivided profits, less cur- rent expenses and taxes paid	2,289 17
Premium on bonds.....	8 00	Individual deposits, subject to check.....	22,156 20
Banking house.....	4,000 00	Demand certificates of de- posit	175,256 45
Furniture and fixtures....	1,700 00		
Due from approved reserve banks	40,020 40		
Gold coin.....	7,950 00		
Silver coin.....	149 00		
U. S. and national currency	5,781 00		
Nickels and cents.....	8 50		
Total	\$226,201 82	Total	\$226,201 82

NAMES OF STOCKHOLDERS.

Thos. C. Hayden, Sun Prairie	\$22,500 00	Ella Hayden, Sun Prairie.	2,000 00
Estelle Hayden, Sun Prairie	500 00	Total	\$25,000 00

Sun Prairie—Farmers and Merchants Bank of Sun Prairie.

G. ADAM BATZ, President.
GEO. P. BATZ, Vice President.

ERHARD BATZ, Cashier.
J. M. BATZ, Asst. Cashier.

DIRECTORS.

G. Adam Batz,
Erhard Batz,

Geo. P. Batz.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$235,557 88	Capital stock paid in.....	\$25,000 00
Overdrafts	9,066 62	Surplus fund.....	678 00
U. S. state, municipal and other bonds.....	9,087 50	Undivided profits, less cur- rent expenses and taxes paid	3,363 65
Stocks and other securities	100 00	Individual deposits, subject to check.....	19,992 83
Other real estate owned...	2,999 79	Demand certificates of de- posit	205,407 63
Due from approved reserve banks	14,400 75	Savings deposits.....	6,624 90
Due from other banks....	214 41	Notes and bills re-dis- counted	17,695 48
Checks on other banks and cash items.....	529 73		
Gold coin.....	1,190 00		
Silver coin.....	486 95		
U. S. and national currency	4,949 00		
Nickels and cents.....	179 86		
Total	\$278,762 49	Total	\$278,762 49

NAMES OF STOCKHOLDERS.

G. Adam Batz, Sun Prairie	\$6,000 00	Valentine Batz, Browns- ville, Tex.	6,000 00
Geo. P. Batz, Sun Prairie.	6,000 00		
Erhard Batz, Sun Prairie	6,000 00		
Peter Batz, Sun Prairie..	1,000 00	Total	\$25,000 00

Superior—American Exchange Bank of Superior.

J. H. CULVER, President.
H. H. GRACE, Vice President.

W. R. HOOVER, Cashier.

DIRECTORS.

J. H. Culver,
B. C. Cooke,
H. H. Grace,

D. S. Culver,
Henry Turrish,
W. R. Hoover.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$251,557 13	Capital stock paid in.....	\$50,000 00
Overdrafts	73 99	Surplus fund.....	10,000 00
Furniture and fixtures....	3,000 00	Undivided profits, less cur-	
Other real estate owned..	5,618 40	rent expenses and taxes	
Due from approved reserve		paid	8,693 46
banks	47,905 58	Due to banks, deposits....	5,000 00
Due from other banks....	14,068 56	Individual deposits, subject	
Checks on other banks and		to check.....	186,514 70
cash items.....	404 89	Demand certificates of de-	
Exchanges for clearing		posit	58,404 08
house	9,339 58	Savings deposits.....	57,434 36
Gold coin.....	17,975 00	Certified checks.....	213 10
Silver coin.....	3,700 00	Cashier's checks outstand-	
U. S. and national currency	29,960 00	ing	7,457 00
Nickels and cents.....	113 57		
Total	\$383,716 70	Total	\$383,716 70

NAMES OF STOCKHOLDERS.

J. H. Culver, Superior....	\$16,700 00	Margaret Turrish, Duluth,	
H. H. Grace, Superior....	14,300 00	Minn.	1,000 00
B. C. Cooke, Superior....	1,000 00	D. S. Culver, St. Paul,	
W. R. Hoover, Superior....	1,000 00	Minn.	4,000 00
Mrs. H. H. Grace, Superior	2,000 00		
Henry Turrish, Duluth,		Total	\$50,000 00
Minn.	10,000 00		

Superior—Bank of Commerce.

C. A. CHASE, President.
E. T. BUXTON, Vice President.

E. L. CASS, Cashier.
J. S. GATBS, Asst. Cashier.

DIRECTORS.

E. T. Buxton,
A. M. Peckham,
F. H. Ruger,
Geo. B. Hudnall,

E. L. Cass,
C. A. Chase,
L. A. Erhart,
W. J. Stark.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$734,991 49	Capital stock paid in.....	\$150,000 00
Overdrafts	40 41	Surplus fund.....	15,000 00
U. S., state, municipal and other bonds.....	82,636 53	Undivided profits, less cur- rent expenses and taxes paid	21,430 56
Stocks and other securities	3,000 00	Due to banks—deposits...	308 41
Furniture and fixtures....	4,500 00	Individual deposits, subject to check.....	426,870 61
Other real estate owned...	16,230 00	Demand certificates of de- posit	244,127 35
Due from approved reserve banks	182,699 11	Savings deposits.....	172,358 50
Due from other banks....	12,378 45	Certified checks.....	3,288 00
Checks on other banks and cash items.....	6,619 64	Cashier's checks outstand- ing	17,634 77
Exchanges for clearing house	4,590 58	Notes and bills re-dis- counted	45,000 00
Gold coin.....	24,735 00	Bills payable.....	25,000 00
Silver coin.....	9,905 10		
U. S. and national currency	38,027 00		
Nickels and cents.....	664 86		
Total	\$1,121,018 17	Total	\$1,121,018 17

NAMES OF STOCKHOLDERS.

Mrs. Martha C. Buxton, Batavia, N. Y.	\$400 00	Ruth G. Chase, Superior..	4,700 00
W. M. Rankin, Princeton, N. J.	300 00	C. A. Chase, Superior.....	56,300 00
E. S. Rankin, Newark, N. J.	250 00	Mrs. Salona Hess, Castile, N. Y.	300 00
E. T. Buxton, Duluth, Minn.	20,000 00	F. H. Ruger, Superior....	300 00
E. L. Cass, Superior.....	6,750 00	E. Louise Williams, Janes- ville	650 00
A. M. Peckham, Superior..	2,500 00	Lizzie F. Tracy, Madison	650 00
Harry G. Chase, pledgee, Chicago, Ill.	3,900 00	Edward Ruger, Janesville	650 00
Samuel T. Chase, Chicago, Ill.	3,900 00	Grace A. Chase, Chicago, Ill.	1,600 00
		Alice L. Chase, Chicago, Ill.	800 00

NAMES OF STOCKHOLDERS.—Continued.

Mary B. Healy, Warsaw, N. Y.	500 00	Terga Tharalson, Excel- sior, Minn.	300 00
Julia M. Healy, Warsaw, N. Y.	500 00	Anna B. Butler, Superior.	650 00
Maud Healy, Warsaw, N.Y.	500 00	B. F. Ellison, Superior...	2,500 00
Giles Gilbert, Duluth, Minn.	650 00	L. A. Erhart, Superior....	1,000 00
Joel S. Gates, Superior..	2,250 00	Frances J. Gates, Superior	400 00
Mrs. A. F. Buxton, War- saw, N. Y.	600 00	Geo. B. Hudnall, Superior.	500 00
Myron Reed estate, Lake Nebagamon	1,300 00	W. J. Stack, Superior....	1,000 00
Horace G. Chase, Chicago, Ill.	3,250 00	Agnes B. Snow, Madison..	650 00
A. P. Lovejoy est., Janes- ville	18,900 00	W. P. Crawford, Superior.	1,000 00
Dorothy Chase, Chicago, Ill.	800 00	Henry B. Evans, Superior.	500 00
Anna McLeod, Scranton, Pa.	400 00	Susan L. Finch, Superior..	500 00
		Corinne S. Loney, Superior	500 00
		E. F. McCausland, Superior..	1,000 00
		Solon L. Ferrin, Superior..	1,000 00
		D. W. Redfield, Chicago, Ill.	1,000 00
		S. L. Strivings, Ex., Cas- tile, N. Y.	3,900 00
		Total	\$150,000 00

Superior—Superior State Bank.

B. M. PEYTON, President.
H. H. PEYTON, Vice President.

JOSEPH ROPER, Cashier.

DIRECTORS.

B. M. Peyton,
H. H. Peyton,

W. J. Atwell,
J. Roper,
C. S. Knox.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$116,605 22	Capital stock paid in.....	\$10,000 00
Overdrafts	189 61	Surplus fund.....	5,000 00
Furniture and fixtures....	1,150 00	Undivided profits, less current expenses and taxes paid	1,708 95
Due from approved reserve banks	47,809 42	Individual deposits, subject to check.....	86,705 25
Due from other banks....	10,977 68	Time certificates of deposit	72,534 78
Exchanges for clearing house	2,162 00	Savings deposits.....	18,724 80
Gold coin.....	5,525 00	Certified checks	9,646 00
Silver coin.....	3,280 00		
U. S and national currency	16,314 00		
Nickels and cents.....	306 85		
Total	<u>\$204,319 78</u>	Total	<u>\$204,319 78</u>

NAMES OF STOCKHOLDERS.

B. M. Peyton, Duluth, Minn.	\$5,600 00	H. M. Peyton, Duluth, Minn.	500 00
H. H. Peyton, Proctor, Minn.	100 00	M. Louise Roberts, Superior	100 00
Joseph Roper, Superior...	100 00	L. A. Baird, Superior....	200 00
W. H. Pattison, Superior...	1,000 00	John P. Mahon, Superior..	300 00
W. J. Atwell, Superior....	100 00	Mrs. R. D. McEwen, Superior	500 00
E. G. Erlanson, Superior...	200 00	Jennie S. Crooker, Superior	1,000 00
R. Webb, Superior.....	100 00		
C. S. Knox, Superior.....	200 00	Total	<u>\$10,000 00</u>

Superior—Union, Commercial and Savings Bank.

SAM OLSEN, President.
PETER EIMON, Vice President.

HENRY HUSEBY, Cashier.
M. S. ERICKSON, Asst. Cashier.

DIRECTORS.

Sam Olsen,
Peter Eimon,
Ben Eimon,
Henry Huseby,
C. H. Mason,

L. H. Larson,
Martin Sauter,
A. Anderson,
C. Jellsrud.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$144,525 68	Capital stock paid in.....	\$30,000 00
Overdrafts	1,345 15	Surplus fund.....	1,000 00
U. S., state, municipal and other bonds.....	1,105 09	Undivided profits, less cur- rent expenses and taxes paid	2,258 16
Furniture and fixtures....	4,700 00	Due to banks—deposits....	1,987 01
Due from approved reserve banks	6,161 77	Individual deposits, subject to check.....	94,823 09
Due from other banks....	9,768 97	Time certificates of deposit	32,662 81
Exchanges for clearing house	4,961 40	Savings deposits.....	9,369 06
Gold coin.....	1,270 00	Certified checks.....	3,271 82
Silver coin.....	580 00	Cashier's checks outstand- ing	2,830 60
U. S. and national currency	3,762 00		
Nickels and cents.....	22 49		
Total	<u>\$178,202 55</u>	Total	<u>\$178,202 55</u>

NAMES OF STOCKHOLDERS.

H. T. Fowler, Superior....	\$200 00	L. H. Larson, Superior....	2,000 00
P. Eimon, Superior.....	500 00	J. H. Nordby, Two Har- bors, Minn.	200 00
B. Eimon, Superior.....	1,500 00	C. A. Swanson, Superior..	1,000 00
M. Sauter, Superior.....	500 00	C. Julsrud, Minneapolis, Minn.	15,500 00
L. P. Ekern, Superior.....	500 00	C. H. Mason, Superior....	1,000 00
C. Eimon, Superior.....	500 00	Sam Olson, Fosston, Minn.	1,000 00
O. E. Dunn, Superior.....	100 00		
Anton Anderson, Superior.	500 00		
H. Huseby, Superior.....	5,000 00	Total	<u>\$30,000 00</u>

Taylor—Trempealeau Valley State Bank.

O. B. BORSHEIM, President.
B. L. VAN GORDEN, Vice President.

OTTO O. ARNESON, Cashier.

DIRECTORS.

O. B. Borsheim,
B. L. Van Gorden,
H. C. Hjerleid,
J. G. Hanson,

N. N. Nelson,
B. Berg,
C. J. Hogg.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$46,678 79	Capital stock paid in.....	\$10,000 00
Overdrafts	12 38	Undivided profits, less cur-	
Banking house.....	2,500 00	rent expenses and taxes	
Furniture and fixtures....	1,000 00.	paid	885 64
Due from approved reserve		Individual deposits, subject	
banks	3,943 06	to check.....	7,692 46
Due from other banks....	2,310 04	Demand certificates of de-	
Gold coin.....	1,735 00	posit	3,518 71
Silver coin.....	1,086 35	Time certificates of deposit	23,250 12
U. S. and national currency	1,362 00	Savings deposits	15,305 82
Nickels and cents	25 13		
Total	<u>\$60,652 75</u>	Total	<u>\$60,652 75</u>

NAMES OF STOCKHOLDERS.

H. C. Hjerleid, Decorah, Iowa	\$3,500 00	H. E. Curran, Taylor.....	100 00
O. B. Borsheim, Blair.....	3,500 00	S. Hjerleid, Taylor	100 00
J. G. Hanson, Blair.....	100 00	J. W. Burton, Chicago, Ill.	200 00
P. Headman, Blair	100 00	Cora Auchmoody, Decorah, Iowa	100 00
B. L. Van Gorden, Taylor.	500 00	Otto O. Arneson, Taylor..	100 00
B. Berg, Taylor	500 00	H. Strong, Taylor	100 00
S. O. Overby, Taylor.....	100 00	N. N. Nelson, Taylor	100 00
S. K. Bergseth, Taylor.....	100 00	Ole Anderson, Taylor	100 00
W. F. Baker, Decorah, Ia..	200 00	F. H. Baker, Decorah, Ia..	100 00
Mrs. C. M. Dunn, Taylor...	100 00	C. J. Hogg, Melrose.....	100 00
Alex Matson, Taylor.....	100 00		
Alfred Carlson, Masco, Idaho	100 00	Total	<u>\$10,000 00</u>

Theresa—Theresa State Bank.

GUSTAV RUECKER, President.
J. P. STOYE, Vice President.

WM. F. BRIEMANN, Cashier.
ORLANDO J. KOLL, Asst. Cashier.

DIRECTORS.

Gustav Ruecker,
J. P. Stoye,
Wm. F. Briemann,
F. W. Bandlow,
Moritz Lehner,

Fred Greiner,
Chas. Thorn,
Chas. Gutenschwager,
Wm. Milbrot.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$47,646 00	Capital stock paid in.....	\$8,000 00
Overdrafts	14 86	Surplus fund.....	2,000 00
U. S., state, municipal and other bonds.....	20,649 75	Undivided profits, less cur- rent expenses and taxes paid	778 68
Furniture and fixtures....	1,200 00	Individual deposits, subject to check.....	17,484 58
Due from approved reserve banks	12,431 46	Time certificates of deposit	54,673 21
Silver coin.....	608 30	Savings deposits.....	720 55
U. S. and national currency	1,043 00		
Nickels and cents.....	57 65		
Clearing house checks....	6 00		
Total	\$83,657 02	Total	\$83,657 02

NAMES OF STOCKHOLDERS.

Wm. F. Briemann, Theresa	\$3,000 00	Charles Thorn, Theresa...	500 00
Gustav Ruecker, Theresa..	1,500 00	Wm. Milbrot, Theresa....	500 00
J. P. Stoye, Theresa.....	500 00	Chas. Gutenschwager, The- resa	500 00
F. W. Bandlow, Theresa...	500 00		
Moritz Lehner, Theresa...	500 00	Total	\$8,000 00
Fred Greiner, Theresa....	500 00		

Thorp—Peoples State Bank.

MELVIN NYE, President.
W. R. McCUTCHEON, Vice President.

L. O. GARRISON, Cashier.
M. D. GARRISON, Asst. Cashier.

DIRECTORS.

Geo. H. Lusk,
W. R. McCutcheon,
M. Wiltgen,

Geo. Zillmann,
L. O. Garrison.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$135,419 00	Capital stock paid in.....	\$25,000 00
Overdrafts	23 37	Surplus fund.....	2,000 00
Banking house.....	5,015 60	Undivided profits, less current expenses and taxes paid	1,940 80
Furniture and fixtures....	1,721 20	Due to banks—deposits...	121 44
Due from approved reserve banks	35,254 38	Individual deposits, subject to check.....	68,461 66
Due from other banks....	4,957 76	Demand certificates of deposit	1,150 00
Checks on other banks and cash items.....	99 98	Time certificates of deposit	91,033 55
Gold coin.....	2,165 00	Savings deposits.....	1,559 24
Silver coin.....	1,239 65	Cashier's checks outstanding	4,309 34
U. S. and national currency	9,662 00		
Nickels and cents.....	18 09		
Total	<u>\$195,576 03</u>	Total	<u>\$195,576 03</u>

NAMES OF STOCKHOLDERS.

L. O. Garrison, Thorp....	\$6,300 00	Geo. Zillmann, Thorp.....	2,000 00
Frank Garrison estate, Grand Rapids	6,300 00	M. Wiltgen, Thorp.....	2,000 00
Melvin Nye, Thorp	2,000 00	C. H. Sheldon, Thorp....	200 00
Geo. H. Lusk, Thorp.....	2,000 00	So. on Larson, Thorp.....	200 00
H. F. Hudson, Thorp.....	2,000 00	Fred Boelter, Thorp	200 00
W. R. McCutcheon Thorp	1,600 00	Herman Freiss, Thorp ...	200 00
		Total	<u>\$25,000 00</u>

Tomah—Bank of Tomah.

WATSON EARLE, President.
S. DREW, Vice President.

FRANK DREW, Cashier

DIRECTORS.

Watson Earle,
S. Drew,

Frank Drew.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$134,274 90	Capital stock paid in.....	\$15,200 00
Overdrafts	1,027 80	Surplus fund.....	900 00
Banking house, furniture and fixtures.....	5,370 00	Undivided profits, less cur- rent expenses and taxes paid	4,684 85
Due from approved reserve banks	63,592 15	Individual deposits, subject to check.....	46,724 40
Due from other banks....	6,929 91	Time certificates of deposit	170,144 68
Checks on other banks and cash items.....	363 35		
Exchanges for clearing house	3,596 83		
Gold coin.....	5,005 00		
Silver coin.....	800 00		
U. S. and national currency	16,682 00		
Nickels and cents.....	11 99		
Total	<u>\$237,653 93</u>	Total	<u>\$237,653 93</u>

NAMES OF STOCKHOLDERS.

John C. Ford estate, Tomah	\$1,000 00	Frank Knick, Tomah.....	300 00
S. Drew, Highmore, S. D..	5,000 00	John C. Rugee, Milwaukee	500 00
Frank Drew, Tomah.....	5,000 00	Drew Bros., Tomah	2,100 00
L. W. Earle, Tomah.....	300 00	Watson Earle, Tomah....	500 00
Wm. Fletting, Tomah	500 00	Total	<u>\$15,200 00</u>

Tomah—Warren's Bank.

G. H. WARREN, President.

W. W. WARREN, Cashier.

DIRECTORS.

G. H. Warren,
W. W. Warren.

G. F. Warren.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$288,741 08	Capital stock paid in.....	\$25,000 00
Overdrafts	89 84	Surplus fund.....	2,500 00
U. S. bonds.....	10,000 00	Undivided profits, less cur-	
Premium on bonds.....	225 00	rent expenses and taxes	
Banking house, furniture		paid	2,574 64
and fixtures.....	7,445 68	Individual deposits, subject	
Due from approved reserve		to check.....	71,746 52
banks	122,949 56	Time and demand certi-	
Due from other banks....	6,324 32	ficates of deposit.....	354,435 20
Exchanges for clearing			
house	1,177 30		
Gold coin.....	5,400 00		
Silver coin.....	1,493 75		
U. S. and national currency	11,974 00		
Nickels and cents.....	151 57		
Clearing house checks....	200 00		
Gold and bonds.....	84 26		
Total	<u><u>\$456,256 36</u></u>	Total	<u><u>\$456,256 36</u></u>

NAMES OF STOCKHOLDERS.

G. H. Warren, Tomah	\$23,400 00	G. F. Warren, Tomah....	300 00
W. W. Warren, Tomah....	1,000 00		
H. M. Warren, Tomah....	300 00	Total	\$25,000 00

Tomahawk—Bank of Tomahawk.

C. E. MACOMBER, President.
J. A. FITZGERALD, Vice President.

E. W. SMITH, Cashier.

DIRECTORS.

C. E. Macomber,
J. A. Fitzgerald,
Edward Evenson,
G. O. Newborg,

D. C. Jones,
M. L. Fitzgerald,
Joseph Poutre.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$58,658 46	Capital stock paid in.....	\$20,000 00
Overdrafts	64 50	Surplus fund.....	510 94
Banking house.....	5,036 00	Undivided profits, less current expenses and taxes paid	842 70
Furniture and fixtures....	3,132 43	Individual deposits, subject to check.....	29,551 10
Due from approved reserve banks	8,656 65	Time certificates of deposit	28,766 99
Checks on other banks and cash items.....	1,600 29	Savings deposits.....	1,402 44
Gold coin.....	295 00		
Silver coin.....	906 00		
U. S. and national currency	2,644 00		
Nickels and cents.....	80 84		
Total	<u>\$81,074 17</u>	Total	<u>\$81,074 17</u>

NAMES OF STOCKHOLDERS.

Philip Marconiller, Tomahawk	\$500 00	Edward Evenson, Tomahawk	500 00
Herman Schultz, Tomahawk	500 00	Nettie Sheldon, Tomahawk..	100 00
Geo. R. Baker, Tomahawk..	100 00	Melvin Millard, Tomahawk..	100 00
D. C. Jones, Tomahawk.....	500 00	Fred Brayback, Arborvitæ... 1,000 00	500 00
Jos. Poutre, Tomahawk.....	1,000 00	C. C. Buckley, Portage.....	300 00
G. O. Newborg, Tomahawk..	1,000 00	Wm. Rege, Tomahawk.....	100 00
B. N. Boorman, Tomahawk..	100 00	Myrtle Rege, Tomahawk.....	200 00
Emma Liefke, Wausau.....	100 00	Horace Munro, Irma.....	500 00
Robert Random, Wausau....	500 00	Henry Poth, Tomahawk....	200 00
M. L. Fitzgerald, Tomahawk	2,400 00	John Schultz, Tomahawk..	100 00
J. A. Fitzgerald, Tomahawk	2,400 00	Herman Peters, Tomahawk..	400 00
Bennet Larson, Rhinelander	200 00	R. E. Schultz, Tomahawk..	300 00
Bernhard Lemke, Tomahawk	300 00	H. N. Burrington, Tomahawk	100 00
Jacob Nick, Tomahawk.....	500 00	Lillian Flynn, Tomahawk... 100 00	100 00
A. O. Jenne, Rhinelander...	500 00	E. B. Cronkite, Tomahawk..	300 00
G. M. Sheldon, Tomahawk..	500 00	J. N. Mennier, Tomahawk... 100 00	100 00
E. W. Smith, Tomahawk....	2,800 00	E. E. Searl, Tomahawk.....	600 00
C. E. Macomber, Tomahawk.	500 00	P. A. Cook, Oshkosh.....	600 00
G. M. Macomber, Tomahawk.	500 00		
		Total	<u>\$20,000 00</u>

Tomahawk—Bradley Bank.

EDWARD BRADLEY, President.
R. B. TWEEDY, Vice President.

J. W. FROEHLICH, Cashier.
A. M. BABCOCK, Asst. Cashier.

DIRECTORS.

Edward Bradley,
J. W. Froehlich,
W. T. Bradley,
John Oelhafen,

R. B. Tweedy,
Spencer Ilsley,
E. C. Kuehn.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$410,656 41	Capital stock paid in.....	\$50,000 00
Overdrafts	466 23	Surplus fund.....	8,000 00
U. S., state, municipal and other bonds.....	5,000 00	Undivided profits, less cur- rent expenses and taxes paid	4,796 07
Furniture and fixtures.....	200 00	Due to banks—deposits...	1,362 30
Due from approved reserve banks	190,306 19	Individual deposits subject to check.....	385,946 35
Due from other banks.....	1,524 95	Time certificates of deposit	159,241 11
Checks on other banks and cash items.....	452 26	Savings deposits.....	21,157 40
Gold coin.....	4,420 00	Cashier's checks outstand- ing	170 00
Silver coin.....	2,238 50		
U. S. and national currency	15,255 00		
Nickels and cents.....	153 69		
Total	<u>\$630,673 23</u>	Total	<u>\$630,673 23</u>

NAMES OF STOCKHOLDERS.

Edward Bradley, Milwau- kee	\$1,000 00	Warren E. Brooks, Toma- hawk	2,000 00
James W. Bradley, Mil- waukee	11,500 00	Frank Stark, Rochester, N. Y.	2,500 00
Robert B. Tweedy, Milwau- kee	1,000 00	Wm. T. Bradley, Toma- hawk	2,000 00
John W. Froehlich, Toma- hawk	5,000 00	Spencer Ilsley, Tomahawk.	1,000 00
John Oelhafen, Sr., Toma- hawk	5,000 00	James Kelly, Tomahawk..	1,000 00
Anna S. Oelhafen, Toma- hawk	5,000 00	Charles H. Grundy, Toma- hawk	2,000 00
E. C. Kuehnl, Milwaukee..	1,000 00	Total	\$50,000 00

Turtle Lake—Bank of Turtle Lake.

L. M. RICHARDSON, President.
J. H. BUNKER, Vice President.

F. G. McKENZIE, Cashier.

DIRECTORS.

L. M. Richardson,
J. H. Bunker,

Katie Bunker.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$111,766 85	Capital stock paid in.....	\$10,000 00
Overdrafts	994 93	Surplus fund.....	2,000 00
Banking house.....	1,294 20	Undivided profits, less cur-	
Furniture and fixtures....	904 73	rent expenses and taxes	
Due from approved reserve		paid	656 42
banks	10,945 44	Individual deposits, subject	
Checks on other banks and		to check.....	25,049 90
cash items.....	424 15	Demand certificates of de-	
Gold coin.....	130 00	posit	5,479 30
Silver coin.....	686 10	Time certificates of deposit	77,263 70
U. S. and national currency	5,901 00	Notes and bills re-dis-	
Nickels and cents.....	57 92	counted	12,656 00
Total	<u>\$133,105 32</u>	Total	<u>\$133,105 32</u>

NAMES OF STOCKHOLDERS.

L. M. Richardson, Turtle		Katie Bunker, Turtle Lake	1,000 00
Lake	\$5,000 00	Total	<u>\$10,000 00</u>
J. H. Bunker, Turtle			
Lake	4,000 00		

Two Rivers—Bank of Two Rivers.

J. E. HAMILTON, President.
C. E. MUELLER, Vice President.

W. W. HINTON, Cashier.
H. R. SCHWAKE, Asst. Cashier.

DIRECTORS.

J. E. Hamilton,
C. E. Mueller,
Henry Kappelmann,

Walter Mann,
E. R. Mueller.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$173,404 97	Capital stock paid in.....	\$35,000 00
Overdrafts	1,515 67	Surplus fund.....	13,000 00
Banking house.....	10,000 00	Undivided profits, less current expenses and taxes paid	2,797 90
Furniture and fixtures....	3,486 05	Individual deposits, subject to check.....	72,634 44
Other real estate owned..	9,237 04	Time certificates of deposit	117,012 72
Due from approved reserve banks	39,254 46	Savings deposits	11,911 47
Checks on other banks and cash items.....	74 30		
Exchanges for clearing house	6 00		
Gold coin.....	1,125 00		
Silver coin.....	1,408 00		
U. S. and national currency	9,919 00		
Nickels and cents.....	85 04		
Clearing house checks.....	2,841 00		
Total	\$252,356 53	Total	\$252,356 53

NAMES OF STOCKHOLDERS.

J. E. Hamilton, Two Rivers	\$16,200 00	H. C. Wilke, Two Rivers..	2,000 00
C. E. Mueller, Two Rivers	2,300 00	H. R. Schwake, Two Rivers	1,000 00
E. R. Mueller, Two Rivers	2,300 00	W. W. Hinton, Two Rivers	1,500 00
Henry Kappelmann, Two Rivers	4,400 00	John Steele Sweeney, Chicago, Ill.	3,000 00
Walter Mann, Two Rivers	2,300 00	Total	\$35,000 00

Two Rivers—Two Rivers Savings Bank.

P. J. SCHROEDER, President.
JAS. S. SCHROEDER, Vice President.

PETER SCHROEDER, Cashier.
FRANK SCHROEDER, Asst. Cash'r.

DIRECTORS.

P. J. Schroeder,
Peter Schroeder,

Jas. S. Schroeder,
John J. Schroeder.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$209,921 00	Capital stock paid in.....	\$25,000 00
Overdrafts	3,421 92	Surplus fund.....	5,000 00
U. S. state, municipal and other bonds.....	15,000 00	Undivided profits, less cur- rent expenses and taxes paid	1,224 46
Banking house.....	23,000 00	Due to banks—deposits..	263 33
Furniture and fixtures....	910 89	Individual deposits, subject to check.....	40,784 90
Other real estate owned...	4,331 68	Time certificates of deposit	196,246 11
Due from approved reserve banks	11,088 60	Savings deposits.....	14,612 00
Checks on other banks and cash items.....	680 52		
Gold coin.....	3,045 00		
Silver coin.....	900 00		
U. S. and national currency	10,600 00		
Nickels and cents.....	231 25		
Total	<u>283,130 86</u>	Total	<u>283,130 86</u>

NAMES OF STOCKHOLDERS.

P. J. Schroeder, Two Rivers	\$5,000 00	Frank Schroeder, Two Rivers	2,000 00
Peter Schroeder, Two Rivers	11,000 00	T. J. Schroeder, Two Rivers	1,000 00
Jas. S. Schroeder, Two Rivers	3,000 00	F. K. Schroeder, Two Rivers	1,000 00
John J. Schroeder, Two Rivers	2,009 00	Total	<u>\$25,000 00</u>

Union Grove—State Bank of Union Grove.

J. S. BLAKEY, President.

O. P. GRAHAM, Cashier.
J. H. MARTIN, Asst. Cashier.

DIRECTORS.

J. S. Blakey,
J. T. Gittings,

O. P. Graham.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$126,939 91	Capital stock paid in.....	\$10,000 00
Overdrafts	2,123 18	Surplus fund.....	3,000 00
U. S., state, municipal and other bonds	9,850 00	Undivided profits, less cur- rent expenses and taxes paid	3,060 46
Banking house.....	3,600 00	Individual deposits, subject to check.....	51,802 66
Furniture and fixtures....	2,200 00	Demand certificates of de- posit	143,697 15
Due from approved reserve banks	48,353 33		
Due from other banks....	1,543 57		
Checks on other banks and cash items.....	940 79		
Gold coin.....	1,815 00		
Silver coin.....	477 60		
U. S. and national currency	13,713 00		
Nickels and cents.....	3 89		
Total	<u>\$211,560 27</u>	Total	<u>\$211,560 27</u>

NAMES OF STOCKHOLDERS.

H. C. Williams, Union Grove	\$100 00	W. M. Murdoch, Union Grove	100 00
John Martin, Union Grove	200 00	O. P. Graham, Union Grove	7,900 00
William Lory, Union Grove	100 00		
H. Vyvyan, Union Grove..	100 00		
J. S. Blakey, Union Grove	1,000 00	Total	<u>\$10,000 00</u>
J. T. Gittings, Union Grove	500 00		

Verona—Bank of Verona.

A. G. MILLER, President.
J. B. DONKLE, Vice President.

J. A. MCGUIGGAN, Cashier.

DIRECTORS.

J. B. Donkle,
R. J. Meyers,
A. G. Miller,

A. E. G. Shuman,
J. H. Miller.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$103,655 92	Capital stock paid in.....	\$15,000 00
Overdrafts	1,433 71	Surplus fund.....	400 00
Banking house.....	3,750 00	Undivided profits, less cur-	
Furniture and fixtures....	1,471 30	rent expenses and taxes	
Due from approved reserve		paid	1,781 91
banks	12,703 51	Individual deposits, subject	
Checks on other banks and		to check.....	31,226 66
cash items.....	459 55	Demand certificates of de-	
Gold coin.....	3,005 00	posit	15,178 77
Silver coin.....	290 35	Time certificates of deposit	64,023 11
U. S. and national currency	754 00		
Nickels and cents.....	87 11		
Total	<u><u>\$127,610 45</u></u>	Total	<u><u>\$127,610 45</u></u>

NAMES OF STOCKHOLDERS.

J. H. Miller, Verona	2,500 00	W. E. Gleason, Columbus.	500 00
J. A. McGuiggan, Verona.	1,500 00	James Edie, Verona.....	200 00
J. B. Donkle, Verona.....	2,000 00	James Lyall, Verona.....	200 00
Laura Brinkman, Verona..	500 00	O. S. White, Madison.....	200 00
A. E. G. Shuman, Verona..	1,000 00	J. S. Meyers, Verona.....	200 00
R. J. Meyers, Verona.....	1,000 00	Fritz Niebuhr, Verona....	100 00
J. L. Stuessy, Verona....	1,000 00	Dave Ogilvie, Verona.....	200 00
A. G. Miller, Verona.....	1,500 00	Sam Meier, Verona	200 00
Henry Wineland, Verona..	1,000 00	Wm. P. Whalen, Verona ..	200 00
Aaron Meyers estate, Ver-			
ona	1,000 00	Total	<u><u>\$15,000 00</u></u>

Viola—The State Bank of Viola.

C. R. THOMSON, President.
E. B. BENDER, Vice President.

S. M. GORE, Cashier.

DIRECTORS.

C. R. Thomson,
H. J. Clark,
S. M. Gore,

Wes. J. Fishel,
E. B. Bender.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$79,324 80	Capital stock paid in.....	\$10,000 00
Overdrafts	6,694 50	Surplus fund.....	200 00
Furniture and fixtures....	1,061 74	Undivided profits, less current expenses and taxes paid	821 45
Due from approved reserve banks	15,940 98	Individual deposits, subject to check.....	36,624 55
Exchanges for clearing house	2,037 73	Time certificates of deposit	59,622 00
Gold coin.....	660 00		
Silver coin.....	444 25		
U. S. and national currency	1,104 00		
Total	\$107,268 00	Total	\$107,268 00

NAMES OF STOCKHOLDERS.

S. L. Clements, Viola ...	\$500 00	H. J. Clark, Richland Center	500 00
Wm. Groves, Viroqua.....	200 00	A. A. Thomson, Richland Center	3,800 00
S. M. Gore, Viola.....	500 00	C. R. Thomson, Richland Center	3,000 00
Geo. Milum, Viola	100 00	J. W. Burton, Chicago, Ill.	200 00
James Matthes, Viola	100 00	J. E. Stoll, Viroqua	100 00
E. B. Bender, Viola.....	300 00	G. W. Farmer, Viola	200 00
Alba Ambrose, Richland Center	100 00		
D. M. Hunter, Viola	100 00	Total	\$10,000 00
Wes. J. Fishel, Viola.....	100 00		
Aug. Hobighorst, Rice Lake	100 00		
A. S. Slaback, Viola	100 00		

Viroqua—Bank of Viroqua.

H. LINDEMANN, President.

WM. F. LINDEMANN, Jr., Cashier.

DIRECTORS.

H. Lindemann,
Wm. F. Lindemann, Jr.,
R. L. Trowbridge,

Fred Eckhart,
A. Lindemann.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts....	\$511,914 79	Capital stock paid in....	\$50,000 00
Overdrafts	3,482 27	Surplus fund.....	20,000 00
U. S., state, municipal and other bonds.....	112,507 24	Undivided profits, less cur- rent expenses and taxes paid	13,074 44
Furniture and fixtures....	1,659 25	Due to banks—deposits... Individual deposits, subject to check.....	1,234 79 96,247 24
Due from approved reserve banks	22,647 00	Time certificates of deposit	488,082 95
Due from other banks....	24,651 74	Bills payable.....	25,000 00
Checks on other banks and cash items.....	1,974 32		
Gold coin.....	375 00		
Silver coin.....	3,342 00		
U. S. and national currency	10,502 00		
Nickels and cents.....	144 03		
Premium accounts	439 78		
Total	<u>\$693,639 42</u>	Total	<u>\$693,639 42</u>

NAMES OF STOCKHOLDERS.

H. Lindemann, Viroqua .	\$15,600 00	Mrs. W. Lindemann Sr, Viroqua	4,900 00
Wm. F. Lindemann, Jr., Viroqua	11,100 00	S. A. Farr, Viroqua.....	100 00
A. Lindemann, Viroqua...	4,800 00		
R. L. Trowbridge, Viroqua.	8,500 00	Total	\$50,000 00
Fred Eckhart, Viroqua ...	5,000 00		

Wabeno—State Bank of Wabeno.

F. O. RUSCH, President.
M. J. DICKINSON, Vice President.

A. E. LAWRENCE, Cashier.

DIRECTORS.

F. O. Rusch,
M. J. Dickinson,
A. E. Lawrence,

J. Mallow,
H. W. Hubbard.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$4,688 47	Capital stock paid in.....	\$10,000 00
Furniture and fixtures.....	1,118 60	Undivided profits	59 30
Due from approved reserve banks	1,918. 91	Individual deposits, subject to check.....	6,958 11
Due from other banks....	8,249 56	Time certificates of deposit	135 00
Checks on other banks and cash items.....	92 45		
Gold coin.....	405 00		
Silver coin.....	267 05		
U. S. and national currency	174 00		
Nickels and cents.....	41 14		
Expense account.....	197 23		
Total	<u>\$17,152 41</u>	Total	<u>\$17,152 41</u>

NAMES OF STOCKHOLDERS.

A. E. Lawrence, Wabeno..	\$4,000 00	H. W. Hubbard, Wabeno..	100 00
F. O. Rusch, Wabeno.....	500 00	E. I. Bunker, Grantsburg..	400 00
A. E. Rusch, Wabeno.....	500 00	W. H. Lawrence, Plymouth	500 00
A. C. Rusch, Wabeno.....	500 00	Charlotte Lawrence, Ply-	
John Mallow, Wabeno....	500 00	mouth	500 00
John Checota, Wabeno....	400 00	Lettie Bowers, Plymouth..	300 00
M. J. Dickinson, Wabeno..	400 00	H. E. McGraw, Saperton..	100 00
G. P. Dickinson, Wabeno.	200 00	H. P. Chase, Wabeno.....	200 00
T. A. Richardson, Wabeno.	100 00	C. G. Hunley, Crandon....	500 00
Emil Smidt, Wabeno.....	200 00		
Frank Mischo, Wabeno...	100 00	Total	<u>\$10,000 00</u>

Walworth—Walworth State Bank.

L. C. CHURCH, President.
H. T. WINDSOR, Vice President.

F. E. LAWSON, Cashier.

DIRECTORS.

L. C. Church,
C. S. Douglass,
H. T. Windsor,

E. A. Peterson,
T. H. Pugh.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$91,547 21	Capital stock paid in.....	\$15,000 00
Overdrafts	120 41	Surplus fund.....	4,500 00
U. S., state, municipal and other bonds.....	4,266 80	Undivided profits, less current expenses and taxes paid	515 29
Premium on bonds.....	75 10	Due to banks—deposits...	2,097 59
Furniture and fixtures....	1,327 12	Individual deposits, subject to check.....	42,370 30
Due from approved reserve banks	7,099 86	Demand certificates of de- posit	45,737 82
Due from other banks....	237 88	Savings deposits.....	6,245 72
Checks on other banks and cash items.....	1,915 59	Certified checks.....	4 50
Gold coin.....	864 72	Special deposit	9 25
Silver coin.....	386 75		
U. S. and national currency	8,562 00		
Nickels and cents.....	77 03		
Total	<u>\$116,480 47</u>	Total	<u>\$116,480 47</u>

NAMES OF STOCKHOLDERS.

L. C. Church, Walworth ..	\$3,000 00	E. W. Crumb, Walworth..	1,000 00
F. E. Lawson, Walworth..	2,000 00	R. E. Sizer, Walworth...	500 00
T. H. Pugh, Madison, S. Dakota	500 00	Horace Featherstone, Wal- worth	500 00
Lucius Colburn, Walworth	1,000 00	H. T. Windsor, Walworth	500 00
John Lawson, Delavan....	1,900 00	Julia C. Windsor, Wal- worth	500 00
E. G. Lawson, Delavan... C. S. Douglass, Fontana..	1,000 00		
W. D. Church, Walworth..	1,000 00		
E. A. Peterson, Walworth.	600 00		
	1,000 00	Total	<u>\$15,000 00</u>

Warrens—The Geo. Warren Co. Bank.

F. G. WARREN, President.
W. A. BARBER, Vice President.

H. BENTZEN, Cashier.
CHAS. M. MUNTZ, Asst. Cashier.

DIRECTORS.

F. G. Warren,
W. A. Barber,

J. P. Reinhard,
H. Bentzen.

Statement December 3, 1907.

Resources.			Liabilities.	
Loans and discounts.....	\$36,116 45		Capital stock paid in.....	\$6,000 00
Overdrafts	245 24		Surplus fund.....	500 00
Furniture and fixtures....	1,186 26		Undivided profits, less cur-	
Due from approved reserve			rent expenses and taxes	
banks	3,615 86		paid	1,501 83
Due from other banks....	27 50		Individual deposits, subject	
Checks on other banks and			to check.....	12,378 84
cash items.....	77 27		Time certificates of deposit	21,753 35
Gold coin.....	10 00		Savings deposits.....	2,819 33
Silver coin.....	393 00			
U. S. and national currency	2,450 00			
Nickels and cents.....	75 77			
Clearing house certificates	756 00			
Total	\$44,953 35		Total	\$44,953 35

NAMES OF STOCKHOLDERS.

Frank G. Warren, Warrens	\$2,000 00	J. P. Reinhard, Sparta....	1,000 00
W. A. Barber, Warrens...	2,000 00		
H. Bentzen, Warrens.....	1,000 00	Total	\$6,000 00

Washburn—Bayfield County Bank.

W. G. MAXCY, President.
D. M. MAXCY, Vice President.

C. O. SOWDER, Cashier.

DIRECTORS.

W. G. Maxcy,
D. M. Maxcy,

W. E. Maxcy.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$89,551 93	Capital stock paid in.....	\$20,000 00
Overdrafts	6,573 98	Surplus fund.....	2,314 57
Banking house.....	3,200 00	Undivided profits, less cur-	
Furniture and fixtures....	1,000 00	rent expenses and taxes	
Other real estate owned....	3,000 00	paid	1,567 29
Due from approved reserve		Individual deposits, subject	
banks	6,143 13	to check.....	35,464 56
Due from other banks....	41 40	Time certificates of deposit	12,483 37
Checks on other banks and		Savings deposits.....	44,198 39
cash items.....	486 78	Cashier's checks outstand-	
Gold coin.....	1,050 00	ing	175 00
Silver coin.....	1,132 35		
U. S. and national currency	3,961 00		
Nickels and cents.....	112 61		
Total	<u>\$116,203 18</u>	Total	<u>\$116,203 18</u>

NAMES OF STOCKHOLDERS.

W. G. Maxcy, Oshkosh....	\$5,000 00	W. C. Cowling, Oshkosh...	500 00
D. M. Maxcy, Washburn..	4,900 00	E. S. Hinman, Oshkosh...	200 00
Minnie M. Clausen, Wash-		Dan Witzel, Oshkosh....	200 00
burn	100 00	John W. Hume, Oshkosh..	500 00
Weston Lewis, Gardiner,		R. A. Brauer, Oshkosh...	500 00
Me.	2,000 00	Myrtle E. Hinman, Osh-	
D. M. Maxcy, trustee,		kosh	200 00
Washburn	100 00	Fred H. Dean, Oshkosh..	200 00
W. G. Maxcy, trustee,		J. S. Maxcy, Gardiner, Me.	2,000 00
Oshkosh	100 00	H. J. Zentner, Oshkosh....	500 00
C. O. Sowder, Washburn..	500 00	Lillian G. Pierce, Wood-	
W. E. Maxcy, Gardiner,		bury, N. J.	500 00
Me.	2,000 00	Total	<u>\$20,000 00</u>

Washburn—Northern State Bank.

M. A. SPRAGUE, President.
F. T. YATES, Vice President.

O. P. SWANBY, Cashier.

DIRECTORS.

L. N. Clausen,
B. Ungrodt,
O. A. Lamoreaux,
M. A. Sprague,

F. T. Yates,
Chas. Ewer,
H. C. Akeley.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$96,540 61	Capital stock paid in.....	\$25,000 00
Overdrafts.....	2,878 20	Surplus fund.....	5,000 00
Furniture and fixtures....	9,691 46	Undivided profits, less current expenses and taxes paid.....	3,313 62
Due from approved reserve banks.....	9,601 23	Dividends unpaid.....	8 06
Due from other banks....	292 71	Individual deposits, subject to check.....	36,818 79
Checks on other banks and cash items.....	5,734 15	Time certificates of deposit.....	22,569 14
Exchanges for clearing house.....	1,137 09	Savings deposits.....	31,881 16
Gold coin.....	3,205 00	Cashier's checks outstanding.....	56 00
Silver coin.....	769 50	Bills payable.....	10,000 00
U. S. and national currency.....	4,716 00		
Nickels and cents.....	80 76		
Total	<u>\$134,646 71</u>	Total	<u>\$134,646 71</u>

NAMES OF STOCKHOLDERS.

M. A. Sprague, Washburn	\$10,100 00	Elinora Sundquist, Troy,	
O. A. Ritan, Portland, Ore.	1,000 00	Idaho.....	100 00
H. C. Akeley, Minneapolis, Minn.....	8,500 00	Chas. Ewer, Washburn...	1,000 00
Henry Lacy, Syracuse, N. Y.....	500 00	Mat. Hanson, Washburn..	50 00
Avery Brush, Osage, Iowa	1,000 00	Wm. Olson, Washburn...	100 00
W. H. Smith, Houghton...	100 00	F. T. Yates, Washburn...	100 00
L. N. Clausen, Washburn..	100 00	Hattie H. Sprague, Washburn.....	1,800 00
Q. W. Frost, Washburn..	50 00	O. A. Lamoreaux, Washburn.....	150 00
Ben. Ungrodt, Washburn..	100 00	M. H. Sprague, Washburn.	250 00
		Total	<u>\$25,000 00</u>

Waterford—Noll's Bank.

LOUIS NOLL, President.
CHAS. H. NOLL, Vice President.

LOUIS L. NOLL, Cashier.

DIRECTORS.

Julia Noll,
Elizabeth Noll,

Oswald Noll.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$216,420 80	Capital stock paid in.....	\$25,000 00
Furniture and fixtures....	1,455 00	Undivided profits	529 34
Due from approved reserve banks	27,890 18	Individual deposits, subject to check.....	12,605 18
Checks on other banks and cash items.....	551 06	Time certificates of deposit	215,595 26
Gold coin.....	3,300 00		
Silver coin.....	60 90		
U. S. and national currency	3,757 00		
Nickels and cents.....	04		
Expense account.....	294 80		
Total	<u><u>\$253,729 78</u></u>	Total	<u><u>\$253,729 78</u></u>

NAMES OF STOCKHOLDERS.

Louis Noll, Waterford....	\$5,000 00	Elizabeth Noll, Waterford.	4,000 00
Louis L. Noll, Waterford..	4,000 00	Oswald Noll, Waterford..	4,000 00
Chas. H. Noll, Waterford..	4,000 00		
Julia Noll, Waterford....	4,000 00	Total	\$25,000 00

Waterford—State Bank of Waterford.

WALKER WHITLEY, President.
JOHN T. RICE, Vice President.

WILLIAM SANDERS, Cashier.
JOSEPHINE SANDERS, Asst. Cashier.

DIRECTORS.

Walker Whitley,
 Wm. Sanders,
 John T. Rice,

Geo. Ela,
 Jas. C. Rowntree.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$108,301 00	Capital stock paid in.....	\$10,000 00
Overdrafts	315 95	Surplus fund.....	1,600 00
U. S., state, municipal and other bonds	3,975 00	Undivided profits, less current expenses and taxes paid	590 80
Furniture and fixtures....	1,550 00	Individual deposits, subject to check.....	13,368 55
Due from approved reserve banks	13,659 60	Time certificates of deposit	115,100 31
Due from other banks....	394 71		
Checks on other banks and cash items.....	692 57		
Gold coin.....	3,920 00		
Silver coin.....	1,112 10		
U. S. and national currency	6,721 00		
Nickels and cents.....	17 73		
Total	\$140,659 66	Total	\$140,659 66

NAMES OF STOCKHOLDERS.

Walker Whitley, Waterford	\$3,000 00	H. J. Naber, Waterford..	500 00
Wm. Sanders, Waterford..	2,600 00	Gunner Knutson, Vernon ..	100 00
Edward Malone, Waterford	200 00	Christian Bensene, Norway	100 00
John T. Rice, Waterford.	200 00	W. R. Purvis, Caldwell...	200 00
Fred Cooper, Waterford..	500 00	Arthur H. Peacock, Cald- well	200 00
Chas. Flett, Waterford...	100 00	H. Stubenrauch, Caldwell.	100 00
Henry Glueck, Waterford.	200 00	Chas. E. Apple, Norway ..	100 00
Henry Luening, Waterford	200 00	H. O. Bayley, Caldwell ..	200 00
M. P. McKenzie, Water- ford	500 00	Walter Crane, Dover	100 00
John A. Hofer, Waterford	200 00	Josephine Sanders, Water- ford	100 00
George Ela, Rochester....	100 00	Etta Sanders, Waterford..	100 00
James C. Rowntree, Eoch- ester	200 00		
Ole Hanson, Norway	100 00	Total	\$10,000 00
Amelia Moe, Alhambra, Cal.	100 00		

Waterloo—Farmers & Merchants State Bank.

F. A. SEEBER, President.
D. J. HOYT, Vice President.

W. R. ROACH, Cashier.
GEO. Q. AMES, Asst. Cashier.

DIRECTORS.

F. A. Seeber,
W. R. Roach,
D. J. Hoyt,
P. F. Sheridan,

D. A. Lackey,
Gus Fox,
Wm. P. Phillips.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$158,504 22	Capital stock paid in.....	\$27,000 00
Overdrafts	397 61	Surplus fund.....	1,700 00
U. S. state, municipal and other bonds.....	10,000 00	Undivided profits, less cur- rent expenses and taxes paid	3,898 07
Banking house.....	3,018 00	Dividends unpaid.....	4 00
Furniture and fixtures....	1,448 50	Individual deposits, subject to check.....	62,511 87
Due from approved reserve banks	51,571 43	Demand certificates of de- posit	159,566 25
Exchanges for clearing house	3,953 96		
Gold coin.....	9,150 00		
Silver coin.....	1,120 40		
U. S. and national currency	12,737 00		
Nickels and cents.....	88 07		
Clearing house checks....	2,691 00		
Total	\$254,680 19	Total	\$254,680 19

NAMES OF STOCKHOLDERS.

A. J. Roach, Milwaukee...	\$4,000 00	Robert Setz, Waterloo...	200 00
G. K. Seeber, Waterloo...	2,600 00	Sarah J. Seeber, Waterloo	300 00
F. A. Seeber, Waterloo...	2,600 00	G. Q. Ames, Waterloo...	300 00
W. R. Roach, Waterloo...	3,900 00	Gust. Fox, Waterloo.....	300 00
C. V. Seeber, Houghton, Mich.	2,600 00	Murray Bros., Waterloo...	100 00
W. P. Phillips, Lake Mills.	1,500 00	Lewis Lewellin, Waterloo.	200 00
John Fox, Waterloo.....	200 00	Albert Christen, Waterloo.	100 00
Mrs. Grace Davies, Lake Mills	1,000 00	E. F. Vick, Waterloo....	300 00
P. F. Sheridan, Waterloo..	200 00	Bernard Motl, Waterloo..	100 00
J. A. Sheridan, Milwaukee	200 00	F. A. Yerges, Reeseville...	100 00
T. B. Squire, Madison...	1,500 00	August Koehn, Waterloo..	100 00
Oscar Neupert, Waterloo..	300 00	Felix Setz, Waterloo.....	200 00
Louis Woelffer, Lake Mills	200 00	Daniel Draeger, Waterloo	100 00
H. F. Norton, Marshall...	200 00	Ernst Draeger, Waterloo..	100 00
Richard Heidemann, Wat- erloo	200 00	D. A. Lackey, Waterloo...	200 00
D. J. Hoyt, Waterloo.....	1,000 00	C. J. Millard, Lake Mills..	1,000 00
H. R. Abell, Waterloo....	1,000 00	Chas. Fischer, Waterloo..	100 00
		Total	\$27,000 00

Watertown—Bank of Watertown.

WM. BUCHEIT, Sr., President.
M. J. WOODARD, Vice President.

F. E. WOODARD, Cashier.

DIRECTORS.

Wm. Buchheit, Sr.
M. J. Woodard,
E. J. Brandt,
W. C. Stone,

C. Wiggernhorn, Sr.,
J. F. Prentiss,
F. E. Woodard.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$594,028 54	Capital stock paid in.....	\$100,000 00
Overdrafts	1,054 54	Surplus fund.....	10,000 00
U. S., state, municipal and other bonds.....	41,643 96	Undivided profits, less cur- rent expenses and taxes paid	55,727 95
Banking house.....	10,000 00	Due to banks—deposits....	11,051 99
Furniture and fixtures....	4,798 26	Individual deposits, subject to check.....	185,011 49
Due from approved reserve banks	100,608 76	Time certificates of deposit	405,212 80
Checks on other banks and cash items.....	2,278 26	Savings deposits.....	367 00
Exchanges for clearing house	1,745 96	Cashier's checks outstand- ing	41,163 17
Gold coin.....	24,690 00	Clearing house certificates.	75 00
Silver coin.....	2,941 15		
U. S. and national currency	24,479 00		
Nickels and cents.....	340 97		
Total	\$808,609 40	Total	\$808,609 40

NAMES OF STOCKHOLDERS.

Wm. Buchheit, Sr., Water- town	\$30,000 00	J. W. Wiggernhorn, Water- town	3,000 00
M. J. Woodard, Watertown	16,000 00	Wm. C. Stone, Watertown.	22,000 00
E. J. Brandt, Watertown..	10,000 00	J. F. Prentiss, Watertown	600 00
C. Wiggernhorn, Sr., Water- town	6,000 00	A. Solliday, Watertown...	2,000 00
Theo. Prentiss, Watertown	7,400 00	F. E. Woodard, Watertown	3,000 00
		Total	\$100,000 00

Watertown—Merchants Bank.

W. D. SPROESSER, President.
JOS. TERBRUEGGEN, Vice President.

D. H. KUSEL, Cashier.
CHAS. E. FREY, Asst. Cashier.

DIRECTORS.

W. D. Sproesser,
Jos. Terbrueggen,
D. H. Kusel,
Chas. E. Frey,
W. A. Beurhaus,

John Habegger,
Wm. Hartig,
Leonard Schempf,
Ferd. Schmutzler.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$364,590 78	Capital stock paid in.....	\$75,000 00
Overdrafts	1,978 93	Surplus fund.....	55,000 00
U. S. state, municipal and other bonds.....	126,975 14	Undivided profits, less cur- rent expenses and taxes paid	11,259 37
Banking house.....	17,100 00	Due to banks—deposits....	217 39
Furniture and fixtures....	4,210 00	Individual deposits, subject to check.....	118,618 23
Due from approved reserve banks	84,462 56	Demand certificates of de- posit	39,772 94
Checks on other banks and cash items.....	1,350 05	Time certificates of deposit	327,991 46
Exchanges for clearing house	3,516 47	Savings deposits.....	21,119 22
Gold coin.....	15,685 00	Certified checks.....	27 55
Silver coin.....	5,389 25	Clearing house certificates	325 00
U. S. and national currency	23,802 00		
Nicks and cents.....	270 98		
Total	\$649,331 16	Total	\$649,331 16

NAMES OF STOCKHOLDERS.

Jos. Terbrueggen, Water- town	\$6,000 00	Mrs. Dora Wegemann, Watertown	2,000 00
W. D. Sproesser, Water- town	15,000 00	L. H. Cordes, Watertown..	3,000 00
D. H. Kusel, Watertown..	5,500 00	Max Rohr, Watertown....	1,500 00
W. A. Beurhaus, Water- town	5,000 00	Mrs. Rosa Frey, Water- town	500 00
F. Kusel, Watertown	4,500 00	Chas. E. Frey, Watertown	2,500 00
Leonard Schempf, Water- town	3,000 00	S. Melzer estate, Water- town	1,000 00
Jacob Jossi estate, Water- town	2,500 00	Wm. Hartig, Watertown..	1,000 00
John Habegger, Water- town	2,500 00	F. B. Weber, Watertown..	1,000 00
John G. Conway, Water- town	2,500 00	Ferd. Schmutzler, Water- town	3,000 00
F. B. Hoermann, Water- town	2,500 00	Minnie Sproesser, Water- town	500 00
J. Habegger Watertown..	2,000 00	Mrs. Jennie Rohr, Water- town	500 00
Wm. Gorder, Watertown..	2,000 00	H. C. Christians, Johnson Creek	1,000 00
Alex D. Platz, Watertown	2,000 00		
John Schempf, Watertown	2,500 00	Total	\$75,000 00

Waunakee—Waunakee State Bank.

M. J. O'MALLEY, President.
J. H. KOLTES, Vice President.

A. P. KENNEY, Cashier.
ROBT. O'MALLEY, Asst. Cashier.

DIRECTORS.

John T. Kenney,
Mary F. Connor,
John C. Neill,

J. H. Koltés,
M. J. O'Malley,

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$150,117 62	Capital stock paid in.....	\$25,000 00
Overdrafts	818 13	Surplus fund.....	750 00
Banking house.....	4,420 00	Undivided profits, less current expenses and taxes paid	3,709 95
Furniture and fixtures....	1,890 83	Individual deposits, subject to check	22,688 77
Due from approved reserve banks	22,928 85	Time certificates of deposit	136,003 57
Gold coin.....	1,850 00		
Silver coin.....	1,696 80		
U. S. and national currency	4,297 00		
Nickels and cents.....	133 06		
Total	<u>\$188,152 29</u>	Total	<u>\$188,152 29</u>

NAMES OF STOCKHOLDERS.

G. Schunck, Waunakee ...	\$500 00	John C. Neill, Waunakee..	1,200 00
Mary F. Connor, Windsor	7,000 00	B. W. Shaw, Waunakee...	200 00
M. J. O'Malley, Waunakee	7,000 00	T. P. O'Malley, Waunakee.	200 00
J. H. Koltés, Waunakee..	500 00	P. J. Uebusetzig, Waunakee	200 00
P. R. Riphahn, Waunakee	500 00	G. W. Deans, Waunakee...	200 00
A. M. Blake, Waunakee...	300 00		
A. P. Kenney, Waunakee..	2,200 00	Total	<u>\$25,000 00</u>
John T. Kenney, Madison	5,000 00		

Waupun—The State Bank of Waupun.

JOHN J. ROBERTS, President.
H. J. HARTGERINK, Vice President.

FRED W. LUCK, Cashier.
OSCAR HANISCH, Asst. Cashier.

DIRECTORS.

John J. Roberts,
H. J. Hartgerink,
Fred W. Luck,
Oscar Hanisch,

J. S. Morris,
R. D. Tillotson,
W. E. Rank.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$106,959 19	Capital stock paid in.....	\$25,000 00
Overdrafts	1,942 69	Surplus fund.....	600 00
U. S., state, municipal and other bonds.....	2,000 00	Undivided profits, less cur- rent expenses and taxes paid	1,354 18
Banking house.....	6,000 00	Dividends unpaid.....	5 00
Furniture and fixtures....	2,505 00	Individual deposits, subject to check.....	24,822 73
Due from approved reserve banks	11,015 16	Demand certificates of de- posit	63,870 82
Checks on other banks and cash items.....	391 81	Savings deposits	19,076 01
Gold coin.....	985 00	Bills payable.....	8,000 00
Silver coin.....	914 75		
U. S. and national currency	9,924 00		
Nickels and cents.....	91 14		
Total	\$142,728 74	Total	\$142,728 74

NAMES OF STOCKHOLDERS.

Chas. A. Atwood, Waupun	\$500 00	Mrs. Martha Learned, Green Lake.....	500 00
F. L. Bacon, Waupun...	500 00	J. M. Learned, Waupun..	500 00
W. J. Boszhardt, Waupun.	500 00	H. J. Maxwell, Princeton..	500 00
Eugene Boyd, Waupun....	500 00	J. M. Melklejohn, Waupun	500 00
E. D. Doney, Waupun....	1,000 00	James Murray, Waupun...	200 00
Mathew Duyen, Alto.....	200 00	J. S. Morris, Waupun.....	1,000 00
Mrs. Mary A. Dickson, Waupun	300 00	E. A. Marsh, Waupun.....	500 00
James Donovan, Waupun..	1,000 00	Mrs. Mary M. Morey, Apple- ton	500 00
Wm. Fisher, Waupun....	500 00	M. H. Mugridge, Waupun..	200 00
W. E. Graham, Waupun..	500 00	H. B. McConochie, Waupun	500 00
H. J. Hartgerink, Waupun	200 00	J. E. O'Connell, Waupun..	200 00
C. Helgeson, Waupun.....	500 00	John J. Roberts, Waupun..	2,900 00
Oscar Hanisch, Waupun..	2,000 00	W. E. Rank, Waupun.....	2,000 00
Harley H. Hatcher, Wau- pun	300 00	A. Stelsel, Waupun.....	200 00
Margaret E. Hatcher, Wau- pun	1,000 00	W. A. Sanborn, Waupun..	300 00
John & W. F. Johnston, Waupun	500 00	R. D. Tillotson, Waupun..	200 00
Chas. Jones, Waupun....	500 00	James Whooley, Waupun..	300 00
Mrs. Matilda Kuechenberg, Waupun	500 00	Geo. S. Wood, Waupun....	500 00
Fred W. Luck, Waupun...	300 00	C. C. Warren, Waupun....	500 00
Miss Emma Learned, Green Lake	500 00	Miss Gertrude Zoellner, Waupun	200 00
Miss Frances Learned, Green Lake.....	500 00	F. F. Zimmerman, & Sons, Waupun	500 00
		Total	\$25,000 00

Wausau—Citizens State Bank.

S. M. QUAW, President.
C. A. BARWIG, Vice President.

W. E. HUDTLOFF, Cashier.

DIRECTORS.

S. M. Quaw,
C. A. Barwig,
Anton Mehl,
Henry Ruder,
G. A. Osswald,

Fred Genrich,
Aug. Marquardt,
A. H. Clark,
Chas. Zahn.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$26,582 05	Capital stock paid in.....	\$50,000 00
Banking house.....	2,699 00	Individual deposits, subject to check.....	8,792 71
Due from approved reserve banks.....	6,681 36	Demand certificates of de- posit.....	15 00
Due from other banks....	24,624 38	Time certificates of deposit	5,531 00
Checks on other banks and cash items.....	146 31	Savings deposits.....	23 66
Exchanges for clearing house.....	174 43		
Gold coin.....	1,470 00		
Silver coin.....	293 35		
U. S. and national currency	755 00		
Nickels and cents.....	46 83		
Expense account.....	889 66		
Total	\$64,362 37	Total	\$64,362 37

NAMES OF STOCKHOLDERS.

Wm. Albrecht, Jr., Wausau	\$200 00	Wm. Collins, Wausau.....	500 00
August Anderson, Fenwood	200 00	Frank Chase, Wausau....	200 00
C. D. Barwig, Wausau....	1,000 00	A. H. Clark, Wausau.....	300 00
Wm. Breittkreutz, Wausau	500 00	W. R. Chellie, Wausau....	500 00
G. H. Bausemaun, Wausau	500 00	D. Danielson, Wausau....	500 00
Pat Burns, Wausau.....	500 00	Ernst Detert, Wausau....	100 00
H. C. Bratz, Wausau.....	200 00	Henry Ellenbecker, Wausau	100 00
Carl Baumgart, Wausau..	400 00	P. Eismann, Wausau....	100 00
A. A. Bock, Wausau.....	500 00	Robert Fechtner, Wausau.	200 00
Arlie R. Bock, Wausau....	500 00	Ed. J. Falk, Wausau.....	100 00
C. H. Bardeen, Wausau....	100 00	Emil Flatter, Wausau....	500 00
Chas. F. Beck, Wausau....	200 00	Jacob Forster, Wausau....	200 00
Henry G. Brauer, Wausau	200 00	Fred W. Genrich, Wausau.	500 00
Julius Buttenhoff, Wausau	200 00	Chas. Gorman, Wausau....	500 00
Henry A. Bellke, Wausau..	200 00	Robert Gehrke, Wausau...	200 00
John Beck, Wausau.....	100 00	W. C. Granzow, Wausau...	300 00
Wm. F. Bellke, Wausau....	500 00	Nick Graebel, Wausau....	300 00
Aug. Beckman, Hamburg...	500 00	C. H. Graham, Wausau....	100 00
H. E. Bauman, Naugart....	500 00	John C. Hennick, Hamburg	500 00
P. F. Curran, Wausau....	500 00	E. R. Hohmann, Wausau..	100 00

NAMES OF STOCKHOLDERS—Continued.

Lewis H. Hall, Wausau...	100 00	Chas. Madee, Wausau.....	100 00
John A. Hoffmann, Wausau	500 00	John M. Manson, Wausau	400 00
Richard Herzog, Wausau...	300 00	Jos. Magner, Wausau.....	300 00
Carl Haase, Wausau.....	200 00	Geo. G. McIntosh, Wausau	500 00
Herman Henning, Wausau..	500 00	L. Jeannett McNaughton,	
Frank F. Helke, Wausau...	200 00	Wausau	400 00
N. Heinemann, Wausau...	1,000 00	Ed. Neimann, Hamburg...	200 00
Andrew Hoffmann, Wausau	1,000 00	G. F. Osswald, Wausau...	500 00
Frank Hannemann, Wausau	500 00	Henry Osswald, Wausau...	200 00
E. A. Hochtritt, Wausau...	100 00	Frank O'Connor, Wausau...	200 00
W. E. Hudtloff, Wausau...	2,000 00	Philip Plantz, Wausau....	500 00
F. A. Hecker, Wausau.....	500 00	Ed. Protze, Fenwood.....	500 00
John Hehnke, Hamburg...	200 00	Geo. Putney, Kelley.....	500 00
Henry Juers, Wausau.....	300 00	Claude Parsons, Wausau...	200 00
Robert H. Juedes, Wausau	100 00	F. H. Pardoe, Wausau....	300 00
George Jung, Wausau.....	600 00	Albert Plantz, Wausau....	100 00
John King, Wausau	300 00	W. B. Philbrick, Jr., Wau-	
Robert H. Kroening, Wau-		sau	100 00
sau	500 00	S. M. Quaw, Wausau.....	1,000 00
Bernard Kruger, Wausau..	200 00	Mrs. S. M. Quaw, Wausau	500 00
Chas. F. Keisner, Wausau..	100 00	Henry Ruder, Wausau....	500 00
Paul Kiebusch, Wausau...	500 00	A. C. Rappraeger, Wausau..	100 00
Ernst Koch, Wausau.....	100 00	Albert Radloff, Wausau...	500 00
Aug. F. Kroening, Wausau	500 00	H. E. Smith, Wausau....	1,000 00
W. D. Kirkwood, Wausau..	300 00	A. F. Steinke, Wausau....	1,000 00
Wm. Knorr, Naugard.....	500 00	Franz E. Schneider, Wau-	
Otto Knorr, Wausau.....	200 00	sau	200 00
Edward C. Kreflow, Wau-		Louis Scharbau, Wausau..	1 000 00
sau	100 00	F. Schuberling, Jr., Wau-	
John L. Komers, Wausau...	500 00	sau	500 00
Wm. Kuckuk, Wausau....	500 00	Fred A. Schmidt, Wausau..	500 00
Frank Knuth, Wausau....	200 00	William Sala, Wausau....	200 00
Fred Krause, Wausau.....	200 00	Anton Sauter, Marathon..	200 00
A. W. Krueger, Wausau...	900 00	John Schwister, Wausau...	400 00
Joe Lestina, Wausau.....	200 00	Wm. C. Seim, Fenwood...	200 00
E. E. Lampert, Wausau...	500 00	Robert Schmidt, Wausau...	500 00
Anton Litzer, Wausau....	100 00	W. A. Serigle, Wausau....	100 00
Henry A. Lemke, Wausau..	200 00	Leopold Tank, Marathon	
Andrew Larson, Wausau...	500 00	City	100 00
O. C. Lemke, Wausau....	200 00	Herman F. Volz, Wausau..	200 00
John F. Lamont, Wausau...	100 00	W. A. Voigt, Merrill.....	500 00
Aug. F. Marquardt, Wausau	600 00	John G. Wolf, Wausau....	100 00
Anton Mehl, Wausau.....	1,000 00	George Worden, Wausau...	1,000 00
John T. Morgan, Wausau...	200 00	L. H. Wheeler, Wausau...	500 00
Wm. Moeser, Wausau.....	500 00	Wm. Wiemann, Wausau...	100 00
Aug. Malbach, Wausau....	100 00	Geo. Wex, Wausau.....	200 00
Henry Marquardt, Wausau	500 00	Julius Witke, Wausau....	100 00
Frank E. Marquardt, Wau-		W. Waterhouse, Wausau...	100 00
sau	300 00	Mrs. Jacob Werle, Wausau	500 00
H. E. Marquardt, Wausau	100 00	Chas. J. L. Zahn, Wausau..	1,000 00
J. J. Muckerheide, Wausau	100 00		
		Total	\$50,000 00

Wausau—Marathon County Bank.

ALEXANDER STEWART, President.
CHAS. W. HARGER, Vice President.

E. C. ZIMMERMAN, Cashier.

DIRECTORS.

Alexander Stewart,
Walter Alexander,
Chas. W. Harger,

E. C. Zimmerman.
Wm. B. Scholfield.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$494,271 13	Capital stock paid in.....	\$75,000 00
Overdrafts	1,687 73	Surplus fund.....	32,000 00
U. S., state, municipal and other bonds.....	44,500 00	Undivided profits, less cur- rent expenses and taxes paid	18,281 19
Stocks and other securities	2,700 00	Individual deposits, subject to check.....	224,052 07
Banking house, furniture and fixtures.....	30,000 00	Time certificates of deposit	325,176 87
Due from approved reserve banks	69,266 74	Savings deposits.....	19,432 28
Due from other banks....	1,069 33	Certified checks	50 00
Checks on other banks and cash items.....	1,546 84		
Gold coin.....	28,125 00		
Silver coin.....	2,832 64		
U. S. and national currency	17,993 00		
Total	\$693,992 41	Total	\$693,992 41

NAMES OF STOCKHOLDERS.

Alexander Stewart, Wau- sau	\$6,500 00	J. M. Smith, Wausau.....	2,000 00
Walter Alexander, Wausau	6,500 00	C. V. Ringle, Wausau.....	350 00
Chas. W. Harger, Wausau	5,000 00	Wesley A. Single, Wausau..	200 00
Mary S. Scholfield estate, Wausau	9,000 00	Joseph Dessert, Milwaukee	2,000 00
V. A. Alderson, Wausau..	1,000 00	Louis Dessert, Mosinee...	1,000 00
Mrs. J. R. Bruneau, Wau- sau	1,000 00	H. M. Thompson, Milw'kee	1,000 00
E. C. Zimmerman, Wausau	1,000 00	C. C. Barrett, Edgar	400 00
John Miller, Wausau.....	1,000 00	Albert Solliday, Watertown	15,000 00
Edw. C. Kretlow, Wausau	500 00	Julia E. Harger, Water- town	1,000 00
H. L. Wheeler estate, Wau- sau	1,000 00	Mrs. H. H. Gallup, Water- town	1,500 00
W. L. Edmonds, Wausau..	1,000 00	A. F. Solliday, Milwaukee.	1,000 00
W. B. Scholfield, Wausau.	700 00	S. H. Alban, Rhinelander..	1,000 00
John Manser, Wausau ...	1,000 00	S. H. Alban and B. W. James, Rhinelander	750 00
Chas. B. Mayer, Wausau..	1,000 00	Robert Freeman, Halder..	850 00
G. D. Bartz, Wausau.....	1,500 00	Ella G. Haseltine, Ripon..	5,000 00
John C. Hinrich, Ham- burg	300 00	N. J. Fellows, Chicago Heights, Ill.	1,000 00
Thomas F. Delaney, Wau- sau	500 00	B. W. James, Seattle, Wash	750 00
Robert Kickbusch, Wausau	1,000 00	John M. Lull, Wausau....	200 00
M. B. Rosenberry, Wausau	500 00	Total	\$75,000 00

Wausaukee—Wausaukee State Bank.

H. P. BIRD, President.
H. G. LAUN, Vice President.

R. B. ELLIS, Cashier.

DIRECTORS.

Geo. E. Bogrand,
O. W. Brightman,
W. E. Hallenbeck,
John Corry,

W. P. Wagner,
Alex. Martin,
H. P. Bird,
H. G. Laun,
Louis Redeman.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$92,892 51	Capital stock paid in.....	\$25,000 00
Overdrafts	65 09	Surplus fund.....	1,128 21
Banking house.....	5,048 54	Undivided profits, less current expenses and taxes paid	5,979 08
Furniture and fixtures....	2,533 10	Individual deposits, subject to check	38,544 87
Due from approved reserve banks	6,697 89	Time certificates of deposit	43,875 11
Due from other banks....	2,155 28	Cashier's checks outstanding	143 18
Checks on other banks and cash items.....	175 10	Bills payable.....	5,000 00
Gold coin	3,980 00		
Silver coin.....	1,659 14		
U. S. and national currency	4,354 00		
Nickels and cents.....	109 80		
Total	<u>\$119,670 45</u>	Total	<u>\$119,670 45</u>

NAMES OF STOCKHOLDERS.

W. P. Wagner, Green Bay	\$500 00	Louis Redeman, Amberg..	500 00
E. S. Spears, Bruce	1,000 00	W. B. Quinlan, Marinette.	2,400 00
John Corry, Marinette....	500 00	H. P. Bird, Wausaukee ..	4,700 00
C. E. Rollins Jr., Chicago, Ill.	500 00	Mrs. J. S. Lee, Cleveland, O.	500 00
Alex. Martin, Middle Inlet	500 00	J. S. Lee estate, Wausaukee	100 00
A. G. Wells, De Pere.....	500 00	O. W. Brightman, Wausaukee	600 00
W. E. Hallenbeck, Wausaukee	2,000 00	Clara Bird Sellers, Spokane, Wash.	1,000 00
H. E. Biel, Marinette....	1,000 00	J. B. Laun, Klel.....	1,500 00
Geo. E. Bogrand, Wausaukee	1,000 00	Frank La Fond, Newberry, Ore.	1,000 00
Mitchell Joannes, Green Bay	500 00	H. T. Merriam, Green Bay	500 00
H. G. Laun, Wausaukee...	4,100 00	R. B. Ellis, Wausaukee....	100 00
		Total	<u>\$25,000 00</u>

Wautoma—Wautoma State Bank.

R. A. CHRISTIE, President.
W. H. BERRAY, Vice President.

GEO. P. WALKER, Cashier.
A. J. WALKER, Asst. Cashier.

DIRECTORS.

R. A. Christie,
W. H. Berray,
M. R. Campbell,

E. F. Kileen,
Geo. P. Walker.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$126,478 93	Capital stock paid in.....	\$25,000 00
Overdrafts	129 49	Surplus fund.....	3,500 00
Banking house.....	3,000 00	Undivided profits, less current expenses and taxes paid	2,691 80
Furniture and fixtures....	1,800 00	Dividends unpaid.....	3 00
Due from approved reserve banks	7,586 29	Individual deposits, subject to check.....	24,515 13
Checks on other banks and cash items.....	508 41	Time certificates of deposit	100,084 55
Gold coin.....	970 00		
Silver coin.....	1,466 00		
U. S. and national currency	13,810 00		
Nickels and cents.....	45 36		
Total	\$155,794 48	Total	\$155,794 48

NAMES OF STOCKHOLDERS.

J. H. Jenkins, Oshkosh....	\$1,000 00	E. L. Benjamin, Wautoma.	200 00
J. H. Porter, Oshkosh....	1,200 00	John Jarvis, Wautoma ...	100 00
Charles Scriber, Oshkosh.	1,000 00	Junus Jarvis, Wautoma...	100 00
Edgar P. Sawyer, Oshkosh.	1,000 00	Fannie Pynchon, Spring Lake	100 00
Charles Barber, Oshkosh..	1,000 00	William Jarvis, Wautoma.	100 00
Moses Hooper, Oshkosh...	1,000 00	L. N. Porter, Wautoma ...	100 00
George Hilton, Oshkosh...	500 00	Ole C. Nelson, Wautoma ..	100 00
P. A. Porter, Berlin.....	500 00	W. H. Berray, Wautoma..	200 00
J. H. Pickert, Berlin.....	100 00	Gilbert Tennant, Wautoma	500 00
E. M. Fitzmourice, Berlin.	200 00	E. F. Kileen, Wautoma ...	500 00
C. S. Morris, Berlin.....	1,500 00	A. L. Trufant, Wautoma..	500 00
A. Wilson, Rush Lake....	500 00	A. L. Trufant Jr., Wautoma	100 00
H. R. Laing, Berlin.....	1,000 00	A. J. Walker, Wautoma ...	200 00
T. R. Rumsey, Berlin ...	1,000 00	Mary Walker, Wautoma...	200 00
M. R. Campbell, Berlin...	900 00	J. E. Dignan, Wautoma...	200 00
C. C. Wellensgard, Berlin.	500 00	Geo. W. Johnson, Wautoma	500 00
C. D. Hawley, Berlin....	1,000 00	H. G. Bridgman, Wautoma	200 00
M. Safford, Berlin	500 00	Geo. P. Walker, Wautoma.	2,500 00
C. M. Dodson, Berlin.....	500 00	C. J. Porter, Berlin.....	100 00
R. A. Christie, Berlin....	1,300 00	William C. Bouck, Oshkosh	1,000 00
Wm. Wakeman, Oshkosh..	1,000 00		
Lena Thorstad, Wautoma.	100 00		
G. M. Byse, Wautoma	200 00		
		Total	\$25,000 00

Wauzeka—Bank of Wauzeka.

W. A. VAUGHAN, President.
O. P. VAUGHAN, Vice President.

JOHN KOCH, Cashier.

DIRECTORS.

W. A. Vaughan,
O. P. Vaughan,

John Koch.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$30,735 67	Capital stock paid in.....	\$5,000 00
Overdrafts	821 11	Surplus fund.....	300 00
Banking house.....	900 00	Undivided profits, less cur-	
Furniture and fixtures....	400 00	rent expenses and taxes	
Due from approved reserve		paid	1,074 62
banks	10,584 60	Individual deposits, subject	
Checks on other banks and		to check.....	9,489 95
cash items.....	72 00	Time certificates of deposit	29,377 98
Gold coin.....	892 50		
Silver coin.....	454 80		
U. S. and national currency	361 00		
Nickels and cents.....	20 87		
Total	<u>\$45,242 55</u>	Total	<u>\$45,242 55</u>

NAMES OF STOCKHOLDERS.

W. A. Vaughan, Wauzeka.	\$3,000 00	John Koch, Wauzeka.....	1,000 00
O. P. Vaughan, Wauzeka.	1,000 00	Total	<u>\$5,000 00</u>

Welcome—Citizens State Bank.

R. W. ROBERTS, President.
S. H. RONDEAU, Vice President.

F. W. RAISLER, Cashier.

DIRECTORS.

R. W. Roberts,
S. H. Rondeau,
W. F. Brownell,

P. H. Kasper,
Gust. Naze.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$30,671 85	Capital stock paid in.....	\$5,000 00
Overdrafts	244 35	Undivided profits, less cur-	
Banking house.....	1,250 00	rent expenses and taxes	
Furniture and fixtures....	1,250 29	paid	1,241 12
Due from approved reserve		Individual deposits, subject	
banks	6,201 76	to check.....	14,688 59
Due from other banks....	3,147 82	Time certificates of deposit	27,365 53
Checks on other banks and			
cash items.....	53 07		
Gold coin.....	2,180 00		
Silver coin.....	765 40		
U. S. and national currency	2,442 00		
Nickels and cents.....	88 70		
Total	\$48,295 24	Total	\$48,295 24

NAMES OF STOCKHOLDERS.

R. W. Roberts, Milwaukee	\$1,000 00	Gust Naze, Welcome	100 00
S. H. Rondeau, Clintonville	1,200 00	J. J. Armstrong, Welcome	100 00
C. A. Spicer, Clintonville..	100 00	A. J. Cannaday, Welcome	100 00
M. C. Trayser, New London	1,200 00	W. F. Brownell, New Lon-	
P. H. Kasper, Welcome....	200 00	don	800 00
Levi C. Larson, Manawa..	200 00		
		Total	\$5,000 00

West Bend—Bank of West Bend.

E. FRANCKENBERG, President.

ARTHUR FRANCKENBERG, Cashier.
HENRY A. OTTEN, Asst. Cashier.

DIRECTORS.

E. Franckenberg,
Arthur Franckenberg,

Henry A. Otten.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$244,374 38	Capital stock paid in.....	\$25,000 00
Overdrafts	671 15	Surplus fund.....	3,000 00
U. S., state, municipal and other bonds.....	500 00	Undivided profits, less cur- rent expenses and taxes paid	3,712 73
Furniture and fixtures....	2,419 98	Individual deposits, subject to check.....	38,532 04
Due from approved reserve banks	46,245 84	Demand certificates of de- posit	2,700 92
Checks on other banks and cash items.....	1,439 07	Time certificates of deposit	202,354 23
Gold coin.....	2,245 00	Savings deposits.....	30,997 91
Silver coin.....	1,319 20		
U. S. and national currency	6,947 00		
Nickels and cents.....	136 21		
Total	\$306,297 83	Total	\$306,297 83

NAMES OF STOCKHOLDERS.

E. Franckenberg, West Bend	\$18,000 00	S. S. Barney, West Bend..	1,000 00
Arthur Franckenberg, West Bend	4,000 00	S. F. Mayer, West Bend..	1,000 00
		Henry A. Otten, Barton...	1,000 00
		Total	\$25,000 00

West Bend—The First State Bank.

C. C. HENRY, President.
W. E. WOLFRUM, Vice President.

F. M. SCHULER, Cashier.

DIRECTORS.

C. C. Henry,
W. E. Wolfrum,

F. M. Schuler.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$164,362 23	Capital stock paid in.....	\$25,000 00
Banking house.....	8,500 00	Surplus fund.....	3,000 00
Furniture and fixtures....	3,664 50	Undivided profits, less cur-	
Due from approved reserve		rent expenses and taxes	
banks	18,480 07	paid	3,751 36
Checks on other banks and		Dividends unpaid.....	80 00
cash items.....	2,437 56	Individual deposits, subject	
Gold coin.....	1,525 00	to check.....	47,297 70
Silver coin.....	1,320 65	Time certificates of deposit	121,186 39
U. S. and national currency	12,008 00	Savings deposits.....	12,135 65
Nickels and cents.....	153 09		
Total	<u><u>\$212,451 10</u></u>	Total	<u><u>\$212,451 10</u></u>

NAMES OF STOCKHOLDERS.

C. C. Henry, West Bend...	\$15,000 00	W. E. Wolfrum, West Bend	1,000 00
L. E. Henry, Kewaskum..	3,500 00	Grace B. Henry, West Bend	500 00
F. M. Schuler, West Bend.	3,000 00		
Clarence Hill, Port Wash-		Total	\$25,000 00
ington	2,000 00		

Westby—Westby State Bank.

M. H. BEKKEDAL, President.
PAUL STEENSON, Vice President.

EMIL O. SVEEN, Cashier.

DIRECTORS.

M. H. Bekkedal,
Paul Steenson,

Emil O. Sveen.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$150,404 90	Capital stock paid in.....	\$25,000 00
Overdrafts	1,496 42	Undivided profits, less current expenses and taxes paid	1,933 14
Furniture and fixtures....	1,718 13	Individual deposits, subject to check.....	55,022 96
Due from approved reserve banks	13,438 84	Demand certificates of deposit	88,273 43
Checks on other banks and cash items.....	24 84	Bills payable.....	5,000 00
Gold coin.....	1,750 00		
Silver coin.....	844 10		
U. S. and national currency	5,466 00		
Nickels and cents.....	86 30		
Total	<u>\$175,229 53</u>	Total	<u>\$175,229 53</u>

NAMES OF STOCKHOLDERS.

M. H. Bekkedal, Westby..	\$22,500 00	Paul Steenson, Westby....	750 00
Emil O. Sveen, Westby...	1,750 00	Total	<u>\$25,000 00</u>

Westfield—Westfield State Bank.

W. H. MOSS, President.
C. E. PEIRCE, Vice President.

JULIUS WARNKE, Cashier.

DIRECTORS.

W. H. Moss,
C. E. Peirce,
H. R. Rawson,

John Hamilton,
Julius Warnke.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$155,680 98	Capital stock paid in.....	\$25,000 00
Overdrafts	80 13	Surplus fund	1,450 00
Banking house	13,931 40	Undivided profits, less cur-	
Furniture and fixtures....	1,551 43	rent expenses and taxes	
Due from approved reserve		paid	1,202 36
banks	25,915 09	Individual deposits, subject	
Due from other banks....	7,602 20	to check	22,815 26
Checks on other banks and		Time certificates of deposit	176,433 60
cash items	2,800 98		
Gold coin	9,400 00		
Silver coin	3,289 15		
U. S. and national currency	6,558 00		
Nickels and cents.....	91 86		
Total	<u>\$226,901 22</u>	Total	<u>\$226,901 22</u>

NAMES OF STOCKHOLDERS.

W. H. Moss, Westfield....	\$7,500 00	C. E. Peirce, Germania...	4,000 00
Julius Warnke, Westfield..	7,500 00	John Hamilton, Westfield..	3,000 00
H. R. Rawson, Westfield..	3,000 00	Total	\$25,000 00

West Salem—La Crosse County Bank.

W. I. DUDLEY, President.
L. C. SANDER, Vice President.

G. W. DUDLEY, Cashier.
J. H. HUNKER, Asst. Cashier.

DIRECTORS.

W. I. Dudley,
L. C. Sander,
F. P. Coburn,
W. W. Lute,

A. C. Cullmann,
F. D. Shane,
Ole Knudson.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$221,903 09	Capital stock paid in.....	\$30,000 00
Overdrafts	3,509 93	Surplus fund	6,000 00
U. S., state, municipal and other bonds	2,400 00	Undivided profits, less cur- rent expenses and taxes paid	6,157 64
Banking house	4,000 00	Individual deposits, subject to check	55,903 42
Furniture and fixtures....	2,000 00	Demand certificates of de- posit	205,226 06
Due from approved reserve banks	45,308 58	Savings deposits	313 88
Due from other banks....	13,465 09		
Checks on other banks and cash items	1,086 97		
Gold coin	1,800 00		
Silver coin	3,410 95		
U. S. and national currency	4,608 00		
Nickels and cents.....	108 39		
Total	<u>\$303,601 00</u>	Total	<u>\$303,601 00</u>

NAMES OF STOCKHOLDERS.

W. I. Dudley, West Salem.	\$5,000 00	C. S. McKown estate, West Salem	500 00
L. C. Sander, West Salem..	1,000 00	D. F. Miller, West Salem..	1,000 00
F. D. Shane, Onalaska ..	3,000 00	Henry Sander, West Salem	1,000 00
G. W. Dudley, West Salem	5,000 00	A. C. Cullmann, West Salem	1,000 00
F. P. Coburn, West Salem	500 00	J. H. Hunker, West Salem	500 00
C. P. Knudson, West Salem	5,000 00	H. F. Heider, West Salem.	500 00
Ole Knudson, West Salem.	5,000 00		
W. W. Lute, West Salem..	1,000 00	Total	<u>\$30,000 00</u>

West Salem—West Salem State Bank.

GEO. D. SPRAIN, President.
WM. VAN ZANDT, Vice President.

S. W. BROWN, Cashier.

DIRECTORS.

Geo. D. Sprain,
Wm. Van Zandt,
S. W. Brown,

Wm. Garbers,
Henry Rickmann.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$89,662 71	Capital stock paid in.....	\$16,000 00
Overdrafts	3,150 26	Surplus fund	325 00
Furniture and fixtures....	2,225 00	Undivided profits, less cur-	
Other real estate owned..	1,425 00	rent expenses and taxes	
Due from approved reserve		paid	1,208 95
banks	13,186 84	Individual deposits, subject	
Checks on other banks and		to check	21,140 42
cash items	665 68	Demand certificates of de-	
Gold coin	970 00	posit	75,774 50
Silver coin	749 20	Savings deposits	1,808 92
U. S. and national currency	4,140 00		
Nickels and cents.....	83 10		
Total	<u><u>\$116,257 79</u></u>	Total	<u><u>\$116,257 79</u></u>

NAMES OF STOCKHOLDERS.

George D. Sprain, West		Henry Rickmann, West	
Salem	\$4,800 00	Salem	1,500 00
S. W. Brown, West Salem.	4,800 00	William Garbers, West	
Wm. Van Zandt, West		Salem	1,500 00
Salem	1,000 00	Fred Garbers, West Salem	500 00
O. F. Elwell, West Salem	500 00	John H. Dahl, Burr Oak..	100 00
F. I. Bolles, West Salem.	200 00		
W. F. Wolfe, La Crosse...	100 00	Total	<u><u>\$16,000 00</u></u>
August Nuttelman, West			
Salem	1,000 00		

Whitehall—John O. Melby & Co. Bank.

JOHN O. MELBY, President.
H. A. ANDERSON, Vice President.

ANTON O. MELBY, Cashier.

DIRECTORS.

John O. Melby,
Anton O. Melby,
P. H. Johnson,

David Wood,
H. A. Anderson.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$256,803 42	Capital stock paid in.....	\$50,000 00
Overdrafts	8 35	Surplus fund	15,000 00
U. S. state, municipal and other bonds	100 00	Undivided profits, less cur- rent expenses and taxes paid	5,175 30
Banking house	2,300 00	Individual deposits, subject to check	46,598 53
Furniture and fixtures....	2,200 00	Time certificates of deposit	218,132 10
Due from approved reserve banks	37,604 15	Savings deposits	8,283 02
Due from other banks.....	16,564 38		
Checks on other banks and cash items	79 24		
Gold coin	3,900 00		
Silver coin	2,594 60		
U. S. and national currency	20,925 00		
Nickels and cents.....	109 81		
Total	<u>\$343,188 95</u>	Total	<u>\$343,188 95</u>

NAMES OF STOCKHOLDERS.

John O. Melby, Whitehall	\$17,500 00	C. P. Thompson, La Crosse	200 00
O. P. Larson, Whitehall..	14,000 00	Nels Stalheim, Stanley...	200 00
J. B. Beach, Whitehall....	4,000 00	H. A. Anderson, Whitehall	1,000 00
Anton O. Melby, Whitehall	2,000 00	Jennie L. Melby, Whitehall	500 00
David Wood, Whitehall...	1,000 00	P. H. Johnson, Whitehall.	1,000 00
J. C. Lamberson, Winona, Minn.	1,000 00	Anderson & Ekern, White- hall	1,000 00
C. B. Melby, Washington, D. C.	200 00	W. J. Webb, Whitehall....	1,000 00
Mary P. Trowbridge, Boul- der, Colo.	1,400 00	B. M. Sletteland, Pigeon Falls	1,500 00
Celia E. Newman, Madison	1,000 00	C. A. Adams, Whitehall..	500 00
P. Ekern Co., Pigeon Falls	1,000 00		
		Total	\$50,000 00

Whitewater—Citizens State Bank.

GEO. S. MARSH, President.

I. U. WHEELER, Cashier.

DIRECTORS.

C. M. Blackman,
Geo. S. Marsh,
F. W. Tratt,
G. Andersen,
W. L. R. Stewart,
N. M. Littlejohn,

J. G. Kestol,
T. M. Blackman,
H. J. Wilkinson,
D. S. Cook,
E. F. Thayer.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$765,410 96	Capital stock paid in.....	\$50,000 00
Overdrafts	460 54	Surplus fund	10,000 00
U. S., state, municipal and other bonds	141,151 18	Undivided profits, less cur- rent expenses and taxes paid	15,798 51
Banking house	5,000 00	Dividends unpaid	12 00
Furniture and fixtures.....	2,500 00	Individual deposits, subject to check	63,408 97
Due from approved reserve banks	165,961 60	Demand certificates of de- posit	124 00
Due from other banks....	16,641 39	Time certificates of deposit	17,790 71
Checks on other banks and cash items	254 16	Savings deposits	966,249 19
Gold coin	24,037 50		
Silver coin	392 00		
U. S. and national currency	1,501 00		
Nicksels and cents.....	73 05		
Total	<u>\$1,123,383 38</u>	Total	<u>\$1,123,383 38</u>

NAMES OF STOCKHOLDERS.

Gilbert Andersen, White- water	\$2,000 00	Geo. Billett estate, Cold Spring	700 00
Harvey Arverson, White- water	500 00	Mrs. E. S. Coe, White- water	300 00
J. W. Austin, Janesville..	100 00	Mrs. E. M. Conger, White- water	300 00
C. M. Blackman, White- water	7,600 00	Mrs. A. R. Crandall, guar- dian, Washington, D. C.	300 00
C. M. Blackman (in trust), Whitewater	800 00	D. S. Cook, Whitewater..	1,300 00
T. M. Blackman, White- water	2,100 00	C. S. Crittenden, White- water	500 00
Florence Bassett, White- water	1,600 00	J. W. Denison estate, Whitewater	2,500 00

NAMES OF STOCKHOLDERS—Continued.

E. O. Dahlen, Whitewater	300 00	Mary Norton, New York..	300 00
Edw. Engebetsen, White-		Mrs. Stella Partridge,	
water	500 00	Whitewater	300 00
Huldah Forrest, White-		W. L. R. Stewart, White-	
water	300 00	water	1,400 00
Lucia Farnham, Columbus	500 00	Wilson Stockdale, White-	
David Godfrey, Whitewater	200 00	water	200 00
Thomas G. Godfrey, White-		J. J. Starin estate, White-	
water	200 00	water	700 00
Cynthia Gould, Lima	500 00	Maria Salisbury, White-	
J. P. Galloway, Whitewater	300 00	water	500 00
C. E. Gray, Whitewater...	2,300 00	Helen W. Sprague, White-	
Helen Gibbs, Whitewater.	200 00	water	300 00
Mary Gibbs, Whitewater..	300 00	E. F. Thayer, Whitewater.	1,700 00
Frances Gibbs, Whitewater	300 00	Frank W. Tratt, White-	
W. H. J. Hewitt, White-		water	500 00
water	400 00	C. W. Tratt, Whitewater..	1,000 00
E. M. Johnson' estate,		Katharine L. White, Min-	
Whitewater	5,000 00	neapolis, Minn.	900 00
N. M. Littlejohn, White-		Mrs. Hattie Webster,	
water	3,100 00	Galesburg, Ill.	1,300 00
J. G. Kestol, Whitewater.	600 00	H. J. Wilkinson, White-	
T. A. Kachel, Whitewater.	300 00	water	1,000 00
J. C. Kachel, Whitewater..	700 00	Mrs. A. R. Crandall,	
Geo. S. Marsh, Whitewater	500 00	Washington, D. C.	300 00
Michael McHugh, White-		E. W. Pratt, Ft. Atkinson	200 00
water	500 00	F. H. Kiser, Whitewater..	200 00
Mary P. Bright, Ft. Atkin-		Mrs. J. D. Leedy, Nome,	
son	100 00	Alaska	300 00
Mary McCutchan, White-		Margaret R. Roby, White-	
water	700 00	water	300 00
W. J. McIntyre, Janesville	200 00		
		Total	\$50,000 00

Wild Rose—Wild Rose State Bank.

F. M. CLARK, President.
T. H. PATTERSON, Vice President.

J. V. BERENS, Cashier.

DIRECTORS.

F. M. Clark,
T. H. Patterson,
C. A. Smart,

N. A. Week,
E. R. Humphrey.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$67,138 44	Capital stock paid in....	15,000 00
Banking house	2,845 00	Surplus fund	500 00
Furniture and fixtures....	1,255 00	Undivided profits, less current expenses and taxes paid	420 53
Due from approved reserve banks	248 09	Individual deposits, subject to check	19,147 45
Due from other banks.....	690 10	Time certificates of deposit	43,186 22
Checks on other banks and cash items	645 67		
Gold coin	855 00		
Silver coin	395 00		
U. S. and national currency	4,129 00		
Nickels and cents.....	52 90		
Total	<u>\$78,254 20</u>	Total	<u>\$78,254 20</u>

NAMES OF STOCKHOLDERS.

G. E. Culver, Stevens Point	\$300 00	W. T. Whiting, Stevens Pt.	1,000 00
W. W. Spraggon estate, Stevens Point	200 00	Jno. Clark, Wautoma.....	200 00
W. W. Mitchell, Stevens Point	1,100 00	F. M. Clark, Wild Rose ..	1,300 00
G. E. McDill estate, Stevens Point.....	1,000 00	L. G. Rice, Stevens Point.	1,000 00
N. A. Week, Stevens Point	1,000 00	Clare Dopp, Wild Rose ...	100 00
J. H. Jenkins, Oshkosh ..	1,000 00	Emily A. Dopp, Almond...	800 00
Mary A. Hamilton, Neenah	500 00	Thomas Protheroe, Wild Rose	100 00
Mary E. Hamilton, Neenah	500 00	Harriet J. Hughes, Minneapolis, Minn.	200 00
John A. Jones, Berlin....	100 00	Enoch Davis estate, Wild Rose	100 00
C. A. Smart, Wild Rose...	500 00	Thomas Davis, Wild Rose	300 00
T. H. Patterson, Wild Rose	700 00	Geo. G. Lane, Wild Rose..	100 00
Allen Conover McDill, Stevens Point	1,000 00	E. R. Humphrey, Wild Rose	500 00
J. V. Johnsen, Eveleth, Minn.	200 00	J. V. Berens, Wild Rose..	400 00
Harvey B. Underhill, Milwaukee	300 00	Genevieve McDill, Stevens Point	500 00
		Total	<u>\$15,000 00</u>

Wilton—The Wilton State Bank.

S. W. BROWN, President.
CHAS. TODD, Vice President.

CHAS. WEINGARTEN, Cashier.
R. S. SENNRIER, Asst. Cashier.

DIRECTORS.

S. W. Brown,
Chas. Todd,
Henry Schell,

J. L. Hefferman,
E. M. McCann.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$68,574 68	Capital stock paid in.....	\$10,000 00
Overdrafts	2,147 76	Surplus fund	470 00
Stocks and other securities	250 00	Undivided profits, less cur-	
Banking house	2,500 00	rent expenses and taxes	
Furniture and fixtures....	1,750 00	paid	646 72
Due from approved reserve		Individual deposits, subject	
banks	8,404 52	to check	14,540 12
Due from other banks....	1,191 57	Time certificates of deposit	62,862 25
Gold coin	700 00		
Silver coin	209 30		
U. S. and national currency	2,783 00		
Nickels and cents.....	8 26		
Total	<u>\$88,519 09</u>	Total	<u>\$88,519 09</u>

NAMES OF STOCKHOLDERS.

S. W. Brown, West Salem	\$3,000 00	Elmer Black, Wilton	500 00
J. L. Hefferman, Wilton..	100 00	Henry Schell, Wilton	2,000 00
Emil Tonn, Wilton	100 00	Mrs. Mary Soule, Wilton..	600 00
Christ Hett, Wilton.....	500 00	Carrie F. Saunders, Wi-	
Chas. Weingarten, Wilton	100 00	nona, Minn.	300 00
C. R. Thomson, Richland		Chas. Todd, Wilton	1,000 00
Center	1,500 00	E. M. McCann, Wilton...	200 00
Celeste M. Kellogg, Reeds-			
burg	100 00	Total	<u>\$10,000 00</u>

Winneconne—Union Bank of Winneconne.

W. K. RIDEOUT, President.
R. H. EDWARDS, Vice President.

GEO. H. MILLER, Cashier.

DIRECTORS.

W. K. Rideout,
R. H. Edwards,

Geo. H. Miller.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$155,689 85	Capital stock paid in.....	\$10,000 00
Overdrafts	407 53	Surplus fund	1,900 00
Banking house	1,700 00	Undivided profits, less current expenses and taxes paid	3,127 69
Furniture and fixtures....	800 00	Individual deposits, subject to check	28,771 27
Due from approved reserve banks	16,750 30	Time certificates of deposit	146,253 24
Due from other banks....	9,746 43		
Gold coin	857 50		
Silver coin	350 10		
U. S. and national currency	3,559 00		
Nickels and cents.....	191 49		
Total	<u>\$190,052 20</u>	Total	<u>\$190,052 20</u>

NAMES OF STOCKHOLDERS.

W. K. Rideout, Oshkosh..	\$2,500 00	Eleanor Morgan, Oshkosh.	833 33
R. H. Edwards, Oshkosh.	2,500 00	Eva Morgan, Oshkosh.....	833 34
Geo. H. Miller, Winneconne	2,500 00		
Catharine Drew, Oshkosh.	833 33	Total	\$10,000 00

Withee—State Bank of Withee.

A. R. OWEN, President.
E. A. OWEN, Vice President.

W. C. TUFTS, Cashier.

DIRECTORS.

A. R. Owen,
J. F. Hughes,
W. G. Royer,

J. C. Marsh,
E. A. Owen,
W. C. Tufts,
Chas. Kuehl.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$83,327 30	Capital stock paid in.....	\$20,000 00
Overdrafts	105 14	Surplus fund	2,500 00
U. S., state, municipal and other bonds	495 00	Undivided profits, less cur- rent expenses and taxes paid	3,691 26
Banking house	5,125 54	Due to banks—deposits...	5,724 18
Furniture and fixtures....	2,874 46	Individual deposits, subject to check	40,125 54
Due from approved reserve banks	10,709 52	Demand certificates of de- posit	1,315 32
Checks on other banks and cash items	1 00	Time certificates of deposit Cashier's checks outstand- ing	28,771 00 64 00
Gold coin	2,945 00	Notes and bills re-dis- counted	7,500 00
Silver coin	1,580 35		
U. S. and national currency	2,373 00		
Nickels and cents.....	84 71		
Insurance premiums ad- vanced	70 59		
Total	<u>\$109,691 61</u>	Total	<u>\$109,691 61</u>

NAMES OF STOCKHOLDERS.

A. R. Owen, Owen.....	\$2,000 00	H. A. Bright, Black River Falls	640 00
C. M. Hall estate, Owen...	200 00	N. Haskell Withee, La Crosse	400 00
Wm. Bardon estate, Port Huron, Mich.	160 00	N. P. Grey, Withee.....	200 00
Ada Fraser, Owen	200 00	Mary E. Tufts, Michigan City, Ind.	640 00
John S. Fraser, Owen.....	440 00	M. J. Damkjer, Withee....	160 00
M. J. Charrette, Owen....	100 00	Erick Solin, Withee.....	400 00
Agnes Charrette, Owen ..	100 00	W. C. Tufts, Withee	2,800 00
J. F. Hughes, Owen.....	500 00	Clara M. Smith, Withee....	1,000 00
John G. Owen, Owen.....	2,200 00	W. G. Royer, Owen.....	700 00
C. M. Thomas, Owen.....	100 00	Charles Kuehl, Withee....	500 00
E. A. Owen, Owen.....	500 00	G. E. Anderson, Owen....	700 00
John Pederson, Owen	160 00		
A. A. Graves, Loyal	2,000 00		
J. C. Marsh, Marshfield..	2,400 00		
R. B. Salter, Colby	800 00	Total	<u>\$20,000 00</u>

Wittenberg—Citizens State Bank of Wittenberg.

JACOB KLOECKNER, President.
C. H. McDONALD, Vice President.

WM. KLOECKNER, Cashier.
T. J. HAUFE, Asst. Cashier.

DIRECTORS.

Herman Meisner,
Jacob Kloeckner,
Wm. Kloeckner.

C. H. McDonald,
L. Rothman,

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$115,861 81	Capital stock paid in.....	\$25,000 00
Overdrafts	143 69	Surplus fund	3,000 00
U. S. state, municipal and other bonds	4,500 00	Undivided profits, less cur- rent expenses and taxes paid	1,469 21
Banking house	10,000 00	Individual deposits, subject to check	56,574 13
Furniture and fixtures....	1,500 00	Time certificates of deposit	76,212 58
Due from approved reserve banks	17,855 81		
Checks on other banks and cash items	1,006 62		
Gold coin	3,120 00		
Silver coin	1,878 85		
U. S. and national currency	6,271 00		
Nickels and cents.....	118 14		
Total	\$162,255 92	Total	\$162,255 92

NAMES OF STOCKHOLDERS.

Herman Meisner, Witten- berg	\$500 00	Geo. L. Gates, Wittenberg	500 00
L. Paul estate, Wittenberg	4,500 00	Mrs. H. E. Patchin, Wey- auwega	2,500 00
C. H. McDonald, Witten- berg	200 00	J. D. Aggen, Port Wash- ington	100 00
Wm. Kloeckner, Witten- berg	5,500 00	Jacob Kloeckner, Iron Ridge	8,400 00
Lewis Rothman, Witten- berg	400 00	John Kloeckner, Iron Ridge	1,200 00
		Peter Kloeckner, Iron Ridge	1,200 00
		Total	\$25,000 00

Wonewoc—Citizens State Bank.

J. E. HANZLIK, President.
E. E. ODELL, Vice President.

E. M. HANZLIK, Asst. Cashier.

DIRECTORS.

J. E. Hanzlik,
E. E. Odell,
Martin Hanzlik,

G. H. Roach,
Henry Schell,
A. S. Brooks.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$24,982 76	Capital stock paid in.....	\$10,000 00
Overdrafts	24 88	Undivided profits, less cur-	
Furniture and fixtures....	2,181 00	rent expenses and taxes	
Due from approved reserve		paid	389 65
banks	1,622 30	Due to banks—deposits...	4,497 60
Due from other banks....	1,346 71	Individual deposits, subject	
Checks on other banks and		to check	4,528 46
cash items	168 99	Time certificates of deposit	13,764 52
Gold coin	235 00		
Silver coin	374 90		
U. S. and national currency	2,179 00		
Nickels and cents.....	64 69		
Total	\$33,180 23	Total	\$33,180 23

NAMES OF STOCKHOLDERS.

M. Hanzlik, Wonewoc....	\$500 00	E. M. Hanzlik, Wonewoc..	1,000 00
E. E. Odell, Wonewoc....	3,000 00	Mrs. Louise N. Hanzlik,	
G. H. Roach, Wonewoc....	500 00	Wonewoc	600 00
A. S. Brooks, Reedsburg..	500 00	O. J. Hanzlik, Wonewoc..	800 00
Mrs. P. M. Winnie, Reeds-		J. W. Burton, Chicago, Ill.	500 00
burg	1,000 00	J. E. Hanzlik, Wonewoc..	700 00
Clifford Griffin, Waco,		Henry Schell, Wilton	500 00
Wash.	400 00		
		Total	\$10,000 00

Wonewoc—State Bank of Wonewoc.

C. E. WOLFENDEN, President.
U. S. MATTESON, Vice President.

A. P. GALE, Cashier.

DIRECTORS.

C. E. Wolfenden,
J. H. Wolfenden,
F. R. Potter,

W. H. Filler,
U. S. Matteson,
J. De Garmo.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$216,872 60	Capital stock paid in.....	\$30,000 00
Overdrafts	180 14	Surplus fund	2,000 00
Banking house	4,000 00	Undivided profits, less current expenses and taxes paid	2,573 93
Furniture and fixtures.....	1,000 00	Individual deposits, subject to check	32,626 58
Due from approved reserve banks	38,677 01	Demand certificates of deposit	13,751 02
Due from other banks.....	323 07	Time certificates of deposit	198,175 90
Checks on other banks and cash items	110 20		
Gold coin	225 00		
Silver coin	1,468 90		
U. S. and national currency	16,233 00		
Nickels and cents.....	37 51		
Total	\$279,127 43	Total	\$279,127 43

NAMES OF STOCKHOLDERS.

C. E. Wolfenden, Wonewoc	\$2,500 00	F. P. Goodman, Wonewoc.	600 00
F. R. Potter, Wonewoc....	3,000 00	George Bell, Wonewoc....	400 00
J. De Garmo, Wonewoc...	2,500 00	J. Byington, Milwaukee ..	400 00
U. S. Matteson, Wonewoc..	2,400 00	S. Bailey, Wonewoc	200 00
Asa Gale, Wonewoc	2,400 00	Louis Lee, Valton	200 00
J. W. Gale, South Haven, Mich.	2,000 00	M. L. Goodman, Elroy	200 00
Scott Gale, Wonewoc.....	2,000 00	C. G. Porter, LaValle.....	100 00
John Reidy, Eau Claire....	1,200 00	M. L. Porter, LaValle.....	100 00
J. H. Wolfenden, Wonewoc	1,200 00	John Miller, Wonewoc....	400 00
W. H. Filler, Wonewoc....	1,000 00	A. Herrewig, Wonewoc....	400 00
Dode Fisk, Wonewoc.....	1,000 00	E. E. Nichols, Wonewoc...	200 00
G. N. Phoenix, Wonewoc...	1,000 00	J. H. Wink, Wonewoc....	200 00
C. H. Talg, Wonewoc.....	1,000 00	Henry Klinge, Wonewoc ..	200 00
H. H. Peters, Wonewoc....	1,000 00	O. W. Bell, Wonewoc....	100 00
Ben Truber, Wonewoc....	1,000 00	John O'Hara, Wonewoc....	300 00
John Blish, Wonewoc.....	800 00	Total	\$30,000 00

Woodville—Citizens State Bank.

J. C. JOHNSON, President.
L. SOLSTAD, Vice President.

B. F. HURD, Cashier.

DIRECTORS.

J. C. Johnson,
O. C. Ness,
Geo. W. Harmon,
Ever Caspersen,
B. G. Stockman,

Lars Solstad,
T. G. Nyhagen,
Mike Nygaard,
A. Hanson.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$37,012 97	Capital stock paid in.....	\$10,000 00
Overdrafts	7 00	Surplus fund	1,100 00
Banking house	2,000 00	Undivided profits, less cur-	
Furniture and fixtures....	2,186 11	rent expenses and taxes	
Due from approved reserve		paid	461 95
banks	12,186 08	Individual deposits, subject	
Checks on other banks and		to check	14,191 12
cash items	6 75	Demand certificates of de-	
Gold coin	1,690 00	posit	369 48
Silver coin	865 55	Time certificates of deposit	34,138 19
U. S. and national currency	5,095 00	Savings deposits	808 02
Nickels and cents.....	19 30		
Total	\$61,068 76	Total	\$61,068 76

NAMES OF STOCKHOLDERS.

J. C. Johnson, Woodville..	\$2,500 00	Ever Caspersen, Woodville	500 00
Andrew Hanson, Woodville	2,100 00	T. Nyhagen, Woodville....	1,000 00
L. Solstad, Woodville.....	700 00	B. G. Stockman, Woodville	400 00
Mike Nygard, Woodville....	1,000 00	G. W. Harmon, Woodville..	100 00
B. F. Hurd, Woodville....	1,000 00		
O. C. Ness, Woodville.....	700 00	Total	\$10,000 00

Wrightstown—The Farmers and Traders Bank.

J. H. TAYLER, President.

C. W. MUELLER, Cashier.

DIRECTORS.

J. H. Tayler,
Samuel H. Cady,
J. W. Zimmerman,
Albert Rather,

Lewis Knuth,
J. V. D. Wymelenberg,
Wm. Larsen,
J. J. Bellin.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$170,411 46	Capital stock paid in....	\$25,000 00
U. S. state, municipal and other bonds	5,000 00	Surplus fund	2,900 00
Premium on bonds	83 00	Undivided profits, less cur- rent expenses and taxes paid	1,369 97
Banking house	6,695 93	Individual deposits, subject to check	23,592 76
Furniture and fixtures....	2,467 31	Time certificates of deposit	147,041 22
Due from approved reserve banks	29,750 14	Savings deposits	28,343 34
Gold coin	5,020 00		
Silver coin	480 00		
U. S. and national currency	8,205 00		
Nickels and cents.....	134 45		
Total	\$228,247 29	Total	\$228,247 29

NAMES OF STOCKHOLDERS.

Herman Ehle estate, Green Bay	\$1,000 00	B. A. Zimmerman, Wrights- town	200 00
J. H. Tayler, Green Bay..	5,500 00	Lewis Knuth, Wrights- town	1,100 00
M. A. Waldo estate, Green Bay	500 00	Joseph Schaenble, Wrights- town	100 00
Samuel H. Cady, Green Bay	4,200 00	Herman F. Roebke, Wrights- town	100 00
Wm. Larsen, Green Bay..	4,000 00	C. W. Mueller, Wrights- town	300 00
Geo. A. Richardson, Green Bay	200 00	Mary F. Mueller, Wrights- town	100 00
John H. Bissman, Green Bay	300 00	John Hoegh, Wrightstown	100 00
M. Farrell, Wrightstown..	200 00	N. G. Grant estate, Wrights- town	1,000 00
Arthur Gingell, Leeman..	200 00	Susan C. Grant estate, Wrightstown	500 00
Jacob Kettenhofen, Wrights- town	500 00	J. T. Clark, Wrightstown.	100 00
Albert Rather, Wrightstown	100 00	N. Remmel, Wrightstown.	100 00
J. V. D. Wymelenberg, Wrightstown	100 00	Julius J. Bellin, Green Bay	3,100 00
J. Laubenstein, Wrights- town	100 00	Louis C. Meulemans, Wrightstown	400 00
Henry J. Stuht, Wrights- town	100 00	Total	\$25,000 00
J. W. Zimmerman, Wrights- town	800 00		

ABSTRACT

OF

REPORTS OF SAVINGS BANKS

OF THE

STATE OF WISCONSIN,

At the close of business on the 3rd day of December, 1907, as made to the Commissioner of Banking.

Resources.		Liabilities.	
Loans and discounts.....	\$913,378 41	Guaranty fund.....	\$45,438 70
U. S., state, municipal and other bonds	256,167 80	Undivided profits, less cur- rent expenses and taxes paid	27,735 05
Premium on bonds.....	15,000 00	Savings deposits.....	1,221,861 45
Banking house.....	2,830 25		
Furniture and fixtures.....	95,902 17		
Due from banks.....			
Checks on other banks and cash items.....	760 23		
Gold coin.....	2,229 24		
Silver coin.....	504 30		
U. S. and national currency	4,290 00		
Nickels and cents.....	98 76		
Clearing house checks.....	451 00		
Total	\$1,295,035 20	Total	\$1,295,035 20

REPORTS OF SAVINGS BANKS.

Beloit—Beloit Savings Bank.

D. H. POLLOCK, President.
A. N. BORT, Vice President.

E. F. HANSEN, Sec'y and Treas.

TRUSTEES.

R. J. Dowd,
J. T. Johnson,
D. H. Pollock,
C. C. Keeler,
E. J. Smith,
E. B. Kilbourn,

E. G. Smith,
A. N. Bort,
E. F. Hansen,
C. Ingersoll,
J. A. Janvrin,
P. H. Crahen.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans	\$890,316 28	Guaranty fund.....	\$45,188 70
U. S., state, municipal and other bonds.....	256,167 80	Undivided profits, less cur- rent expenses and taxes paid	27,142 22
Premium on bonds.....	3,423 01	Savings deposits.....	1,194,195 25
Banking house.....	15,000 00		
Furniture and fixtures.....	2,588 23		
Due from approved reserve banks	13,485 39		
Due from other banks.....	78,982 91		
Checks on other banks and cash items	760 23		
Clearing house checks	451 00		
Gold coin	2,019 24		
Silver coin	441 30		
U. S. and national currency.	2,793 00		
Nickels and cents.....	97 78		
Total	\$1,266,526 17	Total	\$1,266,526 17

Milwaukee—Milwaukee Savings Bank.

J. L. TORNEY, President.
G. H. KRIZ, Vice President.

F. C. KRIZ, Treas. and Cashier.
J. H. KOENIG, Secretary.

TRUSTEES.

J. L. Torney,
G. H. Kriz,
J. H. Koenig,
J. L. Mutzbauer,
F. C. Kriz,

C. Stuhlman,
A. B. Kriz,
F. T. Boesel,
H. Wesle.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$23,062 13	Guaranty fund.....	\$250 00
Furniture and fixtures.....	242 02	Undivided profits, less cur- rent expenses and taxes paid	592 83
Due from approved reserve banks	3,433 87	Savings deposits.....	27,636 20
Gold coin.....	210 00		
Silver coin	63 00		
U. S. and national currency.	1,497 00		
Nickels and cents.....	1 01		
Total	\$28,509 02	Total	\$28,509 03

ABSTRACT OF REPORTS OF TRUST COMPANIES OF THE STATE OF WISCONSIN

AT THE CLOSE OF BUSINESS ON THE THIRD DAY OF DECEMBER, 1907,

AS MADE TO THE COMMISSIONER OF BANKING.

Number of Companies Reporting..... 11

RESOURCES.			LIABILITIES.		
LOANS:			Capital stock paid in.....		
Mortgage loans on real estate.....	\$3,685,404 29		Surplus fund.....	\$2,260,000 00	
On collateral security.....	1,524,228 68		Undivided profits.....	241,200 00	
		\$5,209,632 97	DEPOSITS, VIZ.:	189,329 63	
BONDS, VIZ.:			Savings ..	\$1,092,296 56	
State and Municipal.....	\$133,473 21		Certificates ..	2,753,887 17	
Railroad.....	1,545,142 11		Debentures.....	542,544 41	
Miscellaneous ..	170,514 82		Special.....	915,503 57	
Premium.....	210 03				5,304,231 71
		1,849,340 14	Due as executor, administrator, guardian, receiver, trustee, assignee, etc.....	719,432 22	
Real estate.....		14,902 06	Due to banks.....	69,926 60	
Furniture and fixtures.....		51,658 99	Bills payable.....	78,221 42	
Safe deposit vaults.....		87,832 75	Trust funds.....	1,310,086 81	
Due from banks.....		848,688 12	Other liabilities.....	30,906 69	
CASH ON HAND:					
Currency.....	\$81,856 19				
Specie.....	21,804 38				
Fractional currency.....	16,226 19				
Checks on banks.....	11,192 29				
Cash items.....	4,500 56				
		135,579 61			
Bills receivable.....		416,740 67			
Trust fund securities, etc.....		1,517,130 47			
Other resources.....		68,829 30			
Total resources		\$10,203,335 08	Total liabilities		\$10,203,335 08

Reports of Trust Companies.

REPORTS OF TRUST COMPANIES.

Hudson—Wisconsin Savings, Loan & Trust Company.

N. B. BAILEY, President.
 F. E. SETTERGREN, Vice President.
 FRANK B. BROWN, Second Vice President.

CHAS. N. GORHAM, Sec. and Treas.

DIRECTORS.

N. B. Bailey,
 F. E. Settergren,
 F. B. Brown,
 C. N. Gorham,

G. W. Bell,
 Spencer Haven,
 B. E. Grinnell.

Statement December 3, 1907.

Resources.		Liabilities.	
Mortgage loans on real estate	\$74,168 94	Capital stock paid in.....	\$100,000 00
Loans on collateral security	36,173 69	Surplus fund.....	5,000 00
State and municipal bonds...	10,000 00	Undivided profits, less cur-	
Premium account.....	210 00	rent expenses and taxes	
Real estate, building.....	14,302 06	paid	1,503 33
Furniture and fixtures.....	461 50	Deposits—debentures	3,200 00
Safe deposit vaults.....	3,000 00	Due as executor, administra-	
Due from banks.....	3,654 80	tor, guardian, receiver,	
Other resources	1,055 00	trustee, assignee, etc.....	5,319 63
		Bills payable.....	28,000 00
Total	<u>\$143,025 99</u>	Total	<u>\$143,025 99</u>

Kenosha—Northwestern Loan and Trust Company.

Z. G. SIMMONS, President.
 GEORGE YULE, Vice President.

CHARLES C. BROWN, Treasurer.
 WILLIAM H. PURNELL, Secretary.

DIRECTORS.

Z. G. Simmons,
 George Yule,
 Z. G. Simmons, Jr.,
 Charles C. Brown,

James Cavanagh,
 William W. Strong,
 William F. Fisher.

Statement December 3, 1907.

Resources.	Liabilities.
Mortgage loans on real estate \$473,722 61	Capital stock paid in..... \$60,000 00
Loans on collateral security.. 31,941 80	Undivided profits, less current expenses and taxes paid 26,200 53
Furniture and fixtures..... 192 98	Deposits, viz.:
Due from banks..... 18,315 63	Certificates 377,446 53
Cash on hand, viz.:	Debentures 29,000 00
Currency 50 00	Special 18,080 80
Specie 30 00	Due as executor, administrator, guardian, receiver, trustee, assignee, etc..... 39,570 73
Fractional currency..... 20 59	
Other resources:	
Court costs advanced..... 25 00	
Bills discounted..... 16,000 00	
Our debenture bonds..... 10,000 00	
Total \$550,298 61	Total \$550,298 61

Madison—Central Wisconsin Trust Company.

WM. F. VILAS, President.
 MAGNUS SWENSON, 1st Vice President.
 JOHN BARNES, 2nd Vice President.

JOS. M. BOYD, Treasurer.
 L. M. HANKS, Secretary.

DIRECTORS.

Wm. F. Vilas,
 Joseph M. Boyd,
 H. S. Johnson,
 E. C. Dodge,
 H. L. Russell,
 John Barnes,
 C. R. Van Hise,
 A. O. Fox,
 T. C. McCarthy,
 D. C. Converse,
 Magnus Swenson,

P. B. Knox,
 H. P. Jamieson,
 Torger G. Thompson,
 A. J. Sanborn,
 L. M. Hanks,
 T. E. Brittingham,
 F. M. Brown,
 D. C. Jackson,
 C. W. Jackman,
 W. F. Pierstorff.

Statement December 3, 1907.

Resources.	Liabilities.
Mortgage loans on real estate \$751,968 40	Capital stock paid in..... \$300,000 00
Loans on collateral security.. 248,692 33	Undivided profits, less current expenses and taxes paid 27,549 00
Railroad bonds 23,277 50	Deposits, viz.:
Furniture and fixtures, safe deposit vaults 7,000 00	Savings 12,748 83
Due from banks..... 87,284 42	Certificates 700,791 98
Cash on hand, viz.:	Debentures 68,375 39
Currency 9,163 00	Due as executor, administrator, guardian, receiver, trustee, assignee, etc..... 27,403 85
Specie 8,932 77	
Checks on banks..... 10 00	
Cash items..... 226 38	
Other resources: Suspende account 314 25	
Total \$1,136,869 05	Total \$1,136,869 05

Madison—Savings Loan and Trust Company.

HALLE STEENSLAND, President.
N. B. VAN SLYKE, Vice President.

HALLE STEENSLAND, Treasurer.
E. B. STEENSLAND, Secretary.
E. F. RILEY, Trust Officer.

DIRECTORS.

Halle Steensland,
N. B. Van Slyke,
Julius G. O. Zehnter,
W. A. Henry,
A. F. Menges,

W. D. Curtis,
W. A. P. Morris,
A. O. Fox,
E. B. Steensland.

Statement December 3, 1907.

Resources.	Liabilities.
Mortgage loans on real estate	Capital stock paid in
Loans on collateral security	Surplus fund
State and municipal bonds	Undivided profits, less current expenses and taxes paid
Railroad bonds	Deposits, viz.:
Real estate	Savings
Furniture and fixtures, safe deposit vaults	Certificates
Due from banks	Debentures
Cash on hand, viz.:	Reserved for interest
Currency	
Specie	
Checks on banks	
Cash items	
Other resources:	
Tax certificates	
Interest accrued on loans	
Total	Total

Milwaukee—Citizens Trust Company.

JAS. M. PERELES, President.
THOMAS J. PERELES, Vice President.

RICHARD JEFFERSON, Secretary.
C. B. WHITNALL, Treasurer.

DIRECTORS.

James M. Pereles,
Thomas Jefferson Pereles,

C. B. Whitnall,
Richard Jefferson,
R. Reukama.

Statement December 3, 1907.

Resources.	Liabilities.
Mortgage loans on real estate	Capital stock paid in
Loans on collateral security	Undivided profits, less current expenses and taxes paid
State and municipal bonds	Deposits
Railroad bonds	Due as executor, administrator, guardian, receiver, trustee, assignee, etc.
Furniture and fixtures	Due to banks and bankers
Safe deposit vaults	Other liabilities: Trust funds secured by R. E. mortgages
Due from banks	
Cash on hand, viz.:	
Currency	
Specie	
Fractional currency	
Checks on banks	
Other resources:	
Tax certificates secured by R. E. mortgages	
Accounts receivable	
Trust funds	
Total	Total

Milwaukee—Fidelity Trust Company.

HOWARD GREENE, President. J. GILBERT HICKCOX, Sec. & Treas.
 CARROLL ATWOOD, Vice President. E. W. HOWLAND, Assfstant Sec.

DIRECTORS.

Howard Greene,
 William B. Weller,
 Carroll Atwood,
 J. M. W. Pratt,
 J. Gilbert Hickcox,

Ludington Patton,
 Wm. Woods Plankington,
 H. A. J. Upham,
 Frederick Layton,
 Clement C. Smith.

Statement December 3, 1907.

Resources.		Liabilities.	
Mortgage loans on real estate	\$94,100 00	Capital stock paid in.....	\$250,000 00
Loans on collateral security..	184,570 16	Surplus fund.....	25,000 00
State and municipal bonds...	34,831 70	Undivided profits, less current expenses and taxes paid	5,654 82
Railroad bonds.....	103,523 75	Deposits, viz.:	
Furniture and fixtures.....	9,150 00	Savings	195,661 25
Due from banks.....	78,212 51	Certificates	183,798 83
Cash on hand, viz.:		Special	50,665 34
Currency	23,345 00	Accounts payable.....	40 10
Specie	7,441 50	Due as executor, administrator, guardian, receiver, trustee, assignee, etc.....	105,593 63
Fractional currency.....	55 78		
Checks on banks.....	1,433 44		
Other resources:			
Accounts receivable and Insurance Department.....	14,599 88		
Cash items.....	41 80		
Miscellaneous bonds.....	159,514 82		
Trust funds deposited in banks	105,593 66		
Total	\$816,414 00	Total	\$816,414 00

Milwaukee—Milwaukee Trust Company.

ROBERT CAMP, President. DAVID C. GREEN, Treasurer.
 DAVID C. GREEN, Vice President. SCRANTON STOCKDALE, Secretary.
 CHAS. ALLIS, Vice President. P. O. KANNENBERG, Asst. Secretary.

DIRECTORS.

Robert Camp,
 David C. Green,
 Chas. Allis,
 H. H. Camp,
 John I. Beggs,
 Fred Vogel, Jr.,

T. B. Camp,
 Fred. T. Goll,
 B. K. Miller,
 Geo. P. Mayer,
 John P. Murphy.

Statement December 3, 1907.

Resources.		Liabilities.	
Mortgage loans on real estate	\$132,708 14	Capital stock paid in.....	\$300,000 00
Loans on collateral security..	325,264 43	Surplus fund.....	60,000 00
Railroad bonds and other bonds	758,950 25	Undivided profits, less current expenses and taxes paid	24,789 13
Furniture and fixtures.....	9,800 00	Deposits, viz.:	
Due from banks.....	300,517 61	Savings	546,530 36
Cash on hand, viz.:		Certificates	254,355 05
Specie	2,223 09	Special	63,538 95
Fractional currency.....	15,987 81	Due as executor, administrator, guardian, receiver, trustee, assignee, etc.....	252,834 05
Checks on banks.....	253 43	Due to banks and bankers....	55,133 05
Other resources:		Bills payable.....	50,000 00
Accrued earnings.....	12,159 55		
Advances secured and accounts receivable	49,254 37		
Total	\$1,607,180 59	Total	\$1,607,180 59

Milwaukee—Wisconsin Trust Company.

OLIVER C. FULLER, President.
FREDERICK KASTEN, Vice President.

GARDNER P. STICKNEY, Treasurer.
F. C. BEST, Secretary.
R. L. SMITH, Assistant Secretary.

DIRECTORS.

Oliver C. Fuller,
L. J. Petit,
Patrick Cudaby,
Gardner P. Stickney,
Isaac D. Adler,
Herman W. Falk,

Richard W. Houghton,
Gustave Pabst,
Frederick Kasten,
Chas. Scriber,
Frank L. Vance,

Statement December 3, 1907.

Resources.	Liabilities.
Mortgage loans on real estate \$221,618 80	Capital stock paid in \$500,000 00
Loans on collateral security.. 533,064 83	Surplus fund, 100,000 00
State and municipal bonds.... 31,094 88	Undivided profits, less cur- rent expenses and taxes
Railroad bonds and corpora- tion bonds..... 592,964 03	paid 37,148 01
Furniture and fixtures..... 8,916 91	Deposits, viz.:
Safe deposit vaults..... 34,832 75	Savings 274,551 13
Due from banks..... 241,426 22	Certificates 494,614 28
Cash on hand, viz.:	Special 97,602 30
Currency 2,425 00	Due as executor, administra- tor, guardian, receiver, trustee, assignee, etc..... 156,911 37
Specie 707 92	Other liabilities: Items in transit 6,891 95
Checks on banks..... 30 50	
Clearing house checks..... 109 00	
Other resources: Accounts re- ceivable 528 20	
Total \$1,667,719 04	Total \$1,667,719 04

Oshkosh—Oshkosh Savings & Trust Company.

LEANDER CHOATE, President.
J. STEVENSON, Vice President.

C. H. KRIPPENE, Sec'y and Treas.

DIRECTORS.

Leander Choate,
J. H. Jenkins,
W. W. Kimball,
J. J. Stevenson,
Jos. Kloeckner,

C. H. Krippene,
H. C. Roenitz,
E. J. Barber,
W. J. Hay.

Statement December 3, 1907.

Resources.	Liabilities.
Mortgage loans on real estate \$58,565 00	Capital stock paid in..... \$100,000 00
Loans on collateral security.. 70,295 62	Surplus fund..... 1,200 00
State and municipal bonds.... 25,000 00	Undivided profits, less cur- rent expenses and taxes
Furniture and fixtures..... 853 06	paid 3,845 54
Due from banks..... 12,242 49	Deposits, viz.:
Cash on hand, viz.:	Savings 23,083 12
Currency 3,133 00	Certificates 29,260 71
Specie 501 50	Due as executor, administra- tor, guardian, receiver, trustee, assignee, etc..... 117,100 58
Fractional currency 132 36	
Checks on banks..... 266 92	
Cash items..... 1,000 00	
Other resources:	
Trust funds, securities, etc. 101,450 00	
Electric light bonds 1,000 00	
Total \$274,489 95	Total \$274,489 95

Portage—The Portage Mortgage, Loan & Trust Company.

R. N. McCONOCHIE, President.
R. J. ROSENFELD, Vice President.

JAY B. COOK, Sec. and Treas.

DIRECTORS.

R. N. McConochie,
R. J. Rosenfeld,
Jay B. Cook,

C. A. Fowler,
A. J. Klenert.

Statement December 3, 1907.

Resources.	Liabilities.
Mortgage loans on real estate \$237,685 99	Capital stock paid in..... \$50,000 00
Furniture and fixtures..... 800 00	Undivided profits, less current expenses and taxes paid 2,652 76
Due from banks..... 3,713 12	Deposits, viz.:
Cash on hand, viz.:	Debentures 56,718 02
Currency 2,232 19	Special mortgages sold 130,149 50
Checks on banks..... 67 25	Due to banks and bankers..... 4,900 00
Other resources: Bills receivable 133 15	Bills payable..... 221 42
Total <u>\$244,641 70</u>	Total <u>\$244,641 70</u>

Wausau—Wisconsin Valley Trust Company.

A. L. KREUTZER, President.
M. B. ROSENBERRY, Vice President.

C. B. BIRD, Secretary and Treasurer.

DIRECTORS.

A. L. Kreutzer,
C. B. Bird,
C. C. Barrett,

M. B. Rosenberry,
J. J. Okoneski.

Statement December 3, 1907.

Resources.	Liabilities.
Mortgage loans on real estate \$169,648 24	Capital stock paid in..... \$50,000 00
Loans on collateral security.. 630 00	Undivided profits, less current expenses and taxes paid 2,276 00
Due from banks..... 7,902 73	Deposits 63,025 26
Cash on hand: Cash items... 1,015 00	Due as executor, administrator, guardian, receiver, trustee, assignee, etc..... 913 81
Other resources: Overdrafts on loans made..... 33 84	Other liabilities:
Total <u>\$119,229 81</u>	Due register of deeds..... 1 40
	Due for abstract..... 4 60
	Unexpended credits on loans 8 74
	Total <u>\$119,229 81</u>

REPORTS OF NATIONAL BANKS.

Alma—First National Bank.

CHAS. G. KAPELORITZ, President.

T. S. SABY, Cashier.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$37,684 72	Capital stock paid in.....	\$25,000 00
Overdrafts	131 70	Surplus fund.....	800 00
U. S. bonds to secure circulation	10,000 00	Undivided profits, less current expenses and taxes paid	31 04
Premiums on U. S. bonds....	500 00	National bank-notes outstanding	10,000 00
Banking house, furniture and fixtures	6,500 88	Individual deposits, subject to check	16,614,46
Due from other national banks	3,083 20	Demand certificates of deposit	23,050 72
Due from state banks and bankers	843 25		
Due from approved reserve agents	11,727 83		
Checks and other cash items.....	79 38		
Fractional currency, nickels, cents	16 78		
Specie	3,404 47		
Legal-tender notes.....	970 00		
Redemption fund with treasurer U. S.	500 00		
Total	\$75,507 22	Total	\$75,507 22

Antigo—First National Bank.

LEANDER CHOATE, President.

W. B. McARTHUR, Cashier.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$531,768 19	Capital stock paid in	\$50,000 00
Overdrafts	4,201 73	Surplus fund.....	25,000 00
U. S. bonds to secure circulation	50,000 00	Undivided profits, less current expenses and taxes paid	9,169 07
U. S. bonds to secure U. S. deposits	50,000 00	National bank-notes outstanding	50,000 00
Premiums on U. S. bonds.....	2,000 00	Individual deposits, subject to check.....	217,548 06
Banking house, furniture and fixtures	2,499 00	Time certificates of deposit	321,137 23
Due from other national banks	10,754 78	United States deposits.....	50,000 00
Due from state banks and bankers	6 00		
Due from approved reserve agents	33,716 71		
Checks and other cash items..	411 79		
Notes of other national banks	1,355 00		
Fractional currency, nickels, cents	23 01		
Specie	23,118 15		
Legal-tender notes.....	10,500 00		
Redemption fund with treasurer U. S.....	2,500 00		
Total	\$722,854 36	Total	\$722,854 36

Antigo—Langlade National Bank.

J. F. ALBERS, President.

OTTO P. WALCH, Cashier.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$275,136 70	Capital stock paid in.....	\$50,000 00
Overdrafts	3,003 55	Surplus fund.....	11,000 00
U. S. bonds to secure circulation	12,500 00	Undivided profits, less current expenses and taxes paid	9,183 28
Premiums on U. S. bonds....	500 00	National bank-notes outstanding	12,500 00
Bonds, securities, etc.....	5,388 52	Due to other national banks..	1,884 46
Banking house, furniture and fixtures	14,181 75	Individual deposits, subject to check.....	127,305 39
Other real estate owned.....	1,000 00	Demand certificates of deposit	6,438 31
Due from other national banks	3,495 08	Time certificates of deposit... ..	142,715 62
Due from state banks and bankers	1,994 86	Reserved for taxes.....	15,000 00
Due from approved reserve agents	23,553 97		
Checks and other cash items..	4,535 43		
Notes of other national banks	800 00		
Fractional currency, nickels, cents	555 20		
Specie	20,722 00		
Legal-tender notes.....	8,035 00		
Redemption fund with treasurer U. S.....	625 00		
Total	\$376,027 06	Total	\$376,027 06

Appleton—Citizens National Bank.

LAMAR OLMSTEAD, President.

JOHN J. SHERMAN, Cashier.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$399,849 08	Capital stock paid in.....	\$150,000 00
Loans and discounts demand.	104,369 30	Surplus fund.....	30,000 00
Overdrafts	8,181 15	Undivided profits, less current expenses and taxes paid	11,540 23
U. S. bonds to secure circulation	135,000 00	National bank-notes outstanding	135,000 00
U. S. bonds to secure U. S. deposits	50,000 00	Due to other national banks..	11,494 00
Stocks, securities, etc.....	67,689 50	Due to state banks and bankers	14,300 35
Banking house, furniture and fixtures	42,314 00	Individual deposits, subject to check.....	227,948 80
Due from other national banks	10,566 55	Demand certificates of deposit	310,002 56
Due from state banks and bankers	1,569 87	Certified checks.....	349 73
Due from approved reserve agents	35,113 68	United States deposits.....	50,000 00
Checks and other cash items.	5,700 54	Reserved for taxes.....	3,000 00
Fractional currency, nickels, cents	264 80		
Specie	69,776 20		
Legal-tender notes	6,500 00		
Redemption fund with treasurer U. S.	6,750 00		
Total	\$943,635 67	Total	\$943,635 67

Appleton—Commercial National Bank.

JOHN McNAUGHTON, President.

C. S. DICKINSON, Cashier

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$520,705 52	Capital stock paid in.....	\$150,000 00
Overdrafts	15,780 63	Surplus fund.....	50,000 00
U. S. bonds to secure circulation	150,000 00	Undivided profits, less current expenses and taxes paid	14,297 68
Stocks, securities, etc.....	135,856 84	National bank-notes outstanding	150,000 00
Due from other national banks	3,005 60	Due to other national banks..	13,087 91
Due from state banks and bankers	845 57	Due to state banks and bankers	1,819 62
Due from approved reserve agents	116,416 59	Individual deposits, subject to check	345,173 92
Checks and other cash items.	1,283 15	Time certificates of deposit..	203,700 78
Notes of other national banks	2,000 00	Cashier's checks outstanding.	2,839 18
Fractional currency, nickels, cents	338 74	Reserved for taxes.....	3,575 00
Specie	18,183 45		
Legal-tender notes.....	21,678 00		
Redemption fund with treasurer U. S.	7,500 00		
Total	\$993,544 09	Total	\$993,544 09

Appleton—First National Bank.

HENRY D. SMITH, President.

HERMAN ERB, Cashier.

Statement December 3, 1907.

Resources.	Liabilities.
Loans and discounts.....\$1,441,612 23	Capital stock paid in..... \$300,000 00
Overdrafts 20,606 86	Surplus fund..... 100,000 00
U. S. bonds to secure circulation 50,000 00	Undivided profits, less current expenses and taxes paid 9,452 93
U. S. bonds on hand 500 00	National bank-notes outstanding 49,997 50
Stocks, securities, etc..... 301,834 59	Due to other national banks.. 4,858 88
Banking house..... 14,000 00	Due to state banks and bankers 19,683 30
Other real estate owned..... 3,658 12	Individual deposits, subject to check..... 663,559 10
Due from other national banks 24,511 90	Time certificates of deposit.. 1,238,852 29
Due from state banks and bankers 21,070 30	Reserved for taxes..... 7,300 00
Due from approved reserve agents 362,712 54	Reserved for interest accrued 8,437 50
Checks and other cash items. 2,442 58	Discount collected, not earned 13,087 50
Notes of other national banks 36,191 00	
Fractional currency, nickels, cents 273 93	
Specie 99,909 00	
Legal-tender notes..... 32,800 00	
Redemption fund with treasurer U. S..... 2,500 00	
Total \$2,415,229 05	Total \$2,415,229 05

Ashland—Ashland National Bank.

THOMAS BARDON, President.

J. T. GREGORY, Cashier.

Statement December 3, 1907.

Resources.	Liabilities.
Loans and discounts \$705,371 65	Capital stock paid in \$100,000 00
Overdrafts 1,335 07	Surplus fund 20,000 00
U. S. bonds to secure circulation 71,360 00	Undivided profits, less current expenses and taxes paid 26,970 56
U. S. bonds to secure U. S. deposits 60,000 00	National bank-notes outstanding 71,360 00
Stocks, securities, etc..... 16,154 98	Due to other national banks. 899 00
Other real estate owned 3,427 73	Due to state banks and bankers 940 56
Due from other national banks 4,980 92	Individual deposits, subject to check 417,223 72
Due from state banks and bankers 14,495 39	Demand certificates of deposit 353,455 10
Due from approved reserve agents 89,493 40	Cashier's checks outstanding. 2,741 03
Checks and other cash items. 2,444 38	United States deposits 45,322 37
Exchanges for clearing house 5,914 14	Deposits of U. S. disbursing officers 17,221 35
Notes of other national banks 4,001 00	
Fractional currency, nickels, cents 344 83	
Specie 62,712 25	
Legal-tender notes 10,500 00	
Redemption fund with treasurer U. S..... 3,568 00	
Total \$1,056,103 74	Total \$1,056,103 74

Ashland—Northern National Bank.

J. W. COCHRAN, President.

R. B. PRINCE, Cashier.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts	\$903,721 08	Capital stock paid in	\$100,000 00
Overdrafts	1,452 02	Surplus fund	50,000 00
U. S. bonds to secure circulation	100,000 00	Undivided profits, less current expenses and taxes paid	33,790 83
Banking house, furniture and fixtures	18,000 00	National bank-notes outstanding	100,000 00
Due from other national banks	8,022 98	Reserved for accrued interest on C. D.	5,000 00
Due from state banks and bankers	8,770 24	Due to other national banks.	
Due from approved reserve agents	178,951 90	Due to state banks and bankers	5,515 15
Checks and other cash items.	8,310 84	Dividends unpaid	80 00
Notes of other national banks	4,399 00	Individual deposits, subject to check	553,358 74
Fractional currency, nickels, cents	220 35	Demand certificates of deposit	450,398 04
Specie	50,865 55	Cashier's checks outstanding.	15,711 02
Legal-tender notes	28,578 00		
Due from treasurer U. S.	4,100 00		
Total	\$1,317,591 96	Total	\$1,317,591 96

Baraboo—First National Bank.

T. W. ENGLISH, President.

M. H. MOULD, Cashier.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts	\$258,735 90	Capital stock paid in	\$50,000 00
Overdrafts	641 14	Surplus fund	10,000 00
U. S. bonds to secure circulation	50,000 00	Undivided profits, less current expenses and taxes paid	4,989 78
Premiums on U. S. bonds...	2,500 00	National bank-notes outstanding	50,000 00
Stocks, securities, etc.	73,162 31	Due to state banks and bankers	3,742 79
Banking house, furniture and fixtures	3,750 00	Dividends unpaid	15 00
Other real estate owned	15,500 00	Individual deposits, subject to check	122,147 47
Due from state banks and bankers	2,000 00	Demand certificates of deposit	10,717 70
Due from approved reserve agents	55,208 27	Time certificates of deposit...	238,672 22
Checks and other cash items.	300 59	Items on cash book	307 57
Notes of other national banks	1,000 00		
Fractional currency, nickels, cents	310 72		
Specie	6,143 60		
Legal-tender notes	18,940 00		
Redemption fund with treasurer U. S.	2,500 00		
Total	\$490,592 53	Total	\$490,592 53

Bayfield—First National Bank.

T. F. WILLAND, President.

A. H. WILKENSON, Cashier.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts	\$208,003 29	Capital stock paid in	\$35,000 00
Overdrafts	304 65	Surplus fund	7,000 00
U. S. bonds to secure circulation	32,000 00	Undivided profits, less current expenses and taxes paid	3,551 36
Town bonds on hand	11,500 00	National bank-notes outstanding	32,000 00
Premiums on U. S. bonds....	2,130 50	Individual deposits, subject to check	185,225 23
Banking house, furniture and fixtures	9,500 00	Demand certificates of deposit	63,170 76
Due from other national banks	8,783 94	Certified checks	1,429 00
Due from state banks and bankers	5,610 78		
Due from approved reserve agents	22,049 17		
Notes of other national banks	1,125 00		
Fractional currency, nickels, cents	290 57		
Specie	28,468 45		
Legal-tender notes	2,410 00		
Redemption fund with treasurer U. S.	800 00		
Total	\$332,376 35	Total	\$332,376 35

Beaver Dam—German National Bank.

JOHN C. ZANDER, President.

PETER BEULE, Cashier.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts	\$262,202 97	Capital stock paid in	\$50,000 00
Overdrafts	684 02	Surplus fund	30,000 00
U. S. bonds to secure circulation	50,000 00	Undivided profits, less current expenses and taxes paid	15,924 08
Premiums on U. S. bonds	1,312 50	National bank-notes outstanding	50,000 00
Bonds, securities, etc.	70,775 44	Individual deposits, subject to check	322,412 77
Banking house, furniture and fixtures	11,300 00	Demand certificates of deposit	122,391 71
Other real estate owned	7,500 00	Cashier's checks outstanding.	3,935 00
Due from state banks and bankers	671 31		
Due from approved reserve agents	155,686 32		
Checks and other cash items.	437 00		
Notes of other national banks	4,500 00		
Fractional currency, nickels, cents	194 06		
Specie	22,400 00		
Legal-tender notes	4,500 00		
Redemption fund with treasurer U. S.	2,500 00		
Total	\$594,663 56	Total	\$594,663 56

Beaver Dam--The Old National Bank.

E. C. McFETRIDGE, President.

J. E. McCLURE, Cashier.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts	\$315,420 18	Capital stock paid in	\$80,000 00
Overdrafts	822 67	Surplus fund	20,000 00
U. S. bonds to secure circulation	80,000 00	Undivided profits, less current expenses and taxes paid	11,146 45
Premiums on U. S. bonds	3,000 00	National bank-notes outstanding	80,000 00
Stocks, securities, etc.....	170,132 60	Individual deposits, subject to check	254,998 59
Banking house, furniture and fixtures	11,500 00	Demand certificates of deposit	304,980 97
Due from approved reserve agents	25,168 60	Cashier's checks outstanding.	1,941 00
Notes of other national banks	484 00		
Fractional currency, nickels, cents	327 01		
Specie	33,711 95		
Legal-tender notes	8,500 00		
Redemption fund with treasurer U. S.	4,000 00		
Total	\$653,067 01	Total	\$653,067 01

Beloit--Second National Bank.

F. M. STRONG, President.

B. P. ELDRED, Cashier.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts	\$375,536 01	Capital stock paid in	\$50,000 00
Overdrafts	255 86	Surplus fund	10,000 00
U. S. bonds to secure circulation	50,000 00	Undivided profits, less current expenses and taxes paid	45,572 31
Stocks, securities, etc.....	32,060 90	National bank-notes outstanding	50,000 00
Due from other national banks	1,487 32	Due to state banks and bankers	636 71
Due from state banks and bankers	312 00	Due to trust companies and savings banks	17,812 56
Due from approved reserve agents	48,605 81	Individual deposits, subject to check	280,853 81
Checks and other cash items.	3,653 08	Demand certificates of deposit	12,391 39
Notes of other national banks	13,413 00	Time certificates of deposit ...	114,410 71
Fractional currency, nickels, cents	453 15	Cashier's checks outstanding.	1,557 59
Specie	19,662 95	Reserved for taxes	700 00
Legal-tender notes	36,000 00		
Redemption fund with treasurer U. S.	2,500 00		
Total	\$583,940 08	Total	\$583,940 08

Berlin—First National Bank.

J. H. PORTER, President.

R. A. CHRISTIE, Cashier.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts	\$485,491 3 ⁴	Capital stock paid in	\$75,000 00
Overdrafts	76 86	Surplus fund	25,000 00
U. S. bonds to secure circulation	25,000 00	Undivided profits, less current expenses and taxes paid	8,569 22
U. S. bonds on hand	1,200 00	National bank-notes outstanding	25,000 00
Other bonds	94,400 00	Due to state banks and bankers	5,891 41
Banking house, furniture and fixtures	5,000 00	Dividends unpaid	40 00
Due from other national banks	3,153 83	Individual deposits, subject to check	157,117 54
Due from state banks and bankers	5,109 52	Time certificates of deposit ..	495,662 15
Due from approved reserve agents	110,458 34	Unearned interest	4,442 61
Checks and other cash items.	2,373 28	Reserved for taxes	2,000 00
Notes of other national banks	2,220 00		
Fractional currency, nickels, cents	304 22		
Specie	30,930 00		
Legal tender notes	31,750 00		
Redemption fund with treasurer U. S.	1,250 00		
Due from treasurer U. S.	2 50		
Total	\$798,722 93	Total	\$798,722 93

Black River Falls—First National Bank.

FRANK JOHNSON, President.

H. H. RICHARDS, Cashier.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts	\$361,555 18	Capital stock paid in	\$50,000 00
Overdrafts	2,367 79	Surplus fund	12,500 00
U. S. bonds to secure circulation	12,500 00	Undivided profits, less current expenses and taxes paid	18,106 17
Stocks, securities, etc.	1,040 00	National bank-notes outstanding	12,490 00
Banking house, furniture and fixtures	6,500 00	Individual deposits, subject to check	58,913 27
Due from other national banks	3,185 33	Demand certificates of deposit ..	24 51
Due from approved reserve agents	30,680 89	Time certificates of deposit ..	237,484 2 ¹
Checks and other cash items.	3,062 62	Reserved for Int. C. D.	2,500 00
Notes of other national banks	1,520 00		
Fractional currency, nickels, cents	41 95		
Specie	27,729 40		
Legal-tender notes	1,210 00		
Redemption fund with treasurer U. S.	625 00		
Total	\$452,018 16	Total	\$452,018 16

Brillion—First National Bank.

CHAS. BRUSS, President.

GEO. E. DAWSON, Cashier.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts	\$47,299 68	Capital stock paid in	\$25,000 00
Overdrafts	90 95	Surplus fund	1,750 00
U. S. bonds to secure circulation	25,000 00	Undivided profits, less current expenses and taxes paid	988 50
Premiums on U. S. bonds	1,250 00	National bank-notes outstanding	25,000 00
Stocks, securities, etc.....	14,896 63	Due to other national banks. Individual deposits, subject to check	372 53
Banking house, furniture and fixtures	7,230 52	Time certificates of deposit ..	31,206 43
Due from state banks and bankers	43 03	Savings deposits	5,044 77
Due from approved reserve agents	6,981 05		
Checks and other cash items.	21 22		
Notes of other national banks	300 00		
Fractional currency, nickels, cents	116 83		
Specie	3,786 00		
Legal-tender notes	8,070 00		
Redemption fund with treasurer U. S.....	1,250 00		
Total	\$116,335 92	Total	\$116,335 92

Campbellsport—The First National Bank.

F. J. BARBER, President.

ALBERT S. SCHWANDT, Cashier.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts	\$108,770 26	Capital stock paid in	\$25,000 00
U. S. bonds to secure circulation	10,000 00	Surplus fund	1,850 00
Premiums on U. S. bonds	242 50	Undivided profits, less current expenses and taxes paid	1,762 87
Stocks, securities, etc.....	2,500 00	National bank-notes outstanding	10,000 00
Banking house, furniture and fixtures	750 00	Individual deposits, subject to check	63,597 06
Due from other national banks	3,788 12	Demand certificates of deposit	331 48
Due from approved reserve agents	23,000 86	Time certificates of deposit ..	53,703 11
Fractional currency, nickels, cents	159 98		
Specie	6,512 80		
Legal-tender notes	20 00		
Redemption fund with treasurer U. S.....	500 00		
Total	\$156,244 52	Total	\$156,244 52

Chilton—The Chilton National Bank.

JULIUS FEIUD, President.

WM. J. PAULSEN, Cashier.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts	\$271,517 62	Capital stock paid in	\$50,000 00
Overdrafts	632 42	Surplus fund	10,000 00
U. S. bonds to secure circulation	50,000 00	Undivided profits, less current expenses and taxes paid	8,436 12
Stocks, securities, etc.....	25,000 00	National bank-notes outstanding	50,000 00
Banking house, furniture and fixtures	9,500 00	Due to state banks and bankers	399 53
Due from other national banks	6,687 58	Individual deposits, subject to check	54,704 86
Due from state banks and bankers	1,544 53	Demand certificates of deposit ..	11,719 02
Due from approved reserve agents	33,433 54	Time certificates of deposit ..	245,274 51
Checks and other cash items.	455 89		
Notes of other national banks	1,840 00		
Fractional currency, nickels, cents	274 16		
Specie	25,248 60		
Legal-tender notes	1,900 00		
Redemption fund with treasurer U. S.....	2,500 00		
Total	\$430,534 34	Total	\$430,534 34

Chippewa Falls—First National Bank.

L. C. STANLEY, President.

L. M. NEWMAN, Cashier.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts	\$352,993 82	Capital stock paid in	\$100,000 00
Overdrafts	5,870 30	Surplus fund	20,000 00
U. S. bonds to secure circulation	100,000 00	Undivided profits, less current expenses and taxes paid	4,888 57
Stocks, securities, etc.....	131,559 16	National bank-notes outstanding	100,000 00
Banking house, furniture and fixtures	17,400 00	Due to other national banks.	1,629 42
Due from approved reserve agents	149,279 83	Due to state banks and bankers	25,583 61
Checks and other cash items.	1,533 57	Individual deposits, subject to check	181,819 19
Notes of other national banks	2,495 00	Demand certificates of deposit ..	2,318 88
Fractional currency, nickels, cents	204 15	Time certificates of deposit ..	367,879 11
Specie	35,092 95		
Legal-tender notes	4,000 00		
Redemption fund with treasurer U. S.....	3,600 00		
Total	\$804,118 78	Total	\$804,118 78

Chippewa Falls—Lumbermen's National Bank.

A. B. McDONELL, President.

S. B. NIMMONS, Cashier.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts	\$707,111 23	Capital stock paid in	\$100,000 00
Overdrafts	2,058 61	Surplus fund	100,000 00
U. S. bonds to secure circulation	75,000 00	Undivided profits, less current expenses and taxes paid	18,437 87
Other bonds to secure U. S. deposits	56,000 00	National bank-notes outstanding	37,250 00
Stocks, securities, etc.....	86,000 00	Due to other national banks	233 41
Banking house, furniture and fixtures	5,000 00	Due to state banks and bankers	922 98
Due from other national banks	6,628 55	Individual deposits, subject to check	580,072 76
Due from approved reserve agents	451,643 09	Time certificates of deposit ..	608,885 28
Checks and other cash items ..	1,483 65	United States deposits	50,000 00
Notes of other national banks ..	11,465 00		
Fractional currency, nickels, cents	135 62		
Specie	89,401 55		
Legal-tender notes	125 00		
Redemption fund with treasurer U. S.....	3,750 00		
Total	\$1,495,802 30	Total	\$1,495,802 30

Clintonville—First National Bank.

TOM R. WALL, President.

C. E. GIBSON, Cashier.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts	\$302,411 82	Capital stock paid in	\$30,000 00
Overdrafts	42 12	Surplus fund	20,000 00
U. S. bonds to secure circulation	30,000 00	Undivided profits, less current expenses and taxes paid	11,279 86
Stocks, securities, etc.....	10,000 00	National bank-notes outstanding	30,000 00
Banking house, furniture and fixtures	9,190 00	Individual deposits, subject to check	62,159 92
Due from other national banks	18,757 90	Demand certificates of deposit ..	4,216 61
Due from state banks and bankers	7,250 68	Time certificates of deposit ..	310,556 23
Due from approved reserve agents	52,750 64		
Checks and other cash items ..	146 80		
Notes of other national banks ..	11,660 00		
Nickels, cents	124 97		
Specie	21,359 30		
Legal-tender notes	3,000 00		
Redemption fund with treasurer U. S.....	1,500 00		
Total	\$468,212 62	Total	\$468,212 62

Columbus—First National Bank.

F. A. CHADBOURN, President.

J. R. GOFF, Cashier.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts	\$303,591 23	Capital stock paid in	\$75,000 00
Overdrafts	449 38	Surplus fund	25,000 00
U. S. bonds to secure circulation	18,769 00	Undivided profits, less current expenses and taxes paid	4,512 06
Premiums on U. S. bonds	273 44	National bank-notes outstanding	18,760 00
Stocks, securities, etc.....	15,435 08	Individual deposits, subject to check	78,543 22
Banking house, furniture and fixtures	3,000 00	Demand certificates of deposit ..	200 00
Due from other national banks	6,700 65	Time certificates of deposit ..	241,394 86
Due from approved reserve agents	66,285 36	Cashier's checks outstanding.	1,893 60
Checks and other cash items.	182 28		
Notes of other national banks.	90 00		
Fractional currency, nickels, cents	157 42		
Specie	20,813 50		
Legal-tender notes	8,625 00		
Redemption fund with treasurer U. S.....	938 00		
Total	\$445,303 74	Total	\$445,303 74

Cuba City—First National Bank.

W. THOMAS, President.

MATT HENDRICKS, Cashier.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts	\$140,739 88	Capital stock paid in	\$25,000 00
Overdrafts	1,998 86	Surplus fund	5,000 00
U. S. bonds to secure circulation	12,500 00	Undivided profits, less current expenses and taxes paid	2,976 23
Premiums on U. S. bonds	572 27	National bank-notes outstanding	12,500 00
Banking house, furniture and fixtures	15,006 76	Individual deposits, subject to check	69,876 82
Other real estate owned	2,000 00	Demand certificates of deposit ..	16 20
Due from other national banks	2,962 27	Time certificates of deposit ..	96,903 56
Due from approved reserve agents	21,901 60		
Checks and other cash items.	74 40		
Notes of other national banks.	2,030 00		
Fractional currency, nickels, cents	116 17		
Specie	7,875 60		
Legal-tender notes	3,900 00		
Redemption fund with treasurer U. S.....	625 00		
Total	\$212,272 81	Total	\$212,272 81

Dale—First National Bank.

W. K. RIDEOUT, President.

W. H. SPENGLER, Cashier.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts	\$81,485 82	Capital stock paid in	\$25,000 00
Overdrafts	49 57	Surplus fund	500 00
U. S. bonds to secure circulation	7,000 00	Undivided profits, less current expenses and taxes paid	527 32
Premiums on U. S. bonds	223 13	National bank-notes outstanding	7,000 00
Banking house, furniture and fixtures	8,500 00	Due to state banks and bankers	14 49
Due from other national banks	10,313 78	Dividends unpaid	15 00
Due from approved reserve agents	4,182 05	Individual deposits, subject to check	9,158 95
Checks and other cash items	49 77	Time certificates of deposit	78,221 12
Fractional currency, nickels, cents	18 86		
Specie	3,438 90		
Legal-tender notes	4,825 00		
Redemption fund with treasurer U. S.	350 00		
Total	\$120,436 88	Total	\$120,436 88

Darlington—Citizens National Bank.

GEO. F. WEST, President.

JOHN O'BRIEN, Cashier.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts	\$226,080 78	Capital stock paid in	\$50,000 00
Overdrafts	120 93	Surplus fund	10,000 00
U. S. bonds to secure circulation	50,000 00	Undivided profits, less current expenses and taxes paid	18,341 70
Premiums on U. S. bonds	2,043 75	National bank-notes outstanding	50,000 00
Stocks, securities, etc.	63,675 00	Individual deposits, subject to check	71,824 89
Banking house, furniture and fixtures	9,350 00	Demand certificates of deposit	290,596 73
Due from approved reserve agents	88,315 93		
Checks and other cash items	1,451 91		
Notes of other national banks	16,000 00		
Fractional currency, nickels, cents	117 01		
Specie	23,425 00		
Legal-tender notes	7,653 00		
Redemption fund with treasurer U. S.	2,500 00		
Total	\$490,733 31	Total	\$490,733 31

Darlington—First National Bank.

P. A. ORTON, President.

T. C. L. MACKAY, Cashier.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts	\$292,897 31	Capital stock paid in	\$50,000 00
Overdrafts	3,556 50	Surplus fund	25,000 00
U. S. bonds to secure circulation	50,000 00	Undivided profits, less current expenses and taxes paid	11,426 77
Premiums on U. S. bonds	1,910 00	National bank-notes outstanding	50,000 00
Bonds, securities, etc.....	175,448 00	Due to state banks and bankers	25,706 15
Banking house, furniture and fixtures	9,850 00	Individual deposits, subject to check	108,860 94
Due from state banks and bankers	9 00	Demand certificates of deposit	415,248 39
Due from approved reserve agents	103,538 87		
Checks and other cash items.	419 68		
Notes of other national banks	7,535 00		
Fractional currency, nickels, cents	190 44		
Specie	23,587 45		
Legal-tender notes	100,000 00		
Redemption fund with treasurer U. S.....	2,500 00		
Total	\$681,242 25	Total	\$681,242 25

De Pere—The National Bank of De Pere.

A. G. WELLS, President.

HUGO KIEL, Cashier.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts	\$221,306 27	Capital stock paid in	\$50,000 00
Overdrafts	13 87	Surplus fund	6,000 00
U. S. bonds to secure circulation	45,000 00	Undivided profits, less current expenses and taxes paid	7,882 96
U. S. bonds to secure U. S. deposits	30,000 00	National bank-notes outstanding	45,000 00
Other bonds to secure U. S. deposits	25,060 03	Due to other national banks.	3,447 89
Premiums on U. S. bonds	2,000 00	Individual deposits, subject to check	123,109 46
Banking house, furniture and fixtures	16,109 35	Time certificates of deposit ..	160,602 60
Due from approved reserve agents	59,796 09	Cashier's checks outstanding.	2,377 52
Checks and other cash items.	711 02	United States deposits	50,000 00
Notes of other national banks	15,150 00	Liabilities other than those above stated	1,375 00
Fractional currency, nickels, cents	1,440 43		
Specie	25,998 40		
Legal-tender notes	5,000 00		
Redemption fund with treasurer U. S.....	2,250 00		
Total	\$449,775 43	Total	\$449,775 43

Dodgeville—The First National Bank.

JOHN M. REESE, President.

EDW. A. PERKINS, Cashier.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts	\$277,521 60	Capital stock paid in	\$50,000 00
Overdrafts	1,095 20	Surplus fund	10,000 00
U. S. bonds to secure circula- tion	50,000 00	Undivided profits, less cur- rent expenses and taxes paid	8,615 22
U. S. bonds to secure U. S. deposits	50,000 00	National bank-notes outstand- ing	50,000 00
Premiums on U. S. bonds ...	3,400 00	Individual deposits, subject to check	151,038 08
Stocks, securities, etc.....	48,801 45	Demand certificates of deposit	606 87
Banking house, furniture and fixtures	9,500 00	Time certificates of deposit ..	101,128 03
Due from other national banks	6,094 71	Savings deposit	121,827 24
Due from approved reserve agents	38,456 12	United States deposits	50,000 00
Checks and other cash items.	991 86		
Certificates of deposit on other banks	285 00		
Notes of other national banks	1,750 00		
Fractional currency, nickels, cents	233 85		
Specie	49,385 65		
Legal-tender notes	3,200 00		
Redemption fund with treas- urer U. S.....	2,500 00		
Total	\$543,215 44	Total	\$543,215 44

Eau Claire—Eau Claire National Bank.

W. K. COFFIN, President.

E. J. LENMARK, Cashier.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts	\$1,309,164 15	Capital stock paid in.....	\$150,000 00
Overdrafts	226 20	Surplus fund.....	30,000 00
U. S. bonds to secure circula- tion	150,000 00	Undivided profits, less cur- rent expenses and taxes paid	15,149 75
Bonds to secure U. S. de- posits	61,000 00	National bank-notes outstand- ing	130,000 00
Premiums on U. S. bonds....	2,264 06	Due to other national banks..	54,004 93
Stocks, securities, etc.....	61,078 06	Due to state banks and bankers	45,388 65
Banking house, furniture and fixtures	1,347 87	Due to trust companies and savings banks.....	325 64
Due from state banks and bankers	138 02	Individual deposits, subject to check	728,083 70
Due from approved reserve agents	197,406 34	Demand certificates of deposit	3,531 28
Checks and other cash items..	5,142 72	Time certificates of deposit..	728,039 90
Notes of other national banks	7,875 00	Certified checks.....	407 00
Fractional currency, nickels, cents	464 69	Cashier's checks outstanding.	2,212 96
Specie	101,036 70	United States deposits.....	50,000 00
Legal-tender notes.....	45,000 00		
Redemption fund with treas- urer U. S.....	5,000 00		
Total	\$1,937,143 81	Total	\$1,937,143 81

Eau Claire—Union National Bank.

WM. P. BARTLETT, President.

MARSHALL COUSINS, Cashier.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$1,311,204 50	Capital stock paid in.....	\$200,000 00
Overdrafts	1,478 55	Surplus fund.....	7,000 00
U. S. bonds to secure circulation	150,000 00	Undivided profits, less current expenses and taxes paid	19,593 25
U. S. bonds to secure U. S. deposits	50,000 00	National bank-notes outstanding	150,000 00
Premiums on U. S. bonds....	8,031 25	Due to other national banks..	10,081 69
Stocks, securities, etc.....	92,000 00	Due to state banks and bankers	98,137 89
Banking house, furniture and fixtures	30,000 00	Dividends unpaid.....	172 50
Due from other national banks	7,662 94	Individual deposits, subject to check.....	738,168 79
Due from state banks and bankers	8,655 29	Time certificates of deposit...	598,373 66
Due from approved reserve agents	72,046 97	Certified checks.....	16,400 00
Checks and other cash items..	7,304 34	Cashier's checks outstanding.	1,036 10
Notes of other national banks	11,502 00	United States deposits.....	50,000 00
Fractional currency, nickels, cents	332 74		
Specie	116,245 30		
Legal-tender notes.....	15,000 00		
Redemption fund with treasurer U. S.....	7,500 00		
Total	\$1,888,963 88	Total	\$1,888,963 88

Edgerton—First National Bank.

GEO. W. DOTY, President.

ROY F. WRIGHT, Cashier.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$83,867 66	Capital stock paid in.....	\$25,000 00
Overdrafts	1,315 12	Undivided profits, less current expenses and taxes paid	2,093 91
U. S. bonds to secure circulation	6,250 00	National bank-notes outstanding	6,250 00
Premiums on U. S. bonds....	300 00	Individual deposits, subject to check.....	62,548 43
Stocks, securities, etc.....	7,000 00	Demand certificates of deposit	17,146 78
Banking house, furniture and fixtures	2,000 00		
Due from approved reserve agents	6,568 41		
Checks and other cash items.	195 71		
Notes of other national banks	120 00		
Fractional currency, nickels, cents	72 27		
Specie	3,997 45		
Legal-tender notes.....	1,040 00		
Redemption fund with treasurer U. S.....	312 50		
Total	\$113,039 12	Total	\$113,039 12

Elkhorn—First National Bank.

C. P. GREENE, President.

FRED W. ISHAM, Cashier.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$405,830 02	Capital stock paid in.....	\$50,000 00
Overdrafts	1,151 49	Surplus fund.....	15,000 00
U. S. bonds to secure circula- tion	12,500 00	Undivided profits, less cur- rent expenses and taxes paid	11,083 97
Bonds, securities, etc.....	87,375 00	National bank-notes outstand- ing	12,500 00
Banking house, furniture and fixtures	5,000 00	Individual deposits, subject to check.....	236,852 23
Due from state banks and bankers	1,600 00	Demand certificates of deposit	300,844 69
Due from approved reserve agents	66,522 52		
Checks and other cash items.	812 62		
Bills of other national banks.	425 00		
Fractional currency, nickels, cents	454 74		
Specie	40,979 50		
Legal-tender notes.....	3,005 00		
Redemption fund with treas- urer U. S.....	625 00		
Total	<u>\$626,280 89</u>	Total	<u>\$626,280 89</u>

Fairchild—The First National Bank.

N. C. FOSTER, President.

W. T. HOOD, Cashier.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$96,597 80	Capital stock paid in.....	\$25,000 00
Overdrafts	42 24	Surplus fund.....	1,500 00
U. S. bonds to secure circula- tion	10,000 00	Undivided profits, less cur- rent expenses and taxes paid	3,418 89
Premiums on U. S. bonds....	506 25	National bank-notes outstand- ing	10,000 00
Banking house, furniture and fixtures	923 00	Individual deposits, subject to check.....	61,352 72
Due from other national banks	15,708 58	Time certificates of deposit...	49,151 61
Due from approved reserve agents	7,670 34		
Checks and other cash items.	78 00		
Notes of other national banks	1,000 00		
Fractional currency, nickels, cents	46 76		
Specie	13,850 25		
Legal-tender notes.....	3,500 00		
Redemption fund with treas- urer U. S.....	500 00		
Total	<u>\$150,423 22</u>	Total	<u>\$150,423 22</u>

Fond du Lac—Commercial National Bank.

H. R. POTTER, President.

M. T. SIMMONS, Cashier.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$901,854 12	Capital stock paid in.....	\$125,000 00
Overdrafts	2,413 84	Surplus fund.....	25,000 00
U. S. bonds to secure circulation	115,000 00	Undivided profits, less current expenses and taxes paid	35,370 97
Premiums on U. S. bonds.....	5,275 40	National bank-notes outstanding	115,000 00
Stocks, securities, etc.....	108,025 33	Individual deposits, subject to check.....	611,981 27
Banking house, furniture and fixtures	39,000 00	Time certificates of deposit ..	482,871 09
Due from approved reserve agents	140,233 78	Certified checks.....	670 00
Checks and other cash items.	5,637 90		
Notes of other national banks	1,450 00		
Fractional currency, nickels, cents	749 91		
Specie	52,153 05		
Legal-tender notes.....	18,056 00		
Redemption fund with treasurer U. S.....	6,050 00		
Total	\$1,395,899 33	Total	\$1,395,899 33

Fond du Lac—First National Bank.

J. B. PERCY, President.

ERNEST J. PERCY, Cashier.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$681,788 58	Capital stock paid in.....	\$125,000 00
Overdrafts	51 88	Surplus fund.....	25,000 00
U. S. bonds to secure circulation	31,260 00	Undivided profits, less current expenses and taxes paid	46,197 71
Stocks, securities, etc.....	203,408 89	National bank-notes outstanding	31,260 00
Banking house, furniture and fixtures	28,073 38	Due to other national banks..	3,868 92
Other real estate owned.....	9,500 00	Due to state banks and bankers	4,108 98
Due from other national banks	1,561 64	Individual deposits, subject to check.....	221,921 03
Due from state banks and bankers	552 02	Time certificates of deposit...	768,633 86
Due from approved reserve agents	187,755 57		
Checks and other cash items.	2,983 93		
Notes of other national banks	4,282 00		
Fractional currency, nickels, cents	283 91		
Specie	22,325 70		
Legal-tender notes	50,000 00		
Redemption fund with treasurer U. S.....	1,563 00		
Total	\$1,225,990 50	Total	\$1,225,990 50

Fond du Lac—Fond du Lac National Bank.

C. A. GALLOWAY, President.

G. A. KNAPP, Cashier.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$1,024,090 72	Capital stock paid in.....	\$200,000 00
Overdrafts	1,331 20	Surplus fund.....	50,000 00
U. S. bonds to secure circulation	103,000 00	Undivided profits, less current expenses and taxes paid	54,360 78
U. S. bonds to secure U. S. deposits	32,000 00	National bank-notes outstanding	103,000 00
Other bonds to secure U. S. deposits	20,890 00	Due to other national banks..	752 19
Premiums on U. S. bonds....	5,040 00	Due to state banks and bankers	26,066 17
Stocks, securities, etc.....	93,275 00	Individual deposits, subject to check	580,749 49
Banking house, furniture and fixtures	38,500 00	Demand certificates of deposit	850 00
Due from other national banks	20,873 30	Time certificates of deposit...	563,703 46
Due from state banks and bankers	866 66	Certified checks.....	204 45
Due from approved reserve agents	186,680 65	United States deposits.....	50,000 00
Checks and other cash items.	6,371 25	Reserved for taxes.....	2,723 77
Notes of other national banks	11,577 00		
Fractional currency, nickels, cents	191 93		
Specie	45,102 60		
Legal-tender notes.....	37,500 00		
Redemption fund with treasurer U. S.....	5,150 00		
Total	\$1,632,410 31	Total	\$1,632,410 31

Fort Atkinson—First National Bank.

L. B. CASWELL, President.

L. B. CASWELL, JR., Cashier.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$237,770 00	Capital stock paid in	\$60,000 00
Overdrafts	251 48	Surplus fund.....	12,000 00
U. S. bonds to secure circulation	33,000 00	Undivided profits, less current expenses and taxes paid	31,927 45
Stocks, securities, etc.....	61,500 00	National bank-notes outstanding	33,000 00
Banking house, furniture and fixtures	3,700 00	Individual deposits, subject to check.....	248,613 43
Due from other national banks	6 50	Demand certificates of deposit	78,698 86
Due from state banks and bankers	1,074 00		
Due from approved reserve agents	89,571 17		
Checks and other cash items.	2,456 13		
Notes of other national banks	2,839 00		
Fractional currency, nickels, cents	51 46		
Specie	30,140 00		
Legal-tender notes.....	4,000 00		
Redemption fund with treasurer U. S.....	1,650 00		
Total	\$464,239 74	Total	\$464,239 74

Frederic—First National Bank.

CHARLES E. LEWIS, President.

LOUIS A. COPELAND, Cashier.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$94,522 89	Capital stock paid in.....	\$25,000 00
Overdrafts	213 52	Surplus fund.....	600 00
U. S. bonds to secure circulation	10,000 00	Undivided profits, less current expenses and taxes paid	2,722 55
Premiums on U. S. bonds.....	421 87	National bank-notes outstanding	10,000 00
Banking house, furniture and fixtures	8,453 17	Individual deposits, subject to check.....	34,095 65
Other real estate owned.....	190 04	Time certificates of deposit..	41,970 67
Due from approved reserve agents	7,462 34	Cashier's checks outstanding..	1,211 61
Checks and other cash items.	12 00	Savings deposits.....	12,622 86
Notes of other national banks	140 00		
Fractional currency, nickels, cents	68 11		
Specie	5,178 60		
Legal-tender notes.....	1,050 00		
Redemption fund with treasurer U. S.....	500 00		
Collection account.....	10 80		
Total	\$128,223 34	Total	\$128,223 34

Grand Rapids—First National Bank.

GEO. W. MEAD, President.

EARLE PEASE, Cashier.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$371,961 84	Capital stock paid in.....	\$50,000 00
Overdrafts	1,437 14	Surplus fund.....	25,000 00
U. S. bonds to secure circulation	50,000 00	Undivided profits, less current expenses and taxes paid	11,210 88
Other bonds.....	92,500 00	National bank-notes outstanding	50,000 00
Banking house, furniture and fixtures	20,356 93	Due to state banks and bankers	37,204 91
Other real estate owned, old building	5,000 00	Dividends unpaid.....	105 00
Due from other national banks	634 08	Individual deposits, subject to check.....	129,514 16
Due from state banks and bankers	3,529 67	Time certificates of deposit and savings.....	313,024 81
Due from approved reserve agents	49,229 55	Liabilities other than those above stated.....	10,000 00
Checks and other cash items.	120 59	Bond premium account.....	303 39
Notes of other national banks	1,000 00	Reserved for taxes.....	1,000 00
Fractional currency, nickels, cents	161 35		
Specie	22,243 00		
Legal-tender notes.....	6,689 00		
Redemption fund with treasurer U. S.....	2,500 00		
Total	\$627,363 15	Total	\$627,363 15

Grand Rapids—Wood County National Bank.

F. J. WOOD, President.

GUY O. BABCOCK, Cashier.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$583,977 29	Capital stock paid in	\$50,000 00
Overdrafts	2,440 67	Surplus fund	50,000 00
U. S. bonds to secure circulation	50,000 00	Undivided profits, less current expenses and taxes paid	16,988 77
Stocks, securities, etc.....	55,330 95	National bank-notes outstanding	50,000 00
Banking house, furniture and fixtures	20,000 00	Due to other national banks. Individual deposits, subject to check	127 98
Other real estate owned	3,125 39	Time certificates of deposit ..	300,686 22
Due from approved reserve agents	131,686 07	Certified checks	399,949 95
Checks and other cash items.	1,279 22	Notes and bills rediscounted.	7,400 00
Notes of other national banks	2,675 00	Bills payable	9,300 00
Fractional currency, nickels, cents	1,041 63		20,000 00
Specie	48,196 70		
Legal-tender notes	2,200 00		
Redemption fund with treasurer U. S.....	2,500 00		
Total	\$904,452 92	Total	\$904,452 92

Grantsburg—First National Bank.

F. H. WELLCOME, President.

H. A. ANDERSON, Cashier.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts	\$78,556 65	Capital stock paid in	\$25,000 00
Overdrafts	181 82	Surplus fund	1,350 00
U. S. bonds to secure circulation	6,500 00	Undivided profits, less current expenses and taxes paid	771 45
Premiums on U. S. bonds...	312 81	National bank-notes outstanding	6,500 00
Bonds, securities, etc.....	1,564 34	Individual deposits, subject to check	19,002 87
Banking house, furniture and fixtures	2,157 25	Time certificates of deposit ..	17,923 75
Due from other national banks	901 21	Certified checks	10 00
Due from approved reserve agents	1,871 14	Cashier's checks outstanding.	2,878 53
Checks and other cash items.	728 18	Savings deposits	26,231 25
Notes of other national banks	140 00		
Fractional currency, nickels, cents	63 70		
Specie	5,190 75		
Legal-tender notes	1,775 00		
Redemption fund with treasurer U. S.....	325 00		
Total	\$100,267 85	Total	\$100,267 85

Green Bay—Citizens National Bank.

H. S. ELDRED, President.

H. P. KLAUS, Cashier.

Statement December 3, 1907.

Resources.	Liabilities.
Loans and discounts .....\$1,211,649 27	Capital stock paid in \$200,000 00
Overdrafts 1,221 97	Surplus fund 50,000 00
U. S. bonds to secure circulation 150,000 00	Undivided profits, less current expenses and taxes paid 56,483 29
U. S. bonds to secure U. S. deposits 50,000 00	National bank-notes outstanding 150,000 00
Premiums on U. S. bonds 5,000 00	Due to other national banks. 8,240 90
Stocks, securities, etc..... 124,414 73	Due to state banks and bankers 12,069 71
Banking house, furniture and fixtures 30,000 00	Individual deposits, subject to check 884,078 57
Other real estate owned 1,500 00	Demand certificates of deposit 4,030 00
Due from other national banks 50,407 64	Time certificates of deposit .. 477,731 75
Due from state banks and bankers 9,107 83	Certified checks 482 05
Due from approved reserve agents 167,548 12	United States deposits 50,000 00
Checks and other cash items. 8,804 28	
Notes of other national banks 3,500 00	
Fractional currency, nickels, cents 390 43	
Specie 49,292 00	
Legal-tender notes 22,780 00	
Redemption fund with treasurer U. S. 7,500 00	
Total .....\$1,893,116 27	Total .....\$1,893,116 27

Green Bay—Kellogg National Bank.

HENRY F. HAGEMEISTER, President.

W. E. KELLOGG, Cashier.

Statement December 3, 1907.

Resources.	Liabilities.
Loans and discounts \$850,128 98	Capital stock paid in \$200,000 00
Overdrafts 135 57	Surplus fund 50,000 00
U. S. bonds to secure circulation 50,000 00	Undivided profits, less current expenses and taxes paid 48,377 39
U. S. bonds to secure U. S. deposits 50,000 00	National bank-notes outstanding 50,000 00
Premiums on U. S. bonds 3,000 00	Due to other national banks. 973 60
Stocks, securities, etc..... 96,909 44	Due to state banks and bankers 45,798 65
Banking house, furniture and fixtures 30,000 00	Dividends unpaid 200 00
Other real estate owned 1,580 00	Individual deposits, subject to check 514,296 65
Due from other national banks 17,560 92	Demand certificates of deposit 2,445 00
Due from state banks and bankers 169 49	Time certificates of deposit .. 406,622 27
Due from approved reserve agents 137,015 06	Certified checks 250 00
Checks and other cash items. 6,520 09	United States deposits 50,000 00
Notes of other national banks 30,000 00	Reserved for interest and taxes 4,000 00
Fractional currency, nickels, cents 632 11	
Specie 75,791 90	
Legal-tender notes 21,020 00	
Redemption fund with treasurer U. S. 2,500 00	
Total .....\$1,372,963 56	Total .....\$1,372,963 56

Green Bay—The McCartney National Bank.

WM. LARSEN, President.

J. H. TAYLER, Cashier.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts	\$501,880 23	Capital stock paid in	\$100,000 00
Overdrafts	955 48	Surplus fund	50,000 00
U. S. bonds to secure circulation	100,000 00	Undivided profits, less current expenses and taxes paid	11,732 50
Premiums on U. S. bonds	4,662 51	National bank-notes outstanding	100,000 00
Stocks, securities, etc.	146,658 89	Due to other national banks.	3,113 74
Banking house, furniture and fixtures	29,201 77	Due to state banks and bankers	39,849 82
Other real estate owned	11,017 48	Individual deposits, subject to check	393,619 56
Due from other national banks	9,554 17	Time certificates of deposit ..	246,123 52
Due from state banks and bankers	5,057 71		
Due from approved reserve agents	63,322 81		
Checks and other cash items.	7,099 49		
Notes of other national banks	1,670 00		
Fractional currency, nickels, cents	1,006 35		
Specie	45,247 25		
Legal-tender notes	12,035 00		
Redemption fund with treasurer U. S.	5,000 00		
Total	\$944,439 14	Total	\$944,439 14

Hartford—First National Bank.

JOHN G. LIVER, President.

HENRY H. ESSER, Cashier.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts	\$74,108 71	Capital stock paid in	\$50,000 00
Overdrafts	3 90	Undivided profits, less current expenses and taxes paid	1,662 12
U. S. bonds to secure circulation	25,000 00	National bank-notes outstanding	25,000 00
Premiums on U. S. bonds	1,375 00	Due to other national banks.	1,798 57
Stocks, securities, etc.	24,440 62	Individual deposits, subject to check	44,320 11
Banking house, furniture and fixtures	13,766 40	Demand certificates of deposit	2,766 19
Checks and other cash items.	1,921 44	Time certificates of deposit ..	40,531 29
Notes of other national banks	610 00	Savings deposits	4,901 06
Fractional currency, nickels, cents	16 07		
Specie	8,401 20		
Legal-tender notes	2,730 00		
Redemption fund with treasurer U. S.	1,250 00		
Bills in transit	17,212 00		
Clearing house checks	144 00		
Total	\$170,979 34	Total	\$170,979 34

Hayward—First National Bank.

EDWARD HINES, President.

H. E. ROHLF, Cashier.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts	\$196,338 53	Capital stock paid in	\$25,000 00
Overdrafts	571 38	Surplus fund	13,500 00
U. S. bonds to secure circulation	10,000 00	Undivided profits, less current expenses and taxes paid	5,827 18
Stocks, securities, etc.....	25,141 09	National bank-notes outstanding	10,000 00
Banking house, furniture and fixtures	3,000 00	Individual deposits, subject to check	93,621 10
Other real estate owned	150 00	Time certificates of deposit ..	116,376 79
Due from other national banks	433 41	Cashier's checks outstanding.	10,480 64
Due from approved reserve agents	18,027 98		
Checks and other cash items.	1,109 52		
Notes of other national banks	1,350 00		
Fractional currency, nickels, cents	47 80		
Specie	16,146 00		
Legal-tender notes	1,990 00		
Redemption fund with treasurer U. S.....	500 00		
Total	<u>\$274,805 71</u>	Total	<u>\$274,805 71</u>

Hudson—First National Bank.

WM. H. PHIPPS, President.

JOSEPH YOERG, Cashier.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts	\$495,376 49	Capital stock paid in	\$50,000 00
Overdrafts	806 27	Surplus fund	25,000 00
U. S. bonds to secure circulation	50,000 00	Undivided profits, less current expenses and taxes paid	56,699 93
Stocks, securities, etc.....	116,141 19	National bank-notes outstanding	50,000 00
Banking house, furniture and fixtures	11,198 00	Due to state banks and bankers	63,127 17
Due from approved reserve agents	113,554 47	Individual deposits, subject to check	288,403 40
Checks and other cash items.	10,174 55	Demand certificates of deposit	4,408 17
Notes of other national banks	14,215 00	Time certificates of deposit ..	315,979 25
Fractional currency, nickels, cents	279 30		
Specie	38,873 65		
Legal-tender notes	500 00		
Redemption fund with treasurer U. S.....	2,500 00		
Total	<u>\$853,617 92</u>	Total	<u>\$853,617 92</u>

Janesville—First National Bank.

JOHN G. REXFORD, President.

W. O. NEWHOUSE, Cashier.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts	\$621,631 36	Capital stock paid in	\$125,000 00
Overdrafts	1,034 93	Surplus fund	85,000 00
U. S. bonds to secure circulation	50,000 00	Undivided profits, less current expenses and taxes paid	40,451 37
Stocks, securities, etc.....	192,007 27	National bank-notes outstanding	48,900 00
Banking house, furniture and fixtures	10,000 00	Due to other national banks.	240 15
Due from other national banks	9,428 28	Due to state banks and bankers	25,944 70
Due from state banks and bankers	3,046 30	Dividends unpaid	175 00
Due from approved reserve agents	160,068 28	Individual deposits, subject to check	671,242 16
Checks and other cash items.	5,989 41	Demand certificates of deposit	130,233 93
Notes of other national banks	6,887 00	Certified checks	1,775 13
Fractional currency, nickels, cents	158 26	Cashier's checks outstanding.	17,263 50
Specie	67,974 85		
Legal-tender notes	15,500 00		
Redemption fund with treasurer U. S.....	2,500 00		
Total	\$1,146,225 94	Total	\$1,146,225 94

Janesville—Rock County National Bank.

C. S. JACKMAN, President.

F. H. JACKMAN, Cashier.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts	\$438,850 93	Capital stock paid in	\$100,000 00
Overdrafts	15 29	Surplus fund	50,000 00
U. S. bonds to secure circulation	75,000 00	Undivided profits, less current expenses and taxes paid	29,611 22
Other bonds to secure U. S. deposits	55,800 00	National bank-notes outstanding	75,000 00
Other bonds on hand	36,500 00	Due to other national banks.	85 56
Due from state banks and bankers	14,423 07	Individual deposits, subject to check	284,949 55
Due from approved reserve agents	69,792 53	Demand certificates of deposit	256,240 32
Checks and other cash items.	4,070 84	Cashier's checks outstanding.	6,284 46
Chicago clearing house checks	4,716 00	United States deposits	50,000 00
National bank-notes on hand.	74,210 00		
Notes of other national banks	5,636 00		
Fractional currency, nickels, cents	161 45		
Specie	53,245 00		
Legal-tender notes	15,000 00		
Redemption fund with treasurer U. S.....	3,750 00		
Due from treasurer U. S.....	1,000 00		
Total	\$852,171 11	Total	\$852,171 11

Kaukauna—First National Bank.

FRANK F. BECKER, President.

WM. J. TESCH, Cashier.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts	\$307,116 74	Capital stock paid in	\$50,000 00
Overdrafts	140 09	Surplus fund	10,000 00
U. S. bonds to secure circulation	50,000 00	Undivided profits, less current expenses and taxes paid	7,330 79
Stocks, securities, etc.	42,617 62	National bank-notes outstanding	50,000 00
Other real estate owned	692 64	Due to other national banks. Individual deposits, subject to check	1,333 06
Due from approved reserve agents	24,708 84	Time certificates of deposit ..	58,931 87
Checks and other cash items. Notes of other national banks	402 15	Certified checks	500 00
Fractional currency, nickels, cents	290 00	Savings accounts	103,905 45
Specie	270 76	Reserved for taxes	1,000 00
Legal-tender notes	19,854 15	Reserved for interest	5,000 00
Redemption fund with treasurer U. S.	8,000 00		
Insurance premiums advanced	2,500 00		
	787 00		
Total	\$457,379 99	Total	\$457,379 99

Kenosha—First National Bank.

Z. G. SIMMONS, President.

W. H. PURNELL, Cashier.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts	\$1,243,340 95	Capital stock paid in	\$100,000 00
Overdrafts	7,506 19	Surplus fund	50,000 00
U. S. bonds to secure circulation	50,000 00	Undivided profits, less current expenses and taxes paid	71,827 52
Stocks, securities, etc.	446,602 35	National bank-notes outstanding	50,000 00
Banking house, furniture and fixtures	48,142 01	Due to state banks and bankers	1,184 53
Due from other national banks	6,636 75	Due to trust companies and savings banks	20,822 63
Due from approved reserve agents	543,114 44	Individual deposits, subject to check	1,562,995 34
Checks and other cash items. Notes of other national banks	8,314 54	Demand certificates of deposit ..	827,227 09
Fractional currency, nickels, cents	1,054 47	Cashier's checks outstanding.	9,673 29
Specie	125,967 30		
Legal-tender notes	168,626 00		
Redemption fund with treasurer U. S.	2,500 00		
Chicago clearing house certificates	25,636 00		
Total	\$2,693,736 00	Total	\$2,693,736 00

La Crosse—Batavian National Bank.

E. E. BENTLEY, President.

E. M. WING, Cashier.

Statement December 3, 1907.

Resources.	Liabilities.
Loans and discounts	Capital stock paid in
Overdrafts	Surplus fund
U. S. bonds to secure circulation	Undivided profits, less current expenses and taxes paid
Stocks, securities, etc.....	National bank-notes outstanding
Banking house, furniture and fixtures	Due to other national banks.
Due from state banks and bankers	Due to state banks and bankers
Due from approved reserve agents	Dividends unpaid
Checks and other cash items.	Individual deposits, subject to check
Exchanges for clearing house	Demand certificates of deposit.
Notes of other national banks	
Fractional currency, nickels, cents	
Specie	
Legal-tender notes	
Redemption fund with treasurer U. S.....	
Total	Total
<u>\$3,513,044 36</u>	<u>\$3,513,044 36</u>

La Crosse—The National Bank of La Crosse.

GEO. W. BURTON, President.

F. H. HANKERSON, Cashier.

Statement December 3, 1907.

Resources.	Liabilities.
Loans and discounts	Capital stock paid in
Overdrafts	Surplus fund
U. S. bonds to secure circulation	Undivided profits, less current expenses and taxes paid
U. S. bonds to secure U. S. deposits	National bank-notes outstanding
Other bonds on hand	Due to other national banks.
Banking house, furniture and fixtures	Due to state banks and bankers
Other real estate owned	Due to trust companies and savings banks
Due from state banks and bankers	Dividends unpaid
Due from approved reserve agents	Individual deposits, subject to check
Checks and other cash items.	Demand certificates of deposit
Notes of other national banks	Certified checks
Fractional currency, nickels, cents	United States deposits
Specie	Deposits of U. S. disbursing officers
Legal-tender notes	Reserved for taxes
Redemption fund with treasurer U. S.....	Reserved for interest
Total	Total
<u>\$4,106,297 44</u>	<u>\$4,106,297 44</u>

Ladysmith—Ladysmith National Bank.

LAURIDS JORGENSON, President.

W. E. THOMPSON, Cashier.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts	\$50,300 31	Capital stock paid in	\$25,000 00
Overdrafts	1,041 06	Surplus fund	2,000 00
U. S. bonds to secure circulation	16,250 00	Undivided profits, less current expenses and taxes paid	686 46
Premiums on U. S. bonds	643 75	National bank-notes outstanding	16,250 00
Stocks, securities, etc.....	20,509 20	Individual deposits, subject to check	51,625 11
Banking house, furniture and fixtures	7,689 25	Demand certificates of deposit ..	5,129 59
Due from approved reserve agents	7,662 86	Time certificates of deposit ..	7,164 79
Checks and other cash items, exchanges for clearing house, notes of other national banks, fractional currency, nickels, cents, specie ..	9,133 55	Cashier's checks outstanding..	186 53
Redemption fund with treasurer U. S.....	812 50	Notes and bills rediscounted..	6,000 00
Total	\$114,042 48	Total	\$114,042 48

Lake Geneva—Farmers National Bank.

ANDREW KULL, President.

E. D. RICHARDSON, Cashier.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts	\$171,981 53	Capital stock paid in	\$50,000 00
Overdrafts	819 19	Surplus fund	11,000 00
U. S. bonds to secure circulation	30,000 00	Undivided profits, less current expenses and taxes paid	7,089 62
Premiums on U. S. bonds	1,000 00	National bank-notes outstanding ..	30,000 00
Bonds, securities, etc.....	2,500 00	Individual deposits, subject to check	75,077 36
Banking house, furniture and fixtures	12,775 00	Demand certificates of deposit ..	106,146 29
Due from approved reserve agents	32,140 91		
Checks and other cash items.	110 91		
Notes of other national banks	9,961 00		
Fractional currency, nickels, cents	167 13		
Specie	8,357 60		
Legal-tender notes	8,000 00		
Redemption fund with treasurer U. S.....	1,500 00		
Total	\$279,313 27	Total	\$279,313 27

Lake Geneva—First National Bank.

ALVAN E. TYLER, President.

JOSIAH BARFIELD, Cashier.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts	\$342,137 52	Capital stock paid in.....	\$50,000 00
Overdrafts	2,329 56	Surplus fund	31,000 00
U. S. bonds to secure circulation	50,000 00	Undivided profits, less current expenses and taxes paid	7,315 90
Banking house, furniture and fixtures	7,175 00	National bank-notes outstanding	50,000 00
Due from other national banks	6,221 01	Individual deposits, subject to check	136,624 57
Due from approved reserve agents	57,829 71	Demand certificates of deposit	170,076 72
Checks and other cash items	2,073 91		
Notes of other national banks	1,200 00		
Fractional currency, nickels, cents	328 18		
Specie	16,232 30		
Legal-tender notes	7,000 00		
Redemption fund with treasurer U. S.	2,500 00		
Total	\$495,017 19	Total	\$495,017 19

Lancaster—First National Bank.

P. T. STEVENS, President.

W. A. JOHNSON, Cashier.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts	\$136,139 88	Capital stock paid in.....	\$25,000 00
Overdrafts	5,298 28	Surplus fund	3,000 00
U. S. bonds to secure circulation	25,000 00	Undivided profits, less current expenses and taxes paid	4,289 52
Premiums on U. S. bonds	1,223 99	National bank-notes outstanding	25,000 00
Stocks, securities, etc.....	11,872 72	Individual deposits, subject to check	48,825 36
Banking house, furniture and fixtures	16,849 26	Time certificates of deposit ..	171,969 40
Other real estate owned	13,335 99	Cashier's checks outstanding.	12,442 54
Due from other national banks	4,784 75	Bills payable	15,000 00
Due from state banks and bankers	4,483 65		
Due from approved reserve agents	15,583 40		
Checks and other cash items	169 89		
Fractional currency, nickels, cents	210 79		
Specie	13,454 05		
Redemption fund with treasurer U. S.	1,250 00		
Other resources	370 17		
Total	\$305,526 82	Total	\$305,526 82

Madison—First National Bank.

N. B. VAN SLYKE, President.

WAYNE RAMSAY, Cashier.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts	\$972,094 95	Capital stock paid in	\$100,000 00
Overdrafts	2,310 07	Surplus fund	100,000 00
U. S. bonds to secure circulation	90,000 00	Undivided profits, less current expenses and taxes paid	32,631 63
U. S. bonds to secure U. S. deposits	50,000 00	National bank-notes outstanding	39,200 00
U. S. bonds on hand	50 00	Due to state banks and bankers	10,663 99
Stocks, securities, etc.....	69,100 00	Due to trust companies and savings banks	45,266 04
Banking house, furniture and fixtures	20,000 00	Individual deposits, subject to check	631,347 27
Other real estate owned	4,334 57	Demand certificates of deposit	490,619 74
Due from other national banks	4,340 99	Certified checks	536 10
Due from state banks and bankers	1,628 22	United States deposits	29,717 46
Due from approved reserve agents	222,960 80	Deposits of U. S. disbursing officers	19,763 68
Checks and other cash items.	14,602 87		
Notes of other national banks	1,565 00		
Fractional currency, nickels, cents	851 44		
Specie	84,558 00		
Legal-tender notes	6,304 00		
Redemption fund with treasurer U. S.....	4,500 00		
Total	\$1,549,750 91	Total	\$1,549,750 91

Manawa—The First National Bank.

LEANDER CHOATE, President.

C. D. DICK, Cashier.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts	\$60,259 78	Capital stock paid in	\$25,000 00
Overdrafts	13 35	Undivided profits, less current expenses and taxes paid	24 23
U. S. bonds to secure circulation	10,000 00	National bank-notes outstanding	10,000 00
Premiums on U. S. bonds ...	425 00	Due to state banks and bankers	80 94
Banking house, furniture and fixtures	16,000 00	Individual deposits, subject to check	29,905 21
Due from other national banks	10,494 66	Demand certificates of deposit	976 00
Due from approved reserve agents	24,268 87	Time certificates of deposit ..	71,434 82
Checks and other cash items.	120 57		
Notes of other national banks	5,545 00		
Fractional currency, nickels, cents	237 42		
Specie	9,556 55		
Redemption fund with treasurer U. S.....	500 00		
Total	\$137,421 20	Total	\$137,421 20

Manitowoc—The National Bank.

LEANDER CHOATE, President.

F. T. ZENTNER, Cashier.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts	\$338,332 89	Capital stock paid in	\$100,000 00
Overdrafts	22,255 05	Surplus fund	20,000 00
U. S. bonds to secure circulation	100,000 00	Undivided profits, less current expenses and taxes paid	10,221 32
U. S. bonds to secure U. S. deposits	50,000 00	National bank-notes outstanding	100,000 00
Premiums on U. S. bonds	7,437 50	Individual deposits, subject to check	285,163 38
Banking house, furniture and fixtures	28,495 93	Time certificates of deposit ..	98,757 81
Due from other national banks	705 46	Certified checks	150 00
Due from state banks and bankers	8,512 70	United States deposits	50,000 00
Due from approved reserve agents	60,368 39		
Checks and other cash items ..	1,079 10		
Notes of other national banks ..	2,000 00		
Fractional currency, nickels, cents	536 84		
Specie	24,568 05		
Legal-tender notes	15,000 00		
Redemption fund with treasurer U. S.	5,000 00		
Total	\$664,292 51	Total	\$664,292 51

Marinette—First National Bank.

FRANCIS A BROWN, President.

WARREN J. DAVIS, Cashier.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$469,790 96	Capital stock paid in.....	\$100,000 00
U. S. bonds to secure circulation	50,000 00	Surplus fund.....	40,000 00
Premiums on U. S. bonds.....	1,250 00	Undivided profits, less current expenses and taxes paid	13,021 71
Bonds, securities, etc.....	84,870 73	National bank-notes outstanding	50,000 00
Banking house, furniture and fixtures	25,500 00	Due to state banks and bankers	2,915 66
Due from other national banks	532 26	Individual deposits, subject to check	114,368 89
Due from state banks and bankers	486 35	Demand certificates of deposit ..	2,782 15
Due from approved reserve agents	93,835 80	Time certificates of deposit....	457,476 77
Checks and other cash items ..	3,065 86	Reserved for taxes.....	1,754 36
Notes of other national banks ..	620 00		
Fractional currency, nickels, cents	497 28		
Specie	46,860 30		
Legal-tender notes.....	2,480 00		
Redemption fund with treasurer U. S.	2,500 00		
Total	\$782,319 54	Total	\$782,319 54

Marinette—The Stephenson National Bank.

J. A. VAN CLEVE, President.

H. J. BROWN, Cashier.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$921,938 64	Capital stock paid in.....	\$100,000 00
Overdrafts	136 33	Surplus fund.....	100,000 00
U. S. bonds to secure circulation	100,000 00	Undivided profits, less current expenses and taxes paid	34,788 94
Stocks, securities, etc.....	510,657 47	National bank-notes outstanding	100,000 00
Banking house, furniture and fixtures	20,000 00	Individual deposits, subject to check.....	490,886 06
Due from other national banks	10,357 67	Demand certificates of deposit	3,482 15
Due from state banks and bankers	16,199 49	Time certificates of deposit.....	1,204,013 56
Due from approved reserve agents	343,271 84	Certified checks.....	300 00
Checks and other cash items.....	15,595 23	Reserved for taxes.....	3,000 00
Notes of other national banks.....	910 00		
Fractional currency, nickels, cents	577 09		
Specie	91,306 95		
Legal-tender notes.....	520 00		
Redemption fund with treasurer U. S.....	5,000 00		
Total	\$2,036,470 71	Total	\$2,036,470 71

Marshfield—American National Bank.

W. D. CONNOR, President.

O. G. LINDEMANN, Cashier.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$319,830 58	Capital stock paid in.....	\$50,000 00
Overdrafts	286 26	Surplus fund.....	25,000 00
U. S. bonds to secure circulation	50,000 00	Undivided profits, less current expenses and taxes paid	4,467 31
Premiums on U. S. bonds....	1,025 00	National bank-notes outstanding	50,000 00
Bonds, securities, etc.....	114,176 10	Due to other national banks	7,737 98
Banking house, furniture and fixtures	10,304 79	Due to state banks and bankers	59,040 59
Other real estate owned.....	1,206 28	Individual deposits, subject to check.....	157,633 98
Due from other national banks	2,037 62	Time certificates of deposit....	164,549 71
Due from state banks and bankers	2,246 08	Savings account.....	101,788 39
Due from approved reserve agents	66,218 68		
Checks and other cash items.....	4,018 04		
Notes of other national banks.....	6,000 00		
Fractional currency, nickels, cents	582 18		
Specie	27,802 35		
Legal-tender notes.....	11,384 00		
Redemption fund with treasurer U. S.....	2,500 00		
Total	\$620,217 96	Total	\$620,217 96

Marshfield—First National Bank.

B. F. McMILLAN, President.

H. G. HAMBRIGHT, Cashier.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$418,361 82	Capital stock paid in.....	\$65,000 00
Overdrafts	82 69	Surplus fund.....	25,000 00
U. S. bonds to secure circulation	65,000 00	Undivided profits, less current expenses and taxes paid	3,933 70
Stocks, securities, etc.....	30,000 00	National bank-notes outstanding	65,000 00
Banking house, furniture and fixtures	9,854 65	Due to other national banks..	1,462 56
Due from other national banks	5,567 74	Due to state banks and bankers	7,363 48
Due from approved reserve agents	60,417 46	Dividends unpaid.....	680 00
Checks and other cash items.	2,133 48	Individual deposits, subject to check.....	318,197 23
Notes of other national banks	2,950 00	Demand certificates of deposit	146,565 83
Fractional currency, nickels, cents	161 11		
Specie	30,038 90		
Legal-tender notes.....	5,800 00		
Redemption fund with treasurer U. S.....	3,250 00		
Total	\$633,115 85	Total	\$633,115 85

Medford—First National Bank.

L. W. GIBSON, President.

L. A. MAIER, Cashier.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$144,730 14	Capital stock paid in.....	\$35,000 00
Overdrafts	339 90	Surplus fund.....	6,000 00
U. S. bonds to secure circulation	35,000 00	Undivided profits, less current expenses and taxes paid	8,030 26
Premiums on U. S. bonds.....	1,400 00	National bank-notes outstanding	35,000 00
Stocks, securities, etc.....	4,089 73	Due to state banks and bankers	445 11
Banking house, furniture and fixtures	6,900 00	Individual deposits, subject to check.....	50,568 91
Due from state banks and bankers	5,594 47	Demand certificates of deposit	78,215 13
Due from approved reserve agents	10,325 42	Cashier's checks outstanding.	487 00
Checks and other cash items.	1,460 22	Bills payable.....	10,000 00
Notes of other national banks	500 00		
Fractional currency, nickels, cents	70 48		
Specie	1,191 05		
Legal-tender notes.....	10,395 00		
Redemption fund with treasurer U. S.....	1,750 00		
Total	\$223,746 41	Total	\$223,746 41

Menasha—First National Bank.

CHAS. R. SMITH, President.

GEO H. UTZ, Cashier.

Statement December 3, 1907.

Liabilities.		Liabilities.	
Loans and discounts.....	\$429,658 91	Capital stock paid in.....	\$80,000 00
Overdrafts	1,344 27	Surplus fund.....	20,000 00
U. S. bonds to secure circulation	80,000 00	Undivided profits, less current expenses and taxes paid	25,279 45
Bonds	10,630 00	National bank-notes outstanding	80,000 00
Banking house, furniture and fixtures	10,000 00	Due to other national banks..	193 08
Due from other national banks	4,864 85	Individual deposits, subject to check.....	450,774 09
Due from state banks and bankers	1,108 30	Demand certificates of deposit	202 00
Due from approved reserve agents	184,747 44	Time certificates of deposit	124,937 94
Checks and other cash items.	4,825 65		
Notes of other national banks	14,300 00		
Fractional currency, nickels, cents	310 14		
Specie	21,038 00		
Legal-tender notes.....	14,500 00		
Redemption fund with treasurer U. S.....	4,000 00		
Total	\$781,386 56	Total	\$781,386 56

Menomonie—First National Bank.

J. H. STOUT, President.

FRANK C. JACKSON, Cashier.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$547,084 63	Capital stock paid in.....	\$60,000 00
Overdrafts	647 75	Surplus fund.....	20,000 00
U. S. bonds to secure circulation	55,000 00	Undivided profits, less current expenses and taxes paid	3,091 24
Stocks, securities, etc.....	16,000 00	National bank-notes outstanding	55,000 00
Banking house, furniture and fixtures	21,839 40	Due to state banks and bankers	24,343 52
Due from other national banks	7,689 40	Individual deposits, subject to check.....	142,456 81
Due from state banks and bankers	5,000 00	Demand certificates of deposit	24,688 05
Due from approved reserve agents	76,675 38	Time certificates of deposit....	447,647 02
Notes of other national banks	2,050 00		
Fractional currency, nickels, cents	638 08		
Specie	31,320 00		
Legal-tender notes.....	10,670 00		
Redemption fund with treasurer U. S.....	2,585 00		
Total	\$777,229 64	Total	\$777,229 64

Merrill—The National Bank.

No Report submitted.

Milwaukee—First National Bank.

FRED VOGEL, JR., President.

HENRY KLOES, Cashier.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$11,174,256 41	Capital stock paid in.....	\$2,000,000 00
Overdrafts	14,626 55	Surplus fund.....	500,000 00
U. S. bonds to secure circulation	1,317,000 00	Undivided profits, less current expenses and taxes paid	157,794 75
Other bonds to secure U. S. deposits	445,112 50	Special guaranty fund.....	89,117 55
Premiums on U. S. bonds..	17,750 00	National bank-notes outstanding	1,317,000 00
Stocks, securities, etc.....	816,238 89	Due to other national banks	1,779,212 97
Other real estate owned.....	97,863 03	Due to state banks and bankers	829,975 07
Due from other national banks	623,181 48	Due to trust companies and savings banks.....	272,199 92
Due from state banks and bankers	521,866 52	Individual deposits, subject to check.....	8,202,306 45
Due from approved reserve agents	1,330,294 67	Demand certificates of deposit	1,600,212 81
Checks and other cash items	14,590 88	Certified checks.....	46,282 58
Exchanges for clearing house	203,205 26	Cashier's checks outstanding	21,086 67
Notes of other national banks	20,000 00	United States deposits.....	118,178 30
Fractional currency, nickels, cents	3,605 76	Deposits of U. S. disbursing officers	309,680 14
Clearing house certificates and clearing house checks on hand	229,400 00	Bonds borrowed.....	117,000 00
Specie	1,152,638 82	Clearing house certificates..	700,000 00
Legal-tender notes.....	180,000 00	Discount collected but not earned	67,284 00
Redemption fund with treasurer U. S.....	65,850 00	Reserved for taxes.....	56,054 56
Due from treasurer U. S.....	2,000 00	Reserved for accrued interest	46,185 00
Total	\$18,229,570 77	Total	\$18,229,570 77

Milwaukee—Germania National Bank.

GEORGE BRUMDER, President.

ALFRED G. SCHULTZ, Cashier.

Statement December 3, 1907.

Resources.	Liabilities.
Loans and discounts.....\$1,785,020 73	Capital stock paid in.....\$300,000 00
Overdrafts 32,632 89	Surplus fund..... 60,000 00
U. S. bonds to secure circula- tion 300,000 00	Undivided profits, less cur- rent expenses and taxes paid 36,756 87
Other bonds to secure U. S. deposits 100,000 00	National bank-notes outstand- ing 299,997 50
Premiums on U. S. bonds... 13,000 00	Due to other national banks.. 39,730 37
Stocks, securities, etc..... 624,757 09	Due to state banks and bankers 101,924 67
Banking house, furniture and fixtures 10,457 25	Individual deposits, subject to check..... 967,425 55
Due from other national banks 32,099 54	Demand certificates of deposit Time certificates of deposit... 974,603 62
Due from state banks and bankers 47,252 61	Certified checks..... 26,155 67
Due from approved reserve agents 146,538 16	Cashier's checks outstanding.. 3,318 63
Checks and other cash items. 18,849 74	United States deposits..... 100,000 00
Exchanges for clearing house 46,457 29	Reserved for taxes..... 6,600 00
Notes of other national banks 9,700 00	Clearing house certificates..... 129,000 00
Fractional currency, nickels, cents 3,439 28	
Specie 277,981 40	
Legal-tender notes..... 74,600 00	
Redemption fund with treas- urer U. S..... 15,000 00	
Due from treasurer U. S..... 4,250 00	
Clearing house certificates ... 2,000 00	
Total .....\$3,544,035 98	Total .....\$3,544,035 98

Milwaukee—Marine National Bank.

WASHINGTON BECKER, President.

ARTHUR H. LINDSAY, Cashier.

Statement December 3, 1907.

Resources.	Liabilities.
Loans and discounts.....\$2,963,051 50	Capital stock paid in.....\$500,000 00
Overdrafts 6,132 10	Surplus fund..... 400,000 00
U. S. bonds to secure circula- tion 370,000 00	Undivided profits, less cur- rent expenses and taxes paid 60,800 20
U. S. bonds to secure U. S. deposits 85,000 00	National bank-notes outstand- ing 370,000 00
Premiums on U. S. bonds.... 13,200 00	Due to other national banks.. 257,315 14
Stocks, securities, etc..... 256,037 50	Due to state banks and bankers 496,562 95
Due from other national banks 53,294 04	Due to trust companies and savings banks..... 40,492 42
Due from state banks and bankers 239,155 61	Due to approved reserve agents 103,653 49
Due from approved reserve agents 543,089 24	Individual deposits, subject to check..... 1,995,800 64
Checks and other cash items. 16,449 40	Demand certificates of deposit Time certificates of deposit... 570,848 39
Exchanges for clearing house 82,760 57	Certified checks..... 10,709 69
Notes of other national banks 1,162 00	Cashier's checks outstanding.. 7,527 97
Fractional currency, nickels, cents 372 88	United States deposits..... 35,000 00
Specie \$173,920 00	Reserved for interest and taxes 46,956 55
Legal-tender notes.. 248,000 00	
Redemption fund with treas- urer U. S..... 421,920 00	
Due from treasurer U. S..... 18,500 00	
Clearing house certificates and checks 108,779 00	
Total .....\$5,128,903 82	Total .....\$5,128,903 84

Milwaukee—Milwaukee National Bank.

GEO. W. STROHMEYER, President.

W. F. FILTER, Cashier.

Statement December 3, 1907.

Resources.	Liabilities.
Loans and discounts.....\$2,382,147 91	Capital stock paid in..... \$450,000 00
Overdrafts 23,247 70	Surplus fund..... 100,000 00
U. S. bonds to secure circulation 450,000 00	Undivided profits, less current expenses and taxes paid 54,188 39
Bonds to secure U. S. deposits 50,000 00	National bank-notes outstanding 447,700 00
Stocks, securities, etc. 125,000 00	Due to other national banks.. 210,269 48
Banking house, furniture and fixtures 145,000 00	Due to state banks and bankers 280,503 08
Other real estate owned 84,069 77	Due to trust companies and savings banks..... 60,095 49
Due from other national banks 121,988 21	Individual deposits, subject to check.....1,712,319 05
Due from state banks and bankers 33,019 41	Time certificates of deposit .. 452,089 26
Due from approved reserve agents 281,093 67	Certified checks..... 1,075 00
Exchanges for clearing house 43,513 33	Cashier's checks outstanding.. 1,919 53
Notes of other national banks 2,587 00	United States deposits..... 50,000 00
Fractional currency, nickels, cents 157 28	Clearing house certificates..... 135,320 00
Specie 76,650 00	
Legal-tender notes..... 115,000 00	
Redemption fund with treasurer U. S..... 22,500 00	
Total \$3,956,009 28	Total \$3,956,009 28

Milwaukee—The National Exchange Bank.

J. W. P. LOMBARD, President.

WM. M. POST, Cashier.

Statement December 3, 1907.

Resources.	Liabilities.
Loans and discounts.....\$3,299,739 12	Capital stock paid in..... \$500,000 00
Overdrafts 15,769 54	Surplus fund..... 500,000 00
U. S. bonds to secure circulation 500,000 00	Undivided profits, less current expenses and taxes paid 31,185 55
Other bonds to secure U. S. deposits 253,800 00	National bank-notes outstanding 500,000 00
Premiums on U. S. bonds.... 30,000 00	Due to other national banks.. 673,953 84
Stocks, securities, etc. 696,121 73	Due to state banks and bankers 293,176 02
Due from other national banks 203,220 86	Due to trust companies and savings banks..... 25,143 75
Due from state banks and bankers 129,832 11	Individual deposits, subject to check.....2,601,636 10
Due from approved reserve agents 690,491 81	Demand certificates of deposit 661,731 16
Checks and other cash items. 3,744 39	Time certificates of deposit... 47,722 50
Exchanges for clearing house 215,332 06	Certified checks..... 27,669 71
Notes of other national banks 13,480 00	Cashier's checks outstanding.. 6,348 08
Fractional currency, nickels, cents 168 80	United States deposits..... 189,320 18
Specie 318,626 00	Deposits of U. S. disbursing officers 134,373 00
Legal-tender notes..... 136,000 00	Reserved for taxes and interest 27,352 53
Redemption fund with treasurer U. S..... 25,000 00	Clearing house certificates..... 365,000 00
Clearing house certificates and checks 53,266 00	
Total \$6,584,592 42	Total \$6,584,592 42

Milwaukee—The Wisconsin National Bank.

L. J. PETTIT, President.

HERMAN F. WOLF, Cashier.

Statement December 3, 1907.

Resources.	Liabilities.
Loans and discounts.....\$10,426,090 72	Capital stock paid in.....\$2,000,000 00
Overdrafts 10,334 54	Surplus fund 1,000,000 00
U. S. bonds to secure circulation 1,500,000 00	Undivided profits, less current expenses and taxes paid 241,856 62
U. S. bonds to secure U. S. deposits 523,615 00	National bank-notes outstanding 1,500,000 00
Premiums on U. S. bonds... 47,000 00	Due to other national banks 1,353,364 41
Stocks, securities, etc..... 1,191,648 71	Due to state banks and bankers 1,821,143 49
Banking house..... 500,000 00	Due to approved reserve agents 181,603 79
Due from other national banks 985,189 89	Due to trust companies and savings banks..... 206,713 55
Due from state banks and bankers 297,705 12	Dividends unpaid..... 356 00
Due from approved reserve agents 1,797,345 21	Individual deposits, subject to check..... 8,199,112 23
Checks and other cash items 20,376 75	Demand certificates of deposit 1,844,282 38
Exchanges for clearing house 222,517 96	Certified checks..... 40,462 66
Notes of other national banks 32,363 00	Cashier's checks outstanding 25,486 51
Fractional currency, nickels, cents 622 75	United States deposits..... 251,576 54
Specie 810,405 00	Deposits of U. S. disbursing officers 42,899 00
Legal-tender notes..... 479,401 00	Bonds borrowed..... 150,000 00
Redemption fund with treasurer U. S..... 75,000 00	Reserved for taxes..... 45,757 47
Due from treasurer U. S.... 8,900 00	Clearing house certificates... 427,000 00
Clearing house certificates and checks of other banks on hand..... 406,100 00	
Total \$19,334,614 65	Total \$19,334,614 65

Mineral Point—First National Bank.

CALVERT SPENSLEY, President.

FRANK E. HANSCOM, Cashier.

Statement December 3, 1907.

Resources.	Liabilities.
Loans and discounts.....\$553,978 85	Capital stock paid in.....\$100,000 00
Overdrafts 9,646 10	Surplus fund..... 20,000 00
U. S. bonds to secure circulation 25,000 00	Undivided profits, less current expenses and taxes paid 12,827 29
U. S. bonds on hand..... 5,000 00	National bank-notes outstanding 25,000 00
Premiums on U. S. bonds... 1,333 15	Individual deposits, subject to check..... 235,933 23
Bonds, securities, etc..... 13,000 00	Demand certificates of deposit 366,537 55
Banking house, furniture and fixtures 33,754 18	
Other real estate owned..... 3,246 28	
Due from state banks and bankers 645 51	
Due from approved reserve agents 60,104 10	
Checks and other cash items. 214 27	
Exchanges for clearing house 1,314 00	
Notes of other national banks 2,030 00	
Fractional currency, nickels, cents 19 98	
Specie 41,776 70	
Legal-tender notes..... 2,930 00	
Redemption fund with treasurer U. S..... 1,250 00	
Total \$760,303 12	Total \$760,303 12

Mondovi—First National Bank.

S. G. GILMAN, President.

R. SOUTHWORTH, Cashier.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$231,846 67	Capital stock paid in.....	\$25,000 00
Overdrafts	4,376 35	Surplus fund.....	5,000 00
U. S. bonds to secure circulation	12,500 00	Undivided profits, less current expenses and taxes paid	11,867 69
Banking house, furniture and fixtures	7,396 67	National bank-notes outstanding	12,500 00
Due from other national banks	30,998 77	Due to state banks and bankers	6,941 33
Due from approved reserve agents	29,949 73	Individual deposits, subject to check.....	69,769 99
Checks and other cash items.	1,240 58	Time certificates of deposit...	217,170 29
Exchanges for clearing house.	2,355 00		
Notes of other national banks	2,240 00		
Fractional currency, nickels, cents	124 78		
Specie	22,945 75		
Legal-tender notes.....	2,150 00		
Redemption fund with treasurer U. S.....	125 00		
Total	\$348,249 30	Total	\$348,249 30

Monroe—The First National Bank.

HENRY LUDLOW, President.

JOHN STRAHM, Cashier.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts	\$597,409 69	Capital stock paid in	\$100,000 00
Overdrafts	2,306 62	Surplus fund	100,000 00
U. S. bonds to secure circulation	60,000 00	Undivided profits, less current expenses and taxes paid	11,845 03
Stocks, securities, etc.....	184,145 99	National bank-notes outstanding	69,000 00
Banking house, furniture and fixtures	18,000 00	Due to state banks and bankers	123,593 17
Due from state banks and bankers	1,804 63	Dividends unpaid	9,000 00
Due from approved reserve agents	145,468 95	Individual deposits, subject to check	233,237 99
Checks and other cash items.	435 65	Demand certificates of deposit	429,756 35
Exchanges for clearing house.	4,275 06		
Notes of other national banks	6,360 00		
Fractional currency, nickels, cents	1,150 00		
Specie	26,104 95		
Legal-tender notes	16,973 00		
Redemption fund with treasurer U. S.....	3,000 00		
Total	\$1,067,432 54	Total	\$1,067,432 54

Neenah—First National Bank.

J. A. KIMBERLY, President.

F. E. BALLISTER, Cashier.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts	\$582,243 43	Capital stock paid in	\$100,000 00
Overdrafts	599 20	Surplus fund	20,000 00
U. S. bonds to secure circulation	75,000 00	Undivided profits, less current expenses and taxes paid	4,777 64
Premiums on U. S. bonds	1,125 00	National bank-notes outstanding	75,000 00
Bonds, securities, etc.....	33,308 38	Due to other national banks.	1,086 74
Furniture and fixtures	2,775 00	Due to state banks and bankers	447 22
Due from other national banks	44,979 77	Individual deposits, subject to check	639,213 86
Due from state banks and bankers	16,451 68	Time certificates of deposit ..	112,713 59
Due from approved reserve agents	104,991 26	Reserved for taxes	1,500 00
Checks and other cash items.	230 87	Reserved for accrued interest	6,000 00
Notes of other national banks	23,852 00	Discount collected but not earned	5,686 40
Fractional currency, nickels, cents	249 91		
Specie	28,267 95		
Legal-tender notes	48,600 00		
Redemption fund with treasurer U. S.....	3,750 00		
Total	\$966,424 45	Total	\$966,424 45

Neenah—National Manufacturers Bank.

W. M. GILBERT, President.

S. B. MORGAN, Cashier.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts	\$552,867 54	Capital stock paid in	\$75,000 00
Overdrafts	824 74	Surplus fund	25,000 00
U. S. bonds to secure circulation	75,000 00	Undivided profits, less current expenses and taxes paid	9,659 61
U. S. bonds, stocks, securities, etc.....	83,719 40	National bank-notes outstanding	75,000 00
Banking house, furniture and fixtures	10,000 00	Due to other national banks.	1,687 75
Due from other national banks	7,636 19	Due to state banks and bankers	84 67
Due from state banks and bankers	328 80	Due to approved reserve agents	94 60
Due from approved reserve agents	98,847 87	Individual deposits, subject to check	571,960 90
Checks and other cash items.	234 13	Time certificates of deposit ..	118,590 11
Notes of other national banks	3,733 00	Liabilities other than those above stated	8,788 08
Fractional currency, nickels, cents	209 95		
Specie	42,526 10		
Legal-tender notes	5,558 00		
Redemption fund with treasurer U. S.....	3,750 00		
Total	\$885,235 72	Total	\$885,235 72

New London—First National Bank.

M. D. KEITH, President.

S. T. RITCHIE, Cashier.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts	\$404,300 79	Capital stock paid in	\$50,000 00
Overdrafts	622 07	Surplus fund	10,000 00
U. S. bonds to secure circulation	12,500 00	Undivided profits, less current expenses and taxes paid	1,507 96
Furniture and fixtures	2,675 54	National bank-notes outstanding	12,500 00
Due from other national banks	274 08	Dividends unpaid	120 00
Due from state banks and bankers	514 87	Individual deposits, subject to check	92,497 14
Due from approved reserve agents	38,777 24	Time certificates of deposit ..	309,030 83
Checks and other cash items.	1,666 61	Contingent account	17,745 12
Notes of other national banks	800 00		
Fractional currency, nickels, cents	419 40		
Specie	24,216 45		
Legal-tender notes	6,000 00		
Redemption fund with treasurer U. S.	625 00		
Total	\$493,461 05	Total	\$493,461 05

Oconomowoc—First National Bank.

G. MEISSNER, President.

C. D. PROBERT, Cashier.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts	\$307,150 31	Capital stock paid in	\$50,000 00
Overdrafts	3,131 55	Surplus fund	5,000 00
U. S. bonds to secure circulation	37,500 00	Undivided profits, less current expenses and taxes paid	12,405 37
U. S. bonds on hand	100 00	National bank-notes outstanding	22,900 00
Premiums on U. S. bonds	1,831 25	Individual deposits, subject to check	204,614 45
Stocks, securities, etc.	122,427 86	Demand certificates of deposit	286,934 23
Banking house, furniture and fixtures	14,800 00	Reserved for interest	938 70
Due from other national banks	10,479 66		
Due from approved reserve agents	49,011 29		
Checks and other cash items.	2,499 84		
Clearing house checks	1,642 00		
Notes of other national banks	540 00		
Fractional currency, nickels, cents	434 74		
Specie	25,369 25		
Legal-tender notes	3,500 00		
Redemption fund with treasurer U. S.	1,875 00		
Total	\$582,792 75	Total	\$582,792 75

Oconto—Citizens National Bank.

W. P. WAGNER, President.

CHAS. A. BEST, Cashier.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts	\$382,190 05	Capital stock paid in	\$50,000 00
Overdrafts	64 31	Surplus fund	10,000 00
U. S. bonds to secure circulation	50,000 00	Undivided profits, less current expenses and taxes paid	15,376 95
U. S. bonds to secure U. S. deposits	15,000 00	National bank-notes outstanding	50,000 00
Premiums on U. S. bonds	2,000 00	Due to other national banks	24,104 38
Stocks, securities, etc.	19,500 00	Due to state banks and bankers	8,102 83
Banking house, furniture and fixtures	15,000 00	Individual deposits, subject to check	118,434 17
Due from other national banks	26,302 81	Time certificates of deposit ..	327,032 77
Due from state banks and bankers	2,293 41	United States deposits	15,000 00
Due from approved reserve agents	62,389 66		
Checks and other cash items ..	211 86		
Notes of other national banks ..	2,110 00		
Fractional currency, nickels, cents	190 00		
Specie	22,300 00		
Legal-tender notes	16,000 00		
Redemption fund with treasurer U. S.	2,500 00		
Total	\$618,051 10	Total	\$618,051 10

Oconto—Oconto National Bank.

GEO. BEYER, President.

W. K. SMITH, Cashier.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts	\$225,491 34	Capital stock paid in	\$60,000 00
Overdrafts	1,301 47	Surplus fund	12,000 00
U. S. bonds to secure circulation	15,000 00	Undivided profits, less current expenses and taxes paid	3,002 53
Stocks, securities, etc.	63,258 56	National bank-notes outstanding	15,000 00
Banking house, furniture and fixtures	7,000 00	Individual deposits, subject to check	101,988 98
Due from other national banks	928 62	Time certificates of deposit ..	223,393 95
Due from state banks and bankers	11,072 30	Liabilities other than those above stated	145 55
Due from approved reserve agents	63,710 60		
Checks and other cash items ..	399 05		
Notes of other national banks ..	749 00		
Fractional currency, nickels, cents	184 60		
Specie	17,792 50		
Legal-tender notes	11,393 00		
Redemption fund with treasurer U. S.	750 00		
Total	\$419,031 04	Total	\$419,031 04

Omro—First National Bank.

WM. WAKEMAN, President.

A. J. MARBLE, Cashier.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts	\$242,255 73	Capital stock paid in	\$30,000 00
Overdrafts	123 78	Surplus fund	6,000 00
U. S. bonds to secure circulation	25,000 00	Undivided profits, less current expenses and taxes paid	5,197 81
Stocks, securities, etc.....	5,100 00	National bank-notes outstanding	25,000 00
Banking house, furniture and fixtures	6,000 00	Individual deposits, subject to check	62,975 92
Due from other national banks	2,023 86	Time certificates of deposit ..	202,333 05
Due from state banks and bankers	972 15	Certified checks	105 00
Due from approved reserve agents	24,947 57		
Checks and other cash items ..	737 03		
Notes of other national banks ..	1,500 00		
Fractional currency, nickels, cents	186 96		
Specie	11,089 70		
Legal-tender notes	10,430 00		
Redemption fund with treasurer U. S.....	1,250 00		
Total	\$331,616 78	Total	\$331,616 78

Oshkosh—Commercial National Bank.

LEANDER CHOATE, President.

E. R. WILLIAMS, Cashier.

Statement December 3, 1907.

Resources.		Resources.	
Loans and discounts	\$920,071 46	Capital stock paid in	\$200,000 00
Overdrafts	3,191 32	Surplus fund	50,000 00
U. S. bonds to secure circulation	200,000 00	Undivided profits, less current expenses and taxes paid	26,480 77
Oshkosh city bonds	134,000 00	National bank-notes outstanding	200,000 00
Banking house, furniture and fixtures	55,000 00	Due to other national banks ..	47,575 41
Due from other national banks	5,436 07	Due to state banks and bankers	11,598 56
Due from state banks and bankers	8,008 15	Due to trust companies and savings banks	3,392 41
Due from approved reserve agents	113,620 78	Individual deposits, subject to check	677,781 39
Checks and other cash items ..	922 19	Demand certificates of deposit ..	1,890 21
Exchanges for clearing house ..	6,522 17	Time certificates of deposit ..	340,233 97
Notes of other national banks ..	7,851 00		
Fractional currency, nickels, cents	412 48		
Specie	40,580 00		
Legal-tender notes	53,387 00		
Redemption fund with treasurer U. S.....	10,000 00		
Total	\$1,559,002 72	Total	\$1,559,002 72

Oshkosh—The German National Bank.

J. H. JENKINS, President.

F. A. LABUDEDE, Cashier.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts	\$555,490 67	Capital stock paid in	\$100,000 00
Overdrafts	587 81	Surplus fund	50,000 00
U. S. bonds to secure circulation	75,000 00	Undivided profits, less current expenses and taxes paid	8,073 32
Premiums on U. S. bonds	1,500 00	National bank-notes outstanding	75,000 00
Banking house, furniture and fixtures	8,375 00	Due to other national banks.	4,853 57
Other real estate owned	3,000 00	Due to trust companies and savings banks	8,966 31
Due from other national banks	25,536 03	Dividends unpaid	3 75
Due from approved reserve agents	10,271 51	Individual deposits, subject to check	317,608 09
Checks and other cash items.	162 05	Time certificates of deposit ..	138,119 15
Exchanges for clearing house	4,398 92	Certified checks	1,001 07
Notes of other national banks	2,145 00	Bills payable	15,000 00
Fractional currency, nickels, cents	198 52		
Specie	27,309 75		
Legal-tender notes	900 00		
Redemption fund with treasurer U. S.	3,750 00		
Total	\$718,625 26	Total	\$718,625 26

Oshkosh—The National Union Bank.

W. K. RIDEOUT, President.

A. T. HENNIG, Cashier.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts	\$833,473 45	Capital stock paid in	\$200,000 00
Overdrafts	14,374 62	Surplus fund	50,000 00
U. S. bonds to secure circulation	200,000 00	Undivided profits, less current expenses and taxes paid	24,361 17
U. S. bonds to secure U. S. deposits	50,000 00	National bank-notes outstanding	200,000 00
Stocks, securities, etc.	15,105 98	Due to other national banks.	31,734 67
Banking house, furniture and fixtures	33,000 00	Due to state banks and bankers	10,480 44
Due from other national banks	1,107 16	Individual deposits, subject to check	398,419 32
Due from state banks and bankers	9,306 80	Demand certificates of deposit ..	3,303 06
Due from approved reserve agents	54,006 64	Time certificates of deposit ..	315,016 75
Checks and other cash items.	2,150 00	Certified checks	14 60
Exchanges for clearing house	11,413 12	United States deposits	50,000 00
Notes of other national banks	2,875 00		
Fractional currency, nickels, cents	878 64		
Specie, gold coin and silver dollars	32,689 00		
Legal-tender notes	8,000 00		
Redemption fund with treasurer U. S.	10,000 00		
Fractional silver coin	4,949 60		
Total	\$1,283,330 01	Total	\$1,283,330 01

Oshkosh—The Old National Bank.

EDGAR P. SAWYER, President.

LOUIS SCHRIEBER, Cashier.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts	\$1,431,721 97	Capital stock paid in	\$300,000 00
Overdrafts	3,534 18	Surplus fund	100,000 00
U. S. bonds to secure circulation	50,000 00	Undivided profits, less current expenses and taxes paid	60,708 98
U. S. bonds to secure U. S. deposits	50,000 00	National bank-notes outstanding	50,000 00
Premiums on U. S. bonds	2,955 00	Due to other national banks.	15,849 33
Stocks, securities, etc.....	195,109 84	Due to state banks and bankers	42,403 71
Banking house, furniture and fixtures	68,163 47	Dividends unpaid	36 00
Due from other national banks	43,679 43	Individual deposits, subject to check	791,084 12
Due from state banks and bankers	4,930 00	Demand certificates of deposit ..	5,895 65
Due from approved reserve agents	253,754 84	Time certificates of deposit ..	331,708 84
Checks and other cash items.	606 03	Cashier's checks outstanding.....	8 50
Exchanges for clearing house	10,134 96	United States deposits	50,000 00
Notes of other national banks	10,000 00	Reserved for taxes	6,100 00
Fractional currency, nickels, cents	1,874 72		
Specie	111,800 00		
Legal-tender notes	12,000 00		
Redemption fund with treasurer U. S.....	2,500 00		
Total	\$2,253,765 13	Total	\$2,253,765 13

Peshtigo—Peshtigo National Bank.

F. E. MCGRAW, President.

A. G. FOWLER, Cashier.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts	\$110,449 34	Capital stock paid in	\$25,000 00
Overdrafts	20 12	Surplus fund	3,750 00
U. S. bonds to secure circulation	19,000 00	Undivided profits, less current expenses and taxes paid	2,240 94
Premiums on U. S. bonds	300 00	National bank-notes outstanding	10,000 00
Stocks, securities, etc.....	23,836 78	Individual deposits, subject to check	33,753 55
Banking house, furniture and fixtures	5,157 20	Demand certificates of deposit ..	2,848 00
Due from other national banks	194 34	Time certificates of deposit ..	116,441 84
Due from approved reserve agents	26,229 70	Redemption fund with treasurer U. S.....	500 00
Checks and other cash items.	91 53		
Notes of other national banks	894 00		
Fractional currency, nickels, cents	250 57		
Specie	15,611 35		
Legal-tender notes	500 00		
Total	\$194,034 93	Total	\$194,034 93

Phillips—The First National Bank.

P. E. REEDAL, President.

G. B. REEDAL, Cashier.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts	\$79,180 22	Capital stock paid in	\$25,000 00
Overdrafts	54 00	Surplus fund	300 00
U. S. bonds to secure circulation	11,250 00	Undivided profits, less current expenses and taxes paid	1,155 08
Premiums on U. S. bonds	532 00	National bank-notes outstanding	11,250 00
Banking house, furniture and fixtures	9,679 98	Individual deposits, subject to check	36,211 96
Due from other national banks	412 60	Demand certificates of deposit	5,000 00
Due from state banks and bankers	1,067 59	Time certificates of deposit ..	32,601 39
Due from approved reserve agents	5,072 87	Bills payable	3,000 00
Checks and other cash items. Clearing house certificates, exchanges for clearing house. Fractional currency, nickels, cents	117 58		
Specie	872 00		
Legal-tender notes	91 16		
Redemption fund with treasurer U. S.	920 15		
	4,715 00		
	562 50		
Total	\$114,518 43	Total	\$114,518 43

Platteville—First National Bank.

T. JENKINS, Jr., President.

W. M. HETHERINGTON, Cashier.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts	\$178,342 02	Capital stock paid in	\$50,000 00
Overdrafts	1,937 01	Surplus fund	25,000 00
U. S. bonds to secure circulation	39,500 00	Undivided profits, less current expenses and taxes paid	18,330 05
Stocks, securities, etc.	235,365 00	National bank-notes outstanding	39,500 00
Banking house, furniture and fixtures	8,500 00	Due to other national banks. Due to state banks and bankers	3,465 40
Due from other national banks	6,228 75	Dividends unpaid	1,174 59
Due from state banks and bankers	5,286 19	Individual deposits, subject to check	175 00
Due from approved reserve agents	108,258 99	Demand certificates of deposit	240,802 13
Checks and other cash items. Notes of other national banks	491 38	Time certificates of deposit ..	81,839 45
Fractional currency, nickels, cents	6,200 00	Cashier's checks outstanding.	153,472 08
Specie	195 88		10,221 37
Legal-tender notes	26,759 85		
Redemption fund with treasurer U. S.	5,000 00		
	1,975 00		
Total	\$624,040 07	Total	\$624,040 07

Portage—First National Bank.

E. A. GOWRAN, President.

WM. M. EDWARDS, Asst. Cashier.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$194,877 56	Capital stock paid in.....	\$75,000 00
Overdrafts	52 23	Surplus fund.....	15,000 00
U. S. bonds to secure circulation	50,000 00	Undivided profits, less current expenses and taxes paid	6,386 20
Stocks, securities, etc.....	384,343 76	National bank-notes outstanding	50,000 00
Banking house.....	15,000 00	Due to state banks and bankers	49,522 58
Due from state banks and bankers	327 82	Individual deposits, subject to check.....	142,200 35
Due from approved reserve agents	91,291 06	Demand certificates of deposit	1,977 00
Checks and other cash items.....	1,388 70	Time certificates of deposit.....	450,246 84
Exchanges for clearing house	305 14	Savings deposits.....	43,793 84
Notes of other national banks	2,162 00		
Fractional currency, nickels, cents	258 44		
Clearing house checks.....	14,276 00		
Specie	39,784 10		
Legal-tender notes.....	37,650 00		
Redemption fund with treasurer U. S.	2,500 00		
Total	\$834,126 81	Total	\$834,126 81

Princeton—First National Bank.

G. J. KRUEGER, President.

HENRY SCHULTHEIS, Cashier.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$175,787 08	Capital stock paid in	\$25,000 00
Overdrafts	1,248 70	Surplus fund.....	2,300 00
U. S. bonds to secure circulation	7,000 00	Undivided profits, less current expenses and taxes paid	3,128 89
Premiums on U. S. bonds.....	175 00	National bank-notes outstanding	7,000 00
Bonds, stocks, securities, etc.	1,500 00	Individual deposits, subject to check.....	52,056 12
Banking house, furniture and fixtures	13,000 00	Time certificates of deposit.....	151,644 92
Due from other national banks	275 87		
Due from approved reserve agents	22,011 87		
Checks and other cash items.....	53 75		
Notes of other national banks	580 00		
Fractional currency, nickels, cents	167 91		
Specie	5,179 75		
Legal-tender notes.....	13,500 00		
Redemption fund with treasurer U. S.	350 00		
Total	\$241,129 93	Total	\$241,129 93

Racine—First National Bank.

NICHOLAS D. FRATT, President.

G. N. FRATT, Cashier.

Statement December '3, 1907.

Resources.	Liabilities.
Loans and discounts.....\$1,062,697 65	Capital stock paid in..... \$150,000 00
Overdrafts 2,431 84	Surplus fund..... 150,000 00
U. S. bonds to secure circulation 100,000 00	Undivided profits, less current expenses and taxes paid 102,656 33
Bonds to secure U. S. deposits 56,000 00	National bank-notes outstanding 100,000 00
Stocks, securities, etc..... 701,045 50	Due to other national banks. 4,452 45
Banking house, furniture and fixtures 20,000 00	Due to state banks and bankers 9,093 60
Other real estate owned..... 500 00	Individual deposits, subject to check 385,872 66
Due from other national banks 80,596 28	Demand certificates of deposit 1,354,824 84
Due from state banks and bankers 19,327 07	Certified checks..... 1,020 00
Due from approved reserve agents 131,864 05	Cashier's checks outstanding. 10 10
Checks and other cash items. 11,044 53	United States deposits..... 50,000 00
Exchanges for clearing house 11,835 10	Liabilities other than those above stated..... 3,388 62
Notes of other national banks 5,180 00	
Fractional currency, nickels, cents 661 93	
Specie 85,749 65	
Legal-tender notes..... 17,385 00	
Redemption fund with treasurer U. S. 5,000 00	
Total .....\$2,311,318 60	Total .....\$2,311,318 60

Racine—Manufacturers National Bank.

E. J. HUEFFNER, President.

B. B. NORTHRUP, Cashier.

Statement December 3, 1907.

Resources.	Liabilities.
Loans and discounts.....\$1,416,361 84	Capital stock paid in..... \$250,000 00
Overdrafts 6,310 46	Surplus fund..... 200,000 00
U. S. bonds to secure circulation 100,000 00	Undivided profits, less current expenses and taxes paid 93,037 59
Stocks, securities, etc..... 613,081 75	National bank-notes outstanding 75,000 00
Banking house, furniture and fixtures 30,357 35	Due to other national banks.. 781 92
Other real estate owned..... 1,700 00	Due to state banks and bankers 37,856 63
Due from other national banks 90,745 27	Individual deposits, subject to check 429,999 29
Due from state banks and bankers 48,991 81	Demand certificates of deposit 1,615,196 33
Due from approved reserve agents 241,701 64	Certified checks..... 1,200 00
Checks and other cash items. 26,955 89	Reserve for taxes..... 3,500 00
Exchanges for clearing house 3,668 53	Reserve for unearned discount 25,000 00
Notes of other national banks 20,194 00	
Fractional currency, nickels, cents 1,254 49	
Specie 116,875 73	
Legal-tender notes..... 11,323 00	
Total .....\$2,731,521 76	Total .....\$2,731,521 76

Rhineland—First National Bank.

CHAS. CHAFFEE, President.

W. E. ASHTON, Cashier.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$214,917 71	Capital stock paid in.....	\$50,000 00
Overdrafts	127 11	Surplus fund.....	10,000 00
U. S. bonds to secure circulation	25,000 00	Undivided profits, less current expenses and taxes paid	11,758 81
Stocks, securities, etc.....	16,078 24	National bank-notes outstanding	25,000 00
Banking house, furniture and fixtures	5,000 00	Due to state banks and bankers	951 29
Due from other national banks	929 51	Individual deposits, subject to check	98,888 46
Due from state banks and bankers	52 44	Demand certificates of deposit	7,394 56
Due from approved reserve agents	43,114 68	Time certificates of deposit...	112,038 00
Checks and other cash items.	497 98	Contingent	15,000 00
Notes of other national banks	935 00		
Fractional currency, nickels, cents	346 34		
Specie	17,062 20		
Legal-tender notes.....	3,001 00		
Redemption fund with treasurer U. S.....	1,250 00		
Clearing house certificates	2,749 00		
Total	\$331,061 21	Total	\$331,061 21

Rib Lake—First National Bank.

D. McLENNAN, President.

E. C. GETCHEL, Cashier.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$75,073 01	Capital stock paid in.....	\$25,000 00
Overdrafts	88 30	Undivided profits, less current expenses and taxes paid	2,127 51
U. S. bonds to secure circulation	15,000 00	State bank-notes outstanding	15,000 00
Premiums on U. S. bonds....	524 37	Individual deposits, subject to check	27,997 70
Stocks, securities, etc.....	315 39	Demand certificates of deposit	49,000 80
Banking house, furniture and fixtures	6,726 88	Notes and bills rediscounted	2,500 00
Other real estate owned.....	275 00		
Due from other national banks	1,691 94		
Due from state banks and bankers	2,683 66		
Due from approved reserve agents	10,397 39		
Checks and other cash items.	1,334 04		
Notes of other national banks	625 00		
Fractional currency, nickels, cents	95 58		
Specie	5,214 45		
Legal-tender notes.....	800 00		
Redemption fund with treasurer U. S.....	750 00		
Total	\$121,655 01	Total	\$121,655 01

Rice Lake— First National Bank.

O. H. INGRAM, President.

E. L. EVERTS, Cashier.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$290,828 25	Capital stock paid in.....	\$50,000 00
Overdrafts	818 70	Surplus fund.....	8,000 00
U. S. bonds to secure circulation	12,500 00	Undivided profits, less current expenses and taxes paid	5,874 76
Premiums on U. S. bonds....	625 00	National bank-notes outstanding	12,500 00
Banking house, furniture and fixtures	14,640 44	Individual deposits, subject to check.....	107,257 88
Due from other national banks	2,289 46	Demand certificates of deposit	18,587 38
Due from approved reserve agents	23,287 63	Time certificates of deposit....	180,694 96
Checks and other cash items.....	527 28	Cash variations.....	3 74
Notes of other national banks.....	2,550 00		
Fractional currency, nickels, cents	208 99		
Specie	19,763 95		
Legal-tender notes.....	14,254 00		
Redemption fund with treasurer U. S.....	625 00		
Total	<u>\$332,918 70</u>	Total	<u>\$332,918 70</u>

Richland Center—First National Bank.

H. M. BOCK, President.

C. R. THOMSON, Cashier.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$129,551 32	Capital stock paid in.....	\$30,000 00
Overdrafts	16,721 08	Surplus fund.....	600 00
U. S. bonds to secure circulation	15,000 00	Undivided profits, less current expenses and taxes paid	3,252 01
Premiums on U. S. bonds....	571 88	National bank-notes outstanding	15,000 00
Stocks, securities, etc.....	169,000 00	Individual deposits, subject to check.....	75,467 28
Banking house, furniture and fixtures	12,000 00	Time certificates of deposit and savings.....	260,988 38
Other real estate owned.....	5,300 00		
Due from other national banks	188 68		
Due from approved reserve agents	18,012 55		
Notes of other national banks.....	950 00		
Fractional currency, nickels, cents	255 46		
Specie	8,851 70		
Legal-tender notes.....	11,155 00		
Redemption fund with treasurer U. S.....	750 00		
Total	<u>\$383,307 67</u>	Total	<u>\$383,307 67</u>

Rio—The First National Bank.

W. E. MOORE, President.

ANDREW AMONDSEN, Cashier.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$19,392 20	Capital stock paid in.....	\$25,000 00
Overdrafts	15 49	Undivided profits, less cur- rent expenses and taxes	447 62
U. S. bonds to secure circula- tion	6,250 00	paid	447 62
Interest paid.....	13 90	National bank-notes outstand- ing	6,250 00
Expense	1,068 76	Individual deposits, subject to check.....	9,309 60
Premiums on U. S. bonds....	328 13	Time certificates of deposit...	7,729 53
Banking house, furniture and fixtures	7,232 14	Bills payable.....	2,500 00
Due from approved reserve agents	7,752 75		
Checks and other cash items.	61 82		
Notes of other national banks	2,645 00		
Fractional currency, nickels, cents	65 76		
Specie	6,098 30		
Redemption fund with treas- urer U. S.....	312 50		
Total	<u>\$51,236 75</u>	Total	<u>\$51,236 75</u>

Ripon—First National Bank.

GEO. L. FIELD, President.

F. SPRATT, Cashier.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$508,563 10	Capital stock paid in.....	\$100,000 00
Overdrafts	1,414 67	Surplus fund.....	20,000 00
U. S. bonds to secure circula- tion	100,000 00	Undivided profits, less cur- rent expenses and taxes	14,723 29
Stocks, securities, etc.....	126,966 60	paid	14,723 29
Banking house, furniture and fixtures	12,400 00	National bank-notes outstand- ing	100,000 00
Due from state banks and bankers	4,153 97	Due to state banks and bankers	7,121 04
Due from approved reserve agents	114,800 03	Dividends unpaid	60 00
Checks and other cash items.	140 52	Individual deposits, subject to check.....	150,411 54
Notes of other national banks	250 00	Demand certificates of de- posit	99 33
Fractional currency, nickels, cents	194 83	Time certificates of deposit...	528,402 23
Specie	26,933 70		
Legal-tender notes.....	20,000 00		
Redemption fund with treas- urer U. S.....	5,000 00		
Total	<u>\$920,817 42</u>	Total	<u>\$920,817 42</u>

Ripon—German National Bank.

CHAS. COWAN, President.

JAS. L. STONE, Cashier.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$124,928 58	Capital stock paid in.....	\$75,000 00
Overdrafts	1,479 74	Surplus fund.....	25,000 00
U. S. bonds to secure circulation	75,000 00	Undivided profits, less current expenses and taxes paid	13,506 50
Stocks, securities, etc.....	45,016 60	National bank-notes outstanding	75,000 00
Banking house, furniture and fixtures	9,300 00	Individual deposits, subject to check	126,218 37
Other real estate owned.....	5,600 00	Time certificates of deposit... ..	385,259 55
Due from other national banks	5,221 03	Certified checks.....	100 00
Due from state banks and bankers	18,611 28	Liabilities other than those above stated.....	1,000 00
Due from approved reserve agents	55,080 72		
Checks and other cash items.....	3,712 10		
Notes of other national banks	125 00		
Fractional currency, nickels, cents	199 04		
Specie	43,060 35		
Legal-tender notes.....	10,000 00		
Redemption fund with treasurer U. S.....	3,750 00		
Total	\$701,084 44	Total	\$701,084 44

River Falls—First National Bank.

GEO. TH. SMITH, President.

W. G. SPENCE, Cashier.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$95,725 70	Capital stock paid in.....	\$25,000 00
Overdrafts	96 23	Undivided profits, less current expenses and taxes paid	2,890 42
U. S. bonds to secure circulation	6,500 00	National bank-notes outstanding	6,500 00
Premiums on U. S. bonds....	402 19	Individual deposits, subject to check.....	40,872 67
Furniture and fixtures.....	2,561 17	Time certificates of deposit... ..	62,737 89
Due from approved reserve agents	22,518 27		
Checks and other cash items.....	1,070 91		
Notes of other national banks	340 00		
Fractional currency, nickels, cents	92 36		
Specie	7,009 15		
Legal-tender notes.....	1,300 00		
Redemption fund with treasurer U. S.....	325 00		
Total	\$138,000 98	Total	\$138,000 98

Seymour—First National Bank.

F. R. DITTMER, President.

CHAS. FREUND, Cashier.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$108,161 09	Capital stock paid in.....	\$30,000 00
Overdrafts	115 46	Surplus fund.....	2,000 00
U. S. bonds to secure circulation	30,000 00	Undivided profits, less current expenses and taxes paid	2,755 80
Premiums on U. S. bonds....	1,400 00	National bank-notes outstanding	30,000 00
Stocks, securities, etc.....	3,400 00	Individual deposits, subject to check	48,144 30
Banking house, furniture and fixtures	11,975 80	Time certificates of deposit..	81,632 38
Due from other national banks	10,724 61	Notes and bills rediscounted	4,000 00
Due from approved reserve agents	16,550 36	Liabilities other than those above stated.....	24,500 00
Checks and other cash items.	569 28		
Notes of other national banks	165 00		
Fractional currency, nickels, cents	121 37		
Specie	10,883 10		
Legal-tender notes	2,090 00		
Redemption fund with treasurer U. S.....	1,500 00		
Other resources	25,347 21		
Total	\$223,032 48	Total	\$223,032 48

Shawano—First National Bank.

W. C. ZACHOW, President.

F. W. HUMPHREY, Cashier.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$374,298 94	Capital stock paid in.....	\$50,000 00
Overdrafts	4,587 28	Surplus fund.....	10,000 00
U. S. bonds to secure circulation	25,000 00	Undivided profits, less current expenses and taxes paid	8,917 67
Premiums on U. S. bonds....	665 62	National bank-notes outstanding	25,000 00
Stocks, securities, etc.....	20,200 00	Due from other national banks	1,732 78
Banking house, furniture and fixtures	11,652 05	Dividends unpaid	196 00
Due from other national banks	7,682 47	Individual deposits, subject to check.....	73,023 10
Due from state banks and bankers	90 20	Demand certificates of deposit	12,803 56
Due from approved reserve agents	8,645 75	Time certificates of deposit...	200,913 99
Checks and other cash items.	203 07		
Notes of other national banks	1,000 00		
Fractional currency, nickels, cents	608 81		
Specie	23,701 45		
Legal-tender notes.....	3,000 00		
Redemption fund with treasurer U. S.....	1,250 00		
Foreign money.....	1 43		
Total	\$382,587 10	Total	\$382,587 10

Shawano—German American National Bank.

C. R. STIER, President.

F. J. MARTIN, Cashier.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$218,919 71	Capital stock paid in.....	\$25,000 00
Overdrafts	1,520 14	Surplus fund.....	10,000 00
U. S. bonds to secure circulation	25,000 00	Undivided profits, less current expenses and taxes paid	5,178 88
Premiums on U. S. bonds....	793 75	National bank-notes outstanding	25,000 00
Banking house, furniture and fixtures	2,150 08	Deposits of state banks and bankers	18,365 72
Due from other national banks	10,804 59	Individual deposits, subject to check.....	68,063 94
Due from approved reserve agents	18,444 21	Demand certificates of deposit	4,019 42
Checks and other cash items	3,627 19	Time certificates of deposit.	142,680 05
Collection account (orders)...	3,810 37	Notes and bills rediscounted.	6,348 51
Notes of other national banks	1,510 00		
Fractional currency, nickels, cents	247 78		
Specie	13,078 70		
Legal-tender notes.....	3,500 00		
Redemption fund with treasurer U. S.....	1,250 00		
Total	<u>\$304,656 52</u>	Total	<u>\$304,656 52</u>

Sheboygan Falls—Dairymen's National Bank.

JNO. E. THOMAS, President.

STEDMAN THOMAS, Cashier.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$91,425 58	Capital stock paid in.....	\$25,000 00
Overdrafts	536 35	Undivided profits, less current expenses and taxes paid	1,382 50
U. S. bonds to secure circulation	20,000 00	National bank-notes outstanding	20,000 00
Premiums on U. S. bonds....	1,000 00	Individual deposits, subject to check.....	47,269 67
Stocks, securities, etc.....	1,688 20	Demand certificates of deposit	7,815 51
Banking house, furniture and fixtures	8,200 00	Time certificates of deposit.	68,910 45
Other real estate owned.....	13,000 00		
Due from state banks and bankers	419 06		
Due from approved reserve agents	17,907 86		
Checks and other cash items	845 18		
Notes of other national banks	1,425 00		
Fractional currency, nickels, cents	128 65		
Specie	10,652 25		
Legal-tender notes.....	2,150 00		
Redemption fund with treasurer U. S.....	1,000 00		
Total	<u>\$170,378 13</u>	Total	<u>\$170,378 13</u>

Shullsburg—First National Bank.

JOHN HEBENSTREIT, President.

J. M. LEHR, Cashier.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$370,622 16	Capital stock paid in.....	\$50,000 00
Overdrafts	4,264 12	Surplus fund.....	20,000 00
U. S. bonds to secure circulation	12,500 00	Undivided profits, less current expenses and taxes paid	8,540 85
Stocks, securities, etc.....	21,900 00	National bank-notes outstanding	12,500 00
Banking house, furniture and fixtures	1,896 18	Individual deposits, subject to check	57,618 86
Other real estate owned.....	2,375 04	Demand certificates of deposit	320,640 75
Due from state banks and bankers	155 29	Time certificates of deposit..	15 00
Due from approved reserve agents	25,976 42		
Checks and other cash items.	46 83		
Notes of other national banks	4,000 00		
Fractional currency, nickels, cents	87 77		
Specie	24,866 65		
Redemption fund with treasurer U. S.....	625 00		
Total	\$469,315 46	Total	\$469,315 46

Stevens Point—First National Bank.

A. R. WEEK, President.

J. W. DUNEGAN, Cashier.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$349,395 20	Capital stock paid in.....	\$50,000 00
Overdrafts	1,228 77	Surplus fund.....	30,000 00
U. S. bonds to secure circulation	50,000 00	Undivided profits, less current expenses and taxes paid	7,378 48
U. S. bonds to secure U. S. deposits	15,000 00	National bank-notes outstanding	50,000 00
Municipal bonds.....	190,086 45	Individual deposits, subject to check.....	270,040 38
Banking house, furniture and fixtures	17,825 00	Demand certificates of deposit	6,468 75
Due from other national banks	5,358 62	Time certificates of deposit..	363,494 22
Due from state banks and bankers	1,105 64	United States deposits.....	15,000 00
Due from approved reserve agents	122,558 59	Reserved for accrued interest on certificates.....	5,289 55
Checks and other cash items.	181 33		
Exchanges for clearing house	5,241 89		
Notes of other national banks	7,435 00		
Fractional currency, nickels, cents	448 69		
Specie	13,595 20		
Legal-tender notes.....	10,711 00		
Redemption fund with treasurer U. S.....	2,500 00		
Total	\$797,671 38	Total	\$797,671 38

Stevens Point—The Citizens National Bank.

E. J. PFIFFNER, President.

R. B. JOHNSON, Cashier.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$375,504 21	Capital stock paid in.....	\$100,000 00
Overdrafts	8,666 43	Surplus fund.....	15,800 00
U. S. bonds to secure circulation	50,000 00	Undivided profits, less current expenses and taxes paid	10,670 62
Premiums on U. S. bonds	1,790 6	National bank-notes outstanding	50,000 00
Stocks, securities, etc.....	9,000 00	Due to other national banks.....	427 88
Banking house, furniture and fixtures	27,000 00	Due to state banks and bankers	1,466 11
Due from other national banks	14,987 78	Individual deposits, subject to check	214,763 12
Due from state banks and bankers	8,533 38	Demand certificates of deposit	6,156 61
Due from approved reserve agents	14,937 79	Time certificates of deposit..	150,581 24
Checks and other cash items.	3,836 07	Certified checks.....	25 00
Notes of other national banks	1,750 00	Cashier's checks outstanding.	125 00
Fractional currency, nickels, cents	133 49	Notes and bills rediscounted	5,000 00
Specie	28,395 30	Reserved for taxes.....	5,109 87
Legal-tender notes	13,041 00		
Redemption fund with treasurer U. S.....	2,500 00		
Total	\$560,125 45	Total	\$560,125 45

Stoughton—First National Bank.

LEANDER CHOATE, President.

M. A. JOHNSON, Cashier.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$336,911 26	Capital stock paid in.....	\$50,000 00
Overdrafts	17,778 70	Surplus fund.....	6,900 00
U. S. bonds to secure circulation	50,000 00	Undivided profits, less current expenses and taxes paid	33,607 83
Premiums on U. S. bonds....	1,687 80	National bank-notes outstanding	50,000 00
Stocks, securities, etc.....	49,137 50	Due to state banks and bankers	24 88
Banking house, furniture and fixtures	28,269 22	Individual deposits, subject to check	106,625 43
Due from other national banks	1,263 60	Time certificates of deposit..	287,138 82
Due from state banks and bankers	723 25	Notes and bills rediscounted.	5,000 00
Due from approved reserve agents	27,293 31		
Checks and other cash items.	275 78		
Notes of other national banks	2,000 00		
Fractional currency, nickels, cents	316 35		
Specie	18,210 10		
Legal-tender notes	2,000 00		
Redemption fund with treasurer U. S.....	2,500 00		
Clearing house certificates....	930 00		
Total	\$539,296 96	Total	\$539,296 96

Superior—First National Bank.

WM. B. BANKS, President.

PEAR BENSON, Cashier.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$1,249,143 59	Capital stock paid in.....	\$200,000 00
Overdrafts	73 16	Surplus fund.....	50,000 00
U. S. bonds to secure circulation	85,000 00	Undivided profits, less current expenses and taxes paid	43,640 82
Other bonds to secure U. S. deposits	40,000 00	National bank-notes outstanding	72,000 00
Stocks, securities, etc.....	57,020 00	Due to other national banks..	9,826 07
Banking house, furniture and fixtures	49,000 00	Due to state banks and bankers	20,555 35
Other real estate owned.....	96 00	Individual deposits, subject to check	1,165,221 81
Due from other national banks	24,270 93	Demand certificates of deposit	247,575 77
Due from state banks and bankers	31,936 88	Time certificates of deposit..	1,458 48
Due from approved reserve agents	216,585 28	Certified checks.....	134 93
Checks and other cash items.	1,177 57	Cashier's checks outstanding.	64,583 94
Exchanges for clearing house	5,988 41	United States deposits.....	35,000 00
Notes of other national banks	27,545 00	Reserved for unearned interest, taxes, etc.....	35,736 07
Fractional currency, nickels, cents	225 32		
Specie	124,626 10		
Legal-tender notes.....	29,445 00		
Redemption fund with treasurer U. S.....	3,600 00		
Total	\$1,945,733 24	Total	\$1,945,733 24

Tigerton—First National Bank.

W. K. RIDEOUT, President.

CHAS. J. WOJAHN, Cashier.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts	\$79,979 87	Capital stock paid in.....	\$25,000 00
Overdrafts	122 43	Surplus fund.....	2,500 00
U. S. bonds to secure circulation	25,000 00	Undivided profits, less current expenses and taxes paid	1,372 71
Premiums on U. S. bonds....	500 00	National bank-notes outstanding	25,000 00
Premiums on insurance advanced	1,327 50	Due to other national banks..	33 33
Banking house, furniture and fixtures	3,000 00	Individual deposits, subject to check.....	15,904 54
Due from other national banks	3,500 73	Demand certificates of deposit	57,744 83
Due from approved reserve agents	6,970 64	Savings	2,106 01
Fractional currency, nickels, cents	135 70		
Specie	1,547 65		
Legal-tender notes	6,350 00		
Redemption fund with treasurer U. S.....	1,250 00		
Total	\$129,664 45	Total	\$129,664 45

Viroqua—The First National Bank.

H. P. PROCTOR, President.

H. E. PACKARD, Cashier.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts	\$255,434 89	Capital stock paid in.....	\$50,000 00
Overdrafts	30 55	Surplus fund.....	576 84
U. S. bonds to secure circulation	50,000 00	Undivided profits less current expenses and taxes paid	6,444 37
Premiums on U. S. bonds.....	2,000 00	National bank-notes outstanding	50,000 00
Banking house, furniture and fixtures	17,441 73	Individual deposits, subject to check.....	34,616 65
Due from other national banks	527 24	Demand certificates of deposit	233,630 61
Due from state banks and bankers	1,684 74		
Due from approved reserve agents	19,452 97		
Checks and other cash items.....	95 25		
Notes of other national banks	625 00		
Fractional currency, nickels, cents	157 32		
Specie	22,846 80		
Legal-tender notes	970 00		
Redemption fund with treasurer U. S.....	2,500 00		
Due from insurance premiums	1,502 70		
Total	\$375,268 47	Total	\$375,268 47

Watertown—Wisconsin National Bank.

WM. F. VOSS, President.

H. MULBERGER, Cashier.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$157,253 11	Capital stock paid in.....	\$50,000 00
Overdrafts	99 05	Surplus fund.....	25,000 00
U. S. bonds to secure circulation	20,000 00	Undivided profits, less current expenses and taxes paid	14,318 24
Stocks, securities, etc.....	112,500 00	National bank-notes outstanding	20,000 00
Banking house, furniture and fixtures	6,500 00	Individual deposits, subject to check	67,999 52
Due from other national banks	5,090 63	Demand certificates of deposit	15,615 57
Due from state banks and bankers	432 54	Time certificates of deposit	133,005 05
Due from approved reserve agents	37,486 13		
Checks and other cash items.....	1,488 93		
Notes of other national banks	7,783 00		
Fractional currency, nickels, cents	190 24		
Specie	22,074 35		
Legal-tender notes	4,000 00		
Redemption fund with treasurer U. S.....	1,000 00		
Total	\$375,898 33	Total	\$375,898 33

Waukesha—National Exchange Bank.

W. P. SAWYER, President.

R. P. BREESE, Cashier.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$453,239 94	Capital stock paid in.....	\$100,000 00
Overdrafts	8,361 43	Surplus fund.....	25,000 00
U. S. bonds to secure circulation	30,500 00	Undivided profits, less current expenses and taxes paid	4,504 62
U. S. bonds on hand.....	140 00	National bank-notes outstanding	29,750 00
Premiums on U. S. bonds.....	373 75	Due to state banks and bankers	10,815 68
Stocks, securities, etc.....	107,429 69	Dividends unpaid.....	250 00
Banking house, furniture and fixtures	23,000 00	Individual deposits, subject to check.....	238,553 26
Due from other national banks	37,199 07	Demand certificates of deposit	395,127 82
Due from state banks and bankers	76 65	Certified checks.....	15 00
Due from approved reserve agents	75,584 60		
Checks and other cash items.....	1,487 12		
Notes of other national banks	300 00		
Fractional currency, nickels, cents	126 68		
Specie	50,709 95		
Legal-tender notes	14,000 00		
Redemption fund with treasurer U. S.....	1,487 50		
Total	\$804,016 38	Total	\$804,016 38

Waukesha—Waukesha National Bank.

A. J. FRAMIS, President.

E. R. ETLBORG, Cashier.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$454,153 81	Capital stock paid in.....	\$150,000 00
Overdrafts	4,667 45	Surplus fund.....	50,000 00
U. S. bonds to secure circulation	150,000 00	Undivided profits, less current expenses and taxes paid	77,570 37
Bonds, securities, etc., (no stocks).....	1,541,737 76	National bank-notes outstanding	150,000 00
Banking house, furniture and fixtures	45,000 00	Due to state banks and bankers	18,156 45
Due from other national banks	29,256 32	Individual deposits, subject to check.....	481,606 22
Due from state banks and bankers	2,608 46	Demand certificates of deposit	1,732,929 42
Due from approved reserve agents	282,804 21	Certified checks.....	500 00
Checks and other cash items.....	2,656 18		
Notes of other national banks	2,000 00		
Fractional currency, nickels, cents	309 63		
Specie	116,493 95		
Legal-tender notes	20,575 00		
Redemption fund with treasurer U. S.....	7,500 00		
Due from treasurer U. S.....	1,000 00		
Total	\$2,660,762 47	Total	\$2,660,762 47

Waupaca—First National Bank.

CHAS. CHURCHILL, President.

M. F. SKINNER, Cashier.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$310,582 92	Capital stock paid in.....	\$50,000 00
Overdrafts	1,271 47	Surplus fund.....	10,000 00
U. S. bonds to secure circula- tion	12,500 00	Undivided profits, less cur- rent expenses and taxes paid	0,834 88
Stocks, securities, etc.....	35,448 73	National bank-notes outstand- ing	12,500 00
Banking house, furniture and fixtures	30,369 35	Individual deposits, subject to check	74,007 43
Due from approved reserve agents	42,916 59	Demand certificates of deposit	334,327 70
Checks and other cash items.	3,301 83		
Notes of other national banks	15,100 00		
Fractional currency, nickels, cents	75 40		
Specie	32,178 65		
Legal-tender notes.....	3,300 00		
Redemption fund with treas- urer U. S.....	625 00		
Total	\$487,669 99	Total	\$487,669 99

Waupaca—The Old National Bank.

H. E. MILES, President.

WM. DRESSEN, Cashier.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$191,451 63	Capital stock paid in.....	\$50,000 00
Overdrafts	724 28	Surplus fund.....	15,000 00
U. S. bonds to secure circula- tion	12,500 00	Undivided profits, less cur- rent expenses and taxes paid	9,541 10
Stocks, securities, etc.....	76,300 00	National bank-notes outstand- ing	12,500 00
Banking house, furniture and fixtures	23,500 00	Due to other national banks	67 28
Other real estate owned.....	3,200 00	Individual deposits, subject to check	66,032 66
Due from other national banks	4,096 13	Time certificates of deposit...	206,894 29
Due from approved reserve agents	25,605 98		
Checks and other cash items.	914 63		
Notes of other national banks	405 00		
Fractional currency, nickels, cents	133 10		
Specie	12,279 55		
Legal-tender notes	8,300 00		
Redemption fund with treas- urer U. S.....	625 00		
Total	\$360,035 33	Total	\$360,035 33

Waupun—The National Bank of Waupun.

W. E. CALDWELL
C. A. SCHALER Vice Presidents.

B. W. DAVIS, Cashier.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$187,581 47	Capital stock paid in.....	\$50,000 00
Overdrafts	33 37	Surplus fund.....	7,500 00
U. S. bonds to secure circulation	50,000 00	Undivided profits, less current expenses and taxes paid	3,698 02
Premiums on U. S. bonds....	1,700 00	National bank-notes outstanding	50,000 00
Stocks, securities, etc.....	235,078 29	Savings department	199,628 29
Banking house, furniture and fixtures	13,500 00	Individual deposits, subject to check	78,338 95
Due from other national banks	1,025 52	Time certificates of deposit...	148,865 29
Due from approved reserve agents	31,285 02	Cashier's checks outstanding.	5,307 44
Checks and other cash items.	475 64		
Notes of other national banks	500 00		
Fractional currency, nickels, cents	120 43		
Specie	15,568 25		
Legal-tender notes.....	4,000 00		
Redemption fund with treasurer U. S.....	2,500 00		
Total	\$543,367 90	Total	\$543,367 90

Wausau—First National Bank.

D. L. PLUMER, President.

A. H. GROUT, Cashier.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$1,150,811 38	Capital stock paid in.....	\$200,000 00
Overdrafts	1,443 34	Surplus fund.....	75,000 00
U. S. bonds to secure circulation	200,000 00	Undivided profits, less current expenses and taxes paid	33,803 76
Premiums on U. S. bonds....	3,250 00	National bank-notes outstanding	200,000 00
Stocks, securities, etc.....	42,385 00	Due to other national banks..	277 40
Banking house, furniture and fixtures	70,000 00	Due to state banks and bankers	5,178 27
Other real estate owned.....	4,471 53	Individual deposits, subject to check	319,053 12
Due from other national banks	366 93	Time certificates of deposit...	871,721 00
Due from state banks and bankers	1,642 96	Cashier's checks outstanding.	1,031 75
Due from approved reserve agents	142,656 46		
Checks and other cash items.	2,265 63		
Notes of other national banks	940 00		
Nickels, cents.....	547 92		
Specie	70,284 15		
Legal-tender notes	5,000 00		
Redemption fund with treasurer U. S.....	10,000 00		
Total	\$1,706,065 30	Total	\$1,706,065 30

Wausau—The National German American Bank.

B. HEINEMANN, President.

H. G. FLIETH, Cashier.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts.....	\$1,334,149 61	Capital stock paid in	\$200,000 00
Overdrafts	2,318 54	Surplus fund	50,000 00
U. S. bonds to secure circulation	200,000 00	Undivided profits, less current expenses and taxes paid	54,485 18
U. S. bonds to secure U. S. deposits	27,000 00	National bank-notes outstanding	200,000 00
Premiums on U. S. bonds....	7,053 13	Due to other national banks.	3,138 23
Stocks, securities, etc.....	36,250 00	Due to state banks and bankers	43,670 32
Banking house, furniture and fixtures	53,875 00	Due to trust companies and savings banks	7,903 38
Due from other national banks	1,554 76	Dividends unpaid	45 00
Due from state banks and bankers	19,928 34	Individual deposits, subject to check	465,500 89
Due from approved reserve agents	216,515 56	Demand certificates of deposit ..	11,873 06
Checks and other cash items.	3,508 58	Time certificates of deposit ..	954,924 65
Notes of other national banks	11,580 00	Certified checks	2,500 00
Fractional currency, nickels, cents	453 64	Cashier's checks outstanding.	3,337 90
Specie	90,431 45	United States deposits	50,000 00
Legal-tender notes	12,720 00		
Redemption fund with treasurer U. S.	7,050 00		
Other bonds to secure U. S. deposits	23,000 00		
Total	\$2,052,388 61	Total	\$2,052,388 61

Wautoma—First National Bank.

CHAS. T. TAYLOR, President.

R. C. STUART, Cashier.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts	\$48,509 78	Capital stock paid in	\$25,000 00
Overdrafts	7 55	Surplus fund	400 00
U. S. bonds to secure circulation	6,250 00	Undivided profits, less current expenses and taxes paid	416 16
Premiums on U. S. bonds	300 00	National bank-notes outstanding	6,250 00
Banking house, furniture and fixtures	6,500 00	Dividends unpaid	28 00
Due from other national banks	536 16	Time certificates of deposit ..	33,201 66
Due from state banks and bankers	401 71	Individual deposits, subject to check	5,699 50
Due from approved reserve agents	5,203 84		
Checks and other cash items.	593 85		
Notes of other national banks	1,390 00		
Fractional currency, nickels, cents	673 03		
Specie	4,732 30		
Legal-tender notes	625 00		
Redemption fund with treasurer U. S.	312 50		
Total	\$76,085 72	Total	\$76,085 72

Wauwatosa—First National Bank.

E. D. HOYT, President.

MICHAEL B. WELLS, Cashier.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts	\$61,875 00	Capital stock paid in	\$25,000 00
U. S. bonds to secure circulation	25,000 00	Undivided profits, less current expenses and taxes paid	986 79
Premiums on U. S. bonds	1,320 39	National bank-notes outstanding	25,000 00
Stocks, securities, etc.....	26,570 16	Individual deposits, subject to check	78,836 01
Banking house, furniture and fixtures	976 99	Demand certificates of deposit	21,083 74
Due from approved reserve agents	24,319 27	Cashier's checks outstanding.	75 71
Checks and other cash items.	162 00		
Notes of other national banks	75 00		
Fractional currency, nickels, cents	25 79		
Specie	8,047 65		
Legal-tender notes	1,410 00		
Redemption fund with treasurer U. S.....	1,250 00		
Total	\$151,032 25	Total	\$151,032 25

West Allis—First National Bank.

S. McCORD, President.

D. E. FRENC, Cashier.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts	\$60,560 19	Capital stock paid in	\$25,000 00
Overdrafts	32 60	Surplus fund	1,000 00
U. S. bonds to secure circulation	20,000 00	Undivided profits, less current expenses and taxes paid	1,919 89
Premiums on U. S. bonds	1,000 00	National bank-notes outstanding	20,000 00
Stocks, bonds, securities, etc.	40,393 75	Individual deposits, subject to check	59,986 84
Banking house, furniture and fixtures	16,000 00	Demand certificates of deposit	4,158 02
Due from approved reserve agents	14,268 85	Individual deposits, savings dept.	55,034 82
Checks and other cash items.	519 00	Cashier's checks outstanding.	800 00
Notes of other national banks	1,260 00		
Fractional currency, nickels, cents	81 75		
Specie	10,383 40		
Legal-tender notes	2,400 00		
Redemption fund with treasurer U. S.....	1,000 00		
Total	\$167,899 57	Total	\$167,899 57

Weyauwega—First National Bank.

R. H. EDWARDS, President.

E. M. PROCTOR, Cashier.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts	\$83,545 01	Capital stock paid in	\$25,000 00
Overdrafts	17 43	Surplus fund	400 00
U. S. bonds to secure circulation	6,250 00	Undivided profits, less current expenses and taxes paid	744 78
Premiums on U. S. bonds	300 78	National bank-notes outstanding	6,250 00
Stocks, securities, etc.....	3,000 00	Individual deposits, subject to check	15,476 06
Banking house, furniture and fixtures	11,946 30	Time certificates of deposit ..	88,494 01
Due from other national banks	2,542 10	Notes and bills rediscounted.	5,000 00
Due from approved reserve agents	17,498 27		
Checks and other cash items.	90 57		
Notes of other national banks	100 00		
Fractional currency, nickels, cents	110 62		
Specie	7,451 25		
Legal-tender notes	3,200 00		
Redemption fund with treasurer U. S.....	312 50		
Total	<u>\$141,364 83</u>	Total	<u>\$141,364 83</u>

Whitewater—First National Bank.

C. M. BLACKMAN, President.

E. F. THAYER, Cashier.

Statement December 3, 1907.

Resources.		Liabilities.	
Loans and discounts	\$264,163 19	Capital stock paid in	\$100,000 00
Overdrafts	1,073 51	Surplus fund	20,000 00
U. S. bonds to secure circulation	100,000 00	Undivided profits, less current expenses and taxes paid	37,460 86
Stocks, securities, etc.....	111,166 22	National bank-notes outstanding	100,000 00
Banking house, furniture and fixtures	15,000 00	Due to state banks and bankers	91,853 31
Due from state banks and bankers	971 11	Individual deposits, subject to check	238,373 43
Due from approved reserve agents	69,467 47	Demand certificates of deposit	10,348 28
Checks and other cash items.	553 38	Certified checks	96 40
Notes of other national banks	2,855 00		
Fractional currency, nickels, cents	258 85		
Specie	25,408 55		
Legal-tender notes	2,710 00		
Redemption fund with treasurer U. S.....	5,000 00		
Total	<u>\$593,632 28</u>	Total	<u>\$593,632 28</u>



THE
BANKING LAWS
OF WISCONSIN

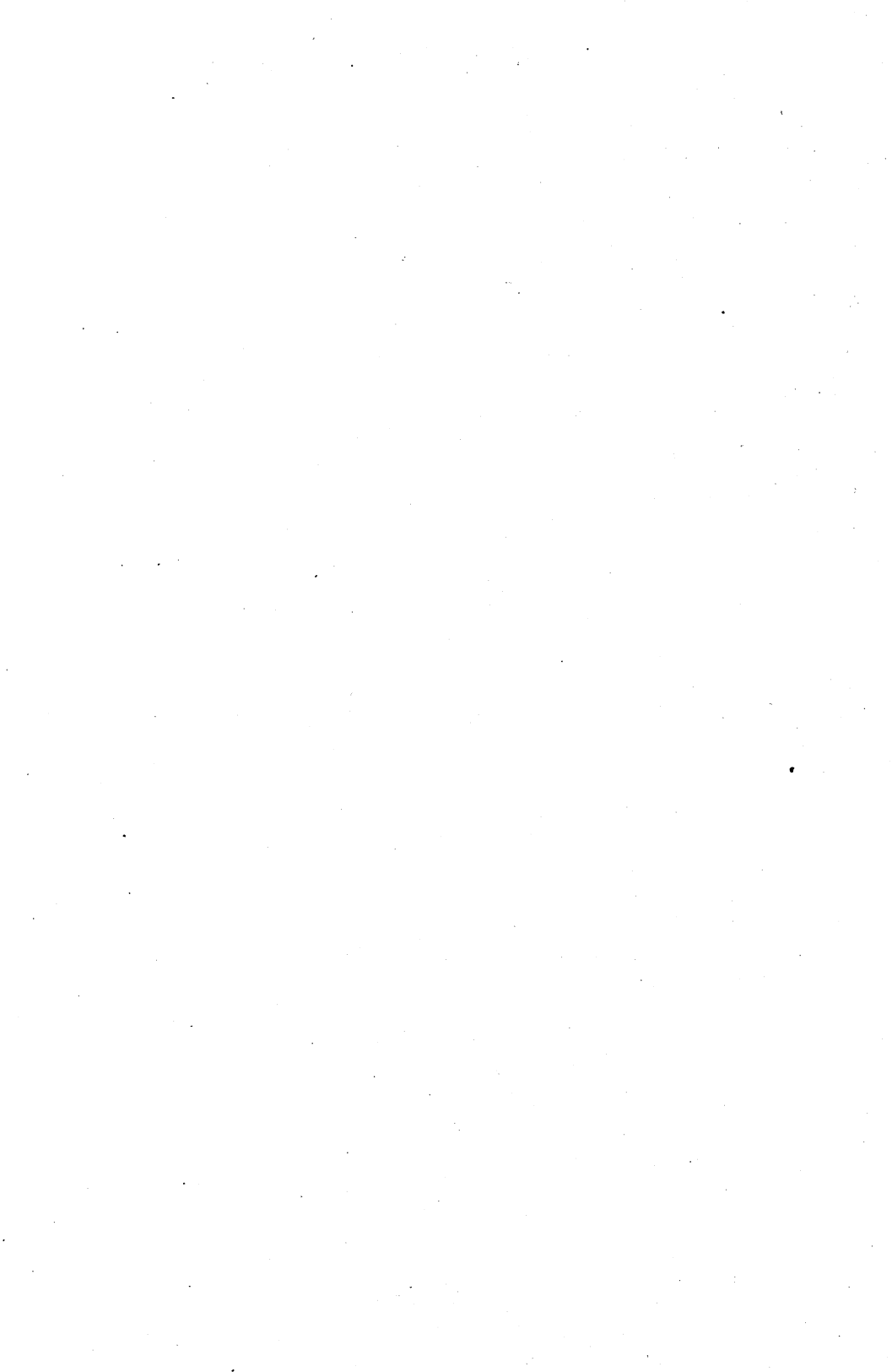
Chapters 234 and 429, Laws of 1903, and
Chapter 517, Laws of 1905

As Amended by Chapter 109, Laws of 1905 and
Chapter 545, Laws of 1907

(Numbered in parenthesis to conform to Wisconsin
Statutes Supplement.)



MADISON, WIS.
DEMOCRAT PRINTING Co., STATE PRINTER
1908



Banking Laws of 1903.

No. 179, S.]

[Published May 15, 1903.

CHAPTER 234.—(94—1, W. S. S.)

AN ACT for the creation of banks and for the regulation and supervision of the banking business.

The people of the state of Wisconsin represented in senate and assembly do enact as follows:

CHAPTER I.

BANKING DEPARTMENT.

Department established. SECTION 1 (2015). There is hereby established in this state a banking department, which shall have charge of the execution of the laws relating to banks and the banking business in this state. Such department shall be designated as the state banking department, and shall be under the management and control of a chief officer who shall be called the commissioner of banking.

Commissioner; deputy; examiners; clerks. SECTION 2 (2016). The commissioner of banking shall be appointed by the governor, by and with the advice and consent of the senate and shall hold his office for the term of five years and until his successor shall have been appointed and qualified, unless sooner removed by the governor, for good cause, and by and with the consent of a majority of the members of the senate. The commissioner of banking may appoint a deputy, and revoke such appointment at pleasure; provided, that no person shall be elig-

ible for the office of commissioner of banking, or deputy, without first having had at least three years' actual practical experience in the general banking business, or served for a like period in the banking department of this or some other state.

Such deputy shall possess all powers, and perform the duties attached to the office of the commissioner of banking during a vacancy in such office and during the absence or inability of his principal. The commissioner of banking may also employ from time to time, such examiners, not exceeding three, and clerks, not exceeding two, to assist him and his deputy, in the discharge of the several duties imposed upon him by this act as he shall find necessary. The salary of the commissioner of banking shall be three thousand dollars per annum. The salary of the deputy shall be two thousand dollars per annum; the salary of such examiners shall be eighteen hundred dollars per annum, and the salary of such clerks as may be employed shall be at such a rate per annum as the commissioner of banking shall decide, not, however, to exceed fifteen hundred dollars for one and twelve hundred dollars for the other, provided, that whenever it may become necessary for the commissioner of banking to take charge of any bank in accordance with section 24 of this act he may appoint such additional examiners as he may deem necessary for the purposes set forth in section 24. The salaries of the commissioner of banking, deputy, examiners and clerks shall be paid monthly by the state treasurer, upon a voucher countersigned by the secretary of state. Vouchers for the deputy's, the examiners' and clerks' salaries must be first approved by the commissioner of banking. All actual and necessary traveling expenses of said commissioner of banking, deputy, examiners, or clerks, incurred in the discharge of their duties, shall be fully itemized upon proper vouchers and certified to the secretary of state. If allowed, the secretary of state shall issue his warrant and the state treasurer shall pay the amount of such expenses. Within fifteen days from the notice of their appointment, respectively, the commissioner of banking, his deputy, and the examiners, shall take and subscribe the oath of office prescribed by the constitution, and file the same in the office of the secretary of state. The said commissioner of banking and his deputy shall each give to the people of this state a bond in the penal sum of twenty-five thousand dollars, with two or more sureties, or a surety company, to be approved by the governor, conditioned for the faithful discharge of the duties of their respective offices. The examiners shall each, in like manner, give a bond in the sum of ten thousand

dollars. There shall be assigned to said commissioner of banking suitable rooms in the state capitol for conducting the business of said department. All necessary stationery, printing, and supplies shall be furnished to the state banking department upon requisition therefor, in like manner, as other state departments are now supplied.

Seal. SECTION 3 (2017). The commissioner of banking shall devise a seal for the use of his office, which shall continue to be the seal of said department. A description of the seal, with an impression thereof, shall be filed in the office of the secretary of state.

Powers conferred on commissioner. SECTION 4 (2018). It shall be the duty of the commissioner of banking, and he shall have the power by himself, his deputy, or by any examiner he may appoint for that purpose, to examine at least once in each year the cash, bills, collaterals, securities, books of account, condition and affairs of each bank, and mutual savings bank doing business in this state, except national banks. For that purpose he may examine on oath any of the officers, owners, agents, clerks, customers or depositors thereof, touching the affairs and business of such institution. The commissioner of banking shall examine, or cause to be examined, any bank when requested by the board of directors of such bank. The commissioner of banking shall also ascertain whether such bank transacts its business at the place designated in the articles of incorporation, and whether its business is conducted in the manner prescribed by law. Such commissioner of banking may, in the performance of his official duties, issue subpoenas and administer oaths; provided, that in case of any refusal to obey a subpoena issued by him or his deputy such refusal shall be at once reported to the circuit court of the circuit in which the bank is located and said court shall enforce obedience to such subpoena in the manner provided by law for enforcing obedience to the subpoenas of said court.

Annual examination fees. SECTION 5 (2019). Every bank doing business under this act shall be required to pay to the commissioner of banking an annual examination fee, which shall be for any bank having a combined capital and surplus of less than twenty-five thousand dollars, ten dollars; of less than forty thousand dollars, fifteen dollars; of less than fifty thousand dollars, twenty dollars; and for any other amount

in excess of fifty thousand dollars, twenty-five dollars. Provided, that such fee shall be remitted by all such banks directly to the commissioner of banking, on or before the first day of June, 1904, and each and every year thereafter. If such fee be not paid upon demand therefor when due, the commissioner of banking shall institute action in the name of the state against such delinquent banks for the recovery of the amount thereof. All such fees shall be paid by the commissioner of banking into the state treasury to the credit of the general fund. Provided that banks examined after the approval and publication of this act, and before the first Monday of July, one thousand nine hundred and three, shall pay such fees as heretofore provided in section 2023m, statutes of 1898.

Not to disclose information. SECTION 6 (2020). No commissioner of banking, deputy or examiner shall examine a bank in which he is interested as stockholder, officer, employee or otherwise. No commissioner of banking, deputy or examiner shall examine a bank located in the same village, city or county with any bank in which he is interested as stockholder, officer, employee or otherwise. The commissioner of banking, his deputy, and every clerk in his department, shall be bound by oath to keep secret all of the facts and information obtained in the course of such examinations, except so far as the public duty of such officer requires him to report upon or take special action regarding the affairs of any bank and except when called as a witness in any criminal proceeding or trial in a court of justice. If any commissioner of banking, deputy, examiner or clerk in such department shall disclose the name of any debtor of any bank, or anything relative to the private accounts or transaction of such bank, or shall disclose any fact obtained in the course of his examination of any bank, except as herein provided, he shall be subject, upon conviction thereof, to forfeiture of his office, and to the payment of a fine of not less than one hundred dollars nor more than one thousand dollars, or imprisonment in the state prison not less than six months nor more than two years, or to both such fine and imprisonment.

When capital impaired, duty of commissioner. SECTION 7. (2021). Whenever the commissioner of banking shall become satisfied that the capital of any bank is impaired or reduced below the amount required by law or the articles of incorporation, or below the amount certified to the commissioner of banking as paid in, he shall have the power to require such

bank under his hand and seal of office to make good such impairment or deficiency. If any bank shall refuse or fail for sixty days after written notice to make good such impairment of its capital, the commissioner of banking may communicate the facts to the attorney general, whose duty it shall then become to institute proceedings for the appointment of a receiver of said bank to wind up its business. In any case, where the capital of a bank shall have become impaired or reduced below the amount required by law or the articles of incorporation, the board of directors of such bank shall have the power to make a pro rata assessment upon all of the stock of said bank to make good such deficiency, and may provide that the amount of such deficiency shall be due and payable at a time to be fixed by such board of directors, which time shall be not less than ten days after notice of said assessment; and if any stockholder shall fail or neglect to pay the amount of the assessment against his stock for ten days after the same shall have become so due and payable, the directors of such bank may offer said stock for sale, and sell the same at public sale upon ten days' notice to be given by posting copies of such notice of sale in five public places in the town, village or city where such bank is located. Upon such sale the purchaser shall forthwith pay the amount of the assessment against said stock. The amount received from the sale of said stock less the cost and expenses of such sale, shall be paid to the original owner of such stock.

When bank insolvent. SECTION 8 (2022). On becoming satisfied that any bank has unlawfully refused to pay its depositors in accordance with the terms on which such deposits were received, or that any bank has become insolvent, the commissioner of banking may forthwith taken possession of the books, records and assets of every description of such bank, and hold the same, and such books, records and assets shall not be subject to any levies or attachments until a court of competent jurisdiction can be applied to for the appointment of a receiver for such bank, who, under the direction of the court, shall take possession of the books, records and assets of every description, collect all debts, dues and claims, and sell or compound all doubtful debts, and sell all real and personal property on such terms as the court shall direct. Such receiver shall pay over all money by him received under the order of the court.

Duty of receiver. SECTION 9 (2023). Receivers of all insolvent banks shall make reports to the commissioner of banking in the same manner as is required of other banks at least once each year when called upon to do so by the commissioner of banking. Any receiver of an insolvent bank who shall fail to comply with the provisions of this section, or who shall refuse to submit the affairs of such bank to an examination by the commissioner of banking, his deputy or examiner, or who shall violate any of the provisions of this act relating to the examination of banks, shall be subject to the same penalties provided for officers or employees of banks.

Liability of stockholders, when collected. SECTION 10 (2024). If after the expiration of one year from the closing of any incorporated bank it shall appear to the receiver thereof that the assets of such bank are insufficient to pay its liabilities, it shall be the duty of such receiver to immediately institute proper proceedings, in the name of the bank, for the collection of the liability of the stockholders of such bank; all sums so collected to become a part of the assets of such bank, and to be distributed pro rata to the creditors thereof in the same manner as other funds. No action by any creditor against any stockholder of such bank for the recovery of such liability shall be maintained unless it shall appear to the satisfaction of the court that the receiver has failed to commence action as herein provided.

Books and accounts. SECTION 11 (2024—1). Whenever it shall appear to the commissioner of banking that any bank does not keep books and accounts in such manner as to enable him to readily ascertain the true condition of such bank, he shall have power to require the officers of such bank or any of them, to open and keep such books or accounts as he may in his discretion determine and prescribe for the purpose of keeping accurate and convenient records of the transactions and accounts of such bank. Any bank that refuses or neglects to open and keep such books or accounts, as may be prescribed by the commissioner of banking, shall be subject to a penalty of ten dollars for each day it neglects and fails to open and keep such prescribed books and accounts.

Location of bank, how removed. SECTION 12 (2024—2). In the event that any two banks shall be doing business in the same building, upon the same floor, and in such close proximity

as to interfere with the proper examination of either bank, the commissioner of banking may require either of said banks to remove its banking office to some other location within such reasonable time as may be fixed by the commissioner of banking.

Attorney general, duty of. SECTION 13 (2024—3). All proceedings by any bank to enjoin the commissioner of banking in the discharge of his duties shall be had in the county where said bank is located, or in the supreme court of this state. All suits and proceedings arising out of the provisions of this act, in which the state, or any of its officers or agents shall be parties, shall be conducted under the direction and supervision of the attorney general.

Copies as evidence. SECTION 14 (2024—4). Copies of all records and papers in the office of the commissioner of banking certified by him and authenticated by his seal of office, shall be evidence in all cases equally and of like effect as the original.

Annual report. SECTION 15 (2024—5). During the month of December of each year, the commissioner of banking shall make an annual report to the governor of the state, which report shall be published and shall exhibit the condition of the various banks of the state as of the day of the last report made to the commissioner of banking by such banks; and such report shall contain a statement of the condition of every bank from which reports have been received, with an abstract of the whole amount of capital returned by them, the whole amount of their liabilities, the total amount of resources, and specifying the amount of lawful money held by banks at the time of their several returns, and shall give a tabulated statement of the resources and liabilities of each bank, and such other information as in his judgment may be required. Such report shall also contain a statement of the banks whose business has been closed during the year, the amount of their resources and liabilities, and the amount paid to the creditors thereof; also a statement of any banks organized during the year; and shall also give a list of the stockholders, their residence, and the amount of stock held by each, and the names of the directors and officers of each bank. He shall also report the names and compensation of the clerks employed by him, and the whole amount of the expense of the banking department during the year preceding.

CHAPTER II.

STATE BANKS.

Incorporators: Capital stock. SECTION 1. [Sec. 1 Ch. 109, 1905.] (2024—6). 1. Any number of adult residents of Wisconsin, not less than three, may associate to establish a bank under this chapter upon the terms and conditions and subject to the liabilities prescribed in this act.

Capital minimum. 2. The aggregate amount of the capital stock of any bank shall not be less than ten thousand dollars in towns, villages or cities having less than fifteen hundred inhabitants; and shall not be less than twenty thousand dollars in towns, villages or cities having more than fifteen hundred and less than thirty-five hundred inhabitants, and shall not be less than twenty-five thousand dollars in any village or city having more than thirty-five hundred and less than five thousand inhabitants, and shall not be less than thirty thousand dollars in any city having more than five thousand and less than ten thousand inhabitants, and shall not be less than fifty thousand dollars in any city having more than ten thousand inhabitants, according to the last official census, provided that in a town of any population not having within its limits an incorporated or unincorporated city or village with a population of fifteen hundred inhabitants or more, this section shall not require a capital stock in excess of ten thousand dollars.

Capital less than \$10,000 to be increased, when.
3. * * * This section shall not apply to any incorporated state banks now in existence, *excepting, however, banks heretofore incorporated with a capital of less than ten thousand dollars, shall increase their capital to not less than ten thousand dollars, whenever their deposits average ten times their capital stock for a period of six months.*

Minimum capital in city suburbs. 4. * * * In any city having a population of twenty thousand or more in which there may hereafter be one or more suburbs, each such suburb comprising one or more wards of said city, and in which suburb or suburbs there may hereafter be located any bank or banks, the aggregate amount of the capital stock of any such bank shall be based upon the population of the ward in which said bank is located.

5. Every bank incorporated under this chapter shall be known as a state bank.

Articles of incorporation, contents of. SECTION 2 (2024—7). The persons so associating shall make, sign and acknowledge written articles of incorporation containing:

First. A declaration that they associate for the purpose of forming a banking corporation under this act.

Second. The name of such bank. Such name shall be in no material respect similar to the name of any other bank in the same county, excepting banks heretofore organized.

Third. The particular village, town or city and county where such bank is to be located.

Fourth. The amount of capital stock, which shall be divided into shares of one hundred dollars each, excepting banks heretofore organized.

Fifth. The period for which such bank is organized, not exceeding fifty years.

Filing articles. SECTION 3 (2024—8.) [Sec. 2, Ch. 109, 1905.] Such original articles of incorporation, or a true copy thereof, verified as such by the affidavit of two of the signers thereof shall be filed with the commissioner of banking. A like verified copy and certificate of the commissioner of banking, showing the date when such articles were filed and approved by the commissioner of banking, within thirty days of such filing and approval, shall be recorded in the office of the register of deeds of the county in which such banking corporation is located, and no bank shall, until such articles be left for record, have legal existence. The fee for filing such articles of incorporation shall be twenty-five dollars and for filing amendments to the articles of incorporation, ten dollars, all such fees shall be collected by the commissioner of banking and paid into the state treasury to the credit of the general fund.

Powers of state banks. SECTION 4 (2024—9). Upon making and filing of the articles of incorporation the bank shall become a body corporate and as such shall have the following powers:

First. To make all contracts necessary and proper to effect its purpose and conduct its business.

Second. To sue and be sued, to appear and defend in all actions and proceedings under its corporate name to the same extent as a natural person.

Third. To have a common seal and alter the same at pleasure.

Fourth. To elect or appoint all necessary officers, agents and servants, define their duties and obligations, fix their compensation, dismiss them, fill vacancies, and require bonds.

Fifth. To make, amend and repeal by-laws and regulations, not inconsistent with law or its articles of organization, for its own government, for the orderly conduct of its affairs and the management of its property, for determining the manner of calling and conducting its meetings, the tenure of office of its several officers; and such others as shall be necessary or convenient for the accomplishment of its purpose.

Sixth. To exercise, by its directors, duly authorized officers, or agents, all such powers as shall be usual in carrying on the business of banking; by buying, discounting and negotiating promissory notes, bonds, drafts, bills of exchange, foreign and domestic and other evidences of debt; by receiving commercial and savings deposits under such regulations as it may establish; by buying and selling coin and bullion, and by buying and selling exchange, foreign and domestic; issuing letters of credit, and by loaning money on personal or real security, as provided hereinafter.

Business, not to be transacted. SECTION 5 (2024—10). No bank shall transact any business, except such as is incidental or necessarily preliminary to its organization, until it has been regularly authorized by the commissioner of banking to commence the business of banking.

Subscriptions to stock, how taken. SECTION 6 (2024—11). The subscriptions to the capital stock and the direction of the affairs of the corporation prior to the election of directors, shall be in conformity with the statutes of the state relating to corporations regulating such matters, so far as applicable.

Certificate of authority, when granted. SECTION 7 (2024—12). Whenever articles of incorporation are filed with the commissioner of banking, as herein provided, and the bank transmitting the same notifies the commissioner of banking that its capital has been duly paid in, in cash, and that such bank has complied with all the provisions of this act required before the bank shall be authorized to commence business, the commissioner of banking shall examine into the condition of such bank, ascertain whether or not the capital has been fully paid in, the name and place of residence of each of its directors, and whether such bank has complied with all of the provisions of law required

to entitle it to engage in the business of banking. If upon such examination it appears that such bank is lawfully entitled to commence business, the commissioner of banking shall forthwith give to such bank a certificate, under his hand and official seal, that such bank is authorized to commence business. If the said commissioner of banking has reason to believe that the stockholders have formed the same for any other than the legitimate business contemplated by this act, he may, with the advice and consent of the attorney general, withhold the certificate herein mentioned.

Publication of certificate. SECTION 8 (2024—13). The bank shall cause the certificate issued hereunder to be published in some newspaper printed in the village, city or county where such bank is located, within ten days after the receipt of such certificate. If no newspaper is published in such county, then such publication shall be made at the nearest county seat. Proof of publication shall be filed with the commissioner of banking.

Board of directors. SECTION 9 (2024—14). The affairs of the bank shall be managed by a board of not less than three directors, a majority of whom shall be residents of Wisconsin and shall be elected by the stockholders and hold office for one year and until their successors have been elected and have qualified. A majority of the board of directors shall constitute a quorum for the transaction of business; provided, that when the number of directors shall exceed nine, they may, once in six months, designate by resolution nine members, any five of whom shall constitute a quorum. In the first instance, the directors shall be elected at a meeting held before the bank is authorized to commence business by the commissioner of banking, and afterwards at the annual meeting of the stockholders to be held during the month of July or January; and if for any reason an election is not had at that meeting, it may be held at a subsequent meeting called for that purpose, of which due notice shall be given as provided in the by-laws of such bank. Every director shall take and subscribe an oath that he will diligently and honestly perform his duty in such office, and will not knowingly violate or permit a violation of any provision of this act; that he is the owner in good faith of stock in the bank, standing in his name on the books of the bank. Such oath shall be transmitted to the commissioner of banking and filed in his office. Any vacancy in the board of directors shall be filled by the board, and the directors so appointed shall hold office

until the next election. The officers of the bank shall be elected by the board of directors and hold their offices for one year and until their successors are elected and qualified, unless sooner removed by the board of directors.

Duty of examining committee. SECTION 10 (2024—15). The board of directors of each bank shall annually appoint from its members or stockholders an examining committee, whose duties it shall be to examine the condition of the bank at least once every six months, or oftener, if required. The examining committee shall report to the board, giving in detail all items included in the assets of the bank which they have reason to believe are not of the value at which they appear on the books and records of the bank, and giving the value of each of such items as in their judgment they may have determined. The board shall cause said report to be recorded in the minute books of the bank, and a duly authenticated copy thereof transmitted to the commissioner of banking.

Stock book. SECTION 11 (2024—16). Every bank shall keep a stock book, which shall at all times during the usual hours for transacting business, be subject to the inspection of the officers, directors and stockholders of the bank. Such stock book shall show the name, residence and number of shares held by each stockholder. A refusal by the officers of such bank to exhibit such book to any person rightfully demanding inspection thereof, shall subject such officer to a forfeiture of fifty dollars. In all actions, suits and proceedings such book shall be presumptive evidence of the facts therein stated.

Stockholders' right to vote. SECTION 12 (2024—17). At all stockholders' meetings each share of stock shall entitle the owner of record to one vote. A stockholder may vote at any meeting of the stockholders by proxy.

Articles may be amended. SECTION 13 (2024—18). A bank may amend its articles of association in any manner not inconsistent with the provisions of law, at any time, by a vote of its stockholders representing two-thirds of the capital stock, such vote to be taken at a meeting called for that purpose. Such amendment, certified by the president and cashier, shall be filed as required for articles of incorporation. Unless the required surplus will permit, no increase of capital shall be valid until the amount thereof has been subscribed and actually paid in.

No reduction of capital shall be made to a less amount than is required under the provisions of this act for capital, nor be valid or warrant the cancellation of stock certificates or diminish the personal liability of stockholders, until such reduction has been approved by the commissioner of banking. Such approval must be based upon a finding by him that the security of the existing creditors will not be impaired by the proposed reduction.

Real estate, for what purposes held. SECTION 14 (2024—19). A bank may purchase, hold and convey real estate for the following purposes only:

First. Such as shall be necessary for the convenient transaction of its business, including with its banking offices other apartments to rent as source of income. No bank shall invest in a banking office, including apartments connected therewith, a sum exceeding twenty-five per cent. of its capital and surplus; provided, that this limitation shall not apply to the present holdings of banks now doing business.

Second. Such as shall be conveyed to it in satisfaction of debts previously contracted in the course of its business.

Third. Such as it shall purchase at sale on judgments, decrees, or mortgage foreclosures under securities held by it, but a bank shall not bid at such sale a larger amount than is necessary to satisfy its debts and costs.

Fourth. No real estate acquired in the cases contemplated in the second and third subdivisions preceding, shall be held for a longer time than five years, except an extension is granted by the commissioner of banking. If such extension be not granted, it must be sold at a private or public sale within one year thereafter. Nothing in this section shall be construed to prevent a bank from loaning moneys upon real estate security as provided by law. Real estate shall be conveyed under the corporate seal of the bank, and the hand of the president or vice president and cashier or assistant cashier.

Reports; proofs of publication. SECTION 15 (2024—20). Every bank shall make to the commissioner of banking not less than five reports during each calendar year, at such times as the said commissioner shall require the same, according to the forms which he shall prescribe and furnish. Such forms shall conform as nearly as practicable to that now required of national banks, including the schedules. Such reports shall be signed and verified by the oath or affirmation of one of the officers of such bank, and attested by at least two of the directors, pro-

vided, that if by reason of absence or other inability it shall be impracticable to obtain the signature of two directors such report shall specify such reason, and the attestation thereof by a director so absent or under disability shall thereupon be dispensed with. Such report shall exhibit in detail and under proper heads, the resources and liabilities of the bank at the close of the business of any past day by the commissioner of banking specified, and shall be transmitted to said commissioner of banking within five days after the receipt of request therefor from him. Such reports shall be published in a newspaper in the village or city or county where such bank is located, in such condensed form as may be prescribed by the commissioner of banking. Proof of publication shall be furnished to said commissioner of banking, within fifteen days after the receipt of the aforesaid call. At least once each year every bank shall report to the commissioner of banking on call by him, a list of its stockholders, their residences, and the amount of stock held by each, which report shall be signed and verified by the oath or affirmation of one of the officers of said bank. The commissioner of banking shall also have the power to call for special reports from any bank whenever in his judgment the same is necessary to inform him fully of the condition of such bank.

Ten dollars per day forfeiture. SECTION 16 (206—21). Every bank failing to make and transmit to the commissioner of banking any of the reports or proofs of publication, as required by this act, shall be subject at the discretion of the commissioner of banking to a forfeiture of ten dollars for each day after the time required for making such reports. Whenever any bank fails or refuses to pay the forfeiture herein imposed for a failure to make and transmit such report, the commissioner of banking is hereby authorized to institute proceedings for the recovery of such forfeiture.

Making false statements made a felony. SECTION 17 (204—22). Any banker, officer, director or employee of any bank who shall wilfully and knowingly subscribe to or make, or cause to be made, any false statement or false entry in the books of any bank, or mutual savings bank, or shall knowingly subscribe to or exhibit false papers, with the intent to deceive any person or persons authorized to examine into the affairs of said bank, or mutual savings bank, or shall knowingly make, state, or publish any false report or statement of any such bank,

or mutual savings bank, shall be deemed guilty of a felony, and upon conviction thereof shall be punished by a fine of not less than one thousand dollars and not more than five thousand dollars, or by imprisonment in the state penitentiary not less than one (1) year nor more than ten (10) years, or by both such fine and imprisonment in the discretion of the court.

Refusal to permit inspection; effect of. SECTION 18 (2024—23). Whenever any officer in charge of a bank shall refuse to submit the books, papers and concerns of such bank to the inspection of the commissioner of banking, his deputy, or examiner appointed hereunder, or refuse to be examined on oath touching the concerns of the bank, the commissioner of banking may inform the attorney general whose duty it shall be to institute proceedings for the appointment of a receiver of such bank to wind up its business.

Perjury, how committed. SECTION 19 (2024—24). Every officer or employee of any bank required by law to take any oath or affirmation, or who shall wilfully swear or affirm falsely upon any material matter, shall be deemed guilty of perjury, and upon conviction thereof shall be punished as provided by the laws of this state for the punishment of perjury.

When organized as national bank. SECTION 20 (2024—25). Any bank organized under this act may reorganize under the laws of the United States as a national bank. As soon as such bank shall have obtained the certificate from the comptroller of the currency, authorizing it to commence business under the United States banking law, such reorganized bank shall take and hold all of the assets, real and personal, of such bank organized under this act, subject to all liabilities existing against said bank organized under this act at the time of such reorganization, and shall immediately notify the commissioner of banking of such reorganization and transfer.

National banks may reorganize as state banks. SECTION 21 (2024—26). Any national bank authorized to dissolve, and which shall have taken the necessary steps to effect dissolution, may reorganize under this act, upon the consent in writing of the owners of two-thirds of the capital stock of such bank, and with the approval of the commissioner of banking. Such stockholders shall make, execute and acknowledge articles of organization as required by this act, and shall set forth the said

written consent of such stockholders. Upon the filing of said articles as provided by this act, and upon the approval of the commissioner of banking, such bank shall be deemed to be reorganized under this act, and thereupon all assets, real and personal, of such dissolved national bank shall be vested in and be and become the property of such reorganized bank, subject to all liabilities of such national bank not liquidated before such reorganization.

Consolidation of banks. SECTION 22 (2024—27). A bank, which is in good faith winding up its business, for the purpose of consolidating with some other bank, may transfer its resources and liabilities to the bank with which it is in process of consolidation; but no consolidation shall be made without the consent of the commissioner of banking, and not then to defeat or defraud any of the creditors in the collection of their debts against such banks, or either of them.

Liquidation, when authorized. SECTION 23 (2024—28). Any bank organized or doing business under the provisions of this act may go into liquidation by a vote of its stockholders owning two-thirds of the capital stock. Whenever a vote is taken to go into liquidation, it shall be the duty of the board of directors to cause notice of this fact to be certified under the seal of the bank by its president and cashier to the commissioner of banking, and publication thereof, notifying the creditors to present their claims against the bank for payment, shall be made once in each week for eight successive weeks in a newspaper published in the village, city or county in which the bank is located, and if no newspaper is there published, then in the newspaper published at the nearest county seat.

Bank may be placed in hands of commissioner. SECTION 24 (2024—29). Any bank doing business under this act may place its affairs and assets under the control of the commissioner of banking, by posting a notice on its front door, as follows: "This bank is in the hands of the commissioner of banking." Immediately upon posting such notice, such bank shall notify the commissioner of banking of such action. The posting of such notice, or the taking possession of any bank by the commissioner of banking, shall be sufficient to place all its assets and property of whatever nature in the possession of the commissioner of banking, and shall operate as a bar to any attachment proceedings. For each and every day the commissioner

of banking shall be so placed in possession of the bank, such bank shall pay to the said commissioner of banking a fee of ten dollars; all such fees shall be paid by the said commissioner to the state treasurer, to be placed to the credit of the general fund.

Cash reserve. SECTION 25 (2024—30). Every bank shall keep on hand at all times at least fifteen per cent. of its total deposits, of which such portion as the board of directors may determine, may be on deposit in banks approved by the commissioner of banking as reserve banks; except in the case of banks which shall be approved by the commissioner of banking as reserve banks, which banks shall at all times keep on hand at least twenty-five per cent. of their total deposits in lawful money or on deposit in banks subject to the approval of the commissioner of banking, as reserve banks. Cash items shall not be considered as a part of the reserve of any bank.

Reserve to be kept up. SECTION 26 (2024—31). Whenever the reserve of any bank shall fall below the amount required herein to be kept, such bank shall not increase its loans or discounts otherwise than by discounting or purchasing bills of exchange payable at sight or on demand, and the commissioner of banking shall notify any bank whose reserve may be below the amount herein required, to make good such reserve, and in case the bank fails, for thirty days thereafter to make good such reserve, the commissioner of banking may notify the attorney general and he shall institute proceedings for the appointment of a receiver and to wind up the business of the bank.

Limit of loans. SECTION 27 (2024—32). (As amended by Sec. 3, ch. 109, 1905.) The total liabilities of any person, co-partnership or corporation, to any bank, for money borrowed, including liabilities of the co-partnership, the liabilities of the several members thereof, except special partners, shall at no time exceed thirty per cent. of the amount of capital and surplus of such bank; but the discounting of bills of exchange drawn in good faith against actually existing values, and the discounting of commercial or business paper actually owned by the person negotiating the same, shall not be considered as money borrowed; provided, that by a two-thirds vote of the directors, the liabilities of any person, co-partnership or corporation may be increased to a total sum not exceeding fifty per cent. of the capital and surplus of such bank upon approved security.

Capital stock not to be held by bank. SECTION 28 (2024—33). No bank shall be the holder of or purchaser of any portion of its capital stock, unless such purchase shall be necessary to prevent loss upon a debt previously contracted in good faith. Stocks so purchased shall in no case be held by the bank for a longer time than six months if the stock can be sold for the amount of the claim of the bank against the same, and it must be sold for the best price obtainable within one year, or it shall be canceled, and shall then amount to a reduction of the capital stock; provided, that, if such reduction shall reduce the capital stock below the minimum required by law, such capital stock shall be again increased to the amount required by law as provided herein.

Loans to bank officials. SECTION 29 (2024—34). It shall not be lawful for any bank to loan to any of its officers, directors, clerks or employes any of the funds of the bank without a responsible endorser or sufficient collateral security, unless the same shall have been authorized, both as to amount and security, by a resolution of the board of directors, to be recorded.

Loans upon mortgages limited. SECTION 30 (2024—35). No bank shall lend an amount exceeding fifty per centum of the aggregate of its capital, surplus and deposits upon mortgages or any other form of real estate security, except when authorized as to amount, security and location in this and the adjoining states by resolution of two-thirds of its board of directors, properly entered upon its minutes.

Assets not to be pledged as security. SECTION 31 (2024—36). No bank, banker, or bank officer shall give preference to any depositor or creditor by pledging the assets of the bank as collateral security; provided, that any bank may borrow money for temporary purposes, and may pledge assets of the bank not exceeding fifty per cent. in excess of the amount borrowed as collateral security therefor; provided further, that whenever it shall appear that a bank is borrowing habitually for the purpose of reloaning, the commissioner of banking may require such bank to pay off such borrowed money. Nothing herein contained shall prevent any bank from rediscounting in good faith and indorsing any of its negotiable notes. It shall be unlawful for any bank to issue its certificate of deposit for the purpose of borrowing money. Neither shall any bank make

partial payments upon certificates of deposit. In no case shall an overdraft of more than ninety days' standing be allowed as an asset of the bank.

Checks certified, when. SECTION 32 (2024—37). It shall be unlawful for any officer, clerk or agent of any bank doing business under this act to certify any check, draft or order drawn upon the bank unless the person, firm or corporation drawing such check, draft or order has on deposit with the bank at the time such check, draft or order is certified an amount of money equal to the amount specified in such check. Any check, draft or order so certified by the duly authorized officer shall be a good and valid obligation against such bank.

Interest rate. SECTION 33 (2024—38). No bank shall demand or receive for loans or discounts a rate of interest exceeding that allowed by law, excepting that it shall be lawful for any bank to receive interest in advance according to the ordinary usages of banking institutions.

Bad debts, what are. SECTION 34 (2024—39). All debts due to any bank, on which interest is past due and unpaid for a period of twelve months, unless the same are well secured or in process of collection, shall be considered bad debts and shall be charged off to the profit and loss account at the expiration of one year.

Surplus fund. SECTION 35 (2024—40). The board of directors of a bank may declare a dividend from so much of its net profits, after providing for all expenses, losses, interest and taxes accrued or due from said bank, as they shall deem expedient; but before any such dividend is declared not less than one-tenth of the net profits of the bank for the preceding half year, or for such period as is covered by the dividend, shall be carried to a surplus fund, until such surplus fund shall amount to twenty per cent. of the capital stock. Any losses sustained by any bank in excess of its undivided profits may be charged to its surplus account, provided, that its surplus fund shall thereafter be reimbursed from its earnings, and no dividends shall be declared or paid by any such bank in excess of one-half of its net earnings until its surplus fund shall be fully restored to the amount required by law.

Dividends not to be declared, when. SECTION 36 (2024—41). No dividend shall be paid to any stockholder of a bank

until the capital stock has been fully paid in and no dividend shall thereafter be declared or paid by the directors of any bank except out of the net profits properly applicable thereto, and which shall not in any way impair or diminish the capital; and if any such shall be paid, every stockholder receiving the same shall be liable to restore the full amount thereof unless the capital be subsequently made good; and if the directors of any bank shall pay any dividend before the capital stock is fully paid in, or shall pay such dividend when the corporation is insolvent or in danger of insolvency, or not having reason to believe that there were sufficient net profits properly applicable thereto, to pay the same without impairing or diminishing the capital, they shall be jointly and severally liable to the creditors of the corporation at the time of declaring such dividends to double the amount thereof.

Embezzlement, how punished. SECTION 37 (2024—42). Every president, director, cashier, officer, teller, clerk or agent of any bank or mutual savings bank who embezzles, abstracts or willfully misapplies any of the moneys, funds, credits, or property of the bank or mutual savings bank, whether owned by it or held in trust, or who, without authority of the directors, issues or puts forth any certificate of deposit, draws any order or bill of exchange, makes any acceptance, assigns any note, bond, draft, bill of exchange, mortgage, judgment or decree; or who makes any false entry in any book, report or statement of the bank with intent in either case to injure or defraud the bank or mutual savings bank or any person or corporation, or to deceive any officer of the bank or mutual savings bank, or any other person, or any agent appointed to examine the affairs of such bank or mutual savings bank; or any person who, with like intent, aids, or abets any officer, clerk or agent in the violation of this section, upon conviction thereof shall be imprisoned in the state prison not to exceed twenty years.

Charter, how forfeited. SECTION 38 (2024—43). If the board of directors or a quorum thereof or any committee of such board of any bank shall knowingly violate or knowingly permit any of the officers, agents or employes of the bank to violate any of the provisions of this act, such directors shall jointly and severally be liable for the amount of the loss sustained by the bank; and if after a warning from the commissioner of banking they shall fail to make good any loss or damage resulting from such acts, or continue such conduct, it shall

constitute a ground for the forfeiture of the charter of such bank, and it shall thereupon be the duty of the commissioner of banking to institute proceedings to enforce such forfeiture and to secure a dissolution and a winding up of the affairs of such bank.

Liability of stockholders. SECTION 39 (2024—44). The stockholders of every bank shall be individually liable, equally and ratably, not one for another, for the benefit of creditors of said bank to the amount of their stock at the par value thereof, in addition to the amount invested in said stock. Such liability shall continue for six months after any transfer of stock, as to the affairs of the bank at the time and prior to the date of the transfer. But persons holding stock as executors, administrators, guardians or trustees, and persons holding stock as collateral security, shall not be personally liable as stockholders, but the assets or funds in their hands constituting the trust shall be liable to the same extent as the testator, intestate, ward or person interested in such trust fund would be if living, or competent to act, and the person pledging such stock shall be deemed the stockholder and liable under this section.

Shares of stock, when not transferable. SECTION 40 (2024—45). The shares of stock of an incorporated bank shall be deemed personal property, and shall be transferred on the books of the bank in such manner as the by-laws thereof may direct, and no transfer of stock shall be valid while the bank is under notice to make good the impairment of its capital, as provided in section 7, chapter 1, of this act, nor until such impairment shall have been made good. All transfers of stock shall be certified to the commissioner of banking immediately.

Deposits by minors and unmarried females; trust deposits. SECTION 41 (2024—46). Whenever any deposit shall be made in any bank by and in the name of any minor, or female being or thereafter becoming a married woman, the same shall be held for the exclusive right and benefit of such minor, or female, and free from the control or lien of all persons whatsoever, except creditors, and shall be paid with any interest due thereon, to the person in whose name the deposit shall have been made, and the receipt of such minor or female shall be a sufficient release or discharge for such deposit to the bank. Whenever any deposit shall be made by any person in trust for an-

other, and no other or further notice of the existence and terms of a legal and valid trust shall have been given in writing to such bank, in the event of the death of the trustee, the same or any part thereof, and any interest due thereon, may be paid to the person for whom the said deposit was made.

Legal process, now served. SECTION 42 (2024—47). Legal process against any bank may be served upon such bank in the manner now provided by law for such service on other private corporations organized under the laws of this state.

Circulating notes, when issuable. SECTION 43 (2024—48). In the event that the congress of the United States shall hereafter remove the tax on bank circulation or provide for the establishment of circulation of banks organized under state laws, any bank organized or doing business under this act shall have the power to issue circulating notes or currency in accordance with any such act of congress, or under such regulations as the banking department of this state shall prescribe. The provisions of this section shall not be construed to permit any mutual savings bank or any loan and trust company or any other than a banking corporation to issue circulating notes.

Banks coming under the provisions of this act. SECTION 44 (2024—49). The provisions of this act shall apply to, and govern, all banks organized and now existing within this state, and the powers, privileges, duties and restrictions conferred and imposed upon any bank existing and doing business under the laws of this state, are hereby abridged, enlarged or modified as each particular case may require, to conform to the provisions of this act. Nothing in this act shall be construed to affect the legality of investments heretofore made, or to transactions heretofore had, pursuant to any provisions of law in force when such investments were made or transactions had. Every bank now existing and doing business within this state shall on or before the first day of February next following the time when this act becomes operative, alter or amend its articles of organization, if necessary, to comply with the provisions of this act, and shall by said time make its business conform in all respects to the requirements of this act, except where such requirement is expressly waived herein.

Unlawful use of word "Bank." SECTION 45 (2024—50). (As amended by Sec. 4, ch. 109, 1905.) No person, co-part-

nership or corporation engaged in the banking business in this state, not subject to supervision and examination by the commissioner of banking, and not required to make reports to him by the provisions of this act, shall make use of any office sign at the place where such business is transacted, having thereon any artificial or corporate name or other words indicating that such place or office is the place or office of a bank, nor shall such person or persons make use of or circulate any letter-heads, bill-heads, blank notes, blank receipts, certificates, circulars, or any written or printed or partly written and partly printed paper whatever having thereon any artificial or corporate name, or other word or words indicating that such business is the business of a bank. It shall be unlawful for any person, co-partnership or corporation to use the word "bank," "savings bank," "banking" or "banker" or the plural of any such words, in any other business or in connection with any other business than that of the business of banking as defined and authorized under the provisions of this act. Any person or persons violating any of the provisions of this section, either individually or as an interested party in any co-partnership or corporation shall be guilty of a misdemeanor, and on conviction thereof shall be fined in a sum not less than three hundred dollars nor more than one thousand dollars, or by imprisonment in the county jail not less than sixty days nor more than one year, or by both such fine and imprisonment.

Declaration of unlimited individual responsibility. SECTION 46 (2024—51). The stockholders of any bank organized under the provisions of this act may file with the commissioner of banking a declaration in writing, signed by each and all of them and by them acknowledged, consenting and agreeing to hold themselves individually responsible for all the debts, demands and liabilities of said bank. Upon application therefor the commissioner of banking shall make and certify a copy of said declaration which shall be received in evidence and have the same effect as the original declaration would have if produced in evidence and duly proved.

Liability under the stockholders' declaration. SECTION 47 (2024—52). On and from the filing of such declaration the persons who have executed the same shall be individually liable for all the debts, demands and liabilities of said bank, as well as those then existing and unpaid as those thereafter to be made, created or incurred. And in any action brought against any

such bank for any debt, demand or liability thereof it shall be competent for the party plaintiff to join as defendant therewith any one, or more, or all of the stockholders, whose names are attached to such declaration, and in such action to recover and have judgment and execution against the defendants or either or any of them; provided, that nothing herein shall be construed to prevent any action from being maintained for any debt, demand or liability of such bank against said bank alone, or against the said stockholders, or either or any of them. In case of the bona fide sale and transfer of any stock or interest of any stockholder, in any such bank, as provided in section 40, chapter 2 of this act, a written memorandum of such transfer, signed and acknowledged in manner aforesaid by the vendor of said stock or interest, may be filed with the commissioner of banking, and thereupon the individual liability of such vendor for the debts, demands and liabilities of said bank, which may be created or incurred after the expiration of six months from and after the filing of said memorandum shall cease; and in such case the purchaser of said stock shall not become or be responsible or liable in any manner for the debts, demands and liabilities of such bank unless he shall execute and file the declaration mentioned in the next preceding section.

Commissioner may disregard such declaration. SECTION 48 (2024—53). The commissioner of banking, his deputy or any examiner by him appointed shall not be required to take into consideration such certificate of unlimited individual responsibility in determining the impairment of capital of any bank, or in determining the solvency of any such bank.

Fees for certified copies. SECTION 49 (2024—54). Whenever any certified copy or copies of any records or papers filed in the office of the commissioner of banking shall be lawfully required to be furnished by him, the commissioner of banking shall be entitled to a fee of ten cents for each folio for making such copy or copies and fifty cents for each certificate. All such fees shall be paid by the commissioner of banking into the state treasury to the credit of the general fund.

How to convert unincorporated banks. SECTION 50 (2024—55). Any person, co-partnership or corporation doing a banking business in this state may incorporate as a state bank, as provided herein for the organization of banks, provided, that the commissioner of banking may accept good assets of

such person or persons worth not less than par in lieu of cash in payment for the capital stock of such state bank. Every such person, co-partnership or corporation shall conform to the provisions of section 45 of chapter 2 of this act on or before September 1st, A. D. 1903, at which time the provisions of said section 45 of chapter 2 shall be enforced by the commissioner of banking.

CHAPTER III.

MUTUAL SAVINGS BANK.

Who may organize. SECTION 1 (2024—56). Any number of persons, not less than twenty, nor more than fifty, may associate for the purpose of organizing a mutual savings bank to receive on deposit the savings of laborers, mechanics, farmers, servants, minors and others; and to loan the same for the benefit of such depositors; three-fourths of such number of persons or corporators shall reside in the county where the proposed bank is to be located.

Election of membership in. SECTION 2 (2024—57.) Every such bank may, at any annual meeting by a majority of at least two-thirds of those present, elect by ballot any citizen of the county wherein the bank is located, or of any adjoining county, to be a member thereof. Any member failing to attend the annual meeting for two successive years, such non-attendance may be deemed equivalent to a resignation and his place may be filled in the usual manner. The corporators may fill vacancies and add to their number from time to time as they may desire.

Certificate of organization. SECTION 3 (2024—58). They shall make, sign and acknowledge a certificate in writing in which shall be stated the name of such mutual savings bank, the names of the corporators, with the residence of each, the name of the city, village, town and county in which the operation of such bank is to be conducted. Such certificate shall be recorded in the office of the register of deeds of the county in which the business of the bank is to be carried on, and shall be then deposited in the office of the commissioner of banking.

By-laws and regulations. SECTION 4 (2024—59). Such corporation shall have the power to enact by-laws, not inconsistent with the laws of this state or of the United States, for

the government of its affairs, and such by-laws may prescribe the conditions on which deposits shall be made, and the terms on which payments of such deposits shall be made to the depositors by such institution, and the depositors shall be bound by the regulations enacted in such by-laws which regulations shall be printed and conspicuously posted in the office of such corporation, so as to be visible and accessible to all persons visiting the business office of the corporation.

Board of trustees or directors; quorum. SECTION 5 (2024—60). The incorporators shall, at their first annual meeting, elect by ballot from their own number, a board of trustees or directors which shall consist of not less than nine, who shall be divided into three classes as follows: One-third shall be elected for one year, one-third for two years, and one-third for three years. After the election of the first board of trustees or directors, all subsequent trustees or directors shall be elected at the annual meeting for the full term of three years unless elected to fill a vacancy, when they shall be elected to serve the unexpired portion of the term they fill. Forty per centum of the incorporators shall constitute a quorum for the lawful transaction of business at any annual or special meeting of the incorporators.

Officers, how elected. SECTION 6 (2024—61). The trustees or directors within ten days after their election shall elect from the members of their own board, a president, one or more vice-presidents, a treasurer and a secretary; the same person may act as secretary and treasurer; they shall also elect from their own members a committee on finance; all said officers to hold their offices until others are elected and qualified to fill their places.

Qualifications. SECTION 7 (2024—62). No more than one officer of any mutual savings bank shall at the same time be an officer of any bank or trust company; and no stockholder of a bank shall be treasurer of any mutual savings bank.

Treasurer's bond. SECTION 8 (2024—63). The treasurer shall give a bond for the faithful discharge of his duties, with surety to the acceptance of the directors or trustees, in not less than ten thousand dollars, payable to said mutual savings bank, and shall give a new bond with surety to the acceptance of the directors or trustees, as often as once in every period of three years from the date of giving the last bond. The said bond

shall forthwith be recorded at length in the books of said mutual savings bank, which record shall at all times be subject to the inspection of the commissioner of banking of the state. It shall be the duty of the president of said mutual savings bank to safely keep the original bond so given. Whenever, in the judgment of the board of directors or trustees, or the commissioner of banking, it is necessary for the security of the depositors, the treasurer shall give a new bond in such amount as said board or the commissioner of banking shall require, and with such sureties as may be approved. No president, director or trustee shall be surety on the bond of such treasurer.

Compensation of officers. SECTION 9 (2024—64). No corporation, trustee, director, nor any other officer, except the treasurer, shall receive any compensation for his services in the management of such bank, nor derive any emolument therefrom; provided, however, that the president may receive for his services a sum not exceeding five hundred dollars, when the deposits shall exceed five hundred thousand dollars.

Director not to borrow funds. SECTION 10 (2024—65). No trustee or director of such mutual savings bank shall be a borrower; or surety for a borrower, of any of its funds, nor receive any money or valuable thing for negotiating, procuring or recommending any loan from such mutual savings bank, nor for selling or aiding in the sale of any stocks, bonds or securities to or by such savings bank, and any such officer who shall violate any provision of this section shall forfeit to the state one thousand dollars.

Not to issue circulating currency. SECTION 11 (2024—66). Such mutual savings bank shall not make and issue any bill or promissory note to circulate as currency.

Limit of individual deposits. SECTION 12 (2024—67). Such mutual savings bank may receive on deposit from any one person in his or her own name or in the name of another in any one year, a sum not exceeding one thousand dollars.

Deposits, how invested. SECTION 13 (2024—68). Any mutual savings bank organized hereunder may employ not exceeding one-half of its deposits in making loans on personal security, and in the purchase of the bonds of the United States, or of the northwestern states, to-wit: Ohio, Indiana, Michigan,

Illinois, Iowa, Wisconsin and Minnesota, or of the authorized bonds of any incorporated city, village, town or county, or school district in the aforesaid northwestern states, or of first mortgage bond of any railroad company, which has paid annual dividends of not less than four per cent, regularly on its entire capital stock for a period of at least five years next preceding the investment, and in the consolidated mortgage bonds of any such company issued to retire the entire bonded debt of such company. All other loans shall be secured by mortgage on unincumbered real estate lying and being in the aforesaid northwestern states. No mutual savings bank shall invest any part of its deposits in the stock of any railroad company, nor loan on, nor invest in any mortgage on real estate, except such real estate as lies in the aforesaid northwestern states. No loan shall be made upon real estate to an amount exceeding sixty per cent. of the value thereof as determined upon by not less than a majority of the members of the finance committee, who shall duly certify to the value of the premises to be mortgaged, according to the best of their judgment, and such report shall be filed and preserved with the records of the corporation.

Additional security repaired. SECTION 14 (2024—69). No such mutual savings bank shall buy or loan any money upon any obligation on which only one person or firm shall be holden, without additional security for the same, equivalent to the guaranty or indorsement of some other responsible party.

Applications for loans, how made. SECTION 15 (2024—70). All applications for loans shall be made in writing, through the treasurer of the corporation, who shall keep a record thereof, showing the date, name of applicants, amount asked for, and security offered, and he shall cause the same to be presented to the finance committee.

Income, how divided; guaranty fund. SECTION 16 (2024—71). The income or profits of every mutual savings bank after deduction of all reasonable expenses incurred in the management thereof, and the amounts reserved for a guaranty fund, shall be divided among the depositors or their legal representatives semi-annually at the times fixed by its by-laws. Every such mutual savings bank shall, before making any semi-annual dividend, reserve as a guaranty fund from the net profits which have accumulated during the six months then next pre-

ceding, a sum equal to not less than one-fourth of one per cent. nor more than one per cent. of the whole amount of deposits, until such fund amounts to ten per cent. of the whole amount of deposits, which fund shall be thereafter maintained and held in that ratio to meet losses in its business from depreciation of the securities or otherwise.

Ordinary dividends. SECTION 17 (2024—72). Ordinary dividends shall be made every six months if the profits are sufficient to warrant it.. On all sums which have been on deposit for less than six months immediately preceding the date of dividend, dividends shall be paid pro rata at the same rate as for the semi-annual period, except that no dividend shall be paid for the fractional part of a month or of a dollar..

Extra dividends, when divided. SECTION 18 (2024—73). Once in every term of three years if the net profits accumulated over and above said guaranty fund and ordinary dividends amount to one per cent. of the deposits which have remained in such mutual savings bank for one year next preceding, such net profits may be divided among the depositors whose deposits remain therein for one year at least then next preceding, as an extra dividend.

Real estate held for what purposes. SECTION 19 (2024—74). It shall be lawful for such mutual savings bank to purchase, hold and convey such real estate as banks are authorized by the law of this state to purchase, hold and convey, except that such mutual savings bank may purchase or build a building in which to carry on its own business, but shall not invest in the land and building a sum exceeding ten thousand dollars, except upon the consent and approval of the commissioner of banking.

Deposit to be kept on hand. SECTION 20 (2024—75). Every such mutual savings bank shall keep on hand or on deposit in banks approved by the commissioner of banking as reserve banks, at least five per cent. of its total deposits.

General powers and liabilities. SECTION 21 (2024—76). Every mutual savings bank formed hereunder shall possess the powers and be subject to the provisions of the general laws relating to corporations, so far as the same may be applicable, and shall be subject to all of the provisions of this act relating to reports, examinations, liquidations, powers, liabilities and

forfeitures, so far as the same may be applicable, except as herein provided. Any corporation now organized and doing business as a mutual savings bank shall continue business under this act, and shall be subject to all of its provisions.

Examining auditors. SECTION 22 (2024—77). The corporators shall annually elect not less than two auditors, who shall not be directors, managers or trustees of the corporation, who shall examine the books, accounts and securities belonging to such bank, and make a sworn statement showing the true condition thereof, the total amount of deposits, the whole number of depositors, the largest amount due to any one depositor, the amount invested in loans on real estate securities, the amount invested in stocks and bonds, the amount of funds on hand, the names of the corporators, trustees, and of the other officers of such institution, on the first day of January of each year, which statement shall be kept on file in the office of such mutual savings bank, and an attested copy of the same shall be forwarded to the commissioner of banking on or before the first day of February of each year.

CHAPTER IV.

MISCELLANEOUS.

Terms defined. SECTION 1 (2024—78). The term "bank," as used in this act, shall be construed to mean any incorporated banking institution which shall have been incorporated under the laws of this state as they existed prior to the passage of this act, and to such banking institutions as shall hereafter become incorporated under the provisions of this act. The term "mutual savings bank" shall be construed to mean any corporation organized pursuant to the provisions of the act for the organization of savings banks and savings societies, as such act existed prior to the passage of this act, or to such corporations as shall hereafter incorporate as mutual savings banks under this act. The term "lawful money," as used in this act shall be construed to mean all coin, United States notes, treasury notes, gold certificates, silver certificates, national bank notes, and all other forms of money issued by or which may hereafter be issued by or under the authority of the United States as a circulating medium, and shall also be construed to mean any form of certificate which is now or may hereafter be declared to be lawful money by any law of the United States.

CHAPTER V.

REPEALING CLAUSE.

Conflicting laws repealed. SECTION 1 (2024-79). All acts and parts of acts of which this act is amendatory, and all acts or laws inconsistent with the provisions of this act are hereby repealed.

SECTION 2. This act shall take effect and be in force from and after its passage and publication.

Approved May 13, 1903.

Amendments approved April 22, 1905, and July 10, 1907.

No. 694, A.]

[Published May 29, 1903.]

CHAPTER 429.

AN ACT construing the statutes, relating to the bank examiner and conferring upon the commissioner of banking all the powers and duties of the bank examiner.

The people of the state of Wisconsin, represented in senate and assembly, do enact as follows:

Terms defined; powers and duties conferred. SECTION 1 (2024—80). The words "bank examiner," wherever they shall appear in any statutory act of the state of Wisconsin, shall be construed to mean commissioner of banking, and all the powers and duties, authorized and prescribed by law, for the bank examiner, are hereby conferred upon the commissioner of banking.

SECTION 2. This act shall take effect and be in force from and after its passage and publication.

Approved May 22, 1903.

No. 792, A.]

[Published June 29, 1905.

CHAPTER 517.

AN ACT to provide an additional examiner in the state banking department and making an appropriation therefor.

The people of the state of Wisconsin, represented in senate and assembly, do enact as follows:

Additional examiner authorized. SECTION 1 (2016a). The commissioner of banking is hereby authorized to employ an additional examiner for the examination and supervision of trust companies and building and loan associations in this state. Such examiner shall give a bond in the sum of ten thousand dollars with two or more sureties or a surety company, to be approved by the governor, conditioned for the faithful performance of his official duties; he shall be paid a salary of not more than eighteen hundred dollars per annum, to be fixed by the commissioner of banking, and in addition thereto, shall be allowed all actual and necessary expenses and disbursements while absent from his place of residence in the discharge of the duties of his said office. The salary and expenses shall be certified monthly to the secretary of state by the commissioner of banking upon proper vouchers and if found correct, the secretary of state shall draw his warrant therefor upon the state treasurer and the same shall be paid out of the general fund.

SECTION 2. This act shall take effect and be in force from and after its passage and publication.

Approved June 20, 1905.

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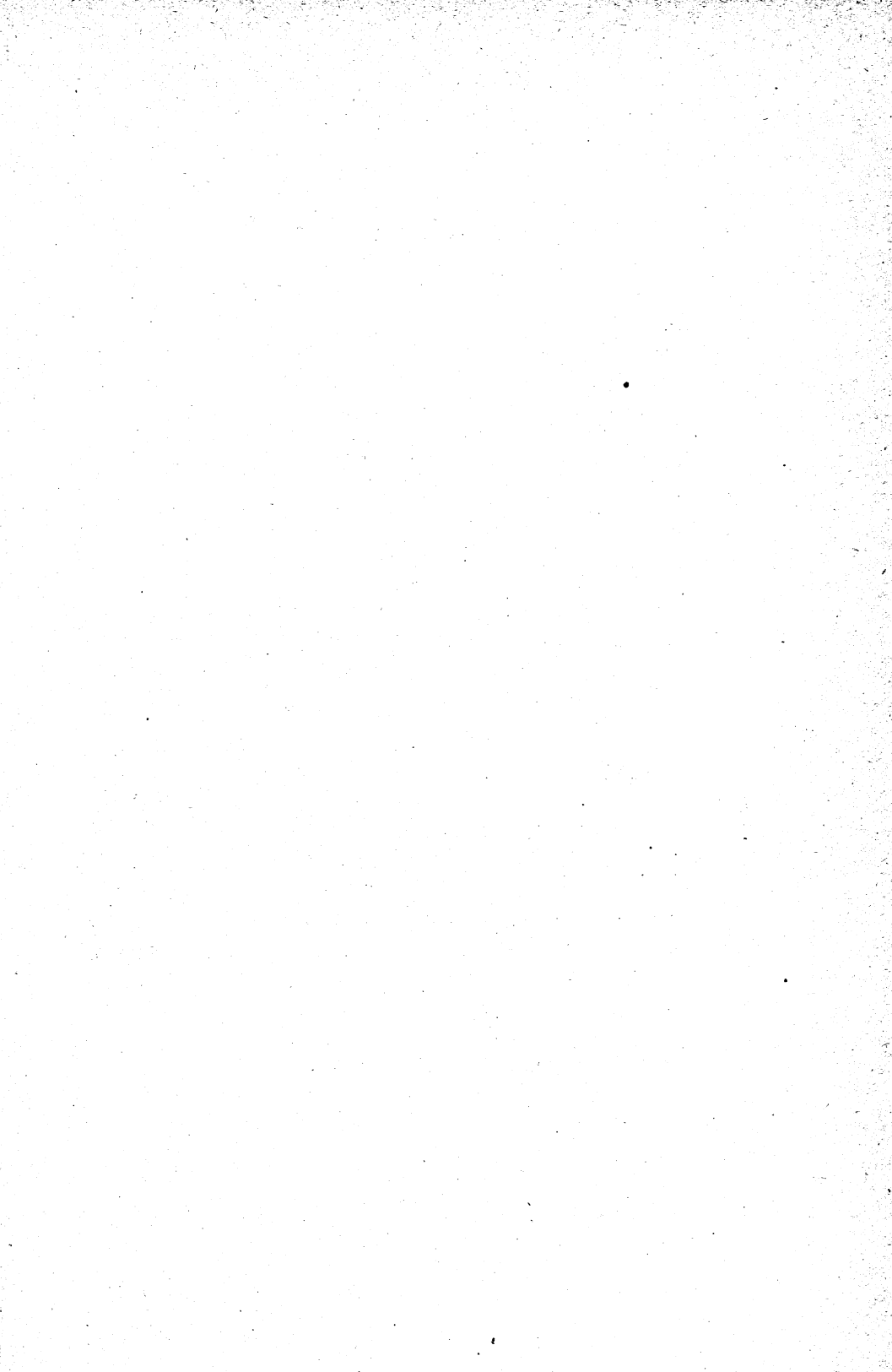
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FOURTEENTH ANNUAL REPORT

OF THE

COMMISSIONER OF BANKING

ON

State Banks, Mutual Savings Banks and
Trust Companies

OF WISCONSIN

Showing the Condition of all Banks and Trust Companies in the State
at the close of business on November 27, 1908.



MADISON, WIS.

DEMOCRAT PRINTING COMPANY, STATE PRINTER.

1909.

ROSTER

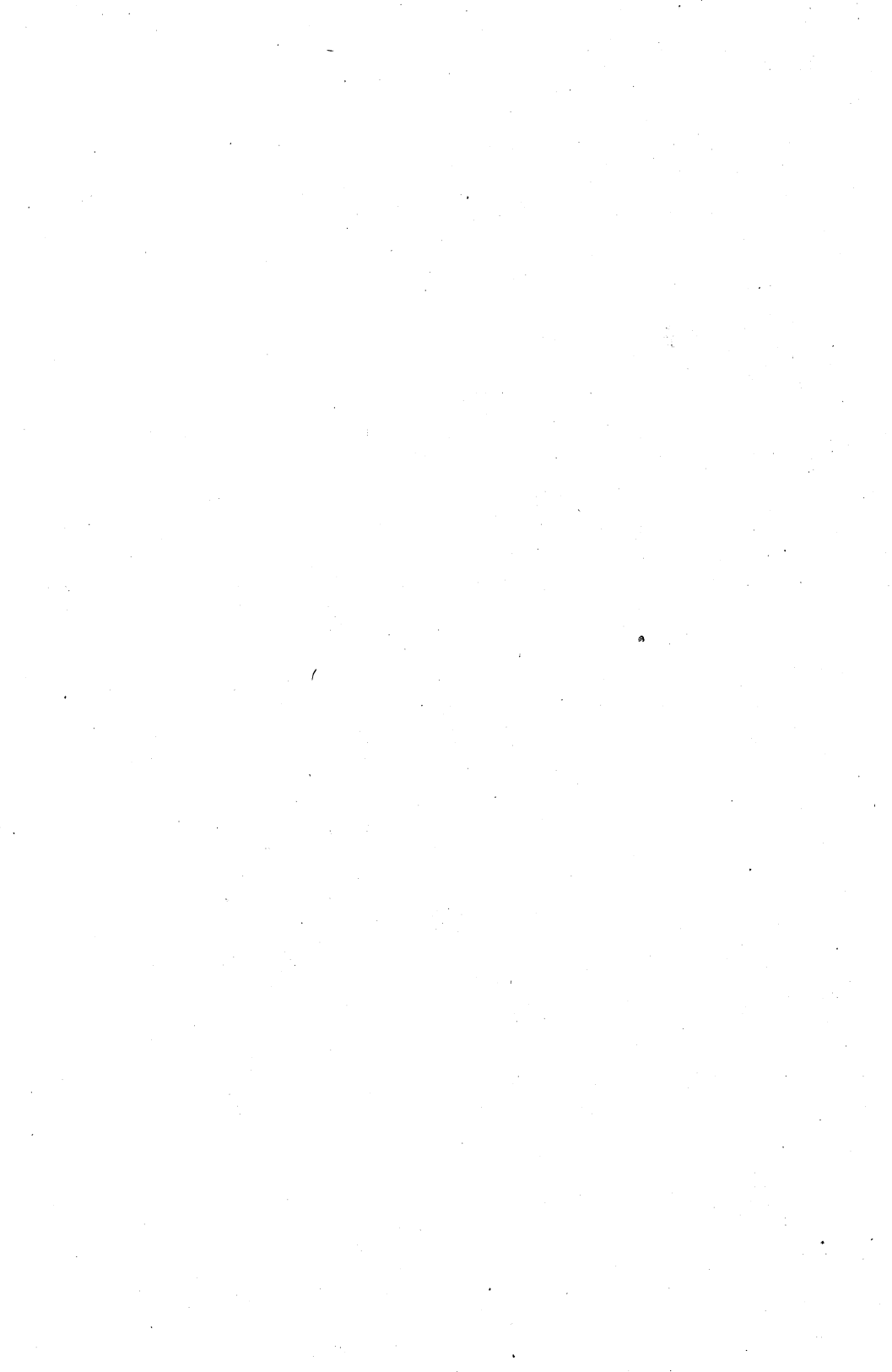
OF THE

STATE BANKING DEPARTMENT

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State Banking Department

STATE OF WISCONSIN

MADISON, WIS., December 31, 1908.

To the Honorable JAMES O. DAVIDSON,

Governor of Wisconsin.

SIR:—In compliance with law, I submit herewith the fourteenth annual report of the state banking department, showing the condition of four hundred and forty-seven (447) state banks, three (3) mutual savings banks, and twelve (12) trust companies doing business in this state on November 27th, 1908, the date of the last statement rendered by them, together with abstracts of the statements and other information required.

Twenty-four state banks, one mutual savings bank and one trust company, were organized and chartered during the year covered by this report, two banks left the jurisdiction of this department and became national banks, two banks voluntarily liquidated and paid depositors in full. One bank, which was placed in the hands of the commissioner of banking, as provided in Section 24 of chapter 2 of the banking law, was reorganized with increased capital and one bank's charter expired, making a net gain in number of state banks, mutual savings banks and trust companies, for the year, twenty-two. The list of new banks follows, to-wit:

2—B.

New State Banks.

No.	Location.	Name of Bank.	Capital.
1	Adell.....	Adell State Bank.....	\$12,000 00
2	Almena	Almena State Bank	10,000 00
3	Blanchardville.....	The Citizens State Bank.....	15,000 00
4	Brownsville.....	The Brownsville State Bank.....	15,000 00
5	Clayton	Citizens State Bank.....	10,000 00
6	Cochrane	Farmers & Merchants Bank	10,000 00
7	Coleman	Coleman State Bank.....	15,000 00
8	Cross Plains.....	State Bank of Cross Plains.....	15,000 00
9	Eland	Eland State Bank	15,000 00
10	Galesville.....	Farmers & Merchants State Bank.....	15,000 00
11	Iron River.....	Wisconsin State Bank.....	10,000 00
12	La Crosse	Citizens State Bank	50,000 00
13	Marshfield.....	Marshfield State Bank.....	50,000 00
14	Menomonee Falls.....	Farmers & Merchants Bank.....	15,000 00
15	Merrimack	The State Bank of Merrimack.....	10,000 00
16	Milltown	The Milltown State Bank.....	12,000 00
17	Neshkoro	Farmers Exchange Bank of Neshkoro.....	10,000 00
18	North Prairie.....	State Bank of North Prairie.....	10,000 00
19	Oostburg	Oostburg State Bank.....	25,000 00
20	Prairie Farm.....	First State Bank of Prairie Farm.....	10,000 00
21	Racine	The Racine City Bank.....	50,000 00
22	Ridgeway	Ridgeway State Bank	10,000 00
23	Silver Lake.....	Silver Lake State Bank.....	10,000 00
24	Spencer	Spencer State Bank.....	10,000 00
Total paid in capital.....			\$414,000 00

New Savings Banks.

No.	Location.	Name of Bank.
1	Milwaukee.....	Italian Mutual Sav'gs Bank.

The following two banks surrendered their state charter and re-organized as national banks, to-wit:

No.	Location.	Name of Bank.	Capital.	Date.
1	Superior.....	Union, Commercial & Sav'gs Bk..	\$100,000 00	May 27, 1908
2	Watertown.....	Merchants Bank.....	75,000 00	Jan. 27, 1908

Two banks liquidated voluntarily and paid their depositors in full, to-wit:

No.	Location.	Name of Bank.	Capital.	Date.
1	New Auburn.....	First State Bank of Auburn.....	\$5,000 00	May 6, 1908
2	Osseo.....	Citizens State Bank.....	10,000 00	Jan. 1, 1908

CAPITAL STOCK.

Twenty-eight state banks increased their capital from an aggregate of \$315,100.00 to \$609,000.00, the amount of the increase being \$293,900.00, as shown in the following list, to-wit:

No.	Location.	Name.	Increase.	
			From	To
1	Almond.....	The Portage County Bank.....	\$5,000 00	\$10,000 00
2	Athens.....	The Bank of Athens.....	16,000 00	20,000 00
3	Baraboo.....	The Bank of Baraboo.....	50,000 00	100,000 00
4	Barron.....	The Normanna Savings Bank.....	6,000 00	12,000 00
5	Belleville.....	Belleville State Bank.....	10,000 00	15,000 00
6	Birnamwood.....	The Bank of Birnamwood.....	5,000 00	10,000 00
7	Cambridge.....	The International Bk. of Cambridge.....	5,000 00	10,000 00
8	Cameron.....	Bank of Cameron.....	6,000 00	10,000 00
9	Camp Douglas.....	Bank of Camp Douglas.....	6,000 00	12,000 00
10	Casco.....	Bank of Casco.....	5,000 00	10,000 00
11	Cassville.....	The Cassville Bank.....	5,000 00	10,000 00
12	Cedarburg.....	The Farmers & Merchants Bank.....	20,000 00	30,000 00
13	Chetek.....	Farmers & Merchants Bank.....	5,000 00	10,000 00
14	Cuba City.....	Farmers Bank.....	7,500 00	20,000 00
15	Dallas.....	Bank of Dallas.....	5,000 00	10,000 00
16	De Soto.....	De Soto State Bank.....	5,000 00	10,000 00
17	Downing.....	Bank of Downing.....	5,000 00	10,000 00
18	Highland.....	Highland State Bank.....	5,000 00	10,000 00
19	Juda.....	The Bank of Juda.....	6,000 00	10,000 00
20	Luck.....	State Bank of Luck.....	7,000 00	15,000 00
21	Luxemburg.....	Bank of Luxemburg.....	5,000 00	10,000 00
22	Nelsonville.....	State Bank of Nelsonville.....	5,000 00	10,000 00
23	Poynette.....	Bank of Poynette.....	6,000 00	10,000 00
24	Sneboyan.....	Citizens State Bank.....	50,000 00	75,000 00
25	Shiocton.....	Bank of Shiocton.....	5,000 00	10,000 00
26	Stanley.....	Farmers & Merchants State Bank.....	19,600 00	25,000 00
27	Superior.....	Union, Commercial & Savings Bk.....	30,000 00	100,000 00
28	Winneconne.....	Union Bank of Winneconne.....	10,000 00	25,000 00
Total.....			\$315,100 00	\$609,000 00

The First Wisconsin Bank of North Fond du Lac, Fond du Lac County, reduced its capital from \$25,000 to \$20,000.00, consent to such reduction having been given under section 13, chapter 2 of the banking law.

The summary of gain and loss in the capital stock is presented in the following table, to-wit:

Capital December 3, 1907.....	\$11,726,750 00	
Capital of 24 new state banks.....	414,000 00	
Capital of 28 banks increased.....	293,900 00	
Capital of 1 bank in hands of Commissioner, December 3, 1907.....	*7,500 00	\$12,442,150 00
Less capital of the 4 nationalized or liquidated.....	\$190,000 00	
Less 1 bank reduced its capital.....	5,000 00	
Less capital of 1 bank whose charter expired.....	**50,000 00	245,000 00
Total paid in capital, November 27, 1908.....		\$12,197,150 00

* The Farmers Bank of Cuba City, capital \$7,500.00, was in the hands of the Commissioner of Banking at the date of the last report, and was not included in the total Capital.

** The Bank of Baldwin, Baldwin, St. Croix County, suffered its charter to expire September 24th, 1908, without making proper provision for its extension, and was therefore compelled to incorporate as a new bank, and obtained charter as a new bank December 15th, 1908.

Being a net gain of \$470,400.00 in capitalization during the twelve months.

REPORTS.

Abstracts of the five reports called for during the year from state and savings banks and abstracts of the annual reports for the last fourteen years afford an interesting comparison of the growth of the business. They are submitted in Tables "A" and "B" which follow:

Table A.

	Feb. 14, 1908.	May 14, 1908.	July 15, 1908.	Sept. 23, 1908.	Nov. 27, 1908.
Number of banks.....	441	442	445	448	450
Resources.					
Loans and discounts.....	\$81,153,065 28	\$82,251,136 22	\$81,446,375 04	\$81,322,714 21	\$81,566,970 01
Overdrafts.....	508,573 54	555,966 02	671,967 64	731,298 48	719,392 83
Bonds.....	12,036,184 63	12,375,289 11	12,409,029 24	12,467,384 22	13,000,138 97
Premium on bonds.....	14,363 74	15,336 32	17,277 65	15,091 75	17,540 33
Stocks and securities.....	272,411 61	421,048 36	406,954 93	408,558 59	402,856 46
Banking house, furniture and fixtures.....	2,515,101 91	2,576,355 20	2,583,141 96	2,622,885 94	2,666,312 83
Other real estate.....	386,708 00	395,492 49	409,455 61	405,348 61	386,239 95
Due from banks.....	18,397,396 94	16,084,205 62	17,247,316 86	19,010,030 02	19,090,954 99
Checks on other banks and cash items.....	438,360 00	366,192 49	413,626 14	451,182 74	445,938 09
Exchanges for clearing house.....	316,945 55	310,074 11	388,693 89	307,756 72	532,172 02
Gold coin.....	2,229,733 09	2,221,206 85	2,061,161 45	1,931,804 31	1,933,128 87
Silver coin.....	709,676 18	629,375 51	594,935 26	553,870 43	522,890 60
United States and national currency.....	3,937,998 03	3,706,784 57	3,601,348 66	3,610,107 54	3,483,399 34
Nickels and cents.....	61,435 36	66,264 87	60,034 24	61,804 45	57,405 19
Clearing house certificates.....	16 00				
Other resources.....	9,473 05	9,726 63	14,243 82	11,425 13	20,084 98
Totals.....	\$123,047,442 91	\$121,984,434 47	\$122,325,562 39	\$123,911,263 14	\$124,845,425 46
Liabilities.					
Capital stock paid in.....	\$12,003,050 00	\$12,184,150 00	\$12,151,050 00	\$12,207,150 00	\$12,197,150 00
Surplus fund.....	5,911,092 84	3,899,665 99	4,014,080 96	4,061,089 21	4,078,157 84
Undivided profits.....	1,722,938 37	2,153,729 98	1,920,001 08	2,147,600 69	2,558,975 63
Due to banks—deposits.....	1,472,626 34	1,354,971 18	1,377,586 60	1,412,041 74	1,414,784 11
Dividends unpaid.....	10,783 37	10,429 95	60,301 90	5,965 35	4,229 35
Individual deposits subject to check.....	33,019,412 37	32,461,222 60	32,864,773 41	32,953,356 25	32,426,652 47
Demand certificates of deposit.....	13,480,565 37	13,320,942 49	13,350,775 37	13,107,716 38	13,458,028 93
Time certificates of deposit.....	34,364,719 81	33,605,702 42	33,657,232 55	34,742,562 63	35,172,061 99
Savings deposits.....	22,148,839 90	22,024,927 85	21,949,790 82	22,187,134 65	22,420,556 91
Certified checks.....	54,134 55	86,416 57	84,654 60	37,632 89	88,410 84
Cashier's checks outstanding.....	234,842 18	297,589 89	296,962 73	264,842 03	258,558 09
Notes and bills rediscounted.....	422,221 51	311,577 62	252,709 04	369,361 62	205,472 47
Bills payable.....	182,809 38	264,627 60	340,406 09	401,219 56	525,689 22
Other liabilities.....	19,407 12	8,480 33	5,237 24	13,590 14	36,697 61
Totals.....	\$123,047,442 91	\$121,984,434 47	\$122,325,562 39	\$123,911,263 14	\$124,845,425 46

A comparison of the consolidated bank statements of November 27th, 1908, with a similar consolidation of a year ago, shows a slight increase in the principal items of resources and liabilities, to-wit:

Table C.

Increase in	State banks.	Savings banks.	Total increase.
Total resources.....	\$355,665 65	*\$133,992 03	\$521,673 62
Loans and discounts.....	*1,372,003 08	*95,752 33	*1,467,755 41
Capital, surplus and profits.....	1,072,295 99	8,707 06	1,081,003 05
Deposits.....	514,448 58	*143,073 68	371,374 90
Available cash.....	988,324 62	31,992 84	1,000,317 46

* Decrease.

By the aid of the Abstract of Reports of National Banks, furnished this office through the courtesy of the Comptroller of the Currency, Table "D," which follows, has been compiled. It exhibits the aggregates of the principal items of resources and liabilities of all banks doing business in Wisconsin on November 27th, 1908, as compared with similar aggregates on December 3rd, 1907, and shows the increase in the several items named, to-wit:

Table D.

Compilation of resources and liabilities of National, State and Savings Banks located in Wisconsin.

Resources.	Nov. 27, 1908.	Dec. 3, 1907.	Increase 1908 over 1907.
Loans and discounts.....	\$167,635,416 79	\$171,797,868 16	*\$4,162,451 37
Bonds, etc.....	46,137,458 07	41,454,406 89	4,683,051 18
Available cash.....	63,161,486 90	57,512,232 82	5,649,254 08
Other resources.....	6,196,326 37	5,954,316 64	242,009 73
Total resources.....	\$283,130,688 13	\$276,718,824 51	\$6,411,863 62
Liabilities.			
Capital.....	\$28,262,150 00	\$27,296,750 00	\$965,400 00
Surplus and profits.....	16,503,857 11	14,797,997 87	1,705,859 24
Individual deposits.....	208,436,043 81	204,327,062 19	4,108,981 62
Due to banks.....	14,918,894 75	15,024,126 59	*105,231 84
Circulation.....	11,886,107 50	11,166,855 00	719,252 50
Other liabilities.....	3,123,634 96	4,106,032 86	*982,397 90
Total liabilities.....	\$283,130,688 13	\$276,718,824 51	\$6,411,863 62

* Decrease.

Table B.

The following table shows the comparative condition of State and Saving Banks annually, since the organization of this department.

	Nov. 16, 1895.	Nov. 21, 1896.	Nov. 6, 1897.	Dec. 1, 1898.	Dec. 2, 1899.	Dec. 13, 1900.	Dec. 10, 1901.	Nov. 25, 1902.	Nov. 17, 1903.	Nov. 10, 1904.	Nov. 9, 1905.	Nov. 12, 1906.	Dec. 3, 1907.	Nov. 27, 1908.
Number of state banks.....	125	130	130	133	135	143	157	185	345	370	388	404	427	447
Number of private banks.....	107	109	110	114	124	130	137	141	2	2	2	2	2	3
Number of saving banks.....	1	1	1	1	1	1	1	1	2	2	2	2	2	3
Total banks.....	233	240	241	248	260	274	295	327	347	372	390	406	429	450
Resources.														
Loans and discounts.....	\$28,062,796 67	\$25,905,481 71	\$27,141,604 77	\$31,409,181 49	\$39,751,101 88	\$43,005,570 30	\$47,724,605 18	\$56,394,384 08	\$60,692,969 69	\$60,812,899 08	\$66,206,903 27	\$74,775,102 08	\$83,075,858 88	\$81,566,970 01
Unpaid capital.....	675,014 67	674,017 39	678,500 00	619,150 00	583,150 00	762,050 00	820,100 00	1,007,320 00	694,520 00	689,225 55	642,567 45	654,815 52	736,626 89	678,259 37
Overdrafts.....	443,284 46	396,305 50	511,456 57	689,681 54	740,173 26	776,829 40	786,869 55	846,437 77	899,225 55	1,094,481 41	2,211,025 52	2,309,337 89	2,465,231 07	2,666,312 83
Banking house, furniture and fixtures.....	1,355,016 33	1,385,502 36	1,324,510 32	1,356,709 60	1,376,615 53	1,432,809 48	1,524,218 61	1,666,150 02	1,810,729 69	1,994,481 41	2,211,025 52	2,309,337 89	2,465,231 07	2,666,312 83
Other real estate.....	1,447,042 49	1,471,614 91	1,362,827 72	1,361,737 13	1,447,606 76	827,312 06	1,447,606 76	800,427 17	416,501 08	337,073 60	337,073 60	393,506 49	393,518 06	386,239 95
Bonds, stocks and securities.....	2,273,120 02	2,109,625 31	2,209,633 14	4,222,940 59	4,978,679 93	5,042,273 99	5,951,994 56	6,718,712 79	7,161,940 30	7,851,201 26	8,764,161 23	11,436,371 19	12,636,893 61	13,420,535 76
Cash items.....	107,973 59	68,557 24	77,782 61	140,414 85	141,826 09	165,415 97	231,812 46	221,561 15	444,567 60	457,831 91	419,236 77	511,142 60	546,187 42	445,938 09
Checks and clearing house exchanges.....	451,749 76	331,478 36	390,983 40	407,782 15	565,141 40	383,560 80	564,503 63	530,980 34	430,155 62	444,981 77	397,653 99	623,217 70	414,475 96	532,172 02
Due from banks.....	5,385,304 94	5,458,468 42	9,180,424 56	10,621,640 30	11,900,801 41	11,738,509 37	13,823,218 79	13,862,766 67	13,405,636 36	13,461,842 67	15,767,029 50	18,546,285 21	15,787,037 41	19,090,954 99
U. S. and national currency.....	1,310,571 50	1,672,407 02	1,805,779 89	1,935,847 96	2,037,148 00	2,232,305 35	2,146,369 61	2,252,807 53	2,486,452 07	2,538,342 26	2,963,468 00	3,014,861 30	4,666,882 00	3,483,399 34
Gold coin.....	1,472,853 52	1,487,988 38	1,329,853 80	1,537,844 58	1,888,531 06	1,463,030 50	1,448,482 08	1,358,033 75	1,518,356 00	1,433,515 73	1,399,590 60	1,388,637 15	2,294,593 39	1,933,128 87
Silver coin.....	210,510 60	234,843 01	245,242 81	293,839 50	33,223 81	362,731 68	357,943 23	378,315 75	418,442 06	443,620 51	509,714 87	645,776 34	522,890 60	522,890 60
Nickels and cents.....	210,510 60	234,843 01	245,242 81	293,839 50	33,223 81	24,304 33	30,959 32	27,038 78	37,793 55	41,754 58	52,617 49	50,381 36	56,522 12	57,405 19
Revenue stamp account.....						27,282 54	8,900 23	2,581 26	146 89					
Clearing house certificates and checks.....													654,097 00	
Other resources.....	138,773 89	107,733 28	120,379 68	155,421 50	97,600 58	79,202 03	86,903 52	46,647 66	28,555 08	16,733 39	11,852 29	13,196 79	8,419 21	20,084 98
Totals.....	\$43,334,012 44	\$41,304,022 89	\$46,378,979 27	\$54,752,191 19	\$65,541,599 71	\$68,323,185 80	\$76,258,877 89	\$86,114,164 72	\$90,164,209 11	\$90,459,989 31	\$99,629,048 29	\$114,308,381 52	\$124,323,751 84	\$124,845,425 46
Liabilities.														
Capital stock.....	\$7,918,063 51	\$8,076,752 41	\$7,907,384 39	\$7,944,413 38	\$7,953,914 63	\$7,698,788 59	\$8,141,392 29	\$8,852,225 00	\$9,909,275 00	\$9,772,750 00	\$10,131,150 00	\$10,893,150 00	\$11,726,750 00	\$12,197,150 00
Surplus and profits.....	2,781,856 89	2,728,555 48	2,651,668 16	2,542,948 53	2,763,899 91	2,845,666 98	2,971,762 36	3,343,167 93	3,283,156 94	3,678,627 04	4,065,587 95	4,801,185 49	6,026,530 42	6,637,133 47
Deposits subject to check.....						19,276,724 25	21,999,742 32	25,040,227 86	23,281,162 66	23,391,045 90	27,152,384 82	31,670,148 55	29,786,440 61	32,426,652 47
Certificates of deposit.....						25,935,355 95	29,182,166 67	32,616,024 91	35,345,879 32	34,946,176 86	37,641,061 67	43,232,121 06	49,532,694 11	48,630,090 92
Savings deposits.....						10,696,957 23	11,960,977 96	14,033,959 01	16,470,239 58	17,041,502 70	18,842,284 61	21,632,386 66	23,936,224 10	22,420,556 91
Due to banks.....	498,568 14	415,824 34	806,443 68	1,103,792 88	1,423,601 28	1,290,939 74	1,594,946 12	1,352,611 47	1,077,129 69	574,993 42	893,630 30	1,372,683 20	1,236,136 95	1,414,784 11
Dividends unpaid.....						1,195 50	380 00	4,655 50	6,922 75	3,315 00	2,568 21	1,935 85	7,355 15	4,229 35
Certified checks.....						19,149 47	44,412 61	57,289 04	37,340 26	41,862 93	44,762 96	79,038 68	51,311 22	88,410 84
Cashier's checks outstanding.....						65,509 67	89,474 20	78,966 77	123,280 07	138,007 78	160,505 19	196,163 51	324,871 45	258,558 09
Bills re-discounted.....	257,277 50	179,205 68	84,439 44	61,245 09	79,062 45	127,590 00	46,390 07	306,273 03	326,664 10	254,455 58	303,423 10	248,362 05	492,193 55	205,472 47
Bills payable.....	237,812 54	190,214 06	156,099 32	112,873 48	85,107 63	306,373 37	161,132 12	306,560 94	258,732 26	575,780 45	276,407 13	171,766 27	287,326 14	525,689 22
Clearing house certificates and checks.....													903,400 00	
Other liabilities.....	422,365 81	402,067 19	126,730 54	179,908 16	44,338 76	21,707 12	15,143 37	87,605 78	8,978 69	7,212 74	5,442 01	9,440 20	12,518 14	36,697 61
Totals.....	\$43,334,012 44	\$41,304,022 89	\$46,378,979 27	\$54,752,191 19	\$65,541,599 71	\$68,323,185 80	\$76,258,877 89	\$86,114,164 72	\$90,164,209 11	\$90,459,989 31	\$99,629,048 29	\$114,308,381 52	\$124,323,751 84	\$124,845,425 46

TRUST COMPANIES.

Trust companies increased in number from eleven to twelve during the year. Their paid in capital has been increased from \$2,260,000.00 on December 3rd, 1907, to \$2,310,000.00 on November 27th, 1908, the surplus fund from \$241,200.00 to \$243,580.82 and the total resources from \$10,203,335.08 to \$10,830,946.74. Statements of the several trust companies and an abstract of the same follow the bank statements in this report.

BANKS IN RECEIVER'S HANDS.

The receivers of the Security Savings Bank of Ashland, Wisconsin, report that they have available assets on hand \$6,565.05, and that there is still due creditors, as follows:

Due depositors.....	\$48,554 40
Other liabilities (estimated).....	3,000 00
Total.....	<u>\$51,554 40</u>

Total paid creditors heretofore, \$59,486.67, being 55 per cent. of their claims.

This institution was placed in receiver's hands early in February, 1904.

LEGISLATION.

To two causes may be attributed more bank failures than to perhaps all other causes combined. One is the lack of interest in the management on part of directors, leaving all to one or two executive officers, making of the institution a so-called one man bank. Where one or two officers dictate the entire policy of an institution, the directors outside of such officers may own but a small amount of stock and for that reason have a feeling of delicacy in inquiring about the management. In an effort to remedy this lack of interest, some states provide by law that stockholders in order to be eligible to a place on the board of directors must be the owners of at least ten shares each of the

capital stock or one thousand dollars—this is also required under the National Banking Law. An amendment to our laws in this respect would, in my opinion, prove beneficial.

From this lack of interest on the part of directors, dangerous practices creep in; one of which is especially noticeable in small banks. The cashier is frequently the bookkeeper and desires to lessen his work and argues that shorter methods will accomplish this end, and here comes the ever plausible blank-book-house agent with always something new to help him out in the way of loose leaf books and other contrivances. While I believe in all real improvements and labor-saving devices that do not destroy the completeness of the records, it is folly to argue that any system that destroys the connecting links so as to make it difficult or impossible to trace every transaction from its original entry to its final disposition, is keeping proper books in a bank. A complete system of books cannot be kept without work, and it should always be borne in mind that books are not kept for the convenience of the bookkeeper alone, but should be so kept, that any one conversant with accounting can take the books of any bank and look up transactions any number of years back, without difficulty. The cash book, sometimes called the Journal, and the registers of certificates of deposit, drafts, and of loans and discounts, forming a part of the Journal, being the books of original entry, are the most important books in a bank and should be permanently bound books, and balanced daily with the greatest care. In some banks, these most important books have been displaced for some sort of a system of loose leaf or slips of paper easily misplaced or lost. Because of these dangerous and loose methods, and the growing tendency in this direction, it occurs to me that the legislature could render to the people of this state a great service, by calling in a number of competent bank accountants and have them formulate a complete and comprehensive system of bank bookkeeping, and then pass a law requiring all banks to keep their accounts according to the prescribed form, thereby making bank accounting uniform throughout the state.

The second and perhaps the most dangerous practice is to loan excessively to the officers and directors of their own bank,

and to enterprises in which such officers and directors are interested, and while Section 29 of the banking law aims to discourage this practice, experience has shown that it does not accomplish what was expected. It may be urged that a law cannot be framed to sufficiently discourage this abuse by placing a definite limit upon the amount that may be loaned to the officers and directors without doing an injustice in some cases, and should such be the judgment of the Legislature, I would recommend that the Commissioner be given greater discretionary powers with reference to this class of loans, when, in his judgment, the interests of depositors are in danger; otherwise a law should be enacted, fixing a limit as to the aggregate amount that may be borrowed by the directors from their own institution.

SAVINGS DEPOSITS.

In former reports of this department to the Governor, it has been urged that the savings deposits should be better protected by legislation—requiring all banks and other institutions, receiving that class of deposits, to keep them separate from commercial deposits and invest such funds in fixed securities belonging to the savings department. In this manner, the savings deposits will be treated as trust funds strictly, and the investments made from this fund, will be of such character that the banks can publish a list showing in detail the class of securities so held. Rather than repeat here what has been said on this subject in former reports, I respectfully refer to the twelfth annual report of this department, pages 11, 12 and 13.

TRUST COMPANIES.

The present trust company law is rather indefinite as to the powers and privileges granted, and legislation ought to be had defining and clarifying some of its provisions.

The legislature of 1907 failed to enact any laws on this subject, because of a disagreement between banks and trust companies as to what laws should be enacted. Under the present Attorney General's interpretation of the law, the trust companies come in

direct competition with banks in bidding for time and savings deposits; the banks contend that this is unfair competition because the trust companies are not held to the same requirements under the law.

On the theory that trust companies have a legal right to receive time and savings deposits, and to that extent are competitors of the banks, and it may be added by way of explanation, that these classes of deposits are perhaps the most profitable, it would seem that justice demands that all institutions competing for these deposits, should be held to the same requirements in all respects.

Aside from the feature of competition between two or more classes of institutions, comes the question of first importance, which is that of protection to the public. What has been said heretofore under the head of "savings deposits" is therefore especially applicable to trust companies by reason of the character of the deposits they solicit and receive.

The law under which trust companies are operating prohibits them from "buying or selling bank exchange or doing a banking business." It is therefore of utmost importance that the legislature should define what constitutes doing a banking business.

GENERAL REMARKS.

The Farmers Bank of Cuba City, which was reported in the hands of the Commissioner of Banking at the time of my last annual report, was permitted to reopen for business January 17th, 1908, after a number of new stockholders had been taken in and the capital increased from \$7,500.00 to \$20,000.00, and the objectionable paper held by this institution removed.

This department took possession of the Citizens State Bank of Belleville, April 11th, 1908, because of the discovery of a large defalcation by its Cashier, Edwin C. Story, but as soon as the extent of the shortage was ascertained, the stockholders made good the shortage and the bank was permitted to reopen on May 16th, 1908.

The Union Bank of Winneconne was placed in the hands of the Commissioner of Banking on September 14th, 1908. A re-organization of the bank was effected in a few days, and the bank was permitted to reopen September 26th, 1908, after the objectionable assets had been removed, and the capital increased from \$10,000.00 to \$25,000.00.

Criminal prosecutions against two defaulting bank cashiers were instituted by this department during this year, both of which terminated successfully. Edwin C. Story, after a plea of guilty of having falsified the books of the Citizens State Bank of Belleville, Wisconsin, was sentenced by the municipal court for Dane County to a term of five years imprisonment at the State Prison at Waupun. Joseph Ruth, after having been found guilty by a jury in the Circuit Court for Trempealeau County of having falsified the books of the Bank of Arcadia, and of having made false reports to the banking department, was sentenced to five years imprisonment at Waupun.

It is a pleasure to report that no depositor in a state bank in this state has suffered loss by reason of the failure of any state bank, during the period covered by this report. Occasionally irregularities come to light and bad management is discovered, which, when taken in hand in time, may be remedied in most cases without the necessity of resorting to receiverships.

While the needs of the state banking department have been shown in former reports, from time to time, it is again urged that provision be made to increase the examining and clerical forces of this department, so that semi-annual examinations of banks may be made instead of annual, as heretofore. Proper attention should also be given the question of salaries of the examiners along the lines indicated in my Twelfth Annual Report on Pages 16 and 17, which is again referred to, to avoid repetition.

STATE BANKING DEPARTMENT.

One deputy, four examiners and two clerks have been employed by this department during the year, all of them being appointed under the banking law, except one examiner who was

appointed under chapter 517 of the laws of 1905. The names and compensation of the clerks are herewith reported as required by section 15, chapter 1 of the banking law, to-wit:

Name.	Office.	Salary.
1.* Arthur R. Emerson.....	Clerk	\$1,500 00
2. Miss Ida J. Davidson	Clerk and stenographer	1,200 00

* A. R. Emerson, who served as chief clerk until July 1st 1908, was promoted to examiner at that time. The vacancy in the chief clerkship was not filled until January 1st, 1909.

The expenses of the state banking department for the year 1908 consisted of the following items, to-wit:

Salaries.....	\$14,075 00	
Transportation.....	1,662 79	
Traveling expenses.....	2,498 85	
Printing.....	1,682 48	
Postage.....	833 28	
Expressage, telegraph and telephone.....	57 54	
Total expenses.....		\$20,809 94
The expenses are partly offset by the following receipts, viz:		
Annual examination fees.....	\$7,000 00	
Filing fees.....	875 00	
Fees for banks in hands of commissioner.....	1,510 00	
Fees for certified copies.....	9 80	
Witness fees.....	15 70	
Total receipts.....		9,410 50
Net cost to the state.....		\$11,399 44

The legislature of 1907 enacted a law increasing the salary of the commissioner to \$5,000.00 per annum, but owing to certain technicalities raised at the time this law should have become operative, the increase in salary has been withheld by the state, although vouchers for the full amount have been presented monthly since October, 1907.

Very respectfully,

MARCUS C. BERGH,
Commissioner of Banking.

ABSTRACT

OF

REPORTS OF STATE BANKS

OF THE STATE OF WISCONSIN

At the close of business on the 27th day of November, 1908, as made to
the Commissioner of Banking.

Resources.		Liabilities.	
Loans and discounts	\$80,749,343 93	Capital stock paid in	\$12,197,150 00
Overdrafts.....	719,392 83	Surplus fund	4,025,860 31
U. S. state, municipal and other bonds.....	12,818,168 97	Undivided profits, less cur- rent expenses and taxes paid.....	2,529,392 35
Premium on bonds.....	15,483 69	Due to banks—deposits.....	1,414,784 11
Stocks and other securi- ties	398,724 80	Dividends unpaid	4,229 35
Banking house, furniture and fixtures.....	2,647,282 61	Individual deposits subject to check.....	32,426,652 47
Other real estate owned.....	386,239 95	Demand certificates of de- posit.....	13,458,028 93
Due from banks.	18,966,065 12	Time certificates of deposit	35,172,061 99
Checks on other banks and cash items.....	442,306 34	Savings deposits.....	21,341,769 14
Exchanges for clearing house.....	532,172 02	Certified checks.....	88,410 84
Gold coin.....	1,932,118 87	Cashier's checks outstand- ing.....	258,558 09
Silver coin	522,240 85	Notes and bills re-dis- counted	205,472 47
U. S. and national currency	3,477,504 34	Bills payable.....	525,314 63
Nickels and cents.....	57,252 99	Other liabilities.....	36,697 61
Other resources.....	20,084 98		
Total	\$123,684,382 29	Total.....	\$123,684,382 29

REPORTS OF STATE BANKS.

Abbotsford—Abbotsford Bank.

C. L. ALVERSON, President.
E. H. CUTTER, Vice President.

A. H. FLAIG, Cashier.

DIRECTORS.

C. L. Alverson,
E. H. Cutter,
A. H. Flaig,

L. J. Seeger,
W. H. Trestrail.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$129,119 68	Capital stock paid in.....	\$25,000 00
Overdrafts	7 79	Surplus fund.....	6,000 00
Banking house	3,800 00	Undivided profits, less current expenses and taxes paid	3,471 90
Furniture and fixtures....	1,200 00	Individual deposits, subject to check.....	35,606 92
Due from approved reserve banks	7,767 15	Time certificates of deposit	59,820 48
Due from other banks...	20,111 69	Savings deposits.....	37,696 14
Checks on other banks and cash items.....	94 87		
Gold coin.....	295 00		
Silver coin.....	1,270 85		
U. S. and national currency	3,814 00		
Nickels and cents.....	114 41		
Total	<u>\$167,595 44</u>	Total	<u>\$167,595 44</u>

NAMES OF STOCKHOLDERS.

Andrew Peterson, Abbotsford	\$1,000 00	Mrs. C. A. Andresen, Medford	700 00
Mrs. Andrew Peterson, Abbotsford	200 00	Herman Dumke, Medford..	500 00
A. H. Flaig, Abbotsford..	6,100 00	M. L. Alverson, Portage..	1,000 00
L. J. Seeger, Abbotsford..	1,000 00	C. C. Buckley estate, Portage	1,000 00
W. H. Trestrail, Abbotsford	1,000 00	E. H. Cutter, Merriam Park, Minn.	1,400 00
G. B. Johnston, Abbotsford	400 00	John McKie, Abbotsford..	500 00
H. H. Piebig, Abbotsford..	700 00	Chas. F. Grow, Neillsville.	1,100 00
L. D. Richards, Abbotsford	500 00	A. H. Langdon, Billings, Montana	1,000 00
C. A. Boreson, Stevens Pt.	500 00		
Otto C. Flaig, Abbotsford	100 00		
C. L. Alverson, Medford..	6,100 00	Total	\$25,000 00
J. B. Noyes, Fond du Lac	200 00		

Adell—Adell State Bank.

NOAH SAEMANN, President.
A. W. FINNEGAN, Vice President.

E. C. STRATTON, Cashier.

DIRECTORS.

Noah Saemann,
A. W. Finnegan,
J. W. Liebenstein,

G. A. Schulz,
E. C. Stratton.

Statement November 27, 1903.

Resources.		Liabilities.	
Loans and discounts.....	\$56,904 63	Capital stock paid in....	\$12,000 00
Overdrafts	2 67	Individual deposits, sub-	
Banking house	3,000 00	ject to check.....	45,603 34
Furniture and fixtures....	1,785 61	Demand certificates of de-	
Due from approved reserve		posit	7,470 90
banks	16,515 94	Time certificates of deposit	21,281 13
Checks on other banks and			
cash items.....	60 89		
Gold coin.....	1,365 00		
Silver coin.....	575 50		
U. S. and national currency	5,910 00		
Nickels and cents.....	85 42		
Expense account.....	150 31		
Total	\$86,356 00	Total	\$86,356 00

NAMES OF STOCKHOLDERS.

E. C. Stratton, Adell.....	\$500 00	W. G. Paasch, Cedar Grove	100 00
L. C. Ziegler, Adell.....	500 00	F. Zuengler, Aden.....	500 00
Noah Saemann, Adell.....	500 00	E. A. Bennis, Adell.....	100 00
Wm. Zuengler, Adell.....	500 00	Fred Mellus, Adell.....	500 00
F. G. Hillger, Adell.....	300 00	Rob Donath, Adell.....	200 00
Gottlieb Haas, Random		J. W. Liebenstein, Adell..	100 00
Lake	500 00	G. A. Schulz, Adell.....	300 00
Chas. A. Weinhold, Adell.	100 00	Wm. Moos, Adell.....	100 00
A. Seifert, Adell.....	400 00	Robert Ludwig, Adell....	100 00
W. A. Hirsch, Adell.....	500 00	Jacob G. Hammen, Random	
Gottlieb Capelle, Adell....	100 00	Lake	100 00
A. R. Capelle, Adell.....	100 00	T. F. Long, Waldo.....	100 00
Nicholas Seil, Adell.....	100 00	G. W. Bates, Waldo.....	100 00
August Capelle, Jr., Adell	100 00	M. Walsh, Hingham.....	100 00
Jos. W. Kilb, Adell.....	500 00	P. T. Kenna, Random Lake	500 00
C. W. Goldammer, Adell....	100 00	C. J. Kenna, Random Lake	200 00
C. Hellminger, Adell.....	100 00	Arthur Woog, Kewaskum..	100 00
F. R. Pelishek, Schofield..	200 00	Gustav A. Hillger, Adell..	200 00
F. W. Fisk, Plymouth.....	200 00	Henry Weinhold, Adell....	500 00
Geo. F. Young, Adell.....	100 00	Lizzie Weinhold, Adell....	100 00
Thos. Neugent, Adell.....	500 00	Edgar Schilling, Adell....	100 00
A. W. Finnegan, Adell....	200 00	M. N. Altenhofen, Random	
Frank Lamb, Adell.....	500 00	Lake	100 00
Fred Schreiber, Adell.....	200 00	Jesse C. Saemann, Adell..	200 00
Emil Spieker, Random			
Lake	500 00	Total	\$12,000 00
John Goetsch, Random			
Lake	300 00		

Albany—Albany Exchange Bank.

THOMAS GRAVENOR, President.
G. W. ROBERTS, Vice President.

J. T. GRAVENOR, Cashier.

DIRECTORS.

Thomas Gravenor,
G. W. Roberts,
Wm. Bubb,

J. T. Gravenor,
Wm. Broughton,
W. D. Roberts.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$70,346 24	Capital stock paid in	\$10,000 00
Overdrafts	814 89	Surplus fund	1,500 00
Furniture and fixtures	1,700 00	Undivided profits, less	
Due from approved reserve		current expenses and	
banks	13,175 09	taxes paid	599 18
Due from other banks	275 67	Individual deposits, sub-	
Checks on other banks and		ject to check	20,805 14
cash items	3,019 41	Demand certificates of de-	
Gold coin	700 00	posit	57,349 65
Silver coin	459 85	Bills payable	5,000 00
U. S. and national cur-			
rency	4,640 00		
Nickels and cents	122 82		
Total	\$95,253 97	Total	\$95,253 97

NAMES OF STOCKHOLDERS.

Thomas Gravenor, Albany	\$7,000 00	Minta Gravenor, Albany . . .	1,000 00
G. W. Roberts, Albany . . .	300 00	Wm. Bubb, Albany	200 00
J. B. Gravenor, Albany . .	100 00	J. T. Gravenor, Albany . . .	1,000 00
W. D. Roberts, Albany . . .	200 00		
Wm. Broughton, Albany . . .	200 00	Total	\$10,000 00

Albany—Bank of Albany.

J. F. LITTEL, President.
 ELLA LITTEL, Vice President.

J. E. LITTEL, Cashier.
 C. W. WHITCOMB, Asst. Cashier.

DIRECTORS.

J. F. Litel,
 J. E. Litel,

Ella Litel.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$105,484 69	Capital stock paid in....	\$10,000 00
Overdrafts	967 47	Surplus fund	1,400 00
Stocks and other securities	225,00	Undivided profits less cur-	
Banking house	2,000 00	rent expenses and taxes	
Furniture and fixtures...	1,250 00	paid	759 32
Due from approved reserve		Individual deposits, subject	
banks	30,984 55	to check	36,253 26
Due from other banks...	445 80	Demand certificates of de-	
Checks on other banks and		posit	100,629 81
cash items	1,932 42		
Exchanges for clearing			
house	1,366 99		
Gold coin	465 00		
Silver coin	865 45		
U. S. and national cur-			
rency	2,983 00		
Nickels and cents	72 02		
Total	\$149,042 39	Total	\$149,042 39

NAMES OF STOCKHOLDERS.

J. F. Litel, Oregon.....	\$4,700 00	J. E. Litel, Albany.....	4,700 00
Ella Litel, Albany.....	100 00	J. B. Litel (in trust) Al-	
J. F. Litel, Sr., estate. Al-		bany	100 00
bany	400 00	Total	\$10,000 00

Algoma—Bank of Algoma.

AUG. FROEMMING, President.
MARTIN BRETJ, Vice President.

A. W. HAMACHEK, Asst. Cashier.

DIRECTORS.

Aug. Froemming,
Martin Bretj,
Benoit Thiard,
M. Melchoir, Sr.

Wm. Neseman,
M. W. Perry,
M. L. Reinhart.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$354,763 64	Capital stock paid in.....	\$25,000 00
Overdrafts	1,956 93	Surplus fund	10,000 00
U. S. state, municipal and other bonds	66,000 00	Undivided profits less cur- rent expenses and taxes paid	1,736 27
Furniture and fixtures....	2,400 00	Individual deposits subject to check	51,790 46
Due from approved reserve banks	48,079 68	Time certificates of deposit	382,993 18
Checks on other banks and cash items	1,172 29	Savings deposits	11,673 43
Gold Coin	4,520 00	Bills payable	10,000 00.
Silver coin	1,714 85		
U. S. and national cur- rency	12,441 00		
Nickels and cents	144 95		
Total	\$493,193 39	Total	\$493,193 39

NAMES OF STOCKHOLDERS.

August Froemming, Algoma	\$4,000 00	Frank McDonald, Algoma	500 00
Michael Melchoir, Sr., Al- goma	4,000 00	M. T. Parker, Algoma....	500 00
Benoit Thiard, Algoma....	2,000 00	Geo. J. Reinhart, De Pere	200 00
Martin Bretj, Algoma....	6,000 00	Claude Thiard, Algoma..	2,000 00
Wm. Neseman, Algoma....	2,000 00	A. W. Hamachek, Algoma	500 00
M. W. Perry, Algoma....	500 00	John L. Haney, Kewaunee	500 00
M. L. Reinhart, Algoma....	300 00	P. M. White, Birchwood.	500 00
Henry Grimm, Algoma....	500 00		
S. H. Newman, Algoma..	1,000 00	Total	\$25,000 00

Allenton—Allenton State Bank.

J. A. CHRISTNACHT, President.
GERHARD WENINGER, Vice President.

JOSEPH M. WOLF, Cashier.

DIRECTORS.

J. A. Christnacht,
Gerhard Weninger,
Joseph M. Wolf,
John G. Mueller,

Math. Stoffel,
Andrew Vogel,
Chas. Steinberg.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$107,979 08	Capital stock paid in.....	\$20,000 00
Overdrafts	71 17	Surplus fund	1,100 00
Banking house	2,378 00	Undivided profits, less cur-	
Furniture and fixtures....	1,711 00	rent expenses and taxes	
Due from approved reserve		paid	3,596 34
banks	25,365 45	Individual deposits, subject	
Checks on other banks and		to check	42,815 23
cash items	59 76	Time certificates of deposit	74,199 50
Gold coin	900 00	Savings deposits.....	1,543 15
Silver coin	423 50		
U. S. and national cur-			
rency	4,362 00		
Nickels and cents	4 26		
Total	<u>\$143,254 22</u>	Total	<u>\$143,254 22</u>

NAMES OF STOCKHOLDERS.

Charles Steinberg, Herman	\$1,500 00	John G. Mueller, Allenton	2,000 00
Gerhard Weninger, Allen-		Phillip Schellinger, Kohls-	
ton	2,000 00	ville	700 00
William Zimmer, Allenton	700 00	Joseph Umps, Wayne....	1,200 00
R. J. Muenzner, Allentown	1,500 00	John A. Christnacht, Allen-	
Joseph M. Wolf, Allenton	2,000 00	ton	4,500 00
A. L. Endlich, Allenton...	300 00	Jacob Koll, Marshville....	500 00
Math. Stoffel, Allenton...	700 00		
Andrew Vogel, Addison..	2,000 00		
William Steinberg, Herman	400 00	Total	<u>\$20,000 00</u>

Alma—German American Bank.

KNUT JOHNSON, President.
G. RYFFEL, Vice President.

P. E. IBACH, Cashier.
SIDNEY P. IBACH, Asst. Cashier.

DIRECTORS.

P. E. Ibach,
Knut Johnson,

G. Ryffel.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$77,238 25	Capital stock paid in.....	\$10,000 00
Overdrafts	2,070 66	Surplus fund	1,000 00
Furniture and fixtures....	2,094 20	Undivided Profits, less current expenses and taxes paid	1,203 46
Due from approved reserve banks	5,004 56	Individual deposits subject to check	23,791 45
Checks on other banks and cash items	167 66	Time certificates of deposit	56,547 04
Gold coin	400 00	Bills payable	5,000 00
Silver coin	328 20		
U. S. and national currency	10,200 00		
Nickels and cents	38 42		
Total	<u><u>\$97,541 95</u></u>	Total	<u><u>\$97,541 95</u></u>

NAMES OF STOCKHOLDERS.

P. E. Ibach, Alma.....	\$7,000 00	Adolf Lane, Alma.....	1,000 00
Knut Johnson, Alma.....	1,000 00		
G. Ryffel, Alma.....	1,000 00	Total	<u><u>\$10,000 00</u></u>

Alma Center—Alma Center State Bank.

E. V. BUCKLEY, President.
E. A. MILLER, Vice President.

J. B. MILLER, Cashier.
H. S. CADBY, Asst. Cashier.

DIRECTORS.

E. V. Buckley,
J. B. Miller,
J. T. Ringrose,
H. S. Cadby,
Jesse Blencoe,

Herman Schulz,
F. T. Nolop,
E. A. Miller,
H. H. Armsby.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$88,406 36	Capital stock paid in	\$10,000 00
Overdrafts	487 65	Surplus fund	4,000 00
Furniture and fixtures . . .	2,824 20	Undivided profits, less current expenses and taxes paid	715 88
Due from approved reserve banks	16,744 76	Individual deposits, subject to check	24,427 71
Checks on other banks and cash items	165 99	Demand certificates of deposit	71,211 40
Gold coin	800 00	Time certificates of deposit	29 41
Silver coin	504 45		
U. S. and national currency	401 00		
Nickels and cents	49 99		
Total	<u><u>\$110,384 40</u></u>	Total	<u><u>\$110,384 40</u></u>

NAMES OF STOCKHOLDERS.

J. B. Miller, Alma Center	\$1,000 00	E. W. Sullivan, Alma Center	500 00
E. A. Miller, Hixton	1,000 00	A. B. Royce, Alma Center	500 00
Philip Cheek, Baraboo	1,000 00	H. H. Ormsby, Alma Center	500 00
Robert W. Iliff, Alma Center	500 00	Herman Schulz, Alma Center	500 00
Jesse Blencoe, Alma Center	500 00	F. T. Nolop, Alma Center	500 00
J. T. Ringrose, Alma Center	500 00	J. R. Carroll, Alma Center	500 00
Lewis Cowles, Alma Center	500 00	H. S. Cadby, Alma Center	1,000 00
E. V. Buckley, Alma Center	500 00		
J. J. Maier, Alma Center	500 00	Total	<u><u>\$10,000 00</u></u>

Almena—Almena State Bank.

C. C. COE, President.
CHAS. KAEMMER, Vice President.

HENRY PETERSON, Cashier.

DIRECTORS.

C. C. Coe,
Chas. Kaemmer,
Henry Peterson,

M. C. Howard,
George Panian,
C. H. Stuck,
C. J. Johnson.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$15,289 68	Capital stock paid in.....	\$10,000 00
Overdrafts	7 50	Individual deposits, subject	
Banking house	2,384 36	to check	13,290 10
Furniture and fixtures....	1,018 21	Time certificates of deposit	4,097 20
Due from approved reserve			
banks	4,268 31		
Checks on other banks and			
cash items	40 90		
Gold coin	55 00		
Silver coin	911 39		
U. S. and national cur-			
rency	3,169 00		
Nicks and cents.....	26 96		
Expense acct.	216 08		
Total	<u>\$27,387 30</u>	Total	<u>\$27,387 30</u>

NAMES OF STOCKHOLDERS.

C. C. Coe, Barron.....	\$700 00	Chas. Kaemmer, Almena.	1,000 00
M. C. Howard, Cameron..	2,000 00	S. W. Sparlin, Almena...	200 00
H. C. Swetland, Cameron	500 00	Fr. Bourg, Almena.....	100 00
C. H. Stuck, Eau Claire..	1,500 00	F. L. Olcott, Cumberland	500 00
C. J. Johnson, Paskin...	500 00	Ignatz Stoberl, Jr., Almena	500 00
Henry Peterson, Almena..	2,000 00		
George Panian, Almena...	500 00	Total	<u>\$10,000 00</u>

Almond—The Portage County Bank.

O. A. CROWELL, President.
DAVID HICKS, Vice President.

W. A. WEBSTER, Cashier.

DIRECTORS.

O. A. Crowell,
David Hicks,
W. A. Webster,

J. W. Dunegan,
E. G. Crowell.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$77,994 39	Capital stock paid in.....	\$10,000 00
Overdrafts	55	Undivided profits, less current expenses and taxes paid	752 56
U. S. state municipal and other bonds	44,460 33	Individual deposits, subject to check	57,497 84
Banking house	600 00	Time certificates of deposit	74,626 57
Furniture and fixtures	300 00	Cashier's checks outstanding	1,525 15
Due from approved reserve banks	14,745 89		
Checks on other banks and cash items	206 70		
Gold coin	755 00		
Silver coin	276 95		
U. S. and national currency	5,035 00		
Nickels and cents.....	27 31		
Total	<u><u>\$144,402 12</u></u>	Total	<u><u>\$144,402 12</u></u>

NAMES OF STOCKHOLDERS.

O. A. Crowell, Almond...	\$6,800 00	J. W. Dunegan, Stevens	
David Hicks, Almond....	900 00	Point	1,000 00
E. G. Crowell, Almond...	1,000 00		
W. A. Webster Almond...	300 00	Total	<u><u>\$10,000 00</u></u>

Amery—Bank of Amery.

THOS. H. THOMPSON, President.
GEO. F. GRIFFIN, vice President.

L. Q. OLCOTT, Cashier.
MARY PETERSON, Asst. Cashier.

DIRECTORS.

Thos. H. Thompson,
L. Q. Olcott,
Fred Olcott,
John Langenbach,

Geo. F. Griffin,
E. J. Schneider,
S. L. Pennington.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$79,224 99	Capital stock paid in	\$20,000 00
Overdrafts	29 56	Surplus fund	4,000 00
U. S., state, municipal and other bonds	1,000 00	Undivided profits, less cur- rent expenses and taxes paid	397 44
Banking house	3,728 60	Due to banks—deposits . . .	2,232 79
Furniture and fixtures . .	1,548 55	Individual deposits, sub- ject to check	23,467 93
Other real estate owned . .	569 82	Time certificates of deposit	56,267 87
Due from approved reserve banks	6,958 47		
Due from other banks	1,246 94		
Checks on other banks and cash items	175 45		
Gold coin	450 00		
Silver coin	760 25		
U. S. and national cur- rency	4,605 00		
Nickels and cents	69 00		
Total	\$100,366 03	Total	\$100,366 03

NAMES OF STOCKHOLDERS.

Thos. H. Thompson, St. Croix Falls	\$8,000 00	Nell T. Olcott, St. Croix Falls	300 00
Geo. H. Thompson, St. Croix Falls	1,200 00	John Comer, St. Croix Falls	300 00
Fred Olcott, St. Croix Falls	1,200 00	Geo. F. Griffin, Amery . . .	1,500 00
W. C. Thompson, St. Croix Falls	600 00	E. J. Schneider, Amery . . .	1,000 00
E. J. Olson, St. Croix Falls	300 00	W. H. Holliday, Amery . . .	300 00
Alfred Isaacson, St. Croix Falls	300 00	S. L. Pennington, Amery . .	1,000 00
L. Q. Olcott, Amery	1,500 00	Frank Olcott, Cumberland .	1,000 00
Gertrude Olcott, Amery . .	500 00	John Langenback, Amery . .	1,000 00
		Total	\$20,000 00

Amery—Farmers and Merchants State Bank.

J. G. BURMAN, President.
C. H. OAKEY, Vice President.

H. J. SOPER, Cashier.
P. C. AMUNDSON, Asst. Cashier.

DIRECTORS,

J. G. Burman,
H. J. Soper,
H. T. Lund,
C. H. Oakey,
Gentz Perry,

Gust. Paulson,
T. O. Winger,
E. W. Carlson,
W. W. Winchester.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$101,005 6¢	Capital stock paid in....	\$15,000 00
Overdrafts	418 66	Surplus fund.....	600 00
Banking house	4,000 00	Undivided profits less cur-	
Furniture and fixtures ..	2,000 00	rent expenses and taxes	
Due from approved reserve		paid	1,599 11
banks	9,795 24	Due to banks—deposits....	841 00
Due from other banks....	2,088 81	Individual deposits, sub-	
Checks on other banks and		ject to check.....	36,853 07
cash items	572 05	Time certificates of deposit	60,659 55
Gold coin.....	600 00	Savings deposits.....	1,350 39
Silver coin.....	635 00	Cashier's checks outstand-	
U. S. and national currency	2,887 00	ing	1,734 00
Nickels and cents.....	34 79	Notes and bills re-dis-	
Savings safes.....	100 00	counted	5,500 00
Total	\$124,137 21	Total	\$124,137 21

NAMES OF STOCKHOLDERS.

H. J. Soper, Amery.....	\$5,700 00	P. P. Wiberg, Amery.....	100 00
J. G. Burman, Amery....	4,400 00	Fred Route, Amery.....	100 00
Chas. H. Oakey, Osceola..	900 00	T. O. Winger, Amery....	100 00
A. P. Jerdee, Deronda...	300 00	A. J. Anderson, Range...	100 00
H. T. Lund, Amery.....	100 00	E. W. Carlson, Range....	100 00
Gentz Perry, Amery.....	200 00	John Banks, Ricardson..	100 00
Lucina Sylvester, Deronda	200 00	Nels. Simley, Amery....	100 00
Gust. Paulson, Clayton...	200 00	Jens P. Pederson, Amery.	100 00
Swan Paulson, Clayton...	100 00	Hans Christensen, Amery.	100 00
Theo. Erickson, Clayton..	100 00	Chas. Bergren, Amery....	100 00
A. D. Ellis Richardson..	100 00	E. M. Fay, Amery.....	200 00
John Hedlund, Clayton...	100 00	W. W. Winchester, Amery	500 00
M. M. Turner, Amery....	700 00		
H. B. Crommett, Amery...	100 00	Total	\$15,000 00
T. A. Bergh, Clayton....	100 00		

Amherst—The International Bank of Amherst.

GEO. W. FLEMING, President.
JAMES J. NELSON, Vice President.

L. A. POMEROY, Cashier.
BJORN HOUFF, Asst. Cashier.

DIRECTORS.

J. J. Nelson,
Geo. W. Fleming,
P. N. Peterson,

L. A. Pomeroy,
C. F. Haertel.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$136,243 55	Capital stock paid in.....	\$15,000 00
Overdrafts	2,258 31	Surplus fund.....	3,000 00
U. S., state municipal and other bonds.....	11,446 00	Undivided profits, less cur- rent expenses and taxes paid	1,165 11
Banking house.....	3,000 00	Dividends unpaid.....	120 00
Due from approved reserve banks	17,734 56	Individual deposits, sub- ject to check.....	25,844 41
Due from other banks.....	6,373 90	Demand certificates of de- posit	4,190 55
Checks on other banks and cash items.....	1,340 42	Time certificates of deposit	134,957 63
Gold coin.....	1,425 00	Certified checks.....	60 00
Silver coin.....	1,082 75		
U. S. and national currency	3,376 00		
Nickels and cents.....	57 21		
Total	\$184,337 73	Total	\$184,337 73

NAMES OF STOCKHOLDERS.

George W. Fleming, Am- herst	\$2,000 00	A. H. Guernsey, Tropico, Cal.	500 00
L. A. Pomeroy, Amherst..	5,600 00	Olive Davis, Rochester, N. Y.	1,000 00
P. N. Peterson, Amherst..	500 00	A. M. Nelson, Stevens Point	2,000 00
A. J. Smith estate, Am- herst	500 00	Julia Nelson, Stevens Point	500 00
James J. Nelson, Amherst.	1,000 00		
C. N. Fenton, Amherst...	100 00		
C. F. Haertel, Amherst...	300 00		
F. E. Timian estate, Am- herst	1,000 00	Total	\$15,000 00

Amherst Junction—The Security Bank.

C. M. DWINELL, President.
N. J. LOBERG, Vice President.

H. N. NELSON, Cashier.

DIRECTORS.

C. M. Dwinell,
N. J. Loberg,
E. J. Carley,

J. W. Dunegan,
M. M. Reine,
H. N. Nelson.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$33,699 90	Capital stock paid in	\$8,500 00
Overdrafts	173 56	Surplus fund	200 00
U. S., state, municipal and other bonds	6,500 00	Undivided profits, less current expenses and taxes paid	955 19
Banking house	1,200 00	Dividends unpaid	15 00
Furniture and fixtures	800 00	Individual deposits, subject to check	10,754 25
Due from approved reserve banks	5,545 40	Time certificates of deposit	33,734 01
Checks on other banks and cash items	832 57		
Gold coin	797 50		
Silver coin	272 60		
U. S. and national currency	4,315 00		
Nickels and cents	21 92		
Total	\$54,158 45	Total	\$54,158 45

NAMES OF STOCKHOLDERS.

C. E. Kanute, Amherst..	\$500 00	N. J. Loberg, Nelsonville..	500 00
E. W. Czeskleba, Waupaca	400 00	M. M. Reine, Amherst Junction	400 00
H. N. Nelson, Amherst Junction	1,800 00	J. A. Nelson, Amherst..	100 00
C. L. Buswell, Iola	200 00	F. C. Waiton, Stevens Point	1,000 00
August Suchert, Amherst Junction	200 00	J. A. Week, Stevens Point	100 00
A. Skalitzky, Amherst Junction	100 00	A. C. Hanna, Stevens Point	300 00
A. Johnson, Amherst Junction	100 00	A. R. Week, Stevens Point	300 00
J. A. Miller, Amherst Junction	100 00	J. W. Dunegan, Stevens Point	400 00
L. L. Nelson, Amherst Junction	400 00	R. L. Kraus, Marshfield...	300 00
Geo. J. Thiele, Taylor....	300 00	W. D. Connor, Marshfield.	300 00
E. J. Carley, Arnott.....	200 00	C. M. Dwinell, Amherst..	200 00
		Ada C. Dwinell, Amherst..	300 00
		Total	\$8,500 00

Arcadia—Bank of Arcadia.

EMIL MAURER, President.
J. M. FERTIG, Vice President.

NIC. LEHRBACH, Asst. Cashier.
O. B. STROUSE, Cashier.

DIRECTORS.

Emil Maurer,
J. M. Fertig,
Nic. Lehrbach,

John C. Gaveney,
J. I. Dewey,
G. N. Hidershede.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$120,956 84	Capital stock paid in	\$25,000 00
Overdrafts	176 42	Surplus fund	10,000 00
Stocks and other securities	12,896 38	Undivided profits, less current expenses and taxes paid	2,496 79
Furniture and fixtures	1,800 00	Individual deposits, subject to check	30,703 50
Due from approved reserve banks	16,342 84	Time certificates of deposit	94,527 92
Due from other banks	996 50		
Checks on other banks and cash items	176 72		
Gold coin	855 00		
Silver coin	739 10		
U. S. and national currency	7,742 00		
Nickels and cents	46 41		
Total	\$162,728 21	Total	\$162,728 21

NAMES OF STOCKHOLDERS.

Emil Maurer, Arcadia	\$3,500 00	Richmond & Richmond, Arcadia	1,000 00
J. M. Fertig, Arcadia	1,500 00	Bank of Arcadia, Arcadia	7,500 00
Nic Lehrbach, Arcadia	3,000 00	W. O. Richtman, Satsuma Heights, Fla.	500 00
G. N. Hidershede, Arcadia	3,500 00		
J. C. Gaveney, Arcadia	2,500 00		
J. I. Dewey, Arcadia	2,000 00	Total	\$25,000 00

Argyle—State Bank of Argyle.

J. S. WADDINGTON, President.
F. A. WADDINGTON, Vice President.

OLAF I. PAULSON, Asst. Cashier.
L. WADDINGTON, Cashier.

DIRECTORS.

J. S. Waddington,
F. A. Waddington,

L. Waddington.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$223,513 40	Capital stock paid in.....	\$10,000 00
Overdrafts	125 51	Surplus fund.....	4,000 00
Banking house.....	3,000 00	Undivided profits, less cur-	
Furniture and fixtures....	1,825 00	rent expenses and taxes	
Due from approved reserve		paid	2,781 21
banks	116,374 48	Individual deposits, sub-	
Gold coin.....	2,115 00	ject to check.....	84,605 05
Silver coin.....	709 85	Demand certificates of de-	
U. S. and national currency	8,992 00	posit	255,292 77
Nickels and cents.....	23 79		
Total	<u>\$356,679 03</u>	Total	<u>\$356,679 03</u>

NAMES OF STOCKHOLDERS.

J. S. Waddington, Argyle.	\$3,000 00	F. A. Waddington, Argyle	5,000 00
E. C. Waddington, Argyle.	1,000 00		
L. Waddington, Argyle...	1,000 00	Total	\$10,000 00

Athens—The Bank of Athens.

A. L. KREUTZER, President.
E. E. SCHLEGEL, Vice President.

R. NEUENSCHWANDER, Cashier.

DIRECTORS.

E. E. Schlegel,
Geo. A. Kreutzer,
J. H. Chesak,
A. L. Kreutzer,

C. S. Gilbert,
H. G. Flieth,
W. Alexander.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$100,675 89	Capital stock paid in.....	\$20,000 00
Overdrafts.....	209 71	Surplus fund.....	4,000 00
Banking house, furniture and fixtures.....	2,000 00	Undivided profits, less cur- rent expenses and taxes paid.....	1,814 79
Due from approved reserve banks.....	4,002 50	Individual deposits, sub- ject to check.....	37,054 97
Gold coin.....	2,460 00	Time certificates of deposit	32,416 31
Silver coin.....	510 15	Savings deposits.....	8,828 92
U. S. and national currency	4,000 00	Bills payable.....	10,000 00
Nickels and cents.....	256 74		
Total	<u><u>\$114,114 99</u></u>	Total	<u><u>\$114,114 99</u></u>

NAMES OF STOCKHOLDERS.

Mary Strupp, Wausau....	\$600 00	Hy. Engbrecht, Athens..	100 00
E. E. Schlegel, Athens...	1,700 00	Frank Veitenhans, Athens	100 00
Celia Braun, Athens.....	200 00	Christ Keiner, Athens....	100 00
H. G. Flieth, Wausau....	1,000 00	T. E. Fulmer, Athens....	200 00
John F. Ross, Oak Park, Ill.	1,100 00	Anton M. Munes, Athens..	200 00
H. M. Thompson, Milwau- kee	1,500 00	Frank F. Chesak, Athens..	400 00
Louis Dessert, Mosinee....	500 00	Hy. Kreutzer, Athens....	200 00
W. L. Erbach, Athens....	1,000 00	A. Bloczynski, Athens....	100 00
Alex. Stewart, Wausau...	900 00	F. A. Lonsdorf, Athens...	200 00
Walt. Alexander, Wausau.	900 00	R. H. Zulke, Athens.....	200 00
Geo. A. Kreutzer, Athens..	1,600 00	G. T. Fulmer, Athens....	200 00
John H. Chesak, Athens...	1,300 00	John C. Chesak, Poniadow- ski	200 00
C. S. Gilbert, Wausau....	500 00	John Stallmann, Corinth.	100 00
Jos. Chesak, Athens.....	200 00	Gertrude Braun, Athens..	300 00
Henry Degner, Athens....	200 00	John Braun, Athens.....	100 00
A. L. Kreutzer, Wausau...	1,200 00	Jos. Zeier, Hamburg.....	100 00
C. B. Bird, Wausau.....	300 00	Reinhold Paersch, Athens.	100 00
R. Neuenschwander, Athens	100 00	Wm. Degner, Athens....	100 00
A. C. Rietbrock, Milwaukee	500 00	H. B. Esselman, Athens..	600 00
Christina Klann, Milwau- kee	500 00	Geo. Sutter, Athens.....	400 00
A. F. Hoge, Athens.....	100 00	A. C. Bartelt, Athens....	100 00
		Total	\$20,000 00

Augusta—Augusta State Bank.

IRA B. BRADFORD, President.
C. E. BRADFORD, Vice President.

A. E. BRADFORD, Cashier.
E. E. THWING, Asst. Cashier.

DIRECTORS.

Ira B. Bradford,
A. E. Bradford,

C. E. Bradford.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$148,131 93	Capital stock paid in.....	\$25,000 00
Overdrafts	3,339 29	Surplus fund.....	5,000 00
Banking house.....	6,000 00	Undivided profits, less current expenses and taxes paid	3,003 74
Furniture and fixtures...	1,000 00	Individual deposits, subject to check.....	92,541 10
Due from approved reserve banks	21,784 82	Time certificates of deposit	64,870 00
Gold coin.....	3,680 00		
Silver coin.....	545 00		
U. S. and national currency	5,915 00		
Nickels and cents.....	18 80		
Total	<u>\$190,414 84</u>	Total	<u>\$190,414 84</u>

NAMES OF STOCKHOLDERS.

Ira B. Bradford, Augusta.	\$22,800 00	Clinton E. Bradford, Augusta	100 00
Archie E. Bradford, Augusta	1,000 00	Total	<u>\$25,000 00</u>
Elbridge Bradford, Augusta	1,000 00		
Elmer M. Bradford, Augusta	100 00		

Avoca—Avoca State Bank.

DANIEL BOHAN, President.
JOHN B. EAGAN, Vice President.

P. R. EMMERT, Cashier.

DIRECTORS.

Daniel Bohan,
John B. Eagan,
C. K. Miles,

J. H. Miles,
P. R. Emmert.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$23,365 16	Capital stock paid in....	\$10,000 00
Overdrafts	26 13	Undivided profits.....	1,221 20
Furniture and fixtures....	811 03	Individual deposits, sub-	
Due from approved reserve		ject to check.....	20,494 62
banks	8,590 21	Demand certificates of de-	
Checks on other banks and		posit	4,076 08
cash items.....	42 90		
Gold coin.....	585 00		
Silver coin.....	461 05		
U. S. and national currency	352 09		
Nickels and cents.....	54 15		
Expense account.....	1,504 27		
Total	\$35,791 90	Total	\$35,791 90

NAMES OF STOCKHOLDERS.

Daniel Bohan, Avoca....	\$500 00	W. H. Wildey, Mt. Carroll,	
John B. Eagan, Avoca...	400 00	Ill.	500 00
J. H. Miles, Mt. Carroll,		H. S. Metcalf, Mt. Carroll,	
Ill.	1,500 00	Ill.	500 00
C. K. Miles, Savanna, Ill.	1,500 00	C. H. Keim, Mt. Carroll,	
Jos. S. Miles, Mt. Carroll,		Ill.	500 00
Ill.	1,200 00	N. H. Melendy, Mt. Carroll,	
A. J. Miles, Mt. Carroll,		Ill.	500 00
Ill.	500 00	Michael Schoelch, Freeport,	
W. S. Wallace, Savanna,		Ill.	400 00
Ill.	500 00	P. R. Emmert, Avoca.....	500 00
C. E. Beaver, Mt. Carroll,			
Ill.	500 00	Total	\$10,000 00
C. M. Wolf, Mt. Carroll,			
Ill.	500 00		

Bagley—Bagley State Bank.

H. L. HARVEY, President.
L. NEWMAN, Vice President.

W. F. LINDEMANN, Cashier.

DIRECTORS.

H. L. Harvey,
L. Newman,
W. F. Lindemann,

T. E. Brodt,
A. R. Calkins.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$25,203 72	Capital stock paid in	\$5,000 00
Furniture and fixtures ...	620 15	Undivided profits, less current expenses and taxes paid	238 98
Due from approved reserve banks	6,311 12	Individual deposits, subject to check	13,312 69
Checks on other banks and cash items	40 00	Time certificates of deposit	15,882 00
Gold coin	10 00		
Silver coin	81 60		
U. S. and national currency	2,123 00		
Nickels and cents	44 08		
Total	\$34,433 67	Total	\$34,433 67

NAMES OF STOCKHOLDERS.

Mary E. Calkins, Bagley..	\$400 00	Alice Patey, Dubuque, Ia..	100 00
H. L. Harvey, Bagley.....	200 00	Phillippa Lindemann, Bagley	100 00
T. E. Brodt, Bagley.....	100 00	W. F. Lindemann, Bagley	3,300 00
A. R. Calkins, Bagley....	100 00	L. Newman, Bagley.....	100 00
Chas. Glass, Bagley.....	100 00	J. F. Haville, Bagley.....	100 00
John Brierley, La Mesa, Cal.	200 00		
F. H. Miller, Jr., Bagley..	100 00	Total	\$5,000 00
W. H. Miller, Bagley....	100 00		

Baldwin—Security State Bank.

JOSEPH YOERG, President.
S. SWENUMSON, Vice President.

E. J. CAVE, Cashier.

DIRECTORS.

S. Swenumson,
Joseph Yoerg,
H. L. North,
W. E. Webster,

S. S. Holmes,
L. Snoeyenbos,
E. J. Cave.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$56,203 34	Capital stock paid in	\$25,000 00
Overdrafts	132 92	Surplus fund	1,000 00
U. S., state, municipal and other bonds	5,000 00	Undivided profits, less cur- rent expenses and taxes paid	723 34
Banking house	4,238 33	Individual deposits, sub- ject to check	23,247 27
Furniture and fixtures . . .	1,635 43	Demand certificates of de- posit	1,423 03
Due from approved reserve banks	11,160 89	Time certificates of deposit	34,366 24
Checks on other banks and cash items	88 56		
Gold coin	1,095 00		
Silver coin	1,523 25		
U. S. and national cur- rency	4,650 00		
Nickels and cents	32 16		
Total	<u>\$85,759 88</u>	Total	<u>\$85,759 88</u>

NAMES OF STOCKHOLDERS.

Estella Walfoort, Cedar, N. Dak.	\$500 00	Mrs. Hannah Webb, Bald- win	500 00
Andrew Olson, Baldwin . . .	1,000 00	J. P. Larson, Baldwin	100 00
J. B. McGinley, Baldwin . . .	500 00	Delia Bolier, Baldwin	100 00
Clint Rynolds, Baldwin . . .	200 00	Albert Garkink, Ha'nes, N. Dak.	100 00
J. H. Dorn'ek, Baldwin . . .	100 00	Charles J. O'son, Baldwin . . .	100 00
Wm. Anderson, Baldwin . . .	200 00	Peter Hansen, Baldwin	500 00
M. L. Parker, Minneapolis, Minn.	500 00	A. N. Thompson, Baldwin . . .	100 00
Christ. Snoeyenbos, Jr., Hershey	100 00	N. O. Johnson, Baldwin	500 00
O. K. Hawley, Baldwin	500 00	W. E. Webster, Hudson	1,500 00
Nels Olson, Baldwin	100 00	Ed. H. Wilford, Baldwin	200 00
S. S. Holmes, Baldwin	1,100 00	Garett Holtman, Baldwin	300 00
John Nyman, Baldwin	100 00	G. P. Olson, Baldwin	100 00
Louis Crogen, Baldwin	300 00	F. J. Carr, Hudson	1,000 00
Joseph Te Henepe, Bald- win	500 00	H. L. North, Hudson	2,000 00
John Holtman, Baldwin	100 00	C. Burkhardt, Burkhardt . . .	2,000 00
S. Swenumson, Baldwin	500 00	Joseph Yoerg, Hudson	3,100 00
Louis Snoeyenbos Baldwin . . .	600 00	E. J. Cave, Baldwin	2,700 00
A. K. Olson, Baldwin	100 00	Lillian Cave, Baldwin	100 00
Norman Brothers, Baldwin . . .	300 00	Mrs. Jessie Kinney, Bald- win	100 00
Harry Joyce, Baldwin	100 00	Geo. Krauth, Baldwin	1,000 00
		Chas. Settergren, Baldwin . . .	1,500 00
		Total	<u>\$25,000 00</u>

Balsam Lake—Polk County Bank.

L. C. PERKINS, President.
H. THOMPSON, Vice President.

E. Y. ARNOLD, Cashier.

DIRECTORS.

E. Y. Arnold,
L. C. Perkins,
E. Perkins,
H. Thompson,
C. S. McLaury,

John Edman,
E. W. Overman,
Frank Wade,
J. H. Thompson.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and d'scounts	\$34,163 84	Capital stock paid in	\$15,000 00
Overdrafts	449 75	Surplus fund	1,000 00
Banking house	2,100 00	Undivided profits, less cur-	
Furniture and fixtures	600 00	rent expenses and taxes	
Other real estate owned	1,030 61	paid	870 09
Due from approved reserve		Due to banks—deposits	199 32
banks	1,203 41	Individual depos ts, sub-	
Due from other banks	2,248 20	ject to check	10,844 62
Checks on other banks and		Demand certificates of de-	
cash items	64 09	posit	125 00
Gold coin	115 00	Time certificates of deposit	6,604 16
Silver coin	714 75	Savings deposits	5,652 85
U. S. and national cur-		Notes and bills re-dis-	
rency	409 00	counted	842 28
Nickels and cents	30 19	Bills payable	2,000 00
Other resources	9 48		
Total	<u>\$43,138 32</u>	Total	<u>\$43,138 32</u>

NAMES OF STOCKHOLDERS.

L. C. Perkins, Balsam Lake	\$1,800 00	Edgar Perk'ns, Western	
E. Y. Arnold, Ba'sam Lake	4,300 00	Springs, Ill.	1,800 00
John H. Thompson, Balsam		C. S. McLaury, She'don, Ia.	100 00
Lake	200 00	John Edman, Amery	100 00
E. W. Keplinger, Lykens	400 00	E. W. Overman, Ba'sam	
Fred Wade, Balsam Lake	100 00	Lake	100 00
John Wade, Balsam Lake	100 00	Amanda A. Rogers, Balsam	
Frank Wade, Balsam Lake	100 00	Lake	100 00
Harry Thompson, Balsam		W. R. Taylor, Balsam Lake	100 00
Lake	5,700 00	Total	<u>\$15,000 00</u>

Bangor—Bangor State Bank.

L. J. ROBERTS, President.
WM. SMITH, Vice President.

E. J. WILES, Cashier.

DIRECTORS.

L. J. Roberts,
Wm. Smith,
E. J. Kneen,
O. W. Jones,
J. R. Jones,

F. Wolf,
John Bedessem,
J. D. Vaughan,
E. Merle.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$95,877 22	Capital stock paid in	\$20,000 00
Overdrafts	112 12	Surplus fund	4,509 00
Furniture and fixtures ...	2,414 16	Undivided profits, less current expenses and taxes paid	1,479 60
Due from approved reserve banks	19,324 39	Individual deposits, subject to check	20,611 49
Gold coin	1,085 00	Demand certificates of deposit	77,104 44
Silver coin	694 75		
U. S. and national currency	4,135 00		
Nickels and cents	52 89		
Total	\$123,695 53	Total	\$123,695 53

NAMES OF STOCKHOLDERS.

L. J. Roberts, Bangor.....	\$4,500 00	August Craig, Bangor.....	200 00
E. J. Kneen, Bangor.....	2,000 00	Peter Burbach, Bangor....	500 00
E. J. Wiles, Bangor.....	1,500 00	John Burbach, Bangor....	200 00
Wm. Smith, Bangor.....	500 00	Amelia Josten, West Salem	300 00
O. W. Jones, Bangor.....	500 00	Maybelle Vaughan, Bangor	100 00
F. Wolf, Bangor.....	500 00	Fannie Hughes, West Salem	100 00
E. Merle, Bangor.....	500 00	Emma Darling, Bangor....	200 00
J. D. Vaughan, Bangor....	800 00	Hannah Davis, Bangor....	200 00
Jacob Hatz, Bangor.....	500 00	Geo. Wolf, Bangor.....	200 00
John Bedessem, Bangor....	500 00	Andrew Wolf, Bangor....	300 00
John James, Bangor.....	400 00	B. F. Edwards, West Salem	200 00
Robert Davis, Bangor....	500 00	J. R. Jones, Rockland....	100 00
Joseph Foellmi, Bangor....	500 00	Aaron Darling, Bangor....	100 00
Hussa Brewing Co., Bangor	400 00	Geo. Cooper, Bangor.....	100 00
Oscar Hussa, Bangor.....	100 00	E. D. Jones, Rockland....	200 00
Evan Jenkins, Bangor....	400 00	Eben E. Jones, Rockland..	200 00
John McKinley, West Salem	400 00	Andrew Anderson, Rockland	100 00
Peter Arentz, Bangor.....	200 00	E. R. Roberts, Bangor....	800 00
W. H. W. Page, Bangor....	200 00		
Willis Page, Bangor.....	200 00	Total	\$20,000 00
W. H. Pfaff, Bangor.....	100 00		
Wm. E. Darling, Bangor....	500 00		
Dina Jones, Rockland....	200 00		

Baraboo—Bank of Baraboo.

H. GROTOPHORST, President.
C. W. WHITMAN, Vice President.

J. VAN ORDEN, Cashier.
L. S. VAN ORDEN, Asst. Cashier.

DIRECTORS.

H. Grotophorst,
C. W. Whitman,
J. Van Orden,

E. P. McFetridge,
J. B. Donovan.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$287,649 60	Capital stock paid in	\$100,000 00
Overdrafts	339 79	Undivided profits, less current expenses and taxes paid	10,985 88
U. S., state, municipal and other bonds	581,600 00	Individual deposits, subject to check	563,534 33
Banking house	10,000 00	Demand certificates of deposit	37,130 51
Due from approved reserve banks	309,131 39	Time certificates of deposit	528,715 17
Due from other banks	201,684 00	Savings deposits	197,330 67
Gold coin	31,200 00	Certified checks	5,114 28
Silver coin	4,784 30		
U. S. and national currency	16,190 00		
Nickels and cents	231 76		
Total	\$1,442,810 84	Total	\$1,442,810 84

NAMES OF STOCKHOLDERS.

Herman Grotophorst, Baraboo	\$5,000 00	Henry A. Hill, Baraboo	2,000 00
C. W. Whitman, Baraboo	5,000 00	Geo. T. Thuerer, Baraboo	1,000 00
E. P. McFetridge, Baraboo	2,500 00	Rollo Morley, Baraboo	1,000 00
J. B. Donovan, Baraboo	2,500 00	Robt. W. Morley, Baraboo	500 00
Risley Bros., Baraboo	2,000 00	Frank Morley, Baraboo	1,500 00
M. R. Davenport, Baraboo	2,000 00	Otto Schadde, Baraboo	500 00
Phillip Cheek, Baraboo	1,500 00	A. W. Melzl, Baraboo	1,000 00
James Dickie, Baraboo	2,000 00	W. E. Baringer, Baraboo	1,000 00
F. C. Peck, Baraboo	2,500 00	H. L. Halsted, Baraboo	1,500 00
Carl Isenberg, Baraboo	2,000 00	Chas. Wild, Baraboo	1,500 00
Jacob Van Orden, Baraboo	49,700 00	Enos Sherman, Baraboo	1,000 00
L. S. Van Orden, Baraboo	2,000 00	J. A. Martiny, Baraboo	1,000 00
Geo. Carpenter, Baraboo	1,000 00	R. B. Dickie, North Freedom	500 00
John Barker estate, Baraboo	1,000 00	Sarah Dickie, North Freedom	500 00
G. M. Hill, Baraboo	2,500 00	S. E. Richardson, Ableman	300 00
A. F. Reiner, Baraboo	1,000 00		
Jorn H. Astie, Baraboo	1,000 00	Total	\$100,000 00

Barneveld—Barneveld State Bank.

JEROME J. JONES, President.
LLEWELLYN L. JONES, Vice President.

ED. WILLIAMS, Cashier.

DIRECTORS.

Jerome J. Jones.
Llewellyn L. Jones,

Amelia Jones.

Statement November 27, 1908.

Resources.	Liabilities.
Loans and discounts \$143,464 13	Capital stock paid in \$10,000 00
Overdrafts 54 58	Surplus fund 2,000 00
U. S., state, municipal and other bonds 7,000 00	Undivided profits, less cur- rent expenses and taxes paid 2,102 58
Banking house 3,000 00	Individual deposits, sub- ject to check 59,315 17
Furniture and fixtures 1,875 00	Demand certificates of de- posit 92,085 82
Due from approved reserve banks 62,126 00	Time certificates of deposit 55,720 00
Silver coin 700 00	
U. S. and national cur- rency 3,000 00	
Nickels and cents 3 86	
Total <u>\$221,223. 57</u>	Total <u>\$221,223 57</u>

NAMES OF STOCKHOLDERS.

Jerome J. Jones, Barne- veld \$8,500 00	Amelia Jones, Barneveld 500 00
Llewellyn L. Jones, Barne- veld 1,000 00	Total \$10,000 00

Barron—Bank of Barron.

F. J. McLEAN, President.
W. C. McLEAN, Vice President.

C. J. BORUM, Cashier.
GEO. R. BORUM, Asst. Cashier.

DIRECTORS.

F. J. McLean,
W. C. McLean,

C. J. Borum.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$187,311 66	Capital stock paid in....	\$25,000 00
Overdrafts	372 70	Surplus fund.....	11,000 00
U. S., state, municipal and other bonds.....	3,350 00	Undivided profits, less cur- rent expenses and taxes paid	3,275 84
Premium on bonds.....	60 00	Due to banks—deposits...	1,802 99
Stocks and other securi- ties	600 00	Individual deposits, sub- ject to check.....	53,554 71
Banking house.....	9,000 00	Demand certificates of de- posit	14,770 79
Furniture and fixtures...	1,000 00	Time certificates of deposit	134,779 93
Other real estate owned..	2,955 00		
Due from approved reserve banks	24,596 67		
Due from other banks...	5,006 46		
Checks on other banks and cash items.....	96 59		
Gold coin.....	4,040 00		
Silver coin.....	1,313 40		
U. S. and national currency	4,331 00		
Nickels and cents.....	150 78		
Total	\$244,184 26	Total	\$244,184 26

NAMES OF STOCKHOLDERS.

F. J. McLean, Menomonie	\$10,000 00	C. J. Borum, Barron.....	1,000 00
W. C. McLean, Menomonie	2,500 00	Mrs. J. F. Coe, Barron...	2,825 00
Mabel E. Jones, Water- town, South Dakota....	3,483 33	J. H. Coe, Barron.....	2,825 00
Aurora M. Borum, Barron	1,366 67		
T. W. Borum, Barron....	1,000 00	Total	\$25,000 00

Barron—The Normanna Savings Bank.

P. A. MOE, President.
GILBERT I. MOE, Vice President.

N. M. ROCKMAN, Cashier.
E. A. ROCKMAN, Asst. Cashier.

DIRECTORS.

P. A. Moe,
Gilbert I. Moe,
N. M. Rockman,

E. A. Rockman,
J. C. Rockman.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts....	\$150,032 78	Capital stock paid in.....	\$12,000 00
Overdrafts	231 91	Surplus fund.....	2,500 00
Stocks and other securi- ties	200 00	Undivided profits, less cur- rent expenses and taxes paid	8,441 83
Furniture and fixtures...	350 00	Individual deposits, sub- ject to check.....	34,175 70
Other real estate owned...	656 77	Demand certificates of de- posit	19,630 24
Due from approved reserve banks	24,708 76	Time certificates of deposit	99,035 01
Checks on other banks and cash items.....	283 67	Savings deposits.....	6,905 49
Gold coin.....	2,865 00	Cashier's checks outstand- ing	154 89
Silver coin.....	805 50		
U. S. and national currency	2,707 00		
Nickels and cents.....	1 85		
Total	\$182,843 24	Total	\$182,843 24

NAMES OF STOCKHOLDERS.

N. M. Rockman, Barron...	\$6,000 00	Gilbert I. Moe, Chetek...	1,000 00
E. A. Rockman, Barron...	1,000 00		
J. C. Rockman, Barron...	1,000 00	Total	\$12,000 00
P. A. Moe, Chetek.....	3,000 00		

Belleville—Belleville State Bank.

MARION F. ROSS, President.
D. S. SMITH, Vice President.

C. B. MINCH, Cashier.
N. H. GERBER, Asst. Cashier.

DIRECTORS.

Marion F. Ross,
D. S. Smith,
W. T. Williams,
Edward Fritz,

J. H. Geiger,
M. O. Tollefson,
Fred Sauer.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$91,453 10	Capital stock paid in....	\$15,000 00
Overdrafts	381 43	Surplus fund.....	3,750 00
Banking house.....	4,168 02	Undivided profits, less cur-	
Furniture and fixtures....	1,743 25	rent expenses and taxes	
Due from approved reserve		paid	1,380 70
banks	9,030 22	Individual deposits, sub-	
Due from other banks....	4,187 06	ject to check.....	36,860 77
Exchanges for clearing		Time certificates of deposit	57,651 57
house	312 39	Savings deposits.....	319 17
Gold coin.....	895 00		
Silver coin.....	267 80		
U. S. and national currency	2,499 00		
Nickels and cents.....	24 94		
Total	\$114,962 21	Total	\$114,962 21

NAMES OF STOCKHOLDERS.

D. S. & F. Smith, Belle-		E. J. Henry, Basco.....	100 00
ville	\$100 00	J. E. Hendrickson, Belle-	
Michael Fahey, Exeter...	100 00	ville	100 00
J. H. Geiger, Belleville...	100 00	Fred Gafke Paoli.....	200 00
Eli Pederson, Primrose...	100 00	W. J. Davies, Belleville...	100 00
Edward Fritz, Belleville...	200 00	Fanny Willoughby, Mont-	
Marion F. Ross, Exeter...	1,900 00	rose	200 00
Alma J. Ross, Exeter....	700 00	Willis Willoughby, Mont-	
Cora A. Gregory, Perry,		rose	200 00
Ill.	500 00	John H. Elmer & Sons,	
J. H. Loughhead, Belleville	200 00	Monroe	200 00
Thos. Cornelinson, Chi-		Fred Sauer, Paoli.....	100 00
cago, Ill.	300 00	Fred Wild, Montrose...	200 00
K. A. Johnson, Morrison-		H. M. Willoughby, Belle-	
ville	5,500 00	ville	200 00
M. O. Tollefson, Primrose	200 00	N. H. Gerber, Belleville...	500 00
M. K. Peters, Primrose..	200 00	C. B. Minch, Belleville...	1,000 00
Grover Wilson, Montrose.	200 00	Sam Freitag, Brooklyn...	100 00
John F. Crocker, Belle-		Rodney R. Judd, Exeter...	100 00
ville	200 00	W. N. White, Madison...	100 00
William Minch, Oregon...	100 00	W. T. Williams Belleville	100 00
Rudy Wild, Montrose....	300 00	Leslie Burd, Duke, Okla..	100 00
Paul A. Genin, Belleville.	100 00	Fred Gerber, Belleville...	200 00
W. B. Morehead, Montrose	100 00		
A. C. Oliver, Montrose...	100 00	Total	\$15,000 00

Belleville—Citizens State Bank.

S. E. MILLER, President.
JOHN HOSKEN, Vice President.

IVAN P. RUFF, Cashier.
O. B. ACE, Asst. Cashier.

DIRECTORS.

S. E. Miller,
E. C. Morse,
John Hosken,
J. T. Lyle,
W. H. Ferguson,

S. D. Ace,
E. S. Ace,
O. B. Ace,
O. A. Scott.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$68,119 32	Capital stock paid in....	\$10,000 00
Overdrafts	746 24	Surplus fund.....	500 00
Furniture and fixtures...	1,215 78	Undivided profits, less current expenses and taxes paid	1,188 66
Due from approved reserve banks	9,337 18	Individual deposits, subject to check.....	24,638 73
Due from other banks....	7,936 16	Time certificates of deposit	49,419 43
Exchanges for clearing house	258 80	Savings deposits.....	5,596 58
Gold coin.....	715 00		
Silver coin.....	553 50		
U. S. and national currency	2,370 00		
Nickels and cents.....	88 42		
Total	<u><u>\$91,343 40</u></u>	Total	<u><u>\$91,343 40</u></u>

NAMES OF STOCKHOLDERS.

S. E. Miller, Belleville...	\$1,000 00	O. A. Scott, Belleville....	500 00
E. C. Morse, Belleville...	1,000 00	O. B. Ace, Belleville.....	500 00
John Hosken, Belleville...	1,000 00	Simeon Ace, Belleville...	500 00
J. T. Lyle, Belleville....	1,000 00	John P. Ferguson, Belleville	1,000 00
W. H. Oliver, Belleville..	1,000 00	W. H. Ferguson, Belleville	1,000 00
E. S. Ace, Belleville....	500 00		
Ivan P. Ruff, Belleville..	500 00		
Emerson Ela, Madison....	500 00		
Total		Total	\$10,000 00

Belmont—Belmont State Bank.

R. W. BROWN, President.
R. F. MATES, Vice President.

W. P. HUGHES, Cashier.
L. F. KUHNHENN, Asst. Cashier.

DIRECTORS.

R. W. Brown,
D. L. Riechers,
John Huntington,
T. J. Kilpatrick,

R. F. Mates,
Wm. Werfelmann,
D. C. Clark.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts....	\$101,281 00	Capital stock paid in.....	\$15,000 00
Overdrafts	1,376 22	Surplus fund.....	10,000 00
U. S., state, municipal and other bonds.....	4,750 00	Undivided profits, less cur- rent expenses and taxes paid	1,026 01
Banking house.....	3,070 65	Individual deposits, sub- ject to check.....	44,109 27
Furniture and fixtures....	1,662 60	Demand certificates of de- posit	16,964 48
Due from approved reserve banks	12,764 07	Time certificates of deposit	53,539 94
Checks on other banks and cash items.....	8,643 39		
Gold coin.....	1,150 00		
Silver coin.....	571 95		
U. S. and national currency	5,323 00		
Nickels and cents.....	46 82		
Total	\$140,639 70	Total	\$140,639 70

NAMES OF STOCKHOLDERS.

John Huntington, Belmont	\$1,000 00	T. J. Kilpatrick, Belmont.	500 00
R. W. Brown, Platteville.	4,500 00	Mattie Webster, Woon- socket, S. Dak.	400 00
W. P. Hughes, Belmont..	800 00	C. H. Speth estate, Bel- mont	500 00
R. F. Mates, Belmont....	4,200 00	D. C. Clark, Belmont....	1,000 00
S. I. Stein, Belmont.....	250 00	Martin W. Mates, Kenosha	250 00
D. L. Riechers, Belmont..	500 00		
William Werfelman, Bel- mont	1,000 00	Total	\$15,000 00
Wm. Nodolf, Belmont....	100 00		

Beloit—The Beloit State Bank.

H. A. von OVEN, President.
G. D. CAMPBELL, Vice President.

C. H. PALEY, Cashier.
R. E. MEECH, Asst. Cashier.

DIRECTORS.

Henrietta Paley,
G. D. Campbell,
C. H. Paley,

O. F. McKenney,
H. A. von Oven.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$477,829 14	Capital stock paid in.....	\$60,000 00
Overdrafts	2,253 58	Surplus fund.....	10,000 00
U. S., state, municipal and other bonds.....	43,992 13	Undivided profits, less cur- rent expenses and taxes paid	30,334 12
Stocks and other securi- ties	3,490 00	Due to banks—deposits...	2,456 17
Banking house.....	10,000 00	Individual deposits, sub- ject to check.....	230,709 44
Furniture and fixtures...	5,700 00	Demand certificates of de- posit	9,873 82
Due from approved reserve banks	72,043 87	Time certificates of deposit	17,347 80
Checks on other banks and cash items.....	2,232 30	Savings deposits.....	304,204 92
Gold coin.....	2,500 00	Certified checks.....	560 00
Silver coin.....	4,909 00		
U. S. and national currency	40,238 00		
Nickels and cents.....	298 25		
Total	\$665,486 27	Total	\$665,486 27

NAMES OF STOCKHOLDERS.

John Paley estate, Beloit	\$15,400 00	O. M. Bent, Morrison, Ill.	1,041 66+
Geo. D. Campbell, Mount Carroll, Ill.	3,000 00	Annette L. Paley Mat- thews, Oak Park, Ill.	1,000 00
Robt. H. Campbell, Mount Carroll, Ill.	3,000 00	S. R. Hall, Morrison, Ill.	1,250 00
Oscar F. McKenney, Mt. Carroll, Ill.	2,000 00	Annette J. Burr, Oswego, N. Y.	5,933 33
Albertha Kinkade, Lan- ark, Ill.	5,733 33+	Clara H. Paley, Beloit..	1,000 00
Agatha Kinkade Strickler, Chicago, Ill.	1,600 00	Mrs. Henrietta Paley, Be- loit	1,000 00
H. A. von Oven, Beloit.	7,000 00	P. B. Yates, Beloit.....	2,000 00
R. E. Meech, Beloit.....	2,000 00	Florence A. Yates, Beloit	6,000 00
S. R. Hall, Morrison, Ill.	1,041 66+	Total	\$60,000 00

Beloit—The L. C. Hyde & Brittan Bank.

W. M. BRITTAN, President.

E. S. GREENE, Cashier.
R. K. ROCKWELL, Asst. Cashier.

DIRECTORS.

W. M. Brittan,
E. S. Greene,
C. L. Brittan,

A. B. Rockwell,
R. K. Rockwell.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts....	\$285,879 27	Capital stock paid in....	\$50,000 00
Overdrafts	6,912 82	Surplus fund.....	10,000 00
U. S. state, municipal and other bonds.....	310,295 45	Undivided profits, less cur- rent expenses and taxes paid	13,871 03
Premium on bonds.....	570 06	Due to banks—deposits... paid	22,216 72
Stocks and other securi- ties	2,650 00	Individual deposits, sub- ject to check.....	283,823 86
Banking house.....	12,500 00	Demand certificates of de- posit	342,432 38
Furniture and fixtures....	3,000 00	Time certificates of depos't	11,789 95
Due from approved reserve banks	175,635 91	Savings deposits.....	95,907 23
Due from other banks....	191 53		
Exchanges for clearing house	2,161 38		
Gold coin.....	8,547 50		
Silver coin.....	2,032 00		
U. S. and national currency	19,268 00		
Nickels and cents.....	397 20		
Total	\$830,041 17	Total	\$830,041 17

NAMES OF STOCKHOLDERS.

W. M. Brittan, Beloit....	\$30,000 00	G. E. Brittan, Beloit....	5,000 00
E. S. Greene, Beloit....	5,000 00	A. B. Rockwell, Beloit....	4,000 00
R. K. Rockwell, Beloit....	1,000 00		
Clara L. Brittan, Beloit..	5,000 00	Total	\$50,000 00

Benton—The Benton State Bank.

P. A. ORTON, President.
M. E. COLTMAN, Vice President.

W. B. VAIL, Cashier.
J. E. OTIS, Asst. Cashier.

DIRECTORS.

P. A. Orton,
M. E. Coltman,
W. R. Buchan.

H. L. Winskell,
F. Metcalf.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$140,088 93	Capital stock paid in	\$25,000 00
Overdrafts	873 92	Surplus fund	15,000 00
U. S., state, municipal and other bonds	135,420 00	Undivided profits, less current expenses and taxes paid	2,951 15
Premium on bonds	3,162 75	Individual deposits, subject to check	83,168 85
Banking house	9,259 07	Demand certificates of deposit	224,126 79
Furniture and fixtures	3,813 61		
Due from approved reserve banks	40,964 67		
Checks on other banks and cash items	916 75		
Gold coin	4,845 00		
Silver coin	824 95		
U. S. and national currency	10,038 00		
Nickels and cents	39 14		
Total	\$350,246 79	Total	\$350,246 79

NAMES OF STOCKHOLDERS.

Wm. Raisbeck, Dubuque, Ia.	\$500 00	Bessie Wilson, Darlington. R. J. Wilson estate, Dar- lington	1,000 00
Wm. Blades, Dubuque, Ia.	1,000 00	F. Metcalf, Benton	2,000 00
Alex. Stephens, Benton	1,000 00	M. E. Coltman, Benton	2,000 00
P. A. Orton, Darlington	7,000 00	H. L. Winskell, Benton	1,000 00
Georgina Hoskin, Darlington	4,000 00	L. Raisbeck, Benton	500 00
Samuel Hird, Medberry, N. Dakota	1,000 00	W. R. Buchan, Benton	2,000 00
J. W. Hird, Benton	1,000 00	Total	\$25,000 00

Berlin—The Berlin State Bank.

F. H. WELLCOME, President. W. G. BABCOCK, Cashier.
 CYRUS W. ALLEN, Vice President. ALEX. WAWCZYNIAK, Asst. Cashier.

DIRECTORS.

F. H. Wellcome, John C. Clink,
 Cyrus W. Allen, W. G. Babcock,
 C. M. Boettge, H. E. Frisbie.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$171,411 88	Capital stock paid in	\$50,000 00
Overdrafts	1,341 32	Surplus fund	2,000 00
Furniture and fixtures	4,030 10	Undivided profits, less current expenses and taxes paid	4,718 24
Due from approved reserve banks	11,642 07	Individual deposits, subject to check	34,884 56
Checks on other banks and cash items	405 24	Time certificates of deposit	61,506 36
Exchanges for clearing house	458 94	Savings deposits	43,583 37
Gold coin	590 00	Cashier's checks outstanding	31 30
Silver coin	1,148 25		
U. S. and national currency	5,488 00		
Nickels and cents	208 03		
Total	\$196,723 83	Total	\$196,723 83

NAMES OF STOCKHOLDERS.

Chas. W. Hitchcock, Berlin	\$1,000 00	Union Investment Co., Minneapolis, Minn.	27,600 00
J. C. Clink, Berlin	1,000 00	Frank Luzinski, Berlin	500 00
C. N. Boettge, Berlin	2,000 00	T. Luzinski, Berlin	500 00
Cyrus W. Allen, Berlin	5,000 00	Albert B. Hintz, Berlin	100 00
E. Grant Bunce, Berlin	1,000 00	Fred R. Scobie, Berlin	500 00
D. E. Jones, Berlin	500 00	T. C. Peck, Berlin	500 00
T. W. Hamilton, Berlin	500 00	Wm. Traugott, Berlin	500 00
W. G. Babcock, Berlin	5,000 00	C. B. Morrison, Berlin	300 00
F. H. Russell, Berlin	200 00	C. T. J. De'aporte, Berlin	1,900 00
W. S. Fridd, Berlin	300 00		
H. E. Frisbie, Pine River	1,000 00		
F. H. Wellcome, Minneapolis, Minn.	1,000 00	Total	\$50,000 00

Birnamwood—The Bank of Birnamwood.

J. H. VAN DOREN, President.
L. W. BOETTCHER, Vice President.

DEE. W. VAN DOREN, Cashier.
C. W. VAN DOREN, Asst. Cashier.

DIRECTORS.

J. H. Van Doren,
L. W. Boettcher,
M. P. Towle,

Dee. W. Van Doren,
Jos. Rundhammer, Jr.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$58,209 21	Capital stock paid in	\$10,000 00
Overdrafts	76 45	Surplus fund	1,600 00
Furniture and fixtures . . .	1,200 00	Undivided profits, less current expenses and taxes paid	926 33
Due from approved reserve banks	4,460 05	Due to banks—deposits . . .	13 17
Due from other banks	2,499 06	Dividends unpaid	21 00
Gold coin	235 00	Individual deposits, subject to check	24,638 70
Silver coin	1,050 50	Time certificates of deposit	36,455 05
U. S. and national currency	5,822 00		
Nickels and cents	101 98		
Total	\$73,654 25	Total	\$73,654 25

NAMES OF STOCKHOLDERS.

D. W. Van Doren, Birnamwood	\$1,200 00	G. F. Leiskan, Birnamwood	100 00
M. P. Towle, Birnamwood	500 00	S. K. Adams, Birnamwood	100 00
Jos. Rundhammer, Jr., Birnamwood	500 00	C. W. Van Doren, Birnamwood	500 00
Jos. Rundhammer, Sr., Birnamwood	500 00	W. F. Baker, Birnamwood	500 00
L. W. Boettcher, Birnamwood	2,000 00	John Madson, Birnamwood	200 00
Chas. Voll, Birnamwood	100 00	Guy Van Doren, Birnamwood	300 00
John Krull, Birnamwood	100 00	A. B. Boettcher, Birnamwood	500 00
J. E. Roepke, Birnamwood	500 00	Wm. Dailey, Birnamwood	100 00
B. B. Andrews, Birnamwood	500 00	J. H. Van Doren, Birnamwood	1,800 00
		Total	\$10,000 00

Black Creek—Bank of Black Creek.

WM. STASSBURGER, President.
PETER RYSER, Vice President.

G. H. PETERS, Cashier.

DIRECTORS.

H. Peters,
Chas. Hagen,
Aug. Strassburger,

B. J. Zuehlke,
Wm. Strassburger.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$65,716 43	Capital stock paid in.....	\$10,000 00
Overdrafts	93 25	Surplus fund	2,500 00
U. S., state, municipal and other bonds	3,250 00	Undivided profits, less cur- rent expenses and taxes paid	1,111 35
Banking house	2,500 00	Individual deposits, sub- ject to check.....	13,611 33
Furniture and fixtures....	1,000 00	Time certificates of de- posit	85,781 33
Due from approved reserve banks	32,150 69		
Gold coin	1,045 00		
Silver coin.....	920 95		
U. S. and national cur- rency	6,267 00		
Nickels and cents	61 39		
Total	<u>\$113,004 01</u>	Total	<u>\$113,004 01</u>

NAMES OF STOCKHOLDERS.

Wm. Strassburger, Apple- ton	\$1,300 00	Peter Ryser, Appleton....	1,300 00
August Strassburger, Ap- pleton	1,200 00	C. Mineschmidt, Black Creek	1,200 00
B. J. Zuehlke, Appleton..	1,200 00	Henry Peters, Black Creek	1,200 00
Chas. Hagen, Black Creek.	1,300 00	G. H. Peters, Black Creek	1,300 00
		Total	<u>\$10,000 00</u>

Black Earth—Black Earth State Bank.

G. W. PARKER, President.
JOHN A. WARD, Vice President.

O. W. DONKLE, Cashier.
MRS. O. W. DONKLE, Asst. Cashier.

DIRECTORS.

G. W. Parker,
John A. Ward,
O. W. Donkle,

A. A. Mickelson,
M. A. Mikkelson.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$56,260 86	Capital stock paid in.....	\$12,000 00
Overdrafts	301 53	Surplus fund	325 00
Banking house	1,592 48	Undivided profits, less current expenses and taxes paid	518 07
Furniture and fixtures....	1,390 39	Individual deposits subject to check	19,689 15
Due from approved reserve banks	17,363 79	Demand certificates of deposit	49,699 80
Checks on other banks and cash items	4 20		
Gold coin	920 00		
Silver coin	471 85		
U. S. and national currency	3,915 00		
Nickels and cents	11 92		
Total	\$82,232 02	Total	\$82,232 02

NAMES OF STOCKHOLDERS.

Wm. Voss, Black Earth..	\$100 00	Sid Ballies, Black Earth..	100 00
Martin Mikkelson, Mt. Horeb	100 00	Guy Ives, Black Earth...	100 00
D. W. Heiney, Black Earth	100 00	Sara V. Donkle, Black Earth	500 00
Chas. L. Wackman, Brooklyn	1,000 00	John Zeller, Black Earth.	100 00
Sadie N. Ellis, Brooklyn..	1,000 00	Mrs. Marietta Donkle, estate, Verona	100 00
Wm. L. Barker, Black Earth	100 00	O. W. Donkle, Black Earth	5,400 00
John A. Ward, Black Earth	200 00	Frank M. Clough, Black Earth	100 00
A. A. Mickelson, Black Earth	200 00	Geo. E. Stupfel, Mazomanie	400 00
Al. Powell, Black Earth..	100 00	S. R. Ellis, Boston, Mass.	1,000 00
G. W. Parker, Black Earth	700 00	W. H. Johnson, Black Earth	100 00
Frank Howery, Black Earth	200 00	H. Sayles estate, Black Earth	100 00
John W. King, Mazomanie	100 00		
Emma Stupfel, Mazomanie	100 00	Total	\$12,000 00

Black River Falls—Jackson County Bank.

F. F. ODERBOLZ, President.
F. E. TANNER, Vice President.

JOHN H. MILLS, Cashier.
SAMUEL LUND, Asst. Cashier.

DIRECTORS.

Nick Andrews,
S. H. Van Gorden,
Geo. F. Cooper,
J. B. Miller,
F. G. Warren,
F. F. Oderbolz,
F. E. Tanner,

B. L. VanGorden,
E. A. Homstad,
Adam Best,
R. A. Jones,
Samuel Lund,
Abel Cheney.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$198,933 46	Capital stock paid in.....	\$27,700 00
Overdrafts	10,178 85	Surplus fund	3,500 00
Banking house	3,000 00	Undivided profits, less cur-	
Furniture and fixtures....	2,000 00	rent expenses and taxes	
Other real estate owned..	3,164 71	paid	10,411 30
Due from approved reserve		Due to banks—deposits...	4,173 83
banks	25,319 27	Dividends unpaid	426 75
Checks on other banks and		Individual deposits subject	
cash items	132 04	to check	67,612 46
Exchanges for clearing		Demand certificates of de-	
house	2,274 08	posit	11 35
Gold coin	1,855 00	Time certificates of deposit	133,762 76
Silver coin	2,151 10	Cashier's checks outstand-	
U. S. and national cur-		ing	4,532 81
rency	2,739 50		
Nickels and cents.....	383 25		
Total	<u><u>\$252,131 26</u></u>	Total	<u><u>\$252,131 26</u></u>

NAMES OF STOCKHOLDERS.

Nick Andrews, Alma Cen-	\$450 00	Anna M. Oderbolz, Black	
ter		River Falls	100 00
Lucy A. Brewer, Black	350 00	Abel Cheney, Black River	
River Falls		Falls	3,100 00
Birdie Barclay, Black River	100 00	Matthew Collins, Sechler-	
Falls		ville	25 00
Chris Boe, Black River	50 00	D. K. Cartter, Black River	
Falls		Falls	150 00
Geo. F. Cooper, Black	450 00	J. H. Derse, Milwaukee..	100 00
River Falls		Edith M. Davis, Black	
Francis Cooper, Black	300 00	River Falls	25 00
River Falls		W. F. Gearing, Maiden	
M. J. Chapman estate, Al-	200 00	Rock	25 00
ma Center		Tena Hyslop, La Crosse..	2,500 00

NAMES OF STOCKHOLDERS—Continued.

Ella Cole, trustee, Black River Falls	50 00	E. R. Horswill, Colfax, Wash.	100 00
Frank Johnson, Black River Falls	1,225 00	Chris Jessie, Black River Falls	200 00
W. W. Jones, Melrose....	375 00	Rufus A. Jones, Black River Falls	300 00
L. C. Jones, Black River Falls	25 00	Rollin B. Jones, Black River Falls	25 00
M. Kratchwill, La Crosse.	100 00	Harry O'Hearn, St. Paul, Minn.	50 00
George Lutz, Melrose....	250 00	Florence O'Hearn, St. Paul Minn.	50 00
Lottie M. Long, Pasadena, Cal.	250 00	J. K. Pray, Albany, Ga... ..	1,675 00
Frank A. Long, Pasadena, Cal.	50 00	B. L. Van Gorden, Taylor A. A. Prestemoen, Black River Falls	412 50
Helen Long, Pasadena, Cal.	50 00	Anton S. Rulland, Black River Falls	150 00
J. B. Miller, Alma Center	1,300 00	J. H. Roddy, Minneapolis, Minn.	225 00
Adam Best, Black River Falls	500 00	Anna Riggs, Alma Center.	100 00
Jones Lumber & Mercantile Co., Black River Falls..	75 00	J. Reichenbach, Black River Falls	50 00
Mary A. Siegel estate, Black River Falls....	750 00	Matt Steinberg, Star Lake	100 00
Jno. H. Mills trustee, Black River Falls	600 00	Peter Sprester, Black River Falls	100 00
J. H. Mills, Black River Falls	2,375 00	Celia Severson, Chicago, Ill.	250 00
Mary R. Mills estate, Black River Falls	100 00	J. D. Stiehl, Mondak, Mont.	200 00
Jacob Mycklebye, Star Lake	100 00	Ellen J. Sutton, Merrilan	25 00
Jennie Meyers, Alma Center	100 00	Maria O. Specht, superior	25 00
Mrs. Ernest Macke, Black River Falls	50 00	F. J. Stiel, Mondak, Mont.	150 00
Mary Oderbolz, Black Riv. Falls	200 00	F. E. Tanner, Melrose....	2,350 00
Ed. F. Oderbolz estate, Black River Falls	100 00	Julia Wehinger, Black River Falls	100 00
F. F. Oderbolz, Black River Falls	950 00	Frank G. Warren, Warrens	1,250 00
Anna Oderbolz, Black River Falls	400 00	W. H. Zarthe, Millston...	300 00
Alice J. Mills, Black River Falls	150 00	Samuel Lund, Black River Falls	100 00
F. M. Taylor, Black River Falls	200 00	J. T. Ringrose, Alma Center	50 00
		S. H. Van Gorden, Hixton	762 50
		E. A. Homestead, Black River Falls	100 00
		Total	\$27,700 00

Blair—The Home Bank of Blair.

H. C. HJERLEID, President.
W. G. HYSLOP, Vice President.

O. B. BORSHEIM, Cashier.

DIRECTORS.

H. C. Hjerleid,
W. G. Hyslop,
K. K. Hagestad,
J. McKivergin,

O. B. Borsheim,
K. S. Knutson,
G. L. Solberg.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$161,108 88	Capital stock paid in....	\$15,000 00
Overdrafts	1,069 77	Surplus fund	2,000 00
Banking house	3,000 00	Undivided profits, less cur-	
Furniture and fixtures....	500 00	rent expenses and taxes	
Due from approved reserve		paid	3,917 89
banks	14,562 84	Due to banks—deposits..	6 05
Due from other banks....	2,303 43	Individual deposits subject	
Checks on other banks and		to check	15,442 53
cash items	1,272 55	Demand certificates of de-	
Gold coin	970 00	posit	4,274 84
Silver coin	1,113 05	Time certificates of deposit	141,583 60
U. S. and national cur-		Savings deposits	10,564 07
rency	6,824 00		
Nickels and cents	64 46		
Total	\$192,788 98	Total	\$192,788 98

NAMES OF STOCKHOLDERS.

H. C. Hjerleid, Decorah,		Paul Anderson, Blair....	100 00
Ia.	\$5,250 00	O. Gulbrandson, Blair....	250 00
O. B. Borsheim, Blair...	6,800 00	G. L. Solberg, Blair.....	100 00
K. K. Hagestad Etrick...	100 00	Josie Grande, Rhinelander	200 00
H. C. Shephard, Blair....	100 00	Thos. Herre'd, Madison...	250 00
W. G. Hyslop, Blair.....	500 00	I. H. Swendson Etrick..	100 00
Morr's Hanson, Blair....	100 00	Delilah Borsheim, Blair..	100 00
J. McKivergin, Blair.....	100 00	John A. Thompson, Tay-	
A. Anderson, Blair	500 00	lor	100 00
K. S. Knutson, Blair....	250 00		
P. G. Hanson, Blair.....	100 00	Total	\$15,000 00

Blanchardville—Blanchardville State Bank.

H. D. THOMAS, President.
A. BLANCHARD, Vice President.

E. R. JACKSON, Cashier.

DIRECTORS.

H. D. Thomas,
A. Blanchard,

M. J. Cleary.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$196,994 61	Capital stock paid in....	\$25,000 00
Overdrafts	1,177 60	Surplus fund	5,000 00
U. S., state, municipal and other bonds	8,000 00	Undivided profits, less cur- rent expenses and taxes paid	3,073 18
Banking house	5,000 00	Due to banks—deposits....	309 78
Due from approved reserve banks	40,389 13	Individual deposits subject to check	86,298 21
Due from other banks....	2,123 21	Demand certificates of de- posit	140,624 30
Checks on other banks and cash items	190 70	Time certificates of deposit	100 00
Gold coin	1,665 00	Savings deposits	2,148 83
Silver coin	1,300 60		
U. S. and national cur- rency	5,652 00		
Nickels and cents.....	61 45		
Total	<u>\$262,554 30</u>	Total	<u>\$262,554 30</u>

NAMES OF STOCKHOLDERS.

H. D. Thomas, Blanchard- ville	\$15,400 00	W. E. Rogers, Blanchard- ville	500 00
M. J. Cleary, Blanchard- ville	1,000 00	E. I. Steenstand, Blanch- ardville	500 00
A. Blanchard, Blanchard- ville	500 00	C. C. Olson, Blanchardville	1,000 00
E. R. Jackson Blanchard- ville	400 00	Blanchard Bros., Blanch- ardville	500 00
Mary A. Thomas, Blanch- ardville	500 00	H. H. Marshall, Blanchard- ville	500 00
E. Rogez, Blanchardville..	1,000 00	Ole Gilbertson, Blanchard- ville	500 00
F. W. Baker estate, Blanchardville	500 00	M. Bainbridge, Blanchard- ville	500 00
Peter Olsen, Blanchard- ville	500 00		
Carl Chandler, Blanchard- ville	1,200 00	Total	\$25,000 00

Blanchardville—The Citizens State Bank.

A. McKELLAR, President.
HIRAM GABRIEL, Vice President.

O. R. OLSON, Cashier.

DIRECTORS.

A. McKellar,
Hiram Gabriel,
W. A. Million,
Frank J. McKenna,

A. C. Ula,
C. G. Vinger,
O. R. Olson.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$33,443 08	Capital stock paid in.....	\$15,000 00
Overdrafts	240 61	Undivided profits	370 98
Furniture and fixtures....	2,431 75	Individual deposits subject	
Due from approved reserve		to check	17,670 21
banks	13,994 79	Demand certificates of de-	
Due from other banks....	3,365 76	posits	26,160 00
Gold coin	1,530 00	Savings deposits	58 96
Silver coin	839 25		
U. S. and national cur-			
rency	2,594 00		
Nickels and cents	33 20		
Expense account	787 71		
Total	\$59,260 15	Total	\$59,260 15

NAMES OF STOCKHOLDERS.

A. McKellar, Blanchard-		A. C. Ula, York.....	300 00
ville	\$1,500 00	Frank Darrah, Blanchard-	
Chris Kung, York.....	500 00	ville	300 00
Henry Hanson York.....	200 00	Albert P. Haug, York....	200 00
Gilbert Thiedemonson, York	200 00	John H. Johnson, York..	500 00
W. A. Million, Blanchard-		Ole P. Paulson, Blanchard-	
ville	1,000 00	ville	500 00
Oscar R. Olson, York....	1,000 00	Robert Reider, Sr., York.	100 00
Bertha Anderson, Mt.		Christ Erb Blanchardville	400 00
Horeb	1,000 00	Christ Guldhaug, Moscow	300 00
Tom Hardyman, Fayette..	200 00	John Flannery, Argyle...	500 00
Anton A. Strommen, York	300 00	Anna Davis, Argyle	300 00
Gilbert Thompson, York..	500 00	Frank J. McKenna, Mos-	
John Erickson, Blanchard-		cow	500 00
ville	500 00	Anton A. Nybrotten, Adams	200 00
Chris. G. Vinger, York....	200 00	Ed. A. Strommen York..	300 00
Erwin Gabriel, Evansville	500 00	Mrs. Jessie McKellar,	
Hiram Gabriel, York.....	1,200 00	Blanchardville	500 00
Alfred Spring, York.....	500 00	Ed. Wood, York.....	100 00
Henry H. Jorenby, York..	500 00		
Alfred Svenson, Blanchard-		Total	\$15,000 00
ville	200 00		

Bloomer—Bank of Bloomer.

WM. LARSON, Vice President.

A. T. NEWMAN, Cashier.

DIRECTORS.

Wm. Larson,
O. A. Abrahamson,L. M. Newman,
James McKinnon.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$105,016 94	Capital stock paid in.....	\$10,000 00
Overdrafts	16,450 23	Surplus fund	2,483 97
U. S., state, municipal and other bonds	78,618 65	Undivided profits	651 68
Banking house	4,200 00	Individual deposits subject to check	64,648 10
Furniture and fixtures....	1,975 00	Time certificates of deposit	157,314 14
Due from approved reserve banks	17,003 86		
Gold coin	6,420 00		
Silver coin	801 00		
U. S. and national cur- rency	3,587 00		
Nickels and cents	42 41		
Expense account	308 54		
Other resources	674 26		
Total	<u>\$235,097 89</u>	Total	<u>\$235,097 89</u>

NAMES OF STOCKHOLDERS.

L. C. Stanley, Chippewa Falls	\$1,200 00	L. Krunzfelder, Bloomer..	500 00
L. M. Newman, Chippewa Falls	1,200 00	J. Barcume, Bloomer....	500 00
James McKinnon, Chip- pewa Falls	1,200 00	Joseph Meloney, Williams, Minn.	500 00
Ole Christianson estate, Bloomer	1,000 00	A. T. Newman, Bloomer..	1,200 00
O. A. Abrahamson, Bloomer	500 00	W. E. Ketch, Bloomer....	300 00
Wm. Larson, Bloomer....	500 00	Henry Werner, Bloomer..	300 00
Thorfin Thompson Bloomer	500 00	E. C. Detloff, Bloomer....	300 00
		Mike Steichen, Bloomer..	300 00
		Total	<u>\$10,000 00</u>

Declaration of unlimited individual responsibility filed by stockholders, January 25th, 1906, under section 46 chapter 2, banking law.

Bloomington—The Woodhouse & Bartley Bank.

P. BARTLEY, President.
P. WOODHOUSE, Vice President.

M. F. WOODHOUSE, Cashier
F. L. BARTLEY, Asst. Cashier.

DIRECTORS.

P. Bartley,
P. Woodhouse,

M. F. Woodhouse.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$342,820 88	Capital stock paid in....	\$15,000 00
Overdrafts	7,716 42	Surplus fund	5,000 00
U. S., state, municipal and other bonds	3,000 00	Undivided profits less cur- rent expenses and taxes paid	4,322 19
Stocks and other securi- ties	10 50	Individual deposits, subject to check.....	113,379 02
Banking house	4,000 00	Demand certificates of de- posit	41,789 50
Furniture and fixtures....	2,584 64	Time certificates of deposit	260,524 53
Other real estate owned..	617 48		
Due from approved reserve banks	69,758 95		
Due from other banks....	495 86		
Checks on other banks and cash items	227 27		
Gold coin	4,005 00		
Silver coin	1,170 30		
U. S. and national cur- rency	3,415 00		
Nickels and cents	192 94		
Total	<u>\$440,015 24</u>	Total	<u>\$440,015 24</u>

NAMES OF STOCKHOLDERS.

P. Bartley, Bloomington..	\$7,300 00	P. Woodhouse, Bloom- ington	400 00
M. F. Woodhouse, Bloom- ington	7,300 00	Total	<u>\$15,000 00</u>

Blue River—Blue River State Bank.

W. R. COUMBE, President.
J. S. PETERS, Vice President.

J. ROBT COUMBE, Cashier.
G. L. DOOLEY, Asst. Cashier.

DIRECTORS.

W. R. Coumbe,
J. S. Peters,
W. H. Dooley,

N. S. Higgins,
J. Robt. Coumbe.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$29,577 35	Capital stock paid in.....	\$10,000 00
Banking house	1,594 41	Undivided profits, less current expenses and taxes paid	902 85
Furniture and fixtures....	888 84	Individual deposits, subject to check	23,800 38
Due from approved reserve banks	12,225 39	Demand certificates of deposit	18,565 21
Checks on other banks and cash items	25 00		
Gold coin	1,235 00		
Silver coin	767 55		
U. S. and national currency	6,943 00		
Nickels and cents	11 90		
Total	<u>\$53,268 44</u>	Total	<u>\$53,268 44</u>

NAMES OF STOCKHOLDERS.

M. D. Ellsworth, Tavera..	\$300 00	W. H. Dooley, Muscoda,	
Alfred Hillberry, Muscoda	100 00	R. F. D., No. 3.....	300 00
Lant Barrett, Muscoda, R.		W. R. Coumbe, Blue River	7,800 00
F. D., No. 1.....	100 00	J. Robt. Coumbe, Blue	
J. S. Peters, Blue River..	100 00	River	500 00
N. S. Higgins, Blue River,		Frank Shimpah, Boscobel,	
R. F. D. No. 1.....	200 00	R. F. D., No. 2.....	500 00
John Young, Muscoda....	100 00		
		Total	<u>\$10,000 00</u>

Bonduel—Bonduel State Bank.

CHRIS BONNIN, President.
ROBERT ROSE, Vice President.

R. C. WENDT, Cashier.

DIRECTORS.

Wm. B. Eicher,
F. J. Martin,
Wm. Graf,
Chris Bonnin,

Chas. Zuchlke,
Robert Rose,
Ad. Spengler.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$93,494 79	Capital stock paid in ..	\$25,000 00
Overdrafts	552 30	Surplus fund.....	1,000 00
Banking house.....	5,664 96	Undivided profits, less cur-	
Furniture and fixtures ...	1,767 80	rent expenses and taxes	
Due from approved re-		paid	2,022 85
serve banks	4,809 58	Individual deposits, sub-	
Due from other banks ...	4,603 68	ject to check	24,311 32
Checks on other banks and		Time certificates of deposit	68,904 51
cash items.....	697 60	Savings deposits	1,199 93
Gold coin	1,470 00		
Silver coin	1,372 00		
U. S. and national cur-			
rency	7,924 00		
Nickels and cents.....	81 90		
Total	<u>\$122,438 61</u>	Total	<u>\$122,438 61</u>

NAMES OF STOCKHOLDERS.

Chris Bonnin, Bonduel...	\$8,200 00	John W. Westphal, Bonduel	200 00
Etta Bonnin, Bonduel ...	100 00	Frank Ganschow, Bonduel	300 00
Emma Bonnin, Bonduel ...	100 00	J. A. Thiede, Bonduel ..	100 00
Dorotha Bonnin, Bonduel ..	300 00	Fred Raduege, Bonduel ..	300 00
John Reitan, Bonduel ...	500 00	Elmer Spengler, Bonduel..	2,000 00
G. H. Frazer, Frazer ...	200 00	Henry Ganschow, Bonduel	100 00
Arthur Lange, Bonduel ...	500 00	F. J. Martin, Shawano ..	1,500 00
Wm. B. Eicher, Bonduel	1,300 00	J. A. Peplinski, Pulaski..	200 00
Hattie Magee, Rose Lawn	100 00	F. W. Krueger, Bonduel ..	500 00
Jessie Marquardt, Bonduel	100 00	Robert Pitt, Bonduel	100 00
Aug. Hinkfuss, Bonduel ...	200 00	Mrs. Wm. B. Eicher, Bon-	
Robert Rose, Bonduel ...	500 00	duel	500 00
Wm. Graf, Bonduel	500 00	Ira J. Weeks, Shawano ..	100 00
R. C. Wendt, Bonduel ...	1,600 00	Carl Hoefs, Bonduel	100 00
Cras. Zuehlke, Bonduel ...	500 00	Ernest Brodhagen, Bonduel	100 00
F. J. Jeske, Briartown ...	300 00	Louis Brodhagen, Bonduel	100 00
Henry Smith, Bonduel....	500 00	Adolph Spengler, Bonduel.	2,000 00
Mathias Wagner, Suring...	300 00		
John Westphal, Bonduel..	1,000 00	Total	\$25,000 00

Boscobel—State Bank of Boscobel.

LOUIS B. RUKA, President.
JOHN J. RUKA, Vice President.

R. J. MORRISON, Cashier.
FRED W. RUKA, Asst. Cashier.

DIRECTORS.

Louis B. Ruka,
John J. Ruka,

Fred W. Ruka,
Robert J. Morrison.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$53,262 82	Capital stock paid in	\$15,000 00
Overdrafts	1,188 56	Surplus fund	600 00
U. S. state, municipal and other bonds	15,000 00	Undivided profits, less cur- rent expenses and taxes paid	2,940 00
Banking house	3,750 00	Individual deposits, sub- ject to check	33,222 46
Furniture and fixtures . . .	1,190 00	Demand certificates of de- posit	16,015 04
Due from approved re- serve banks	23,314 64	Time certificates of deposit	39,077 74
Due from other banks . . .	2,304 91		
Gold coin	135 00		
Silver coin	707 50		
U. S. and national cur- rency	5,934 05		
Nickels and cents	157 76		
Total	<u>\$106,855 24</u>	Total	<u>\$106,855 24</u>

NAMES OF STOCKHOLDERS.

Louis B. Ruka, Boscobel..	\$2,500 00	R. J. Morrison, Boscobel..	6,000 00
John J. Ruka, Boscobel..	2,500 00	W. J. Evans, Boscobel ..	1,500 00
Fred W. Ruka, Boscobel..	2,500 00		
		Total	<u>\$15,000 00</u>

Boscobel—The Pipkin State Bank.

THEO. KRONSHAGE, President.
J. C. BETZ, Vice President.

C. W. MENKHAUSEN, Cashier.

DIRECTORS.

Theo. Kronshage,
J. C. Betz,

C. W. Menkhausen.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$56,286 71	Capital stock paid in	\$10,000 00
U. S. state, municipal and other bonds	9,000 00	Surplus fund	2,700 00
Furniture and fixtures . . .	1,000 00	Undivided profits, less cur- rent expenses and taxes paid	709 94
Other real estate owned . .	759 00	Individual deposits, sub- ject to check	29,177 00
Due from approved reserve banks	45,315 23	Demand certificates of de- posit	32,412 56
Due from other banks . .	3,000 00	Time certificates of deposit	45,978 92
Gold coin	1,610 00		
Silver co'n	1,647 25		
U. S. and national cur- rency	2,286 00		
Nickels and cents	83 23		
Total	<u><u>\$120,978 42</u></u>	Total	<u><u>\$120,978 42</u></u>

NAMES OF STOCKHOLDERS.

Theo. Kronshage, Boscobel	\$3,300 00	C. W. Menkhausen, Bos- cobel	3,400 00
J. C. Betz, Boscobel	3,300 00		
		Total	<u>\$10,000 00</u>

Boyd—State Bank of Boyd.

ALBERT BUTSCHER, President.
THEO. BUTSCHER, Vice President.

CHAS. NELSON, Cashier.
GEO. NELSON, Asst. Cashier.

DIRECTORS.

Albert Butscher,
Theo. Butscher,
Chas. Nelson,
John Low,

Gust Keehn,
Theo. Keehn,
D. H. McElmurry.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$102,110 74	Capital stock paid in	\$25,000 00
Overdrafts	359 52	Surplus fund	1,900 00
Banking house	4,500 00	Undivided profits, less current expenses and taxes paid	1,168 65
Furniture and fixtures	2,100 00	Individual deposits, subject to check	21,655 83
Due from approved reserve banks	12,539 78	Time certificates of deposit	59,556 41
Checks on other banks and cash items	64 14	Savings deposits	15,349 13
Gold coin	340 00		
Silver coin	486 35		
U. S. and national currency	1,984 00		
Nickels and cents	136 49		
Total	\$124,621 02	Total	\$124,621 02

NAMES OF STOCKHOLDERS.

Albert Butscher, Boyd	\$7,200 00	E. F. Burns, Stanley	100 00
Chas Nelson, Boyd	2,500 00	Theo. Butscher, Boyd	2,400 00
John P. Duckart, Boyd	100 00	Bertha Butscher, Boyd	2,000 00
Mrs. M. Anderson, Boyd	500 00	John Low, Boyd	1,500 00
Maggie Patten, Boyd	500 00	C. H. Gauzel, Boyd	500 00
Constantine Nau, Boyd	2,400 00	Gust Keehn, Boyd	300 00
Ana Flear, Boyd	400 00	Theo. Keehn, Boyd	300 00
Mrs. Rosa Supple, Boyd	300 00	D. H. McElmurry, Huron	200 00
Edson Chubb, Boyd	1,000 00	Joseph Bernier, Boyd	200 00
Frank Mittermeyer, Boyd	500 00	Anna Souger, Boyd	300 00
Emmanuel Low, Boyd	700 00	Mrs. Hattie M. Pannier, Chippewa Falls	100 00
James Patten, Boyd	1,090 00		
		Total	\$25,090 00

Brandon—F. R. Foster & Son, Bankers.

F. R. FOSTER, President.

J. W. FOSTER, Cashier.

DIRECTORS.

F. R. Foster,
J. W. Foster,

F. R. Schwandt.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$334,452 41	Capital stock paid in	\$50,000 00
Overdrafts	17,839 09	Surplus fund.	3,981 03
Banking house	5,000 00	Undivided profits, less cur-	
Furniture and fixtures . . .	1,500 00	rent expenses and taxes	
Duc from approved reserve		paid	2,967 33
banks	58,663 58	Individual deposits, sub-	
Gold coin	1,440 90	ject to check	48,312 62
Silver coin	510 00	Demand certificates of de-	
U. S. and national cur-		posit	104,203 71
rency	7,664 00	Time certificates of deposit	217,660 17
Nickels and cents	55 78		
Total	<u><u>\$427,124 86</u></u>	Total	<u><u>\$427,124 86</u></u>

NAMES OF STOCKHOLDERS.

F. R. Foster, Brandon ..	\$25,500 00	F. R. Schwandt, Brandon	500 09
J. W. Foster, Brandon ..	24,000 00	Total	<u>\$50,000 00</u>

Bristol—Bristol State Bank.

L. H. ZAUN, President.
A. C. ZAUN, Vice President.

EDWIN J. ZAUN, Cashier.
R. E. ZAUN, Asst. Cashier.

DIRECTORS.

A. C. Zaun,
Edwin J. Zaun,

Chas. Murdoch.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$12,718 74	Capital stock paid in	\$10,000 00
Overdrafts	28 97	Undivided profits, less current expenses and taxes paid	476 74
Banking house	725 00	Individual deposits, subject to check	9,725 54
Furniture and fixtures	1,190 10	Time certificates of deposit	11,695 25
Other real estate owned	2,270 00		
Due from approved reserve banks	1,790 81		
Due from other banks	10,022 82		
Checks on other banks and cash items	300 00		
Gold coin	1,140 00		
Silver coin	103 75		
U. S. and national currency	1,591 00		
Nickels and cents	16 34		
Total	\$31,897 53	Total	\$31,897 53

NAMES OF STOCKHOLDERS.

L. H. Zaun, Jackson	\$1,000 00	Chas. Murdoch, Bristol	100 00
A. C. Zaun, Bristol	1,000 00	Edwin J. Zaun, Bristol	7,900 00
		Total	\$10,000 00

Brodhead—Green County Bank.

H. C. PUTNAM, President.
A. S. MOORE, Vice President.

EDW. H. COLE, Cashier.
W. R. SKINNER, Asst. Cashier.

DIRECTORS.

H. C. Putnam,
L. W. Terry,
W. H. Fleek,
C. J. Stephenson,

J. L. Rodererick,
B. J. Gardner,
A. S. Moore,
Burr Sprague.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$207,293 51	Capital stock paid in ...	\$50,000 00
Overdrafts	819 88	Surplus fund	27,000 00
U. S., state, municipal and other bonds	21,000 00	Undivided profits, less cur- rent expenses and taxes paid	1,776 93
Stocks and other securities	3,319 00	Individual deposits, sub- ject to check	76,696 12
Banking house	8,500 00	Demand certificates of de- posit	69,504 57
Furniture and fixtures ...	1,500 00	Savings deposits	78,781 56
Due from approved reserve banks	43,313 44		
Checks on other banks and cash items	10 19		
Gold coin	7,010 00		
Silver Coin	1,794 20		
U. S. and national cur- rency	9,115 00		
Nickels and cents	83 96		
Total	\$303,759 18	Total	\$303,759 18

NAMES OF STOCKHOLDERS.

H. C. Putnam, Brodhead.	\$6,000 00	Dodge & Stevenson, Brod- head	3,000 00
L. W. Terry, Brodhead ...	1,000 00	Chas. Zuercher, Brodhead.	2,000 00
A. S. Moore, Brodhead ...	3,000 00	M. L. Karney, Brodhead..	500 00
P. L. Dedrick, Brodhead ...	500 00	W. H. Fleek, Brodhead ...	1,500 00
A. B. Fitch, Brodhead ...	500 00	H. G. Mau, Brodhead ...	300 00
N. D. Fitch estate, Brod- head	500 00	N. N. Palmer, Brodhead ...	1,900 00
C. A. Austin, Long Beach, Cal.	500 00	N. N. Palmer & Son, Brod- head	500 00
B. J. Gardner, Brodhead ...	3,800 00	F. P. Skinner, Brodhead..	100 00
W. E. Skinner, Brodhead.	4,000 00	Hattie H. Clarke, Brod- head	400 00
Wm. S. Mau estate, Brod- head	300 00	Burr Sprague, Brodhead..	1,000 00
E. Hahn estate, Brodhead.	200 00	T. W. Nuzum, Janesville..	500 00
O. E. Terry estate, Stough- ton	1,900 00	Mrs. U. W. Matter, Brod- head	1,000 00
Anna S. Moore, Brodhead.	3,000 00	Mary R. Matter, Brodhead	1,000 00
J. L. Roderick, Brodhead.	3,400 00	Edward H. Cole, Brodhead	2,600 00
Miss A. A. Wales, Brod- head	500 00	F. E. Niles, Brodhead ...	1,000 00
C. A. Gifford, Monroe	2,400 00	Mrs. Jessie R. Nuzum, Janesville	3,000 00
		Total	\$50,000 00

Brodhead—The Bank of Brodhead.

C. W. CARPENTER, President.

F. K. VANCE, Cashier
K. O. LOFTHUS, Asst. Cashier.

DIRECTORS.

C. W. Carpenter,
H. P. Young,
K. O. Lofthus,F. N. Stewart,
F. K. Vance.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$157,090 33	Capital stock paid in	\$50,000 00
Overdrafts	2,707 09	Surplus fund	3,000 00
U. S., state, municipal and other bonds	8,000 00	Undivided profits, less cur- rent expenses and taxes paid	4,646 57
Furniture and fixtures	3,050 90	Individual deposits, subject to check	81,054 67
Due from approved reserve banks	10,398 51	Demand certificates of de- posit	53,383 37
Checks on other banks and cash items	688 39	Savings deposits	2,510 09
Gold coin	1,990 00		
Silver coin	830 90		
U. S. and national cur- rency	9,739 00		
Nickels and cents	100 48		
Total	<u>\$194,594 70</u>	Total	<u>\$194,594 70</u>

NAMES OF STOCKHOLDERS.

C. W. Carpenter, Brodhead	\$18,300 00	E. C. Young, Chicago, Ill..	13,200 00
H. P. Young, Chicago, Ill..	1,500 00	Helen Blanchard, Brodhead	2,000 00
C. E. Burnham, New York, N. Y.	10,000 00	F. K. Vance, Brodhead...	500 00
F. N. Stewart, Brodhead..	2,500 00	K. O. Lofthus, Brodhead..	2,000 00
		Total	\$50,000 00

Brooklyn—Brooklyn State Bank.

DANIEL WACKMAN, President.
G. I. TRIPP, Vice President.

C. L. WACKMAN, Cashier.

DIRECTORS.

Daniel Wackman,
Zala Baldwin,
Ed. Ratty,
G. I. Tripp,

Chas. Baldwin,
C. L. Wackman,
Mabel Alsop.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$91,407 89	Capital stock paid in	\$15,000 00
Overdrafts	1,855 47	Surplus fund	2,000 00
U. S., state, municipal and other bonds	4,950 00	Individual deposits, subject to check	33,899 19
Banking house	1,200 00	Demand certificates of de- posit	56,883 35
Furniture and fixtures ...	1,441 39	Bills payable	13,000 00
Due from approved reserve banks	14,110 20		
Gold coin	2,625 00		
Silver coin	839 80		
U. S. and national cur- rency	1,795 00		
Nickels and cents	112 47		
Expense account	445 32		
Total	\$120,782 54	Total	\$120,782 54

NAMES OF STOCKHOLDERS.

Daniel Wackman, Brook- lyn	\$1,200 00	Frances E. Alsop, Brooklyn	400 00
A. G. Ellis, Brooklyn	1,200 00	Cass'e O'Brien, Brooklyn.	200 00
Chas. L. Wackman, Brook- lyn	2,500 00	Steuben Snyder, Brooklyn	300 00
G. I. Tripp, Brooklyn	1,200 00	Wm. Snyder, Brooklyn...	300 00
Louisa Wackman, Brook- lyn	600 00	Mrs. Etta Ratty, adm., Dayton	600 00
Zala S. Baldwin, Madison	1,800 00	Albert Fulton, Evansville.	600 00
Ed. Ratty, Brooklyn	1,500 00	Chas. S. Baldwin, Brooklyn	600 00
Mabel Alsop, Brooklyn	500 00	Fred. Chapin, Brooklyn...	900 00
		Alma S. Baker, Evansville	600 00
		Total	\$15,000 00

Brownsville—The Brownsville State Bank.

P. H. McCARTY, President.
BARTLE JONELY, Vice President.

HERMAN C. SCHULTZ, Cashier.

DIRECTORS.

P. H. McCarty,
Bartle Jonely,
Herman C. Schultz,
Chas. F. Kuen,

Henry Rosenkranz,
O. Paul Schwefel,
E. H. Lyons.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$23,000 90	Capital stock paid in....	\$15,000 00
U. S., state, municipal and other bonds	966 76	Undivided profits	544 04
Banking house	1,836 62	Individual deposits, sub- ject to check	16,210 37
Furniture and fixtures...	1,163 38	Demand certificates of de- posit	1,500 00
Due from approved reserve banks	28,807 29	Time certificates of deposit	28,166 00
Gold coin	1,290 00		
Silver coin	201 00		
U. S. and national cur- rency	3,695 00		
Nicke's and cents	13 55		
Expense account	495 91		
Total	\$61,470 41	Total	\$61,470 41

NAMES OF STOCKHOLDERS.

P. Henry McCarty, Brownsville	\$1,500 00	O. Paul Schwefel, Oakfield	500 00
Herman C. Schultz, Brownsville	1,000 00	Jacob Lerch, Jr., Oakfield	500 00
Bartle Jonely, Brownsville	1,000 00	B. E. Sampson, South By- ron	200 00
Frank W. Kuen, Brown- sville	1,000 00	Geo. Uebele, Brownsville.	200 00
Ferd. Marquart, Knowles.	500 00	Otto Haberkorn, South By- ron	400 00
Dani. Ehrhardt, Knowles.	500 00	Ernest F. Lerch, Byron...	400 00
Chas. F. Kuen, Brownsville	1,000 00	E. W. Parratt, South By- ron	200 00
Gustav Rusch, Brownsville	1,000 00	Otto Muentner, South By- ron	500 00
E. H. Lyons, Fond du Lac	1,000 00	Silas Reynolds, South By- ron	500 00
Herman Wellso, Oakfield.	500 00	Amos W. Sampson, Brownsville	500 00
Chas. L. Karsten, Ply- mouth	500 00	R. G. Raymond, Brown- sville	200 00
Henry Rosenkranz, Brown- sville	500 00		
Jacob Wurtz, Sr., Brown- sville	500 00	Total	\$15,000 00
Chas. J. Haberkorn, Brownsville	400 00		

Browtown—The Farmers Bank of Browtown.

GEO. LAWVER, President.
 ADDRESS TREE, Vice President.

W. L. BUSH, Cashier.

DIRECTORS.

J. H. Bast,
 C. A. Kelly,
 Geo. Hanson,
 Iver Ellingson,
 Henry Divan,

John A. Meacham,
 Geo. Lawver,
 Address Tree,
 W. L. Bush.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$78,727 15	Capital stock paid in	\$15,550 00
Overdrafts	361 45	Surplus fund	1,687 34
Banking house	3,550 00	Undivided profits, less cur-	
Furniture and fixtures . . .	1,935 00	rent expenses and taxes	
Due from approved reserve		paid	791 28
banks	19,922 57	Due to banks—deposits . . .	513 29
Due from other banks	1,621 99	Individual deposits, sub-	
Checks on other banks and		ject to check	35,585 53
cash items	23 10	Demand certificates of de-	
Gold coin	145 00	posit	54,619 87
Silver coin	423 00		
U. S. and national cur-			
rency	2,090 00		
Nickels and cents	38 05		
Total	\$108,747 31	Total	\$108,747 31

NAMES OF STOCKHOLDERS.

A. F. Anderson, Monroe	\$750 00	C. A. Kelly, Browtown	250 00
Mrs. N. Anderson, Brown-		George Lawver, Freeport,	
town	500 00	Ill.	1,900 00
J. H. Bast, Browtown	600 09	Judson Lawver, Brown-	
L. J. Bartle, Argyie	50 00	town	100 00
Fred Bunke, Browtown	100 00	Ama Lawver, Freeport, Ill.	50 00
D. E. Burrington, Brown-		M. Lewis, Monroe	50 00
town	50 00	G. M. Kelly, Whitewater . .	200 00
D. Bell, Rushville, Neb. . . .	50 00	H. H. Bissell, Madison . . .	100 00
Elmer Divan, Browtown	50 00	Ed. McGuire, Browtown . . .	100 00
Henry Divan, Browtown	1,000 00	W. P. McDonnell, Brown-	
G. G. Hardy, Browtown	50 00	town	50 00
J. A. Meacham, Brown-		Wm. Olson, Browtown	50 00
town	600 00	Frank Soddy, Browtown . . .	250 00

NAMES OF STOCKHOLDERS—Continued.

S. Binger, Browntown....	250 00	C. A. Stubbe, Sr., Brown-	
Margaret Divan, Brown-		town	250 00
town	100 00	C. A. Stubbe, Jr., Brown-	
Joseph Dale, Browntown.	100 00	town	100 00
Carrie Evenson, Brown-		W. L. Bush, Browntown..	100 00
town	1,000 00	H. Whitehead, Browntown	50 00
Iver Ellingson, Browntown	500 00	Edith Williams, Browntown	50 00
Frank Good, Browntown..	100 00	Olive Divan, Browntown..	100 00
Geo. Hanson, Browntown.	1,100 00	Address Tree, South Wayne	1,000 00
Pauline Hanson, Brown-		T. A. Lynch, Browntown.	200 00
town	250 00	Abner J. Williams, South	
Hugh Hastings, Cogswell,		America	2,050 00
N. D.	50 00	Jane Tree, South Wayne.	500 00
C. M. Iverson, Browntown	100 00		
Andrew Johnson, Brown-			
town	100 00		
		Total	\$15,550 00

Bruce—Lumberman's State Bank of Bruce.

D. J. ARPIN, President.
E. P. ARPIN, Vice President.

W. A. BLACKBURN, Cashier.
M. J. BEVER, Asst. Cashier.

DIRECTORS.

D. J. Arpin,
E. P. Arpin,
A. L. Arpin,

J. Z. Arpin,
W. A. Blackburn,
M. J. Bever.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$86,128 38	Capital stock paid in....	\$15,000 00
Overdrafts	305 91	Surplus fund	4,000 00
U. S., state, municipal and other bonds	1,200 00	Undivided profits, less cur- rent expenses and taxes paid	1,697 89
Stocks and other securities	100 00	Individual deposits, sub- ject to check	37,699 49
Banking house	3,000 00	Time certificates of deposit	37,308 94
Furniture and fixtures ...	2,500 00	Savings deposits	3,012 62
Other real estate owned..	2,627 50	Cashier's checks outstand- ing	1,011 85
Due from approved reserve banks	9,886 51	Bills payable	15,000 00
Checks on other banks and cash items	5 60		
Gold coin	625 00		
Silver coin	1,917 30		
U. S. and national cur- rency	6,241 06		
Nickels and cents	193 59		
Total	<u>\$114,730 79</u>	Total	<u>\$114,730 79</u>

NAMES OF STOCKHOLDERS.

D. J. Arpin, Grand Rapids	\$5,500 00	A. L. Arpin, Grand Rapids	1,000 00
E. P. Arpin, Grand Rapids	4,500 00	W. A. Blackburn, Bruce..	2,000 00
J. Z. Arpin, Atlanta.....	1,000 00		
M. J. Bever, Bruce.....	1,000 00	Total	<u>\$15,000 00</u>

Burlington—Bank of Burlington.

C. B. McCANNA, President.
LOUIS ROHR, Vice President.

G. A. UEBELE, Cashier.
JOHN PRASCH, Asst. Cashier.

DIRECTORS.

C. B. McCanna,
Louis Rohr,
G. A. Uebele,
T. J. Cunningham,

A. M. Brehm,
S. D. Slade,
H. A. Runkel.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$552,161 45	Capital stock paid in.....	\$50,000 00
Overdrafts	9,122 44	Surplus fund.....	10,000 00
U. S., state municipal and other bonds.....	48,275 00	Undivided profits, less cur- rent expenses and taxes paid	11,296 43
Furniture and fixtures....	3,000 00	Due to banks—deposits...	1,187 59
Other real estate owned..	1,950 00	Individual depos. s, sub- ject to check.....	139,443 81
Due from approved reserve banks	22,420 56	Time certificates of deposit	371,685 73
Due from other banks....	22,999 57	Savings deposits.....	97,774 40
Exchanges for clearing house	2,006 40		
Gold coin.....	4,025 00		
Silver coin.....	2,800 00		
U. S. and national currency	12,465 00		
Nickels and cents.....	162 54		
Total	\$681,387 96	Total	\$681,387 96

NAMES OF STOCKHOLDERS.

A. M. Brehm, Burlington..	\$600 00	M. Cunningham, Burling- ton	2,000 00
C. B. McCanna, Burlington	10,400 00	John T. Prascch, Burlington	2,000 00
P. W. Crane, Union Grove	600 00	L. H. Rohr, Burlington..	1,000 00
Martin Stipe, Burlington.	4,000 00	Ellen L. Uebele, Burlington	300 00
Harry Apple, North Cape.	200 00	E. H. Schnederman, St. Louis, Mo.	100 00
C. Roy McCanna, Burling- ton	3,500 00	Henry A. Runkel, Burling- ton	1,500 00
S. M. Reinardy, Burlington	500 00	Albert Bushman, Burling- ton	1,000 00
Fred Uebele, Wheatland..	1,500 00	William Rosenberg, Burl- ington	300 00
Louis Rein, Burlington...	1,500 00	H. A. Wood, Burlington..	500 00
F. H. Hastings Burlington	2,000 00		
Thos. J. Cunningham, Bur- lington	1,000 00	Total	\$50,000 00
S. D. Slade, Slades Corners	2,000 00		
G. A. Uebele, Burlington..	13,500 00		

Burlington—Meinhardt Bank.

ALBERT MEINHARDT, President.
ELISA MEINHARDT, Vice President.

EDA MEINHARDT, Cashier.

DIRECTORS.

Albert Meinhardt,
Elisa Meinhardt,

Eda Meinhardt.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$466,259 26	Capital stock paid in.....	\$25,000 00
Overdrafts	382 93	Surplus fund.....	15,000 00
Banking house.....	5,000 00	Undivided profits, less cur-	
Due from approved reserve		rent expenses and taxes	
banks	53,817 51	paid	10,545 01
Due from other banks...	12,524 04	Individual deposits, sub-	
Exchanges for clearing		ject to check.....	124,098 99
house	764 38	Time certificates of deposit	351,795 49
Gold coin.....	2,135 00	Savings deposits.....	24,297 07
Silver coin.....	317 00		
U. S. and national currency	9,447 00		
Nickels and cents.....	89 46		
Total	<u><u>\$550,736 56</u></u>	Total	<u><u>\$550,736 56</u></u>

NAMES OF STOCKHOLDERS.

Elisa Meinhardt, Burling-	\$4,500 00	Antoinette Meinhardt, Bur-	
ton		lington	500 00
Eda Meinhardt, Burlington	10,000 00	Total	<u>\$25,000 00</u>
Albert Meinhardt, Burling-	10,000 00		
ton			

Butternut—Ashland County Bank.

JOHN FORDYCE, President.
C. S. FORDYCE, Vice President.

WM. G. FORDYCE, Cashier.
A. G. BOSTEDO, Asst. Cashier.

DIRECTORS.

John Fordyce,
C. S. Fordyce,
Wm. G. Fordyce,

A. G. Bostedo,
Ted Scofield.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$95,366 88	Capital stock paid in.....	\$10,000 00
Overdrafts	179 15	Surplus fund.....	729 09
Banking house.....	1,250 00	Undivided profits, less current expenses and taxes paid	5,716 20
Furniture and fixtures...	1,250 00	Individual deposits, subject to check.....	34,834 36
Due from approved reserve banks	12,885 66	Time certificates of deposit	49,560 88
Due from other banks....	572 42	Savings deposits.....	11,833 68
Checks from other banks and cash items.....	734 38	Notes and bills re-discounted	5,500 00
Gold coin.....	62 50		
Silver coin.....	983 65		
U. S. and national currency	4,765 00		
Nickels and cents.....	124 57		
Total	<u>\$118,174 21</u>	Total	<u>\$118,174 21</u>

NAMES OF STOCKHOLDERS.

Wm. G. Fordyce, Butternut	\$8,000 00	John Fordyce, Weyauwega	200 00
A. G. Bostedo, Butternut.	1,200 00	Ted. Scofield, Butternut..	200 00
Catherine S. Fordyce, Butternut	400 00	Total	\$10,000 00

Cadott—Citizens State Bank.

CHARLES GRASSLE, President.
HENRY GOETZ, JR., Vice President.

GEO. W. BOLE, Cashier.
FRED GOETZ, Asst. Cashier.

DIRECTORS.

Henry Goetz, Jr.,
R. B. Cunningham,
James Doherty,
S. R. Kaiser,

John J. Kaiser,
Charles Grassle,
J. C. Tanberg.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$60,010 74	Capital stock paid in.....	\$25,000 00
Overdrafts	191 31	Surplus fund.....	1,500 00
Banking house.....	4,306 27	Undivided profits, less current expenses and taxes paid	800 64
Furniture and fixtures....	3,089 60	Due to banks—deposits..	440 05
Other real estate owned..	15,700 98	Individual deposits, subject to check.....	12,472 50
Due from approved reserve banks	5,009 23	Demand certificates of deposit	2,058 60
Due from other banks....	38 65	Time certificates of deposit	46,172 66
Checks on other banks and cash items.....	439 95	Savings deposits.....	3,474 54
Gold coin.....	1,665 00		
Silver coin.....	425 70		
U. S. and national currency	974 00		
Nickels and cents.....	67 56		
Total	\$91,918 99	Total	\$91,918 99

NAMES OF STOCKHOLDERS.

R. B. Cunningham, Cadott	\$1,700 00	Benj. Goetz, Cadott.....	200 00
W. P. Clark, Cadott....	1,000 00	Henry Goetz, Jr., Cadott..	700 00
James Doherty, Cadott...	400 00	Christian Goetz, Cadott...	200 00
John Dietrich, Cadott....	500 00	Rhinehart Goetz, Cadott...	200 00
A. J. Dietzler, Cadott....	1,000 00	George Goetz, Cadott.....	200 00
John J. Dietzler, Cadott...	100 00	Mathias Goodman, Cadott	500 00
Theodore Filtz, Cadott....	200 00	H. W. Gardner, Cadott...	500 00
H. W. Frasl, Cadott.....	2,000 00	Ernest J. Hebert, Chippe-	
Henry J. Goetz, Cadott..	300 00	wa Falls.....	100 00
Louis Goetz, Cadott.....	200 00	John J. Kaiser, Cadott....	1,100 00
Charles Goetz, Cadott....	100 00	S. R. Kaiser, Cadott.....	900 00
Charles Grassle, Cadott..	700 00	A. J. Lockwood estate,	
Albert Grassle, Cadott....	200 00	Cadott	400 00
John Goetz, Cadott.....	200 00	Joseph Mrasek, Cadott...	100 00
J. E. Aiken, New Castle,		Charles Marriner, Cadott..	1,000 00
Pa.	1,000 00	George F. Hebert, Chip-	
J. C. Tanberg, Eau Claire	4,400 00	pewa Falls.....	100 00
H. P. Tanberg, Eau Claire	2,000 00	Geo. W. Bole, Cadott.....	300 00
K. C. Bubeck, Cadott....	300 00	A. H. Jones, Rugby, N. D.	1,000 00
Farmers & Merchants' State Bank, Stanley....	1,000 00	Total	\$25,000 00
Walter Goetz, Cadott....	200 00		

Cadott—State Bank of Cadott.

J. H. MUNROE, President.
W. L. HEMPHILL, Vice President.

FRED L. MUNROE, Cashier.
JOS. M. O'HARA, Asst. Cashier.

DIRECTORS.

J. H. Munroe,
W. L. Hemphill,
Fred L. Munroe,
Frank Zimmerman,

Frank J. Lavelle,
J. S. Lowe,
M. A. Gilbert.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$27,960 52	Capital stock paid in.....	\$7,000 00
Overdrafts	686 59	Surplus fund.....	1,000 00
Due from approved reserve banks	2,054 15	Undivided profits less cur- rent expenses and taxes paid	47 72
Due from other banks.....	2,211 51	Individual deposits, sub- ject to check.....	7,038 03
Checks on other banks and cash items	222 94	Time certificates of deposit	19,237 45
Gold coin.....	365 00		
Silver coin.....	141 25		
U. S. and national currency	620 00		
Nickels and cents.....	61 24		
Total	<u>\$34,323 20</u>	Total	<u>\$34,323 20</u>

NAMES OF STOCKHOLDERS.

J. H. Munroe, Cadott....	\$800 00	Winnie Munroe, Dorchester	100 00
W. L. Hemphill, Neills- ville	500 00	H. P. Favell, Chippewa Falls	200 00
M. A. Gilbert, Cadott....	200 00	Marie S. Dewhurst, Neills- ville	200 00
C. B. Griffin, Cadott....	1,100 00	Mrs. J. M. O'Hara, Wone- woc	100 00
A. J. Lockwood, Cadott....	600 00	Maud Wires, Gladstone, Mich.	100 00
E. Zimmerman, Cadott....	200 00	A. M. Nehrbass, Cadott....	500 00
A. J. Edminster, Hol- combe	500 00	A. B. Lowe, Sechlerville..	200 00
Frank Zimmerman, Cadott	100 00	L. A. Jones, Portage.....	800 00
T. J. St. Louis, Puxico, Mo.	100 00	John S. Lowe, Cadott....	100 00
F. J. Lavelle Cadott....	200 00		
Fred L. Munroe, Cadott...	300 00	Total	<u>\$7,000 00</u>
R. B. Southard, Marshfield	100 00		

Cambria—Bank of Cambria.

M. J. ROWLANDS, President.
D. M. ROWLANDS, Vice President.

D. M. ROWLANDS, Cashier.
O. I. JONES, Asst. Cashier.

DIRECTORS.

M. J. Rowlands,
D. M. Rowlands,

O. I. Jones.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$98,888 41	Capital stock paid in.....	\$10,000 00
Overdrafts	812 54	Surplus fund.....	524 08
U. S., state, municipal and other bonds.....	5,000 00	Undivided profits, less cur- rent expenses and taxes paid	3,240 82
Furniture and fixtures....	1,500 00	Individual deposits, sub- ject to check.....	44,503 31
Due from approved reserve banks	27,702 45	Demand certificates of de- posit	17,756 35
Due from other banks....	6,071 27	Time certificates of deposit	74,662 27
Checks on other banks and cash items.....	150 00		
Gold coin.....	3,900 00		
Silver coin.....	1,245 40		
U. S. and national currency	5,183 00		
Nickels and cents.....	233 76		
Total	<u>\$150,686 83</u>	Total	<u>\$150,686 83</u>

NAMES OF STOCKHOLDERS.

M. J. Rowlands, Cambria.	\$4,000 00	O. I. Jones, Cambria.....	2,000 00
D. M. Rowlands, Cambria.	4,000 00	Total	<u>\$10,000 00</u>

Cambridge—Bank of Cambridge.

A. C. AMUNDSON, President.
H. L. BUTLER, Vice President.

FRANKLIN GOULD, Cashier.

DIRECTORS.

A. C. Amundson,
H. L. Butler,

Franklin Gould.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$48,338 48	Capital stock paid in	\$10,000 00
Overdrafts	77 72	Surplus fund	500 00
Banking house	2,000 00	Undivided profits less cur-	
Furniture and fixtures	1,577 16	rent expenses and taxes	
Due from approved reserve		paid	244 94
banks	8,074 58	Individual deposits, sub-	
Checks on other banks and		ject to check	17,943 17
cash items	783 19	Demand certificates of de-	
Gold coin	505 00	posit	38,201 18
Silver coin	625 10		
U. S. and national cur-			
rency	4,850 00		
Nickels and cents	58 06		
Total	\$66,889 29	Total	\$66,889 29

NAMES OF STOCKHOLDERS.

A. C. Amundson, Cam-		Chris. Legreid, Cambridge	100 00
bridge	\$500 00	Franklin Gould, Cambridge	5,000 00
H. L. Butler, Madison	2,500 00	Jackson Reuter, Madison	500 00
H. J. Christoffers, London	600 00	John Gates, Jr., Ft. At-	
C. O. Tellefson, Utica	200 00	kinson	500 00
Stephen Haight, Rockdale.	100 00	Total	\$10,000 00

Cambridge—The International Bank of Cambridge.

E. P. MAY, President.
ANN C. MAY, Vice President.

C. C. MAY, Cashier.
HARRY C. MAY, Asst. Cashier.

DIRECTORS.

E. P. May,
Ann C. May,

C. C. May,
Harry C. May.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$36,369 17	Capital stock paid in	\$10,000 00
Overdrafts	312 93	Surplus fund	383 02
Stocks and other securities	150 00	Undivided profits, less cur-	
Banking house	1,666 64	rent expenses and taxes	
Furniture and fixtures	1,953 51	paid	861 54
Due from approved reserve		Individual deposits, sub-	
banks	16,560 76	ject to check	25,756 79
Gold coin	400 00	Demand certificates of de-	
Silver coin	800 00	posit	25,586 59
U. S. and national cur-			
rency	4,300 00		
Nicks and cents	74 93		
	<u> </u>		
Total	<u>\$62,587 94</u>	Total	<u>\$62,587 94</u>

NAMES OF STOCKHOLDERS.

E. P. May, Ft. Atkinson.	\$3,000 00	Harry C. May, Cambrdge.	1,000 00
Ann C. May, Ft. Atkinson	2,000 00	Mary E. May, Cambridge	600 00
D. C. May, Ft. Atkinson	2,000 00		
C. C. May, Cambridge...	1,400 00	Total	\$10,000 00

Cameron—Bank of Cameron.

L. I. ROE, President.
H. C. SWETLAND, Vice President.

C. H. MUSEUS, Cashier.
INGVAL EGSTAD, Asst. Cashier.

DIRECTORS.

S. O. Mauseth,
M. C. Howard,
C. H. Museus,

H. C. Swetland,
L. I. Roe.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$55,334 03	Capital stock paid in....	\$10,000 00
Overdrafts	547 33	Surplus fund	500 00
Banking house	2,688 44	Undivided profits, less cur-	
Furniture and fixtures ...	1,574 93	rent expenses and taxes	
Other real estate owned..	5,459 00	pa d	639 64
Due from approved reserve		Individual deposits, sub-	
banks	12,458 05	ject to check.....	31,692 03
Checks on other banks and		Time certificates of deposit	38,581 90
cash items.....	87 63	Savings deposits	2,977 03
Gold coin	1,220 00		
Silver coin	1,456 95		
U. S. and national cur-			
rency	3,527 00		
Nickels and cents	37 24		
Total	\$84,390 60	Total	\$84,390 60

NAMES OF STOCKHOLDERS.

L. I. Roe, Stanley.....	\$1,700 00	H. C. Swetland, Cameron..	1,600 00
S. O. Mauseth, Cameron..	1,700 00	C. H. Museus, Cameron...	2,500 00
M. C. Howard, Cameron..	2,500 00		
		Total	\$10,000 00

Camp Douglas—Bank of Camp Douglas.

C. H. HOTON, President.
GEO. M. FROHMADER, Vice President.

EVELYN SINGLETON, Cashier.

DIRECTORS.

C. H. Hoton,
B. M. Grover,
W. E. Gleason,

Geo. M. Frohmader,
C. H. Seibold.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$65,792 28	Capital stock paid in	\$12,000 00
Overdrafts	59 72	Undivided profits, less current expenses and taxes paid	1,456 71
Furniture and fixtures	1,650 95	Individual deposits, subject to check	33,749 70
Due from approved reserve banks	24,562 94	Demand certificates of deposit	1,587 83
Due from other banks	413 19	Time certificates of deposit	47,569 16
Gold coin	1,705 00		
Silver coin	97 50		
U. S. and national currency	2,073 00		
Nickels and cents	8 82		
Total	<u>\$96,363 40</u>	Total	<u>\$96,363 40</u>

NAMES OF STOCKHOLDERS.

C. H. Hoton, Camp Douglas	\$3,000 00	E. H. Hoton, Camp Douglas	300 00
Geo. M. Frohmader, Camp Douglas	2,500 00	Julius Mueller, Hustler	300 00
Ann E. Singleton, Camp Douglas	1,000 00	G. A. Schroeder, Hustler	200 00
H. J. Mortenson, New Lisbon	1,000 00	W. C. Johnson, Oakdale	300 00
B. M. Grover, Camp Douglas	700 00	Wm. Allds, Camp Douglas	400 00
L. E. Gleason, Camp Douglas	500 00	W. F. Eberhart, Camp Douglas	200 00
Wm. E. Gleason, Camp Douglas	500 00	Eliz. Eberhart, Camp Douglas	200 00
Chas. O. Cron, Camp Douglas	500 00	Mrs. Lena J. Rice, Camp Douglas	200 00
		Chas. H. Seibold, Camp Douglas	200 00
		Total	<u>\$12,000 00</u>

Casco—Bank of Casco.

E. DECKER, President.
W. P. MEACHAM, Vice President.

D. W. LAWLER, Asst. Cashier.

DIRECTORS.

E. Decker,
M. W. Burke,
W. P. McGrath,

William Doyle,
George Bottkol.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$52,433 85	Capital stock paid in.....	\$10,000 00
Overdrafts	168 83	Surplus fund	1,800 00
U. S., state, municipal and other bonds	20,000 00	Undivided profits	67 52
Furniture and fixtures ..	1,800 00	Individual deposits, sub- ject to check	14,547 97
Due from approved reserve banks	12,608 23	Time certificates of deposit	63,908 25
Checks on other banks and cash items	4 00	Savings deposits	151 53
Gold coin	412 50		
Silver coin	660 55		
U. S. and national cur- rency	2,150 00		
Nickels and cents	55 32		
Expense account	181 99		
Total	<u>\$90,475 27</u>	Total	<u>\$90,475 27</u>

NAMES OF STOCKHOLDERS.

E. Decker, Casco.....	\$500 00	Geo. Bottkoll, Casco.....	1,000 00
W. P. Meacham, Casco....	500 00	M. W. Burke, Casco.....	1,000 00
W. M. Doyle, Casco.....	500 00	Dan Burke, Casco.....	1,000 00
Jule J. Defnet, Casco....	500 00	Dennis L. Burke, Casco..	1,000 00
H. A. Dworak, Casco.....	500 00	August Sell, Casco.....	200 00
Aug. Repley, Casco.....	500 00	Geo. King, Casco	100 00
Jno. Smithwick, Casco...	500 00	G. H. Moede, Casco.....	100 00
Thos. Drury, Casco.....	500 00	John Sternad, Casco.....	100 00
D. W. Lawler, Casco.....	500 00		
W. P. McGrath, Casco....	1,000 00	Total	<u>\$10,000 00</u>

Cashton—Bank of Cashton.

WATSON EARLE, President.
L. W. EARLE, Vice President.

L. M. EARLE, Cashier.

DIRECTORS.

Watson Earle,
L. W. Earle,
L. M. Earle,
C. H. Campbell,

P. E. Nelson,
P. E. Mitby,
Clara M. Ford.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$98,830 23	Capital stock paid in.....	\$10,000 00
Overdrafts	968 17	Surplus fund	1,250 00
Banking house	2,500 00	Undivided profits, less cur-	
Furniture and fixtures ...	2,669 93	rent expenses and taxes	
Due from approved reserve		paid	881 37
banks	15,594 66	Individual deposits, sub-	
Due from other banks....	8,671 31	ject to check	38,724 50
Checks on other banks and		Demand certificates of de-	
cash items	939 33	posit	85,130 97
Gold coin	40 00		
Silver coin	709 00		
U. S. and national cur-			
rency	5,008 00		
Nickels and cents	56 21		
Total	\$135,986 84	Total	\$135,986 84

NAMES OF STOCKHOLDERS.

Watson Earle, Tomah ...	\$1,500 00	P. E. Mitby, Cashton.....	500 00
L. W. Earle, Tomah....	1,500 00	Clara M. Ford, Sparta....	1,500 00
Ruby M. Earle, Tomah...	200 00	W. A. Jones, Sparta.....	200 00
Anna J. Earle, Cashton...	300 00	Geo. M. Willgrubs, Madi-	
L. M. Earle, Cashton....	1,500 00	son	200 00
C. H. Caampbell, Cashton	1,500 00	E. A. Hankee, Brackett..	100 00
P. E. Nelson, Cashton....	1,000 00		
		Total	\$10,000 00

Cassville—The Cassville Bank.

P. T. STEVENS, President.
K. M. STEVENS, Vice President.

G. A. STEVENS, Cashier.
C. E. HARTFORD, Asst. Cashier.

DIRECTORS.

G. A. Stevens,
K. M. Stevens,

P. T. Stevens.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts....	\$76,708 61	Capital stock paid in....	\$10,000 00
Overdrafts	1,343 82	Surplus fund.....	8,000 00
Furniture and fixtures....	188 83	Undivided profits, less cur-	
Other real estate owned..	1,800 00	rent expenses and taxes	
Due from approved reserve		paid	1,871 33
banks	15,104 80	Individual deposits, sub-	
Checks on other banks and		ject to check.....	33,971 17
cash items.....	129 80	Demand certificates of de-	
Gold coin.....	60 00	posit	45,758 91
Silver coin.....	402 30		
U. S. and national currency	3,853 00		
Nickels and cents.....	10 25		
Total	<u>\$99,601 41</u>	Total	<u>\$99,601 41</u>

NAMES OF STOCKHOLDERS.

P. T. Stevens, Montfort..	\$500 00	G. A. Stevens, Cassville..	5,500 00
K. M. Stevens, Cassville..	4,000 00	Total	<u>\$10,000 00</u>

Cazenovia—State Bank of Cazenovia.

J. C. ANDERSEN, President.
BEN. ADELMAN, Vice President.

J. E. HANZLIK, Cashier.
M. L. HANZLIK, Asst. Cashier.

DIRECTORS.

J. C. Andersen,
Jno. Walsh,
Peter Milfred,

Ban. Adelman,
J. E. Hanzlik.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$32,566 64	Capital stock paid in.....	\$10,000 00
Overdrafts	1,543 06	Surplus fund.....	200 00
U. S., state, municipal and other bonds.....	5,000 00	Undivided profits, less cur- rent expenses and taxes paid	693 35
Furniture and fixtures....	1,437 53	Individual deposits sub- ject to check.....	8,346 41
Due from approved reserve banks	2,717 13	Demand certificates of de- posit	3,040 00
Due from other banks....	3,640 72	Time certificates of deposit	28,347 02
Checks on other banks and cash items.....	29 00		
Gold coin.....	330 00		
Silver coin.....	274 65		
U. S. and national currency	2,952 00		
Nicks and cents.....	136 05		
Total	\$50,626 78	Total	\$50,626 78

NAMES OF STOCKHOLDERS.

J. E. Hanzlik, Cazenovia..	\$1,900 00	Leona A. Ruskauff, Elsi- nore, Cal.	400 00
J. C. Andersen, Cazenovia	1,000 00	E. J. Ruskauff, Cazenovia.	100 00
Peter Milfred, Cazenovia..	500 00	Nelson Bros., Cazenovia..	100 00
E. A. Bohn, Lime Ridge..	100 00	Isabel A. Nelson, Cazenovia	500 00
Frank Bowar, Cazenovia..	500 00	J. B. Bruddermans, Caze- novia	200 00
Ben. Adelman, Cazenovia.	500 00	Chas. Bible Cazenovia....	100 00
Peter Duren, Cazenovia..	100 00	Edwin Kelley, Cazenovia..	200 00
George Ruskauff, Cazenovia	100 00	J. F. Conley, Cazenovia..	100 00
F. Ruskauff, Pittsburg, Pa.	1,000 00	Clifford Griffin, Waco, Wash.	300 00
Mary Braun, Cazenovia...	100 00	John Walsh, Cazenovia...	1,000 00
A. F. Braun Cazenovia...	200 00	Jacob Braun, Cazenovia...	300 00
Peter N. Bauer, Cazenovia	300 00		
B. J. Vlasak, Cazenovia...	100 00	Total	\$10,000 00
E. A. Lee, Cazenovia.....	100 00		
A. Ruskauff, Cazenovia...	100 00		
Wm. McCarthy, Lime Ridge	100 00		

Cecil—The State Bank of Cecil.

HERMAN BOCHER, President.
W. C. ZACHOW, Vice President.

J. H. KUEHL, Cashier.

DIRECTORS.

B. L. Darling,
Wm. Radloff,
H. E. Grossinger,

W. C. Zachow,
Herman Bocher,
H. C. Scheller.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$54,210 61	Capital stock paid in.....	\$15,000 00
Overdrafts.....	235 98	Surplus fund.....	500 00
Banking house.....	3,741 14	Undivided profits, less cur-	
Furniture and fixtures...	3,135 44	rent expenses and taxes	
Due from approved reserve		paid.....	1,034 01
banks.....	1,933 24	Individual deposits, sub-	
Due from other banks.....	890 49	ject to check.....	21,420 24
Checks on other banks and		Time certificates of deposit	23,688 86
cash items.....	1,114 44	Savings deposits.....	2,187 07
Gold coin.....	875 00	Notes and bills re-dis-	
Silver coin.....	544 65	counted.....	1,000 00
U. S. and national currency	4,983 00	Bills payable.....	7,000 00
Nickels and cents.....	166 19		
Total.....	<u>\$71,830 18</u>	Total.....	<u>\$71,830 18</u>

NAMES OF STOCKHOLDERS.

Emil Schmidt, Cecil.....	\$200 00	Thos. Ainsworth, Shawano	200 00
J. F. Meyer, Cecil.....	100 00	Henry Koepfen, Cecil.....	100 00
B. L. Darling, Underhill..	100 00	Frank Isstas, Cecil.....	1,200 00
August Hampel, Underhill	200 00	W. C. Zackow, Shawano..	5,500 00
R. E. Williams, Chicago.		H. E. Walther, Cecil.....	100 00
III.....	300 00	Wm. Miles, Sr., Cecil.....	100 00
J. F. Goergen, Chicago, III.	300 00	A. J. H. Kern, Cecil.....	300 00
Wm. Radloff, Cecil.....	200 00	Gust. Samp, Cecil.....	300 00
Edw. Mertins, Shawano..	100 00	J. H. Kuehl, Cecil.....	200 00
Chas. Miles, Cecil.....	100 00	F. W. Humphrey, Shawano	2,000 00
John Heiser, Advance....	100 00	Wm. Bucho, Shawano....	200 00
Fred Saltzwadel, Cecil....	200 00	Herman Bocher, Cecil....	1,100 00
Fred Moesch, Cecil.....	100 00	Frank Boon, Shawano....	100 00
S. Isaacson, Cecil.....	100 00	H. E. and Wm. Grossinger,	
Gust E. Bartz, Suring....	100 00	Suring.....	200 00
Albert A. Becher Pulcifer	100 00	Marion Berberich, Cecil..	200 00
Carl Mueller, Cecil.....	200 00	Edna Anderson, Pulcifer..	300 00
R. G. Hanson, Underhill..	100 00	Henry Hennington, Pulci-	
Ida B. Scheller, Cecil....	100 00	fer.....	100 00
H. C. Scheller, Cecil.....	100 00	Total.....	\$15,000 00

Cedarburg—The Farmers & Merchants Bank.

C. F. KENNEY, President.
JOHN F. BRUSS, Vice President.

M. P. BECKER, Cashier.
A. E. BRUSS, Asst. Cashier.

DIRECTORS.

C. F. Kenney,
John F. Bruss,
Jacob Dietrich,
E. G. Wurthmann,

Mrs. E. B. Freund,
M. P. Becker,
John Weber, Sr.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$171,431 15	Capital stock paid in....	\$30,000 00
Overdrafts.....	837 75	Surplus fund.....	7,000 00
U. S. state, municipal and other bonds.....	90,728 70	Undivided profits, less cur- rent expenses and taxes paid.....	6,252 82
Stocks and other securi- ties.....	4,025 55	Individual deposits, sub- ject to check.....	80,828 32
Furniture and fixtures....	2,320 00	Demand certificates of de- posit.....	8,607 13
Due from approved reserve banks.....	43,695 91	Time certificates of deposit	46,580 18
Checks on other banks and cash items.....	774 87	Savings deposits.....	142,292 55
Gold coin.....	930 00	Other liabilities.....	299 18
Silver coin.....	1,088 10		
U. S. and national currency	5,998 00		
Nickels and cents.....	30 15		
Total	<u><u>\$321,860 18</u></u>	Total	<u><u>\$321,860 18</u></u>

NAMES OF STOCKHOLDERS.

M. P. Becker, Cedarburg.	\$1,800 00	Wm. P. Jochem, Cedar-	900 00
C. F. Kenney, Cedarburg.	1,800 00	burg	
John F. Bruss Cedarburg	900 00	Christ Schuddakopp, Cedar-	500 00
E. G. Wurthmann, Cedar-		burg	2,000 00
burg	1,300 00	O. J. Hurth, Cedarburg...	
Wm. J. Roebken, Cedar-		John Armbruster, Cedar-	900 00
burg	500 00	burg	
Jacob Dietrich, Cedarburg	1,600 00	Nic. Altenhofen, Cedar-	1,100 00
Gottfried Bruss, Cedar-		burg	
burg	900 00	Ermina B. Freund, Cedar-	6,450 00
Jacob B. Becker, Cedar-		burg	
burg	900 00	Ermina B. Freund, guar-	1,750 00
C. W. Lehmann, Cedar-		dian, Cedarburg.....	800 00
burg	900 00	Emil Herziger, Cedarburg.	600 00
Julius W. Lehmann, Cedar-		Otto J. Groth, Cedarburg.	400 00
burg	900 00	John Dietrich, Cedarburg.	
John Weber, Sr., Cedar-		Mrs. Wm. J. Roebken, Ce-	400 00
burg	1,300 00	darburg	
August Weber, Cedarburg.	500 00	Total	<u><u>\$30,000 00</u></u>
Albert L. Jochem, Cedar-			
burg	900 00		

Cedar Grove—Cedar Grove State Bank.

J. B. HUENINK, President.
JOHN VAN DE WALL, Vice President.

WM. HUENINK, Cashier.

DIRECTORS.

J. B. Huenink,
John Van De Wall,
H. Ruslink,
Theo. Weiler,

G. Lammers,
D. Smies,
A. Stokdyk, Sr.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$128,394 33	Capital stock paid in	\$25,000 00
Overdrafts	1,153 92	Surplus fund	2,700 00
Banking house	3,500 00	Undivided profits, less current expenses and taxes paid	3,715 13
Furniture and fixtures	2,500 00	Individual deposits, subject to check	49,948 31
Due from approved reserve banks	25,053 04	Time certificates of deposit	68,815 39
Gold coin	1,562 50	Savings deposits	9,269 69
Silver coin	1,059 60	Cashier's checks outstanding	10,557 21
U. S. and national currency	6,596 00		
Nickels and cents	195 25		
Total	\$170,005 64	Total	\$170,005 64

NAMES OF STOCKHOLDERS.

J. B. Huenink, Cedar Grove	\$1,600 00	Ira Lubbers, Cedar Grove.	600 00
John Van De Wall, Cedar Grove	2,000 00	John Smies, Cedar Grove.	390 00
G. Lammers, Cedar Grove	2,000 00	Peter Smies, Cedar Grove	200 00
C. J. Huenink, Cedar Grove	2,000 00	H. A. Vreman, Cedar Grove	100 00
A. Stokdyk, Sr., Cedar Grove	1,900 00	J. D. Vreman, Cedar Grove	300 00
D. Smies, Cedar Grove	3,000 00	Wm. Neerhof, Cedar Grove	100 00
Wm. Huenink, Cedar Grove	1,000 00	G. W. Meinen, Cedar Grove	100 00
G. Grotenhuis, Cedar Grove	500 00	Gus Zimmerman, Cedar Grove	100 00
H. J. Huenink, Cedar Grove	700 00	E. E. Pantzer, Sheboygan	100 00
C. Voskuil, Cedar Grove	300 00	M. DeMaster, Cedar Grove	100 00
D. W. Huenink, Sr., Cedar Grove	300 00	Henry Walvoord, Cedar Grove	500 00
Mrs. G. J. Huenink, Cedar Grove	100 00	G. J. Walvoord, Cedar Grove	500 00
John Jungers, Cedar Grove	700 00	B. Veldhorst, Cedar Grove	500 00
H. Ruslink, Cedar Grove	200 00	G. Lohuis, Oostburg	300 00
E. J. Hyink, Cedar Grove	100 00	Theo. Weiler, Cedar Grove	500 00
W. A. DeSmidt, Cedar Grove	100 00	W. Grotenhuis, Cedar Grove	700 00
D. W. Huenink, Jr., Sheboygan	200 00	A. Lubbers, Sr., Cedar Grove	100 00
Lydia Kolste Cedar Grove	500 00	G. H. Te. Stroote, Cedar Grove	100 00
Hanna Walvoord, Cedar Grove	500 00	J. B. & H. J. Huenink, Cedar Grove	100 00
Walter C. Brill, Oostburg	200 00	P. J. Stokdyk, Cedar Grove	1,200 00
Thos. B. chler, Cedar Grove	100 00		
Henry Koeppe, Cedar Grove	100 00	Total	\$25,000 00

Centuria—State Bank of Centuria.

GEO. W. WILD, President.
L. B. DRESSER, Vice President.

A. L. PETERSON, Cashier.
K. B. WILD, Asst. Cashier.

DIRECTORS.

I. Seery,
L. B. Dresser,

A. L. Peterson,
Geo. W. Wild.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$80,474 49	Capital stock paid in	\$25,000 00
Overdrafts	1,028 47	Surplus fund	3,000 00
Banking house	4,500 00	Undivided profits, less current expenses and taxes paid	4,409 84
Furniture and fixtures	1,800 00	Individual deposits, subject to check	26,055 79
Due from approved reserve banks	9,158 07	Demand certificates of deposit	190 00
Gold coin	1,100 00	Time certificates of deposit	38,393 49
Silver coin	713 65	Notes and bills re-discounted	4,100 00
U. S. and national currency	2,280 00		
Nickels and cents	85 44		
	<hr/>		
Total	<u>\$101,140 12</u>	Total	<u>\$101,140 12</u>

NAMES OF STOCKHOLDERS.

Geo. W. Wild, Centuria . .	\$8,200 00	C. F. Peterson, Clarion, Ia. . .	3,200 00
I. Seery, St. Croix Falls . .	8,100 00	L. B. Dresser, Madison	500 00
A. L. Peterson, Centuria . .	5,900 00		
	<hr/>	Total	<u>\$25,000 00</u>

Chetek—Farmers and Merchants Bank.

K. ROSHOLT, President.
GUSTA ROSHOLT, Vice President.

A. T. GALBY, Cashier.
I. R. GAVIN, Asst. Cashier.

DIRECTORS.

K. Rosholt,
Gusta Rosholt,

A. T. Galby.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$78,277 21	Capital stock paid in	\$10,000 00
Overdrafts	955 45	Surplus fund	70 00
Furniture and fixtures . . .	2,707 58	Undivided profits, less current expenses and taxes paid	758 59
Other real estate owned . .	800 00	Individual deposits, subject to check	33,105 30
Due from approved reserve banks	14,777 14	Time certificates of deposit	61,669 13
Due from other banks . . .	3,265 44		
Checks on other banks and cash items	98 84		
Gold coin	835 00		
Silver coin	849 50		
U. S. and national currency	2,994 00		
Nickels and cents	42 86		
Total	<u>\$105,603 02</u>	Total	<u>\$105,603 02</u>

NAMES OF STOCKHOLDERS.

K. Rosholt, Eau Claire . . .	\$7,000 00	A. T. Galby, Chetek	300 00
Gusta Rosholt, Eau Claire	2,500 00		
I. R. Gavin, Chetek	200 00	Total	<u>\$10,000 00</u>

Chilton—State Bank of Chilton.

T. E. CONNELL, President.
 MARTHA J. CONNELL, Vice President.

B. F. ARPS, Asst. Cashier.

DIRECTORS.

T. E. Connell,
 Martha J. Connell,

L. A. Kingston.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$306,665 60	Capital stock paid in	\$25,000 00
Overdrafts	220 41	Surplus fund	2,600 00
U. S., state, municipal and other bonds	1,500 00	Undivided profits, less cur- rent expenses and taxes paid	3,057 48
Banking house	200 00	Due to banks—deposits..	752 02
Furniture and fixtures	150 00	Individual deposits, sub- ject to check	44,829 92
Due from approved reserve banks	22,618 28	Time certificates of deposit	262,119 81
Checks on other banks and cash items	6 90		
Gold coin	2,080 00		
Silver coin	860 20		
U. S. and national cur- rency	4,016 00		
Nickels and cents	41 84		
Total	<u>\$338,359 23</u>	Total	<u>\$338,359 23</u>

NAMES OF STOCKHOLDERS.

T. E. Connell, Chilton	\$6,400 00	L. A. Kingston, Muskego Lake	6,200 00
S. A. Connell, Milwaukee.	100 00		
Allen W. Connell, South Germantown	6,200 00	Total	\$25,000 00
Martha J. Connell, South Germantown	6,100 00		

Chippewa Falls—Northwestern State Bank.

S. C. F. COBBAN, President.
THOMAS KELLY, Vice President.

P. T. FAVELL, Cashier.
GEO. T. PLEHN, Asst. Cashier.

DIRECTORS.

S. C. F. Cobban,
W. M. Bowe,
Frank Joas,
Andrew Hanson,
Thos. Kelly,
M. A. Poznanski,

H. B. Coleman,
P. T. Favell,
J. H. McGraw,
W. B. Bartlett,
D. G. Coleman.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$225,788 46	Capital stock paid in.....	\$80,000 00
Overdrafts	3,929 48	Surplus fund	3,500 00
U. S. state, municipal and other bonds	25,500 00	Undivided profits, less cur- rent expenses and taxes paid	3,378 98
Banking house	16,000 00	Due to banks—deposits..	9,408 20
Furniture and fixtures....	1,400 00	Individual deposits, sub- ject to check	83,699 80
Due from approved reserve banks	57,017 27	Time certificates of deposit	176,699 45
Checks on other banks and cash items	1,798 44	Cashier's checks outstand- ing	74 18
Gold co'n	20,325 09		
Silver coin	3,089 15		
U. S. and national cur- rency	1,860 00		
Nickels and cents.....	61 81		
Total	\$356,760 61	Total	\$356,760 61

NAMES OF STOCKHOLDERS.

O. A. Abrahamson, Bloomer.	\$500 00	Conrad Joas, Chippewa Falls	1,000 00
L. Amdurski, Chippewa Falls	1,000 00	Mrs. W. R. Brooks, Colfax..	1,000 00
W. H. Bailey, Chippewa Falls	500 00	Isaac Lund, Bloomer.....	1,000 00
W. B. Bartlett, Eagle Pt...	1,000 00	Andrew Larson, Chip. Falls.	1,000 00
H. V. Bartlett, Eagle Pt...	1,000 00	A. C. Lindley, Chip. Falls..	1,500 00
A. A. Bish, Chippewa Falls.	500 00	Wm. Lister, Chippewa Falls	500 00
W. M. Bowe, Chippewa Falls	2,500 00	Thomas Kelly, Chip. Falls..	2,500 00
F. T. Brown estate, Chip- pewa Falls	200 00	Margaret C. Mead, Chippewa Falls	1,500 00
H. A. Buell, Chippewa Falls	3,000 00	J. S. Melville, Chip. Falls	1,000 00
C. J. Caesar, Chippewa Falls	1,000 00	Newton Mills, Chippewa Falls	1,000 00
H. G. Chichester, Chip. Falls	2,000 00	Erick Myrman, Chip. Falls..	1,000 00
S. C. F. Cobban, Chip. Falls	5,000 00	J. H. McGraw, Chip. Falls.	2,000 00
H. B. Coleman, Chip. Falls.	2,500 00	Wm. McKinnon, Chip. Falls	2,000 00
D. G. Coleman, Chip. Falls.	3,000 00	Geo. T. Plehn, Chip. Falls..	600 00
F. H. Cutting, Bloomer....	1,000 00	M. A. Poznanski, Chip. Falls	4,900 00
R. P. Dick'nsen, Chip. Falls	2,000 00	L. J. Rusk, Chippewa Falls.	5,000 00
J. H. Dor and, Chip. Falls.	1,000 00	Andrew Sands, Chip. Falls.	1,000 00
G. W. Dorland estate, Chip. Falls	500 00	L. P. Smith, Chippewa Falls	1,000 00
E. P. Elenson, Chip. Falls.	1,000 00	A. P. Solberg, Chip. Falls..	500 00
Arnt Erickson, New Auburn.	1,000 00	Demerise Theriault, Chip- pewa Falls	500 00
P. T. Favell, Chippewa Falls	2,090 00	Conrad Trankle, Bloomer...	2,000 00
August Flug, Chippewa Falls	500 00	Toni Weinberger, Chip. Falls	500 00
W. Fred Grandmaiter, Chip- pewa Falls	500 00	Alex Wiley, Chippewa Falls	500 00
John C. Hansen, Chip. Falls	500 00	A. W. Wilmarth, Chip. Falls	200 00
Andrew Hanson, Chip. Falls	2,500 00	N. W. Wilson, Chip. Falls..	1,000 00
Geo. T. Hebert, Chip. Falls.	1,900 00	John Zecherie, Chip. Falls..	1,000 00
Ernest J. Hebert, Chip. Falls	1,000 00	Mary A. Zes'ger, Chip. Falls	2,000 00
F. W. Jenkins, Chip. Falls..	2,500 00	Mrs. Newton Mills, Chip- pewa Falls	500 00
Frank Joas, Chip. Falls....	1,000 00		
Joseph Joas, Chip. Falls....	1,000 00	Total	\$80,000 00

Clayton—Citizens State Bank.

FRED MALCHOW, President.
THEO. ERICKSON, Vice President.

J. S. MALCHOW, Cashier.

DIRECTORS.

Fred Malchow,
Theo. Erickson,
J. S. Malchow,

Emil Muehlhausen,
Chas. J. Anderson.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$33,265 27	Capital stock paid in	\$10,000 00
Overdrafts	755 58	Undivided profits, less cur-	
Banking house	973 28	rent expenses and taxes	
Furniture and fixtures ...	1,490 51	paid	1,010 48
Due from approved reserve		Individual deposits, subject	
banks	750 74	to check	8,761 75
Due from other banks ...	298 07	Demand certificates of de-	
Checks on other banks and		posit	437 48
cash items	24 25	Time certificates of deposit	5,423 06
Gold coin	5 00	Cashier's checks outstand-	
Silver coin	262 50	ing	227 55
U. S. and national cur-		Notes and bills re-dis-	
rency	1,966 00	counted	13,948 72
Nickels and cents	18 44		
Total	\$39,809 64	Total	\$39,809 64

NAMES OF STOCKHOLDERS.

Fred Malchow, Lakefield, Minn.	\$4,000 00	Ferd. F. Rathke, Clayton	1,000 00
F. E. Malchow, Wilder, Minn.	500 00	Henry Meyers, Clayton...	400 00
J. C. Malchow, Sangus, Col.	300 00	E. J. Bjurstrom, Clayton..	500 00
F. O. Frederickson, Wilder, Minn.	200 00	August Spitzer, Clayton..	200 00
J. S. Malchow, Clayton..	500 00	Henry M. Heyer, Clayton..	100 00
Mrs. Louise Malchow, Clay-		Carl Anderson, Clayton..	200 00
ton	200 00	O. J. Larson, Clayton..	100 00
Theo. Erickson, Clayton..	300 00	Hulda Carlson, Clayton..	100 00
Chas. J. Anderson, Clay-		Geo. F. Hansche, Clayton	100 00
ton	300 00	Henry Johnson, Clayton..	100 00
Emil Muehlhausen, Clay-		Wm. Bard, Clayton.....	100 00
ton	500 00	Henry Krueger, Clayton..	100 00
		I. E. Eckstrom, Clayton..	200 00
		Total	\$10,000 00

Clear Lake—Bank of Clear Lake.

F. A. PARTLOW, President.
A. C. YATES, Vice President.

H. D. YATES, Cashier.
CARSON JOHNSON, Asst. Cashier.

DIRECTORS.

F. A. Partlow,
A. C. Yates,

H. D. Yates,
B. A. Staggs.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$119,491 96	Capital stock paid in	\$15,000 00
Overdrafts	632 27	Surplus fund	2,000 00
Banking house	2,676 08	Undivided profits, less cur-	
Furniture and fixtures . .	2,053 75	rent expenses and taxes	
Due from approved reserve		paid	2,863 96
banks	1,503 98	Individual deposits, subject	
Due from other banks . . .	14,289 13	to check	48,106 36
Gold coin	280 00	Demand certificates of de-	
Silver coin	307 30	posit	1,769 25
U. S. and national cur-		Time certificates of deposit	29,357 66
rency	1,518 00	Cashier's checks outstand-	
Nickels and cents	123 14	ing	835 81
		Notes and bills re-dis-	
		counted	37,942 57
		Bills payable	5,000 00
Total	<u>\$142,875 61</u>	Total	<u>\$142,875 61</u>

NAMES OF STOCKHOLDERS.

F. A. Partlow, Clear Lake	\$8,500 00	B. A. Staggs, Frankfort, O.	3,000 00
H. D. Yates, Clear Lake..	1,500 00		
A. C. Yates, Clear Lake..	2,000 00	Total	<u>\$15,000 00</u>

Clear Lake—The Peoples Bank.

A. J. McLENNAN, President.
C. W. WARD, Vice President.

G. R. FRYE, Cashier.
W. F. SALGREN, Asst. Cashier.

DIRECTORS.

A. J. McLennan,
C. W. Ward,
G. R. Frye,
G. W. Booth,

Ld. Southmayd,
Thomas Stout,
F. A. McDougald.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$20,950 19	Capital stock paid in.....	\$12,000 00
Overdrafts	564 20	Undivided profits, less cur-	
Banking house.....	2,994 15	rent expenses and taxes	
Furniture and fixtures.....	1,331 44	paid	308 95
Due from approved reserve		Individual deposits, sub-	
banks	6,282 05	ject to check.....	10,011 10
Checks on other banks and		Demand certificates of de-	
cash items.....	89 08	posit	780 00
Gold coin.....	120 00	Time certificates of deposit	11,262 10
Silver coin.....	849 40		
U. S. and national currency	1,124 00		
Nickels and cents.....	57 64		
Total	\$34,362 15	Total	\$34,362 15

NAMES OF STOCKHOLDERS.

F. A. McDougald, Reeve..	\$1,000 00	Percy C. Harmon, Clear	
Ld. Southmayd, Clear Lake	1,000 00	Lake	200 00
Thos. Stout, Clear Lake..	1,000 00	C. W. Ward, Clear Lake..	2,500 00
Gust. Paulson, Clayton..	200 00	F. L. O'cott, Cumber'and.	100 00
A. D. Ellis, Richardson..	100 00	A. J. McLennan, Clear Lake	2,000 00
P. J. Palmer, Clear Lake	100 00	G. W. Booth, Clear Lake..	2,000 00
W. F. Nash, Clear Lake..	200 00	John E. Johnson, Clear	
G. R. Frye, Clear Lake..	1,100 00	Lake	100 00
P. K. Anderson, Clear Lake	200 00	J. L. Tasker, Clear Lake..	100 00
R. C. Mooney, Richardson	100 00		
		Total	\$12,000 00

Cleveland—Cleveland State Bank.

WM. BELITZ, President. G. DIECKMANN, Cash'er.
F. A. KIELSMEIERS, Vice President. WM. F. BRIEMANN, Asst. Cashier.

DIRECTORS.

A. Stoltenberg, William F. Briemann,
Otto Klessig, F. A. Kielsmeier,
J. D. Schneider, Wm. Belitz.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$28,828 25	Capital stock paid in.....	\$15,000 00
U. S. state, municipal and other bonds.....	17,891 25	Surplus fund.....	100 00
Furniture and fixtures...	1,200 00	Undivided profits, less current expenses and taxes paid.....	1,280 53
Due from approved reserve banks.....	10,451 35	Individual deposits, subject to check.....	18,831 69
Gold coin.....	30 00	Demand certificates of deposit.....	5,188 01
Silver coin.....	454 25	Time certificates of deposit.....	22,326 49
U. S. and national currency.....	4,300 00	Savings deposits.....	507 06
Nicks and cents.....	78 68		
Total	<u>\$63,233 78</u>	Total	<u>\$63,233 78</u>

NAMES OF STOCKHOLDERS.

Wm. F. Briemann, Theresa	\$1,000 00	Jos. D. Schneider, Cleveland.....	200 00
John Lorfeld, Cleveland..	1,000 00	Dominic Wagner, Cleveland	200 00
Wm. Belitz, Cleveland...	1,000 00	Mrs. Johanna Stolzenberg, Haven.....	200 00
Robert Belitz, Cleveland..	500 00	Louis Dittmeyer, Cleveland	200 00
Adolph Klessig, Cleveland.	500 00	Fred Bender, Cleveland...	100 00
Adolph Stoltenberg, Cleveland.....	500 00	Fred Hauenstein, Cleveland	100 00
Otto Klessig, Cleveland...	500 00	August Lutze, Cleveland..	100 00
Chas. Lorfeld, Cleveland.	800 00	Frank Schill, Sr., Cleveland.....	100 00
Adolph Hingiss, Cleveland	500 00	Albert Lutze, Cleveland...	100 00
M. G. Douma, Cleveland.	500 00	John Hills, Cleveland.....	100 00
David Lorfeld, Cleveland..	500 00	Fred A. Jacobi, Jr., Cleveland.....	100 00
Fred H. Jacobi, Cleveland	500 00	Aug. Doersch, Cleveland..	100 00
Joseph Stein, Cleveland..	500 00	Aug. G. Sixel, Cleveland..	100 00
Henry Gabsch, Cleveland..	400 00	Henry F. Kolb, Cleveland	100 00
Henry Kammann, Cleveland.....	400 00	Gustav Zell, Cleveland...	100 00
Mrs. Emma Belitz, Cleveland.....	400 00	Wm. R. Toepel, Cleveland	100 00
F. A. Kielsmeier, Cleveland	300 00	Fred. W. Gosse, Cleveland	100 00
Robert Lutze, Cleveland..	300 00	Jos. Schulte, Cleveland...	100 00
Henry Hingiss, Cleveland.	300 00	F. H. Olm, Cleveland....	100 00
Wm. Kammann, Cleveland	300 00	Thos. G. Morgan, Kiel...	100 00
Aug. L. Gosse Haven....	200 00	Thos. O'Neil, Cleveland...	100 00
Rudolph Conrad, Haven..	200 00	Herman A. Wagner, Cleveland.....	100 00
John Hetzel, Cleveland...	200 00	Wm. Wagner, Haven.....	100 00
Aug. Strowig, Cleveland..	200 00	Wm. C. Boeger, Cleveland	100 00
E. N. Reinert, Cleveland..	200 00	Herman Schmidt, Haven..	100 00
Aug. B. Erdmann, Cleveland.....	200 00		
Theodore Patitz, Cleveland	200 00	Total	\$15,000 00

Clinton—Citizens Bank of Clinton.

C. W. COLLVER, President
 IVER JACOBSON, Vice President.

H. A. MOEHLENPAH, Cashier.
 F. W. HERRON, Asst. Cashier.

DIRECTORS.

Oscar Duxstad,
 Byron Snyder,
 Solon Cooper,
 F. W. Herron,

Iver Jacobson,
 H. Moehlenpah,
 C. W. Collver.

Statement November 27, 1903.

Resources.		Liabilities.	
Loans and discounts	\$233,146 33	Capital stock paid in	\$25,000 00
Overdrafts	1,147 29	Surplus fund	4,500 00
U. S., state, municipal and other bonds	2,000 00	Undivided profits, less cur- rent expenses and taxes paid	12,142 48
Banking house	5,500 00	Individual deposits, subject to check	81,979 67
Furniture and fixtures	1,500 00	Demand certificates of de- posit	153,217 80
Other real estate owned	250 00	Savings deposits	12,197 67
Due from approved reserve banks	39,961 69		
Due from other banks	674 42		
Checks on other banks and cash items	71 62		
Gold coin	610 00		
Silver coin	900 00		
U. S. and National cur- rency	3,198 00		
Nickels and cents	69 36		
Total	\$289,028 62	Total	\$289,028 62

NAMES OF STOCKHOLDERS.

C. W. Collver, Clinton	\$5,000 00	Solon Cooper, Clinton	400 00
H. A. Moehlenpah, Clinton	8,000 00	O. L. Woodward, Clinton	100 00
Oscar B. Duxstad, Clinton	2,000 00	Christie Tillerson, Man- chester, Ill.	400 00
F. W. Herron, Clinton	2,500 00	O. E. Gilbertson, Clinton	300 00
W. I. Hartshorn, Clinton	1,000 00	Mrs. G. E. Gilbertson, Guardian, Clinton	400 00
J. F. Kemmerer, Clinton	800 00	Clara Helmer, Clinton	200 00
Iver Jacobson, Clinton	500 00	J. R. Helmer, Clinton	100 00
F. B. Rogers, Clinton	300 00	Flora Dickerman, Clinton	200 00
H. W. Conley, Clinton	300 00	K. B. Duxstad estate, Clin- ton,	1,500 00
A. V. Peters, Clinton	100 00		
Geo. Reeder, Clinton	300 00		
F. R. Helmer, Clinton	309 00		
Byron Snyder, Clinton	300 00		
		Total	\$25,000 00

Clintonville—Clintonville State Bank.

D. J. ROHRER, President.
S. N. RONDEAU, Vice President.

LEVI C. LARSON, Cashier.

DIRECTORS.

Levi C. Larson,
D. J. Rohrer,
S. N. Rondeau,

Chas. Topp,
N. R. Swanke.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$140,151 46	Capital stock paid in . . .	\$35,000 00
Overdrafts	410 64	Surplus fund	1,000 00
Banking house	8,750 00	Undivided profits, less current expenses and taxes paid	4,523 48
Furniture and fixtures . . .	6,250 00	Due to banks—deposits . .	901 15
Due from approved reserve banks	12,271 38	Dividends unpaid	15 00
Checks on other banks and cash items	17 22	Individual deposits, subject to check	31,979 54
Gold coin	3,272 50	Demand certificates of deposit	50 00
Silver coin	2,023 20	Time certificates of deposit	67,754 75
U. S. and national currency	4,147 00	Savings deposits	36,395 60
Nickels and cents	326 12		
Total	\$177,619 52	Total	\$177,619 52

NAMES OF STOCKHOLDERS.

S. H. Rondeau, Embarrass	\$2,000 00	W. H. Manley, Hortonville	200 00
C. A. Spicer, Colville, Wash.	1,400 00	Sophia N. Rondeau, Embarrass	500 00
A. J. Copp, Milwaukee . .	1,900 00	Rudolph Schmiedeke, Clintonville	200 00
Frank Bucholtz, Clintonville	200 00	Albert Schmiedeke, Clintonville	200 00
W. F. Brownell, New London	1,200 00	Chas. Topp, Clintonville . .	1,400 00
Wm. Kloeckner, Wittenberg	2,000 00	H. R. Swanke, Tigerton . .	4,300 00
Joe D. Cotton, Clintonville	200 00	R. C. Brown, Oshkosh . .	5,000 00
James E. Long, Clintonville	500 00	Chas. J. Wojahn, Tigerton	2,500 00
D. J. Rohrer, Clintonville	3,500 00	Aloys Bastian, Clintonville	1,000 00
Geo. H. Guernsey, Rochester, Minn.	300 00	Edgar P. Sawyer, Oshkosh	1,000 00
Levi C. Larson, Clintonville	1,200 00	Chas. Schreiber, Oshkosh .	1,000 00
Otto Voelz, Leonolis	500 00	Lou's Schreiber, Oshkosh .	1,000 00
Caroline Van Zile, North Bend, Ore.	200 00	J. H. Porter, Berlin	1,000 00
		R. H. Hackett, Oshkosh . .	1,900 00
		W. A. Brandt, Clintonville	500 00
		Total	\$35,000 00

Cochrane—Farmers and Merchants Bank.

CHAS. HUBER, President.
JOHN B. HOFER, Vice President.

A. W. HOFER, Cashier.
JOHN MEILI, Asst. Cashier.

DIRECTORS.

Chas. Huber,
John B. Hofer,
Gottfried Klein,

G. M. Rohrer,
John Meili.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$38,634 17	Capital stock paid in ...	\$10,000 00
Overdrafts	3 02	Undivided profits, less current expenses and taxes paid	465 62
U. S., state, municipal and other bonds	4,500 00	Individual deposits, subject to check	18,915 83
Banking house	1,592 28	Time certificates of deposit	27,685 64
Furniture and fixtures ...	1,798 15	Savings deposits	895 35
Due from approved reserve banks	7,115 60		
Checks on other banks and cash items	17 19		
Gold coin	2,030 00		
Silver coin	143 35		
U. S. and national currency	2,100 00		
Nickels and cents	28 68		
Total	\$57,962 44	Total	\$57,962 44

NAMES OF STOCKHOLDERS.

A. W. Hofer, Cochrane ..	\$4,000 00	Gottf. Klein, Cochrane....	200 00
John B. Hofer, Cochrane.	2,500 00	John Meili, Cochrane ...	100 00
Chas. Huber, Cochrane ..	2,000 00	J. L. Rohrer, Cochrane ..	100 00
H. O. Stein, Cochrane ..	500 00	G. M. Rohrer, Cochrane..	100 00
A. E. Guettinger, Cochrane	400 00	Franz Rohrer, Cochrane..	100 00
		Total	\$10,000 00

Colby—Colby State Bank.

ERASTUS BOWEN, President.
R. B. SALTER, Vice President.

K. ANDREWS, Cashier.
R. G. SALTER, Asst. Cashier.

DIRECTORS.

Erastus Bowen,
Cullen Ayer,
Ed. Kayhart,

R. B. Salter,
K. Andrews.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$141,389 84	Capital stock paid in . . .	\$25,000 00
Overdrafts	561 87	Surplus fund	4,500 00
Banking house	5,000 00	Undivided profits, less cur-	
Furniture and fixtures . .	2,500 00	rent expenses and taxes	
Due from approved reserve		paid	9,134 87
banks	48,979 95	Individual deposits, subject	
Checks on other banks and		to check	55,760 74
cash items	9 37	Demand certificates of de-	
Gold coin	3,890 00	posit	111,420 37
Silver coin	707 20		
U. S. and national cur-			
rency	2,682 00		
Nicke's and cents	72 40		
Funds in transit	32 35		
Total	<u>\$205,815 98</u>	Total	<u>\$205,815 98</u>

NAMES OF STOCKHOLDERS.

Erastus Bowen, Greenwood	\$6,500 00	Ed. Kayhart, Spencer . . .	1,000 00
Wm. Johnson, Topeka, K's	6,500 00	K. Andrews, Colby	1,000 00
Mrs. Andrew Emerson,		G. D. Hosey, Boise, Idaho	2,000 00
Loyal	2,500 00	R. B. Salter, Colby	1,000 00
Cullen Ayer, Unity	4,500 00		
		Total	<u>\$25,000 00</u>

Coleman—Coleman State Bank.

W. B. QUINLAN, President.
H. G. LAUN, Vice President.

ISAAC BRAULT, Cashier.
F. J. WITMEYER, Asst. Cashier.

DIRECTORS.

W. B. Quinlan,
H. G. Laun,
Isaac Brault,

F. J. Witmeyer,
L. J. Evans.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$40,570 15	Capital stock paid in . . .	\$15,000 00
Banking house and furni- ture and fixtures	4,946 55	Individual depos' ts, subject to check	10,561 52
Due from approved reserve banks	320 14	Time certificates of deposit	12,563 24
Due from other banks . .	1,024 80	Certified checks	25 00
Gold coin	110 00	Notes and bills re-dis- counted	10,855 24
Silver coin	340 70		
U. S. and national cur- rency	1,338 90		
Nickels and cents	50 75		
Expense account	303 91		
Total	\$49,005 00	Total	\$49,005 00

NAMES OF STOCKHOLDERS.

W. B. Quinlan, Marinette.	\$5,100 00	Fred Moon, Coleman	100 00
L. J. Evans, Marinette . .	2,000 00	R. J. Pardee, Coleman . . .	100 00
Isaac Brault, Coleman . . .	1,700 00	W. Renke, Coleman	100 00
H. Frudstem, Marinette . .	1,500 00	H. S. Bolles, Coleman	200 00
J. H. Duquaim, Coleman . .	1,000 00	F. J. Witmeyer, Coleman . .	200 00
Aug. Beaudry, Coleman . . .	1,000 00	C. E. Rollins, Chicago, Ill.	500 00
Felix Rose, Coleman	100 00	C. A. Wunderlich, Bloomer	200 00
Jos. Fabry, Coleman	800 00	H. G. Laun, Wausaukee . .	100 00
F. X. Hannus, Coleman . . .	100 00	H. King, Lena	100 00
F. X. Schemm, Coleman . . .	100 00	Total	\$15,000 00

Colfax—Bank of Colfax.

GEO. D. BARTLETT, President.
WM. LISTER, Vice President.

GEO. T. VORLAND, Cashier.

DIRECTORS.

J. M. Bartlett,
Geo. D. Bartlett,
O. G. Kinney,

Geo. T. Vorland,
E. B. Hill.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$67,507 34	Capital stock paid in	\$10,000 00
Overdrafts	1,199 13	Surplus fund	2,000 00
Banking house	2,000 00	Undivided profits, less cur-	
Furniture and fixtures ...	850 00	rent expenses and taxes	
Due from approved reserve		pa'd	1,954 09
banks	6,311 47	Due to banks—deposits...	111 93
Checks on other banks and		Individual deposits, subject	
cash items	516 24	to check	25,782 79
Gold coin	5 00	Demand certificates of de-	
Silver coin	1,239 70	posit	1,098 53
U. S. and national cur-		Time certificates of deposit	30,405 84
rency	3,376 00	Cashier's checks outstand-	
Nickels and cents	1 55	ing	4,684 23
Cash short	30 98	Notes and bills re-dis-	
		counted	2,000 00
		Bills payable	5,000 00
Total	<u>\$83,037 41</u>	Total	<u>\$83,037 41</u>

NAMES OF STOCKHOLDERS.

Geo. D. Bartlett, Stanley.	\$3,000 00	Wm. Lister, Chippewa Falls	500 00
Geo. T. Vorland, Colfax..	1,700 00	J. D. Burns, Colfax	300 00
E. B. Hill, Colfax	300 00	C. H. Weber, Menomonie.	100 00
L. O. Berg, Colfax	300 00	J. M. Bartlett, Minneap-	
O. G. Kinney, Colfax	300 00	olis, Minn.	500 00
L. A. Larson, Colfax	300 00	A. S. Bartlett, Minneap-	
W. C. Flitcraft, Colfax ..	100 00	olis, Minn.	2,500 00
T. E. Thompson, Colfax..	100 00	Total	<u>\$10,000 00</u>

Coloma—The Peoples Bank.

VILAS FOLLETT, President.

DARWIN FOLLETT, Cashier.

DIRECTORS.

Vilas Follett.
S. C. Runnels,

Darwin Follett.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$70,791 31	Capital stock paid in.....	\$10,000 00
Due from approved reserve banks	23,928 24	Surplus fund	2,000 00
Checks on other banks and cash items	75	Undivided profits, less current expenses and taxes paid	1,975 64
Gold coin	42 50	Individual deposits subject to check	25,746 13
Silver coin	463 85	Time certificates of deposit	59,252 99
U. S. and national currency	3,736 00		
Nickels and cents.....	12 11		
Total	\$98,974 76	Total	\$98,974 76

NAMES OF STOCKHOLDERS.

Vilas Follett, Coloma....	\$9,500 00	Mrs. E. Hicks Coloma...	100 00
S. C. Runnels, Coloma....	100 00	W. F. Gray, Coloma.....	100 00
Julius Lau, Coloma.....	100 00		
Darwin Follett, Coloma..	100 00	Total	\$10,000 00

Columbus—Farmers & Merchants Union Bank.

J. E. WHEELER, President.
G. W. SHEPARD, Vice President.

J. R. WHEELER, Cashier.

DIRECTORS.

J. E. Wheeler,
J. R. Wheeler,

G. W. Shepard,
A. K. Wheeler.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts....	\$285,789 30	Capital stock paid in.....	\$25,000 00
Overdrafts	3,506 08	Surplus fund	10,000 00
U. S., state, municipal and other bonds.....	14,372 78	Undivided profits, less cur- rent expenses and taxes paid	6,025 49
Banking house	7,500 00	Individual deposits subject to check	101,398 60
Furniture and fixtures....	1,629 01	Demand certificates of de- posit	77 10
Due from approved reserve banks	50,532 32	Time certificates of de- posit	241,548 62
Due from other banks....	9,995 35	Savings deposits	11,250 36
Checks on other banks and cash items	165 47	Certified checks	450 00
Gold coin	8,010 00		
Silver coin	1,983 50		
U. S. and national cur- rency	12,078 00		
Nickels and cents	188 36		
Total	<u>\$395,750 17</u>	Total	<u>\$395,750 17</u>

NAMES OF STOCKHOLDERS.

J. E. Wheeler, La Crosse.	\$11,500 00	A. K. Wheeler, Columbus.	1,000 00
J. R. Wheeler, Columbus.	11,500 00		
G. W. Shepard, Columbus.	1,000 00	Total	\$25,000 00

Coon Valley—The Coon Valley State Bank.

H. C. HJERLEID, President.
LEWIS O. BRYE, Vice President.

E. B. KNUDTSON, Cashier.

DIRECTORS.

H. C. Hjerleid,
Lewis O. Brye,
Frank Schaper,
E. B. Knudtson,

Simon P. Lier,
Wenzel Korn,
K. C. Storlie.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$59,440 24	Capital stock paid in	\$10,000 00
Overdrafts	160 23	Surplus fund	750 00
Banking house	2,500 00	Undivided profits less cur-	
Furniture and fixtures	1,800 00	rent expenses and taxes	
Due from approved reserve		paid	761 24
banks	5,632 01	Individual deposits subject	
Due from other banks	1,625 00	to check	14,116 88
Gold coin	690 00	Time certificates of de-	
Silver coin	683 45	posit	43,315 79
U. S. and national cur-		Savings deposits	6,195 27
rency	2,586 00		
Nickels and cents	22 25		
Total	\$75,139 18	Total	\$75,139 18

NAMES OF STOCKHOLDERS.

E. B. Knudtson, Coon Val-		Mollien & Halmrast, Coon	
ley	\$4,000 00	Valley	100 09
H. C. Hjerleid, Decorah,		D. O. Stevlingson, Coon	
Iowa	3,500 00	Valley	100 09
A. C. Baker, Decorah, Iowa	1,000 00	Edward Olson, Coon Val-	
Cora Auchmoody, Decorah		ley	100 00
Iowa	100 00	Simon P. Lier, Coon Val-	
Mabel Auchmoody, De-		ley	100 00
corah, Iowa	100 00	Frank Schaper, Coon Val-	
K. C. Storlie, Coon Val-		ley	100 00
ley	100 00	Wenzel Korn, Rockland . .	100 00
Lewis O. Brye, Coon Val-		J. W. Burton, Chicago, Ill.	300 09
ley	200 00		
Ole O. Slette, Cashton	100 00	Total	\$10,000 00

Crandon—Crandon State Bank.

M. D. KEITH, President.
SAMUEL SHAW, Vice President.

J. L. HAILE, Cashier.

DIRECTORS.

M. D. Keith,
J. L. Haile,
Samuel Shaw,

L. T. Crabtree.
H. F. Landeck.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$77,827 52	Capital stock paid in....	\$25,000 00
Overdrafts	878 59	Surplus fund	7,000 00
Banking house	7,000 00	Undivided profits, less cur-	
Furniture and fixtures....	2,500 00	rent expenses and taxes	
Due from approved reserve		paid	3,828 85
banks	2,448 20	Individual deposits, subject	
Checks on other banks and		to check	34,557 78
cash items	939 49	Time certificates of de-	
Gold coin	1,000 00	posit	22,280 95
Silver coin	749 50	Notes and bills re-dis-	
U. S. and national cur-		counted	2,500 00
rency	1,705 00	Cash over	6 00
Nickels and cents.....	125 28		
Total	\$95,173 58	Total	\$95,173 58

NAMES OF STOCKHOLDERS.

Wm. Landeck estate, Mil-		John Waite, Crandon....	100 00
waukece	\$3,600 00	J. F. Tearman, Marshfield	2,000 00
C. S. Pierce, Milwaukee..	1,000 00	L. T. Crabtree, Crandon..	1,000 00
Samuel Shaw, Crandon...	4,000 00	B. McGinley, Crandon....	100 00
Lulu P. Shaw, Crandon...	500 00	L. E. Haile, Crandon.....	1,000 00
Louise W. Shaw, Crandon	500 00	E. C. Haile, Crandon.....	500 00
M. D. Kieth, Crandon....	3,900 00	J. L. Haile, Crandon.....	500 00
S. A. Gifford, Crandon....	1,200 00	Almon Smith, Crandon....	1,600 00
Wm. Mills, No. Bend, Ore-		A. L. Emde, Crandon....	500 00
gon	1,000 00	H. P. Keith, Crandon....	500 00
A. E. Himley, Crandon...	500 00	Total	\$25,000 00
Arthur Vine, Crandon....	500 00		
W. W. Waite, Crandon....	500 00		

Cross Plains—State Bank of Cross Plains.

HENRY M. ZANDER, President.
H. C. RIPP, Vice President.

JAMES G. BAILEY, Cashier.

DIRECTORS.

H. M. Zander,
H. C. Ripp,
Frank J. Saeman,
Adolph Birrenkott,
W. E. L. Froggatt,

Otto Karl,
J. G. Bailey,
John Schwab,
John C. Kading.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$34,534 92	Capital stock paid in....	\$15,000 00
Overdrafts	111 20	Undivided profits, less current expenses and taxes paid	543 41
U. S., state, municipal and other bonds	24,635 00	Individual deposits subject to check	20,963 98
Banking house	1,712 37	Demand certificates of deposit	23,631 70
Furniture and fixtures....	1,360 45	Time certificates of deposit	25,395 06
Due from approved reserve banks	18,231 85		
Checks on other banks and cash items	192 19		
Gold coin	695 00		
Silver coin	123 85		
U. S. and national currency	3,896 59		
Nickels and cents	40 73		
Total	<u><u>\$85,534 15</u></u>	Total	<u><u>\$85,534 15</u></u>

NAMES OF STOCKHOLDERS.

Henry M. Zander, Cross Plains	\$1,000 00	Mary Rodenschmit, Cross Plains	200 00
H. C. Ripp, Madison	1,000 00	John Braun, Cross Plains	500 00
Frank J. Saeman, Cross Plains	500 00	John Perdsborn, Cross Plains	200 00
James G. Bailey, Cross Plains	2,000 00	Joseph Meier, Cross Plains	100 00
John C. Kading, Cross Plains	500 00	Math. Reuels, Cross Plains	100 00
W. E. L. Froggatt, Cross Plains	500 00	Henry Wille, Cross Plains	500 00
Adolph Birrenkott, Cross Plains	200 00	Richard Wille, Cross Plains	200 00
Otto Kerl, Cross Plains...	500 00	John Boehnen, Cross Plains	200 00
		Joseph Kessenich, Cross Plains	100 00

NAME OF STOCKHOLDERS—Continued.

John Schwab, Cross Plains	200 00	Gustav Haack, Cross Plains	200 00
Chas. Gallagher, Cross Plains	200 00	Edward H. Coyle, Cross Plains	100 00
Albin Petersilie, Cross Plains	100 00	Jacob H. Ripp, Cross Plains	200 00
Lorenz Kalscheur, Cross Plains	100 00	George H. Esser, Cross Plains	300 00
Herman Kalscheur, Cross Plains	100 00	Sever T. Lee, Cross Plains	200 00
Christ Schmitz, Cross Plains	100 00	John Schoepp, Cross Plains	100 00
Alvis Haack, Cross Plains	200 00	Charles Zander, Cross Plains	200 00
Robert Voss, Cross Plains	100 00	Peter Zander, Cross Plains	200 00
Joseph Statz, Cross Plains	300 00	John Wagner, Cross Plains	200 00
John J. Keleny, Cross Plains	500 00	Charles W. Saeman, Cross Plains	500 00
Peter Maier, Cross Plains	100 00	Wm. H. Saeman, Cross Plains	500 00
M. Laufenberg, Cross Plains	100 00	E. D. Hering, Cross Plains	200 00
B. Bollig, Cross Plains	200 00	Chas. Meyer, Cross Plains	100 00
William Endres, Cross Plains	200 00	Adam Oberembt, Cross Plains	500 00
Mich. Endres, Cross Plains	200 00	Henry Koch, Cross Plains	200 00
F. A. Bollig, Cross Plains	100 00		
Mel. H. Esser, Cross Plains	100 00		
Ferd. Schulenburg, Cross Plains	100 00		
		Total	\$15,000 00

Cuba—Farmers Bank.

JOHN LONGBOTHAM, President.
JOHN CLEMENS, Vice President.

H. E. SCOTT, Cashier.

DIRECTORS.

John Longbotham,
John Clemens,
John Warrick,

James Pinch,
T. F. Splinter,

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts....	\$74,863 94	Capital stock paid in....	\$20,000 00
Overdrafts	66 52	Undivided profits, less current expenses and taxes paid	35 71
Banking house	5,000 00	Individual deposits, subject to check	18,590 64
Furniture and fixtures...	1,387 36	Time certificates of deposit	60,294 90
Other real estate owned. Due from approved reserve banks	10,500 00	Bills payable	7,500 00
Due from other banks...	5,036 82		
Checks on other banks and cash items	3,902 46		
Gold coin	269 93		
Silver coin	125 00		
U. S. and national currency	605 00		
Nickels and cents.....	4,550 00		
	114 22		
Total	\$106,421 25	Total	\$106,421 25

NAMES OF STOCKHOLDERS.

John Longbotham, Dickeyville	\$2,500 00	Mrs. Lucy Wasem, Cuba.	500 00
John Warrick, Cuba	2,500 00	Geo. Gill, Cuba.....	500 00
Geo. Loeffelholz, Louisburg	2,500 00	T. F. Splinter, Cuba....	500 00
John Clemens, Cuba.....	1,000 00	H. E. Scott, Cuba.....	500 00
George Wiederhold, Cuba.	1,000 00	R. Varker, Cuba.....	400 00
Ben Lebben, Hazel Green.	1,000 00	Jas. Pinch, Cuba	400 00
G. A. Huntington, Cuba.	1,000 00	Geo. F. Heil, Cuba.....	300 00
Karl Hinderman, Louisburg	1,000 00	Michael Maring, Cuba....	300 00
John Schneider, Cuba....	1,000 00	Thos. Jeffrey, Benton...	100 00
John Stephens, Cuba....	500 60	Jos. Longbotham, Cuba..	100 00
R. A. Wilson, Cuba.....	500 00	Thos. Scott, Hazel Green.	200 00
W. J. Lindsay, Cuba....	500 00	T. H. Kivlahan, Cuba....	100 00
Michael Conlon, Cuba....	500 00	H. L. McNett, Cuba.....	100 00
George Booth, Cuba.....	500 00	Total	\$20,000 00

Cumberland—Island City State Bank.

TOM O. MASON, President.
LEWIS LARSON, Vice President.

LEWIS LARSON, Cashier.
A. L. MORKEN, Asst. Cashier.

DIRECTORS.

Lewis Larson,
Tom J. Mason,
A. L. Morken,

John D. Olson,
N. C. Gilstad,
K. E. Thompson.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts....	\$116,016 30	Capital stock paid in...	\$25,000 00
Overdrafts	1,625 94	Surplus fund	800 00
Banking house	6,296 51	Undivided profits, less cur-	
Furniture and fixtures...	2,597 50	rent expenses and taxes	
Due from approved reserve		paid	1,910 49
banks	15,977 30	Individual deposits, subject	
Checks on other banks and		to check	46,990 48
cash items	1,592 46	Time certificates of de-	
Gold coin	1,495 00	posit	62,117 34
Silver coin	700 00	Savings deposits	5,059 59
U. S. and national cur-		Cashier's checks outstand-	
rency	2,919 00	ing	7,461 79
Nickels and cents	89 87		
Cash short	29 81		
Total	<u>\$149,339 69</u>	Total	<u>\$149,339 69</u>

NAMES OF STOCKHOLDERS.

Lewis Larson, Cumberland	\$9,500 00	A. L. Morken, Cumberland	500 00
John D. Olson, Cumberland	500 00	Albert Johnson and O. A.	
N. C. Gilstad, Barron....	2,500 00	Ecklie, Cumberland.....	500 00
K. E. Thompson, Barron.	2,000 00		
Tom O. Mason, Cumber-		Total	\$25,000 00
land	9,500 00		

Cumberland—State Bank of Cumberland.

F. W. MILLER, President.
C. F. KALK, Vice President.

A. H. MILLER, Cashier.
E. M. MILLER, Asst. Cashier.

DIRECTORS.

F. W. Miller,
C. F. Kalk,

A. H. Miller.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts....	\$203,157 32	Capital stock paid in....	\$10,000 00
Overdrafts	3,037 20	Surplus fund	5,000 00
Furniture and fixtures...	500 00	Undivided profits, less cur-	
Other real estate owned.	31 28	rent expenses and taxes	
Due from approved reserve		paid	6,321 35
banks	21,018 43	Individual deposits, subject	
Gold coin	750 00	to check	67,733 16
Silver coin	751 70	Demand and time certifi-	
U. S. and national cur-		rates of deposit	134,841 12
rency	4,527 00	Bills payable	10,000 00
Nickels and cents	122 70		
Total	<u>\$233,895 63</u>	Total	<u>\$233,895 63</u>

NAMES OF STOCKHOLDERS.

F. W. Miller, Cumberland	\$5,900 00	C. F. Kalk, Cumberland..	600 00
M. D. Kalk, Cumberland..	2,500 00		
A. H. Miller, Cumberland	1,000 00	Total	<u>\$10,000 00</u>

Dallas—Bank of Dallas.

D. F. CLARK, President.
D. A. RUSSELL, Vice President.

ERLAND ENGH, Cashier.

DIRECTORS.

D. F. Clark,
D. A. Russell,
Erland Engh,

Knudt. Espeseth,
A. L. Pongratz.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$41,479 40	Capital stock paid in....	\$10,000 00
Overdrafts	174 66	Surplus fund	100 00
Banking house	1,300 00	Undivided profits, less cur-	
Furniture and fixtures...	1,000 00	rent expenses and taxes	
Due from approved reserve		paid	887 89
banks	3,013 72	Individual deposits subject	
Checks on other banks and		to check	19,423 11
cash items	545 09	Time certificates of de-	
Gold coin	1,255 00	posit	23,259 52
Silver coin	548 50		
U. S. and national cur-			
rency	4,315 00		
Nickels and cents.....	39 15		
Total	\$53,670 52	Total	\$53,670 52

NAMES OF STOCKHOLDERS.

D. F. Clark, Minneapolis,		Erland Engh, Dallas....	300 00
Minn.	\$4,000 00	A. L. Pongratz, Ridgeland	1,000 00
D. A. Russell, Dallas ...	2,100 00	G. D. Bartlett, Stanley..	300 00
K. Espeseth, Dallas.....	1,500 00		
Harry Halvorson, Dallas.	800 00	Total	\$10,000 00

Darien—The Farmers State Bank of Darien.

WM. BLAKELY, Sr., President.

J. R. EAGAN, Cashier.

MARY A. EAGAN, Asst. Cashier.

DIRECTORS.

Wm. Blakely, Sr.,
James E. Seaver,

R. S. Young,
J. R. Eagan.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$118,426 30	Capital stock paid in....	\$15,000 00
Overdrafts	217 02	Surplus fund	15,000 00
Banking house	1,500 00	Undivided profits, less current expenses and taxes paid	1,473 08
Furniture and fixtures...	1,000 00	Individual deposits, subject to check	58,588 62
Due from approved reserve banks	14,631 92	Demand certificates of deposits	883 00
Checks on other banks and cash items	2,249 75	Time certificates of deposit	50,817 71
Gold coin	460 00		
Silver coin	900 00		
U. S. and national currency	2,315 00		
Nickels and cents	62 42		
Total	<u>\$141,762 41</u>	Total	<u>\$141,762 41</u>

NAMES OF STOCKHOLDERS.

John Piper, Darien.....	\$300 00	H. J. Heyer, Darien.....	300 00
B. J. Blakely, Darien....	300 00	Wm. Blakely, Jr., Darien	600 00
Edward Tilden, Chicago, Ill.	2,400 00	R. S. Young, Darien.....	1,500 00
C. H. Robinson estate, Darien	300 00	J. R. Eagan, Darien.....	6,000 00
Wm. Blakely, Sr., Darien	1,500 00	J. L. Eagan, Darien.....	600 00
Jas. E. Seaver, Delavan..	600 00	Peter T. Long, Darien....	300 00
H. Frank, Darien.....	300 00	Total	<u>\$15,000 00</u>

Deer Park—State Bank of Deer Park.

W. E. WEBSTER, President.
G. A. FOUKS, Vice President.

JNO. SAKRISON, Cashier.
ED. SAKRISON, Asst. Cashier.

DIRECTORS.

W. E. Webster,
Geo. A. Fouks,

Jno. Sakrison,
Ed. Sakrison.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$54,912 63	Capital stock paid in....	\$10,000 00
Banking house	2,600 00	Surplus fund	5,000 00
Furniture and fixtures...	1,850 00	Undivided profits, less current expenses and taxes paid	603 39
Due from approved reserve banks	4,177 97	Individual deposits, subject to check	27,189 47
Due from other banks...	9,718 68	Time certificates of deposit	33,212 21
Checks on other banks and cash items	449 20		
Gold coin	1,390 00		
Silver coin	354 40		
U. S. and national currency	488 00		
Nickels and cents.....	64 19		
Total	<u>\$76,005 07</u>	Total	<u>\$76,005 07</u>

NAMES OF STOCKHOLDERS.

W. E. Webster, Hudson..	\$3,500 00	Ed. Sakrison, Deer Park	2,000 00
G. A. Fouks, Cylon.....	500 00		
John Sakrison, Deer Park	4,000 00	Total	\$10,000 00

DeForest—The DeForest State Bank.

THOMAS FARNESS, President.
J. H. BERTRAND, Vice President.

A. A. LINDE, Cashier.
C. A. LINDE, Asst. Cashier.

DIRECTORS.

J. H. Bertrand,
H. P. Jamieson,
A. J. Jamieson,
Thos. Farness,

W. R. Chipman,
A. A. Linde,
E. C. Meland.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$76,145 14	Capital stock paid in....	\$15,000 00
Overdrafts	1,903 16	Surplus fund	1,681 90
Banking house	2,745 66	Undivided profits, less cur-	
Furniture and fixtures...	1,446 70	rent expenses and taxes	
Due from approved reserve		paid	819 27
banks	10,746 87	Dividends unpaid	4 20
Checks on other banks and		Individual deposits, subject	
cash items	275 04	to check	19,414 29
Gold coin	430 00	Time certificates of de-	
Silver coin	493 25	posit	56,282 02
U. S. and national cur-		Bills payable	3,500 00
rency	2,385 00		
Nickels and cents.....	130 86		
Total	\$96,701 68	Total	\$96,701 68

NAMES OF STOCKHOLDERS.

A. A. Linde, De Forest..	\$1,620 00	C. J. Donovan, Windsor..	120 00
W. R. Chipman, Morrison-		Ida Dahl De Forest.....	300 00
ville	300 00	Ole H. Farness, De Forest	300 00
R. J. Rosenfield, Portage.	1,200 00	A. A. Tenjum De Forest.	300 00
Wm. Beattie, Arlington..	300 00	Ed. Knudtsen, De Forest.	60 00
E. E. Hinkson, Poynette.	180 00	Martin E. Monson, De	
Sever Ophaug, Windsor...	300 00	Forest	120 00
H. D. Blanchar, Windsor.	600 00	K. O. Starks estate, Keye-	
Erick Esse, De Forest....	60 00	ser	60 00
M. Thorsness estate, De		Nels Johnson estate, Wau-	
Forest	300 00	nakee	120 00
Andrew Eggum, De Forest	260 00	C. A. Linde, De Forest..	300 00
Anna T. Johnson, Chicago,		Lewis Dahl, De Forest..	60 00
Ill.	600 00	Peter Husebo, Madison..	120 00
J. C. Jamieson, Poynette	1,200 00	Thos. Farness, De Forest.	60 00
A. J. Jamieson, Poynette	1,200 00	A. P. Linde, De Forest..	1,200 00
H. P. Jamieson, Poynette	1,200 00	Ole L. Eggum, De Forest	500 00
E. C. Meland, De Forest	360 00	Bertha Thorsness, Chicago,	
Britha Eggum, De Forest	180 00	Ill.	100 00
N. H. Brue, De Forest...	60 00	Betsy Swalem, Waunakee	100 00
J. H. Bertrand, De Forest	1,260 00		
		Total	\$15,000 00

Delavan—Bank of E. Latimer & Co.

A. H. KENDRICK, President.
G. E. BARKER, Vice President.

C. H. SHULZ, Cashier.
K. L. HOLLISTER, Asst. Cashier.

DIRECTORS.

E. Latimer,
C. H. Barker,
G. E. Barker,

C. H. Shulz,
F. G. Tanck,
A. H. Kendrick.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$263,747 04	Capital stock paid in . . .	\$30,000 00
Overdrafts	1,806 26	Surplus fund	7,009 00
U. S., state, municipal and other bonds	19,200 00	Undivided profits, less cur- rent expenses and taxes paid	25,772 88
Banking house	6,000 09	Individual deposits, subject to check	92,765 90
Furniture and fixtures	2,025 00	Demand certificates of de- posit	143,547 54
Other real estate owned	4,500 00	Savings deposits	63,430 28
Due from approved reserve banks	48,692 56		
Due from other banks	397 08		
Checks on other banks and cash items	496 17		
Exchanges for clearing house	228 53		
Gold coin	5,170 09		
Silver coin	3,552 95		
U. S. and national cur- rency	6,240 00		
Nickels and cents	461 01		
Total	<u>\$362,516 60</u>	Total	<u>\$362,516 60</u>

NAMES OF STOCKHOLDERS.

Mary L. Latimer, Delavan	\$7,400 00	C. H. Barker, Delavan	2,800 00
A. H. Kendrick, Delavan	6,900 00	E. Latimer, Delavan	2,400 00
C. H. Shulz, Delavan	5,000 00	F. G. Tanck, Delavan	500 00
G. E. Barker, Delavan	5,000 00		
		Total	<u>\$30,000 00</u>

Delavan—Citizens Bank of Delavan.

R. H. JAMES, President.

E. F. WILLIAMS, Cashier.

DIRECTORS.

R. H. James,
E. F. Williams,
J. H. Goodrich,
D. E. LaBar,
H. A. Briggs,

S. L. Jackson,
Howard Williams,
A. S. Parish,
W. F. Fernholz.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$346,752 69	Capital stock paid in	\$25,000 00
Overdrafts	2,529 80	Surplus fund	15,000 00
U. S., state, municipal and other bonds	59,030 22	Undivided profits, less cur- rent expenses and taxes paid	12,357 42
Banking house	10,000 00	Due to banks—deposits	137 49
Furniture and fixtures	4,090 00	Individual deposits, sub- ject to check	122,373 54
Due from approved reserve banks	68,200 25	Demand certificates of de- posit	250,181 87
Due from other banks	4,089 25	Savings deposits	90,964 95
Checks on other banks and cash items	1,859 78		
Exchanges for clearing house	144 66		
Gold coin	8,835 00		
Silver coin	1,221 00		
U. S. and national cur- rency	9,173 00		
Nickels and cents	179 62		
Total	<u>\$516,015 27</u>	Total	<u>\$516,015 27</u>

NAMES OF STOCKHOLDERS.

R. H. James, Delavan	\$2,000 00	W. F. Fernholz, Delavan	1,600 00
E. F. Williams, Delavan	5,300 00	Ruth La Bar, Delavan	600 00
J. H. Goodrich, Antioch, Ill.	3,000 00	Mrs. Harret La Bar, Del- avan	1,000 00
Mrs. Lena M. Spooner, Delavan	300 00	Mrs. Em'ly Teeple, Darien Delavan Dewolf, Newark, N. J.	300 00
Mrs. Etta D. Isham, Mil- waukee	600 00	A. S. Parish, Elgin, Ill.	400 00
D. E. La Bar, Delavan	1,000 00	Howard Williams, Delavan	1,000 00
Mrs. Susan J. Barker, Delavan	500 00	S. L. Jackson, Delavan	100 00
E'iza S. James, Delavan	209 00	P. R. Jackson, Clovis, Cal. Mrs. Finnacle Parish, Del- avan	300 00
Mrs. Dorcas P. Hobbs, Delavan	200 00		5,000 00
H. A. Briggs, Delavan	1,000 00	Total	<u>\$25,000 00</u>

De Pere—State Bank.

J. S. GITTINS, President.
R. J. MCGEEHAN, Vice President.

CARL G. SCOTT, Cashier.

DIRECTORS.

John S. Gittins,
R. J. McGeehan,
John Hockers,
J. P. Dousman,
D. H. Gregory,

Peter Ruel,
Jacob Falck,
John A. Kuypers,
Robert Crabb.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts ...	\$211,305 41	Capital stock paid in....	\$50,000 00
Overdrafts	163 93	Surplus fund	10,000 00
U. S., state, municipal and other bonds	34,887 50	Undivided profits, less cur- rent expenses and taxes paid	4,381 29
Premium on bonds	613 85	Dividends unpa'd	15 00
Banking house	12,500 00	Individual deposits, sub- ject to check	82,769 27
Furniture and fixtures ..	4,331 19	Time certificates of deposit	125,372 71
Due from approved reserve banks	35,156 82	Savings deposits	48,137 13
Due from other banks....	13 62	Certified checks	100 00
Checks on other banks and cash items	4,793 20		
Gold coin	6,010 00		
Silver coin	1,412 15		
U. S. and national cur- rency	9,405 00		
Nickels and cents	182 73		
Total	\$320,775 40	Total	\$320,775 40

NAMES OF STOCKHOLDERS.

A. G. Wells, De Pere....	\$2,500 00	Denis Canan, De Pere....	200 00
Bel'e W. Collins, Viroqua	400 09	Addie B. Wells, De Pere.	1,500 00
E. N. Leonard, De Pere..	100 00	H. J. Smith, De Pere....	2,000 00
J. P. Lenfesty, De Pere..	500 00	H. A. Baldwin, Antigo...	600 00
W. H. Goodenough, Hamil- ton, Ohio	1,000 00	C. G. Scott, De Pere....	300 00
A. C. Ma'ler, De Pere....	500 00	Eliz. Smith, De Pere....	1,500 00
Jacob Falck, De Pere....	800 00	George Adams, West De Pere	100 00
Wm. Gow estate, De Pere	1,000 00	Leonard Verheyen, West De Pere.....	100 00
F. H. Wiese estate, De Pere	2,300 00	W. Klipstine, West De Pere	100 00
L. Mintch, De Pere.....	3,100 00	J. Vander Linden, West De Pere.....	100 00
Frank Crabb, De Pere....	1,900 00	A. D. Smitz, West De Pere	100 00
Peter Ruel, De Pere.....	1,500 00		

NAMES OF STOCKHOLDERS—Continued.

J. P. Dousman, De Pere..	6,200 00	Margaret McManus, De	
R. J. McGeehan, De Pere.	6,200 00	Pere	1,000 00
F. J. Neubauer, De Pere..	1,000 00	E. W. Eberhardt, De Pere	100 00
J. S. Dousman, De Pere...	500 00	C. Van Dyke, West De	
Robert Crabb, De Pere...	800 00	Pere	100 00
D. H. Gregory, West De		M. J. Macs, West De Pere	100 00
Pere	1,600 00	Henry Baeten, West De	
John Hockers, De Pere..	700 00	Pere	100 00
J. A. Kuypers, De Pere..	200 00	George Weiland, West De	
L. D. Hurd estate, West		Pere	100 00
De Pere	1,500 00	John Weiland, West De	
J. S. Gittins, De Pere ...	6,100 00	Pere	100 00
R. R. Risdon, West De		John Roffers, West De Pere	100 00
Pere	200 00	John Hermes, West De	
George Crabb, West De		Pere	100 00
Pere	200 00	Bridget E. McGeehan, De	
W. M. Workman, West De		Pere	400 00
Pere	200 00	Robert Jackson estate, De	
Thos. Turriff, West De		Pere	1,000 00
Pere	190 00		
		Total	\$50,000 00

De Soto—De Soto State Bank.

A. J. BROADHEAD, President.
CHAS. H. HASKELL, Vice President.

C. M. HJERLEID, Cashier.

DIRECTORS.

C. M. Hjerleid,
E. Von Gunlach,
C. H. Upham,

C. H. Haskell,
C. A. McDowell,
A. J. Broadhead.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts . . .	\$61,544 32	Capital stock paid in . . .	\$10,000 00
Overdrafts	426 04	Surplus fund	1,000 00
Banking house	1,100 00	Undivided profits, less cur-	
Furniture and fixtures . .	1,050 00	rent expenses and taxes	
Due from approved reserve		paid	764 05
banks	8,228 19	Individual deposits, sub-	
Checks on other banks and		ject to check	11,042 29
cash items	169 55	Demand certificates of de-	
Gold coin	425 00	posit	2,145 91
Silver coin	478 60	Time certificates of deposit	32,179 25
U. S. and national cur-		Savings deposits	17,119 13
rency	2,760 00	Bills payable	2,000 00
Nickels and cents	68 93		
Total	<u>\$76,250 63</u>	Total	<u>\$76,250 63</u>

NAMES OF STOCKHOLDERS.

W. E. French, De Soto . .	\$100 00	Edwin Broadhead, De Soto	500 00
C. H. Haskell, De Soto . .	1,000 00	George Broadhead, De	
T. F. Hannafin, New Al-		Soto	500 00
bin, Ia.	400 00	Stella Hannafin, New Al-	
C. H. Upham, De Soto . .	500 00	bin, Ia.	200 00
Lillian Gable, New Albin,		J. W. Morelli, De Soto . . .	200 00
Ia.	200 00	Mrs. A. A. James, Ferry-	
E. von Gunlach, La Crosse	2,000 00	vile	600 00
C. A. McDowell, De Soto .	1,200 00	H. T. James, Ferryville . .	400 00
C. M. Hjerleid, De Soto . .	1,200 00		
A. J. Broadhead, De Soto	1,000 00	Total	<u>\$10,000 00</u>

Dodgeville—City Bank of Dodgeville.

D. H. WILLIAMS, President.

V. T. WILLIAMS, Cashier.
E. J. WILLIAMS, Asst. Cashier.

DIRECTORS.

D. H. Williams,
Jane Williams,

E. J. Williams.

Statement November 27, 1908

Resources.		Liabilities.	
Loans and discounts.....	\$37,476 52	Capital stock paid in.....	\$10,000 00
Overdrafts	603 16	Surplus fund.....	2,000 00
U. S., state, municipal and other bonds.....	600 00	Undivided profits, less cur- rent expenses and taxes paid	375 53
Banking house.....	9,000 00	Individual deposits, sub- ject to check.....	24,112 88
Furniture and fixtures...	1,300 00	Time certificates of deposit	24,413 54
Other real estate owned..	1,600 00		
Due from approved reserve banks	6,465 67		
Gold coin.....	1,175 00		
Silver coin.....	558 00		
U. S. and national currency	2,070 00		
Nickels and cents.....	53 60		
Total	\$60,901 95	Total	\$60,901 95

NAMES OF STOCKHOLDERS.

D. H. Williams, Dodgeville	\$9,800 00	E. J. Williams Dodgeville	100 00
Jane Williams, Dodgeville	100 00		
		Total	\$10,000 00

Dodgeville—Strong's Bank.

ORVILLE STRONG, President.

T. M. STRONG, Cashier.
H. C. STRONG, Asst. Cashier.

DIRECTORS.

Orville Strong,
T. M. Strong,

H. C. Strong.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$240,781 67	Capital stock paid in.....	\$50,000 00
Overdrafts	2,564 38	Surplus fund.....	10,000 00
U. S., state, municipal and other bonds.....	29,375 00	Undivided profits, less cur- rent expenses and taxes paid	4,072 67
Banking house	10,000 00	Individual deposits, sub- ject to check.....	105,485 62
Furniture and fixtures...	1,100 00	Demand certificates of de- posit	228,025 23
Due from approved reserve banks	94,581 35	Certified checks.....	250 00
Checks on other banks and cash items	3,815 84		
Gold coin	5,340 00		
Silver coin.....	1,041 00		
U. S. and national currency	9,195 00		
Nickels and cents.....	39 28		
Total	<u>\$397,833 52</u>	Total	<u>\$397,833 52</u>

NAMES OF STOCKHOLDERS.

Orville Strong, Dodgeville.	\$32,000 00	H. C. Strong, Dodgeville.	8,000 00
T. M. Strong, Dodgeville.	10,000 00		
		Total	\$50,000 00

Dorchester—Dorchester State Bank.

C. E. BLODGETT, President.
G. N. SCHULTZ, Vice President.

ORLANDO J. KOLL, Cashier.

DIRECTORS.

C. E. Blodgett,
G. N. Schultz,
Aug. Homsted,
Herm. Marquardt,

F. M. Chase,
Orlando J. Koll,
Fred Lindner.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$35,451 24	Capital stock paid in.....	\$10,000 00
U. S., state, municipal and other bonds.....	3,000 00	Surplus fund.....	500 00
Banking houses.....	1,028 91	Undivided profits, less cur- rent expenses and taxes paid	186 84
Furniture and fixtures....	1,225 00	Individual deposits, sub- ject to check.....	11,311 18
Due from approved reserve banks	3,444 63	Time certificates of deposit	27,425 25
Due from other banks....	2,273 91	Savings deposits.....	1,076 79
Checks on other banks and cash items.....	103 76		
Gold coin.....	1,635 00		
Silver coin.....	673 40		
U. S. and national currency	1,656 00		
Nickels and cents.....	8 21		
Total	\$50,500 06	Total	\$50,500 06

NAMES OF STOCKHOLDERS.

C. E. Blodgett Marshfield	\$4,100 00	Andrew Lieders, Dorches- ter	400 00
August Homsted, Dorches- ter	1,400 00	Fred Lindner, Dorchester.	300 00
Orlando J. Koll, Dorches- ter	800 00	Fred Laack, Dorchester...	200 00
F. M. Chase, Dorchester..	500 00	Julius Le Claire, Dorches- ter	200 00
Jos. Kronschnable, Jr., Dorchester	500 00	John Hollenbach Shiocton	200 00
Herm. Marquardt, Dor- chester	400 00	G. N. Schultz, Colby.....	1,000 00
		Total	\$10,000 00

Dousman—Dousman State Bank.

C. C. OLSON, President.
L. J. BISCHEL, Vice President.

OSCAR A. OLSON, Cashier.
L. G. OLSON, Asst. Cashier.

DIRECTORS.

C. C. Olson,
L. J. Bischel,
Oscar A. Olson,

G. A. Martin,
L. G. Olson.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$52,849 19	Capital stock paid in.....	\$10,000 00
Overdrafts	432 80	Surplus fund.....	200 00
U. S., state, municipal and other bonds.....	14,088 42	Undivided profits, less cur- rent expenses and taxes paid	435 62
Banking house.....	2,506 65	Individual deposits sub- ject to check.....	25,489 36
Furniture and fixtures....	2,390 33	Time certificates of deposit	62,699 08
Due from approved reserve banks	21,457 55		
Checks on other banks and cash items.....	1 75		
Gold coin.....	1,335 00		
Silver coin.....	589 45		
U. S. and national currency	3,118 00		
Nickels and cents.....	54 92		
Total	\$98,824 06	Total	\$98,824 06

NAMES OF STOCKHOLDERS.

C. C. Olson Blanchardville	\$3,600 00	Mary A. Hardell, Dousman	500 00
Oscar A. Olson, Dousman.	4,400 00	Frank E. Hill, Dousman..	100 00
Leah G. Olson, Dousman..	500 00	Henry Koehler, Dousman.	100 00
Geo. A. Martin, Dousman.	100 00	W. R. Notbohn, Dousman.	100 00
L. J. Bischel, Dousman..	500 00		
Nic. Mundschau, Dousman	100 00	Total	\$10,000 00

Downing—Bank of Downing.

E. COOLIDGE, President.
D. C. COOLIDGE Vice President.

D. C. COLLIDGE, Cashier.
J. DE WILDE, Asst. Cashier.

DIRECTORS.

E Coolidge,
D C Coolidge,

J. De Wilde.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$48,254 54	Capital stock paid in.....	\$10,000 00
Overdrafts	736 63	Undivided profits, less current expenses and taxes paid	1,602 56
Bank'g house.....	2,201 50	Individual deposits, subject to check.....	22,450 35
Due from approved reserve banks	10,454 41	Demand certificates of deposit	3,422 40
Due from other banks....	5,756 67	Time certificates of deposit	14,910 67
Checks on other banks and cash items.....	408 18	Savings deposits.....	22,272 23
Gold coin.....	2,130 00		
Silver coin.....	837 80		
U. S. and national currency	3,870 00		
Nickels and cents.....	8 48		
Total	\$74,658 21	Total	\$74,658 21

NAMES OF STOCKHOLDERS.

E. Coolidge, Downing....	\$3,400 00	D. C. Coolidge, Downing..	3,200 00
M. H. Coolidge, Minneapolis, Minn.	3,200 00	J. De Wilde, Downing...	200 00
		Total	\$10,000 00

Durand—Bank of Durand.

A. J. WALLACE, President.
 GEORGE TARRANT, Vice President.

FRANK PIERCE, Cashier.
 JOSEPH WEBER, Asst. Cashier.

DIRECTORS.

A. J. Wallace,
 Frank Pierce,
 Geo. Tarrant,

Joseph Weber,
 W. H. Huntington,
 H. M. Orlady.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$220,616 44	Capital stock paid in.....	\$25,000 00
Overdrafts	2,967 82	Surplus fund.....	15,000 00
Banking house.....	5,741 33	Undivided profits, less current expenses and taxes paid	4,952 60
Furniture and fixtures....	1,858 67	Individual deposits, subject to check.....	72,280 53
Due from approved reserve banks	48,186 42	Time certificates of deposit	181,740 60
Checks on other banks and cash items.....	1,680 30		
Exchanges for clearing house	3,435 15		
Gold coin.....	5,365 00		
Silver coin.....	1,458 00		
U. S. and national currency	7,500 00		
Nickels and cents.....	164 60		
Total	\$298,973 73	Total	\$298,973 73

NAMES OF STOCKHOLDERS.

J. E. Wise estate, Durand	\$6,500 00	S. B. Tarrant, Durand....	500 00
J. D. Eldridge estate, Durand	500 00	H. C. Crawford, Coopers-town, Pa.	2,000 00
W. H. Huntington, Durand	1,500 00	Frank Pierce, Durand....	2,000 00
Sarah Wallace, Durand....	700 00	Annabel Orlady, Durand..	1,000 00
May Ellbridge, Durand....	1,000 00	Augusta P. Baetke, Bayden Iowa.....	900 00
H. M. Orlady, Durand....	1,700 00	W. C. Hammond estate, Durand	1,000 00
Geo. Tarrant, Durand....	500 00	C. K. Averill, Menomonie	500 00
Jos. Weber, Durand.....	500 00	A. J. Wallace, Durand....	2,100 00
W. A. Holbrook, Chester, Pa.	500 00	Total	\$25,000 00
Clara L. Tarrant, Durand	600 00		
W. D. Tarrant, Milwaukee	1,000 00		

Durand—State Bank of Durand.

GEO. L. HOWARD, President.
E. OSTERREICHER, Vice President.

A. J. FOWLER, Cashier.
C. A. INGRAM, Asst. Cashier.

DIRECTORS.

E. Osterreicher,
C. A. Ingram,
H. Goodrich,
M. Hurlburt,
John Brunner, Jr.,

Frank Boehm,
Geo. L. Howard,
Thos. J. Pattison,
H. E. Stanton.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$76,443 60	Capital stock paid in.....	\$25,000 00
Overdrafts	520 45	Surplus fund.....	3,000 00
Banking house.....	2,600 00	Undivided profits, less cur-	
Furniture and fixtures...	1,688 39	rent expenses and taxes	
Due from approved reserve		paid	511 62
banks	16,120 14	Individual deposits, sub-	
Due from other banks....	3,824 08	ject to check.....	17,679 65
Checks on other banks and		Time certificates of deposit	68,080 46
cash items.....	258 87		
Exchanges for clearing			
house	1,200 21		
Gold coin.....	3,230 00		
Silver coin.....	667 65		
U. S. and national currency	7,617 00		
Nickels and cents.....	101 34		
Total	<u>\$114,271 73</u>	Total	<u>\$114,271 73</u>

NAMES OF STOCKHOLDERS.

J. E. Britton, Plum City..	\$300 00	Mary Osterreicher, Durand	500 00
John Brunner, Durand....	1,000 00	Kate Pattison, Durand...	500 00
Frank Boehm, Durand....	500 00	John Brunner, Jr., Durand	500 00
V. W. Dorwin estate, Dur-		Helen Dorwin, Durand....	700 00
and	300 00	H. J. Engeldinger Durand	300 00
Peter Engeldinger Durand	200 00	H. E. Stanton, Durand....	1,500 00
H. L. Fox, Durand.....	200 00	E. S. Pattison, Durand....	500 00
Henry Goodrich, Durand..	500 00	T. J. Pattison, Durand....	500 00
Geo. L. Howard Durand....	1,400 00	Godfrey Noever, Durand..	1,000 00
N. Hubbard, Durand.....	100 00	Amelia H. Stanton, Durand	1,000 00
M. Hurlburt, Durand.....	1,700 00	L. W. Claska, Boise, Idaho	600 00
C. A. Ingram, Durand....	1,500 00	Chas. H. Smith, Durand..	1,800 00
J. G. Leonard estate, Dur-		Arthur C. Smith, Durand..	1,700 00
and	4,000 00	N. H. Spooner, Durand...	500 00
A. J. Fowler, Durand....	500 00		
Lucy M. Leonard, Durand	700 00	Total	<u>\$25,000 00</u>
E. Osterreicher, Durand..	500 00		

Eagle—Bank of Eagle.

HENRY M. LOIBL, President.
ED. J. LINS, Vice President.

HENRY M. LOIBL, Cashier.
LOUISE H. LINS, Asst. Cashier.

DIRECTORS.

Henry M. Loibl,
Ed. J. Lins,
J. J. Fitzgerald,

I. L. Grosse,
Frank Kloppenburg.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$107,565 90	Capital stock paid in.....	\$15,000 00
Overdrafts	423 50	Surplus fund.....	1,500 00
U. S., state, municipal and other bonds.....	4,500 00	Undivided profits, less cur- rent expenses and taxes paid	1,006 63
Premium on bonds.....	90 00	Individual deposits, sub- ject to check.....	40,475 54
Banking house.....	2,650 00	Time certificates of deposit	82,091 74
Furniture and fixtures....	2,500 00	Savings deposits.....	4,929 77
Due from approved reserve banks	20,516 44		
Checks on other banks and cash items.....	669 58		
Gold coin.....	1,070 00		
Silver coin.....	531 75		
U. S. and national currency	4,412 00		
Nickels and cents.....	74 51		
Total	\$145,003 68	Total	\$145,003 68

NAMES OF STOCKHOLDERS.

Frank A. Abendroth estate, Eagle	\$3,500 00	John Burnell, North Prairie	200 00
Henry M. Loibl, Eagle...	2,300 00	Louise H. Lins, Eagle....	200 00
Ed. J. Lins, Eagle.....	500 00	J. J. Fitzgerald, Eagle....	500 00
Frank Kloppenburg, Eagle	1,100 00	John Steinhoff, Eagle....	500 00
C. B. Williams, Elkhorn..	500 00	Thos. B. Hurst, Dousman..	200 00
I. L. Grosse Eagle.....	1,000 00	W. E. Baker, Eagle.....	200 00
F. W. Schwinn, Genesee..	400 00	Ed. Lins, Sr., Eagle.....	500 00
Richard Jones, Palmyra..	700 00	C. J. Jones, Dousman....	200 00
Wm. H. Pett, Eagle.....	500 00	John C. Agathen, Eagle..	100 00
L. J. Bischel, Dousman..	700 00	Bertha Rose Abendroth,	
D. H. Hooper, Eagle.....	100 00	Eagle	500 00
Emma B. Abendroth, Eagle	600 00		
		Total	\$15,000 00

Eagle River—State Bank of Eagle River.

MARGARET McKENZIE, President.
ELIZABETH FLANAGAN, Vice President.

A. McKENZIE, Cashier.

DIRECTORS.

Margaret McKenzie,
Elizabeth Flanagan,

A. McKenzie.

Statement November 27, 1903.

Resources.		Liabilities.	
Loans and discounts	\$30,459 79	Capital stock paid in	\$6,000 00
Overdrafts	1,194 48	Surplus fund	1,008 09
Banking house	1,500 00	Undivided profits, less current expenses and taxes paid	971 92
Furniture and fixtures	1,500 00	Individual deposits, subject to check	20,063 04
Due from approved reserve banks	11,038 46	Time certificates of deposit	30,275 74
Due from other banks	458 64		
Checks on other banks and cash items	842 11		
Gold coin	2,000 00		
Silver coin	400 00		
U. S. and national currency	2,862 00		
Nickels and cents	63 31		
Total	\$58,318 79	Total	\$58,318 79

NAMES OF STOCKHOLDERS.

Elizabeth Flanagan, Eagle River	\$500 00	{	A. McKenzie, Eagle River	4,000 00
Margaret McKenzie, Eagle River	1,500 00		Total	\$6,000 00

East Troy—State Bank of East Troy.

P. O. GRISTE, President.
A. J. BLISS, Vice President.

J. P. CHAFIN, Cashier.
EDW. B. ROHLEDER, Asst. Cashier.

DIRECTORS.

P. O. Griste,
Geo. Meadows,
J. P. Chafin,

A. J. Bliss,
Alex. Fraser,
Edw. B. Rohleder.

Statement November 27, 1903.

Resources.		Liabilities.	
Loans and discounts.....	\$237,125 27	Capital stock paid in....	\$15,000 00
U. S., state, municipal and other bonds	17,560 00	Surplus fund	15,000 00
Banking house	3,000 00	Undivided profits, less cur- rent expenses and taxes paid	7,323 61
Furniture and fixtures...	1,100 90	Individual deposits, sub- ject to check	76,168 40
Other real estate owned..	3,300 00	Time certificates of deposit	200,002 38
Due from approved reserve banks	37,350 36		
Checks on other banks and cash items	364 90		
Gold coin	7,530 00		
Silver coin	807 80		
U. S. and national cur- rency	5,226 00		
Nickel's and cents	130 06		
Total	\$313,494 39	Total	\$313,494 39

NAMES OF STOCKHOLDERS.

P. O. Griste, East Troy..	\$2,000 00	George Meadows, East Troy	1,800 00
J. P. Chafin, East Troy..	7,900 00	Edw. B. Rohleder, East Troy	1,500 00
Alex. Fraser, East Troy..	300 00		
Rebecca S. Fraser, East Troy	300 00	Total	\$15,000 00
A. J. Bliss, East Troy...	1,200 00		

Eau Claire—Eau Claire Savings Bank.

W. K. COFFIN, President.
C. W. LOCKWOOD, Vice President.

F. S. BOUCHARD, Cashier.
C. W. DINGER, Asst. Cashier.

DIRECTORS.

D. S. Clark,
W. K. Coffin,
David Drummond,
D. M. Dulany,
A. J. Keith,

T. B. Keith,
C. W. Lockwood,
A. J. Marsh,
T. Slagsvol.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$177,267 70	Capital stock paid in....	\$50,000 00
Overdrafts	43 14	Undivided profits, less current expenses and taxes paid	1,664 77
Banking house	12,500 00	Due to banks—deposits...	3,794 78
Furniture and fixtures....	2,117 25	Individual deposits, subject to check	67,174 74
Other real estate owned..	850 93	Time certificates of deposit	67,574 45
Due from approved reserve banks	12,151 74	Savings deposits	29,821 64
Checks on other banks and cash items	1,353 44		
Gold coin	6,035 00		
Silver coin	1,357 00		
U. S. and national currency	6,283 00		
Nicks and cents	71 48		
Total	\$220,030 38	Total	\$220,030 38

NAMES OF STOCKHOLDERS.

F. S. Bouchard, Eau Claire	\$300 00	C. Lurbkeman, Eau Claire	300 00
Louise Cameron, Eau Claire	400 09	A. J. Marsh, Eau Claire.	1,000 00
Wm. Carson, Burlington, Iowa	2,000 00	Chas. McArthur, Eau Claire	300 00
C. A. Chamberlain, Eau Claire	1,000 00	Leopard Scyberth, Eau Claire	700 00
W. K. Coffin, Eau Claire.	10,200 00	T. Slagsvol, Eau Claire..	700 00
D. S. Clark, Eau Claire..	7,000 00	W. S. Stein, Eau Claire..	1,300 00
David Drummond, Eau Claire	1,000 00	H. M. Stocking, St. Paul, Minn.	1,100 00
D. M. Dulany, Eau Claire	1,200 00	Henry Turrish, Duluth, Minn.	300 00
F. R. Farr, Eau Claire..	300 00	Otto Von Schrader, Eau Claire	300 00
F. M. Fish, Eau Claire..	500 00	J. H. Waggoner, Eau Claire	300 00
C. W. Fiske, Eau Claire..	700 00	F. Weverhauser, St. Paul, Minn.	2,500 00
Tillie Harris, Eau Claire.	2,000 00	James Wackham, Eau Claire	300 00
M. R. Hubbard, Eau Claire	300 00	Jos. B. Weidman, Chipewewa Falls	300 00
A. J. Keith, Eau Claire..	4,200 00	Emma I. Griffin, Eau Claire	2,000 00
T. B. Keith, Eau Claire..	3,800 00		
E. J. Lenmark, Eau Claire	300 00		
Levy estate, Eau Claire..	2,400 00		
C. W. Lockwood, Eau Claire	1,000 00		
Total	\$50,000 00		

Eau Claire—Union Savings Bank.

K. ROSHOLT, President.
A. H. HOLLEN, Vice President.

J. B. FLEMING, Cashier.
E. I. FIRTH, Asst. Cashier.

DIRECTORS.

O. H. Ingram,
W. P. Bartlett,
N. C. Foster,
B. A. Buffington,
John S. Owen,
H. C. Putnam,
J. T. Joyce,

A. H. Hollen,
J. T. Barber,
C. T. Bundy,
S. G. Moon,
W. L. Davis,
K. Rosholt,
E. S. Hayes.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$149,817 17	Capital stock paid in	\$50,000 00
Overdrafts	466 06	Surplus fund	500 00
U. S. state, municipal and other bonds	5,000 00	Undivided profits, less cur- rent expenses and taxes paid	3,031 34
Banking house	12,500 00	Due to banks—deposits . . .	3,267 69
Furniture and fixtures . . .	866 31	Individual deposits, sub- ject to check	59,782 44
Due from approved reserve banks	5,250 34	Time certificates of deposit	58,837 73
Due from other banks . . .	17,154 57	Savings deposits	26,852 16
Checks on other banks and cash items	185 22		
Exchanges for clearing house	2,660 10		
Gold coin	2,922 50		
Silver coin	669 35		
U. S. and national cur- rency	4,738 00		
Nickels and cents	41 74		
Total	<u>\$202,271 36</u>	Total	<u>\$202,271 36</u>

NAMES OF STOCKHOLDERS.

W. P. Bartlett, Eau Claire	\$2,000 00	G. L. Blum, Eau Claire..	600 00
S. G. Moon, Eau Claire..	2,000 00	E. M. Fish, Eau Claire..	400 00
K. Rosholt, Eau Claire..	2,200 00	Eda M. Folsom, Eau Claire	200 00
B. A. Buffington, Eau Claire	2,000 00	E. B. Ingram, Eau Claire.	600 00
H. C. Putnam, Eau Claire	2,000 00	Sheridan K. Atkinson, Eau Claire	714 28
C. T. Bundy, Eau Claire.	500 00	Clarence Drummond, Eau Claire	142 86
Roy P. Wilcox, Eau Claire	400 00		
T. F. Frawley, Eau Claire	800 00		

NAMES OF STOCKHOLDERS—Continued.

A. A. Cutter estate, Eau Claire	1,000 00	Julia G. Thompson, Eau Claire	2,900 00
Francis W. Woodward estate, Eau Claire	500 00	John S. Owen, Eau Claire	1,000 00
James T. Barber, Eau Claire	500 00	H. T. Lange, Eau Claire	400 00
C. D. Moon, Eau Claire	500 00	N. C. Foster, Fairchild	1,000 00
C. A. Chamberlain, Eau Claire	500 00	D. R. Moon, Eau Claire	400 00
W. L. Davis, Eau Claire	400 00	L. Seyberth, Eau Claire	200 00
E. S. Culver, Eau Claire	200 00	I. A. Shaw, Eau Claire	100 00
C. M. Buffington, Eau Claire	1,500 00	W. H. Frawley, Eau Claire	200 00
A. H. Hollen, Eau Claire	500 00	Geo. W. Robertson, Eau Claire	600 00
John Horrigan, Eau Claire	200 00	Jane Powell, Eau Claire	400 00
P. C. Atkinson, Eau Claire	400 00	Marshall Cousins, Eau Claire	1,900 00
William J. Starr, Eau Claire	1,000 00	J. T. Joyce, Eau Claire	1,542 86
I. K. Kerr, Eau Claire	800 00	R. R. Chase, Eau Claire	200 00
Jos. B. Wiedmann, Chippewa Falls	400 00	Florence Hayden, Eau Claire	1,400 00
R. E. Parkinson, Eau Claire	100 00	Frank H. Bartlett, Eau Claire	200 00
H. F. Schlegel, Eau Claire	500 00	Chr. Melfast, Eau Claire	300 00
F. McDonough estate, Eau Claire	400 00	Ole Gelein, Eau Claire	100 00
Jane McDonough, Eau Claire	400 00	Harvey Borst, Mondovi	100 00
J. A. Smith, Eau Claire	400 00	A. J. Airis, Eau Claire	200 00
E. S. Hayes, Eau Claire	200 00	Union Mortgage Loan Co., Eau Claire	10,000 00
O. H. Ingram Co., Eau Claire	2,000 00	Culver Realty Co., Eau Claire	600 00
		J. H. Waggoner, Eau Claire	200 00
		Total	\$50,000 00

Edgar—The Bank of Edgar.

A. W. PUCHNER, President.
H. G. FLIETH, Vice President.

WM. C. SEIM, Cashier.

DIRECTORS.

H. G. Flieth,
A. W. Puchner,
Thos. Hill,

C. C. De Long,
O. G. Fehlhaber.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$83,275 35	Capital stock paid in	\$15,000 00
Overdrafts	28 32	Surplus fund	2,500 00
Banking house, furniture and fixtures	3,250 00	Undivided profits, less cur- rent expenses and taxes paid	1,306 95
Other real estate owned . . .	355 46	Due to banks—deposits . . .	128 43
Due from approved reserve banks	12,250 98	Individual deposits, sub- ject to check	33,493 55
Gold coin	1,125 00	Time certificates of deposit	51,203 66
Silver coin	928 45		
U. S. and national cur- rency	2,340 00		
Nickels and cents	79 03		
Total	<u>\$103,632 59</u>	Total	<u>\$103,632 59</u>

NAMES OF STOCKHOLDERS.

Alfred W. Puchner, Edgar	\$1,000 00	Anton Mehl, Wausau	500 00
G. W. Dudley, West Salem	5,000 00	F. J. Tomkiewicz, Edgar.	100 00
J. E. Marquardt, Edgar . .	100 00	Gustav Herrmann, Edgar.	190 00
Dan. Weinkauff, Edgar . . .	200 00	Otto G. Fehlhaber, Wau- sau	2,000 00
W. C. Leppla estate, Edgar	100 00	H. G. Flieth, Wausau	1,000 00
Thos. H. H. Edgar	500 00	C. C. DeLong, Edgar	500 00
S. M. Quaw, Wausau	500 00	C. C. Barrett, Edgar	200 00
A. C. Wagner, Edgar	200 00	W. I. Dudley, West Salem	1,000 00
J. A. Vollemweider, Edgar	100 00	Victor Dahlke, Edgar	100 00
August Baeseman, Edgar . .	200 00	H. E. Smith, Wausau	100 00
Wausau Lbr. Co., Edgar . . .	500 00	Eva P. Quaw, Wausau	500 00
Robert Frecman, Halder . . .	300 00		
D. P. King, Edgar	100 00	Total	\$15,000 00
John Kurtzweil, Edgar	100 00		

Edgerton—Tobacco Exchange Bank.

ANDREW JENSON, President.
W. S. HEDDLES, Vice President.

ANDREW JENSON, Cashier.

DIRECTORS.

Andrew Jenson,
W. S. Heddles,
W. A. Shelley,
C. G. B'ederman,

Alex. White,
Wm Bussey,
D. L. Babcock.

Statement November 27, 1903.

Resources.		Liabilities.	
Loans and discounts	\$353,363 21	Capital stock paid in	\$50,000 00
Overdrafts	3,789 50	Surplus fund	15,000 00
U. S. state, municipal and other bonds	8,000 00	Undivided profits, less cur- rent expenses and taxes paid	16,295 09
Banking house	11,000 00	Individual deposits, sub- ject to check	208,482 93
Furniture and fixtures	1,610 00	Demand certificates of de- posit	98,646 33
Due from approved reserve banks	76,451 05	Savings deposits	93,634 50
Checks on other banks and cash items	1,292 91		
Gold coin	16,155 00		
Silver coin	942 25		
U. S. and national cur- rency	8,425 00		
Nickels and cents	1,029 93		
Total	\$482,058 85	Total	\$482,058 85

NAMES OF STOCKHOLDERS.

Florence Child, Edgerton.	\$5,000 00	Harold D. Brown, Edger- ton	400 00
Andrew Jenson, Edgerton.	5,000 00	Dorothy H. Brown, Edger- ton	400 00
J. M. Hixon, La Crosse	5,000 00	F. P. McIntosh, Viroqua.	500 00
T. E. Brittingham, Mad- ison	5,000 00	Henry Elbott, Edgerton..	1,000 00
W. A. Shelley, Edgerton..	4,000 00	Lars Ellickson estate, Christiana	1,000 00
C. F. Mabbett, Edgerton..	3,000 00	D. L. Babcock, Albion . . .	1,500 00
E. L. Shepard, Edgerton.	900 00	F. W. Coon, Edgerton. . . .	1,000 00
W. S. Heddles, Madison..	1,000 00	J. H. Coon, Milton.	1,000 00
C. B. Sweeney, Edgerton.	900 00	L. H. Towne, Edgerton. . .	1,000 00
C. G. Biederman, Edgerton	1,000 00	P. N. Johnson, Stoughton.	500 00
Jacob Bady, Edgerton . . .	900 00	Wm. Bussey, Albion.	1,000 00
Alex. White, Fulton.	900 00	W. A. DeLancey, Albion..	500 00
E. S. Hatch, Edgerton. . .	900 00	Henry Johnson, Edgerton..	500 00
L. J. Dickinson, Edgerton	900 00	L. C. Whitlet, Edgerton..	1,000 00
J. E. Herlin, Edgerton. . .	1,000 00	Andrew McIntosh, Edger- ton	500 00
Mary E. Brown, Edgerton	400 00	Wm. McIntosh, Edgerton.	500 00
Richard R. Brown, Edger- ton	400 00		
George W. Brown, Edger- ton	400 00	Total	\$50,000 00

Eland—Eland State Bank.

A. J. PLOWMAN, President.
A. J. SMITH, Vice President.

JNO. H. WALECHKA Cashier.

DIRECTORS.

A. J. Plowman,
A. J. Smith,
L. S. Jacobson,
Gust H. Bartelme,
Frank B. Ticknor,

C. Grabbert,
Aug. Pukall,
Jno. H. Walechka
Joe Gosh.

Statement November 27, 1903.

Resources.		Liabilities.	
Loans and discounts.....	\$19,307 11	Capital stock paid in.....	\$15,000 00
Overdrafts	497 29	Individual deposits, sub-	
Banking house.....	3,750 00	ject to check.....	14,302 33
Furniture and fixtures.....	2,336 60	Time certificates of deposit	6,482 61
Due from approved reserve		Savings deposits.....	1,379 93
banks	2,550 27	Bills payable.....	300 00
Due from other banks.....	4,208 54		
Checks on other banks and			
cash items.....	96 04		
Gold coin.....	65 00		
Silver coin.....	931 39		
U. S. and national currency	1,802 00		
Nielsens and cents.....	69 90		
Expense account.....	1,850 85		
Total	<u>\$37,464 87</u>	Total	<u>\$37,464 87</u>

NAMES OF STOCKHOLDERS.

Acam Rettig, Eland.....	\$200 00	Joe Gosh Hatley.....	200 00
John Platta, Hatley.....	100 00	James Godfrey, Eldron...	200 00
H. M. Perry, Eland.....	100 00	Frank Gosh, Eldron.....	100 00
C. A. Perry, Jr., Eland....	100 00	Julius Hennig, Regina...	100 00
Frank B. Ticknor, Eland...	200 00	Henry Leithen, Norrie...	200 00
Frank Zoromski, Hatley...	100 00	August Kroll, Bowler....	100 00
Peter Ullensbrock, Hatley..	200 00	Wm. F. Jahn, Regina.....	200 00
J. H. Thompson Eland....	200 00	Gust. H. Bartelme Regina	500 00
S. A. Glynn, Eland.....	200 00	A. J. Smith, Winneconne..	200 00
Olof Hanson, Wittenberg...	100 00	M. F. Coe, Hatley.....	200 00
Emil Karschney, Eldron...	100 00	F. D. Bartelme Bowler...	500 00
A. J. Plowman, Eldron....	1,000 00	B. Bell, Kaukauna.....	100 00
Wm. Buss, Norrie.....	100 00	A. J. James, Eland.....	100 00
Chas. Panfo, Eland.....	100 00	E. J. Perkins, Bowler...	100 00
Chas. Grabbert, Eland....	200 00	A. F. Jonas, Eland.....	100 00
Ernest Grabbert, Eland...	200 00	Frank Meverdin, Eland...	100 00
Eli Elofson, Eland.....	200 00	J. F. Frankan, Eland....	1,000 00
L. S. Jacobson Eldron....	400 00	A. W. Schmiedecke, Clinton-	
Aug. Lucht, Jr., Eland....	100 00	ville	500 00
Henry Schwalbach, Eland..	100 00	Mrs. Anna Jacobson, El-	
Lydia Holt, Wittenberg...	200 00	dron	100 00
O. K. Reed, Eland.....	200 00	John H. Walechka, Eland..	3,300 00
Nettie M. Hole Eldron....	100 00	Anton Linke Regina.....	500 00
Mary A. Thompson, Eldron	500 00	Henry A. Roeske, Bowler..	100 00
Wm. Leiskau, Birnamwood	500 00		
August Pukall, Shepley...	500 00	Total	<u>\$15,000 00</u>
G. Pukall, Shepley.....	500 00		

Eleva—Bank of Eleva.

O. P. LARSON, President.
JOHN O. MELBY, Vice President.

E. BRATBERG, Cashier.

DIRECTORS.

C. P. Larson,
John O. Melby,
E. Bratberg,

Ole Vold,
O. P. Larson.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$66,518 44	Capital stock paid in.....	\$10,000 00
Overdrafts	936 05	Surplus fund.....	3,500 00
Stocks and other securities	50 00	Undivided profits less current expenses and taxes paid	2,150 25
Furniture and fixtures....	1,637 84	Due to banks—deposits... ..	132 73
Due from approved reserve banks	6,845 03	Individual deposits, subject to check.....	10,722 65
Gold coin.....	200 00	Demand certificates of deposit	47,039 42
Silver coin.....	422 35	Cashier's checks outstanding	149 23
U. S. and national currency	1,186 00	Notes and bills re-d's-counted	4,279 84
Nickels and cents.....	139 23		
Canadian currency.....	39 20		
Total	\$77,974 17	Total	\$77,974 17

NAMES OF STOCKHOLDERS.

O. P. Larson Whitehall..	\$5,000 00	L. P. Larson, Whitehall..	300 00
John O. Melby, Whitehall	3,400 00	Geo. Esbenson, Mondovi..	100 00
Ole Vold, Eleva.....	500 00		
E. Bratberg, Eleva.....	500 00	Total	\$10,000 00
C. P. Larson, Whitehall..	200 00		

Elkhart Lake—Bank of Elkhart Lake.

GEO. W. WOLFF, President.
LOUIS LAUN, Vice President.

R. C. HUGO, Cashier.

DIRECTORS.

Geo. W. Wolff,
Louis Laun,
Robert Horneck,
Wm. Graf,

Leo. Dennerlein,
W. N. Knauf,
Herman Osthoff.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$54,435 06	Capital stock paid in.....	\$25,000 00
Overdrafts	59 62	Undivided profits, less current expenses and taxes paid	947 45
U. S., state, municipal and other bonds.....	5,500 00	Individual deposits, subject to check.....	26,010 43
Premium on bonds.....	87 00	Demand certificates of deposit	36,595 44
Banking house.....	6,112 53		
Furniture and fixtures....	2,059 08		
Due from approved reserve banks	16,522 52		
Gold coin.....	7 50		
Silver coin.....	744 35		
U. S. and national currency	2,586 00		
Nickels and cents.....	439 66		
Total	\$88,553 32	Total	\$88,553 32

NAMES OF STOCKHOLDERS.

Fred. Kazmeier, Elkhart Lake	\$500 00	Gustie Reimers, Elkhart Lake	500 00
Martin Ruckweed, Elkhart Lake	500 00	Fred. W. Rietz, Elkhart Lake	500 00
Wm. Graf, Elkhart Lake	500 00	Carrie Goldammer, Elkhart Lake	500 00
A. A. Laun, New Holstein	500 00	Aug. Riess, Elkhart Lake	500 00
H. C. Dornbush, Elkhart Lake	500 00	E. C. Pingel, Elkhart Lake	500 00
Henry Schmahl, Elkhart Lake	500 00	Robert Horneck, Elkhart Lake	500 00
Leonard Dennerlein, Plymouth	500 00	Arthur Horneck, Elkhart Lake	500 00
O. N. Frenzel, Indianapolis, Ind.	2,000 00	Henry Kasper, Elkhart Lake	500 00
Chas. Froehlich, Glenbeulah	500 00	Valentine Mueller, Elkhart Lake	500 00
Herman Osthoff, Elkhart Lake	500 00	Geo. Brickbauer, Elkhart Lake	500 00
A. W. Loos, Elkhart Lake	500 00	J. B. Laun, Kiel.....	1,500 00
August Schaeferkort, Elkhart Lake	500 00	Louis Laun, Elkhart Lake	2,000 00
P. E. Breckheimer, Elkhart Lake	500 00	Geo. W. Wolff, Elkhart Lake	2,500 00
Robert C. Hugo, Elkhart Lake	1,000 00	Amelia Knauf, Chilton....	600 00
Edgar A. Stolper, Elkhart Lake	500 00	Clara M. Walters, Chilton	600 00
Jacob Reineck, Elkhart Lake	500 00	M. A. Knauf, Chilton....	600 00
		Frank Tesch, Chilton.....	1,100 00
		Wm. N. Knauf, Chilton....	1,100 00
		Total	\$25,000 00

Elkhorn—State Bank of Elkhorn.

T. J. SLEEP, President.
JOHN OSLOCK, Vice President.

E. J. HOOPER, Cashier.

DIRECTORS.

T. J. Sleep,
John Oslock,
E. J. Hooper,

F. C. Winters,
R. J. Lean.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$233,379 88	Capital stock paid in.....	\$25,000 00
Overdrafts	117 04	Surplus fund.....	15,000 00
Banking house.....	5,700 00	Undivided profits, less cur-	
Furniture and fixtures...	2,000 00	rent expenses and taxes	
Due from approved reserve		paid	6,571 50
banks	19,379 71	Due to banks—deposits...	2,800 00
Due from other banks....	83 36	Individual deposits, sub-	
Exchanges for clearing		ject to check.....	61,184 77
house	990 74	Demand certificates of de-	
Gold coin.....	2,525 00	posit	3,000 00
Silver coin.....	1,850 00	Time certificates of deposit	122,345 98
U. S. and national cur-		Savings deposits.....	33,987 08
rency	3,750 00		
Nickels and cents.....	113 60		
Total	\$269,889 33	Total	\$269,889 33

NAMES OF STOCKHOLDERS.

E. J. Hooper, Elkhorn...	\$9,000 00	John Voss, Elkhorn.....	1,000 00
Carrie Hurdis Elkhorn..	500 00	C. B. Williams, Elkhorn..	1,000 00
F. C. Winters, Elkhorn..	500 00	T. J. Sleep, Elkhorn.....	10,000 00
R. J. Lean, Elkhorn.....	1,500 00		
Geo. Hutton, Elkhorn....	500 00	Total	\$25,000 00
John Oslock, Elkhorn....	1,000 00		

Elk Mound—Bank of Elk Mound.

O. H. INGRAM, President.
HENRY AUSMAN, Vice President.

E. S. GREGERSON, Cashier.

DIRECTORS.

O. H. Ingram,
C. A. Chamberlin,
O. J. Garton,

A. B. Ausman,
Henry Ausman.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$43,156 47	Capital stock paid in.....	\$10,000 00
Banking house.....	2,500 00	Surplus fund.....	300 00
Furniture and fixtures.....	2,324 82	Undivided profits, less current expenses and taxes paid.....	27 36
Due from approved reserve banks.....	7,787 03	Individual deposits, subject to check.....	11,814 51
Gold coin.....	905 00	Demand certificates of deposit.....	1,434 75
Silver coin.....	293 90	Time certificates of deposit.....	34,532 44
U. S. and national currency.....	2,556 00	Savings deposits.....	1,490 27
Nickels and cents.....	76 11		
Total	<u>\$59,599 33</u>	Total	<u>\$59,599 33</u>

NAMES OF STOCKHOLDERS.

C. A. Chamberlin, Eau Claire	\$1,000 00	C. T. Bundy, Eau Claire..	100 00
W. J. Starr, Eau Claire..	500 00	R. P. Wilcox, Eau Claire.	100 00
H. C. Putnam, Eau Claire	500 00	Mary H. Ingram, Eau Claire	100 00
O. G. Brice Eau Claire..	500 00	Cornelia M. Ingram, Eau Claire	100 00
B. A. Ausman, Elk Mound	500 00	Kate B. Ingram, Eau Claire	100 00
Henry Ausman, Elk Mound	500 00	Charles H. Ingram, Eau Claire	100 00
O. J. Garton, Elk Mound.	1,000 00	Fannie H. Ingram, Eau Claire	100 00
A. B. Ausman, Elk Mound	500 00		
J. P. Ausman, Elk Mound	500 00	Total	<u>\$10,000 00</u>
L. J. Ausman, Elk Mound	500 00		
L. L. Williams, Eau Claire	500 00		
E. S. Gregerson, Elk Mound	1,500 00		
Nels Stalheim, Stanley....	300 00		
O. H. Ingram, Eau Claire	1,000 00		

Ellsworth—Bank of Ellsworth.

J. L. MOODY, President.
A. G. FOSS, Vice President.

ORIN LORD, Cashier.
F. D. MUMFORD, Asst. Cashier.

DIRECTORS.

J. L. Moody,
A. G. Foss,
Orin Lord,
J. E. Foley,

F. B. White,
R. N. Jenson,
J. M. Smith.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$264,226 06	Capital stock paid in.....	\$40,000 00
Overdrafts	1,645 31	Surplus fund.....	12,000 00
U. S., state, municipal and other bonds.....	34,595 00	Undivided profits, less cur- rent expenses and taxes paid	4,543 59
Stocks and other securi- ties	3,931 14	Individual deposits, sub- ject to check.....	87,690 29
Banking house.....	3,500 00	Demand certificates of de- posit	5,977 51
Furniture and fixtures.....	1,000 00	Time certificates of deposit	220,167 66
Other real estate owned..	5,424 21	Savings deposits.....	10,537 41
Due from approved reserve banks	56,486 25	Cashier's checks outstand- ing	7,570 16
Due from other banks....	4,581 98		
Checks on other banks and cash items.....	1,834 07		
Gold coin.....	3,525 00		
Silver coin.....	1,209 05		
U. S. and national currency	6,521 00		
Nickels and cents.....	7 55		
Total	\$388,486 62	Total	\$388,486 62

NAMES OF STOCKHOLDERS.

Mary Hancock, Ellsworth	\$2,200 00	Mamie Rolson, Ellsworth.	100 00
J. L. Moody, Ellsworth..	3,000 00	F. A. Severence, Belden- ville	300 00
R. N. Jenson, River Falls	6,500 00	Chas. W. Morton, Ells- worth	100 00
A. G. Foss, Eau Claire....	1,600 00	John T. Beddall, Ellsworth	500 00
Orin Lord, Ellsworth.....	7,500 00	Henry R. Huber, Ells- worth	400 00
A. S. Cairns, Ellsworth..	500 00	T. J. McCollow, Ellsworth	600 00
F. B. White, Ellsworth..	1,400 00	F. W. Hines, Ellsworth..	100 00
A. L. Strickland, Ellsworth	1,200 00	Hans Marker, Ellsworth..	100 00
Julia E. Warner, Ellsworth	2,600 00	O. J. Hohle, Ellsworth..	500 00
Joseph M. Smith, River Falls	3,200 00	Raymond Foss, Eau Claire	200 00
R. U. Cairns, River Falls	400 00	P. H. Isaacson, Ellsworth	
Gertrude M. Cairns, Ells- worth	1,200 00	Christ J. Christenson, Ells- worth	100 00
A. G. Armstrong, Hudson	1,200 00	Albert Combacker, Ells- worth	100 00
John E. Foley, Ellsworth	100 00	Marie Combacker, Ells- worth	100 00
J. T. Bowers estate, Ells- worth	600 00	Carl J. Johnson, Ellsworth	300 00
Fred D. Lord, Ellsworth..	100 00	F. D. Mumford, Ellsworth	700 00
C. M. Stafford, Sr., Ells- worth	500 00	Geo. Thompson, Ellsworth	600 00
Mary Huber, Ellsworth..	100 00		
Belle Spinney, Ellsworth..	500 00		
R. N. Clapp, Ellsworth..	100 00		
Chas. M. Hanson, Ells- worth	200 00	Total	\$40,000 00

Elmwood—First State Bank.

O. W. GROOT, President.
HUGH BELL, Vice President.

F. A. SPRINGER, Cashier.
E. J. MCKERNON, Asst. Cashier.

DIRECTORS.

O. W. Groot,
Hugh Bell,
J. H. Graslie,
F. A. Springer,

Wm. McCoy,
Otto Sieberns,
C. E. Fox.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$45,812 34	Capital stock paid in	\$5,000 00
Overdrafts	576 19	Surplus fund	275 00
Banking house	1,250 00	Undivided profits, less current expenses and taxes paid	159 70
Furniture and fixtures	987 10	Individual deposits, subject to check	15,646 24
Due from approved reserve banks	2,630 55	Demand certificates of deposit	1,255 53
Due from other banks	1,434 24	Time certificates of deposit	32,786 71
Checks on other banks and cash items	2,337 56	Bills payable	5,000 00
Gold coin	850 00		
Silver coin	1,041 45		
U. S. and national currency	3,158 00		
Nickels and cents	45 75		
Total	\$60,123 18	Total	\$60,123 18

NAMES OF STOCKHOLDERS.

O. W. Groot, Elmwood	\$300 00	Otto Sieberns, Spring Valley	300 00
Hugh Bell, Elmwood	400 00	C. E. Fox, Elmwood	500 00
J. H. Graslie, Spring Valley	500 00	Thomas Casey, Spring Valley	100 00
C. D. Sieberns, Spring Valley	200 00	A. Johnson, Spring Valley	500 00
J. C. Tanberg, Eau Claire	500 00	Wm. McCoy, Spring Valley	500 00
D. B. Johns, Spring Valley	500 00	F. A. Springer, Elmwood	700 00
		Total	\$5,000 00

Elroy—State Bank of Elroy.

JOHN E. HART, President.
A. T. GREGORY, Vice President.

GEORGE J. CLARK, Cashier.

DIRECTORS.

A. T. Gregory,
R. M. White,
Chas. Kittleson,
J. T. Dithmar,

John E. Hart,
Geo. J. Clark,
H. J. Vogel.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$190,086 70	Capital stock paid in	\$25,090 00
Overdrafts	1,416 01	Surplus fund	6,000 00
U. S., state, municipal and other bonds	600 00	Undivided profits, less cur- rent expenses and taxes paid	1,625 38
Banking house	7,500 00	Individual deposits, sub- ject to check	29,703 62
Furniture and fixtures	2,148 00	Demand certificates of de- posit	4,978 00
Due from approved reserve banks	44,833 87	Time certificates of deposit	181,196 27
Due from other banks	2,468 79	Savings deposits	9,620 92
Gold coin	3,685 00		
Silver coin	689 70		
U. S. and national cur- rency	4,649 00		
Nickels and cents	47 12		
	<u> </u>	Total	<u><u>\$258,124 19</u></u>
Total	<u><u>\$258,124 19</u></u>		

NAMES OF STOCKHOLDERS.

Chas. Kittleson, Elroy	\$500 00	Henry J. Vogel, Elroy	900 00
H. N. Killson, Beloit	1,500 09	Geo. J. Clark, Elroy	400 09
J. T. Dithmar, Elroy	1,000 00	John E. Hart, Elroy	500 00
A. T. Gregory, Elroy	1,500 00	Edmund Hart estate, El- roy	14,000 00
Edwin N. Love and, White Bluffs, Wash.	1,000 00	Wm. G. Phoenix, Elroy	200 00
R. M. White, Elroy	1,000 00	Jas. R. Lyon, Glendale	500 00
W. A. Smith, Elroy	1,000 00	Jas. L. Hecox, Necedah	1,000 00
		Total	<u><u>\$25,000 00</u></u>

Elroy—The Citizens Bank.

C. S. HUNTLEY, President. A. A. TELFER, Cashier.
 JOHN GRIMSHAW, Vice President. MURRAY B. HUNTLEY, Asst. Cashier.

DIRECTORS.

C. S. Huntley, John Wilcox,
 John Grimshaw, L. S. Marsh.

Statement November 27, 1908.

Resources.	Liabilities.
Loans and discounts \$163,320 25	Capital stock paid in.... \$25,000 00
Overdrafts 2,031 90	Surplus fund 5,000 00
Banking house 6,000 00	Undivided profits, less current expenses and taxes paid 1,374 44
Due from approved reserve banks 11,883 48	Individual deposits, subject to check..... 28,902 46
Checks on other banks and cash items 55 20	Demand certificates of deposit 205 00
Gold coin 1,500 00	Time certificates of deposit 128,076 28
Silver coin 1,000 00	
U. S. and national currency 5,645 00	
Nickels and cents 122 35	
Total <u>\$191,558 18</u>	Total <u>\$191,558 18</u>

NAMES OF STOCKHOLDERS.

C. S. Huntley, Elroy..... \$16,000 00	L. S. Marsh, Elroy..... 1,000 00
John Grimshaw, Elroy... 7,000 00	
John Wilcox, Elroy..... 1,000 00	Total \$25,000 00

Endeavor—First State Bank of Endeavor.

C. V. SKINNER, President.
J. H. COON, Vice President.

F. H. WORDEN, Cashier.

DIRECTORS.

C. V. Skinner,
J. H. Coon,
F. H. Worden,
J. M. Scholes,
John S. Tucker,

Will S. Hume,
J. S. Bennett,
F. H. Smith,
Alfred Russell.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$43,227 24	Capital stock paid in	\$10,000 00
Overdrafts	2,987 70	Undivided profits, less current expenses and taxes paid	578 85
Banking house	2,403 57	Individual deposits, subject to check	25,137 11
Furniture and fixtures	1,990 88	Time certificates of deposit	28,940 21
Due from approved reserve banks	8,143 15		
Due from other banks	2,862 86		
Checks on other banks and cash items	258 49		
Gold coin	25 00		
Silver coin	678 15		
U. S. and national currency	2,002 00		
Nickels and cents	77 13		
Total	\$64,656 17	Total	\$64,656 17

NAMES OF STOCKHOLDERS.

John S. Tucker, Minneapolis, Minn.	\$2,000 00	John Grubb, Endeavor	100 00
J. H. Coon, Endeavor	500 00	F. H. Smith, Endeavor	200 00
E. C. Coon, Endeavor	600 00	Henry E. Jones, Endeavor	100 00
C. W. Coon, Endeavor	400 00	Mrs. L. E. Worden, Endeavor	600 00
H. Ennis, Endeavor	200 00	Eben S. Hunt, Endeavor	200 00
Sam Campbell, Endeavor	200 00	S. K. Bement, Endeavor	100 00
F. E. Peftycs, Endeavor	100 00	C. V. Skinner, Endeavor	500 00
B. E. Watson, Irene, Irene, Ill.	100 00	J. C. Smith estate, Endeavor	100 00
J. E. Reid, Endeavor	100 00	John Skinner, Endeavor	100 00
Alfred Russell, Endeavor	200 00	F. H. Worden, Endeavor	1,000 00
J. L. Ellis, Endeavor	200 00	Leanie L. Campbell, Packwaukee	100 00
E. W. Ransom, Endeavor	200 00	The Mahaffy Co., Chicago, Ill.	300 00
H. T. Churchill, Endeavor	200 00	Alice Skinner, Marshfield	200 00
G. W. Scholes, Endeavor	200 00	Jesse L. Judd, Endeavor	200 00
Mrs. F. H. Sweney, Endeavor	200 00	Mrs. Florence H. Mason, Rockton, Ill.	100 00
J. M. Scholes, Endeavor	100 00	Total	\$10,000 00
Will S. Hume, Endeavor	200 00		
J. C. Bennett, Endeavor	100 00		
Enoch Skinner, Endeavor	200 00		
Sarah H. Ford, Arlington Heights, Ill.	100 00		

Evansville—Bank of Evansville.

A. C. GRAY, Vice President.

GEO. L. PULLEN, Cashier.

D. D. SPENCER, Asst. Cashier.

DIRECTORS.

A. C. Gray,
Geo. L. Pullen,

D. D. Spencer.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$155,324 60	Capital stock paid in . . .	\$25,000 00
Overdrafts	3,351 80	Surplus fund	2,500 00
U. S., state, municipal and other bonds	6,500 00	Undivided profits, less cur- rent expenses and taxes paid	3,921 88
Banking house	10,900 00	Individual deposits, subject to check	76,907 95
Furniture and fixtures . .	5,000 00	Demand certificates of de- posit	95,391 19
Due from approved reserve banks	19,970 23	Savings deposits	11,589 50
Checks on other banks and cash items	1,167 29		
Gold coin	1,515 00		
Silver coin	2,170 15		
U. S. and national cur- rency	10,083 00		
Nickels and cents	228 45		
Total	\$215,310 52	Total	\$215,310 52

NAMES OF STOCKHOLDERS.

Geo. L. Pullen, Evansville	\$18,000 00	D. D. Spencer, Evansville	2,000 00
L. T. Pullen estate, Evans- ville	2,000 00	A. C. Gray, Evansville . . .	1,000 00
L. S. Pullen, Evansville.	2,000 00	Total	\$25,000 00

Evansville—Farmers and Merchants State Bank.

JAMES GILLIES, President.
C. F. MILLER, Vice President.

ROBERT D. HARTLEY, Cashier.

DIRECTORS.

A. S. Baker,
V. A. Axtell,
C. F. Miller,
H. O. Meyers,

James Gillies,
L. Van Wart,
Robert D. Hartley.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$85,290 65	Capital stock paid in . . .	\$25,000 00
Overdrafts	463 19	Individual deposits, subject to check	43,677 49
U. S., state, municipal and other bonds	8,000 00	Demand certificates of de- posit	22,936 90
Stocks and other securities . .	585 00	Savings deposits	34,174 71
Banking house	5,862 19		
Furniture and fixtures . .	2,118 56		
Due from approved reserve banks	14,674 47		
Due from other banks . .	220 65		
Checks on other banks and cash items	327 82		
Gold coin	2,500 00		
Silver coin	760 55		
U. S. and national cur- rency	4,488 00		
Nickels and cents	207 74		
Expense account	290 28		
Total	<u>\$125,789 10</u>	Total	<u>\$125,789 10</u>

NAMES OF STOCKHOLDERS.

James Gillies, Evansville.	\$1,000 00	Albert Fulton, Evansville	800 00
L. Van Wart, Evansville.	1,000 00	Maggie Gillies, Evansville	500 00
C. F. Miller, Evansville..	1,000 00	E. Gabriel, Evansville . . .	1,200 00
John Lemmel, Evansville..	500 00	V. A. Axtell, Evansville..	1,000 00
W. C. King, Evansville . .	500 00	Merton R. Fish, Evans- ville	1,000 00
G. F. Ellis, Evansville..	500 00	H. O. Meyers, Evansville	1,000 00
J. S. Baker, Evansville..	1,000 00	W. H. H. Johnson, Evans- ville	500 00
W. W. Gillies, Evansville	500 00	A. S. Baker, Evansville..	2,000 00
W. E. Miller, Evansville.	1,000 00	Robert D. Hartley Evans- ville	7,000 00
Wm. Drefahl, Evansville..	1,000 00	J. C. Gillies, Evansville..	500 00
George Bramham, Evans- ville	500 00		
Z. & W. Baldwin, Evans- ville	1,000 00	Total	<u>\$25,000 00</u>

Evansville—The Grange Bank.

T. C. RICHARDSON, President.
V. C. HOLMES, Vice President.

J. P. PORTER, Cashier.

DIRECTORS.

T. C. Richardson,
V. C. Holmes,

J. P. Porter.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$87,697 98	Capital stock paid in ...	\$10,200 00
Overdrafts	949 45	Surplus fund	4,800 00
U. S., state, municipal and other bonds	12,500 00	Undivided profits, less cur- rent expenses and taxes paid	2,101 79
Furniture and fixtures ..	2,500 00	Individual deposits, subject to check	41,183 95
Due from approved reserve banks	18,604 60	Demand certificates of de- posit	63,605 70
Checks on other banks and cash items	1,124 24	Bills payable	8,000 00
Gold coin	1,010 00		
Silver coin	1,298 00		
U. S. and national cur- rency	4,080 00		
Nickels and cents	127 17		
Total	<u>\$129,891 44</u>	Total	<u>\$129,891 44</u>

NAMES OF STOCKHOLDERS.

T. C. Richardson, Evans- ville	\$3,400 00	J. P. Porter, Evansville..	3,400 00
		V. C. Holmes, Evansville.	3,400 00
		Total	<u>\$10,200 00</u>

Fairwater—Fairwater State Bank.

A. W. BONESTEEL, President.
DERK. BRUINS, Vice President.

C. S. GRIFFITH, Cash'er.

DIRECTORS.

A. W. Bonesteel,
Derk. Bruins,
C. S. Griffith,
E. T. Starbird,

E. R. Williams,
C. O. Tinkham,
A. J. Bradbury.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$92,362 09	Capital stock paid in . . .	\$25,000 00
Overdrafts	4,388 62	Surplus fund	1,000 00
U. S., state, municipal and other bonds	1,917 90	Undivided profits, less cur- rent expenses and taxes paid	2,528 38
Banking house	2,604 02	Individual deposits, subject to check	12,595 60
Furniture and fixtures . . .	1,884 28	Time certificates of deposit	87,236 79
Due from approved reserve banks	20,166 04		
Checks on other banks and cash items	6 00		
Gold coin	1,000 00		
Silver coin	232 45		
U. S. and national cur- rency	3,778 00		
Nickels and cents	21 37		
Total	\$128,369 77	Total	\$128,369 77

NAMES OF STOCKHOLDERS.

A. W. Bonesteel, Fair- water	\$4,000 00	Gay Miller, Markesan	1,000 00
Derk Bruins, Brandon	1,000 00	Geo. Stelter, Fairwater	500 00
J. W. Lyon, Brandon	1,000 00	A. J. Bradbury, Markesan . . .	500 00
N. H. Westman, Fairwater . . .	2,000 00	C. O. Tinkman, Fairwater . . .	1,000 00
James Johnson, Fairwater . . .	1,000 00	P. H. Tucker, Ripon	500 00
E. T. Starbird, Fairwater	1,000 00	F. E. Jones, Brandon	500 00
A. B. Carter, Ripon	1,000 00	W. R. Abercrombie, Fair- water	500 00
B. J. Wikkerink, Dimond Bluffs, Cal.	1,000 00	S. Vandervelde, Brandon	500 00
E. R. Williams, Brandon	1,000 00	Ida Cease, Fairwater	500 00
C. S. Griffith, Fairwater	3,500 00	A. Bruins, Waupun	500 00
Ellen M. Miller, Ripon	2,000 00	U. L. Johnson, Fairwater	500 00
		Total	\$25,000 00

Fall Creek—The State Bank.

K. ROSHOLT, President.
 J. E. ZETZMAN, Vice President.

C. J. LISSACK, Cashier.

DIRECTORS.

K. Rosholt,
 J. E. Zetzman,
 C. J. Lissack,
 Wm. H. Frawley,

Wm. Niebuhr,
 P. S. Lindenthaler,
 F. C. Lanna.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$83,235 03	Capital stock paid in . . .	\$10,000 00
Banking house	2,500 00	Surplus fund	3,100 00
Furniture and fixtures . .	1,500 00	Undivided profits, less cur-	
Due from approved reserve		rent expenses and taxes	
banks	15,890 45	paid	284 39
Due from other banks	5,000 00	Individual deposits, subject	
Checks on other banks and		to check	18,269 86
cash items	761 95	Time certificates of deposit	81,763 90
Go'd coin	850 00		
Silver coin	565 20		
U. S. and national cur-			
rency	3,047 00		
Nickels and cents	68 52		
Total	<u><u>\$113,418 15</u></u>	Total	<u><u>\$113,418 15</u></u>

NAMES OF STOCKHOLDERS.

K. Rosholt, Eau Claire..	\$5,800 00	C. J. Lissack, Fall Creek	200 00
W. H. Frawley, Eau Claire	2,000 00	J. E. Zetzman, Fall Creek	200 00
Wm. Niebuhr, Fall Creek	1,000 00	F. C. Lanna, Fall Creek..	300 00
P. S. Lindenthaler, Fall			
Creek	500 00	Total	<u><u>\$10,000 00</u></u>

Fall River—The First State Bank.

JOHN FOSTER, Sr., President. L. E. EVERSON, Cashier.
 G. W. STEPHENS, Vice President. FLORENCE M. EVERSON, Asst. Cashier.

DIRECTORS.

John Foster, Sr., S. C. Chambers,
 G. W. Stephens, C. J. Linguist,
 C. T. Rockafellow, Nettie C. C. Linguist,
 Maria Babcock, L. E. Everson,
 James S. Babcock.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$76,013 68	Capital stock paid in	\$10,000 00
Overdrafts	6,912 29	Surplus fund	500 00
Furniture and fixtures . .	2,536 37	Undivided profits, less cur-	
Due from approved reserve		rent expenses and taxes	
banks	26,381 55	paid	1,257 87
Checks on other banks and		Individual deposits, subject	
cash items	144 49	to check	39,930 17
Gold coin	1,045 00	Demand certificates of de-	
Silver coin	1,367 00	posit	10,596 88
U. S. and national cur-		Time certificates of deposit	55,206 02
rency	3,425 90	Savings deposits	504 38
Nickels and cents	169 94		
Total	<u>\$117,995 32</u>	Total	<u>\$117,995 32</u>

NAMES OF STOCKHOLDERS.

L. E. Everson, Fall River	\$2,000 00	River	2,500 00
Geo. W. Stephens, Colum-		Nettie C. C. Linguist, Rio	500 00
bus	2,000 00	C. T. Rockafellow, Fall	
C. J. Linguist, Rio	500 00	River	1,000 00
Jas. S. Babcock, Fall		S. C. Chambers, Milton Jet.	500 00
River	500 00		
Maria Babcock, Fall River	500 00	Total	<u>\$10,000 00</u>
John Foster, Sr., Fall			

Fennimore—Fennimore Bank.

CHAS. A. WILLISON, President.

DONALD WILLISON, Cashier.
LALLA E. WILLISON, Asst. Cashier.

DIRECTORS.

Chas. A. Willison,
Donald Willison,

Lalla E. Willison.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$20,442 50	Capital stock paid in . . .	\$5,000 00
Furniture and fixtures . . .	500 00	Surplus fund	1,000 00
Due from approved reserve banks	4,343 94	Undivided profits, less cur- rent expenses and taxes paid	704 86
Checks on other banks and cash items	250 57	Individual deposits, subject to check	12,120 51
Gold coin	1,530 00	Demand certificates of de- posit	880 74
Silver coin	185 75	Time certificates of deposit	9,810 84
U. S. and national cur- rency	2,215 00		
Nickels and cents	49 19		
Total	\$29,516 95	Total	\$29,516 95

NAMES OF STOCKHOLDERS.

Chas. A. Willison, Fenni- more	\$4,000 00	C. D. Willison, Fenni- more	500 00
Lalla E. Willison, Fenni- more	500 00	Total	\$5,000 00

Fennimore—State Bank of Fennimore.

DWIGHT T. PARKER, President.
WILLIAM MARSDEN, Vice President.

J. R. VILLEMONTÉ, Cashier.

DIRECTORS.

Dwight T. Parker,
Geo. A. Kreul,
Jacob Baumgartner,

William Marsden,
D. B. Brunson,
J. R. Villemonté.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$310,224 51	Capital stock paid in	\$25,000 00
Overdrafts	2,158 00	Surplus fund	5,000 00
U. S. state, municipal and other bonds	15,000 00	Undivided profits, less current expenses and taxes paid	2,002 91
Banking house	4,000 00	Individual deposits, subject to check	106,799 92
Furniture and fixtures	1,185 00	Demand certificates of deposit	12,076 46
Due from approved reserve banks	61,245 12	Time certificates of deposit	260,058 78
Checks on other banks and cash items	112 09		
Gold coin	7,330 00		
Silver coin	397 55		
U. S. and national currency	9,181 00		
Nickels and cents	104 80		
Total	\$410,938 07	Total	\$410,938 07

NAMES OF STOCKHOLDERS.

Dwight T. Parker, Fennimore	\$14,300 00	J. R. Villemonté, Fennimore	750 00
William Marsden, Fennimore	7,150 00	D. B. Brunson, Fennimore	350 00
Geo. A. Kreul, Fennimore	1,450 00	Jacob Baumgartner, Lancaster	1,000 00
		Total	\$25,000 00

Florence—State Bank of Florence.

E. E. WILCOX, President.
 PETER McGOVERN, Vice President.

F. S. EVANS, Cashier.

DIRECTORS.

Max Sells,
 E. E. Wilcox,
 Peter McGovern,

F. S. Evans,
 E. W. Hopkins.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$83,281 03	Capital stock paid in.....	\$15,000 00
U. S., state, municipal and other bonds	5,000 00	Surplus fund	600 00
Furniture and fixtures....	1,494 64	Undivided profits, less cur- rent expenses and taxes paid	3,028 02
Other real estate owned..	2,800 00	Due to banks—deposits... paid	327 29
Due from approved reserve banks	10,483 90	Individual deposits subject to check	26,808 10
Due from other banks....	15 00	Demand certificates of de- posit	65,908 96
Gold coin	380 00		
Silver coin, nickels and cents	798 77		
U. S. and national cur- rency	7,419 00		
Total	\$111,672 37	Total	\$111,672 37

NAMES OF STOCKHOLDERS.

E. E. Wilcox, Florence...	\$3,900 00	Max Sells Florence.....	800 00
Peter McGovern, Florence	900 00	A. E. Guensburg, Menom- onee, Mich.	300 00
F. S. Evans, Florence...	800 00	Anna Campbell, Quincy, Mich.	500 00
Charles Loughrey, Mari- nette	700 00	C. H. Prouty, Three Rivers Mich.	1,000 00
W. W. Noyes, Florence..	100 00	M. J. Backus, Three Riv- ers, Mich.	600 00
Mrs. I. Soderburg, Florence	100 00	Mrs. W. G. Caldwell, Three Rivers, Mich.	500 00
E. W. Hopkins, Common- wealth	800 00		
John McNaughton, Apple- ton	800 00		
Kate Johnson, Florence..	100 00		
E. E. Wilcox, trustee, Florence	3,100 00	Total	\$15,000 00

Fond du Lac—Cole Savings Bank.

WM. E. COLE, President.
J. C. FUHRMAN, Vice President.

WM. I. COLE, Cashier.

DIRECTORS.

J. C. Fuhrman,
W. C. Reinig,
Henry Grantman.

Wm. E. Cole,
A. E. Cole.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$132,835 95	Capital stock paid in	\$25,000 00
Overdrafts	626 79	Surplus fund	2,500 00
U. S., state, municipal and other bonds	44,103 16	Undivided profits, less cur- rent expenses and taxes paid	5,031 74
Furniture and fixtures . . .	1,311 62	Individual deposits, subject to check	56,849 04
Due from approved reserve banks	45,635 70	Demand certificates of de- posit	1 00
Due from other banks	3,226 59	Time certificates of de- posit	47,276 54
Checks on other banks and cash items	1,098 11	Savings deposits	130,649 77
Gold coin	12,875 00	Reserved for interest	95 00
Silver coin	3,541 70		
U. S. and national cur- rency	21,895 00		
Nickels and cents	253 56		
Total	\$267 403 18	Total	\$267 403 18

NAMES OF STOCKHOLDERS.

J. C. Fuhrman, Fond du Lac	\$50 00	Henry Grantman, Lomira.	100 00
John Reinig estate, Fond du Lac	500 00	A. E. Cole, Fond du Lac.	100 00
Johanna Kuris, Fond du Lac	250 00	A. H. Hammetter, Milwau- kee	100 00
W. C. Reinig, Fond du Lac	100 00	Wm. E. Cole, Fond du Lac	23,800 00
		Total	\$25,000 00

Fort Atkinson—Citizens State Bank.

L. B. ROYCE, President.

C. A. CASWELL, Cashier.
R. D. CHASE, Asst. Cashier.

DIRECTORS.

L. B. Royce,
C. A. Caswell,
R. D. Chase,J. A. Caswell,
T. B. Royce.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$126,295 83	Capital stock paid in	\$25,000 00
Overdrafts	821 22	Surplus fund	5,000 00
U. S. state, municipal and other bonds	3,000 00	Undivided profits, less cur- rent expenses and taxes paid	7,452 70
Banking house	2,500 00	Individual deposits subject to check	92,235 42
Furniture and fixtures . . .	1,000 00	Demand certificates of de- posit	58,558 20
Other real estate owned . . .	1,200 00		
Due from approved reserve banks	44,707 32		
Checks on other banks and cash items	358 61		
Gold coin	305 00		
Silver coin	1,605 00		
U. S. and national cur- rency	6,368 00		
Nickels and cents	85 34		
Total	\$188,246 32	Total	\$188,246 32

NAMES OF STOCKHOLDERS.

L. B. Royce, Fort Atkin- son	\$6,500 00	R. D. Chase, Fort Atkin- son	1,500 00
C. A. Caswell Fort Atkin- son	7,500 00	T. B. Royce, Fort Atkin- son	500 00
J. A. Caswell, Fort At- kinson	8,000 00	George Heid, Jefferson . . .	1,000 00
		Total	\$25,000 00

Fountain City—First State Bank.

F. J. BOHRI, President.
C. A. KIRCHNER, Vice President.

H. E. BOHRI, Cashier.

DIRECTORS.

F. J. Bohri,
C. A. Kirchner,
H. Roettiger,

M. L. Fugina,
Theo. Wold.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$89,726 50	Capital stock paid in	\$10,000 00
Overdrafts	25 00	Surplus fund	2,000 00
U. S. state, municipal and other bonds	9,060 00	Undivided profits, less cur- rent expenses and taxes paid	1,194 00
Furniture and fixtures	1,715 41	Individual deposits, subject to check	33,061 83
Due from approved reserve banks	57,633 97	Time certificates of de- posit	114,395 13
Gold coin	755 00		
Silver coin	181 05		
U. S. and national cur- rency	1,496 00		
Nickels and cents	37 99		
Total	\$160,650 96	Total	\$160,650 96

NAMES OF STOCKHOLDERS.

Frederick Bohri, Sr., Foun- tain City	\$2,000 00	Henry Roettiger, Fountain City	1,000 00
Fred J. Bohri, Fountain City	1,000 00	Martin Fugina, Fountain City	500 00
Harry E. Bohri, Fountain City	1,000 00	Theodore Wold, Winona, Minn.	1,000 00
Albert Kirchner, Fountain City	2,000 00	John A. Borth, Winona, Minn.	500 00
Charles A. Kirchner, Foun- tain City	500 00	Total	\$10,000 00
Edward H. Kirchner, Foun- tain City	500 00		

Fox Lake—State Bank of Fox Lake.

C. H. EGGLESTON, President.
H. CLAUSEN, Vice President.

F. I. DAVISON, Cashier.
P. C. YAUKEY, Asst. Cashier.

DIRECTORS.

C. H. Eggleston,
H. Clausen,
James Gamble,
Chas. Lyle,

W. D. Borst.
F. I. Davison,
John Stoddart.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$225,117 85	Capital stock paid in	\$25,000 00
Overdrafts	89 99	Surplus fund	16,000 00
U. S. state, municipal and other bonds	5,000 00	Undivided profits, less cur- rent expenses and taxes paid	3,544 75
Banking house	5,000 00	Individual deposits, subject to check	57,353 34
Furniture and fixtures	2,000 00	Demand certificates of de- posit	1,627 19
Due from approved reserve banks	99,914 29	Time certificates of de- posit	161,235 63
Due from other banks	2,000 00	Savings deposits	90,597 72
Checks on other banks and cash items	406 70		
Gold coin	6,800 00		
Silver coin	415 00		
U. S. and national cur- rency	8,530 00		
Nickels and cents	84 80		
Total	\$355,358 63	Total	\$355,358 63

NAMES OF STOCKHOLDERS.

C. H. Eggleston, Fox Lake	\$3,500 00	Henry Hutchinson, Ran- dolph	1,000 00
H. Clausen, Fox Lake	1,500 00	Wm. Lyle, Fox Lake	500 00
F. I. Davison, Fox Lake	1,000 00	Helen Armstrong Fox Lake	1,500 00
James Gamble, Fox Lake	1,000 00	Chas. Lyle, Fox Lake	1,000 00
E. J. Hughes, Fox Lake	2,000 00	W. D. Borst, Fox Lake	1,300 00
D. Short, Fox Lake	500 00	E. J. Bunker, Waupun	500 00
Wm. G. Jones, Fox Lake	500 00	Joseph W. Power, Fox Lake	1,000 00
O. N. Gorton, Fox Lake	500 00	J. L. Townsend, Fox Lake	400 00
Mrs. G. G. Jones, Beaver Dam	100 00	J. W. Williams, Marshall, Minn.	500 00
Mrs. M. E. Roberts MH- waukee	500 00	Mrs. Mary Williams Clear Lake, Ia.	1,000 00
Morgan Jones, Randolph	200 00		
John Stoddart, Fox Lake	500 00		
Edward Davis Randolph	1,000 00		
Margaret E. Hatcher Wau- pun	2,000 00		
Mrs. Phebe A. Hughes, Fox Lake	1,500 00	Total	\$25,000 00

Galesville—Bank of Galesville.

E. F. CLARK, President.
IVER PEDERSON, Vice President.

J. F. CANCE, Cashier.
A. L. SEVERANCE, Asst. Cashier.

DIRECTORS.

A. A. Arnold,
E. F. Clark,
J. F. Cance,
B. W. Davis,

S. C. French,
G. O. Gilbertson,
Iver Pederson.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$320,496 38	Capital stock paid in	\$50,000 00
Overdrafts	2,467 66	Surplus fund	10,000 00
U. S., state, municipal and other bonds	53,300 00	Undivided profits, less cur- rent expenses and taxes paid	11,333 15
Stocks and other securities	2,500 00	Due to banks—deposits . .	500 00
Banking house	7,000 00	Dividends unpaid	348 00
Due from approved reserve banks	55,497 02	Individual deposits subject to check	62,473 16
Checks on other banks and cash items	3,420 26	Demand certificates of de- posit	1,777 35
Gold coin	3,355 00	Time certificates of de- posit	274,000 68
Silver coin	1,056 20	Savings deposits	35,711 30
U. S. and national cur- rency	7,109 00	Cashier's checks outstand- ing	10,220 39
Nicke's and cents	162 51		
Total	\$456,364 03	Total	\$456,364 03

NAMES OF STOCKHOLDERS.

A. A. Arnold, Galesville . .	\$2,500 00	T. A. Jegi, Galesville	500 00
A. H. Arnold Galesville . .	1,000 00	P. H. Johnson, Whitehall	1,000 00
R. H. Ashley, Galesville . .	500 00	C. A. Kellman, Gales- ville	500 00
Lunetta C. Burns, Trem- pealeau	1,300 00	Lizzie B. Kellman, Gales- ville	300 00
John Bohrnstedt, Galesville	1,000 00	F. A. Kellman, Galesville . .	1,000 00
W. C. Bohrnstedt, Arcadia	700 00	G. H. Lawrence, Galesville . .	200 00
E. J. Brovold, Ettrick . . .	500 00	W. P. Maier, Galesville . . .	300 00
J. E. Cance, Ettrick	500 00	Daniel McKeeth, Galesville	300 00
Fra. F. Clark, Chicago, Ill.	2,000 00	Flora McKeeth, Galesville	200 00
L. W. Clark, Georgetown, Wash.	2,500 00	A. W. Newman estate, Ta- coma, Wash.	1,000 00
E. F. Clark Galesville . . .	8,000 00	Iver Pederson, Ettrick	1,000 00
J. F. Cance, Galesville . . .	6,500 00	A. M. Pederson, Ettrick . . .	500 00
Wm. Cance, Havre, Mont. . .	1,000 00	Mabel A. Sagon, Gales- ville	300 00
S. H. Dale, Galesville	500 00	A. L. Severance, Galesville	700 00
B. W. Davis, Galesville . . .	2,200 00	D. H. Strand, Galesville . . .	500 00
S. C. French, Galesville . . .	1,300 00	Addie S. Tower, Galesville	500 00
Mollie A. French, Gales- ville	500 00	Jennie L. Tower, Galesville	100 00
I. S. Farrand estate, Gales- ville	1,000 00	Mrs. A. D. Thompson, Galesville	700 00
Clifton H. French, San Francisco, Cal.	400 00	Mrs. A. D. Thompson, Gdn., Galesville	600 00
F. Franear, Galesville	500 00	J. C. Utter estate, Trem- pealeau	1,000 00
G. O. Gilbertson & O. F. Myhre, Galesville	1,000 00	G. Van Steenwyk estate, La Crosse	1,500 00
Hammer & Enhagen Gales- ville	500 00	Grace M. Veitch, Rush City, Minn.	300 00
Leila A. Holmberg, Canby, Minn.	300 00	W. S. Wadleigh, Galesville	500 00
T. E. Jensen, Galesville . . .	300 00		
Total		Total	\$50,000 00

Galesville—Farmers and Merchants State Bank.

A. O. NELSON, President.
H. F. CLAUSSEN, Vice President.

J. A. BERG, Cashier.

DIRECTORS.

G. H. Lawrence,
J. M. Benrud,
A. T. Twesme,
John Dick,

A. O. Nelson,
H. F. Claussen,
J. A. Berg.

Statement November 27, 1903.

Resources.		Liabilities.	
Loans and discounts.....	\$12,107 00	Capital stock paid in....	\$15,000 00
Furniture and fixtures....	936 78	Undivided profits.....	125 63
Due from approved reserve banks	9,808 88	Individual deposits, subject to check	5,571 27
Due from other banks....	500 00	Demand certificates of deposits	4,938 54
Checks on other banks and cash items	117 84	Savings deposits	7 00
Gold coin	440 00		
Silver coin	73 05		
U. S. and national currency	1,366 00		
Nickels and cents.....	15 62		
Expense account	277 27		
Total	<u>\$25,642 44</u>	Total	<u>\$25,642 44</u>

NAMES OF STOCKHOLDERS.

Peter J. Uhl, Galesville...	\$200 00	Emmet Amundson, Galesville	100 00
Olaus Anderson, Galesville	500 00	Tole Thompson, Galesville	100 00
Odell Gilbertson, Ettrick... ..	300 00	T. A. Mason, Ettrick....	100 00
John Dick, Galesville.....	100 00	T. A. Mason, Galesville..	100 00
Robert A. Grant, Galesville	100 00	C. C. Wasson, Galesville..	100 00
Matthew G. Berge, Galesville	100 00	Mrs. Boll E. Spencer, Galesville	200 00
F. W. Parker, Galesville.....	200 00	John O. Hoyre, Ettrick..	100 00
C. F. Hogden, Blair.....	100 00	Mrs. David E. Truax, Galesville	100 00
I. P. Engbaen, Ettrick... ..	200 00	H. S. Hanson, Galesville..	200 00
Ears H. Svartaasen, Ettrick	200 00	John Quinn, Galesville..	200 00
J. E. Knight, Galesville.....	200 00	L. M. Gimunstad, Galesville	200 00
Robert Grant, Galesville.....	100 00	J. M. Benrud, Galesville..	2,500 00
G. Hoberg, Galesville.....	500 00	R. N. Kenzle, Galesville..	100 00
B. O. Evenson, Galesville	100 00	T. H. Dale, Galesville....	100 00
Stark Bolman, Galesville.....	100 00	F. J. Hoegge, Ettrick....	100 00
Christian Johnson, Galesville	100 00	G. H. Lawrence, Galesville	200 00
C. C. Engbaen, Galesville	100 00	Geo. W. Smith, Galesville	200 00
Edward Tidouist, Arcadia	100 00	A. T. Twesme, Galesville..	100 00
J. C. Donn, Ettrick.....	100 00	R. N. Kenzle, Galesville..	100 00
Isaac G. Dale, Galesville... ..	100 00	T. G. Herveid, Galesville..	100 00
M. H. Madson, Ettrick.....	100 00	A. O. Nelson, La Crosse..	4,000 00
H. F. Claussen, Galesville..	1,000 00	J. C. Frazer, Sparta.....	100 00
J. A. Lindrud, Ettrick....	200 00		
P. H. Claussen, Galesville	200 00	Total	<u>\$15,000 00</u>
A. J. Hogden, Ettrick....	200 00		
C. R. Bestal, Ettrick.....	300 00		
Ella L. Willey, Galesville	200 00		
Geo. French, Galesville....	100 00		

Gays Mills—Bank of Gays Mills.

H. W. STUCKEY, President.
F. J. LEWIS, Vice President.

O. A. SHERWOOD, Cashier.

H. W. Stuckey,
F. J. Lewis,

DIRECTORS.

O. A. Sherwood.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$35,653 40	Capital stock paid in....	\$5,000 00
Overdrafts	1,049 39	Surplus fund	3,000 00
Banking house	1,450 00	Undivided profits, less cur-	
Furniture and fixtures....	1,525 00	rent expenses and taxes	
Due from approved reserve		paid	88 98
banks	3,880 98	Individual deposits, subject	
Checks on other banks and		to check	14,139 68
cash items	105 00	Demand certificates of Ce-	
Exchanges for clearing		posit	23,954 46
house	839 26	Bills payable	4,000 00
Gold coin	80 00		
Silver coin	1,238 33		
U. S. and national cur-			
rency	2,806 00		
Expense account	531 14		
Interest account	1,024 62		
Total	<u>\$50,183 12</u>	Total	<u>\$50,183 12</u>

NAMES OF STOCKHOLDERS.

H. W. Stuckey, Gays Mills	\$100 00	O. A. Sherwood, Gays Mills	4,800 00
F. J. Lewis Gays Mills..	100 00		Total .....	$5,000 00

Genoa Junction—Citizens State Bank.

JAMES G. ALLEN, President.
H. W. SMITH, Vice President.

C. A. STONE, Cashier.

DIRECTORS.

James G. Allen,
H. W. Smith,
R. Holmes,

C. D. Blanke,
C. E. Williams.

Statement November 27, 1903.

Resources.		Liabilities.	
Loans and discounts.....	\$87,568 07	Capital stock paid in....	\$12,000 00
Overdrafts	3,720 83	Undivided profits, less current expenses and taxes paid	5,736 87
Banking house	2,700 00	Individual deposits, subject to check	35,592 84
Furniture and fixtures....	2,035 05	Demand certificates of deposit	75,854 33
Due from approved reserve banks	29,953 35		
Checks on other banks and cash items	23 81		
Gold coin	5 00		
Silver coin	243 75		
U. S. and national currency	2,905 00		
Nickels and cents.....	29 18		
Total	<u>\$129,184 07</u>	Total	<u>\$129,184 04</u>

NAMES OF STOCKHOLDERS.

C. A. Stone, Genoa Junction	\$1,000 00	R. L. Gifford, Genoa Junction	100 00
Jas. G. Allen, Lake Geneva	1,300 00	F. M. Miller, Genoa Junction	100 00
H. W. Smith, Genoa Junction	500 00	J. C. Reynolds, Lake Geneva	100 00
C. D. Blanke, Genoa Junction	1,000 00	James Head, Genoa Junction	100 00
C. E. Williams, Genoa Junction	600 00	J. M. Carey & Son, Genoa Junction	300 00
John Hoffman, Lake Geneva	400 00	Holmes Bros., Genoa Junction	500 00
E. G. Price, Lake Geneva	200 00	D. R. Kimball, Genoa Junction	100 00
John Knobbe, Chicago, Ill.	2,100 00	F. O. Kull, Genoa Junction	200 00
Joe Merritt, Lake Geneva	500 00	Wm. Spoonholtz, Genoa Junction	100 00
W. S. Merritt, Lake Geneva	800 00	J. G. Jones, Lake Geneva	100 00
Frank Weber, Genoa Junction	100 00	John H. Miller, Genoa Junction	100 00
Aug. Rothe, Powers Lake	100 00	Charles French, Lake Geneva	100 00
A. C. Rowe, Genoa Junction	200 00	Chas. D. Miller, Genoa Junction	200 00
Chas. Kull, Genoa Junction	100 00	T. Howard Fellows, Genoa Junction	200 00
A. Trumblee, Genoa Junction	300 00		
Fred S. Paskie, Genoa Junction	100 00	Total	<u>\$12,000 00</u>
Fred Gleason, Genoa Junction	200 00		
John P. Stanton, Lake Geneva	200 00		

Gillett—Citizens State Bank.

F. F. KOSKE, President.
AUG. ZIPPEL, Vice President.

N. H. JOHNSON, Cashier.
HERBERT A. KOSKE, Asst. Cashier.

DIRECTORS.

Harry Serier,
August Zippel,
Frank Foelker,

F. J. Martin,
F. F. Koske,
N. H. Johnson.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$72,620 02	Capital stock paid in....	\$25,000 00
Overdrafts	1,459 03	Undivided profits, less cur-	
Banking house	6,250 00	rent expenses and taxes	
Furniture and fixtures....	2,000 00	paid	1,139 64
Due from approved reserve		Individual deposits, subject	
banks	1,330 71	to check	17,813 44
Due from other banks....	6,779 52	Demand certificates of de-	
Checks on other banks and		posit	593 92
cash items	332 28	Time certificates of de-	
Gold coin	600 00	posit	30,661 10
Silver coin	385 00	Savings deposits	1,583 11
U. S. and national cur-		Notes and bills re-dis-	
rency	2,582 00	counted	47,568 25
Nickels and cents	20 93		
Total	\$94,359 49	Total	\$94,359 49

NAMES OF STOCKHOLDERS.

F. F. Koske, Pulcifer....	\$8,500 00	A. M. Hanson, Gillett..	100 00
N. H. Johnson, Gillett..	5,000 00	G. Groteluechen, Gillett..	100 00
August Zippel, Gillett....	2,500 00	Frank Foelker, Gillett ..	100 00
Harry Serier, Suring....	2,000 00	H. A. Brock, Lena.....	100 00
Peter Gomber, Gillett....	800 00	Lou's Naves, Gillett.....	100 00
Anthony Gomber Gillett.	500 00	Alfred Naves, Gillett....	100 00
H. C. Sorensen, Gillett..	500 00	Hans Slang, Gillett.....	100 00
Wm. Rasmussen Pulcifer..	500 00	Graham Young, Gillett....	100 00
C. S. Gerlach, Gillett....	400 00	Sam Gilbertson, Gillett..	100 00
F. J. Martin Shawano...	300 00	Alex. Gilbertson, Gillett..	100 00
B. A. Mosling, Mosling..	300 00	Albert Gilbertson, Gillett	100 00
H. A. Koske, Gillett....	300 00	Halvor Gilbertson, Gillett	100 00
Josephine Humphrey, Gil-		Walter Smith Gillett....	100 00
lett	200 00	Andrew Fromness, Gillett.	100 00
Ernst Bocher, Gillett....	200 00	John Gomber, Gillett....	100 00
Ernest Barkman, Gillett..	200 00	Arthur Sack, Gillett.....	100 00
Esther Arneson, Gillett..	200 00	James Slang, Gillett....	100 00
Sam Englebriksen Gillett	200 00	D. L. Krake, Gillett.....	100 00
J. M. Melchoir, Gillett....	200 00	Olaf Pederson, Gillett....	100 00
Sam Olson, Gillett.....	200 00		
J. F. Spies, Gillett.....	100 00	Total	\$25,000 00

Glen Haven—The Glen Haven Bank.

W. H. JORDAN, President.
J. S. KIDD, Vice President.

EDWIN BARR, Cashier.
E. R. KIDD, Asst. Cashier.

DIRECTORS.

J. S. Kidd,
W. H. Jordan,
Wm. Forek,
Will Morrissey,

M. W. Metcalf,
Wm. Hutchcroft,
Marlow Kidd.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$77,042 34	Capital stock paid in....	\$10,000 00
Overdrafts	634 25	Surplus fund	1,700 00
Banking house	2,000 00	Undivided profits, less current expenses and taxes paid	218 61
Furniture and fixtures....	1,666 00	Individual deposits, subject to check	20,060 91
Due from approved reserve banks	20,639 50	Demand certificates of deposit	1,753 92
Checks on other banks and cash items	50 00	Time certificates of deposit	73,273 50
Gold coin	725 00		
Silver coin	1,041 20		
U. S. and national currency	3,144 00		
Nickels and cents	64 65		
Total	<u>\$107,006 94</u>	Total	<u>\$107,006 94</u>

NAMES OF STOCKHOLDERS.

Albert Kuenster, Glen Haven	\$500 00	Marlow Kidd, Lancaster..	1,000 00
Gustave Kuenster, Glen Haven	500 00	E. H. Bennett, Glen Haven	100 00
W. S. Kidd, Taber, Alberta Canada	1,500 00	Wm. Hutchcroft, Glen Haven	500 00
Wm. Forek, Glen Haven..	1,000 00	Lewis Kraut, Glen Haven	200 00
W. F. Ackerman, Glen Haven	500 00	John Lambin, Glen Haven	200 00
M. W. Metcalf, Glen Haven	500 00	Will Morrissey, Bloomington	500 00
J. S. Kidd, Glen Haven..	1,000 00	Jas. A. Valentine, Chicago, Ill.	1,000 00
Jas. Metcalf, Glen Haven.	500 00		
W. H. Jordan, Glen Haven	500 00	Total	<u>\$10,000 00</u>

Glenwood—First Bank of Glenwood.

F. P. AINSWORTH, President.

L. F. AINSWORTH, Cashier.
H. L. PAYNE Asst. Cashier.

DIRECTORS.

Geo. F. Ott,
F. P. Ainsworth,

L. F. Ainsworth.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$37,520 99	Capital stock paid in	\$5,000 00
Overdrafts	896 32	Surplus fund	1,000 00
Banking house	3,377 00	Undivided profits, less cur-	
Furniture and fixtures . .	1,345 00	rent expenses and taxes	
Due from approved reserve		paid	771 10
banks	11,835 24	Individual deposits, subject	
Checks on other banks and		to check	29,662 03
cash items	202 44	Time certificates of deposit	16,407 62
Gold coin	950 00	Special deposits	1,692 40
Silver coin	774 00	Cashier's checks outstand-	
U. S. and national cur-		ing	4,802 71
rency	2,371 00		
Nickels and cents	63 87		
Total	\$59,335 86	Total	\$59,335 86

NAMES OF STOCKHOLDERS.

F. P. Ainsworth, Glenwood	\$4,700 00	Mrs. Nettie Ainsworth,	
L. F. Ainsworth, Minneap-		Glenwood	100 00
ol's, Minn.	100 00	Total	\$5,000 00
Geo. F. Ott, Gordon	100 00		

Glidden—Glidden State Bank.

H. FLEISHBEIN, President.
A. FLEISHBEIN, Vice President.

HARRY S. BEAL, Asst. Cashier.

DIRECTORS.

H. Fleishbein,

A. Fleishbein,

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts ...	\$35,310 31	Capital stock paid in ..	\$5,000 00
Overdrafts	88 15	Surplus fund	2,500 00
Stocks and other securities	2,749 52	Undivided profits, less cur-	
Furniture and fixtures ..	800 00	rent expenses and taxes	
Due from approved reserve		paid	2,447 44
banks	1,580 47	Individual deposits, subject	
Due from other banks....	1,793 87	to check	18,424 28
Checks on other banks and		Time certificates of depos t	21,908 85
cash items	3,662 40		
Gold coin	1,455 00		
Silver coin	321 75		
U. S. and national cur-			
rency	2,436 00		
Nickels and cents	83 10		
Total	\$50,280 57	Total	\$50,280 57

NAMES OF STOCKHOLDERS.

H. Fleishbein, Glidden...	\$2,400 00		A. Fleishbein, Ironwood,	
John Fleishbein, Glidden.	2,400 00		Mch.	200 00
			Total	\$5,000 00

Grand Rapids—Bank of Grand Rapids.

ISAAC P. WITTER, President.
GEO. W. MEAD, Vice President.

E. B. REDFORD, Cashier.
W. G. SCHROEDER, Asst. Cashier.

DIRECTORS.

Isaac P. Witter,
Emily L. Witter,

Geo. W. Mead.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$274,969 93	Capital stock paid in . . .	\$50,000 00
Overdrafts	7,788 15	Surplus fund	10,000 00
U. S., state, municipal and other bonds	33,300 50	Undivided profits, less cur- rent expenses and taxes paid	6,709 71
Stocks and other securities Due from approved reserve banks	5,040 00 25,999 57	Individual deposits, subject to check	143,370 17
Checks on other banks and cash items	2,952 71	Time certificates of deposit Savings deposits	157,354 84 8,232 62
Gold coin	7,200 00		
Silver coin	1,534 15		
U. S. and national cur- rency	8,187 00		
Nickels and cents	175 75		
Orders	8,519 58		
Total	<u>\$375,667 34</u>	Total	<u><u>\$375,667 34</u></u>

NAMES OF STOCKHOLDERS.

Isaac P. Witter, Grand Rapids	\$19,900 00	Geo. W. Mead, Grand Rapids	100 00
Mrs. Emily L. Witter, Grand Rapids	4,000 00	J. D. Witter estate, Grand Rapids	26,000 00
		Total	<u>\$50,000 00</u>

Grafton—Grafton State Bank.

WM. WEBER, President.
ALBERT KATH, Vice President.

LOUIS L. ZAUN, Cashier.
ROBT P. ZAUN, Asst. Cashier.

DIRECTORS.

H. Hennings,
Albert Kath,
Louis L. Zaun,

F. C. Mintzloff,
Wm. Weber.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$50,707 57	Capital stock paid in	\$10,000 00
U. S., state, municipal and other bonds	4,000 00	Undivided profits, less cur- rent expenses and taxes paid	1,122 12
Banking house	2,348 82	Individual deposits, subject to check	23,720 96
Furniture and fixtures . . .	1,000 00	Time certificates of deposit	32,182 95
Due from approved reserve banks	15,717 81	Savings deposits	12,928 06
Checks on other banks and cash items	2,468 06		
Gold coin	1,030 00		
Silver coin	761 15		
U. S. and national cur- rency	1,861 00		
Nickels and cents	59 68		
Total	\$79,954 09	Total	\$79,954 09

NAMES OF STOCKHOLDERS.

Louis L. Zaun, Lomira	\$6,500 00	C. Gerlach, Grafton	100 00
F. C. Mintzloff, Grafton . . .	500 00	H. Hennings, Grafton	200 00
Fred Behrens estate, Graf- ton	200 00	Geo. Blank, Grafton	200 00
Albert Kath, Grafton	500 00	H. Hovener, Grafton	200 00
C. F. Mintzloff, Grafton . . .	200 00	W. H. Hovener, Grafton . . .	200 00
Wm. Weber, Grafton	400 00	Theo. Claus ng, Grafton . . .	200 00
Fred Kohlwey, Grafton	100 00	Rob't P. Zaun, Grafton . . .	300 00
Clausing & Bank, Grafton . . .	200 00	Total	\$10,000 00

Granton—Farmers State Bank.

ROBERT KURTH, President.
JOHN P. KINTZELE, Vice President.

W. SCOTT DAVIS, Cashier.

DIRECTORS.

Robert Kurth,
John P. Kintzele,
Geo. A. Ure,
W. Scott Davis,

Carl C. Berg,
John J. Wright,
A. J. Knorr.

Statement November 27, 1903.

Resources.		Liabilities.	
Loans and discounts	\$74,278 19	Capital stock paid in	\$10,000 00
Overdrafts	1,588 22	Surplus fund	1,000 00
Banking house	2,850 00	Undivided profits, less current expenses and taxes paid	1,622 97
Furniture and fixtures	1,790 46	Dividends unpaid	10 00
Due from approved reserve banks	12,838 04	Individual deposits, subject to check	44,567 90
Checks on other banks and cash items	1,193 00	Demand certificates of deposit	38,700 62
Gold coin	735 00		
Silver coin	141 75		
U. S. and national currency	441 00		
Nickels and cents	45 83		
Total	\$95,901 49	Total	\$95,901 49

NAMES OF STOCKHOLDERS.

Herman H. Henning, Chili	\$200 00	S. L. Marsh, Granton	100 00
Aug. F. Daukemeyer, Chili	200 00	H. E. Williams, Granton	400 00
Frank Kreyel, Granton	100 00	John Wright, Granton	500 00
Henry Fischer, Granton	100 00	P. N. Christenson, Granton	100 00
Fred W. Davis, Granton	500 00	Richard Kurth, Granton	100 00
Warren W. Page, Granton	100 00	Phyllis J. Keunmeter, Granton	200 00
Carl C. Berg, Granton	200 00	Louis S. Davis, Granton	200 00
John P. Kintzele, Granton	300 00	Ross Paulson, Granton	200 00
W. Scott Davis, Granton	400 00	Bertha Paulson, Granton	200 00
Noble Downer, Granton	200 00	Mary E. Tufts, Withsee	300 00
Ernest Lee, Granton	100 00	John Bryden, Greenwood	100 00
Fred J. Riede, Granton	100 00	Oscar Fricke, Neillsville	100 00
August Roder, Granton	200 00	Geo. A. Ure, Neillsville	300 00
H. E. W. Krause, Granton	100 00	Edna Kurth, Neillsville	100 00
A. J. Knorr, Granton	500 00	H. B. Holmes, Neillsville	500 00
C. M. Olson, Granton	100 00	John Ure, Neillsville	200 00
Robert Kurth, Granton	1,000 00	E. R. Wouser, Neillsville	100 00
Minnie Kurth, Granton	1,000 00		
Wm. Kurth, Neillsville	500 00		
Daniel Gluch, Granton	200 00		
Chas. Dietrich, Granton	100 00		
John Dietrich, Granton	100 00	Total	\$10,000 00

Grantsburg—First Bank of Grantsburg.

OLE ANDERSON, President.
S. THORESON, Vice President.

A. P. NELSON, Cashier.
L. R. ROBERTS, Asst. Cashier.

DIRECTORS.

Ole Anderson,
S. Thoreson,
A. P. Nelson,

Wm. Anderson,
Andrew Peterson.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$257,839 00	Capital stock paid m. . . .	\$25,000 00
Overdrafts	64 85	Surplus fund	5,000 90
U. S., state, municipal and other bonds	1,321 60	Undivided profits, less cur- rent expenses and taxes paid	2,302 79
Banking house	2,200 00	Individual deposits, sub- ject to check	53,243 17
Furniture and fixtures . .	2,617 50	Time certificates of deposit	115,853 41
Other real estate owned. .	1,125 00	Savings deposits	86,846 80
Due from approved reserve banks	23,987 74	Cash er's checks outstand- ing	15,059 06
Checks on other banks and cash items	944 30		
Gold coin	4,040 00		
Silver coin	1,200 00		
U. S. and national cur- rency	7,779 00		
Nickels and cents	186 24		
Total	<u>\$303,305 23</u>	Total	<u>\$303,305 23</u>

NAMES OF STOCKHOLDERS.

A. P. Nelson, Grantsburg	\$10,400 00	Wm. Anderson, Grants-	
J. A. Hickerson estate, Grantsburg	3,500 00	burg	1,000 00
Simon Thoreson, Grants-		Andrew Peterson, Grants-	
burg	2,000 00	burg	1,000 00
Ole Anderson, Grantsburg	5,400 00	Thorsten Olsen, Grants-	
Gust. R. Wedin, Grants-		burg	500 00
burg	1,200 00		
		Total	<u>\$25,000 00</u>

Gratiot—Gratiot State Bank.

H. W. BURMEISTER, President.
 JAMES A. KELLEY, Vice President.

C. M. LUND, Cashier.

DIRECTORS.

H. W. Burmeister,
 James A. Kelley,
 C. M. Lund,

J. A. Wand,
 Wm. Coughlin.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$70,578 37	Capital stock paid in....	\$10,000 90
Overdrafts	61 14	Surplus fund	1,800 00
U. S., state, municipal and other bonds	9,500 00	Undivided profits, less cur- rent expenses and taxes paid	2,198 72
Banking house	3,509 00	Individual deposits, sub- ject to check	31,188 11
Furniture and fixtures...	1,700 00	Demand certificates of de- posit	84,363 45
Due from approved reserve banks	40,950 26		
Gold coin	450 00		
Silver coin	489 55		
U. S. and national cur- rency	2,281 00		
Nickels and cents	39 96		
Total	<u><u>\$129,550 28</u></u>	Total	<u><u>\$129,550 28</u></u>

NAMES OF STOCKHOLDERS.

H. W. Burmeister, Gratiot	\$4,700 00	Clyde Lund, Warren, Ill.	100 00
Wm. Coughlin, Gratiot...	500 00	J. A. Wand, Gratiot.....	500 00
James A. Kelley, Gratiot.	1,700 00		
C. M. Lund, Gratiot.....	2,500 00	Total	<u>\$10,000 90</u>

Green Bay—Bank of Green Bay.

R. E. MINAHAN, President.
 PETER F. DORSCHER, Vice President.

H. R. ERICHSEN, Cashier.

DIRECTORS.

Robert E. Minahan,
 Peter F. Dorschel,
 Wm. L. Evans,
 Walter T. Hagen,
 Joseph F. Martin,

Lawrence Gottfredson,
 A. F. Olmsted,
 Chas. R. Cady,
 Victor I. Minahan.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$159,116 75	Capital stock paid in	\$25,000 00
Banking house	15,000 00	Surplus fund	3,000 00
Furniture and fixtures	2,800 00	Undivided profits, less current expenses and taxes paid	1,368 44
Due from approved reserve banks	27,139 18	Individual deposits, subject to check	44,796 42
Exchanges for clearing house	4,623 12	Time certificates of deposit	78,848 55
Gold coin	1,825 00	Savings deposits	66,557 16
Silver coin	572 20		
U. S. and national currency	8,208 00		
Nickels and cents	286 32		
Total	\$219,570 57	Total	\$219,570 57

NAMES OF STOCKHOLDERS.

R. E. Minahan, Green Bay	\$1,500 00	J. H. M. Wigman, Green Bay	1,900 00
P. F. Dorschel, Green Bay	1,000 00	A. F. Olmsted, Green Bay	500 00
H. R. Erichsen, Green Bay	1,800 00	J. J. Fox, Green Bay	500 00
Jos. F. Martin, Green Bay	1,100 00	Henry Herrich, Green Bay	1,000 00
W. L. Evans, Green Bay . .	500 00	Charles Le Comte, Green Bay	500 00
W. T. Hagen, Green Bay . .	1,000 00	Edw. R. Theby, Green Bay	300 00
Chas. R. Cady, Green Bay	1,000 00	P. H. Martin, Green Bay . . .	1,000 00
C. G. Wilcox, Green Bay . .	500 00	Rose Meacham, Casco	500 00
V. I. Minahan, Green Bay	1,000 00	Lawrence Gottfredson, Green Bay	1,500 00
P. A. Van Susteran, Green Bay	200 00	Jean Brown, Green Bay . . .	300 00
N. J. Monahan, Green Bay	500 00	Otto Kaap, Green Bay	100 00
L. A. Ricklin, Green Bay . .	2,000 00	Nic. Meyer, Green Bay	500 00
L. C. Locklin, Green Bay	500 00	Mrs. H. M. Beck, Green Bay	500 00
Horace J. Smith, Green Bay	1,000 00	Jos. H. Servotte, Green Bay	500 00
R. C. Buchanan, Green Bay	500 00	Nic. Filz, Luxemburg	200 00
M. J. O'Brien, Green Bay	500 00		
E. S. Schmidt, Green Bay	1,000 00	Total	\$25,900 00
P. J. Lochman, Green Bay	500 00		

Green Bay—The Farmers Exchange Bank.

ANDREW REIS, President.
FRED A. RAHR, Vice President.

S. A. BELL, Cashier.

DIRECTORS.

Andrew Reis,
Fred A. Rahr,
J. H. Osterloh,
Samuel H. Cady,
Phil. A. Haegers,

J. S. Johnson,
H. Cleermans,
S. A. Bell,
J. V. Micksch.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$167,867 19	Capital stock paid in.....	\$30,000 00
Overdrafts	336 93	Surplus fund.....	4,600 00
U. S. state, municipal and other bonds.....	1,890 35	Undivided profits, less cur- rent expenses and taxes paid	1,694 46
Stocks and other securi- ties	1,539 96	Due to banks—deposits...	1,332 04
Banking house.....	9,000 00	Individual deposits, sub- ject to check.....	53,993 75
Furniture and fixtures...	4,276 08	Time certificates of deposit	67,010 90
Due from approved reserve banks	19,271 72	Savings deposits.....	54,332 67
Due from other banks....	198 54	Bills payable.....	10,000 00
Checks on other banks and cash items.....	3,195 20		
Gold coin.....	4,545 00		
Silver coin.....	353 90		
U. S. and national currency	10,366 00		
Nickels and cents.....	122 95		
Total	\$222,963 82	Total	\$222,963 82

NAMES OF STOCKHOLDERS.

B. Abrahams, Green Bay.	\$200 00	Lizzie Reis, Green Bay...	100 00
John Becher, Preble....	200 00	Robert Gerstner, Luxem- burg	1,200 00
J. J. Bins, Green Bay....	500 00	Mrs. Gus. Fenendael.	
Hubert Basten, Preble....	100 00	Pound	100 00
S. A. Bell, Green Bay....	2,000 00	John Connelly, Green Bay	200 00
Samuel H. Cady, Green Bay	1,000 00	John Kriescher, Preble...	200 00
Henry Cleermans, Green Bay	1,000 00	J. J. Cannard, Green Bay	1,000 00
William Cleermans, Green Bay	1,000 00	J. E. Connelly, Green Bay	200 00
Emma N. Erbe, Green Bay	500 00	John Conrad, New Franken	100 00
F. J. Hannon, Green Bay..	1,500 00	John Degroot, Preble....	500 00
		Felix Decock, Green Bay.	500 00
		H. C. Erbe, Green Bay...	1,500 00

NAMES OF STOCKHOLDERS—Continued.

N. Feldhausen, Green Bay	200 00	G. A. Richardson, Green Bay	500 00
J. P. Francois, Green Bay	500 00	Frank Blunde, Luxemburg	200 00
H. A. Foeller, Green Bay..	200 00	Theo. Mallette, Green Bay	100 00
F. C. Grimmer, Green Bay	300 00	J. H. Osterloh, Luxemburg	500 00
H. D. Van Seggern, Fontenoy	200 00	Anton Pasterskie, Forks..	100 00
Julia Gerstner, Luxemburg	100 00	Andrew Reis, Green Bay..	1,200 00
M. T. Anderegg, Green Bay	100 00	Fred A. Rahr, Green Bay	1,000 00
Joseph Degreef, Preble...	100 00	Joseph Servaes, Green Bay	500 00
Phil. A. Haevers, Green Bay	1,200 00	Herman Smits, Green Bay	1,000 00
Joseph Hacker, Green Bay	300 00	Alex. Sharp, Green Bay..	200 00
D. W. Hudson, Green Bay	200 00	H. J. Siegmund, Preble...	100 00
P. P. Heyrman, De Pere	300 00	Lorenz Schauer, New Franken	100 00
Christ Hansen, Preble....	100 00	L. C. Schauer, New Franken	100 00
Frank Heyrman, Preble.	200 00	Louis Schoen, Preble....	200 00
J. S. Johnson, Green Bay	500 00	P. A. Van Sustern, Green Bay	300 00
Math. Zilles, Green Bay..	1,100 00	M. Vandenlangenberg, Preble	100 00
Graner & Abrams, Green Bay	500 00	W. P. Wagner, Green Bay	1,500 00
Edwin Liebman, Preble...	500 00	M. Windhauser, Green Bay	100 00
Peter Lagers, Green Bay..	1,000 00	D. J. Wittig, Green Bay..	200 00
Fred Lange, Green Bay..	100 00		
Alphonse LaMarre, Preble	100 00		
James Larkin, Preble....	100 00		
J. V. Micksch, Green Bay	500 00		
		Total	\$30,000 00

Green Lake—Green Lake State Bank.

C. S. MORRIS, President.
N. W. TAYLOR, Vice President.

M. C. GARDENIER, Cashier.

DIRECTORS.

C. S. Morris,
N. W. Taylor,
J. R. Brooks,
H. H. Morris,

L. D. Patterson,
S. G. Potter,
M. C. Gardenier.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$180,453 28	Capital stock paid in.....	\$25,000 00
Overdrafts	167 68	Surplus fund.....	3,000 00
U. S., state, municipal and other bonds.....	25,000 00	Undivided profits, less cur- rent expenses and taxes paid	1,536 10
Banking house.....	5,149 22	Individual deposits, sub- ject to check.....	54,156 48
Furniture and fixtures...	2,704 81	Time certificates of deposit	175,665 93
Due from approved reserve banks	36,667 09		
Due from other banks....	1,000 00		
Gold coin.....	905 00		
Silver coin.....	646 55		
U. S. and national currency	6,518 00		
Nickels and cents.....	146 88		
Total	\$259,358 51	Total	\$259,358 51

NAMES OF STOCKHOLDERS.

John J. Wood, Jr., Berlin	\$500 00	I. O. Sherwood, Green Lake	1,000 00
Clara A. Morris, Berlin..	1,000 00	L. D. Patterson, Green Lake	500 00
R. A. Christie, Berlin....	500 00	A. L. Palmer, Green Lake	200 00
J. R. Brooks, Green Lake	500 00	W. S. Haigh, Green Lake	500 00
E. C. Smita, Markesan...	1,000 00	H. F. Oelke, Green Lake.	500 00
Homer H. Morris, Green Lake	1,200 00	Susan Morris, Green Lake	100 00
Geo. S. Thrasher, Green Lake	500 00	N. W. Taylor, Green Lake	700 00
M. C. Gardenier, Green Lake	700 00	W. M. Taylor, Green Lake	500 00
W. D. Gardenier, Markesan	300 00	Lester Clawson, Green Lake	500 00
Don. H. Wheeler, Cherry Creek, N. Y.	1,000 00	Mary Walker, Green Lake	200 00
Samuel Scholes, Green Lake	200 00	Emma Walker, Green Lake	200 00
Edw. Morris, Chicago, Ill.	500 00	Mrs. H. Schnebly, Green Lake	200 00
C. S. Morris, Berlin....	6,500 00	David B. Greenway, Green Lake	200 00
William Smith, Green Lake	200 00	Harry B. Morris, Green Lake	600 00
S. G. Potter, Green Lake	200 00	W. A. Peterson, Green Lake	500 00
Izora L. Greenway, Green Lake	400 00	W. L. Walker, Green Lake	900 00
May Greenway Mathews, Green Lake.....	300 00	W. S. Buckland, Milwaukee	300 00
Carol G. Pollard, Green Lake	300 00	Richard H. Hackett, Osh- kosh	500 00
W. E. Parker, Green Lake	300 00	H. A. Brayton, Markesan.	200 00
C. M. Walker, Green Lake	500 00	E. J. Norris, Green Lake.	100 00
		Total	\$25,000 00

Greenwood—Greenwood State Bank.

ERASTUS BOWEN, President.
JOHN SHANKS, Vice President.

E. F. WOLLENBERG, Cashier.
F. L. NORRIS, Asst. Cashier.

DIRECTORS.

Erastus Bowen,
H. H. Hartson,
E. F. Wollenberg,

Wm. Huntzicker,
John Banks.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$115,175 92	Capital stock paid in.....	\$25,000 00
Overdrafts	338 55	Surplus fund.....	2,700 00
Banking house.....	3,600 00	Undivided profits, less current expenses and taxes paid	2,632 69
Furniture and fixtures....	2,400 00	Individual deposits, subject to check	41,844 06
Due from approved reserve banks	21,984 98	Demand certificates of deposit	75,886 55
Checks on other banks and cash items.....	627 24		
Gold coin.....	110 00		
Silver coin.....	552 00		
U. S. and national currency	1,913 00		
Niels and cents.....	89 74		
Funds in transit.....	1,271 87		
Total	<u>\$148,063 30</u>	Total	<u>\$148,063 30</u>

NAMES OF STOCKHOLDERS.

Joseph Gibson, Medford..	\$1,000 00	Mrs. K. Andrews, Colby..	1,000 00
B. F. Thompson, Greenwood	4,000 00	Jesse Crane, Greenwood..	1,000 00
H. H. Hartson, Greenwood	4,300 00	Wm. Huntzicker, Greenwood	1,000 00
Henry Brucgger, Greenwood	3,000 00	Phillip Vollrath, Greenwood	200 00
W. T. Hendren, Greenwood	2,200 00	August Noah, Greenwood..	200 00
Erastus Bowen, Greenwood	2,200 00	A. H. Noah, Greenwood..	200 00
John Shanks, Greenwood..	1,000 00	Herman Schwarze, Greenwood	500 00
Wm. Johnston, Topeka, Kansas	1,500 00	Mrs. Celia Thomas, Greenwood	1,000 00
Wm. Vollrath, Greenwood.	200 00		
E. F. Wollenberg, Greenwood	500 00	Total	<u>\$25,000 00</u>

Hammond—The Bank of Hammond.

GEO. W. WRIGHT, President.
EDWARD GARDNER, Vice President.

P. C. ANDERSON, Cashier.
H. L. ANDERSON, Asst. Cashier.

DIRECTORS.

Geo. M. Leonard,
Edward Gardner,
Christian Hanson,

Geo. W. Wright,
P. C. Anderson.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$87,859 46	Capital stock paid in.....	\$10,000 00
Overdrafts	353 65	Surplus fund.....	2,000 00
Stocks and other securities	100 00	Undivided profits, less current expenses and taxes paid	678 14
Banking house, furniture and fixtures.....	3,500 00	Individual deposits, subject to check.....	18,805 76
Other real estate owned..	2,500 00	Time certificates of deposit	76,113 24
Due from approved reserve banks	6,363 41		
Checks on other banks and cash items.....	388 83		
Gold coin.....	465 00		
Silver coin.....	957 79		
U. S. and national currency	5,064 00		
Nickels and cents.....	45 00		
Total	<u>\$107,597 14</u>	Total	<u>\$107,597 14</u>

NAMES OF STOCKHOLDERS.

Peter C. Anderson, Hammond	\$3,200 00	P. D. Boyden, Minneapolis, Minn.	500 00
H. L. Anderson, Hammond	1,000 00	Ole Thorsen, Hammond...	400 00
Geo. W. Wright, Hammond	600 00	Christ Hanson, Hammond	450 00
Geo. M. Leonard, Hammond	800 00	Peter Hanson, Ashland...	450 00
Edward Gardner, Hammond	900 00	G. I. Gorham, Minneapolis, Minn.	1,300 00
Peter Ronningen, Hammond	400 00	Total	\$10,000 00

Hancock—Bank of Hancock.

L. S. WALKER, President.

C. A. WALKER, Cashier.

H. P. WALKER, Asst. Cash'er.

DIRECTORS.

L. S. Walker,
C. A. Walker,

M. E. Walker.

Statement November 27, 1908:

Resources.		Liabilities.	
Loans and discounts	\$61,407 31	Capital stock paid in	\$10,000 00
Banking house	1,600 00	Surplus fund	2,500 00
Furniture and fixtures...	1,000 00	Undivided profits, less cur-	
Due from approved reserve		rent expenses and taxes	
banks	18,811 01	paid	712 62
Gold coin	2,985 00	Individual deposits, sub-	
Silver coin	1,732 70	ject to check	40,670 88
U. S. and national cur-		Demand certificates of de-	
rency	8,314 00	posit	1,689 05
Nickels and cents	111 33	Time certificates of deposit	40,388 80
Total	<u>\$95,961 35</u>	Total	<u>\$95,961 35</u>

NAMES OF STOCKHOLDERS.

L. S. Walker, Plainfield..	\$5,000 00	M. E. Walker, Hancock..	500 00
C. A. Walker, Hancock...	4,500 00		
		Total	<u>\$10,000 00</u>

Hartford—First City Bank.

JOHN C. COERPER, President.
JOHN P. DENISON, Vice President.

JOHN C. DENISON, Cashier.
JOHN P. DENISON, Asst. Cashier.

DIRECTORS.

John C. Coerper,
John C. Denison,

John P. Denison.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$39,329 95	Capital stock paid in	\$10,500 00
Overdrafts	775 85	Surplus fund	1,772 57
Due from approved reserve banks	2,733 86	Due to banks—deposits . . .	580 01
Checks on other banks and cash items	2,329 10	Individual deposits sub- ject to check	8,044 09
Silver coin	157 65	Demand certificates of de- posit	24,714 25
U. S. and national cur- rency	279 00		
Nicks and cents	5 51		
Total	\$45,610 92	Total	\$45,610 92

NAMES OF STOCKHOLDERS.

John C. Coerper, Hartford	\$3,500 00	John P. Denison, Hartford	1,000 00
John C. Denison, Hartford	6,000 00	Total	\$10,500 00

Hartford—Hartford Exchange Bank.

CONRAD HAUSER, President.
THERESA McCOLLOW, Vice President.

E. A. McCOLLOW, Cashier.
A. A. HAUSER, Asst. Cashier.

DIRECTORS.

Conrad Hauser,
Theresa McCollow,

E. A. McCollow.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$180,706 47	Capital stock paid m.	\$20,000 00
Overdrafts	1,956 08	Surplus fund	2,100 00
U. S., state, municipal and other bonds	16,000 00	Undivided profits, less cur- rent expenses and taxes paid	5,168 79
Furniture and fixtures	3,325 00	Individual deposits, sub- ject to check	59,385 17
Due from approved reserve banks	66,996 91	Demand certificates of de- posit	3,884 74
Checks on other banks and cash items	3,097 00	Time certificates of deposit	174,889 83
Gold coin	1,250 00	Savings deposits	14,163 39
Silver coin	747 20		
U. S. and national cur- rency	5,435 00		
Nickels and cents	78 26		
Total	<u>\$279,591 92</u>	Total	<u>\$279,591 92</u>

NAMES OF STOCKHOLDERS.

Conrad Hauser, Hartford.	\$11,000 00	A. A. Hauser, Hartford.. . . .	4,000 00
Theresa McCollow, Hart- ford	1,000 00	E. A. McCollow, Hartford	4,000 00
		Total	\$20,000 00

Hartland—Bank of Hartland.

H. W. GOODWIN, President.
H. G. B. NIXON, Vice President.

W. G. SMITH, Cashier.

DIRECTORS.

H. W. Goodwin,
H. G. B. Nixon,

W. G. Smith.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$84,251 09	Capital stock paid in....	\$10,000 00
Overdrafts	217 11	Surplus fund	1,200 90
U. S., state, municipal and other bonds	64,224 00	Undivided profits, less cur- rent expenses and taxes paid	1,741 52
Premium on bonds	834 23	Individual deposits, sub- ject to check	47,777 80
Banking house	2,450 00	Demand certificates of de- posit	135,078 54
Furniture and fixtures....	700 90		
Due from approved reserve banks	33,680 74		
Checks on other banks and cash items	588 33		
Gold coin	1,435 00		
Silver coin	1,112 30		
U. S. and national cur- rency	6,242 00		
Nickels and cents	63 06		
Total	<u>\$195,797 86</u>	Total	<u>\$195,797 86</u>

NAMES OF STOCKHOLDERS.

H. W. Goodwin, Hartland	\$6,700 00	W. G. Smith, Hartland..	600 00
Mrs. N. M. Pellett, Ocon- omowoc	1,309 00	F. L. Pellett, Hartland...	400 00
H. G. B. Nixon, Hartland	1,000 00	Total	\$10,009 00

Hazel Green—Hazel Green State Bank.

JOHN BIRKETT, President.
JAS. HARVEY, Vice President.

MARTIN J. BERG, Cashier.
E. STADEL, Asst. Cashier.

DIRECTORS.

Jas. Harvey,
E. Stadel,
H. Genz,
M. J. Berg,

C. M. Andrew,
J. H. Cox,
C. Schilliam,

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$65,016 73	Capital stock paid in	\$10,000 00
Overdrafts	87 88	Surplus fund	300 00
Furniture, fixtures and ex- penses	4,506 76	Undivided profits, less cur- rent expenses and taxes paid	1,509 65
Due from approved reserve banks	6,031 24	Individual deposits, sub- ject to check	19,954 33
Checks on other banks and cash items	304 15	Time certificates of deposit Savings deposits	41,906 34 4,219 70
Gold coin	360 00		
Silver coin	82 00		
U. S. and national cur- rency	1,464 00		
Nickels and cents	37 20		
Total	<u><u>\$77,890 02</u></u>	Total	<u><u>\$77,890 02</u></u>

NAMES OF STOCKHOLDERS.

C. M. Andrew, Hazel Green	\$100 00	R. M. Orchard, Muscoda	100 00
M. J. Berg, Hazel Green . . .	1,800 00	Jos. Runde, Hazel Green	300 00
John Birkett, Hazel Green . . .	300 00	R. Scadden, Hazel Green	100 00
Mrs. A. Champion, Hazel Green	100 00	C. Schilliam, Hazel Green	100 00
J. H. Cox, Hazel Green	200 00	E. Stadel, Hazel Green	5,100 00
Herman Genz, Hazel Green . . .	200 00	R. Schilliam, Hazel Green	100 00
Edythe H. Hutton, Wauke- sha	100 00	R. E. Trewartha, Hazel Green	100 00
James Hutton, Waukesha	500 00	W. H. Trewartha, Hazel Green	100 00
James Harvey, Hazel Green . . .	100 00	Jacob Vennor, Hazel Green	400 00
Geo. K. Mills, Hazel Green . . .	100 00		
A. W. Kopp, Platteville	100 00	Total	<u><u>\$10,000 00</u></u>

Highland—Highland State Bank.

PLATT WHITMAN, President.

HARRY J. FECHT, Cashier.

DIRECTORS.

John M. Reese,
Platt Whitman,

Harry J. Fecht.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$86,306 44	Capital stock paid in	\$10,000 00
Overdrafts	1,660 16	Surplus fund	190 00
U. S., state, municipal and other bonds	4,834 72	Undivided profits, less cur- rent expenses and taxes paid	440 00
Banking house	2,525 00	Individual deposits, sub- ject to check	44,394 72
Furniture and fixtures	1,300 00	Time certificates of deposit	73,733 28
Due from approved reserve banks	25,949 97		
Checks on other banks and cash items	415 51		
Gold coin	1,675 00		
Silver coin	1,227 25		
U. S. and national cur- rency	2,717 00		
Nickels and cents	56 95		
Total	<u>\$128,668 00</u>	Total	<u>\$128,668 00</u>

NAMES OF STOCKHOLDERS.

Jno. M. Reese, Dodgeville	\$200 00	Platt Whitman, Highland.	7,800 00
Harry J. Fecht, Highland	2,000 00	Total	<u>\$19,000 00</u>

Hilbert—State Bank.

T. E. CONNELL, President.
JOHN J. SHERMAN, Vice President.

JOHN J. MADLER, Cashier.
H. L. MEYER, Asst. Cashier.

DIRECTORS.

T. E. Connell,
John J. Sherman,
John J. Madler,
J. W. Grupe,

H. L. Meyer,
John Weber,
W. C. Alten.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$111,835 00	Capital stock paid in	\$15,000 00
Overdrafts	40 51	Surplus fund	2,000 00
Banking house construction account	4,649 98	Undivided profits, less current expenses and taxes paid	2,952 67
Other real estate owned	775 00	Individual deposits, subject to check	34,557 77
Due from approved reserve banks	7,604 04	Demand certificates of deposit	20 30
Gold coin	5 00	Time certificates of deposit	76,732 04
Silver coin	635 75		
U. S. and national currency	5,670 00		
Nickels and cents	47 50		
Total	<u>\$131,262 78</u>	Total	<u>\$131,262 78</u>

NAMES OF STOCKHOLDERS.

W. C. Alten, Forest Jet	\$600 00	H. L. Meyer, Hilbert	700 00
Mrs. O. D. Bishop, Hilbert	200 00	Theo. H. Runtz, Hilbert	800 00
T. E. Connell, Chilton	4,600 00	John J. Sherman, Appleton	1,000 00
James P. Denis, Green Bay	1,100 00	H. R. Swanke, Tergerton	1,000 00
Jacob Dohr, Hilbert	200 00	Fred W. Tolles, Milwaukee	1,000 00
John W. Grupe, Hilbert	300 00	John Weber, Hilbert	200 00
H. G. Laun, Wausaukee	200 00		
John J. Madler, Hilbert	3,100 00	Total	<u>\$15,000 00</u>

Hillsboro—Hillsboro State Bank.

E. V. WERNICK, President.
R. HAMMER, Vice President.

E. HAMMER, Cashier.
HENRY KAUFFMAN, Asst. Cashier.

DIRECTORS.

E. V. Wernick,
E. Hammer,
R. Hammer,

Emma H. Wyman,
F. A. Wopat.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$116,748 79	Capital stock paid in	\$15,000 00
Overdrafts	2,016 66	Surplus fund	2,500 00
Banking house	5,671 29	Undivided profits, less cur-	
Furniture and fixtures	1,230 15	rent expenses and taxes	
Due from approved reserve		paid	2,970 14
banks	47,469 32	Individual deposits, sub-	
Checks on other banks and		ject to check	45,641 27
cash items	818 52	Time certificates of deposit	110,247 53
Gold coin	635 09		
Silver coin	231 90		
U. S. and national cur-			
rency	1,422 00		
Nickels and cents	115 31		
Total	\$176,358 94	Total	\$176,358 94

NAMES OF STOCKHOLDERS.

E. V. Wernick, Hillsboro	\$3,000 00	C. F. Kauffman, Hillsboro	600 00
Robert Hammer, Hillsboro	3,000 00	Blaine D. Rusk estate, Vir-	
Edward Hammer, Hillsboro	3,000 00	oqua	600 00
Emma H. Wyman, Viroqua	3,000 00	J. W. Burton, Chicago, Ill.	600 06
F. A. Wopat, Dilly	600 00		
R. A. Armbruster, Hills-		Total	\$15,000 00
boro	600 00		

Holcombe—State Bank of Holcombe.

EDW. H. BURNHAM, President.
R. C. RODECKER, Vice President.

A. J. EDMINSTER, Cashier.
ROBT. L. ZIMMERMAN, Asst. Cashier.

DIRECTORS.

Edward H. Burnham,
R. C. Rodecker,
A. J. Edminster,

C. W. Rodecker,
Fred L. Monroe.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$26,155 76	Capital stock paid in	\$10,000 00
Overdrafts	149 32	Surplus fund	1,690 00
Banking house	2,500 00	Due to banks—deposits . . .	1,775 05
Furniture and fixtures . . .	2,380 25	Individual deposits, sub-	
Due from approved reserve		ject to check	12,402 46
banks	3,524 39	Time certificates of deposit	7,062 13
Checks on other banks and		Bills payable	5,000 00
cash items	1,726 17		
Gold coin	75 00		
Silver coin	292 09		
U. S. and national cur-			
rency	966 00		
Nickels and cents	31 33		
Profit and loss	39 33		
Total	\$37,839 64	Total	\$37,839 64

NAMES OF STOCKHOLDERS.

A. J. Edminster, Holcombe	\$6,200 00	Frank Fountain, Donald . . .	75 00
N. B. Bailey, Hudson	1,000 00	Nellie M. Edminster, Hol-	
E. H. Burnham, Eau Claire	500 00	combe	100 00
Robt. L. Zimmerman, Hol-		R. C. Rodecker, Holcombe	200 00
combe	100 00	R. L. Cleaves, Holcombe . .	100 00
Fred L. Munroe, Cadott . . .	200 00	C. B. Stone, Menomonie . .	250 00
W. L. & W. H. Darlington,		T. F. Frawley, Eau Claire	200 00
Chicago, Ill.	500 00		
C. W. Rodecker, Wonewoc	500 00	Total	\$10,000 00
W. J. Campbell, Oshkosh . .	75 00		

Hollandale—Hollandale State Bank.

NELS SEVERSON, President.
JOHN GALLAGHER, Vice President.

H. J. BRAZEE, Cashier.

DIRECTORS.

John Gallagher,
Nels Severson,

H. J. Brazee.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$48,324 55	Capital stock paid in	\$15,000 00
Overdrafts	767 14	Surplus fund	1,500 00
Banking house	4,125 00	Undivided profits, less cur-	
Furniture and fixtures . . .	2,089 33	rent expenses and taxes	
Due from approved reserve		paid	145 27
banks	3,168 14	Individual deposits, sub-	
Due from other banks . . .	499 77	ject to check	36,325 07
Gold coin	10 00	Time certificates of depos t	19,460 47
Silver coin	269 50	Cashier's checks outstand-	
U. S. and national cur-		ing	375 00
rency	4,551 00		
Nickels and cents	91 38		
Total	<u>\$63,805 81</u>	Total	<u>\$63,805 81</u>

NAMES OF STOCKHOLDERS.

Nels Severson, Hollandale	\$2,000 00	H. J. Brazee, Hollandale.	8,000 00
John Gallagher, Hollandale	2,000 00		
W. P. Wagner, Green Bay	3,009 00	Total	\$15,000 00

Honey Creek—State Bank of Honey Creek.

W. E. BARCOCK, President.
A. M. BARCOCK, Vice President.

WM. KINGSTON, Cashier.
A. M. BARCOCK, Asst. Cashier.

DIRECTORS.

W. E. Babcock,
H. B. Miller,
Mrs. Frank Page,
Wm. Kingston,

John L. Funk,
W. R. Purvis,
Geo. Warmington.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$28,928 18	Capital stock paid in	\$10,000 00
Overdrafts	643 81	Undivided profits, less current expenses and taxes paid	373 97
Furniture and fixtures	1,545 37	Individual deposits, subject to check	14,574 48
Due from approved reserve banks	3,720 77	Time certificates of deposit	10,378 00
Checks on other banks and cash items	37 70	Savings deposits	1,792 25
Gold coin	165 00		
Silver coin	303 89		
U. S. and national currency	1,730 00		
Notes and cents	44 07		
Total	\$37,118 70	Total	\$37,118 70

NAMES OF STOCKHOLDERS.

G. H. Warmington, Honey Creek	\$100 00	Anna M. Babcock, Honey Creek	200 00
John L. Funk, Honey Creek	100 00	H. W. Ayers, Honey Creek	100 00
W. R. Purvis, Lake Beulah	500 00	E. E. Whitmore, Spring Prairie	200 00
J. B. Wilmer, Honey Creek	300 00	Walter Morse, Waterford	300 00
Edwin Morse, Honey Creek	200 00	L. L. McDonald, Honey Creek	200 00
Geo. L. Prout, Honey Creek	100 00	F. C. Humbert, Lyons	200 00
Wm. P. Meinzer, Honey Creek	100 00	G. P. Griebel, Lake Beulah	100 00
Geo. F. Bayer, Burlington	200 00	L. N. Krosch, Lake Beulah	100 00
Bert Miller, Honey Creek	200 00	W. E. Babcock, Honey Creek	1,600 00
Wm. Lewis, Waterford	200 00	H. B. Miller, Honey Creek	1,500 00
M. Kearney, Honey Creek	100 00	Mrs. F. Page, Honey Creek	1,500 00
O. R. Zaspell, Honey Creek	200 00	Wm. Kingston, Mukwonago	1,500 00
Albert Dennis, Honey Creek	200 00		
		Total	\$10,000 00

Horicon—Horicon State Bank.

A. W. WILCOX, President.
WILLIARD V. B. CAMPBELL,
Vice President.

CHARLES HAWKS, Cashier.
H. G. DIEKELMANN, Asst. Cashier.

DIRECTORS.

A. W. Wilcox,
Charles Hawks,
Williard V. B. Campbell,

Martha L. Van Brunt,
F. H. Clausen.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$192,179 43	Capital stock paid in.....	\$25,000 00
Overdrafts	130 61	Surplus fund.....	5,000 00
U. S., state, municipal and other bonds.....	18,305 00	Undivided profits, less cur- rent expenses and taxes paid	3,602 56
Banking house.....	5,000 00	Individual deposits, sub- ject to check.....	164,278 61
Furniture and fixtures....	2,300 60	Demand certificates of de- posit and time certifi- cates of deposit.....	69,392 16
Due from approved reserve banks	106,168 77	Savings deposits.....	71,016 78
Cheek's on other banks and cash items.....	65 45		
Gold coin.....	6,715 00		
Silver coin.....	315 95		
U. S. and national currency	7,010 00		
Nickels and cents.....	99 90		
Total	<u>\$338,290 11</u>	Total	<u>\$338,290 11</u>

NAMES OF STOCKHOLDERS.

A. W. Wilcox, Horicon...	\$12,600 00	Ida M. Campbell, Horicon	3,400 00
Charles Hawks, Horicon..	2,000 00	Williard V. B. Campbell, Horicon	200 00
Caroline E. Hawks, Hori- con	2,500 00	F. H. Clausen, Horicon..	300 00
Martha L. Van Brunt, Horicon	1,800 00	H. G. Diekelmann, Horicon	200 00
Hattie B. Wilcox, Horicon	2,000 00	Total	<u>\$25,000 00</u>

Hortonville—Bank of Hortonville.

G. A. ZUEHLKE, President.
C. F. BUCK, Vice President.

F. N. TORREY, Cashier.

DIRECTORS.

G. A. Zuehlke,
C. F. Buck,
F. N. Torrey,

H. T. Hardacker,
A. Haller.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$160,257 86	Capital stock paid in.....	\$25,000 00
Overdrafts	1,919 48	Surplus fund.....	3,125 00
Banking house.....	4,000 00	Undivided profits, less cur-	
Furniture and fixtures...	2,459 32	rent expenses and taxes	
Due from approved reserve		paid	858 53
banks	14,336 35	Individual depos.,s, sub-	
Checks on other banks and		ject to check.....	33,773 04
cash items.....	100 07	Time certificates of deposit	128,164 47
Gold coin.....	260 00		
Silver coin.....	439 85		
U. S. and national currency	6,910 00		
Nickels and cents.....	238 11		
Total	<u>\$190,921 04</u>	Total	<u>\$190,921 04</u>

NAMES OF STOCKHOLDERS.

G. A. Zuehlke, Hortonville	\$6,300 00	F. M. Mills, Hortonville..	500 00
O. W. J. Spengler estate, Neenah	100 00	J. H. McMurdo estate, Hor-	
Gerald Steffen, Horton-		tonville	500 00
ville	400 00	J. H. Steffen, Hortonville	300 00
Charles Knaack, Medina..	500 00	L. Dabariner, Hortonville.	200 00
Wm. Manser, Oshkosh....	500 00	Silas Bullard, Neenah....	200 00
A. Haller, Hortonville...	800 00	James McMeekin, Horton-	
H. T. Hardacker, Horton-		ville	200 00
ville	1,000 00	Wilma A. Boon, Appleton	200 00
H. T. Buck, Hortonville..	500 00	A. P. Davis, Hortonville.	200 00
V. G. Angus, Medina....	200 00	T. & R. Buck, Hortonville	1,000 00
Jacob Miller, Hortonville.	100 00	Ferdinand Bleick, Green-	
Nick Steffen, Hortonville.	600 00	ville	200 00
M. Ritzer, Hortonville....	200 00	G. Ma'n, Hortonville.....	200 00
C. F. Buck, Hortonville..	1,200 00		
F. N. Torrey, Hortonville	8,900 00	Total	\$25,000 00

Hudson—The Bank of Hudson.

H. L. NORTH, President.
GEO. P. DE LONG, Vice President.

F. J. CARR, Cashier.
B. C. BUNKER, Asst. Cashier.

DIRECTORS.

H. L. North,
Geo. P. DeLong,
E. E. Gatchell,

F. J. Carr,
W. J. Barter.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$151,908 51	Capital stock paid in.....	\$25,000 00
Overdrafts	7 14	Surplus fund.....	12,500 00
U. S., state, municipal and other bonds.....	25,500 00	Undivided profits, less cur- rent expenses and taxes paid	92 80
Premium on bonds.....	1,219 41	Individual deposits, sub- ject to check.....	63,058 76
Banking house.....	5,569 65	Demand certificates of de- posit	6,036 65
Furniture and fixtures....	2,218 11	Time certificates of deposit	116,984 13
Due from approved reserve banks	24,640 75	Cashier's checks outstand- ing	198 00
Checks on other banks and cash items.....	2,467 79		
Gold coin.....	1,360 00		
Silver coin.....	1,995 95		
U. S. and national currency	6,815 00		
Nickels and cents.....	168 03		
Total	<u><u>\$223,870 34</u></u>	Total	<u><u>\$223,870 34</u></u>

NAMES OF STOCKHOLDERS.

H. L. North, Hudson.....	\$6,000 00	E. E. Gatchell, Hudson..	1,000 00
Geo. P. DeLong, Hudson..	3,300 00	G. J. Brown, Hudson....	1,000 00
W. J. Barter, Hudson.....	1,000 00	A. E. North, Hudson....	3,300 00
F. J. Carr, Hudson.....	7,000 00	W. S. Fleming, Hudson..	500 00
B. C. Bunker, Hudson....	1,900 00		
		Total	<u><u>\$25,000 00</u></u>

Hudson—The Peoples State Bank.

G. W. BELL, President.
SPENCER HAVEN, Vice President.

A. G. ARMSTRONG, Cashier.
ALEX. SAUGESTAD, Asst. Cashier.

DIRECTORS.

G. W. Bell,
Spencer Haven,
N. B. Bailey,
A. G. Armstrong,

Samuel Barter,
Edward Kircher,
B. E. Grinnell.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$119,756 60	Capital stock paid in.....	\$50,000 00
Overdrafts	424 68	Surplus fund.....	3,000 00
Furniture and fixtures....	1,236 38	Individual deposits, sub-	
Due from approved reserve		ject to check.....	1,209 63
banks	657 28	Time certificates of deposit	16,076 78
Due from other banks....	10,544 25	Savings deposits.....	1,927 27
Checks on other banks and		Bills payable.....	50,000 00
cash items.....	797 04	Stockholders' account....	27,050 00
Gold coin.....	1,130 00		
Silver coin.....	121 30		
U. S. and national currency	4,265 00		
Nickels and cents.....	12 20		
Expense	673 17		
G. W. Bell, trustee acct.	9,645 78		
Total	<u>\$149,263 68</u>	Total	<u>\$149,263 68</u>

NAMES OF STOCKHOLDERS.

A. G. Armstrong Hudson	\$2,000 00	A. H. Barber, Hudson...	2,500 00
N. B. Bailey, Hudson....	10,150 00	W. H. Egbert, Gettysburg,	
W. J. Barter, Hudson....	1,000 00	N. D.	500 00
Samuel Barter, Hudson..	2,000 00	Mary J. Bartlett, Green-	
C. W. Bell, Hudson.....	2,000 00	ville, Pa.	1,000 00
C. J. Burmose, Hudson..	500 00	Ed. Neevel, Baldwin....	200 00
W. S. Fleming, Hudson..	200 00	Geo. H. Pittman, Baldwin	5,000 00
C. N. Gorham, Hudson...	5,950 00	Emma Rademacher, La	
B. E. Grinnell, Hudson..	2,000 00	Crosse	1,000 00
Spencer Haven, Hudson..	1,000 00	Geo. M. Read, Vancouver,	
Jos. Hochstein, Hudson..	1,000 00	B. C.	2,500 00
Sophia Hochstein, Hudson	1,000 00	O. M. Saugestad, La	
Adolph Johnson, Menom-		Crosse	1,000 00
onie	200 00	F. E. Settergren, Baraboo	5,000 00
Edw. Kircher, Hudson...	1,000 00		
Frank Kircher, Hudson..	1,000 00	Total	<u>\$50,000 00</u>
T. A. Walby, Hudson....	300 00		

Humbird—First State Bank.

JOHN BABLER, President. HENRY BABLER, Cashier.
ROSINA BABLER, Vice President. MRS HENRY BABLER, Ass't. Cashier.

DIRECTORS.

John Babler, Henry Babler.
Rosina Babler,

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$20,189 20	Capital stock paid in.....	\$5,000 09
Overdrafts	777 46	Undivided profits, less current expenses and taxes paid	2,134 51
Furniture and fixtures....	779 03	Individual deposits, subject to check.....	9,677 47
Due from approved reserve banks	2,630 81	Time certificates of deposit	13,652 39
Due from other banks....	3,194 91		
Checks on other banks and cash items.....	354 17		
Gold coin.....	125 00		
Silver coin.....	88 30		
U. S. and national currency	2,290 00		
Nickels and cents.....	35 49		
Total	<u>\$30,464 37</u>	Total	<u>\$30,464 37</u>

NAMES OF STOCKHOLDERS.

John Babler, Humbird....	\$3,000 00	Henry Babler, Humbird..	500 00
Rosina Babler, Humbird..	1,500 00		
		Total	<u>\$3,000 00</u>

Hurley—Iron Exchange Bank.

J. C. REYNOLDS President.

W. S. REYNOLDS, Cashier.
GEO. B. SCOTT, Asst. Cashier.

DIRECTORS.

J. C. Reynolds,
W. S. Reynolds,

Geo. B. Scott.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$193,857 63	Capital stock paid in.....	\$10,000 00
Overdrafts	166 68	Surplus fund.....	30,000 00
U. S., state, municipal and other bonds.....	12,000 00	Undivided profits, less cur- rent expenses and taxes paid	31,462 32
Banking house.....	4,500 00	Individual deposits, subject to check.....	169,001 16
Furniture and fixtures....	1,600 00	Demand certificates of de- posit	5,043 10
Other real estate owned..	1,000 00	Time certificates of deposit	139,785 59
Due from approved reserve banks	85,303 89		
Due from other banks....	52,834 20		
Checks on other banks and cash items.....	18 58		
Gold coin.....	1,335 00		
Silver coin.....	1,187 19		
U. S. and national currency	31,489 00		
Total	<u><u>\$385,292 17</u></u>	Total	<u><u>\$385 292 17</u></u>

NAMES OF STOCKHOLDERS.

J. C. Reynolds, Lake Gen- eva	\$1,500 00	George B. Scott, Hurley..	100 00
W. S. Reynolds, Hurley..	8,400 00	Total	<u><u>\$10,000 00</u></u>

Hustisford—Hustisford State Bank.

EDGAR BOEING, President.
S. B. JONES, Vice President.

RICHARD ROLL, Cashier.

DIRECTORS.

Edgar Boeing,
Richard Roll,
S. B. Jones,

H. C. Ryder,
H. O. Ryder.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$111,955 21	Capital stock paid in.....	\$25,000 00
Overdrafts	3,195 58	Surplus fund.....	1,800 00
U. S., state, municipal and other bonds.....	4,000 00	Undivided profits, less current expenses and taxes paid	1,885 33
Banking house.....	4,000 00	Individual deposits, subject to check.....	46,230 12
Furniture and fixtures....	2,200 00	Demand certificates of de- posit	84,902 81
Due from approved reserve banks	23,955 25		
Checks on other banks and cash items.....	18 25		
Gold coin.....	2,370 00		
Silver coin.....	452 85		
U. S. and national currency	7,497 00		
Nickels and cents.....	174 12		
Total	\$159,818 26	Total	\$159,818 26

NAMES OF STOCKHOLDERS.

Edgar Boeing, Hustisford	\$2,500 00	Sidney E. Jones, Hustis- ford	1,000 00
Robert Boeing, Hustisford	1,000 00	S. M. Randall, Hustisford	2,000 00
Charles Erdmann, Hustis- ford	1,500 00	Richard Roll, Hustisford..	2,500 00
Horatio Ryder, Hustisford	2,500 00	August E. Roeseler, Hus- tisford	1,500 00
Wm. Hipke, Milwaukee...	2,000 00	Bianche Van Brunt Rely, Milwaukee	4,500 00
S. B. Jones Hustisford...	1,000 00	Total	\$25,000 00
Hadley C. Ryder, Hustis- ford	2,000 00		
F. W. Zilisch estate, Hus- tisford	1,000 00		

Independence—State Bank of Independence.

JOHN SPRECHER, President.

ANTON SENTY, Cashier.
OTTO A. SPRECHER, Asst. Cashier.
WALTER E. SPRECHER, Asst. Cashier.

DIRECTORS.

John Sprecher,
Carolina Sprecher,

Anton Senty.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$146,423 44	Capital stock paid in.....	\$25,000 00
Overdrafts	345 74	Surplus fund.....	5,000 00
U. S., state, municipal and other bonds.....	4,800 00	Undivided profits less cur- rent expenses and taxes paid	1,980 56
Banking house.....	6,739 67	Individual deposits, subject to check.....	39,313 37
Furniture and fixtures...	2,342 00	Demand and time certifi- cates of deposit.....	159,272 84
Due from approved reserve banks	61,757 78		
Checks on other banks and cash items.....	39 00		
Gold coin.....	2,535 00		
Silver Coin.....	1,152 20		
U. S. and national currency	4,387 00		
Nickels and cents.....	44 94		
Total	<u>\$230,566 77</u>	Total	<u>\$230,566 77</u>

NAMES OF STOCKHOLDERS.

John Sprecher, Independ- ence	\$15,800 00	Anton Senty, Independence	9,000 00
Carolina Sprecher, Inde- pendence	200 00	Total	<u>\$25,000 00</u>

Ingram—Ingram State Bank.

F. H. PARDOE, President.
GEO. D. BARTLETT, Vice President.

H. O. WAGNER, Cashier.

DIRECTORS.

F. H. Pardoe,
Geo. D. Bartlett,
W. A. Blackburn,
C. K. Ellingson,

L. I. Roe,
U. G. Blood,
H. O. Wagner.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$21,331 74	Capital stock paid in.....	\$10,000 00
Overdrafts	72 94	Surplus fund.....	400 00
Banking house.....	2,680 00	Undivided profits, less cur-	
Furniture and fixtures...	1,362 25	rent expenses and taxes	
Other real estate owned...	500 00	paid	326 78
Due from approved reserve		Individual deposits, subject	
banks	1,709 65	to check.....	5,869 34
Due from other banks....	265 18	Time certificates of deposit	8,749 90
Checks on other banks and		Savings deposits.....	1,316 11
cash items.....	2 91	Cashier's checks outstand-	
Gold coin.....	225 00	ing	290 00
Silver coin.....	422 35	Bills payable.....	2,500 00
U. S. and national currency	776 00		
Nickels and cents.....	104 11		
Total	\$29,452 13	Total	\$29,452 13

NAMES OF STOCKHOLDERS.

Geo. D. Bartlett, Stanley.	\$1,000 00	U. G. Blood, Ingram.....	500 00
Jas. M. Bartlett, Minneapo-		C. W. Single, Wausau....	500 00
Is, Minn.	1,000 00	J. F. Kearney, Ingram....	100 00
L. I. Roe, Stanley.....	2,000 00	A. P. Kearney, Ingram....	100 00
Imbert Roe, Stanley.....	300 00	Mrs. F. J. Kelly, Bruce..	200 00
F. H. L. Cotton, Eau		D. J. Arpin, Grand Rapids	500 00
Claire	500 00	H. O. Wagner, Ingram....	500 00
W. A. Smith, Eau Claire..	500 00	Mrs. F. H. Pardoe, Wausau	100 00
C. S. Curtis, Wausau....	600 00	C. K. Ellingson, Hanks..	100 00
A. H. Clark, Wausau.....	300 00	Wm. F. Kaster, Ingram...	100 00
F. H. Pardoe, Wausau....	500 00		
W. A. Blackburn, Bruce..	600 00	Total	\$10,000 00

Iola—Bank of Iola.

S. M. MYHRE, President.
C. TORBENSON, vice President.

O. C. LEEAN, Cashier.

DIRECTORS.

S. M. Myhre,
C. Torbenson,
M. M. Reine,

Gunder Bergen,
N. O. Bidney.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$156,553 80	Capital stock paid in.....	\$15,000 00
Overdrafts	40 66	Surplus fund.....	5,000 00
Banking house.....	5,000 00	Undivided profits, less cur-	
Furniture and fixtures.....	2,453 75	rent expenses and taxes	
Due from approved reserve		paid	6,083 13
banks	16,753 24	Individual deposits, subject	
Due from other banks.....	603 00	to check.....	25,651 22
Gold co'n.....	2,260 00	Demand certificates of de-	
Silver coin.....	1,493 25	posit	18,717 12
U. S. and national currency	9,831 00	Time certificates of deposit	118,078 52
Nickels and cents.....	106 98	Savings deposits.....	6,565 69
Total	<u>\$195,095 68</u>	Total	<u>\$195,095 68</u>

NAMES OF STOCKHOLDERS.

Christian Torbenson, Iola.	\$1,500 00	Gunder Bergen, Iola.....	500 00
Otto Beck, Bradley.....	500 00	G. A. Gullikson, Iola.....	500 00
A. J. Torgerson, Galloway	2,000 00	Olof Gullikson estate, Iola	500 00
Flora E. Myhre Iola.....	500 00	Samuel Paulson, Iola.....	300 00
O. C. Leean, Iola.....	500 00	Thomas Matheson, Rosholt	500 00
M. M. Reine, Amherst		C. Hoel, Iola.....	500 00
Junet.	300 00	S. M. Myhre, Iola.....	6,400 00
N. O. Bidney, Iola.....	500 00	Total	<u>\$15,000 00</u>

Iola—The Farmers State Bank of Iola.

H. J. SEVERSON, President.
B. WILLIAMS, Vice President.

J. C. SWENDSEN, Cashier.
A. DAHLE, Asst. Cashier.

DIRECTORS.

H. J. Severson,
A. Weinmann, Jr.,
Ole J. Olson,

B. Williams,
M. C. Bergen.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$156,294 56	Capital stock paid in.....	\$20,000 00
Overdrafts	929 40	Surplus fund.....	3,000 00
Banking house.....	2,550 00	Undivided profits, less current expenses and taxes paid	2,968 47
Furniture and fixtures....	2,875 00	Individual deposits, subject to check.....	23,326 54
Due from approved reserve banks	6,159 19	Demand certificates of deposit	892 45
Checks on other banks and cash items.....	973 37	Time certificates of deposit	120,387 06
Gold coin.....	1,465 00	Savings deposits.....	3,265 28
Silver coin.....	601 05		
U. S. and national currency	1,991 00		
Nicksels and cents.....	1 23		
Total	<u>\$173,839 80</u>	Total	<u>\$173,839 80</u>

NAMES OF STOCKHOLDERS.

H. J. Severson, Iola.....	\$1,700 00	Chas. L. Buswell, Iola....	2,000 00
B. Williams Iola.....	1,000 00	Ruth T. Buswell, Iola....	200 00
Taylor Bros., Iola.....	1,000 00	M. C. Bergen, Scandinavia	1,200 00
J. A. Hatch, Iola.....	200 00	L. A. Brekke, Scandinavia	1,700 00
Emma Peterson, Iola.....	200 00	M. M. Twaiten, Scandinavia	300 00
J. C. Swendsen, Iola.....	500 00	Louisa Sovrud, Amherst..	200 00
Ole J. Olson, Iola.....	1,000 00	Mathias Olson, Guendale, Ore.	200 00
Edwin Chapin, Iola.....	1,600 00	Chapin & Taylor, Iola....	100 00
A. Weinmann, Sr., Iola...	500 00	Ida C. Anderson, Scandinavia	200 00
A. Weinmann, Jr., Iola...	800 00	Gertie Peterson, Iola.....	200 00
W. H. Warren, Iola.....	1,400 00	J. C. Lang, Iola.....	500 00
Carrie A. Bennett Iola...	200 00	Geo. F. Taylor, Iola.....	200 00
Mrs. Clara Olson, Iola...	500 00	Cora E. Amberson, Iola..	300 00
Dina Williams, Scandinavia	500 00		
Wm. R. Parks, Iola.....	500 00	Total	<u>\$20,000 00</u>
Verena Weinmann, Iola...	500 00		
H. B. Taylor, Iola.....	600 00		

Iron Ridge—Commercial State Bank.

JACOB KLOECKNER, President. JOHN KLOECKNER, Cashier.
 WM. KLOECKNER, Vice President. PETER KLOECKNER, Asst. Cashier.

DIRECTORS.

Jacob Kloeckner,
 Wm. Kloeckner

John Kloeckner,
 Peter Kloeckner.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts . . .	\$79,194 46	Capital stock paid in . .	\$10,000 00
Overdrafts	23 22	Surplus fund	1,000 00
U. S. state, municipal and other bonds	500 00	Undivided profits, less: cur- rent expenses and taxes paid	493 81
Furniture and fixtures . .	2,500 00	Individual deposits, subject to check	18,230 45
Due from approved reserve banks	21,935 75	Time certificates of deposit	80,966 94
Checks on other banks and cash items	197 12		
Gold coin	2,430 00		
Silver coin	1,933 45		
U. S. and national cur- rency	2,714 00		
Nickels and cents	73 20		
Total	\$110,601 20	Total	\$110,601 20

NAMES OF STOCKHOLDERS.

Jacob Kloeckner, Iron Ridge	\$2,500 00	John Kloeckner, Iron Ridge	2,500 00
Wm. Kloeckner, Witten- berg	2,500 00	Peter Kloeckner, Iron Ridge	2,500 00
		Total!	\$10,000 00

Iron River—Iron River Bank.

JOHN A. PETTINGILL, President.
W. F. MC ELDOWNNEY, Vice President.

GEO. L. PETTINGILL, Cashier.

DIRECTORS.

John A. Pettingill,
Geo. L. Pett'ngill,
Wm. F. Mc Eldowney,

Swan Swanson,
Harry S. Kopplin.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts ...	\$28,864 85	Capital stock paid in ...	\$15,000 00
Overdrafts	248 85	Surplus fund	2,000 00
Banking house	4,250 00	Undivided profits, less current expenses and taxes paid	739 48
Furniture and fixtures ..	2,717 90	Individual deposits, subject to check	14,814 67
Other real estate owned ..	929 20	Demand certificates of deposit	11,378 13
Due from approved reserve banks	2,609 84	Savings deposits	1,420 09
Due from other banks	481 09	Notes and bills re-discounted	2,008 34
Checks on other banks and cash items	231 74		
Gold coin	697 50		
Silver coin	1,493 40		
U. S. and national currency	4,882 00		
Nickels and cents	44 34		
Total	\$47,360 71	Total	\$47,360 71

NAMES OF STOCKHOLDERS.

Chas. F. Morris, Iron River	\$500 00	Fred J. Kopplin, Iron River	1,000 00
Aug. F. Hoffman, Washburn	400 00	Harry S. Kopplin, Iron River	1,000 00
John A. Pettingill, Iron River	3,500 00	Ela A. Dame, Portsmouth N. H.	700 00
Wm. F. Mc Eldowney, West Sa'em	500 00	Earl E. Miller, Vinton, Iowa	1,200 00
Swan Swanson, Iron River	1,000 00	G. L. Pettingill, Iron River	4,200 00
Carl Groth, Iron River	500 00		
Mary T. Stafford, Iron River	500 00	Total	\$15,000 00

Iron River—Wisconsin State Bank.

R. A. STECKBAUER, President.
T. F. MACKMILLER, Vice President.

BYRON RIPLEY, Cashier.

DIRECTORS.

W. B. Clubine,
Mark Hessey,
T. F. Mackmiller,
J. A. Paterson,
Albert Johnson,

John H. Fitzpatrick,
J. W. Tarter,
A. H. Miles,
R. A. Steckbauer.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$20,611 69	Capital stock paid in . . .	\$10,000 00
Overdrafts	684 34	Undivided profits, less current expenses and taxes paid	416 94
Furniture and fixtures . .	1,455 12	Individual deposits, subject to check	13,574 12
Due from approved reserve banks	4,519 86	Time certificates of deposit	3,378 50
Due from other banks . . .	517 89	Savings deposits	3,145 50
Exchanges for clearing house	96 37	Notes and bills re-discounted	3,000 00
Gold coin	1,760 00		
Silver coin	945 80		
U. S. and national currency	2,919 00		
Nickels and cents	5 08		
Total	\$33,515 06	Total	\$33,515 06

NAMES OF STOCKHOLDERS.

T. F. Mackmiller, Iron River	\$500 00	George S. Barnes, Barnes	300 00
Edward Hunter, Iron River	1,000 00	Michael Hopkins, Orienta	200 00
J. W. Tarter, Iron River	300 00	Emanuel Luck, Bayfield	100 00
Byron Ripley, Iron River	500 00	Mary L. Druse, Grays Lake, Ill.	100 00
W. B. Clubine, Iron River	1,900 00	Stephen Druse, Grays Lake, Ill.	100 00
A. H. Miles, Iron River	500 00	Carlisle Druse, Grays Lake, Ill.	200 00
John H. Fitzpatrick, Iron River	300 00	T. W. Jay, Brule	100 00
J. A. Paterson, Iron River	200 00	Chas. F. Latimer, Ashland	500 00
M. C. Helmer, Iron River	300 00	John Callahan, Iron River	200 00
Lou's Rifkin, Iron River	300 00	Joseph Doucette, Iron River	100 00
Albert G. Johnson, Iron River	300 00	R. A. Steckbauer, Iron River	2,900 00
Isaac Hubbard, Iron River	300 00		
Mark Hessey, Iron River	500 00		
Ernest Sauve, Iron River	100 00	Total	\$10,000 00

Jackson—Jackson State Bank.

F. P. LEICH, President.
THEO. SYDOW, Vice President.

W. H. FROEHLICH, Cashier.
ALF. B. FROEHLICH, Asst. Cashier.

DIRECTORS.

F. P. Leich,
Theo. Sydow,
Wm. H. Froehlich,

Peter Gumm,
Adam Blind.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts ...	\$51,356 77	Capital stock paid in.....	\$20,000 00
Overdrafts	614 60	Undivided profits, less cur-	
Banking house	1,167 00	rent expenses and taxes	
Furniture and fixtures..	2,360 12	paid	1,663 89
Due from approved reserve		Due to banks—deposits..	1,697 79
banks	1,028 74	Individual deposits, subject	
Checks on other banks and		to check	17,310 79
cash items	795 97	Time certificates of deposit	10,270 07
Gold co'n	1,155 00	Savings deposits	9,980 96
Silver co'n	714 45		
U. S. and national cur-			
rency	1,673 00		
Nickels and cents	57 85		
Total	<u><u>\$60,923 50</u></u>	Total	<u><u>\$60,923 50</u></u>

NAMES OF STOCKHOLDERS.

F. P. Leich, Jackson.....	\$3,000 00	Geo. Garbade, Jackson...	1,000 00
Theo. Sydow, Jackson...	2,000 00	A. Bossard, Grand Rapids	1,000 00
Peter Gumm, Jackson...	1,000 00	Ph. W. Becker, Rockfield	1,000 00
Geo. B. Burrows, Madison	2,000 00	Geo. Brumder, Milwaukee	2,000 00
Adam Blind, Madison ..	1,000 00	Wm. H. Froehlich, Jack-	
Henry Leisner, Jackson...	1,000 00	son	2,000 00
William Leisner, Cedarburg	500 00	Alfred B. Froehlich, Jack-	
Ph. G. Duerrwaechter, So.		son	500 00
Germantown	1,000 00		
Geo. Willot, Madison.....	1,000 00	Total	\$20,000 00

Janesville—Bower City Bank.

GEO. G. SUTHERLAND, President.
J. W. SALE, Vice President.

A. E. BINGHAM, Cashier.
H. D. MURDOCK, Asst. Cashier.

DIRECTORS.

Geo. G. Sutherland,
J. W. Sale,
A. E. Bingham,
James A. Fathers,

William McLay,
R. M. Bostwick, Jr.,
James Shearer.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$408,580 23	Capital stock paid in	\$50,000 00
Overdrafts	197 65	Surplus fund	40,000 00
Due from approved reserve banks	55,659 02	Undivided profits, less current expenses and taxes paid	19,061 71
Checks on other banks and cash items	1,904 81	Individual deposits, subject to check	162,942 84
Exchanges for clearing house	7,116 10	Demand certificates of deposit	15,221 64
Gold coin	10,610 00	Savings deposits	215,423 85
Silver coin	2,172 50	Cashier's checks outstanding	27 00
U. S. and national currency	7,272 00		
Nickels and cents	164 13		
Total	\$493,677 04	Total	\$493,677 04

NAMES OF STOCKHOLDERS.

Frank D. Kimball, Janesville	\$1,000 00	E. D. McGowan, Janesville	1,000 00
James Shearer, Janesville	5,000 00	W. H. Palmer, Janesville	900 00
A. E. Bingham, Janesville	1,000 00	Archie Reid, Janesville	4,500 00
I. C. Brownell est., Janesville	4,100 00	Lydia A. Ranous, Janesville	300 00
R. M. Bostwick, Jr., Janesville	1,000 00	Nettie A. Roberts, Janesville	500 00
I. F. Connors, Janesville	1,000 00	J. W. Sale, Janesville	1,000 00
James A. Fathers, Janesville	200 00	D. F. Sayre, Fulton	700 00
Adam Holt, Janesville	100 00	Angie Sanborn, Janesville	1,000 00
Wm. G. Heller, Janesville	4,500 00	Geo. G. Sutherland, Janesville	5,400 00
Wm. McLay, Janesville	900 00	Ann Thoroughgood, Janesville	500 00
S. B. Heddes, Janesville	1,000 00	Chas. L. Valentine, Janesville	1,000 00
Wm. H. Judd, Janesville	1,200 00	W. T. Van Kirk estate, Janesville	200 00
Adeline Kimball, Janesville	3,000 00	E. F. Woods, Janesville	500 00
Peter J. Mouat, Janesville	500 00		
H. D. Murdock, Janesville	1,600 00	Total	\$50,000 00
F. D. Murdock, Janesville	200 00		
J. M. Bostwick & Sons, Janesville	6,200 00		

Janesville—Merchants & Mechanics Savings Bank.

W. S. JEFFRIS, President.
WM. BLADON, Vice President.

S. M. SMITH, Cashier.

DIRECTORS.

F. S. Sheldon,
M. O. Mouat,
M. G. Jeffris,
I. F. Connors,

W. S. Jeffris,
Wm. Bladon,
S. M. Smith.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$782,313 35	Capital stock paid in . . .	\$50,000 00
Overdrafts	245 44	Surplus fund	100,000 00
U. S., state, municipal and other bonds	387,240 00	Undivided profits, less cur- rent expenses and taxes paid	64,475 72
Due from approved reserve banks	249,687 32	Due to banks—deposits . . .	7,958 74
Due from other banks . . .	3,678 52	Individual deposits, subject to check	294,902 20
Checks on other banks and cash items	22,147 70	Demand certificates of de- posit	64,950 07
Exchanges for clearing house	3,178 80	Savings deposits	929,226 21
Gold coin	35,140 00	Certified checks	25 00
Silver coin	3,693 40		
U. S. and national cur- rency	24,007 00		
Nickels and cents	206 41		
Total	\$1,511 537 94	Total	\$1,511 537 94

NAMES OF STOCKHOLDERS.

W. S. Jeffris, Janesville . .	\$7,800 00	S. A. Jeffris, Janesville . .	7,100 00
Wm. Bladon, Janesville . .	1,300 00	Wm. Winkley, Janesville . .	1,000 00
W. H. H. Macloon, Janes- ville	4,500 00	S. M. Smith, Janesville . .	700 00
M. O. Mouat, Janesville . .	2,050 00	Mrs. H. A. Capele, Janes- ville	1,800 00
James Menzies, Janesville .	250 00	Isaac F. Connors, Janes- ville	1,000 00
Benj. Bleasdale, Janesville	1,000 00	Mary M. Bladon, Janesville	1,000 00
Mary M. Carle, Janesville	1,800 00	Jennie M. Keller, Janes- ville	1,400 00
W. B. Britton, Janesville	250 00	A. P. Lovejoy est., Janes- ville	6,400 00
Mrs. L. A. Sheldon, Janes- ville	1,700 00	E. May Clark, Janesville	250 00
Fannie E. Eldred estate, Janesville	1,000 00	H. S. Lovejoy, Janesville	300 00
Margaret T. Tallman, Janesville	250 00	Jennie M. Baker, Janes- ville	200 00
Mrs. F. B. Cook, Janesville	1,300 00	Belle Boothroyd, Janesville	150 00
M. G. Jeffris, Janesville . .	1,500 00		
F. S. Sheldon and S. M. Smith, trustees, Janes- ville	4,000 00	Total	\$50,000 00

Jefferson—Farmers & Merchants Bank.

H. C. CHRISTIANS, President.
 GEORGE COPELAND, Vice President.

GEO. J. KISPERT, Cashier.
 W. S. HENRY, Asst. Cashier.

DIRECTORS.

H. C. Christians,
 George J. Kispert,
 W. S. Henry,
 Geo. Copeland,

Adam Kispert,
 Geo. F. Bullwinkel,
 O. J. Kerschensteiner.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$303,944 43	Capital stock paid in ..	\$60,000 00
Overdrafts	1,731 60	Surplus fund	20,000 00
U. S., state, municipal and other bonds	35,220 10	Undivided profits, less cur- rent expenses and taxes paid	17,134 77
Banking house	5,000 00	Due to banks—deposits..	16 10
Due from approved reserve banks	92,980 24	Individual deposits, subject to check	120,281 79
Checks on other banks and cash items	120 03	Demand certificates of de- posit	240,978 36
Gold coin	5,995 00		
Silver coin	3,199 00		
U. S. and national cur- rency	9,858 00		
Nickels and cents	362 62		
Total	\$458,411 02	Total	\$458,411 02

NAMES OF STOCKHOLDERS.

George Grimm, Jefferson.	\$3,900 00	Charles Jahn, Jefferson..	100 00
H. C. Christians, Johnson Creek	2,500 00	Mrs. Laura Steinberg, Jef- ferson	100 00
George J. Kispert, Jeffe- rson	1,500 00	Otto Jahn, Jefferson	100 00
Mrs. G. J. Kispert, Jeffe- rson	7,000 00	Mrs. Bertha Hoffman, Jef- ferson	100 00
W. S. Henry, Jefferson..	6,000 00	Mrs. Elenora Reinel, Jef- ferson	500 00
Mrs. Darcey Henry. Jeffe- rson	4,000 00	Mrs. Mary U. Stevens, Ft. Atkinson	2,000 00
Mrs. A. B. Bullwinkel, Jefferson	4,600 00	J. N. Stevens estate, Jef- ferson	1,000 00
Geo. F. Bullwinkel, Jeffe- rson	800 00	Adele L. Henry, Jefferson	200 00
Adam Kispert, Jefferson..	500 00	O. F. Roessier, Jefferson	500 00
George Copeland, Jefferson	1,700 00	O. J. Kerschensteiner, Jef- ferson	1,000 00
John M. Friedel, Jefferson	400 00	J. Bienfang & Son, Jeffe- rson	500 00
Mrs. Kate Stoppenbach, Jefferson	200 00	Carl Kuestermann, guar- ian, Green Bay	1,900 00
A. Puerner & Son Co., Jef- ferson	400 00	George W. Bird, Madison	600 00
Carl Seifert, Jefferson..	500 00	Wm. Bray, trustee, White- water	1,000 00
James Campbell estate, Beaver Dam	500 00	Mrs. Kate Gieseler, James- town, N. Dak.	3,000 00
Mrs. Kate Stevens, Jeffe- rson	4,300 00	Helen A. Jones, executrix, Fayette, Iowa	1,200 00
Mrs. Mathilda Trucks, Jef- ferson	100 00	Mrs. Kate Niebler, Farm- ington	1,600 00
Albert A. Jahn, Jefferson	100 00		
Mrs. Elizabeth Smith, Jef- ferson	5,600 00	Total	\$60,000 00

Jefferson—The Jefferson County Bank.

W. H. PORTER, President.
J. W. PUERNER, Vice President.

M. BECK, Cashier.

DIRECTORS.

Wm. F. Puerner,
W. H. Porter,
J. W. Puerner,

L. M. Smith,
M. Beck.

Statement November 27, 1903.

Resources.		Liabilities.	
Loans and discounts.....	\$164,412 34	Capital stock paid in.....	\$50,000 00
Overdrafts	3,133 38	Surplus fund.....	10,000 00
U. S. state, municipal and other bonds.....	31,200 00	Undivided profits, less cur- rent expenses and taxes paid	4,780 03
Premium on bonds.....	721 64	Individual deposits, subject to check.....	84,707 66
Stocks and other securi- ties	300 00	Demand certificates of de- posit	141,910 20
Banking house.....	6,000 00		
Furniture and fixtures...	1,500 00		
Other real estate owned..	643 74		
Due from approved reserve banks	62,071 37		
Due from other banks....	9,178 50		
Checks on other banks and cash items.....	208 86		
Gold coin.....	4,505 00		
Silver coin.....	1,031 65		
U. S. and national currency	6,279 00		
Nickels and cents.....	212 41		
Total	\$291,397 89	Total	\$291,397 89

NAMES OF STOCKHOLDERS.

Eleonora Reinel, Jefferson	\$3,000 00	George Heid, Jefferson...	1,000 00
Hattie Reynard, Jefferson	1,200 00	George W. Bird, Mad'son	1,200 00
O. J. Kerschensteiner, Jef- ferson	1,000 00	Adele Henry, Jefferson...	200 00
L. zetta Fischer, Jefferson.	2,000 00	Mrs. Kate Stoppenbach, Jefferson	500 00
W. A. Muck, Jefferson....	1,200 00	Mrs. Candis Brown, Jeffer- son	1,700 00
Maryette Winterling, Jef- ferson	2,300 00	C. Stoppenbach estate, Jef- ferson	9,000 00
John W. Puerner, Jefferson	1,500 00	A. Puerner & Son Co., Jef- ferson	3,400 00
L. M. Smith, Jefferson....	1,600 00	Mrs. E. Jung, Milwaukee.	6,200 00
Michael Beck, Jefferson...	1,000 00	M. D. Foster, Jefferson...	600 00
L. Prenzlow, Jefferson...	1,500 00	W. H. Porter, Jefferson...	2,800 00
Anna M. Bulwinkel, Helen- ville	2,000 00	Mrs. E. C. Hager, Jefferson	500 00
W. S. Henry, Jefferson...	600 00	Chas. H. Hager, Jefferson	500 00
J. W. Heid, Jefferson....	500 00	Ben. R. Schweiger, Jeffer- son	500 00
E. C. Hager, Jefferson...	500 00	Wm. F. Puerner, Jefferson	500 00
Charles Leutz, Jefferson...	500 00		
Sigmund Hoffman, Jeffer- son	500 00	Total	\$50,000 00
P. W. Hibbard, Jefferson.	500 00		

Johnson Creek—Mansfield's Bank.

FRED C. MANSFIELD, President.

A. E. GREENWOOD, Cashier.

DIRECTORS.

Fred C. Mansfield,
A. E. Greenwood,

Grace Mansfield Pearce.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$54,080 58	Capital stock paid in	\$15,000 00
Overdrafts	46 69	Surplus fund	1,602 85
Banking house	4,000 00	Undivided profits, less current expenses and taxes paid	1,658 85
Furniture and fixtures	876 82	Individual deposits, subject to check	15,516 39
Due from approved reserve banks	19,954 57	Demand certificates of deposit	24,337 14
Due from other banks	2,672 10	Time certificates of deposit	29,039 00
Checks on other banks and cash items	50 63		
Gold coin	1,840 00		
Silver coin	703 60		
U. S. and national currency	2,828 00		
Nickels and cents	101 24		
Total	\$87,154 23	Total	\$87,154 23

NAMES OF STOCKHOLDERS.

Geo. D. Mansfield, Milwaukee	\$100 00	Grace Mansfield Pearce, Milwaukee	100 00
Fred C. Mansfield, Johnson Creek	14,700 00	A. E. Greenwood, Johnson Creek	100 00
		Total	\$15,000 00

Juda—The Bank of Juda.

JOHN LEGLER, President.
JOHN KRYDER, Vice President.

GEO. BARNUM, Cashier.

DIRECTORS.

John Legler,
John Kryder,

Geo. Barnum,
Carrie B. Miller.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$45,246 69	Capital stock paid in ..	\$10,000 00
Overdrafts	58 43	Surplus fund	1,000 00
Banking house	2,700 00	Undivided profits	1,726 40
Furniture and fixtures . .	1,500 00	Due to banks—deposits ..	20 13
Due from approved reserve		Individual deposits, subject	
banks	5,536 89	to check	31,226 12
Due from other banks . . .	1,819 47	Demand certificates of de-	
Silver coin	540 00	posit	14,579 46
U. S. and national cur-		Bills payable	2,000 00
rency	2,270 00		
Nicks and cents	18 32		
Expense account	862 31		
Total	\$60,552 11	Total	\$60,552 11

NAMES OF STOCKHOLDERS.

John Legler, Juda	\$2,000 00	Edith Allen, Juda	500 00
John Kryder, Juda	1,000 00	Henry Mohm, Juda	100 00
Geo. Barnum, Juda	3,900 00	Carrie B. Miller, Huron,	
Amos Smith, Juda	500 00	S. D.	1,000 00
Ira D. Johnson, Juda	500 00		
B. H. Roderick, Juda	500 00	Total	\$10,000 00

Juneau—Citizens Bank of Juneau.

SIDNEY R. JONES, President.
W. E. HALLOCK, Vice President.

THEO. P. HEMMY, Cashier.
F. W. GEBHARDT, Asst. Cashier.

DIRECTORS.

Sidney R. Jones,
Theo. P. Hemmy,
James Duffy,

W. E. Hallock,
John J. Bachhuber,

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$138,927 20	Capital stock paid in	\$39,000 00
Overdrafts	2,626 95	Surplus fund	10,000 00
U. S., state, municipal and other bonds.....	46,350 00	Undivided profits, less cur- rent expenses and taxes paid	1,440 18
Premium on bonds	154 00	Individual deposits, subject to check	152,688 33
Stocks and other securities	750 00	Demand and time certifi- cates of deposit	55,673 06
Banking house.....	9,400 00	Savings deposits.....	36,002 57
Furniture and fixtures ..	1,500 00		
Other real estate owned..	4,490 00		
Due from approved reserve banks	65,321 43		
Due from other banks....	1,005 20		
Checks on other banks and cash items	410 53		
Gold coin	3,250 00		
Silver coin	670 80		
U. S. and national cur- rency	10,901 00		
Nickels and cents	137 03		
Total	\$285,804 14	Total	\$285,804 14

NAMES OF STOCKHOLDERS.

W. E. Hallock, Juneau...	\$7,000 00	E. E. Randall, Hustisford	1,000 00
Fred Lindemann, Juneau.	500 00	Chas. Hawks, Horicon...	200 00
S. R. Jones, Juneau.....	4,300 00	Theo. P. Hemmy, Juneau.	9,600 00
James Duffy, Clyman....	2,000 00	M. L. Lueck, Juneau.....	2,500 00
John C. Nehls, Juneau...	500 00	A. H. Bussewitz, Juneau.	500 00
Elizabeth Rudolf, Juneau.	400 00	F. W. Gebhardt, Juneau..	500 00
Michael Hartzheim, Juneau	500 00		
John G. Bachhuber, Ju- neau	500 00	Total	\$30,000 00

Kaukauna—The Bank of Kaukauna.

OTTO H. RUNTE, President.
C. W. STRIBLEY, Vice President.

F. A. TOWSLEY, Cashier.

DIRECTORS.

Geo. O. Bergstrom,
A. W. Priest,
Peter McNaughton,
Fred Hoehne,
John McNaughton, Jr.,

Otto H. Runte,
Alfred Galpin,
F. A. Towsley,
C. W. Stribley.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$314,980 61	Capital stock paid in	\$80,000 00
Overdrafts	11 14	Surplus fund	4,781 00
Furniture and fixtures . . .	4,000 00	Divided profits, less current expenses and taxes paid	5,702 37
Due from approved reserve banks	36,690 35	Due to banks—deposits . . .	5,919 60
Checks on other banks and cash items	158 70	Individual deposits, subject to check	57,940 59
Gold coin	8,100 00	Time certificates of deposit	144,891 15
Silver coin	1,174 36	Savings deposits	71,643 34
U. S. and national currency	5,315 00		
Nickels and cents	238 22		
Insurance premiums advanced	209 66		
Total	\$370,878 05	Total	\$370,878 05

NAMES OF STOCKHOLDERS.

Otto H. Runte, Kaukauna	\$5,000 00	W. C. Sullivan, Kaukauna	600 00
F. A. Towsley, Kaukauna	3,500 00	Maria Reuter, Kaukauna	13,000 00
Alex. McNaughton estate, Kaukauna	4,000 00	Maria M. Bub, Milwaukee	400 00
John Brill, South Kaukauna	1,600 00	Anna Reuter, Milwaukee	400 00
A. W. Priest, Appleton	5,000 00	John McNaughton, Jr., Kaukauna	400 00
Mrs. N. H. Brokaw, trustee, Appleton	2,400 00	John G. Richter, Kaukauna	200 00
Mrs. John P. Reuter, trustee, Kaukauna	400 00	Joseph Gooser, Kaukauna	800 00
H. S. Cooke, Kaukauna	1,000 00	Ferdinand Hoehne, Kaukauna	700 00
John McNaughton, Appleton	9,000 00	James I. Toner, Kaukauna	700 00
Alfred Galpin, Appleton	6,500 00	A. P. Bayorgeon, Kaukauna	400 00
Barbara J. McNaughton, Appleton	3,000 00	A. C. Merryman, Jr., Marinette	300 00
L. Lindauer, Kaukauna	2,000 00	Amy Merryman Greene, Chicago, Ill.	300 00
Peter Feller, Kaukauna	800 00	Mrs. Bertha Olmstead, Marinette	300 00
C. W. Stribley, Kaukauna	600 00	Reubin C. Merryman, Marinette	200 00
J. H. Delbridge, Oconto Falls	600 00	Mrs. Louise F. Merryman, Marinette	600 00
Peter McNaughton, Appleton	1,500 00	Joseph J. McCarty estate, Kaukauna	600 00
Geo. Kreiss estate, Appleton	1,600 00	Kathrine M. Esslein, Milwaukee	400 00
Geo. O. Bergstrom, Neenah	5,000 00	Henry Schubert, Kaukauna	800 00
J. A. Kimberly, Neenah	1,300 00	B. W. Hayes, Kaukauna	600 00
H. J. Versteegen, Little Chute	500 00	Louise F. Van Cleve, Marinette	300 00
John E. Versteegen, Little Chute	500 00		
Frank J. Versteegen, Little Chute	600 00		
John Schulthies, Kaukauna	1,600 00	Total	\$80,000 00

Kendall—Kendall State Bank.

G. R. HILL, President.
O. R. HOLMES, Vice President.

CHAS. MARQUETTE, Cashier.
HARRY A. ROGERS, Asst. Cashier.

DIRECTORS.

G. R. Hill,
O. R. Holmes,

Chas. Marquette.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$46,473 19	Capital stock paid in....	\$10,000 00
Overdrafts	385 35	Surplus fund	412 00
U. S., state, municipal and other bonds	14,460 58	Undivided profits, less cur- rent expenses and taxes paid	2,075 69
Furniture and fixtures....	2,080 00	Individual deposits, sub- ject to check	13,659 91
Due from approved reserve banks	10,199 36	Demand certificates of de- posit	15,374 19
Due from other banks ...	3,465 36	Time certificates of deposit	39,004 45
Checks on other banks and cash items.....	67 72	Cashier's checks outstand- ing	427 06
Gold coin	185 00		
Silver coin	1,267 05		
U. S. and national cur- rency	2,318 00		
Nickels and cents	51 69		
Total	\$80,953 30	Total	\$80,953 30

NAMES OF STOCKHOLDERS.

G. R. Hill, Kendall.....	\$2,700 00	Patrick Finucan, Kendall.	100 00
O. R. Holmes, Kendall...	1,500 00	Thos. Moe, Kendall.....	50 00
Chas. Marquette, Kenda'l.	2,700 00	P. J. Moe, Kendall.....	50 00
Harry A. Rogers, Kendall	2,000 00	Helen Moffitt estate, Elroy	300 00
Henry Kiel, Kendall.....	100 00	Revello Moffitt, Elroy....	300 00
Fred Zimmerman, Kendall	200 00		
		Total	\$10,000 00

Kenosha—Merchants & Savings Bank.

H. B. ROBINSON, President.
G. P. ROBINSON, Vice President.

A. E. KUOLT, Cashier.
H. B. KOTZ, Asst. Cashier.
M. A. KENT, Asst. Cashier.

DIRECTORS.

H. B. Robinson,
G. P. Robinson,

A. E. Kuolt,
H. B. Kotz.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$179,536 19	Capital stock paid in	\$50,000 00
Overdrafts	684 05	Surplus fund	500 00
U. S., state, municipal and other bonds	51,052 66	Undivided profits, less current expenses and taxes paid	7,705 20
Stocks and other securities	14,000 00	Due to banks—deposits	1,027 87
Banking house	12,500 00	Individual deposits, subject to check	119,320 34
Furniture and fixtures	1,073 48	Demand certificates of deposit	50,858 63
Due from approved reserve banks	18,128 70	Savings deposits	68,001 87
Due from other banks	5,638 36	Cashier's checks outstanding	1,487 95
Checks on other banks and cash items	607 96		
Exchanges for clearing house	359 56		
Gold coin	3,470 00		
Silver coin	2,788 80		
U. S. and national currency	14,590 00		
Nickels and cents	472 10		
Total	<u>\$304,901 86</u>	Total	<u>\$304,901 86</u>

NAMES OF STOCKHOLDERS.

H. B. Robinson, Kenosha.	\$47,090 00	H. B. Kotz, Kenosha	1,000 00
G. P. Robinson, Kenosha.	1,000 00		
A. E. Kuolt, Kenosha	1,000 00	Total	<u>\$50,000 00</u>

Kewaskum—Bank of Kewaskum.

A. L. ROSENHEIMER, President.
M. ROSENHEIMER, Vice President.

B. H. ROSENHEIMER, Cashier.

DIRECTORS.

A. L. Rosenheimer,
M. Rosenheimer,
Joseph Schmidt,

G. A. Kuechenmeister,
B. H. Rosenheimer,
L. P. Rosenheimer.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$154,343 13	Capital stock paid in	\$15,000 00
Overdrafts	189 16	Surplus fund	2,209 00
Due from approved reserve banks	25,663 04	Undivided profits, less current expenses and taxes paid	4,920 90
Due from other banks	4,127 60	Individual deposits, subject to check	20,902 58
Checks on other banks and cash items	108 43	Time certificates of deposit	138,078 62
Gold coin	115 00	Savings deposits	7,044 12
Silver coin	295 80		
U. S. and national currency	3,290 00		
Nicke's and cents	14 06		
Total	\$188,146 22	Total	\$188,146 22

NAMES OF STOCKHOLDERS.

A. L. Rosenheimer, Kewaskum	\$6,600 00	D. M. Rosenheimer, Random Lake	100 00
M. Rosenheimer, Kewaskum	5,300 00	L. P. Rosenheimer, Kewaskum	2,000 00
G. A. Kuechenmeister, West Bend	100 00	B. H. Rosenheimer, Kewaskum	400 00
Joseph Schmidt, Kewaskum	100 00		
N. W. Rosenheimer, Kewaskum	400 00	Total	\$15,000 00

Kewaskum—Citizens State Bank.

C. C. HENRY, President.
F. M. SCHULER, Vice President.

H. E. HENRY, Cashier.

DIRECTORS.

C. C. Henry,
F. M. Schuler,

H. E. Henry.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$75,057 96	Capital stock paid in.....	\$15,000 00
Overdrafts	182 51	Surplus fund.....	700 00
Furniture and fixtures....	2,412 73	Undivided profits, less current expenses and taxes paid	927 73
Due from approved reserve banks	13,416 26	Individual deposits, subject to check.....	21,119 19
Checks on other banks and cash items.....	127 56	Time certificates of deposit	51,477 86
Gold coin.....	600 00	Savings deposits.....	10,459 12
Silver coin.....	1,519 60		
U. S. and national currency	6,310 00		
Nickels and cents.....	57 28		
Total	\$99,683 90	Total	\$99,683 90

NAMES OF STOCKHOLDERS.

Philip J. Vogt, Kewaskum	\$100 00	William Stark, Anaheim Cal.	100 00
H. J. Lay estate, Kewaskum	200 00	August Bilgo, Kewaskum..	100 00
N. Edward Hausmann, Kewaskum	100 00	H. E. Henry, Kewaskum..	3,000 00
A. G. Koen, Kewaskum..	100 00	J. H. Janssen, Beechwood	100 00
W. F. Backhaus, Kewaskum	200 00	Clarence Hill, Port Washington	500 00
J. W. Schaefer, Kewaskum	100 00	George E. Henry, Port Washington	500 00
Robt. Backhaus, Kewaskum	600 00	F. M. Schuler, West Bend	2,000 00
A. A. Perschbacher, Kewaskum	100 00	C. C. Henry, West Bend..	6,500 00
H. W. Krahn, Kewaskum.	100 00	W. E. Wolfrum, West Bend	500 00
		R. M. Henry, West Bend.	100 00
		Total	\$15,000 00

Kewaunee—State Bank of Kewaunee.

L. ALBERT KAREL, President.

V. H. JANDA, Cashier.

DIRECTORS.

Joseph Duvall,
L. Albert Karel,
John M. Borgman,

Wenzel Kieweg,
John L. Haney.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$449,874 60	Capital stock paid in.....	\$40,000 00
Overdrafts	9,703 87	Surplus fund.....	17,000 00
U. S. state, municipal and other bonds.....	104,200 00	Undivided profits, less cur- rent expenses and taxes paid	3,928 00
Banking house.....	10,000 00	Individual deposits, subject to check.....	69,255 00
Furniture and fixtures....	1,000 00	Time certificates of deposit	551,953 90
Other real estate owned..	4,000 00	Savings deposits.....	1,844 60
Due from approved reserve banks	87,969 51		
Checks on other banks and cash items.....	1,293 01		
Gold coin.....	2,370 00		
Silver coin.....	66 30		
U. S. and national currency	12,821 00		
Nickels and cents.....	432 57		
Insurance premiums ad- vanced	250 73		
Total	\$683,981 59	Total	\$683,981 59

NAMES OF STOCKHOLDERS.

Joseph Duvall, Kewaunee.	\$8,500 00	Wenzel Heck, Kewaunee..	1,000 00
Mrs. Bertha Grimmer, Ke- waunee	6,500 00	O. H. Bruemmer, Kewau- nee	500 00
L. Albert Karel, Kewaunee	9,500 00	Geo. W. Wing, Kewaunee	500 00
John M. Borgman, Kewau- nee	5,000 00	John Walecka, Jr., Kewau- nee	500 00
Wenzel Kieweg, Kewaunee	3,000 00	V. H. Janda, Kewaunee..	500 00
John L. Haney, Kewaunee	2,000 00	E. M. Rice, Kewaunee...	500 00
Geo. A. Duvall, Kewaunee	2,000 00		
		Total	\$40,000 00

Kiel—State Bank of Kiel.

H. S. ELDRED, President.
W. P. WAGNER, Vice President.

RICHARD KIEL, Cashier.

DIRECTORS.

H. S. Eldred,
J. B. Laun,
W. P. Wagner,

H. Schaper,
Richard Kiel.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$255,106 58	Capital stock paid in.....	\$50,000 00
Overdrafts	765 70	Surplus fund.....	10,000 00
U. S., state, municipal and other bonds.....	10,000 00	Undivided profits, less cur- rent expenses and taxes paid	9,602 62
Banking house.....	6,000 00	Individual deposits, subject to check.....	106,740 81
Furniture and fixtures....	1,695 00	Time certificates of deposit	153,904 21
Due from approved reserve banks	40,059 54	Savings deposits.....	3,928 66
Due from other banks....	9,491 74		
Checks on other banks and cash items.....	230 00		
Gold coin.....	5,435 00		
Silver coin.....	1,475 00		
U. S. and national currency	3,795 00		
Nickels and cents.....	122 74		
Total	\$334,176 30	Total	\$334,176 30

NAMES OF STOCKHOLDERS.

J. B. Laun, Kiel.....	\$11,800 00	H. S. Eldred, Milwaukee.	2,000 00
R. Kiel, Kiel.....	3,000 00	E. L. Wagner, Chicago, Ill.	1,000 00
A. W. Dassler, Kiel.....	2,000 00	K. M. Foote, Chicago Ill.	1,000 00
H. Schaper, Appleton....	3,000 00	M. Foote, Chicago, Ill. . .	500 00
W. P. Wagner Green Bay	6,400 00	Chas. E. Vroman, Chicago, Ill.	500 00
P. W. Wagner, Kiel.....	1,000 00	Helen Wittman, Merrill..	1,500 00
Anna L. Wagner, Green Bay	400 00	Minnie Heins, Kiel.....	2,000 00
R. G. Shumway, Polo, Ill.	6,000 00	Emma Heins, Wittenberg.	2,000 00
Lucia S. Saffel, St. Paul, Minn.	400 00	Pauline Laun, Kiel.....	1,800 00
Frank Saffel, St. Paul, Minn.	2,000 00	Clara Dassler, Kiel.....	1,700 00
		Total	\$50,000 00

Kilbourn—Kilbourn State Bank.

W. S. STROUD, President.
THOS. B. COON, Vice President.

L. N. COAPMAN, Cashier.

DIRECTORS.

L. N. Coapman,
W. S. Stroud,

Thomas B. Coon.

Statement November 27, 1908.

Resources.	Liabilities.
Loans and discounts.....	Capital stock paid in.....
Overdrafts	Surplus fund.....
U. S., state, municipal and other bonds.....	Undivided profits, less cur- rent expenses and taxes paid
Stocks and other securi- ties	Individual deposits, subject to check.....
Banking house.....	Demand certificates of de- posit
Furniture and fixtures....	Time certificates of deposit
Due from approved reserve banks	
Due from other banks....	
Checks on other banks and cash items.....	
Gold coin.....	
Silver coin.....	
U. S. and national currency	
Nickels and cents.....	
Total	Total

NAMES OF STOCKHOLDERS.

W. S. Stroud, Portage...	\$19,800 00	L. N. Coapman, Kilbourn.	100 00
Thos. B. Coon, Kilbourn..	100 00		
		Total	\$20,000 00

Knapp—State Bank of Knapp.

F. H. WELLCOME, President.
W. H. FRANCIS, Vice President.

C. R. CASE, Cashier.
JAS. A. SMITH, Asst. Cashier.

DIRECTORS.

Chas. Townsend,
F. H. Wellcome,
Wm. Robinson,

F. Warren Wiggin,
W. H. Francis,
C. R. Case.

Statement November 27, 1908.

Resources.

Loans and discounts.....	\$61,166 21
U. S., state, municipal and other bonds.....	1,781 93
Furniture and fixtures....	1,881 88
Due from approved reserve banks	7,195 44
Checks on other banks and cash items.....	354 98
Gold coin.....	80 00
Silver coin.....	251 15
U. S. and national currency	1,462 00
Nickels and cents.....	17 01
Total	\$74,190 60

Liabilities.

Capital stock paid in.....	\$10,000 00
Surplus fund.....	1,250 00
Undivided profits, less cur- rent expenses and taxes paid	1,110 66
Individual deposits, subject to check.....	33,044 72
Demand certificates of de- posit	3,140 54
Time certificates of deposit	25,614 18
Savings deposits.....	30 50
Total	\$74,190 60

NAMES OF STOCKHOLDERS.

Chas. Townsend estate, Knapp	\$500 00	Arthur McMahon, Menom- onie	200 00
C. R. Case, Knapp.....	2,000 00	John McMahon, Knapp...	100 00
F. H. Wellcome, Minneapo- lis, Minn.	500 00	Wm. Robinson, Knapp...	200 00
R. D. Waterston, Knapp.	100 00	Union Investment Co., Minneapolis, Minn.	4,500 00
W. H. Francis, Knapp...	100 00	F. Warren Wiggin, Knapp	500 00
F. H. Gross, Knapp.....	100 00	Hall estate (incorporated), Minneapolis, Minn.	900 00
Frank Kimball, Knapp...	200 00	Total	\$10,000 00
May Kimball, Knapp.....	100 00		

La Crosse—Citizens State Bank.

H. B. DAHLE, President.
H. E. STRAND, Vice President.

THOMAS S. THOMPSON, Cashier.

DIRECTORS.

H. B. Dahle,
H. E. Strand,

Thomas S. Thompson.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$65,149 53	Capital stock paid in.....	\$50,000 00
Furniture and fixtures....	1,731 03	Surplus fund.....	1,000 00
Due from approved reserve banks	9,610 76	Individual deposits subject to check.....	18,919 34
Checks on other banks and cash items.....	10	Time certificates of deposit	7,606 05
Exchanges for clearing house	353 41	Savings deposits.....	2,717 75
Gold coin.....	305 00		
Silver coin.....	765 60		
U. S. and national currency	1,915 00		
Nickels and cents.....	16 84		
Expense account.....	395 87		
Total	\$80,243 14	Total	\$80,243 14

NAMES OF STOCKHOLDERS.

H. B. Dahle, Mt. Horeb..	\$41,800 00	Otto Wolfe, La Crosse...	500 00
H. L. Dahle, Mt. Horeb..	1,000 00	H. E. Strand, La Crosse.	500 00
J. T. Dahle, Mt. Horeb..	1,000 00	James Thompson, La	
T. G. Lngard, Mt. Horeb	1,000 00	Crosse	200 00
Thomas S. Thompson, La		M. C. Holseth, Bowman,	
Crosse	2,000 00	N. D.	500 00
Henry Deochner, Browns-			
ville, Minn.	1,000 00	Total	\$50,000 00
A. O. Nelson, La Crosse.	500 00		

La Crosse—Exchange State Bank.

J. E. WHEELER, President. JOS. P. GOHRES, Cashier.
 ORLANDO HOLWAY, Vice President. ROBT B. LOWRY, Asst. Cashier.

DIRECTORS.

J. E. Wheeler, S. J. Waite,
 Orlando Holway, W. B. Tscharnar.
 Wm. F. Gohres,

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$190,132 27	Capital stock paid in.....	\$25,000 00
Overdrafts	1,773 01	Surplus fund.....	5,000 00
U. S., state municipal and other bonds.....	6,000 00	Undivided profits, less current expenses and taxes paid	2,139 78
Panking house.....	5,500 00	Individual deposits, subject to check.....	58,376 90
Furniture and fixtures....	1,500 00	Time certificates of deposit	51,686 78
Due from approved reserve banks	29,930 98	Savings deposits.....	105,471 13
Due from other banks...	52 06		
Exchanges for clearing house	1,211 64		
Gold coin.....	3,740 00		
Silver coin.....	380 99		
U. S. and national cur- rency	7,437 00		
Nickels and cents.....	17 60		
Total	\$247,674 59	Total	\$247,674 59

NAMES OF STOCKHOLDERS.

J. E. Wheeler, La Crosse..	\$2,000 00	H. Griswold, La Crosse..	400 00
O. Holway, La Crosse....	1,900 00	Jos. P. Gohres, La Crosse	2,500 00
W. F. Gohres, La Crosse.	2,500 00	Geo. B. Phillips, La Crosse	1,000 00
John Wachter, La Crosse.	1,000 00	Walter Woods, La Crosse.	1,400 00
Robert Schulze, La Crosse	400 00	Geo. B. Bates, La Crosse	500 00
Peter Casberg, La Crosse	200 00	Mrs. C. A. Waite, La Crosse	200 00
Peter Anderson, La Crosse	700 00	Robert B. Lowry, La Crosse	900 00
J. B. Turnbull, La Crosse..	200 00	Marv Wachter, La Crosse	500 00
W. B. Tscharnar La Crosse	1,500 00	A. N. Gunz, Center City, Minn.	2,000 00
J. E. McConnell, La Crosse	500 00	J. J. Esch, La Crosse....	200 00
S. J. Waite, La Crosse..	2,500 00		
Otter Amsrud, La Crosse..	400 00		
W. J. Lowry, La Crosse..	100 00		
H. Goddard, La Crosse..	1,000 00		
P. W. Mahoney, La Crosse	500 00	Total	\$25,000 00

La Crosse—Security Savings Bank of La Crosse.

E. C. SWARTHOUT, President.
M. F. PLATZ, Vice President.

W. W. WITHEE, Cashier.
J. A. THWING, Asst. Cashier.

DIRECTORS.

W. W. Withee,
E. C. Swarthout,
J. A. Thwing,

M. F. Platz,
T. O. Withee.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$137,339 09	Capital stock paid in	\$30,000 00
Overdrafts	850 63	Surplus fund	4,700 00
Furniture and fixtures . . .	4,000 00	Undivided profits, less cur-	
Other real estate owned . .	16,300 97	rent expenses and taxes	
Due from approved reserve		paid	1,536 86
banks	23,740 71	Individual deposits, sub-	
Due from other banks . . .	19,782 17	ject to check	38,959 81
Checks on other banks and		Demand certificates of de-	
cash items	58 46	pos't	15,082 00
Exchanges for clearing		Savings deposits	117,211 28
house	680 26	Certified checks	90 00
Gold coin	1,720 00	Cashier's checks outstand-	
Silver coin	861 19	ing	1 60
U. S. and national cur-			
rency	2,372 00		
Nickels and cents	76 07		
Total	<u>\$207,581 55</u>	Total	<u>\$207,581 55</u>

NAMES OF STOCKHOLDERS.

W. W. Withee, La Crosse	\$21,300 00	J. A. Thwing, La Crosse.	100 00
E. C. Swarthout, La Crosse	1,000 00	Mrs. W. S. Cargill, La	
M. F. Platz, La Crosse..	500 00	Crosse	500 00
Mrs. W. W. Withee, La		Theo. O. Withee, La Crosse	6,100 00
Crosse	500 00		
		Total	<u>\$30,000 00</u>

La Crosse—State Bank of La Crosse.

GEO. H. RAY, President.

J. M. HOLLEY, Cashier.
J. M. HOLLEY, Jr., Asst. Cashier.

DIRECTORS.

Geo. H. Ray,
H. A. Salzer,
H. Goddard,

J. M. Holley,
W. S. Cargill,
John C. Burns.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$649,548 35	Capital stock paid in	\$50,000 00
Overdrafts	161 28	Surplus fund	50,000 00
U. S. state, municipal and other bonds	41,848 50	Undivided profits, less cur- rent expenses and taxes paid	16,915 71
Stocks and other securities	28,406 00	Due to banks—deposits	40,860 34
Banking house	7,000 00	Individual deposits, sub- ject to check	136,277 83
Furniture and fixtures	1,000 00	Demand certificates of de- posit	217,309 09
Due from approved reserve banks	150,791 71	Savings deposits	488,797 81
Due from other banks	52,429 01		
Checks on other banks and cash items	2,910 29		
Exchanges for clearing house	4,048 06		
Gold coin	18,300 00		
Silver coin	7,015 55		
U. S. and national cur- rency	36,554 00		
Nickels and cents	148 03		
Total	\$1,000,160 78	Total	\$1,000,160 78

NAMES OF STOCKHOLDERS.

Geo. H. Ray, La Crosse	\$6,600 00	Mrs. E. E. C. Weston, La Crosse	5,800 00
J. M. Holley, La Crosse	5,300 00	Mrs. H. M. Ray, La Crosse	1,400 00
T. B. Lawrence, La Crosse	1,700 00	A. Platz estate, La Crosse	300 00
H. A. Salzer, La Crosse	7,000 00	Margery Sill, La Crosse	1,200 00
H. Goddard, La Crosse	6,800 00	F. E. Sill, La Crosse	800 00
M. Simon, La Crosse	1,000 00	W. S. Cargill, La Crosse	1,000 00
A. Bellerue, La Crosse	1,000 00	J. M. Holley, Jr., La Crosse	400 00
Mrs. E. S. B. Moore, Sparta	500 00	C. L. Jenks estate, La Crosse	1,500 00
Geo. M. Gund, Cleveland, O.	500 00	John C. Burns, La Crosse	1,500 00
Ashbel J. Crocker, Emporia, Kansas	700 00		
Geo. H. Ray, trustee, La Crosse	5,000 00	Total	\$50,000 00

Ladysmith—State Bank of Ladysmith.

R. O. SINCLAIR, President.
W. S. MANNING, Vice President.

J. O. SINCLAIR, Cashier.
B. E. FRENCH, Asst. Cashier.

DIRECTORS.

R. S. Johnson,
H. L. Clark,
W. S. Manning,
D. F. Clark,

R. O. Sinclair,
Joseph Lockey,
J. O. Sinclair.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$102,395 36	Capital stock paid in	\$25,000 00
Overdrafts	922 98	Surplus fund	4,300 00
Stocks and other securities	242 56	Undivided profits, less current expenses and taxes paid	484 95
Banking house	6,100 00	Individual deposits, subject to check	43,572 31
Furniture and fixtures	1,400 00	Time certificates of deposit	34,925 49
Due from approved reserve banks	9,467 50	Savings deposits	14,860 28
Checks on other banks and cash items	78 66	Cashier's checks outstanding	321 79
Gold coin	1,065 00	Bills payable	5,000 00
Silver coin	1,188 00		
U. S. and national currency	5,569 00		
Nickels and cents	35 76		
Total	<u>\$128,464 82</u>	Total	<u>\$128,464 82</u>

NAMES OF STOCKHOLDERS.

R. O. Sinclair, Ladysmith	\$5,800 00	B. E. French, Ladysmith.	200 00
J. O. Sinclair, Ladysmith.	4,000 00	J. W. Miller, Ladysmith.	100 00
H. L. Clark, Ladysmith..	1,000 00	F. W. Tubbs, Chicago, Ill.	1,000 00
W. S. Manning, Ladysmith	1,000 00	Wm. Foy, Sycamore, Ill...	1,500 90
E. N. Bailey, Sac City, Iowa	1,000 00	G. B. Goocher, Ladysmith	500 00
A. W. Bailey, Sac City, Iowa	1,000 00	W. J. Kermott, Ladysmith	300 00
S. M. Elwood, Sac City, Iowa	2,000 00	E. J. McGowen, Chicago, Ill.	500 00
D. F. Clark, Minneapolis, Minn.	2,300 00	Mrs. J. O. Sinclair, Ladysmith	1,500 90
R. S. Johnson, Ladysmith	500 00	Joseph Lockey, St. Paul, Minn.	500 00
R. J. Sands, Ladysmith..	100 00	J. W. Vanderhoof, Ladysmith	100 00
H. A. Tiffany, Ladysmith.	109 00		
		Total	<u>\$25,000 00</u>

La Farge—Bank of La Farge.

G. E. TATE, President.

L. E. CALKINS, Cashier.
M. H. TATE, Asst. Cashier.

DIRECTORS.

G. E. Tate,
L. E. Calkins,

M. H. Tate.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$47,041 54	Capital stock paid in	\$7,500 00
Overdrafts	2,907 26	Surplus fund	1,275 00
Banking house	1,300 00	Undivided profits, less cur-	
Furniture and fixtures . . .	1,000 00	rent expenses and taxes	
Other real estate owned . . .	1,422 03	paid	1,045 58
Due from approved reserve		Individual deposits, sub-	
banks	9,338 61	ject to check	25,013 71
Exchanges for clearing		Time certificates of deposit	34,247 70
house	317 67		
Gold coin	1,890 00		
Silver coin	770 30		
U. S. and national cur-			
rency	3,964 09		
Nicke's and cents	30 58		
Total	\$69,081 99	Total	\$69,081 99

NAMES OF STOCKHOLDERS.

G. E. Tate, La Farge	\$2,500 00	M. H. Tate, La Farge	2,500 00
L. E. Calkins, La Farge . . .	2,500 00		
		Total	\$7,500 00

Lake Mills—Bank of Lake Mills.

S. A. REED, President.
L. D. FARGO, Vice President.

E. C. BROWN, Cashier.
O. B. COOMBE, Asst. Cashier.

DIRECTORS.

S. A. Reed,
L. D. Fargo,
Wm. Everson,

Conrad Engsborg,
Edward Crump.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$121,406 58	Capital stock paid in	\$30,000 00
Overdrafts	1,340 32	Surplus fund	8,000 00
U. S., state, municipal and other bonds	2,500 00	Undivided profits, less cur- rent expenses and taxes paid	3,201 97
Banking house	6,845 00	Due to banks—deposits..	24 99
Furniture and fixtures	1,969 00	Individual deposits, sub- ject to check	33,194 21
Due from approved reserve banks	7,923 77	Demand certificates of de- posit	71,397 65
Checks on other banks and cash items	254 42	Cashier's checks outstand- ing	319 86
Exchanges for clearing house	827 67		
Gold coin	1,515 00		
Silver coin	157 85		
U. S. and national cur- rency	1,377 00		
Nickels and cents	31 07		
Total	\$146,138 68	Total	\$146,138 68

NAMES OF STOCKHOLDERS.

L. D. Fargo, Lake Mills..	\$5,000 00	Miss Florine Veeder, Lake Mills	1,500 00
Robert Fargo, Lake Mills.	2,000 00	F. Bunke, Lake Mills	500 00
Edward Crump, Lake Mills	1,500 00	P. W. Mansfield, Water- town	700 00
E. C. Brown, Lake Mills.	4,000 00	Mildred Mansfield, Johnson Creek	400 00
Wm. Everson, Lake Mills	500 00	Elizabeth L. Myers, Los Angeles, Cal.	2,000 00
Conrad Engsborg, Lake Mills	500 00	Wm. A. Engsborg, Lake Mills	800 00
R. E. Faville, Lake Mills.	500 00	Mrs. O. B. Coombe, Lake Mills	400 00
S. A. Reed, Lake Mills . . .	800 00	W. H. Oatway, Lake Mills	500 00
B. J. Silliman, Los Ange- les, Cal.	1,500 00	Chas. Schaffarzick, Lake Mills	300 00
Phebe Gardner, Augusta..	1,000 00	Frank Wallace, Lake Mills	200 00
N. H. Falk, Lake Mills . . .	1,000 00		
L. D. Fargo Library, Lake Mills	2,500 00	Total	\$30,000 00
Mrs. E. C. Brown, Lake Mills	400 00		
Mrs. Louisa English, Lake Mills	1,500 00		

Lake Mills—Greenwood's State Bank.

C. F. GREENWOOD, President.

A. W. GREENWOOD, Cashier.

G. E. GREENWOOD, Asst. Cashier.

DIRECTORS.

C. F. Greenwood,
A. W. Greenwood,
Chas. S. Greenwood,

G. E. Greenwood,
O. A. Wodke.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$218,074 60	Capital stock paid in	\$60,000 00
Overdrafts	622 79	Surplus fund	12,000 00
U. S. state, municipal and other bonds	61,500 00	Undivided profits, less cur- rent expenses and taxes paid	9,761 89
Banking house	7,500 00	Ind.v.dual deposits, sub- ject to check	63,166 25
Due from approved reserve banks	45,320 64	Demand certificates of de- posit	196,995 53
Due from other banks	3,000 00	Savings deposits	3,863 49
Checks on other banks and cash items	906 95		
Gold coin	3,000 00		
Silver coin	1,102 59		
U. S. and national cur- rency	4,706 00		
Nickels and cents	53 59		
Total	\$345,787 07	Total	\$345,787 07

NAMES OF STOCKHOLDERS.

G. E. Greenwood, Lake Mills	\$3,000 00	Mrs. Jan'e P. Dodge, Lake Mills	300 00
C. F. Greenwood, Lake Mills	14,000 00	Mrs. Louisa English, Lake Mills	800 00
Mrs. A. Od'orne, Lake Mills	3,000 00	O. A. Wodke, Lake Mills . . .	500 00
A. W. Greenwood, Lake Mills	20,000 00	W. A. Engsborg, Lake Mills	500 00
Mrs. A. Seely, Lake Mills . .	3,000 00	V. R. Toogood, Lake Mills	200 00
Mrs. M. H. Kellogg, Lake Mills	700 00	C. J. Millard, Lake Mills . . .	700 00
Miss A. Hebard, Lake Mills	1,300 00	John Joeckel, Lake Mills . . .	500 00
Mrs. B. H. Griswold, St. Louis, Mo.	1,000 00	Louis Woelffer, Lake Mills . .	500 00
Mrs. K. M. Hoyt, Lake Mills	700 00	F. M. Griswold, Lake Mills . .	200 00
Anna Stillman, Lake Mills . .	500 00	Mrs. Grace E. Greenwood, Lake Mills	1,000 00
Mrs. Kate Stevens, Lake Mills	3,800 00	Mrs. Ida M. Greenwood, Lake Mills	100 00
H. R. Griswold, St. Louis, Mo.	1,000 00		
C. S. Greenwood, Lake Mills	2,700 00	Total	\$60,000 00

Lake Nebagamon—Bank of Lake Nebagamon.

B. M. PEYTON, President.

RUSSELL BAXTER, Cashier.

DIRECTORS.

H. M. Peyton,
B. M. Peyton,M. P. Baxter,
Russell Baxter.

Statement November 27, 1903.

Resources.		Liabilities.	
Loans and discounts	\$20,432 32	Capital stock paid in	\$5,000 00
Banking house	1,750 00	Undivided profits, less cur-	
Furniture and fixtures . .	1,250 00	rent expenses and taxes	
Other real estate owned . .	627 44	paid	3,879 15
Due from approved reserve		Individual deposits, sub-	
banks	1,257 15	ject to check	7,691 39
Checks on other banks and		Demand certificates of de-	
cash items	117 00	posit	8,804 17
Gold coin	50 00	Savings deposits	1,332 51
Silver coin	125 00		
U. S. and national cur-			
rency	1,060 00		
Nickels and cents	38 31		
Total	\$26,707 22	Total	\$26,707 22

NAMES OF STOCKHOLDERS.

H. M. Peyton, Duluth, Minn.	\$1,600 00	M. P. Baxter, Lake Nebaga-	
B. M. Peyton, Duluth, Minn.	890 00	mon	1,400 00
Russell Baxter, Lake Nebag-		H. H. Peyton, Duluth, Minn.	200 00
amon	1,000 00	Total	\$5,000 00

Lancaster—Union State Bank.

R. B. SHOWALTER, President.
C. H. BAXTER, Vice President.

JOS. BOCK, Cashier.
R. MEYER, Jr., Asst. Cashier.
V. L. SHOWALTER, Asst. Cashier.

DIRECTORS.

R. B. Showalter,
C. H. Baxter,
Jos. Bock,

R. Meyer, Jr.,
V. L. Showalter,
Robert Brooker.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts . . .	\$531,241 87	Capital stock paid in . . .	\$50,000 00
Overdrafts	15,134 50	Surplus fund	10,000 00
U. S., state, municipal and other bonds	22,300 00	Undivided profits, less cur- rent expenses and taxes paid	3,825 04
Furniture and fixtures . . .	7,800 00	Individual deposits, sub- ject to check	134,180 11
Other real estate owned . .	3,477 48	Demand certificates of de- posit	26,578 61
Due from approved reserve banks	169,316 31	Time certificates of deposit Cashier's checks outstand- ing	544,181 38 2,603 22
Checks on other banks and cash items	921 47		
Gold coin	8,570 00		
Silver coin	1,785 00		
U. S. and national cur- rency	10,731 00		
Nickels and cents	90 73		
Total	\$771,368 36	Total	\$771,368 36

NAMES OF STOCKHOLDERS.

R. B. Showalter, Lancaster	\$10,500 00	Geo. Westing, Lancaster . .	416 67
R. Meyer estate, Lancaster	7,500 00	Brooker Bros., Lancaster .	625 00
R. Meyer, Jr., Lancaster .	7,500 00	H. Barlow, Lancaster . . .	208 33
A. E. & J. M. Meyer, Lan- caster	1,500 00	W. Hannum, Lancaster . . .	208 33
V. L. Showalter, Lancaster	2,166 67	David Schreiner, Lancas- ter	416 67
Jos. Bock, Lancaster	5,000 00		
C. H. Baxter, Lancaster . .	13,958 33	Total	\$50,000 00

La Valle—State Bank of La Valle.

H. E. PADDOCK, President.
CHAS. PEARSON, Vice President.

C. F. EDER, Cashier.

DIRECTORS.

H. E. Paddock,
Charles Pearson,
J. W. Hyslop,

C. F. Eder,
Geo. T. Morse.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$104,991 27	Capital stock paid in	\$10,000 00
Overdrafts	1,249 72	Surplus fund	1,500 00
U. S., state, municipal and other bonds	1,500 00	Undivided profits, less cur- rent expenses and taxes paid	1,155 02
Banking house	2,550 00	Individual deposits, sub- ject to check	32,634 67
Furniture and fixtures	1,700 00	Demand certificates of de- posit	839 72
Due from approved reserve banks	12,173 35	Time certificates of deposit	86,153 72
Due from other banks	409 28		
Checks on other banks and cash items	1 00		
Gold coin	1,765 00		
Silver coin	1,394 30		
U. S. and national cur- rency	4,485 00		
Nickels and cents	64 21		
Total	\$132,283 13	Total	\$132,283 13

NAMES OF STOCKHOLDERS.

H. E. Paddock, La Valle..	\$2,500 00	H. S. Carver, Reedsburg..	300 00
Chas. Pearson, La Valle..	2,850 00	Harry Thornton, La Valle	2,350 00
Chas. F. Eder, La Valle..	1,500 00		
James W. Hyslop, La Valle	500 00	Total	\$10,000 00

Lena—Farmers and Merchants Bank.

L. W. BRAZEAU, President.
SOL. G. PELKEY, Vice President.

O. W. BRAZEAU, Cashier.
E. F. PELKEY, Asst. Cashier.

DIRECTORS.

J. N. Bassett,
A. M. Martineau,
L. W. Brazeau,

O. W. Brazeau,
Sol. G. Pelkey,
Dennis Dionne.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$39,365 59	Capital stock paid in	\$10,000 00
Overdrafts	26 37	Surplus fund	1,800 00
Banking house, furniture and fixtures	2,500 00	Undivided profits, less cur- rent expenses and taxes paid	736 89
Due from approved reserve banks	11,393 65	Individual deposits, sub- ject to check	26,188 25
Due from other banks	5,934 11	Demand certificates of de- posit	3,099 69
Exchanges for clearing house	158 68	Time certificates of deposit	18,711 54
Gold coin	155 00	Savings deposits	1,182 48
Silver coin	426 40		
U. S. and national cur- rency	1,468 00		
Nickels and cents	31 20		
Mutilated currency and foreign coins	259 85		
Total	<u>\$61,718 85</u>	Total	<u>\$61,718 85</u>

NAMES OF STOCKHOLDERS.

Sol. G. Pelkey, Oconto	\$100 00	Clara A. Brazeau, Oconto	500 00
L. W. Brazeau, Oconto	2,100 00	A. M. Martineau, Oconto	500 00
Dennis Dionne, Lena	1,000 00	Almeda Brazeau, Oconto	500 00
O. W. Brazeau, Lena	1,000 00	Mary V. Pelkey, Oconto	4,000 00
J. N. Bassett, Lena	300 00		
		Total	<u>\$10,000 00</u>

Linden—Bank of Linden.

JOHN HARKER, President.
S. B. HARKER, Vice President.

J. B. HARKER, Cashier.
R. M. HARKER, Asst. Cashier.

DIRECTORS.

S. B. Harker,
John Harker,

J. B. Harker.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$66,706 82	Capital stock paid in.....	\$10,000 00
Overdrafts	919 98	Surplus fund.....	1,200 00
U. S., state, municipal and other bonds.....	8,000 00	Undivided profits, less cur- rent expenses and taxes paid	872 54
Furniture and fixtures...	1,400 00	Individual deposits, subject to check.....	39,259 17
Other real estate owned...	400 00	Time certificates of deposit	49,445 28
Due from approved reserve banks	7,982 24		
Due from other banks...	11,002 52		
Checks on other banks and cash items.....	346 75		
Gold coin.....	1,200 00		
Silver coin.....	392 00		
U. S. and national cur- rency	2,388 00		
Nickels and cents.....	38 68		
Total	\$100,776 99	Total	\$100,776 99

NAMES OF STOCKHOLDERS.

John Harker, Linden.....	\$3,000 00	J. B. Harker, Linden....	3,500 00
S. B. Harker, Linden....	3,500 00		
		Total	\$10,000 00

Little Chute—Bank of Little Chute.

H. J. VERSTEGEN, President.
Wm. GEENEN, Vice President.

P. A. GLOUDEMANS, Cashier.
G. H. PEETERS, Asst. Cashier.

DIRECTORS.

H. J. Verstegen,
Wm. Geenen,
P. A. Gloudemans.

H. J. Mollen,
J. H. Doyle.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$52,888 62	Capital stock paid in.....	\$15,000 00
Banking house.....	3,849 90	Undivided profits, less current expenses and taxes paid	1,622 86
Furniture and fixtures...	800 00	Individual deposits, subject to check.....	9,379 79
Due from approved reserve banks	10,500 69	Demand certificates of deposit	44,337 04
Checks on other banks and cash items.....	408 16		
Gold coin.....	600 00		
Silver coin.....	475 00		
U. S. and national currency	711 00		
Nickels and cents.....	106 32		
Total	<u>\$70,339 69</u>	Total	<u>\$70,339 69</u>

NAMES OF STOCKHOLDERS.

H. J. Verstegen, Little Chute	\$2,000 00	D. Horkman, Little Chute	300 00
Wm. Geenen, Kimberly...	2,000 00	P. J. Jansen, Little Chute	500 00
P. A. Gloudemans, Little Chute	2,000 00	H. Vande Wetering, Little Chute	500 00
Henry Weyenberg, Little Chute	1,000 00	H. J. Stark, Little Chute	200 00
H. J. Mollen, Little Chute	500 00	J. H. Hietpas, Little Chute	200 00
John J. Sherman, Appleton	1,000 00	J. E. Verstegen, Little Chute	200 00
G. H. Peeters, Little Chute	500 00	Alb. Hartjes, Little Chute	200 00
Mary Herziger, Little Chute	500 00	H. W. Bongers, Little Chute	300 00
G. F. West, Little Chute.	100 00	J. Hammen, Little Chute.	500 00
H. Van den Wildenberg, Little Chute.....	500 00	Jno De Bruin, Little Chute	200 00
N. Schommer, Little Chute	100 00	Jos. H. Doyle, Little Chute	800 00
Mrs. Bardeen Kobussen, Little Chute.....	400 00	Jno. Huitink, Little Chute	500 00
		Total	<u>\$15,000 00</u>

Livingston—Livingston State Bank.

J. P. RUNDELL, President.
ALBERT E. RUNDELL, Vice President.

FRED W. STEPHENS, Cashier.
A. V. WELLS, Asst. Cashier.

DIRECTORS.

J. P. Rundell,
D. O. Eustice,
A. V. Wells,
Arch. E. Rundell,
Albert E. Rundell,

Wm. F. Miller,
John J. Miller,
R. F. Livingston,
F. B. Rundell,
C. A. Iverson.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$65,377 96	Capital stock paid in.....	\$10,000 00
Overdrafts	1,161 11	Surplus fund.....	1,500 00
Banking house.....	2,237 78	Undivided profits, less cur-	
Furniture and fixtures...	2,242 20	rent expenses and taxes	
Due from approved reserve		paid	1,271 37
banks	20,024 41	Individual deposits, subject	
Due from other banks...	2,804 23	to check.....	47,445 80
Checks on other banks and		Demand certificates of de-	
cash items.....	-82 26	posit	14,900 10
Gold coin.....	1,310 00	Time certificates of deposit	24,020 65
Silver coin.....	560 00		
U. S. and national cur-			
rency	3,252 00		
Nickels and cents.....	85 97		
Total	\$99,137 92	Total	\$99,137 92

NAMES OF STOCKHOLDERS.

J. P. Rundell, Platteville.	\$1,500 00	C. A. Iverson, Livingston.	300 00
Scott Bunker, Montfort..	200 00	R. F. Livingston, Rewey.	500 00
A. V. Wells, Livingston..	500 00	Wm. F. Miller, Livingston	500 00
Fred W. Stephens, Living-		John J. Miller, Livingston	100 00
ston	500 00	Mrs. Bertha A. Runkel,	
Arch. E. Rundell, Living-		Platteville	100 00
ston	2,000 00	F. B. Rundell, Livingston	500 00
D. O. Eustice, Livingston	1,500 00	Mrs. Jessie M. Davis, Bar-	
Albert E. Rundell, Living-		neveld	500 00
ston	1,000 00		
William Loy estate, Liv-		Total	\$10,000 00
ngston	300 00		

Lodi—State Bank of Lodi.

WM. CALDOW, President.
A. R. REYNOLDS, Vice President.

E. F. VANDERPOEL, Cashier.

DIRECTORS.

Wm. Caldwell,
A. R. Reynolds,
Ella Folsom,

E. F. Vanderpoel,
Daisy D. Robertson.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$195,138 96	Capital stock paid in.....	\$25,000 00
Overdrafts	1,446 57	Surplus fund.....	3,000 00
U. S., state, municipal and other bonds.....	17,200 00	Undivided profits, less cur- rent expenses and taxes paid	3,070 22
Premium on bonds.....	429 87	Individual deposits, subject to check.....	59,706 18
Banking house.....	4,500 00	Demand certificates of de- posit	151,386 27
Furniture and fixtures... ..	1,500 00	Bills payable.....	10,000 00
Due from approved reserve banks	26,479 29	To others than the above	159 07
Gold coin.....	990 00		
Silver coin.....	445 90		
U. S. and national cur- rency	4,169 00		
Nickels and cents.....	22 15		
Total	<u>\$252,321 74</u>	Total	<u>\$252,321 74</u>

NAMES OF STOCKHOLDERS.

Daisy D. Robertson, Lodi	\$8,800 00	W. A. Caldwell, Morrison-	
Ella M. Folsom, Lodi....	4,000 00	ville	4,000 00
W. Caldwell, Lodi.....	6,100 00		
E. F. Vanderpoel, Lodi...	100 00	Total	\$25,000 00
A. R. Reynolds, Lodi....	2,000 00		

Lodi—The Columbia Bank.

JOHN CALDWELL, Sr., President.
J. L. CALDWELL, Vice President.

H. S. CALDWELL, Cashier.
M. CALDWELL, Asst. Cashier.

DIRECTORS.

John Caldwell, Sr.,
J. L. Caldwell,
W. E. Lamont,
Jas. M. Caldwell,

I. S. Caldwell,
H. S. Caldwell,
M. Caldwell.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$142,808 75	Capital stock paid in	\$20,000 00
Overdrafts	497 07	Surplus fund	300 00
Banking house	5,000 00	Undivided profits, less cur-	
Furniture and fixtures . . .	2,257 90	rent expenses and taxes	
Due from approved reserve		paid	687 57
banks	12,803 83	Dividends unpaid	1,190 00
Checks on other banks and		Individual deposits, sub-	
cash items	92 79	ject to check	18,225 99
Gold coin	255 00	Time certificates of deposit	129,158 37
Silver coin	254 40		
U. S. and national cur-			
rency	5,461 00		
Nickels and cents	131 19		
Total	\$169,561 93	Total	\$169,561 93

NAMES OF STOCKHOLDERS.

John Caldwell, Sr., Lodi. . . .	\$6,500 00	H. S. Caldwell, Lodi.	2,000 00
J. L. Caldwell, Lodi.	3,000 00	M. Caldwell, Lodi.	1,000 00
W. E. Lamont, Dane.	2,500 00	W. W. Caldwell, Lodi.	2,000 00
Jas. M. Caldwell, Rio.	2,000 00		
I. S. Caldwell, Lodi.	1,000 00	Total	\$20,000 00

Declaration of unlimited individual responsibility filed by stockholders, November 4, 1907, under section 46, chapter 2, banking law.

Lomira—Lomira State Bank.

PETER WOLF, President.
ROBERT WAHLER, Vice President.

LOUIS L. ZAUN, Cashier.
L. H. ZAUN, Asst. Cashier.

DIRECTORS.

Peter Wolf,
J. M. Dhring,
Robert Waehler,

Andrew Hauser,
Louis L. Zaun.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$61,137 56	Capital stock paid in	\$15,000 00
U. S., state, municipal and other bonds	10,000 00	Surplus fund	1,690 00
Banking house	1,200 00	Undivided profits, less cur- rent expenses and taxes paid	451 99
Furniture and fixtures	1,200 00	Individual deposits, sub- ject to check	24,837 73
Due from approved reserve banks	17,591 93	Time certificates of deposit	55,863 20
Checks on other banks and cash items	209 82	Savings deposits	615 39
Gold coin	1,280 00		
Silver coin	926 00		
U. S. and national cur- rency	4,780 00		
Nickels and cents	133 00		
Total	\$98,368 31	Total	\$98,368 31

NAMES OF STOCKHOLDERS.

Louis L. Zaun, Lomira	\$8,100 00	Andrew Hauser, Lomira	500 00
Peter Wolf, Lomira	500 00	William Kinkel, Lomira	200 00
Henry McCarty, Browns- ville	500 00	Peter Lauer, Milwaukee	500 00
Robert Waehler, Lomira	1,000 00	Elizabeth Schmid, Lomira	200 00
Phillip Kurtz, Jr., Rich- field	1,000 00	Robert Bentley, Lomira	500 00
E. A. Gardien, Lomira	200 00	Emily L. Zaun, Lomira	300 00
		J. M. Dhring, Brownsville	1,500 00
		Total	\$15,000 00

Lone Rock—Farmers Bank.

L. O. BRAINARD, President.

H. A. BRACE, Cashier.

DIRECTORS.

L. O. Brainard,
H. A. Brace,

J. F. Brace.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$92,922 31	Capital stock paid in	\$10,000 00
Overdrafts	4,651 69	Surplus fund	1,000 00
Furniture and fixtures	1,079 22	Undivided profits, less current expenses and taxes paid	4,908 45
Other real estate owned	2,000 00	Individual deposits, subject to check	53,185 84
Due from approved reserve banks	14,978 30	Time certificates of deposit	48,899 95
Gold coin	200 00		
Silver coin	242 49		
U. S. and national currency	1,904 00		
Nickels and cents	16 32		
Total	\$117,994 24	Total	\$117,994 24

NAMES OF STOCKHOLDERS.

L. O. Brainard, Lone Rock	\$3,500 00	A. L. Ochsner estate, Lone Rock	1,000 00
H. A. Brace, Lone Rock..	3,500 00		
J. F. Brace, Lone Rock..	2,000 00		
		Total	\$10,000 00

Loyal—The Loyal State Bank.

A. A. GRAVES, President.
B. W. COLBY, Vice President.

R. M. JENKS, Cashier.
H. HASLETT, Asst. Cashier.

DIRECTORS.

A. A. Graves,
B. Christman,
R. M. Jenks,
W. W. Lyons,

Wm. Luchterhand,
Ed. Kayhardt,
A. J. Sayles.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$122,038 46	Capital stock paid in	\$25,000 00
U. S. state, municipal and other bonds	5,000 00	Surplus fund	1,600 00
Banking house	4,529 58	Undivided profits, less cur- rent expenses and taxes paid	2,911 07
Furniture and fixtures	1,971 64	Individual deposits, subject to check	46,032 20
Other real estate owned	2,000 00	Demand certificates of de- posit	93,641 93
Due from approved reserve banks	31,475 71	Savings deposits	127 55
Checks on other banks and cash items	1 65		
Gold coin	975 00		
Silver coin	1,020 15		
U. S. and national cur- rency	220 00		
Nickels and cents	80 56		
Total	<u>\$169,312 75</u>	Total	<u>\$169,312 75</u>

NAMES OF STOCKHOLDERS.

Wm. Luchterhand, Loyal	\$100 00	R. M. Jenks, Loyal	400 00
A. E. Darton, Loyal	100 00	W. W. Lyon, Loyal	100 00
Ed. Kayhart, Spencer	300 00	H. Haslett, Loyal	100 00
R. D. Gould, Spencer	300 00	Letta M. Mulvey, Pasade- na, Cal.	5,000 00
A. J. Sayles, Loyal	200 00	Helen Emerson, Loyal	2,000 00
James Richmond, Loyal	1,000 00	W. J. Rush, Loyal	1,900 00
Sophia Röehl, Loyal	200 00	Anna Vetter, Loyal	100 00
B. W. Colby, Loyal	500 00	Elsie Emerson, Loyal	1,000 00
Thos. R. Etta, Loyal	100 00	Stanley Bump, Portersville, Cal.	400 00
B. Christman, Loyal	1,000 00	Celia C. Romaine, Wausau	600 00
L. E. Chamberlin, Loyal	100 00		
A. A. Graves, Loyal	10,300 00	Total	\$25,000 00
Wm. Lenling, Loyal	100 00		

Luck—State Bank of Luck.

PAUL NIELSON, President.
C. P. HORN, Vice President.

R. E. SHERER, Cashier.
C. G. SHERER, Asst. Cashier.

DIRECTORS.

Paul Nielson,
C. P. Horn
N. P. Jacobson,

C. G. Sherer,
R. E. Sherer.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$45,023 58	Capital stock paid in....	\$15,000 00
Overdrafts	269 37	Surplus fund	430 00
Banking house	2,722 77	Undivided profits, less current expenses and taxes paid	1,301 03
Furniture and fixtures....	1,569 10	Individual deposits, subject to check	16,869 00
Due from approved reserve banks	2,719 60	Time certificates of deposit	6,557 22
Gold coin	935 00	Savings deposits	12,217 20
Silver coin	1,104 90	Cashier's checks outstanding	100 00
U. S. and national currency	1,675 00	Notes and bills re-discounted	3,690 00
Nickels and cents.....	145 13		
		Total	\$56,164 45
Total	\$56,164 45		

NAMES OF STOCKHOLDERS.

R. E. Sherer, Luck.....	\$5,000 00	C. P. A. Jenssen, Luck...	100 00
C. G. Sherer, Luck.....	3,200 00	D. J. Mereness, Crookston, Minn.	1,000 00
Paul Nielson, Monrovia, Cal.	2,000 00	M. P. Madsen, Luck.....	500 00
C. P. Horn, Luck.....	500 00	A. L. Peterson, Trustee, Centuria	100 00
N. P. Jacobson, Luck....	200 00	R. E. Sherer, Trustee, Luck	100 00
A. L. Peterson, Centuria	100 00	N. N. Duenholm, Luck...	100 00
Marius Nielson, Milltown.	300 00	J. N. Lindvig, Milltown..	500 00
Chas. H. Oakey, Osceola..	700 00	O. W. Lund, Luck.....	200 00
Arthur F. Oakey, Dorchester	100 00	Wm. Johnson, Cushing...	100 00
Anna I. Oakey, Rhineland	100 00		
Jean A. Sleeper, Osceola.	100 00	Total	\$15,000 00

Luxemburg—Bank of Luxemburg.

L. ALBERT KAREL, President.

ART. C. BAZLEN, Cashier.

DIRECTORS.

L. Albert Karel,
August Spitzer,

Oliver Debauch.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$51,299 42	Capital stock paid in....	\$10,000 00
Overdrafts	226 27	Surplus fund	2,500 00
U. S., state, municipal and other bonds	30,650 00	Undivided profits, less cur- rent expenses and taxes paid	858 28
Banking house	2,500 00	Individual deposits, subject to check	16,670 95
Furniture and fixtures....	1,250 00	Time certificates of de- posit	71,963 17
Due from approved reserve banks	16,279 22	Savings deposits.....	497 44
Checks on other banks and cash items	100 49	Bills payable	5,000 00
Gold coin	285 00		
Silver coin	252 20		
U. S. and national cur- rency	4,573 00		
Nickels and cents	74 24		
Total	<u><u>\$107,489 84</u></u>	Total	<u><u>\$107,489 84</u></u>

NAMES OF STOCKHOLDERS.

L. Albert Karel, Kewaunee	\$6,500 00	August Spitzer, Luxemburg	300 00
Nick Filz, Luxemburg....	400 00	Oliver Debauch, Luxemburg	300 00
Charles L. Peters, Luxem- burg	400 00	Art. C. Bazlen, Luxemburg	1,000 00
Victor Bonjean, Luxemburg	1,000 00	Total	<u><u>\$10,000 00</u></u>
Peter Boucher, Luxemburg	100 00		

McFarland—McFarland State Bank.

P. E. BRICKSON, President.
JOHN M. ANDERSON, Vice President.

CHAS. F. HUNTER, Cashier.

DIRECTORS.

John M. Anderson,
P. E. Brickson,
Chas. F. Hunter,
O. T. Olson,

Henry C. Kleine,
M. D. Larson,
Frank Siggelkow.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts ...	\$52,606 98	Capital stock paid in ...	\$15,000 00
Overdrafts	1,088 64	Surplus fund	500 00
Banking house	2,700 00	Undivided profits, less cur-	
Furniture and fixtures ..	2,160 09	rent expenses and taxes	
Due from approved reserve		paid	1,426 94
banks	11,035 90	Individual deposits, subject	
Due from other banks ..	40 48	to check	19,959 07
Checks on other banks and		Time certificates of deposit	38,954 63
cash items	47 50		
Gold coin	972 50		
Silver coin	1,051 25		
U. S. and national cur-			
rency	4,072 00		
Nickels and cents	65 39		
Total	\$75,840 64	Total	\$75,840 64

NAMES OF STOCKHOLDERS.

M. D. Larson, McFarland	\$200 00	Tilla Hanson, McFarland.	300 00
A. O. Hotie, McFarland..	100 00	Sena C. Thoreson, Madison	500 00
J. E. Reed, McFarland..	100 00	Ruth Annette Watkins,	
John S. Ausen, McFarland	200 00	Madison	500 00
P. E. Brickson, McFarland	3,600 00	Amanda M. Olson, Madison	200 00
John P. Gumm, Madison	1,300 00	Adella Olson, Madison ...	200 00
Chas. F. Hunter, McFar-		O. S. Olson, Madison ...	100 00
land	5,000 00	John M. Anderson, McFar-	
John Holscher, McFarland	200 00	land	200 00
O. T. O'son, McFarland..	1,500 00	Frank Siggelkow, McFar-	
Sure Johnson, McFarland	200 90	land	200 00
Henry C. Kleine, McFar-		Total	\$15,000 00
land	400 00		

Madison—Bank of Wisconsin.

JOSEPH M. BOYD, President.
F. W. HOYT, Vice President.

JOSEPH M. BOYD, Cashier.

DIRECTORS.

F. W. Hoyt,
A. L. Sanborn,
Frank Kessenish,
Eugene Eighmy,
R. R. Kropf,

Geo. Soelch,
Joel Boley,
A. O. Fox,
Jos. M. Boyd.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts ...	\$739,256 86	Capital stock paid in ..	\$100,000 00
Overdrafts	1,643 23	Surplus fund	50,000 00
U. S., state, municipal and other bonds	11,860 00	Undivided profits, less cur- rent expenses and taxes paid	53,464 23
Due from approved reserve banks	235,465 81	Due to banks—deposits..	107,132 04
Due from other banks...	11,778 87	Individual deposits, subject to check.....	560,236 06
Checks on other banks and cash items	41 42	Demand certificates of de- posit	156,539 58
Exchanges for clearing house	11,932 05	Savings deposits	34,190 69
Gold coin	31,880 00	Certified checks	2,710 00
Silver coin	4,988 10		
U. S. and national cur- rency	15,230 00		
Nickels and cents	196 26		
Total	\$1,064,272 60	Total	\$1,064,272 60

NAMES OF STOCKHOLDERS.

Wm. F. Vilas estate, Madi- son	\$10,000 00	Sidney P. Rundell, Madison	1,500 00
Frank W. Hoyt, Madison	1,000 00	Robt. G. Siebecker, Madi- son	1,400 00
Joseph M. Boyd, Madison	18,500 00	Joel Boley, Madison ...	1,000 00
A. L. Sanborn, Madison..	3,000 00	P. B. Knox, Madison ...	1,000 00
Eugene Eighmy, Madison.	5,000 00	S. A Harper estate, Madi- son	1,000 00
Anna M. Vilas, Madison..	3,000 00	W. E. Petrie, Madison...	1,000 00
Olive L. Jones estate, Madison	2,500 00	E. J. Hart, Madison....	1,000 00
J. C. Freeman, Madison..	4,000 00	Charles N. Brown, Madi- son	1,000 00
W. F. Pierstorff, Middleton	2,000 00	W. A. Henry, Madison..	1,000 00
Harriet I. Fish, Madison	2,000 00	Geo. Soelch, Madison ...	1,000 00
A. O. Fox, Madison	5,000 00	Helen R. Olin, Madison..	1,000 00
John A. Aylward, Madison	2,000 00		

NAMES OF STOCKHOLDERS—Continued.

H. A. Taylor, Washington, D. C.	1,000 00	T. A. Coleman, Madison..	500 00
H. L. Russell, Madison..	1,500 00	W. L. Dowling, Madison..	300 00
Frank Kessenich, Madison	1,500 00	R. G. Thwaites, Madison	800 00
Kate M. Keeley, Madison	700 00	Wm. B. Jackson, Boston, Mass.	500 00
Geo. M. Neckerman, Madi- son	700 00	Alfred A. Piper, Madison	300 00
Winona H. Buck, Ft. Thomas, Ky.	500 00	Howard D. Piper, Madison	300 00
Thomas Turvill, Madison	500 00	Rudolph R. Kropf, Madison	500 00
Kate N. Turvill, Madison	500 00	Elizabeth D. Wooton es- tate, Madison	1,000 00
W. J. Teckemeyer, Madi- son	500 00	James E. Conklin, Madison	1,700 00
Frank M. Riley, Boston, Mass.	500 00	M. H. Conkl'n, Madison..	1,600 00
James J. Pendergast, Madi- son	2,000 00	J. W. Conklin, Madison..	1,700 00
T. R. Hefty, Madison....	500 00	Fred. K. Conover, Madison	1,000 00
Geo. E. Gary, Madison....	1,000 00	Mary C. Connor, Wauna- kee	500 00
G. E. Gernon, Madison....	500 00	Jackson Reuter, Madison	1,000 00
Frank Schoen, Madison..	500 00	May Curtiss Geiger, At- lanta, Ga.	1,000 00
John Grinde, Madison....	500 00	Gertrude Curtiss Keely, Paoli, Fla.	1,000 00
Albert Schmedeman, Madi- son	500 00	Myrta Bryant Osborn, Newark, N. J.	
Deming Fitch, Madison..	500 00	Mary Bryant Ritchey, Los Angeles, Cal.	1,000 00
Mabel F. Jackson, Boston, Mass.	500 00	Wm. V. Bryant, Madison }	
W. A. Oppel, Jr., Madison	500 00		
Harriet L. Park, Albany, N. Y.	500 00	Total	\$100,000 00

Madison—The Capital City Bank.

J. W. HOBBS, President.
CARL A. JOHNSON, Vice President.

J. W. HOBBS, Cashier.
WM. J. HOBBS, Asst. Cashier.

DIRECTORS.

J. W. Hobbs,
C. A. Johnson,
M. S. Klauber,

A. H. Hausmann,
A. H. Hollister.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts . . .	\$596,256 09	Capital stock paid in . . .	\$50,000 00
Overdrafts	4,444 41	Surplus fund	50,000 00
U. S., state, municipal and other bonds	84,590 00	Undivided profits, less cur- rent expenses and taxes paid	152,554 40
Stocks and other securities	3,000 00	Due to banks—deposits..	4,104 79
Banking house.	16,000 00	Individual deposits, subject to check	373,619 29
Due from approved reserve banks	153,123 18	Demand certificates of de- posit	147 75
Due from other banks . . .	2,460 67	Time certificates of deposit	213,288 55
Checks on other banks and cash items	84 36	Savings deposits	48,497 35
Exchanges for clearing house	2,662 55	Certified checks	1,157 98
Gold coin	13,430 00		
Silver coin	2,999 50		
U. S. and national cur- rency	14,071 90		
Nickels and cents	338 35		
Total	\$893,370 11	Total	\$893,370 11

NAMES OF STOCKHOLDERS.

J. W. Hobbs, Mad'son.	\$13,350 00	Hobert S. Johnson, Madi- son	1,050 00
Wm. F. Vilas estate, Mad- ison	8,750 00	M. S. Johnson, Madison..	1,050 00
M. S. Klauber, Madison..	3,000 00	Mrs. Ida Johnson Fisk, Madison	1,050 00
L. M. Fay estate, Madison	750 00	F. K. Conover, Madison..	400 00
A. H. Hollister, Madison	500 00	R. H. Jackson, Madison..	1,675 00
Thomas Regan, Mad'son..	509 00	A. N. Tress'er, Mad'son..	700 00
W. A. Oppel, Mad'son....	250 00	N. D. Hiestand, Mad'son.	200 00
Joseph Hausmann estate, Madison	5,000 00	J. H. Terry, Madison....	500 00
Charles N. Gregory, Iowa City, Iowa	1,000 00	Wm. Helm, Madison....	500 00
Sarah A. Rhodes, Madison	500 00	Frances B. Raymer, Madi- son	200 00
George W. Bird, Madison	500 00	Magnus Swenson, Madison	750 00
Rachael Mack, Mad'son..	1,400 00	Hedwig J. Kayser, Madi- son	1,900 00
Lena Levi, Buffalo, N. Y.	650 00	Rachael Hudson, Madison	500 00
Sophia Klauber, Madison.	700 00	C. A. Johnson, Madison..	1,050 00
Wm. J. Hobbs, Madison	500 00	C. J. Hausmann, Madison	200 00
Fred A. Johnson estate, Madison	1,050 00	F. W. Jacobs, Madison..	775 00
		Total	\$50,000 00

Madison—The German-American Bank.

F. W. SUHR, President.
JOHN SUHR, Vice President.

EDMUND SUHR, Cashier.

DIRECTORS.

F. W. Suhr,
John Suhr,

Edmund Suhr.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$274,804 63	Capital stock paid in	\$50,000 00
Overdrafts	738 71	Surplus fund	10,000 00
U. S. state, municipal and other bonds	60,862 20	Undivided profits, less cur- rent expenses and taxes paid	9,372 68
Furniture and fixtures	1,000 00	Individual deposits, subject to check	162,338 39
Due from approved reserve banks	91,745 31	Demand certificates of de- posit	168,585 47
Due from other banks	1,023 14	Savings deposits	68,888 55
Checks on other banks and cash items	463 49	Certified checks	287 74
Exchanges for clearing house	3,555 70		
Gold coin	10,665 00		
Silver coin	1,527 40		
U. S. and national cur- rency	22,780 00		
Nickels and cents	307 25		
Total	\$469,472 83	Total	\$469,472 83

NAMES OF STOCKHOLDERS.

F. W. Suhr, Madison	\$12,000 00	Louise Suhr estate, Madi- son	14,000 00
John Suhr, Madison	12,000 00		
Edmund Suhr, Madison	12,000 00		
		Total	\$50,000 00

Madison—The State Bank.

L. S. HANKS, President.
J. H. PALMER, Vice President.

E. O. KNEY, Cashier.

DIRECTORS.

L. S. Hanks,
J. H. Palmer,

E. O. Kney.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts ...	\$620,122 93	Capital stock paid in ..	\$100,000 00
Overdrafts	4,577 42	Surplus fund	25,000 00
U. S., state, municipal and other bonds	53,825 00	Undivided profits, less cur- rent expenses and taxes paid	44,250 03
Banking house	10,000 00	Due to banks—deposits..	23,319 94
Other real estate owned..	2,000 00	Individual deposits, subject to check	286,043 54
Due from approved reserve banks	169,678 26	Demand and time certifi- cates of deposit	307,974 72
Checks on other banks and cash items	298 62	Savings deposits	131,528 30
Exchanges for clearing house	3,301 30	Certified checks	20 00
Gold coin	16,200 00		
Silver coin	1,846 35		
U. S. and national cur- rency	36,089 90		
Nickels and cents	197 65		
Total	\$918,136 53	Total	\$918,136 53

NAMES OF STOCKHOLDERS.

J. Howard Palmer, Madi- son	\$47,500 00	Eugene O. Kney, Madison	5,000 00
Lucien S. Hanks, Madison	47,500 00	Total	\$100,000 00

Maiden Rock—Bank of Maiden Rock.

F. W. CARPENTER, President.

C. W. CARPENTER, Cashier.

DIRECTORS.

F. W. Carpenter,
C. W. Carpenter,

N. M. Carpenter.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$92,276 05	Cap'tal stock paid in . . .	\$10,000 00
Overdrafts	661 84	Surplus fund	3,000 00
U. S. state, municipal and other bonds	5,200 00	Undivided profits, less cur- rent expenses and taxes paid	3,384 10
Banking house	2,200 00	Individual deposits, subject to check	28,853 14
Furniture and fixtures . .	1,423 00	Demand certificates of de- posit	26,415 57
Due from approved reserve banks	24,250 50	Time certificates of deposit	62,736 48
Due from other banks . . .	5 00		
Checks on other banks and cash items	68 45		
Silver coin	426 45		
U. S. and national cur- rency	7,878 00		
Total	<u>\$134,389 29</u>	Total	<u>\$134,389 29</u>

NAMES OF STOCKHOLDERS.

F. W. Carpenter, Maiden Rock	\$8,000 00	N. M. Carpenter, Maiden Rock	1,000 00
C. W. Carpenter, Maiden Rock	1,000 00	Total	<u>\$10,000 00</u>

Manitowoc—Manitowoc Savings Bank.

JOHN SCHUETTE, President.
LOUIS SCHUETTE, Vice President.

EDWIN SCHUETTE, Cashier.
EDWARD LARSON, Asst. Cashier.

DIRECTORS.

John Schuette,
Louis Schuette,

Edwin Schuette.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$806,475 81	Capital stock paid in	\$100,000 00
Overdrafts	46,362 21	Surplus fund	50,090 00
U. S. state, municipal and other bonds	212,100 00	Undivided profits, less cur- rent expenses and taxes paid	54,881 22
Furniture and fixtures ..	4,216 92	Due to banks—deposits..	501 00
Due from approved reserve banks	110,895 57	Individual deposits, subject to check	409,786 98
Due from other banks ..	8,324 79	Demand and time certifi- cates of deposit	424,810 59
Checks on other banks and cash items	3,132 60	Savings deposits	217,769 41
Gold coin	19,925 90		
Silver coin	3,612 10		
U. S. and national cur- rency	42,154 00		
Nickels and cents	550 20		
Total	\$1,257,749 20	Total	\$1,257,749 20

NAMES OF STOCKHOLDERS.

John Schuette, Manitowoc	\$65,000 00	George Schuette, Manito-	
Louis Schuette, Manitowoc	12,000 00	woc	2,300 00
Edwin Schuette, Manito-		Martha Alter, Manitowoc.	2,300 00
woc	11,500 00	Gesine Bloquelle, Manito-	
Fred Schuette, Manitowoc	2,300 00	woc	2,300 00
August Schuette, Manito-		Total	\$100,000 00
woc	2,300 00		

Manitowoc—The German-American Bank.

LEANDER CHOATE, President.
EMIL TEITGEN, Vice President.

F. T. ZENTNER, Cashier.
HENRY GROTH, Asst. Cashier.

DIRECTORS.

Leander Choate,
Emil Teitgen,
F. T. Zentner,

Thos. Higgins,
C. G. Hacker.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$76,898 62	Capital stock paid in	\$20,000 00
Overdrafts	2,890 25	Surplus fund	1,700 00
Banking house	15,649 60	Undivided profits, less cur-	
Furniture and fixtures	3,429 07	rent expenses and taxes	
Other real estate owned	2,215 35	paid	1,461 65
Due from approved reserve		Due to banks—deposits..	2,345 34
banks	4,232 99	Individual deposits, subject	
Checks on other banks and		to check	46,494 43
cash items	1,180 72	Time certificates of deposit	44,870 89
Gold coin	2,119 00		
Silver coin	1,702 70		
U. S. and national cur-			
rency	6,540 00		
Nickels and cents	23 01		
Total	<u>\$116,872 31</u>	Total	<u>\$116,872 31</u>

NAMES OF STOCKHOLDERS.

Leander Choate, Oshkosh	\$4,000 00	H. Groth, Manitowoc	200 00
Emil Teitgen, Manitowoc	1,500 00	Lydia Morgan, Oshkosh..	200 00
F. T. Zentner, Manitowoc	3,000 00	L. E. Morgan, Oshkosh..	200 00
H. L. Markham, Manito-		L. E. Morgan guardian,	
woc	200 00	Oshkosh	200 00
G. A. Nyhagen, Manito-		H. J. Zentner, Oshkosh..	1,000 00
woc	600 00	S. C. Radford, Oshkosh..	200 00
J. M. Bray, Oshkosh	4,500 00	W. N. Killen, Cato	400 00
M. E. Morgan, Oshkosh..	1,900 00	A. A. Loper, Ripon	300 00
Thos. Higgins, Manitowoc	500 00	E. Morgan, Oshkosh	1,000 00
C. G. Hacker, Manitowoc	1,000 00		
		Total	<u>\$20,000 00</u>

Marathon—The State Bank of Marathon City.

NICHOLAS SCHMIDT, President.
ANG. RITGER, Vice President.

GEO. E. RITGER, Cashier.

DIRECTORS.

Nich. Schmidt,
Ang. Ritger,
Adam Mucha,
Mike Duerrstein,

Carl Hilber,
Rudolph Busse,
Ernst Ringle.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$60,986 39	Capital stock paid in ..	\$15,000 00
Overdrafts	33 74	Surplus fund	509 00
Banking house	2,825 00	Undivided profits, less cur-	
Furniture and fixtures . .	1,050 09	rent expenses and taxes	
Due from approved reserve		paid	1,157 45
banks	3,755 49	Div.dends unpaid	4 00
Gold coin	480 00	Individual deposits, subject	
Silver coin	439 25	to check	12,560 80
U. S. and national cur-		Demand certificates of de-	
rency	3,871 00	posit	38,285 85
Nickels and cents	67 23	Bills payable	6,000 00
Total	\$73,508 10	Total	\$73,508 10

NAMES OF STOCKHOLDERS.

Albert J. Schneiders, Mar-		Aug. Ritger, Marathon . . .	500 00
athon	\$700 00	Edw. C. Kretlow, Wausau	100 00
Albert Goldbach, Marathon	500 00	John F. Lamont, Wausau	100 00
Edw. Sauer, Marathon . .	300 00	Elizabeth Trimberger, Mar-	
J. G. Lang, Marathon . . .	300 00	athon	100 00
Mrs. Anna Trauba, Mara-		John Seubert, Marathon . .	400 00
thon	100 00	Rudolph Busse, Marathon	200 00
John I. Deininger, Mara-		C. E. Blodgett, Marshfield	1,000 00
thon	100 00	John M. Vogedes, Mara-	
Carl Krahn, Marathon . . .	100 00	thon	100 00
Gerhar Vadder, Plain . . .	100 00	Caspar Aschenbrenner,	
Winand Daniels, Marathon	600 00	Stratford	200 00
Louis Deininger, Marathon	1,000 00	Xivier Schilling, Marathon	100 00
Adam Mucha, Marathon . .	500 00	Joseph Muchinski, Mara-	
Chas. Trauba, Marathon . .	200 00	thon	100 00
Henry Heil, Marathon . . .	100 00	H. H. Manson, Wausau . .	100 00
John Knoeck, Marathon . .	300 00	Mich. Haas, St. Joseph	
Carl Hilber, Marathon . . .	200 00	Ridge	300 00
Peter Fochs, Butternut . .	100 00	Anton Joehrea, Marshfield	100 00
Mich. Duerrstein, Mara-		J. F. Tearnan, Marshfield	1,000 00
thon	700 00	Mrs. Mary Mucha, Mara-	
Ernst Ringle, Edgar	300 00	thon	100 00
Nicholas Schmidt, Mara-		Robert C. Hanke, Mara-	
thon	1,000 00	thon	100 00
Fred Brand, Wausau	300 00	Mrs. Louisa Zimmer, Allen-	
Martin Casper, Stratford	100 00	ton	100 00
John J. Blume, Marathon	200 00	Geo. E. Ritger, Marathon	700 00
Emil Dern, Marathon	200 00	John E. Burns, Edgar . . .	100 00
Wm. Schilling, Marathon . .	400 00	O. G. Lindeman, Marsh-	
Mrs. Mary Weiss, Mara-		field	1,000 00
thon	100 00	Total	\$15,000 00

Marinette—Farmers and Merchants Bank of Marinette.

CHAS. REINKE, President.
J. K. WRIGHT, Vice President.

L. A. McALPINE, Cashier.
G. J. REINKE, Asst. Cashier.

DIRECTORS.

Chas. Reinke,
Gustav Reinke,
L. A. McAlpine,
J. K. Wright,

L. J. Evans,
Jno. J. O'Connell,
Frank E. Noyes.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$348,836 59	Capital stock paid in.....	\$50,000 00
Overdrafts	480 60	Surplus fund	10,000 00
U. S., state, municipal and other bonds	6,025 00	Undivided profits, less cur- rent expenses and taxes paid	8,084 31
Furniture and fixtures....	6,000 00	Individual deposits, subject to check	86,652 76
Due from approved reserve banks	36,475 88	Demand certificates of de- posits	1,804 05
Checks on other banks and cash items	6,936 57	Time certificates of de- posit	227,966 06
Gold coin	6,580 00	Savings deposits	34,111 95
Silver coin	1,578 65	Certified checks	800 00
U. S. and national cur- rency	6,468 00		
Nickels and cents	36 94		
Total	\$419,418 23	Total	\$419,418 23

NAMES OF STOCKHOLDERS.

John J. O'Connell, Mari- nette	\$1,000 00	Mrs. Margaret Diamond, Marinette	1,500 00
Samuel Feldstein, San Francisco, Cal.	500 00	J. E. Utke, Marinette....	1,000 00
Charles Feldstein, Mari- nette	500 00	L. J. Evans Marinette....	1,000 00
Frank E. Noyes, Marinette	1,000 00	O. A. Haase, Oshkosh....	1,000 00
C. E. Hitchon, Marinette.	1,000 00	Gustav Reinke, Milwaukee	13,000 00
Chas. Nachtigall, Mari- nette	1,000 00	O. P. Osthelder, Mari- nette	1,000 00
J. K. Wright, Marinette..	2,000 00	Charles Reinke, Marinette	12,900 00
W. B. Quinlan, Marinette	10,000 00	Gustav J. Reinke, Mari- nette	500 00
L. A. McAlpine Marinette	100 00		
T. W. Brown, Marinette..	1,000 00	Total	\$50,000 00

Marion—First State Bank of Marion.

N. M. ENGLER, President.
P. C. ROGERS, Vice President.

J. H. DRIESSEN, Cashier.

DIRECTORS.

N. M. Engler,
P. C. Rogers,
F. M. De Vaud,
E. M. Kissinger,

Jno. H. Spengler,
Wm. Hoffman,
R. Schroeckenstein.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$103,501 65	Capital stock paid in....	\$25,000 00
Overdrafts	773 00	Surplus fund	5,000 00
U. S., state, municipal and other bonds	10,650 00	Undivided profits, less cur- rent expenses and taxes paid	1,231 04
Banking house	4,250 00	Individual deposits, subject to check	36,159 25
Furniture and fixtures...	1,500 00	Time certificates of de- posit	71,768 72
Other real estate owned.	3,990 47	Savings deposits	3,222 85
Due from approved reserve banks	8,326 75		
Due from other banks....	3,442 23		
Checks on other banks and cash items	569 35		
Gold coin	1,590 00		
Silver coin	610 70		
U. S. and national cur- rency	3,040 00		
Nickels and cents	86 78		
Collections	50 93		
Total	\$142,381 86	Total	\$142,381 86

NAMES OF STOCKHOLDERS.

F. Alpers, Caroline.....	\$200 00	Meyer & Wulk, Marion...	500 00
W. R. Binkelman, Marion	100 00	Mrs. Mary Meyer, Marion	100 00
Herman C. Braun, Pella..	500 00	Arnold Maes, Marion....	500 00
Wm. Binder, Pella.....	500 00	M. Mortenson, Marion..	200 00
Chas. Bertram, Marion..	400 00	Chas. Malug, Dupont....	500 00
T. F. Buss, Antigo.....	200 00	Albert Potratz, Marion..	200 00
H. Best Marion	300 00	Herman F. Peters, Marion	100 00
F. M. De Vaud, Dupont..	1,000 00	Geo. C. Robbins, Dupont..	200 00
W. C. Dedolph, Marion...	500 00	Myron H. Rogers, Marion	500 00
N. M. Engler, Marion....	1,000 00	J. M. Sattler, Marion....	1,000 00
B. Goldthwait, Marion..	500 00	R. Schroeckenstein, Marion	1,000 00
C. F. Genschow, Pella....	500 00	D. A. Ramsdell, Marion..	100 00
Aug. Genschow, Pella....	500 00	Jno. H. Spengler, Marion	1,000 00
F. A. Grosskopf, Pella...	500 00	E. Stubenvoll, Pella.....	500 00
Wm. Hoffman, Pella....	1,000 00	Rose Stubenvoll, Pella...	100 00
Albert Jesse, Pella.....	500 00	August Wichmann, Pella..	200 00
Mrs. E. M. Kissinger, Marion	100 00	Chas. Weismann, Marion..	100 00
E. M. Kissinger, Marion.	1,000 00	Augusta Ziehm, Marion..	700 00
Geo. A. Kloster, Marion..	200 00	C. H. Krieser, Marion....	100 00
Mrs. Eliza Luschow, Grant	500 00	Herman C. Hacker, Pella	1,000 00
Mike Lorrig, Marion....	200 00	August Krause, Pella....	500 00
Wm. E. Wolf, Pella.....	500 00	Leonard M. De Vaud, Ma- rion	200 00
Henry Genshaw, Pella....	500 00	P. C. Rogers, Marion....	1,000 00
Gust Schilling, Pella....	500 00	Aug. Reimer, Pella.....	500 00
Peter Lorrig, Marion....	200 00	W. E. Polley, New London	1,000 00
Jno. D. Laughlin, Ma- rion	200 00	M. E. Carter, New London	1,000 00
P. A. Michaels, Jr., Ma- rion	500 00	Wm. Krueger, Dupont....	400 00
		Total	\$25,000 00

Markesan—Markesan State Bank.

E. C. SMITH, President.
D. D. WILLIAMS, Vice President.

IRA W. PARKER, Cashier.

DIRECTORS.

M. E. Folsom,
D. D. Williams,
H. Volkmann,
T. W. Miller,

A. J. Bradbury,
Geo. H. Phelps,
E. C. Smith.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$317,501 80	Capital stock paid in.....	\$30,000 00
Overdrafts	920 40	Surplus fund	15,000 00
U. S., state, municipal and other bonds	64,197 65	Undivided profits, less cur- rent expenses and taxes paid	19,920 57
Banking house	5,100 00	Individual deposits, subject to check	85,265 15
Furniture and fixtures..	2,000 00	Demand certificates of de- posit	303,181 68
Due from approved reserve banks	50,333 36	Savings deposits	6,205 21
Due from other banks..	7,949 27		
Checks on other banks and cash items	34 34		
Gold coin	2,175 00		
Silver coin	1,757 40		
U. S. and national cur- rency	7,490 00		
Nickels and cents.....	113 39		
Total	\$459,572 61	Total	\$459,572 61

NAMES OF STOCKHOLDERS.

S. Barter, Hudson.....	\$1,000 00	T. W. Miller, Markesan...	1,000 00
Theo. Wheeler estate, Mar- kesan	500 00	J. C. Weller, Ripon.....	3,000 00
M. E. Folsom, Markesan..	3,000 00	H. Volkmann, Kingston..	1,800 00
W. S. Holbrook, Marke- san	500 00	A. J. Bradbury, Markesan	1,200 00
D. D. Williams, Markesan	1,000 00	A. L. Bradbury, Carlos, Minn.	500 00
W. G. Roberts, Fox Lake	600 00	John Marquart, Markesan	500 00
Robert Hughes, Markesan	500 00	John A. Walker, Markesan	500 00
Frank W. Bond, Oshkosh	1,000 00	Geo. H. Phelps, Milwaukee	1,000 00
Gard Miller, Ripon.....	1,000 00	E. C. Smith, Markesan...	10,400 00
Guy Miller, Markesan....	1,000 00	Total	\$30,000 00

Marshall—Bank of Marshall.

J. F. HEBL, President.
W. H. RAMAN, Vice President.

WM. H. TASKER, Cashier.
L. F. KELLEY, Asst. Cashier.

DIRECTORS.

J. F. Hebl,
J. C. Biederman,
W. H. Raman,

J. H. Porter,
F. W. Hall.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$71,085 73	Capital stock paid in	\$10,000 00
Overdrafts	428 22	Surplus fund	400 00
U. S. state, municipal and other bonds	5,877 96	Undivided profits, less cur- rent expenses and taxes paid	584 24
Furniture and fixtures	1,275 00	Individual deposits, subject to check	15,361 52
Due from approved reserve banks	12,900 33	Demand certificates of de- posit	67,706 01
Checks on other banks and cash items	356 27		
Gold coin	110 00		
Silver coin	200 75		
U. S. and national cur- rency	1,775 00		
Nickels and cents	42 51		
Total	\$94,051 77	Total	\$94,051 77

NAMES OF STOCKHOLDERS.

Wm. H. Tasker, Marshall.	\$1,000 00	J. C. Biederman, Marshall	1,500 00
Louisa Stone, Lake Mills	1,000 00	W. H. Raman, Marshall..	1,000 00
Carrie Stone, Lake Mills	1,000 00	L. F. Kelley, Marshall..	100 00
T. R. Tasker, Lake Mills	2,300 00	J. F. Hebl, Marshall.....	1,000 00
F. W. Hall, Madison....	100 00		
J. H. Porter, Marshall..	1,000 00	Total	\$10,000 00

Marshfield—Marshfield State Bank.

RICHARD ROLL, President.
C. E. BLODGETT, Vice President.

JOHN SEUBERT, Cashier.
AMOS ROLL, Asst. Cashier.

DIRECTORS.

Richard Roll,
C. E. Blodgett,
Herman Thiel,
J. A. Jorgenson,
F. J. Wood,

H. C. Koenig,
William Welter,
Hugo Wegener,
J. W. Salter.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$123,924 79	Capital stock paid in....	\$50,000 00
Overdrafts	475 32	Undivided profits, less cur- rent expenses and taxes	
U. S., state, municipal and other bonds	5,000 00	paid	573 03
Banking house	7,875 52	Due to banks—deposits...	13,976 97
Furniture and fixtures....	4,489 02	Individual deposits subject to check	56,225 44
Due from approved reserve banks	26,313 53	Time certificates of de- posit	52,005 76
Due from other banks...	7,509 23	Savings deposits	14,805 49
Exchanges for clearing house	653 89		
Gold coin	3,370 00		
Silver coin	1,573 00		
U. S. and national cur- rency	6,254 00		
Nickels and cents	148 39		
Total	\$187,586 69	Total	\$187,586 69

NAMES OF STOCKHOLDERS.

A. E. Beebee, McMillan..	\$500 00	C. B. Edwards, Marsh- field	500 00
J. L. Blodgett, Oceanside, Cal.	2,500 00	M. G. Fleckenstein, Marsh- field	300 00
E. R. Behringer, Marsh- field	500 00	M. Fitzgerald, Loyal....	1,000 00
E. S. Bailey, Marshfield..	500 00	Henry Ebbe, Marshfield,	
Geo. D. Booth, Marshfield	2,500 00	R. R. No. 1.....	100 00
H. F. Bauer, Marshfield..	300 00	Harvey Pink, Marshfield..	300 00
C. E. Blodgett, Marsh- field	2,900 00	L. R. Hall, Chicago, Ill.	500 00
Ed. Brickheimer Marsh- field	400 00	Wm. Hipke, Milwaukee...	1,500 00
J. H. Burns, Marshfield..	1,000 00	Theo. Hemmy, Juneau....	1,500 00
Eli Crotteau, Marshfield..	200 00	Anton Henseler, Marshfield	1,000 00
O. L. Dorschel, Marshfield	200 00	Harlow Hyde, Marshfield.	1,000 00
		John Henseler, Marshfield	500 00
		John P. Hume, Marshfield	1,000 00

Jos. M. Hafer, Marshfield	1,000 00	Lorenz Seidl, Sherry.....	200 00
Aug. Homsted, Dorchester	200 00	John Scheuer, Marshfield	200 00
Caroline Hamilton, Marshfield	300 00	W. A. Sexton, Marshfield	300 00
S. R. Jones, Juneau.....	500 00	John Seubert, Marshfield.	1,000 00
J. A. Jorgenson, Marshfield	1,200 00	William Springborn, Marshfield	200 00
Mrs. J. G. Kolh, Marshfield	200 00	J. W. Salter, Unity.....	2,000 00
H. C. Koenig, Marshfield.	1,500 00	H. F. Thiel, Lincoln....	2,500 00
George Koenig, Marshfield	500 00	Peter Trierweiler, Rozellville	500 00
M. Lueck, Juneau.....	1,500 00	Simon Wunsch, Marshfield	500 00
Michael Ley, Hewitt.....	300 00	William Welter, Marshfield	2,500 00
B. F. McMillan, McMillan	2,000 00	Fred Warsinke, Marshfield	200 00
G. Marx Marshfield.....	100 00	Hugo Wegener, Marshfield	1,000 00
V. A. Mason, Marshfield.	200 00	H. Wahle, Marshfield.....	300 00
W. W. Noll, Marshfield..	700 00	Geo. J. Werner, Marshfield	500 00
Normington Bros., Marshfield	200 00	Jos. Whittington, Marshfield	200 00
John Puerner, Jefferson..	500 00	Frank J. Wood, Grand Rapids	2,500 00
E. L. Reese, Dodgeville...	1,000 00	Ida Wegener, Marshfield.	100 00
Louis Rembs, Marshfield.	200 00		
Richard Roll, Hutisford..	1,000 00		
Amos Roll, Marshfield..	1,000 00		
John Rothenberger, Marshfield	300 00		
Ellen M. Rowan, Marshfield	200 00		
		Total	\$50,000 00

Mason—Mason State Bank.

EDWARD HINES, President.
HENRY E. ROHLF, Vice President.

C. H. WERDEN, Cashier.
O. M. AXNESS, Asst. Cashier.

DIRECTORS.

Edward Hines,
Henry E. Rohlf,
J. W. Cochran,

C. H. Werden,
Chas. I. Larson.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$64,107 92	Capital stock paid in	\$10,000 00
Stocks and other securities	1,889 18	Surplus fund	2,000 00
Furniture and fixtures	250 00	Undivided profits, less current expenses and taxes paid	3,067 42
Due from approved reserve banks	6,688 46	Individual deposits, subject to check	16,109 12
Gold coin	290 00	Time certificates of deposit	44,983 14
Silver coin	917 60	Insurance payable	14 63
U. S. and national currency	1,887 00		
Nickels and cents	67 95		
Insurance payable	76 20		
Total	\$76,174 31	Total	\$76,174 31

NAMES OF STOCKHOLDERS.

Edward Hines, Chicago, Ill.	\$9,000 00	J. W. Cochran, Ashland..	100 00
Henry E. Rohlf, Hayward	500 00	Chester H. Werden, Mason	100 00
Christian F. Wiehe, Chicago, Ill.	100 00	Charles I. Larson, Mason	100 00
Lason L. Barth, Chicago, Ill.	100 00	Total	\$10,000 00

Mattoon—Mattoon State Bank.

NICK LORRIG, President.
O. P. WALCH, Vice President.

W. B. KRAMAR, Cashier.

DIRECTORS.

Roy F. Babcock,
Theo. L. Kratz,
D. Lightbody,
Nick Lorrig,

O. P. Walch,
W. P. Kramar,
W. F. Meagher.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts....	\$32,217 85	Capital stock paid in....	\$10,000 00
Overdrafts	36 00	Surplus fund	500 00
Banking house	2,500 00	Undivided profits, less cur-	
Furniture and fixtures...	1,700 00	rent expenses and taxes	
Due from approved reserve		paid	811 84
banks	1,664 80	Individual deposits, subject	
Due from other banks...	391 15	to check	12,047 70
Checks on other banks and		Demand certificates of de-	
cash items	98 14	posit	2,040 58
Gold coin	465 00	Time certificates of de-	
Silver coin	406 30	posit	9,168 07
U. S. and national cur-		Savings deposits	9,041 03
rency	4,049 00		
Nickels and cents	80 98		
Total	<u>\$43,609 22</u>	Total	<u>\$43,609 22</u>

NAMES OF STOCKHOLDERS.

O. P. Walch, Antigo....	\$1,000 00	Chas. Biendarra, Mattoon..	100 00
W. A. Grant, Antigo....	1,500 00	E. E. Goodwin, Mattoon..	200 00
W. B. Kramer, Mattoon..	2,200 00	Theo. L. Kratz, Mattoon..	100 00
D. Lightbody, Mattoon..	1,200 00	Wm. Kratz, Mattoon....	100 00
Nic Lorrig, Mattoon....	700 00	Samuel Kratz, Mattoon..	100 00
J. P. Kurz, Mattoon....	200 00	Henry Hay, Antigo.....	100 00
W. F. Meagher, Mattoon..	100 00	Fred. Kolpack, Regina....	200 00
Ella Proper, Mattoon....	100 00	Ora A. Babcock, Mattoon	200 00
George E. Proper, Mattoon	100 00	G. W. Boeyink Mattoon	100 00
John Van Oayen Phlox..	500 00		
Roy F. Babcock, Mattoon	1,100 00	Total	<u>\$10,000 00</u>

Mauston—Juneau County Bank.

GEO. S. GRUBB, President.
O. G. LOOMIS, Vice President.

W. G. HOSIG, Cashier.

DIRECTORS.

Geo. S. Grubb,
O. G. Loomis,
W. G. Hosig,

G. N. McNown,
F. Wilcox.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$274,868 28	Capital stock paid in....	\$25,000 00
Overdrafts	5,062 13	Surplus fund	3,225 00
U. S., state, municipal and other bonds	5,658 63	Undivided profits, less cur- rent expenses and taxes paid	5,591 32
Banking house	5,300 00	Individual deposits, subject to check	53,812 00
Due from approved reserve banks	55,845 36	Demand and time certifi- cates of deposit	265,338 32
Gold coin	635 00		
Silver coin	463 65		
U. S. and national cur- rency	5,062 00		
Nickels and cents	71 59		
Total	\$352,966 64	Total	\$352,966 64

NAMES OF STOCKHOLDERS.

Geo. S. Grubb, Mauston.	\$12,200 00	Mrs. H. G. Penniman, Mil- waukee	500 00
O. G. Loomis, Mauston...	1,000 00	L. N. Grubb, Mauston....	500 00
F. Wilcox, Mauston.....	1,000 00	A. M. Bowes, Mauston...	100 00
H. C. Strong, Mauston...	800 00	W. G. Hosig, Mauston....	1,600 00
Ellen B. Souther, Mauston	500 00	H. J. Puffer, Portage....	1,000 00
Wm. Hale, Mauston.....	500 00	Mrs. L. W. Parker, Mil- waukee	1,500 00
M. E. Strong, Mauston..	200 00	Jennie Towle, Greenwood	200 00
E. M. Dockstader, Mauston	200 00	G. N. McNown, Mauston..	800 00
Orra Lyon, Mauston.....	100 00	F. S. Veeder, Mauston....	1,000 00
Martha C. Case, Mauston	900 00		
H. M. Loomis, Mauston..	100 00	Total	\$25,000 00
B. N. Souther, Mauston..	200 00		
Hattie McMillan, Mauston	100 00		

Mauston—State Bank of Mauston.

W. F. WINSOR, President.
P. D. CURRAN, Vice President.

W. J. TROY, Cashier.
THOS. J. DALTON, Asst. Cashier.

DIRECTORS.

W. F. Winsor,
P. D. Curran,
W. J. Troy,
S. F. Howard,

Anton Suszycki,
Herman Schroeder,
F. S. Veeder.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$159,595 07	Capital stock paid in.....	\$25,000 00
Overdrafts	12,915 93	Surplus fund.....	2,000 00
U. S., state, municipal and other bonds.....	22,339 07	Undivided profits, less cur- rent expenses and taxes paid	3,433 02
Banking house, furniture and fixtures.....	6,000 00	Dividends unpaid.....	30 00
Other real estate owned..	1,500 00	Individual deposits, subject to check.....	26,394 41
Due from approved reserve banks	37,366 87	Time certificates of deposit	192,137 86
Checks on other banks and cash items.....	963 42		
Gold coin.....	337 26		
Silver coin.....	632 70		
U. S. and national cur- rency	7,337 00		
Nickels and cents.....	7 97		
Total	<u>\$248,995 29</u>	Total	<u>\$248,995 29</u>

NAMES OF STOCKHOLDERS.

W. F. Winsor, Mauston..	\$10,000 00	D. L. Remington, Mauston	300 00
Curran Bros., Mauston...	2,000 00	C. C. Remington, Mauston	300 00
W. J. Troy, Lyndon Station	1,500 00	Wm. Martin, Lyndon Sta.	400 00
S. F. Howard, Mauston...	1,200 00	F. S. Veeder, Mauston...	500 00
A. Suszycki, Mauston....	1,000 00	Schroeder Bros., Mauston.	300 00
L. Wiedenbeck, Mauston...	500 00	Goodhouse & Ritter, Maus- ton	200 00
D. Mullooney, Mauston...	500 00	M. H. Stevens, Mauston..	200 00
Conrad Klipple, Mauston.	500 00	R. D. Robinson, Mauston.	200 00
J. T. Smith, Mauston....	500 00	H. H. Robinson, Mauston.	200 00
W. R. Stevens Mauston...	500 00	A. L. de Flon, Mauston...	300 00
Chas. Miller estate, Maus- ton	400 00	T. M. Purvis, Mauston...	200 00
R. D. Chamberlain, Maus- ton	400 00	S. C. Grinolds, Mauston..	200 00
A. T. Gregory, Elroy.....	1,500 00	Thos. J. Dalton, Mauston.	500 00
C. H. Davidson, Mauston.	700 00	Total	<u>\$25,000 00</u>

Mayville—State Bank of Mayville.

AUG. RUEDEBUSCH, President. WM. RINGLE, Cash'er.
 ANTON BUERGER, Vice President. R. F. RUEDEBUSCH, Asst. Cashier.

DIRECTORS.

L. S. Keeley,
 R. J. Langenbach,
 C. W. Lamoreaux,

M. A. Bussewitz,
 A. Bachhuber.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$251,537 77	Capital stock paid in.....	\$50,000 00
Overdrafts	21 23	Surplus fund.....	10,500 00
U. S., state, municipal and other bonds.....	43,962 50	Undivided profits, less cur- rent expenses and taxes paid	8,545 23
Banking house.....	5,000 00	Individual deposits, subject to check.....	88,647 68
Furniture and fixtures... ..	1,264 00	Time certificates of deposit	276,572 52
Due from approved reserve banks	131,023 38	Savings deposits.....	38,481 43
Checks on other banks and cash items.....	642 38		
Gold coin.....	10,885 00		
Silver coin.....	967 90		
U. S. and national cur- rency	27,288 00		
Nickels and cents.....	154 72		
Total	<u>\$472,746 88</u>	Total	<u>\$472,746 88</u>

NAMES OF STOCKHOLDERS.

Aug. Ruedebusch, Mayville	\$7,500 00	L. M. Bachhuber, Mayville	1,500 00
L. S. Keeley, Mayville....	5,500 00	Andrew Bachhuber, May- ville	1,000 00
John Langenbach, Mayville	1,500 00	Byron Barwig, Mayville..	500 00
Carl Grashorn, Mayville...	5,000 00	Geo. Engel, Kekoskee.....	500 00
Wm. Ringle, Mayville.....	6,500 00	Aug. Thielke Jr., Mayville	800 00
C. A. Schellpfeffer, May- ville	1,000 00	E. J. Albrecht, Mayville..	300 00
R. J. Langenbach, Mayville	1,000 00	Mayville Furniture Co., Mayville	300 00
H. F. Ruedebusch, Mayville	2,500 00	Chas. Engel & Son, May- ville	500 00
Franklin Koch, Mayville..	1,500 00	H. J. Thielke, Mayville...	700 00
A. W. Langenbach, La Crosse	6,500 00	A. J. Clark, Mayville....	300 00
M. A. Bussewitz, Milwau- kee	1,500 00	R. F. Ruedebusch, May- ville	500 00
Chas. Ruedebusch, Sr., Mayville	300 00	Anton Welsch, Mayville...	500 00
D. Naber Co., Mayville....	300 00	Anton Buerger, Mayville.	1,000 00
C. W. Lamoreaux, Mayville	1,000 00		
		Total	\$50,000 00

Mazomanie—The Peoples State Bank.

J. G. KNAPP, President.
JAS. P. HUDSON, Vice President.

E. L. CASE, Cashier.
LOTTA B. SMITH, Asst. Cashier.

DIRECTORS.

J. G. Knapp,
D. W. Campbell,
J. P. Hudson,

J. D. Case,
E. L. Case.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$93,304 53	Capital stock paid in.....	\$17,000 00
Overdrafts	119 58	Surplus fund.....	3,500 00
Banking house.....	2,000 00	Undivided profits, less current expenses and taxes paid	8,074 10
Due from approved reserve banks	12,207 53	Individual deposits, subject to check.....	51,010 38
Due from other banks.....	550 00	Time certificates of deposit	36,852 99
Gold coin.....	4,000 00		
Silver coin.....	175 00		
U. S. and national currency	4,050 00		
Nickels and cents	30 81		
Total	<u>\$116,437 47</u>	Total	<u>\$116,437 47</u>

NAMES OF STOCKHOLDERS.

D. W. Campbell, Franklinville, N. Y.	\$1,500 00	A. W. Kingsley, Franklinville, N. Y.	1,000 00
E. L. Case, Mazomanie...	5,800 00	Ada B. Stewart, Bath, N. Y.	100 00
John G. Knapp, Mazomanie	100 00	Geo. C. McNett, Bath, N. Y.	400 00
C. A. Case, Ellicottville, N. Y.	1,000 00	Florence E. Smith, Chicago, Ill.	200 00
J. D. Case, Franklinville, N. Y.	3,000 00	Eugenia L. Campbell, Franklinville, N. Y. ...	300 00
E. N. Case, guardian, Franklinville, N. Y. ...	1,000 00	Mrs. Geo. L. Lincoln, Mazomanie	1,000 00
Wm. Ely, guardian, Franklinville, N. Y.	500 00		
Martha E. Gleason, Mazomanie	1,000 00	Total	<u>\$17,000 00</u>
J. P. Hudson, Mazomanie	100 00		

Medford—State Bank of Medford.

A. J. PERKINS, President.
JOHN CARSTENS, Vice President.

C. L. ALVERSON, Cashier.

DIRECTORS.

A. J. Perkins,
John Carstens,
C. L. Alverson,

A. H. Flaig,
L. L. Urquhart.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$200,170 59	Capital stock paid in.....	\$25,000 00
Overdrafts	375 19	Surplus fund.....	25,000 00
Stocks and other securities	2,600 00	Undivided profits, less current expenses and taxes paid	14,143 15
Banking house.....	3,000 00	Due to banks—deposits...	22,042 64
Furniture and fixtures...	1,000 00	Individual deposits, subject to check.....	80,931 94
Due from approved reserve banks	18,680 07	Demand certificates of deposit	78,567 71
Checks on other banks and cash items.....	919 08		
Gold coin.....	3,282 50		
Silver coin.....	1,157 50		
U. S. and national currency	14,400 00		
Nickels and cents.....	100 51		
Total	\$245,685 44	Total	\$245,685 44

NAMES OF STOCKHOLDERS.

A. J. Perkins, Medford...	\$1,000 00	Jos. Hammel estate, Appleton	1,250 00
John Carstens, Medford..	500 00	Louis Carstens, Medford..	500 00
L. L. Urquhart, Medford..	1,000 00	Jacob Shapiro, Medford..	500 00
O. S. Andresen, Duluth, Minn.	500 00	F. M. Perkins, Medford..	500 00
Herman Dumke, Medford..	700 00	Ella V. Winchester, Phillips	300 00
C. L. Alverson, Medford..	12,950 00	Mrs. C. A. Andresen, Medford	500 00
Chas. F. Grow, Neillsville	1,000 00	C. L. Alverson, guardian, Medford	200 00
A. H. Flaig, Abbotsford..	500 00	Albert J. Perkins, Jr., Medford	100 00
G. F. Sanborn, Ashland..	1,000 00		
C. G. Engstrand, Ogema..	500 00		
J. H. Waggoner, Eau Claire	300 00		
G. D. Myers est., Prentice	1,000 00		
Otto Griesser, Sr., Medford	200 00	Total	\$25,000 00

Mellen—Mellen State Bank.

GEO. E. FOSTER, President.
C. P. PECK, Vice President.

C. F. PETERSON, Cashier.

DIRECTORS.

Geo. E. Foster,
C. P. Peck,
H. I. Latimer,

C. W. Lockart,
C. F. Peterson.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$46,887 00	Capital stock paid in	\$8,000 00
Overdrafts	140 29	Surplus fund	2,090 00
U. S., state, municipal and other bonds	98 15	Undivided profits, less cur- rent expenses and taxes paid	2,530 54
Banking house	2,000 00	Individual deposits, sub- ject to check	23,122 89
Furniture and fixtures	2,400 00	Time certificates of deposit	27,805 99
Due from approved reserve banks	4,461 18		
Due from other banks	663 57		
Checks on other banks and cash items	638 54		
Gold coin	885 00		
Silver coin	971 30		
U. S. and national cur- rency	4,143 00		
Nickels and cents	171 39		
Total	<u><u>\$63,459 42</u></u>	Total	<u><u>\$63,459 42</u></u>

NAMES OF STOCKHOLDERS.

H. L. Drake, Medford	\$600 00	C. P. Peck, Mellen	1,000 00
Geo. E. Foster, Mellen	900 00	C. F. Peterson, Mellen	1,200 00
C. F. Latimer, Ashland	200 00	C. A. Poundstone, Mellen	600 00
H. I. Latimer, Mellen	100 00	Ed. Rogers, Mellen	500 00
Wm. Laymen, Mellen	600 00	O. Atcherson, Mellen	600 00
C. W. Lockhart, Mellen	200 00		
L. A. Maier, Medford	1,500 00	Total	<u><u>\$8,000 00</u></u>

Melrose—Bank of Melrose.

F. E. TANNER, President.
A. J. WEBB, Vice President.

C. J. HOGG, Cashier.

DIRECTORS.

T. R. Bartlett,
A. J. Webb,
F. E. Tanner,
O. C. O'Hearn,
W. A. Sholes,

E. G. Higgins,
Andrew Lutz,
Ward O. Gilbert,
F. H. White.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$25,919 66	Capital stock paid in	\$10,000 00
Overdrafts	125 58	Undivided profits, less cur- rent expenses and taxes paid	480 49
Furniture and fixtures	1,634 42	Individual deposits, sub- ject to check	20,102 10
Due from approved reserve banks	13,906 26	Time certificates of deposit	15,259 77
Due from other banks	2,525 19		
Checks on other banks and cash items	51		
Gold coin	395 00		
Silver coin	225 25		
U. S. and national cur- rency	1,100 00		
Nickels and cents	10 49		
Total	<u>\$45,842 36</u>	Total	<u>\$45,842 36</u>

NAMES OF STOCKHOLDERS.

T. R. Bartlett, Melrose	\$300 00	Ed. Erickson, Melrose	100 00
Mark Beach, Melrose	100 00	E. E. Gilbertson, Melrose . . .	100 00
E. S. Beach, Melrose	100 00	F. E. Tanner, Melrose	4,000 00
Robt. Crowley, Melrose	100 00	R. C. O'Hearn, Melrose	100 00
Bent Emberson, Melrose	100 00	Mrs. Ward O. Gilbert, Melrose	500 00
Ward O. Gilbert, Melrose	100 00	O. C. O'Hearn, Melrose	100 00
Andrew Lutz, Melrose	200 00	C. E. Remaly, Melrose	100 00
Chas. Newland, Melrose	200 00	Theo. Quackenbush, Mel- rose	100 00
O'Hearn, Hogg & Co., Mel- rose	200 00	J. W. Robinson, Melrose	100 00
Frank O'Hearn, Disco	100 00	W. A. Sholes, Melrose	300 00
John W. Parker, Melrose	100 00	A. J. Webb, Melrose	200 00
Willis C. Spence, Melrose	200 00	F. H. White, Melrose	300 00
S. W. Amidt, Melrose	200 00	Frank Wachter, Jr., Mel- rose	200 00
Lura Quackenbush, Mel- rose	200 00	C. J. Hogg, Melrose	1,100 00
Florence Douglas, Melrose	100 00	E. G. Higgins, Melrose	200 00
W. J. Bourn, Melrose	100 00		
C. A. Kissinger, Melrose	100 00	Total	<u>\$10,000 00</u>

Menasha—Bank of Menasha.

JOS. L. FIEWEGER, President.
A. D. ELDRIDGE, Vice President.

HARRY DE WOLF, Cashier.

DIRECTORS.

Jos. L. Fieweger,
A. D. Eldridge,
Harry De Wolf,

H. B. Hewitt,
F. J. Kimberly.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$385,413 20	Capital stock paid in	\$50,000 00
Overdrafts	365 82	Surplus fund	35,000 00
U. S., state, municipal and other bonds	120,180 00	Undivided profits, less cur- rent expenses and taxes paid	37,772 44
Banking house	2,209 00	Due to banks—deposits . .	4,102 93
Furniture and fixtures . . .	2,050 00	Individual deposits, sub- ject to check	154,969 25
Due from approved reserve banks	85,490 14	Time certificates of deposit	136,819 41
Due from other banks	739 73	Savings deposits	206,262 17
Exchanges for clearing house	284 65		
Gold coin	16,127 50		
Silver co'n	2,020 23		
U. S. and national cur- rency	9,538 00		
Nicks and cents	516 93		
Total	\$624,926 20	Total	\$624,926 20

NAMES OF STOCKHOLDERS.

Mary Syme, Neenah	\$6,900 00	sha	300 00
Jos. L. Fieweger, Menasha	8,200 00	Henry E. Trilling, Mena- sha	200 00
F. J. Kimberly, Neenah . .	5,000 00	Emil H. Schultz, Menasha	200 00
Mary B. Hewitt, Menasha	7,600 00	Morgan F. Hewitt, Minne- apol's, Minn.	200 00
John H. Hewitt, Seattle, Wash.	6,100 00	Jeanette F. Bergstrom, Neenah	100 00
Wisconsin Trust Co., trust- tee, Milwaukee	6,100 00	A. D. Eldridge, Neenah . .	1,000 00
Henry H. Kimberly, Neenah	500 00	Harry De Wolf, Menasha . .	100 00
Carl Koch, Menasha	500 00	H. B. Hewitt, Huquiam, Wash.	6,100 00
John H. Hoheisel, Menasha	500 00		
Morris A. Exly, Menasha . .	400 00	Total	\$50,000 00
Louis T. Jourdan, Mena-			

Menomonee Falls—Citizens State Bank.

G. E. HOYT, President.
MINNIE PRATT HUBER, Vice President.

JNO. A. PRATT, Cashier.
JOS. W. CANNON, Asst. Cashier.

DIRECTORS.

G. E. Hoyt,
C. W. Fraser,
B. Triller,

Minnie Pratt Huber,
Jno. A. Pratt.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$193,574 37	Capital stock paid in	\$15,000 00
Overdrafts	206 63	Surplus fund	2,000 00
U. S., state, municipal and other bonds	3,830 00	Undivided profits, less cur- rent expenses and taxes paid	1,063 89
Furniture and fixtures	2,306 66	Dividends unpaid	189 40
Due from approved reserve banks	15,633 36	Individual deposits, sub- ject to check	49,469 72
Due from other banks	17,207 24	Time certificates of deposit	181,620 09
Checks on other banks and cash items	1,262 72		
Gold coin	3,735 00		
Silver coin	1,826 10		
U. S. and national cur- rency	9,581 00		
Nickels and cents	180 02		
Total	<u>\$249,343 10</u>	Total	<u>\$249,343 10</u>

NAMES OF STOCKHOLDERS.

John A. Pratt, Menomonee Falls	\$6,400 00	J. W. Cannon, Menomonee Falls	200 00
Mrs. Minnie Huber, Stough- ton	3,000 00	A. R. Baer, Menomonee Falls	1,100 00
Thomas Regan, Madison	600 00	J. B. Whitaker, Menomonee Falls	100 00
G. E. Hoyt, Menomonee Falls	500 00	P. M. Kelpper, Menomonee Falls	200 00
R. G. Wagner, Milwaukee	300 00	C. K. Schlafer, Menomonee Falls	300 00
C. F. Henzli, Menomonee Falls	300 00	W. T. Camp, Menomonee Falls	100 00
C. W. Fraser, Menomonee Falls	400 00	Mrs. Edith R. Lyons, Menomonee Falls	200 00
E. L. Nehs, Menomonee Falls	200 00	H. H. Rowell, Menomonee Falls	200 00
B. Triller, Menomonee Falls	300 00	Henry Tennesen, Menomonee Falls	200 00
Cornelia Puehler, Wauwato- sa	200 00		
Elmer Nehs, Menomonee Falls	200 00	Total	<u>\$15,000 00</u>

Menomonee Falls—Farmers & Merchants Bank.

SAMUEL A. CONNELL, President.
GARWIN A. MACE, Vice President.

ALBERT H. ECKHARDT, Cashier.

DIRECTORS.

Samuel A. Connell,
Garwin A. Mace,
William H. Connell,
Albert H. Eckhardt,

James M. Connell,
William B. Campbell,
Edward Puehler.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$43,867 39	Capital stock paid in	\$15,000 00
Overdrafts	1,052 58	Undivided profits	25 39
Banking house	3,750 00	Individual deposits, sub-	
Furniture and fixtures	1,184 25	ject to check	14,368 34
Due from approved reserve		Demand certificates of de-	
banks	8,341 55	posit	3,334 00
Checks on other banks and		Time certificates of deposit	35,492 19
cash items	6 00	Savings deposits	1,260 00
Gold coin	2,215 00		
Silver coin, nickels and			
cents	653 72		
U. S. and national cur-			
rency	7,826 00		
Expense account	583 43		
Total	\$69,479 92	Total	\$69,479 92

NAMES OF STOCKHOLDERS.

Samuel A. Connell, Mil-		Edward Puehler, Menom-	
waukee	\$3,500 00	onee Falls	500 00
Garwin A. Mace, Menom-		Adolph L. Eckhardt, Mil-	
onee Falls	500 00	waukee	1,000 00
James M. Connell, Milwau-		Leopold Eckhardt, Sheboy-	
kee	1,000 00	gan	1,000 00
Wm. H. Connell, town of		Albert H. Eckhardt, Me-	
Germantown	1,000 00	nomonee Falls	3,000 00
Martha J. Connell, town		Adolph J. Weidner, Mil-	
of Germantown	1,000 00	waukee	1,000 00
William B. Campbell, Me-		George F. Luehring, Mil-	
nomonee Falls	500 00	waukee	500 00
Thomas E. Connell, Chil-		Total	\$15,000 00
ton	500 00		

Menomonie— Bank of Menomonie.

J. H. STOUT, President.
L. D. HARVEY, Vice President.

MARTIN FLADOES, Cashier.
OLE NESSETH, Asst. Cashier.

DIRECTORS.

J. H. Stout,
L. D. Harvey,

Martin Fladoes,
W. C. Ribenack.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$140,811 28	Capital stock paid in.....	\$30,000 00
Overdrafts	43 93	Surplus fund	6,000 00
Stocks and other securities	500 00	Undivided profits, less cur-	
Banking house	7,500 00	rent expenses and taxes	
Furniture and fixtures....	684 71	paid	1,662 82
Due from approved reserve		Due to banks—deposits..	7,782 09
banks	14,184 32	Individual deposits, sub-	
Checks on other banks and		ject to check	49,150 05
cash items	2,116 53	Demand certificates of de-	
Gold coin	2,945 00	posit	6,186 80
Silver co'n	595 35	Time certificates of deposit	80,158 72
U. S. and national cur-			
rency	11,514 00		
Nicke's and cents	45 36		
Total	\$180,940 48	Total	\$180,940 48

NAMES OF STOCKHOLDERS.

Fred. L. French estate, Menomonie	\$2,000 00	H. E. Knapp, Menomonie.	1,250 00
J. H. Stout, Menomonie..	18,000 00	W. C. Ribenack, Menom-	5,000 00
L. D. Harvey, Menomonie.	1,000 00	one	750 00
Martin Fladoes, Menom-		Alex. Hasford, Menomonie	500 00
onie	1,500 00	Ole Nesseth, Menomonie..	500 00
		Total	\$30,000 00

Menomonie—The Schutte & Quilling Bank.

A. QUILLING, President.
W. SCHUTTE, Vice President.

W. SCHUTTE, JR., Cashier.
O. C. KAUSRUD, Asst. Cashier.

DIRECTORS.

A. Quilling,
W. Schutte,

Wm. Schutte, Jr.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$441,700 02	Capital stock paid in	\$30,000 00
Overdrafts	2,327 98	Surplus fund	30,000 00
Banking house	14,000 00	Undivided profits, less current expenses and taxes paid	24,516 13
Furniture and fixtures	1,571 00	Due to banks—deposits	6,500 00
Due from approved reserve banks	55,875 75	Individual deposits, subject to check	141,088 81
Due from other banks	38,606 88	Demand certificates of deposit	21,966 75
Exchanges for clearing house	4,438 76	Time certificates of deposit	322,375 57
Gold coin	10,700 00	Savings deposits	3,738 11
Silver coin	1,739 10		
U. S. and national currency	8,970 00		
Nicke's and cents	255 88		
Total	<u>\$580,185 37</u>	Total	<u>\$580,185 37</u>

NAMES OF STOCKHOLDERS.

A. Quilling, Menomonie	\$11,509 00	W. Schutte, Jr., Menomonic	6,000 00
W. Schutte, Menomonie	11,500 00		
O. C. Kausrud, Menomonie	1,000 00	Total	<u>\$30,090 00</u>

Merrill—Lincoln County Bank.

A. H. STANGE, President.
CHAS. J. KINZEL, Vice President.

CHARLES J. KINZEL, Cashier.
R. J. COLLIE, Asst. Cashier.

DIRECTORS.

A. H. Stange,
J. A. Wright,
R. C. Schulz,
John Van Hecke,

E. H. Staats,
A. B. Nelson,
Charles J. Kinzel.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$541,053 02	Capital stock paid in....	\$50,000 00
Overdrafts	5 08	Surplus fund	15,000 00
U. S. state, municipal and other bonds	41,500 00	Undivided profits, less cur- rent expenses and taxes paid	24,926 93
Banking house	15,000 00	Due to banks—deposits...	4,224 28
Due from approved reserve banks	92,054 46	Dividends unpaid	75 00
Due from other banks....	46 75	Individual deposits, sub- ject to check	168,160 27
Exchanges for clearing house	1,316 53	Time certificates of deposit	224,912 62
Gold coin	11,890 00	Savings deposits	233,970 27
Silver coin	2,494 40		
U. S. and national cur- rency	14,558 00		
Nickels and cents	451 13		
Total	\$720,369 37	Total	\$720,369 37

NAMES OF STOCKHOLDERS.

A. H. Stange, Merrill....	\$21,000 00	C. F. Hankwitz, Merrill...	500 00
C. J. Kinzel, Merrill....	1,000 00	Wm. Johannes, Jr., Merrill	300 00
A. B. Nelson, Merrill....	1,500 00	R. W. Barrett, Merrill....	500 00
J. A. Barrett, Merrill....	1,500 00	T. Barrett, Merrill....	500 00
R. C. Schulz, Merrill....	1,500 00	Aug. Braun, Merrill....	300 00
J. A. Wright, Merrill....	1,500 00	E. W. Ellis, Grand Rapids	1,000 00
A. H. Wright, Littell, Wash.	1,500 00	John Elsen, Merrill....	500 00
Mrs. C. Wright, Merrill..	1,500 00	Wm. Jacoby, Merrill....	500 00
Nettie E. Wright, Merrill.	1,500 00	E. Leidiger, Merrill....	1,000 00
John Van Hecke, Merrill.	1,500 00	J. Polack, Merrill....	500 00
John English, Antigo....	1,000 00	Mrs. A. H. Stange, Merrill	1,000 00
F. C. Zemlika, Merrill....	1,000 00	C. H. Stange, Merrill....	1,000 00
J. A. Emerich, Merrill....	700 00	Emily Stange Rogers,	
E. H. Staats, Merrill....	1,200 00	Adrian, Mich.	1,000 00
Aug. J. Stange, Merrill....	1,000 00	Lydia Stange, Merrill....	1,000 00
H. R. Allen, Merrill....	500 00	Gust. Wenzel, Merrill....	500 00
W. J. Ebert, Merrill....	500 00	Total	\$50,000 00

Merrill—The German American State Bank.

F. J. SMITH, President.
F. W. KUBASTA, Vice President.

R. C. BALLSTADT, Cashier.

DIRECTORS.

F. W. Kubasta,
W. G. Smith,
Fred Hestermann,
Wm. F. Nevermann,
A. F. Lueck,

Wm. F. Peterman,
Val. Henrich, Jr.,
Julius Thielman,
F. J. Smith.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$162,582 16	Capital stock paid in	\$30,900 00
Overdrafts	719 94	Surplus fund	1,200 00
U. S., state, municipal and other bonds	7,500 00	Undivided profits, less cur- rent expenses and taxes paid	2,236 17
Furniture and fixtures	2,159 50	Individual deposits, sub- ject to check	48,190 94
Due from approved reserve banks	22,152 22	Time certificates of deposit Savings deposits	46,627 15 88,067 75
Due from other banks	8,201 09	Cashier's checks outstand- ing	28 00
Exchanges for clearing house	513 60		
Gold coin	5,081 00		
Silver coin	394 45		
U. S. and national cur- rency	6,957 00		
Nickels and cents	89 09		
Total	\$216,350 01	Total	\$216,350 01

NAMES OF STOCKHOLDERS.

F. W. Kubasta, Merrill	\$1,500 00	T. F. Himes, Merrill	600 00
John Ament, Merrill	300 00	W. H. Kaiser, Merrill	600 00
W. H. Dicke, Merrill	290 00	A. F. Peterman, Merrill	100 00
Severt Horgen, Christiana, Norway	200 00	R. J. Peterman, Merrill	100 00
Fred B. Barnes, Oshkosh	200 00	Wm. Rehfeld, Merrill	1,000 00
Herman Gramer, Merrill	300 00	F. J. Smith, Merrill	2,600 00
John Hayman, Dudley	300 00	A. T. Curtis, Merrill	500 00
Lucy Hayman, Dudley	300 00	A. F. Lueck, Merrill	1,000 00
W. G. Smith, Merrill	1,100 00	R. C. Ballstadt, Merrill	5,000 00
J. G. Poser, Merrill	300 00	Gust. Bratz, Merrill	200 00
O. F. Genrich, Merrill	200 00	E. N. Gould, Merrill	300 00
Frieda M. Johannes, Mer- rill	100 00	E. A. Maas, Merrill	200 00
Robert Posey, Merrill	200 00	J. W. Scott, Merrill	100 00
W. & A. Wendt, Merrill	100 00	Wm. F. Peterman, Merrill	1,100 00
C. N. Johnson, Merrill	100 00	E. A. Rademacher, Mil- waukee	200 00
Val. Henrich, Jr., Merrill	1,000 00	David M. Phinney, San Antonio, Texas	500 00
C. A. Rusch, Merrill	100 00	Herman Hamneman, Merrill	100 00
Wm. Nevermann, Merrill	1,000 00	B. F. Hammond, Arbor Vtae	800 00
Chris. Solum, Merrill	200 00	Carl Millaeger, Merrill	1,200 00
Fred Hestermann, Merrill	1,500 00	Julius Thielman, Merrill	2,500 00
T. H. Ryan, Merrill	1,000 00		
Irvin Boyer, Wausau	100 00		
Hermine Daib, Merrill	200 00		
A. C. Friday, Merrill	500 00		
Chas. F. Fowler, Merrill	300 00	Total	\$30,000 00

Merrillan—American Exchange Bank.

A. S. TROW, President.
JOSEPH CANNON, Vice President.

J. L. WRIGHT, Cashier.

DIRECTORS.

A. S. Trow,
O. Holway,
Geo. Hollenbeck,

Jos. Cannon,
E. G. Boynton.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$30,095 66	Capital stock paid in	\$5,000 00
Overdrafts	758 00	Surplus fund	2,500 00
Furniture and fixtures	192 24	Undivided profits, less current expenses and taxes paid	1,209 33
Due from approved reserve banks	1,409 55	Individual deposits, subject to check	15,268 01
Due from other banks	424 24	Demand certificates of deposit	13,771 00
Gold coin	150 00		
Silver coin	1,135 00		
U. S. and national currency	3,500 00		
Nickels and cents	83 65		
Total	\$37,748 34	Total	\$37,748 34

NAMES OF STOCKHOLDERS.

O. Holway, La Crosse	\$300 00	Jonas Johnson, Merrillan	200 00
A. S. Trow, Merrillan	3,000 00	Mary Bowler, Merrillan	200 00
Julia Wright, Merrillan	300 00	E. G. Boynton, La Crosse	200 00
Geo. W. Purnell, Grand Rapids	100 00	Joseph Cannon, Merrillan	100 00
O. A. Busco, Merrillan	200 00	Geo. I. Hollenbeck, Merrillan	100 00
W. R. Hathaway, Chetek	200 00		
Robert Hamilton, Merrillan	100 00	Total	\$5,000 00

Merrimack—The State Bank of Merrimack.

M. J. KINDSCHI President.
F. A. COOPER, Vice President.

E. J. VON BERG, Cashier.

DIRECTORS.

M. J. Kindschi,
F. A. Cooper,
E. J. VonBerg,
T. M. Mould,

Geo. A. Gross,
John Herr,
James S. Towers,

Statement November 27, 1903.

Resources.		Liabilities.	
Loans and discounts.....	\$7,488 45	Capital stock paid in.....	\$10,000 00
Overdrafts	381 10	Undivided profits, less cur-	
Banking house.....	2,500 00	rent expenses and taxes	
Furniture and fixtures....	573 49	paid	67 56
Due from approved reserve		Individual deposits, subject	
banks	5,266 39	to check.....	10,530 86
Due from other banks....	5,764 08	Time certificates of deposit	3,943 63
Checks on other banks and			
cash items.....	325 26		
Gold coin.....	510 00		
Silver coin.....	830 00		
U. S. and national cur-			
rency	806 00		
Nickels and cents.....	97 30		
Total	<u>\$24,542 07</u>	Total	<u>\$24,542 07</u>

NAMES OF STOCKHOLDERS.

Frank M. Prucia, Merri-		A. A. Hein, Merrimack...	100 00
mack	\$100 00	W. H. Leiser, Merrimack...	200 00
M. J. Kindschi, Merrimack	300 00	Edw. Gattwinkel, Merri-	
W. E. Cooper, Milwaukee	300 00	mack	200 00
F. A. Cooper, Merrimack...	300 00	T. M. Mould Baraboo....	500 00
John D. Harvey, Merrimack	500 00	Thos. F. Lockhart, Merri-	
Maggie B. Harvey, Merri-		mack	300 00
mack	100 00	E. J. VonBerg, Merri-	
D. J. Farnum, Merrimack	200 00	mack	1,500 00
John Herr, Merrimack...	500 00	Mrs. E. J. VonBerg, Merri-	
Frank Herr, Merrimack...	500 00	rimack	1,000 00
James Towers Merrimack...	500 00	W. A. VonBerg, Mosince..	100 00
H. R. Pigg, Merrimack...	100 00	Geo. Loose, Merrimack...	300 00
Eli Schneider, Merrimack.	300 00	John D. Steuver, Merri-	
Wm. Dobratz, Merrimack.	300 00	mack	200 00
Wm. Graves, Merrimack..	300 00	Mrs. Francis Gross, Merri-	
Geo. A. Gross, Merrimack	500 00	mack	100 00
W. H. McLeish, Merri-			
mack	500 00	Total	<u>\$10,000 00</u>

Middleton—Bank of Middleton.

W. F. PIERSTORFF, President.
LOUIS WATZKE, Vice President.

W. H. PIERSTORFF, Cashier.

DIRECTORS.

W. F. Pierstorff,
Louis Russ,
James Froggatt,
Louis Watzke,
John G. Mueller,

Melchoir Kalscheur,
W. H. Pierstorff,
Chas. F. Allen,
John Fassbender, Jr.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$174,790 29	Capital stock paid in.....	\$25,000 00
Overdrafts	2,338 33	Surplus fund.....	1,600 00
U. S., state, municipal and other bonds.....	3,000 00	Undivided profits, less cur- rent expenses and taxes paid	1,684 41
Furniture and fixtures....	3,000 00	Individual deposits, subject to check.....	35,332 65
Due from approved reserve banks	31,039 91	Demand certificates of de- posit	159,158 37
Gold coin	540 00		
Silver coin	450 25		
U. S. and national cur- rency	7,575 00		
Nickels and cents.....	41 65		
Total	<u>\$222,775 43</u>	Total	<u>\$222,775 43</u>

NAMES OF STOCKHOLDERS.

W. F. Pierstorff, Middle- ton	\$2,000 00	Christ Schneider, Spring- field	200 00
Wm. Durkopp, Middleton.	2,000 00	Geo. W. Acker, Springfield	400 00
Mrs. Eliz. Burmeister, Middleton	100 00	Jos. Fischenick, Madison..	400 00
Aug. Brunkow, Middleton.	1,000 00	John Froggatt, Middleton..	1,500 00
John G. Mueller, Middleton	1,000 00	Chas. F. Allen, Middleton	500 00
W. J. Schneider, Middle- ton	200 00	J. H. Albrecht, Madison..	200 00
Louis Watzke, Middleton.	1,500 00	John Fassbender, Jr., Springfield	500 00
Louis Russ, Middleton...	2,000 00	Henry Kalscheur, Spring- field	600 00
T. J. Whalen, Milwaukee	500 00	Frank Durkopp, Middleton	200 00
C. H. Neal, Middleton....	200 00	John Hopkins, Middleton..	100 00
F. A. Neal, Middleton....	200 00	George Kroncke, Madison..	200 00
Gustav Runge estate, Mid- dleton	2,000 00	John Esser, Middleton...	100 00
W. H. Pierstorff, Middleton	80 00	Henry Reiels, Middleton.	200 00
August Watzke, Middleton	1,000 00	August Lambole, Middle- ton	100 00
Henry Haberland, Middle- ton	200 00	H. J. Niebuhr, Middleton	400 00
W. G. Froggatt, Middleton	1,500 00	Melchior Kalscheur, Spring- field	500 00
James Froggatt, Middleton	1,500 00	Emma Du Frenne, Middle- ton	100 00
Geo. B. Pierstorff, Middle- ton	300 00	F. L. Pierstorff, Middleton	300 00
P. J. Schneider, Spring- field	500 00	Total	\$25,000 00

Milltown—Milltown State Bank.

CHARLES H. OAKEY, President.
J. LAURSEN, Vice President.

SIMON K. TWITTEN, Cashier.
SAMUEL T. OAKEY, Asst. Cashier.

DIRECTORS.

Peter Christensen,
J. Laursen,
Charles H. Oakey.

Lewis L. Sund,
Simon K. Twitten.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$38,650 99	Capital stock paid in.....	\$12,000 00
Banking house.....	3,000 00	Undivided profits, less cur-	
Furniture and fixtures....	2,396 29	rent expenses and taxes	
Due from approved reserve		paid	117 14
banks	3,723 90	Individual deposits, subject	
Checks on other banks and		to check.....	11,397 34
cash items.....	149 95	Demand certificates of de-	
Gold coin.....	830 00	posit	1,222 55
Silver coin.....	197 20	Time certificates of deposit	18,111 52
U. S. and national cur-		Savings deposits.....	7,451 82
rency	1,331 00		
Nickels and cents.....	21 04		
Total	\$50,300 37	Total	\$50,300 37

NAMES OF STOCKHOLDERS.

Lewis L. Sund, Milltown	\$1,000 00	Mads Bank, Milltown....	100 00
J. M. Michealson, Milltown	100 00	Christian Tretsven, Mill-	
Peter Christensen, Mill-		town	100 00
town	200 00	George E. Petersen Eureka	600 00
Peter Jepsen, Milltown...	600 00	Ole Everson, Milltown...	100 00
S. C. Pomeroy, Eureka...	100 00	Chas. Twetten, Eureka...	100 00
Hemming Olsen, Milltown	300 00	Pat Murphy, Milltown...	100 00
H. A. Thompson, Milltown	100 00	John N. Rahr, Milltown...	100 00
J. L. Sund, Milltown....	900 00	John Hansen, Milltown...	100 00
J. Laursen, Milltown....	200 00	Elmer Mathew Hansen,	
Levi Lumsden, Eureka....	100 00	Milltown	100 00
J. Laursen, Eureka....	100 00	Nels J. Larsen, Milltown.	100 00
G. T. Johnson, Eureka...	100 00	George A. Nelson, Mill-	
C. B. Ducholm, George-		town	200 00
town	100 00	Ain Smith, Milltown....	100 00
Christine Sund, Milltown	100 00	Sam Lumsden, Eureka....	100 00
Simon K. Twetten, Mill-			
town	3,100 00	Total	\$12,000 00
Chas. H. Oakey, Osceola...	3,000 00		
J. H. Hermansen, Milltown	100 00		

Milton—Bank of Milton

B. H. WELLS, President.
E. D. BLISS, Vice President.

P. M. GREEN, Cashier.

DIRECTORS.

J. G. Carr,
T. A. Saunders,

B. H. Wells,
E. D. Bliss.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$174,015 69	Capital stock paid in.....	\$15,000 00
Overdrafts	675 75	Surplus fund.....	15,000 00
U. S., state, municipal and other bonds.....	2,000 00	Undivided profits, less cur- rent expenses and taxes paid	1,540 22
Banking house.....	3,000 00	Individual deposits, subject to check.....	71,004 79
Furniture and fixtures....	1,775 00	Demand certificates of de- posit	126,343 21
Other real estate owned..	504 16		
Due from approved reserve banks	41,755 50		
Checks on other banks and cash items.....	560 21		
Gold coin.....	132 50		
Silver coin.....	219 40		
U. S. and national cur- rency	4,215 00		
Nickels and cents.....	35 01		
Total	<u>\$228,888 22</u>	Total	<u>\$228,888 22</u>

NAMES OF STOCKHOLDERS.

E. D. Bliss Milton.....	\$250 00	N. G. Ingham, Ft. Wayne, Ind.	150 00
E. B. Saunders, Ashaway, R. I.	1,950 00	F. V. Saunders, Ashaway, R. I.	500 00
P. M. Green, Milton.....	8,000 00	Lucina Gilbert, Milton Junction	250 00
T. A. Saunders, Milton....	1,250 00	B. H. Wells, Milton.....	1,950 00
A. M. Peterson, Edelstein, Ill.	300 00	Total	<u>\$15,000 00</u>
J. G. Carr, Milton.....	150 00		
J. H. Coon, Milton.....	250 00		

Milton Junction—The State Bank of Milton Junction.

CHARLES C. CLARKE, President.
WM. H. MORGAN, Vice President.

WILL H. GATES, Cashier.

DIRECTORS.

Charles C. Clarke,
J. Milton Clarke,
John H. Owen,

John A. Paul,
Will H. Gates,
William H. Morgan.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$109,876 22	Capital stock paid in.....	\$15,000 00
Overdrafts	1,615 89	Surplus fund.....	3,000 00
U. S., state, municipal and other bonds.....	500 00	Undivided profits, less cur- rent expenses and taxes paid	601 92
Furniture and fixtures....	1,000 00	Individual deposits, subject to check.....	45,154 16
Other real estate owned..	1,000 00	Demand certificates of de- posit	93,332 58
Due from approved reserve banks	33,476 26		
Due from other banks....	2,132 45		
Checks on other banks and cash items.....	636 52		
Gold coin.....	645 00		
Silver coin.....	190 50		
U. S. and national cur- rency	5,967 00		
Nickels and cents.....	48 82		
Total	\$157,088 66	Total	\$157,088 66

NAMES OF STOCKHOLDERS.

Charles C. Clarke, Wal- worth	\$750 00	William H. Morgan, Mil- ton Junction.....	1,650 00
William H. Gates, Milton Junction	9,450 00	John H. Owen, Milton Junction	375 00
John A. Paul, Milton Jun- ction	1,275 00	Stewart C. Chambers, Mil- ton Junction.....	375 00
J. Milton Clarke, Janesville	375 00	Total	\$15,000 00
Catherine O. Button, Mil- ton Junction.....	750 00		

Milwaukee—Badger State Bank.

GUSTAV REINKE, President.
WM. A. THARINGER, Vice President.

F. E. WALLBER, Cashier.

DIRECTORS.

Gustav Reinke,
Wm. A. Tharinger,
August Nuedling,
Emil Wallber,
Carl F. Busacker,

Chas. Klabunde,
H. C. F. Schumacher,
Herman Krienitz,
Richard Haepfner,
Wm. Klaun, Sr.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$156,281 38	Capital stock paid in.....	\$50,000 00
Overdrafts	20 82	Undivided profits, less cur-	
U. S., state, municipal and		rent expenses and taxes	
other bonds.....	35,000 00	paid	3,549 31
Premium on bonds.....	227 75	Individual deposits, subject	
Furniture and fixtures....	2,978 04	to check.....	110,491 14
Due from approved reserve		Demand certificates of de-	
banks	41,107 85	posit	15,140 11
Gold coin	492 50	Savings deposits.....	62,070 13
Silver coin	1,909 00	Certified checks.....	545 50
U. S. and national cur-		Cashier's checks outstand-	
rency	5,252 00	ing	1,565 51
Nickels and cents.....	101 36		
Total	\$243,361 70	Total	\$243,361 70

NAMES OF STOCKHOLDERS.

Gustav Reinke, Milwaukee	\$33,900 00	Aug. F. Nuedling, Milwau-	
Wm. A. Tharinger, Mil-		kee	500 00
waukee	3,000 00	Wm. H. Van Nostrand,	
F. E. Wallber, Milwaukee	500 00	Milwaukee	300 00
H. C. F. Schumacher, Mil-		Chas. Erath, Milwaukee..	200 00
waukee	1,000 00	Wm. Klaun, Sr., Milwaukee	5,000 00
Herman Krienitz, Milwau-		Carl F. Busacher, Milwau-	
kee	500 00	kee	500 00
Jos. Krauss, Milwaukee...	500 00	O. T. Beech, Milwaukee...	100 00
Chas. Klabunde, Milwaukee	500 00	Henry Frey, Milwaukee...	200 00
Robt. F. Kurz, Milwaukee	200 00	William H. Matthes, Mil-	
Rosenberg Mercantile Co.,		waukee	300 00
Milwaukee	500 00	F. C. Schultz, Milwaukee.	1,000 00
Emil Wallber, Milwaukee.	500 00	Richard Haepfner, Mil-	
Chas. H. Tharinger, Mil-		waukee	500 00
waukee	300 00		
		Total	\$50,000 00

Milwaukee—German-American Bank.

J. B. WHITNALL, President.
W. D. GRAY, Vice President.

CHAS. F. P. PULLEN, Cashier.
EDW. A. FARMER, Asst. Cashier.

DIRECTORS.

Edwin Reynolds,
W. D. Gray,
Chas. F. P. Pullen,
H. J. Millman,
Edw. A. Farmer,
Wm. Geo. Bruce,

J. B. Whitnall,
C. S. Otjen,
C. J. Stumpf,
Edgar L. Wood,
F. A. Lange,
R. J. Schwab.

Statement November 27, 1908.

Resources.	Liabilities.
Loans and discounts . . . \$1,518,358 35	Capital stock paid in . . . \$250,000 00
Overdrafts 4,298 62	Surplus fund 50,000 00
U. S., state, municipal and other bonds 211,382 78	Undivided profits, less current expenses and taxes paid 11,918 49
Stocks and other securi- ties 32,673 40	Due to banks—deposits . . . 3,935 36
Furniture and fixtures . . . 24,493 19	Individual deposits, sub- ject to check 899,114 41
Other real estate owned . . . 8,580 74	Demand certificates of de- posit 46,264 03
Due from approved re- serve banks 123,596 80	Time certificates of de- posit 185,097 29
Due from other banks 7,090 76	Savings deposits 442,469 75
Checks on other banks and cash items 17,704 02	Certified checks 5,693 25
Exchanges for clearing house 54,504 24	Cashier's checks outstand- ing 637 91
Gold coin 8,590 00	Bills payable 200,000 00
Silver coin 13,251 59	
U. S. and national cur- rency 70,236 00	
Nickels and cents 370 00	
Total \$2,095,130 49	Total \$2,095,130 49

NAMES OF STOCKHOLDERS.

Edwin Reynolds, Milwau- kee \$93,000 00	Chas. H. Shaw, Milwau- kee 2,000 00
W. D. Gray, Milwaukee . . . 26,100 00	W. P. Cilechowski, Mil- waukee 800 00
Chas. F. P. Pullen, Mil- waukee 10,000 00	B. F. Cilechowski, Mil- waukee 800 00
F. F. Riedel estate, Mil- waukee 8,600 00	Andrew Steel, Milwaukee . . 1,100 00
C. S. Otjen, Milwaukee . . . 1,000 00	Fred Herrenbruck, Milwau- kee 1,000 00
Amann & McCabe, Milwau- kee 2,500 00	P. J. Klein, Milwaukee 2,000 00

NAMES OF STOCKHOLDERS—Continued.

Edgar L. Wood, Milwaukee	1,500 00	R. J. Preuss, Milwaukee..	3,000 00
John H. Schlosser, Milwaukee	2,500 00	Jos. Obenberger & Son Co., Milwaukee	2,000 00
Eliza Dahlmann estate, Milwaukee	2,500 00	A. Pawling, Milwaukee...	2,000 00
Nellie M. Reynolds, Milwaukee	1,000 00	D. Relk, Milwaukee	1,000 00
J. Edgar Robertson, Milwaukee	500 00	Aug. C. Beck, Milwaukee.	1,000 00
J. M. Goetzing, Milwaukee	3,700 00	H. C. Valkman, Milwaukee	300 00
Helen Maude Gray, Milwaukee	2,000 00	H. J. Millman, Milwaukee	2,500 00
Catharine E. Gray, Milwaukee	3,500 00	L. T. Pullen, Des Moines, Iowa	7,000 00
Marjorie M. Gray, Milwaukee	2,000 00	John Daniell estate, Opechee, Mich.	3,700 00
Eliz. A. Robertson, Milwaukee	500 00	W. E. Dodds, Milwaukee..	5,000 00
Mary Pullen Antes, Des Moines, Iowa	3,000 00	P. V. Deuster est., Milwaukee	1,200 00
H. F. Millman, Milwaukee	2,500 00	Elizabeth Millar, Milwaukee	700 00
W. D. Johnson, Milwaukee	1,200 00	Wm. G. Bruce, Milwaukee	1,200 00
Henry Nunnemacher, Milwaukee	1,800 00	Chas. J. Stumpf, Milwaukee	1,500 00
Leopold Fueger, Milwaukee	3,700 00	Edw. A. Farmer, Milwaukee	2,000 00
Sebastian Walter, Milwaukee	1,200 00	B. W. Fueger, Milwaukee	400 00
Joseph Lauer, Milwaukee	300 00	Carl J. Langhoff, Milwaukee	100 00
Edwin A. Luedke, Milwaukee	1,000 00	J. B. Whitnall, Milwaukee	5,000 00
J. W. S. Tomkiewicz, Milwaukee	500 00	R. J. Schwab, Milwaukee	2,000 00
M. S. Sheridan, Milwaukee	1,000 00	E. W. Kellogg, Milwaukee	1,500 00
Geo. J. Meyer, Milwaukee	1,000 00	Fred. M. Niles, Milwaukee	1,000 00
Jacob Bach, Milwaukee...	200 00	F. A. Lange, Milwaukee..	10,000 00
Chas. Reichenbaum, Milwaukee	1,000 00	B. F. Schumacher, Milwaukee	2,000 00
J. F. Szukalski, Milwaukee	500 00	W. M. Graham, Milwaukee	1,100 00
Adam Meisenheimer, Milwaukee	300 00	Jos. Davidson, Milwaukee.	1,000 00
A. V. Czechorski, Milwaukee	1,000 00	John J. McGrath, Milwaukee	500 00
Thos. Kuczynski, Milwaukee	200 00	F. G. Moritz, Milwaukee..	1,000 00
		Otto J. Gauer, Milwaukee	400 00
		Theo. Otjen, Milwaukee...	200 00
		C. D. Raney, Milwaukee..	200 00
		Jos. Dudenhoefer, Milwaukee	500 00
		Total	\$250,000 00

Milwaukee—Marshall & Ilsley Bank.

JAS. K. ILSLEY, President.
JOHN CAMPBELL, Vice President.

J. H. PUBLICHER, Cashier.
H. J. PAINE, Asst. Cashier.

DIRECTORS.

Gustav Reuss,
Jas. K. Ilsley,
John Campbell,
G. A. Reuss,
J. H. Puelicher,

Saml. H. Marshall,
C. C. Yawkey,
Robt. N. McMynn,
J. H. Tweedy, Jr.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$3,457,128 75	Capital stock paid in	\$500,000 00
Overdrafts	12,063 35	Surplus fund	250,000 00
U. S., state, municipal and other bonds	2,688,128 55	Undivided profits, less current expenses and taxes paid	148,181 09
Stocks and other securi- ties	5,000 00	Due to banks—deposits..	740,728 72
Banking house	24,000 00	Individual deposits, sub- ject to check	2,149,615 59
Other real estate owned.	9,797 36	Demand certificates of de- posit	1,098,375 54
Due from approved re- serve banks	1,290,683 21	Savings deposits	3,275,671 46
Due from other banks	93,039 56	Certified checks	56,285 19
Checks on other banks and cash items	63,205 97	Cashier's checks outstand- ing	15,926 21
Exchanges for clearing house	86,085 69		
Gold coin	327,320 00		
Silver co'n	9,553 70		
U. S. and national cur- rency	167,694 00		
Nicke's and cents	1,983 66		
Total	<u><u>\$8,234,783 80</u></u>	Total	<u><u>\$8,234,783 80</u></u>

NAMES OF STOCKHOLDERS.

Walter Alexander, Wausau	\$5,000 00	Edward Bradley, Milwau- kee	10,000 00
Andrew Bachhuber, May- ville	1,000 00	Jas. W. Bradley, Milwau- kee	10,000 00
Jean S. Ballister, Neenah	1,000 00	Saml. J. Brockman, Mil- waukee	1,000 00
George Beyer, Oconto . . .	2,500 00	B. J. McNaughton, Apple- ton	2,500 00
Mrs. N. H. Brokaw, Apple- ton	1,000 00	Herman S. Miller, Milwau- kee	500 00
Harry J. Brown, Marinette	5,000 00	Chas. Mülzer, Milwaukee.	1,000 00
John Campbell, Milwaukee	20,500 00		
Jonas Cohen, Milwaukee..	2,500 00		
A. D. Daniels, Rhinelander	2,500 00		

NAMES OF STOCKHOLDERS—Continued.

Thos. P. Dever, Milwaukee	2,500 00	Jacob Mortenson, Wausau	2,500 00
E. A. Dow, Plymouth...	500 00	Katharine E. Mueller, Milwaukee	500 00
Albertina Ebert, Milwaukee	2,000 00	Chas. Nevitt, Oshkosh ..	2,000 00
Robt. B. Ebert estate, Milwaukee	12,500 00	Asher B. Nichols, Milwaukee	500 00
Edmund A. Edmonds, Appleton	1,000 00	Fannie Wells Norris, Milwaukee	1,500 00
Harry L. Esen, Milwaukee	1,500 00	Chas. W. Ott, Milwaukee	2,500 00
Fidelity Trust Co., Trustee for Chas. I. Marshall, Milwaukee	20,000 00	Emil H. Ott, Milwaukee..	2,500 00
Morris Friedlander, Milwaukee	1,000 00	David G. Owen, Milwaukee	5,000 00
Albert F. Gallun, Milwaukee	2,500 00	Geo. M. Paine, Oshkosh..	10,000 00
Arthur H. Gallun, Milwaukee	2,500 00	H. J. Paine, Milwaukee..	7,200 00
Chas. A. Goodyear, Tomah	2,500 00	J. Howard Palmer, Madison	2,500 00
Robert C. Graves, Milwaukee	4,500 00	Miss Sarah B. Patten, Milwaukee	500 00
Sheldon H. Graves, Washington, D. C.	500 00	Clarence S. Pierce, Milwaukee	1,500 00
Howard Greene, Milwaukee	2,500 00	John H. Puelicher, Milwaukee	12,500 00
Lucien S. Hanks, Madison	2,500 00	Wm. G. Rauschenberger, Milwaukee	2,500 00
W. H. Hatton, New London	5,000 00	Gustav Reuss, Milwaukee	47,000 00
Mrs. Mary T. Hay, Oshkosh	500 00	G. A. Reuss, Milwaukee..	15,000 00
Saml. M. Hay, Oshkosh..	2,500 00	John D. Ross, Chicago, Ill.	5,000 00
J. F. Hayes, Oshkosh	1,000 00	B. F. Schumacher, Milwaukee	1,000 00
Benj. Heinemann, Wausau	2,500 00	Geo. J. Schuster, Milwaukee	2,500 00
Annie S. Ilsley, Milwaukee	16,500 00	Chas. T. Shape, Milwaukee	400 00
James K. Ilsley, Milwaukee	70,900 00	John J. Sherman, Appleton	1,000 00
James K. Ilsley, trustee, Milwaukee	10,000 00	J. P. Shiells, Neenah ..	1,000 00
Samuel M. Ilsley, Milwaukee	5,000 00	James Sidell, Milwaukee	200 00
Spencer Ilsley, Milwaukee	20,000 00	Chas. R. Smith, Menasha	1,000 00
Wm. T. Jacob, Milwaukee	1,000 00	Clement B. Stern, Milwaukee	1,500 00
Michael G. Jordan, Milwaukee	500 00	Walter Stern, Milwaukee..	1,500 00
C. I. Kindschi, Prairie du Sac	500 00	Alex. Stewart, Wausau..	5,000 00
Eugene O. Kney, Madison	500 00	Wenzel Strachota, Milwaukee	800 00
Jos. J. Komorowski, Milwaukee	500 00	J. H. Taylor, Green Bay..	1,000 00
John H. Kopmeier, Milwaukee	1,000 00	Henry M. Thompson, Milwaukee	2,500 00
Solomon Levy, Milwaukee	1,500 00	F. A. Towsley, Kaukauna	500 00
Eliz. G. Marshall, Milwaukee	20,000 00	J. S. Tripp, Prairie du Sac	1,000 00
Saml. H. Marshall, Simeon, Va.	20,000 00	John H. Tweedy, Jr., Milwaukee	2,500 00
Wm. S. Marshall, Madison	20,000 00	Julius G. Wagner, Milwaukee	5,000 00
Robt. N. McMynn, Milwaukee	1,000 00	Ellen I. Wetmore, Milwaukee	10,000 00
Alex. McNaughton, Kaukauna	1,000 00	Martin E. Wilde, Milwaukee	500 00
Jacob Strass, Milwaukee.	1,000 00	John H. Wittenberg, Cedarburg	2,500 00
A. J. Rich, Wauwatosa..	1,000 00	C. C. Yawkey, Wausau ..	7,500 00
W. H. Bissell, Arbor Vitae	2,500 00		
		Total	\$500,000 00

**Milwaukee—Merchants & Manufacturers Bank of
Milwaukee.**

L. M. ALEXANDER, President.
W. S. PADDOCK, Vice President.

M. A. GRAETTINGER, Cashier.
E. C. KNOERNSCHILD, Asst. Cashier.

DIRECTORS.

L. M. Alexander,
J. F. Conant,
W. S. Paddock,
H. P. Andrae,
Fred Doepke,
Nathaniel Greene,

H. W. Schwab,
J. C. Bradley,
Jno. McNaughton,
G. A. Seefeld,
M. A. Graettinger.

Statement November 27, 1903.

Resources.		Liabilities.	
Loans and discounts	\$879,285 85	Capital stock paid in	\$250,000 00
Overdrafts	2,092 69	Surplus fund	27,500 00
Furniture and fixtures	3,173 80	Undivided profits, less cur- rent expenses and taxes paid	10,142 66
Due from approved reserve banks	128,865 58	Due to banks—deposits	141,434 33
Due from other banks	38,154 90	Dividends unpaid	100 00
Checks on other banks and cash items	4,197 87	Individual deposits, subject to check	525,341 21
Exchanges for clearing house	21,513 88	Time certificates of deposit	81,931 95
Gold coin	10,657 50	Savings deposits	81,900 88
Silver coin	4,718 75	Certified checks	2,055 59
U. S. and national cur- rency	58,378 00	Cashier's checks outstand- ing	30,987 92
Nickels and cents	355 72		
Total	<u>\$1,151,394 54</u>	Total	<u>\$1,151,394 54</u>

NAMES OF STOCKHOLDERS.

L. M. Alexander, Milwau- kee	\$32,800 00	Nathanael Greene, trustee, Milwaukee	5,000 00
Herman Andrae, Milwau- kee	2,000 00	J. B. Hoeger, Milwaukee	5,000 00
H. P. Andrae, Milwaukee	4,500 00	E. C. Knoernschild, trustee, Milwaukee	2,500 00
R. D. Barney, Milwaukee	1,000 00	E. C. Knoernschild, Mil- waukee	4,300 00
O. F. Bird, Milwaukee	1,000 00	A. Lorenze, Milwaukee	2,500 00
Henry Dehde, Oshkosh	500 00	J. C. Bradley, Milwaukee	13,500 00
Fred Doepke, Milwaukee	12,500 00	C. R. Carpenter, Racine	1,000 00
Frances J. Edwards, Mil- waukee	5,000 00	J. F. Conant, Milwaukee	12,500 00
E. T. Fairchild, Milwau- kee	1,000 00	T. E. Connell, Chilton	1,000 00
		W. D. Connor, Marshfield	3,000 00

NAMES OF STOCKHOLDERS—Continued.

John Gettings, Monroe ..	1,500 00	W. D. Corrigan, Milwau-	
Thos. H. Gill, Milwaukee	5,000 00	kee	1,000 00
M. Goetz, Norwalk	1,000 00	John F. Rhyner, Milwau-	
M. A. Graettinger, Mil-		kee	500 00
waukee	5,000 00	Mrs. Jacob Rhymer, Mil-	
Nath. Greene, Milwaukee	400 00	waukee	500 00
R. H. Hackett, Oshkosh..	5,900 00	F. J. Roemer, Milwaukee	1,900 00
J. M. Harrigan, Milwau-		Chas. E. Sammond, Mil-	
kee	1,000 00	waukee	1,000 00
C. C. Henry, West Bend..	5,000 00	F. M. Schuler, West Bend	500 00
H. E. Henry, Kewaskum.	500 00	H. W. Schwab, Milwaukee	3,600 00
Henry Hilleman, Sheboy-		G. A. Seefeld, Milwaukee	10,000 00
gan	2,000 00	Richard Seidel, Milwaukee	2,500 00
T. F. Hyde, Milwaukee..	1,000 00	G. F. Steele, Port Edwards	1,000 00
R. B. Johnson, Stevens		Edw. F. Swift, Chicago, Ill	5,000 00
Point	1,000 00	H. L. Taylor, La Crosse..	600 00
Lucy S. Kingsley, Milwau-		H. L. Tibbits, Milwaukee	4,000 00
kee	2,200 00	C. W. Twining, Monroe..	1,900 00
Ed. T. Kundert, Monroe..	1,590 00	F. J. Wood, Grand Rapids	12,500 00
A. J. Marble, Omro	200 00	P. J. Weirich, Monroe...	800 00
John McNaughton, Apple-		Wm. Belitz, Cleveland....	500 00
ton	22,500 00	Wm. F. Briemann, Clevel-	
Leo. F. Nohl, Milwaukee..	500 00	and	500 00
Max W. Nohl, Milwaukee	500 00	A. W. Wilcox, Horicon...	1,500 00
W. S. Paddock, Milwau-		Frank A. Schriner, Monroe	700 00
kee	19,000 00	J. P. Andres, Norwalk..	1,000 00
E. J. Pffner, Stevens		Walter Schwab, Milwaukee	400 00
Point	2,000 00	K. W. Jacobs, Milwaukee.	1,000 00
John E. Reilly, Milwaukee	500 00	W. E. Polley, New London	1,000 00
Henrietta Andrea, Milwau-		Chas. E. Shriner, Monroe	500 00
kee	1,000 00	John M. Stowell estate,	
H. P. Andrea, trustee,		South Milwaukee	1,000 00
Milwaukee	5,000 00		
C. E. Blodgett, Marshfield	4,000 00		
S. A. Cook, Neenah	7,500 00		
		Total	\$250,000 00

Milwaukee—Mitchell Street State Bank.

VAL ZIMMERMANN, JR., President.
 SYL. J. WABISZEWSKI, Vice President.

J. F. EGERTON, Cashier.

DIRECTORS.

Val. Zimmermann, Jr.,
 Syl. J. Wabiszewski,
 J. M. Schneider,
 K. Wagner,
 Paul Frahm,
 Philip Saxe,

Jas. I. Fitzsimmons,
 Chas. Miksch,
 John S. Strozzyk,
 Stephen H. Eller,
 Joseph F. Esser.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$157,811 60	Capital stock paid in	\$50,000 00
Overdrafts	4,875 82	Surplus fund	1,700 09
U. S. state, municipal and other bonds	55,755 00	Undivided profits, less cur- rent expenses and taxes paid	6,170 36
Furniture and fixtures	4,883 85	Individual deposits, subject to check	121,618 49
Due from approved reserve banks	9,838 36	Demand certificates of de- posit	34,889 10
Checks on other banks and cash items	351 00	Savings deposits	35,726 92
Exchanges for clearing house	6,870 06	Certified checks	216 21
Gold coin	1,032 50	Cashier's checks outstand- ing	8 87
Silver coin	940 09		
U. S. and national cur- rency	7,799 00		
Nickels and cents	172 76		
Total	\$250,329 95	Total	\$250,329 95

NAMES OF STOCKHOLDERS.

S. S. Salinko, Milwaukee	\$200 00	Wenzel Miksch estate, Mil- waukee	200 00
Michael Kruszka, Milwau- kee	300 00	Mrs. Francis J. Zimmer- mann, Milwaukee	100 00
Otto H. Butter, Milwaukee	1,100 00	S. A. Rakowski, Milwaukee	300 00
M. J. Graettinger, Milwau- kee	1,000 00	A. Wm. Biebesheimer, Mil- waukee	1,000 00
Louis Ripple, Milwaukee.	100 00	J. F. Egerton, Milwaukee	1,000 00
Val. Zimmermann, Jr., Mil- waukee	8,700 00	James F. O'Laughlin, Mil- waukee	500 00
Francis Walecka, Milwau- kee	200 00	Boleslaus E. Goral, Mil- waukee	300 00
John S. Struck, Milwau- kee	500 00	A. J. Knapp, Milwaukee..	100 00
K. Wagner, Milwaukee..	1,000 00	Peter Zmystony, Milwaukee	100 00
John M. Schneider, Mil- waukee	1,500 00	Chas. Miksch, Milwaukee.	100 00
Henry J. Rademacher, Mil- waukee	500 00	J. P. Pierron, St. Francis	500 00
Paul Frahm, Milwaukee..	1,000 00	Alvin Martin, Milwaukee..	100 00
A. P. Kunzelmann, Mil- waukee	1,000 00	F. S. Wasielewski, Milwau- kee	100 00
Stephen H. Eller, Milwau- kee	6,100 00	Ed. K. Pawlowski, Milwau- kee	100 00
J. T. Esser, Milwaukee..	1,000 00	Lorenz Mauer, Milwaukee	500 00
Philip Saxe, Milwaukee..	1,000 00	Mrs. Susan J. Trunk, Mil- waukee	500 00
Syl. J. Wabiszewski, Mil- waukee	1,000 00	Wm. G. Pritzlaff, Milwau- kee	500 00
Jas. I. Fitzsimmons, Mil- waukee	8,100 00	Northwestern Securities Co., Milwaukee	9,500 00
John F. Dunphy, Milwau- kee	200 00		
		Total	\$50,000 00

Milwaukee—Second Ward Savings Bank.

AUG. UHLEIN, President.

 CHAS. C. SCHMIDT, Cashier.
 HENRY BIELFELD, Asst. Cashier.

DIRECTORS.

 Aug. Uihlein,
 Jos. E. Uihlein,

 Chas. C. Schmidt,
 H. Biefeld.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts ..	\$3,977,067 56	Capital stock paid in..	\$200,000 00
Overdrafts	22,546 75	Surplus fund	900,000 00
U. S., state, municipal and other bonds	2,919,275 00	Undivided profits, less current expenses and taxes paid	181,406 89
Stocks and other secur- ities	12,350 00	Due to banks—deposits	3,281 39
Banking house	135,000 00	Individual deposits, sub- ject to check	2,080,578 72
Other real estate owned	78,009 00	Demand certificates of deposit	91,732 17
Due from approved re- serve banks	2,242,556 30	Time certificates of de- posit	305,769 92
Due from other banks..	89,132 31	Savings deposits	6,473,111 56
Checks on other banks and cash items	75,006 10	Certified checks	3,436 00
Exchanges for clearing house	201,193 26	Cashier's checks out- standing	52,204 24
Gold coin	134,890 00		
Silver coin	26,880 70		
U. S. and national cur- rency	372,289 00		
Nickels and cents	5,333 91		
Total	\$10,291,520 89	Total	\$10,291,520 89

NAMES OF STOCKHOLDERS.

Aug. Uihlein, Milwaukee..	\$127,000 00	Chas. C. Schmidt, Milwau- kee	15,000 00
Val. Blatz estate, Milwau- kee	41,000 00	Henry G. Biefeld, Milwau- kee	10,000 00
Jos. E. Uihlein, Milwaukee	7,000 00		
		Total	\$200,000 00

Milwaukee—West Side Bank.

ADAM GETTELMAN, President. GEORGE KOCH, Cashier.
OSCAR J. FIEBING, Vice President. CHAS. J. KUHNMUENCH, Asst. Cashier.

DIRECTORS.

A. Gettelman,	O. J. Schoenleber,
O. J. Fiebing,	V. J. Schoenecker, Jr.,
Geo. Koch,	J. F. Schwalbach,
Victor Schiltz,	W. A. Zinn.
F. W. Schroeder,	

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts ..	\$1,158,081 17	Capital stock paid in..	\$100,000 00
Overdrafts	4,950 34	Surplus fund	40,000 00
U. S., state, munic pal and other bonds	107,859 35	Undivided profits, less current expenses and taxes paid	14,364 95
Due from approved re- serve banks	91,171 77	Due to banks—deposits	978 45
Checks on other banks and cash items	1,220 80	Individual deposits, sub- ject to check	646,597 31
Exchanges for clearing house	36,425 70	Demand certificates of deposit	16,987 33
Gold coin	23,040 00	Time certificates of de- posit	208,056 72
Silver coin	13,136 45	Savings deposits	398,643 91
U. S. and national cur- rency	92,569 00	Certified checks	2,375 97
Nickels and cents	1,366 06	Cashier's checks out- standing	1,816 00
Total	\$1,529,820 64	Total	\$1,529,820 64

NAMES OF STOCKHOLDERS.

Adam Gettelman, Milwau- kee	\$10,000 00	Fred L. Schmitt, Milwau- kee	4,000 00
Oscar J. Fiebing, Milwau- kee	7,000 00	Philip Schmitt, Milwaukee	2,000 00
Geo. Koch, Milwaukee....	17,000 00	Otto J. Schoenleber, Mil- waukee	2,000 00
Walter A. Zinn, Milwaukee	5,000 00	Vincent J. Schoenecker, Jr., Milwaukee	2,000 00
Oliver Zinn, Milwaukee...	3,000 00	Otto J. Herrmann, Milwau- kee	1,000 00
Carl A. Zinn, Milwaukee..	2,000 00	Jacob Winkler, Milwaukee	2,000 00
Victor Schiltz, Milwaukee	3,000 00	Alfred Krez, Milwaukee..	3,000 00
Fred W. Schroeder, Mil- waukee	8,000 00	Josephine and Louise Krez, Milwaukee	1,000 00
John F. Schwalbach, South Germantown	5,000 00	Chas. J. Kuhnmuench, Mil- waukee	2,000 00
Chas. O. Manegold estate, Milwaukee	5,000 00	Jacob H. Rosenberg, Mil- waukee	2,000 00
Chas. Manegold, Jr., Mil- waukee	2,000 00	Albert A. Zinn, Milwaukee	3,000 00
Robt. Nunnemacher, Mil- waukee	2,000 00	Adam Gettelman, trustee, Milwaukee	5,000 00
Fred Usinger, Milwaukee	2,000 00	Total	\$100,000 00

Mineral Point—The Iowa County Bank.

JAMES W. HUTCHISON, President.
M. K. HUTCHISON, Vice President.

E. Y. HUTCHISON, Cashier.
A. F. BISHOP, JR., Asst. Cashier.

DIRECTORS.

James W. Hutchison,
E. Y. Hutchison,

M. K. Hutchison,
M. P. Hutchison.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$468,531 79	Capital stock paid in . . .	\$25,000 00
Overdrafts	3,460 97	Surplus fund	20,000 90
U. S., state, municipal and other bonds	1,000 00	Undivided profits, less cur- rent expenses and taxes paid	12,368 97
Banking house	4,500 00	Individual deposits, subject to check	262,055 96
Furniture and fixtures . .	1,000 00	Time certificates of deposit	313,562 50
Due from approved reserve banks	116,520 92	Savings deposits	15,086 11
Due from other banks . . .	14,645 39		
Checks on other banks and cash items	162 98		
Exchanges for clearing house	1,878 76		
Gold coin	25,330 00		
Silver coin	1,933 73		
U. S. and national cur- rency	9,109 00		
Total	<u><u>\$648,073 54</u></u>	Total	<u><u>\$648,073 54</u></u>

NAMES OF STOCKHOLDERS.

James W. Hutchison, Min- eral Point	\$12,000 00	Matilda P. Hutchison, Min- eral Point	100 00
Elmore Y. Hutchison, Min- eral Point	12,000 00	A. F. Bishop, Jr., Mineral Point	800 00
Millie K. Hutchison, Min- eral Point	100 00	Total	<u><u>\$25,000 00</u></u>

Minocqua—Bank of Minocqua.

GEORGE H. SCHILLING, President.

JOHN SCHILLING, Cashier.

DIRECTORS.

George H. Schilling,
Frank L. Schilling,

John Schilling.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$6,998 00	Capital stock paid in.....	\$5,000 00
Due from approved reserve banks	24,827 66	Surplus fund	1,000 00
Gold coin	160 00	Undivided profits, less current expenses and taxes paid	482 85
Silver coin	2,240 00	Individual deposits, subject to check	17,281 96
U. S. and national currency	1,906 00	Demand certificates of deposit	12,373 85
Nickels and cents.....	7 00		
Total	\$36,138 66	Total	\$36,138 66

NAMES OF STOCKHOLDERS.

George H. Schilling, Abotsford	\$2,400 00	John Schilling, Minocqua.	2,500 00
Frank L. Schilling, Minocqua	100 00	Total	\$5,000 00

Mondovi—Buffalo County Bank.

JACOB CANAR, President.
S. N. KNUDSON, Vice President.

EDW. RUPLINGER, Cashier.
H. J. CANAR, Asst. Cashier.

DIRECTORS.

Jacob Canar,
Alex Lees,
H. J. Canar,
Ole J. Ward,

Fred Duerkop,
S. N. Knudson,
Harvey Borst.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$53,451 60	Capital stock paid in.....	\$25,000 00
Overdrafts	8,038 57	Surplus fund	1,500 00
Banking house	9,855 00	Undivided profits, less cur-	
Furniture and fixtures...	2,330 00	rent expenses and taxes	
Other real estate owned...	375 00	paid	2,801 50
Due from approved reserve		Individual deposits, subject	
banks	17,011 23	to check	36,801 73
Checks on other banks and		Demand certificates of de-	
cash items	167 54	posit	34,666 63
Gold coin	3,135 00		
Silver coin	600 00		
U. S. and national cur-			
rency	5,697 00		
Nickels and cents	108 92		
Total	<u>\$100,769 86</u>	Total	<u>\$100,769 86</u>

NAMES OF STOCKHOLDERS.

Jacob Canar Mondovi....	\$2,300 00	Macey Borst, Mondovi....	1,000 00
Alex Lees, Mondovi.....	2,100 00	Duerkop Bros., Mondovi..	1,000 00
Ole J. Ward, Mondovi....	1,000 00	Anton Quarberg, Mondovi	1,800 00
W. L. Houser, Mondovi..	1,500 00	J. F. Brobst, Mondovi....	1,200 00
Mrs. Pauline Knudson,		A. G. Ochsner, Waumandee	2,000 00
Mondovi	2,800 00	M. M. Bond, Mondovi....	500 00
S. N. Knudson, Mondovi..	2,300 00	Edw. Ruplinger, Mondovi.	1,200 00
Maria B. Fuller, Mondovi	1,700 00		
Harvey Borst, Mondovi...	600 00	Total	<u>\$25,000 00</u>

Monroe—The Citizens Bank.

G. T. HODGES, President.
JOHN LUCHSINGER, Vice President.

J. H. DURST, Cashier.
O. A. TSCHUDY, Asst. Cashier.

DIRECTORS.

G. T. Hodges,
John Luchsinger,
W. W. Chadwick,
Ed. Carroll,
L. A. Hodges,

F. J. Bolender,
Colin W. Wright,
W. P. Bragg,
J. H. Durst.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$656,165 06	Capital stock paid in...	\$75,000 00
Overdrafts	626 27	Surplus fund	75,000 00
U. S., state, municipal and other bonds	16,200 00	Undivided profits, less cur- rent expenses and taxes paid	11,319 11
Furniture and fixtures...	5,900 00	Due to banks—deposits...	5,034 86
Other real estate owned...	100 00	Individual deposits, subject to check	179,148 11
Due from approved reserve banks	82,866 72	Demand certificates of de- posit	360,226 90
Due from other banks...	981 79	Savings deposits	89,201 67
Checks on other banks and cash items	426 27		
Exchanges for clearing house	4,804 84		
Gold coin	14,655 00		
Silver coin	4,276 55		
U. S. and national cur- rency	7,718 00		
Nickels and cents	210 15		
Total	\$794,930 65	Total	\$794,930 65

NAMES OF STOCKHOLDERS.

Mrs. Sarah E. Bolender, Monroe	\$8,200 00	Jacob Huffman, Monroe..	500 00
Jno. Luchsinger Monroe...	4,000 00	J. E. Confer, Upland, Cal.	500 00
J. H. Durst, Monroe...	1,900 00	W. W. Hodges estate, Mon- roe	2,000 00
G. T. Hodges, Monroe...	12,000 00	Edna Bolender, Monroe...	100 00
C. R. Schepley, Monroe...	2,000 00	Chas. B. Bolender, Monroe	200 00
F. F. White estate, Monro ^e	1,200 00	Nellie Zum Brunnen es- tate, Monroe	2,000 00
Joseph White estate, Mon- roe	900 00	M. Louise Durst Monroe.	1,000 00
E. A. White, Monroe...	600 00	Mary E. White estate, Monroe	300 00
W. W. Chadwick, Monroe	12,100 00	E. G. Green, Cedar Rapids, Ia.	1,000 00
Amanda Patchin estate, Monroe	6,900 00	John Jenny estate, Mon- roe	1,000 00
Mrs. Caroline Schuetze, Monroe	2,000 00	Jac. Baumgartner, Monroe	500 00
L. A. Hodges, Chicago, Ill.	1,700 00	Adam Schmidt, Monroe..	1,000 00
Edward Carroll, Monroe...	2,000 00	Michael Flanagan estate, Monroe	500 00
F. J. Bolender, Monroe...	1,000 00	Wm. P. Bragg, Monroe...	3,000 00
W. J. Knight, Monroe...	1,000 00	Otta A. Tschudy, Monroe	1,500 00
Colin W. Wright, Monroe.	1,500 00		
Mrs. Sarah Wenger, Mon- roe	400 00	Total	\$75,000 00
Henry Trump Jr., Mon- roe	500 00		

Monroe—The Commercial & Savings Bank.

C. W. TWINING, President.
A. C. TRACHSEL, Vice President.

GEO. E. THORP, Acting Cashier.
J. B. HEEREN, Asst. Cashier.

DIRECTORS.

A. C. Trachsel,
Joshua Klassy,
Simon Saucerman,
Edward Ruegger,
John Gettings,
Alvin F. Rote,
Geo. E. Thorp,

Joseph Trumpy,
C. W. Twining,
C. W. Bennett,
Jacob Elmer,
Evan South,
Ed. T. Kundert,
J. L. Sherron.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$359,724 96	Capital stock paid in....	\$100,000 00
Overdrafts	488 13	Surplus fund	7,000 00
U. S., state, municipal and other bonds	16,000 00	Undivided profits, less cur- rent expenses and taxes paid	1,561 73
Banking house	25,000 00	Due to banks—deposits...	22,002 21
Furniture and fixtures....	13,000 00	Dividends unpaid.....	105 00
Due from approved reserve banks	38,321 00	Individual deposits, subject to check	116,610 18
Due from other banks....	675 68	Demand certificates of de- posit	161,234 45
Checks on other banks and cash items	950 00	Savings deposits	68,591 68
Gold coin	5,350 00	Certified checks	320 00
Silver coin	2,392 90		
U. S. and national cur- rency	15,306 00		
Nickels and cents	216 58		
Total	\$477,425 25	Total	\$477,425 25

NAMES OF STOCKHOLDERS.

G. W. Eaton, Monroe.....	\$500 00	C. W. Twining, Monroe..	\$2,000 00
Alvin F. Rote, Monroe....	1,000 00	O'Connor Bros., Monroe..	500 00
B. L. Wood, Monroe.....	2,000 00	G. W. Thorpe, Williams- burg, Va.	2,000 00
Herman Fritz, Monroe....	2,000 00	R. D. Gorham, Monroe....	2,000 00
John Gettings, Monroe....	2,000 00	Yost Altman, Monroe....	1,000 00
M. M. Hulbert, Monticello	500 00	Evan South, Monroe....	2,000 00
E. T. Kundert, Monroe....	2,000 00	J. C. Penn, Monroe....	500 00
McGrath Bros., Monroe....	2,000 00	W. B. Monroe, Monroe....	2,000 00
Jacob Benkert, Monroe....	1,500 00	Robt. Kohli, Monroe....	1,000 00
Jettz Thorpe, Williams- burg, Va.	100 00	C. W. Bennett, Monroe....	1,000 00
W. T. Saucerman, Monroe	2,000 00	Geo. E. Thorp, Monroe...	1,000 00

NAMES OF STOCKHOLDERS—Continued.

Ivan E. Rote, Dakota, Ill.	500 00	Mrs. Luke Murphy, Mon-	
John M. and Addie Rybolt,		roe	300 00
Orangeville, Ill.	500 00	L. H. Gapen, Monroe....	2,000 00
John L. Sherron, Monroe.	1,000 00	Frank A. Shriner, Monroe	1,000 00
Ulrich Schar, Clarno....	200 00	Mary Nalty, Omaha, Neb.	1,000 00
Marshall Lewis, Monroe..	800 00	Robt. J. Norton, Monroe.	500 00
E. J. Blum, Monticello... 1,000 00		Peter Nalty, Omaha, Neb.	1,000 00
F. W. Thorp, Monroe....	500 00	Simon Saucerman, Wins-	
Henry Klassy, Monroe....	1,000 00	low, Ill.	2,000 00
Thos. Dempsey, Monroe..	500 00	Henry Trumpy, Jr., Mon-	
Daniel Haren, Monroe....	500 00	roe	500 00
Harriet F. Hawthorne,		E. F. Bauman, Monroe...	500 00
Monroe	2,000 00	Hattie Newman, Monroe..	1,500 00
J. J. Bontley, Monticello..	500 00	W. F. Kiester, Monroe...	500 00
C. Bontley, Monticello....	500 00	O. O. DeHaven, Monroe...	2,000 00
J. R. Fitzgibbons, Mon-		D. W. Vance, Monroe....	1,000 00
roe	500 00	John E. Hawthorn, Mon-	
W. C. Baumgartner, Mon-		roe	2,000 00
roe	1,000 00	F. W. Wettengel, Monroe.	1,000 00
Jacob Burgy, Monticello..	500 00	Alfred Hawthorn, Monroe	1,000 00
Frank M. Billings, Monroe	1,000 00	Casper Kundert, Monroe..	1,000 00
Andrew Harper, Jr., Mon-		Peter Burke, Monroe.....	1,000 00
roe	500 00	I. M. Stuffacher, Monroe.	500 00
Jacob H. Elmer, Monroe.	1,000 00	John A. Elmer, Monroe..	500 00
Geo. W. Campbell, Monroe	300 00	Sam Blum, Monroe.....	200 00
Wm. R. Pick, Monroe....	1,000 00	Geo. Pfeiffer, Monroe....	1,000 00
Robt. Ruf, Monroe.....	1,000 00	Conrad Goetz, Monroe....	1,000 00
Fred Faeser, Monroe.....	500 00	Andrew Streiker, Monroe..	1,000 00
Clara Eley, Monroe.....	100 00	Otilie A. Blum, Monroe..	1,000 00
John H. Elmer, Monroe..	500 00	Jacob Huffman, Monroe...	1,000 00
Henry Elmer, Monroe....	500 00	Martin Saucerman, Rock	
Bartley Zum Brunnen, Los		Grove, Ill.	2,000 00
Angeles, Cal.	500 00	Joshua Klassy, Monroe...	2,000 00
O. A. Crow estate, Mon-		C. A. Gifford, Monroe....	1,000 00
roe	1,000 00	David Pfeiffer, Monroe...	500 00
J. F. Streiker, Monroe...	300 00	Albert C. Tracasel, Monroe	2,000 00
Adam Elmer, Monroe....	1,000 00	Edward Ruegger, Monroe.	1,000 00
J. H. Swartz, Monroe....	500 00	Susie Wenger, Monroe....	2,000 00
Ida M. Bennett, Monroe..	1,000 00	Jennie E. Thorp, Monroe...	1,000 00
J. B. Heeren, Monroe....	1,000 00	Henry Thorp, Monroe....	1,000 00
John C. Wenger, Monroe.	2,000 00	Kathryn Germann, Monroe	500 00
Clarence J. White, Chicago	1,000 00	Geo. W. Wolford, Orange-	
Jos. Trumpy, Monroe....	1,000 00	ville, Ill.	300 00
Daisy Bridge, Monroe....	1,000 00	Bertha Wohlford, Orange-	
Hattie E. Thorp, Monroe..	200 00	ville, Ill.	200 00
August Neusus, Winslow,			
Ill.	1,000 00	Total	\$100,000 00
Carrie S. Palmer, Cedar			
Rapids, Ia.	500 00		

Montello—Bank of Montello.

F. J. DODGE, President.

A. J. BARRY, Cashier.

DIRECTORS.

F. J. Dodge,
A. J. Barry,
Frank Shannon,
D. Norcross,
D. L. O'Connell,

E. A. Bass,
John Weskie,
F. W. Preston,
John Wincell.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts..	\$31,189 63	Capital stock paid in....	\$7,000 00
Overdrafts	588 36	Surplus fund	200 00
Banking house	1,750 00	Dividends unpaid	1 00
Furniture and fixtures....	250 00	Individual deposits, subject	
Due from approved reserve		to check	8,953 40
banks	10,916 67	Time certificates of de-	
Checks on other banks and		posit	36,317 26
cash items	81 31		
Gold coin	1,067 50		
Silver coin	123 60		
U. S. and national cur-			
rency	5,805 00		
Nickels and cents	25 83		
Expense account	673 76		
Total	\$52,471 66	Total	\$52,471 66

NAMES OF STOCKHOLDERS.

R. A. Tagatz, Montello..	\$100 00	Carroll Barry, Montello..	25 00
D. L. O'Connell, Montello	25 00	C. S. Barry, Montello....	275 00
G. L. French, Montello....	100 00	Mary Cotten, Packwaukee.	500 00
T. F. Campion, Montello..	100 00	J. S. Ennis, Montello....	25 00
John Wincell, Montello...	100 00	Sarah Cogan, Montello..	50 00
Frank Shannon, Montello.	100 00	E. R. Williams, Montello	25 00
F. W. Preston, Montello..	100 00	A. J. Barry, Montello....	3,600 00
J. F. Norcross, Montello..	50 00	Neil Dimond, Montello..	25 00
D. Norcross, Montello....	100 00	F. J. Dodge, Montello....	500 00
E. A. Bass, Montello....	100 00	M. H. Barry, Montello....	900 00
John Weskie, Montello....	100 00		
Thomas O'Connor, Mon-			
tello	100 00	Total	\$7,000 00

Montello—The Montello State Bank.

C. A. JUST, President.
M. H. PRATT, Vice President.

W. F. CURRIE, Cashier.

DIRECTORS.

C. A. Just,
E. D. Morse,
W. F. Currie,
T. W. Whitson,

M. H. Pratt,
J. H. Kempley,
C. J. Tagatz.

Statement November 27, 1908.

Resources.		Liabilities.	
Lcans and discounts....	\$163,376 44	Capital stock paid in....	\$25,000 00
Overdrafts	569 83	Surplus fund	1,400 00
U. S., state, municipal and other bonds	20,500 00	Undivided profits, less cur- rent expenses and taxes paid	1,060 26
Premium on bonds	100 00	Dividends unpaid	12 00
Stocks and other securities	463 42	Individual deposits, subject to check	37,071 80
Furniture and fixtures....	1,467 90	Demand certificates of de- posit	300 00
Other real estate owned....	250 00	Time certificates of de- posit	156,333 20
Due from approved reserve banks	24,960 67	Savings deposits	4,276 62
Due from other banks....	5,561 57		
Checks on other banks and cash items	200 72		
Gold coin	1,635 00		
Silver coin	749 35		
U. S. and national cur- rency	5,605 00		
Nickels and cents.....	13 98		
Total	\$225,453 88	Total	\$225,453 88

NAMES OF STOCKHOLDERS.

Joseph Collins, Montello..	\$600 00	E. P. Murphy, Montello..	100 00
Christ J. Tagatz, Montello	1,000 00	M. J. Roland, Montello...	100 00
D. C. Cavanagh, Montello	1,000 00	Geo. S. Robinson, Pembine	600 00
M. H. Pratt, Montello....	1,000 00	Michael Leahy, Montello..	100 00
C. A. Taylor, Westfield..	1,000 00	John Murphy, Montello....	100 00
C. A. Just, Montello....	4,200 00	Wm. Cotter, Montello....	100 00
John O'Connell, Montello.	500 00	John Wiske, Montello....	100 00
John Hillmer, Montello..	500 00	Quantus Bros., Montello.	100 00
W. F. Currie, Montello...	1,000 00	Patrick Duffy, Montello...	100 00
Sarah Collins, Montello..	400 00	Frederick Ballard, Chicago,	
Gust Weseloh, Montello..	800 00	Ill.	100 00
D. W. McNamara, Montello	300 00	James O'Donnell, Montello	100 00
T. W. Czeskleba, Amherst	300 00	Thomas Pender, Montello.	100 00
Clara M. Lowe, Montello	300 00	Mrs. Agnes Winzell, Mon- tello	100 00
William Reetz, Montello..	300 00	Vincent McNamara, Mon- tello	100 00
James Duffy, Montello....	400 00	J. H. Kempley, Packwau- kee	500 00
Mrs. Agnes Everhard, Mon- tello	200 00	T. W. Whitson, Packwau- kee	500 00
Charles Preston, Montello	200 00	E. D. Morse, Princeton...	5,000 00
Charles Manthey, Montello	200 00	Libbie Williams, Princeton	200 00
G. A. North, Montello....	100 00	W. H. Murphy, Montello..	200 00
Samuel Boon, Montello...	100 00	C. H. Curtis, Oshkosh....	600 00
John Winzell, Montello..	100 00	W. C. Cowling, Oshkosh..	300 00
R. O. Boettcher, Packwau- kee	100 00		
Milton M. Smart, Montello	1,000 00		
John F. Lowe, Montello..	100 00		
Thomas McGee, Montello..	100 00		
		Total	\$25,000 00

Montfort—Citizens State Bank.

JOHN KRAMER, President.
WM. F. DI VALL, Vice President.

DAVID JAMES, Cashier.
ALLEN KRAMER, Asst. Cashier.

DIRECTORS.

Herman Trankle,
John Draves,
John Kramer,

Wm. F. Di Vall,
Frank Wanek.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$71,169 58	Capital stock paid in.....	\$10,000 00
Overdrafts	1,080 19	Surplus fund	2,000 00
U. S. state, municipal and other bonds	2,000 00	Undivided profits, less cur- rent expenses and taxes paid	776 53
Banking house	1,500 00	Individual deposits, subject to check	22,849 76
Furniture and fixtures....	2,375 00	Demand certificates of de- posit	1,224 89
Due from approved reserve banks	12,158 61	Time certificates of de- posit	57,563 87
Due from other banks....	359 64	Savings deposits	1,517 79
Checks on other banks and cash items	165 10		
Gold coin	2,045 00		
Silver coin	277 50		
U. S. and national cur- rency	2,762 00		
Nickels and cents	40 22		
Total	<u>\$95,932 84</u>	Total	<u>\$95,932 84</u>

NAMES OF STOCKHOLDERS.

Herman Trankle, Mont- fort	\$1,000 00	Allen F. Kramer, Montfort	300 00
John Trankle, Platteville.	500 00	John Johnsen, Montfort..	200 00
Henry Trankle, Montfort..	500 00	Bert Dieter, Montfort....	600 00
John Kramer, Montfort..	1,000 00	Oliver Webster, Montfort..	200 00
Wm. F. Di Vall, Montfort	1,000 00	J. W. Palmer, Montfort..	200 00
David James, Montfort....	1,000 00	E. H. Cordts, Montfort..	200 00
John Draves, Montfort....	1,000 00	Rudolph Heuer, Cobb....	100 00
Chas. Draves, Montfort....	1,000 00	John Steils, Montfort....	200 00
Frank Wanek, Muscoda..	1,000 00	Total	<u>\$10,000 00</u>

Montfort—Montfort State Bank.

P. T. STEVENS, President.
JOHN ALLEN, Vice President.

C. K. STEPHENS, Cashier.

DIRECTORS.

P. T. Stevens,
A. F. David,
Thos. O. Flaherty,

Jas. R. Montieth,
C. K. Stephens.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$95,936 00	Capital stock paid in....	\$20,000 00
Overdrafts	1,820 81	Surplus fund	2,450 00
U. S. state, municipal and other bonds	2,650 00	Undivided profits, less cur- rent expenses and taxes paid	1,498 11
Banking house	4,500 00	Individual deposits, subject to check	45,113 65
Furniture and fixtures ...	1,700 00	Demand certificates of de- posit	55,967 60
Due from approved reserve banks	11,915 99		
Checks on other banks and cash items	1 68		
Silver coin	201 60		
U. S. and national cur- rency	6,268 60		
Nickels and cents	35 28		
Total	\$125,029 36	Total	\$125,029 36

NAMES OF STOCKHOLDERS.

P. T. Stevens, Montfort..	\$12,000 00	A. F. David, Montfort....	400 00
Louis Althaus, Montfort..	500 00	Geo. H. Muender, Montfort	300 00
Jas. R. Montieth, Fenni- more	500 00	John H. Fosbinder estate, Montfort	300 00
J. P. Chandler, Montfort.	400 00	Wm. R. Johnson, Montfort	300 00
John Allen, Montfort.....	400 00	Ben L. Walker, Preston..	300 00
A. E. Thomas, Cobb.....	300 00	John H. Billings, Cobb...	200 00
W. G. Schuster, Montfort	300 00	I. S. E. Washburn, Shat- tuck, Okla.	200 00
W. N. Billings, Cobb.....	200 00		
T. R. Webster, Montfort..	200 00		
Thos. O. Flaherty, Mont- fort	200 00	Total	\$20,000 00
C. K. Stephens, Montfort.	3,000 00		

Monticello—Bank of Monticello.

J. C. FREITAG, President.
JACOB WITTENWYLER, Vice Pres.

L. J. BREYLINGER, Cashier.
H. O. BABLER, Asst. Cashier.

DIRECTORS.

Jacob Marty,
Jacob Wittenwyler,
J. C. Freitag,
C. Bontly,

F. W. Humiston,
Ed. Wittwer,
L. J. Breylinger.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$136,943 25	Capital stock paid in....	\$25,000 00
Overdrafts	194 61	Surplus fund	5,000 00
U. S., state, municipal and other bonds	5,000 00	Undivided profits, less cur- rent expenses and taxes paid	470 27
Banking house	3,000 00	Due to banks—deposits...	255 40
Furniture and fixtures....	1,000 00	Individual deposits subject to check	68,504 58
Due from approved reserve banks	29,943 62	Demand certificates of de- posit	90,154 86
Due from other banks....	9,022 62	Savings deposits	3,506 76
Gold coin	500 00		
Silver coin	1,032 00		
U. S. and national cur- rency	6,127 00		
Nickels and cents.....	128 77		
Total	\$192,891 87	Total	\$192,891 87

NAMES OF STOCKHOLDERS.

Albert Babler, Sr., Monti- cello	\$1,500 00	F. W. Humiston, Madison	500 00
F. J. Breylinger, Monti- cello	500 00	Jacob Marty, Monticello..	1,500 00
C. Bontly, Madison.....	500 00	John Marty, Monticello..	1,500 00
John Bontly, Monticello..	1,000 00	O. J. Persons, Monticello.	1,500 00
Mrs. Anton Bontly, Monti- cello	500 00	Dietrich Stauffacher, Mon- ticello	2,000 00
L. J. Breylinger, Monticello	1,000 00	Jacob Wittenwyler, Monti- cello	3,000 00
Mrs. D. Freitag, Monti- cello	4,000 00	John Wittenwyler, Monti- cello	1,000 00
J. C. Freitag, Monticello.	1,000 00	Ed. Wittwer, Monticello..	2,000 00
Albert Fulton, Evansville.	1,000 00	H. L. Babler, Monticello.	1,000 00
		Total	\$25,000 00

Morrisonville—Morrisonville State Bank.

JOHN R. CALDWELL, President.
CHARLES MAIR, Vice President.

W. A. CALDOW, Cashier.
A. C. MORRISON, Asst. Cashier

DIRECTORS.

John R. Caldwell,
N. L. Huseboe,
Charles Mair,

C. D. Gates
Wm. Hahn.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$76,652 16	Capital stock paid in.....	\$20,000 00
Overdrafts	883 95	Surplus fund.....	2,000 00
Banking house.....	3,802 33	Undivided profits, less current expenses and taxes paid	1,764 79
Furniture and fixtures...	2,433 00	Individual deposits, subject to check.....	18,721 05
Due from approved reserve banks	16,781 66	Time certificates of deposit	62,175 49
Gold coin.....	490 00		
Silver coin.....	525 80		
U. S. and national currency	3,039 00		
Nickels and cents.....	53 43		
Total	<u>\$104,661 33</u>	Total	<u>\$104,661 33</u>

NAMES OF STOCKHOLDERS.

J. K. Hamre, Morrisonville	\$400 00	T. H. Mair, Morrisonville	400 00
K. A. Johnson, Morrisonville	1,600 00	W. K. Caldwell, Morrisonville	800 00
A. A. Johnson, Morrisonville	400 00	Mrs. Martha J. Gates, Rio Caldwell & Gates, Rio	1,600 00
N. L. Huseboe, Morrisonville	1,600 00	A. Stevenson, Arlington	400 00
A. J. McFarlane, Morrisonville	400 00	D. A. Caldwell, Morrisonville	400 00
Charles Mair, Poynette...	800 00	J. R. Caldwell, Morrisonville	800 00
A. H. Morrison, Morrisonville	400 00	J. H. Morrison, Morrisonville	400 00
J. L. Caldwell Lodi.....	800 00	Mrs. Mary E. Morrison, Morrisonville	800 00
J. Caldwell, Sr., Lodi....	800 00	Wm. Hahn, Arlington...	400 00
W. Hall, Rio.....	1,200 00	Aug. Junge, Morrisonville	400 00
W. A. Caldow, Morrisonville	400 00	James Morrison, Morrisonville	400 00
J. J. Lee, Rio.....	800 00	J. D. Morrison, Morrisonville	400 00
Oluf Johnson, Rio.....	800 00	T. A. Caldwell, Morrisonville	400 00
A. C. Morrison, Morrisonville	400 00		
W. C. Kleinert, Morrisonville	400 00	Total	\$20,000 00

Mosinee—State Bank of Mosinee.

A. von BERG, President.
E. J. von BERG, Vice President.

W. A. von BERG, Cash'er.

DIRECTORS.

A. von Berg,
E. J. von Berg,

W. A. von Berg.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$48,754 95	Capital stock paid in.....	\$8,000 00
Overdrafts	83 71	Surplus fund.....	700 00
U. S., state, municipal and other bonds.....	1,500 00	Undivided profits less cur- rent expenses and taxes paid	611 40
Banking house.....	2,000 00	Individual deposits, subject to check.....	24,345 85
Furniture and fixtures....	1,800 00	Time certificates of deposit	27,561 65
Due from approved reserve banks	8,259 16	Notes and bills re-dis- counted	4,000 00
Checks on other banks and cash items.....	87 00		
Gold coin.....	1,000 00		
Silver coin.....	265 00		
U. S. and national cur- rency	1,297 00		
Nickels and cents.....	172 08		
Total	\$65,218 90	Total	\$65,218 90

NAMES OF STOCKHOLDERS.

A. von Berg, Mos'nee....	\$6,000 00	W. A. von Berg, Mosinee.	1,000 00
E. J. von Berg, Merrimack	1,000 00	Total	\$8,000 00

Mount Horeb—Mount Horeb Bank.

H. B. DAHLE, President.
H. L. DAHLE, Vice President.

T. G. LINGARD, Cashier.

DIRECTORS.

H. B. Dahle,
H. L. Dahle,

T. G. Lingard.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts....	\$219,052 31	Capital stock paid in....	\$35,000 00
Overdrafts	446 41	Surplus fund.....	4,500 00
U. S. state, municipal and other bonds.....	920 00	Undivided profits, less cur- rent expenses and taxes paid	4,843 24
Stocks and other securi- ties	7,025 00	Individual deposits, subject to check.....	85,336 49
Banking house	3,792 87	Demand certificates of de- posit	71,736 41
Furniture and fixtures...	2,244 98	Time certificates of deposit	87,770 93
Other real estate owned..	341 70	Cashier's checks outstand- ing	184 09
Due from approved reserve banks	43,051 76		
Due from other banks....	200 00		
Checks on other banks and cash items.....	820 02		
Gold coin.....	8,210 00		
Silver coin.....	666 35		
U. S. and national cur- rency	2,484 00		
Nickels and cents.....	115 76		
Total	<u><u>\$289,371 16</u></u>	Total	<u><u>\$289,371 16</u></u>

NAMES OF STOCKHOLDERS.

H. B. Dahle, Mount Horeb	\$22,000 00	T. G. Lingard, Mt. Horeb	11,000 00
H. L. Dahle, Mount Horeb	2,000 00		
		Total	<u><u>\$35,000 00</u></u>

Mount Horeb—State Bank of Mount Horeb.

N. C. EVANS, President.
A. HOFF, Vice President.

I. FOSSHAGE, Cashier.
NORA L. EVANS, Asst. Cash'er.

DIRECTORS.

N. C. Evans,
A. Hoff,
A. F. Gramm,
I. Fosshage,

R. E. Beat,
P. G. Krogh,
P. A. Tyvand.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$124,254 99	Capital stock paid in	\$32,000 00
Overdrafts	946 41	Surplus fund	4,500 00
Banking house	6,000 00	Undivided profits, less cur-	
Furniture and fixtures	2,466 00	rent expenses and taxes	
Due from approved reserve		paid	5,432 83
banks	28,147 20	Individual deposits, sub-	
Checks on other banks and		ject to check	29,664 27
cash items	345 34	Demand certificates of de-	
Gold coin	5,675 00	posit	48,704 45
Silver coin	463 75	Time certificates of deposit	52,898 28
U. S. and national cur-		Cashier's checks outstand-	
rency	5,079 00	ing	233 56
Nickels and cents	55 70		
Total	\$173,433 39	Total	\$173,433 39

NAMES OF STOCKHOLDERS.

N. C. Evans, Mount Horeb	\$5,000 00	J. S. Malone, Mount Horeb	500 00
Andrew Hoff, Mt. Horeb..	2,000 00	A. K. Sorgenson, Klevenville	300 00
A. F. Gramm, Mt. Horeb.	1,500 00	R. E. Beat, Riley	2,000 00
Allen Arneson, Mt. Horeb	1,000 00	Mrs. A. P. Lovejoy, Janes-	
Mrs. G. Tollefson, Mount		ville	500 00
Horeb	500 00	Martin Tollefson, Mount	
P. A. Sletto, Mount Horeb	100 00	Horeb	190 00
P. G. Krogh, Mount Horeb	2,200 00	W. M. Curtiss, Long Beach,	
P. A. Tyvand, Mt. Horeb	1,000 00	Cal.	2,500 00
Isaac Fosshage, Mt. Horeb	1,300 00	Robert Lloyd, Barneveld..	10,000 00
J. M. Heisig, Mount Horeb	1,500 00		
		Total	\$32,000 00

Mukwonago—Citizens Bank of Mukwonago.

L. E. YOUMANS, President.
M. L. DAVIS, Vice President.

L. W. SWAN, Cashier.
FRANK A. MCKENZIE, Asst. Cashier.

DIRECTORS.

L. E. Youmans,
M. L. Davis,
H. O. Bayley,
Ed. Goodman,
Frank A. McKenzie,

H. C. Greeley,
F. A. Wood,
L. W. Swan,
A. H. Peacock.

Statement November 27, 1903.

Resources.		Liabilities.	
Loans and discounts.....	\$232,243 48	Capital stock paid in....	\$25,000 00
Overdrafts	1,327 70	Surplus fund	5,000 00
U. S. state, municipal and other bonds	52,100 00	Undivided profits, less cur- rent expenses and taxes paid	3,241 06
Banking house	4,000 00	Individual deposits, sub- ject to check	26,544 28
Furniture and fixtures....	3,000 00	Time certificates of deposit	266,502 03
Due from approved reserve banks	21,023 37		
Due from other banks....	285 12		
Gold coin	4,945 00		
Silver coin	1,039 40		
U. S. and national cur- rency	6,154 00		
Nickels and cents	169 30		
Total	<u>\$326,287 37</u>	Total	<u>\$326,287 37</u>

NAMES OF STOCKHOLDERS.

J. H. Alexander, Belmont	\$2,800 00	Loami Simonds, Mukwon- ago	500 00
A. J. Stockman, Mukwon- ago	1,000 00	C. E. Wood, Mukwonago..	500 00
E. L. Lobdell, Mukwonago	500 00	Chas. A. Stewart, Mukwon- ago	300 00
L. E. Youmans, Mukwon- ago	900 00	Thos. Tomelty, Big Bend.	500 00
H. C. Greeley, Lake Beulah	1,000 00	Henry Judd, Lake Beulah	300 00
M. L. Davis, Mukwonago..	1,000 00	Edw. Hardaker, Mukwon- ago	300 00
H. O. Bayley, Lake Beulah	500 00	W. G. Skewes, Mukwonago	100 00
A. H. Peacock, Lake Beu- lah	500 00	Frank A. Wood, Mukwon- ago	500 00
L. W. Swan, Mukwonago.	1,100 00	Wm. McKenzie, Mukwon- ago	600 00
Thos. E. Swan, Mukwonago	500 00	Isaac Blood, Mukwonago.	500 00
John Clohisy, Mukwonago..	600 00	Henry Sargeant, Mukwon- ago	500 00
Ed. Goodman, Mukwonago	700 00	John T. Porter, Mukwon- ago	500 00
Ed. Schultz, Mukwonago..	600 00	Jane Sharpe, Mukwonago.	750 00
Catharine Clohisy, Muk- wonago	300 00	D. I. Sharpe, Mukwonago	1,750 00
Frank McNulty, Mukwon- ago	200 00	Jas. A. McKenzie, Muk- wonago	500 00
Fred Smith, Mukwonago..	500 00	F. A. McKenzie, Mukwon- ago	900 00
L. M. Smith, Mukwonago.	300 00	Fred Knurr, Mukwonago..	500 90
Kate Skewes, Mukwonago.	600 00		
Mrs. Lillian M. Adams, Mukwonago	1,000 00	Total	\$25,000 00
Della E. Schultz, Mukwon- ago	900 00		

Muscoda—Muscoda State Bank.

A. C. V. ELSTON, President.
R. B. McINTYRE, Vice President.

A. C. V. ELSTON, Cashier.
R. B. McINTYRE, Asst. Cashier.

DIRECTORS.

A. C. V. Elston,
R. B. McIntyre,

J. A. Elston,
M. Orchard.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$37,911 02	Capital stock paid in.....	\$10,000 00
Overdrafts	6,813 81	Surplus fund	5,000 00
Furniture and fixtures ...	875 00	Undivided profits, less cur-	
Due from approved reserve		rent expenses and taxes	
banks	30,321 76	paid	3,200 83
Gold coin	675 00	Individual deposits, sub-	
Silver coin	655 50	ject to check	33,087 91
U. S. and national cur-		Demand certificates of de-	
rency	5,130 00	posit	31,114 01
Nickels and cents	20 66		
Total	<u>\$82,402 75</u>	Total	<u>\$82,402 75</u>

NAMES OF STOCKHOLDERS.

A. C. V. Elston, Muscoda.	\$4,500 00	M. Orchard, Muscoda.....	500 00
R. B. McIntyre, Muscoda.	4,500 00		
J. A. Elston, Muscoda....	500 00	Total	\$10,000 00

Necedah—The Necedah Bank.

HARRY W. BARNEY, President.
C. E. BABCOCK, Vice President.

C. C. FULLER, Cashier.
ALLIE WILLIAMS, Asst. Cashier.

DIRECTORS.

Harry W. Barney,
F. M. Reed,

James H. Spencer.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$68,176 12	Capital stock paid in.....	\$15,000 00
Overdrafts	41 93	Surplus fund	2,614 86
Furniture and fixtures....	720 80	Undivided profits, less current expenses and taxes paid	1,792 21
Due from approved reserve banks	49,810 42	Individual deposits, subject to check	55,394 08
Checks on other banks and cash items	57 37	Time certificates of deposit	51,747 18
Gold coin	2,130 00		
Silver coin	1,029 55		
U. S. and national currency	4,311 00		
Nickels and cents	271 14		
Total	\$126,548 33	Total	\$126,548 33

NAMES OF STOCKHOLDERS.

C. E. Babcock, Necedah..	\$3,700 00	N. S. Curtis, Necedah....	100 00
J. W. Babcock, Arbor Vita	1,000 00	Mrs. E. Weston, Necedah.	600 00
James H. Spencer, Necedah	300 00	C. C. Fuller, Necedah....	300 00
Moses France, Sr., Necedah	300 00	F. M. Reed, Necedah....	600 00
		Harry W. Barney, Necedah	8,100 00
		Total	\$15,000 00

Neillsville—Commercial State Bank.

S. M. MARSH, President. H. M. ROOT, Cashier.
 CARL RABENSTEIN, Vice President. E. H. SCHOENGARTH, Asst. Cashier.

DIRECTORS.

Carl Rabenstein, A. B. Marsh,
 H. M. Root, A. F. Radke,
 Charles Cornelius, W. J. Marsh,
 S. M. Marsh,

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$98,288 69	Capital stock paid in.....	\$25,000 00
Overdrafts	1,965 28	Surplus fund	5,000 00
U. S., state, municipal and other bonds	400 00	Undivided profits, less cur- rent expenses and taxes paid	4,252 18
Banking house	9,000 09	Individual deposits, sub- ject to check	55,858 88
Furniture and fixtures ...	1,500 00	Demand certificates of de- posit	44,552 89
Due from approved reserve banks	9,857 41		
Checks on other banks and cash items	558 05		
Gold coin	5,150 00		
Silver coin	787 25		
U. S. and national cur- rency	6,775 00		
Nickels and cents	382 27		
Total	<u>\$134,663 95</u>	Total	<u>\$134,663 95</u>

NAMES OF STOCKHOLDERS.

S. M. Marsh, Neillsville....	\$500 00	Gilbert Johnson, Neillsville.	500 00
A. F. Radke, Neillsville....	400 00	Carl Rabenstein, Neillsville.	800 00
H. M. Root, Neillsville....	3,000 00	Ira Fike, Medina, Mich. ...	700 00
Mary J. Root, Neillsville...	3,000 00	Chas. Cornelius, Neillsville..	500 00
Laura E. Brown, Neillsville	1,000 00	L. M. Sturdevant, Madison..	400 00
G. D. Hoseley, Ashland, Ore- gon	3,000 00	E. H. Schoengarth, Neills- ville	1,000 00
B. Dangers, Neillsville....	100 00	O. W. Schoengarth, Neills- ville	500 00
James O'Neil, Neillsville...	300 00	A. B. Marsh, Neillsville....	500 00
Olive T. Smith, Neillsville...	2,300 00	Frank Huntzicker, Neills- ville	2,200 00
Robert McCalvy, Neillsville.	200 00	F. W. Draper, Neillsville...	300 00
Ferd. Bahr, Spring Valley..	100 00		
W. J. Marsh, Neillsville....	1,000 00		
Lottie M. Mulvey, Pasadena, Ca'	500 00	Total	\$25,000 00

Neillsville—Neillsville Bank.

CHAS. F. GROW, President.
W. L. HEMPHILL, Vice President.

JOSEPH MORLEY, Cashier.
CARL STANGE, Asst. Cashier.

DIRECTORS.

Chas. F. Grow,
W. L. Hemphill,
Jos. Morley,

D. Dickinson,
Thos. Lowe,
H. A. North.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$219,239 94	Capital stock paid in.....	\$25,000 00
Overdrafts	1,452 63	Surplus fund	25,000 00
U. S., state, municipal and other bonds	17,900 00	Undivided profits, less cur- rent expenses and taxes paid	16,246 29
Banking house	5,000 00	Due to banks—deposits...	11,069 18
Furniture and fixtures....	1,600 00	Individual deposits, sub- ject to check	99,239 29
Due from approved reserve banks	100,849 37	Demand certificates of de- posit	201,887 81
Due from other banks....	459 88		
Checks on other banks and cash items	295 81		
Gold coin	16,420 00		
Silver coin	3,000 59		
U. S. and national cur- rency	12,011 00		
Nickels and cents	207 35		
Total	<u>\$378,442 48</u>	Total	<u>\$378,442 48</u>

NAMES OF STOCKHOLDERS.

Chas. F. Grow, Neillsville..	\$2,500 00	C. B. Shaw, Cloverdale, Cal.	3,000 00
Joseph Morley, Neillsville..	1,000 00	H. A. North, Neillsville....	400 00
M. S. Dewhurst, Neillsville.	13,500 09	D. Dickinson, Neillsville....	200 00
Alex Hyslop, La Crosse....	2,000 00	W. L. Hemphill, Neillsville	400 00
Geo. H. Ray, La Crosse....	1,000 00	Thomas Lowe, Neillsville....	200 00
J. D. McMillan estate, Neills- ville	400 00	Charles Kayhart, Neillsville.	200 00
Gilbert Johnson, Neillsville..	200 00	Total	<u>\$25,000 00</u>

Nelsonville—State Bank of Nelsonville.

HANS JOHNSON, President.
THEO. H. JOHNSON, Vice President.

L. H. JOHNSON, Cashier.

DIRECTORS.

Hans Johnson,
Theo. H. Johnson,

L. H. Johnson.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$69,395 89	Capital stock paid in.....	\$10,000 00
Overdrafts	112 41	Undivided profits, less cur-	
Banking house	2,500 00	rent expenses and taxes	
Furniture and fixtures....	1,485 69	paid	1,097 39
Other real estate owned..	2,775 00	Individual deposits, sub-	
Due from approved reserve		ject to check	9,883 38
banks	16,719 80	Demand certificates of de-	
Checks on other banks and		posit	3,684 39
cash items	215 93	Time certificates of deposit	71,957 73
Gold coin	702 50		
Silver coin	105 70		
U. S. and national cur-			
rency	2,577 00		
Nickels and cents	32 97		
Total	<u>\$96,622 89</u>	Total	<u>\$96,622 89</u>

NAMES OF STOCKHOLDERS.

Hans Johnson, Amherst		L. H. Johnson, Nelson-	
Junction, R. F. D. No. 1	\$4,000 00	ville	3,000 00
Theo. H. Johnson, Nel-		Total	\$10,000 00
sonville	3,000 00		

Neosho—Neosho State Bank.

D. B. GREENE, President.
JOHN MERTES, Vice President.

J. K. DOUGLASS, Cashier.
MARTIN LEICHER, Asst. Cashier.

DIRECTORS.

D. B. Greene,
John Mertes,
J. K. Douglass,

Martin Leicher,
J. W. Martin.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$42,871 66	Capital stock paid in	\$15,000 00
Overdrafts	18 88	Surplus fund	200 00
U. S., state, municipal and other bonds	2,000 00	Undivided profits, less cur- rent expenses and taxes paid	1,280 72
Furniture and fixtures	2,400 00	Individual deposits, sub- ject to check	17,500 05
Due from approved reserve banks	6,890 84	Demand certificates of de- posit	388 62
Checks on other banks and cash items	11 75	Time certificates of deposit	23,375 03
Gold coin	305 00		
Silver coin	636 80		
U. S. and national cur- rency	2,579 00		
Nickels and cents	30 49		
Total	\$57,744 42	Total	\$57,744 42

NAMES OF STOCKHOLDERS.

Martin Leicher, Neosho	\$2,000 00	J. M. McCollow, Neosho	1,000 00
R. F. Schultz, Neosho	2,000 00	August Emer, Neosho	1,000 00
J. K. Douglass, Neosho	4,000 00	John Mertes, Neosho	500 00
Mrs. Eva Lehmann, Neo- sho	1,000 00	James K. Wiggins, Rubicon	500 00
D. B. Greene, Neosho	1,000 00	Jesse A. Clason, Neosho	500 00
J. W. Martin, Woodland	1,000 00	Total	\$15,000 00
Max P. E. Radloff, Hus- tisford	500 00		

Neshkoro—Farmers Exchange Bank of Neshkoro.

CHAS. T. DAHLKE, President.
J. C. MORRISEY, Vice President.

C. S. ORTHMAN, Cashier.

DIRECTORS.

John Byrne,
J. C. Morrisey,
Julius E. Reetz,

Chas. T. Dahlke,
J. W. Johnson.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$23,802 55	Capital stock paid in	\$10,000 00
U. S., state, municipal and other bonds	2,500 00	Individual deposits, sub- ject to check	10,875 14
Banking house	2,000 00	Time certificates of deposit	16,613 63
Furniture and fixtures	1,033 49	Cashier's checks outstand- ing	2,455 48
Due from approved reserve banks	6,829 95		
Checks on other banks and cash items	1,361 83		
Gold coin	57 50		
Silver coin	473 70		
U. S. and national cur- rency	1,656 00		
Nickels and cents	37 01		
Expense account	192 22		
Total	\$39,944 25	Total	\$39,944 25

NAMES OF STOCKHOLDERS.

Tillie M. Krebs, La Crosse	\$100 00	Mrs. Kate Ring, Neshkoro	100 00
Geo. Pynchon, Neshkoro..	100 00	James Eagen, Wautoma..	100 00
C. C. Parker, Germania..	200 00	Pat Ryan, Neshkoro.....	500 00
C. S. Orthman, Neshkoro..	1,090 00	Geo. Byrne, Neshkoro....	100 00
W. H. Sexton, Neshkoro..	100 00	Adolph Doge, Neshkoro...	109 00
J. W. Johnson, Neshkoro..	600 00	Richard Schultz, Neshkoro	100 00
Ray M. Johnson, Neshkoro	200 00	Geo. E. Wegenke, Neshkoro	100 00
Earl M. Johnson, Neshkoro	100 00	Edward Doms, Neshkoro..	100 00
Chas. T. Dahlke, Neshkoro	500 00	Robt. Warnke, Germania..	200 00
Jno. W. Byrne, Neshkoro..	100 00	C. E. Dahlke, Neshkoro...	300 00
Agnes Callahan, Neshkoro	100 00	E. J. Dahlke, Neshkoro...	100 00
J. H. Cavanaugh, Neshkoro	100 00	John Krueger, Neshkoro..	100 00
Thos. Cavanaugh, Neshkoro	100 00	Herman Wentland, Nesh- koro	100 00
T. Ryan, Neshkoro	100 00	A. H. Scobie, Neshkoro....	100 00
A. J. Ryan, Neshkoro....	100 00	Emil Ross, Neshkoro.....	100 00
Simon Gernon, Neshkoro..	200 00	John Hayes, Neshkoro....	100 00
John Dravitz, Westfield..	500 00	Gust Gohlke, Neshkoro....	100 00
Henry Balderson, Neshkoro	100 00	John Kuske, Neshkoro....	100 00
Fred. Doege, Neshkoro....	100 00	F. D. Scobie, Neshkoro....	100 00
John Marshall, Neshkoro..	100 00	Aug. Bethke, Jr., Germania	300 00
John Ludkey, Neshkoro....	100 00	Wm. Prachel, Neshkoro...	200 00
Gust. Henke, Jr., Neshkoro	209 00	Adolph Kaatz, Neshkoro..	100 00
Gustav Priebe, Neshkoro..	100 00	Julius Reetz, Sr., Neshkoro	200 00
John Kro'l, Neshkoro.....	100 00	B. F. Hayes, Wautoma...	100 00
Frank Lehr, Lohrville....	100 00	Fred Dahlke, Neshkoro...	100 00
J. C. Morrisey, Neshkoro..	100 00	Mrs. Letta Johnson, Nesh- koro	100 00
James Sexton, Neshkoro..	200 00	Julius Hansel, Neshkoro..	100 00
A. H. Sexton, Neshkoro....	100 00	Fred Henke, Sr., Neshkoro	100 00
John Powers, Neshkoro....	100 00		
Carl C. Good, Neshkoro....	109 00		
Adolph Reetz, Neshkoro ..	100 00		
Thos. J. Smith, Neshkoro..	100 00		
Julius Reetz, Jr., Neshkoro	200 00	Total	\$10,000 00

New Auburn—Bank of New Auburn.

ARNT. ERICKSON, President.
C. P. HANSEN, Vice President.

LEROY ABRAHAMSON, Cashier.

DIRECTORS.

Arnt. Erickson,
C. P. Hansen,
Wm. Larson,

G. W. Engebretson,
H. McCormick.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$44,097 35	Capital stock paid in	\$10,000 00
Overdrafts	313 12	Surplus fund	2,000 00
U. S., state, municipal and other bonds	5,009 00	Undivided profits, less cur- rent expenses and taxes paid	1,142 29
Banking house	2,500 00	Individual deposits, sub- ject to check	29,959 51
Furniture and fixtures	1,117 00	Time certificates of deposit	25,074 19
Other real estate owned	1,993 50		
Due from approved reserve banks	11,638 31		
Checks on other banks and cash items	147 90		
Gold coin	790 00		
Silver coin	382 00		
U. S. and national cur- rency	157 90		
Nickels and cents	39 81		
Total	<u><u>\$68,175 99</u></u>	Total	<u><u>\$68,175 99</u></u>

NAMES OF STOCKHOLDERS.

Arnt. Erickson, New Au- burn	\$4,000 00	C. P. Hansen, New Auburn	1,500 00
H. McCormick, New Auburn	2,000 00	G. W. Engebretson, New Auburn	1,000 00
Wm. Larson, Bloomer	1,500 00	Total	<u><u>\$10,000 00</u></u>

New Glarus—The Bank of New Glarus.

THOMAS HEFTY, President.
JOSEPH HOESLY, Vice President.

T. C. HEFTY, Cashier.
E. J. HOESLY, Asst. Cashier.

DIRECTORS.

Thomas Hefty,
Joseph Hoesly,

S. A. Schindler.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$233,746 96	Capital stock paid in	\$40,000 00
Overdrafts	45 10	Surplus fund	6,000 00
U. S., state, municipal and other bonds	6,500 00	Undivided profits, less cur- rent expenses and taxes paid	6,184 71
Banking house	2,000 00	Due to banks—deposits . . .	675 78
Due from approved reserve banks	70,807 32	Individual deposits, sub- ject to check	109,999 66
Due from other banks	7,923 32	Demand certificates of de- posit	113,869 26
Checks on other banks and cash items	669 55	Savings deposits	51,823 00
Gold coin	5,415 00	Contingent fund	1,000 00
Silver coin	650 00		
U. S. and national cur- rency	1,772 00		
Nickels and cents	23 16		
Total	<u>\$329,552 41</u>	Total	<u>\$329,552 41</u>

NAMES OF STOCKHOLDERS.

Thomas Hefty, New Glarus.	\$5,000 00	David Hefty, New Glarus..	500 00
B. A. Kundert, New Glarus.	2,500 00	T. R. Hefty, New Glarus...	500 00
T. C. Hefty, New Glarus...	3,700 00	Sol. Levitan, Madison.....	2,500 00
J. C. Zimmerman, Anaheim, Cal.	3,000 00	J. U. Babler, Monroe	1,090 00
S. A. Schindler, New Glarus	1,000 00	Hoesly Bros., New Glarus... 500 00	
J. J. Ott, New Glarus.....	1,000 00	E. Streiff, New Glarus.....	100 00
Joe Hoesly, New Glarus...	1,000 00	A. Schlatter, New Glarus..	500 00
Peter Hoesly, New Glarus..	1,000 00	Jacob and Thomas Hoesly, New Glarus	1,000 00
Rudolph Hoesly, New Glarus	1,000 00	Mrs. Strahm & Sons, Blanch- ardville	500 00
H. Hoesly, New Glarus.....	500 00	Hefty Bros., Monticello....	500 00
Joshua Eichelkraut, New Glarus	500 00	W. B. Engler, New Glarus..	200 00
Jacob Luchsinger, New Glarus	500 00	F. V. Kundert, Los Angeles, Cal.	2,000 00
Fred Ott & Co., New Glarus	1,000 00	Rudolph Kundert, New Glar- us	2,000 00
J. H. Schmid, Jr., New Glarus	500 00	Maria Kundert, New Glarus	1,000 00
John Wild, New Glarus....	1,000 00	J. M. Schmid & Co., New Glarus	500 00
J. P. Klassy, New Glarus..	1,000 00		
Caspar Hefty, New Glarus..	1,000 00		
F. K. Hefty, Monticello....	500 00		
Wm. Meier, Milwaukee.....	1,000 00	Total	<u>\$40,000 00</u>

New Holstein—State Bank of New Holstein.

JAMES G. GRIEM, President. FREDERICK BULLWINKEL, Cashier.
 GEO. H. SCHROEDER, Vice President.

DIRECTORS.

James G. Griem,	George L. Leverenz,
George H. Schroeder,	E. W. Timm,
Adolph Weber,	Jacob Severin.
Fred. Bullwinkel,	

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$98,518 26	Capital stock paid in.....	\$25,000 00
Overdrafts	1,189 95	Surplus fund	2,000 00
Banking house	5,000 00	Undivided profits, less cur-	
Furniture and fixtures....	1,000 00	rent expenses and taxes	
Due from approved reserve		paid	332 77
banks	24,970 64	Individual deposits, sub-	
Due from other banks....	369 24	ject to check	44,614 44
Checks on other banks and		Time certificates of deposit	71,087 40
cash items	154 00		
Gold coin	5,865 00		
Silver coin	1,372 00		
U. S. and national cur-			
rency	4,440 00		
Nickels and cents	155 52		
Total	\$143,034 61	Total	\$143,034 61

NAMES OF STOCKHOLDERS.

Geo. H. Schroeder, New Hol-	\$5,000 00	Geo. L. Leverenz, New Hol-	500 00
stein		stein	
Adolph Weber, New Holstein	2,500 00	Chas. W. Mory, Appleton...	4,000 00
Jas. G. Griem, New Holstein	2,000 00	Mrs. Mary Mory, Appleton..	1,000 00
Simon F. Aggen, New Hol-		Frederick Bullwinkel, New	
stein	500 00	Holstein	100 00
Jacob Severin, New Holstein	1,000 00	E. W. Timm, Milwaukee....	400 00
Geo. H. Schroeder, trustee,			
New Holstein	8,000 00	Total	\$25,000 00

New Lisbon—Farmers & Merchants Bank.

J. J. HUGHES, President.
C. D. CURTIS, Vice President.

J. H. MARSH, Cashier.

DIRECTORS.

J. J. Hughes,
C. D. Curtis,
J. H. Marsh,

W. R. Barnes,
F. S. Haire.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$137,569 30	Capital stock paid in	\$15,000 00
Overdrafts	692 65	Surplus fund	1,671 88
U. S. state, municipal and other bonds	500 00	Undivided profits, less cur- rent expenses and taxes paid	6,545 87
Premium on bonds	41 60	Due to banks—deposits	299 12
Banking house	4,000 00	Individual deposits, sub- ject to check	30,337 93
Furniture and fixtures	2,163 43	Demand certificates of de- posit	6,423 25
Other real estate owned	235 69	Time certificates of deposit	118,847 51
Due from approved reserve banks	22,139 63		
Checks on other banks and cash items	20 00		
Gold coin	2,532 50		
Silver coin	414 65		
U. S. and national cur- rency	8,753 00		
Nickels and cents	63 11		
Total	\$179,125 56	Total	\$179,125 56

NAMES OF STOCKHOLDERS.

J. J. Hughes, New Lisbon	\$2,800 00	R. J. Hughes, Portage	500 00
J. H. Marsh, New Lisbon.	2,900 00	Sine Christianson, New Lisbon	100 00
Harriet E. Marsh, Wauke- sha	600 00	Harriet Wilson, New Lis- bon	200 00
Anna L. Marsh, New Lis- bon	200 00	R. F. Champney, New Lis- bon	100 00
W. W. Hughes, Fond du Lac	200 00	F. S. Haire, Mauston	500 00
Edward Davis, Randolph.	1,000 00	Roxanna B. Curtis, New Lisbon	200 00
N. M. Hess, New Lisbon	300 00	J. F. Ramsey, New Lisbon	200 00
C. D. Curtis, New Lisbon	1,200 00	Mary M. Elwell, New Lis- bon	200 00
W. S. Sargent, New Lisbon	200 00	Henry Rickeman, New Lis- bon	200 00
Y. Elwell, New Lisbon	200 00	Frank Hodge, New Lisbon	100 00
E. H. Townsend, New Lis- bon	200 00	L. C. Jefferson, New Lis- bon	200 00
W. R. Barnes, New Lisbon	500 00	Effie M. Purdy, Milwau- kee	200 00
A. C. Johnson, Camp Doug- las	400 00	Louise Watson, Sparta	200 00
J. H. Morrill, Hustler	200 00	J. C. Anderle, New Lisbon	100 00
Carl Bierbauer, New Lis- bon	100 00		
H. B. Barlow, New Lisbon	200 00		
L. M. Barlow, New Lisbon	100 00		
R. A. Marshall, New Lisbon	400 00		
Emma Anderle, New Lis- bon	300 00	Total	\$15,000 00

New London—Bank of New London.

A. H. PAPE, President.

E. C. PAPE, Cashier.

DIRECTORS.

Helen Pape,
Meta Trayser,

E. C. Pape,
A. H. Pape.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$86,629 62	Capital stock paid in.....	\$10,000 00
Overdrafts	659 05	Surplus fund	6,000 00
U. S., state, municipal and other bonds	6,230 55	Undivided profits, less cur- rent expenses and taxes paid	3,035 84
Banking house	7,500 00	Due to banks—deposits...	753 78
Furniture and fixtures ...	1,500 00	Individual deposits, sub- ject to check	38,824 62
Due from approved reserve banks	21,018 16	Time certificates of deposit	75,649 57
Checks on other banks and cash items	1,504 16		
Gold coin	3,500 00		
Silver coin	400 00		
U. S. and national cur- rency	5,270 00		
Nickels and cents.....	52 27		
Total	<u>\$134,263 81</u>	Total	<u>\$134,263 81</u>

NAMES OF STOCKHOLDERS.

A. H. Pape, New London..	\$9,400 00	E. C. Pape, New London..	200 00
Helen Pape, New London.	200 00		
Meta Trayser, New London	200 00	Total	<u>\$10,000 00</u>

New Richmond—Bank of New Richmond.

M. FRISK, President.
F. S. WADE, Vice President.

J. W. McCOY, Cashier.
D. W. WILLIAMS, Asst. Cashier

DIRECTORS.

M. Frisk,
F. S. Wade,
J. W. McCoy,

D. W. Williams,
R. H. McCoy.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$238,730 11	Capital stock paid in	\$35,000 00-
Overdrafts	5,248 27	Surplus fund	7,000 00-
U. S., state, municipal and other bonds	7,420 00	Undivided profits, less cur- rent expenses and taxes paid	5,636 66
Banking house, furniture and fixtures	3,287 85	Due to banks—deposits . .	4,785 27
Other real estate owned . .	866 01	Individual deposits, sub- ject to check	70,082 53
Due from approved reserve banks	39,025 13	Time certificates of deposit	163,967 21
Due from other banks . . .	100 00	Savings deposits	20,867 89
Checks on other banks and cash items	7,523 93	Cashier's checks outstand- ing	590 99
Exchanges for clearing house	108 82		
Gold coin	35 00		
Silver coin	1,777 40		
U. S. and national cur- rency	3,741 00		
Nickels and cents	67 03		
Total	\$307,930 55	Total	\$307,930 55

NAMES OF STOCKHOLDERS.

Joel Bartlett estate, Green- ville, Pa.	\$500 00	mond	21,600 00
F. W. Bartlett estate, Greenville, Pa.	600 00	R. H. McCoy, East Grand Forks, Minn.	200 00
Mathias Frisk, Merriam Park, Minn.	19,600 00	F. S. Wade, New Richmond	1,000 00-
J. W. McCoy, New Rich-		D. W. Williams, New Richmond	500 09
		Total	\$35,000 00-

New Richmond—The Manufacturers Bank.

JOHN E. GLOVER, President.
W. F. McNALLY, Vice President.

L. A. BAKER, Cashier.
H. E. ROUNSAVELL, Asst. Cashier.

DIRECTORS.

John E. Glover,
L. A. Baker,
W. F. McNally,

H. E. Rounsavell,
M. P. McNally.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$178,367 71	Capital stock paid in	\$30,000 00
Overdrafts	155,41	Surplus fund	4,900 00
Furniture and fixtures	2,540 41	Undivided profits, less current expenses and taxes paid	1,337 21
Other real estate owned	2,864 70	Individual deposits, subject to check	76,351 16
Due from approved reserve banks	40,536 72	Time certificates of deposit	196,437 49
Checks on other banks and cash items	193 92	Savings deposits	13,446 79
Exchanges for clearing house	1,520 55	Cashier's checks outstanding	764 00
Gold coin	1,270 00		
Silver coin	1,167 13		
U. S. and national currency	4,509 00		
Nickels and cents	111 10		
Total	<u><u>\$233,236 65</u></u>	Total	<u><u>\$233,236 65</u></u>

NAMES OF STOCKHOLDERS.

John E. Glover, New Richmond	\$18,000 00	H. E. Rounsavell, New Richmond	500 00
W. F. McNally, New Richmond	500 00	M. P. McNally, New Richmond	500 00
L. A. Baker, New Richmond	500 00	Mrs. M. A. Baker, New Richmond	10,000 00
		Total	<u><u>\$30,000 00</u></u>

North Fond du Lac—The First Wisconsin Bank.

S. D. WYATT, President.
A. J. PULLEN, Vice President.

JOHN P. KALT, Cashier.

DIRECTORS.

S. D. Wyatt,
A. J. Pullen,
G. A. Knapp,
C. A. Galloway,

F. M. Givens,
J. E. Koepenick,
H. E. Hoffman.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$39,862 58	Capital stock paid in	\$20,000 00
Banking house	5,500 00	Surplus fund	3,100 00
Furniture and fixtures	3,810 11	Undivided profits, less current expenses and taxes paid	1,005 04
Due from approved reserve banks	6,795 50	Individual deposits, subject to check	15,891 12
Gold coin	210 00	Time certificates of deposit	4,099 24
Silver coin	418,60	Savings deposits	17,193 34
U. S. and national currency	4,649 00		
Nickels and cents	19 53		
Wisconsin Central Railway Co.	23 42		
Total	<u>\$61,288 74</u>	Total	<u>\$61,288 74</u>

NAMES OF STOCKHOLDERS.

S. D. Wyatt, Fond du Lac	\$2,000 00	B. F. Potter, North Fond du Lac	
G. A. Knapp, Fond du Lac	1,900 00	J. E. Koepenick, North Fond du Lac	200 00
P. B. Haber, Fond du Lac	1,000 00	S. Tynan, North Fond du Lac	300 00
J. A. Merryman, Fond du Lac	1,000 00	H. E. Hoffman, North Fond du Lac	100 00
H. E. Sweet, Fond du Lac	2,000 00	J. F. Thorsen, North Fond du Lac	200 00
C. R. Harrison estate, Fond du Lac	1,200 00	C. E. Urbahn, Fond du Lac	200 00
F. J. Rueping, Fond du Lac	500 00	C. L. Leighty, North Fond du Lac	100 00
C. A. Galloway, Fond du Lac	2,000 00	E. Carberry, North Fond du Lac	100 00
F. M. Givens, Fond du Lac	2,900 00	F. B. Givens, Fond du Lac	200 00
J. C. Whittelsey, Fond du Lac	500 00	Mrs. H. E. Hoffman, North Fond du Lac	100 00
Chas. Schreiber, Oshkosh	800 00	J. H. Porter, Oshkosh	800 00
E. P. Sawyer, Oshkosh	800 00	J. S. Brodhead, North Fond du Lac	100 00
J. W. Hiner, Chicago, Ill	500 00		
A. J. Pullen, North Fond du Lac	800 00		
C. C. Tripp, North Fond du Lac	400 00		
Total		Total	<u>\$20,000 00</u>

North Freedom—Bank of North Freedom.

R. B. DICKIE, President.
WM. DICKIE, Vice President.

W. C. HAHN, Cashier.

DIRECTORS.

R. B. Dickie,
T. L. Knauss,
I. T. Lawton,
A. J. Janzen,

Conrad Egerer,
Wm. Dickie,
W. J. Egerer.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$65,927 10	Capital stock paid in . . .	\$10,000 00
Overdrafts	189 11	Surplus fund	800 00
U. S., state, municipal and other bonds	10,175 80	Undivided profits, less cur- rent expenses and taxes paid	1,759 91
Banking house	3,500 00	Individual deposits, subject to check	17,903 22
Furniture and fixtures . .	1,025 00	Demand certificates of de- posit	1,938 28
Due from approved reserve banks	19,160 74	Time certificates of deposit	81,833 28
Due from other banks . . .	5,401 38		
Checks on other banks and cash items	90 48		
Gold coin	1,657 50		
Silver coin	726 25		
U. S. and national cur- rency	5,685 00		
Nickels and cents	96 33		
Total	\$114,234 69	Total	\$114,234 69

NAMES OF STOCKHOLDERS.

Wm. Shale, North Free- dom	\$200 00	R. S. Lange, North Free- dom	100 00
Tim Hackett, North Free- dom	100 00	Edw. L. Egerer, North Freedom	100 00
Conrad Egerer, North Freedom	500 00	Margarette Egerer, North Freedom	100 00
Wm. Dickie, North Free- dom	1,800 00	T. L. Knauss, North Free- dom	1,000 00
John Barker, North Free- dom	700 00	A. R. Spaulding, North Freedom	200 00
W. J. Egerer, North Free- dom	500 00	F. Dickham, North Free- dom	100 00
John Egerer, North Free- dom	500 00	P. D. Stackman, North Freedom	100 00
R. B. Dickie, North Free- dom	100 00	Chas. Klumpp, North Free- dom	100 00
Sarah Dickie, North Free- dom	500 00	John Dickie, North Free- dom	800 00
A. J. Janzen, North Free- dom	500 00	R. B. Dickie, Admr., North Freedom	700 00
Hester Gourgias, North Freedom	700 00	Fred Ritzenthaler, North Freedom	100 00
J. T. Lawton, North Free- dom	500 00	Total	\$10,000 00

North Milwaukee—Citizens Bank of North Milwaukee.

B. R. GODFREY, President.
T. W. SPENCE, Vice President.

CHAS. H. KROHN, Cashier.

DIRECTORS.

T. W. Spence,
T. H. Spence,
E. J. Henning,
J. H. Rohr,

B. R. Godfrey,
E. D. Coddington,
Chas. H. Krohn.

Statement November 27, 1903.

Resources.		Liabilities.	
Loans and discounts	\$39,628 46	Capital stock paid in	\$10,000 00
Overdrafts	505 86	Surplus fund	119 59
U. S. state, municipal and other bonds	11,000 00	Undivided profits, less cur- rent expenses and taxes paid	460 90
Furniture and fixtures . .	1,541 20	Dividends unpaid	4 00
Due from approved reserve banks	7,879 58	Individual deposits, subject to check	28,769 80
Checks on other banks and cash items	144 08	Demand certificates of de- posit	3,193 00
Gold coin	645 00	Savings deposits	24,397 86
Silver coin	451 00		
U. S. and national cur- rency	4,515 00		
Nickels and cents	93 97		
Accrued interest	550 00		
Total	<u>\$66,945 15</u>	Total	<u>\$66,945 15</u>

NAMES OF STOCKHOLDERS.

Samuel E. Hall, Milwau- kee	\$500 00	W. C. Schwartzburg, North Milwaukee	100 00
J. H. Rohr, North Mil- waukee	600 00	Mrs. Virginia T. Foulkes, Milwaukee	600 00
Fred W. Rogers, Milwau- kee	200 00	Minnie Breitwich, Ext'x., Milwaukee	200 00
Josephine E. Mowry, Mil- waukee	100 00	G. W. Cariton, Waukesha Milwaukee	100 00
E. J. Henning, North Mil- waukee	200 00	Mrs. H. M. Car'ton, North Milwaukee	100 00
J. H. Marschutz, Milwau- kee	500 00	Henry A. Car'ton, Cawker City, Kas.	200 90
W. C. Quarles, Milwau- kee	500 00	Jane A. Griffith, North Mil- waukee	100 00
Kate Siegert, Milwaukee .	200 00	Don. E. Mowry, Madison .	200 00
T. W. Spence, Milwaukee	1,000 00	Eugene L. Knoblauch, Mil- waukee	100 00
C. T. Spence, Milwaukee	200 00	M. W. Rowel, Hartland . .	500 00
Mrs. T. H. Spence, Mil- waukee	200 00	W. J. Maegli, North Mil- waukee	100 00
T. H. Spence, Milwaukee	600 00	H. L. Oefflein, Hartland . .	1,800 00
B. R. Godfrey, North Mil- waukee	500 00	John I. Mayer, Milwaukee	100 00
Chas. Eggert, North Mil- waukee	100 00	Chas. H. Krohn, Milwau- kee	200 90
E. D. Coddington, North Milwaukee	200 00	Total	<u>\$10,000 00</u>

North Prairie—State Bank of North Prairie.

M. H. WILLIAMS, President.
H. HURST, Vice President.

G. S. EVARTS, Cash'er.

DIRECTORS.

M. H. Williams,
H. Hurst,
L. Heintz,
H. Wrede,

Chas. Clark,
D. B. Wilson,
E. E. Hill.

Statement November 27, 1903.

Resources.		Liabilities.	
Loans and discounts	\$20,905 48	Capital stock paid in . . .	\$10,000 00
Overdrafts	997 63	Individual deposits, subject	
Furniture and fixtures . . .	1,850 67	to check	9,138 40
Due from approved reserve		Demand certificates of de-	
banks	1,103 36	posit	500 09
Due from other banks . . .	276 60	Time certificates of deposit	6,780 63
Checks on other banks and		Savings deposits	106 84
cash items	2 00		
Gold coin	90 90		
Silver coin	196 00		
U. S. and national cur-			
rency	1,002 00		
Nickels and cents	40 74		
Other liabilities	61 48		
Total	\$26,525 96	Total	\$26,525 96

NAMES OF STOCKHOLDERS.

E. J. Feldman, Trosky, Minn.	\$1,000 00	O. R. Jones, Wales	200 00
L. C. Heintz, North Prai-	500 00	J. S. Williams, Wales	100 00
rie		Eve H. Jenkins, North	
T. B. Hurst, Dousman . . .	100 00	Prairie	200 00
H. R. Hurst, Dousman . . .	200 00	Stanton R. Clark, Wauke-	
H. Elias, Wales	200 00	sha	100 00
Jennie Jacobs, North Prai-		Chas. H. Clark, Mukwona-	
rie	100 00	go	500 00
S. B. Milles, Waukesha . . .	500 00	Myram Nelson, Genesee . . .	200 00
E. E. Hill, North Prairie . .	200 00	F. E. Hess, North Prairie . .	100 00
H. F. Dinkel, North Prai-		Mrs. M. H. Williams,	
rie	200 00	North Prairie	100 00
A. L. Jackson, Genesee . . .	100 00	J. D. Grant, Ottaway	100 00
D. B. Wilson, North Prai-		Harvey Grant, Ottaway . . .	100 00
rie	100 00	C. D. Stewart, Dousman . . .	100 00
Albert Wilson, North Prai-		R. H. Williams, Wales	100 00
rie	100 00	Fred Schmitzler, North	
A. H. Gibson, Mukwonago	500 00	Prairie	200 00
Henry Mueller, North		Arch'e Cummings, Dous-	
Prairie	100 00	man	100 00
Mrs. Annie Wilkinson, North		James Lacy, Waukesha	200 00
Prairie	200 00	Harley Williams, North	
Henry Wraede, North Prai-		Prairie	300 00
rie	200 00	Joe. Garlow, Genesee	100 00
Milo Mukleston, Wauke-		G. S. Everts, North Prai-	
sha	500 00	rie	1,000 00
R. L. Benjamin, Waukesha	100 00	E. Carroll, Genesee	100 00
G. W. Aplin, North Prairie .	100 00	M. H. Williams, North	
Walter Jones, North Prai-		Prairie	800 00
rie	100 00	A. D. Galloway, North	
Chas. Schultis, North Prai-		Prairie	100 00
rie	100 00	Total	\$10,000 00

Norwalk—Norwalk State Bank.

M. GOETZ, President.
HENRY SCHELL, Vice President.

J. P. ANDRES, Cashier.
C. F. HORNUNG, Asst. Cashier.

DIRECTORS.

M. Goetz,
C. H. Dreier,
Henry Schell,

J. P. Andres,
John Weibel.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$95,583 03	Capital stock paid in ...	\$15,000 00
Overdrafts	578 52	Surplus fund	3,000 00
Banking house	4,500 00	Undivided profits, less cur-	
Furniture and fixtures ..	800 00	rent expenses and taxes	
Due from approved reserve		paid	1,229 54
banks	14,474 81	Individual deposits, subject	
Due from other banks....	2,517 38	to check	20,115 55
Gold coin	1,405 00	Time certificates of deposit	83,340 87
Silver coin	1,342 80		
U. S. and national cur-			
rency	1,399 00		
Nickels and cents	85 42		
Total	\$122,685 96	Total	\$122,685 96

NAMES OF STOCKHOLDERS.

M. Goetz, Norwalk.....	\$7,700 00	Mrs. Rosila Goetz, Nor-	
Henry Schell, Wilton ...	3,900 00	walk	100 00
C. H. Dreier, Norwalk ..	1,900 00	Miss Olive Goetz, Norwalk	100 00
J. P. Andres, Norwalk ..	100 00	C. F. Hornung, Norwalk..	300 00
Fred Luetke, Norwalk ..	900 00	H. Timmerman, Ontario..	100 00
John Weibel, Norwalk ..	300 00	H. H. Goodenough, Ontario	100 00
H. L. Vieth, Norwalk ..	300 00	James Lower, Ontario....	100 00
		Total	\$15,000 00

Norwalk—The Farmers State Bank of Norwalk.

FRANK WARTMAN, President.
H. L. VIETH, Vice President.

E. M. HANZLIK, Cashier.
OTTO W. SPRECHER, Asst. Cashier.

DIRECTORS.

Frank Wartman,
H. L. Vieth,
Fred W. Luetke,
Geo. D. Brandt,

Andrew Froth,
Wm. Schell,
W. T. Aney.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$28,243 28	Capital stock paid in ...	\$10,000 00
Overdrafts	190 50	Individual deposits, subject	
U. S., state, municipal and		to check	8,280 84
other bonds	1,000 00	Time certificates of deposit	22,043 10
Furniture and fixtures ..	1,378 43		
Due from approved reserve			
banks	3,857 35		
Due from other banks....	2,879 91		
Gold coin	180 00		
Silver coin	769 25		
U. S. and national cur-			
rency	1,696 00		
Nickels and cents	127 97		
Expense account	10 25		
Total	<u>\$40,323 94</u>	Total	<u>\$40,323 94</u>

NAMES OF STOCKHOLDERS.

Wm. Schell, Norwalk....	\$1,000 00	Joe Joas, Norwalk	200 00
Otto W. Sprecher, Norwalk	500 00	Henry R. Koch, Baraboo	300 00
Fred. W. Luetke, Norwalk	400 00	Andrew Foth, Norwalk..	500 00
Geo. D. Brandt, Norwalk	200 00	August Vieth, Norwalk ..	500 00
Frank Wartman, Norwalk	500 00	M. O. Wallace, Norwalk..	100 00
Henry Vieregge, Norwalk	100 00	Henry Munz, Bonesteel, S.	
Lydia Schell, Norwalk....	200 00	D.	100 00
Frank Quackenbush, Nor-		Katie Munz, Norwalk ...	100 00
walk	100 00	Mrs. Wm. Munz, Norwalk	100 00
A. C. Koepoke, Norwalk..	100 00	M. E. Adams, Norwalk...	500 00
Joe Brieske, Jr. Norwalk	100 00	Joseph Marburger, Nor-	
Fred W. Noth, Norwalk..	100 00	walk	500 00
Henry Pfuhl, Norwalk...	200 00	W. T. Aney, Norwalk....	200 00
H. L. Vieth, Norwalk....	700 00	Christ. Meyer, Norwalk..	200 00
Aug. Sommerfeld, Norwalk	100 00	Jake Meyer, Norwalk	200 00
Ed. B. Bergman, Norwalk	100 00	Frank Falke, Norwalk....	200 00
H. W. Vieth, Norwalk...	500 00	E. M. Hanzlik, Wonewoc	700 00
Anton Koch, Jr., Norwalk	200 00	E. Purdoe Wright, Baraboo	200 00
		Total	\$10,000 00

Oakfield—Bank of Oakfield.

F. J. BRISTOL, President.
C. G. MORGAN, Vice President.

W. E. BRISTOL, Cashier.
GRACE A. ORVIS, Asst. Cashier.

DIRECTORS.

F. J. Bristol
A. J. Worthing,
C. G. Morgan,

C. Henningsen,
W. E. Bristol.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts....	\$125,522 01	Capital stock paid in.....	\$25,000 00
Overdrafts	1,245 44	Surplus fund	2,500 00
U. S. state, municipal and other bonds	9,175 00	Undivided profits less cur- rent expenses and taxes paid	4,362 36
Banking house	6,000 00	Individual deposits subject to check	51,464 05
Furniture and fixtures....	2,526 00	Time certificates of de- posit	111,872 58
Other real estate owned..	1,486 16	Cashier's checks outstand- ing	4 77
Due from approved reserve banks	42,355 36		
Due from other banks....	495 69		
Gold coin	1,450 00		
Silver coin	706 35		
U. S. and national cur- rency	3,929 00		
Nickels and cents.....	41 84		
Bills receivable	270 91		
Total	<u>\$195,203 76</u>	Total	<u>\$195,203 76</u>

NAMES OF STOCKHOLDERS.

W. E. Bristol, Oakfield..	\$8,000 00	A. J. Worthing, Oakfield..	400 00
F. J. Bristol, Oakfield...	6,400 00	F. W. Smith, Fond du Lac	400 00
C. G. Morgan, Oakfield...	6,400 00	W. C. Ehrhardt, Oakfield.	500 00
W. R. Worthing, Oakfield..	800 00	A. W. Sampson Browns- ville	400 00
F. B. Worthing, Oakfield	400 00		
James H. Beirne, Oakfield	400 00		
Mrs. Hattie Burns, Oakfield	500 00		
C. Henningsen, Oakfield..	400 00	Total	<u>\$25,000 00</u>

Oconomowoc—Bank of Oconomowoc.

W. S. DIBBLE, President.
LOREN EDWARDS, Vice President.

B. G. EDGLERTON, Cashier.
OTTO C. PETERS, Asst. Cashier.

DIRECTORS.

W. S. Dibble,
Loren Edwards,
B. G. Edgerton,
W. S. Wing.

Chas. H. Jackson,
Edw. S. Thompson,
Chas. Walther.

Statement November 27, 1903.

Resources.		Liabilities.	
Loans and discounts.....	\$209,991 11	Capital stock paid in.....	\$50,000 00
Overdrafts	1,339 92	Surplus fund.....	10,000 00
U. S., state, municipal and other bonds.....	123,102 98	Undivided profits less cur- rent expenses and taxes paid	3,413 81
Banking house.....	9,950 00	Individual deposits, subject to check.....	104,254 67
Furniture and fixtures....	4,158 65	Demand certificates of de- posit	5,570 00
Due from approved reserve banks	39,427 55	Time certificates of de- posit	152,305 73
Due from other banks....	2,419 46	Savings deposits.....	83,715 11
Checks on other banks and cash items.....	1,315 54	Cashier's checks outstand- ing	1,315 70
Exchanges for clearing house	930 91	Notes and bills re-dis- counted	10,000 00
Gold coin	6,475 00		
Silver coin	2,285 05		
U. S. and national cur- rency	18,792 00		
Nickels and cents.....	386 85		
Total	<u>\$420,575 02</u>	Total	<u>\$420,575 02</u>

NAMES OF STOCKHOLDERS.

H. M. Ackley, Oconomowoc	\$11,000 00	Edw. S. Thompson, Ocono- mowoc	1,000 00
W. S. Dibble, Oconomowoc	3,200 00	Chas. H. Jackson, Ocono- mowoc	500 00
H. K. Edgerton estate, Oconomowoc	4,000 00	Imogene Seamans, Wauwa- tosa	500 00
Mrs. Mary F. Lardner, Oconomowoc	7,000 00	Loren Edwards, Oconomo- woc	900 00
F. B. Brown, Oconomowoc	2,900 00	Celestia Edwards, Ocono- mowoc	500 00
C. L. Kellogg Oconomowoc	3,000 00	Aaron Danton Los Ange- les, Cal.	2,000 00
Mrs. Sarah Ann Edgerton, Oconomowoc	500 00	George W. Munger, Ocono- mowoc	500 00
Mrs. Jennie L. Dibble, Oconomowoc	1,000 00	Isabelle B. Givens, Fond du Lac.....	1,400 00
B. G. Edgerton, Oconomo- woc	2,100 00	Chas. Walther, Oconomo- woc	1,000 00
John S. King, Watertown	500 00	Jane K. Anketell, Dela- field	1,000 00
P. J. Peterson, Oconomo- woc	600 00	W. S. Wing, Oconomowoc	900 00
W. W. Hastings, Ixonia..	1,000 00		
H. A. Ernst Oconomowoc	1,000 00		
Ernst & Thompson, Ocono- mowoc	2,000 00		
		Total	<u>\$50,000 00</u>

Oconto Falls—State Bank of Oconto Falls.

A. C. MERRYMAN, President.
O. C. MADSEN, Vice President.

T. F. REYNOLDS, Cashier.
M. L. THOMAS, Asst. Cashier.

DIRECTORS.

A. C. Merryman,
O. C. Madsen,
T. F. Reynolds,

A. Lipshitz,
Albert Boyce,
August Birr.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$90,398 01	Capital stock paid in.....	\$25,000 00
Overdrafts	252 11	Surplus fund.....	3,000 00
Banking house.....	7,150 00	Undivided profits, less cur-	
Furniture and fixtures....	1,150 00	rent expenses and taxes	
Due from approved reserve		paid	679 13
banks	6,798 11	Individual deposits, subject	
Checks on other banks and		to check.....	16,821 88
cash items.....	233 92	Demand certificates of de-	
Gold coin.....	175 00	posit	51,373 63
Silver coin.....	44 70	Savings deposits.....	13,488 08
U. S. and national cur-			
rency	4,009 00		
Nickels and cents.....	151 87		
Total	<u>\$110,362 72</u>	Total	<u>\$110,362 72</u>

NAMES OF STOCKHOLDERS.

A. C. Merryman, Marinette	\$4,000 00	Hyman Friedstein, Mari-	
T. F. Reynolds, Oconto		nette	1,000 00
Falls	5,000 00	Edward Johnson, Sampson	100 00
Jane McAllister, Mari-		August Birr, Oconto Falls	500 00
nette	5,000 00	A. Lipshitz, Oconto Falls	1,500 00
O. C. Madsen, Sampson..	1,000 00	H. B. Bennett, Oconto Falls	500 00
Wm. Schrubbe estate, Oc-		Albert Boyce, Oconto Falls	2,000 00
onto Falls.....	1,000 00	S. H. Reynolds, Oconto	
Chas. F. Meyer, Oconto		Falls	1,300 00
Falls	500 00	M. L. Thomas, Oconto	
Louisa Raduge, Sampson..	100 00	Falls	1,500 00
		Total	\$25,000 00

Ogdensburg—The Farmers State Bank of Ogdensburg.

HANS JOHNSON, President.
A. D. SHAMBEAU, Vice President.

H. H. JOHNSON, Cashier.

DIRECTORS.

H. H. Johnson,
F. M. Livermore,
H. Herbert,

A. D. Shambeau,
P. H. Peterson.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$66,259 83	Capital stock paid in	\$10,000 00
Overdrafts	78 15	Surplus fund	50 00
Banking house	2,500 00	Undivided profits, less cur-	
Furniture and fixtures	1,660 65	rent expenses and taxes	
Due from approved reserve		paid	1,274 76
banks	12,475 05	Individual deposits, sub-	
Checks on other banks and		ject to check	22,718 35
cash items	3,259 39	Demand certificates of de-	
Gold coin	1,055 00	posit	15,127 00
Silver coin	393 65	Time certificates of deposit	40,630 34
U. S. and national cur-		Savings deposits	385 15
rency	2,462 00		
Nickels and cents	41 88		
Total	<u>\$90,185 60</u>	Total	<u>\$90,185 60</u>

NAMES OF STOCKHOLDERS.

Hans Johnson, Nelsonville	\$4,000 00	burg	100 00
Theo. Johnson, Nelsonville	1,000 00	John Moore, Ogdensburg	100 00
H. H. Johnson, Ogdensburg	1,090 00	Jos. Keating, Ogdensburg	100 00
Chas. Jasman, Ogdensburg	100 00	U. G. Lytle, Ogdensburg	100 00
Henry Schafer, Ogdensburg	100 00	C. E. Huffcut, Ogdensburg	100 00
A. D. Shambeau, Ogdens-		C. S. O. Christenson, Og-	
burg	200 00	densburg	100 00
Mrs. Wm. Shambeau, Og-		H. E. Olson, Ogdensburg	109 00
densburg	200 00	J. H. Herbert, Ogdensburg	100 00
H. J. Hanson, Ogdensburg	100 00	C. A. Jenkins, Ogdensburg	100 00
J. C. Johnson, Ogdensburg	100 00	Wm. J. Hughes, Winne-	
P. H. Peterson, Ogdens-		conne	100 00
burg	200 00	Minna Schlichting, Ogdens-	
J. H. Anderson, Ogdens-		burg	400 00
burg	200 00	Anton Danielson, Ogdens-	
Thomas Johnson, Ogdens-		burg	100 00
burg	100 00	Peter Rasmussen, Ogdens-	
T. M. Hafner, Ogdensburg	100 00	burg	100 00
Halvor Olson, Ogdensburg	500 00	J. B. Jensen, Manawa	100 00
F. M. Livermore, Ogdens-		N. H. Johnson, Gillett	100 00
burg	100 00	L. H. Johnson, Nelsonville	100 00
Wm. Ratcliffe, Ogdensburg	100 00		
Harry Herbert, Ogdens-		Total	<u>\$10,000 00</u>

Oostburg—Oostburg State Bank.

PETER DAANE, President.
JACOB FUHRMANN, Vice President.

JOHN BRETHOUWER, Cashier.
S. E. HUIBREGTSE, Asst. Cashier.

DIRECTORS.

John Theune,
Edd. Faas,
Adrian Brassier,
Jacob Fuhrmann,
S. E. Huibregtse,

Henry Wordes,
Garret Graven,
Peter Daane,
John Brethouwer.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$47,192 72	Capital stock paid in....	\$25,000 00
Overdrafts	21 42	Undivided profits, less current expenses and taxes paid	1,163 41
U. S. state, municipal and other bonds	12,073 99	Individual deposits, subject to check	32,091 18
Banking house	5,105 64	Demand certificates of deposit	5,798 61
Furniture and fixtures ...	2,268 23	Time certificates of deposit	22,205 00
Due from approved reserve banks	13,962 40	Savings deposits	1,779 06
Due from other banks ...	3,224 76		
Checks on other banks and cash items	72 00		
Gold coin	1,130 00		
Silver coin	522 35		
U. S. and national currency	2,401 00		
Nickels and cents	62 75		
Total	\$87,947 26	Total	\$87,947 26

NAMES OF STOCKHOLDERS.

Peter Daane, Oostburg...	\$1,600 00	James Wykhuis, Oostburg.	100 00
Susan DeMunck, Oostburg	100 00	John Brethouwer, Oostburg	500 00
Garrit Ruesink, Oostburg.	200 00	Adrian Linse, Oostburg...	300 00
Huibregt Lemahieu, Oostburg	200 00	Mathew Daane, Oostburg.	100 00
Fred Tempas, Oostburg...	100 00	Henry Drayers, Oostburg.	500 00
Joe Van Roo, Oostburg...	200 00	Lea Stokdyk, Oostburg	100 00
John Van Sluis, Oostburg	200 00	H. Darrkot, Oostburg	200 00
A. W. Soerens, Oostburg...	200 00	Jacob P. Daane, Oostburg	500 00
Adrian Faas, Oostburg...	400 00	Adrian Ingelse, Oostburg...	200 00
John Lemkuil, Oostburg...	500 00	Dave Westerbeke, Oostburg	100 00
G. Graven, Oostburg	300 00	Jacob Brassier, Sheboygan.	
Henry P. Brethouwer, Oostburg	300 00	R. 4	500 00
J. H. TeWinkel, Oostburg.	100 00	John Orlebeke, Oostburg...	400 00
Chris Tempas, Oostburg...	300 00	P. H. Dirske, Oostburg...	200 00
A. J. Gruep'nk, Oostburg.	500 00	John Daane, Oostburg...	100 00
S. E. Huibregtse, Oostburg	300 00	J. W. Jagerdik, Oostburg	300 00
Kono Dunk, Cedar Grove..	300 00	H. J. Dunk, Oostburg...	100 00
		Jacob Hartman, Oostburg.	500 00

NAMES OF STOCKHOLDERS—Continued.

A. J. Dunk, Cedar Grove.	100 00	J. Van Der Weele, Oostburg	200 00
Mrs. Johana Lammers, Sheboygan, R. 4.....	200 00	Henry Wordes, Oostburg..	500 00
Anthony Lammers, Sheboygan, R. 4	100 00	L. Te Grotenhuis, Oostburg	100 00
G. J. Lammers, Sheboygan, R. 4	200 00	Mathew Lammers, Oostburg	200 00
J. A. Blau, Oostburg.....	300 00	Daniel Smies, Cedar Grove	200 00
Raymond Irwin, Homets Ferry, Ohio	200 00	John P. Brill, Oostburg..	200 00
Henry Ten Dolle, Sheboygan Falls, R. 11.....	200 00	John H. Nyenhuis, Oostburg	300 00
John Heinen, Oostburg...	100 00	Jacob Fuhremann, Oostburg	1,000 00
George Van Driest, Cedar Grove	200 00	Bart Ver Straate, Oostburg	200 00
J. W. Hesslink, Oostburg.	200 00	John Te Ronde, Oostburg.	200 00
G. W. Nyenhuis, Oostburg	100 00	Edward Was, Oostburg...	100 00
Adrian Daane, Oostburg..	200 00	William Rauwerdink, Oostburg	400 00
H. M. Groenveld, Sheboygan Falls	100 00	Arnold Huibregtse, Oostburg	200 00
Judith Groenveld, Sheboygan Falls	100 00	Peter J. Brill, Oostburg..	500 00
John J. Theune, Oostburg	100 00	Adrian Brassier, Sheboygan, R. 4.....	500 00
Henry Dirkse, Oostburg..	100 00	J. H. Dulmes, Oostburg...	500 00
L. B. TeGrotenhuis, Oostburg	100 00	J. L. Fuhremann, Oostburg	100 00
William Lemahieu, Oostburg	600 00	Henry J. Siebelink, Oostburg	200 00
Lizz'e Lemahieu, Oostburg	200 00	Herman Lemke, Oostburg.	100 00
G. J. Lohuis, Oostburg...	500 00	T. E. Pritchard, Milwaukee	500 00
E. E. Pantzer, Sheboygan.	200 00	W. J. Te Selle, New Orleans, La.	1,000 00
A. J. Graven, Oostburg...	200 00	Dirk Hartman, Oostburg..	200 00
L. B. Faas, Oostburg.....	100 00	W. H. Sprangers, Oostburg	100 00
Chas. Craigmille, Cleveland	200 00	Peter J. Daane, Oostburg.	100 00
John Theune, Oostburg...	1,500 00	John J. Daane, Oostburg.	100 00
Ben Veldhorst, Cedar Grove	400 00	Susie M. Daane, Oostburg.	100 00
D. W. Te Ronde, Oostburg	100 00		
Peter Theune, Oostburg...	100 00	Total	\$25,000 00

Oregon—Bank of Oregon.

J. E. LITTEL, President.
E. LITTEL, Vice President.

J. F. LITTEL, Jr., Cashier.

DIRECTORS.

J. E. Litel,
E. Litel,

J. F. Litel, Jr.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$93,939 97	Capital stock paid in	\$10,000 00
Overdrafts	3,655 27	Surplus fund	2,700 00
U. S., state, municipal and other bonds	2,500 00	Undivided profits, less cur- rent expenses and taxes paid	756 65
Furniture and fixtures	1,500 00	Individual deposits, sub- ject to check	41,762 02
Due from approved reserve banks	22,594 92	Demand certificates of de- posit	77,763 76
Checks on other banks and cash items	1,152 87		
Gold coin	1,294 85		
Silver coin	1,039 50		
U. S. and national cur- rency	5,231 00		
Nickels and cents	74 05		
Total	<u>\$132,982 43</u>	Total	<u>\$132,982 43</u>

NAMES OF STOCKHOLDERS.

J. F. Litel, Jr., Oregon	\$4,900 00	J. E. Litel, Albany	5,000 00
Ella Litel, Albany	100 00	Total	<u>\$10,000 00</u>

Orfordville—Farmers and Merchants Bank of Orfordville.

O. P. GAARDER, President.
O. A. PETERSON, Vice President.

T. E. TOLLEFSRUD, Cashier.
ALICE ROSSITER, Asst. Cashier.

DIRECTORS.

O. P. Gaarder,
O. A. Peterson,
T. E. Tollefsrud,
G. Clemetson,

E. H. Skinner,
A. P. Gaarder,
K. B. Thoen.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$125,236 76	Capital stock paid in....	\$25,000 00
Overdrafts	226 51	Surplus fund	5,000 00
Furniture and fixtures....	2,378 17	Undivided profits, less current expenses and taxes paid	6,999 35
Due from approved reserve banks	24,314 38	Individual deposits, subject to check	40,744 27
Checks on other banks and cash items	519 99	Demand certificates of deposit	2,946 75
Gold coin	845 00	Time certificates of deposit	74,813 26
Silver coin	458 80		
U. S. and national currency	1,473 00		
Nickels and cents	51 02		
Total	\$155,503 63	Total	\$155,503 63

NAMES OF STOCKHOLDERS.

H. C. Rude, Orfordville..	\$500 00	H. Christianson, Orfordville	500 00
E. H. Skinner, Beloit....	1,000 00	O. P. Gaarder, Orfordville	4,500 00
E. O. Ovestrud, Orfordville	1,500 00	O. A. Peterson, Orfordville	5,000 00
John Huyke, Orfordville..	500 00	G. Clemetson, Orfordville..	2,000 00
Julia Roen, Orfordville...	500 00	L. E. Lunda, Orfordville..	500 00
T. A. Tollefson, Orfordville	500 00	T. E. Tollefsrud, Orfordville	1,000 00
Mrs. Jane Trulson, Orfordville	500 00	S. B. Smith, Janesville...	500 00
Oscar Roen, Orfordville..	500 00	L. B. Carle, Janesville...	500 00
K. B. Thoen, Orfordville..	1,000 00	A. P. Lovejoy, Janesville	500 00
A. P. Gaarder, Orfordville	1,000 00	S. O. Onsgard, Orfordville	1,000 00
E. N. Haugen, Orfordville	500 00		
H. N. Wagley, Orfordville	500 00		
A. C. Gaarder, Orfordville	500 00	Total	\$25,000 00

Osceola—Bank of Osceola.

CHARLES H. OAKLEY, President.
CARL M. LYNN, Vice President.

HARRY C. HARDING, Cashier.
JEAN A. SLEEPER, Asst. Cashier.

DIRECTORS.

Charles H. Oakley,
Margaret C. Oakley,
Harry C. Harding,

M. J. O'Reilly,
Jean A. Sleeper.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$177,110 81	Capital stock paid in	\$25,900 00
U. S., state, municipal and other bonds	6,000 00	Surplus fund	2,175 00
Banking house	4,830 05	Undivided profits, less cur- rent expenses and taxes paid	3,064 88
Furniture and fixtures	1,762 80	Dividends unpaid	400 00
Other real estate owned	2,200 09	Individual deposits, sub- ject to check	58,122 08
Due from approved reserve banks	27,941 90	Demand certificates of de- posit	3,787 71
Due from other banks	262 34	Time certificates of deposit	135,992 13
Checks on other banks and cash items	310 35		
Gold coin	1,520 00		
Silver coin	490 00		
U. S. and national cur- rency	6,053 00		
Nickels and cents	60 53		
Total	<u>\$228,541 80</u>	Total	<u>\$228,541 80</u>

NAMES OF STOCKHOLDERS.

Chas. Arndt, Osceola	\$200 00	Wm. E. Oakley, Madison	400 00
S. C. Benjamin, Osceola	1,500 00	Edw. A. Oakley, Madison	500 00
H. R. Benjamin estate, Os- ceola	1,000 00	Arthur F. Oakley, Dorches- ter	500 00
E. J. Cording, Osceola	200 00	Saml. F. Oakley, Osceola	100 00
Nis. Hansen, Osceola	500 00	M. J. O'Reilly, Osceola	1,000 00
Edwin Holcombe, Otisville, Minn.	200 00	Mary O. Miller, Rhine- lander	1,500 00
Harry C. Harding, Osceola	1,600 00	L. J. Ramsey, Osceola	500 00
May E. Harding, Osceola	100 00	Alice B. Ramsey, Osceola	200 00
Carl M. Lynn, Osceola	200 00	Jacob Stelling, Osceola	1,000 00
Chas. Lundberg, Osceola	100 00	Jean A. Sleeper, Osceola	500 00
Henry Oakley, Osceola	3,400 00	Fred. Sorenson, Osceola	200 00
Chas. H. Oakley, Osceola	6,400 00	Mark E. Sargent, Osceola	100 00
Saml. G. Oakley, Madison	2,000 00	B. Volkering, Osceola	100 00
Margaret C. Oakley, Osceola	1,000 00		
		Total	<u>\$25,000 00</u>

Oshkosh—South Side Exchange Bank.

JOS. KLOECKNER, President.
WM. GLATZ, Vice President.

H. EILERS, Cashier.

DIRECTORS.

Jos. Kloeckner,
M. C. Mertz,
Wm. J. Glatz,
J. G. Mcazel,

Clemans Kaudy,
H. Eilers,
N. C. Werbke,
John C. Zentner.

Statement November 27, 1903.

Resources.		Liabilities.	
Loans and discounts.....	\$342,440 67	Capital stock paid in....	\$25,000 00
Overdrafts	294 18	Surplus fund	20,000 00
U S., state, municipal and other bonds	64,000 00	Undivided profits, less cur- rent expenses and taxes paid	6,798 49
Due from approved reserve banks	71,303 81	Dividends unpaid	93 00
Due from other banks ...	52,497 97	Individual deposits, sub- ject to check	72,361 23
Checks on other banks and cash items	1,236 66	Demand certificates of de- posit	7,033 45
Exchanges for clearing houses	556 21	Time certificates of deposit	356,412 04
Gold coin	26,350 00	Savings deposits	82,228 65
Silver coin	1,465 55	Certified checks	500 00
U. S. and national cur- rency	9,940 00		
Nickels and cents	251 81		
Total	\$570,336 86	Total	\$570,336 86

NAMES OF STOCKHOLDERS.

Helen A. Beach estate, Oshkosh	\$600 00	John H. Lloyd, Racine...	500 00
Mrs. Frances E. Bennett, Oshkosh	250 00	John H. Laabs, Oshkosh..	250 00
F. A. Baumann estate, Los Angeles, Cal.	250 00	E. A. Lull, Oshkosh.....	250 00
John Buckstaff, Jr., estate, Oshkosh	100 00	Mrs. Mabel McPherson, Oshkosh	166 67
John Daum, Oshkosh.....	100 00	J. G. Menzel, Oshkosh....	500 00
H. Eilers, Oshkosh.....	2,000 00	Mrs. Mary Mertz, Osh- kosh	150 00
Chr. Eiser, Oshkosh.....	250 00	Matt. C. Mertz, Oshkosh..	400 00
Geo. H. Foster, Oshkosh...	2,250 00	Mrs. Paulina Mehlmann, Oshkosh	500 00
T. H. Farrow, Oshkosh...	250 00	Mary A. Mobbs, Oshkosh..	300 00
Faber & Lutz Bros., Osh- kosh	200 00	Mrs. Anna Murphy, Osh- kosh	100 00
		M. N. Colai estate, Oshkosh	150 00

NAMES OF STOCKHOLDERS—Continued.

Wm. Glatz, Oshkosh	850 00	Jos. J. Nigl, Oshkosh....	50 00
Geo. Hilton, Oshkosh.....	500 00	Caspar Pfeiffer, Van Dyne	250 00
Aug. Horn estate, Oshkosh	300 00	A. H. Pittelkow, Oshkosh.	100 00
Ph. Heintz, Oshkosh.....	250 00	A. D. Ryckmann, Oshkosh	300 00
And. Hanson, Oshkosh....	250 00	Julius Reinke estate, Osh-	
Ira M. Hardy, Oshkosh...	350 00	kosh	150 00
Thos. Hagene, Oshkosh....	150 00	Ernst Sarau, Oshkosh....	100 00
J. C. Heise, Oshkosh.....	50 00	Aug. Streich, trustee, Osh-	
J. H. Jenkins, Oshkosh...	3,000 00	kosh	500 00
Miss Annie Jones, Picketts	250 00	Aug. Streich, Oshkosh....	250 00
Mrs. Mary H. Jones, Osh-		F. C. Schneider, Oshkosh.	250 00
kosh	100 00	F. E. Shekey, Oshkosh....	450 00
Chas. Jeschke, Oshkosh..	150 00	J. D. Siewert, Oshkosh...	50 00
Casper Jaspers estate,		Jos. Stringham, Detroit,	
Picketts	150 00	Mich.	100 00
Jos. Kloeckner, Oshkosh..	2,200 00	W. P. Warwick, Oshkosh.	350 00
Geo. Kilp, Oshkosh	450 00	Theo. Weck estate, Osh-	
Clemens Kaudy, Oshkosh.	150 00	kosh	250 00
Ferd. Laabs estate, Osh-		Oscar Witherby, Oshkosh.	250 00
kosh	1,000 00	N. C. Werbke, Oshkosh...	600 00
O. C. Laabs, Oshkosh....	500 00	J. C. Zentner, Oshkosh...	250 00
Mrs. Arabel Leach, Osh-		Meinrad Zentner, Oshkosh	250 00
kosh	333 33		
		Total	\$25,000 00

Oshkosh—State Bank of Oshkosh.

R. H. EDWARDS, President.
HENRY KOSSEL, Vice President.

HENRY DEHDE, Cashier.
L. A. GUNZ, Asst. Cashier.

DIRECTORS.

R. H. Edwards,
Joseph J. Nigl,
T. S. Whiteley,
Robt. Lutz,

J. Y. Hull,
Henry Kossel,
Henry Dehde,
O. C. Horn,
A. Roos.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$299,275 42	Capital stock paid in....	\$75,000 00
Overdrafts	397 00	Surplus fund	11,000 00
Furniture and fixtures....	3,950 00	Undivided profits, less cur-	
Due from approved reserve		rent expenses and taxes	
banks	32,966 36	paid	6,014 14
Due from other banks....	1,496 59	Due to banks—deposits..	5,829 22
Exchanges for clearing		Dividends unpaid	36 00
house	1,260 62	Individual deposits, sub-	
Gold coin	7,360 00	ject to check	55,510 28
Silver coin	1,519 20	Time certificates of deposit	102,524 79
U. S. and national cur-		Savings deposits	107,034 66
rency	14,534 00		
Nickels and cents	189 90		
Total	<u>\$362,949 09</u>	Total	<u>\$362,949 09</u>

NAMES OF STOCKHOLDERS.

R. H. Edwards, Oshkosh..	\$5,300 00	Carl Roewe Kamp, Osh-	
J. Y. Hull, Oshkosh.....	2,500 00	kosh	700 00
Mrs. Esther Hull, Oshkosh	500 00	Harry B. Keeler, Oshkosh	500 00
Chas. Barber, Oshkosh...	2,000 00	William Morgan, Eldorado	1,200 00
H. R. Swanke, Tgerton...	2,000 00	T. S. Whitely, Oshkosh...	200 00
Geo. Bauman, Oshkosh....	1,000 00	Chris. Elser, Oshkosh....	500 00
A. T. Sanders, Fisk.....	1,000 00	Henry O. Granberg, Osh-	
Fred Burgess, Oshkosh...	500 00	kosh	200 00
F. N. Appleyard, Oshkosh	500 00	Casper Jasper, Pickett....	200 00
Robt. W. Mackie, Pickett.	500 00	W. V. Jones, Pickett....	200 00
H. M. Foulk, Oshkosh....	500 00	John F. Wendorff, Oshkosh	300 00
Mrs. Kate Davis, Pickett.	500 00	T. Lincoln Brown, Birming-	
Thaxter Reed, Oshkosh...	500 00	ham, Eng.	2,000 00
R. F. Pommerening, Osh-		Mrs. Louis Steinke, Osh-	
kosh	500 00	kosh	100 00
Mrs. Mary F. Leach, Osh-		L. H. Williams, Pickett..	200 00
kosh	500 00	H. D. Jones, Pickett....	200 00

NAMES OF STOCKHOLDERS—Continued.

Emily F. Skinner, Pickett	500 00	Theo. L. Kopitz, Oshkosh	200 00
Chas. Neitzel, Oshkosh...	500 00	Frank F. Kopitz, Oshkosh	200 00
Fred Zentner, Oshkosh...	500 00	Chas. Ross, Oshkosh....	200 00
Delford Wood, Oshkosh...	200 00	Jacob Marx, Oshkosh....	200 00
Geo. P. Ransom, Oshkosh.	500 00	Jos. Steckbauer, Oshkosh.	200 00
Perry Ransom, Oshkosh...	100 00	Hugh Williams, Pickett...	100 00
Robt. Lutz, Oshkosh....	500 00	Chas. Gunz, Oshkosh....	200 00
Chas. B. Cole, Sandy Hill, N. Y.	500 00	Franc's Dougherty, Osh- kosh	100 00
Jos. J. Nigl, Oshkosh....	500 00	Geo. Robinson, Jr., Osh- kosh	100 00
Thos. J. Davis, Pickett...	500 00	Paul Cramer, Oshkosh....	100 00
Carl Henning, Oshkosh...	500 00	W. J. Hawkins, Oshkosh..	100 00
Agnus Gunz, Oshkosh....	500 00	Jacob Wickert, Oshkosh..	100 00
Jacob Klemmer, Oshkosh.	200 00	H. G. McWilliams, Osh- kosh	100 00
Matthias Klemmer, Osh- kosh	200 00	Chas. F. Rang, Oshkosh..	100 00
A. E. Morgan, Carrington, N. D.	400 00	Mrs. A. F. Pommerening, Oshkosh	100 00
James Ready, Oshkosh...	300 00	Albert Zebell, Oshkosh...	100 00
Eber Simpson, Oshkosh...	300 00	Mrs. Lydia Hinz, Oshkosh	100 00
Jos. B. Kopitz, Oshkosh..	300 00	Wm. Daus, Oshkosh.....	200 00
Fred Abrams, Oshkosh...	300 00	Daniel Davis, Pickett....	100 00
W. F. Grusnewald, Oshkosh	300 00	Oscar J. Hardy, Oshkosh.	800 00
David Lawson, Oshkosh...	600 00	Concordia Un ons Verein, Oshkosh	500 00
Aug. Giese, Oshkosh....	300 00	R. J. Ross, Oshkosh....	200 00
William Manzer, Oshkosh.	300 00	Chas. T. Rothermel, Chi- cago, Ill.	100 00
Edw. H. Wallace, Oshkosh	300 00	John Schoettle, Oshkosh..	200 00
Fred W. Pinkerton, Osh- kosh	300 00	G. M. Kenfield, Oshkosh..	200 00
Herman R. Becker, Osh- kosh	300 00	O. L. Jones, Pickett.....	100 00
Fred Bealnger, Oshkosh...	300 00	John Hammerly, Oshkosh.	100 00
Fred Pfeiffer, Oshkosh...	300 00	A. D. Jones, Pickett....	100 00
John Rhyner, Sr., Van Dyne	300 00	Miss Tile Zelmar, Osh- kosh	100 00
Robt. Helm, Oshkosh....	400 00	Clark C. Johnson, Oshkosh	200 00
Geo. Nolte, Oshkosh....	300 00	Mary A. Pingrey, Oshkosh	400 00
Mrs. Laura A. Badger, Oshkosh	400 00	W. S. Marks, Omro.....	1,000 00
Louis Lang, Oshkosh....	200 00	Mrs. Julia L. Stanhilber, Oshkosh	500 00
Geo. Witzel, Oshkosh....	600 00	Mrs. Francis R. Nickerson, Stoneham, Mass.	400 00
Henry Kossel, Oshkosh....	1,200 00	Wm. Becker, Oshkosh....	100 00
Fredk. C. Nolte, Oshkosh	200 00	Laura E. Bean, Pickett...	100 00
Abner S. Farrow, Fisk....	200 00	Dan Witzel, guardian, Osh- kosh	200 00
Evert A. Clark, Oshkosh..	200 00	Otto C. Horn, Oshkosh...	2,200 00
Herman Kopitz, Oshkosh.	300 00	Geo. A. Sarau, Oshkosh...	300 00
William Simms, Oshkosh...	200 00	Chris. Sarau, Oshkosh....	300 00
Henry Dehd, Oshkosh....	2,400 00	Meta Simpson, Oshkosh...	300 00
Mrs. Dorothy E. Libbey, Oshkosh	500 00	Mary S ewert, Duluth, Minn.	300 00
Geo. H. Buckstaff, Osh- kosh	200 00	Augusta Hoppe, Oshkosh..	300 00
John S. Wegener, Oshkosh	100 00	Eleanor Morgan, Oshkosh.	200 00
M. Ebernau, Oshkosh....	500 00	Kathrine N. Drew, guard- ian, Oshkosh	2,000 00
John Schulthe's, Kaukauna	1,500 00	Eleanor Morgan, K. M. Drew and Eva Morgan, Oshkosh	2,800 00
Thos. E. Davis, Pickett...	200 00	Herman Steckbauer, Osh- kosh	500 00
A. C. Nolte, Oshkosh....	200 00	F. L. Newell, Oshkosh...	500 00
Henry Kempf, Oshkosh...	200 00	Jacob Huhn, Oshkosh....	500 00
Geo. D. Haert, Oshkosh...	200 00	Michael Stopper, Oshkosh.	200 00
E. B. Ransom, Fisk....	100 00	A. Roos, Oshkosh....	1,000 00
Miss Anna M. Miller, Osh- kosh	100 00	L. A. Gunz, Oshkosh....	100 00
M. C. Mertz, Oshkosh....	200 00	Mrs. Ida Kuehmsted, Osh- kosh	1,000 00
Mrs. Emma Jones, Osh- kosh	1,100 00	Fred H. Stein, Oshkosh...	100 00
Lydia S. Jones, Oshkosh...	200 00		
J. R. Morgan, Oshkosh...	1,000 00		
J. Earl Morgan, Oshkosh..	2,000 00		
Lydia E. Morgan, Oshkosh	1,000 00		
Lewis Kossel, Oshkosh...	200 00		
Nellie Sander, Oshkosh...	1,000 00		
Frank Sanders, Oshkosh...	1,000 00		
Hilla Sanders, Oshkosh...	1,000 00		
		Total	\$75,000 00

Oshkosh—The New German American Bank of Oshkosh.

C. W. RADFORD, President.
 GEORGE HILTON, Vice President.

T. R. FRENTZ, Cashier.

DIRECTORS.

C. W. Davis,
 C. W. Radford,
 T. R. Frentz,
 Geo. Hilton,
 E. G. Jackson,
 W. F. Gruenewald,

Dan Witzel,
 Wm. Konrad,
 R. A. Brauer,
 C. Look,
 G. W. Neumann,
 J. H. Wall.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$777,655 54	Capital stock paid in.....	\$100,000 00
Overdrafts	225 40	Surplus fund.....	25,000 00
U. S. state, municipal and other bonds.....	61,668 18	Undivided profits, less cur- rent expenses and taxes paid	15,198 53
Premium on bonds.....	1,954 50	Due to banks—deposits...	38,569 58
Banking house.....	40,000 00	Individual deposits, subject to check.....	150,499 99
Furniture and fixtures....	2,478 40	Demand certificates of de- posit	6,805 10
Due from approved reserve banks	70,358 57	Time certificates of depos't	187,501 07
Due from other banks....	666 19	Savings deposits.....	564,428 12
Exchanges for clearing house	4,753 74		
Gold coin.....	56,940 00		
Silver coin.....	8,751 87		
U. S. and national cur- rency	62,550 00		
Total	\$1,088,002 39	Total	\$1,088,002 39

NAMES OF STOCKHOLDERS.

Henry Awe, Oshkosh.....	\$400 00	Wm. Glatz, Oshkosh.....	1,100 00
C. Arfert, Oshkosh.....	100 00	Sarah Davis, Oshkosh....	400 00
W. C. Bouck, Oshkosh....	400 00	Lou's Derleder, Oshkosh..	400 00
Wm. T. Brand, Oshkosh..	400 00	C. W. Davis, Oshkosh....	3,200 00
John Bischofberger, Osh- kosh	400 00	Mrs. H. Derksen, Osh- kosh	100 00
R. A. Brauer, Oshkosh....	1,800 00	Mrs. Elizabeth Doe Osh- kosh	2,000 00
Benedict Boss, Oshkosh...	600 00	Mrs. M. E. Davis, Oshkosh	800 00
A. P. Battis, Oshkosh....	1,400 00	A. Domke, Oshkosh.....	200 00
B. Clark, Oshkosh.....	400 00	R. C. Ernst, Oshkosh....	400 00
John Challoner, Oshkosh.	1,800 00		

NAMES OF STOCKHOLDERS—Continued.

Helen Davis Hay, Oshkosh	400 00	H. Eilers, Oshkosh.....	400 00
Mrs. Louisa Glatz, Oshkosh	400 00	Wm. Faber, Oshkosh....	400 00
Wm. F. Gruenewald, Oshkosh	1,200 00	T. R. Frenz, Oshkosh...	13,800 00
M. H. Goettmann, Oshkosh	300 00	H. M. Foulk, Oshkosh...	600 00
L. Frank Gates, Oshkosh...	800 00	Bertha J. Frey, Oshkosh.	400 00
B. C. Gudden, Oshkosh....	400 00	El zabeth J. Page, Marsh-	400 00
George Hilton, Oshkosh...	13,500 00	field	
Oscar J. Hardy, Oshkosh...	400 00	Frank Pfothenauer, Osh-	800 00
R. A. Herrmann Oshkosh	400 00	kosh	
Ferd. Hahn, Oshkosh....	400 00	J. V. Rice, Oshkosh....	400 00
Mrs. Jessie D. Hnman,	200 00	Thomas Ryan, Oshkosh...	400 00
Oshkosh		Elizabeth M. Radford, Osh-	400 00
John Hicks, Oshkosh.....	800 00	kosh	
Ben Hooper, Oshkosh....	400 00	Charles Rahr, Oshkosh...	1,600 00
C. M. Hale, Oshkosh....	200 00	Sophie Rhyner, Oshkosh...	600 00
F. J. Ising, Oshkosh....	200 00	C. W. Radford, trustee,	300 00
Walter A. Ihbe Oshkosh...	100 00	Oshkosh	
Robt. Ihbe, Oshkosh.....	300 00	C. W. Radford, Oshkosh...	10,000 00
E. G. Jackson, Winneconne	3,600 00	Frank W. Radford, Osh-	300 00
G. W. Kremer, Oshkosh...	200 00	kosh	
Wm. Konrad, Oshkosh....	800 00	Mrs. Nettie Radford, Osh-	200 00
John F. Kluwin, Oshkosh.	700 00	kosh	
Ida H. Kremer, Oshkosh...	200 00	Henrietta Streich, Port-	400 00
C. A. Kennedy, Oshkosh...	800 00	land, Oregon.....	
Jos. Kloeckner, Oshkosh...	1,300 00	Mrs. Eliza Spikes, Osh-	400 00
W. E. Krippene, Oshkosh.	800 00	kosh	
Mrs. Anna Kruger, Oshkosh	400 00	J. F. W. Schmd't, Osh-	400 00
C. C. Konrad, Oshkosh...	700 00	kosh	
Mrs. Magdalena Luhm,	400 00	Arthur L. Schwalm, Osh-	400 00
Oshkosh		kosh	
C. Look, Oshkosh.....	1,000 00	Herman Steckbauer, Osh-	300 00
Mrs. W. H. Leupoid, Osh-	400 00	kosh	
kosh		Mrs. Clara W. Sterling,	200 00
E. Moerke, Oshkosh....	800 00	Oshkosh	
J. D. Mierswa, Colorado	200 00	Kate Schmit, Oshkosh...	2,000 00
Springs, Col.		Otto Schloerb Oshkosh...	200 00
G. W. Minckler, Oshkosh.	400 00	R. Scholter, Oshkosh....	800 00
E. E. Meeleus, Oshkosh...	200 00	Schild & Wunderlich, Osh-	300 00
Geo. W. Neumann, Osh-	400 00	kosh	
kosh		August Streich, Oshkosh...	600 00
Mrs. J. C. Noyes, Oshkosh	1,200 00	F. C. Schneider, Oshkosh	400 00
Mrs. Abbie Nicolai, Osh-	200 00	Miss Ida M. Torreyson,	200 00
kosh		Oshkosh	
Mrs. Clara Ernst, Oshkosh	400 00	J. M. Welch, Oshkosh...	500 00
Mrs. Bertha Gruenewald,	400 00	N. C. Werbke, Oshkosh...	400 00
Oshkosh		Mrs. Wilhemina Wenzel,	400 00
Reuben R. Koester, Osh-	200 00	Oshkosh	
kosh		Dan Wtzel, Oshkosh....	800 00
August Koch, Oshkosh....	200 00	Agnes S. Witzel, Oshkosh	100 00
M. E. Percey Oshkosh....	1,100 00	J. F. Wendorff Oshkosh.	800 00
H. G. Pelton, Oshkosh...	400 00	J. H. Wall, Oshkosh....	1,200 00
C. F. Abraham, Oshkosh.	200 00	Carl Wickert, Oshkosh...	400 00
Chas. Weston Radford,	200 00	Sarah A. Young, Oshkosh	300 00
Oshkosh		H. J. Zentner, Oshkosh...	200 00
Joseph A. Burger, Chi-	800 00	Mrs. Alvina Zinn, Oshkosh	1,000 00
cago, Ill.		J. C. Zimmerman, Oshkosh	200 00
Christian Elser, Oshkosh...	400 00	Mrs. S. D. McIntyre,	400 00
		Pomona, Cal.	
		Total	\$100,000 00

Osseo—State Bank of Osseo.

O. J. HAWKENSON, President.
H. A. FIELD, Vice President.

T. J. THOMPSON, Cashier.
E. HAGEN, Asst. Cashier.

DIRECTORS.

O. J. Hawkenson,
E. Hagen,
T. J. Thompson,

H. A. Field,
G. Pederson.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$120,059 52	Capital stock paid in.....	\$15,000 00
Overdrafts	3,731 63	Surplus fund.....	3,000 00
Banking house.....	7,500 00	Undivided prnts, less cur-	
Furniture and fixtures....	2,500 00	rent expenses and taxes	
Due from approved reserve		paid	2,008 00
banks	16,035 23	Individual deposits, subject	
Gold coin.....	1,500 00	to check.....	35,093 86
Silver coin.....	860 00	Demand certificates of de-	
U. S. and national cur-		posit	2,931 00
rency	7,490 00	Time certificates of deposit	101,723 37
Nickels and cents.....	79 85		
Total	<u>\$159,756 23</u>	Total	<u>\$159,756 23</u>

NAMES OF STOCKHOLDERS.

O. J. Hawkenson, Osseo..	\$4,900 00	C. S. Olson, Osseo.....	100 00
T. J. Thompson, Osseo...	4,700 00	John Carson, Osseo.....	100 00
Jens Thompson, Pigeon		Chester Field, Osseo.....	100 00
Falls	1,000 00	E. J. Matchett, Osseo....	100 00
Iver Eimond Pigeon Falls	100 00	E. Hubbard, Osseo.....	100 00
Genevieve Field, Osseo...	100 00	O. Waller, Osseo.....	500 00
Otto Ballerud, Osseo.....	100 00	E. Hagen, Osseo.....	500 00
Torgor Gunderson, Osseo.	200 00	C. O. Dahl, Osseo.....	100 00
Carl Christopherson, Osseo	100 00	A. H. Brandon, Osseo....	100 00
Gilbert Pederson, Osseo...	600 00	H. A. Field, Osseo.....	500 00
A. N. Freng, Osseo.....	100 00	Geo. J. Isom, Osseo.....	100 00
Paul Christopherson, Osseo	100 00	P. L. Johnson, Osseo.....	300 00
F. M. Smith, Osseo.....	100 00		
Smith Bros., Osseo.....	100 00	Total	<u>\$15,000 00</u>
Mrs. Frank York, Osseo..	200 00		

Owen—State Bank of Owen.

JOHN G. OWEN, President.
H. B. CRANE, Vice President.

W. C. TUFTS, Cashier.

DIRECTORS.

John G. Owen,
H. B. Crane,
W. G. Royer,

E. A. Owen,
W. C. Tufts.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$23,247 19	Capital stock paid in.....	\$12,000 00
Overdrafts	755 22	Undivided profits, less cur-	
Town orders	2,644 27	rent expenses and taxes	
Ins. premiums advanced..	40 62	paid	1,142 22
Furniture and fixtures....	2,118 56	Individual deposits, subject	
Due from approved reserve		to check.....	17,491 75
banks	1,280 62	Demand certificates of de-	
Due from other banks....	4,534 28	posit	409 05
Checks on other banks and		Time certificates of deposit	5,759 14
cash items.....	18 51	Cashier's checks outstand-	
Gold coin.....	1,195 00	ing	618 00
Silver coin.....	527 75		
U. S. and national cur-			
rency	1,001 00		
Nickels and cents.....	57 14		
Total	<u>\$37,420 16</u>	Total	<u>\$37,420 16</u>

NAMES OF STOCKHOLDERS.

A. R. Owen, Owen.....	\$2,200 00	John G. Owen, Owen....	3,900 00
Edward A. Owen, Owen...	700 00	W. C. Tufts, Withee.....	2,500 00
J. F. Hughes Owen.....	300 00	J. P. We'rich, Owen....	200 00
H. B. Crane, Owen.....	700 00	Ole Thompson, Curtiss...	500 00
J. J. Selmer, Owen.....	500 00		
W. G. Royer Owen.....	400 00	Total	<u>\$12,000 00</u>
Iida J. Royer, Owen.....	100 00		

Palmyra—Bank of Palmyra.

CHRISTIE CARLIN, President.

CORA TISCHAEFER, Cashier.

DIRECTORS.

Christie Carlin,
Cora Tschaefer,

A. G. Carlin.

Statement November 27, 1903.

Resources.		Liabilities.	
Loans and discounts.....	\$242,110 94	Capital stock pa'd in.....	\$25,000 00
Overdrafts	3,040 97	Surplus fund.....	4,500 00
U. S., state, municipal and other bonds.....	77,598 06	Undivided profits, less cur- rent expenses and taxes paid	10,518 31
Furniture and fixtures....	1,850 00	Individual deposits, sub- ject to check	67,843 77
Other real estate owned..	1,000 00	Demand certificates of de- posit	97,059 78
Due from approved reserve banks	51,819 79	Savings deposits	184,185 28
Due from other banks....	18 00		
Gold coin.....	2,469 90		
Silver coin.....	390 05		
U. S. and national cur- rency	8,794 00		
Nickels and cents.....	15 43		
Total	<u>\$389,107 14</u>	Total	<u>\$389,107 14</u>

NAMES OF STOCKHOLDERS.

E. M. Johnson estate,		Cora Tschaefer, Palmyra	100 00
Whitewater	\$12,500 00		
Christie Carlin, Palmyra.	12,300 00	Total	\$25,000 00
A. G. Carlin, Palmyra....	100 00		

Pardeeville—Pardeeville State Bank.

THOS. KEARNS, President.
D. T. LYNCH, Vice President.

M. W. ROBERTS, Cashier.
S. H. DOOLEY, Asst. Cashier.

DIRECTORS.

Thos. Kearns,
D. T. Lynch,
M. W. Roberts,
E. D. Miller,

J. S. Heath,
Henry Slinger,
Clinton Quinn.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$116,617 74	Capital stock paid in.....	\$15,000 00
Overdrafts	1,342 75	Surplus fund	2,500 00
U. S. state, municipal and other bonds	7,666 66	Undivided profits, less cur- rent expenses and taxes paid	3,442 79
Banking house	4,000 00	Individual deposits, sub- ject to check	23,913 24
Furniture and fixtures....	1,193 01	Time certificates of deposit	122,164 62
Due from approved reserve banks	17,165 71		
Due from other banks....	10,096 78		
Gold coin	1,855 00		
Silver coin	1,005 55		
U. S. and national cur- rency	6,029 00		
Nickels and cents	48 45		
Total	\$167,020 65	Total	\$167,020 65

NAMES OF STOCKHOLDERS.

W. H. Cuff, Pardeeville..	\$600 00	J. H. Dooley, Pardeeville.	300 00
Mrs. H. Kearns, Pardee- ville	600 00	Mrs. Lucy Currie, Zion City, Ill.	300 00
D. T. Lynch, Pardeeville..	1,100 00	Mrs. Ada Spicer, Pardee- ville	100 00
J. W. Horton, Pardeeville	300 00	Martha Kohler, Pardee- ville	100 00
William Dalton, Pardee- ville	400 00	Frank Robinson, Pardee- ville	400 00
Edward Dalton, Pardee- ville	300 00	A. W. Miller, Cambria....	300 00
Mrs. Charlotte Kohler, Pardeeville	300 00	E. D. Miller, Cambria....	600 00
John Moran, Sr., Pardee- ville	600 00	E. W. Judd, Cambria....	300 00
J. S. Heath, Pardeeville..	300 00	G. H. Judd, Cambria....	300 00
John Curtis, Pardeeville..	300 00	Henry Slinger, Cambria...	300 00
James Scott, Pardeeville..	300 00	R. N. McConochie, Portage	300 00
William Angus, Pardee- ville	600 00	Thomas Kearns, Browning	600 00
M. W. Roberts, Pardee- ville	300 00	Andrew Brown, Browning	600 00
Clinton Quinn, Pardeeville	600 00	George Turk, Portage....	300 00
A. Inglehart, Pardeeville..	300 00	A. Wilcox, Portage.....	300 00
Mrs. S. E. Green, Cam- bria	600 00	Anna M. Walker, Markesan	300 00
T. W. Lockwood, Pardee- ville	300 00	C. H. Walker, Markesan..	600 00
		John T. Lovell, Pardeeville	300 00
		Mrs. Mergie Dusenbury, Pardeeville	600 00
		Herbert Strong, Montello.	300 00
		Total	\$15,000 00

Park Falls—Park Falls State Bank.

J. B. SAUNDERS, President.
M. A. DROTT, Vice President.

E. J. ASCHENBRENER, Cashier.
A. L. LARSON, Asst. Cashier.

DIRECTORS.

J. B. Grieves,
J. B. Saunders,
M. A. Drott,
Wm. G. Fordyce,

A. A. Pribnow,
Jas. Esterl,
E. J. Aschenbrener.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$61,192 66	Capital stock paid in	\$15,000 00
Overdrafts	1,140 20	Surplus fund	560 00
School, town and village orders	28,988 93	Undivided profits, less current expenses and taxes paid	1,984 21
Furniture and fixtures	830 00	Due to banks—deposits	5,779 19
Due from approved reserve banks	4,809 36	Individual deposits, subject to check	34,363 00
Checks on other banks and cash items	507 83	Time certificates of deposit	30,294 68
Gold coin	2,220 00	Savings deposits	1,551 36
Silver coin	872 00	Notes and bills re-discounted	3,000 00
U. S. and national currency	2,574 00	Bills payable	10,000 00
Nickels and cents	55 53	Reserved for accrued taxes	450 00
Due from insurance	1,291 93	Reserved for accrued interest	1,500 00
Total	<u>\$104,482 44</u>	Total	<u>\$104,482 44</u>

NAMES OF STOCKHOLDERS.

E. E. Winch, Marshfield	\$1,200 00	A. L. Larson, Park Falls	100 00
A. A. Pribnow, Park Falls	1,000 00	E. A. Fordyce, Butternut	1,000 00
T. M. Holland, Park Falls	200 00	M. A. Drott, Park Falls	700 00
E. J. Page, Mt. Claire, Ill.	100 00	Cohen & Comins, Park Falls	400 00
Jos. Kress, Park Falls	200 00	Jas. Le Valley, Park Falls	100 00
G. C. Beilenberg, Park Falls	100 00	Jacob Lobermier, Fifield	100 00
E. I. Ross, Park Falls	200 00	DeWitt Van Ostrand, Phillips	500 00
W. R. Daskam, Antigo	100 00	C. D. Fenelon, Phillips	700 00
Fred B. Barnes, Oshkosh	200 00	J. B. Saunders, Park Falls	1,300 00
A. H. Miles, Iron River	500 00	J. B. Grieves, Park Falls	1,050 00
C. F. Latimer, Ashland	500 00	L. Kollmer, Park Falls	100 00
L. B. Young, Park Falls	100 00	Jas. Esterl, Park Falls	450 00
Geo. D. Young, Park Falls	100 00	Caroline Eckardt, Port Lavaca, Tex.	300 00
W. H. Roddis, Marshfield	100 00	J. W. Bolton, Mt. Claire, Ill.	100 00
Jacob Rabenowich, Park Falls	100 00	A. J. Haas, Park Falls	300 00
E. J. Aschenbrener, Park Falls	1,150 00	E. O. Eckardt, Park Falls	100 00
Wm. G. Fordyce, Butternut	1,850 00	Total	<u>\$15,000 00</u>

Pewaukee—Pewaukee State Bank.

J. I. GATES, President.

JNO. MORROW, Cashier.

DIRECTORS.

J. I. Gates,
Herman Kuenzli,
Jno. Morrow,Otto Laabs,
W. F. Evert.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$51,192 77	Capital stock paid in	\$10,000 00
Overdrafts	318 56	Undivided profits, less current expenses and taxes paid	60 50
U. S., state, municipal and other bonds	7,000 00	Individual deposits, subject to check	19,723 56
Furniture and fixtures	1,279 69	Demand certificates of deposit	43,927 36
Other real estate owned	725 00	Savings deposits	4,988 94
Due from approved reserve banks	13,473 73	Certified checks	68 57
Due from other banks	707 86		
Gold coin	520 00		
Silver coin	837 85		
U. S. and national currency	2,501 00		
Nickels and cents	212 47		
Total	\$78,768 93	Total	\$78,768 93

NAMES OF STOCKHOLDERS.

Franklin E. y. Pewaukee	\$3,000 00	F. J. Hodgson, Pewaukee	500 00
John Morrow, Pewaukee	1,500 00	J. I. Mayer, Milwaukee	500 00
J. I. Gates, Pewaukee	500 00	W. F. Evert, Pewaukee	500 00
H. C. Cooper, Pewaukee	500 00	Otto Laabs, Milwaukee	1,000 00
W. O. Lobdell, Pewaukee	500 00	Gus Laabs, Milwaukee	1,000 00
Herman Kuenzli, Pewaukee	500 00		
		Total	\$10,000 00

Phillips—The State Bank of Phillips.

N. E. LANE, President.
C. C. KEELEHER, Vice President.

G. M. CHAMBERLAIN, Cashier.
B. W. MALM, Asst. Cashier.

DIRECTORS.

N. E. Lane,
G. M. Chamberlain,

C. C. Keeleher,
O. A. Johnson.

Statement November 27, 1908.

resources.		Liabilities.	
Loans and discounts	\$143,134 10	Capital stock paid in . . .	\$30,000 00
Overdrafts	573 17	Surplus fund	3,500 00
Banking house	6,000 00	Undivided profits, less current expenses and taxes paid	3,405 98
Furniture and fixtures . . .	1,500 00	Individual deposits, subject to check	63,899 19
Due from approved reserve banks	9,414 72	Demand certificates of deposit	83,620 84
Due from other banks	4,181 52	Savings deposits	2,731 70
Checks on other banks and cash items	883 84		
Gold coin	11,210 00		
Silver coin	1,494 10		
U. S. and national currency	7,766 00		
Nickels and cents	347 06		
Tax certificates	653 20		
Total	\$187,157 71	Total	\$187,157 71

NAMES OF STOCKHOLDERS.

N. E. Lane, Phillips	\$500 00	Minnie A. Thayer, Phillips	2,000 00
John R. Davis, Chicago, Ill.	7,200 00	C. E. Tobey, Phillips	1,000 00
B. W. Davis, Chicago, Ill. . . .	800 00	Sus'c E. Sperry, Phillips	2,500 00
R. T. Breitengross, Phillips	2,500 00	W. P. Sperry, Phillips	1,000 00
M. Strimling, Phillips	2,500 00	W. J. Neef, Phillips	500 00
J. R. Farr, Phillips	2,000 00	M. Barry, Phillips	500 00
O. A. Johnson, Phillips	1,500 00	I. O. O. F. Lodge No. 79 F'field	500 00
R. C. Evans, Phillips	1,000 00	L. F. Chamberlain, Phillips	300 00
C. C. Keeleher, Phillips	1,000 00	B. W. Malm, Phillips	200 00
G. M. Chamberlain, Phillips	1,000 00	Eliz. J. Randall, Phillips	500 00
May T. Tobey, Phillips	1,000 00	Total	\$30,000 00

Pittsville—Pittsville State Bank.

JOHN F. SIMS, President.
R. B. SALTER, Vice President.

T. J. CROWLEY, Cashier.

DIRECTORS.

John F. Sims,
A. E. Germer,
R. B. Salter,

Ed. Kayhart,
T. J. Crowley.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$26,072 29	Capital stock paid in ...	\$10,000 00-
Overdrafts	7 54	Undivided profits, less cur-	
Stocks and other securities	780 03	rent expenses and taxes	
Furniture and fixtures ..	1,761 01	paid	352 40
Other real estate owned..	813 89	Individual deposits, subject	
Due from approved reserve		to check	15,063 48
banks	6,668 45	Time certificates of deposit	10,887 64
Checks on other banks and		Bills payable	2,000 00
cash items	79 35		
Gold coin	885 00		
Silver coin	429 30		
U. S. and national cur-			
rency	780 00		
Nickels and cents	26 66		
Total	<u>\$38,303 52</u>	Total	<u>\$38,303 52</u>

NAMES OF STOCKHOLDERS.

J. F. Sims, Stevens Point	\$2,500 00	Mary S. Moerke, Stevens	
Harold Harris, St. Paul,		Point	100 00-
Minn.	1,000 00	Lucy K. Peckham, River	
R. B. Salter, Colby	1,600 00	Falls	100 00-
Ed. Kayhart, Spencer ...	600 00	Laura W. Peckham, River	
Edw. L. Reese, Marshfield	500 00	Falls	100 00-
H. E. Spear, Kilbourn...	100 00	W. P. Peckham, River	
Mrs. G. W. Brown, Pitts-		Falls	100 00-
ville	100 00	Alice H. Shutts, River	
A. E. Germer, Crandon ..	500 00	Falls	300 00-
G. O. Banting, Stoughton.	500 00	Georgine E. Sims, Stevens	
Inanda Johnson, Riv. Falls	100 00	Point	100 00-
Elvina Johnson, Riv. Falls	100 00	T. J. Crowley, Pittsville.	1,500 00
Anna Reiser, Minocqua...	100 00		
		Total	<u>\$10,000 00</u>

Plainfield—Waushara County Bank.

H. E. PRATT, President.
J. M. SMART, Vice President.

G. D. SARGENT, Cashier.
H. A. MILLER, Asst. Cashier.

DIRECTORS.

J. M. Smart,
G. D. Sargent,
W. B. Angelo,

H. E. Pratt,
J. W. Dunegan.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$134,716 59	Capital stock paid in . . .	\$25,000 00
U. S., state, municipal and other bonds	33,000 00	Surplus fund	5,000 00
Premium on bonds	415 07	Undivided profits, less cur- rent expenses and taxes paid	1,421 16
Stocks and other securities	5,000 00	Individual deposits, subject to check	47,884 33
Furniture and fixtures . .	1,600 00	Time certificates of deposit	112,073 13
Due from approved reserve banks	19,717 51	Savings deposits	12,218 63
Due from other banks	360 00	Cashier's check outstand- ing	1,490 15
Checks on other banks and cash items	667 08		
Gold coin	1,320 00		
Silver coin	7,443 00		
U. S. and national cur- rency	747 70		
Nickels and cents	100 47		
Total	<u><u>\$205,087 42</u></u>	Total	<u><u>\$205,087 42</u></u>

NAMES OF STOCKHOLDERS.

H. E. Pratt, Plainfield . . .	\$5,200 00	J. A. Blair, Plainfield . . .	1,000 00
J. M. Smart, Plainfield . . .	5,200 00	Geo. B. Fox, Plainfield . . .	600 00
L. Starks, Chicago, Ill. . . .	3,900 00	L. W. Chapman, Plainfield	500 00
J. W. Dunegan, Stevens Point	2,500 00	Fred Storzbach, Plainfield	500 00
W. B. Angelo, Plainfield . . .	2,500 00	F. J. Luce, Plainfield	300 00
G. D. Sargent, Plainfield . . .	2,500 00	M. M. Smart, Montello	300 00
		Total	<u><u>\$25,000 00</u></u>

Platteville—State Bank of Platteville.

J. R. SPEAR, President.
JAMES DOLAN, Vice President.

W. H. DOYLE, Cash'ier.

DIRECTORS.

J. R. Spear,
John F. Miles,
John Kettler,
George Harms,
D. J. Gardner,

F. von Oehsen,
Wilson Cunningham,
James Dolan,
H. E. Stephens.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$208,786 37	Capital stock paid in . . .	\$50,000 00
Overdrafts	5,230 42	Surplus fund	10,000 00
U. S. state, municipal and other bonds	45,000 00	Undivided profits, less cur- rent expenses and taxes paid	15,030 78
Premium on bonds	623 00	Individual deposits, subject to check	154,114 20
Banking house	9,500 00	Demand certificates of de- posit	40,677 38
Furniture and fixtures . .	1,100 00	Time certificates of deposit	82,393 74
Due from approved reserve banks	60 523 89		
Checks on other banks and cash items	396 03		
Gold coin	515 00		
Silver coin	1,749 70		
U. S. and national cur- rency	18,418 00		
Nickels and cents	373 69		
Total	<u>\$352,216 10</u>	Total	<u>\$352,216 10</u>

NAMES OF STOCKHOLDERS.

C. B. Gray, Platteville . . .	\$1,000 00	George Welsh, Galena, Ill.	1,000 00
Peter Clare, Platteville . .	500 00	J. J. Gray, Galena, Ill. . .	500 00
John H. Bunt, Platteville . .	1,000 00	Joseph Tippet, Galena, Ill.	1,000 00
F. von Oehsen, Platteville .	1,000 00	Mrs. Caroline Kay, Platte- ville	1,000 00
Martin McCormick, Platte- ville	500 00	John Kettler, Platteville . .	1,000 00
John F. Miles, Platteville . .	1,000 00	John W. Reilly, Platteville	500 00
Eibe von Oehsen, Platte- ville	500 00	H. N. Johannis, Platteville	500 00
Richard Bell, Platteville . .	1,000 00	D. B. Walker, Platteville . .	1,000 00
John H. Webb, Platteville . .	500 00	T. F. Cummins, Platteville	500 00
J. T. Wilkinson, Platteville	500 00	John Harms, Platteville . .	500 00
Henry Long, Platteville . .	500 00	W. H. Doyle, Platteville . .	2,600 00
Frank Schlater, Platteville	500 00	F. W. Adickes, Platteville	250 00
		Henry Adickes, Platteville	250 00

NAMES OF STOCKHOLDERS—Continued.

Wm. Hill, Platteville....	500 00	Moreland Preston, Rewey	500 00
W. H. Williams, Platteville	500 00	Charles E. Preston, High-	
Wm. Werfelman, Belmont	1,000 00	wood, Ill.	500 00
Chas. Kistler, Platteville..	500 00	James Do'an, Platteville..	1,000 00
H. C. Klein, Janesville..	1,000 00	J. R. Spear, Platteville..	1,000 00
Ed. Engebretson, White-		D. McGregor, Platteville..	500 00
water	1,000 00	Karl F. Bare's, Platteville	200 00
W. F. Cordts, Platteville	500 00	A. W. Kemler, Platteville	500 00
O. E. Gibson, Platteville	1,000 00	Wilson Cunningham, Platte-	
O. J. Schuster, Platteville	500 00	ville	1,000 00
E. B. Smith, Milwaukee..	500 00	W. F. Ferguson, Madison	2,000 00
A. I. McGranahan, Platte-		James Barron, Platteville	1,000 00
ville	1,000 00	W. H. Richards, Platte-	
George Harms, Platteville	1,000 00	v l le	500 00
J. P. Rundel, Platteville	500 00	Fred C. Mansfield, Johnson	
Frank C. Jones, Indianola,		Creek	500 00
Iowa	200 00	Emma M. Harms, Platte-	
Mary Scheel, Platteville..	1,000 00	ville	500 00
Jane Niehaus, Platteville.	500 00	Harry E. Stephens, Platte-	
John N. Chappell, Platte-		ville	500 00
ville	1,000 00	Fred Weinbergen, Platte-	
B. F. Trenary, Platteville	500 00	ville	500 00
D. J. Gardner, Platteville	500 00	Mrs. Dora Harms, Belmont	1,000 00
W. R. Snowden, Platteville	500 00	J. F. McCarthy, Platteville	500 00
R. A. Shepherd, Platteville	1,000 00	M. A. B'shop, Platteville..	500 00
W. W. Shepherd, Platte-		C. C. Mathey, Galena, Ill.	1,000 00
ville	500 00	H. I. Gibson, Platteville..	500 00
Rebecca M. Spink, Platte-		Mrs. Ricka Harms, Platte-	
ville	1,000 00	ville	500 00
		Total	\$50,000 00

Plymouth—Plymouth Exchange Bank.

CHAS. D. EASTMAN, President.
O. A. SCHEIBE, Vice President.

R. H. KOEHLER, Cashier.

DIRECTORS.

R. R. Wilson,
Theo. F. Ackerman,
R. H. Koehler,
Chas. D. Eastman,

J. H. Timm,
O. A. Scheibe,
Otto Krauss.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$373,912 45	Capital stock paid in	\$50,000 00
Overdrafts	2,458 55	Surplus fund	18,000 00
U. S. state, municipal and other bonds	10,500 00	Undivided profits, less cur- rent expenses and taxes paid	13,585 96
Stocks and other securities	1,000 00	Individual deposits, subject to check	138,725 45
Banking house	19,970 97	Demand certificates of de- posit	45,910 98
Furniture and fixtures	2,328 33	Time certificates of deposit	190,210 04
Due from approved reserve banks	59,239 47	Savings deposits	22,366 98
Checks on other banks and cash items	812 51		
Gold coin	2,805 00		
Silver coin	2,041 25		
U. S. and national cur- rency	3,466 00		
Nickels and cents	264 78		
Total	<u>\$478,799 31</u>	Total	<u>\$478,799 31</u>

NAMES OF STOCKHOLDERS.

Chas. D. Eastman, Ply- mouth	\$8,600 00	Louis Griese, Plymouth..	400 00
W. P. Wagner, Green Bay	5,000 00	Mrs. M. Thompson, Ply- mouth	400 00
F. W. Behnke est., Ply- mouth	3,500 00	C. C. Corbett, Plymouth..	200 00
H. J. Goe'zer, Plymouth..	2,000 00	A. F. Ackermann, Ply- mouth	200 00
Mitchel Joannes, Green Bay	2,000 00	T. C. Sharpe, Elkhart . . .	200 00
E. L. Wagner, Chicago Ill.	2,000 00	E. A. Stolper, Elkhart . . .	100 00
R. G. Schumway, Milledge- ville, Ill.	1,000 00	H. W. Riess, Elkhart . . .	200 00
R. H. Koehler, Plymouth	1,500 00	Henry Schmahl, Elkhart..	200 00
R. R. Wilson, Plymouth..	1,500 00	R. A. Hofschild, Plymouth	100 00
Mrs. Lucy Schultz, Ply- mouth	1,000 00	W. A. Barber, Waldo . . .	400 00
O. A. Scheibe, Plymouth..	800 00	H. M. Scott, Waldo	200 00
Mrs. E. Wheeler, River Falls	500 00	Ad. Ruppenthal, Cascade.	400 00
T. F. Ackermann, Ply- mouth	1,000 00	C. W. Starretal, Plymouth	400 00
Otto Krauss, Plymouth..	1,000 00	Mrs. C. E. Smith, Ply- mouth	800 00
J. H. Timm, Plymouth..	1,400 00	Miss L. Diestehorst, Ply- mouth	200 00
C. R. Mead, Plymouth..	1,000 00	Mrs. Lill'e Zerler, Ply- mouth	200 00
Peter Haase, Plymouth..	800 00	J. H. Wheeler, Plymouth..	200 00
Henry F. Meyer, Plymouth	1,100 00	Fred Krueger, Plymouth..	400 00
Edw. A. Bruns, Plymouth	500 00	J. F. Goelzer, Plymouth..	600 00
R. W. Robertson, Ply- mouth	500 00	L. G. Cornelius, Plymouth	400 00
M. H. Hand, Plymouth..	500 00	Enos E. Eastman, Ply- mouth	400 00
Edw. Felter, Plymouth..	1,000 00	John P. Goelzer, Plymouth	800 00
G. F. Kegler, Plymouth..	200 00	J. Kenner, Plymouth	400 00
W. A. Langjahr, Plymouth	400 00	Aug. Radtke, Plymouth..	400 00
C. F. Lahl, Plymouth..	800 00	Jno. H. Peters, Plymouth	200 00
Wm. Griese, Plymouth..	200 00	Aug. Scheibe, Plymouth..	200 00
Wm. C. Runge, Plymouth	400 00	Minnie D. La Budde, Mil- waukee	500 00
F. M. Lepper, Plymouth..	400 00	Leon Griese, Plymouth..	300 00
		Total	\$50,000 00

Plymouth—State Bank of Plymouth.

E. A. DOW, President.
AUG. SCHMIDT, Vice President.

H. W. HOSTMAN, Cashier.

DIRECTORS.

E. A. Dow,
Aug. Schmidt,
H. J. Bamford,

R. R. Schorer,
H. W. Hostman.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$509,033 69	Capital stock paid in ...	\$60,000 00
Overdrafts	1,643 73	Surplus fund	40,000 00
U. S., state, municipal and other bonds	271,376 79	Undivided profits, less cur- rent expenses and taxes paid	31,226 09
Stocks and other securities	10,950 00	Dividends unpaid	136 00
Banking house	13,000 00	Individual deposits, subject to check	206,201 83
Furniture and fixtures....	3,800 00	Demand certificates of de- posit	41,050 45
Other real estate owned..	8,000 00	Time certificates of deposit	541,216 96
Due from approved reserve banks	106,237 31	Savings deposits	31,636 28
Checks on other banks and cash items	2 61		
Exchanges for clearing house	852 33		
Gold coin	8,775 00		
Silver coin	2,731 05		
U. S. and national cur- rency	14,638 00		
Nickels and cents	427 10		
Total	\$951,467 61	Total	\$951,467 61

NAMES OF STOCKHOLDERS.

G. A. Albrecht, Plymouth	\$500 00	J. Kuestner, Elkhart Lake	100 00
John Arndt, Elkhart Lake	100 00	G. T. Lorfeld, Plymouth..	100 00
H. C. Bade, Plymouth...	2,000 00	R. B. Melvin, Greenbush	200 00
H. J. Bamford, Plymouth	1,000 00	Martin Meyer, Plymouth..	200 00
Mrs. J. T. Barnes, St. Louis, Mo.	2,000 00	Geo. Nohl, Plymouth	100 00
W. B. Barrager, Glen Beulah	200 00	C. Pfeifer, Plymouth	2,000 00
George Brickbauer, Elkhart Lake	300 00	R. Phalen, Plymouth....	100 00
C. A. Corbett, Plymouth..	1,200 00	C. H. Piper, Plymouth... Dan Piper, Plymouth ...	100 00 100 00
		H. J. Rooney, Plymouth..	200 00
		B. W. Rowe, Plymouth...	500 00

NAMES OF STOCKHOLDERS—Continued.

H. A. Chaplin, Plymouth.	100 00	J. T. Rice, Graham	100 00
E. A. Dow, Plymouth. . . .	22,900 00	R. R. Schorer, Plymouth.	2,000 00
Ida J. Dow, Plymouth. . . .	1,000 00	Aug. Schmidt, Plymouth. . .	2,000 00
Alice B. Dow, Plymouth. . . .	1,500 00	W. Schroeder, Plymouth. . .	200 00
R. W. Dow, Plymouth. . . .	500 00	Mary Siemers, Plymouth. . .	100 00
W. H. Davis, Plymouth. . . .	500 00	J. Strub, Plymouth	200 00
H. G. Davis, Plymouth. . . .	500 00	W. Streblov, Plymouth. . . .	200 00
T. Fitzgibbon, Milwaukee	1,000 00	A. Suemnicht, Plymouth. . .	200 00
O. Gaffron, Plymouth.	100 00	Noah Saeman, Adell	200 00
G. L. Gilman, Plymouth. . . .	800 00	Mrs. L. W. Tillitson, Ply-	
Ella Gilman, Plymouth. . . .	800 00	mouth	3,000 00
E. L. Gilman, Glen Beau-		H. F. Thackray, Glenbeau-	
lah	100 00	lah	200 00
Carr'e Goldammer, Elkhart		J. H. Thackray, Glenbeau-	
Lake	100 00	lah	100 00
H. J. Goelzer, Plymouth. . . .	500 00	L. H. Trowbridge, Ply-	
H. W. Hostman, Plymouth	4,000 00	mouth	400 00
John Heinke, Plymouth	100 00	H. Wheeler estate, Ply-	
H. Hornek, Rhine	300 00	mouth	400 00
R. A. Hofschild, Plymouth	100 00	P. K. Wheeler, Plymouth	700 00
F. J. Isserstedt, Plymouth	100 00	H. Waterman, Plymouth. . .	100 00
George Juers, Plymouth. . . .	200 00	W. Waterman, Plymouth. . .	100 00
N. Krumrey, Plymouth.	1,000 00	I. B. Wensink, Plymouth	100 00
H. Krumrey, Plymouth.	400 00	G. E. Webb, Greenbush. . . .	100 00
Carl Krumrey, Plymouth. . . .	100 00	H. C. Wade, Greenbush. . .	200 00
L. J. Kaestner, Plymouth	400 00	H. W. Timmer, Wa'do.	200 00
G. Kaestner, Plymouth	300 00	A. F. Halm, Plymouth.	100 00
Adam Kaestner, Plymouth	200 00	E. A. Pauer, Plymouth.	200 00
W. L. Kaestner, Plymouth	200 00		
E. J. Keyes, Plymouth.	100 00	Total	\$60,000 00

Portage—City Bank of Portage.

LL. BREESE, President.
R. B. WENTWORTH, Vice President.

M. T. ALVERSON, Cashier.
C. P. JAEGER, Asst. Cashier.

DIRECTORS.

Ll. Breese,
R. B. Wentworth,
M. T. Alverson,

J. H. Rogers,
E. L. Jaeger.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$181,940 88	Capital stock paid in.....	\$50,000 00
Overdrafts	410 87	Surplus fund	10,000 00
U. S. state, municipal and other bonds	21,500 00	Undivided profits, less cur- rent expenses and taxes paid	7,880 05
Stocks and other securi- ties	6,200 00	Individual deposits, subject to check	138,886 16
Banking house	10,000 00	Time certificates of de- posit	135,829 58
Furniture and fixtures....	1,615 00	Savings deposits	11,524 22
Due from approved reserve banks	106,533 63		
Checks on other banks and cash items	169 02		
Gold coin	11,505 00		
Silver coin	1,343 40		
U. S. and national cur- rency	11,868 00		
Nickels and cents	332 81		
Interest receivable	701 40		
Total	<u><u>\$354,120 01</u></u>	Total	<u><u>\$354,120 01</u></u>

NAMES OF STOCKHOLDERS.

Ll. Breese Portage.....	\$6,050 00	M. L. Alverson, Portage..	1,000 00
R. B. Wentworth, Portage	400 00	A. O. Thayer, Portage....	500 00
M. T. Alverson, Portage.	6,100 00	L. F. Schulze, Portage....	1,250 00
E. L. Jaeger, Portage....	4,900 00	Faurie B. Latimer, Portage	2,750 00
Isabella H. Loomis, Port- age	6,550 00	R. B. Rosenfeld, Portage..	1,000 00
Mrs. Andrew Weir, Ex'x, Portage	1,500 00	H. J. Puffer, Portage....	500 00
J. H. Rogers, Portage....	1,250 00	E. L. Starkweather Port- age	200 00
Annie E. Loomis Kilbourn	4,000 00	Irving J. Carr, San An- tonio, Tex.	100 00
Geo. Murison, Portage....	1,000 00	Robert W. Carr, San An- tonio, Tex.	100 00
E. E. Hinkson, Poynette.	750 00	Ella W. Carr, San An- tonio Tex.	2,000 00
Kate W. Thomas, Elkhorn	750 00	Florence Thomas, Milwau- kee	2,000 00
E. H. Warner, San Jose, Cal.	1,000 00	James M. Bain, Portage..	1,000 00
Wm. Fulton, Portage....	750 00	C. W. Latimer, Portage..	1,000 00
C. L. Alverson, Medford..	600 00		
Thomas Sanderson Poy- nette	500 00	Total	<u><u>\$50,000 00</u></u>
Trustees 1st Pres. Church, Portage	500 00		

Port Washington—The Port Washington State Bank.

GEO. E. HENRY, President.
H. C. BOERNER, Vice President.

CLARENCE HILL, Cashier.
HENRY J. ADAM, Asst. Cashier.

DIRECTORS.

Geo. E. Henry,
H. C. Boerner,

Clarence Hill.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$254,796 97	Capital stock paid in....	\$50,000 00
Overdrafts	331 67	Surplus fund	4,600 00
Banking house	7,000 00	Undivided profits, less current expenses and taxes paid	9,909 29
Furniture and fixtures.....	4,622 00	Dividends unpaid	120 00
Due from approved reserve banks	22,455 79	Individual deposits, subject to check	112,526 56
Due from other banks...	5,450 06	Time certificates of deposit	103,516 52
Checks on other banks and cash items	6,482 08	Savings deposits	42,717 64
Gold coin	7,030 00		
Silver coin	2,094 15		
U. S. and national currency	12,936 00		
Nickels and cents.....	191 29		
Total	\$323,390 01	Total	\$323,390 01

NAMES OF STOCKHOLDERS.

G. E. Henry, Pt. Washington	\$18,500 00	Geo. H. Crowns, Port Washington	500 00
Clarence Hill, Pt. Washington	17,500 00	Wm. Schmidler, Port Washington	200 00
Ed'th C. Hill Ripon....	2,000 00	E. L. Eastman, Saukville	100 00
Florence M. Henry, Pt. Washington	1,000 00	Wm. C. Mitchell, Port Washington	100 00
Carrie B. Hill, Pt. Washington	1,000 00	Geo. Poull, Port Washington	100 00
H. E. Henry, Kewaskum..	2,000 00	N. E. Wilson, Port Washington	200 00
John Gilson, Pt. Washington	1,200 00	A. H. Kuhl, Port Washington	400 00
T. A. Boerner, Pt. Washington	400 00	Wm. Ahlhauser, Port Washington	200 00
H. C. Boerner, Pt. Washington	1,000 00	H. L. Coe, Port Washington	200 00
C. M. Grobschmidt Port Washington	100 00	J. B. Martin, Port Washington	100 00
J. M. Bostwick, Port Washington	1,000 00	J. R. Dennett, Port Washington	300 00
O. H. Stelling, Port Washington	100 00	Edward Barrelman Guelph, Can.	100 00
F. A. Dennett, Port Washington	200 00	Chas. F. Iabahn, Port Washington	1,000 00
John E. Gilson, Port Washington	200 00		
G. A. Zinke, Saukville....	200 00	Total	\$50,000 00
A. R. Boerner, Cedarburg	100 00		

Potosi—Potosi State Bank.

ADAM SCHUMACHER, President.
P. J. SEIPPEL, Vice President.

C. J. RAGATZ, Cashier.

DIRECTORS.

T. H. Runkel,
W. Vyverberg, Sr.,
A. Schumacher,
P. J. Seippel,
S. C. Peaslee,

John Ringland,
Geo. H. Lewis,
W. H. Thomas,
H. E. Coons.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$85,571 08	Capital stock paid in....	\$10,000 00
Overdrafts	80 63	Surplus fund	1,000 00
U. S. state, municipal and other bonds	13,000 00	Undivided profits, less cur- rent expenses and taxes paid	1,481 27
Banking house	2,500 00	Dividends unpaid	15 00
Furniture and fixtures....	2,333 81	Individual deposits, subject to check	12,427 66
Due from approved reserve banks	18,533 69	Demand certificates of de- posits	4,848 40
Gold coin	1,335 00	Time certificates of de- posit	73,078 26
Silver coin.....	1,141 05	Savings deposits	25,416 79
U. S. and national cur- rency	3,737 00		
Nickels and cents.....	35 12		
Total	\$128,267 38	Total	\$128,267 38

NAMES OF STOCKHOLDERS.

E. A. Berge, Potosi.....	\$200 00	John Fecht, Potosi.....	100 00
John C. Bolleyn, Sherrill, Ia.	300 00	Adam Schumacher, Potosi	1,500 00
H. E. Coons, Potosi.....	300 00	P. J. Seippel, Dubuque, Ia.	1,700 00
J. H. Coons, Potosi.....	700 00	J. J. Stelpflug, Potosi....	100 00
J. H. Doser, Potosi.....	500 00	W. H. Thomas, Potosi....	300 00
B. F. Franke, LaCrosse..	200 00	Nick Twohig, Potosi.....	100 00
Mrs. K. Fure, Potosi....	100 00	William W. Vyverberg, Du- buque, Ia.	500 00
Geo. A. Keefer, Sherrill, Ia	300 00	Joseph Vogelsberg, Potosi	200 00
Nick Kunz, Sherrill, Ia...	100 00	Kate Welsh, Potosi.....	200 00
Geo. H. Lewis, Potosi....	500 00	Wm. F. West'ng, Potosi..	100 00
S. C. Peaslee, Dubuque, Ia.	500 00	Wm. Vyverberg, Sr., Specht's Ferry, Ia.	500 00
C. J. Ragatz, Potosi.....	600 00		
John Ringland, Potosi..	100 00		
T. H. Runkel, Potosi....	300 00	Total	\$10,000 00

Poynette—Bank of Poynette.

A. J. JAMIESON, President.
J. C. JAMIESON, Vice President.

H. P. JAMIESON, Cashier.

DIRECTORS.

A. J. Jamieson,
J. C. Jamieson,

H. P. Jamieson.

Statement November 27, 1903.

Resources.		Liabilities.	
Loans and discounts.....	\$109,649 96	Capital stock paid in....	\$10,000 00
Overdrafts	10,730 46	Undivided profits, less cur-	
U. S., state, municipal and		rent expenses and taxes	
other bonds	5,393 75	paid	2,896 92
Banking house	6,000 00	Individual deposits, subject	
Furniture and fixtures....	2,114 25	to check	52,822 12
Due from approved reserve		Time certificates of de-	
banks	32,671 91	pos t	109,057 32
Due from other banks....	4,293 71		
Gold coin	1,600 00		
Silver coin	811 00		
U. S. and national cur-			
rency	1,435 00		
Nickels and cents.....	76 32		
Total	\$174,776 36	Total	\$174,776 36

NAMES OF STOCKHOLDERS.

H. P. Jamieson, Poynette	\$3,333 33 1-3	J. C. Jamieson, Poynette	3,333 33 1-3
A. J. Jamieson, Poynette	3,333 33 1-3	Total	\$10,000 00

Declaration of unlimited individual responsibility filed by stockholders, August 26th, 1903, under section 46, Chapter 2, Banking Law.

Prairie du Chien—Bank of Prairie du Chien.

CHAS. GRELLE, President.
LAWRENCE CASE, Vice President.

HENRY OTTO, Cashier.
A. G. KIESER, Asst. Cashier.

DIRECTORS.

Charles Grelle,
Atley Peterson,
Joseph Wachute,
Henry Otto,

Lawrence Case,
O. G. Munson,
W. R. Graves.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$182,464 62	Capital stock paid in.....	\$30,000 00
Overdrafts	1,557 14	Surplus fund	6,000 00
U. S. state, municipal and other bonds	122,945 00	Undivided profits, less cur- rent expenses and taxes paid	2,728 63
Furniture and fixtures....	2,237 76	Individual deposits, subject to check	61,513 38
Due from approved reserve banks	41,049 88	Time certificates of de- posit	256,718 78
Due from other banks....	3,606 31	Cashier's checks outstand- ing	517 73
Checks on other banks and cash items	250 40		
Gold coin	855 00		
Silver coin	722 50		
U. S. and national cur- rency	1,752 00		
Nickels and cents	37 91		
Total	\$357,478 52	Total	\$357,478 52

NAMES OF STOCKHOLDERS.

Charles Grelle, Prairie du Chien	\$4,500 00	S. C. Beach and Horace Beach, Prairie du Chien	250 00
Joseph Wachute, Prairie du Chien	1,250 00	Henry Casson, Washington, D. C.	2,000 00
Henry Otto, Prairie du Chien	9,500 00	Joseph Kidd, Glen Haven	2,250 00
Lawrence Case, Prairie du Chien	750 00	W. C. Stone Watertown..	1,500 00
S. N. B'sbee, Chicago, Ill.	750 00	O. G. Munson, Viroqua..	1,500 00
D. F. Horsfall, Prairie du Chien	1,000 00	C. A. Stringer, Munnsville, N. Y.	2,250 00
A. G. Kieser, Prairie du Chien	750 00	Atley Peterson, Soldiers Grove	750 00
W. R. Graves, Prairie du Chien	500 00	G. A. Kaeppler, La Crosse	500 00
		Total	\$30,000 00

Prairie du Chien—Crawford County Bank.

M. MENGES, President.
L. CORNELIUS, Vice President.

E. C. AMANN, Cashier.

DIRECTORS.

M. Menges,
L. Cornelius,
J. W. Paris,
J. A. Haggerty,

G. A. Kaeppler,
Henry Schrader,
C. E. Alder.

Statement November 27, 1908.

Liabilities.		Resources.	
Loans and discounts.....	\$161,342 68	Capital stock paid in....	\$30,000 00
Overdrafts	406 49	Surplus fund	5,000 00
U. S., state, municipal and other bonds	46,578 75	Undivided profits, less cur- rent expenses and taxes paid	6,834 21
Furniture and fixtures....	1,534 32	Due to banks—deposits..	3,547 46
Due from approved reserve banks	40,498 30	Individual deposits, subject to check	65,351 48
Checks on other banks and cash items	2,193 81	Time certificates of de- posit	144,547 52
Gold coin	702 50		
Silver coin	600 00		
U. S. and national cur- rency	1,408 60		
Nickels and cents.....	15 82		
Total	\$255,280 67	Total	\$255,280 67

NAMES OF STOCKHOLDERS.

M. Menges, Prairie du Chien	\$2,750 00	C. E. Alder, Eastman....	1,500 00
L. Cornelius, Prairie du Chien	500 00	D. F. Horsfall, Prair ie du Chien	500 00
Eugene C. Amann, Prairie du Chien	1,500 00	Thomas A. Welsh, Prairie du Chien	200 00
Henry Schrader, Prairie du Chien	500 00	Fred E. Garrow, Wauzeka	100 00
John W. Paris, Prairie du Chien	200 00	Nina S. Dousman, Prairie du Chien	300 00
Frank Bittner, Prairie du Chien	600 00	Frank Vanek, Prairie du Chien	150 00
Edward Rogers, Prair'e du Chien	500 00	Albert Cecka est., Prairie du Chien	200 00
		Geo. Kiefner, Marshall....	200 00
		J. M. Kelley, Seneca....	500 00

NAMES OF STOCKHOLDERS—Continued.

P. J. McCaffrey, Prairie du Chien	500 00	Geo. N. Gordon, La Crosse	750 00
Mary E. Stanton, Prairie du Chien	1,700 00	C. E. Campbell, Eastman	300 00
Fred S. Clinton, Prairie du Chien	100 00	Johnson & Dagne, Ferryville	250 00
W. R. Graves, Prairie du Chien	750 00	A. Tulloch, Victory	500 00
S. Rosenthal, Prairie du Chien	1,100 00	J. A. Haggerty, Ferryville	2,500 00
F. H. Pochler, Prairie du Chien	200 00	Bertha S. Kaeppler, La Crosse	100 00
Mrs. Ellen Murphy, Prairie du Chien	100 00	Charles Ott, Genoa	300 00
Quilligan & Vodica, Prairie du Chien	600 00	A. A. James, Retreat	250 00
Wm. Snell, Prairie du Chien	150 00	Jos. C. Dunn, Cross Plains	600 00
Mrs. Theo. Schuman, La Crosse	350 00	Frank Strupp, La Crosse.	1,000 00
C. T. Garvey, Prairie du Chien	450 00	G. A. Kaeppler, La Crosse.	3,750 00
Jno. and Emma Bielow, Bridgeport	250 00	S. L. McVey, La Crosse..	250 00
		B. F. Franke, La Crosse..	500 00
		J. I. Lamb, La Crosse..	600 00
		Charles H. Schweizer, La Crosse	500 00
		H. A. Kaeppler, Dayton, Wash.	1,000 00
		Rev. B. Becker, Prairie du Chien	400 00
		Total	\$30,000 00

Prairie du Sac—The Sauk Bank.

J. S. TRIPP, President.
C. I. KINDSCHI, Vice President.

O. E. STONE, Cashier.
M. A. REYNOLDS, Asst. Cashier.

DIRECTORS.

J. S. Tripp.
C. I. Kindschi,

O. E. Stone.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$204,950 52	Capital stock paid in....	\$25,000 00
Furniture and fixtures....	1,769 75	Surplus fund	5,000 00
Due from approved reserve banks	21,895 32	Undivided profits, less cur- rent expenses and taxes paid	3,909 82
Due from other banks....	3,933 88	Individual deposits, subject to check	61,268 30
Gold coin	5,720 00	Demand certificates of de- posit	6,959 01
Silver coin	428 50	Time certificates of de- posit	142,394 65
U. S. and national cur- rency	5,828 00		
Nickels and cents.....	5 81		
Total	\$244,531 78	Total	\$244,531 78

NAMES OF STOCKHOLDERS.

J. S. Tripp, Prairie du Sac	\$8,333 33+		C. I. Kindschi, Prairie du Sac	8,333 33+
O. E. Stone, Prairie du Sac	8,333 33+		Total	\$25,000 00

Prairie Farm—First State Bank of Prairie Farm.

G. E. SCOTT, President.
F. J. McLEAN, Vice President.

H. C. BAER, Cashier.
J. H. COE, Asst. Cashier.

DIRECTORS.

G. E. Scott,
F. J. McLean,
T. W. Borum,

G. R. Borum,
J. P. McLean.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$28,237 06	Capital stock paid in....	\$10,000 00
Overdrafts	50 00	Undivided profits, less current expenses and taxes paid	12 89
Stocks and other securities	25 00	Individual deposits, subject to check	6,971 89
Banking house	2,500 00	Demand certificates of deposit	340 00
Furniture and fixtures...	1,356 21	Time certificates of deposit	19,472 32
Due from approved reserve banks	1,848 93		
Due from other banks....	802 99		
Checks on other banks and cash items	33 32		
Gold coin	155 00		
Silver coin	160 60		
U. S. and national currency	1,600 00		
Nickels and cents	27 99		
Total	\$36,797 10	Total	\$36,797 10

NAMES OF STOCKHOLDERS.

F. J. McLean, Menomonie	\$2,000 00	A. M. Coe, Barron.....	850 00
G. E. Scott, Prairie Farm	2,000 00	J. H. Coe, Barron.....	850 00
H. C. Baer, Prairie Farm	1,000 00	G. R. Borum, Barron....	500 00
J. P. McLean, Menomonie	1,000 00		
T. W. Borum, Barron....	900 00	Total	\$10,000 00
C. J. Borum, Barron....	900 00		

Prentice—Bank of Prentice.

P. R. MINAHAN, President.
G. B. REEDAL, Vice President.

F. E. MORNER, Cashier.

DIRECTORS.

W. K. Parkinson.
G. B. Reedal,

P. R. Minahan.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$39,488 77	Capital stock paid in....	\$5,000 00
Overdrafts	906 54	Surplus fund	1,000 00
Furniture and fixtures....	1,500 00	Undivided profits, less current expenses and taxes paid	577 81
Due from approved reserve banks	314 16	Due to banks—deposits...	2,165 14
Checks on other banks and cash items	571 98	Individual deposits, subject to check	13,614 34
Gold coin	235 00	Demand certificates of deposits	15,545 04
Silver coin	646 40	Time certificates of deposit	5 00
U. S. and national currency	1,063 00	Notes and bills re-discounted	5,007 05
Nickels and cents.....	131 05	Bills payable	2,000 00
Cash short	57 48		
Total	<u>\$44,914 38</u>	Total	<u>\$44,914 38</u>

NAMES OF STOCKHOLDERS.

G. B. Reedal, Phillips....	\$1,000 00	W. K. Parkinson, Phillips	500 00
P. R. Minahan, Algoma..	1,500 00		
P. E. Reedal, Milwaukee	2,000 00	Total	<u>\$5,000 00</u>

Prescott—Bank of Prescott.

F. H. WELLCOME, President.
DANIEL J. HILL, Vice President.

EDWARD LONGWORTH, Cashier.
L. R. CALWELL, Asst. Cashier

DIRECTORS.

F. H. Wellcome,
Daniel J. Dill,
Edward Longworth,
H. B. McCray,

Geo. S. Hollister,
H. C. Cotton,
H. L. Platte.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$86,789 55	Capital stock paid in....	\$10,000 00
Overdrafts	5 57	Surplus fund	5,000 00
Furniture and fixtures...	2,165 08	Undivided profits, less current expenses and taxes paid	1,036 61
Due from approved reserve banks	9,891 82	Individual deposits, subject to check	28,027 44
Due from other banks....	470 57	Demand certificates of deposit	8,529 42
Checks on other banks and cash items	111 50	Time certificates of deposit	50,152 10
Gold coin	345 00	Savings deposits	2,376 52
Silver coin	258 45		
U S. and national currency	4,951 00		
Nickels and cents.....	133 55		
Total	<u>\$105,122 09</u>	Total	<u>\$105,122 09</u>

NAMES OF STOCKHOLDERS.

F. H. Wellcome, Minneapolis, Minn.	\$500 00	Union investment Co., Minneapolis, Minn.	5,000 00
Edward Longworth, Prescott	2,500 00	Theodore Cook, Hastings, Minn.	200 00
George S. Hollister, Prescott	200 00	H. F. Struve, Prescott....	200 00
O. C. Hollister, Prescott..	200 00	H. C. Cotton, Prescott....	100 00
Daniel J. Dill, Prescott..	200 00	Fred Bletsoc, Prescott...	100 00
H. B. McCray, Prescott...	200 00	Sarah S. Dill, Prescott..	400 00
H. L. Platte, Prescott....	100 00	G. M. Dill, Prescott.....	100 00
		Total	<u>\$10,000 00</u>

Princeton—Princeton State Bank.

E. D. MORSE, President.
G. A. KRUEGER, Vice President.

H. J. MAXWELL, Cashier.

DIRECTORS.

E. D. Morse,
S. E. Mackowski,
W. J. Mesick,
Frank Mueller,

G. A. Krueger,
H. J. Maxwell,
Chas. Nickodem.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$280,290 19	Capital stock paid in....	\$30,000 00
Overdrafts	2,918 74	Surplus fund	11,000 00
U. S., state, municipal and other bonds	4,960 00	Undivided profits, less cur- rent expenses and taxes paid	4,898 65
Stocks and other securities	325 00	Due to banks—deposits..	3,448 69
Banking house	6,543 05	Dividends unpaid	36 00
Furniture and fixtures....	1,930 81	Individual deposits, subject to check	31,406 42
Due from approved reserve banks	42,004 08	Time certificates of de- posit	261,122 17
Due from other banks....	4,211 33	Savings deposits	14,495 72
Checks on other banks and cash items	266 99		
Gold coin	1,780 00		
Silver coin	2,287 30		
U. S. and national cur- rency	8,754 00		
Nickels and cents	136 16		
Total	\$356,407 65	Total	\$356,407 65

NAMES OF STOCKHOLDERS.

Aug. Affeldt, Markesan, R. F. D. No. 4.....	\$100 00	John Nowacki, Princeton...	100 00
Frank W. Borsack, Prince- ton	100 00	Israel McKenney estate, Princeton	200 00
Ludwig Bucholz, Prince- ton R. F. D.	200 00	Rufus McKenney estate, Princeton	100 00
Aug. Bukowski, Princeton	100 00	Mrs. P. W. Sisson Ripon	200 00
John H. Burns, Marshfield	500 00	Chas. T. Dahlke, Neshkoro	1,000 00
Miss Minnie Briese, Mon- tello, R. F. Del.	200 00	Mrs. Chas Ellinger, Prince- ton	100 00
John J. Bartol, Princeton	100 00	Mrs. Celia Frank, Prince- ton	300 00

NAMES OF STOCKHOLDERS—Continued.

W. G. Bucholz, Wausau...	100 00	Mrs. Eliz. Foster, Fond du Lac	500 00
F. E. Clark, Appleton...	100 00	E. T. Frank, Princeton...	200 00
Thos. Cavanaugh, Neshkoro, R. F. Del.	100 00	F. W. Giese, Princeton...	100 00
John Cavanaugh, Neshkoro, R. F. Del.	100 00	Frank L. Giese, Princeton	100 00
Willis S. Haigh, Green Lake	300 00	Ludwig Gurke, Germania	100 00
Mrs. J. E. Hennig, Princeton	100 00	Herman Gorr, Princeton...	100 00
J. E. Hennig, Princeton..	200 00	G. W. Grann, Montello, R. F. D.	200 00
J. W. Johnson, Neshkoro..	200 00	Miss Tillie Henke, Neshkoro	100 00
Ray Johnson, Neshkoro...	100 00	Mrs. C. E. Nye, Princeton	100 00
Earl Johnson, Neshkoro..	100 00	Miss Eva Nye, Stevens Point	200 00
Miss Emma Kleinert, Markesan, R. F. Del...	100 00	Geo. Nelson, Stevens Point	2,000 00
H. E. Kleinert, Markesan	100 00	Fred Nickodem, Princeton	100 00
Gottlieb Knaack, Montello	100 00	Geo. Oyster, Ripon.....	300 00
G. A. Krueger, Princeton	700 00	Herman Oelke, Green Lake	100 00
Frank I. Klawitter, Princeton	200 00	Thos. Olscheske, Princeton	200 00
Mrs. E. V. Long, Milwaukee	300 00	H. K. Priest, Packwaukeee	1,100 00
Mrs. Alma Lueck, Princeton	100 00	C. E. Pierce, Germania..	200 00
Andrew Losinski, Princeton	200 00	John S. Pahl, Princeton..	200 00
Otto Lunow, Princeton...	200 00	L. A. Pomeroy, Amherst..	2,000 00
O. R. Luedtke, Princeton	100 00	G. J. Racek, Princeton..	500 00
Mrs. S. E. Morse, Princeton R. F. Del.....	400 00	Frank Shurpitt, Princeton.	200 00
J. F. & S. E. Morse, Princeton	400 00	Jul. A. Schalow, Montello	100 00
W. J. Mesick, Princeton..	200 00	Jas. M. Stimson, Princeton	200 00
S. E. Mackowski, Princeton	200 00	Frank F. Spooner, Princeton	100 00
A. A. Manthey, Princeton	100 00	Aug. Thiel, Neshkoro....	100 00
J. H. Manthey, Princeton	100 00	Teske & Zierke, Princeton	200 00
Arthur Mueller, Princeton	100 00	Alfred Warnke, Princeton	200 00
Frank Mueller, Princeton	500 00	J. C. Weller, Ripon.....	500 00
F. H. Mechtel, Princeton, R. F. Del.	100 00	Wm. Wyse, Sr., Princeton	100 00
Henry J. Maxwell, Princeton	5,700 00	Fred Welk, Ripon.....	500 00
Elmer D. Morse, Princeton	2,200 00	Herman Warnke, Princeton	200 00
Charles Nickodem, Princeton	400 00	Mrs. Marie Wicks, Princeton	700 00
		Arthur P. Wicks, Rockford, Ill.	500 00
		Frank J. Wolff, Fond du Lac	100 00
		Mrs. E. V. Warren Juneau	300 00
		Mrs. H. A. Whittemore, Princeton	400 00
		Total	\$30,000 00

Racine—Commercial and Savings Bank of Racine.

B. HINRICHS, President.
M. HIGGINS, Vice President.

C. R. CARPENTER, Cashier.
B. R. JONES, Asst. Cashier.

DIRECTORS.

B. Hinrichs,
F. M. Knapp,
Leo. A. Peil,
C. M. Dietrich,
John Dixon,
H. G. Mitchell,
J. Hocking,

P. B. Nelson,
L. J. Elliott,
M. Higgins,
H. J. Smith,
C. R. Carpenter,
A. H. Hulett.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts....	\$1,208,769 15	Capital stock paid in....	\$100,000 00
Overdrafts	5,154 11	Surplus fund	50,000 00
U. S., state, municipal and other bonds	6,150 00	Undivided profits, less current expenses and taxes paid	91,181 14
Stocks and other securi- ties	41,090 65	Due to banks—deposits..	6,414 73
Due from approved re- serve banks	129,039 22	Individual deposits, sub- ject to check	498,899 60
Due from other banks...	1,887 36	Demand certificates of deposit	193,782 66
Checks on other banks and cash items	1,593 17	Savings deposits	558,182 03
Exchanges for clearing house	12,529 02	Certified checks	246 25
Gold coin	37,300 00		
Silver coin	2,751 90		
U. S. and national cur- rency	51,690 00		
Nickels and cents	751 83		
Total	<u><u>\$1,498,706 41</u></u>	Total	<u><u>\$1,498,706 41</u></u>

NAMES OF STOCKHOLDERS.

Mrs. Celia Alshuler, Racine	\$1,000 00	C. R. Carpenter, trustee, Racine	1,000 00
Mrs. Flora Apple, North Cape	1,000 00	Mrs. C. R. Carpenter, Ra- cine	300 00
E. B. Adams, Racine....	500 00	James Craig, Racine....	900 00
B. R. Adams, Racine....	500 00	M. Colbert, Racine.....	500 00
Stephen Bull, Racine....	3,000 00	W. H. Coonley, Racine...	300 00
Mrs. Belle Bull, Racine..	1,500 00	C. M. Dietrich, Racine...	500 00
Lizzie A. Bliss, Racine....	600 00	John Dixon, Racine.....	1,500 00
W. E. Buckingham, Mil- waukee	500 00	Jessie B. Deacon, Racine.	200 00
M. F. Butters, Ludington, Mich.	1,000 00	E. R. Evans estate, Racine	500 00

NAMES OF STOCKHOLDERS—Continued.

Mrs. M. R. Butters, Lud- ington, Mich.	500 00	Mrs. Lucy Emerson, Racine	4,000 00
O. J. Evans, Racine.....	2,000 00	L. J. Elliott, Racine.....	1,000 00
Mrs. R. R. Falk, Racine..	300 00	Theo. Kerner, Milwaukee..	500 00
Mary C. Gilman, Racine..	500 00	C. L. Lingsweiler, Racine..	200 00
Louis A. Gould, Los Ange- les, Cal.	100 00	W. H. Lingsweiler, Racine	500 00
E. O. Hand, Racine.....	5,000 00	Frank Marshall, Racine..	2,500 00
B. Hinrichs, Racine.....	11,500 00	H. G. Mitchell, Racine....	400 00
G. H. Hinrichs, Racine...	1,100 00	Marie Mitchell, Racine...	100 00
M. Higgins, Racine.....	6,000 00	H. F. Mueller, Racine....	500 00
J. Hocking, Racine.....	500 00	P. B. Nelson, Racine.....	500 00
Mrs. W. J. Harvey, Racine	500 00	Mrs. A. J. Palica, Racine..	200 00
Georgiana Hurlbut, Racine	300 00	L. A. Peil, Racine.....	1,000 00
W. J. Hopkins, Racine....	200 00	R. T. Robinson, Racine...	2,500 00
M. K. Hagaman, Highland Park, Tenn.	200 00	H. D. Robinson, Racine...	500 00
C. K. Ingersoll, Monrovia, Cal.	5,000 00	Mary L. Richards, Racine	500 00
B. R. Jones, Racine.....	500 00	David Rowland, Racine....	500 00
D. R. Jones, Racine.....	500 00	Rose S. Sears, Racine....	500 00
L. E. Jones, Racine.....	1,000 00	C. D. Smith, Racine.....	400 00
John H. Jones, Racine...	500 00	H. J. Smith, Racine.....	500 00
T. W. Johnson, Racine...	500 00	Mrs. Andrew Simonson, Racine	2,000 00
W. F. Jackson, Racine...	2,200 00	Mrs. R. Trist, Racine....	2,000 00
F. M. Knapp, Racine.....	3,000 00	R. F. Wickham, Racine..	400 00
Mrs. Ida Knoblock, Racine	300 00	J. T. Wentworth, Racine..	1,000 00
Mrs. J. W. Dalman, Racine	1,500 00	Annie O. Walrath, Racine	1,000 00
C. R. Carpenter, Racine..	17,000 00	A. H. Hulett, Racine....	500 00
		Milton Knoblock, Racine..	300 00
		Total	<u>\$100,000 00</u>

Racine—The Racine City Bank.

W. G. GITTINGS, President.
F. W. GUNTHER, Vice President.

H. N. BACON, Cashier.
EBEN BURROUGHS, Asst. Cashier.

DIRECTORS.

C. A. Wustum,
W. T. Harvey,
A. J. Piper,
W. J. Higgins,
Thos. Hay,
Geo. W. Blythe,

W. G. Gittings,
F. J. Barber,
Chris Slot,
F. W. Gunther,
H. N. Bacon.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$82,603 48	Capital stock paid in	\$50,000 00
U. S., state, municipal and other bonds	4,077 53	Undivided profits, less cur- rent expenses and taxes paid	1,128 33
Furniture and fixtures	3,253 30	Individual deposits, sub- ject to check	30,410 55
Due from approved reserve banks	23,476 90	Demand certificates of de- posit	712 38
Due from other banks	4,997 39	Time certificates of deposit	14,400 72
Gold coin	10,805 00	Savings deposits	39,345 13
Silver coin	2,298 85		
U. S. and national cur- rency	4,224 00		
Nickels and cents	260 66		
Total	\$135,997 11	Total	\$135,997 11

NAMES OF STOCKHOLDERS.

H. L. Bacon, Oshkosh	\$500 00	Valtin Heinisch, Racine . .	100 00
C. R. Boardman, Oshkosh . .	500 00	A. M. Gifford, Racine	200 00
H. N. Bacon, Racine	1,000 00	Frank L. Kittinger, Cale- donia	200 00
F. J. Barber, Oshkosh	400 00	Arthur H. Kittinger, Cale- donia	200 00
W. P. Warwick, Oshkosh . .	1,000 00	F. C. Hausche, Racine, R. 4	500 00
Thos. Acklam, Racine, R. 4	200 00	W. A. Sneeberger, Racine . . .	100 00
Thos. Hay, Racine	500 00	Griffith Richards, Madison .	1,000 00
C. N. Larson, Racine	100 00	L. H. Fenske, Somers	200 00
L. A. Bauman, Oshkosh . . .	500 00	O. Z. Olin, Racine	700 00
Howard J. Sprague, Osh- kosh	500 00	Roy G. Hulett, Racine	100 00
Minnie Barnes, Fond du Lac	500 00	A. H. Hulett, Racine	400 00
A. D. Chesley, Campbells- port	500 00	Peter Nelson, Racine	500 00
Helen M. Hull, Campbells- port	500 00	Wm. Williams, Racine, R. 4	100 00

NAMES OF STOCKHOLDERS—Continued.

John B. Williams, Campbellsport	500 00	Frank A. Phelps, Racine, R. 4	100 00
M. L. McCullough, Campbellsport	500 00	Eunice Wellman, Racine..	400 00
Leonard Knickel, Campbellsport	500 00	M. A. Rasmussen, Somers	200 00
Wm. Knickel, Campbellsport	200 00	W. H. Bells, Racine.....	400 00
Burr Knickel, Campbellsport	300 00	Z. W. Mann, Racine.....	100 00
Walter Le Ray, Racine...	200 00	Thos. Piper, Racine, R. 4.	500 00
Edward Senn, Campbellsport	500 00	J. H. Martin, Union Grove	300 00
John Loeb, Campbellsport	1,000 00	Donald U. Martin, Union Grove	100 00
E. C. Tecktonius, Racine...	500 00	John F. Gittings, Union Grove	500 00
F. W. Gunther, Racine...	1,000 00	E. J. Gittings, Racine.....	800 00
W. J. Higgins, Racine...	200 00	H. C. Roenitz, Oshkosh...	500 00
Louise Johnson, Racine...	100 00	C. H. Krippene, Oshkosh...	200 00
Thos. Daly, Oshkosh.....	500 00	O. J. Hardy, Oshkosh....	500 00
E. D. Davis, Oshkosh....	500 00	Wm. Piper, Racine.....	500 00
W. R. Gittings, Racine...	300 00	Thos. W. Leslie, Racine..	200 00
W. J. Hay, Oshkosh.....	1,500 00	Andrew Thomsen, Racine.	200 00
I. L. S. Bailey, Racine...	200 00	Edmund Acklam, Racine..	200 00
W. L. Shumway, Racine...	500 00	Nick Zacharius, Racine...	200 00
Gustof Lidren, Racine...	200 00	Geo. A. Sarau, Oshkosh...	500 00
Edward Sieger, Racine...	100 00	Ernst Sarau, Oshkosh....	1,000 00
Wm. F. Bose, Racine R. 4	500 00	Carl Hennig, Oshkosh....	500 00
M. E. Price, Racine.....	500 00	F. A. Labudde, Oshkosh...	500 00
C. M. Swensen, Racine...	500 00	J. H. Jenkins, Oshkosh...	1,000 00
Kalman Klein, Racine....	100 00	C. E. Hale, Oshkosh.....	500 00
Oscar Anderson, Racine..	100 00	J. H. Wall, Oshkosh....	500 00
C. A. Wustum, Racine....	500 00	T. R. Wall, Oshkosh....	500 00
W. G. Gittings, Racine...	1,000 00	J. C. Thompson, Oshkosh.	400 00
Chas. M. Knudson, Racine	200 00	D. C. Pinkerton, Oshkosh.	200 00
Lillian F. Roberts, Racine	300 00	Allan Ransom, Chicago, Ill.	2,000 00
Carl Scheckler, Racine, R. 4	500 00	Frances Nickerson, Stoneham, Mass.	400 00
Henry Halter, Racine, R. 4	500 00	C. E. Williams, Oshkosh..	1,000 00
L. J. Evans, Racine.....	200 00	Eben Burroughs, Racine..	500 00
H. L. Sackett, Racine.....	400 00	G. G. Dana, Racine.....	100 00
Theo. Beuse, Racine.....	100 00	P. S. Monk, Racine.....	100 00
Hans Anderson, Racine...	100 00	C. C. Gittings, Racine....	500 00
N. C. Pedersen, Racine...	100 00	Laura A. Gittings, Racine	500 00
Geo. A. Westrich, Racine.	100 00	Erick West, Racine.....	100 00
Anthony Westrich, Racine	100 00	Wm. T. Harvey, Racine...	300 00
Frank M. Miller, Racine..	500 00	Geo. C. Peterson, Racine..	300 00
A. J. Piper, Racine, R. 4.	500 00	W. J. Hausche, Racine,	
Chris Slot, Racine.....	500 00	R. 4	500 00
Royal Gunther, Racine...	500 00	Geo. D. Fellows, Racine..	200 00
Watkin Williams, Racine..	100 00	Geo. W. Blythe, Racine..	400 00
W. E. Brach, Racine.....	200 00	James Bolton, Racine....	200 00
S. B. Walker, Racine, R. 4	200 00	John Pugh, Racine.....	100 00
Jos. D. Williams, Racine..	300 00	Walter C. Palmer, Racine.	200 00
F. M. Miller, Kenosha, R. 37	100 00	Wm. Mainland, Oshkosh..	500 00
E. E. Bailey, Racine.....	400 00	Sinclair Mainland, Oshkosh	500 00
Calvin H. Peck, Racine...	200 00	Geo. W. Jagers, Racine...	500 00
		Henry Schulthels, Princeton	300 00
		Minnie C. Burroughs, Racine	100 00
		Total	\$50,000 00

Randolph—Randolph State Bank.

FRED. L. WARNER, President.
A. L. GILMORE, Vice President.

E. W. BRANDEL, Cashier.

DIRECTORS.

Fred. L. Warner,
A. L. Gilmore,
E. W. Brandel,
W. R. Owen,

Henry Hutchinson,
Morgan Jones,
Edward Pugh.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$167,222 15	Capital stock paid in.....	\$25,000 00
Overdrafts	1,803 21	Surplus fund	15,000 00
U. S., state, municipal and other bonds	10,000 00	Undivided profits, less cur- rent expenses and taxes paid	4,724 50
Banking house	4,334 48	Individual deposits, sub- ject to check	50,390 52
Furniture and fixtures.....	2,004 88	Demand certificates of de- posit	457 25
Due from approved reserve banks	56,074 80	Time certificates of deposit	159,369 88
Gold coin	3,000 00		
Silver coin	1,002 63		
U. S. and national cur- rency	9,500 00		
Total	\$254,942 15	Total	\$254,942 15

NAMES OF STOCKHOLDERS.

Fred L. Warner, Randolph	\$1,000 00	Wm. R. Owen, Randolph..	1,000 00
E. D. Evans estate, Los Angeles, Cal.	2,000 00	Annie E. Davis, Randolph	1,000 00
H. Hutchinson, Randolph.	1,000 00	Ed. T. Roberts, Randolph.	500 00
Edward Davis, Randolph..	2,000 00	E. J. Hughes, Fox Lake..	850 00
Christian Schmidt, Ran- dolph	500 00	Harriett A. Hughes, Bran- don	400 00
E. W. Brandel, Randolph..	1,700 00	Mary E. Jones, Randolph.	450 00
Joseph Hunt, Randolph..	500 00	Wm. Foulkes, Kansas City, Kas.	300 00
Joseph Baier, Randolph..	300 00	Thomas T. Jones, Randolph	2,500 00
J. W. Power, Fox Lake..	1,500 00	Daniel D. Jones, Aberdeen,	
Thos. R. Roberts, Randolph	500 00	S. D.	1,500 00
Edward Pugh, Randolph..	500 00	John F. Jones, Antigo....	500 00
Morgan Jones, Randolph..	1,000 00	Thomas Rees, Oshkosh....	1,000 00
John Jones (Hafod), Ran- dolph	1,000 00	A. L. Gilmore, Randolph..	1,000 00
		H. H. Williams, Randolph	500 00
		Total	\$25,000 00

Random Lake—State Bank of Random Lake.

JAMES LEAHY, President.
M. N. ALTENHOFEN, Vice President.

C. P. SCHOMMER, Cashier.
H. W. WILK, Asst. Cashier.

DIRECTORS.

James Leahy,
M. N. Altenhofen,

C. P. Schommer.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$86,098 58	Capital stock paid in....	\$10,000 00
Overdrafts	39 06	Surplus fund	2,500 00
Banking house	1,977 60	Undivided profits, less cur-	
Furniture and fixtures....	1,546 35	rent expenses and taxes	
Due from approved reserve		paid	2,541 77
banks	14,742 38	Individual deposits, sub-	
Checks on other banks and		ject to check	40,968 23
cash items	61 14	Demand certificates of de-	
Gold coin	1,495 00	posit	3,400 00
Silver coin	340 70	Time certificates of deposit	39,160 77
U. S. and national cur-		Savings deposits	10,034 67
rency	2,264 00		
Nickels and cents	40 63		
Total	\$108,605 44	Total	\$108,605 44

NAMES OF STOCKHOLDERS.

James Leahy, Random Lake	\$500 00	R. Frauenheim, Random Lake	100 00
T. E. Malloy, Random Lake.	500 00	Henry Paunier, Sr., Ran-	
Mich. Hoffmann, Random		dom Lake	100 00
Lake	500 00	D. M. Rosenheimer, Cedar-	
M. B. Heinen, Random Lake	100 00	burg	200 00
W. F. Wilk, Random Lake..	100 00	Ed. Woog, Kewaskum	100 00
J. P. Altenhofen, Random		Victor Husting, Milwaukee..	1,500 00
Lake	100 00	Carl Hamm, Random Lake..	500 00
M. N. Altenhofen, Random		W. J. Bichler, Belgium.....	100 00
Lake	500 00	Thos. Bichler, Random Lake	100 00
Union Investment Co., Min-		Total	\$10,000 00
neapolis, Minn.	4,000 00		
Casper P. Schommer, Ran-			
dom Lake	1,000 00		

Readstown—Readstown Bank.

J. H. WARD, President.

A. H. WARD, Cashier.
M. M. WARD, Asst. Cashier.

DIRECTORS.

J. H. Ward,
A. H. Ward,

M. M. Ward,

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$18,395 15	Capital stock paid in	\$5,000 00
Overdrafts	1,503 69	Undivided profits, less cur-	
Stock and other securities .	100 00	rent expenses and taxes	
Banking house	1,000 00	paid	232 44
Furniture and fixtures	527 50	Individual deposits, sub-	
Due from approved reserve		ject to check	10,359 01
banks	1,276 98	Demand certificates of de-	
Checks on other banks and		posit	7,345 18
cash items	8 11	Bills payable	2,000 00
Gold coin	355 00		
Silver coin	218 60		
U. S. and national cur-			
rency	1,515 00		
Nickels and cents	36 60		
Total	<u>\$24,936 63</u>	Total	<u>\$24,936 63</u>

NAMES OF STOCKHOLDERS.

J. H. Ward, Readstown . . .	\$2,500 00	M. M. Ward, Readstown . .	100 00
A. H. Ward, Readstown . . .	2,400 00		
		Total	<u>\$5,000 00</u>

Redgranite—Redgranite State Bank.

J. M. KOESER, President.
HENRY DEHDE, Vice President.

W. D. BRADY, Cashier.

DIRECTORS.

Wm. Bannerman,
Henry Dehde,
J. M. Koester,
Aug. Matz,
John Nigbar,

Frank Tice,
L. M. Scobie,
S. S. Shaff,
F. W. Carley.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$54,263 65	Capital stock paid in.....	\$10,000 00
Overdrafts	364 26	Surplus fund.....	200 00
Furniture and fixtures....	1,611 43	Undivided profits, less cur-	
Due from approved reserve		rent expenses and taxes	
banks	16,859 49	paid	907 69
Due from other banks....	1,863 67	Dividends unpaid.....	3 00
Checks on other banks and		Individual deposits, subject	
cash items.....	462 13	to check.....	29,305 05
Gold coin.....	720 00	Time certificates of deposit	32,522 18
Silver coin.....	981 65	Savings deposits.....	15,578 59
U. S. and national cur-			
rency	11,299 00		
Nickels and cents.....	91 23		
Total	\$88,516 51	Total	\$88,516 51

NAMES OF STOCKHOLDERS.

Henry Dehde, Oshkosh...	\$500 00	Geo. Pynchon, Spring Lake	100 00
Aug. M. Anderson, Wau-		C. Ross, Oshkosh.....	500 00
toma	100 00	John Reed estate Redgran-	
Andrew Arveson, Wautoma	100 00	ite	100 00
C. F. Appley, Redgranite.	200 00	L. M. Scobie, Redgranite.	200 00
Gard. Berray, Redgranite	100 00	S. S. Shaff, Redgranite...	100 00
Wm. Bannerman, Redgran-		August Swanke, Oshkosh.	200 00
ite	200 00	Geo. Tice, Redgranite....	100 00
E. R. Barnard, Redgranite	100 00	Miss Emma Tice, Redgran-	
T. C. Bonnell, Redgranite	100 00	ite	100 00
Myron Carpenter, Redgran-		Mrs. Susan Gunz, Oshkosh	200 00
ite	100 00	A. R. Chapman Redgranite	200 00
J. F. Dedrick, Redgranite.	100 00	Mrs. Lizzie Witzel, Osh-	
Carley & McFarland, Red-		kosh	400 00
granite	100 00	John Nigbar, Berlin....	200 00
John Emigh Spring Lake	100 00	Mrs. Tittie M. Krebs, La	
A. M. Gogin, Redgranite.	100 00	Crosse	100 00
B. A. Jackling, Waupaca.	100 00	Wm. D. Brady, Redgranite	500 00
J. M. Koester, Oshkosh...	1,900 00	Noel Koester, Oshkosh...	100 00
Henry Kossel, Oshkosh...	500 00	Allie B. Barnard, Red-	
Lewis Lueck, Redgranite.	100 00	granite	100 00
Otto Lungwitz, Redgranite	100 00	Frank Tice Redgranite..	100 00
J. J. Lloyd, Oshkosh.....	200 00	Ettie Tice, Redgranite...	100 00
J. E. Morgan, Oshkosh...	500 00	F. W. Carley, Redgranite.	200 00
August Matz, Redgranite.	500 00	Otto C. Horn, Oshkosh...	300 00
Marshall Bros., Redgranite	100 00	Maggie Berray, Redgranite	100 00
J. P. Pichowski, Redgran-			
ite	100 00	Total	\$10,000 00

Reedsburg—Reedsburg Bank.

R. P. PERRY, President.

W. F. WINCHESTER, Cashier.
OTTO KRAUSE, Asst. Cashier.

DIRECTORS.

M. M. Rudd,
R. P. Perry,

W. F. Winchester.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$364,966 92	Capital stock paid in.....	\$50,000 00
Overdrafts	860 74	Surplus fund.....	10,000 00
U. S., state, municipal and other bonds.....	31,905 10	Undivided profits, less cur- rent expenses and taxes paid	11,348 97
Banking house, furniture and fixtures.....	3,800 00	Due to banks—deposits..	1,030 91
Due from approved reserve banks	60,376 44	Individual deposits, subject to check.....	107,701 18
Due from other banks....	6,763 92	Demand certificates of de- posit	15,169 60
Gold coin.....	4,676 00	Time certificates of deposit	283,230 34
Silver coin.....	1,131 07	Savings deposits.....	11,137 04
U. S. and national cur- rency	14,989 00		
Nickels and cents.....	148 85		
Total	\$489,618 04	Total	\$489,618 04

NAMES OF STOCKHOLDERS.

M. M. Rudd, Reedsburg..	\$33,000 00		W. F. Winchester, Reeds-
R. P. Perry, Reedsburg..	10,000 00		burg
Otto Krause, Reedsburg..	2,000 00		5,000 00
		Total	\$50,000 00

Reedsburg—The Citizens Bank.

GEO. T. MORSE, President.
AUG. SIEFERT, Vice President.

WM. RIGGERT, Cashier.
H. W. RIGGERT, Asst. Cash'er.

DIRECTORS.

Geo. T. Morse,
Aug. Siefert,

H. F. Schewe.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$196,268 32	Capital stock paid in.....	\$25,000 00
Overdrafts	693 62	Surplus fund.....	2,500 00
U. S., state, municipal and other bonds.....	1,025 00	Undivided profits, less cur- rent expenses and taxes paid	1,779 23
Furniture and fixtures....	2,764 00	Individual deposits, subject to check.....	55,910 71
Due from approved reserve banks	43,706 65	Demand certificates of de- posit	6,706 16
Due from other banks....	584 69	Time certificates of deposit	160,334 93
Checks on other banks and cash items.....	1,354 36		
Gold co'n.....	2,280 00		
Silver co'n.....	730 50		
U. S. and national cur- rency	2,742 00		
Nickels and cents.....	81 89		
Total	<u>\$252,231 03</u>	Total	<u>\$252,231 03</u>

NAMES OF STOCKHOLDERS.

Geo. T. Morse, Reedsburg	\$10,000 00	Aug. Siefert, Reedsburg..	2,000 00
H. F. Schewe Reedsburg..	5,000 00	Jno. Riggert, Logansville..	2,000 00
Wm. Riggert, Reedsburg..	2,000 00		
H. W. Riggert, Reedsburg	2,000 00	Total	\$25,000 00
E. A. Siefert, Reedsburg..	2,000 00		

Reedsburg—The State Bank of Reedsburg.

JOHN P. STONE, Pres'dent.
CHAS. A. ROOD, Vice President.

N. T. GILL, Cashier.
W. H. HAHN, Asst. Cashier.

DIRECTORS.

John P. Stone,
H. A. Darrow,
Martin Hickey,

A. S. Winckler,
Chas. A. Rood.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$409,679 30	Capital stock paid in.....	\$30,000 00
Overdrafts	713 68	Surplus fund.....	20,000 00
U. S. state, municipal and other bonds.....	34,826 80	Undivided profits, less cur- rent expenses and taxes paid	3,801 10
Furniture and fixtures....	3,095 35	Individual deposits, subject to check.....	35,548 38
Due from approved reserve banks	96,062 49	Demand certificates of de- posit	20,692 25
Due from other banks....	2,688 00	Time certificates of deposit	408,158 49
Checks on other banks and cash items.....	1,301 20	Savings deposits.....	44,272 58
Gold coin.....	5,275 00		
Silver coin.....	479 05		
U. S. and national cur- rency	8,245 00		
Nickels and cents.....	106 93		
Total	<u>\$562,472 80</u>	Total	<u>\$562,472 80</u>

NAMES OF STOCKHOLDERS.

John P. Stone, Reedsburg	\$3,000 00	Henry Vorlop, Reedsburg.	2,000 00
Chas. A. Rood, Reedsburg	3,000 00	Martin Hickey, Reedsburg	3,000 00
W. B. Smith estate, Chi- cago, Ill.	3,000 00	Henry A. Darrow, Reeds- burg	2,000 00
John Crook Whittier, Cal.	2,000 00	Frank Darrenougue, Reeds- burg	1,000 00
A. S. Winckler, Reedsburg	3,000 00	Fred. A. Young, Janesville	2,000 00
Jas. A. Stone, Reedsburg.	3,000 00	N. T. Gill, Reedsburg....	1,000 00
Harriet E. Hager, Reeds- burg	1,000 00	Total	<u>\$30,000 00</u>
Jessie F. Hager, Reedsburg	1,000 00		

Reedsville—Reedsville State Bank.

G. A. ZUEHLKE, President.
N. A. O'ROURK, Vice President.

E. C. O'ROURK, Cashier.

DIRECTORS.

G. A. Zuehlke,
A. Zuehlke,

E. C. O'Rourke.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$32,883 50	Capital stock paid in.....	\$10,000 00
Banking house.....	2,500 00	Surplus fund.....	100 00
Furniture and fixtures....	650 00	Undivided profits, less cur-	
Due from approved reserve		rent expenses and taxes	
banks	900 08	paid	639 71
Gold coin.....	10 00	Individual deposits, subject	
Silver coin.....	820 60	to check.....	21,899 90
U. S. and national cur-		Time certificates of deposit	9,134 00
rency	3,930 00		
Nickels and cents.....	79 43		
Total	\$41,773 61	Total	\$41,773 61

NAMES OF STOCKHOLDERS.

G. A. Zuehlke, Hortonville	\$2,000 00	M. Sullivan, Welcome....	700 00
E. C. O'Rourke, Reedsville.	3,300 00	Irv. Zuehlke, Hortonville.	1,000 00
C. A. Gielow, Manitowoc.	500 00	B. J. Zuehlke, Appleton..	200 00
F. J. Bleick, Greenville..	1,000 00	F. Frosch, Grimms.....	100 00
A. Zuehlke, Hortonville..	600 00		
N. A. O'Rourke, Reedsville	600 00	Total	\$10,000 00

Reeseville—State Bank of Reeseville.

F. J. VENIE, President.
W. F. ETSCHIED, Vice President.

JOS. O. MEYERS, Cashier.

DIRECTORS.

F. J. Venie,
W. F. Etscheid,

Jos. O. Meyers.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$40,236 08	Capital stock paid in.....	\$16,000 00
Overdrafts	2,048 64	Surplus fund.....	230 00
U. S., state, municipal and other bonds.....	5,000 00	Undivided profits less cur- rent expenses and taxes paid	845 59
Banking house.....	3,000 00	Individual deposits, subject to check.....	24,755 05
Furniture and fixtures....	2,788 68	Demand certificates of de- posit	10,534 81
Due from approved reserve banks	10,559 18	Time certificates of deposit	10,636 31
Checks on other banks and cash items.....	57 25	Savings deposits.....	6,819 36
Gold coin.....	2,170 00		
Silver coin.....	793 30		
U. S. and national cur- rency	3,020 00		
Nickels and cents.....	147 99		
Total	<u>\$69,821 12</u>	Total	<u>\$69,821 12</u>

NAMES OF STOCKHOLDERS.

F. J. Venie, Reeseville...	\$14,900 00	Jos. O. Meyers, Reeseville	1,000 00
W. F. Etscheid, Reeseville	100 00	Total	<u>\$16,000 00</u>

Rewey—The Rewey State Bank.

C. I. CUSHMAN, President.

O. G. REWEY, Cashier.
JEFF. W. REWEY, Asst. Cashier.

DIRECTORS.

A. C. Dietzman,
Jeff. W. Rewey,

Thos. Bainbridge.

Statement November 27, 1903.

Resources.		Liabilities.	
Loans and discounts.....	\$14,034 47	Capital stock paid in.....	\$6,000 00
Overdrafts	923 77	Undivided profits, less cur-	
Due from approved reserve		rent expenses and taxes	
banks	36,117 48	pa'd	3,102 80
Gold coin	300 00	Individual deposits, subject	
Silver coin	840 00	to check	32,890 91
U. S. and national cur-		Demand certificates of de-	
rency	3,500 00	posit	6,654 27
Nickels and cents.....	6 31	Time certificates of deposit	7,074 05
Total	<u>\$55,722 03</u>	Total	<u>\$55,722 03</u>

NAMES OF STOCKHOLDERS.

Jeff. W. Rewey, Rewey...	\$500 00	C. I. Cushman, Rewey...	500 00
A. C. Dietzman, Rewey...	1,000 00	O. J. Rewey, Rewey.....	3,000 00
Thos. Bainbridge M'flin.	1,000 00		
		Total	<u>\$6,000 00</u>

Rhineland—Merchants State Bank.

S. H. ALBAN, President.
E. O. BROWN, Vice President.

M. H. RAYMOND, Cashier.
L. A. LEADBETTER, Asst Cashier.

DIRECTORS.

A. Sievwright,
W. E. Brown,
E. O. Brown,
S. H. Alban,

B. R. Lewis,
A. W. Brown,
Paul Browne,
C. F. Barnes.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$341,551 23	Capital stock paid in.....	\$50,000 00
Overdrafts	740 64	Surplus fund.....	15,000 00
U. S. state, municipal and other bonds.....	17,906 23	Undivided profits, less cur- rent expenses and taxes paid	44,368 45
Banking house.....	15,000 00	Individual deposits, subject to check.....	148,520 52
Due from approved reserve banks	62,165 76	Demand certificates of de- posit	5,915 69
Checks on other banks and cash items.....	2,169 34	Time certificates of deposit	176,028 51
Exchanges for clearing house	3 59	Savings deposits.....	20,223 89
Gold coin.....	12,385 00	Certified checks.....	2 50
Silver coin.....	1,292 10		
U. S. and national cur- rency	6,557 00		
Nickels and cents.....	228 70		
Deposit box account.....	60 00		
Total	\$460,059 59	Total	\$460,059 59

NAMES OF STOCKHOLDERS.

M. H. Raymond, Rhine- lander	\$3,200 00	B. R. Lewis Rhineland.	500 00
A. W. Brown, Rhineland	6,850 00	B. W. James, Seattle, Wash.	800 00
W. E. Brown, Rhineland	6,850 00	George W. Porter, Rhine- lander	500 00
E. O. Brown, Rhineland	5,600 00	E. G. Squier, Rhineland	500 00
Clara S. Brown, Rhine- lander	1,600 00	Geo. W. Bishop estate, Rhineland	500 00
M. T. O'Reilly, Osceola..	1,900 00	Mrs. F. H. Browne, Rhine- lander	3,400 00
S. H. Alban, Rhineland	1,200 00	Geo. W. Mason Madison..	800 00
John Barnes, Madison...	1,000 00	E. C. Sturdevant, Rhine- lander	500 00
H. T. McIndoe, Rhine- lander	500 00	F. A. Hildebrand, Rhine- lander	500 00
T. P. McIndoe Rhine- lander	700 00	C. Didier, Rhineland...	250 00
C. F. Barnes Rhineland	600 00	Mav Brown, Rhineland..	4,000 00
Mrs. W. E. Brown, Rhine- lander	500 00	Helen Brown, Rhineland	4,100 00
Mrs. Janette D. Fenelon, Wauwaga	500 00	Paul Browne, Rhineland	100 00
A. Sievwright, Rhineland	500 00	C. G. Cannon Appleton..	1,000 00
Edith Brown, Rhineland	200 00	C. Didier, guardian, Rhine- lander	250 00
A. W. Shelton estate, Rhineland	600 00		
		Total	\$50,000 00

Rice Lake—Barron County Bank.

N. W. BAILEY, President.
A. P. BERNARD, Vice President.

A. B. BAILEY, Cashier.

DIRECTORS.

N. W. Bailey,
A. B. Bailey,

A. P. Bernard.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$73,348 31	Capital stock paid in.....	\$10,000 00
Overdrafts	1,640 71	Surplus fund.....	1,000 00
Banking house.....	6,000 00	Undivided profits, less cur-	
Furniture and fixtures....	2,000 00	rent expenses and taxes	
Due from approved reserve		paid	2,048 56
banks	8,019 53	Individual deposits, subject	
Checks on other banks and		to check.....	27,575 32
cash items.....	201 87	Time certificates of deposit	58,366 53
Gold coin.....	2,815 00		
Silver co'n.....	1,004 85		
U. S. and national cur-			
rency	3,890 00		
Nickels and cents.....	70 14		
Total	\$98,990 41	Total	\$98,990 41

NAMES OF STOCKHOLDERS.

N. W. Bailey, Rice Lake	\$6,000 00	A. P. Bernard, Rice Lake	500 00
A. B. Bailey, Rice Lake.,	3,500 00		
Total			\$10,000 00

Rice Lake—Citizens State Bank of Rice Lake.

M. T. HOWARD, President.
SEWELL A. PETERSON, Vice Pres.

SEWELL A. PETERSON, Cashier.
J. H. WILZ, Asst. Cashier.

DIRECTORS.

Sewell A. Peterson,
M. T. Howard,

Helen S. Peterson.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$73,795 05	Capital stock paid in.....	\$10,000 00
Overdrafts	4,249 70	Surplus fund.....	290 00
Furniture and fixtures....	2,045 00	Undivided profits, less cur-	
Other real estate owned..	4,200 00	rent expenses and taxes	
Due from approved reserve		paid	847 36
banks	4,449 27	Individual deposits, subject	
Checks on other banks and		to check.....	27,399 58
cash items.....	766 91	Demand and time certifi-	
Gold coin.....	105 00	cates of deposit.....	43,646 64
Silver coin.....	1,131 85	Notes and bills re-d's-	
U. S. and national cur-		counted	5,022 69
rency	1,451 00	Bills payable.....	5,000 00
Nickels and cents.....	12 49		
Total	<u>\$92,206 27</u>	Total	<u>\$92,206 27</u>

NAMES OF STOCKHOLDERS.

Sewell A. Peterson, Rice		M. T. Howard, Rice Lake	1,000 00
Lake	\$8,500 00	Ole Sigstad, Rice Lake...	100 00
Helen S. Peterson, Rice		Total	<u>\$10,000 00</u>
Lake	400 00		

Richland Center—Richland County Bank.

WM. H. PIER, President.

J. H. YEAMAN, Cashier.
A. V. PIER, Asst. Cashier.

DIRECTORS.

Wm. H. Pier,
J. H. Yeaman,
A. V. Pier,
Wm. F. Kepler,

J. E. Coffland,
F. E. Fiske,
R. C. Lybrand.

Statement November 27, 1903.

Resources.		Liabilities.	
Loans and discounts.....	\$434,928 43	Capital stock paid in.....	\$50,000 00
Overdrafts	19,112 38	Surplus fund.....	10,000 00
Banking house.....	10,000 00	Undivided profits, less cur-	
Furniture and fixtures....	2,340 00	rent expenses and taxes	
Other real estate owned..	8,020 00	paid	8,049 84
Due from approved reserve		Dividends unpaid.....	400 00
banks	73,322 33	Individual deposits, subject	
Checks on other banks and		to check.....	154,611 84
cash items.....	1,033 86	Time certificates of deposit	331,017 81
Gold coin.....	7,425 00	Savings deposits.....	6,323 08
Silver coin.....	2,818 95	Bills payable.....	20,000 00
U. S. and national cur-			
rency	21,400 00		
N'ckels and cents.....	1 62		
Total	\$580,402 57	Total	\$580,402 57

NAMES OF STOCKHOLDERS.

Wm. H. Pier, Richland Center	\$37,500 00	A. V. Pier, Richland Center	900 00
J. E. Coffland, Richland Center	2,000 00	J. W. Martin Gotham...	1,000 00
M. F. Fiske, San Jose, Cal.	1,250 00	R. C. Lybrand, Richland Center	2,000 00
F. E. Fiske, Richland Center	750 00	W. F. Kepler, Boaz.....	2,500 00
J. H. Yeaman, Richland Center	1,600 00	Mrs. A. M. Smith, Richland Center.....	500 00
		Total	\$50,000 00

Ridgeway—Ridgeway State Bank.

JAMES LAUGHLIN, President.
THOMAS PAULL, Vice President.

J. T. PAULL, Cashier.

DIRECTORS.

J. H. Paull.
Thomas Paull,

James Laughlin,
J. T. Paull.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$32,896 70	Capital stock paid in.....	\$10,000 00
Overdrafts	460 03	Undivided profits less current expenses and taxes paid	380 77
Banking house.....	2,500 00	Undivided deposits, subject to check.....	21,065 88
Furniture and fixtures....	914 39	Time certificates of deposit	14,075 32
Due from approved reserve banks	5,285 52		
Checks on other banks and cash items.....	118 24		
Gold coin.....	130 00		
Silver coin.....	91 90		
U. S. and national currency	3,111 00		
Nickels and cents.....	14 19		
Total	\$45,521 97	Total	\$45,521 97

NAMES OF STOCKHOLDERS.

J. T. Paull, Ridgeway....	\$5,800 00	Thos. Paull, Ridgeway...	100 00
Jas. Laughlin, Ridgeway.	3,000 00	Jos. H. Paull, Ridgeway..	100 00
Robt. Lloyd, Ridgeway...	1,000 00		
		Total	\$10,000 00

Rio—The Rio State Bank.

C. D. GATES President.
WINFIELD HALL, Vice President.

H. S. HENDRICKSON, Cashier.
H. R. TONGEN, Asst. Cashier.

DIRECTORS.

J. L. Caldwell,
H. A. Hanson,
Hans Otterness,
Oluf Johnson.

Mathias Tollefson.
C. D. Gates,
Winfield Hall.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$127,064 23	Capital stock paid in.....	\$20,000 00
Overdrafts	2,162 13	Surplus fund.....	1,600 00
Banking house.....	5,981 22	Undivided profits, less current expenses and taxes pa'd	2,062 18
Furniture and fixtures....	2,572 01	Individual deposits, subject to check.....	28,765 80
Due from approved reserve banks	24,044 01	Time certificates of deposit	108,102 45
Due from other banks....	5,146 25	Bills payable.....	12,000 00
Checks on other banks and cash items.....	1 50		
Gold coin.....	1,235 00		
Silver coin.....	1,241 30		
U. S. and national currency	3,008 00		
Nickels and cents.....	74 78		
Total	\$172,530 43	Total	\$172,530 43

NAMES OF STOCKHOLDERS.

James M. Caldwell, Rio..	\$800 00	M. Marie Tongen, Milwaukee	100 00
John L. Caldwell, Lodi...	1,200 00	Charles Deputy, Rio.....	400 00
Oluf Johnson Rio.....	800 00	Edmond Maxfield, Doylestown	400 00
Winfield Hall, Rio.....	1,600 00	J. H. Hasey, Rio.....	400 00
C. D. Gates, Rio.....	400 00	Frank Tompkins, Doylestown	200 00
Charles Caldwell, Rio.....	400 00	Caldwell & Gates, Rio....	1,600 00
Hans Otterness, Poynette.	1,600 00	A. T. Johnson, Rio.....	400 00
H. R. Tongen, Rio.....	200 00	Adison Hall, Wyocon.....	200 00
H. S. Hendrickson, Rio..	200 00	John Boreson estate, Sun Prairie	400 00
Hall Hollie Rio.....	800 00	A. H. Tongen, Milwaukee	1,500 00
H. A. Hanson, Rio.....	1,600 00	Mrs. J. R. Tongen, Milwaukee	800 00
Warren Gilbert, Rio.....	1,200 00	Jacob O. Harvey, Poynette	400 00
Mathias Tollefson, Rio...	1,200 00		
Alfay U. Johnson, Rio....	200 00		
John N. Johnson, Rio....	200 00		
Flint A. Taylor, Rio.....	700 00		
Vera E. Tongen, Milwaukee	100 00		
		Total	\$20,000 00

River Falls—Farmers and Merchants State Bank.

G. W. CHINNOCK, President.
C. R. MORSE, Vice President.

C. N. WIGER, Cashier.
R. MCGREGOR, Asst. Cashier.

DIRECTORS.

G. W. Chinnock,
Allen P. Weld,
J. M. Smith,
W. P. Knowles,
C. R. Morse,

R. N. Jenson,
G. J. Dodge,
C. N. Wiger,
R. McGregor.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$248,792 20	Capital stock paid in.....	\$25,000 00
U. S., state, municipal and other bonds.....	11,500 00	Surplus fund.....	10,000 00
Furniture and fixtures....	50 00	Undivided profits, less cur- rent expenses and taxes paid.....	7,924 34
Due from approved reserve banks.....	41,052 10	Individual deposits subject to check.....	82,578 23
Due from other banks....	6,024 45	Time certificates of deposit	191,510 06
Checks on other banks and cash items.....	1,243 59		
Gold coin.....	3,365 00		
Silver coin.....	1,000 00		
U. S. and national cur- rency.....	3,930 00		
Nickels and cents.....	55 29		
Total	<u>\$317,012 63</u>	Total	<u>\$317,012 63</u>

NAMES OF STOCKHOLDERS.

S. D. Dodge, River Falls	\$833 33+	Warren P. Knowles, River Falls	100 00
A. W. Lund, River Falls	333 33+	J. M. Smith, River Falls	500 00
R. N. Jenson, River Falls	3,500 00	C. D. Parker, River Falls	1,500 00
A. P. Weld, River Falls	666 66+	C. N. Wiger, River Falls	3,666 66+
N. P. Haugen, Madison..	4,500 00	C. R. Morse, River Falls	1,666 66+
G. W. Chinnock, River Falls	5,333 33+	C. F. Peterson, Mellen..	666 66+
F. M. White, River Falls	500 00	G. J. Dodge, River Falls	833 33+
R. McGregor, River Falls	200 00	J. H. Grimm, River Falls	100 00
P. X. Knobel, River Falls	100 00		
		Total	<u>\$25,000 00</u>

Roberts—State Bank of Roberts.

G. W. CHINNOCK, President.
A. L. LAMSON, Vice President.

W. H. ASH, Cashier.
F. D. ASH, Asst. Cashier.

DIRECTORS.

G. W. Chinnock,
A. L. Lamson,

W. H. Ash.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$43,781 36	Capital stock paid in	\$5,000 00
Overdrafts	618 08	Undivided profits, less cur-	
Banking house	1,064 17	rent expenses and taxes	
Furniture and fixtures	1,570 22	paid	924 21
Due from approved reserve		Individual deposits, sub-	
banks	7,870 83	ject to check	25,068 60
Due from other banks	1,044 43	Time certificates of deposit	26,521 08
Gold coin	20 00	Savings deposits	96
Silver coin	143 40		
U. S. and national cur-			
rency	1,323 00		
Nickels and cents	79 36		
Total	\$57,514 85	Total	\$57,514 85

NAMES OF STOCKHOLDERS.

Wm. H. Ash, Roberts	\$3,200 00	F. D. Ash, Roberts	100 00
G. W. Chinnock, Riv. Falls	1,600 00		
A. L. Lamson, Roberts	100 00	Total	\$5,000 00

Rosendale—Rosendale State Bank.

W. J. GILLETT, President.
WM. BRAATZ, Vice President.

FRANK BOWE, Cashier.

DIRECTORS.

L. A. McKnight,
Frank Lawson,
W. J. Gillett,

Wm. Braatz,
Frank Bowe.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$101,963 76	Capital stock paid in	\$15,000 00
Banking house	3,662 52	Surplus fund	600 00
Furniture and fixtures	2,150 10	Undivided profits, less cur-	
Due from approved reserve		rent expenses and taxes	
banks	31,306 65	paid	1,569 95
Gold coin	85 00	Individual deposits, sub-	
Silver coin	270 80	ject to check	28,865 12
U. S. and national cur-		Time certificates of deposit	94,427 84
rency	1,015 00		
Nicks and cents	8 18		
Total	\$140,462 01	Total	\$140,462 01

NAMES OF STOCKHOLDERS.

Charles L. Hill, Rosendale	\$400 00	Miss Belle Lawson, Ripon	250 00
Mina O. Hill, Rosendale..	100 00	Melissa Lawson, Ripon...	100 00
John W. Scribner, Rosen-		L. B. Sharratt, Fond du	
dale	500 00	Lac	250 00
Geo. C. Hill, Rosendale . . .	300 00	Charles E. McCumber, Ros-	
Rhoda Salisbury, Rosendale	1,000 00	endale	1,000 00
S. H. Chilcote, Rosendale . .	300 00	James Sharratt, Eldorado . .	250 00
L. A. McKnight, Rosendale	500 00	A. C. Perry, Springvale . . .	500 00
W. J. Gillett, Springvale . .	1,000 00	A. H. Blumke, Rosendale . .	200 00
Robt. O. Stephenson, Green		Mrs. Annie Frisbee, Rosen-	
Bay	200 00	dale	500 00
John Schmidt, Rosendale . .	100 00	Ada D. Sizer, Muskogee,	
Charles R. Penney, Spring-		I. T.	100 00
vale	500 00	Frank Lawson, Rosendale . .	1,050 00
M. L. Welles, Rosendale . . .	250 00	Ida W. Pinch, Rosendale . . .	500 00
Wm. Braatz, Springvale . . .	500 00	C. R. Marchant, Rosendale . .	500 00
Mary A. Bowe, Rosendale . .	1,000 00	Robert O'Neil, Springvale . .	100 00
Frank Bowe, Rosendale . . .	1,700 00	Harriet May Sizer, Fond	
A. T. Tourtellotte, Wau-		du Lac	50 00
pun	800 00		
Le Roy Ducl, Eldorado	500 00	Total	\$15,000 00

Rosholt—The State Bank of Rosholt.

JOHN G. ROSHOLT, President.
MILTON ROSHOLT, Vice President.

CARL L. ROSHOLT, Cashier.

DIRECTORS.

John G. Rosholt,
Milton Rosholt,

Carl L. Rosholt.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$81,459 29	Capital stock paid in	\$10,000 00
Banking house	1,200 00	Surplus fund	5,000 00
Furniture and fixtures	800 00	Undivided profits, less current expenses and taxes paid	5,573 82
Due from approved reserve banks	14,784 82	Individual deposits, subject to check	31,167 19
Checks on other banks and cash items	6 00	Demand certificates of deposit	11,155 23
Gold coin	902 50	Time certificates of deposit	41,959 29
Silver coin	663 00		
U. S. and national currency	4,986 50		
Nickels and cents	53 42		
Total	<u>\$104,855 53</u>	Total	<u>\$104,855 53</u>

NAMES OF STOCKHOLDERS.

John G. Rosholt, Rosholt.	\$7,000 00	Milton Rosholt, Rosholt.. . . .	1,000 00
A. Jens Rosholt, Rosholt.. . . .	1,000 00		
Carl Rosholt, Rosholt....	1,000 00	Total	<u>\$10,000 00</u>

St. Cloud—State Bank of St. Cloud.

ANDREW DARNIEDER, President.
F. J. EGERER, Vice President.

A. C. KINGSTON, Cashier.

DIRECTORS.

Andrew Darnieder,
Jos. Helz,
F. J. Egerer,
Anton Dreifuerst,

Jos. Guelig,
A. C. Kingston,
Frank Kohlmann.

Statement November 27, 1903.

Resources.		Liabilities.	
Loans and discounts	\$77,576 36	Capital stock paid in	\$20,000 00
Overdrafts	36 86	Surplus fund	100 00
U. S. state, municipal and other bonds	5,773 50	Undivided profits, less cur- rent expenses and taxes paid	633 02
Banking house	3,948 15	Dividends unpaid	6 00
Furniture and fixtures	1,586 16	Individual deposits, sub- ject to check	36,284 20
Due from approved reserve banks	24,013 88	Time certificates of deposit	57,613 85
Due from other banks	220 00	Savings deposits	3,953 57
Checks on other banks and cash items	162 37		
Gold coin	570 00		
Silver coin	354 60		
U. S. and national cur- rency	4,313 00		
Nickels and cents	35 76		
Total	\$118,590 64	Total	\$118,590 64

NAMES OF STOCKHOLDERS.

John Dietz, Sr., St. Cloud.	\$1,000 00	Jacob Krug, St. Cloud	200 00
Anton Dreifuerst, St. Cloud	500 00	John Dietz, Jr., St. Cloud	100 00
F. J. Egerer, Chilton	1,000 00	Thomas Ott, St. Cloud	500 00
A. C. Kingston, St. Cloud	1,100 00	Ben. Baus, St. Cloud	100 00
Andrew Darnieder, St. Cloud	500 00	Ben Wehner, St. Cloud	200 00
Anton J. Steffes, Chilton	1,000 00	Jos. Guelig, Calvary	700 00
Jos. Steffes, Chilton	500 00	Christ Bergs, St. Cloud	100 00
Val. Baus, St. Cloud	300 00	John C. Enders, Calvary	100 00
Jos. Dreifuerst, St. Cloud	500 00	Agnes M. Berger, Chilton	1,000 00
John H. Dreifuerst, St. Cloud	500 00	Geo. J. Berger, Chilton	500 00
Christ Fuhrmann, St. Cloud	500 00	Gregory Dorschel, Chilton	500 00
August Wehner, St. Cloud	500 00	Herman Gierow, Chilton	1,000 00
Arnold Gruel, St. Cloud	500 00	Eva Jurgens, St. Cloud	100 00
Frank Kohlmann, St. Cloud	1,000 00	John Lisowe, Jr., St. Cloud	100 00
Aug. Rosenthal, St. Cloud	500 00	Henry Fuhrmann, Calvary	500 00
August Lohse, St. Cloud	500 00	Jos. Michels, St. Cloud	100 00
Henry Krug, St. Cloud	200 00	Henry Schmitz, Marytown	100 00
Aug. H. Blanck, St. Cloud	100 00	Henry Hess, St. Cloud	200 00
Wm. B. Sppel, St. Cloud	200 00	John Wehner, St. Cloud	100 00
John Deidrich, St. Cloud	500 00	J. T. Rice, Graham	200 00
Herman Stutmeister, St. Cloud	500 00	Anton Hess, St. Cloud	200 00
Ed. Huberty, Mt. Calvary	500 00	Joseph Helz, Mt. Calvary	300 00
J. M. Baasen, Mt. Calvary	200 00	Margaret Loehr, Chilton	200 00
		Frank C. Resch, Milwaukee	300 00
		Total	\$20,000 00

St. Croix Falls—Bank of St. Croix Falls.

THOS. H. THOMPSON, President.
A. ISAACSON, Vice President.

FRED. OLCOTT, Cashier.
W. C. THOMPSON, Asst. Cashier.

DIRECTORS.

Thos. H. Thompson,
A. Isaacson,
Geo. H. Thompson,

Fred Olcott,
W. C. Thompson.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$266,181 51	Capital stock paid in.....	\$50,000 00
Overdrafts	304 19	Surplus fund	2,250 00
U. S., state, municipal and other bonds	3,550 00	Undivided profits, less cur- rent expenses and taxes pa'd	5,779 91
Banking house	9,086 17	Individual deposits, sub- ject to check	82,616 18
Furniture and fixtures....	1,873 69	Demand certificates of de- posit	7,239 84
Other real estate owned..	1,951 85	Time certificates of deposit	231,378 66
Due from approved reserve banks	74,751 50		
Due from other banks....	4,949 28		
Checks on other banks and cash items	662 11		
Gold coin	4,325 00		
Silver coin.....	2,858 75		
U. S. and national cur- rency	8,212 00		
Nickels and cents	376 92		
Insurance account	181 62		
Total	<u><u>\$379,264 59</u></u>	Total	<u><u>\$379,264 59</u></u>

NAMES OF STOCKHOLDERS.

Thos. H. Thompson, St. Croix Falls	\$14,000 00	E. J. Olsen, St. Croix Falls	2,000 00
A. Isaacson, St. Croix Falls	2,000 00	John Comer, St. Croix Falls	2,000 00
Geo. H. Thompson, St. Croix Falls	7,000 00	Mrs. Ida P. Gould, Mil- waukee	5,000 00
Fred Olcott, St. Croix Falls	9,000 00	C. M. Gould, Milwaukee..	5,000 00
W. C. Thompson, St. Croix Falls	4,000 00	Total	<u><u>\$50,000 00</u></u>

Sauk City—The State Bank.

E. L. CASE, President,
C. SCHLUNGBAUM, Vice President.

J. E. BUERKI, Cashier.

DIRECTORS.

E. L. Case,
C. F. Henry Meyer,
C. Schlungbaum,
Edwin Lachmund,

Robt. Buerki,
J. J. Buro,
J. E. Buerki.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$71,169 72	Capital stock paid in	\$10,000 00
Banking house	2,500 00	Undivided profits, less cur-	
Furniture and fixtures . . .	1,480 50	rent expenses and taxes	
Due from approved reserve		paid	3,580 26
banks	12,999 31	Individual deposits, sub-	
Gold coin	4,350 00	ject to check	27,270 26
Silver coin	265 00	Demand certificates of de-	
U. S. and national cur-		posit	55,260 51
rency	3,314 00		
Nickels and cents	32 50		
Total	<u>\$96,111 03</u>	Total	<u>\$96,111 03</u>

NAMES OF STOCKHOLDERS.

E. L. Case, Mazomanie . . .	\$1,900 00	A. A. Buerki, Sauk City . .	100 00
Naomi S. Smith, Mazo-		Edwin Lachmund, Sauk	
manie	100 00	City	100 00
W. F. S. Smith, Mazomanie	300 00	Caspar Roeser, Sauk City.	100 00
Robert Buerki, Sauk City	400 00	Dresen Bros., Sauk City.	100 00
Aug. A. Becker, Sauk City	100 00	J. E. Buerki, Sauk City . .	4,100 00
Math. Hueth, Sauk City.	100 00	L. C. Hatch, Augusta . . .	100 00
C. Schlungbaum, Sauk City	100 00	Oscar Buerki, Black Earth	1,000 00
Fred J. Meyer, Sauk City	100 00	William Ely, Franklinville,	
J. J. Buro, Sauk City	100 00	N. Y.	300 00
Louis P. Back, Sauk City.	100 00	D. W. Campbell, Franklin-	
Richard Kuoni, Sauk City.	100 00	vill'e, N. Y.	200 00
C. F. Henry Meyer, Sauk		August Baerwald, Sauk	
City	100 00	City	100 00
S. C. Keller, Sauk City . . .	100 00	Total	<u>\$10,000 00</u>
Aug. Graff, Sauk City	200 00		

Sawyer—Bank of Sawyer.

A. J. KREITZER, President.
BERNARD LYON, Vice President.

HERBERT L. PETERSON, Cashier.

DIRECTORS.

A. J. Kreitzer,
Bernard Lyon,
C. Wulf,
Melvin Haines,
Gust Forland,

Jos. Harris,
Herbert L. Peterson,
Willard E. Gaede,
John Goettelmann.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts . . .	\$141,360 90	Capital stock paid in	\$20,000 00
Overdrafts	2,312 47	Surplus fund	600 00
Banking house	5,000 00	Undivided profits, less cur-	
Furniture and fixtures . . .	2,223 44	rent expenses and taxes	
Other real estate owned . .	5,154 06	paid	2,778 58
Due from approved reserve		Individual deposits, sub-	
banks	10,180 30	ject to check	32,133 17
Due from other banks	769 13	Time certificates of deposit	96,070 03
Checks on other banks and		Notes and bills re-dis-	
cash items	278 73	counted	19,500 00
Exchanges for clearing		Bills payable	5,000 00
house	419 53		
Gold coin	2,005 00		
Silver coin	818 55		
U. S. and national cur-			
rency	5,492 00		
Nickels and cents	67 73		
Total	<u>\$176,081 78</u>	Total	<u>\$176,081 78</u>

NAMES OF STOCKHOLDERS.

A. J. Kreitzer, Sawyer . . .	\$4,500 00	A. S. Olson, Sawyer	500 00
Bernard Lyon, Sawyer . . .	1,400 00	Melvin Haines, Sawyer . . .	1,000 00
Herbert L. Peterson, Saw-		Willard E. Gaede, Sturgeon	
yer	1,900 00	Ray	400 00
Tellie Haines, Sawyer	2,000 00	Delia Kreitzer, Sawyer . . .	100 00
Charles Wulf, Sawyer	1,000 00	Ellen Kreitzer, Sawyer . . .	100 00
Gust Forland, Sawyer	1,000 00	Ella Haines, Sawyer	600 00
Joseph Harris, Sawyer . . .	500 00		
John Goettelmann, Sawyer	5,000 00	Total	\$20,000 00

Scandinavia—Bank of Scandinavia.

A. M. PETERSON, President.

R. J. BESTUL, Cashier.

DIRECTORS.

A. M. Peterson,
Sven Christenson,R. M. Hanson,
R. J. Bestul.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$130,213 54	Capital stock paid in.....	\$10,000 00
Overdrafts	2,737 74	Surplus fund	430 00
U. S., state, municipal and other bonds	3,000 00	Undivided profits, less cur- rent expenses and taxes paid	1,021 07
Banking house	2,500 00	Individual deposits, sub- ject to check	23,967 55
Furniture and fixtures...	2,020 00	Time certificates of deposit	125,668 92
Other real estate owned..	300 00	Bills payable	1,500 00
Due from approved reserve banks	14,302 89		
Checks on other banks and cash items.....	3,215 28		
Gold coin	1,290 00		
Silver coin, nickels and cents	479 09		
U. S. and national cur- rency	2,529 00		
Total	<u><u>\$162,587 54</u></u>	Total	<u><u>\$162,587 54</u></u>

NAMES OF STOCKHOLDERS.

R. J. Bestul, Scandinavia.	\$5,100 00	Neil Krostue, Scandinavia	500 00
Jacob R. Bestul, Scandi- navia	200 00	Neil Gunsten, Scandinavia	500 00
Mrs. C. C. Zwickey, Scan- dinavia	500 00	Ole R. Bestul, Scandinavia	500 00
Martin J. Bestul, Scandi- navia	200 00	Herman Hotz estate, Scan- dinavia	400 00
A. M. Peterson, Scandi- navia	200 00	Geo. C. Willson Rosholt.	100 00
R. M. Hanson, Scandi- navia	100 00	O. A. Olson, Scandinavia.	400 00
O. E. Hanson, Scandi- navia	100 00	L. S. Murat, Scandinavia.	400 00
Thor. Thorson, Scandi- navia	100 00	F. J. Anderson, Scandi- navia	100 00
Halvor Thorson, Scandi- navia	100 00	Sven Christenson, Scandi- navia	400 00
		Peder J. Bestul, I.o'a.....	100 00
		Total	<u><u>\$10,000 00</u></u>

Schleisingerville—State Bank of Schleisingerville.

CHAS. D. STORCK, President.
CHAS. ROTH, Vice President.

J. S. GIUDICE, Cashier.
CHAS. J. ROTH, Asst. Cashier.

DIRECTORS.

Chas. D. Storck,
Chas. Roth,
John F. Mayer,
J. Rothenbach, Jr.,

Peter Schuck,
Wm. Kratz,
John F. Kramer.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$67,897 60	Capital stock paid in	\$15,000 00
Overdrafts	1,590 14	Surplus fund	400 00
U. S., state, municipal and other bonds	20,414 50	Undivided profits, less cur- rent expenses and taxes paid	657 44
Banking house	3,698 00	Individual deposits, sub- ject to check	18,880 75
Furniture and fixtures	1,080 00	Demand certificates of de- posit	74,056 66
Due from approved reserve banks	17,572 92	Savings deposits	7,890 65
Gold coin	2,740 00		
Silver coin	417 20		
U. S. and national cur- rency	1,329 00		
Nickels and cents	146 14		
Total	<u>\$116,885 50</u>	Total	<u>\$116,885 50</u>

NAMES OF STOCKHOLDERS.

Theodore Koenings, Schleis- ingerville	\$300 00	John F. Kramer, St. Law- rence	700 00
Gretchen Meister, Schleisig- erville	100 00	L. Gehl, St. Lawrence	300 00
B. Schaefer, Schleisingerville	300 00	J. G. Mueller Allenton . . .	500 00
John Kippenhan, Schleisig- erville	300 00	Wm. Kuhaupt, Schleisinger- ville	100 00
Henry Storck, Schleisinger- ville	100 00	George Schuck, Ackerville . .	200 00
Valentine Fischer, Schleisig- erville	300 00	Charles Roth, Schleisinger- ville	400 00
George P. Wild, Schleisinger- ville	200 00	Storck Brewing Co., Schlei- ingerville	1,500 00
Chas. D. Storck, Schleisinger- ville	100 00	Peter Schuck, Ackerville . . .	300 00
Ferd. Buntrock, Schleisig- erville	200 00	William Kratz, Schleisinger- ville	500 00
John Eissner, Schleisinger- ville	200 00	John Rosche, Schleisinger ville	200 00
		N. J. Schumacher, Trevor . .	200 00
		Peter Strupp, Hartford . . .	500 00

NAMES OF STOCKHOLDERS—Continued.

Herman Eissner, Schleisingerville	200 00	Lina Nehm, Schleisingerville	200 00
J. S. Giudice, Schleisingerville	500 00	Paul Boecker, Richfield....	100 00
Henry C. Risch, Schleisingerville	100 00	Henry Becker, Richfield....	500 00
H. W. Baehring, Schleisingerville	100 00	C. W. Mayer, Richfield....	500 00
John J. Schleiger, Milwaukee	100 00	John F. Mayer, Schleisingerville	800 00
Anton Schodran, Schleisingerville	100 00	P. J. Kurtz, Richfield....	100 00
John Bingenheimer, Schleisingerville	100 00	L. P. Timmer, West Bend..	200 00
Mary Bingenheimer, Schleisingerville	100 00	J. Rothenbach, Jr., Ackerville	300 00
B. Zimmermann, Schleisingerville	100 00	Jos. P. Mueller, St. Lawrence	100 00
Peter Bies, Schleisingerville	200 00	L. Giezerich, St. Lawrence.	100 00
Math. Zimmer, Schleisingerville	300 00	Val. Fischer, Richfield....	100 00
Fred. Nehm, Hartford.....	300 00	Peter Schuck, Schleisingerville	500 00
Mike Gensmann, Schleisingerville	400 00	E. Ferd. Eissner, Schleisingerville	300 00
Geo. Nehm, Schleisingerville	100 00	Edw. Gensmann, Schleisingerville	500 00
		F. K. Heppe, Schleisingerville	100 00
		Jno. Kissinger, Ackerville..	200 00
		Total	\$15,000 00

Seneca—Farmers & Merchants State Bank.

JAS. FISHER, President.
L. S. HASKINS, Vice President.

THOS. TAYLOR, Cashier.

DIRECTORS.

Jas. Fisher,
L. S. Haskins,
Mike Snell,
Geo. C. Ertel,

G. A. Kaeppler,
J. A. Haggerty,
A. D. McAuley.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$55,246 75	Capital stock paid in	\$10,000 00
Overdrafts	372 93	Surplus fund	250 00
Banking house	1,823 03	Undivided profits	1,105 4.
Furniture and fixtures	941 46	Individual deposits, sub- ject to check	18,431 71
Due from approved reserve banks	4,056 41	Time certificates of deposit	41,480 04
Due from other banks	3,549 23		
Gold coin	1,070 00		
Silver coin	522 50		
U. S. and national cur- rency	2,480 00		
Nickels and cents	9 03		
Expense	1,190 88		
Total	\$71,267 24	Total	\$71,267 24

NAMES OF STOCKHOLDERS.

Jas. Fisher, Eastman	\$700 00	John Fitzgibbon, Seneca	200 00
F. J. Wall, Eastman	300 00	J. H. Finley, Seneca	200 00
C. E. Alder, Eastman	500 00	Pat. Snell, Seneca	300 00
J. A. Haggerty, Ferryville	500 00	Thos. Taylor, Seneca	200 00
M. Menges, Prairie du Chien	600 00	John Taylor, Seneca	100 00
Edw. McCluskey, Prairie du Chien	500 00	Thos. P. Garvey, Seneca	100 00
E. C. Amann, Prairie du Chien	500 00	Geo. C. Ertel, Seneca	100 00
P. Becker, Prairie du Chien	500 00	V. Ertel, Seneca	100 00
S. Rosenthal, Prairie du Chien	500 00	Jno. L. McLaughlin, Seneca	200 00
W. R. Graves, Prairie du Chien	500 00	Robt. Stuart, Seneca	400 00
M. E. Stanton, McGregor, Ia.	500 00	L. S. Haskins, Barnum	100 00
G. A. Kaeppler, La Crosse	500 00	M. R. Barnum, Barnum	100 00
Mike Snell, Lynxville	500 00	W. A. Garvey, Prairie du Chien	100 00
T. E. Farrell, Seneca	500 00	Knute Olson, Seneca	200 00
		Frank Garvey, Seneca	100 00
		J. A. Garvey, Seneca	100 00
		Julia Keeley, Seneca	200 00
		Total	\$10,000 00

Seymour—Seymour State Bank.

WM. MICHELSTETTER President.
FRANK FALCK, Vice President.

CHAS R. PROSSER, Cashier.

DIRECTORS.

Wm. Michelstetter,
Frank Falck,
Chas. R. Prosser,

Chas. F. Ploeger,
James Hittner.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$236,918 87	Capital stock paid in.....	\$30,000 00
Overdrafts	1,315 17	Surplus fund.....	6,000 00
U. S. state, municipal and other bonds.....	3,195 91	Undivided profits, less cur- rent expenses and taxes paid	19,045 17
Stocks and other securi- ties	1,108 15	Individual deposits, subject to check.....	34,169 36
Banking house.....	4,000 00	Time certificates of deposit	205,819 74
Furniture and fixtures...	2,457 00	Savings deposits.....	1,728 03
Other real estate owned..	868 69	Other liabilities.....	9,088 27
Due from approved reserve banks	37,465 47		
Checks on other banks and cash items.....	1,209 30		
Gold coin.....	2,907 50		
Silver coin.....	1,837 63		
U. S. and national cur- rency	10,093 00		
Nickels and cents.....	111 95		
Other resources.....	2,361 91		
Total	\$305,850 57	Total	\$305,850 57

NAMES OF STOCKHOLDERS.

Wm. Michelstetter, Apple- ton	\$20,100 00	Chas. Sylvester, Seymour.	100 00
A. R. Michelstetter, Sey- mour	1,000 00	Mary L. Becher, Leeman.	100 00
Frank Falck, Seymour....	1,100 00	Anton Plutz, Seymour....	100 00
George Falck, Seymour....	500 00	A. E. Uecker, Rose Lawn	100 00
Chas. R. Prosser, Seymour..	500 00	Michael Dalton Shiocton.	200 00
Julius Bubolz, Seymour..	500 00	Mose Bender, Seymour...	200 00
Chas. F. Ploeger, Seymour	1,100 00	Susan M. Prosser, Seymour	300 00
James Hittner, Seymour..	500 00	Anton Kolb, Seymour....	100 00
Geo. Droeger, Sr., Seymour	500 00	J. A. Peplinski, Pulaski..	100 00
Chas. Hahn, Seymour....	100 00	M. Emmy Michelstetter, Appleton	100 00
H. J. Prosser, Seymour..	500 00	Stella Michelstetter, Apple- ton	100 00
Chas. Kailhofer, Seymour	100 00	A. M. Falck, Seymour....	100 00
E. L. Kleist, Seymour....	200 00	Kate E. Prosser, Seymour	300 00
A. J. Sherwood, Seymour	100 00	Mrs. Mita Brinkley, Chi- cago, Ill.	100 00
Geo. Droeger, Jr., Seymour	100 00	Caroline H. O. Feurig, Sey- mour	500 00
F. L. Wolter, Appleton..	100 00		
Mrs. J. Burgoyne, Seymour	200 00	Total	\$30,000 00
Corra M. Lampson, Seymour	100 00		
H. G. Davis, Seymour....	200 00		

Sharon—Sharon State Bank.

JOSEPH M. YATES, President. GEORGE C. MANSFIELD, Cashier.
 DARIUS B. MASON, Vice President. CHARLES W. SEARL, Asst. Cashier.

DIRECTORS.

Joseph M. Yates, Darius B. Mason,
 George C. Mansfield, Charles W. Searl.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$119,256 27	Capital stock paid in.....	\$25,000 00
Overdrafts	500 13	Surplus fund.....	4,000 00
U. S., state, municipal and other bonds.....	51,450 00	Undivided profits less cur- rent expenses and taxes paid	6,125 50
Premium on bonds.....	465 00	Individual deposits, subject to check.....	54,092 79
Furniture and fixtures...	2,200 00	Demand certificates of de- posit	33,268 80
Due from approved reserve banks	31,749 44	Time certificates of deposit	92,503 28
Gold coin.....	1,700 00		
Silver coin.....	600 00		
U. S. and national cur- rency	6,900 00		
Nickels and cents.....	169 53		
Total	<u>\$214,990 37</u>	Total	<u>\$214,990 37</u>

NAMES OF STOCKHOLDERS.

Joseph M. Yates, Sharon.	\$7,500 00	Charles W. Searl, Sharon	500 00
Geo. C. Mansfield, Sharon	12,000 00		
Darius B. Mason, Sharon	5,000 00	Total	<u>\$25,000 00</u>

Sheboygan—Citizens State Bank of Sheboygan.

J. W. HANSEN, Cashier.

L. C. MEYER, Asst. Cashier
D. W. HUERIENK, Asst. Cashier.

DIRECTORS.

Henry Jung,
A. J. Whiffen,
Val. Herman,

R. L. Frome,
J. W. Hansen.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$285,894 24	Capital stock paid in.....	\$75,000 00
Overdrafts	2,205 39	Surplus fund	10,000 00
U. S., state, municipal and other bonds.....	21,500 00	Undivided profits, less current expenses and taxes paid	8,340 00
Furniture and fixtures...	2,500 00	Due to banks—deposits...	7,406 71
Other real estate owned..	1,415 00	Individual deposits, subject to check	162,948 40
Due from approved reserve banks	69,187 40	Demand certificates of de- posit	7,449 69
Due from other banks...	2,610 28	Time certificates of de- posit	89,409 53
Checks on other banks and cash items.....	1,439 71	Savings deposits	44,874 12
Gold coin	1,350 00		
Silver coin	1,303 85		
U. S. and national cur- rency	15,638 00		
Nickels and cents.....	384 58		
Total	\$405,428 45	Total	\$405,428 45

NAMES OF STOCKHOLDERS.

H. A. Arpke, Sheboygan.	\$100 00	Chas. A. Honold, Sheboygan	200 00
Lewis Anderson, Sheboygan	300 00	S. E. Huibregste, Oostburg	100 00
Henry Blanke, Sheboygan	200 00	Fred C. Haack, Sheboygan	300 00
M. L. Brinkman, Sheboygan	100 00	Henry Hingiss, Sheboygan	300 00
Mrs. M. L. Brinkman, Sheboygan	100 00	E. G. Imig, Sheboygan..	200 00
F. W. Brooks, Sheboygan.	1,000 00	Henry Jung, Sheboygan..	1,000 00
J. H. Bitter, Sheboygan..	1,000 00	J. P. Jensen, Sheboygan.	500 00
N. J. Balkins, Sheboygan	200 00	Aug. Klewe, Sheboygan..	300 00
Wm. Bertram, Sheboygan	500 00	C. E. Kescberg, Sheboygan	200 00
A. T. Burkard, Sheboygan	300 00	W. A. Knillans, Sheboygan	1,000 00
E. R. Bowler, Sheboygan	200 00	E. P. Kolberg, Sheboygan	300 00
		Otto J. Kohl, Sheboygan	500 00
		Chas. Klewe, Sheboygan..	300 00

NAMES OF STOCKHOLDERS—Continued.

W. E. Crocker, Sheboygan	500 00	L. E. Larson, Sheboygan..	200 00
G. A. DeWilde, Sheboygan	800 00	Jesse Lebermann, Sheboygan	200 00
E. A. Dean, Sheboygan..	200 00	Wm. Lorenz, Sheboygan..	500 00
John M. Detling, Sheboygan	500 00	Mrs. C. Ladwig, Sheboygan	2,500 00
Henry M. Detling, Sheboygan	500 00	Dora Lohuis, Cedar Grove	500 00
A. D. DeLand, Sheboygan	1,000 00	Otto Mueller, Sheboygan..	500 00
Henry Damkot, Oostburg.	100 00	L. C. Meyer, Sheboygan..	800 00
Frank H. Denison, Sheboygan	500 00	Guido Neirrich, Sheboygan	1,300 00
L. E. Draayers, Oostburg	100 00	John Orlebecke, Sheboygan	500 00
Henry Draayers, Oostburg	200 00	Mrs. W. F. Piper, Sheboygan	1,500 00
Anna L. Draayers, Oostburg	100 00	Chas. P. Re.ch, Sheboygan	200 00
J. E. Franzel, Sheboygan	200 00	F. C. Reineking, Sheboygan	300 00
Jacob Fuhrman, Oostburg	300 00	Albert F. Rust, Sheboygan	300 00
Ed. Faas, Oostburg.....	200 00	Peter Reis, Sheboygan...	100 00
R. L. Frome, Sheboygan..	100 00	Chas. Reis Sheboygan....	100 00
G. Graven, Oostburg.....	200 00	J. H. Renskers, Sheboygan	500 00
Ole Groh, Sheboygan.....	300 00	Ehrhardt Reis, Sheboygan	1,000 00
A. E. Genter, Sheboygan.	1,000 00	E. R. Richards, Brainard, Minn.	300 00
Harold C. Genter, Sheboygan	100 00	F. C. Schultz, Sheboygan	300 00
Geo. Grasshorn, Sheboygan	300 00	Halvor J. Satre, Sheboygan	300 00
E. B. Garton, Sheboygan.	100 00	E. A. Sonneman, Sheboygan	1,000 00
Herman Greger, Sheboygan	300 00	Esther J. Satre, Sheboygan	100 00
Geo. M. Groh, Sheboygan	2,000 00	A. F. Schraut, Sheboygan	200 00
Val Herman, Sheboygan..	1,000 00	M. L. Steinhaus, Sheboygan	400 00
B. Hendrichson, Sheboygan	1,000 00	Max L. Schurer, Sheboygan	100 00
D. W. Huenink, Sheboygan	1,800 00	W. F. Schmidt, Sheboygan	500 00
J. W. Hansen, Sheboygan	28,400 00	Wm. C. Thomas, Sheboygan	400 00
Chas. Hilpertsbauser, Sheboygan	500 00	John Theune, Oostburg...	300 00
H. C. Heiden, Sheboygan.	200 00	Jake Verhage, Sheboygan.	500 00
Chas. Haack, Sheboygan..	300 00	Henry Wordes, Oostburg..	400 00
N. Hansen, Green Bay...	4,000 00	A. J. Whiffen, Sheboygan	1,000 00
W. F. Hubert, Sheboygan	200 00	E. A. Zundel, Sheboygan..	1,000 00
Herm. Heinzelman, Sheboygan	500 00	E. J. Liebl, Sheboygan...	100 00
W. G. Hollingsworth, Sheboygan	500 00		
		Total	\$75,000 00

Sheboygan—Farmers & Merchants Bank.

N. J. SCHAFER, President.
CHAS. HOUF, Vice President.

O. C. NEUMEISTER, Cashier.

DIRECTORS.

N. J. Schafer,
Chas. Houf,
O. C. Neumeister,
Casper J. Wolf,

John Fahres,
W. J. Kohl,
Wm. Maurer, Sr.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$187,012 29	Capital stock paid in....	\$50,000 00
Overdrafts	765 84	Undivided profits, less current expenses and taxes paid	12,464 76
U. S., state, municipal and other bonds	16,751 16	Due to banks—deposits...	1,050 59
Banking house	4,216 10	Individual deposits, subject to check	118,712 54
Furniture and fixtures...	3,542 50	Demand certificates of deposit	14,028 18
Due from approved reserve banks	36,889 75	Time certificates of deposit	50,624 46
Due from other banks...	43 45	Savings deposits	12,119 44
Exchanges for clearing house	3,376 80	Certified checks	239 60
Gold coin.....	485 00		
Silver coin	1,220 45		
U. S. and national currency	4,517 00		
Nickels and cents.....	222 05		
Cash short	217 08		
Total	\$259,238 97	Total	\$259,238 97

NAMES OF STOCKHOLDERS.

Jos. Agenten, Sheboygan..	\$100 00	Emma Neumeister, Sheboygan	1,000 00
Louis Augsburg, Sheboygan	100 00	Mrs. M. Neumeister, Howards Grove	1,000 00
Bartzen & Schubert, Sheboygan	100 00	Christ Neumeister, Sheboygan	500 00
R. Beuermann, Sheboygan	100 00	Oscar Neumeister, Sheboygan	500 00
F. W. Broer Sheboygan..	100 00	Otto Nieuemann, Sheboygan	500 00
L. G. Cornelius, Sheboygan	300 00	Chas. Festerling, Sheboygan	500 00
M. P. Dynes, Sheboygan..	600 00	Fred Festerling, Sheboygan	100 00
Aug. Ebenruter, Sheboygan	100 00	J. J. Raymaker, Sheboygan	500 00
Wm. Maurer, Sr., Ada...	500 00		
Robt. Ebenreuter Sheboygan	500 00		

NAMES OF STOCKHOLDERS—Continued.

Fred G. Meier, Sheboygan	100 00	G. H. Neumeister, Muskegon, Mich.	3,000 00
John Fahres Sr., Sheboygan	1,500 00	Louisa Roth, Sheboygan..	2,500 00
Chas. Houf, Sheboygan...	5,000 00	N. J. Schafer, Sheboygan	10,000 00
Wm. Hildebrand, Sheboygan	500 00	Fred Schnellen, Sheboygan	1,000 00
H. C. Hopper, Sheboygan.	500 00	Silbernagel & Liebl, Sheboygan	500 00
Wm. Horn, Sheboygan...	300 00	Ernest Trutschel, Sheboygan	500 00
Chas. Hilpertshausen, Sheboygan	500 00	John C. Tosche, Sheboygan	1,000 00
Otto Junck, Sheboygan...	500 00	A. D. Taruntzer, Sheboygan	400 00
Wm. Liebl, Sheboygan...	500 00	Ernest Viehweg, Sheboygan	500 00
Aug. Kenner, Sheboygan..	100 00	Lou's Wicker, Sheboygan.	500 00
Hy. Kormann, Sheboygan.	500 00	C. J. Wolf, Sheboygan...	1,000 00
Ed. Koelmer, Sheboygan..	200 00	J. G. Walvoord, Sheboygan	200 00
Wm. Kohl, Millersville...	1,500 00	Christ Zelle, Sheboygan...	500 00
Fred Knauf, Sheboygan...	500 00	August Zabel, Sheboygan.	300 00
Sarah Keli, Sheboygan...	1,000 00	Bernhard Schreiber, Sheboygan	100 00
John Liebl, Sheboygan...	200 00	F. Menz, Sheboygan.....	500 00
Hy. Marohl, Sheboygan...	400 00	Wm. Maurer, Jr., Milwaukee	100 00
Henry E. Meier, Sheboygan	200 00		
Wm. Millinger, Sheboygan	500 00		
Jac. Neuhouse, Sheboygan	500 00		
J. H. Nichols, Sheboygan.	100 00		
Thomas Pfister, Sheboygan	4,700 00	Total	\$50,000 00
O. C. Neumeister, Sheboygan			

Sheboygan—German Bank.

FR. KARSTE, President.
F. WILLIAMS, Vice President.

GEO. HELLER, Cashier.
OTTO KAUFMANN, Asst. Cashier.

DIRECTORS.

Fr. Karste,
F. Williams,
A. P. Steffen,

Geo. Heller,
Henry Scheele, Jr.
Otto Kaufmann.

Statement November 27, 1908.

Resources.	Liabilities.
Loans and discounts... \$2,279,036 84	Capital stock paid in... \$250,000 00
Overdrafts 18,732 41	Surplus fund 300,000 00
U. S., state, municipal and other bonds.... 327,000 00	Undivided profits, less current expenses and taxes paid 33,595 24
Stocks and other securi- ties 149,800 00	Due to banks—deposits. 18,210 65
Banking house 25,000 00	Individual deposits, sub- ject to check..... 805,023 03
Furniture and fixtures. 5,000 00	Demand certificates of deposit 72,815 28
Other real estate owned Due from approved re- serve banks 351,648 60	Time certificates of de- posit 1,395,088 62
Checks on other banks and cash items 6,894 28	Savings deposits 448,844 44
Gold coin 56,525 00	
Silver coin 6,475 30	
U. S. and national cur- rency 48,405 00	
Nickels and cents..... 584 83	
Total \$3,323,577 26	Total \$3,323,577 26

NAMES OF STOCKHOLDERS.

Fr. Karste, Sheboygan... \$50,000 00	Fulton Raab Sheboygan. 500 00
Geo. Heller, Sheboygan... 13,000 00	F. W. Thieman, Sheboy- gan 500 00
Arthur Foeste, Sheboygan 5,000 00	M. A. Bodenstein, Sheboy- gan 500 00
E. A. Sonnemann, Sheboy- gan 1,000 00	John Bodenstein, Sheboy- gan 500 00
T. M. Blackstock, Sheboy- gan 1,000 00	Emil Clarenbach, Sheboy- gan 1,000 00
F. Degenkolbe, Sheboygan 1,500 00	F. Trautmann, Sheboygan 1,000 00
H. Scheele Jr., Sheboygan 1,000 00	E. P. Ewer, Sheboygan... 500 00
Abbie A. Donohue, She- boygan 5,000 00	P. Reuther Sheboygan... 1,000 00
F. W. Mueller, Sheboygan 500 00	A. Rabe, Jr., Chicago, Ill 1,000 00
H. Heinecke, Sheboygan... 1,000 00	J. A. Schlicht, Sheboygan 1,000 00
T. Dieckmann, Sheboygan 2,000 00	

NAMES OF STOCKHOLDERS—Continued.

Oley Groh, Sheboygan....	1,000 00	M. H. Wilgus, Sheboygan	5,200 00
H. C. Prange, Sheboygan.	1,000 00	Ad. Erdman, Frankfurt,	
Marie V. Riess, Sheboygan	1,000 00	Germany	1,000 00
E. E. Pantzer, Sheboygan	500 00	Alice A. Rogers, Boston,	
B. & E. Zimmermann, She-		Mass.	5,000 00
boygan	500 00	Otto Kaufmann, Sheboygan	500 00
Rebecca J. Mead, Sheboy-		W. E. Talmadge, Grand	
gan	33,700 00	Rap' ds, Mich.	6,000 00
J. R. Williams, Sheboygan	33,300 00	Francis Williams, Sheboy-	
Alexandria C. Cole, She-		gan	490 00
boygan	5,000 00	Frank P. Maersch, Sheboy-	
J. Daniels estate, Laurium,		gan	500 00
Mich.	2,500 00	John Maersch, Sheboygan	500 00
A. D. DeLand, Sheboygan	2,000 00	Otto Koch, Sheboygan....	1,000 00
R. A. Eddy, Eau Claire...	2,000 00	Nani Koch, Sheboygan...	500 00
Geo. C. Cole, Sheboygan..	10,000 00	Herman Schreier, Sheboy-	
J. H. Jenkins, Oshkosh...	2,000 00	gan	7,500 00
Thos. Daly, Oshkosh....	3,500 00	Emma Steffen, Sheboygan.	4,500 00
Sylvia P. Knecevers, Chi-		Mary Testwuide, Sheboy-	
cago, Ill.	500 00	gan	4,500 00
Geo. Heller, trustee, She-		J. M. Schilder, Sheboygan	500 00
boygan	500 00	Henry Wunsch, Sheboygan	500 00
Annie M. Cole, Sheboygan	10,000 00	Ida Clarenbach, Sheboy-	
H. F. Roenitz, Sheboygan	500 00	gan	500 00
F. L. Roenitz Chicago, Ill.	1,000 00	Emma Clarenbach, Sheboy-	
A. E. Hillemann, Wauwa-		gan	500 00
tosa	2,400 00	A. P. Steffen, Sheboygan..	1,000 00
Aug. Schmidt, Sheboygan.	1,000 00	Hildegard Clarenbach She-	
J. McLean, Pueblo, Col....	4,000 00	boygan	500 00
J. Schffeneder, Sheboygan	1,000 00		
M. R. Zaegel, Sheboygan..	2,000 00	Total	\$250,000 00

Sheboygan—The Bank of Sheboygan.

JULIUS KROOS, President.

ADOLPH PFISTER, Cashier.
JOS. L. PFEILER, Asst. Cash'cr.

DIRECTORS.

Julius Kroos,
H. A. Barrett,
O. J. Gutsch,
F. W. Nause,H. F. Roenitz,
Adolph Pfister,
W. H. Gunther.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts....	\$1,310,672 28	Capital stock paid in..	\$100,000 00
Overdrafts	27,144 32	Surplus fund	150,000 00
U. S., state municipal and other bonds	394,330 00	Undivided profits, less current expenses and taxes paid	48,582 82
Premium on bonds	1,751 75	Due to banks—deposits..	15,649 56
Banking house	19,000 00	Individual deposits, sub- ject to check	479,062 00
Furniture and fixtures..	3,175 20	Demand certificates of deposit	53,669 70
Other real estate owned	1,529 60	Time certificates of de- posit	1,003,847 05
Due from approved re- serve banks	383,173 67	Savings deposits	379,198 55
Due from other banks..	23,635 11	Certified checks	300 00
Exchanges for clearing house	2,233 49		
Gold coin	25,175 00		
Silver coin	3,237 50		
U. S. and national cur- rency	34,856 00		
Nickels and cents....	585 56		
Total	\$2,230,309 68	Total	\$2,230,309 68

NAMES OF STOCKHOLDERS.

C. F. Arpke, Franklin..	\$10,200 00	F. L. Bessinger, Sheboy- gan	6,000 00
C. M. Townsend estate..	8,700 00	L. C. Wolf estate, Sheboy- gan	1,000 00
Mrs. Minn'e Imig, Sheboy- gan	5,100 00	Katherine Lorenz, Milwau- kee	1,500 00
Julius Kroos, Sheboygan..	12,000 00	H. F. Roenitz, Sheboygan..	1,500 00
Wm. H. Seaman, Sheboy- gan	2,300 00	F. W. Nause, Sheboygan..	1,500 00
Adolph Pfister, Sheboygan	3,200 00	O. J. Gutsch, Sheboygan..	1,800 00
Mrs. C. Lehwalder, Mil- waukee	3,000 00	O. C. Neumeister, Sheboy- gan	800 00
Otto Focste, Sheboygan..	6,800 00	Phil Muth, Sheboygan....	200 00

NAMES OF STOCKHOLDERS—Continued.

Fred Nagel, Sheboygan..	500 00	Wm. Gunther, Sheboy-	
H. C. Prange, Sheboygan.	1,000 00	gan	500 00
Val. Reyer, Sheboygan...	500 00	Chas. A. Honold, Sheboy-	
T. M. Bowler, Sheboygan.	500 00	gan	500 00
Wm. Belitz, Cleveland....	500 00	Wm. Heermann, Sheboygan	500 00
E. R. Bowler, Sheboygan..	500 00	Aug. Heermann, Sheboygan	600 00
J. E. Chandler, Sheboygan	500 00	J. J. Janett, Sheboygan...	1,000 00
W. C. Calhoun Sheboygan	1,000 00	Leo. Kless.g, Sheboygan..	300 00
W. A. Erdmann, Sheboy-		Otto J. Kohl, Sheboygan	1,000 00
gan	200 00	Nils Kjelson Sheboygan..	200 00
Geo. E. Frost, New York,		John Kroeff, Sr., Sheboy-	
N. Y.	5,000 00	gan	500 00
Henry Fessler, Sheboygan.	500 00	Julius Laack, Plymouth...	500 00
R. B. Firzlaff, Sheboygan	500 00	E. B. Mattoon, Sheboygan	500 00
Wm. Kroos, Sheboygan...	1,600 00	Frank L. Roenitz, Chicago,	
Mrs. John Trester, Sheboy-		Ill.	2,500 00
gan	1,500 00	J. J. Ramaker, Sheboygan	500 00
Mrs. Clara Debell, Milwau-		H. G. Ramaker, Sheboygan	500 00
kee	1,500 00	Peter Wagner estate, She-	
Joseph L. Pfeiler, Sheboy-		boygan	500 00
gan	900 00	L. P. Wagner, Sheboygan.	500 00
Mrs. John Froidl, Sheboy-		Paula K. Wolf, Sheboygan.	500 00
gan	1,500 00	Mary A. Seaman, Sheboy-	
H. A. Barrett, Sheboygan	1,500 00	gan	1,100 00
Simon Gillen, Sheboygan..	500 00		
Wm. H. Gunther, Sheboy-		Total	\$100,000 00
gan	2,000 00		

Sheboygan Falls—German Bank.

ABNER O. HEALD, President.

O. D. BALLSCHMIDER, Cashier.

DIRECTORS.

W. C. Brickner,
Chas. H. Weisse,
John Blust,

Abner O. Heald,
O. D. Ballschmider.

Statement November 27, 1908.

Resources.	Liabilities.
Loans and discounts..... \$281,792 67	Capital stock paid in.... \$25,000 00
Overdrafts 2,127 79	Surplus fund 10,000 00
Banking house 3,000 00	Undivided profits, less current expenses and taxes paid 879 52
Furniture and fixtures.... 2,000 00	Individual deposits subject to check 168,866 02
Due from approved reserve banks 52,084 79	Demand certificates of deposit 11,404 36
Due from other banks.... 5,196 14	Time certificates of deposit 148,185 60
Checks on other banks and cash items 284 34	Savings deposits 4,554 80
Gold coin 7,377 50	
Silver coin 3,028 45	
U. S. and national currency 11,736 00	
Nickels and cents..... 262 62	
Total \$368,890 30	Total \$368,890 30

NAMES OF STOCKHOLDERS.

Wm. C. Brickner, Sheboygan Falls	\$3,500 00	Mrs. Helen B. Heald, Sheboygan Falls	3,000 00
Chas. G. Peck, Sheboygan Falls	3,000 00	Abner O. Heald, Sheboygan Falls	2,800 00
Chas. H. Weisse, Sheboygan Falls	2,500 00	Otto D. Ballschmider, Sheboygan Falls	7,300 00
John Blust, Sheboygan Falls	1,000 00	F. J. Mulvey, Hingham..	400 00
Frank Blust, Sheboygan Falls	1,000 00	Marie V. Riess, Sheboygan	500 00
		Total	\$25,000 00

Shell Lake—Lumbermen's Bank of Shell Lake.

W. R. BOURNE, President.
F. H. WELLCOME, Vice President.

J. M. SMITH, Cashier.

DIRECTORS.

W. R. Bourne,
F. H. Wellcome,

J. M. Smith.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$144,332 80	Capital stock pa'd in.....	\$25,000 00
Banking house	3,000 00	Surplus fund	5,000 00
Furniture and fixtures...	500 00	Undivided profits, less cur-	
Due from approved reserve		rent expenses and taxes	
banks	5,548 10	paid	2,693 39
Checks on other banks and		Individual deposits, subject	
cash items	769 18	to check	32,698 61
Gold coin	2,530 00	Demand certificates of de-	
Silver coin	772 00	posit	857 00
U. S. and national cur-		Time certificates of de-	
rency	4,027 00	posit	34,900 83
Nickels and cents	85 97	Savings deposits	60,415 22
Total	<u><u>\$161,565 05</u></u>	Total	<u><u>\$161,565 05</u></u>

NAMES OF STOCKHOLDERS.

J. M. Smith, Shell Lake.	\$7,500 00	F. H. Wellcome, Minncapo-	
W. R. Bourne, Shell Lake	10,000 00	lis Minn.	7,500 00
		Total	<u><u>\$25,000 00</u></u>

Shiocton—Bank of Shiocton.

G. A. ZUEHLKE, President.
F. N. TORREY, Vice President.

F. H. WASHBURN, Cashier.

DIRECTORS.

G. A. Zuehlke,
F. N. Torrey,

F. H. Washburn.

Statement November 27, 1908.

Resources.		Liabilities.	
Loan and discounts.....	\$73,792 64	Capital stock paid in....	\$10,000 00
Overdrafts	3,923 10	Surplus fund	100 00
Banking house	2,650 00	Undivided profits, less cur-	
Furniture and fixtures...	1,063 75	rent expenses and taxes	
Due from approved reserve		paid	1,076 43
banks	8,335 84	Individual deposits subject	
Checks on other banks and		to check	31,853 86
cash items	18 30	Time certificates of de-	
Gold coin	470 00	posit	50,723 54
Silver coin	242 65		
U. S. and national cur-			
rency	3,155 00		
Nickels and cents.....	102 55		
Total	<u>\$93,753 83</u>	Total	<u>\$93,753 83</u>

NAMES OF STOCKHOLDERS.

G. A. Zuehlke, Hortonville	\$4,000 00	Augusta Zuehlke, Horton-	
F. N. Torrey, Hortonville	4,800 00	ville	1,000 00
F. H. Washburn, Shiocton	200 00		
		Total	<u>\$10,000 00</u>

Silver Lake—Silver Lake State Bank.

R. M. DIXON, President.
B. H. STOCKER, Vice President.

WILLIAM G. SCHLECHT, Cashier.

DIRECTORS.

A. Mathews,
Chas. Bernhoff,
Geo. Breul,
Albert Schenning,
John Dixon,

F. H. Schenning,
Wm. G. Schlecht,
B. H. Stocker,
R. M. Dixon.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$8,832 05	Capital stock paid in....	\$10,000 00
U. S., state, municipal and other bonds	1,908 75	Individual deposits, subject to check	4,471 28
Furniture and fixtures..	425 00	Time certificates of de- posit	1,037 50
Due from approved reserve banks	2,104 77		
Gold co'n	55 00		
Silver co'n	71 40		
U. S. and national cur- rency	1,830 00		
Nickels and cents.....	27 90		
Expense account	253 91		
Total	\$15,508 78	Total	\$15,508 78

NAMES OF STOCKHOLDERS.

R. M. Dixon, Silver Lake	\$500 00	Dalton & Kerwin, Silver Lake	100 00
R. H. Stocker Salem....	500 00	A. Mathews, Silver Lake..	100 00
Chas. Bernhoff, Silver Lake	500 00	Edw. Schottler, Silver Lake	100 00
Albert Schenning, Fox River	500 00	Chas. S. K'dder, Chicago, Ill.	500 00
F. N. Shenning, Silver Lake	500 00	Messrs. Hecox, Austin Sta- tion, Chicago, Ill.	200 00
William Shenning, Anti- och, Ill.	500 00	Daisy Hecox, Austin Sta- tion Chicago, Ill.	300 00
C. R. Carpenter Racine..	500 00	Mrs. H. S. Barber, Chicago, Ill.	200 00
Geo. H. Wilbur, Waukesha	200 00	William G. Schlecht, Silver Lake	4,200 00
Geo. Breul, Camp Lake....	200 00	C. H. Witcher, Bristol....	100 00
John Dixon, Racine.....	200 00		
Charles Phillips, Camp Lake	100 00	Total	\$10,000 00

Soldiers Grove—Bank of Soldiers Grove.

ATLEY PETERSON, President.
N. A. PETERSON, Vice President.

C. A. PETERSON, Cashier.

DIRECTORS.

Atley Peterson,

N. A. Peterson,
C. A. Peterson.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$74,350 77	Capital stock paid in....	\$10,000 00
Overdrafts	6,012 45	Surplus fund	5,000 00
Banking house	3,500 00	Undivided profits, less cur-	
Furniture and fixtures...	1,000 00	rent expenses and taxes	
Due from approved reserve		paid	3,778 97
banks	1,625 37	Individual deposits, subject	
Due from other banks....	281 83	to check	18,101 12
Checks on other banks and		Demand certificates of de-	
cash items	32 22	posit	51,838 34
Gold coin	390 00		
Silver coin	122 00		
U. S. and national cur-			
rency	1,380 00		
Nickels and cents	23 79		
Total	<u>\$88,718 43</u>	Total	<u>\$88,718 43</u>

NAMES OF STOCKHOLDERS.

Atley Peterson, Soldiers'		Alma M. Peterson, Sol-	
Grove	\$8,500 00	diers' Grove	100 00
C. M. Peterson estate,		C. A. Peterson, Soldiers'	
Soldiers' Grove	1,000 00	Grove	300 00
N. A. Peterson, Soldiers'		Total	<u>\$10,000 00</u>
Grove	100 00		

South Milwaukee—South Milwaukee Bank.

SAMUEL McCORD, President.
T. W. SPENCE, Vice President.

E. B. INGALLS, Cashier.

DIRECTORS.

Samuel McCord,
T. W. Spence,
E. B. Ingalls,
S. M. Smith,

Geo. H. Hook,
J. F. Conant,
T. H. Spence.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$177,595 29	Capital stock paid in	\$40,000 00
Overdrafts	197 55	Surplus fund	1,600 00
U. S. state, municipal and other bonds	73,950 00	Undivided profits, less cur- rent expenses and taxes paid	3,849 63
Banking house	12,000 00	Individual deposits, subject to check	91,048 15
Furniture and fixtures	2,732 54	Demand certificates of de- posit	8,697 30
Due from approved reserve banks	19,604 05	Time certificates of deposit Savings deposits	29,934 14 124,985 83
Due from other banks	578 48	Notes and bills re-d's- counted	1,900 00
Checks on other banks and cash items	1,824 39		
Gold coin	1,900 00		
Silver coin	1,350 00		
U. S. and national cur- rency	10,226 00		
Nicke's and cents	56 75		
Total	<u><u>\$302,015 05</u></u>	Total	<u><u>\$302,015 05</u></u>

NAMES OF STOCKHOLDERS.

Samuel McCord, Milwaukee	\$7,000 00	Lillian M. Ohm, S. Mil- waukee	1,000 00
T. W. Spence, Milwaukee	10,000 00	Clementine E. Rogers, Mil- waukee	350 00
E. B. Ingalls, S. Milwaukee	3,450 00	J. F. Conant, Milwaukee..	700 00
Geo. H. Hook, S. Milwau- kee	1,800 00	T. H. Spence, Milwaukee..	3,500 00
S. M. Smith, S. Milwaukee	3,000 00	Virginia T. Foulkes, Mil- waukee	500 00
F. A. Volmer, S. Milwau- kee	500 00	Cornelia T. Spence, Mil- waukee	1,000 00
Wm. Krneck, S. Milwaukee	400 00	Fred. W. Rogers, Milwau- kee	2,200 00
Nathan Hirshberg, S. Mil- waukee	1,000 00	P. H. Loftus, Milwaukee.	1,400 00
Edward Petzold, S. Mil- waukee	1,000 00	David Baker, Collins, Miss.	200 00
Geo. Whitmore, S. Milwau- kee	1,000 00		
		Total	<u><u>\$40,000 00</u></u>

South Wayne—Bank of South Wayne.

F. E. TREE, President.
ADDRESS TREE, Vice President.

OSCAR J. OLSON, Cash'cr.

DIRECTORS.

Address Tree,
F. E. Tree,

Oscar J. Olson.

Statement November 27, 1903.

Resources.		Liabilities.	
Loans and discounts	\$83,303 02	Capital stock paid in	\$10,000 00
Overdrafts	46 05	Surplus fund	750 00
U. S. state, municipal and other bonds	6,000 00	Undivided profits, less cur- rent expenses and taxes paid	527 20
Banking house	2,500 00	Individual deposits, subject to check	40,082 98
Furniture and fixtures	1,700 00	Demand certificates of de- posit	70,372 24
Due from approved reserve banks	24,709 69		
Checks on other banks and cash items	63 88		
Gold coin	385 00		
Silver coin	807 20		
U. S. and national cur- rency	2,175 00		
Nickels and cents	42 58		
Total	<u>\$121,732 42</u>	Total	<u>\$121,732 42</u>

NAMES OF STOCKHOLDERS.

F. E. Tree, South Wayne	\$4,000 00	Oscar J. O'son, S. Wayne	5,000 00
Address Tree, S. Wayne..	1,000 00	Total	\$10,000 00

Sparta—Bank of Sparta.

D. W. CHENEY, President.
 LOUIS T. HILL, Vice President.

E. H. CANFIELD, Cash'er.
 C. C. AYERS, Asst. Cashier.

DIRECTORS.

D. W. Cheney,
 Howard Teasdale,
 Louis T. Hill,
 T. O. Thorbus,

A. W. Barney,
 Fred Gross,
 John E. Lloyd,
 R. B. McCoy.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$442,635 65	Capital stock paid in	\$50,000 00
Overdrafts	3,108 40	Surplus fund	10,000 00
U. S., state, municipal and other bonds	20,081 35	Undivided profits, less cur- rent expenses and taxes paid	2,804 89
Banking house, furniture and fixtures	10,000 00	Due to banks—deposits	16,813 96
Other real estate owned	1,169 97	Individual deposits, subject to check	93,362 75
Due from approved reserve banks	72,980 73	Demand and time certifi- cates of deposit	408,103 26
Exchanges for clearing house	409 27	Savings deposits	3,616 13
Gold coin	3,340 00		
Silver coin	1,062 15		
U. S. and national cur- rency	29,662 00		
Nickels and cents	251 47		
Total	<u>\$584,700 99</u>	Total	<u>\$584,700 99</u>

NAMES OF STOCKHOLDERS.

Mary E. Hill, Sparta	\$17,200 00	R. B. McCoy, Sparta	500 00
D. W. Cheney, Sparta	4,000 00	Carroll C. Ayers, Sparta	400 00
C. M. Masters, Sparta	1,000 00	E. H. Canfield, Sparta	100 00
Louis T. Hill, Sparta	5,300 00	J. H. Gilliland, Leon	300 00
Wm. H. Blyton, Sparta	800 00	F. P. Stiles, Sparta	200 00
Howard Teasdale, Sparta	1,000 00	T. O. Thorbus, Sparta	2,500 00
R. S. Dodge, Sparta	400 00	Andrew Hutson, Sparta	400 00
Fred Gross, Sparta	2,500 00	Myron Brackett, Sparta	400 00
Mary Morrow, Sparta	1,000 00	M. Neumann, Norwalk	200 00
Perry S. Mason, Sparta	400 00	Julius A. Westby, La Crosse	400 00
H. J. Davis, Sparta	500 00	John E. Lloyd, Sparta	1,000 00
W. T. Jefferson, Madison	500 00	W. A. Jones, Sparta	1,000 00
A. W. Barney, Sparta	5,000 00		
Lydia A. Kemp, Minne- tonka Beach, Minn.	3,000 00	Total	<u>\$50,000 00</u>

Sparta—Citizens State Bank.

W. A. JONES, President.
H. M. NEWTON, Vice President.

W. M. GIVLER, Cashier.
T. C. LONGWELL, Asst. Cashier.

DIRECTORS.

W. A. Jones,
H. M. Newton,
W. M. Givler,
T. C. Longwell,

J. C. Price,
H. J. Masters,
C. M. Beebe.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$80,032 05	Capital stock paid in . . .	\$25,000 00
Overdrafts	25 19	Surplus fund	1,000 00
U. S., state, municipal and other bonds	5,800 00	Undivided profits, less cur- rent expenses and taxes paid	1,209 06
Furniture and fixtures	1,392 40	Individual deposits, subject to check	33,338 22
Due from approved reserve banks	7,284 07	Time certificates of deposit	40,096 14
Checks on other banks and cash items	325 98		
Gold coin	1,402 50		
Silver coin	439 45		
U. S. and national cur- rency	3,859 00		
Nickels and cents	82 78		
Total	\$100,643 42	Total	\$100,643 42

NAMES OF STOCKHOLDERS.

W. A. Jones, Sparta	\$5,000 00	Orä De Witt, Sparta	100 00
E. R. Jones, Sparta	200 00	Mary Jones, Sparta	200 00
J. L. Jones, Leon	300 00	A. J. Carahan, Sparta	500 00
T. R. Jones, Melvina	1,000 00	T. R. Talbot, Sparta	100 00
T. C. Longwell, Sparta	3,500 00	Fred H. Chamberlain, Sparta	500 00
W. M. Givler, Sparta	4,500 00	C. A. Newton, Sparta	100 00
C. M. Beebe, Sparta	1,000 00	Chas. Tolock, Sparta	100 00
H. Teasdale, Sparta	1,000 00	Frank Kern, Sparta	500 00
Mrs. Mollie Edwards Sci- del, Sparta	500 00	J. C. Prill, Sparta	1,000 00
A. Isensee, Sparta	100 00	H. J. Masters, Sparta	1,100 00
Conrad Bernett, Sparta	100 00	H. M. Newton, Sparta	1,500 00
Geo. E. Esch, Sparta	100 00	Burt E. Davis, Sparta	100 00
C. D. Williams, Sparta	100 00	W. T. Aney, Norwalk	100 00
J. J. Swartzlow, Sparta	200 00	W. E. Jones, Sparta	100 00
Chas. Flume, Sparta	100 00	Mrs. C. C. Newton, Sparta	100 00
Ed. Alendorf, Sparta	300 00	Chris Syverson, Leon	100 00
G. M. Lnk, Sparta	200 00		
E. T. Doane, Sparta	100 00	Total	\$25,000 00
S. D. Beebe, Sparta	500 00		

Sparta—Monroe County Bank.

GEO. D. DUNN, President.
W. G. WILLIAMS, Vice President.

J. P. REINHARD, Cashier.
C. B. DRAWATZKY, Asst. Cashier.

DIRECTORS.

Geo. D. Dunn,
W. C. Hoffman,
W. G. Williams,
W. McBride,

C. M. Masters,
Jno. O'Brien,
J. P. Rice.

Statement November 27, 1903.

Resources.		Liabilities.	
Loans and discounts	\$240,845 32	Capital stock paid in	\$25,000 00
Overdrafts	388 10	Surplus fund	5,000 00
Banking house	9,000 00	Undivided profits, less cur-	
Furniture and fixtures . . .	3,000 00	rent expenses and taxes	
Due from approved reserve		paid	1,054 58
banks	28,292 91	Due to banks—deposits . . .	10,220 54
Checks on other banks and		Individual deposits, subject	
cash items	1,007 85	to check	101,072 11
Exchanges for clearing		Demand certificates of de-	
house	1,841 37	posit	153,353 09
Gold coin	2,130 00		
Silver coin	1,123 30		
U. S. and national cur-			
rency	7,985 00		
Nickels and cents	86 47		
Total	\$295,700 32	Total	\$295,700 32

NAMES OF STOCKHOLDERS.

Geo. D. Dunn, Sparta . .	\$6,000 00	C. B. Drawatzky, Sparta	200 00
W. G. Williams, Sparta..	5,300 00	J. P. Reinhard, Sparta...	300 00
C. M. Masters, Sparta . . .	1,000 00	W. T. Jefferson, Madison.	500 00
C. T. Thorbus, Sparta . . .	1,000 00	E. F. Austin, Leon	500 00
Wm. C. Hoffman, Sparta..	1,000 00	August Schlaver, Sparta..	100 00
T. L. Martin, Wilton	1,000 00	J. W. Leverich Sparta . . .	300 00
W. McBride, Sparta	500 00	Geo. Hanchett & Son,	
Mary Morrow, Sparta . . .	500 00	Sparta	300 00
R. N. Pitcher, Milwaukee	500 00	B. H. Wright, Sparta	100 00
D. C. Beebe, Sparta	500 00	J. P. Rice, Sparta	500 00
John O'Brien, Sparta	800 00	John L. Jones, Sparta . . .	100 00
John L. Jones, Leon	100 00	R. T. Davis, Sparta	100 00
T. C. Longwell, Sparta..	200 00	E. H. Hatch, Sparta	500 00
S. C. Letson, Sparta	500 00	Howard Teasdale, Sparta	500 00
J. J. Mason Co., Sparta..	500 00	W. I. Palmer, Sparta	500 00
W. F. Seymour, Melvina . .	200 00	M. Jackson, Sparta	500 00
R. W. Hutson, Sparta	300 00		
Flora S. Jones, Sparta	100 00	Total	\$25,000 00

Spencer—Spencer State Bank.

J. D. GRAVES, President.
GEO. TARRINGTON, Vice President.

A. L. BOOCK, Cashier.

DIRECTORS.

J. D. Graves,
Geo. Farrington,
John Gardiner,
Frank Neumann,

H. A. Marten,
Wesley Vanderhoof,
A. L. Boock.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$17,931 76	Capital stock paid in ...	\$10,000 00
Banking house	713 85	Undivided profits, less current expenses and taxes paid	251 41
Furniture and fixtures....	1,000 12	Individual deposits, subject to check	15,236 22
Due from approved reserve banks	11,570 04	Demand certificates of deposit	7,271 92
Checks on other banks and cash items	175 27	Cashier's checks outstanding	839 84
Gold coin	455 00		
Silver coin	272 30		
U. S. and national currency	1,420 00		
Nickels and cents	61 05		
Total	<u>\$33,599 39</u>	Total	<u>\$33,599 39</u>

NAMES OF STOCKHOLDERS.

A. L. Boock, Spencer	\$2,000 00	Karl Stoltenow, Spencer..	200 00
Frank Schultz, Spencer..	100 00	R. D. Gould, Spencer....	300 00
Albert Schultz, Spencer..	100 00	J. Grawitter, Spencer ...	100 00
A. F. Luepke, Spencer....	100 00	J. D. Graves, Spencer....	100 00
Mrs. A. F. Imm, Spencer	100 00	Adolf Schultz, Spencer ..	200 00
Mrs. A. M. T. Richardson, Spencer	100 00	Frank Krause, Spencer ...	300 00
Wm. Reinheimer, Spencer.	100 00	John Frothinger, Spencer	200 00
Chas. Giloy, Spencer	100 00	A. Wende, Spencer.....	100 00
Robert Buse, Spencer	300 00	Jonas Ayer, Spencer	500 00
J. A. Griffith, Spencer...	100 00	Carl Manthe, Spencer....	100 00
D. M. Hanson, Spencer...	100 00	F. W. Heath, Spencer ..	100 00
A. W. Hoops, Spencer ...	100 00	F. A. Soles, Spencer.....	200 00
Wesley Vanderhoof, Spencer	100 00	Geo. Farrington, Spencer	500 00
Otto Weyhemueller, Spencer	200 00	L. A. Griffith, Spencer....	100 00
Chas. Haslow, Spencer....	400 00	Paul Grawitter, Spencer..	100 00
John Gardiner, Spencer..	500 00	A. C. Brusewitz, Spencer	100 00
Chas. F. Cramer, Spencer	100 00	Benjamin Griffen, Spencer	300 00
John Neidlein, Spencer...	100 00	Alwin Soles, Spencer....	100 00
Frank Neumann, Spencer..	200 00	Herman Ebs, Spencer	100 00
E. L. Messer, Spencer ...	100 00	Peter Rahm, Spencer.....	200 00
H. Manthe, Spencer	500 00	Herman Andre, Spencer..	100 00
H. A. Martin, Spencer...	200 00	L. Griffith, Spencer	100 00
Frank Durkee, Spencer...	100 00	James McCleod, Spencer..	100 00
		Total	<u>\$10,000 00</u>

Spoooner—Bank of Spoooner.

L. C. STADLER, President.
J. H. GARDNER, Vice President.

W. H. CLEARY, Cashier.
A. E. WITTEK, Asst. Cashier.

DIRECTORS.

L. C. Stadler,
J. H. Gardner,
J. W. Wilson,

W. H. Cleary,
Chas. Stadler.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$41,315 18	Capital stock paid in	\$10,000 00
Overdrafts	62 84	Surplus fund	500 00
Furniture and fixtures . .	1,726 40	Undivided profits, less cur-	
Due from approved reserve		rent expenses and taxes	
banks	4,730 85	paid	139 61
Due from other banks . . .	3,219 94	Individual deposits, subject	
Gold coin	120 00	to check	24,788 88
Silver coin	1,007 00	Time certificates of deposit	21,039 60
U. S. and national cur-			
rency	4,273 00		
Nickels and cents	12 88		
Total	\$56,468 09	Total	\$56,468 09

NAMES OF STOCKHOLDERS.

L. C. Stadler, Spoooner	\$5,000 00	Chas. Stadler, Baraboo	1,100 00
W. H. Cleary, Spoooner	1,900 00	John H. Gardner, Ashland	1,000 00
J. W. Wilson, Spoooner	1,000 00	Total	\$10,000 00

Spooer—Spooer State Bank.

J. D. THOMAS, President.
GEO. W. HARMON, Vice President.

E. M. ELLIOTT, Cashier.
C. P. JENKS, Asst. Cashier.

DIRECTORS.

J. D. Thomas,
E. P. Baker,
E. M. Elliott,

G. W. Harmon,
J. M. Thomas.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$54,546 73	Capital stock paid in	\$15,000 00
Overdrafts	429 46	Surplus fund	1,650 00
Stocks and other securities	22,184 34	Individual deposits, subject	
Furniture and fixtures	2,925 00	to check	45,901 16
Other real estate owned	4,080 00	Time certificates of deposit	28,655 61
Due from approved reserve			
banks	112 74		
Due from other banks	1,966 43		
Checks on other banks and			
cash items	440 07		
Gold coin	55 06		
Silver coin	271 00		
U. S. and national cur-			
rency	3,886 00		
Nickels and cents	27 10		
Expense account	282 90		
Total	\$91,206 77	Total	\$91,206 77

NAMES OF STOCKHOLDERS.

J. D. Thomas, Spooer	\$12,800 00	E. M. Elliott, Spooer	1,200 00
Geo. W. Harmon, Spooer	600 00	J. M. Thomas, Spooer	100 00
E. P. Baker, Spooer	300 00	Total	\$15,000 00

Spring Green—State Bank of Spring Green.

F. B. HYLAND, President.
JOSEPH LINS, Vice President.

THOS. W. KING, Cashier.

DIRECTORS.

F. B. Hyland,
Thos. McNulty,
Joseph Lins,
Thomas Hill,

John Schoenmann,
Thos. W. King,
Chr'st. Scholl.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$164,333 95	Capital stock paid in . . .	\$25,000 00
Overdrafts	747 48	Surplus fund	1,500 00
Furniture and fixtures . . .	2,551 74	Undivided profits, less cur-	
Due from approved reserve		rent expenses and taxes	
banks	20,189 35	paid	2,426 80
Due from other banks . . .	8,212 23	Individual deposits, subject	
Checks on other banks and		to check	55,680 50
cash items	5 00	Time certificates of deposit	111,046 55
Gold coin	6,265 00	Savings deposits	12,429 55
Silver coin	976 50	Cashier's checks outstand-	
U. S. and national cur-		ing	3,602 20
rency	8,292 00		
Nickels and cents	112 53		
Total	<u>\$211,685 78</u>	Total	<u>\$211,685 78</u>

NAMES OF STOCKHOLDERS.

C. Scholl, Spring Green..	\$100 00	Martha Hyland, Stoughton	200 00
Van & Frank Harris, Sex-		Ross Hyland, Stoughton..	500 00
tonville	1,000 00	Thos. Hill, Spring Green..	100 00
McNulty Bros., Spring		Mary Sales, Fond du Lac	2,300 00
Green	100 00	Jos. Lins, Spring Green..	100 00
Thos. W. King, Spring		Schoenmann & Son, Spring	
Green	5,100 00	Green	100 00
F. B. Hyland, Stoughton.	15,400 00	Total	\$25,000 00

Spring Valley—The Bank of Spring Valley.

C. E. FOX, President.
OTTO SIEBERNS, Vice President.

J. H. GRASLIE, Cashier.
C. D. SIEBERNS, Asst. Cashier.

DIRECTORS.

Thos. M. Casey,
S. J. Fox,
C. E. Fox,
Wm McCoy,

Otto Sieberns,
J. H. Graslíe,
J. C. Tanberg.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$109,553 92	Capital stock paid in	\$25,000 00
Overdrafts	193 19	Surplus fund	2,500 00
Banking house	2,500 00	Undivided profits, less cur-	
Furniture and fixtures	1,835 75	rent expenses and taxes	
Due from approved reserve		paid	2,083 62
banks	22,943 43	Due to banks—deposits	1,369 33
Due from other banks	2,602 98	Individual deposits, subject	
Checks on other banks and		to check	36,890 59
cash items	394 55	Demand certificates of de-	
Gold coin	2,065 00	posit	4,175 29
Silver coin	1,185 90	Time certificates of deposit	70,674 91
U. S. and national cur-		Savings deposits	10,480 98
rency	9,793 00		
Nickels and cents	107 00		
Total	<u>\$153,174 72</u>	Total	<u>\$153,174 72</u>

NAMES OF STOCKHOLDERS.

Thos. M. Casey, Spring		Otto Sieberns, Spring Val-	
Valley	\$2,000 00	ley	3,000 00
C. E. Fox, Elmwood	2,500 00	C. D. Sieberns, Spring Val-	
S. J. Fox, Spring Valley	1,000 00	ley	1,500 00
D. B. Johns, Spring Valley	1,000 00	J. C. Tanberg, Eau Claire	4,000 00
Andy Johnson, Spring Val-		H. Bell, Elmwood	500 00
ley	1,500 00	J. H. Graslíe, Spring Val-	
J. M. Johns, Spring Val-		ley	5,000 00
ley	1,000 00	M. Tanberg, Eau Claire	1,000 00
Wm. McCoy, Spring Valley	1,000 00	Total	<u>\$25,000 00</u>

Stanley—Citizens State Bank.

L. I. ROE, President.
E. F. BURNS, Vice President.

GEO. D. BARTLETT, Cash'cr.

DIRECTORS.

W. H. Bridgman,
Geo. H. Chapman,
P. J. Cosgrove,
L. I. Roe,

F. S. Grubb,
Peter Esslinger,
Geo. D. Bartlett,
E. F. Burns.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$116,181 01	Capital stock paid in ...	\$35,000 00
Overdrafts	615 30	Surplus fund	4,250 00
Banking house, furniture and fixtures	5,000 00	Undivided profits, less cur- rent expenses and taxes paid	767 37
Other real estate owned..	1,952 63	Due to banks—deposits..	242 68
Due from approved reserve banks	13,334 34	Individual deposits, subject to check	34,218 43
Checks on other banks and cash items	105 30	Time certificates of deposit	17,914 34
Gold coin	2,115 00	Savings deposits	44,129 66
Silver coin	854 30	Cashier's checks outstand- ing	510 17
U. S. and national cur- rency	1,821 00	Bills payable	5,000 00
Nicks and cents	53 77		
Total	\$142,032 65	Total	\$142,032 65

NAMES OF STOCKHOLDERS.

Geo. D. Bartlett, Stanley.	\$8,000 00	J. P. Johnson, Stanley...	1,000 00
L. I. Roe, Stanley.....	4,500 00	Carsten Olson, Stanley...	800 00
E. F. Burns, Stanley.....	2,000 00	Ole H. Thorp, Stanley....	500 00
W. H. Bridgman, Stanley.	2,500 00	Fred Zimmerman, Stanley.	300 00
H. F. Sargent, Stanley...	500 00	Mike Esslinger, Stanley...	300 00
Andrew Sneen, Stanley...	500 00	Jno. Shubel, Stanley.....	200 00
Imbert Roe, Stanley.....	800 00	S. F. Gospador, Stanley...	200 00
F. H. L. Cotton, Eau Claire	2,000 00	Walter Fero, Stanley....	200 00
E. G. Bartlett, Stanley...	500 00	W. A. Hazen, Stanley....	200 00
R. J. Lawless, Stanley...	500 00	Erik O. Moun, Stanley....	200 00
Solon Larson, Stanley...	500 00	Ole O. Moun, Stanley....	200 00
Joseph Meyer, Stanley....	500 00	O'e E. Moen, Stanley....	200 00
Peter Esslinger, Stanley..	1,000 00	Ed. Maedke, Stanley.....	100 00
S. F. Anderson, Stanley...	500 00	David Kienholz, Stanley..	100 00
P. J. Cosgrove, Stanley...	2,500 00	Louis Ederer, Stanley....	100 00
Theo. Hoidahl, Stanley....	1,000 00	Jno. Dietrich, Stanley....	100 00
F. S. Grubb, Stanley.....	1,500 00		
Geo. H. Chapman, Stanley	1,000 00	Total	\$35,000 00

Stanley—Farmers & Merchants State Bank.

JOE WALSDORF, President.
W. M. MILLER, Vice President.

NELS STALHEIM, Cashier.
J. B. HALVERSON, Asst. Cashier.

DIRECTORS.

Jos. Walsdorf,
W. D. Schultz,
W. M. Miller,
A. F. Embretson,
David Gauque,

O'e Samuelson,
Nels Stalheim,
P. A. Lien,
Chas. Hoffman.

Statement November 27, 1903.

Resources.		Liabilities.	
Loans and discounts	\$90,362 05	Capital stock paid in	\$25,000 00
Overdrafts	677 24	Surplus fund	2,700 00
Banking house	6,875 00	Undivided profits, less current expenses and taxes paid	602 53
Furniture and fixture	2,850 00	Individual deposits, subject to check	29,983 16
Due from approved reserve banks	6,513 38	Demand certificates of deposit	2,786 62
Due from other banks	798 00	Time certificates of deposit	24,349 94
Checks on other banks and cash items	654 82	Savings deposits	26,534 81
Exchanges for clearing house	770 43	Certified checks	141 00
Gold coin	1,515 00	Cashier's checks outstanding	2,506 36
Silver coin	898 20	Bills payable	1,500 00
U. S. and national currency	3,954 00		
Nickels and cents	64 30		
Savings safes	177 00		
Total	\$116,109 42	Total	\$116,109 42

NAMES OF STOCKHOLDERS.

P. H. Johnson, Whitehall.	\$100 00	J. N. Cunningham, Stanley	500 00
Solsrud & Solsrud, Whitehall	300 00	Lewis Haanstad, Stanley.	500 00
W. J. Webb, Whitehall	300 00	Melvin Nye, Thorp	500 00
O. P. Larson, Whitehall	500 00	Euphemia S. Perry, Eau Claire	500 00
John O. Melby, Whitehall	300 00	J. B. Halverson, Stanley	3,300 00
Anton O. Melby, Whitehall	200 00	Walter M. Miller, Stanley	100 00
A. E. Wing, Whitehall	500 00	Andrew Gregerson, Stanley	700 00
J. T. Joyce, Eau Claire	300 00	F. D. Calway, Neillsville	1,000 00
W. H. Frawley, Eau Claire	200 00	Robt. Kurth, Granton	500 00
Jos. Barnier, Colburn	1,000 00	Marion O'Neil, Neillsville	200 00
Nels G. O'son, Stanley	100 00	Marion R. O'Neil, Neillsville	200 00
F. A. Byrne, Stanley	100 00	Adelaide McBride, Neillsville	800 00
Jos. Walsdorf, Stanley	800 00	John Boie, Stanley	500 00
John Hall, Stanley	100 00	Erk Mowm, Stanley	200 00
Anton Pierling, Stanley	200 00	Ole O. Mowm, Stanley	200 00
David Goshaw, Chippewa Falls	100 00	James O'Neill, Neillsville	900 00
H. N. Bennett, Stanley	800 00	B. M. Sætteland, Pigeon Falls	300 00
C. W. Gauque, Stanley	100 00	Chas. W. Hoffman, Stanley	500 00
David Gauque, Stanley	100 00	S. F. Webert, Stanley	100 00
David S. Gauque, Stanley	100 00	Mary Burnham, Stanley	200 00
Matt Gruber, Stanley	500 00	Louise Ekern, Minneapolis, Minn.	900 00
W. D. Schultz, Stanley	100 00	Alfred Ekern, Minneapolis, Minn.	300 00
John Phillips, Stanley	100 00	Dale Alexander, Fond du Lac	200 00
A. F. Embretson, Stanley	1,000 00	W. F. Draper, Neillsville	600 00
Ole Samuelson, Stanley	100 00		
Ole Krogan, Stanley	100 00	Total	\$25,000 00
M. Huls & Co., Stanley	500 00		
Robt. Le Blanc, Stanley	200 00		
Nels Stalheim, Stanley	2,000 00		
P. A. Lien, Stanley	200 00		
John E. Shafer, Stanley	300 00		

Stevens Point—Wisconsin State Bank of Stevens Point.

J. P. MALICK, President.
JOHN LONGBOTHAM, Vice President.

W. F. COLLINS, Cashier.

DIRECTORS.

J. P. Malick,
W. W. Gregory,
H. O. Halverson,

C. E. Van Hecke,
John Longbotham.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$122,937 04	Capital stock paid in	\$30,000 00
Overdrafts	5,615 94	Surplus fund	4,200 00
Banking house	7,077 17	Undivided profits, less current expenses and taxes paid	810 54
Furniture and fixtures	4,896 86	Due to banks—deposits	33 66
Other real estate owned	1,605 00	Dividends unpaid	225 00
Due from approved reserve banks	6,750 58	Individual deposits, subject to check	39,093 87
Exchanges for clearing house	651 65	Demand certificates of deposit	11,996 28
Gold coin	755 00	Time certificates of deposit	53,045 71
Silver coin	1,620 00	Savings deposits	3 13
U. S. and national currency	7,759 00	Notes and bills re-discounted	12,807 49
Nickels and cents	48 04	Bills payable	7,500 00
Total	\$159,715 68	Total	\$159,715 68

NAMES OF STOCKHOLDERS.

Fred J. Carpenter, Stevens Point	\$200 00	Alex. Ringness, Stevens Point	100 00
E. M. Capps & Co., Stevens Point	100 00	Gust. W. Hein, Stevens Point	100 00
H. O. Halverson, Stevens Point	2,500 00	J. P. Malick, Stevens Point	8,600 00
W. E. Kingsbury, Stevens Point	500 00	L. R. Anderson, Stevens Point	1,000 00
W. E. Macklin, Stevens Point	200 00	W. F. Collins, Stevens Point	700 00
T. L. McGlachlin, Stevens Point	200 00	W. W. Gregory, Stevens Point	100 00
Lucy K. and Mary E. McGlachlin, Stevens Point	100 00	Ame'ia C. Hanna, Stevens Point	500 00
Mrs. Millie Ostrander, Stevens Point	100 00	Mary A. Collins, Stevens Point	100 00
J. H. Redfield, Stevens Point	500 00	J. O. Foxen, Amherst	200 00
P. Rothman estate, Stevens Point	1,000 00	L. A. Pomeroy, Amherst	500 00
Geo. E. Vaughn, Stevens Point	200 00	John Longbotham, Dickeyville	7,500 00
A. F. Wyatt, Stevens Point	1,000 00	H. V. Foster, Chicago, Ill.	300 00
Emma A. Wyatt, Stevens Point	1,000 00	Leah Gilbert Aune, Minneapolis, Minn.	300 00
Ben. F. Wyatt, Stevens Point	100 00	Blanche Wyatt Temple, Stevens Point	100 00
Martha C. Malick, Stevens Point	100 00	W. W. Mitchell, Stevens Point	500 00
L. J. N. Murat, Stevens Point	100 00	Silvernale & Specht, Stevens Point	100 00
Fred A. Zimmer, Stevens Point	500 00	C. E. Van Hecke, Stevens Point	300 00
C. U. Malick, Stevens Point	500 00	Mary G. Collins, Stevens Point	100 00
		Total	\$30,000 00

Stockbridge—State Bank of Stockbridge.

G. P. McKENNEY, President.
E. A. PINGEL, Vice President.

THOMAS WEBSTER, Cashier.

DIRECTORS.

G. P. McKenney,
Theodore Manderscheid,
Charles Hatch,

E. A. Pingel,
Michael Irish,
Thomas Webster.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$39,248 81	Capital stock paid in.....	\$12,000 00
Overdrafts	5 91	Surplus fund	100 00
Banking house	3,000 00	Undivided profits, less current expenses and taxes paid	774 05
Furniture and fixtures....	1,946 28	Individual deposits, subject to check	8,366 44
Due from approved reserve banks	8,047 61	Demand certificates of deposit	10,015 45
Due from other banks ...	178 77	Time certificates of deposit	26,060 77
Checks on other banks and cash items	172 10		
Gold coin	105 00		
Silver coin	396 25		
U. S. and national currency	4,207 00		
Nickels and cents	8 98		
Total	<u><u>\$57,316 71</u></u>	Total	<u><u>\$57,316 71</u></u>

NAMES OF STOCKHOLDERS.

G. P. McKenney, Stockbridge	\$2,000 00	E. A. Pingel, Stockbridge..	2,000 00
Michael Irish, Hilbert....	2,000 00	Charles Hatch, Oshkosh..	2,000 00
Theodore Manderscheid,		Thomas Webster, Stockbridge	2,000 00
Calumet	2,000 00	Total	\$12,000 00

Stoughton—Citizens State Bank of Stoughton.

F. B. HYLAND, President.
WALTER ATKINSON, Vice President.

R. D. McCOOK, Cashier.

DIRECTORS.

F. B. Hyland,
Walter Atkinson,
R. D. McCook,
O. P. Swerig,

O. A. Thorsen,
A. E. Anderson,
Nelson McCook.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$185,332 55	Capital stock paid in	\$50,000 00
Overdrafts	3,666 32	Undivided profits, less current expenses and taxes paid	6,583 72
U. S., state, municipal and other bonds	2,500 00	Individual deposits, subject to check	73,789 60
Banking house	9,840 00	Demand certificates of deposit	101,090 02
Furniture and fixtures	2,160 00	Savings deposits	11,790 84
Due from approved reserve banks	24,954 40		
Due from other banks	2,287 22		
Checks on other banks and cash items	624 18		
Gold coin	2,612 50		
Silver coin	820 00		
U. S. and national currency	8,380 00		
Nickels and cents	77 01		
Total	\$243,254 18	Total	\$243,254 18

NAMES OF STOCKHOLDERS.

John Evans, Stoughton	\$500 00	Henry O. Hougan, Stoughton	100 00
O. A. Thorsen, Stoughton	500 00	O. M. Olson, Stoughton	100 00
F. B. Hyland, Stoughton	8,400 00	A. O. Rorge, Stoughton	100 00
A. E. Anderson, Stoughton	1,000 00	S. O. Hougan, Stoughton	100 00
Nelson McCook, Sumner, Iowa	7,500 00	I. E. Wright, Stoughton	500 00
Matthew McCook, Riceville, Iowa	2,500 00	H. W. Collins, Stoughton	500 00
W. J. Towmer, Osage, Ia.	2,000 00	C. J. Lawrence, Stoughton	100 00
A. K. Davis, Sun Prairie	1,200 00	Thos. Oscar, Stoughton	500 00
Walter A. Heyer, Sumner, Iowa	500 00	W. O. Havey, Stoughton	100 00
C. W. Pennington, Sumner, Iowa	500 00	J. A. Roberts, Stoughton	100 00
Walter Atkinson, Stoughton	5,500 00	Albert Schrode, Stoughton	100 00
C. J. G. Felland, Stoughton	500 00	Albert Burrull, Stoughton	200 00
O. H. Hemsing, Stoughton	500 00	O. P. Swerig, Stoughton	100 00
J. B. McCook, Fredericksburg, Ia.	1,000 00	E. P. Hocking, Stoughton	200 00
Thos. McCook, Riceville, Iowa	3,000 00	Otto Phillips, Stoughton	200 00
R. D. McCook, Stoughton	9,900 00	Jacob Asleson, Stoughton	200 00
Ole O. Flom, Stoughton	500 00	C. Christenson, Stoughton	200 00
Chas. Randecker, Stoughton	200 00	Trace Christenson, Stoughton	100 00
		Albert Asleson, Stoughton	200 00
		H. A. Chipman, Stoughton	500 00
		O. O. Hougan, Stoughton	100 00
		Total	\$50,000 00

Stoughton—Stoughton State Bank.

ROBE DOW, President.

ROBE DOW, Cashier.
GILES DOW, Asst. Cashier.
ROBE DOW, Jr., Asst. Cashier.

DIRECTORS.

Robe Dow,

Robe Dow, Jr.,
Giles Dow.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$170,708 11	Capital stock paid in	\$25,000 00
Overdrafts	1,499 12	Undivided profits, less current expenses and taxes paid	20,541 71
Banking house	12,000 00	Individual deposits, subject to check	72,312 35
Other real estate owned	4,000 00	Time certificates of deposit	102,592 24
Due from approved reserve banks	15,103 19		
Due from other banks	152 48		
Checks on other banks and cash items	402 25		
Gold coin	8,085 00		
Silver coin	503 25		
U. S. and national currency	7,855 00		
Notes and cents	137 90		
Total	\$220,446 30	Total	\$220,446 30

NAMES OF STOCKHOLDERS.

Robe Dow, Stoughton	\$17,000 00	Robe Dow, Jr., Stoughton	2,000 00
Belle G. Dow, Stoughton	4,000 00		
Giles Dow, Stoughton	2,000 00	Total	\$25,000 00

Strum—First State Bank of Strum.

H. A. WARNER, President.
 ERNEST KELLER, Vice President.

J. A. NELSON, Cashier.
 H. N. ROBBE, Asst. Cashier.

DIRECTORS.

H. A. Warner,
 Sivert Rekstad,
 H. N. Robbe,
 J. A. Call,

T. C. Johnson,
 Ernest Keller
 J. A. Nelson.

Statement November 27, 1903.

Resources.		Liabilities.	
Loans and discounts.....	\$47,735 41	Capital stock paid in.....	\$10,000 00
Overdrafts	636 27	Surplus fund.....	500 00
Banking house.....	1,886 40	Undivided profits, less current expenses and taxes paid	1,583 06
Furniture and fixtures....	1,097 91	Individual deposits, subject to check.....	8,513 32
Due from approved reserve banks	8,001 80	Time certificates of deposit	37,135 55
Checks on other banks and cash items.....	4 87	Savings deposits.....	3,965 30
Gold coin.....	1,890 00	Cashier's checks outstanding	619 81
Silver coin.....	631 75		
U. S. and national currency	395 00		
Nickels and cents.....	37 63		
Total	\$62,317 04	Total	\$62,317 04

NAMES OF STOCKHOLDERS.

Ernest Keller, Albany, Minn.	\$3,150 00	Sivert Rekstad, Strum...	400 00
H. A. Warner, White Bear Lake, Minn.	3,150 00	Ole Thomasgaard, Strum.	100 00
J. A. Nelson, Strum....	1,000 00	Barney Hanson, Strum...	100 00
H. N. Robbe, Strum....	200 00	Ole Gilbertson, Strum...	300 00
Mathilda Pederson, Strum	400 00	Ellen Anderson, Strum...	200 00
T. C. Johnson, Strum....	300 00	John M. Olson, Strum....	200 00
J. A. Call, Strum.....	300 00	P. J. Skogstal, Eleva....	200 00
		Total	\$10,000 00

Sturgeon Bay—Bank of Sturgeon Bay.

HENRY FETZER, President.
JOS. WOLTER, Vice President.

A. B. MINOR, Cashier.
J. H. STEWART, Asst. Cashier.

DIRECTORS.

Henry Fetzer,
H. C. Scofield,
Roger Eatough,

Ed. Reynolds,
Jos. Wolter.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$310,267 15	Capital stock paid in.....	\$30,000 00
Overdrafts	3,387 68	Surplus fund.....	11,000 00
U. S., state, municipal and other bonds.....	25,000 00	Individual deposits, subject to check.....	88,528 62
Banking house.....	15,791 13	Time certificates of deposit	30,301 38
Furniture and fixtures....	4,208 87	Savings deposits.....	7,310 29
Other real estate owned..	11,509 79		
Due from approved reserve banks	29,763 57		
Checks on other banks and cash items.....	3,783 08		
Exchanges for clearing house	2,650 00		
Gold coin.....	1,885 00		
Silver coin.....	3,976 40		
U. S. and national cur- rency	26,421 00		
Nickels and cents.....	334 20		
Profit and loss.....	859 57		
Foreign money.....	19 85		
Total	\$439,857 29	Total	\$439,857 29

NAMES OF STOCKHOLDERS.

Henry Fetzer, Sturgeon Bay	\$12,000 00	H. F. Scofield, Sturgeon Bay	1,000 00
R. P. Cody estate, Sturgeon Bay	2,500 00	F. B. Barnes, Oshkosh... Bay	500 00
Ed. Reynolds, Sturgeon Bay	1,500 00	H. F. Hagemeister, Green Bay	1,000 00
H. C. Scofield, Sturgeon Bay	1,500 00	F. J. B. Duchateau, Green Bay	1,000 00
Jos. Wolter, Sturgeon Bay	1,000 00	A. B. Minor, Sturgeon Bay	500 00
W. R. Hay, Menomonie, Mich.	500 00	Mrs. L. Goettleman, Milwaukee	500 00
W. S. Reynolds, Sturgeon Bay	1,000 00	L. A. Karel, Kewaunee... Geo. A. Mowry, Minneapo- lis, Minn.	2,000 00
H. M. Reynolds, Sturgeon Bay	500 00	Roger Eatough, Baileys Harbor	500 00
Aug. Reiboldt, Sturgeon Bay	1,000 00	M. V. Cochems, Sturgeon Bay	500 00
Helen Leathem, San Diego, Cal.	500 00		
		Total	\$30,000 00

Sturgeon Bay—Merchants Exchange Bank.

C. L. NELSON President.
C. REYNOLDS, Vice President.

WM. A. LAWRENCE, Cashier.
J. E. CLARK, Asst. Cashier.

DIRECTORS.

C. L. Nelson,
C. Reynolds,
L. M. Washburn,

A. N. Dier,
W. A. Lawrence.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$236,986 78	Capital stock paid in.....	\$50,000 00
Overdrafts	3,048 58	Surplus fund.....	12,500 00
Banking house.....	15,000 00	Undivided profits, less current expenses and taxes paid	4,920 38
Furniture and fixtures...	2,511 27	Individual deposits, subject to check.....	96,075 30
Other real estate owned..	4,000 00	Demand certificates of deposit	1,702 15
Due from approved reserve banks	47,056 28	Time certificates of deposit	146,967 02
Due from other banks....	354 00	Savings deposits.....	28,881 34
Exchanges for clearing house	2,793 60		
Gold coin.....	1,305 00		
Silver coin.....	3,860 15		
U. S. and national currency	18,780 00		
Nickels and cents.....	528 50		
Insurance premiums.....	4,822 03		
Total	\$341,046 19	Total	\$341,046 19

NAMES OF STOCKHOLDERS.

C. L. Nelson, Sturgeon Bay	\$8,000 00	H. M. Warner, Centralia, Ill.	500 00
L. M. Washburn, Sturgeon Bay	7,000 00	F. Crane, Green Bay.....	1,000 00
Wm. A. Lawrence, Sturgeon Bay.....	4,000 00	D. E. Brigham, Sturgeon Bay	1,000 00
A. N. Dier, Sturgeon Bay	1,000 00	H. J. Lawrence, Sturgeon Bay	500 00
C. Reynolds, Sturgeon Bay	9,000 00	B. C. Hatch, Sturgeon Bay	300 00
S. Groenfeldt, Sturgeon Bay	1,000 00	E. A. Hatch, Sturgeon Bay	100 00
Y. V. Dreutzer estate, Sturgeon Bay.....	500 00	W. E. Goedé, Sturgeon Bay	300 00
A. L. Hatch, Sturgeon Bay	1,000 00	J. E. Clark, Sturgeon Bay	300 00
W. P. Wagner, Green Bay	3,000 00	E. M. Dreutzer, Sturgeon Bay	2,000 00
W. S. Washburn, Sturgeon Bay	7,000 00	E. Warner, Centralia, Ill.	500 00
C. C. Davis, Centralia, Ill.	2,000 00	Total	\$50,000 00

Sullivan—The Farmers State Bank.

W. H. LEAN, President.
J. C. KACHEL, Vice President.

PAUL R. MCKEE, Cashier.
WM. H. HUGHES, Asst. Cashier.

DIRECTORS.

W. H. Lean
J. C. Kachel,
Paul R. McKee,
T. M. Blackman,
Edward L. Vinz,

W. E. Blumenstein,
John A. Friedel,
W. H. Friday,
J. F. McLaughlin,
C. H. Golden.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$85,219 75	Capital stock paid in.....	\$15,000 00
Overdrafts.....	1,067 35	Surplus fund.....	900 00
U. S. state municipal and other bonds.....	57,320 38	Undivided profits, less cur- rent expenses and taxes paid.....	1,442 06
Premium on bonds.....	52 20	Dividends unpaid.....	6 00
Banking house.....	2,152 75	Individual deposits, subject to check.....	29,912 99
Furniture and fixtures.....	1,840 30	Time certificates of deposit	104,151 52
Due from approved reserve banks.....	32,447 05	Savings deposits.....	36,509 01
Due from other banks.....	100 00	Cashier's checks outstand- ing.....	642 25
Checks on other banks and cash items.....	22 24		
Gold coin.....	3,150 00		
Silver coin.....	478 05		
U. S. and national cur- rency.....	4,621 00		
Nickels and cents.....	92 76		
Total.....	<u>\$188,563 83</u>	Total.....	<u>\$188,563 83</u>

NAMES OF STOCKHOLDERS.

Albert J. Bieck, Rome....	\$200 00	J. C. Kachel, Whitewater	2,000 00
W. H. Bieck, South Mil- waukee.....	100 00	J. S. Kings, Watertown..	200 00
W. E. Blumenstein, Sulli- van.....	1,000 00	Wm. P. Ley, Sullivan....	100 00
Oswald Bartz, Sullivan....	100 00	Giles L. Lean Palmyra, R. F. D.....	200 00
T. M. Blackman, White- water.....	2,000 00	Wm. H. Lean, Sullivan..	500 00
J. W. Cooper Whitewater	200 00	Paul R. McKee, Sullivan.	2,000 00
W. H. Collins, Madison...	200 00	Florence L. McKee, Sulli- van.....	200 00
C. C. Collins, Madison...	200 00	J. F. McLaughlin, Sullivan	500 00
John Debereiner, Rome....	500 00	A. R. Mules, Palmyra, R. F. D.....	100 00
A. G. Elsner, Sullivan....	200 00	John Northey, Sullivan...	100 00
Gustav Elsner, Sullivan..	400 00	J. C. Partridge, White- water.....	100 00
A. C. Eckert estate, Sulli- van.....	100 00	Owen Runyard Sullivan..	100 00
John A. Friedel, Rome....	200 00	Edward L. Vinz, Sullivan	600 00
J. J. Friedel, Rome.....	100 00	Albert J. Vinz, Sullivan..	500 00
O. W. Friedel, Rome.....	100 00	Wm. R. Zautner, Sullivan	100 00
Wm. H. Friday, Sullivan..	200 00	John Yarmark, Rome....	500 00
Geo. L. Garity, Sullivan..	100 00	Edw. J. Bieck, Sullivan..	100 00
Chas. H. Golden, Rome....	500 00	J. E. Morgan, Sullivan...	100 00
Julius Hinzman, Sullivan.	100 00		
Chas. Heintz, Sullivan...	500 00	Total.....	\$15,000 00

Sun Prairie—Bank of Sun Prairie.

THOS. C. HAYDEN, President.
ESTELLE HADYEN, Vice President.

ELLA HAYDEN Cashier.

DIRECTORS.

Thos. C. Hayden,
Estelle Hayden,

Ella Hayden.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$166,205 72	Capital stock paid in.....	\$25,000 00
Overdrafts	2,571 30	Surplus fund.....	1,875 00
U. S., state, municipal and other bonds.....	100 00	Undivded profits, less cur- rent expenses and taxes paid	743 40
Prem um on bonds.....	8 00	Individual deposits, subject to check.....	24,197 23
Banking house.....	4,000 00	Demand certificates of de- posit	157,292 56
Furniture and fixtures....	1,700 00		
Due from approved reserve banks	23,162 30		
Gold coin.....	8,350 00		
Silver coin.....	420 00		
U. S. and national cur- rency	2,540 00		
Nickels and cents.....	50 87		
Total	\$209,108 19	Total	\$209,108 19

NAMES OF STOCKHOLDERS.

Thos. C. Hayden Sun Prairie	\$22,500 00	}	Ella Hayden, Sun Prairie	2,000 00
Estelle Hayden, Sun Prairie	500 00		Total	\$25,000 00

Sun Prairie—Farmers and Merchants Bank of Sun Prairie.

G. ADAM BATZ, President.
GEO. P. BATZ, Vice President.

ERHARD BATZ, Cashier.
J. M. BATZ, Asst. Cashier.

DIRECTORS.

G. Adam Batz,
Erhard, Batz,

Geo. P. Batz.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$201,603 73	Capital stock paid in.....	\$25,000 00
Overdrafts	6,370 70	Surplus fund.....	678 00
U. S. state, municipal and other bonds.....	4,000 00	Undivided profits, less cur- rent expenses and taxes paid	6,377 87
Stocks and other securi- ties	100 00	Individual deposits, subject to check.....	24,914 38
Other real estate owned..	2,794 03	Demand certificates of de- posit	165,491 32
Due from approved reserve banks	8,222 11	Savings deposits.....	7,888 13
Due from other banks...	61 64		
Exchanges for clearing house	134 35		
Gold coin.....	1,530 00		
Silver coin.....	681 00		
U. S. and national cur- rency	4,796 00		
Nickels and cents.....	56 14		
Total	\$230,349 70	Total	\$230,349 70

NAMES OF STOCKHOLDERS.

G. Adam Batz, Sun Prairie	\$6,000 00	Valentine, Batz, Holding-	
Geo. P. Batz, sun Prairie	6,000 00	ford Minn.	6,000 00
Erhard Batz, Sun Prairie	6,000 00		
Peter Batz, Sun Prairie..	1,000 00	Total	\$25,000 00

Superior—American Exchange Bank of Superior.

J. H. CULVER, President.
H. H. GRACE, Vice President.

W. R. HOOVER, Cashier.
CLARENCE GRACE, Asst. Cashier.

DIRECTORS.

J. H. Culver,
B. S. Cooke,
H. H. Grace,
Clarence Grace,

D. S. Culver,
Henry Turrish,
W. R. Hoover.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$278,411 49	Capital stock paid in	\$50,000 00
Overdrafts	334 60	Surplus fund	12,500 00
U. S., state, municipal and other bonds	13,500 00	Undivided profits, less cur- rent expenses and taxes paid	7,483 43
Furniture and fixtures	3,210 00	Due to banks—deposits	10,000 00
Other real estate owned	5,095 05	Individual deposits, sub- ject to check	216,099 74
Due from approved reserve banks	33,197 72	Demand certificates of de- posit	50,969 80
Due from other banks	38,200 08	Savings deposits	55,938 87
Checks on other banks and cash items	502 48	Certified checks	266 61
Exchanges for clearing house	1,551 95	Cashier's checks outstand- ing	15 00
Gold coin	12,285 00		
Silver coin	2,086 00		
U. S. and national cur- rency	13,982 00		
Nickels and cents	917 08		
Total	<u>\$403,273 45</u>	Total	<u>\$403,273 45</u>

NAMES OF STOCKHOLDERS.

J. H. Culver, Superior	\$16,700 00	Clarence Grace, Superior	100 00
H. H. Grace, Superior	25,100 00	D. S. Culver, St. Paul, Minn.	4,000 00
B. C. Cooke, Superior	1,000 00		
W. R. Hoover, Superior	1,000 00		
Mrs. H. H. Grace, Superior	2,000 00		
Henry Turrish, Duluth, Minn.	100 00	Total	\$50,000 00

Superior—Bank of Commerce.

C. A. CHASE, President.
E. T. BUXTON, Vice President.

E. L. CASS, Cashier.
J. S. GATES, Asst. Cashier.

DIRECTORS.

E. T. Buxton,
A. M. Peckham,
F. H. Ruger,
Geo. B. Hudnall,

E. L. Cass,
C. A. Chase,
L. A. Erhart,
W. J. Stark.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$779,641 27	Capital stock paid in.....	\$150,000 00
Overdrafts	143 71	Surplus fund	25,000 00
U. S., state, municipal and other bonds	82,999 03	Undivided profits, less cur- rent expenses and taxes paid	24,264 25
Stocks and other securities	3,000 00	Due to banks—deposits...	4,790 05
Furniture and fixtures...	4,000 00	Individual deposits, sub- ject to check	468,364 69
Other real estate owned...	12,958 00	Demand certificates of de- posit	184,332 39
Due from approved reserve banks	123,407 40	Savings deposits	175,959 65
Due from other banks ...	4,523 42	Certified checks	4,049 70
Checks on other banks and cash items	407 31	Cashier's checks outstand- ing	4,914 70
Exchanges for clearing house	3,962 14		
Gold coin	8,225 00		
Silver coin	5,309 65		
U. S. and national cur- rency	12,714 00		
Nicke's and cents	384 50		
Total	<u>\$1,041,675 43</u>	Total	<u>\$1,041,675 43</u>

NAMES OF STOCKHOLDERS.

Mrs. Martha C. Buxton, Batavia, N. Y.	\$400 00	Harry G. Chase, pledgee, Chicago, Ill.	3,900 00
W. M. Rankin, Princeton, N. J.	300 00	Samuel T. Chase, Chicago, Ill.	3,900 00
E. S. Rankin, Newark, N. J.	250 00	Mary B. Healy, Warsaw, N. Y.	500 00
E. T. Buxton, Duluth, Minn.	20,000 00	Julia M. Healy, Warsaw, N. Y.	500 00
E. L. Cass, Superior.....	5,850 00	Maud Healy, Warsaw, N. Y.	500 00
A. M. Peckham, Superior..	2,500 00		

NAMES OF STOCKHOLDERS—Continued.

Giles Gilbert estate, Du- luth, Minn.	650 00	Edward Ruger, Janesville.	650 00
Joel S. Gates, Superior...	3,150 00	Grace A. Chase, Chicago, Ill.	1,600 00
Mrs. A. F. Buxton, War- saw, N. Y.	600 00	Alice L. Chase, Chicago, Ill.	800 00
Myron Reed estate, Minne- apolis, Minn.	1,300 00	Terga Tharalson, Excel- sior, Minn.	300 00
Horace G. Chase, Chicago, Ill.	3,250 00	Anna B. Butler, Superior.	650 00
A. P. Lovejoy est., Janes- ville	18,900 00	B. F. Ellson estate, Su- perior	3,000 00
Dorothy Chase, Chicago, Ill.	800 00	L. A. Erhart, Superior...	1,000 00
Dan J. Arris, Superior...	500 00	Frances J. Gates, Superior	400 00
Mrs. Nicholas Stahl, Wil- kinsberg, Pa.	400 00	Geo. B. Hudnall, Superior	500 00
Ruth G. Chase, Chicago, Ill.	4,700 00	W. J. Stack, Superior....	1,000 00
C. A. Chase, Superior ...	56,300 00	Agnes B. Snow, Madison.	650 00
Mrs. Salona Hess, Castile, N. Y.	300 00	W. P. Crawford, Superior.	1,000 00
F. H. Ruger, Superior....	300 00	Henry B. Evans, Superior..	500 00
T. Louise Williams, Janes- ville	650 00	Susan L. Finch, Superior..	500 00
Lizzie F. Tracy, Madison	650 00	Corinne S. Loney, Superior	500 00
		E. F. McCausland, Superior	1,000 00
		So'on L. Perrin, Superior.	1,000 00
		Geo. Hess estate, Castile, N. Y.	3,900 00
		Total	\$150,000 00

Superior—Superior State Bank.

B. M. PEYTON, President.
H. H. PEYTON, Vice President.

JOSEPH ROPER, Cashier.

DIRECTORS.

B. M. Peyton,
H. H. Peyton,
W. J. Atwell,

J. Roper,
C. S. Knox.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$175,732 36	Capital stock paid in....	\$10,000 00
Overdrafts	29 94	Surplus fund	5,000 00.
Furniture and fixtures ...	1,150 00	Undivided profits, less cur-	
Due from approved reserve		rent expenses and taxes	
banks	15,667 90	paid	2,807 39
Due from other banks.....	4,171 77	Individual deposits, sub-	
Checks on other banks and		ject to check	93,402 21
cash items	283 50	Demand certificates of de-	
Gold coin	355 00	posit	60,451 26
Silver coin	1,320 00	Savings deposits	35,373 05
U. S. and national cur-			
rency	8,169 00		
Nickels and cents	154 44		
Total	\$207,033 91	Total	\$207,033 91

NAMES OF STOCKHOLDERS.

B. M. Peyton, Duluth,		M. Louise Roberts, Su-	
Minn.	\$5,600 00	perior	100 00
H. H. Peyton, Proctor,		L. A. Baird, Superior.....	200 00
Minn.	100 00	John P. Mahon, Superior..	300 00
Joseph Roper, Superior...	100 00	Mrs. R. D. McEwen, Su-	
W. H. Pattison, Superior...	1,000 00	perior	500 00
W. J. Atwell, Superior...	100 00	Jennie S. Crooker, Su-	
E. G. Erlanson, Superior...	200 00	perior	1,000 00
R. Webb, Superior.....	100 00		
C. S. Knox, Superior.....	200 00	Total	\$10,000 00
H. M. Peyton, Superior..	500 00		

Taylor—Trempealeau Valley State Bank.

O. B. BORSHEIM, President.
B. L. VAN GORDEN, Vice President.

OTTO O. ARNESON, Cashier.

DIRECTORS

O. B. Borsheim,
B. L. Van Gorden,
H. C. Hjerleid,

N. N. Nelson,
B. Berg,
C. J. Hogg.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$51,131 45	Capital stock paid in....	\$10,000 00
Overdrafts	100 77	Surplus fund	500 00
Banking house	2,500 00	Undivided profits, less current expenses and taxes paid	393 61
Furniture and fixtures ...	1,000 00	Individual deposits, subject to check	7,276 20
Due from approved reserve banks	2,001 90	Demand certificates of deposit	2,373 25
Due from other banks....	585 61	Time certificates of deposit	21,313 92
Checks on other banks and cash items	600 00	Savings deposits	19,195 45
Gold coin	1,290 00		
Silver coin	264 40		
U. S. and national currency	1,488 00		
Nickels and cents	90 30		
Total	\$61,052 43	Total	\$61,052 43

NAMES OF STOCKHOLDERS.

H. C. Hjerleid, Decorah, Iowa	\$3,500 00	H. E. Curran, Taylor.....	100 00
O. B. Borsheim, Blair.....	3,500 00	S. Hjerleid, Taylor.....	100 00
J. G. Hanson estate, Blair	100 00	J. W. Burton, Chicago, Ill.	200 00
P. Headman, Blair	100 00	Cora Auchmoody, Decorah, Iowa	100 00
B. L. Van Gorden, Taylor.....	500 00	Otto O. Arneson, Taylor..	100 00
B. Berg, Taylor.....	500 00	H. Strong estate, Taylor..	100 00
S. O. Overby, Taylor.....	100 00	N. N. Nelson, Taylor.....	100 00
S. K. Bergseth, Taylor.....	100 00	Ole Anderson, Taylor....	100 00
W. F. Baker, Decorah, Ia.	200 00	F. H. Baker, Decorah, Ia.	100 00
Mrs. C. M. Dunn, Taylor.....	100 00	C. J. Hogg, Melrose.....	100 00
Alex. Matson, Taylor.....	100 00		
Alfred Carison, Blair.....	100 00	Total	\$10,000 00

Theresa—Theresa State Bank.

GUSTAV RUECKER, President.
J. P. STOYE, Vice President.

WM. F. BRIEMANN, Cashier.

DIRECTORS.

Gustav Ruecker,
J. P. Stoye,
Wm. F. Briemann,
F. W. Bandlow,
Moritz Lehner,

Fred Greiner,
Chas. Thorn,
Chas. Gutenschwager,
Wm. Milbrot.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$56,067 70	Capital stock paid in.....	\$8,000 00
U. S., state, municipal and other bonds	33,919 75	Surplus fund	2,000 00
Furniture and fixtures....	1,200 00	Undivided profits, less cur- rent expenses and taxes paid	1,665 56
Due from approved reserve banks	24,933 75	Individual deposits, sub- ject to check	29,089 01
Gold coin	290 00	Time certificates of depos.t	77,174 25
Silver coin	289 40	Savings deposits	1,041 02
U. S. and national cur- rency	2,239 00		
Nickels and cents	30 25		
Total	<u>\$118,969 85</u>	Total	<u>\$118,969 85</u>

NAMES OF STOCKHOLDERS.

Wm. F. Briemann, Theresa	\$3,000 00	Charles Thorn, Theresa...	00
Gustav Ruecker, Theresa..	1,500 00	Wm. Milbrot, Theresa....	500 00
J. P. Stoye, Theresa.....	500 00	Chas. Gutenschwager, The- resa	500 00
F. W. Brandlow, Theresa...	500 00	Total	\$8,000 00
Moritz Lehner, Theresa...	500 00		
Fred Greiner, Theresa....	500 00		

Thorp—Peoples State Bank.

MELVIN NYE, President.
W. R. McCUTCHEON, Vice President.

L. O. GARRISON, Cashier.
M. D. GARRISON, Asst. Cashier.

DIRECTORS.

Geo. H. Lusk,
W. R. McCutcheon,
M. Wiltgen,

Geo. Zillman,
L. O. Garrison.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$104,028 88	Capital stock paid in.....	\$25,000 00
Overdrafts	86 89	Surplus fund	2,500 00
Banking house	5,015 60	Undivided profits, less cur-	
Furniture and fixtures....	1,721 20	rent expenses and taxes	
Due from approved reserve		pa.d	1,972 12
banks	12,896 71	Due to banks—deposits ..	316 00
Due from other banks....	12,793 34	Individual deposits, sub-	
Checks on other banks and		ject to check	37,962 18
cash items	76 45	Time certificates of deposit	69,486 26
Gold coin	4,290 00	Savings deposits	1,432 50
Silver coin	509 15	Cashier's checks outstand-	
U. S. and national cur-		ing	8,031 62
rency	5,259 00		
Nickels and cents	23 46		
Total	\$146,700 68	Total	\$146,700 68

NAMES OF STOCKHOLDERS.

L. O. Garrison, Thorp....	\$6,300 00	Geo. Zillman, Thorp.....	2,000 00
Frank Garrison estate,		M. Wiltgen, Thorp.....	2,000 00
Grand Rapids	6,300 00	C. H. She'don, Thorp....	200 00
Melvin Nye, Thorp	2,000 00	Solon Larson, Thorp....	200 00
Geo. H. Lusk, Thorp.....	2,000 00	Fred Boelter, Thorp....	200 00
H. F. Hudson, Thorp....	2,000 00	Herman Fre'ss, Thorp....	200 00
W. R. McCutcheon, Thorp	1,600 00	Total	\$25,000 00

Tomah—Bank of Tomah.

WATSON EARLE, President.
S. DREW, Vice President.

FRANK DREW, Cashier.

DIRECTORS.

Watson Earle,
S. Drew,

Frank Drew.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$119,840 23	Capital stock paid in.....	\$15,200 00
Overdrafts	951 29	Surplus fund.....	1,100 00
Banking house, furniture and fixtures.....	5,370 00	Undivided profits, less cur- rent expenses and taxes paid	5,639 09
Due from approved reserve banks	19,590 40	Individual deposits subject to check.....	56,801 37
Due from other banks....	59,338 27	Demand certificates of de- posit	133,545 83
Checks on other banks and cash items.....	199 05		
Exchanges for clearing house	342 99		
Gold coin.....	580 00		
Silver coin.....	1,192 50		
U. S. and national cur- rency	4,875 00		
Nickels and cents.....	6 56		
Total	\$212,286 29	Total	\$212,286 29

NAMES OF STOCKHOLDERS.

John C. Ford estate, Tomah	\$1,000 00	Frank Knick, Tomah....	300 00
S. Drew, Highmore, S. D.	5,000 00	John C. Rugee, Milwaukee	500 00
Frank Drew, Tomah....	5,000 00	Drew Bros. Tomah.....	2,100 00
L. W. Earle, Tomah....	300 00	Watson Earle, Tomah....	500 00
Wm. Fletting, Tomah....	500 00	Total	\$15,200 00

Tomah—Warren's Bank.

G. H. WARREN, President.

W. W. WARREN, Cashier.

DIRECTORS.

G. H. Warren,
W. W. Warren,

G. F. Warren.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$252,681 97	Capital stock paid in.....	\$25,000 00
Overdrafts	1,661 13	Surplus fund.....	3,000 00
U. S., state, municipal and other bonds	10,000 00	Undivided profits less cur- rent expenses and taxes paid	2,708 77
Premium on bonds.....	225 00	Individual deposits, subject to check.....	84,105 70
Banking house, furniture and fixtures.....	7,500 88	Demand and time certifi- cates of deposit.....	293,091 09
Due from approved reserve banks	125,385 79		
Exchanges for clearing house	1,271 49		
Gold coin.....	795 00		
Silver coin.....	844 00		
U. S. and national cur- rency	7,109 00		
Nickels and cents.....	276 59		
Gold and bonds.....	154 71		
Total	\$407,905 56	Total	\$407,905 56

NAMES OF STOCKHOLDERS.

G. H. Warren, Tomah....	\$23,400 00	Grace F. Warren, Tomah.	300 00
W. W. Warren, Tomah...	1,000 00		
Helen M. Warren, Tomah	300 00	Total	\$25,000 00

Tomahawk—Bank of Tomahawk.

C. E. MACOMBER, President.
J. A. FITZGERALD, Vice President.

E. W. SMITH, Cashier.

DIRECTORS.

C. E. Macomber,
J. A. Fitzgerald,
Edward Evenson,
G. O. Newborg,

D. C. Jones,
M. L. Fitzgerald,
Joseph Poutre.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$59,461 49	Capital stock paid in.....	\$20,000 00
Overdrafts	224 00	Surplus fund.....	900 00
Banking house.....	5,049 05	Undivided profits, less cur-	
Furniture and fixtures....	3,192 37	rent expenses and taxes	
Due from approved reserve		paid	921 02
banks	2,186 11	Individual deposits subject	
Due from other banks....	122 64	to check.....	32,632 66
Checks on other banks and		Time certificates of depos t	22,337 72
cash items.....	2,278 30	Savings deposits.....	1,629 85
Gold coin.....	310 00		
Silver coin.....	901 00		
U. S. and national cur-			
rency	4,626 00		
Nickels and cents.....	70 29		
Total	<u>\$78,421 27</u>	Total	<u>\$78,421 25</u>

NAMES OF STOCKHOLDERS.

Philip Marconiller, Toma-		Edward Evenson, Toma-	
hawk	\$500 00	hawk	500 00
Herman Schultz, Toma-		Nettie Sheldon, Tomahawk	100 00
hawk	500 00	Melvin Millard, Tomahawk	100 00
Geo. R. Baker, Tomahawk	400 00	Fred Brayback, Arborvitæ	500 00
D. C. Jones, Tomahawk...	500 00	Wm. Rege, Tomahawk....	300 00
Jos. Poutre, Tomahawk...	1,000 00	Myrtle Rege, Tomahawk...	100 00
G. O. Newborg, Tomahawk	1,000 00	Horace Munroe, Irma...	400 00
B. N. Boorman, Tomahawk	100 00	John Schultz, Tomahawk.	200 00
Emma Liefke, Tomahawk.	100 00	Herman Peters, Tomahawk	100 00
Robert Ransom Wausau...	500 00	R. E. Schultz, Tomahawk	400 00
M. L. Fitzgerald, Toma-		H. N. Burrington, Toma-	
hawk	2,400 00	hawk	500 00
J. A. Fitzgerald, Toma-		Lillian Flynn, Tomahawk..	100 00
hawk	2,400 00	E. B. Cronkite, Tomahawk	100 00
Bennet Larson, Rhine-		J. N. Menn'er, Tomahawk	300 00
lander	100 00	E. E. Scarl, Tomahawk...	100 00
Bernhard Lemke, Toma-		P. A. Cook, Fiske Station	600 00
hawk	200 00	Mary Newborg, Tomahawk	300 00
A. O. Jenne, Rhinelander.	500 00	C. E. Macomber, J. A.	
G. M. Sheldon, Tomahawk	500 00	Fitzgerald, M. L. Fitz-	
E. W. Smith, Tomahawk	700 00	gerald, Tomahawk.....	500 00
C. E. Macomber, Tomahawk	2,900 00		
G. M. Macomber, Toma-		Total	<u>\$20,000 00</u>
hawk	500 00		

Tomahawk—Bradley Bank.

EDWARD BRADLEY, President.
R. B. TWEEDY, Vice President.

J. W. FROEHLICH, Cashier.
K. VEITCH, Asst. Cashier.

DIRECTORS.

Edward Bradley,
J. W. Froehlich,
W. T. Bradley,
John Oelhafen Sr.,

R. B. Tweedy,
Spencer Hisley,
E. C. Kuehnl.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$400,309 65	Capital stock paid in.....	\$50,000 00
Overdrafts	463 55	Surplus fund.....	10,500 00
U. S., state, municipal and other bonds.....	5,000 00	Undivided profits, less cur- rent expenses and taxes paid	8,343 77
Furniture and fixtures....	263 25	Individual deposits, subject to check.....	226,853 12
Due from approved reserve banks	40,500 80	Time certificates of deposit	133,885 20
Due from other banks....	578 42	Savings deposits.....	29,359 21
Gold coin.....	5,270 00		
Silver coin.....	2,031 00		
U. S. and national cur- rency	4,387 00		
Nickels and cents.....	137 63		
Total	\$458,941 30	Total	\$458,941 30

NAMES OF STOCKHOLDERS.

Edward Bradley, Milwau- kee	\$11,000 00	E. C. Kuehnl, Chicago, Ill.	1,000 00
James W. Bradley, Mil- waukee	11,500 00	Warren E. Brooks, Toma- hawk	2,000 00
Robert B. Tweedy, Toma- hawk	1,000 00	Frank Stark, Rochester, N. Y.	2,500 00
John W. Froehlich, Toma- hawk	5,000 00	Wm. T. Bradley, Toma- hawk	2,000 00
John Oelhafen, Sr., Toma- hawk	5,000 00	Spencer Hisley, Tomahawk	1,000 00
Anna S. Oelhafen, Toma- hawk	5,000 00	James Kelly, Tomahawk..	1,000 00
		Charles H. Grundy, Toma- hawk	2,000 00
		Total	\$50,000 00

Turtle Lake—Bank of Turtle Lake.

L. M. RICHARDSON, President.
J. H. BUNKER, Vice President.

F. G. MCKENZIE, Cash'er.

DIRECTORS.

L. M. Richardson,
J. H. Bunker,

Katie Bunker,

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$92,805 71	Capital stock paid in....	\$10,000 00
Overdrafts	1,057 69	Surplus fund	2,000 00
Banking house	1,294 20	Undivided profits, less cur-	
Furniture and fixtures....	904 73	rent expenses and taxes	
Due from approved reserve		paid	405 86
banks	7,758 93	Individual deposits, subject	
Checks on other banks and		to check	18,655 89
cash items	1,279 51	Demand certificates of de-	
Gold coin	625 00	posit	4,937 41
Silver coin	1,362 20	Time certificates of de-	
U. S. and national cur-		posit	69,772 19
rency	2,156 00	Notes and bills re-dis-	
Nickels and cents.....	27 98	counted	3,500 00
Total	<u>\$109,271 35</u>	Total	<u>\$109,271 35</u>

NAMES OF STOCKHOLDERS.

L. M. Richardson, Turtle Lake	\$5,000 00	Katie Bunker, Turtle Lake	1,000 00
J. H. Bunker, Turtle Lake	4,000 00	Total	<u>\$10,000 00</u>

Two Rivers—Bank of Two Rivers.

J. E. HAMILTON, President.
C. E. MUELLER, Vice President.

H. C. WILKE, Cashier.
H. R. SCHWAKE, Asst. Cashier.

DIRECTORS.

J. E. Hamilton,
C. E. Mueller,
Henry Kappelmann,

Walter Mann,
E. R. Mueller.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$215,287 76	Capital stock paid in....	\$35,000 00
Overdrafts	2,713 90	Surplus fund	13,000 00
Banking house	10,000 00	Undivided profits, less cur-	
Furniture and fixtures...	3,486 05	rent expenses and taxes	
Other real estate owned..	9,237 04	paid	4,453 85
Due from approved reserve		Individual deposits subject	
banks	35,972 99	to check	85,163 36
Checks on other banks and		Time certificates of de-	
cash items	195 82	posit	123,534 43
Gold coin	1,385 00	Savings deposits	11,497 66
Silver coin	676 90	Notes and bills re-dis-	
U. S. and national cur-		counted	15,000 00
rency	8,651 00		
Nickels and cents	42 84		
Total	<u>\$287,649 30</u>	Total	<u>\$287,649 30</u>

NAMES OF STOCKHOLDERS.

J. E. Hamilton, Two Riv-		H. C. Wilke, Two Rivers.	2,500 00
ers	\$16,200 00	H. R. Schwake, Two Rivers	2,000 00
C. E. Mueller, Two Rivers	2,300 00	John Steele Sweeney Chi-	
E. R. Mueller, Two Rivers	2,300 00	cago, Ill.	3,000 00
Henry Kappelmann, Two		Total	<u>\$35,000 00</u>
Rivers	4,400 00		
Walter Mann, Two Rivers	2,300 00		

Two Rivers—Two Rivers Savings Bank.

P. J. SCHROEDER, President. PETER SCHROEDER, Cashier.
 JAS. S. SCHROEDER, Vice President. FRANK SCHROEDER, Asst. Cashier.

DIRECTORS.

P. J. Schroeder,
 Peter Schroeder,

Jas. S. Schroeder.
 John J. Schroeder.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$183,491 28	Capital stock paid in....	\$25,000 00
Overdrafts	2,255 84	Surplus fund	7,500 00
U. S., state, municipal and other bonds	10,000 00	Undivided profits, less cur- rent expenses and taxes paid	568 74
Banking house	23,000 00	Individual deposits, subject to check	39,905 56
Furniture and fixtures...	910 89	Time certificates of de- posit	174,220 62
Other real estate owned.	4,331 68	Savings deposits	17,432 05
Due from approved reserve banks	26,260 44		
Due from other banks...	865 24		
Checks on other banks and cash items	305 20		
Gold coin	3,100 00		
Silver coin	1,500 00		
U. S. and national cur- rency	8,250 00		
Nickels and cents	356 40		
Total	<u><u>\$264,626 97</u></u>	Total	<u><u>\$264,626 97</u></u>

NAMES OF STOCKHOLDERS.

P. J. Schroeder, Two Riv- ers	\$6,000 00	John J. Schroeder, Two Rivers	2,000 00
Peter Schroeder, Two Rivers	11,000 00	Frank Schroeder, Two Riv- ers	2,000 00
Jas. S. Schroeder, Two Rivers	3,000 00	T. J. Schroeder, Two Rivers	1,000 00
		Total	<u><u>\$25,000 00</u></u>

Union Grove—State Bank of Union Grove.

J. S. BLAKEY, President.

O. P. GRAHAM, Cashier.

J. H. MARTIN, Asst. Cashier.

DIRECTORS.

J. S. Blakey,
J. T. Gittings

O. P. Graham.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$92,558 38	Capital stock paid in....	\$10,000 00
Overdrafts	1,626 81	Surplus fund	5,000 00
U. S., state, municipal and other bonds	9,850 00	Unaided profits, less cur- rent expenses and taxes paid	795 42
Banking house	3,600 00	Individual deposits, subject to check	46,707 47
Furniture and fixtures...	2,200 00	Demand certificates of de- posit	\$106,736 26
Due from approved reserve banks	42,247 40		
Due from other banks...	2,412 58		
Checks on other banks and cash items	1,595 10		
Gold coin	1,490 00		
Silver coin	72 50		
U. S. and national cur- rency	11,585 00		
Nickels and cents.....	1 38		
Total	<u><u>\$169,239 15</u></u>	Total	<u><u>\$169,239 15</u></u>

NAMES OF STOCKHOLDERS.

H. C. Williams, Union Grove	\$100 00	W. M. Murdoch, Union Grove	100 00
John Martin, Union Grove	200 00	O. P. Graham, Union Grove	7,900 00
William Lory Union Grove	100 00		
H. Vyryan, Union Grove..	100 00	Total	<u><u>\$10,000 00</u></u>
J. S. Blakey, Union Grove	1,000 00		
J. T. Gittings, Union Grove	500 00		

Verona—Bank of Verona.

A. G. MILLER, President.
J. B. DONKLE, Vice President.

J. A. McGUIGGAN, Cashier.

DIRECTORS.

J. B. Donkle,
R. J. Meyers,
A. G. Miller,

J. S. Meyers,
J. H. Miller.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts....	\$99,204 90	Capital stock paid in....	\$15,000 00
Overdrafts	687 72	Surplus fund	610 00
Banking house	3,750 00	Undivided profits, less cur-	
Furniture and fixtures....	1,471 30	rent expenses and taxes	
Due from approved reserve		paid	2,290 84
banks	25,493 54	Individual deposits, subject	
Checks on other banks and		to check	30,921 24
cash items	190 60	Demand certificates of de-	
Gold coin	3,230 00	posit	519 00
Silver coin	123 75	Time certificates of de-	
U. S. and national cur-		posit	87,322 72
rency	2,346 00		
Nickels and cents.....	165 99		
Total	\$136,663 80	Total	\$136,663 80

NAMES OF STOCKHOLDERS.

J. H. Miller, Verona.....	\$2,500 00	W. E. Gleason Columbus	500 00
J. A. McGuiggan Verona	1,500 00	James Edie, Verona.....	200 00
J. B. Donkle, Verona....	2,000 00	James Lyall, Verona....	200 00
Laura Brinkman, Verona.	500 00	O. S. White, Madison....	200 00
A. E. G. Shuman, Verona.	1,000 00	J. S. Myers, Verona.....	200 00
R. J. Meyers, Verona....	1,000 00	Fritz Niebuhr, Verona....	100 00
J. L. Steussy, Verona....	1,000 00	Dave Ogilvie, Verona....	200 00
A. G. Miller, Verona....	1,500 00	Sam Meier, Verona.....	200 00
Henry Wincland, Verona..	1,000 00	Wm. P. Whalen, Verona..	200 00
Aaron Meyers estate, Ver-			
ona	1,000 00	Total	\$15,000 00

Viola—The State Bank of Viola.

C. R. THOMSON, President.
E. B. BENDER, Vice President.

S. M. GORE, Cashier.

DIRECTORS.

C. R. Thomson,
H. J. Clark,
S. M. Gore,

Wes. J. Fishel,
E. B. Bender.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$63,207 80	Capital stock paid in....	\$10,000 00
Overdrafts	6,765 03	Surplus fund	1,000 00
Furniture and fixtures....	1,061 74	Undivided profits, less cur-	
Due from approved reserve		rent expenses and taxes	
banks	14,449 68	paid	517 39
Exchanges for clearing		Individual deposits, subject	
house	282 68	to check	39,709 04
Gold co'n	805 00	Time certificates of de-	
Silver coin	677 30	posit	34,232 80
U. S. and national cur-		Bills payable	5,000 00
rency	3,210 00		
Total	\$90,459 23	Total	\$90,459 23

NAMES OF STOCKHOLDERS.

S. L. Clements Viola....	\$500 00	H. J. Clark, Richland Cen-	
Wm. Groves, Viroqua....	200 00	ter	500 00
S. M. Gore, Viola.....	500 00	A. A. Thomson, Richland	
Geo. Milum, Viola.....	100 00	Center	3,800 00
James Matthes, Viola....	100 00	C. R. Thomson, Richland	
E. B. Bender, Viola.....	300 00	Center	3,000 00
A. W. Ambrose, Richland		J. W. Burton, Ch'cago, Ill.	200 00
Center	100 00	J. E. Stoll, Viroqua.....	100 00
D. M. Fisher, Viola....	100 00	G. W. Farmer, Viola....	200 00
Wes. J. Fishel, Viola....	100 00		
Aug. Hobighorst Rice Lake	100 00	Total	\$10,000 00
A. S. Slaback, Viola.....	100 00		

Viroqua—Bank of Viroqua.

H. LINDEMANN, President.

WM. F. LINDEMANN, Jr, Cashier.

DIRECTORS.

H. Lindemann,
Wm. F. Lindemann, Jr.
S. H. Farr,Fred Eckhart,
A. Lindemann.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$464,175 22	Capital stock paid in....	\$50,000 00
Overdrafts	3,409 46	Surplus fund	25,000 00
U. S., state, municipal and other bonds	87,840 57	Undivided profits, less cur- rent expenses and taxes paid	15,932 97
Premium on bonds.....	1,534 86	Individual deposits, subject to check	60,536 60
Furniture and fixtures....	2,241 25	Demand certificates of de- posit	452,027 75
Due from approved reserve banks	40,609 90	Bills payable	10,000 00
Checks on other banks and cash items	993 99		
Gold coin	2,670 00		
Silver coin	2,800 00		
U. S. and national cur- rency	7,085 00		
Nickels and cents	137 07		
Total	<u>\$613,497 32</u>	Total	<u>\$613,497 32</u>

NAMES OF STOCKHOLDERS.

H. Lindemann, Viroqua..	\$15,600 00	Mrs. W. Lindemann, Sr., Viroqua	4,900 00
Wm. F. Lindemann, Jr., Viroqua	11,100 00	S. A. Farr, Viroqua.....	100 00
A. Lindemann, Viroqua...	4,800 00		
R. L. Trowbridge Viroqua	8,500 00	Total	<u>\$50,000 00</u>
Fred Eckhart, Viroqua...	5,000 00		

Wabeno—State Bank of Wabeno.

F. O. RUSCH, President.
M. J. DICKENSON, Vice President.

A. E. LAWRENCE, Cashier.

DIRECTORS.

F. O. Rusch,
M. J. Dickenson,
A. E. Lawrence,

J. B. Mallow,
H. W. Hubbard.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$21,447 08	Capital stock paid in....	\$10,000 00
Furniture and fixtures....	1,244 26	Undivided profits, less current expenses and taxes paid	100 87
Due from approved reserve banks	672 42	Individual deposits, subject to check	16,736 77
Due from other banks....	4,936 38	Demand certificates of deposit	5,346 00
Checks on other banks and cash items	157 76	Notes and bills re-discounted	1,000 00
Gold coin	1,105 00		
Silver coin	940 95		
U. S. and national currency	2,606 00		
Nickels and cents.....	73 79		
Total	<u>\$33,183 64</u>	Total	<u>\$33,183 64</u>

NAMES OF STOCKHOLDERS.

A. E. Lawrence, Wabeno...	\$4,000 00	H. W. Hubbard, Wabeno	100 00
F. O. Rusch, Wabeno....	500 00	E. I. Bunker Grantsburg.	400 00
A. E. Rusch, Wabeno....	500 00	W. H. Lawrence, Plymouth	500 00
A. C. Rusch, Wabeno....	500 00	Charlotte Lawrence, Plymouth	500 00
J. B. Mallow, Wabeno....	500 00	Lettie Bowers, Plymouth...	300 00
John Checota, Wabeno....	400 00	H. E. McGraw, Soperton	100 00
M. J. Dickenson, Wabeno	400 00	C. G. Hunley, Crandon...	500 00
G. P. Dickinson, Wabeno.	200 00		
T. A. Richardson, Wabeno	300 00		
Emil Schmidt, Wabeno...	200 00	Total	<u>\$10,000 00</u>
Frank Mischo, Wabeno...	100 00		

Walworth—Walworth State Bank.

L. C. CHURCH, President.
H. T. WINDSOR, Vice President.

F. E. LAWSON, Cashier.

DIRECTORS.

L. C. Church,
C. S. Douglass,
H. T. Windsor,

E. A. Peterson,
L. Colburn.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts....	\$95,606 84	Capital stock paid in....	\$15,000 00
Overdrafts	385 15	Surplus fund	7,200 00
U. S. state, municipal and other bonds	1,709 00	Undivided profits, less cur- rent expenses and taxes paid	536 08
Premium on bonds.....	59 15	Due to banks—deposits... Individual deposits, subject to check	491 77
Furniture and fixtures....	1,347 12	Demand certificates of de- posit	47,548 86
Due from approved reserve banks	11,125 97	Savings deposits	37,835 96
Due from other banks..	84 19	Certified checks	8,843 85
Checks on other banks and cash items	3,198 55	Special deposit	4 50
Gold coin	380 00		8 50
Silver coin	526 50		
U. S. and national cur- rency	2,886 00		
Nickels and cents	129 05		
Total	<u>\$117,469 52</u>	Total	<u>\$117,469 52</u>

NAMES OF STOCKHOLDERS.

L. C. Church, Walworth..	\$3,000 00	R. E. Sizer, Chicago, Ill.	500 00
F. E. Lawson, Walworth	2,500 00	Horace Featherstone, Wal- worth	500 00
Lucius Colburn, Walworth	1,000 00	H. T. Windsor, Walworth	500 00
John Lawson, Delavan....	1,900 00	Julia C. Windsor, Wal- worth	500 00
E. G. Lawson, Delavan..	1,000 00		
C. S. Douglass, Fontana..	1,000 00		
W. D. Church, Walworth..	600 00		
E. A. Peterson, Walworth	1,000 00	Total	<u>\$15,000 00</u>
E. W. Crumb, Walworth	1,000 00		

Warrens—The Geo. Warren Co. Bank.

F. G. WARREN, President.
W. A. BARBER, Vice President.

H. BENTZEN, Cashier.
CHAS. M. MUNTZ, Asst. Cashier.

DIRECTORS.

F. G. Warren,
W. A. Barber,

J. P. Reinhard,
H. Bentzen.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$30,779 50	Capital stock paid in....	\$6,000 00
Overdrafts	294 34	Surplus fund	1,000 00
Furniture and fixtures....	1,186 26	Undivided profits, less cur-	
Other real estate owned...	1,513 43	rent expenses and taxes	
Due from approved reserve		paid	1,348 59
banks	3,713 44	Individual depos.s. subject	
Due from other banks....	1,449 81	to check	13,957 60
Silver coin	441 50	Time certificates of de-	
U. S. and national cur-		posit	15,399 90
rency	2,474 00	Savings deposits	4,180 23
Nickels and cents.....	34 04		
Total	<u><u>\$41,886 32</u></u>	Total	<u><u>\$41,886 32</u></u>

NAMES OF STOCKHOLDERS.

Frank G. Warren, Warrens	\$2,000 00	J. P. Reinhard, parta...	1,000 00
W. A. Barber, Warrens...	2,000 00	Total	<u>\$6,000 00</u>
H. Bentzen, Warrens....	1,000 00		

Washburn—Bayfield County Bank.

W. G. MAXCY, President.
D. M. MAXCY, Vice President.

C. O. SOWDER, Cashier.

DIRECTORS.

W. G. Maxcy,
D. M. Maxcy,

W. E. Maxcy.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$80,685 94	Capital stock paid in . . .	\$20,000 00
Overdrafts	6,019 65	Surplus fund	2,818 83
Banking house	3,200 00	Undivided profits, less cur-	
Furniture and fixtures . . .	1,000 00	rent expenses and taxes	
Other real estate owned . . .	3,000 00	paid	1,347 16
Due from approved reserve		Individual deposits, subject	
banks	6,432 11	to check	30,498 33
Due from other banks . . .	2,095 61	Time certificates of deposit	13,377 58
Checks on other banks and		Savings deposits	40,064 79
cash items	479 06		
Gold coin	825 00		
Silver coin	671 60		
U. S. and national cur-			
rency	3,549 00		
N'ckels and cents	148 72		
Total	\$108,106 69	Total	\$108,106 69

NAMES OF STOCKHOLDERS.

W. G. Maxcy, Oshkosh . .	\$5,000 00	W. C. Cowling, Oshkosh..	500 00
D. M. Maxcy, Washburn..	4,900 00	E. S. Hinman, Oshkosh..	200 00
Minn'e M. Clausen, Wash-		Dan Witzel, Oshkosh . . .	200 00
burn	100 00	John W. Hume, Oshkosh..	500 00
Weston Lewis, Gardiner,		R. A. Brauer, Oshkosh..	500 00
Mc.	2,000 00	Myrtle E. Hinman, Osh-	
D. M. Maxcy, trustee,		kosh	200 00
Washburn	100 00	Fred H. Dean, Oshkosh..	200 00
W. G. Maxcy, trustee,		J. S. Maxcy, Gardiner, Me	2,000 00
Oshkosh	100 00	H. J. Zentner, Oshkosh . .	500 00
C. O. Sowder, Washburn..	500 00	Lillian G. Pierce, Wood-	
W. E. Maxcy, Gardiner,		bury, N. J.	500 00
Mc.	2,000 00	Total	\$20,000 00

Washburn—Northern State Bank.

M. A. SPRAGUE, President.
F. T. YATES, Vice President.

AUG. F. HOFFMANN, Cashier.

DIRECTORS.

L. N. Clausen,
B. Ungrodt,
O. A. Lamoreaux,
M. A. Sprague,

F. T. Yates,
Chas. Ewer,
H. C. Akeley.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$91,550 20	Capital stock paid in . . .	\$25,000 00
Overdrafts	490 88	Undivided profits, less cur-	
Stocks and other securities	828 02	rent expenses and taxes	
Banking house	8,000 00	paid	1,382 98
Furniture and fixtures	1,691 46	Individual deposits, subject	
Other real estate owned	910 35	to check	42,714 23
Due from approved reserve		Time certificates of deposit	
banks	3,876 99	Savings deposits	26,887 61
Due from other banks	1,170 40	Notes and bills re-dis-	
Checks on other banks and		counted	10,000 00
cash items	1,891 77		
Gold coin	2,975 00		
Silver coin	943 75		
U. S. and national cur-			
rency	1,612 00		
Nickels and cents	270 61		
Total	<u>\$116,211 43</u>	Total	<u>\$116,211 43</u>

NAMES OF STOCKHOLDERS.

M. A. Sprague, Washburn	\$10,000 00	Elenore Sundquist, Troy,	
O. A. Ritan, Portland, Ore.	1,000 00	Idaho	100 00
H. C. Akeley, Minneapolis,		Chas. Ewer, Cour de Alene,	
Minn.	8,500 00	Idaho	1,000 00
Henry Lacy, Syracuse,		Wm. Olson Washburn	100 00
N. Y.	500 00	F. T. Yates, Minneapolis,	
Avery Brush, Osage, Iowa	1,000 00	Minn.	100 00
W. H. Smith, Meadow-		Hattie H. Sprague, Wash-	
lands, Minn.	100 00	burn	1,950 00
L. N. Clausen, Washburn	100 00	O. A. Lamoreaux, Wash-	
Q. W. Frost, Washburn..	50 00	burn	150 00
Ben. Ungrodt, Washburn..	100 00	M. H. Sprague, Washburn	250 00
		Total	<u>\$25,000 00</u>

Waterford—Noll's Bank.

LOUIS NOLL, President.
CHAS. H. NOLL, Vice President.

LOUIS L. NOLL, Cashier.

DIRECTORS.

Julia Noll,
Elizabeth Noll,

Oswald Noll.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$302,254 71	Capital stock paid in ..	\$25,000 00
Furniture and fixtures ...	1,455 00	Undivided profits, less cur-	
Due from approved reserve		rent expenses and taxes	
banks	24,177 80	paid	3,481 67
Checks on other banks and		Individual deposits, subject	
cash items	34 75	to check	13,356 57
Gold coin	6,072 50	Time certificates of deposit	293,666 12
Silver coin	55 60		
U. S. and national cur-			
rency	1,304 00		
Nickels and cents	12 61		
Expense acct.	137 39		
Total	\$335,504 36	Total	\$335,504 36

NAMES OF STOCKHOLDERS.

Louis Noll, Waterford ..	\$5,000 00	Elizabeth Noll Waterford	4,000 00
Louis L. Noll, Waterford..	4,000 00	Oswald Noll, Waterford..	4,000 00
Chas. H. Noll, Waterford	4,000 00		
Julia Noll, Waterford	4,000 00	Total	\$25,000 00

Waterford—State Bank of Waterford.

WALKER WHITLEY, President.
JOHN T. RICE, Vice President.

WILLIAM SANDERS, Cashier.
JOSEPHINE SANDERS, Asst. Cashier.

DIRECTORS.

Walker Whitley,
Wm. Sanders,
John T. Rice,

Geo. E. A.
Jas. C. Rowntree.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$96,935 55	Capital stock paid in . . .	\$10,000 00
Overdrafts	701 74	Surplus fund	1,800 00
Furniture and fixtures . . .	1,550 00	Undivided profits, less current expenses and taxes paid	400 06
Due from approved reserve banks	15,223 38	Individual deposits, subject to check	15,591 63
Due from other banks . . .	297 60	Time certificates of deposit	95,240 70
Checks on other banks and cash items	208 43		
Gold coin	2,295 00		
Silver coin	754 60		
U. S. and national currency	4,988 00		
Nickels and cents	78 09		
Total	<u>\$123,032 39</u>	Total	<u>\$123,032 39</u>

NAMES OF STOCKHOLDERS.

Walker Whitley, Waterford	\$3,100 00	H. J. Naber, Waterford . .	500 00
Wm. Sanders, Waterford . .	2,600 00	Gunner Knutson, Vernon . .	100 00
Edward Malone, Waterford	200 00	Christian Bensene, Norway	100 00
John T. Rice, Waterford . .	200 00	W. R. Purvis, Caldwell . .	200 00
Fred Cooper, Waterford . .	500 00	Arthur H. Peacock, Caldwell	200 00
Henry Glueck, Waterford	200 00	H. Stubenrauch, Caldwell	100 00
Henry Huening, Waterford	200 00	Chas. E. Apple, North Cape	100 00
Esther K. McKenzie, Waterford	500 00	H. O. Bayley, Caldwell . .	200 00
John A. Hofer, Waterford	200 00	Walter Crane, Dover . . .	100 00
George Ela, Rochester . . .	100 00	Josephine Sanders, Waterford	100 00
James C. Rowntree, Rochester	200 00	Elta Sanders, Waterford . .	100 00
Ole Hanson, Norway	100 00		
Amelia Moe, Alhambra, Cal.	100 00	Total	\$10,000 00

Waterloo—Farmers & Merchants State Bank.

F. A. SEEBER, President.
D. J. HOYT, Vice President.

W. R. ROACH, Cashier.
GEO. Q. AMES, Asst. Cashier

DIRECTORS.

F. A. Seeber,
W. R. Roach,
D. J. Hoyt,
P. F. Sheridan,

D. A. Lackey,
Gus Fox,
G. K. Seeber.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$145,074 54	Capital stock paid in ..	\$27,000 00
Overdrafts	2,671 34	Surplus fund	3,000 00
U. S., state, municipal and other bonds	14,300 00	Undivided profits, less cur- rent expenses and taxes paid	2,839 01
Banking house	5,728 18	Individual deposits, subject to check	59,639 54
Furniture and fixtures	2,556 86	Demand certificates of de- posit	144,388 79
Due from approved reserve banks	56,970 01		
Exchanges for clearing house	1,704 52		
Gold coin	745 00		
Silver coin	343 40		
U. S. and national cur- rency	6,705 00		
Nickels and cents	68 49		
Total	\$236,867 34	Total	\$236,867 34

NAMES OF STOCKHOLDERS.

A. J. Roach, Milwaukee..	\$4,000 00	H. R. Abel, Waterloo....	1,000 00
G. K. Seeber, Waterloo..	2,600 00	Sarah J. Ionis, Waterloo..	300 00
F. A. Seeber, Waterloo...	2,600 00	Robert Setz, Waterloo....	300 00
W. R. Roach, Waterloo...	3,900 00	G. Q. Ames, Waterloo....	300 00
C. V. Seeber, Houghton, Mich.	2,600 00	Gust. Fox, Waterloo	300 00
W. P. Phillips, Lake Mills	1,500 00	Murray Bros., Waterloo..	100 00
John Fox, Waterloo.....	200 00	Lewis Lewellin, Waterloo	200 00
Mrs. Grace Davies, Lake Mills	1,000 00	Albert Christen, Waterloo	100 00
P. F. Sheridan, Waterloo	200 00	E. F. Vick, Waterloo	300 00
J. A. Sheridan, Milwaukee	200 00	Bernard Motl, Waterloo...	100 00
T. B. Squire, Madison....	1,500 00	F. A. Yerges, Reeseville..	100 00
Oscar Neupert, Waterloo..	300 00	August Kuehn, Waterloo...	100 00
Louis Woelffer, Lake Mills	200 00	Felix Setz, Waterloo	200 00
H. F. Norton, Marshall..	200 00	Daniel Draeger, Waterloo	100 00
Richard Heidemann, Wat- erloo	200 00	Ernst Draeger, Waterloo..	100 00
D. J. Hoyt, Waterloo	1,000 00	D. A. Lackey, Waterloo . .	200 00
		C. J. Millard, Lake Mills	1,000 00
		Total	\$27,000 00

Watertown—Bank of Watertown.

WM. BUCHHEIT, President.
M. J. WOODARD, Vice President

F. E. WOODARD, Cashier.
F. W. GAMM, Asst. Cashier.

DIRECTORS.

Wm. Buchheit,
M. J. Woodard,
E. J. Brandt,
W. C. Stone,

C. Wiggenhorn, Sr.,
J. F. Prentiss,
F. E. Woodard.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$638,420 62	Capital stock paid in	\$100,000 00
Overdrafts	1,285 06	Surplus fund	13,000 00
U. S., state, municipal and other bonds	40,269 31	Undivided profits, less cur- rent expenses and taxes paid	61,645 30
Banking house	10,000 00	Due to banks—deposits	2,362 71
Furniture and fixtures	4,798 26	Individual deposits, subject to check	193,875 03
Due from approved reserve banks	78,537 23	Time certificates of deposit	382 407 38
Checks on other banks and cash items	2,778 15	Savings deposits	364 00
Exchanges for clearing house	1,251 78	Certified checks	15 00
Gold coin	14,340 00	Cashier's checks outstand- ing	44,730 44
Silver coin	986 60		
U. S. and national cur- rency	5,432 00		
Nickels and cents	300 85		
Total	<u>\$798,399 86</u>	Total	<u>\$798,399 86</u>

NAMES OF STOCKHOLDERS.

Wm. Buchheit Watertown	\$30,000 00	J. W. Wiggenhorn, Water- town	3,000 00
M. J. Woodard, Watertown	16,000 00	Wm. C. Stone, Watertown	22,000 00
E. J. Brandt, Watertown	10,000 00	J. F. Prentiss, Watertown	1,800 00
C. Wiggenhorn, Sr., Water- town	6,000 00	A. Solliday, Watertown	2,000 00
Mrs. Martha Prentiss, Wa- tertown	5,000 00	F. E. Woodard, Watertown	3,000 00
Geo. N. Prentiss, Milwau- kee	1,200 00	Total	<u>\$100,000 00</u>

Wauakee—Wauakee State Bank.

M. J. O'MALLEY, President.
J. H. KOLTES, Vice President.

A. P. KENNEY, Cashier
ROBT. O'MALLEY, Asst. Cashier.

DIRECTORS.

T. P. O'Malley,
Mary K. Connor,
J. H. Koltes,

M. J. O'Malley,
A. M. Blake.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$124,344 44	Capital stock paid in ...	\$25,000 00
Overdrafts	114 43	Surplus fund	1,100 00
Banking house	6,162 64	Undivided profits, less cur-	
Furniture and fixtures ...	1,539 83	rent expenses and taxes	
Due from approved reserve		paid	2,063 45
banks	20,161 18	Individual deposits, subject	
Gold coin	3,670 00	to check	20,511 21
Silver coin	688 25	Time certificates of deposit	111,801 80
U. S. and national cur-			
rency	3,722 00		
Nickels and cents	74 28		
Total	\$160,476 55	Total	\$160,476 55

NAMES OF STOCKHOLDERS.

G. Schunck, Wauakee...	\$500 00	B. W. Shaw, Wauakee..	200 00
Mary F. Connor, Token		T. P. O'Malley, Wauakee	200 00
Creek	7,000 00	P. J. Uebusetzig, Wauna-	
M. J. O'Malley, Wauakee..	7,000 00	kee	200 00
J. H. Koltes, Wauakee...	700 00	G. W. Deans, Wauakee..	200 00
P. R. Riphahn, Wauakee..	500 00	Robert O'Malley, Wauna-	
A. M. Blake, Wauakee...	800 00	kee	500 00
A. P. Kenney, Wauakee	2,200 00		
John T. Kenney, Madison	5,000 00	Total	\$25,000 00

Waupun—The State Bank of Waupun.

JOHN J. ROBERTS, President.
H. J. HARTGERINK, Vice President.

FRED W. LUCK, Cashier.
OSCAR HANISCH, Asst. Cashier.

DIRECTORS.

John J. Roberts,
H. J. Hartgerink,
Fred W. Luck,
Oscar Hanisch,

J. S. Morris,
R. D. Tillotson,
W. E. Rank.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$127,088 76	Capital stock paid in	\$25,000 00
Overdrafts	611 01	Surplus fund	1,250 00
U. S., state, municipal and other bonds	2,000 00	Undivided profits, less cur- rent expenses and taxes paid	2,105 14
Banking house	6,209 75	Dividends unpaid	25 00
Furniture and fixtures	2,640 00	Individual deposits, subject to check	47,003 54
Due from approved reserve banks	32,200 84	Time certificates of deposit Savings deposits	64,083 60 41,243 02
Checks on other banks and cash items	139 65	Cashier's checks outstand- ing	6 00
Gold coin	840 00		
Silver coin	1,165 50		
U. S. and national cur- rency	7,654 00		
Nickels and cents	166 79		
Total	\$180,716 30	Total	\$180,716 30

NAMES OF STOCKHOLDERS.

Chas. A. Atwood, Waupun	\$500 00	Wm. F. Pautsch, Waupun	300 00
F. L. Bacon, Waupun	500 00	Jacob Stelsel, Waupun,	200 00
W. J. Boszhardt, Waupun	500 00	H. J. Maxwell, Princeton	500 00
Eugene Boyd, Waupun	500 00	J. W. Meiklejohn, Wau- pun	500 00
E. D. Doney, Waupun	1,000 00	James Murray, Waupun	200 00
Mathew Duven, Alto	200 00	J. S. Morris, Waupun	1,000 00
Mrs. Mary A. Dickson, Waupun	300 00	Mrs. Mary M. Morey, Ap- leton	500 00
James Donovan, Waupun	1,000 00	M. H. Mugridge, Waupun	200 00
Wm. Fisher, Waupun	500 00	H. B. McConochie, Waupun	500 00
H. J. Hartgerink, Waupun	1,000 00	J. E. O'Connell, Waupun	200 00
C. Helgeson, Waupun	500 00	John J. Roberts, Waupun	2,000 00
Oscar Hanish, Waupun	2,000 00	W. E. Rank, Waupun	2,000 00
Harley H. Hatcher, Wau- pun	300 00	A. Stelsel, Waupun	200 00
Margaret E. Hatcher, Wau- pun	1,000 00	W. A. Sanborn, Waupun	300 00
John & W. F. Johnston, Waupun	500 00	R. D. Tillotson, Waupun	1,000 00
Chas. Jones, Waupun	500 00	James Wooley, Waupun	300 00
Mrs. Matilda Kuechenberg, Waupun	500 00	Geo. S. Wood, Waupun	500 00
Fred W. Luck, Waupun	1,700 00	C. C. Warren, Waupun	500 00
Frank H. Johnston, Wau- pun	200 00	Miss Gertrude Zoellner, Waupun	200 00
Albert Lemmenes, Wau- pun	200 00	F. F. Zimmerman, & Sons, Waupun	500 00
		Total	\$25,000 00

Wausau—Citizens State Bank.

S. M. QUAW, President.
C. A. BARWIG, Vice President

W. E. HUDTLOFF, Cashier.

DIRECTORS.

S. M. Quaw,
C. A. Barwig,
Anton Mehl,
Henry Ruder,
G. A. Osswald,

Fred Genrich,
Aug. Marquardt,
A. H. Clark,
Chas. J. L. Zahn.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$96,029 48	Capital stock paid in . . .	\$50,000 00
Overdrafts	120 44	Undivided profits, less cur-	
Banking house	11,227 32	rent expenses and taxes	
Furniture and fixtures . . .	4,728 42	paid	417 69
Due from approved reserve		Due to banks—deposits..	439 24
banks	5,272 83	Individual deposits, subject	
Due from other banks . . .	2,071 27	to check	29,754 .
Checks on other banks and		Demand certificates of de-	
cash items	2,258 07	posit	1,932 92
Gold coin	2,540 00	Time certificates of deposit	33,189 18
Silver coin	322 35	Savings deposits	10,688 84
U. S. and national cur-		Cashier's checks outstand-	
rency	1,961 00	ing	269 70
Nickels and cents	160 80		
Total	<u>\$126,691 98</u>	Total	<u>\$126,691 98</u>

NAMES OF STOCKHOLDERS.

Wm. Albrecht, Jr., Wausau	\$200 00	E. E. Lampert, Wausau..	500 00
August Anderson, Fenwood	200 00	Henry A. Lemke, Wausau	200 00
C. A. Barwig, Wausau..	1,200 00	Andrew Larson, Wausau..	500 00
Wm. Breithkruz, Wausau	500 00	O. C. Lemke, Wausau . . .	200 00
G. H. Baesebaum, Wausau	500 00	John F. Lamont, Wausau	100 00
Pat Burns, Wausau	500 00	Aug. F. Marquardt, Wau-	
Carl Baumgart, Wausau..	400 00	sau	600 00
A. A. Bock, Wausau	500 00	Anton Meh, Wausau	1,000 00
Arlic R. Bock, Wausau..	500 00	John F. Morgan, Wausau	200 00
C. H. Bardeen, Wausau..	100 00	Wm. Moeser, Wausau	500 00
Chas. F. Beck, Wausau..	200 00	Aug. Maibach, Wausau . .	100 00
Henry G. Brauer, Wausau	200 00	Henry Marquardt, Wausau	500 00
Julius Buttenhoff, Wausau	200 00	Frank E. Marquardt, Wau-	
Henry A. Beilke, Wausau	200 00	sau	300 00
John Bech, Wausau.....	100 00	H. E. Marquardt, Wausau	100 00
Wm. F. Beilke, Marathon	500 00	Paul Gebert, Merrill.....	300 00
Aug. Bechman, Hamburg	500 00	Aug. E. Lohr, Wausau... .	100 00

NAMES OF STOCKHOLDERS—Continued.

H. E. Baumann, Naugat	500 00	Robert Kickbusch, Wausau	500 00
P. F. Curran, Wausau...	500 00	F. J. Martin, Shawano...	900 00
Wm. Collins, Wausau...	500 00	Chas. Zell, Wausau.....	100 00
Frank Chase, Wausau....	200 00	Chas. Mader, wausau....	100 00
A. H. Clark, Wausau	300 00	John N. Manson, Wausau	400 00
W. R. Chellis, Wausau...	500 00	Jos. Maquir, Wausau....	300 00
D. Dan'elson, Wausau ..	500 00	Geo. G. McIntosh, Wausau	500 00
Henry El'enberker, Wausau	100 00	L. Jeannett McNaughton,	
P. Eisemann, Wausau....	100 00	Wausau	400 00
Robert Fechtner, Wausau	200 00	Ed. Neimann, Hamburg.	200 00
Ed. J. Falk, Wausau....	100 00	G. A. Osswald, Wausau..	500 00
Emil Flatter, Wausau ..	500 00	Henry Osswald, Wausau..	200 00
Jacob Forster, Wausau ..	200 00	Frank O'Connor, Wausau.	200 00
Fred W. Genrich, Wausau	500 00	Phillip Plantz, Wausau..	500 00
Chas. Gorman, Wausau ..	500 00	Ed. Protz, Fenwood	500 00
Robert Gehrke, Wausau..	200 00	Geo. Putney, Kelly	500 00
W. C. Granzow, Merrill R.		Claude Parsons, Wausau..	200 00
F. D. 1.....	300 00	F. H. Pardoe, Wausau....	300 00
Nick Graebel, Wausau ..	300 00	Albert Plautz, Wausau ..	100 00
John C. Heinrich, Ham-		W. B. Philbrick, Jr., Wau-	
burgh	500 00	sau	100 00
E. R. Hohmann, Wausau.	100 00	S. M. Quaw, Wausau	500 00
Lewis H. Hall, Wausau..	100 00	Mrs. S. M. Quaw, Wausau	500 00
John A. Hoffmann, Wausau	500 00	Henry Ruder, Wausau ...	500 00
Carl Haase, Wausau	200 00	A. C. Rapraeger, Wausau	100 00
Herman Henning, Wausau	500 00	Albert Radloff, Wausau..	500 00
Frank F. Helke, Wausau ..	200 00	H. E. Smith, Wausau ..	1,000 00
N. Heinemann, Wausau..	1,000 00	A. F. Steinke, Wausau..	1,000 00
Andrew Hoffmann, Wausau	1,000 00	Franz E. Schneider, Wau-	
Frank Hannemann, Wau-		sau	200 00
sau	500 00	Louis Scharbau, Wausau..	1,400 00
E. A. Hochtritt, Wausau.	100 00	F. Schuberling, Jr, Wau-	
W. E. Hudtloff, Wausau..	2,300 00	sau	500 00
F. A. Hecker, Wausau...	500 00	Fred A. Schmidt, Wausau	500 00
John Helmke, Hamburg.	200 00	William Sala, Wausau ...	200 00
Henry Juers, Wausau....	300 00	Anton Sauter, Marathon..	200 00
Robert H. Juedes, Wausau	100 00	John Schwister, Wausau..	400 00
George Jung, Wausau....	600 00	Wm. C. Seim, Fenwood..	200 00
John King, Wausau.....	300 00	Robert Schmidt, Wausau..	500 00
Robert H. Kroening, Wau-		W. A. Single, Wausau....	100 00
sau	500 00	Leopold Tank, Marathon..	100 00
Bernard Krueger, Wausau	200 00	Herman F. Volz, Wausau	200 00
Chas. F. Keisner, Wausau	100 00	W. A. Volgt, Merrill	500 00
Paul Kickbusch, Wausau..	500 00	John G. Wolf, Wausau..	100 00
Ernst Koch, Wausau....	100 00	George Worden, Wausau..	1,000 00
W. D. Kirkwood, Wausau	300 00	L. H. Wheeler, Wausau..	500 00
Wm. Knorr, Naugat....	500 00	Wm. and Ottelia Wiemann,	
Otto Knorr, Wausau	200 00	Wausau	100 00
Edward C. Kretlow, Wau-		Geo. Wex, Wausau	200 00
sau	100 00	Julius Wittke, Wausau..	100 00
John L. Komers, Wausau	500 00	W. Waterhouse, Wausau..	100 00
Wm. Kuckuk, Wausau....	500 00	Mrs. Jacob Werle, Wausau	500 00
Frank Kurth, Wausau....	200 00	Chas. J. L. Zahn, Wausau	1,000 00
Fred Krause, Wausau....	200 00		
Joe Lestina, Wausau	200 00	Total	\$50,000 00

Wausau—Marathon County Bank.

ALEXANDER STEWART, President.
CHAS. W. HARGER, Vice President.

E. C. Zimmerman, Cashier.

DIRECTORS.

Alexander Stewart,
Walter Alexander,
Chas. W. Harger,

E. C. Zimmerman,
Wm. B. Schofield.

Statement November 27, 1903.

Resources.		Liabilities.	
Loans and discounts	\$483,635 17	Capital stock paid in	\$75,000 00
Overdrafts	2,148 29	Surplus fund	35,000 00
U. S. state, municipal and other bonds	53,500 00	Undivided profits, less cur- rent expenses and taxes paid	18,101 69
Stocks and other securities	2,700 00	Dividends unpaid	40 00
Banking house furniture and fixtures	30 000 00	Individual deposits, subject to check	253,268 45
Due from approved reserve banks	75,998 87	Time certificates of deposit Savings deposits.	296,123 23
Due from other banks	1,149 09		26,746 88
Checks on other banks and cash items	1,216 86		
Gold coin	26,880 00		
Silver coin	3,075 97		
U. S. and national cur- rency	23,976 00		
Total	<u>\$704,280 25</u>	Total	<u>\$704,280 25</u>

NAMES OF STOCKHOLDERS.

Alexander Stewart, Wau- sau	\$6,500 00	J. M. Smith, Wausau.	2,000 00
Walter Alexander, Wausau	6,500 00	C. V. Ringle, Wausau.	350 00
Chas. W. Harger, Wausau	5,000 00	Wesley A. Single, Wausau	200 00
Mary S. Schofield estate, Wausau	9,000 00	Joseph Dessert, Milwaukee	2,000 00
V. A. Alderson, Wausau.	1,000 00	Louis Dessert, Mosinee.	1,000 00
Mrs. J. R. Bruneau, Wau- sau	1,000 00	H. M. Thompson, Milwau- kee	1,000 00
E. C. Zimmerman, Wausau	1,000 00	C. C. Barrett, Edgar	400 00
John Miller, Wausau	1,000 00	Albert Solliday, Water- town	15,000 00
Edw. C. Kretlow, Wausau	500 00	Julia E. Harger, Water- town	1,000 00
H. L. Wheeler estate, Wau- sau	1,000 00	Mrs. H. H. Galup, Water- town	1,500 00
W. L. Edmonds, Wausau.	1,000 00	A. F. Solliday, Milwaukee	1,000 00
W. B. Schofield, Wausau	700 00	S. H. Alban, Rhinelander	1,300 00
John Manser, Wausau.	1,000 00	Robert Freeman, Halder.	850 00
Chas. B. Mayer, Wausau	1,000 00	Ella G. Haseltine, Ripon.	5,000 00
G. D. Bartz, Wausau.	1,500 00	N. J. Fellows, Chicago Heights, Ill.	1,000 00
John C. Hinrich, Ham- burgh	300 00	B. W. James, Seattle, Wash	1,200 00
Thomas F. Delaney, Wau- sau	500 00	John M. Lull, Wausau.	200 00
Robert Kickbusch, Wausau	1,000 00		
M. B. Roschberry, Wausau	500 00	Total	<u>\$75,000 00</u>

Wausaukee—Wausaukee State Bank.

H. P. BIRD, President.
H. G. LAUN, Vice President.

R. B. ELLIS, Cashier.

DIRECTORS.

Geo. E. Bograd,
O. W. Brightman
W. W. Hallenbeck,
John Corry,
R. B. Ellis,

W. P. Wagner,
Alex. Martin,
H. P. Bird,
Louis Redeman.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$88,925 79	Capital stock paid in....	\$25,000 00
Overdrafts	9 51	Surplus fund	1,465 21
Banking house	5,048 54	Undivided profits, less cur-	
Furniture and fixtures....	2,533 10	rent expenses and taxes	
Due from approved reserve		paid	7,308 36
banks	11,363 87	Due to banks—deposits...	2 02
Due from other banks....	511 81	Individual deposits subject	
Checks on other banks and		to check	41,574 29
cash items	994 29	Time certificates of de-	
Gold coin	540 00	posit	36,871 37
Silver coin	1,270 75	Cash'er's checks outstand-	
U. S. and national cur-		ing	309 55
rency	1,271 00		
Nickels and cents	62 14		
Total	\$112,530 80	Total	\$112,530 80

NAMES OF STOCKHOLDERS.

W. P. Wagner, Green Bay	\$500 00	W. B. Quinlan, Mar'nette.	2,400 00
E. S. Spears, Bruce	1,000 00	H. P. Bird, Wausaukee..	4,700 00
John Corry, Mar'nette....	500 00	Mrs. J. S. Lee Cleveland,	
C. E. Rollins Jr., Chicago,		O.	500 00
Ill.	500 00	J. S. Lee estate, Cleve-	
Alex. Martin, Middle Inlet	500 00	land, O.	100 00
A. G. Wells, De Pere....	500 00	O. W. Brightman, Wausau-	
W. E. Hallenbeck Wausau-		kee	600 00
saukee	2,000 00	Clara Bird Sellers, Spo-	
H. E. Biel, Mar'nette....	1,000 00	kane, Wash.	1,000 00
Geo. E. Bograd, Wausau-		J. Laun, Kiel	1,500 00
kee	1,000 00	Frank La Fond, Newberry,	
Mitchell Joannes, Green		Ore,	1,000 00
Bay	500 00	H. T. Merriam, Green Bay	500 00
H. G. Laun, Wausaukee...	4,100 00	R. B. Ellis Wausaukee...	100 00
Louis Redeman, Amberg..	500 00		
		Total	\$25,000 00

Wautoma—Wautoma State Bank.

R. A. CHRISTIE, President.
GEO. P. WALKER, Vice President.

L. H. LARSEN, Cashier.
A. J. WALKER, Asst. Cashier.

DIRECTORS.

R. A. Christie,
W. H. Berray,
M. R. Campbell,
L. H. Larsen,

E. F. Keleen,
Geo. P. Walker,
A. J. Walker.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$131,389 31	Capital stock paid in....	\$25,000 00
Overdrafts	49 81	Surplus fund	5,000 00
U. S., state, municipal and other bonds	10,000 00	Undivided profits, less current expenses and taxes paid	3,356 27
Banking house	3,000 00	Dividends unpaid	3 00
Furniture and fixtures....	1,500 00	Individual deposits, subject to check	40,830 00
Due from approved reserve banks	12,565 58	Time certificates of de- posit	90,490 20
Due from other banks	3,497 78	Savings deposits	6,258 96
Checks on other banks and cash items	434 58		
Gold coin	890 00		
Silver coin	551 30		
U. S. and national cur- rency	6,661 00		
Nickels and cents.....	198 97		
Total	\$170,948 33	Total	\$170,948 33

NAMES OF STOCKHOLDERS.

J. H. Porter, Oshkosh...	\$1,200 00	E. L. Benjamin, Wautoma	200 00
Charles Scriber, Oshkosh	1,000 00	John Jarvis, Wautoma...	100 00
Edgar P. Sawyer, Oshkosh	1,000 00	Julius Jarvis, Wautoma..	100 00
Sarah Barber, Oshkosh...	1,000 00	Fannie Pynchon, Spring Lake	100 00
Moses Hooper, Oshkosh..	1,000 00	William Jarvis, Wautoma	100 00
George Hilton, Oshkosh..	500 00	L. N. Porter, Wautoma..	100 00
P. A. Porter, Berlin.....	500 00	Carrie Nelson, Wautoma..	100 00
T. H. Pickert, Berlin.....	100 00	W. H. Berray, Wautoma..	200 00
E. M. Fitzmaurice Berlin	200 00	Gilbert Tennant estate, Wautoma	500 00
C. S. Morris, Berlin.....	1,500 00	E. F. Keleen, Wautoma...	1,000 00
A. Wilson, Rush Lake...	500 00	A. L. Trufant, Wautoma..	500 00
H. R. Laing, Berlin.....	1,000 00	A. L. Trufant, Jr., Wau- toma	100 00
T. R. Rumsey, Berlin....	1,000 00	A. J. Walker, Wautoma..	200 00
M. R. Campbell, Berlin...	900 00	Mary Walker, Wautoma..	600 00
C. C. Wellingsgard, Berlin	500 00	J. E. Dignan, Wautoma..	200 00
C. D. Hawley, Berlin....	1,000 00	Geo. W. Johnson, Wautoma	100 00
M. Safford, Berlin.....	500 00	H. C. Bridgeman, Wau- toma	200 00
C. M. Dodson, Berlin....	500 00	Geo. P. Walker, Wautoma	1,000 00
R. A. Christie, Berlin....	1,000 00	C. J. Porter, Berlin.....	100 00
Wm. Wakeman, Oshkosh..	1,000 00	William C. Bouch, Oshkosh	1,000 00
Lena Thorstad, Wautoma	100 00		
G. M. Byse, Wautoma....	200 00	Total	\$25,000 00
B. J. Morse, Wautoma...	100 00		
H. J. Egan, Wautoma....	100 00		
L. H. Larsen, Wautoma..	1,900 00		
Nellie M. Walker, Wautoma	200 00		

Wauzeka—Bank of Wauzeka.

W. A. VAUGHAN, President.
O. P. VAUGHAN, Vice President.

JOHN KOCH, Cashier.

DIRECTORS.

W. A. Vaughan,
O. P. Vaughan,

John Koch.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$32,851 95	Capital stock paid in....	\$5,000 00
Overdrafts	1,398 13	Surplus fund	400 00
Banking house	900 00	Undivided profits, less cur-	
Furniture and fixtures....	400 00	rent expenses and taxes	
Due from approved reserve		paid	766 28
banks	14,291 13	Individual deposits, subject	
Checks on other banks and		to check	15,449 29
cash items	2,105 16	Time cert ficates of de-	
Gold coin	50 00	posit	33,552 62
Silver coin	1,064 95		
U. S. and national cur-			
rency	2,048 00		
Nickels and cents.....	58 87		
Total	\$55,168 19	Total	\$55,168 19

NAMES OF STOCKHOLDERS.

W. A. Vaughan, Wauzeka	\$3,000 00	John Koch, Wauzeka.....	1,000 00
O. P. Vaughan, Wauzeka.	1,000 00	Total	\$5,000 00

Welcome—Citizens State Bank.

M. C. TRAYSER, Vice President.

F. W. RAISLER, Cashier.

DIRECTORS.

M. C. Trayser,
W. F. Brownell,Levi C. Larson,
P. H. Kasper.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$33,902 04	Capital stock paid in....	\$5,000 00
Overdrafts	185 14	Undivided profits, less current expenses and taxes paid	2,377 95
Banking house	1,250 00	Individual deposits, subject to check	12,527 25
Furniture and fixtures....	1,250 00	Time certificates of deposit	24,467 13
Due from approved reserve banks	1,695 35		
Due from other banks....	1,050 89		
Checks on other banks and cash items	130 78		
Gold coin	2,590 00		
Silver coin	783 35		
U. S. and national currency	1,484 00		
Nickels and cents.....	50 78		
Total	\$44,372 33	Total	\$44,372 33

NAMES OF STOCKHOLDERS.

M. C. Trayser, New London	\$1,700 00	Chas. Topp, Clintonville.	200 00
W. A. Trayser, New London	200 00	C. A. Spicer, Clintonville	100 00
W. F. Brownell, New London	800 00	P. H. Kasper, Welcome..	200 00
Levi C. Larson, Clintonville	1,000 00	J. J. Armstrong, Welcome	100 00
D. J. Rohrer, Clintonville	500 00	A. J. Cannady, Welcome.	100 00
		F. W. Ra'sler, Welcome..	100 00
		Total	\$5,000 00

West Bend—Bank of West Bend.

E. FRANCKENBERG, President.

ARTHUR FRANCKENBERG, Cashier.
HENRY A. OTTEN, Asst. Cashier.

DIRECTORS.

E. Franckenberg,
Arthur Franckenberg,

Henry A. Otten.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts....	\$248,938 47	Capital stock paid in....	\$25,000 00
Overdrafts	3,617 75	Surplus fund	4,500 00
Furniture and fixtures...	2,424 50	Undivided profits, less current expenses and taxes paid	3,182 60
Due from approved reserve banks	48,241 93	Individual deposits, subject to check	51,113 98
Checks on other banks and cash items	6,577 41	Demand certificates of deposit	9,190 88
Gold coin	1,380 00	Time certificates of deposit	195,768 29
Silver coin	1,627 50	Savings deposits.....	30,095 75
U. S. and national currency	5,872 00		
Nickels and cents.....	171 94		
Total	<u><u>\$318,851 50</u></u>	Total	<u><u>\$318,851 50</u></u>

NAMES OF STOCKHOLDERS.

E. Franckenberg, West Bend	\$18,000 00	S. F. Mayer, West Bend..	1,000 00
Arthur Franckenberg, West Bend	4,000 00	Henry A. Otten, Barton..	1,000 00
S. S. Barney, West Bend.	1,000 00	Total	<u>\$25,000 00</u>

West Bend—The First State Bank.

C. C. HENRY, President.
W. E. WOLFRUM, Vice President.

F. M. SCHULER, Cashier.

DIRECTORS.

C. C. Henry,
W. E. Wolfrum,

F. M. Schuler.

Statement November 27, 1903.

Resources.	Liabilities.
Loans and discounts \$153,405 83	Capital stock paid in ... \$25,000 00
Banking house 8,500 00	Surplus fund 4,500 00
Furniture and fixtures ... 4,000 00	Undivided profits, less current expenses and taxes paid 4,436 99
Due from approved reserve banks 27,516 60	Individual deposits, subject to check 47,316 04
Checks on other banks and cash items 552 21	Time certificates of deposit 112,340 55
Gold coin 895 00	Savings deposits 12,449 29
Silver coin 521 85	
U. S. and national currency 10,568 00	
Nickels and cents 83 38	
Total <u>\$206,042 87</u>	Total <u>\$206,042 87</u>

NAMES OF STOCKHOLDERS.

C. C. Henry, West Bend \$15,000 00	W. E. Wolfrum, West Bend 1,000 00
H. E. Henry, Kewaskum.. 3,500 00	Grace B. Henry, West Bend 500 00
F. M. Schuler, West Bend 3,000 00	
Clarence Hill, Port Washington 2,000 00	
	Total \$25,000 00

Westby—Westby State Bank.

M. H. BEKKEDAL, President.
PAUL STEENSON, Vice President.

EMIL O. SVEEN, Cashier.

DIRECTORS.

M. H. Bekkedal,
Paul Steenson,

Emil O. Sveen.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$160,602 25	Capital stock paid in.....	\$25,000 00
Overdrafts	2,023 65	Undivided profits, less cur-	
Furniture and fixtures....	1,772 63	rent expenses and taxes	
Due from approved reserve		paid	1,918 34
banks	11,296 81	Individual deposits, sub-	
Due from other banks....	709 99	ject to check	61,590 47
Checks on other banks and		Demand certificates of de-	
cash items	15 15	posit	85,550 13
Gold coin	1,615 00	Bills payable	10,000 00
Silver coin	1,045 40		
U. S. and national cur-			
rency	4,934 00		
Nickels and cents	44 06		
Total	<u><u>\$184,058 94</u></u>	Total	<u><u>\$184,058 94</u></u>

NAMES OF STOCKHOLDERS.

M. H. Bekkedal, Westby..	\$22,500 00	Paul Steenson, Westby....	750 00
Emil O. Sveen, Westby...	1,750 00	Total	<u>\$25,000 00</u>

Westfield—Westfield State Bank.

W. H. MOSS, President.
C. E. PEIRCE, Vice President.

JULIUS WARNKE, Cashier.

DIRECTORS.

W. H. Moss,
C. E. Peirce,
H. R. Rawson,

John Hamilton,
Julius Warnke.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$170,643 06	Capital stock paid in.....	\$25,000 00
Overdrafts	4,348 05	Surplus fund	1,850 00
Banking house	13,931 40	Undivided profits, less cur-	
Furniture and fixtures...	1,548 93	rent expenses and taxes	
Due from approved reserve		paid	1,640 12
banks	30,089 41	Due to banks—deposits...	217 59
Due from other banks...	8,650 66	Individual deposits, sub-	
Checks on other banks and		ject to check.....	34,219 10
cash items	2,122 45	Time certificates of deposit	179,067 62
Gold coin	4,450 00	Cashier's checks outstand-	
Silver coin	1,420 95	ing	25 00
U. S. and national cur-			
rency	4,762 00		
Nickels and cents	52 52		
Total	\$242,019 43	Total	\$242,019 43

NAMES OF STOCKHOLDERS.

W. H. Moss, Westfield...	\$7,500 00	C. E. Peirce, Germania...	4,000 00
Julius Warnke, Westfield..	7,500 00	John Hamilton, Westfield.	3,000 00
H. R. Rawson, Westfield..	3,000 00		
		Total	\$25,000 00

West Salem—La Crosse County Bank.

W. I. DUDLEY, President.
L. C. SANDER, Vice President.

G. W. DUDLEY, Cashier.
J. H. HEMKER, Asst. Cashier.

DIRECTORS.

W. I. Dudley,
L. C. Sander,
F. P. Coburn,
W. W. Leete,

A. C. Cullmann,
F. D. Shane,
Ole Knudson.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$211,506 95	Capital stock paid in	\$30,000 00
Overdrafts	3,109 30	Surplus fund	7,500 00
U. S., state, municipal and other bonds	2,800 00	Undivided profits, less cur- rent expenses and taxes paid	4,249 80
Banking house	4,000 00	Individual deposits, sub- ject to check	58,360 76
Furniture and fixtures	2,000 00	Demand certificates of de- posit	167,683 74
Due from approved reserve banks	38,672 89	Time certificates of deposit	637 73
Checks on other banks and cash items	230 06		
Gold coin	645 00		
Silver coin	685 00		
U. S. and national cur- rency	4,744 00		
Nickels and cents	38 83		
Total	<u>\$268,432 03</u>	Total	<u>\$268,432 03</u>

NAMES OF STOCKHOLDERS.

W. I. Dudley, West Salem	\$5,000 00	D. C. Miller, West Salem.	500 00
L. C. Sander, West Salem.	1,000 00	D. F. Miller, West Salem.	1,000 00
F. D. Shane, Onalaska	3,000 00	Henry Sander, West Salem	1,000 00
G. W. Dudley, West Salem	5,000 00	A. C. Cullman, West Salem	1,000 00
F. P. Coburn, West Salem	500 00	J. H. Hemker, West Salem	500 00
C. P. Knudson, West Salem	5,000 00	H. F. Heider, West Salem	500 00
Ole Knudson, West Salem	5,000 00		
W. W. Leete, West Salem	1,000 00	Total	<u>\$30,000 00</u>

West Salem—West Salem State Bank.

GEO. D. SPRAIN, President.
WM. VAN ZANDT, Vice President.

S. W. BROWN, Cashier.

DIRECTORS.

Geo. D. Sprain,
Wm. Van Zandt,
S. W. Brown,

Wm. F. Garbers,
Henry Rickmann.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$87,963 77	Capital stock paid in.....	\$16,000 00
Overdrafts	3,938 40	Surplus fund	450 00
Furniture and fixtures....	2,225 00	Undivided profits, less cur-	
Other real estate owned..	1,300 00	rent expenses and taxes	
Due from approved reserve		paid	691 51
banks	12,213 57	Individual deposits, sub-	
Checks on other banks and		ject to check	17,181 38
cash items	2 00	Demand certificates of de-	
Gold coin	525 00	posit	62,042 41
Silver coin	303 30	Savings deposits	1,737 65
U. S. and national cur-		Bills payable	14,000 00
rency	3,591 00		
Nickels and cents	40 91		
Total	<u>\$112,102 95</u>	Total	<u>\$112,102 95</u>

NAMES OF STOCKHOLDERS.

George D. Sprain, West Salem	\$4,800 00	Henry Rickmann, West Salem	1,500 00
S. W. Brown, West Salem	4,800 00	William Garbers, West Salem	1,500 00
Wm. Van Zandt, West Salem	1,000 00	Fred Garves, West Salem	500 00
O. F. Elwell, West Salem	500 00	John H. Dahl, Burr Oak..	100 00
F. I. Bolles, West Salem	200 00		
W. F. Wolfe, La Crosse... ..	100 00	Total	<u>\$16,000 00</u>
August Nuttelman, West Salem	1,000 00		

Whitehall—John O. Melby & Co. Bank.

JOHN O. MELBY, President.
H. A. ANDERSON, Vice President.

ANTON O. MELBY, Cashier.

DIRECTORS.

John O. Melby,
Anton O. Melby,
P. H. Johnson,

David Wood,
H. A. Anderson.

Statement November 27, 1903.

Resources.		Liabilities.	
Loans and discounts.....	\$285,946 06	Capital stock paid in.....	\$50,000 00
Overdrafts	464 79	Surplus fund	15,000 00
Banking house	2,300 00	Undivided profits, less current expenses and taxes paid	3,907 45
Furniture and fixtures....	2,200 00	Individual deposits, subject to check	80,532 40
Due from approved reserve banks	55,564 70	Time certificates of deposit	213,971 00
Due from other banks....	23,090 32	Savings deposits	17,366 46
Checks on other banks and cash items	1,074 69	Cashier's checks outstanding	2,479 20
Gold coin	2,750 00		
Silver coin	1,705 00		
U. S. and national currency	8,110 00		
Nickels and cents	50 95		
Total	<u>\$383,256 51</u>	Total	<u>\$383,256 51</u>

NAMES OF STOCKHOLDERS.

John O. Melby, Whitehall	\$17,500 00	P. Ekern Co., Pigeon Falls	1,000 00
O. P. Larson, Whitehall..	14,000 00	C. P. Thompson, La Crosse	200 00
J. B. Beach, Whitehall....	4,000 00	Nels Stalheim, Stanley....	200 00
Anton O. Melby, Whitehall	2,000 00	H. A. Anderson, Whitehall	1,000 00
David Wood, Whitehall...	1,000 00	Jennie L. Melby, Whitehall	500 00
J. C. Lamberson, Winona, Minn.	1,000 00	P. H. Johnson, Whitehall	1,000 00
C. B. Melby, Washington, D. C.	200 00	Anderson & Ekern, Whitehall	1,000 00
Mary P. Trowbridge, Boulder, Colo.	1,400 00	W. J. Webb, Whitehall....	1,000 00
Cel'ia E. Newman, Tacoma, Wash.	1,000 00	B. M. Stetteland, Pigeon Falls	1,500 00
		C. A. Adams, Whitehall...	500 00
		Total	<u>\$50,000 00</u>

Whitewater—Citizens State Bank.

GEO. S. MARSH, President.

I. U. WHEELER, Cashier.

DIRECTORS.

C. M. Blackman,
 Geo. S. Marsh,
 F. W. Tratt,
 G. Andersen,
 W. L. R. Stewart,
 N. M. Littlejohn,

J. G. Kestol,
 T. M. Blackman,
 H. J. Wilkinson,
 D. S. Cook,
 E. F. Thayer.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$711,048 79	Capital stock paid in	\$50,000 00
Overdrafts	471 31	Surplus fund	10,000 00
U. S., state, municipal and other bonds	135,282 56	Undivided profits, less cur- rent expenses and taxes paid	24,832 02
Banking house	5,000 00	Individual deposits, sub- ject to check	64,953 02
Furniture and fixtures	2,500 00	Time certificates of deposit	11,794 12
Due from approved reserve banks	163,944 67	Savings deposits	891,970 04
Due from other banks	10,573 33		
Checks on other banks and cash items	340 85		
Gold coin	20,974 86		
Silver coin	496 80		
U. S. and national cur- rency	2,777 00		
Nickels and cents	139 03		
Total	<u>\$1,053,549 20</u>	Total	<u>\$1,053,549 20</u>

NAMES OF STOCKHOLDERS.

Gilbert Andersen, White- water	\$2,000 00	Mary McCutchan, White- water	700 00
Harvey Arverson, White- water	500 00	Nellie Norton, Alaska	300 00
J. W. Austin, Janesville	100 00	Geo. Billett estate, Cold Spring	700 00
C. M. Blackman, White- water	7,600 00	Mrs. E. S. Coe, White- water	300 00
C. M. Blackman (in trust), Whitewater	800 00	Mrs. E. M. Conger, White- water	300 00
T. M. Blackman, White- water	2,100 00	Mrs. A. R. Crandall, Wash- ington, D. C.	600 00
Florence Bassett, White- water	1,600 00	D. S. Cook, Whitewater	1,300 00
E. O. Dahlen, Whitewater	300 00	C. S. Crittenden, White- water	500 00

NAMES OF STOCKHOLDERS—Continued.

Edw. Engebretsen, White- water	500 00	Mary Norton, New York City	300 00
Hu'dah Forrest, White- water	300 00	Mrs. Stella Partridge, Whitewater	300 00
Lucia Farnham, Columbus	500 00	W. L. R. Stewart, White- water	1,400 00
David Godfrey, Whitewater	200 00	Wilson Stockdale, White- water	200 00
Thomas G. Godfrey, White- water	200 00	J. J. Starin estate, White- water	700 00
Cynth'a Gould, Lima.....	500 00	Maria Salisbury, White- water	500 00
J. P. Galloway, Koshko- nong	300 00	Helen W. Sprague, White- water	300 00
C. E. Gray, Whitewater...	2,300 00	E. P. Thayer, Whitewater.	1,700 00
Helen Gibbs, Whitewater..	200 00	Frank W. Tratt, White- water	500 00
Mary Gibbs, Whitewater..	300 00	C. W. Tratt, Whitewater.	1,200 00
Frances Gibbs, Whitewater	300 00	Katharine L. White, Min- neapolis, Minn.	900 00
W. H. J. Hewitt, White- water	400 00	Mrs. Hattie Webster, Galesburg, Ill.	1,300 00
E. M. Johnson estate, Whitewater	5,000 00	H. J. Wilkinson, White- water	1,000 00
N. M. Littlejohn, White- water	3,100 00	E. W. Pratt, Ft. Atkinson	200 00
J. G. Kestol, Whitewater.	600 00	F. H. Kiser, Whitewater.	200 00
T. A. Kachel, Whitewater..	300 00	Mrs. Margaret R. Roby, Whitewater	300 00
J. C. Kachel, Whitewater..	700 00		
Geo. S. Marsh, Whitewater	500 00		
Michael McHugh, White- water	500 00		
Mary P. Bright, Ft. Atkin- son	100 00		
J. W. Denison estate, Whitewater	2,500 00	Total	\$50,000 00

Wild Rose—Wild Rose State Bank.

F. M. CLARK, President.
T. H. PATTERSON, Vice President.

J. V. BERENS, Cashier.

DIRECTORS.

F. M. Clark,
T. H. Patterson,
C. A. Smart,

N. A. Week,
E. R. Humphrey.

Statement November 27, 1903.

Resources.		Liabilities.	
Loans and discounts.....	\$76,814 04	Capital stock paid in.....	\$15,000 00
Banking house.....	2,845 00	Surplus fund.....	700 00
Furniture and fixtures....	1,255 00	Undivided profits, less current expenses and taxes paid.....	769 93
Due from approved reserve banks.....	8,044 20	Individual deposits, subject to check.....	24,278 03
Due from other banks....	7,530 29	Time certificates of deposit.....	62,495 27
Checks on other banks and cash items.....	225 96		
Gold coin.....	600 00		
Silver coin.....	777 70		
U. S. and national currency.....	5,138 00		
Nickels and cents.....	13 10		
Total.....	<u>\$103,243 29</u>	Total.....	<u>\$103,243 29</u>

NAMES OF STOCKHOLDERS.

G. E. Culver, Stevens Point.....	\$300 00	Nellie Lamoreaux, Stevens Point.....	300 00
W. W. Mitchell, Stevens Point.....	1,100 00	W. T. Whiting, Stevens Point.....	1,000 00
G. E. McDill estate, Stevens Point.....	1,000 00	Jno. Clark, Wautoma.....	200 00
N. A. Week, Stevens Point.....	1,000 00	F. M. Clark, Wild Rose....	1,300 00
J. H. Jenkins, Oshkosh....	1,000 00	Clare Dopp, Wild Rose....	100 00
Mary A. Hamilton, Neenah.....	500 00	Emily A. Dopp, Almond..	800 00
Mary E. Hamilton, Neenah.....	500 00	Thomas Protheroe, Wild Rose.....	100 00
John A. Jones, Berlin....	100 00	Harriet J. Hughes, Minneapolis, Minn.....	200 00
C. A. Smart, Wild Rose..	500 00	Enoch Davis estate, Wild Rose.....	100 00
T. H. Patterson, Wild Rose.....	500 00	Thomas Davis, Wild Rose.....	300 00
Allen Conover McDill, Stevens Point.....	1,000 00	Geo. G. Lane estate, Wild Rose.....	100 00
J. V. Johnsen, Eveleth, Minn.....	200 00	E. R. Humphrey, Wild Rose.....	500 00
Harvey B. Underhill, Milwaukee.....	500 00	J. V. Berens, Wild Rose..	400 00
O. A. Crowell, Almond....	200 00	Genevieve McDill, Stevens Point.....	500 00
Mrs. E. M. Lamoreaux, Stevens Point.....	500 00		
Lula M. Mansur, Stevens Point.....	200 00		
		Total.....	<u>\$15,000 00</u>

Wilton—The Wilton State Bank.

S. W. BROWN, President.
CHAS. TODD, Vice President.

CHAS. WEINGARTEN, Cashier.
R. S. SENNRIER, Asst. Cashier.

DIRECTORS.

S. W. Brown,
Chas. Todd,
Henry Schell,

J. L. Hefferman,
Elmer Black.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$62,966 59	Capital stock paid in.....	\$10,000 00
Overdrafts	4,513 22	Surplus fund	1,000 00
Banking house	2,500 00	Undivided profits, less cur-	
Furniture and fixtures....	1,750 00	rent expenses and taxes	
Due from approved reserve		paid	948 47
banks	4,558 75	Individual deposits, subject	
Due from other banks....	5,193 06	to check	16,977 71
Gold coin	2,005 00	Time certificates of deposit	57,484 86
Silver coin	227 15		
U. S. and national cur-			
rency	2,676 00		
Nickels and cents	21 27		
Total	<u><u>\$86,411 04</u></u>	Total	<u><u>\$86,411 04</u></u>

NAMES OF STOCKHOLDERS.

S. W. Brown, West Salem	\$3,000 00	Elmer Black, Wilton.....	500 00
J. L. Hefferman, Wilton..	100 00	Henry Schell, Wilton.....	2,000 00
Emil Tonn, Wilton.....	100 00	Mrs. Mary Soule, Wilton..	600 00
Christ Hett, Wilton.....	500 00	Carric E. Saunders, Wi-	
Chas. Weingarten, Wilton.	100 00	nona, Minn.	300 00
C. R. Thomson, Richland		Chas. Todd, Wilton.....	1,000 00
Center	1,500 00	E. M. McCann, Wilton....	200 00
Celeste M. Kellogg, Reeds-			
burg	100 00	Total	<u><u>\$10,000 00</u></u>

Winneconne—Union Bank of Winneconne.

C. A. RUSSELL, President.
J. F. MURPHY, Vice President.

GEO. H. MILLER, Cashier.

DIRECTORS.

C. A. Russell,
J. F. Murphy,
C. R. Allen,
Jos. Schnyder,

Chas. Marns,
A. C. Jorgenson,
Geo. H. Miller.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$148,621 14	Capital stock paid in.....	\$25,000 00
Overdrafts	171 50	Undivided profits, less current expenses and taxes paid	618 81
Banking house	1,700 00	Individual deposits, subject to check	33,304 66
Furniture and fixtures....	800 00	Time certificates of deposit	140,216 98
Due from approved reserve banks	21,416 85		
Due from other banks....	16,798 32		
Gold coin	1,057 50		
Silver coin	1,208 01		
U. S. and national currency	7,290 00		
Nickels and cents	77 13		
Total	<u>\$199,140 45</u>	Total	<u>\$199,140 45</u>

NAMES OF STOCKHOLDERS.

Otto Ansorg, Winneconne.	\$500 00	Geo. H. Miller, Winneconne	800 00
Daisy E. Rogers, Winneconne	100 00	C. R. Allen, Vinland.....	500 00
Daniel Bardes, Winneconne	200 00	Mrs. C. R. Allen, Vinland	200 00
H. C. Riley, Winneconne..	200 00	Clara C. Gottsleben, Winneconne	200 00
Ann Carter, Winneconne..	200 00	Henry Krohn, Winneconne	300 00
Michael O'Connell, Poygan	200 00	Mrs. Tina Johnston, Winneconne	300 00
Robert Broderich, Poygan	200 00	A. A. Beck, Winneconne..	200 00
Ole Kettleson, Winchester.	400 00	John J. Grimes, Winneconne	100 00
Charles Borchard, Winneconne	400 00	Ed. Krohn, Winneconne..	300 00
Chas. Marin, Poygan.....	200 00	R. N. Calkins, Winneconne	400 00
Fred Marin, Poygan.....	200 00	John F. Murphy, Winneconne	400 00
Geo. Berser, Winneconne..	200 00		
C. C. Allen, Winneconne..	400 00		

NAMES OF STOCKHOLDERS—Continued.

W. B. Calkins, Winneconne	200 00	Geo. E. King, Winneconne	300 00
R. F. Breitengrow, Winneconne	200 00	F. C. Schneider, Winneconne	200 00
Henry G. Larsen, Winchester	200 00	C. P. Hawksworth, Winneconne	100 00
Hans O. Stromus, Winchester	400 00	Mrs. Caroline Stowe, Winneconne	100 00
Barbara Suhl, Winneconne	300 00	Peter Yost, Winneconne	200 00
T. E. Mongan, Poygan	200 00	Goulet Hansen, Winneconne	200 00
John W. Johnson, Winchester	200 00	Rev. O. J. Norby, Winneconne	200 00
John Uraas, Winchester	200 00	Joseph Schuyder, Winneconne	400 00
Frank Keough, Winneconne	400 00	Albert Umlaut, Winneconne	400 00
Peter J. Larsen, Winchester	400 00	Herman Leubke, Winneconne	200 00
William Zellman, Winneconne	100 00	Clara Mueller, Winneconne	100 00
Mrs. Julius Krueger, Winneconne	400 00	Mary D. Mueller, Winneconne	100 00
Anton C. Jorgensen, Winchester	300 00	E. G. Jackson, Winneconne	200 00
P. & J. Olson, Winchester	400 00	Jos. Olsen, Winneconne	100 00
John J. Giddings, Poygan	100 00	O. W. Burns, Winneconne	800 00
Adolph Erickson, Winchester	100 00	William Luby, Winneconne	100 00
Geo. Juve, Winchester	100 00	Henry Dobberpahl, Winneconne	800 00
Nancy M. Davis, Winneconne	400 00	K. L. Hatch, Winneconne	200 00
Earnestene Miller, Winneconne	500 00	Joseph Krings, Winneconne	300 00
Abraham L. Miller, Winneconne	200 00	Otto Gusee, Winneconne	500 00
Arthur C. Smith, Winneconne	400 00	C. A. Russell, Winneconne	700 00
Geo. Lueck, Winneconne	200 00	Nora Larsen, Winneconne	100 00
Henry C. Miller, Winneconne	800 00	J. H. Schneider, Winneconne	400 00
August Krueger, Winneconne	500 00	Fred Klaus, Jr., Winneconne	800 00
Mathew Becker, Winneconne	800 00	Edward G. Race, Winneconne	200 00
Fred Klaus, Sr., and Mrs. Augusta Klaus, Winneconne	800 00	Rudolph C. Lipke, Winneconne	100 00
E. Vredenburgh, Winneconne	600 00	Christian Hoeft, Winneconne	200 00
Volborg R. C. Henningson, Winneconne	100 00	Chas. Floyd, Eureka	400 00
		Total	\$25,000 00

Withee—State Bank of Withee.

A. R. OWEN, President.
E. A. OWEN, Vice President.

W. C. TUFTS, Cashier.

DIRECTORS.

A. R. Owen,
J. F. Hughes,
W. G. Royer,
J. C. Marsh,

E. A. Owen,
W. C. Tufts,
Chas. Kuehl.

Statement November 27, 1903.

Resources.		Liabilities.	
Loans and discounts	\$58,468 55	Capital stock paid in	\$20,000 00
Overdrafts	31 04	Surplus fund	3,500 00
U. S., state, municipal and other bonds	495 00	Undivided profits, less cur- rent expenses and taxes paid	3,222 68
Banking house	5,040 54	Due to banks—deposits	4,168 37
Furniture and fixtures	2,874 46	Individual deposits, subject to check	30,932 50
Due from approved reserve banks	10,550 88	Demand certificates of de- posit	1,707 15
Checks on other banks and cash items	3,327 87	Time certificates of deposit	20,269 71
Gold coin	1,070 00	Cashier's checks outstand- ing	636 00
Silver coin	972 70		
U. S. and national cur- rency	1,037 00		
Nickels and cents	69 12		
Ins. prem. advanced	499 25		
Total	\$84,436 41	Total	\$84,436 41

NAMES OF STOCKHOLDERS.

A. R. Owen, Owen	\$2,000 00	Florence B. Owen, Owen	600 00
C. M. Hall estate, Owen	200 00	H. A. Bright, Back River Falls	640 00
Wm. Bardon estate, Port Huron, Mich.	160 00	N. Haskell Withee, Minne- apolis, Minn.	400 00
Ada Fraser, Owen	200 00	N. P. Grey, Withee	200 00
John S. Fraser, Chippewa Falls	440 00	Mary E. Tufts, Michigan City, Ind.	640 00
M. J. Charrette, Owen	100 00	M. J. Damkjer, Withee	160 00
Agnes Charrette, Owen	100 00	Erick Solin, Curtiss	400 00
J. F. Hughes, Owen	500 00	W. C. Tufts, Withee	2,800 00
John G. Owen, Owen	2,200 00	Clara M. Smith, Withee	1,000 00
C. M. Thomas, Owen	100 00	W. G. Royer, Owen	700 00
E. A. Owen, Owen	660 00	Charles Kuehl, Withee	500 00
A. A. Graves, Loyal	2,000 00	G. E. Anderson, Owen	100 00
J. C. Marsh, Marshfield	2,400 00		
R. B. Salter, Colby	800 00		
		Total	\$20,000 00

Wittenberg—Citizens State Bank of Wittenberg.

JACOB KLOECKNER, President.
C. H. McDONALD, Vice President.

WM. KLOECKNER, Cashier.
T. J. HAUFE, Asst. Cashier.

DIRECTORS.

Herman Meisner,
Jacob Kloeckner,
Wm. Kloeckner,

C. H. McDonald,
L. Rothman.

Statement November 27, 1903.

Resources.		Liabilities.	
Loans and discounts.....	\$108,166 98	Capital stock paid in.....	\$25,000 00
Overdrafts	272 65	Surplus fund	4,000 00
U. S., state, municipal and other bonds	4,500 00	Undivided profits, less cur- rent expenses and taxes paid	2,191 27
Banking house	10,000 00	Individual deposits, subject to check	43,423 35
Furniture and fixtures....	1,500 00	Time certificates of deposit	66,386 43
Due from approved reserve banks	7,611 91		
Checks on other banks and cash items	632 55		
Gold coin	1,680 00		
Silver coin	912 00		
U. S. and national cur- rency	5,583 00		
Nickels and cents	141 96		
Total	<u>\$141,001 05</u>	Total	<u>\$141,001 05</u>

NAMES OF STOCKHOLDERS.

Herman Meisner, Witten- berg	\$500 00	T. J. Haufe, Wittenberg..	200 00
L. Paul estate, Wittenberg	4,500 00	Geo. L. Gates, Wittenberg	500 00
C. H. McDonald, Witten- berg	1,000 00	J. D. Azgen, Port Wash- ington	100 00
Wm. Kloeckner, Witten- berg	5,500 00	Jacob Kloeckner, Iron Ridge	8,400 00
Lewis Rothman, Witten- berg	900 00	John Kloeckner, Iron Ridge	1,200 00
Carl Jacobson, Witten- berg	1,000 00	Peter Kloeckner, Iron Ridge	1,200 00
		Total	\$25,000 00

Wonewoc—Citizens State Bank.

J. E. HANZLIK, President.
E. E. ODELL, Vice President.

E. M. HANZLIK, Asst. Cashier.

DIRECTORS.

J. E. Hanzlik,
E. E. Odell,

E. M. Hanzlik,
G. H. Roach.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$35,493 20	Capital stock paid in.....	\$10,000 00
Overdrafts	168 30	Undivided profits, less current expenses and taxes paid	268 44
U. S., state, municipal other bonds.....	1,000 00	Due to banks—deposits... Individual deposits, subject to check.....	3,080 68 15,319 02
Furniture and fixtures....	2,181 00	Time certificates of deposit	17,661 07
Due from approved reserve banks	1,528 19	Cashier's checks outstanding	278 68
Due from other banks....	1,030 91		
Checks on other banks and cash items.....	78 68		
Gold coin.....	785 00		
Silver coin.....	447 70		
U. S. and national currency	3,867 00		
Nickels and cents.....	27 91		
Total	\$46,607 89	Total	\$46,607 89

NAMES OF STOCKHOLDERS.

M. Hanzlik, Wonewoc....	\$500 00	Aug. Hamann, Wonewoc..	100 00
E. E. Odell, Wonewoc....	2,800 00	E. M. Hanzlik, Wonewoc.	1,000 00
G. H. Roach, Wonewoc...	500 00	Mrs. M. Hanzlik, Wonewoc	600 00
A. S. Brooks, Reedsburg..	500 00	O. J. Hanzlik, Wonewoc..	800 00
Mrs. P. M. Wannie, Reedsburg	1,000 00	J. W. Burton, Chicago, Ill.	500 00
Clifford Griffin, Waco, Wash.	400 00	J. E. Hanzlik, Cazenovia..	600 00
G. W. Bishop, Wonewoc..	100 00	Henry Schell, Wilton.....	500 00
M. E. Hutchins, Wonewoc	100 00	Total	\$10,000 00

Wonewoc—State Bank of Wonewoc.

C. E. WOLFENDEN, President.
J. H. WOLFENDEN, Vice President.

A. P. GALE, Cashier.
CARL HERVEWIG, Asst. Cashier.

DIRECTORS.

C. E. Wolfenden,
J. H. Wolfenden,
F. R. Potter,

Scott Gale
U. S. Matteson,
G. U. Phoenix.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$237,425 60	Capital stock paid in.....	\$30,000 00
Overdrafts	137 93	Surplus fund.....	2,600 00
Banking house.....	4,000 00	Undivided profits, less cur-	
Furniture and fixtures....	1,000 00	rent expenses and taxes	
Due from approved reserve		paid	2,491 73
banks	65,334 15	Individual deposits, subject	
Due from other banks....	240 67	to check.....	46,617 47
Checks on other banks and		Demand certificates of de-	
cash items.....	136 61	posit	15,450 73
Gold coin.....	920 00	Time certificates of deposit	221,536 07
Silver coin.....	420 00		
U. S. and national cur-			
rency	9,009 00		
Nickels and cents.....	72 04		
Total	\$318,696 00	Total	\$318,696 00

NAMES OF STOCKHOLDERS.

C. E. Wolfenden, Wonewoc	\$2,500 00	A. P. Gale, Wonewoc....	1,000 00
F. R. Potter, Wonewoc...	3,000 00	Herman Moehler, Wonewoc	200 00
J. De Garmo, Minneapolis,		F. P. Goodman, Wonewoc	600 00
Minn.	2,500 00	George Bell, Wonewoc....	400 00
U. S. Matteson, Wonewoc	3,200 00	J. Byington, Milwaukee..	400 00
Asa Gale Wonewoc.....	2,400 00	S. Bailey Wonewoc.....	200 00
J. W. Gale, South Haven,		M. L. Goodman, Elroy....	200 00
Mich.	2,000 00	C. G. Porter, LaValle....	100 00
Scott Gale, Wonewoc....	1,000 00	M. L. Porter, LaValle....	100 00
John Reidy Eau Claire...	1,200 00	John Miller, Wonewoc....	400 00
J. H. Wolfenden, Wonewoc	1,200 00	A. Hervewig, Wonewoc....	400 00
W. H. Filler, Wonewoc....	1,000 00	E. E. Nichols, Wonewoc..	200 00
Dode Fisk, Wonewoc.....	1,000 00	J. H. Wink, Wilton.....	200 00
G. N. Phoenix, Wonewoc..	1,000 00	Henry Klinge Wonewoc...	200 00
Ben Truber Wonewoc....	1,000 00	O. W. Bell, Wonewoc.....	100 00
John Blish, Wonewoc....	800 00	John O'Hara, Wonewoc...	300 00
H. H. Peters, Wonewoc...	1,000 00		
F. J. Schroeder, Wonewoc	200 00	Total	\$30,000 00

Woodville—Citizens State Bank.

J. C. JOHNSON, President.
L. SOLSTAD, Vice President.

B. F. HURD, Cashier.

DIRECTORS.

J. C. Johnson,
O. C. Ness,
B. F. Hurd,
Ever Casperson,
B. G. Stockman,

Lars Solstad,
T. G. Nyhagen,
Mike Nygard,
A. Hanson.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$44,524 26	Capital stock paid in.....	\$10,000 00
Banking house.....	2,000 00	Surplus fund.....	1,400 00
Furniture and fixtures....	2,230 00	Undivided profits, less cur-	
Due from approved reserve		rent expenses and taxes	
banks	11,172 06	paid	489 49
Checks on other banks and		Individual deposits, subject	
cash items.....	224 00	to check.....	11,453 07
Gold coin.....	1,785 00	Demand certificates of de-	
Silver coin.....	200 75	posit	20 00
U. S. and national cur-		Time certificates of deposit	40,486 28
rency	2,901 00	Savings deposits.....	1,280 84
Nickels and cents.....	92 61		
Total	<u>\$65,129 68</u>	Total	<u>\$65,129 68</u>

NAMES OF STOCKHOLDERS.

J. C. Johnson, Woodville..	\$2,500 00	Ever Casperson, Woodville	500 00
Andrew Hanson, Woodville	2,100 00	T. Nyhagen, Woodville....	1,000 00
L. Solstad, Woodville....	700 00	B. G. Stockman, Woodville	400 00
Mike Nygard, Woodville..	1,000 00	G. W. Harmon Spooner..	100 00
B. F. Hurd, Woodville....	1,000 00		
O. C. Ness, Woodville....	700 00	Total	<u>\$10,000 00</u>

Wrightstown—The Farmers and Traders Bank.

J. H. TAYLER, President.
LEWIS KNUTH, Vice President.

C. W. MUELLER, Cashier.

J. H. Tayler,
Samuel H. Cady,
J. W. Zimmerman,
Albert Rather,
Lewis Knuth,

J. V. D. Wymelenberg,
Wm. Larsen,
J. J. Bellin,
H. J. Stuht.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$153,781 42	Capital stock paid in.....	\$25,000 00
Overdrafts	10 78	Surplus fund.....	3,700 00
U. S. state, municipal and other bonds.....	5,000 00	Undivided profits, less cur- rent expenses and taxes paid	1,563 16
Premium on bonds.....	83 00	Individual deposits, subject to check.....	24,335 42
Banking house.....	6,695 93	Time certificates of deposit	126,624 23
Furniture and fixtures....	2,467 31	Savings deposits.....	39,398 69
Due from approved reserve banks	40,358 17		
Checks on other banks and cash items.....	77 80		
Gold coin.....	4,290 00		
Silver coin.....	169 50		
U. S. and national cur- rency	7,654 00		
Nickels and cents.....	33 59		
Total	\$220,621 50	Total	\$220,621 50

NAMES OF STOCKHOLDERS.

J. H. Tayler, Green Bay..	\$6,300 00	J. H. Tayler, guardian, Green Bay.....	200 00
M. A. Waldo estate, Green Bay	500 00	E. R. Brown, Morrison...	500 00
Samuel H. Cady, Green Bay	4,200 00	B. A. Zimmerman, Wrights- town	200 00
Wm. Larsen, Green Bay..	4,000 00	Lewis Knuth, Wrights- town	1,100 00
M. Farrell, Wrightstown..	200 00	Joseph Schaenble, Wrights- town	100 00
Arthur Gingell Seymour.	200 00	Herman F. Roebke, Wrights- town	100 00
Jacob Kettenhofen, Wrights- town	1,000 00	C. W. Mueller, Wrights- town	300 00
Albert Rather, Wrights- town	100 00	Mary F. Mueller Wrights- town	100 00
J. V. D. Wymelenberg, Wrightstown	100 00	John Hoegh, Wr ghtstown	100 00
J. Laubenstein, Wrights- town	100 00	J. T. Clark, Kiel.....	100 00
Henry J. Stuht, Wrights- town	100 00	N. Rimmel, Wrightstown.	100 00
J. W. Zimmerman, Wrights- town	800 00	Julius J. Bellin, Green Bay	3,100 00
Josephine Oldenberg, Green Bay	200 00	Louis C. Meulemans, Wrightstown	400 00
Martha Pearce, Green Bay	500 00		
Thersa Buckholz Green Bay	300 00	Total	\$25,000 00

ABSTRACT
 OF
REPORTS OF SAVINGS BANKS
 OF THE
 STATE OF WISCONSIN,

At the close of business on the 27th day of November, 1908, as made to
 the Commissioner of Banking.

Resources.	Liabilities.
Loans	Guaranty fund.....
U. S., state and municipal bonds.....	Undivided profits, less current expenses and taxes paid
Premium on bonds.....	Savings deposits.....
Stocks and other securities	Bills payable.....
Banking house, furniture and fixtures.....	
Due from banks.....	
Checks on other banks and cash items.....	
Gold coin.....	
Silver coin.....	
U. S. and national currency	
Nickels and cents.....	
Total	Total
<u>\$1,161,043 17</u>	<u>\$1,161,043 17</u>

REPORTS OF SAVINGS BANKS.

Beloit—Beloit Savings Bank.

D. H. POLLOCK, President.
A. N. BORT, Vice President.

E. F. HANSEN, Sec'y and Treas.

TRUSTEES.

R. J. Dowd,
J. T. Johnson,
D. H. Pollock,
C. C. Keeler,
E. J. Smith,
E. B. Kilbourn,

J. A. Janbier,
E. G. Smith,
A. N. Bort,
E. F. Hansen,
P. H. Croker,
Wm. Blazer.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans	\$781,591 58	Guaranty fund.....	\$50,000 00
U. S., state, municipal and other bonds.....	181,970 00	Undivided profits, less cur- rent expenses and taxes paid	29,368 13
Premium on bonds.....	2,056 64	Savings deposits.....	1,039,417 02
Stocks and other securi- ties	4,131 66		
Banking house.....	15,000 00		
Furniture and fixtures....	2,588 23		
Due from banks.....	123,022 20		
Checks on other banks and cash items.....	3,631 75		
Gold coin.....	620 00		
Silver coin.....	622 25		
U. S. and national cur- rency	4,195 00		
Nickels and cents.....	146 89		
Total	<u><u>\$1,119,576 20</u></u>	Total	<u><u>\$1,119,576 20</u></u>

Milwaukee—Italian Mutual Savings Bank

MICHAEL CERARO, President.
JOHN BURALAUHI, Vice President.

ARMINIO CONTE, Cashier.

TRUSTEES.

H. R. Pestalozzi,
F. Montelatici,
A. Conte,
D. Leone,
F. Barbieri,
M. Ceraro,

E. Lamacchia,
J. Burafauhi,
B. Tomabene,
D. Barom,
F. La Piana,
F. Guzzetta.

Statement November 27, 1908.

Resources.		Liabilities.	
Furniture and fixtures...	\$1,173 56	Guaranty fund.....	\$1,206 48
Due from banks.....	1,600 00	Savings deposits.....	2,543 10
Gold coin.....	40 00	Bills payable.....	374 59
U. S. and national cur- rency	900 00		
Nickels and cents.....	3 10		
Expense	407 51		
Total	<u><u>\$4,124 17</u></u>	Total	<u><u>\$4,124 17</u></u>

Milwaukee—Milwaukee Savings Bank.

J. L. TORNEY, President.
G. H. KRIZ, Vice President.

F. C. KRIZ, Treas. and Cashier.
J. H. KOENIG, Secretary.

TRUSTEES.

J. L. Torney,
G. H. Kriz,
J. H. Koenig,
J. L. Mutzbauer,
F. C. Kriz,

C. Stuhlman,
W. C. Koch,
F. T. Boesel,
H. Wesle.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans	\$36,034 50	Guaranty fund.....	\$300 00
Furniture and fixtures...	268 43	Undivided profits, less cur- rent expenses and taxes paid	622 66
Due from approved reserve banks	267 67	Savings deposits.....	36,827 65
Gold coin.....	350 00		
Silver coin.....	27 50		
U. S. and national cur- rency	800 00		
Nickels and cents.....	2 21		
Total	<u><u>\$37,750 31</u></u>	Total	<u><u>\$37,750 31</u></u>

ABSTRACT OF REPORTS OF TRUST COMPANIES OF THE STATE OF WISCONSIN,

AT THE CLOSE OF BUSINESS ON THE 27TH DAY OF NOVEMBER, 1908,

AS MADE TO THE COMMISSIONER OF BANKING.

Number of Companies Reporting 12

RESOURCES.		LIABILITIES.	
LOANS:		Capital stock paid in.....	\$2,310,000 00
Mortgage loans on real estate.....	\$5,918,754 98	Surplus fund.....	243,580 82
On collateral security.....	1,119,097 34	Undivided profits.....	221,187 02
	\$7,037,852 32	DEPOSITS, VIZ.:	
BONDS, VIZ.:		Savings.....	\$1,061,390 29
United States government.....	\$10,000 00	Certificates.....	2,751,346 03
State and municipal.....	137,128 00	Debentures.....	470,051 20
Railroad.....	1,660,055 47	Special.....	714,651 83
Miscellaneous.....	175,721 04		4,997,439 35
Premium.....	454 75	Due as executor, administrator, guardian, receiver, as- signee, etc.....	693,555 33
	1,983,359 26	Due to banks.....	1,163 88
Real estate.....	14,902 06	Bills payable.....	185,531 42
Furniture and fixtures.....	34,535 02	Trust funds.....	1,957,564 81
Safe deposit vaults.....	109,875 75	Other liabilities.....	220,924 11
Due from banks.....	837,503 44		
CASH ON HAND:			
Currency.....	\$58,528 28		
Specie.....	12,294 13		
Fractional currency.....	221 66		
Checks on banks.....	13,236 45		
Cash items.....	8,382 29		
	94,662 81		
Bills receivable.....	443,943 74		
Trust fund securities, etc.....	188,100 13		
Other resources.....	86,212 21		
Total resources.....	\$10,830,946 74	Total liabilities.....	\$10,830,946 74

Reports of Trust Companies.

REPORTS OF TRUST COMPANIES.

Hudson—Wisconsin Savings, Loan & Trust Company.

N. B. BAILEY, President.
FRANK B. BROWN, Second Vice Pres.
F. E. SETTERGREN, Vice President.

G. W. BELL, Sec. and Treas.

DIRECTORS.

N. B. Bailey,
F. E. Settergren,
F. B. Brown,
G. W. Bell,

Spencer Haven,
B. E. Grinnell,
A. H. Barber.

Statement November 27, 1908.

Resources.		Liabilities.	
Mortgage loans on real estate	\$82,959 74	Capital stock paid in.....	\$100,000 00
Loans on collateral security	24,146 58	Surplus fund.....	5,000 00
State and municipal bonds	10,000 00	Due as executor, adm'n. etc.	1,416 31
Premium account.....	210 00	Bills payable.....	35,000 00
Real estate.....	14,302 06	Debenture bonds.....	2,000 00
Furniture and fixtures...	661 50		
Safe deposit vaults.....	3,000 00		
Due from banks.....	2,088 08		
Expense account.....	6,026 77		
State treasurer.....	21 58		
Total	\$143,416 31	Total	\$143,416 31

Kenosha—Northwestern Loan and Trust Company.

Z. G. SIMMONS, President.
GEORGE YULE, Vice President.

CHARLES C. BROWN, Treasurer.
WILLIAM H. PURNELL, Secretary.

DIRECTORS.

Z. G. Simmons,
George Yule,
Z. G. Simmons, Jr.,
Charles C. Brown,

James Cavanagh,
William W. Strong,
William F. Fisher.

Statement November 27, 1908.

Resources.		Liabilities.	
Mortgage loans on real estate	\$494,622 36	Capital stock paid in	\$60,000 00
Loans on collateral security	32,713 23	Undivided profits, less current expenses and taxes paid	28,665 76
Furniture and fixtures	192 98	Deposits, viz:	
Due from banks	5,772 95	Certificates	388,340 06
Cash on hand, viz:		Debentures	23,000 00
Currency	700 00	Special	5,547 21
Specie	52 00	Due as executor, admin. etc.	42,540 76
Fractional currency	15 24		
Bills discounted	10,000 00		
Our debenture bonds	4,000 00		
Court costs	25 00		
Total	\$548,093 79	Total	\$548,093 79

Madison—Central Wisconsin Trust Company.

MAGNUS SWENSON, 1st Vice President.
JOHN BARNES, 2nd Vice President.

JOS. M. BOYD, Treasurer.
L. M. HANKS, Secretary.

DIRECTORS.

Joseph M. Boyd,
H. S. Johnson,
E. C. Dodge,
H. L. Russell,
John Barnes,
C. R. Van Hise,
A. O. Fox,
T. C. McCarthy,
D. C. Converse,
Magnus Swenson,

P. B. Knox,
H. P. Jamieson,
Torgor G. Thompson,
A. L. Sanborn,
L. M. Hanks,
T. E. Brittingham,
F. M. Brown,
D. C. Jackson,
C. W. Jackman,
W. F. Pierstorff

Statement November 27, 1903.

Resources.		Liabilities.	
Mortgage loan on real estate	\$868,268 91	Capital stock paid in	\$300,000 00
Loans on collateral security	181,849 16	Undivided profits	39,635 36
Railroad bonds	23,277 50	Deposits:	
Furniture and fixtures and safe deposit vaults	6,000 00	Savings	15,021 34
Due from banks	113,199 85	Certificates	687,815 82
Cash on hand:		Debentures	88,137 20
Currency	13,689 00	Special	5,372 20
Specie	6,254 87	Due as executor, administrator, etc.	77,012 62
Checks on banks	18 00		
Cash items	437 25		
Total	\$1,212,994 54	Total	\$1,212,994 54

Madison—Savings Loan and Trust Company.

HALLE STEENSLAND, President.
N. B. VAN SLYKE, Vice President.

HALLE STEENSLAND, Treasurer.
E. B. STEENSLAND, Secretary.
E. F. RILEY, Trust Officer.

DIRECTORS.

Haile Steensland,
N. B. Van Slyke,
Julius G. O. Zehnter,
W. A. Henry,
A. F. Menges,

W. D. Curtis,
W. A. P. Morris,
A. O. Fox,
E. B. Steensland.

Statement November 27, 1903.

Resources.	Liabilities.
Mortgage loans on real estate	Capital stock paid in
\$1,258,237 00	\$250,000 00
Loans on collateral security	Surplus fund
27,100 00	50,000 00
U. S. government bonds	Undivided profits, less current expenses and taxes paid
10,000 00	28,999 88
State and municipal bonds	Deposits:
4,600 00	Savings
50,000 00	56,332 09
Railroad bonds	Certificates
600 00	712,820 45
Real estate	Debentures
Furniture and fixtures and safe deposit vaults	Reserve for interest
8,000 00	23,000 00
Due from banks	
63,582 56	
Cash on hand:	
Currency	
9,844 00	
Specie	
5,806 01	
Checks on banks	
818 95	
Cash items	
5,961 07	
Tax certificates	
516 83	
Interest accrued on loans	
35,000 00	
Total	Total
<u>\$1,480,066 42</u>	<u>\$1,480,066 42</u>

Manitowoc—East Wisconsin Trustee Company.

EMIL BAENSCH, President.

OSCAR A. ALTER, Sec'y and Treas.

DIRECTORS.

Emil Baensch,
John Schuette,
Louis Schuette,

Edwin Schuette,
Oscar A. Alter.

Statement November 27, 1903.

Resources.	Liabilities.
Mortgage loans on real estate	Capital stock paid in
\$33,925 00	\$50,000 00
State and municipal bonds	Undivided profits, less current expenses and taxes paid
26,600 00	451 91
Premium account	Due as executor, administrator, etc.
244 75	9,699 94
Furniture and fixtures	Due to banks and bankers
34 00	1,163 88
Accrued interest	Interest and open accounts
335 85	194 61
Interest and other charges	
370 74	
Total	Total
<u>\$61,510 34</u>	<u>\$61,510 34</u>

Milwaukee—Citizens Trust Company.

JAS. M. PERELES, President. RICHARD JEFFERSON, Secretary.
 THOMAS J. PERELES, Vice President. C. B. WHITNALL, Treasurer.

DIRECTORS.

James M. Pereles, C. B. Whitnall,
 Thomas Jefferson Pereles, Richard Jefferson,
 W. O. Thomas.

Statement November 27, 1903.

Resources.		Liabilities.	
Mortgage loans on real estate	\$2,249,499 29	Capital stock paid in....	\$300,000 00
Loans on collateral security	29,992 79	Undivided profits, less current expenses and taxes paid	23,450 96
State and municipal bonds	3,522 53	Deposits:	
Railroad bonds	22,800 63	Savings	33,513 38
Furniture and fixtures.....	8,093 44	Certificates	26,392 13
Safe deposit vaults	55,143 00	Special	397,974 55
Due from banks	29,025 51	Due as executor, administrator, etc.	45,241 39
Cash on hand:		Trust funds secured by real estate mortgages	1,957,564 81
Currency	169 00		
Specie	20 00		
Fractional currency	45 61		
Checks on banks.....	3,513 51		
Tax certificates	27,193 49		
Accounts receivable	355,118 42		
Total	\$2,784,137 22	Total	\$2,784,137 22

Milwaukee—Fidelity Trust Company.

HOWARD GREENE, President. FRED W. DICKENS, Assistant Sec.
 CLEMENT C. SMITH, 1st Vice President.
 CARROLL ATWOOD, 2nd Vice President.

DIRECTORS.

Howard Greene, Ludington Patton,
 William B. Weller, Wm. Woods, Plankinton,
 Carroll Atwood, H. A. J. Upham,
 J. Gilbert Hiccox, Clement C. Smith,
 Stewart H. Markham,

Statement November 27, 1903.

Resources.		Liabilities.	
Mortgage loans on real estate security.....	\$109,201 60	Capital stock paid in....	\$250,000 00
Loans on collateral security	163,527 11	Surplus fund	25,000 00
State and municipal bonds	19,847 22	Undivided profits, less current expenses and taxes paid	16,453 09
Railroad bonds	79,687 50	Deposits, viz.:	
Miscellaneous bonds	154,721 04	Savings	172,511 32
Furniture and fixtures.....	9,130 00	Certificates	121,856 68
Due from banks.....	75,191 01	Special	37,682 63
Cash on hand:		Due as executor, administrator, guardian, receiver, trustee, assignee, etc....	79,523 88
Currency	1,980 00	Accounts payable	97 60
Specie	287 00		
Fractional currency	23 27		
Checks on banks.....	2,192 94		
Cash items	75 75		
Accounts receivable and insurance department	7,736 88		
Trust funds due from banks	79,523 88		
Total	\$703,125 20	Total	\$703,125 20

Milwaukee—Milwaukee Trust Company.

ROBERT CAMP, President.
DAVID C. GREEN, Vice President.
CHAS. ALLIS, Vice President.

DAVID C. GREEN, Treasurer.
SCRANTON STOCKDALE, Secretary.
P. O. KANNENBERG, Asst. Secretary.

DIRECTORS.

Robert Camp,
David C. Green,
Chas. Allis,
H. H. Camp,
John I. Beggs,
Fred Vogel, Jr.,

T. E. Camp,
Fred. T. Goll,
B. K. Miller,
Geo. P. Mayer,
John P. Murphy.

Statement November 27, 1908.

Resources.		Liabilities.	
Mortgage loans on real estate	\$152,497 17	Capital stock paid in.....	\$300,000 00
Loans on collateral security	235,259 52	Surplus fund	60,000 00
Railroad and other bonds	847,745 35	Undivided profits, less current expenses and taxes paid	23,873 96
Furniture and fixtures	8,360 00	Deposits, viz.:	
Due from banks	243,336 59	Savings	498,512 35
Cash on hand, viz.:		Certificates	231,728 35
Currency and specie....	26,565 28	Special	160,214 29
Checks on banks.....	1,374 00	Due as executor, administrator, guardian, receiver, trustee, assignee, etc....	171,263 49
Accounts receivable secured	68,294 95	Bills payable	150,000 00
Accrued earnings	12,159 55		
	<hr/>		
Total	<u>\$1,595,592 44</u>	Total	<u>\$1,595,592 44</u>

Milwaukee—Wisconsin Trust Company.

OLIVER C. FULLER, President.
FREDERICK KASTEN, Vice President.

GARDNER P. STICKNEY, Treasurer.
F. C. BEST, Secretary.
R. L. SMITH, Assistant Secretary.

DIRECTORS.

Oliver C. Fuller,
L. J. Pet t
Patrick Cudahy,
Gardner P. Stickney,
Isaac D. Adler,
Herman W. Falk,

Richard W. Houghton,
Gustave Pabst,
Frederick Kasten,
Chas. L. Schriber,
Frank L. Vance.

Statement November 27, 1903.

Resources.		Liabilities.	
Mortgage loans on real estate	\$177,550 63	Capital stock paid in....	\$500 000 00
Loans on collateral security	335,948 92	Surplus fund	100,000 00
State and municipal bonds	57,558 25	Undivided profits, less current expenses and taxes paid	44,000 43
Railroad and corporation bonds	636,544 49	Deposits, viz.:	
Furniture and fixtures....	5,764 44	Savings	251,480 34
Safe deposit vaults.....	37,732 75	Certificates	373,902 68
Due from banks	267,893 65	Special	107,860 95
Cash on hand, viz.:		Due as executor, adm., gdn., receiver, trustee assignee, etc.	143,932 97
Currency	2,536 00	Reserved for taxes and interest	5,950 00
Specie	840 00		
Fractional currency....	101 45		
Checks on banks.....	2 56		
Cash items	1,860 77		
Accounts receivable	2,793 46		
	<hr/>		
Total	<u>\$1,527,127 37</u>	Total	<u>\$1,527,127 37</u>

Oshkosh—Oshkosh Savings & Trust Company.

LEANDER CHOATE, Pres'dent.
W. J. HAY, Vice President.

C. H. KRIPPENE, Sec'y and Treas.

DIRECTORS.

Leander Choate,
J. H. Jenkins,
W. W. Kimball,
J. J. Stevenson,
Jos. Kloeckner,

C. H. Krippene,
H. C. Roenitz,
F. J. Barber,
W. J. Hay.

Statement November 27, 1903.

Resources.		Liabilities.	
Mortgage loans on real estate	\$54,655 00	Capital stock paid in....	\$100,000 00
Overdrafts	83,060 00	Surplus fund	1,600 00
State and municipal bonds	15,000 00	Undivided profits, less current expenses and taxes paid	4,435 55
Jno. Strange Paper Co. mortgage bonds	16,000 00	Deposits, viz.:	
Electric light bonds....	1,000 00	Savings	34,019 47
Furniture and fixtures...	853 06	Certificates	34,789 39
Due from banks	10,279 97	Due as executor, adm., gdn., receiver, trustee, ass gnee, etc.	121,163 19
Cash on hand, viz.:			
Currency	1,097 00		
Specie	149 25		
Fractional currency ...	20 58		
Checks on banks.....	5,316 49		
Trust fund securities....	108,576 25		
Total	\$296,007 60	Total	\$296,007 60

Portage—The Portage Mortgage, Loan & Trust Company.

R. N. McCONOCHIE, President.
R. J. ROSENFELD, Vice President.

R. J. HUGHES, Treas.

DIRECTORS.

R. N. McConochie,
R. J. Rosenfeld,

A. J. Klenert,
R. J. Hughes.

Statement November 27, 1908.

Resources.		Liabilities.	
Mortgage loans on real estate	\$284,624 19	Capital stock paid in....	\$50,000 00
Loans on collateral security	3,000 00	Surplus fund	1,980 82
Furniture and fixtures...	834 60	Undivided profits, less current expenses and taxes paid	6,270 06
Due from banks	8,940 99	Deposits, certificates	52,913 89
Currency	998 00	Bills payable	531 42
Specie	15 00	Mortgages sold	189,357 50
Fractional currency ...	3 12		
Cash items	47 45		
Tax certificates	112 69		
Expense account	2,477 65		
Total	\$301,053 69	Total	\$301,053 69

Wausau—Wisconsin Valley Trust Company.

A. L. KREUTZER, President.
M. B. ROSENBERY, Vice President.

C. B. BIRD, Treasurer.
OTTO G. FEHLHABER, Sec'y.

DIRECTORS.

A. L. Kreutzer,
C. B. Bird,
M. B. Rosenberry,

J. J. Okoneski,
Otto G. Fehlhaber.

Statement November 27, 1908.

Resources.		Liabilities.	
Mortgage loans on real estate	\$152,714 09	Capital stock paid in....	\$50,000 00
Loans on collateral security	2,500 00	Undivided profits, less current expenses and taxes paid	4,950 06
Furniture and fixtures....	611 00	Deposits, certificates	120,786 58
Due from banks	20,142 28	Due as executor, adm., gdn., receiver, trustee, assignee etc.	1,760 78
Cash on hand, viz.:		Other liabilities	324 40
Currency	950 00		
Specie	870 00		
Fractional currency ...	12 39		
Overdrafts on loans made	22 06		
Total	<u><u>\$177,821 82</u></u>	Total	<u><u>\$177,821 82</u></u>

REPORTS OF NATIONAL BANKS.

Alma—First National Bank.

CHAS. G. KAPELORITZ, President.

T. S. SABY, Cashier.

Statement November 27, 1903.

Resources.		Liabilities.	
Loans and discounts.....	\$48,109 73	Capital stock paid in....	\$25,000 00
Overdrafts	735 05	Surplus fund	2,000 00
U. S. bonds to secure circulat on	10,000 00	Undivided profits, less current expenses and taxes paid	444 21
Prem'ums on U. S. bonds	500 00	National bank-notes outstanding	10,000 00
Banking house, furniture and fixtures	6,200 88	Individual deposits, subject to check	36,965 45
Due from other national banks	11,062 79	Demand certificates of deposit	45,421 81
Due from state banks and bankers	13,730 98	Time certificates of deposit	493 48
Due from approved reserve agents	20,248 38		
Checks and other cash items	580 12		
Notes of other national banks	525 00		
Fractional currency, nickels and cents	102 67		
Specie	6,554 35		
Legal-tender notes	1,325 00		
Redemption fund with treasurer U. S.	500 00		
Due from Treasurer U. S.	150 00		
Total	\$120,324 95	Total	\$120,324 95

Antigo—First National Bank.

LEANDER CHOATE, President.

W. B. McARTHUR, Cashier.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$506,971 93	Capital stock paid in.....	50,000 00
Overdrafts	4,844 83	Surplus fund	30,000 00
U. S. Bonds to secure cir- culation	50,000 00	Undivided profits, less cur- rent expenses and taxes paid	9,413 03
U. S. bonds to secure U. S. deposits	50,000 00	National bank-notes out- standing	50,000 00
Premiums on U. S. bonds.....	2,000 00	Due to state banks and bankers	3,874 17
Banking house, furniture and fixtures	2,499 00	Individual deposits, subject to check	212,785 83
Due from other national banks	4,773 58	Time certificates of de- posit	288,877 19
Due from state banks and bankers	707 69	United States deposits....	50,000 00
Due from approved reserve agents	44,344 61		
Checks and other cash items	341 93		
Notes of other national banks	300 00		
Fractional currency, nick- els, cents	190 15		
Specie	21,826 50		
Legal-tender notes	3,650 00		
Redemption fund with treasurer U. S.	2,500 00		
Total	<u>\$694,950 22</u>	Total	<u>\$694,950 22</u>

Antigo—Langlade National Bank.

J. F. ALBERS President.

OTTO P. WALCH, Cashier.

Statement November 27, 1903.

Resources.		Liabilities.	
Loans and discounts.....	\$288,860 67	Capital stock paid in....	\$50,000 00
Overdrafts	3,672 29	Surplus fund	15,000 00
U. S. Bonds to secure cir- culation	12,500 00	Undivided profits, less cur- rent expenses and taxes paid	9,536 67
Stocks, securities, etc.	5,273 94	National bank-notes out- standing	12,500 00
Banking house, furniture and fixtures	14,159 25	Due to state banks and bankers	1,770 30
Other real estate owned.....	1,000 00	Dividends unpaid	52 00
Due from other national banks	1,744 70	Individual deposits, subject to check	132,400 17
Due from state banks and bankers	1,147 19	Time certificates of de- posit	142,477 21
Due from approved reserve agents	5,188 51		
Checks and other cash items	2,817 45		
Notes of other national banks	300 00		
Fractional currency, nick- els, cents	359 50		
Specie	18,562 85		
Legal-tender notes	7,525 00		
Redemption fund with treasurer U. S.	625 00		
Total	<u>\$363,736 35</u>	Total	<u>\$363,736 35</u>

Appleton—Citizens National Bank.

LAMAR OLMSTEAD, President.

JOHN J. SHERMAN, Cashier.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$519,302 83	Capital stock paid in	\$150,000 00
Overdrafts	2,508 91	Surplus fund	30,000 00
U. S. bonds to secure circulation	135,000 00	Undivided profits, less current expenses and taxes paid	12,090 51
U. S. bonds to secure U. S. deposits	50,000 00	National bank-notes outstanding	135,000 00
Stocks, securities, etc.	126,771 33	Due to other national banks	39 82
Banking house	37,000 00	Due to state banks and bankers	17,155 55
Due from other national banks	895,36	Due to trust companies and savings banks, approved reserve agents	462 56
Due from state banks and bankers	6,591 76	Dividends unpaid	12 00
Due from approved reserve agents	65,353 25	Individual deposits, subject to check	165,451 15
Checks and other cash items	2,420 87	Demand certificates of deposit	332,891 71
Fractional currency, nickels, cents	95 02	Savings deposits	115,598 93
Specie	25,110 90	United States deposits	45,000 00
Legal-tender notes	29,902 00	Reserved for taxes	4,000 00
Redemption fund with treasurer U. S.	6,750 00		
Total	\$1,007,702 23	Total	\$1,007,702 23

Appleton—Commercial National Bank.

JOHN McNAUGHTON, President.

C. S. DICKINSON, Cashier.

Statement November 27, 1903.

Resources.		Liabilities.	
Loans and discounts	\$577,944 81	Capital stock paid in	\$150,000 00
Overdrafts	1,696 80	Surplus fund	50,000 00
U. S. bonds to secure circulation	150,000 00	Undivided profits, less current expenses and taxes paid	22,079 90
Stocks, securities, etc.	138,826 66	National bank-notes outstanding	150,000 00
Due from other national banks	2,778 20	Due to other national banks	11,088 77
Due from state banks and bankers	180 63	Due to state banks and bankers	6,098 17
Due from approved reserve agents	70,171 76	Individual deposits, subject to check	351,066 03
Checks and other cash items	1,556 97	Time certificates of deposit	252,281 32
Notes of other national banks	2,600 00	Cashier's checks outstanding	500 00
Fractional currency, nickels, cents	283 46	Reserved for taxes	3,725 00
Specie	19,915 90		
Legal-tender notes	23,384 00		
Redemption fund with treasurer U. S.	7,500 00		
Total	\$996,839 19	Total	\$996,839 19

Appleton—First National Bank.

HENRY D. SMITH, President.

HERMAN ERB, Cashier.

Statement November 27, 1903.

Resources.		Liabilities.	
Loans and discounts....	\$1,514,120 77	Capital stock paid in..	\$300,000 00
Overdrafts	4,865 97	Surplus fund	100,000 00
U. S. bonds to secure circulation	120,000 00	Undivided profits, less current expenses and taxes paid	35,898 68
Premiums on U. S. bonds	525 00	National bank-notes outstanding	119,997 50
Stocks, securities, etc. .	377,696 78	Due to other national banks	6,728 32
Banking house, furniture and fixtures	14,000 00	Due to state banks and bankers	20,292 19
Other real estate owned	3,295 04	Individual deposits, subject to check.....	775,792 16
Due from other national banks	19,465 96	Demand certificates of deposit	1,263,054 42
Due from state banks and bankers	29,259 60	Certified checks	2,762 00
Due from approved reserve agents	374,694 32	Reserved for taxes....	7,198 08
Checks and other cash items	4,287 30		
Notes of other national banks	19,875 00		
Fractional currency, nickels, cents	224 11		
Specie	117,413 50		
Legal-tender notes.....	26,000 00		
Redemption fund with treasurer U. S.....	6,000 00		
Total	<u>\$2,631,723 35</u>	Total	<u>\$2,631,723 35</u>

Ashland—Ashland National Bank.

THOMAS BARDON, President.

J. T. GREGORY, Cashier.

Statement November 27, 1903.

Resources.		Liabilities.	
Loans and discounts....	\$693,731 41	Capital stock paid in..	\$100,000 00
Overdrafts	2,006 60	Surplus fund	20,000 00
U. S. bonds to secure circulation	71,360 00	Undivided profits, less current expenses and taxes paid	34,972 59
U. S. bonds to secure U. S. deposits.....	60,000 00	National bank-notes outstanding	71,360 00
Stocks, securities, etc..	16,154 98	Due to other national banks	6,268 10
Other real estate owned	2,646 68	Due to state banks and bankers	3,008 49
Due from other national banks	6,432 79	Dividends unpaid	2 50
Due from state banks and bankers	6,832 32	Individual deposits, subject to check	460,568 18
Due from approved reserve agents	161,155 76	Demand certificates of deposit	342,867 15
Exchanges for clearing house	4,828 91	United States deposits..	25,485 94
Notes of other national banks	8,779 00	Deposits of U. S. disbursing officers	37,168 16
Fractional currency, nickels, cents	1,749 91		
Specie	55,954 75		
Legal-tender notes	6,500 00		
Redemption fund with treasurer U. S.	3,568 00		
Total	<u>\$1,101,701 11</u>	Total	<u>\$1,101,701 11</u>

Ashland—Northern National Bank.

J. W. COCHRAN, President.

R. B. PRINCE, Cashier.

Statement November 27, 1903.

Resources.		Liabilities.	
Loans and discounts...	\$957,346 15	Capital stock paid in...	\$100,000 00
Overdrafts	2,790 54	Surplus fund	50,000 00
U. S. bonds to secure circulation	100,000 00	Undivided profits, less current expenses and taxes paid	47,537 40
Stocks, securities, etc. . .	3,200 00	National bank-notes outstanding	97,750 00
Banking house	18,000 00	Due to other national banks	6,025 17
Due from other national banks	9,396 79	Due to state banks and bankers	12,318 75
Due from state banks and bankers	13,579 94	Dividends unpaid	340 00
Due from approved reserve agents	135,182 78	Individual deposits, subject to check	560,040 45
Checks and other cash items	1,884 97	Demand certificates of deposit	406,170 19
Notes of other national banks	7,344 00	Savings deposits.....	50,952 55
Fractional currency, nickels, cents	86 69	Certified checks	2,933 80
Specie	56,537 45		
Legal-tender notes	23,719 00		
Redemption fund with treasurer U. S.	5,000 00		
Total	\$1,334,068 31	Total	\$1,334,068 31

Baraboo—First National Bank.

T. W. ENGLISH, President.

M. H. MOULD, Cashier.

Statement November 27, 1903.

Resources.		Liabilities.	
Loans and discounts....	\$184,555 32	Capital stock paid in....	\$50,000 00
Overdrafts	1,349 54	Surplus fund	10,000 00
U. S. bonds to secure circulation	50,000 00	Undivided profits, less current expenses and taxes paid	4,547 68
Premiums on U. S. bonds	2,500 00	National bank-notes outstanding	50,000 00
Stocks, securities, etc. . .	212,602 39	Due to state banks and bankers	11,358 76
Banking house, furniture and fixtures	3,750 00	Dividends unpaid	3 50
Other real estate owned..	10,500 00	Individual deposits, subject to check	163,709 91
Due from state banks and bankers	2,056 86	Demand certificates of deposit	16,748 52
Due from approved reserve agents	65,261 46	Time certificates of deposit	265,409 19
Checks and other cash items	470 60	Liabilities over than those above stated.....	100 53
Notes of other national banks	877 00		
Fractional currency, nickels, cents	423 82		
Specie	31,731 10		
Legal-tender notes	3,300 00		
Redemption fund with treasurer U. S.	2,500 00		
Total	\$571,878 09	Total	\$571,878 09

Bayfield—First National Bank.

T. F. WIELAND, President.

A. H. WILKINSON, Cashier.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$157,951 39	Capital stock paid in....	\$35,000 00
Overdrafts	1,577 07	Surplus fund	7,000 00
U. S. bonds to secure cir- culation	25,000 00	Undivided profits, less cur- rent expenses and taxes paid	4,154 55
Stocks, securities, etc. ..	18,000 00	National bank-notes out- standing	25,000 00
Banking house, furniture and fixtures.....	9,500 00	Individual deposits, subject to check	146,900 89
Due from other national banks	19,259 23	Savings accounts	30,788 33
Due from state banks and bankers	190 36	Demand certificates of de- posit	82,178 88
Due from approved reserve agents	79,953 38	Certified checks	838 13
Checks and other cash items	43 44		
Notes of other national banks	100 00		
Fractional currency, nick- els, cents	306 11		
Specie	18,094 80		
Legal-tender notes	635 00		
Redemption fund with treasurer U. S.....	1,250 00		
Total	<u>\$331,860 78</u>	Total	<u>\$331,860 78</u>

Beaver Dam—German National Bank.

JOHN C. ZANDER, President.

PETER BEULE, Cashier.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$338,584 74	Capital stock paid in....	\$50,000 00
Overdrafts	1,270 11	Surplus fund	35,000 00
U. S. bonds to secure cir- culation	50,000 00	Undivided profits, less cur- rent expenses and taxes paid	16,119 04
Premiums on U. S. bonds ..	1,312 50	National bank notes out- standing	50,000 00
Stocks, securities, etc. ..	99,103 44	Individual deposits, subject to check	235,883 89
Banking house, furniture and fixtures	11,300 00	Demand certificates of de- posit	121,412 45
Other real estate owned..	7,500 00	Cashier's checks outstand- ing	7 00
Due from state banks and bankers	7,462 06	Savings deposits	196,373 73
Due from approved reserve agents	138,910 51		
Checks and other cash items	7,604 54		
Notes of other national banks	2,160 00		
Fractional currency, nick- els, cents	298 31		
Specie	30,589 90		
Legal-tender notes	6,200 00		
Redemption fund with treasurer U. S.	2,500 00		
Total	<u>\$704,796 11</u>	Total	<u>\$704,796 11</u>

Beaver Dam—The Old National Bank.

E. C. McFETRIDGE, President.

J. E. McCLURE, Cashier.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$279,150 71	Capital stock paid in.....	80,000 00
Overdrafts	1,362 58	Surplus fund	20,000 00
U. S. bonds to secure circulation	80,000 00	Undivided profits less current expenses and taxes paid	14,853 82
Premiums on U. S. bonds	3,000 00	National bank-notes outstanding	80,000 00
Stocks, securities, etc.	1,829 00	Individual deposits, subject to check	255,918 50
Banking house, furniture and fixtures	11,500 00	Demand certificates of deposit	211,663 74
Due from approved reserve agents	59,900 78	Cashier's checks outstanding	2 00
Notes of other national banks	2,705 00		
Fractional currency, nickels, cents	298 64		
Specie	32,620 35		
Legal-tender notes	5,000 00		
Redemption fund with Treasurer U. S.	4,000 00		
Total	<u>\$662,438 06</u>	Total	<u>\$662,438 06</u>

Beloit—The Second National Bank.

F. M. STRONG, President.

B. P. ELDRED, Cashier.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$328,154 01	Capital stock paid in ..	\$50,000 00
Overdrafts	1,191 22	Surplus fund	10,000 00
U. S. bonds to secure circulation	50,000 00	Undivided profits, less current expenses and taxes paid	44,619 65
Stocks, securities, etc.	43,273 75	National bank-notes outstanding	50,000 00
Due from other national banks	2,990 42	Due to other national banks	631 88
Due from state banks and bankers	27 30	Due to state banks and bankers	499 44
Due from approved reserve agents	28,301 13	Due to trust companies and savings banks	23,424 99
Checks and other cash items	3,183 99	Individual deposits, subject to check	226,208 74
Notes of other national banks	10,245 00	Demand certificates of deposit	6,032 06
Fractional currency, nickels, cents	312 92	Time certificates of deposit	96,253 13
Specie	13,244 95	Reserved for taxes	750 00
Legal-tender notes	25,000 00		
Redemption fund with treasurer U. S.	2,500 00		
Total	<u>\$508,424 69</u>	Total	<u>\$508,424 69</u>

Berlin—First National Bank.

J. H. PORTER, President.

R. A. CHRISTIE, Cashier.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$471,005 56	Capital stock paid in	\$75,000 00
Overdrafts	70 79	Surplus fund	25,000 00
U. S. bonds to secure circulation	25,000 00	Undivided profits, less current expenses and taxes paid	16,757 12
U. S. bonds on hand	1,200 00	National bank-notes outstanding	25,000 00
Stocks, securities, etc.	128,760 00	Due to state banks and bankers	7,645 66
Banking house, furniture and fixtures	5,095 00	Individual deposits, subject to check	191,010 71
Due from other national banks	8,127 82	Time certificates of deposit	470,205 19
Due from state banks and bankers	5,405 72	Unearned interest	3,000 00
Due from approved reserve agents	110,481 41	Reserved for taxes	2,000 00
Checks and other cash items	823 13		
Notes of other national banks	2,690 00		
Fractional currency, nickels, cents	434 25		
Specie	27,275 00		
Legal-tender notes	28,000 00		
Redemption fund with treasurer U. S.	1,250 00		
Total	\$815,618 63	Total	\$815,618 68

Black River Falls—First National Bank.

FRANK JOHNSON, President.

H. H. RICHARDS, Cashier.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$340,098 06	Capital stock paid in	\$50,000 00
Overdrafts	975 61	Surplus fund	12,500 00
U. S. bonds to secure circulation	12,500 00	Undivided profits, less current expenses and taxes paid	21,261 94
Stocks, securities, etc.	1,040 00	National bank-notes outstanding	12,010 00
Banking house, furniture and fixtures	6,500 00	Individual deposits, subject to check	64,842 16
Due from other national banks	3,725 73	Demand certificates of deposit	24 51
Due from approved reserve agents	40,709 66	Time certificates of deposit	272,518 06
Checks and other cash items	4,381 61		
Notes of other national banks	1,080 00		
Fractional currency, nickels, cents	118 90		
Legal-tender notes	21,402 10		
Redemption fund with treasurer U. S.	625 00		
Total	\$433,156 67	Total	\$433,156 67

Brillion—First National Bank.

CHAS. BRUSS, President.

GEO. E. DAWSON, Cashier.

Statement November 27, 1903.

Resources.		Liabilities.	
Loans and discounts	\$62,229 19	Capital stock paid in . . .	\$25,000 00
Overdrafts	144 03	Surplus fund	2,500 00
U. S. bonds to secure cir- culation	25,000 00	Undivided profits, less cur- rent expenses and taxes paid	1,428 88
Premiums on U. S. bonds	1,250 00	National bank-notes out- standing	25,000 00
Stocks, securities, etc. . .	15,534 18	Due to other national banks	317 41
Banking house, furniture and fixtures	7,295 29	Individual deposits, subject to check	32,676 49
Due from other national banks	241 54	Savings deposits	5,699 24
Due from approved reserve agents	2,377 20	Time certificates of deposit	32,744 33
Checks and other cash items	88 86		
Notes of other national banks	265 00		
Fractional currency, nick- els, cents	37 91		
Specie	6,653 15		
Legal-tender notes	3,000 00		
Redemption fund with treasurer U. S.	1,250 00		
Total	<u>\$125,366 35</u>	Total	<u>\$125,366 35</u>

Campbelsport—The First National Bank.

F. J. BARBER, President.

ALBERT S. SCHWANDT, Cashier.

Statement November 27, 1903.

Resources.		Liabilities.	
Loans and discounts	\$129,718 27	Capital stock paid in . . .	\$25,000 00
U. S. bonds to secure cir- culation	10,000 00	Surplus fund	2,150 00
Premiums on U. S. bonds	242 50	Undivided profits, less cur- rent expenses and taxes paid	2,577 28
Stocks, securities, etc. . .	2,500 00	National bank-notes out- standing	9,500 00
Furniture and fixtures . . .	750 00	Individual deposits, subject to check	51,000 11
Due from other national banks	7,040 83	Demand certificates of de- posit	7,331 48
Due from approved reserve agents	42,999 38	Time certificates of deposit	57,697 93
Notes of other national banks	555 00	Savings deposits	48,199 15
Fractional currency, nick- els, cents	86 87		
Specie	8,262 10		
Legal-tender notes	900 00		
Redemption fund with treasurer U. S.	500 00		
Total	<u>\$203,554 95</u>	Total	<u>\$203,554 95</u>

Chilton—Chilton National Bank.

JULIUS FEIUD, President.

WM. J. PAULSEN, Cashier.
M. A. KNAUF, Asst. Cashier.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$298,459 04	Capital stock paid in ...	\$50,000 00
Overdrafts	569 30	Surplus fund	10,000 00
U S. bonds to secure cir- culation	50,000 00	Undivided profits, less cur- rent expenses and taxes paid	9,737 46
Stocks, securities, etc. ...	30,000 00	National bank notes out- standing	50,000 00
Banking house, furniture and fixtures	7,500 00	Due to other national banks	911 96
Due from state banks and bankers	1,505 46	Due to state banks and bankers	85 61
Due from approved reserve agents	46,134 14	Individual deposits, subject to check	87,754 11
Checks and other cash items	312 21	Demand certificates of de- posit	11,887 45
Notes of other national banks	2,225 00	Time certificates of deposit	202,065 35
Fractional currency, nick- els, cents	80 37	Savings deposits	40,077 87
Specie	23,140 05		
Redemption fund with treasurer U. S.	2,500 00		
Suspense account (over and short account)....	90 24		
Total	\$462,519 81	Total	\$462,519 81

Chippewa Falls—First National Bank.

L. C. STANLEY, President.

L. M. NEWMAN, Cashier.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$286,775 40	Capital stock paid in ..	\$100,000 00
Overdrafts	5,936 42	Surplus fund	20,000 00
U S. bonds to secure cir- culation	100,000 00	Undivided profits, less cur- rent expenses and taxes paid	6,714 16
Bonds	126,185 41	National bank notes out- standing	98,800 00
Banking house, furniture and fixtures	17,400 00	Due to state banks and bankers	25,915 46
Due from other national banks	4,000 32	Individual deposits, subject to check	162,369 09
Due from approved reserve agents	189,287 31	Demand certificates of de- posit	2,685 61
Checks and other cash items	1,266 08	Time certificates of deposit	370,291 84
Notes of other national banks	2,480 00		
Fractional currency, nick- els, cents	442 97		
Specie	45,742 25		
Legal-tender notes	2,960 00		
Redemption fund with treasurer U. S.	4,300 00		
Total	\$786,776 16	Total	\$786,776 16

Chippewa Falls—Lumbermen's National Bank.

A. B. McDONELL, President.

S. B. NIMMONS, Cashier.

Statement November 27, 1903.

Resources.		Liabilities.	
Loans and discounts...	\$814,741 21	Capital stock paid in ..	\$100,000 00
Overdrafts	5,718 21	Surplus fund	100 000 00
U. S. bonds to secure circulation	75,000 00	Undivided profits, less current expenses and taxes paid	24,588 81
Other bonds to secure U. S. deposits	56,000 00	National bank notes outstanding	75,000 00
Stocks, securities, etc...	107,000 00	Due to other national banks	246 30
Banking house, furniture and fixtures	5,000 00	Individual deposits, subject to check.....	639,162 85
Due from other national banks	9,509 06	Time certificates of deposit	741,126 36
Due from state banks and bankers	580 13	United states deposits..	45,000 00
Due from approved reserve agents	545,324 94		
Checks and other cash items	1,057 84		
Notes of other national banks	1,140 00		
Fractional currency, nickels, cents	230 68		
Specie	98,057 25		
Legal-tender notes	2,015 00		
Redemption fund with treasurer U. S.	3,750 00		
Total	\$1,725,124 32	Total	\$1,725,124 32

Clintonville—First National Bank.

TOM R. WALL, President.

C. E. GIBSON, Cashier.

Statement November 27, 1903.

Resources.		Liabilities.	
Loans and discounts	\$255,474 30	Capital stock paid in	\$30,000 00
Overdrafts	100 87	Surplus fund	20,000 00
U. S. bonds to secure circulation	30,000 00	Undivided profits, less current expenses and taxes paid	14,838 03
Bonds, securities, etc.	9,000 00	National bank notes outstanding	29,500 00
Banking house, furniture and fixtures	10,095 00	Individual deposits, subject to check	51,598 58
Due from other national banks	24,566 72	Demand certificates of deposit	2,592 81
Due from state banks and bankers	4,316 87	Time certificates of deposit	261,038 79
Due from approved reserve agents	48,667 80	Savings	8,012 74
Checks and other cash items	142 93		
Notes of other national banks	5,630 00		
Fractional currency, nickels, cents	223 46		
Specie	26,363 00		
Legal-tender notes	1,500 00		
Redemption fund with treasurer U. S.	1,500 00		
Total	\$417,580 95	Total	\$417,580 95

Columbus—First National Bank.

F. A. CHADBOURN, President.

J. R. GOFF, Cashier.

Statement November 27, 1903.

Resources.		Liabilities.	
Loans and discounts	\$366,607 29	Capital stock paid in	\$75,000 00
Overdrafts	1,142 62	Surplus fund	25,000 00
U. S. bonds to secure cir- culation	18,760 00	Undivided profits, less cur- rent expenses and taxes paid	10,584 19
Premiums on U. S. bonds	275 44	National bank-notes out- standing	18,760 00
Stocks, securities, etc.	25,000 56	Individual deposits, subject to check	123,199 26
Banking house, furniture and fixtures	3,000 00	Time certificates of deposit Cashier's checks outstand- ing	292,529 37 1,168 70
Due from other national banks	3,122 20		
Due from approved reserve agents	92,592 55		
Checks and other cash items	184 91		
Notes of other national banks	1,700 00		
Fractional currency, nick- els, cents	459 00		
Specie	23,358 95		
Legal-tender notes	6,100 00		
Redemption fund with treasurer U. S.	938 00		
Total	<u>\$546,241 52</u>	Total	<u>\$546,241 52</u>

Cuba—First National Bank.

WM. THOMAS, President.

MATT HENDRICKS, Cashier.

Statement November 27, 1903.

Resources.		Liabilities.	
Loans and discounts	\$117,712 80	Capital stock paid in	\$25,000 00
Overdrafts	1,132 95	Surplus fund	5,000 00
U. S. bonds to secure cir- culation	12,500 00	Undivided profits, less cur- rent expenses and taxes paid	3,993 87
Premiums on U. S. bonds	572 27	National bank-notes out- standing	12,000 00
Stocks, securities, etc.	12,200 00	Individual deposits, subject to check	66,955 63
Banking house, furniture and fixtures	13,450 00	Demand certificates of de- posit	181 27
Due from other national banks	1,503 75	Time certificates of deposit	76,269 56
Due from approved reserve agents	2,533 38		
Checks and other cash items	2,889 62		
Notes of other national banks	453 00		
Fractional currency, nick- els, cents	148 26		
Specie	9,779 30		
Legal-tender notes	8,900 00		
Redemption fund with treasurer U. S.	625 00		
Total	<u>\$189,400 33</u>	Total	<u>\$189,400 33</u>

Dale—First National Bank.

GOTTFRIED REINERT, President.

W. H. SPENGLER, Cashier.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$72, 741 57	Capital stock paid in	\$25,000 00
U. S. bonds to secure circulation	7,000 00	Surplus fund	800 00
Premiums on U. S. bonds	223 13	Undivided profits, less current expenses and taxes paid	170 62
Banking house, furniture and fixtures	8,500 00	National bank-notes outstanding	7,000 00
Due from other national banks	3,440 65	Individual deposits, subject to check	12,541 80
Due from approved reserve agents	11,581 44	Savings deposits	1,383 89
Checks and other cash items	49 53	Time certificates of deposit	62,457 83
Notes of other national banks	140 00		
Fractional currency, nickels, cents	9 02		
Specie	2,216 80		
Legal-tender notes	3,802 00		
Redemption fund with treasurer U. S.	350 00		
Total	<u>\$109,354 14</u>	Total	<u>\$109,354 14</u>

Darlington—Citizens National Bank.

GEO. F. WEST, President.

JOHN O'BRIEN, Cashier.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$219,749 75	Capital stock paid in	\$50,000 00
Overdrafts	81 42	Surplus fund	10,000 00
U. S. bonds to secure circulation	50,000 00	Undivided profits, less current expenses and taxes paid	18,520 47
Premiums on U. S. bonds	2,000 00	National bank-notes outstanding	50,000 00
Stocks, securities, etc.	63,602 70	Individual deposits, subject to check	89,442 93
Banking house, furniture and fixtures	9,875 00	Demand certificates of deposit	310,534 12
Due from state banks and bankers	315 00		
Due from approved reserve agents	152,206 44		
Checks and other cash items	2,015 58		
Notes of other national banks	1,000 00		
Fractional currency, nickels, cents	192 63		
Specie	20,810 00		
Legal-tender notes	4,149 00		
Redemption fund with treasurer U. S.	2,500 00		
Total	<u>\$528,497 52</u>	Total	<u>\$528,497 52</u>

Darlington—First National Bank.

P. A. ORTON, President.

M. H. MICHAELSON, Cashier.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$189,920 24	Capital stock paid in	\$50,000 00
Overdrafts	3,401 07	Surplus fund	25,000 00
U. S. bonds to secure circulation	50,000 00	Undivided profits, less current expenses and taxes paid	6,394 64
Premiums on U. S. bonds	1,760 00	National bank-notes outstanding	50,000 00
Bonds, securities, etc.	215,948 00	Due to state banks and bankers	3,658 56
Banking house, furniture and fixtures	9,850 00	Dividends unpaid	50 00
Due from state banks and bankers	190 75	Individual deposits, subject to check	126,132 07
Due from approved reserve agents	137,890 51	Demand certificates of deposit	393,238 14
Checks and other cash items	1,661 00	Savings deposits	1,052 33
Notes of other national banks	170 00		
Fractional currency, nickels, cents	360 02		
Specie	40,589 15		
Legal-tender notes	1,295 00		
Redemption fund with treasurer U. S.	2,500 00		
Total	\$655,535 74	Total	\$655,535 74

De Pere—The National Bank of De Pere.

A. G. WELLS, President.

HUGO KIEL, Cashier.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$223,212 57	Capital stock paid in	\$50,000 00
Overdrafts	107 12	Surplus fund	10,000 00
U. S. bonds to secure circulation	50,000 00	Undivided profits, less current expenses and taxes paid	7,774 38
U. S. bonds to secure U. S. deposits	25,000 00	National bank-notes outstanding	50,000 00
Other bonds to secure U. S. deposits	31,000 00	Individual deposits, subject to check	71,370 22
Banking house, furniture and fixtures	15,000 00	Savings deposits	44,377 31
Due from other national banks	482 64	Time certificates of deposit	154,331 14
Due from approved reserve agents	66,998 13	Cashier's checks outstanding	43 16
Checks and other cash items	127 70	United States deposits	50,000 00
Notes of other national banks	1,515 00		
Fractional currency, nickels, cents	786 95		
Specie	17,166 10		
Legal-tender notes	4,000 00		
Redemption fund with treasurer U. S.	2,500 00		
Total	\$437,896 21	Total	\$437,896 21

Dodgeville—The First National Bank.

JOHN M. REESE, President.

EDW. A. PERKINS, Cashier.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$250,436 33	Capital stock paid in....	\$ 50,000 00
Overdrafts	1,121 68	Surplus fund	15,000 00
U. S. bonds to secure cir- culation	50,000 00	Undivided profits, less cur- rent expenses and taxes paid	3,732 93
U. S. bonds to secure U. S. deposits	50,000 00	National bank-notes out- standing	49,297 50
U. S. bonds on hand.....	300 00	Individual deposits, subject to check	139,944 49
Premiums on U. S. bonds.	3,451 63	Savings deposits	105,122 24
Bonds	47,376 45	Demand certificates of de- posit	606 87
Banking house, furniture and fixtures	11,875 00	Time certificates of deposit	79,756 45
Due from other national banks	5,150 94	Cashier's checks outstand- ing	19,081 60
Due from approved reserve agents	63,190 66	United States deposits.....	45,000 00
Checks and other cash items	161 16		
Notes of other national banks	400 00		
Fractional currency, nick- els, cents	111 08		
Specie	21,707 15		
Legal-tender notes	460 00		
Redemption fund with Treasurer U. S.	1,800 00		
Total	<u>\$507,542 08</u>	Total	<u>\$507,542 08</u>

Eau Claire—Eau Claire National Bank.

W. K. COFFIN, President.

E. J. LENMARK, Cashier.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$1,184,061 59	Capital stock paid in....	\$150,000 00
Overdrafts	567 97	Surplus fund	30,000 00
U. S. bonds to secure cir- culation	150,000 00	Undivided profits, less cur- rent expenses and taxes paid	30,760 18
Other bonds to secure U. S. deposits	61,000 00	National bank-notes out- standing	150,000 00
Premiums on U. S. bonds.	2,264 06	Due to other national banks	51,717 18
Stocks, securities, etc. ...	50,000 00	Due to state banks and bankers	40,465 19
Banking house, furniture and fixtures	1,572 87	Due to trust companies and savings banks	535 51
Due from state banks and bankers	132 53	Individual deposits, subject to check	459,485 23
Due from approved reserve agents	282,400 30	Savings deposits	137,183 23
Checks and other cash items	899 17	Demand certificates of de- posit	1,861 82
Exchanges for clearing house	7,607 67	Time certificates of deposit	772,124 33
Notes of other national banks	6,311 00	Certified checks	150 00
Fractional currency, nick- els, cents	500 06	Cashier's checks outstand- ing	37 00
Specie	100,502 45	United States deposits ...	50,000 00
Legal-tender notes	19,000 00		
Redemption fund with Treasurer U. S.	7,500 00		
Total	<u>\$1,874,319 67</u>	Total	<u>\$1,874,319 67</u>

Eau Claire—Union National Bank.

W. P. BARTLETT, President.

MARSHALL COUSINS, Cashier.

Statement November 27, 1903.

Resources.		Liabilities.	
Loans and discounts	\$1,225,866 39	Capital stock paid in	\$200,000 00
Overdrafts	1,159 81	Surplus fund	30,000 00
U. S. bonds to secure circulation	150,000 00	Undivided profits, less current expenses and taxes paid	13,662 44
U. S. bonds to secure U. S. deposits	50,000 00	National bank-notes outstanding	150,000 00
Premiums on U. S. bonds	7,000 00	Due to other national banks	5,622 78
Stocks, securities, etc.	56,000 00	Due to state banks and bankers	88,049 52
Banking house, furniture and fixtures	30,000 00	Dividends unpaid	67 50
Due from other national banks	1,632 15	Individual deposits, subject to check	523,582 79
Due from state banks and bankers	500 45	Time certificates of deposit	650,091 45
Due from approved reserve agents	149,849 41	Certified checks	50 00
Checks and other cash items	5,236 23	Cashier's checks outstanding	11,398 41
Notes of other national banks	19,590 00	United States deposits	50,000 00
Fractional currency, nickels, cents	343 37	Savings deposits	96,891 32
Specie	105,238 40	Reserved for taxes	4,500 00
Legal-tender notes	14,000 00		
Redemption fund with Treasurer U. S.	7,500 00		
Total	\$1,823,916 21	Total	\$1,823,916 21

Edgerton—First National Bank.

GEO. W. DOTY, President.

ROY F. WRIGHT, Cashier.

Statement November 27, 1903.

Resources.		Liabilities.	
Loans and discounts	\$81,651 56	Capital stock paid in	\$25,000 00
Overdrafts	708 21	Undivided profits less current expenses and taxes paid	3,523 85
U. S. bonds to secure circulation	15,000 00	National bank-notes outstanding	15,000 00
Premiums on U. S. bonds	600 00	Individual deposits, subject to check	36,244 18
Stocks, securities, etc.	10,760 00	Demand certificates of deposit	15,175 75
Banking house, furniture and fixtures	2,000 00	Savings deposits	33,378 24
Due from approved reserve agents	8,573 43		
Checks and other cash items	122 02		
Fractional currency, nickels, cents	153 35		
Specie	6,003 45		
Legal-tender notes	2,000 00		
Redemption fund with Treasurer U. S.	750 00		
Total	\$128,322 02	Total	\$128,322 02

Elkhorn—First National Bank

CHAS. P. GREENE, President.

FRED W. ISHAM, Cashier.

Statement November 27, 1903.

Resources.		Liabilities.	
Loans and discounts.....	\$365,265 77	Capital stock paid in.....	\$50,000 00
Overdrafts	1,336 70	Surplus fund.....	15,000 00
U. S. bonds to secure circulation	12,500 00	Undivided profits, less current expenses and taxes paid	9,761 58
Bonds, securities, etc.....	106,250 00	National bank-notes outstanding	12,500 00
Banking house, furniture and fixtures.....	5,000 00	Individual deposits, subject to check.....	169,377 22
Due from state banks and bankers	2,800 00	Demand certificates of deposit	286,850 75
Due from approved reserve agents	61,622 78	Savings deposits.....	54,453 16
Checks and other cash items	3,005 61		
Notes of other national banks	65 00		
Fractional currency, nickels, cents.....	305 15		
Specie	34,182 70		
Legal-tender notes.....	4,984 00		
Redemption fund with treasurer U. S.	625 00		
Total	<u>\$597,942 71</u>	Total	<u>\$597,942 71</u>

Fairchild—The First National Bank.

N. C. FOSTER, President.

WM. F. HOOD, Cashier.

Statement November 27, 1903.

Resources.		Liabilities.	
Loans and discounts.....	\$74,643 69	Capital stock paid in.....	\$25,000 00
Overdrafts	1,348 41	Surplus fund.....	2,000 00
U. S. bonds to secure circulation	10,000 00	Undivided profits, less current expenses and taxes paid	3,374 84
Premiums on U. S. bonds	506 25	National bank-notes outstanding	10,000 00
Banking house, furniture and fixtures.....	760 00	Individual deposits, subject to check.....	41,870 46
Due from other national banks	23,919 75	Demand certificates of deposit	60 00
Due from approved reserve agents	5,425 87	Time certificates of deposit	48,801 20
Checks and other cash items	11 33		
Notes of other national banks	500 00		
Fractional currency, nickels, cents.....	81 60		
Specie	12,409 60		
Legal-tender notes.....	1,000 00		
Redemption fund with treasurer U. S.	500 00		
Total	<u>\$131,106 50</u>	Total	<u>\$131,106 50</u>

Fond du Lac—Commercial National Bank.

H. R. POTTER, President.

M. T. SIMMONS, Cashier.

Statement November 27, 1903.

Resources.		Liabilities.	
Loans and discounts.....	\$799,435 47	Capital stock paid in.....	\$125,000 00
Overdrafts	1,609 86	Surplus fund.....	25,000 00
U. S. bonds to secure cir- culation	125,000 00	Undivided profits, less cur- rent expenses and taxes paid	46,487 23
Premiums on U. S. bonds	6,087 90	National banks-notes out- standing	125,000 00
Stocks, securities, etc.....	188,417 50	Individual deposits, subject to check.....	631,948 37
Banking house, furniture and fixtures.....	39,000 00	Time certificates of deposit	420,553 23
Due from approved reserve agents	136,541 77	Certified checks.....	551 00
Checks and other cash items	3,860 48	Reserved for taxes.....	5,000 00
Notes of other national banks	1,520 00		
Fractional currency, nick- els, cents.....	1,015 00		
Specie	57,040 85		
Legal-tender notes.....	13,761 00		
Redemption fund with treasurer U. S.	6,250 00		
Total	\$1,379,539 83	Total	\$1,379,539 83

Fond du Lac—First National Bank.

JAMES B. PERRY, President.

ERNEST J. PERRY, Cashier.

Statement November 27, 1903.

Resources.		Liabilities.	
Loans and discounts.....	\$764,499 82	Capital stock paid in.....	\$125,000 00
Overdrafts	140 95	Surplus fund.....	25,000 00
U. S. bonds to secure cir- culation	31,260 00	Undivided profits, less cur- rent expenses and taxes paid	51,545 15
Stocks, securities, etc.....	221,568 02	National bank-notes out- standing	31,260 00
Banking house, furniture and fixtures.....	42,872 96	Due to other national banks	2,527 70
Other real estate owned..	7,500 00	Due to state banks and bankers	6,721 71
Due from other national banks	1,583 01	Dividends unpaid.....	35 00
Due from state banks and bankers	559 00	Individual deposits, subject to check.....	295,926 74
Due from approved reserve agents	177,246 05	Time certificates of deposit	798,934 66
Checks and other cash items	1,454 11	Certified checks.....	224 75
Notes of other national banks	1,481 00		
Fractional currency, nick- els, cents.....	173 69		
Specie	51,774 10		
Legal-tender notes.....	33,500 00		
Redemption fund with treasurer U. S.	1,563 00		
Total	\$1,337,175 71	Total	\$1,337,175 71

Fond du Lac—Fond du Lac National Bank.

C. A. GALLOWAY, President.

G. A. KNAPP, Cashier.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts....	\$1,057,749 86	Capital stock paid in....	\$200,000 00
Overdrafts	271 60	Surplus fund.....	50,000 00
U. S. bonds to secure circulation	112,000 00	Undivided profits, less current expenses and taxes paid	66,233 88
U. S. and other bonds to secure U. S. deposits...	54,077 50	National bank-notes outstanding	112,000 00
Premiums on U. S. bonds	5,040 00	Due to other national banks	132 38
Stocks securities, etc....	85,279 75	Due to state banks and bankers	62,668 47
Banking house, furniture and fixtures.....	38,500 00	Individual and savings deposits, subject to check	740,880 76
Other real estate owned.	1,394 18	Demand certificates of deposit	6,050 00
Due from other national banks	62,141 97	Time certificates of deposit	505,923 78
Due from state banks and bankers	35 57	Certified checks.....	278 45
Due from approved reserve agents	253,935 49	United States deposits...	45,000 00
Checks and other cash items	4,719 12	Reserved for taxes.....	2,500 00
Notes of other national banks	9,175 00		
Fractional currency, nickels, cents.....	258 33		
Specie	40,489 35		
Legal-tender notes.....	61,000 00		
Redemption fund with treasurer U. S.	5,600 00		
Total	\$1,791,667 72	Total	\$1,791,667 72

Fort Atkinson—First National Bank.

L. B. CASWELL, President.

L. B. CASWELL, JR., Cashier.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts....	\$264,617 41	Capital stock paid in....	\$60,000 00
Overdrafts	52 63	Surplus fund.....	12,000 00
U. S. bonds to secure circulation	33,200 00	Undivided profits, less current expenses and taxes paid	35,445 74
Stocks, securities, etc....	95,200 00	National bank-notes outstanding	33,200 00
Banking house, furniture and fixtures.....	3,700 00	Individual deposits, subject to check.....	305,027 05
Due from other national banks	3 08	Demand certificates of deposit	89,644 21
Due from state banks and bankers	1,827 55		
Due from approved reserve agents	111,800 72		
Checks and other cash items	191 60		
Notes of other national banks	821 00		
Fractional currency, nickels, cents.....	111 01		
Specie	17,432 00		
Legal-tender notes.....	4,700 00		
Redemption fund with treasurer U. S.	1,660 00		
Total	\$535,317 00	Total	\$535,317 00

Frederic—First National Bank

WILLIAM J. STARR, President.

LOUIS A. COPELAND, Cashier.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$76,118 00	Capital stock paid in.....	\$25,000 00
Overdrafts	3 75	Surplus fund.....	1,000 00
U. S. bonds to secure circulation	15,000 00	Undivided profits, less current expenses and taxes paid	1,982 11
Premiums on U. S. bonds	640 62	National bank-notes outstanding	15,000 00
Stocks, securities, etc.....	5,895 00	Individual deposits, subject to check.....	28,191 54
Banking house, furniture and fixtures.....	9,093 43	Savings deposits.....	17,857 23
Due from approved reserve agents	12,788 81	Time certificates of deposit	36,722 75
Checks and other cash items	50 05	Cashier's checks outstanding	1,090 73
Notes of other national banks	490 00		
Fractional currency, nickels, cents.....	40 30		
Specie	5,134 40		
Legal-tender notes.....	840 00		
Redemption fund with treasurer U. S.	750 00		
Total	\$126,844 36	Total	\$126,844 36

Grand Rapids—First National Bank.

GEO. W. MEAD President.

EARLE PEASE, Cashier.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$361,925 26	Capital stock paid in.....	\$50,000 00
Overdrafts	2,783 83	Surplus fund.....	25,000 00
U. S. bonds to secure circulation	50,000 00	Undivided profits, less current expenses and taxes paid	12,699 99
Bonds, securities, etc.....	148,128 55	National bank-notes outstanding	50,000 00
Banking house, furniture and fixtures.....	20,000 00	Due to other national banks	2,017 33
Other real estate owned..	5,000 00	Due to state banks and bankers	110,176 30
Due from other national banks	5,594 43	Individual deposits, subject to check.....	142,404 55
Due from state banks and bankers	5,143 71	Time certificates of deposit	213,561 78
Due from approved reserve agents	79,764 71	Savings deposits.....	108,833 17
Checks and other cash items	90 59	Bond premium, etc.....	557 27
Notes of other national banks	1,500 00	Res' ved for interest.....	3,748 58
Fractional currency, nickels, cents.....	184 89		
Specie	17,660 00		
Legal-tender notes.....	18,723 00		
Redemption fund with treasurer U. S.	2,500 00		
Total	\$718,998 97	Total	\$718,998 97

Grand Rapids—Wood County National Bank.

F. J. WOOD, President.

GUY O. BABCOCK, Cashier.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$671,042 89	Capital stock paid in.....	\$100,000 00
Overdrafts	4,835 39	Surplus fund	90,000 00
U. S. bonds to secure circulation	50,000 00	Undivided profits, less current expenses and taxes paid	13,977 54
Stocks, securities, etc.	78,003 46	National bank-notes outstanding	50,000 00
Banking house, furniture and fixtures	36,225 00	Due to other national banks	86 23
Other real estate owned..	2,599 58	Individual deposits, subject to check	304,077 05
Due from other national banks	1,147 23	Savings deposits	22,920 65
Due from approved reserve agents	71,584 74	Time certificates of deposit	387,500 84
Checks and other cash items	3,596 83	Certified checks	5,000 00
Notes of other national banks	3,700 00		
Fractional currency, nickels, cents	710 54		
Specie	45,316 65		
Legal-tender notes	2,300 00		
Redemption fund with Treasurer U. S.	2,500 00		
Total	<u><u>\$973,562 31</u></u>	Total	<u><u>\$973,562 31</u></u>

Grantsburg—First National Bank.

F. H. WELLCOME, President.

H. A. ANDERSON, Cashier.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$88,593 96	Capital stock paid in.....	\$25,000 00
Overdrafts	120 76	Surplus fund	1,600 00
U. S. bonds to secure circulation	6,500 00	Undivided profits, less current expenses and taxes paid	1,267 52
Premiums on U. S. bonds	300 00	National bank-notes outstanding	6,500 00
Stocks, securities, etc.	2,265 69	Individual deposits, subject to check	19,300 40
Banking house, furniture and fixtures	2,224 00	Savings deposits	35,093 65
Due from other national banks	765 00	Time certificates of deposit	18,666 22
Due from approved reserve agents	3,230 26	Certified checks	17 70
Exchanges for clearing house	86 13	Cashier's checks outstanding	2,992 12
Notes of other national banks	145 00		
Fractional currency, nickels, cents	56 76		
Specie	5,485 05		
Legal-tender notes	340 00		
Redemption fund with Treasurer U. S.	325 00		
Total	<u><u>\$110,437 61</u></u>	Total	<u><u>\$110,437 61</u></u>

Green Bay—Citizens National Bank.

H. S. ELDRED, President.

H. P. KLAUS, Cashier.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$1,233,866 05	Capital stock paid in	\$200,000 00
Overdrafts	399 72	Surplus fund	50,000 00
U. S. bonds to secure cir- culation	200,000 00	Undivided profits, less cur- rent expenses and taxes paid	63,913 82
U. S. bonds to secure U. S. deposits	56,000 00	National bank-notes out- standing	197,100 00
Premiums on U. S. bonds	5,000 00	Due to other national banks	2,922 00
Stocks, securities, etc.	96,869 69	Due to state banks and bankers	14,724 12
Banking house, furniture and fixtures	30,000 00	Individual deposits, subject to check	562,660 19
Due from other national banks	24,816 76	Time certificates of deposit Savings deposits	391,043 13
Due from state banks and bankers	4,589 27	Certified checks	247 39
Due from approved reserve agents	139,757 37	United States deposits	50,000 00
Checks and other cash items	4,788 42		
Notes of other national banks	3,250 00		
Fractional currency, nick- els, cents	296 68		
Specie	48,555 55		
Legal-tender notes	20,460 00		
Redemption fund with treasurer U. S.	7,100 00		
Total	\$1,875,749 51	Total	\$1,875,749 51

Green Bay—Kellogg National Bank.

H. F. HAGEMEISTER, President.

W. E. KELLOGG, Cashier.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$779,297 94	Capital stock paid in	\$200,000 00
Overdrafts	843 20	Surplus fund	50,000 00
U. S. bonds to secure cir- culation	100,000 00	Undivided profits, less cur- rent expenses and taxes paid	56,634 62
U. S. bonds to secure U. S. deposits	56,000 00	National bank-notes out- standing	100,000 00
Premiums on U. S. bonds	3,000 00	Due to other national banks	1,785 46
Stocks, securities, etc.	170,904 25	Due to state banks and bankers	54,853 78
Banking house, furniture and fixtures	30,000 00	Dividends unpaid	200 00
Other real estate owned	1,580 00	Individual deposits, subject to check	531,361 59
Due from other national banks	17,543 90	Demand certificates of de- posit	1,010 00
Due from approved reserve agents	160,139 87	Time certificates of deposit United States deposits	379,445 92
Checks and other cash items	3,170 06	Reserved for interest and taxes	50,000 00
Notes of other national banks	21,000 00		
Fractional currency, nick- els, cents	821 85		
Specie	59,520 30		
Legal-tender notes	24,000 00		
Redemption fund with treasurer U. S.	5,000 00		
Total	\$1,432,821 37	Total	\$1,432,821 37

Green Bay—The McCartney National Bank.

WM. LARSEN, President.

J. H. TAYLER, Cashier.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$502,009 27	Capital stock paid in	\$100,000 00
Overdrafts	1,176 75	Surplus fund	50,000 00
U. S. bonds to secure circulation	100,000 00	Undivided profits, less current expenses and taxes paid	7,247 45
Premiums on U. S. bonds	4,462 51	National bank-notes outstanding	100,000 00
Stocks, securities, etc.	128,664 24	Due to other national banks	7,111 93
Banking house, furniture and fixtures	29,384 51	Due to state banks and bankers	47,078 71
Other real estate owned	21,017 48	Individual deposits, subject to check	239,299 74
Due from other national banks	13,539 87	Savings deposits	191,882 74
Due from state banks and bankers	17,457 42	Time certificates of deposit	210,205 80
Due from approved reserve agents	86,191 94		
Checks and other cash items	4,431 69		
Notes of other national banks	880 00		
Fractional currency, nickels, cents	120 44		
Specie	35,956 25		
Legal-tender notes	2,534 00		
Redemption fund with treasurer U. S.	5,000 00		
Total	\$952,826 37	Total	\$952,826 37

Hartford—First National Bank.

JOHN G. LIVER, President.

HENRY H. ESSER, Cashier.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$87,328 63	Capital stock paid in	\$50,000 00
Overdrafts	57 01	Surplus fund	500 00
U. S. bonds to secure circulation	25,000 00	Undivided profits, less current expenses and taxes paid	2,561 29
Premiums on U. S. bonds	1,375 00	National bank-notes outstanding	24,200 00
Stocks, securities, etc.	115,428 87	Individual deposits, subject to check	106,281 64
Banking house, furniture and fixtures	14,614 45	Demand certificates of deposit	2,450 28
Due from approved reserve agents	27,631 48	Time certificates of deposit	100,501 37
Checks and other cash items	1,686 38		
Notes of other national banks	35 00		
Fractional currency, nickels, cents	87 06		
Specie	10,780 70		
Legal-tender notes	1,220 00		
Redemption fund with treasurer U. S.	1,250 00		
Total	\$286,494 58	Total	\$286,494 58

Hayward—First National Bank.

EDWARD HINES, President.

HENRY E. ROILLIF, Cashier.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$123,142 14	Capital stock paid in....	\$25,000 00
Overdrafts	2,716 51	Surplus fund	15,000 00
U. S. bonds to secure cir- culation	10,000 00	Undivided profits, less cur- rent expenses and taxes paid	1,640 58
Stocks, securities, etc.....	37,941 81	National bank-notes out- standing	10,000 00
Banking house, furniture and fixtures	2,000 00	Individual deposits, subject to check	63,407 56
Due from other national banks	246 30	Savings deposits	17,441 23
Due from approved reserve agents	45,039 63	Time certificates of deposit	103,714 79
Checks and other cash items	387 24	Cashier's checks outstand- ing	701 41
Notes of other national banks	165 00		
Fractional currency, nick- els, cents	40 59		
Specie	12,744 35		
Legal-tender notes	1,982 00		
Redemption fund with treasurer U. S.	500 00		
Total	<u>\$236,905 57</u>	Total	<u>\$236,905 57</u>

Hudson—First National Bank.

WM. H. PHIPPS, President.

JOSEPH YOERG, Cashier.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$417,242 74	Capital stock paid in....	\$50,000 00
Overdrafts	13 26	Surplus fund	25,000 00
U. S. bonds to secure cir- culation	50,000 00	Undivided profits, less cur- rent expenses and taxes paid	60,919 85
Stocks, securities, etc.....	142,464 03	National bank-notes out- standing	49,300 00
Banking house, furniture and fixtures	16,000 00	Due to state banks and bankers	23,110 50
Due from approved reserve agents	139,629 01	Individual deposits, subject to check	302,325 76
Checks and other cash items	6,138 38	Demand certificates of de- posit	5,614 45
Notes of other national banks	7,415 00	Time certificates of deposit	305,443 40
Fractional currency, nick- els, cents	347 29		
Specie	36,464 25		
Legal-tender notes	3,500 00		
Due from treasurer U. S.	2,500 00		
Total	<u>\$821,713 96</u>	Total	<u>\$821,713 96</u>

Janesville—First National Bank.

JOHN G. REXFORD, President.

WM. O. NEWHOUSE, Cashier.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$646,588 65	Capital stock paid in	\$125,000 00
Overdrafts	1,402 60	Surplus fund	85,000 00
U. S. bonds to secure cir- culation	50,000 00	Undivided profits, less cur- rent expenses and taxes paid	35,517 96
Stocks, securities, etc.	210,293 60	National bank-notes out- standing	48,600 00
Banking house, furniture and fixtures	10,000 00	Due to state banks and bankers	28,464 11
Due from other national banks	5,378 39	Dividends unpaid	670 00
Due from state banks and bankers	19,275 51	Individual deposits, subject to check	824,422 99
Due from approved reserve agents	256,746 42	Demand certificates of de- posit	148,222 93
Checks and other cash items	10,559 72	Cashier's checks outstand- ing	550 00
Notes of other national banks	1,185 00		
Fractional currency, nick- els, cents	872 05		
Specie	73,841 05		
Legal-tender notes	7,805 00		
Redempton fund with treasurer U. S.	2,500 00		
Total	\$1,296,447 99	Total	\$1,296,447 99

Janesville—Rock County National Bank.

C. S. JACKMAN, President.

F. H. JACKMAN, Cashier.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$466,539 33	Capital stock paid in	\$100,000 00
Overdrafts	276 38	Surplus fund	50,000 00
U. S. bonds to secure cir- culation	75,000 00	Undivided profits, less cur- rent expenses and taxes paid	36,450 99
U. S. bonds to secure U. S. deposits	55,800 00	National bank-notes out- standing	500 00
Bonds, securities, etc.	63,879 39	Individual deposits, subject to check	369,968 55
Due from state banks and bankers	20,032 47	Demand certificates of de- posit	227,114 58
Due from approved reserve agents	99,369 67	United States deposits	50,000 00
Checks and other cash items	2,141 29		
Notes of other national banks	2,000 00		
Fractional currency, nick- els, cents	159 59		
Specie	35,586 00		
Legal-tender notes	8,500 00		
Redemption fund with treasurer U. S.	3,750 00		
Due from treasurer U. S.	1,000 00		
Total	\$834,034 12	Total	\$834,034 12

Kaukauna—First National Bank.

FRANK F. BECKER, President.

WM. J. TESCH, Cashier.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$317,807 68	Capital stock paid in	\$50,000 00
Overdrafts	40 96	Surplus fund	10,000 00
U. S. bonds to secure circulation	50,000 00	Undivided profits, less current expenses and taxes paid	10,674 90
Stocks, securities, etc.	53,777 83	National bank-notes outstanding	50,000 00
Other real estate owned	649 04	Due to other national banks	1,262 63
Due from other national banks	1,926 15	Individual deposits, subject to check	62,507 72
Due from approved reserve agents	33,483 43	Savings accounts	115,607 79
Checks and other cash items	290 20	Time certificates of deposit	184,377 48
Notes of other national banks	1,700 00	Reserved for interest	5,000 00
Fractional currency, nickels, cents	343 20		
Specie	21,220 95		
Legal-tender notes	5,000 00		
Redemption fund with treasurer U. S.	2,500 00		
Insurance premiums advanced	691 08		
Total	\$489,430 52	Total	\$489,430 52

Kenosha—First National Bank.

Z. G. SIMMONS President.

W. H. TURNELL, Cashier.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$1,041,475 12	Capital stock paid in	\$100,000 00
Overdrafts	2,377 28	Surplus fund	50,000 00
U. S. bonds to secure circulation	50,000 00	Undivided profits, less current expenses and taxes paid	72,151 74
Stocks, securities, etc.	453,085 28	National bank-notes outstanding	48,800 00
Banking house, furniture and fixtures	63,994 81	Due to state banks and bankers	1,095 58
Due from other national banks	30,820 35	Due to trust companies and savings banks	5,274 30
Due from approved reserve agents	577,160 21	Individual deposits, subject to check	739,551 15
Checks and other cash items	9,663 78	Savings deposits	804,273 40
Notes of other national banks	46,323 00	Demand certificates of deposit	702,522 12
Fractional currency, nickels, cents	447 06	Cashier's checks outstanding	2 50
Specie	154,823 90		
Legal-tender notes	90,000 00		
Redemption fund with treasurer U. S.	2,500 00		
Due from treasurer U. S.	1,000 00		
Total	\$2,523,670 79	Total	\$2,523,670 79

La Crosse—Batavian National Bank.

E. E. BENTLY, President.

E. M. WING, Cashier.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts....	\$2,001,355 63	Capital stock paid in....	\$400,000 00
Overdrafts	1,662 42	Surplus fund.....	100,000 00
U. S. bonds to secure cir- culation	400,000 00	Undivided profits, less cur- rent expenses and taxes paid	40,649 03
Stocks, securities, etc....	192,102 42	National bank-notes out- standing	395,000 00
Banking house, furniture and fixtures.....	60,000 00	Due to other national banks	60,530 84
Due from other national banks	27,369 13	Due to state banks and bankers	581,182 12
Due from state banks and bankers	61,069 74	Dividends unpaid.....	50 00
Due from approved reserve agents	519,985 37	Individual deposits, subject to check.....	393,047 52
Checks and other cash items	7,788 93	Demand certificates of de- posit.....	1,094,842 58
Notes of other national banks	34,387 00	Savings deposits.....	449,816 17
Fractional currency, nick- els, cents	239 75	Certified checks.....	50 00
Specie	137,317 00	Reserved for taxes.....	3,109 13
Legal-tender notes.....	55,000 00		
Redemption fund with treasurer U. S.	20,000 00		
Total	\$3,518,277 39	Total	\$3,518,277 39

La Crosse—The National Bank of La Crosse.

GEO. W. BURTON, President.

F. H. HAUKERSON, Cashier.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts....	\$2,665,782 02	Capital stock paid in....	\$250,000 00
Overdrafts	766 42	Surplus fund.....	250,000 00
U. S. bonds to secure cir- culation	250,000 00	Undivided profits, less cur- rent expenses and taxes paid	72,590 94
N. Y. bonds to secure U. S. deposits.....	58,000 00	National bank-notes out- standing	248,800 00
Other bonds on hand....	342,800 00	Due to other national banks	90,512 34
Banking house, furniture and fixtures.....	50,000 00	Due to state banks and bankers	503,569 27
Other real estate owned..	100 00	Due to trust companies and savings banks.....	31,738 06
Due from state banks and bankers	32,140 49	Dividends unpaid.....	105 00
Due from approved reserve agents	661,368 10	Individual deposits, subject to check.....	1,205,040 18
Checks and other cash items	15,818 61	Time certificates of deposit..	1,598,248 04
Notes of other national banks	12,465 00	Certified checks.....	3,873 00
Fractional currency, nick- els, cents.....	1,192 19	United States deposits...	49,938 66
Specie	198,464 00	Deposits of U. S. disburs- ing officers.....	61 34
Legal-tender notes.....	15,580 00	Reserved for taxes and in- terest	12,500 00
Redemption fund with treasurer U. S.	12,500 00		
Total	\$4,316,976 53	Total	\$4,316,976 83

Ladysmith—Ladysmith National Bank.

LAURIDS JORGENSON, President.

W. E. THOMPSON, Cashier.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$63,253 40	Capital stock paid in.....	\$25,000 00
Overdrafts	618 99	Surplus fund.....	2,100 00
U. S. bonds to secure cir- culation	25,000 00	Undivided profits, less cur- rent expenses and taxes paid	806 76
Premiums on U. S. bonds	991 01	National bank-notes out- standing	25,000 00
Stocks, securities, etc....	16,936 12	Individual deposits, subject to check.....	31,014 75
Banking house, furniture and fixtures.....	7,964 25	Demand certificates of de- posit	315 88
Due from other national banks	552 12	Time certificates of deposit	13,783 22
Due from approved reserve agents	1,840 43	Savings deposits.....	17,511 12
Checks and other cash items	445 45	Cashier's checks outstand- ing	19 47
Notes of other national banks	945 00	Notes and bills re-dis- counted	12,000 00
Fractional currency, nick- els, cents.....	193 08		
Specie	6,061 35		
Legal-tender notes.....	1,500 00		
Redemption fund with treasurer U. S.	1,250 00		
Total	<u>\$127,551 20</u>	Total	<u>\$127,551 12</u>

Lake Geneva—Farmers National Bank.

ANDREW KULL, President.

E. D. RICHARDSON, Cashier.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$191,366 66	Capital stock paid in.....	\$50,000 00
Overdrafts	1,860 18	Surplus fund.....	12,000 00
U. S. bonds to secure cir- culation	30,000 00	Undivided profits, less cur- rent expenses and taxes paid	8,568 80
Premiums on U. S. bonds	1,000 00	National bank-notes out- standing	30,000 00
Bonds, securities, etc....	2,000 00	Dividends unpaid.....	30 00
Banking house, furniture and fixtures.....	12,775 00	Individual deposits, subject to check.....	83,712 96
Due from approved reserve agents	28,526 16	Demand certificates of de- posit	112,195 29
Checks and other cash items	195 65		
Notes of other national banks	1,045 00		
Fractional currency, nick- els, cents.....	125 10		
Specie	10,426 30		
Legal-tender notes.....	15,687 00		
Redemption fund with treasurer U. S.	1,500 00		
Total	<u>\$296,507 05</u>	Total	<u>\$296,507 05</u>

Lake Geneva—First National Bank.

L. A. NICHOLS, President.

JOSIAH BARFIELD, Cashier.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$356,060 63	Capital stock paid in.....	\$50,000 00
Overdrafts	1,355 07	Surplus fund.....	32,000 00
U. S. bonds to secure circulation	50,000 00	Undivided profits, less current expenses and taxes paid	3,173 25
Banking house, furniture and fixtures.....	10,367 00	National bank-notes outstanding	49,400 00
Due from other national banks	4,187 03	Individual deposits, subject to check.....	145,456 32
Due from approved reserve agents	70,161 07	Demand certificates of deposit	174,327 99
Checks and other cash items	3,126 67	Savings deposits.....	59,553 54
Notes of other national banks	1,166 00		
Fractional currency, nickels, cents.....	752 23		
Specie	12,835 40		
Legal-tender notes.....	2,000 00		
Redemption fund with treasurer U. S.	1,900 00		
Total	\$513,911 10	Total	\$513,911 10

Lancaster—First National Bank.

P. T. STEVENS, President.

L. H. STEVENS, Cashier.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$167,436 06	Capital stock paid in.....	\$25,000 00
Overdrafts	13,379 06	Surplus fund.....	12,000 00
U. S. bonds to secure circulation	25,000 00	Undivided profits, less current expenses and taxes paid	3,574 66
Premiums on U. S. bonds	1,223 99	National bank-notes outstanding	25,000 00
Stocks securities, etc....	689 56	Due to other national banks	779 79
Banking house, furniture and fixtures.....	17,554 26	Individual deposits, subject to check.....	45,071 25
Other real estate owned..	22,580 00	Time certificates of deposit	134,114 17
Due from other national banks	2,942 22	Cashier's checks outstanding	13,827 95
Due from state banks and bankers	2,600 00	Bills payable.....	20,000 00
Due from approved reserve agents	18,163 82		
Exchanges for clearing house	694 42		
Notes of other national banks	235 00		
Fractional currency, nickels, cents.....	100 28		
Specie	1,279 15		
Legal-tender notes.....	4,240 00		
Redemption fund with treasurer U. S.	1,250 00		
Total	\$279,367 82	Total	\$279,367 82

Madison—The Commercial National Bank.

A. F. MENGES, President.

A. O. PAUNACK, Cashier.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$218,262 15	Capital stock paid in.....	\$200,000 00
Overdrafts	50 21	Undivided profits, less current expenses and taxes paid	1,346 59
U. S. bonds to secure circulation	50,000 00	National bank-notes outstanding	50,000 00
Interest on bonds.....	697 94	Due to other national banks	468 05
Premiums on U. S. bonds	1,984 38	Due to state banks and bankers	12,051 32
Stocks securities, etc.....	30,891 23	Individual deposits, subject to check.....	112,360 71
Banking house, furniture and fixtures.....	48,665 64	Savings deposits	1,160 00
Due from state banks and bankers	132 45	Time certificates of deposit	37,652 41
Due from approved reserve agents	34,111 91		
Checks and other cash items	218 74		
Exchanges for clearing house	1,758 08		
Notes of other national banks	14,294 00		
Fractional currency, nickels, cents.....	1,755 60		
Specie	936 75		
Legal-tender notes.....	8,780 00		
Redemption fund with treasurer U. S.	2,500 00		
Total	\$415,039 08	Total	\$415,039 08

Madison—First National Bank.

N. B. VAN SLYKE, President.

WAYNE RAMSAY, Cashier.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$704,262 10	Capital stock paid in.....	\$100,000 00
Overdrafts	801 58	Surplus fund	100,000 00
U. S. bonds to secure circulation	90,000 00	Undivided profits, less current expenses and taxes paid	33,238 64
U. S. bonds to secure U. S. deposits	50,000 00	National bank-notes outstanding	89,100 00
U. S. bonds on hand.....	50 00	Due to state banks and bankers	350 32
Stocks, securities, etc.....	34,100 00	Due to trust companies and savings banks	31,882 95
Banking house, furniture and fixtures	20,000 00	Individual deposits, subject to check	514,629 37
Other real estate owned..	4,384 57	Demand certificates of deposit	358,706 10
Due from other national banks	6,322 49	Certified checks.....	455 80
Due from state banks and bankers	2,299 68	United States deposits....	33,744 33
Due from approved reserve agents	271,796 79	Deposits of U. S. disbursing officers	15,654 84
Checks and other cash items	6,568 03		
Notes of other national banks	2,610 00		
Fractional currency, nickels, cents	352 11		
Specie	71,215 00		
Legal-tender notes	8,500 00		
Redemption fund with treasurer U. S.	4,500 00		
Total	\$1,277,762 35	Total	\$1,277,762 35

Manawa—The First National Bank.

LEANDER CHOATE, President.

C. D. DICK, Cashier.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$79,110 33	Capital stock paid in.....	\$25,000 00
Overdrafts	11 66	Undivided profits, less current expenses and taxes paid	1,978 53
U. S. bonds to secure circulation	10,000 00	National bank-notes outstanding	10,000 00
Premiums on U. S. bonds.....	425 00	Individual deposits, subject to check	30,336 38
Banking house, furniture and fixtures	16,000 00	Demand certificates of deposit	9 50
Due from other national banks	14,914 59	Time certificates of deposit	78,847 71
Due from approved reserve agents	15,891 02		
Checks and other cash items	137 53		
Notes of other national banks	2,190 00		
Fractional currency, nickels, cents	245 29		
Specie	5,746 70		
Legal-tender notes	1,000 00		
Redemption fund with treasurer U. S.....	500 00		
Total	<u><u>\$146,172 12</u></u>	Total	<u><u>\$146,172 12</u></u>

Manitowoc—The National Bank.

LEANDER CHOATE, President.

F. T. ZENTNER, Cashier.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$290,145 17	Capital stock paid in.....	\$100,000 00
Overdrafts	25,246 02	Surplus fund	20,000 00
U. S. bonds to secure circulation	100,000 00	Undivided profits, less current expenses and taxes paid	9,118 28
U. S. bonds to secure U. S. deposits	50,000 00	National bank-notes outstanding	98,400 00
Premiums on U. S. bonds.....	7,437 50	Due to state banks and bankers	715 80
Banking house, furniture and fixtures	28,506 76	Individual deposits, subject to check	217,604 99
Due from other national banks	1,970 47	Time certificates of deposit	85,566 09
Due from state banks and bankers	7,713 93	Certified checks	10 00
Due from approved reserve agents	26,460 95	United States deposits.....	50,000 00
Checks and other cash items	5,501 99		
Notes of other national banks	2,000 00		
Fractional currency, nickels, cents	226 77		
Specie	21,205 55		
Legal-tender notes	10,000 00		
Redemption fund with treasurer U. S.	5,000 00		
Total	<u><u>\$581,415 16</u></u>	Total	<u><u>\$581,415 16</u></u>

Marinette—First National Bank.

FRANCIS A. BROWN, President.

J. F. WITTIG, Cashier.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$430,661 29	Capital stock paid in.....	\$100,000 00
Overdrafts	463 83	Surplus fund	40,000 00
U. S. bonds to secure cir- culation	50,000 00	Undivided profits, less cur- rent expenses and taxes paid	16,022 23
Premiums on U. S. bonds	1,250 00	National bank-notes out- standing	48,800 00
Stocks, securities, etc....	117,597 98	Due to state banks and bankers	1,819 67
Banking house, furniture and fixtures	25,500 00	Individual deposits, subject to check	133,161 11
Due from other national banks	6,325 54	Demand certificates of de- posit	8,785 20
Due from state banks and bankers	1,788 59	Time certificates of deposit	388,967 67
Due from approved reserve agents	61,979 95	Reserved for taxes.....	1,725 00
Checks and other cash items	6,268 28		
Notes of other national banks	795 00		
Fractional currency, nick- els, cents	426 02		
Specie	28,564 40		
Legal-tender notes	5,160 00		
Redemption fund with treasurer U. S.	2,500 00		
Total	\$739,280 88	Total	\$739,280 88

Marinette—The Stephenson National Bank.

J. A. VAN CLEVE, President.

H. J. BROWN, Cashier.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$900,732 80	Capital stock paid in....	\$100,000 00
Overdrafts	880 11	Surplus fund	100,000 00
U. S. bonds to secure cir- culation	100,000 00	Undivided profits, less cur- rent expenses and taxes paid	38,666 00
Stocks, securities, etc. ...	526,658 03	National bank-notes out- standing	99,997 50
Banking house	20,000 00	Dividends unpaid	80 00
Other real estate owned..	900 00	Individual deposits, subject to check	480,454 61
Due from other national banks	6,898 00	Demand certificates of de- posit	1,382 47
Due from state banks and bankers	8,824 88	Time certificates of de- posit	1,109,403 02
Due from approved reserve agents	234,795 24	Certified checks	300 00
Checks and other cash items	1,559 74	Reserved for taxes	3,800 00
Notes of other national banks	9,315 00		
Fractional currency, nick- els, cents	726 20		
Specie	112,293 60		
Legal-tender notes	5,500 00		
Redemption fund with treasurer U. S.	5,000 00		
Total	\$1,934,083 60	Total	\$1,934,083 60

Marshfield—American National Bank.

No report submitted.

Marshfield—First National Bank.

B. F. McMILLAN, President.

H. G. HAMBRIGHT, Cashier.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$426,843 00	Capital stock paid in.....	\$65,000 00
Overdrafts	623 22	Surplus fund	25,000 00
U. S. bonds to secure circulation	65,000 00	Undivided profits, less current expenses and taxes paid	8,397 36
Stocks, securities, etc.....	22,000 00	National bank notes outstanding	65,000 00
Banking house, furniture and fixtures	14,218 74	Due to other national banks	11,821 23
Due from other national banks	4,413 35	Due to state banks and bankers	36,760 86
Due from approved reserve agents	53,745 78	Individual deposits, subject to check	118,534 73
Checks and other cash items	1,264 69	Savings deposits	151,153 25
Notes of other national banks	655 00	Time certificates of deposit	143,689 95
Fractional currency, nickels, cents	119 60		
Specie	21,274 00		
Legal-tender notes	7,000 00		
Redemption fund with treasurer U. S.	3,250 00		
Due from treasurer U. S.	4,950 00		
Total	<u>\$625,357 38</u>	Total	<u>\$625,357 38</u>

Medford—First National Bank.

L. W. GIBSON, President.

L. A. MAIER, Cashier.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$117,746 75	Capital stock paid in....	\$35,000 00
U. S. bonds to secure circulation	35,000 00	Surplus fund	7,000 00
Premiums on U. S. bonds	1,400 00	Undivided profits, less current expenses and taxes paid	7,974 45
Stocks, securities, etc.....	3,777 99	National bank notes outstanding	35,000 00
Banking house, furniture and fixtures	6,900 00	Due to state banks and bankers	1,067 10
Due from other national banks	3,020 54	Individual deposits, subject to check	39,707 05
Due from approved reserve agents	10,274 21	Demand certificates of deposit	55,051 85
Checks and other cash items	158 23	Savings deposits	7,183 76
Fractional currency, nickels, cents	239 89		
Specie	4,691 60		
Legal-tender notes	3,025 00		
Redemption fund with treasurer U. S.	1,750 00		
Total	<u>\$187,984 21</u>	Total	<u>\$187,984 21</u>

Menasha—First National Bank.

CHAS. R. SMITH, President.

GEO. H. UTZ, Cashier.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$418,757 31	Capital stock paid in	\$80,000 00
Overdrafts	113 61	Surplus fund	20,000 00
U. S. bonds to secure cir- culation	80,000 00	Undivided profits, less cur- rent expenses and taxes paid	30,066 92
Other bonds	50,681 85	National bank-notes out- standing	80,000 00
Banking house, furniture and fixtures	10,000 00	Due to other national banks	610 93
Due from other national banks	1,176 41	Individual deposits, subject to check	421,718 29
Due from state banks and bankers	1,147 99	Time certificates of deposit	118,229 02
Due from approved reserve agents	128,358 53		
Checks and other cash items	2,431 13		
Notes of other national banks	9,620 00		
Fractional currency, nick- els, cents	325 93		
Specie	37,512 50		
Legal-tender notes	6,500 00		
Redemption fund with treasurer U. S.	4,000 00		
Total	\$750,625 26	Total	\$750,625 26

Menomonie—First National Bank.

J. H. STOUT, President.

FRANK C. JACKSON, Cashier.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$477,211 99	Capital stock paid in	\$60,000 00
Overdrafts	814 49	Surplus fund	20,000 00
U. S. bonds to secure cir- culation	60,000 00	Undivided profits, less cur- rent expenses and taxes paid	4,856 88
U. S. bonds to secure U. S. deposits	50,000 00	National bank-notes out- standing	60,000 00
U. S. bonds on hand	1,000 00	Due to state banks and bankers	22,697 52
Premiums on U. S. bonds	22,928 75	Individual deposits, subject to check	153,019 47
Stocks, securities, etc.	50,575 51	Demand certificates of de- posit	19,543 06
Banking house, furniture and fixtures	23,069 40	Time certificates of deposit	390,981 16
Due from other national banks	11,984 98	Savings deposits	29,259 61
Due from state banks and bankers	14,282 09	United States deposits	50,000 00
Due from approved reserve agents	43,612 22		
Notes of other national banks	3,756 00		
Fractional currency, nick- els, cents	562 27		
Specie	35,310 00		
Legal-tender notes	12,250 00		
Redemption fund with treasurer U. S.	3,000 00		
Total	\$810,357 70	Total	\$810,357 70

Merrill—The National Bank.

S. HEINEMAN, President.

GEO. A. FOSTER, Cashier.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$397,656 53	Capital stock paid in	\$100,000 00
Overdrafts	5,017 89	Surplus fund	20,000 00
U. S. bonds to secure circulation	63,000 00	Undivided profits, less current expenses and taxes paid	20,405 41
Other bonds to secure U. S. deposits	20,000 00	National bank notes outstanding	63,000 00
U. S. bonds to secure U. S. deposits	32,000 00	Due to state banks and bankers	8,027 40
Stocks, securities, etc.	42,495 00	Dividends unpaid	66 00
Banking house, furniture and fixtures	53,472 93	Individual deposits, subject to check	175,997 87
Due from other national banks	15,019 62	Demand certificates of deposit	131 34
Due from state banks and bankers	9,100 69	Time certificates of deposit	223,449 93
Due from approved reserve agents	51,803 80	Savings deposits	64,186 64
Exchanges for clearing house	1,907 39	United States deposits	50,000 00
Notes of other national banks	1,243 00		
Fractional currency, nickels, cents	142 30		
Specie	26,255 47		
Legal-tender notes	3,000 00		
Redemption fund with treasurer U. S.	3,150 00		
Total	<u>\$725,264 62</u>	Total	<u>\$725,264 62</u>

Milwaukee—First National Bank.

FRED VOGEL, JR., President.

HENRY KLOES, Cashier.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$11,101,720 57	Capital stock paid in	\$2,000,000 00
Overdrafts	8,321 49	Surplus fund	500,000 00
U. S. bonds to secure circulation	1,350,000 00	Undivided profits, less current expenses and taxes paid	250,114 79
Other bonds to secure U. S. deposits	437,550 00	National bank-notes outstanding	1,350,000 00
Premiums on U. S. bonds	17,750 00	Due to other national banks	1,975,583 51
Stocks, securities, etc.	1,150,017 03	Due to state banks and bankers	1,027,515 69
Other real estate owned	94,823 95	Due to trust companies and savings banks	242,700 79
Due from other national banks	768,109 26	Due to approved reserve agents	169,764 68
Due from state banks and bankers	590,886 10	Dividends unpaid	180 00
Due from approved reserve agents	1,986,954 21	Individual deposits, subject to check	7,298,897 61
Checks and other cash items	15,869 25	Savings deposits	2,631,877 10
Exchanges for clearing house	276,353 99	Demand certificates of deposit	1,551,214 14
Notes of other national banks	78,600 00	Discount collected but not earned	59,750 86
Fractional currency, nickels, cents	5,519 37	Certified checks	17,068 97
Specie	1,263,557 19	Cashier's checks outstanding	45,854 64
Legal-tender notes	495,500 00	United States deposits	304,324 70
Redemption fund with treasurer U. S.	67,500 00	Deposits of U. S. disbursing officers	101,468 23
Due from treasurer U. S.	10,000 00	Reserved for taxes	50,837 15
		Reserved for accrued interest	41,630 00
		Special guaranty fund	100,249 55
Total	<u>\$19,719,032 41</u>	Total	<u>\$19,719,032 41</u>

Milwaukee—Germania National Bank.

GEO. BRUMDER, President.

A. G. SCHULTZ, Cashier.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$1,735,992 09	Capital stock paid in..	\$300,000 00
Overdrafts	4,216 08	Surplus fund	60,000 00
U. S. bonds to secure circulation	300,000 00	Undivided profits, less current expenses and taxes paid	42,541 30
U. S. bonds to secure U. S. deposits	56,000 00	National bank-notes outstanding	300,000 00
Premiums on U. S. bonds	12,505 00	Due to other national banks	113,039 76
Stocks, securities, etc.	593,757 09	Due to state banks and bankers	211,231 34
Banking house, furniture and fixtures	10,605 00	Individual deposits, subject to check	1,235,606 51
Other real estate owned	3,571 09	Savings accounts	1,019,130 16
Due from other national banks	62,246 63	Time certificates of deposit	426,885 22
Due from state banks and bankers	150,545 81	Certified checks	4,497 16
Due from approved reserve agents	311,422 35	Cashier's checks outstanding	20,391 45
Checks and other cash items	742 10	United States deposits..	45,000 00
Exchanges for clearing house	108,022 20	Liabilities other than those above stated	
Notes of other national banks	10,700 00	taxes	6,000 00
Fractional currency, nickels, cents	3,346 39		
Specie	186,308 05		
Legal-tender notes	213,543 00		
Redemption fund with treasurer U. S.	15,000 00		
Due from treasurer U. S.	5,800 00		
Total	\$3,784,322 90	Total	\$3,784,322 90

Milwaukee—Marine National Bank.

WASHINGTON BECKER, President.

A. H. LINDSAY, Cashier.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$3,305,286 99	Capital stock paid in..	\$500,000 00
Overdrafts	1,391 19	Surplus fund	450,000 00
U. S. bonds to secure circulation	405,000 00	Undivided profits, less current expenses and taxes paid	77,644 74
U. S. bonds to secure U. S. deposits	45,000 00	National bank-notes outstanding	405,000 00
Premiums on U. S. bonds	13,200 00	Due from approved reserve agents	60,834 80
Stocks, securities, etc.	774,431 50	Due to other national banks	323,543 67
Due from other national banks	86,947 84	Due to state banks and bankers	621,895 78
Due from state banks and bankers	183,102 55	Due to trust companies and savings banks	41,628 85
Due from approved reserve agents	607,886 65	Dividends unpaid	80 00
Checks and other cash items	17,443 27	Individual deposits, subject to check	2,747,270 83
Exchanges for clearing house	88,048 43	Demand certificates of deposit	206,378 31
Notes of other national banks	9,231 00	Time certificates of deposit	466,663 28
Fractional currency, nickels, cents	1,129 44	Certified checks	25,136 44
Specie	162,530 00	Cashier's checks outstanding	56,693 92
Legal-tender notes	320,000 00	United States deposits..	35,000 00
Redemption fund with treasurer U. S.	20,250 00	Reserved for taxes	18,000 00
Due from treasurer U. S.	7,000 00	Reserve for interest..	12,108 24
Total	\$6,047,878 86	Total	\$6,047,878 86

Milwaukee—Milwaukee National Bank.

GEO. W. STROHMEYER, President.

WM. F. FILTER, Cashier.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts ...	\$2,053,337 31	Capital stock paid in ..	\$450,000 00
Overdrafts	11,646 31	Surplus fund	100,000 00
U. S. bonds to secure circulation	450,000 00	Undivided profits, less current expenses and taxes paid	75,344 82
U. S. bonds to secure U. S. deposits	50,000 00	National bank-notes outstanding	450,000 00
Stocks, securities, etc...	75,000 00	Due to other national banks	214,829 90
Banking house, furniture and fixtures	145,000 00	Due to state banks and bankers	307,784 42
Other real estate owned	82,299 77	Due to trust companies and savings banks ..	56,348 52
Due from other national banks	64,549 09	Savings deposits	225,924 06
Due from state banks and bankers	27,671 54	Individual deposits, subject to check	1,235,401 53
Due from approved reserve agents	132,618 30	Demand certificates of deposit	338,020 09
Checks and other cash items	633 76	Certified checks	4,226 89
Exchanges for clearing house	42,346 35	Cashier's checks outstanding	73,345 39
Notes of other national banks	2,252 00	United States deposits..	50,000 00
Fractional currency, nickels, cents	496 19		
Specie	202,375 00		
Legal-tender notes	218,000 00		
Redemption fund with treasurer U. S.	22,500 00		
Due from treasurer U. S.	500 00		
Total	\$3,581,225 62	Total	\$3,581,225 62

Milwaukee—The National Exchange Bank.

J. W. P. LOMBARD, President.

WM. M. POST, Cashier.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts ...	\$3,113,988 24	Capital stock paid in ..	\$500,000 00
Overdrafts	12,203 07	Surplus fund	500,000 00
U. S. bonds to secure circulation	500,000 00	Undivided profits, less current expenses and taxes paid	48,151 15
U. S. bonds to secure U. S. deposits	117,000 00	National bank-notes outstanding	500,000 00
Other bonds to secure U. S. deposits	136,800 00	Due to other national banks	714,594 32
Premiums on U. S. bonds	20,000 00	Due to state banks and bankers	366,973 05
Stocks, securities, etc...	494,782 88	Due to trust companies and savings banks ..	54,680 27
Due from other national banks	328,147 03	Individual deposits, subject to check	2,486,998 50
Due from state banks and bankers	112,222 18	Savings deposits	249,818 41
Due from approved reserve agents	879,000 58	Demand certificates of deposit	591,445 55
Checks and other cash items	1,701 96	Time certificates of deposit	44,145 00
Exchanges for clearing house	76,529 87	Certified checks	18,968 12
Notes of other national banks	50,530 00	Cashier's checks outstanding	68,571 42
Fractional currency, nickels, cents	671 07	United States deposits..	158,176 01
Specie	420,112 00	Deposits of U. S. disbursing officers	110,232 70
Legal-tender notes	134,500 00	Reserved for taxes and interest	25,434 43
Redemption fund with treasurer U. S.	25,000 00		
Due from treasurer U. S.	15,000 00		
Total	\$6,438,188 93	Total	\$6,438,188 93

Milwaukee—The Wisconsin National Bank.

L. J. PETIT, President.

HERMAN F. WOLF, Cashier.

Statement November 27, 1908.

Resources.	Liabilities.
Loans and discounts ..\$10,436,416 51	Capital stock paid in.. \$2,000,000 00
Overdrafts 14,103 86	Surplus fund 1,000 000 00
U. S. bonds to secure circulation 1,500,000 00	Undivided profits, less current expenses and taxes paid..... 283,817 10
Premiums on U. S. bonds 52,500 00	National bank-notes outstanding 1,491,600 00
Stocks, securities, etc... 1,644,803 71	Due to other national banks 1,500,681 67
Banking house, furniture and fixtures 500,000 00	Due to state banks and bankers 2,280,705 50
Due from other national banks 1,051,440 93	Due to trust companies and savings banks .. 163,481 20
Due from state banks and bankers 348,926 76	Dividends unpaid 516 00
Due from approved reserve agents 2,681,239 24	Individual deposits, subject to check 9,668,535 02
Checks and other cash items 19,820 07	Demand certificates of deposit 1,734,836 81
Exchanges for clearing house 248,309 90	Certified checks 83,498 11
Notes of other national banks 31,535 00	Cashier's checks outstanding 10,772 45
Fractional currency, nickels, cents 830 81	United states deposits.. 289,181 09
Specie 1,442,700 00	Deposits of U. S. disbursing officers 39,115 69
Legal-tender notes 299,392 00	Liabilities other than those above stated reserved for taxes ... 40,698 09
Redemption fund with treasurer U. S. 75,000 00	Unearned interest 34,687 55
Due from treasurer U. S. 12,000 00	Due to reserve agents.. 117,392 51
Other bonds to secure U. S. deposits 380,500 00	
Total .....\$20,739,518 79	Total .....\$20,739,518 79

Mineral Point—First National Bank.

CALVERT SPENSLEY, President.

FRANK E. HANSCOM, Cashier.

Statement November 27, 1908.

Resources.	Liabilities.
Loans and discounts \$521,389 49	Capital stock paid in ... \$100,000 00
Overdrafts 23,971 84	Surplus fund 20,000 00
U. S. bonds to secure circulation 25,000 00	Undivided profits, less current expenses and taxes paid 12,226 17
U. S. bonds on hand... 5,000 00	National bank-notes outstanding 25,000 00
Premiums on U. S. bonds 1,393 15	Individual deposits, subject to check 220,978 25
Bonds, securities, etc. ... 18,000 00	Demand certificates of deposit 324,912 61
Banking house, furniture and fixtures 34,754 18	Bills payable 15,000 00
Other real estate owned. 2,787 56	
Cash on hand and due from banks 84,570 81	
Redemption fund with treasurer U. S. 1,250 00	
Total .....\$718,117 03	Total .....\$718,117 03

Mondovi—First National Bank.

S. G. GILMAN, President.

R. SOUTHWORTH, Cashier.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$205,778 76	Capital stock paid in	\$25,000 00
Overdrafts	790 83	Surplus fund	5,000 00
U. S. bonds to secure circulation	12,500 00	Undivided profits, less current expenses and taxes paid	17,058 56
Banking house, furniture and fixtures	7,592 67	National bank-notes outstanding	12,000 00
Other real estate owned . .	6,000 00	Due to state banks and bankers	3,999 75
Due from other national banks	17,343 35	Individual deposits, subject to check	55,146 67
Due from approved reserve agents	26,214 11	Time certificates of deposit	179,245 27
Checks and other cash items	675 00		
Notes of other national banks	880 00		
Fractional currency, nickels, cents	104 93		
Specie	18,800 60		
Legal-tender notes	645 00		
Redemption fund with treasurer U. S.	125 00		
Total	<u><u>\$297,450 25</u></u>	Total	<u><u>\$297,450 25</u></u>

Monroe—The First National Bank.

HENRY LUDLOW, President.

JOHN STRAHM, Cashier.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$572,497 50	Capital stock paid in	\$100,000 00
Overdrafts	5,720 65	Surplus fund	100,000 00
U. S. bonds to secure circulation	60,000 00	Undivided profits, less current expenses and taxes paid	3,020 67
Stocks, securities, etc. . . .	195,500 00	National bank-notes outstanding	59,000 00
Banking house, furniture and fixtures	12,000 00	Due to state banks and bankers	106,457 33
Due from state banks and bankers	774 47	Individual deposits, subject to check	263,490 91
Due from approved reserve agents	104,871 76	Demand certificates of deposit	374,309 68
Checks and other cash items	936 08	Liabilities other than those above stated	1,140 50
Exchanges for clearing house	223 77		
Notes of other national banks	6,240 00		
Fractional currency, nickels, cents	920 72		
Specie	34,944 15		
Legal-tender notes	10,290 00		
Redemption fund with treasurer U. S.	2,500 00		
Total	<u><u>\$1,007,419 09</u></u>	Total	<u><u>\$1,007,419 09</u></u>

Neenah—First National Bank.

J. A. KIMBERLY, President.

F. E. BALLISTER, Cashier.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$724,568 99	Capital stock paid in ..	\$100,000 00
Overdrafts	2,259 96	Surplus fund	20,000 00
U. S. bonds to secure circulation	75,000 00	Undivided profits, less current expenses and taxes paid	5,597 55
Stocks, securities, etc. . .	33,011 83	National bank-notes outstanding	75,000 00
Furniture and fixtures. . .	2,775 00	Due to other national banks	3,427 00
Due from other national banks	24,863 21	Individual deposits, subject to check	293,500 29
Due from state banks and bankers	12,627 60	Savings deposits	484,164 74
Due from approved reserve agents	149,731 40	Time certificates of deposit	112,863 59
Checks and other cash items	1,055 95	Reserved for taxes	3,318 95
Notes of other national banks	18,699 00	Reserved for accrued interest	6,484 42
Fractional currency, nickels, cents	412 05	Discount collected but not earned	3,364 80
Specie	16,966 35		
Legal-tender notes	42,000 00		
Redemption fund with treasurer U. S.	3,750 00		
Total	\$1,107,721 34	Total	\$1,107,721 34

Neenah—National Manufacturers Bank.

W. M. GILBERT, President.

S. B. MORGAN, Cashier.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$544,570 90	Capital stock paid in ..	\$75,000 00
Overdrafts	347 51	Surplus fund	25,000 00
U. S. bonds to secure circulation	75,000 00	Undivided profits, less current expenses and taxes paid	10,519 75
Bonds, securities, etc. . . .	103,183 09	National bank-notes outstanding	75,000 00
Banking house, furniture and fixtures	10,000 00	Due to other national banks	1,893 19
Due from other national banks	3,861 84	Individual deposits, subject to check	168,537 95
Due from state banks and bankers	427 02	Savings deposits	390,762 93
Due from approved reserve agents	72,836 28	Time certificates of deposit	107,253 55
Checks and other cash items	388 90	Reserved for accrued interest	6,000 00
Notes of other national banks	5,180 00	Reserved for discounts collected but not earned	2,913 45
Fractional currency, nickels, cents	560 70	Reserved for taxes	1,825 27
Specie	42,209 85		
Legal-tender notes	2,390 00		
Redemption fund with treasurer U. S.	3,750 00		
Total	\$864,706 09	Total	\$864,706 09

New London—First National Bank.

M. D. KETH, President.

S. T. RITCHIE, Cashier.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$400,905 07	Capital stock paid in . . .	\$50,000 00
Overdrafts	493 96	Surplus fund	11,500 00
U. S. bonds to secure circulation	20,000 00	Undivided profits, less current expenses and taxes paid	2,158 71
Furniture and fixtures . . .	2,675 54	National bank-notes outstanding	20,000 00
Due from other national banks	4,861 58	Individual deposits, subject to check	105,734 13
Due from approved reserve agents	55,075 29	Time certificates of deposit	311,462 33
Checks and other cash items	594 49	Contingent account	20,772 70
Notes of other national banks	4,807 00		
Fractional currency, nickels, cents	353 54		
Specie	28,261 40		
Legal-tender notes	2,600 00		
Redemption fund with treasurer U. S.	1,000 00		
Total	<u>\$521,627 87</u>	Total	<u>\$521,627 87</u>

Oconomowoc—First National Bank.

G. MEISSNER, President.

D. PROBERT, Cashier.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$295,368 92	Capital stock paid in	\$50,000 00
Overdrafts	2,929 52	Surplus fund	12,500 00
U. S. bonds to secure circulation	37,500 00	Undivided profits, less current expenses and taxes paid	12,157 48
U. S. bonds on hand	100 00	National bank-notes outstanding	37,500 00
Premiums on U. S. bonds	1,831 25	Individual deposits, subject to check	183,644 25
Stocks, securities, etc.	186,891 39	Demand certificates of deposit	339,746 56
Banking house, furniture and fixtures	14,700 00	Time certificates of deposit	42,721 66
Due from other national banks	12,626 51		
Due from approved reserve agents	68,689 29		
Checks and other cash items	5,093 74		
Notes of other national banks	3,935 00		
Fractional currency, nickels, cents	314 13		
Specie	38,130 20		
Legal-tender notes	8,285 00		
Redemption fund with treasurer U. S.	1,875 00		
Total	<u>\$678,269 95</u>	Total	<u>\$678,269 95</u>

Oconto—Citizens National Bank.

W. P. WAGNER, President.

CHAS. A. BEST, Cashier.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$355,042 13	Capital stock paid in.....	\$50,000 00
Overdrafts	681 71	Surplus fund	10,000 00
U. S. bonds to secure circulation	50,000 00	Undivided profits, less current expenses and taxes paid	18,221 92
U. S. bonds to secure U. S. deposits	15,000 60	National bank-notes outstanding	50,000 00
Premiums on U. S. bonds	2,000 00	Due to state banks and bankers	8,086 24
Stocks, securities, etc.....	27,500 00	Individual deposits, subject to check	107,113 69
Banking house, furniture and fixtures	15,000 00	Time certificates of deposit United States deposits ...	292,123 48
Due from other national banks	3,664 79		15,000 00
Due from state banks and bankers	2,339 15		
Due from approved reserve agents	51,689 60		
Checks and other cash items	651 61		
Notes of other national banks	2,500 00		
Fractional currency, nick-c's, cents	376 34		
Specie	15,600 00		
Legal-tender notes	6,000 00		
Redemption fund with treasurer U. S.	2,500 00		
Total	<u>\$550,545 33</u>	Total	<u>\$550,545 33</u>

Oconto—Oconto National Bank.

GEO. BEYER, President.

WM. K. SMITH, Cashier.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$199,525 97	Capital stock paid in.....	\$60,000 00
Overdrafts	588 11	Surplus fund	12,000 00
U. S. bonds to secure circulation	15,000 00	Undivided profits, less current expenses and taxes paid	526 81
Bonds, securities, etc.....	68,663 45	National bank-notes outstanding	15,000 00
Banking house, furniture and fixtures	8,280 23	Individual deposits, subject to check	66,774 59
Due from other national banks	3,057 07	Demand certificates of deposit	225,790 21
Due from state banks and bankers	7,886 08		
Due from approved reserve agents	46,601 71		
Checks and other cash items	562 98		
Notes of other national banks	1,419 00		
Fractional currency, nick-c's, cents	196 26		
Specie	23,900 75		
Legal-tender notes	3,660 00		
Redemption fund with treasurer U. S.	750 00		
Total	<u>\$380,091 61</u>	Total	<u>\$380,091 61</u>

Omro—First National Bank.

R. H. HACKETT, President.

A. J. MARBLE, Cashier.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$226,861 56	Capital stock paid in	\$30,000 00
Overdrafts	185 71	Surplus fund	6,000 00
U. S. bonds to secure circulation	25,000 00	Undivided profits, less current expenses and taxes paid	3,810 13
Stocks, securities, etc.	5,100 00	National bank-notes outstanding	25,000 00
Banking house, furniture and fixtures	6,000 00	Due to other national banks	637 55
Due from other national banks	3,643 59	Individual deposits, subject to check	50,092 98
Due from state banks and bankers	1,629 01	Savings deposits	14,454 88
Due from approved reserve agents	19,955 54	Time certificates of deposit	178,703 44
Checks and other cash items	209 20	Certified checks	52 00
Notes of other national banks	1,600 00		
Fractional currency, nickels, cents	95 82		
Specie	8,220 55		
Legal-tender notes	9,000 00		
Redemption fund with treasurer U. S.	1,250 00		
Total	\$308,750 98	Total	\$308,750 98

Oshkosh—Commercial National Bank.

LEANDER CHOATE, President.

E. R. WILLIAMS, Cashier.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$930,326 69	Capital stock paid in	\$200,000 00
Overdrafts	6,988 12	Surplus fund	50,000 00
U. S. bonds to secure circulation	200,000 00	Undivided profits, less current expenses and taxes paid	26,858 93
Other bonds	49,000 00	National bank-notes outstanding	200,000 00
Banking house, furniture and fixtures	55,989 55	Due to other national banks	37,016 41
Due from other national banks	15,741 47	Due to state banks and bankers	11,966 49
Due from state banks and bankers	2,520 27	Due to trust companies and savings banks	3,200 72
Due from approved reserve agents	97,384 88	Individual deposits, subject to check	555,910 51
Checks and other cash items	657 92	Demand certificates of deposit	2,675 85
Exchanges for clearing house	5,728 97	Time certificates of deposit	374,330 58
Notes of other national banks	11,176 00		
Fractional currency, nickels, cents	105 62		
Specie	37,157 00		
Legal-tender notes	39,183 00		
Redemption fund with treasurer U. S.	10,000 00		
Total	\$1,461,959 49	Total	\$1,461,959 49

Oshkosh—The German National Bank.

J. H. JENKINS, President.

F. A. LABUDDE, Cashier.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$477,551 84	Capital stock paid in....	\$100,000 00
Overdrafts	1,127 79	Surplus fund	50,000 00
U. S. bonds to secure circulation	75,000 00	Undivided profits, less current expenses and taxes paid	7,365 53
Premiums on U. S. bonds.	1,500 00	National bank-notes outstanding	75,000 00
Banking house, furniture and fixtures	7,375 00	Due to other national banks	11,662 88
Other real estate owned..	3,000 00	Due to trust companies and savings banks	6,284 75
Due from other national banks	1,686 95	Dividends unpaid	3 75
Due from approved reserve agents	31,994 48	Individual deposits, subject to check	245,749 19
Checks and other cash items	1,093 84	Demand certificates of deposit	157,467 02
Exchanges for clearing house	2,776 90	Certified checks	25 00
Notes of other national banks	11,860 00		
Fractional currency, nickels, cents	121 52		
Species	31,229 90		
Legal-tender notes	3,490 00		
Redemption fund with treasurer U. S.	3,750 00		
Total	<u>\$653,558 12</u>	Total	<u>\$653,558 12</u>

Oshkosh—The National Union Bank.

THOMAS DALY, President.

A. T. HENNIG, Cashier.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$531,916 73	Capital stock paid in....	\$200,000 00
Overdrafts	2,900 46	Surplus fund	50,000 00
U. S. bonds to secure circulation	200,000 00	Undivided profits, less current expenses and taxes paid	7,167 57
U. S. bonds to secure U. S. deposits	50,000 00	National bank-notes outstanding	200,000 00
Premiums on U. S. bonds.	7,500 00	Due to other national banks	11,666 64
Banking house, furniture and fixtures	33,000 00	Due to state banks and bankers	7,063 65
Other real estate owned..	1,200 00	Individual deposits, subject to check	326,448 41
Due from other national banks	4,470 28	Demand certificates of deposit	8,897 97
Due from state banks and bankers	15,096 54	Time certificates of deposit	182,244 84
Due from approved reserve agents	96,840 67	Certified checks	100 25
Checks and other cash items	3,068 12	United States deposits	45,000 00
Exchanges for clearing house	10,862 90		
Notes of other national banks	14,820 00		
Fractional currency, nickels, cents	1,141 48		
Specie	40,772 15		
Legal-tender notes	15,000 00		
Redemption fund with treasurer U. S.	10,000 00		
Total	<u>\$1,038,589 33</u>	Total	<u>\$1,038,589 33</u>

Oshkosh—The Old National Bank.

EDGAR P. SAWYER, President.

LOUIS SCHRIBER, Cashier.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$1,602,211 79	Capital stock paid in	\$300,000 00
Overdrafts	1,610 16	Surplus fund	100,000 00
U. S. bonds to secure circulation	100,000 00	Undivided profits, less current expenses and taxes paid	78,613 20
Other bonds to secure U. S. deposits	64,000 00	National bank-notes outstanding	100,000 00
Premiums on U. S. bonds	2,955 00	Due to other national banks	23,570 74
Other bonds and stocks	165,622 84	Due to state banks and bankers	77,803 44
Banking house, furniture and fixtures	68,240 12	Dividends unpaid	47 25
Due from other national banks	91,422 50	Individual deposits, subject to check	447,229 43
Due from state banks and bankers	12,925 35	Demand certificates of deposit	32,944 27
Due from approved reserve agents	312,832 34	Time certificates of deposit	894,660 21
Checks and other cash items	2,825 06	Savings deposits	470,808 75
Exchanges for clearing house	8,324 24	Certified checks	305 33
Bills of other national banks	10,165 00	Cashier's checks outstanding	5,000 00
Fractional currency, nickels, cents	2,010 22	United States deposits	50,000 00
Specie	118,350 00	Reserved for taxes	6,500 00
Legal-tender notes	18,988 00		
Redemption fund with treasurer U. S.	5,000 00		
Total	\$2,587,482 62	Total	\$2,587,482 62

Peshtigo—Peshtigo National Bank.

F. E. MCGRAW, President.

A. G. FOWLER, Cashier.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$113,609 98	Capital stock paid in	\$25,000 00
Overdrafts	1 14	Surplus fund	5,000 00
U. S. bonds to secure circulation	10,000 00	Undivided profits, less current expenses and taxes paid	815 02
Premiums on U. S. bonds	300 00	National bank-notes outstanding	10,000 00
Stocks, securities, etc.	26,836 78	Individual deposits, subject to check	28,665 92
Banking house, furniture and fixtures	5,457 20	Demand certificates of deposit	3,034 69
Due from other national banks	73 07	Time certificates of deposit	115,323 06
Due from approved reserve agents	18,109 82		
Checks and other cash items	322 35		
Notes of other national banks	967 00		
Fractional currency, nickels, cents	332 00		
Specie	11,329 35		
Redemption fund with treasurer U. S.	500 00		
Total	\$187,838 69	Total	\$187,838 69

Phillips—The First National Bank.

G. B. REEDAL, President.

JOHN A. RAUP, Cashier.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$78,276 13	Capital stock paid in	\$25,000 00
Overdrafts	495 72	Surplus fund	500 00
U. S. bonds to secure circulation	25,000 00	Undivided profits, less current expenses and taxes paid	1,641 54
Premiums on U. S. bonds	1,054 81	National bank-notes outstanding	25,000 00
Banking house, furniture and fixtures	9,670 00	Dividends unpaid	60 00
Due from other national banks	516 33	Individual deposits, subject to check	47,062 18
Due from state banks and bankers	3,205 19	Savings accounts	4,006 13
Due from approved reserve agents	8,316 02	Time certificates of deposit	32,655 87
Checks and other cash items	597 80		
Notes of other national banks	425 00		
Fractional currency, nickels, cents	164 27		
Specie	779 45		
Legal-tender notes	6,175 00		
Redemption fund with treasurer U. S.	1,250 00		
Total	<u><u>\$135,925 72</u></u>	Total	<u><u>\$135,925 72</u></u>

Platteville—First National Bank.

E. RIEGE, President.

CLINTON DEWITT, Cashier.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$149,819 38	Capital stock paid in	\$50,000 00
Overdrafts	1,402 89	Surplus fund	25,000 00
U. S. bonds to secure circulation	39,500 00	Undivided profits, less current expenses and taxes paid	21,088 97
Stocks, securities, etc.	189,155 00	National bank-notes outstanding	39,500 00
Banking house, furniture and fixtures	8,500 00	Due to other national banks	727 83
Due from state banks and bankers	7,539 27	Due to state banks and bankers	2,735 28
Due from approved reserve agents	103,489 07	Individual deposits, subject to check	222,445 82
Checks and other cash items	124 19	Demand certificates of deposit	53,430 43
Notes of other national banks	1,480 00	Time certificates of deposit	111,461 13
Fractional currency, nickels, cents	123 37	Certified checks	10 00
Specie	21,947 00	Cashier's checks outstanding	935 66
Legal-tender notes	2,280 00		
Redemption fund with treasurer U. S.	1,975 00		
Total	<u><u>\$527,335 17</u></u>	Total	<u><u>\$527,335 17</u></u>

Portage—First National Bank.

E. A. GOWRAN, President.

WM. M. EDWARDS, Cashier.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$216,153 50	Capital stock paid in	\$75,000 00
Overdrafts	516 22	Surplus fund	25,000 00
U. S. bonds to secure circulation	50,000 00	Undivided profits, less current expenses and taxes paid	4,590 16
Stocks, securities, etc.	418,600 00	National bank-notes outstanding	50,000 00
Banking house, furniture and fixtures	15,000 00	Due to state banks and bankers	52,013 34
Due from state banks and bankers	92 37	Individual deposits, subject to check	138,050 49
Due from approved reserve agents	51,942 04	Demand certificates of deposit	13,999 47
Checks and other cash items	6,396 73	Time certificates of deposit	407,235 09
Notes of other national banks	8,100 00	Savings deposits	46,569 53
Fractional currency, nickels, cents	146 47		
Specie	38,590 75		
Legal-tender notes	4,470 00		
Redemption fund with treasurer U. S.	2,500 00		
Total	\$812,508 08	Total	\$812,508 08

Princeton—First National Bank.

G. J. KRUEGER, President.

HENRY SCHULTHEIS, Cashier.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$185,965 42	Capital stock paid in	\$25,000 00
Overdrafts	716 62	Surplus fund	5,000 00
U. S. bonds to secure circulation	7,000 00	Undivided profits, less current expenses and taxes paid	1,948 91
Premiums on U. S. bonds	125 00	National bank-notes outstanding	7,000 00
Bonds, securities, etc.	3,000 00	Individual deposits, subject to check	52,020 67
Banking house, furniture and fixtures	13,300 00	Time certificates of deposit	169,213 10
Due from other national banks	2,655 14		
Due from approved reserve agents	27,097 76		
Checks and other cash items	584 91		
Notes of other national banks	270 00		
Fractional currency, nickels, cents	246 53		
Specie	13,664 30		
Legal-tender notes	5,207 00		
Redemption fund with treasurer U. S.	350 00		
Total	\$260,182 68	Total	\$260,182 68

Racine—First National Bank.

N. D. PRATT, President.

G. N. FRATT, Cash'er.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$852,011 66	Capital stock paid in.....	\$150,000 00
Overdrafts	1,667 29	Surplus fund	150,000 00
U. S. bonds to secure circulation	100,000 00	Undivided profits, less current expenses and taxes paid	124,359 14
U. S. bonds to secure U. S. deposits	56,000 00	National bank-notes outstanding	100,000 00
Stocks, securities, etc.....	688,327 53	Due to state banks and bankers	17,793 10
Banking house, furniture and fixtures	20,000 00	Individual deposits, subject to check	373,092 63
Other real estate owned..	18,500 00	Savings deposits	572,457 19
Due from other national banks	66,032 68	Demand certificates of deposit	596,950 21
Due from state banks and bankers	14,014 05	Certified checks	8,000 00
Due from approved reserve agents	175,810 24	United States deposits ..	50,000 00
Checks and other cash items	2,201 42	Liabilities other than those above stated	2,625 12
Exchanges for clearing house	7,480 28		
Notes of other national banks	6,200 00		
Fractional currency, nickels, cents	1,006 89		
Specie	116,334 35		
Legal-tender notes	14,691 00		
Redemption fund with treasurer U. S.	5,000 00		
Total	\$2,145,277 39	Total	\$2,145,277 39

Racine—Manufacturers National Bank.

E. J. HUEFFNER, President.

WARREN J. DAVIS, Cashier.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$1,194,640 28	Capital stock paid in.....	\$250,000 00
Overdrafts	24	Surplus fund	200,000 00
U. S. bonds to secure circulation	150,000 00	Undivided profits, less current expenses and taxes paid	96,291 03
Premium on other bonds..	1,489 58	National bank-notes outstanding	150,000 00
Premium on U. S. bonds..	1,875 00	Due to other national banks	7,166 27
Bonds, securities, etc.....	708,594 73	Due to state banks and bankers	14,006 62
Banking house, furniture and fixtures	30,000 00	Individual deposits, subject to check	516,173 92
Other real estate owned..	1,700 00	Demand certificates of deposit	677,530 59
Due from other national banks	21,703 26	Savings deposits	773,069 30
Due from state banks and bankers	41,220 02	Certified checks	1,510 00
Due from approved reserve agents	364,916 97	Cashier's checks outstanding	2,062 94
Checks and other cash items	13,250 10	Reserve for unearned discount	25,000 00
Exchanges for clearing house	17,989 59		
Notes of other national banks	10,785 00		
Fractional currency, nickels, cents	415 95		
Specie	130,684 95		
Legal-tender notes	16,045 00		
Redemption fund with treasurer U. S.	7,500 00		
Total	\$2,712,810 67	Total	\$2,712,810 67

Rhineland—First National Bank.

CHAS. CHAFEE, President.

W. E. ASHTON, Cashier.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$242,814 67	Capital stock paid in.....	\$50,000 00
Overdrafts	395 25	Surplus fund	10,000 00
U. S. bonds to secure circulation	25,000 00	Undivided profits, less current expenses and taxes paid	15,618 30
Stocks, securities, etc....	14,058 72	National bank-notes outstanding	25,000 00
Banking house, furniture and fixtures	5,000 00	Due to other national banks	2,465 58
Due from other national banks	1,163 50	Due to state banks and bankers	210 62
Due from approved reserve agents	73,562 34	Individual deposits, subject to check	121,473 13
Checks and other cash items	380 47	Demand certificates of deposit	5,091 28
Notes of other national banks	355 00	Time certificates of deposit	139,578 72
Fractional currency, nickels, cents	278 93	Contingent fund	15,000 00
Specie	18,578 75		
Legal-tender notes	1,600 00		
Redemption fund with treasurer U. S.	1,250 00		
Total	<u>\$384,437 63</u>	Total	<u>\$384,437 63</u>

Rib Lake—First National Bank.

D. McLENNAN, President.

E. C. GETCHEL, Cashier.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$55,740 22	Capital stock paid in.....	\$25,000 00
U. S. bonds to secure circulation	15,000 00	Surplus fund	500 00
Premiums on U. S. bonds.	524 37	Undivided profits, less current expenses and taxes paid	520 13
Banking house, furniture and fixtures	6,781 88	National bank-notes outstanding	15,000 00
Other real estate owned..	75 00	Dividends unpaid	51 00
Due from other national banks	4,718 25	Individual deposits, subject to check	22,326 78
Due from state banks and bankers	2,072 72	Demand certificates of deposit	32,155 27
Due from approved reserve agents	4,811 71	Reserved for taxes	1,000 00
Checks and other cash items	316 43		
Fractional currency, nickels, cents	100 05		
Specie	5,512 55		
Legal-tender notes	150 00		
Redemption fund with treasurer U. S.	750 00		
Total	<u>\$96,553 18</u>	Total	<u>\$96,553 18</u>

Rice Lake—First National Bank.

O. H. INGRAM, President.

E. L. EVERTS, Cashier.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$254,541 36	Capital stock paid in.....	\$50,000 00
Overdrafts	385 36	Surplus fund	10,000 00
U. S. bonds to secure cir- culation	12,500 00	Undivided profits, less cur- rent expenses and taxes paid	4,828 16
Banking house, furniture and fixtures	14,332 44	National bank-notes out- standing	12,500 00
Due from other national banks	3,422 61	Individual deposits, subject to check	87,992 01
Due from approved reserve agents	28,096 32	Demand certificates of de- posit	18,072 59
Checks and other cash items	315 37	Time certificates of deposit	151,455 46
Notes of other national banks	1,660 00		
Fractional currency, nick- els, cents	96 51		
Specie	18,373 25		
Legal-tender notes	500 00		
Redemption fund with treasurer U. S.	625 00		
Total	\$334,848 22	Total	\$334,848 22

Richland Center—First National Bank.

H. M. BOCK, President.

C. R. THOMSON, Cashier.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$174,628 65	Capital stock paid in.....	\$30,000 00
Overdrafts	2,337 21	Surplus fund	2,000 00
U. S. bonds to secure cir- culation	15,000 00	Undivided profits, less cur- rent expenses and taxes paid	4,199 88
Premiums on U. S. bonds.	571 88	National bank-notes out- standing	15,000 00
Bonds, securities, etc.....	127,000 00	Individual deposits, subject to check	79,371 14
Banking house, furniture and fixtures	12,000 00	Demand certificates of de- posit and savings.....	271,819 84
Other real estate owned..	5,100 00	Bills payable	15,000 00
Due from other national banks	4,151 48		
Due from state banks and bankers	2,000 00		
Due from approved reserve agents	55,746 73		
Notes of other national banks	680 00		
Fractional currency, nick- els, cents	177 36		
Specie	13,997 55		
Legal-tender notes	3,250 00		
Redemption fund with treasurer U. S.	750 00		
Total	\$417,390 86	Total	\$417,390 86

Rio—The First National Bank.

W. E. MOORE, President.

ANDREW AMONDSEN, Cashier.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$31,447 23	Capital stock paid in.....	\$25,000 00
Overdrafts	227 17	Undivided profits, less current expenses and taxes paid	151 57
U. S. bonds to secure circulation	6,250 00	National bank-notes outstanding	6,250 00
Premiums on U. S. bonds..	328 13	Individual deposits, subject to check	16,428 96
Banking house, furniture and fixtures	9,536 60	Time certificates of deposit	24,104 22
Due from approved reserve agents	17,030 54		
Notes of other national banks	2,255 00		
Fractional currency, nickels, cents	36 00		
Specie	2,594 05		
Legal-tender notes	1,000 00		
Redemption fund with treasurer U. S.	312 50		
Undivided profit and loss.	917 53		
Total	\$71,934 75	Total	\$71,934 75

Ripon—First National Bank.

GEO. L. FIELD, President.

F. SPRATT, Cashier.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$428,686 98	Capital stock paid in.....	\$100,000 00
Overdrafts	1,144 40	Surplus fund	20,000 00
U. S. bonds to secure circulation	100,000 00	Undivided profits, less current expenses and taxes paid	15,774 54
Stocks, securities, etc....	227,300 00	National bank-notes outstanding	100,000 00
Banking house, furniture and fixtures	16,863 00	Due to state banks and bankers	9,539 52
Due from state banks and bankers	16,798 23	Individual deposits, subject to check	170,234 05
Due from approved reserve agents	96,431 43	Time certificates of deposit	532,999 29
Checks and other cash items	6,346 84		
Notes of other national banks	1,500 00		
Fractional currency, nickels, cents	281 92		
Specie	38,194 60		
Legal-tender notes	10,000 00		
Redemption fund with treasurer U. S.	5,000 00		
Total	\$948,547 40	Total	\$948,547 40

Ripon—German National Bank.

CHAS. COWAN, President.

JAS. L. STONE, Cashier.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$421,958 81	Capital stock paid in	\$100,000 00
Overdrafts	1,048 41	Surplus fund	25,000 00
U. S. bonds to secure circulation	75,000 00	Undivided profits, less current expenses and taxes paid	9,116 43
Stocks, securities, etc.	185,585 79	National bank-notes outstanding	75,000 00
Banking house, furniture and fixtures	10,600 00	Dividends unpaid	90 00
Other real estate owned	5,600 00	Individual deposits, subject to check	101,466 46
Due from other national banks	2,309 16	Savings deposits	32,756 95
Due from state banks and bankers	9,295 45	Time certificates of deposit	456,555 24
Due from approved reserve agents	42,144 47		
Checks and other cash items	2,218 59		
Notes of other national banks	600 00		
Fractional currency, nickels, cents	592 30		
Specie	34,282 10		
Legal-tender notes	5,000 00		
Redemption fund with treasurer U. S.	3,750 00		
Total	\$799,985 08	Total	\$799,985 08

River Falls—First National Bank.

GEO. TH. SMITH, President.

W. G. SPENCE, Cashier.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$117,199 20	Capital stock paid in	\$25,000 00
Overdrafts	268 72	Surplus fund	155 75
U. S. bonds to secure circulation	6,500 00	Undivided profits, less current expenses and taxes paid	2,411 78
Premiums on U. S. bonds	402 19	National bank-notes outstanding	6,200 00
Stocks, securities, etc.	4,660 00	Individual deposits, subject to check	39,656 37
Banking house, furniture and fixtures	2,561 17	Time certificates of deposit	78,081 69
Due from state banks and bankers	500 00	Bills payable	5,000 00
Due from approved reserve agents	13,374 51		
Checks and other cash items	978 13		
Notes of other national banks	415 00		
Fractional currency, nickels, cents	138 62		
Specie	7,823 05		
Legal-tender notes	1,660 00		
Redemption fund with treasurer U. S.	25 00		
Total	\$156,505 59	Total	\$156,505 59

Seymour—First National Bank.

F. R. DITMER, President.

CHAS. FREUND, Cashier.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$109,456 21	Capital stock paid in	\$30,000 00
Overdrafts	135 60	Surplus fund	1,500 00
U. S. bonds to secure cir- culation	30,000 00	Undivided profits, less cur- rent expenses and taxes paid	2,470 41
Premiums on U. S. bonds . .	1,000 00	National bank-notes out- standing	30,000 00
Stocks, securities, etc. . . .	2,050 00	Individual deposits, subject to check	31,929 37
Banking house, furniture and fixtures	11,975 00	Time certificates of deposit .	101,036 00
Due from other national banks	7,289 89	Savings deposits	2,185 01
Due from approved reserve agents	22,845 00		
Checks and other cash items	1,271 55		
Notes of other national banks	1,680 00		
Fractional currency, nick- els, cents	106 04		
Specie	7,581 50		
Legal-tender notes	2,240 00		
Redemption fund with treasurer U. S.	1,500 00		
Total	<u>\$199,130 79</u>	Total	<u>\$199,130 79</u>

Shawano—First National Bank.

W. C. ZACHOW, President.

F. W. HUMPHREY, Cashier.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$312,107 02	Capital stock paid in	\$50,000 00
Overdrafts	3,528 86	Surplus fund	12,000 00
U. S. bonds to secure cir- culation	25,000 00	Undivided profits, less cur- rent expenses and taxes paid	10,713 40
Premiums on U. S. bonds . .	565 62	National bank-notes out- standing	25,000 00
Banking house, furniture and fixtures	14,555 66	Due to other national banks	1,912 39
Due from other national banks	7,837 69	Due to state banks and bankers	166 14
Due from state banks and bankers	2,093 42	Dividends unpaid	196 00
Due from approved reserve agents	6,321 06	Savings deposits	6,953 27
Checks and other cash items	100 00	Individual deposits, subject to check	86,324 98
Notes of other national banks	2,415 00	Demand certificates of de- posit	8,117 74
Fractional currency, nick- els, cents	406 26	Time certificates of deposit .	173,962 02
Specie	22,215 35	Certified checks	250 00
Legal-tender notes	1,000 00	Notes and bills redis- counted	34,000 00
Redemption fund with treasurer U. S.	1,250 00		
Total	<u>\$409,595 94</u>	Total	<u>\$409,595 94</u>

Shawano—German American National Bank.

G. H. KLASTERMAN, President.

F. J. MARTIN, Cashier.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and d'scounts	\$214,158 65	Capital stock paid in	\$25,000 00
Overdrafts	692 61	Surplus fund	15,000 00
U. S. bonds to secure cir- culation	25,000 00	Undivided profits, less cur- rent expenses and taxes paid	6,176 96
Premiums on U. S. bonds	748 00	National bank-notes out- standing	25,000 00
Stocks, securities, etc.	3,500 00	Due to other national banks	472 84
Banking house, furniture and fixtures	2,071 08	Deposits of state banks and bankers	15,576 40
Due from other national banks	28,079 58	Individual deposits, subject to check	58,378 19
Due from approved reserve agents	13,672 43	Demand certificates of de- posit	802 65
Checks and other cash items	2,568 44	Time certificates of deposit	114,418 28
Notes of other national banks	1,800 00	Cert fied checks	31,706 64
Fractional currency, nick- els, cents	155 85	Savings deposits	5,978 18
Specie	11,313 50	Bills payable	10,000 00
Legal-tender notes	3,500 00		
Redemption fund with treasurer U. S.	1,250 00		
Total	<u>\$308,510 14</u>	Total	<u>\$308,510 14</u>

Shebogan Falls—Dairymen's National Bank.

JNO. E. THOMAS, President.

STEDMAN THOMAS, Cashier.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$91,991 96	Capital stock paid in	\$25,000 00
Overdrafts	161 43	Undivided profits, less cur- rent expenses and taxes paid	1,721 89
U. S. bonds to secure cir- culation	20,000 00	National bank-notes out- standing	20,000 00
Premiums on U. S. bonds	1,000 00	Ind vidual deposits, subject to check	55,008 16
Stocks, securities, etc.	8,188 20	Demand certificates of de- posit	10,993 90
Banking house, furniture and fixtures	8,200 00	Time certificates of deposit	63,700 41
Other real estate owned	12,600 00		
Due from state banks and bankers	1,268 54		
Due from approved reserve agents	22,939 73		
Checks and other cash items	339 09		
Notes of other national banks	295 00		
Fractional currency, nick- els, cents	75 71		
Specie	7,864 70		
Legal-tender notes	500 00		
Redemption fund with treasurer U. S.	1,000 00		
Total	<u>\$176,424 36</u>	Total	<u>\$176,424 36</u>

Shullsburg—First National Bank.

JOHN HEBENSTREIT, President.

J. M. LEHR, Cashier.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$291,276 84	Capital stock paid in	\$50,000 00
Overdrafts	4,303 22	Surplus fund	20,000 00
U. S. bonds to secure cir- culation	12,500 00	Undivided profits, less cur- rent expenses and taxes paid	3,571 08
Stocks, securities, etc.	21,500 00	National bank-notes out- standing	12,500 00
Furniture and fixtures	1,500 00	Individual deposits, subject to check	48,462 93
Other real estate owned	1,875 00	Demand certificates of de- posit	288,829 31
Due from state banks and bankers	710 45	Time certificates of deposit	15 00
Due from approved reserve agents	54,739 48		
Checks and other cash items	42,32		
Notes of other national banks	2,469 00		
Fractional currency, nick- els, cents	161 41		
Specie	31,055 60		
Legal-tender notes	570 00		
Redemption fund with treasurer U. S.	625 00		
Total	\$423,378 32	Total	\$423,378 32

Stevens Point—First National Bank.

A. R. WEEK, President.

J. W. DUNEGAN, Cashier.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$320,033 39	Capital stock paid in	\$50,000 00
Overdrafts	2,594 93	Surplus fund	35,000 00
U. S. bonds to secure cir- culation	50,000 00	Undivided profits, less cur- rent expenses and taxes paid	6,472 94
U. S. bonds to secure U. S. deposits	15,000 00	National bank-notes out- standing	50,000 00
Stocks, securities, etc.	240,776 03	Individual deposits, subject to check	216,722 09
Banking house, furniture and fixtures	17,000 00	Demand certificates of de- posit	5,711 48
Due from state banks and bankers	2,733 83	Time certificates of deposit	377,110 59
Due from approved reserve agents	121,507 84	Savings accounts	66,126 27
Checks and other cash items	894 79	United states deposits	15,000 00
Exchanges for clearing house	559 12	Reserved for accrued in- terest on certificates	4,209 38
Notes of other national banks	9,245 00		
Fractional currency, nick- els, cents	267 92		
Specie	21,290 90		
Legal-tender notes	21,949 00		
Redemption fund with treasurer U. S.	2,500 00		
Total	\$826,352 75	Total	\$826,352 75

Stevens Point—The Citizens National Bank.

E. J. PFIFFNER, President.

R. B. JOHNSON, Cashier.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$348,159 23	Capital stock paid in	\$100,000 00
Overdrafts	1,029 00	Surplus fund	17,000 00
U. S. bonds to secure circulation	75,000 00	Undivided profits, less current expenses and taxes paid	9,609 99
Premiums on U. S. bonds	2,625 00	National bank-notes outstanding	75,000 00
Stocks, securities, etc.	34,004 00	Due to other national banks	1,424 32
Banking house, furniture and fixtures	26,000 00	Due to state banks and bankers	19,959 59
Due from other national banks	9,822 63	Individual deposits, subject to check	180,979 61
Due from state banks and bankers	5,119 51	Demand certificates of deposit	7,706 04
Due from approved reserve agents	36,727 60	Time certificates of deposit	157,475 86
Checks and other cash items	1,965 00	Certified checks	35 00
Notes of other national banks	2,000 00	Cashier's checks outstanding	200 00
Fractional currency, nickels, cents	933 79	Reserved for taxes	5,171 25
Specie	15,625 90		
Legal-tender notes	11,800 00		
Redemption fund with treasurer U. S.	3,750 00		
Total	\$574,561 66	Total	\$574,561 66

Stoughton—First National Bank.

LEANDER CHOATE, President.

N. A. NYHAGEN, Cashier.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$257,943 43	Capital stock paid in	\$50,000 00
Overdrafts	8,241 87	Surplus fund	8,200 00
U. S. bonds to secure circulation	50,000 00	Undivided profits, less current expenses and taxes paid	22,881 90
Premiums on U. S. bonds	1,687 80	National bank-notes outstanding	48,440 00
Stocks, securities, etc.	24,637 50	Due to state banks and bankers	40 48
Banking house, furniture and fixtures	28,449 08	Dividends unpaid	40 00
Due from other national banks	1,894 18	Individual deposits, subject to check	107,781 04
Due from approved reserve agents	39,870 53	Time certificates of deposit	199,799 50
Checks and other cash items	612 77		
Notes of other national banks	1,800 00		
Fractional currency, nickels, cents	273 51		
Specie	15,522 25		
Legal-tender notes	3,750 00		
Redemption fund with treasurer U. S.	2,500 00		
Total	\$437,182 92	Total	\$437,182 92

Superior—First National Bank.

WM. B. BANKS, President.

PEAR BENSON, Cashier.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$492,050 82	Capital stock paid in	\$200,000 00
Overdrafts	57 49	Surplus fund	50,000 00
U. S. bonds to secure circulation	85,000 00	Undivided profits, less current expenses and taxes paid	50,627 99
Other bonds to secure U. S. deposits	40,000 00	National bank-notes outstanding	84,395 00
Stocks, securities, etc.	847,474 37	Due to other national banks	8,342 41
Banking house, furniture and fixtures	49,000 00	Due to state banks and bankers	3,691 95
Other real estate owned.	96 00	Individual deposits, subject to check	1,182,209 34
Due from other national banks	32,051 06	Demand certificates of deposit	190,298 57
Due from state banks and bankers	8,461 14	Certified checks	52 43
Due from approved reserve agents	155,034 72	Cashier's checks outstanding	2,077 91
Checks and other cash items	1,064 37	United states deposits	35,000 00
Exchanges for clearing house	3,892 89	Reserved for taxes, etc.	11,113 73
Notes of other national banks	13,315 00		
Fractional currency, nickels, cents	522 32		
Specie	74,681 15		
Legal-tender notes	10,858 00		
Redemption fund with treasurer U. S.	4,250 00		
Total	\$1,817,809 33	Total	\$1,817,809 33

Superior—United States National Bank.

T. L. BEISEKER, President.

A. J. WENTZEL, Cashier.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$273,054 00	Capital stock paid in	\$100,000 00
Overdrafts	108 78	Surplus fund	1,500 00
U. S. bonds to secure circulation	25,000 00	Undivided profits, less current expenses and taxes paid	1,770 78
U. S. bonds on hand	100 00	National bank-notes outstanding	25,000 00
Premiums on U. S. bonds	942 46	Due to other national banks	5,039 19
Stocks, securities, etc.	1,000 13	Due to state banks and bankers	15,934 49
Furniture and fixtures	5,744 45	Individual deposits, subject to check	174,577 57
Due from other national banks	17,488 91	Savings deposits	31,237 32
Due from state banks and bankers	3,701 38	Time certificates of deposit	30,305 49
Due from approved reserve agents	20,869 86	Certified checks	535 00
Checks and other cash items	300 99	Cashier's checks outstanding	1,040 74
Exchanges for clearing house	5,190 50		
Notes of other national banks	4,530 00		
Fractional currency, nickels, cents	213 02		
Specie	22,146 10		
Legal-tender notes	5,300 00		
Redemption fund with treasurer U. S.	1,250 00		
Total	\$386,940 58	Total	\$386,940 58

Tigerton—First National Bank.

H. R. SWANKE, President.

CHAS. J. WOJAHN, Cashier.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$79,071 81	Capital stock paid in . . .	\$25,000 00
Overdrafts	62 98	Surplus fund	3,500 00
U. S. bonds to secure cir- culation	25,000 00	Undivided profits, less cur- rent expenses and taxes paid	1,806 26
Premiums on U. S. bonds	300 00	National bank-notes out- standing	25,000 00
Premiums advanced on in- surance	3,273 00	Individual deposits, subject to check	18,414 35
Banking house, furniture and fixtures	3,500 00	Demand certificates of de- posit	61,873 64
Due from other national banks	5,882 54	Savings accounts	2,384 61
Due from approved reserve agents	11,698 43		
Checks and other cash items	280 82		
Notes of other national banks	455 00		
Fractional currency, nick- els, cents	220 23		
Specie	2,234 05		
Legal-tender notes	4,750 00		
Redemption fund with treasurer U. S.	1,250 00		
Total	<u>\$137,978 86</u>	Total	<u>\$137,978 86</u>

Viroqua—First National Bank.

H. P. PROCTOR, President.

H. E. PACKARD, Cashier.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$167,852 76	Capital stock paid in . . .	\$50,000 00
Overdrafts	1,484 56	Surplus fund	1,000 00
U. S. bonds to secure cir- culation	50,000 00	Undivided profits, less cur- rent expenses and taxes paid	4,364 43
Premiums on U. S. bonds	2,000 00	National bank-notes out- standing	49,290 00
Stocks, securities, etc.	5,000 00	Individual deposits, subject to check	24,844 74
Banking house, furniture and fixtures	42,386 24	Demand certificates of de- posit	176,468 14
Due from other national banks	126 48		
Due from state banks and bankers	1,220 31		
Due from approved reserve agents	8,207 42		
Checks and other cash items	304 05		
Notes of other national banks	210 00		
Fractional currency, nick- els, cents	198 92		
Specie	20,735 55		
Legal-tender notes	1,870 00		
Redemption fund with treasurer U. S.	2,500 00		
Due from insurance pre- miums	1,871 02		
Total	<u>\$305,967 31</u>	Total	<u>\$305,967 31</u>

Watertown—Merchants National Bank.

W. D. SPROESSER, President.

CHAS. E. FREY, Cashier.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$377,159 27	Capital stock paid in	\$120,000 00
Overdrafts	798 36	Surplus fund	55,000 00
U. S. bonds to secure cir- culation	60,000 00	Undivided profits, less cur- rent expenses and taxes paid	17,421 09
Premiums on U. S. bonds	1,975 00	National bank-notes out- standing	60,000 00
Bonds, securities, etc. . .	147,651 02	Individual deposits, subject to check	89,446 37
Banking house, furniture and fixtures	21,470 71	Savings deposits	27,496 23
Due from state banks and bankers	11,400 51	Demand certificates of de- posit	18,390 68
Due from approved reserve agents	66,725 11	Time certificates of deposit	305,874 54
Exchanges for clearing house	1,482 23	Cashier's checks outstand- ing	33,837 83
Notes of other national banks	1,075 00		
Fractional currency, nick- els, cents	532 63		
Specie	28,626 90		
Legal-tender notes	5,570 00		
Redempt' on fund with treasurer U. S.	3,000 00		
Total	\$727,466 74	Total	\$727,466 74

Watertown—Wisconsin National Bank.

WM. F. VOSS, President.

H. MULBERGER, Cashier.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$151,211 92	Capital stock paid in	\$50,000 00
Overdrafts	5,579 45	Surplus fund	40,000 00
U. S. bonds to secure cir- culation	40,000 00	Undivided profits, less cur- rent expenses and taxes paid	2,566 13
Premiums on U. S. bonds	975 00	National bank-notes out- standing	40,000 00
Stocks, securities, etc. . .	126,844 00	Due to state banks and bankers	1,496 81
Banking house, furniture and fixtures	6,500 00	Individual deposits, subject to check	92,431 09
Due from other national banks	18,358 64	Demand certificates of de- posit	35,387 02
Due from approved reserve agents	69,075 95	Time certificates of deposit	196,117 32
Checks and other cash items	3,230 96		
Notes of other national banks	8,485 00		
Fractional currency, nick- els, cents	177 40		
Specie	23,560 05		
Legal-tender notes	2,000 00		
Redempt' on fund with treasurer U. S.	2,000 00		
Total	\$457,998 37	Total	\$457,998 37

Waukesha—National Exchange Bank.

W. P. SAWYER, President.

R. P. BREESE, Cashier.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$444,640 30	Capital stock paid in . . .	\$100,000 00
Overdrafts	10,606 65	Surplus fund	25,000 00
U. S. bonds to secure circulation	55,500 00	Undivided profits, less current expenses and taxes paid	4,594 23
U. S. bonds on hand	140 00	National bank-notes outstanding	55,000 00
Premiums on U. S. bonds	990 00	Due to state banks and bankers	10,683 52
Stocks, securities, etc.	84,103 25	Dividends unpaid	100 00
Banking house, furniture and fixtures	23,000 00	Individual deposits, subject to check	187,286 74
Due from other national banks	14,239 05	Demand certificates of deposit	353,788 07
Due from state banks and bankers	15 00	Certified checks	200 00
Due from approved reserve agents	50,919 62		
Checks and other cash items	789 78		
Notes of other national banks	1,290 00		
Fractional currency, nickels, cents	411 41		
Specie	42,927 50		
Legal-tender notes	4,305 00		
Redemption fund with treasurer U. S.	2,775 00		
Total	<u>\$736,652 56</u>	Total	<u>\$736,652 56</u>

Waukesha—Waukesha National Bank.

A. J. FRAME, President.

E. R. ETLBERG, Cashier.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$415,235 09	Capital stock paid in . . .	\$150,000 00
Overdrafts	2,764 32	Surplus fund	100 000 00
U. S. bonds to secure circulation	150,000 00	Undivided profits, less current expenses and taxes paid	40,848 80
Bonds, securities, etc. . . .	1,489,532 43	National bank-notes outstanding	150,000 00
Banking house, furniture and fixtures	45,000 00	Due to state banks and bankers	16,698 75
Due from other national banks	23,952 35	Individual deposits, subject to check	540,302 87
Due from state banks and bankers	1,262 60	Demand certificates of deposit	1,557,243 39
Due from approved reserve agents	334,837 60	Savings deposits	78,165 45
Checks and other cash items	6,031 32	Certified checks	500 00
Notes of other national banks	3,000 00		
Fractional currency, nickels, cents	653 70		
Specie	132,027 85		
Legal-tender notes	21,962 00		
Due from treasurer U. S.	7,500 00		
Total	<u>\$2,633,759 26</u>	Total	<u>\$2,633,759 26</u>

Waupaca—First National Bank.

CHAS. CHURCHILL, President.

M. F. SKINNER, Cashier.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$310,695 59	Capital stock paid in . . .	\$50,000 00
Overdrafts	41 64	Surplus fund	10,000 00
U. S. bonds to secure cir- culation	12,500 00	Undivided profits, less cur- rent expenses and taxes paid	6,615 26
Stocks, securities, etc. . . .	31,948 78	National bank-notes out- standing	12,500 00
Banking house, furniture and fixtures	29,869 35	Individual deposits, subject to check	89,530 41
Due from approved reserve agents	43,360 93	Demand certificates of de- posit	302,658 18
Checks and other cash items	10,607 73	Certified checks	921 00
Notes of other national banks	7,260 00		
Fractional currency, nick- els, cents	253 43		
Specie	25,062 35		
Redemption fund with treasurer U. S.	625 00		
Total	<u>\$472,224 85</u>	Total	<u>\$472,224 85</u>

Waupaca—Old National Bank.

H. E. MILES, President.

WM. DRESSEN, Cashier.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$199,734 68	Capital stock paid in	\$50,000 00
Overdrafts	365 40	Surplus fund	15,000 00
U. S. bonds to secure cir- culation	12,500 00	Undivided profits, less cur- rent expenses and taxes paid	11,656 14
Stocks, securities, etc. . . .	83,000 00	National bank-notes out- standing	12,500 00
Banking house, furniture and fixtures	23,500 00	Due to other national banks	440 15
Other real estate owned . .	350 00	Individual deposits, subject to check	64,081 97
Due from approved reserve agents	22,270 87	Savings accounts	8,908 96
Checks and other cash items	805 59	Time certificates of deposit	204,896 39
Notes of other national banks	90 00		
Fractional currency, nick- els, cents	217 57		
Specie	19,424 50		
Legal-tender notes	4,600 00		
Redemption fund with treasurer U. S.	625 00		
Total	<u>\$367,483 61</u>	Total	<u>\$367,483 61</u>

Waupun—The National Bank of Waupun.

C. A. SHALER, President.

B. W. DAVIS, Cashier.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$167,298 58	Capital stock paid in	\$50,000 00
Overdrafts	317 98	Surplus fund	12,500 00
U. S. bonds to secure circulation	50,000 00	Undivided profits, less current expenses and taxes paid	5,165 82
Premiums on U. S. bonds	1,700 00	National bank-notes outstanding	49,500 00
Stocks, securities, etc.	268,836 03	Savings department	216,350 92
Banking house, furniture and fixtures	13,500 00	Dividends unpaid	20 00
Due from other national banks	61,669 82	Individual deposits, subject to check	94,377 65
Checks and other cash items	272 82	Time certificates of deposit	168,080 03
Notes of other national banks	2,645 00	Certified checks	3 50
Fractional currency, nickels, cents	197 81	Cashier's checks outstanding	4,434 37
Specie	28,994 25		
Legal-tender notes	3,000 00		
Redemption fund with treasurer U. S.	2,000 00		
Total	\$600,432 29	Total	\$600,432 29

Wausau—The First National Bank.

D. L. PLUMER, President.

A. H. GROUT, Cashier.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$1,031,736 35	Capital stock paid in	\$200,000 00
Overdrafts	2,749 56	Surplus fund	100,000 00
U. S. bonds to secure circulation	200,000 00	Undivided profits, less current expenses and taxes paid	22,753 70
Premiums on U. S. bonds	2,250 00	National bank-notes outstanding	198,800 00
Stocks, securities, etc.	34,600 00	Due to other national banks	1,204 20
Banking house, furniture and fixtures	70,000 00	Due to state banks and bankers	342 87
Due from other national banks	958 01	Due to trust companies and savings banks	2,691 21
Due from state banks and bankers	1,732 05	Individual deposits, subject to check	190,188 02
Due from approved reserve agents	136,551 78	Savings deposits	96,072 68
Checks and other cash items	928 15	Time certificates of deposit	759,568 34
Notes of other national banks	1,595 00	Certified checks	27 75
Nickels, cents	295 92	Cashier's checks outstanding	1,053 50
Specie	76,105 45		
Legal-tender notes	4,400 00		
Redemption fund with treasurer U. S.	8,800 00		
Total	\$1,572,702 27	Total	\$1,572,702 27

Wausau—The National German American Bank.

B. HEINEMANN, President.

H. G. FLIETH, Cashier.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts....	\$1,237,093 25	Capital stock paid in ..	\$200,000 00
Overdrafts	1,992 31	Surplus fund	100,000 00
U. S. bonds to secure circulation	200,000 00	Undivided profits, less current expenses and taxes paid.....	23,768 81
U. S. bonds to secure U. S. deposits	27,000 00	National bank notes out-standing	199,200 00
U. S. bonds on hand....	320 00	Due to other national banks	943 89
Premiums on U. S. bonds	7,053 13	Due to state banks and bankers	39,450 13
Stocks, securities, etc....	28,400 00	Due to trust companies and savings banks ..	15,541 11
Banking house, furniture and fixtures	58,187 50	Dividends unpaid	150 00
Due from other national banks	4,960 19	Individual deposits, subject to check	378,336 46
Due from state banks and bankers	9,189 21	Demand certificates of deposit	6,494 81
Due from approved reserve agents	201,868 48	Time certificates of deposit	555,983 79
Checks and other cash items	3,773 30	Cashier's checks outstanding	2,584 29
Notes of other national banks	4,260 00	United States deposits.	50,000 00
Fractional currency, nickels, cents	309 78	Savings department	350,268 68
Specie	90,939 30	Due to approved reserve agents.....	2,044 48
Legal-tender notes	17,220 00		
Redemption fund with treasurer U. S.	9,200 00		
Other bonds to secure U. S. deposits	23,000 00		
Total	\$1,924,766 45	Total	\$1,924,766 45

Wautoma—First National Bank.

CHAS. T. TAYLOR, President.

R. C. STUART, Cashier.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts....	\$66,154 99	Capital stock paid in ...	\$25,000 00
Overdrafts	1,052 96	Surplus fund	600 00
U. S. bonds to secure circulation	6,250 00	Undivided profits, less current expenses and taxes paid	417 57
Premiums on U. S. bonds	300 00	National bank-notes outstanding	6,250 00
Banking house, furniture and fixtures	6,500 00	Due to state banks and bankers	1,182 80
Due from other national banks	1,490 03	Dividends unpaid	22 00
Due from approved reserve agents	3,497 24	Individual deposits, subject to check	12,891 63
Checks and other cash items	28 50	Time certificates of deposit	46,729 68
Notes of other national banks	540 00		
Fractional currency, nickels, cents	205 51		
Specie	4,731 75		
Legal-tender notes	2,030 00		
Redemption fund with treasurer U. S.	312 50		
Total	\$93,093 48	Total	\$93,093 48

Wauwatosa—First National Bank.

EMERSON D. HOYT, President.

MICHAEL B. WELLS, Cashier.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$91,264 37	Capital stock paid in	\$25,000 00
Overdrafts	2 26	Surplus fund	1,000 00
U. S. bonds to secure circulation	25,000 00	Undivided profits, less current expenses and taxes paid	2,157 12
Premiums on U. S. bonds	1,320 39	National bank-notes outstanding	25,000 00
Stocks, securities, etc.	53,769 45	Individual deposits, subject to check	60,959 24
Banking house, furniture and fixtures	790 00	Savings deposits	40,983 54
Due from approved reserve agents	11,706 80	Time certificates of deposit	38,470 66
Notes of other national banks	310 00	Certified checks	25 00
Fractional currency, nickels, cents	96 44	Cashier's checks outstanding	280 00
Specie	7,571 85	Reserved for taxes	376 00
Legal-tender notes	1,170 00		
Redemption fund with treasurer U. S.	1,250 00		
Total	<u>\$194,251 56</u>	Total	<u>\$194,251 56</u>

West Allis—First National Bank.

S. MCCORD, President.

D. E. FRENCH, Cashier.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$54,914 99	Capital stock paid in	\$25,000 00
Overdrafts	11 23	Surplus fund	1,200 00
U. S. bonds to secure circulation	25,000 00	Undivided profits, less current expenses and taxes paid	1,734 36
Premiums on U. S. bonds	1,196 87	National bank-notes outstanding	25,000 00
Bonds, securities, etc.	63,538 95	Dividends unpaid	50 00
Banking house, furniture and fixtures	16,000 00	Individual deposits, subject to check	57,814 03
Due from approved reserve agents	6,667 28	Demand certificates of deposit	7,972 96
Checks and other cash items	344 51	Individual deposits — savings department	64,548 35
Notes of other national banks	4,780 00		
Fractional currency, nickels, cents	107 07		
Specie	8,103 80		
Legal-tender notes	1,405 00		
Redemption fund with treasurer U. S.	1,250 00		
Total	<u>\$183,319 70</u>	Total	<u>\$183,319 70</u>

Weyauwega—First National Bank.

R. H. EDWARDS, President.

E. M. PROCTOR, Cashier.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts.....	\$104,019 68	Capital stock paid in.....	\$25,000 00
Overdrafts	38 34	Surplus fund	600 00
U. S. bonds to secure circulation	6,250 00	Undivided profits, less current expenses and taxes paid	917 62
Premiums on U. S. bonds.	300 78	National bank-notes outstanding	6,250 00
Stocks, securities, etc....	3,000 00	Individual deposits, subject to check	19,805 17
Banking house, furniture and fixtures	12,189 80	Time certificates of deposit	101,701 98
Due from other national banks	1,604 56		
Due from approved reserve agents	16,039 65		
Checks and other cash items	14 85		
Notes of other national banks	40 00		
Fractional currency, nickels, cents	147 01		
Specie	8,917 60		
Legal-tender notes	1,400 00		
Redemption fund with treasurer U. S.	312 50		
Total	\$154,274 77	Total	\$154,274 77

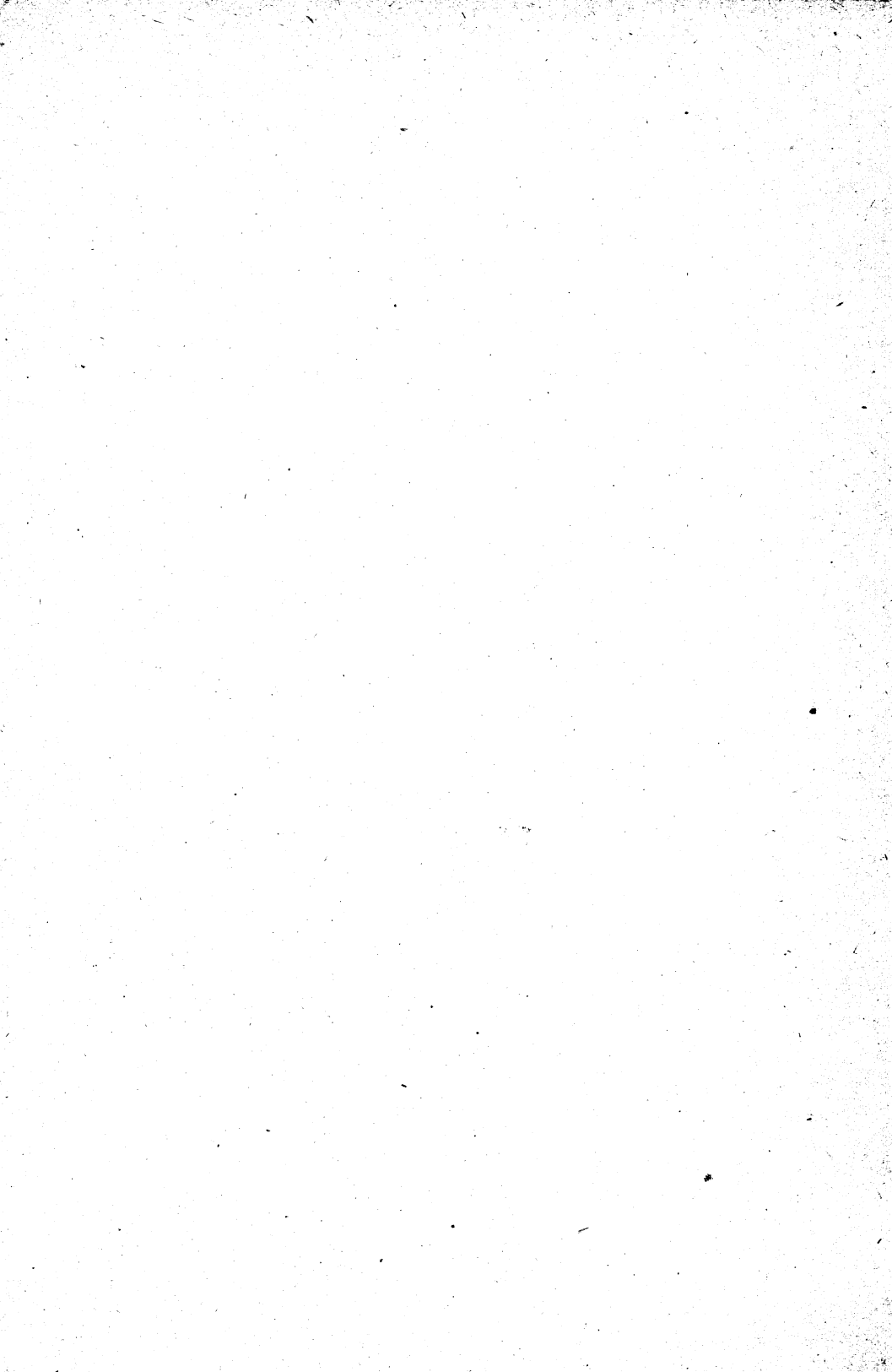
Whitewater—First National Bank.

C. M. BLACKMAN, President.

E. F. THAYER, Cashier.

Statement November 27, 1908.

Resources.		Liabilities.	
Loans and discounts	\$221,139 67	Capital stock paid in.....	\$100,000 00
Overdrafts	1,386 61	Surplus fund	20,000 00
U. S. bonds to secure circulation	100,000 00	Undivided profits, less current expenses and taxes paid	43,787 74
Stocks, securities, etc....	140,533 90	National bank-notes outstanding	100,000 00
Banking house, furniture and fixtures	15,000 00	Due to state banks and bankers	88,406 20
Due from state banks and bankers	5,597 39	Individual deposits, subject to check	231,775 47
Due from approved reserve agents	59,961 58	Demand certificates of deposit	2,193 38
Checks and other cash items	1,631 19	Certified checks	86 50
Notes of other national banks	4,850 00		
Fractional currency, nickels, cents	73 30		
Specie	26,915 65		
Legal-tender notes	4,160 00		
Redemption fund with treasurer U. S.	5,000 00		
Total	\$586,249 29	Total	\$586,249 29





TENTH ANNUAL REPORT

OF THE

COMMISSIONER OF BANKING

ON THE CONDITION OF THE

Building and Loan Associations

OF WISCONSIN

Submitted to the Governor March 14, 1907



MADISON:
DEMOCRAT PRINTING COMPANY, STATE PRINTER,
1907

TENTH ANNUAL REPORT

OF THE CONDITION OF THE

Building and Loan Associations

OF WISCONSIN.

MADISON, Wis., March 14, 1907.

HONORABLE JAMES O. DAVIDSON,
Governor of Wisconsin.

SIR:—I have the honor to submit herewith the tenth annual report of this department on the condition of building and loan associations of Wisconsin during the year ended on December 31st, 1906, based upon sworn statements rendered by them as required by law.

The total number of associations reporting is fifty-four, being the same number as on the corresponding date a year ago. There have been no new associations organized, no dissolutions and no failures.

The total number of shares of installment stock outstanding is 106,470 $\frac{3}{4}$, which is 8,059 $\frac{1}{4}$ shares less than on December 31st, 1905. Notwithstanding the heavy withdrawals these figures indicate, the loss in the total assets in the twelve months has been but \$20,126.25, the abstract which follows showing total assets of \$4,171,477.74, as against \$4,191,603.99 in December, 1905. Outstanding shares of paid up stock number 4,133 7-10, a gain of 626 7-10 shares since last report.

Real estate holdings, undesirable because usually unproductive, were reduced during the year from \$81,794.58 to \$71,782.82, while the contingent fund shows a gain of \$7,726.48.

A comparison of the principal items of resources and liabilities on December 31st, 1906, and on December 31st, 1905, is afforded in the following table:

Resources.	Dec. 31, 1906	Dec. 31, 1905.	Increase.	Decrease.
Loans on mort security	\$3,747,373 65	\$3,655,209 14		\$7,835 49
Loans on stock security	253,222 30	276,248 89		23,026 59
Other loans and bills receivable ..	7,171 50	11,310 90		4,139 40
Real estate	71,782 82	81,794 58		10,011 76
Real estate sold on contracts	49,448 07	42,035 76	\$7,412 31	
Cash	76,041 37	75,979 03	62 34	
Liabilities.				
Installment stock	2,976,002 71	3,059,572 21		83,569 50
Paid up stock	386,122 12	323,944 34	62,177 78	
Contingent fund	54,528 04	46,801 56	7,726 48	
Bills payable	200,895 15	232,041 48		31,146 33
Undivided profits and dividend account	505,406 21	488,065 91	17,340 30	

The total operating expenses of the fifty-four associations for the year 1906 amounted to \$48,192.69 which is 1.15 per cent of the total assets.

All associations have been examined during the year, as required by law, and show a healthy condition; several of the smaller associations, however, are gradually winding up their business.

No foreign building and loan associations have been authorized to enter this state.

The new law providing for the supervision and control of investment companies, known as chapter 219 of the laws of 1905, seems to have effectually driven "get-rich-quick" concerns out of the state, as no complaints reached this department during the period covered by this report.

Very respectfully,

MARCUS C. BERGH,
Commissioner of Banking.

ABSTRACT OF REPORTS

OF

Building and Loan Associations

DECEMBER 31ST, 1906.

ASSETS.

Loans on real estate.....	\$3,647,373 65
Loans on stock.....	253,222 30
Loans on other security.....	363 39
Accrued and unpaid interest, premiums and fines.....	18,119 10
Real estate	71,762 82
Judgments	25,318 93
Real estate sold on contracts.....	49,448 07
Taxes advanced	3,974 10
Insurance premiums advanced.....	1,103 21
Bonds	1,900 00
Furniture and stationery.....	3,657 01
Due for stock assessments.....	5,740 81
Bills receivable	6,808 11
Expense account	1,514 83
Other assets	5,110 04
Cash in hands of treasurer.....	62,728 98
Cash in hands of secretary.....	13,312 39
Total assets	\$4,171,477 74

LIABILITIES.

Dues on installment stock.....	\$2,976,002 71
Dues paid in advance.....	8,592 07
Paid up stock.....	386,122 12
Contingent fund	54,528 04
Unearned premiums	4,682 76
Interest and premiums paid in advance.....	913 59
Incomplete loans.....	11,668 88
Matured stock	12,700 00
Bills payable	200,895 15
Interest payable	1,848 87
Dividend account	207,901 57
Undivided profits	293,297 82
Special deposits	2,875 00
Surplus	4,206 82
Other liabilities	5,242 34
Total liabilities	\$4,171,477 74

REPORTS
OF
Building and Loan Associations.

MUTUAL LOAN AND BUILDING ASSOCIATION.

Appleton, Wisconsin.

Office at No. 575 Appleton Street

Incorporated August 22, 1892. Authorized Capital \$200,000.

JAS. PEARSON	President	JOS. ROSSMEISAL	Treasurer
ELIZABETH MCGILL	Secretary	T. H. RYAN	Attorney

DIRECTORS.

JAMES PEARSON,	J. W. COLTER,	JOS. ROSSMEISAL,
T. H. RYAN,	O. P. SCHLAFFER,	W. L. LAMB.
ALBERT VERHOVEN,	ELIZABETH MCGILL.	L. L. SANBORN.

STATEMENT DECEMBER 31, 1906.

Assets.		Liabilities.	
Loans on real estate.....	\$44,740 43	Dues on installment stock	\$22,902 47
Loans on stock	50 00	Paid up stock	30,242 00
Accrued and unpaid interest	239 41	Contingent fund	1,410 03
Real estate	6,371 72		
Real estate sold on contracts	1,341 31		
Taxes advanced	687 24		
Insurance premiums advanced	260 78		
Cash in hands of treasurer	419 44		
Cash in hands of secretary	444 11		
Total assets	\$54,554 50	Total liabilities	\$54,554 50

RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING DECEMBER 31, 1906.

Receipts.		Disbursements.	
Cash at beginning of year	\$38 60	For real estate loans	\$4,530 00
From dues on installment stock	8,673 39	For withdrawals of stock	5,389 07
From paid up stock	9,892 00	For paid up stock W. D. or retired	8,853 00
From interest	2,233 30	For interest on paid up stock	1,239 11
From fees	46 42	For bills payable repaid	10,550 00
From rents	582 20	For interest on bills payable	263 12
From R. E. loans repaid	9,023 00	For real estate on land contract	85 46
From insurance premiums repaid	56 00	For taxes advanced.....	122 21
From real estate sales....	923 00	For insurance premiums advanced	15 00
From real estate sold on contracts	324 56	For salaries	690 00
From bills payable	1,466 19	For other expenses	50 00
		For dividends	501 95
		For contingent fund	116 19
		Cash on hand Dec. 31st...	863 55
Total receipts	\$33,268 66	Total disbursements	\$33,268 66

Officers Bonded.		Amount of Compensation per Annum.	
Secretary	\$2,500 00	Secretary	\$600 00
Treasurer	2,500 00	Treasurer	40 00
President	500 00	President	50 00
		Total salaries for the year	690 00
Total operating expenses for the year ending December 31, 1906.			\$740 00

MEMBERSHIP.

	Holding Installment stock.	Holding Paid up stock.
Total number of members at beginning of year..	129	58
Number added during the year.....	19	13
Total	148	71
Number whose membership has ceased during the year	13	23
Total number of shareholders Dec. 31, 1906..	135	48

STATEMENT OF SHARES.

	Installment stock.	Paid up stock.
Number of shares in force at beginning of year...	2,022	602
Number of shares issued during the year.....	594	198
Total	2,616	800
Number of shares withdrawn during the year..	108	177
Number of shares in force Dec. 31, 1906.....	2,508	623

STATEMENT OF PLEDGED SHARES.

	For R. E. loans.	For stock loans.
Number of shares pledged at beginning of year..	956	1
Number of shares pledged during the year.....	91	..
Total	1,047	1
Number of shares released during the year.....	181	..
Present total number of shares pledged....	866	1

ASHLAND COUNTY BUILDING, LOAN & INVESTMENT ASSOCIATION.

Ashland, Wisconsin.

Office at 523 W. Second Street.

Incorporated March 11, 1902. Authorized Capital, \$2,000,000.

C. N. CRAMER	R. B. PRINCE
V. J. QUAM	C. A. LAMOREAUX.....
President	Treasurer
Secretary	Attorney

DIRECTORS.

C. N. CRAMER.	JOHN SANDSTROM,	E. J. STAHL,
THOS. EDWARDS,	O. W. WILLIAMS,	J. I. LEVY,
JOHN BERG,	JENS WILMAN,	R. B. PRINCE,
W. F. SHEA,	GEO. S. RODD,	B. JACOBS,

STATEMENT DECEMBER 31, 1906.

Assets.		Liabilities.	
Loans on real estate	\$47,761 00	Dues on installment stock	\$40,522 00
Loans on stock	3,175 00	Paid up stock	5,000 00
Loans on other security..	363 39	Contingent fund	366 50
Insurance premiums ad- vanced	140 91	Dividend account	6,687 34
Interest advanced	4 94		
Cash in hands of treasurer	1,130 60		
Total assets	\$52,575 84	Total liabilities	\$52,575 84

RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING DECEMBER 31, 1906.

Receipts.		Disbursements.	
Cash at beginning of year	\$35 26	For real estate loans	\$15,600 00
From dues on installment stock	14,001 00	For loans on stock	1,675 00
From paid up stock	7,200 00	For withdrawals of stock: dues, \$715.00; profits, \$50.83	765 83
From interest	4,095 66	For paid up stock W. D. or retired	8,700 00
From fees	43 01	For interest on paid up stock, and bills payable	394 61
From profits on with- drawals	160 85	For bills payable repaid	11,350 00
From R. E. loans repaid	5,589 00	For taxes advanced.....	140 91
From stock loans repaid	625 00	For salaries	400 00
From bills payable	8,450 00	For stationery, postage, printing, other expenses	42 45
		For interest from last year	38
		Cash on hand Dec. 31st..	1,130 60
Total receipts	\$40,199 78	Total disbursements	\$40,199 78

Officers Bonded.		Amount of Compensation per Annum.	
Secretary	\$2,000 00	Secretary	\$300 00
Treasurer	2,000 00	Board of managers \$1.00	
Attorney	500 00	each per meeting	
Total operating expenses for the year ending December 31, 1906.... \$442 45			

MEMBERSHIP.

	Holding Installment stock.	Holding Paid up stock.
Total number of members at beginning of year...	121	7
Number added during the year.....	28	8
Total	149	15
Number whose membership has ceased during the year	4	9
Total number of shareholders Dec. 31, 1906.	145	6

STATEMENT OF SHARES.

	Installment stock.	Paid up stock.
Number of shares in force at beginning of year...	1,526	65
Number of shares issued during the year.....	322	72
Total	1,848	137
Number of shares withdrawn during the year	85	87
Number of shares in force Dec. 31, 1906.....	1,763	50

STATEMENT OF PLEDGED SHARES.

	For R. E. loans.	For stock loans.
Number of shares pledged at beginning of year...	435	110
Number of shares pledged during the year.....	187	38
Total	622	148
Number of shares released during the year.....	55	10
Present total number of shares pledged....	567	138

ASHLAND SAVING & LOAN ASSOCIATION.

Ashland, Wisconsin.

Office at No. 101 West Second Street.

Incorporated May, 1887. Authorized Capital, \$500,000.

B. OLSON.....	President	C. A. RUDQUIST	Treasurer
BEN S. SMITH	Secretary	BEN S. SMITH	Attorney

DIRECTORS.

J. YDERSTAD,	C. A. RUDQUIST,	T. E. PUGH,
BEN S. SMITH,	THEO R. YANKEE,	B. OLSON,
JACOB JOHNSON,	J. WILMAN,	J. H. BURCH.

STATEMENT DECEMBER 31, 1906.

Assets.		Liabilities.	
Loans on real estate	\$22,350 00	Dues on installment stock and und. profits	\$15,573 22
Loans on stock	300 00	Dues paid in advance	20 16
Accrued and unpaid interest	38 55	Contingent fund	1,000 00
Taxes advanced	251 48	Matured stock	1,600 00
Stock installments	64 90	Bills payable,	5,315 41
Cash in hands of treasurer	503 80.		
Total assets	\$23,508 73	Total liabilities ...	\$23,508 73

RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING DECEMBER 31, 1906.

Receipts.		Disbursements.	
Cash at beginning of year	\$2 76	For real estate loans....	\$1,850 00
From dues on installment stock	3,120 85	For loans on stock.....	100 00
From paid up stock, (matured)	1,600 00	For withdrawals of stock: Dues, \$1,032.50; profits, \$119.02	1,151 52
From interest.....	2,510 27	For matured stock: Dues, \$5,778.75; profits, \$4,325.25	10,104 00
From fines,	58 30	For bills payable repaid	4,636 55
From fees	12 82	For interest on bills payable	308 46
From R. E. loans eliminated by maturity of stock,	2,450 00	For taxes advanced.....	133 24
From R. E. loans repaid	1,970 00	For salaries	300 00
From stock loans by maturity	1,350 00	For other expenses.....	9 45
From taxes repaid.....	56 61	Cash on hand Dec. 31st...	503 80
From bills payable.....	5,965 41		
Total receipts	\$19,097 02	Total disbursements	\$19,097 02

Officers Bonded.		Amount of Compensation per Annum.	
Secretary	\$2,000 00	Secretary	\$300 00
Treasurer	2,000 00	Total salaries for the year	\$300 00

Total operating expenses for the year ending December 31, 1906.... \$309 45

MEMBERSHIP.

	Holding Installment stock.
Total number of members at beginning of year.....	51
Number added during the year.....	5
Total	56
Number whose membership has ceased during the year.....	7
Total number of shareholders Dec. 31, 1906.....	49

STATEMENT OF SHARES.

	Installment stock.
Number of shares in force at beginning of year.....	284½
Number of shares issued during the year.....	51½
Total	336
	Installment stock.
Number of shares withdrawn during the year.....	32¾
Number of shares matured during the year.....	50¼
	83
Number of shares in force Dec. 31, 1906.....	253

STATEMENT OF PLEDGED SHARES.

	For R. E. loans.	For stock loans.
Number of shares pledged at beginning of year..	124½	7¾
Number of shares pledged during the year.....	9¾	½
Total	133¾	8¼
Number of shares released during the year.....	22	6¾
Present total number of shares pledged.....	111¾	1½

BELOIT BUILDING AND LOAN ASSOCIATION.

Beloit, Wisconsin.

Office at Grand Ave. & State Streets.

Incorporated February 27, 1905. Authorized Capital \$500,000.

J. S. ALLENPresident | H. A. VON OVEN,Treasurer
 C. W. MERRIMANSecretary | JOEL B. DOWAttorney

DIRECTORS.

H. A. VON OVEN.
 W. H. GRINNEL,
 C. A. SMITH,

J. S. ALLEN,
 GEORGE H. CRAM,
 D. H. POLLOCK,

E. S. GREENE,
 JOHN FOSTER,
 C. A. GAULT.

STATEMENT DECEMBER 31, 1906.

Assets.		Liabilities.	
Loans on real estate.....	\$5,800 00	Dues on installment stock	\$1,765 45
Furniture and stationery	168 00	Paid up stock.....	4,900 00
Cash in hands of treasurer	1,616 84	Interest	416 64
Cash in hands of secretary	46 78	Undivided profits.....	549 53
Total assets	\$7,631 62	Total liabilities.....	\$7,631 62

RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING DECEMBER 31, 1906.

Receipts.		Disbursements.	
Cash at beginning of year	\$411 78	For real estate loans....	\$1,100 00
From dues on installment stock	1,765 45	For withdrawals of stock.	2,090 00
From paid up stock.....	1,200 00	For interest on paid up stock	279 00
From interest	416 64	For stationery, postage, printing	11 00
From R. E. loans eliminated by maturity of stock	1,316 00	For other expenses.....	9 00
From memberships	40 00	Cash on hand Dec. 31st...	1,663 62
From passbooks	2 75		
Total receipts	\$5,152 62	Total disbursements.	\$5,152 62

Officers bonded.		Amount of Compensation per Annum.	
Other officers	1,000 00	Secretary	\$100 00
Secretary	\$2,000 00	Total salaries for the year	\$100 00
Treasurer	3,000 00		
Attorney	1,000 00		

Total operating expenses for the year ending December 31, 1906.... \$20 00

MEMBERSHIP.

	Holding Installment stock.	Holding Paid up stock.
Total number of members at beginning of year...	37	8
Number added during year.....	7	3
Total	44	11
Number whose membership has ceased during the year	4	3
Total number of shareholders Dec. 31, 1906.	40	8

STATEMENT OF SHARES.

	Installment stock.	Paid up stock.
Number of shares in force at beginning of year...	205	53
Number of shares issued during the year.....	68	12
Total	273	65
Number of shares withdrawn during the year..	74	16
Number of shares in force Dec. 31, 1906....	199	49

CHIPPEWA COUNTY BUILDING, LOAN & INVESTMENT ASSOCIATION.

Chippewa Falls, Wisconsin.

Office at No. 305 Bridge Street.

Incorporated July 7, 1902. Authorized Capital, \$2,000,000.

C. A. STANLEY.....President JOHN A. MORRIS.....Secretary
ERICK. MYRMAN.....Treasurer F. W. JENKINS.....Attorney

DIRECTORS.

C. A. STANLEY, CHAS. A. MANDELERT, F. S. ROBINSON,
H. B. COLEMAN, F. W. JENKINS.....A. SAND,
L. A. FLETCHER, WM. E. ENNESSY, C. O. LAW.
GEO. B. McCALL, NELS JOHNSON,

STATEMENT DECEMBER 31, 1906.

Assets.		Liabilities.	
Loans on real estate.....	\$16,675 00	Dues on installment stock	\$11,090 20
Loans on stock.....	180 00	Dues paid in advance.....	500 00
Furniture and stationery..	25 00	Paid up stock.....	4,450 00
Cash in hands of treasurer	271 20	Contingent fund.....	26 81
		Interest payable.....	42 47
		Dividend account.....	1,013 17
		Undivided profits.....	23 65
Total assets.....	\$17,151 20	Total liabilities.....	\$17,151 20

**RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING
DECEMBER 31, 1906.**

Receipts.		Disbursements.	
Cash at beginning of year	\$906 65	For real estate loans.....	\$7,450 00
From dues on installment stock.....	4,745 92	For loans on stock.....	380 00
From paid up stock.....	1,750 00	For withdrawals of stock.	2,601 18
From interest.....	1,220 83	For paid up stock W. D. or retired.....	1,700 00
From fees.....	52 13	For interest on paid up stock and bonds.....	238 94
From R. E. loans repaid..	3,859 22	For taxes advanced.....	26 38
From stock loans repaid..	850 00	For salaries.....	200 00
From taxes repaid.....	27 70	For stationery, postage, printing.....	19 75
From loans from banks...	1,400 00	For premiums on officers bonds.....	25 00
		For paid banks loans....	1,900 00
		Cash on hand Dec. 31st..	271 20
Total receipts.....	\$14,812 45	Total disbursements	\$14,812 45

Officers Bonded.		Amount of Compensation per Annum.	
Secretary	\$2,000 00	Secretary	\$200 00
Treasurer	3,000 00	Total salaries for the year	\$200 00
Total operating expenses for the year ending December 31, 1906.... \$244 75			

MEMBERSHIP.

	Holding Installment stock.	Holding Paid up stock.
Total number of members at beginning of year...	72	6
Number added during the year.....	29	2
Total	101	8
Number whose membership has ceased during the year	24	2
Total number of shareholders Dec. 31, 1906.	77	6

STATEMENT OF SHARES.

	Installment stock.	Paid up stock.
Number of shares in force at beginning of year...	704	44
Number of shares issued during the year.....	296½	17½
Total	1,000½	61½
Number of shares withdrawn during the year	217	17
Number of shares in force Dec. 31, 1906.....	782½	44½

STATEMENT OF PLEDGED SHARES.

	For R. E. loans.	For stock loans.
Number of shares pledged at beginning of year..	133	20
Number of shares pledged during the year.....	74½	7
Total	207½	27
Number of shares released during the year.....	40	22
Present total number of shares pledged....	167½	5

2—B. & L.

BUILDING AND LOAN ASSOCIATIONS.
CITIZENS LOAN & BUILDING ASSOCIATION.

Eau Claire, Wisconsin.

Office at National Bank Bldg.

Incorporated June 25, 1889. Authorized Capital, \$5,000,000.

R. J. KEPLER.....President | W. K. COFFIN.....Treasurer
M. B. HUBBARD.....Secretary | M. B. HUBBARD.....Attorney

DIRECTORS.

R. J. KEPLER, H. T. LANGE, C. W. HAYES,
M. B. HUBBARD, OLE ARNSTAD, A. T. HOFFMAN,
W. K. COFFIN, E. W. ALLEN, B. P. MOSHER.

STATEMENT DECEMBER 31, 1906.

Assets.		Liabilities.	
Loans on real estate.....	\$36,420 00	Dues on installment stock	\$39,112 54
Loans on stock.....	1,050 00	Paid up stock.....	20,775 00
Real estate	10,400 00	Contingent fund	1,028 25
Real estate sold on con- tracts	11,077 15		
Taxes advanced	30 79		
Insurance premiums ad- vanced	139 25		
Furniture and stationery.	250 00		
Cash in hands of treasurer	1,548 60		
Total assets	\$60,915 79	Total liabilities	\$60,915 79

**RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING
DECEMBER 31, 1906.**

Receipts.		Disbursements.	
Cash at beginning of year	\$1,163 21	For real estate loans....	\$7,750 00
From dues on installment stock	7,859 61	For loans on stock.....	710 00
From paid up stock.....	17,205 00	For withdrawals of stock: Dues, (\$3,032.49); prof- its, (\$107.55).....	3,140 04
From interest	2,545 70	For matured stock: Dues, (\$11,502.11); prof- its. (789.25).....	12,291 36
From premiums	25 20	For paid up stock W. D. or retired	13,110 00
From rents	627 70	For interest on paid up stock	1,222 28
From R. E. loans elimin- ated by maturity of stock	7,364 51	For bills payable repaid..	2,500 00
From stock loans repaid..	370 00	For real estate, taxes and repairs	529 02
From insurance premiums repaid	45 00	For insurance premiums advanced	151 75
From real estate sales....	605 60	For salaries	600 00
From real estate sold on contracts	3,436 50	For stationery, postage, printing	31 15
From bills payable.....	2,500 00	For other expenses	267 83
From expense account (rent)	104 00	Cash on hand Dec. 31st...	1,548 60
Total receipts	\$43,852 03	Total disbursements	\$43,852 03

Officers Bonded.		Amount of Compensation per Annum.	
		Secretary	\$600 00
		Auditing committee	10 00
		Total salaries for the year	\$610 00

Total operating expenses for the year ending December 31, 1906.... \$794 98

MEMBERSHIP.

	Holding Installment stock.	Holding Paid up stock.
Total number of members at beginning of year...	127	20
Number added during the year.....	18	13
Total	145	33
Number whose membership has ceased during the year	38	4
Total number of shareholders Dec. 31, 1906.	107	29

STATEMENT OF SHARES.

	Installment stock.	Paid up stock.
Number of shares in force at beginning of year...	978	171 8-10
Numbers of shares issued during the year.....	106	172
Total	1,084	343 8-10
	Installment.	Paid up.
Number of shares withdrawn during the year	293	136
Number of shares matured during the year	147	440
Number of shares in force Dec. 31, 1906.....	644	136
		207 8-10

STATEMENT OF PLEDGED SHARES.

	For R. E. loans.	For stock loans.
Number of shares pledged at beginning of year...	405	62
Number of shares pledged during the year.....	77	
Total	482	62
Number of shares released during the year.....	112	32
Present total number of shares pledged....	370	30

EAU CLAIRE SAVINGS, LOAN & BUILDING
ASSOCIATION,

Eau Claire, Wisconsin.

Office at No. 25 Parker Bldg.

Incorporated July 28 1877. Authorized Capital, \$2,000,000.

C. B. DANIELS.....President | JAS. T. JOYCE.....Treasurer
VICTOR D. CRONK.....Secretary | FRED ARNOLD.....Attorney

DIRECTORS.

C. B. DANIELS,	FRED ARNOLD,	JOHN M. SORLIE,
E. C. FRENCH,	MARSHALL COUSINS,	GEO. T. THOMPSON,
J. F. ELLIS,	VICTOR D. CRONK,	WM. ROSE,
JAS. T. JOYCE,	JOHN F. McGRATH,	F. W. WOODWARD.
EBENIZER WRIGHT,	OLE HANSON,	

STATEMENT DECEMBER 31, 1906.

Assets.		Liabilities.	
Loans on real estate.....	\$11,200 00	Dues on installment stock	\$15,382 00
Accrued and unpaid interest, \$4.07; premium, \$244.00; fines, \$6.60	657 60	Dues paid in advance.....	63 00
Real estate	400 85	Contingent fund	472 31
Real estate sold on contracts	2,291 67	Interest, \$7.00; premiums, \$4.20; paid in advance ..	11 20
Dues unpaid on installment stock	570 00	Undivided profits	1,420 48
Cash in hands of treasurer	2,228 87		
Total assets	\$17,348 99	Total liabilities	\$17,348 99

**RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING
DECEMBER 31, 1906.**

Receipts.		Disbursements.	
Cash at beginning of year	\$2,258 82	For real estate loans....	\$600 00
From dues on installment stock	3,429 00	For withdrawals of stock: Dues, (\$5,334.00); profits, (\$1,014.60)	6,348 60
From interest	1,016 57	For matured stock: Dues, (1,200.00); profits, (\$500.00)	2,000 00
From premiums	143 20	For real estate on land contract	2,300 00
From fines	8 85	For real estate repairs....	54 19
From rents	28 52	For expenses for one year	298 70
From R. E. loans eliminated by maturity of stock	2,000 00	For interest due on land contract	357 13
From R. E. loans repaid..	2,000 00	Cash on hand Dec. 31st...	2,228 87
From taxes and insurance premiums repaid	123 79		
From real estate sales.....	873 35		
From real estate sold on contracts	2,300 00		
From pass books.....	50		
Total receipts	\$14,187 49	Total disbursements	\$14,187 49

Officers Bonded.		Amount of Compensation per Annum.	
Secretary	\$2,000 00	Secretary	\$300 00
Treasurer	5,000 00	Treasurer	25 00
		Total salaries for the year	\$325 00

Total operating expenses for the year ending December 31, 1906.... \$298 70

MEMBERSHIP.

	Holding	Installment stock.
Total number of members at beginning of year.....	60	
Number added during the year.....	4	
Total	64	
Number whose membership has ceased during the year	17	
Total number of shareholders Dec. 31, 1906.....	47	

STATEMENT OF SHARES.

	Installment stock.
Number of shares in force at beginning of year.....	342
Number of shares issued during the year.....	21
Total	363
	Installment stock.
Number of shares withdrawn during the year	84
Number of shares retired during the year....	13
Total	97
Number of shares in force Dec. 31, 1906.....	266

STATEMENT OF PLEDGED SHARES.

	For real estate loans.
Number of shares pledged at beginning of year.....	63
Number of shares pledged during the year.....	3
Total	66
Number of shares released during the year.....	21
Present total number of shares pledged.....	45

HOME BUILDING & LOAN ASSOCIATION,

Eau Claire, Wisconsin.

Office at No. 25 Parker Bldg.

Incorporated Sept. 11, 1886. Authorized Capital, \$2,000,000.

WM. ROWE.....	President	GEO. T. THOMPSON.....	Treasurer
VICTOR D. CRONK.....	Secretary	FRED ARNOLD.....	Attorney

DIRECTORS.

WILLIAM ROWE,	JOHN BARLUND,	EDWARD MATTISON,
A. T. HOFFMAN,	F. S. BOUCHARD,	CHRIS. SACK,
GEO. T. THOMPSON,	C. B. DANIELS,	ELBERT STOCKWELL,
VICTOR D. CRONK,	CHAS. S. FELTON,	GUS. E. VAELKSEN,
FRED ARNOLD,	W. H. KNEELAND,	JOHN URE.

STATEMENT DECEMBER 31, 1906.

Assets.		Liabilities.	
Loans on real estate.....	\$6,400 00	Due on installment stock	\$9,522 00
Accrued and unpaid interest, \$198.00; premium, \$153.20; fines, \$5.40.....	356 60	Dues paid in advance....	2 00
Real estate sold on contracts	1,485 67	Contingent fund	525 00
Taxes advanced	26 58	Undivided profits	150 36
Furniture and stationery, office fixtures	33 50	C. J. Friswold.....	10 00
Pass books	13 94		
Dues unpaid on installment stock	640 00		
Personal account	48 00		
Cash in hands of treasurer	1,205 07		
Total assets	\$10,209 36	Total liabilities	\$10,209 36

RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING DECEMBER 31, 1906.

Receipts.		Disbursements.	
Cash at beginning of year	\$2,527 70	For withdrawals of stock:	
From dues on installment stock	2,297 00	Dues, (\$7,532.00); profits, (\$788.25)	\$8,320 25
From interest	618 29	For interest and taxes advanced	53 45
From premiums	192 30	For expenses for year....	144 25
From fines	40	Cash on hand Dec. 31st..	1,205 07
From R. E. loans repaid..	2,800 00		
From real estate sold on contracts	1,787 33		
Total receipts	\$9,723 02	Total disbursements	\$9,723 02

Officers Bonded.		Amount of Compensation per Annum.	
Secretary	\$2,000 00	Secretary	\$100 00
Treasurer	5,000 00	Treasurer	25 00
		Total salaries for the year	\$125 00

Total operating expenses for the year ending December 31, 1906.... \$144 25

MEMBERSHIP.

	Holding Installment stock.
Total number of members at beginning of year.....	55
Number added during the year.....	1
Total	56
Number whose membership has ceased during the year	24
Total number of shareholders Dec. 31, 1906.....	32

STATEMENT OF SHARES.

	Installment stock.
Number of shares in force at beginning of year.....	292
Number of shares issued during the year	3
Total	295
	Installment stock.
Number of shares withdrawn during the year	114
Number of shares retired during the year....	7
	121
Number of shares in force Dec. 31, 1906.....	174

STATEMENT OF PLEDGED SHARES.

	For real estate loans.
Number of shares pledged at beginning of year.....	43 1/2
Number of shares released during the year.....	11 1/2
Present total number of shares pledged.....	32

GRAND RAPIDS BUILDING & LOAN ASSOCIATION.

Grand Rapids, Wisconsin.

Incorporated November, 1904. Authorized Capital, \$500,000.

J. S. THOMPSON.....	President	T. A. TAYLOR.....	Treasurer
C. E. KRUEGER.....	Secretary	F. S. GILL.....	Attorney

DIRECTORS.

J. S. THOMPSON,	C. E. KRUGER,	ERNEST OBERBECK.
F. S. GILL,	T. A. TAYLOR,	

STATEMENT DECEMBER 31, 1906.

Assets.		Liabilities.	
Loans on real estate.....	\$400 00	Dues on installment stock	\$1,322 50
Furniture and stationery..	84 75	Dues paid in advance.....	14 50
Cash in hands of treasurer	942 33	Undivided profits	90 08
Total assets	\$1,427 08	Total liabilities	\$1,427 08

**RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING
DECEMBER 31, 1906.**

Receipts.		Disbursements.	
Cash at beginning of year	\$533 75	For real estate loans.....	\$500 00
From dues on installment stock	671 50	For withdrawals of stock:	295 00
From interest	38 16	Profits, (\$2.10).....	2 10
From premiums	18 27	For stationery, postage, printing	24 75
From fees.....	2 50	Cash on hand Dec. 31st....	942 33
From R. E. loans repaid..	500 00		
Total receipts	\$1,764 18	Total disbursements	\$1,764 18

Total operating expenses for the year ending December 31, 1906.... \$5 00

MEMBERSHIP.

	Holding Installment stock.
Total number of members at beginning of year.....	34
Number added during the year.....	1
Total	<u>35</u>
Number whose membership has ceased during the year	6
Total number of shareholders Dec. 31, 1906.....	<u>29</u>

STATEMENT OF SHARES.

	Installment stock.
Number of shares in force at beginning of year.....	223
Number of shares issued during the year.....	5
Total	<u>228</u>
Number of shares withdrawn during the year ..	50
Number of shares in force Dec. 31st, 1906.....	<u>178</u>

BROWN COUNTY BUILDING & LOAN ASSOCIATION,

Green Bay, Wisconsin.

Office at No. 110 Main Street.

Incorporated Aug. 26, 1892. Authorized Capital, \$5,000,000.

CHAS. JOANNES.....	President	M. J. McCORMICK.....	Treasurer
IVER J. TERP.....	Secretary	CARLTON MERRILL.....	Attorney

DIRECTORS.

CHAS. JOANNES,	O. N. OLDENBURG,	F. J. VAN LAANEN,
A. SPUHLER,	E. BOALER,	JOS. KASTER,
M. J. McCORMICK,	A. F. OLMSTED,	A. D. WOODWARD,
E. VANDEN BROOK,	JULES G. JANSEN,	IVER J. TERP.

STATEMENT DECEMBER 31, 1906.

Assets.		Liabilities.	
Loans on real estate.....	\$41,150 00	Dues on installment stock	\$32,450 70
Loans on stock.....	1,830 00	Dues paid in advance.....	18 00
Accrued and unpaid interest, \$62.50; fines, \$138.00	200 50	Contingent fund.....	630 55
Cash in hands of treasurer	77 88	Unearned premiums.....	445 01
		Bills payable.....	3,692 70
		Dividend account.....	5,946 17
		Undivided profits.....	75 25
Total assets.....	\$43,258 38	Total liabilities....	\$43,258 38

RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING DECEMBER 31, 1906.

Receipts.		Disbursements.	
Cash at beginning of year	\$263 75	For real estate loans....	\$2,100 00
From dues on installment stock.....	10,290 40	For loans on stock.....	755 00
From interest.....	2,986 75	For withdrawals of stock:	
From fines.....	59 70	Dues, \$3,253.40; profits,	
From fees.....	52 50	\$339.87.....	3,593 27
From R. E. loans eliminated by maturity of stock.....	8,600 00	For matured stock:	
From R. E. loans repaid..	8,800 00	Dues, \$8,233.60; profits,	
From stock loans repaid..	250 00	\$3,276.81.....	11,510 41
From bills payable.....	27,989 00	For bills payable repaid..	39,100 00
From individual accounts	17 36	For interest on bills payable.....	520 83
		For salaries.....	300 00
		For other expenses.....	118 69
		For contingent fund.....	17 00
		For commissions.....	52 50
		For fines refunded.....	12 00
		For unearned premiums..	1,151 88
		Cash on hand Dec. 31st....	77 88
Total receipts.....	\$59,309 46	Total disbursements	\$59,309 46

Officers Bonded.		Amount of Compensation per Annum.	
Secretary	\$1,000 00	Secretary	\$300 00
Treasurer	1,000 00	Auditing committee	24 00
Other officers	1,000 00		
		Total salaries for the year	\$324 00

Total operating expenses for the year ending December 31, 1906.... \$471 19

MEMBERSHIP.

	Holding Installment stock.
Total number of members at beginning of year.....	104
Number added during the year	24
Total	128
Number whose membership has ceased during the year	19
Total number of shareholders Dec. 31, 1906.....	109

STATEMENT OF SHARES.

	Installment stock.
Number of shares in force at beginning of year.....	1,339
Number of shares issued during the year.....	299
Total	1,638
	Installment Stock.
Number of shares withdrawn during the year,	129
Number of shares matured during the year....	121
	250
Number of shares in force Dec. 31, 1906.....	1,388

STATEMENT OF PLEDGED SHARES.

	For R. E. loans.	For stock loans.
Number of shares pledged at beginning of year...	565	50
Number of shares pledged during the year.....	21	40
Total	586	90
Number of shares released during the year.....	174	24
Present total number of shares pledged.....	412	66

FORT HOWARD BUILDING, LOAN & SAVINGS
ASSOCIATION,

Green Bay, Wisconsin.

Office at No. 317 West Walnut Street.

Incorporated Feb. 12, 1894.

Authorized Capital, \$1,000,000.

C. E. SCHULTZ.....President | G. W. FISK.....Treasurer
H. F. CAMM.....Secretary | T. C. SILVERWOOD.....Attorney

DIRECTORS.

C. E. SHULTZ,
W. H. MILLER,
A. C. OLSEN,

M. VANDENBROOK.
WM. GRIEWISCH,

H. F. CAMM,
P. H. SHEA.

STATEMENT DECEMBER 31, 1906.

Assets.		Liabilities.	
Loans on real estate	\$2,200 00	Dues on installment stock	\$261 07
Loans on stock	100 00	Paid up stock.....	1,200 00
Furniture and stationery..	60 00	Contingent fund	467 00
Cash in hands of treasurer..	35 00	Interest payable.....	70 00
Cash in hands of secretary	147 50	Dividend account	532 58
		Undivided profits	11 85
Total assets	\$2,542 50	Total liabilities.....	\$2,542 50

**RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING
DECEMBER 31, 1906.**

Receipts.		Disbursements.	
Cash at beginning of year	\$51 10	For matured stock:	
From dues on installment stock	105 60	Dues, \$144.00; profits, \$105 00	\$249 00
From interest and pre- miums	224 80	For paid up stock W. D. or retired	250 00
From R. E. loans repaid	300 00	Cash on hand Dec. 31st...	182 50
Total receipts	\$681 50	Total disbursements	\$681 50

Officers Bonded.		Amount of Compensation per Annum.	
Secretary	\$3,000 00	Secretary	\$250 00
Treasurer	5,000 00	Treasurer	25 00
Other officers	1,300 00	Auditing committee	12 00
		Total salaries for the year	\$287 00

Total operating expenses for the year ending December 31, 1906.... \$287 00

MEMBERSHIP.

	Holding Installment stock.	Holding Paid up stock.
Total number of members at beginning of year...	11	1
Total	11	1
Number whose membership has ceased during the year	1	..
Total number of shareholders Dec. 31, 1906.	10	1

STATEMENT OF SHARES.

	Installment stock.	Paid up stock.
Number of shares in force at beginning of year..	40	14½
Total	40	14½
Number of shares withdrawn during the year	3	
Number of shares retired during the year	2½	
	3	2½
Number of shares in force Dec. 31, 1906....	37	12

STATEMENT OF PLEDGED SHARES.

	For R. E. loans.	For stock loans.
Number of shares pledged at beginning of year...	25	2
Total	25	2
Number of shares released during the year.....	3	
Present total number of shares pledged....	22	2

UNION BUILDING, LOAN & SAVINGS ASSOCIATION.

Green Bay, Wisconsin.

Office at No. 116 N. Washington Street.

Incorporated Mch. 9, 1894.

Authorized Capital, \$2,000,000.

N. BUR	President	W. P. WAGNER	Treasurer
P. G. WRIGHT	Secretary	B. L. PARKER	Attorney

DIRECTORS.

N. BUR,	J. F. LEFEBRE,	D. C. JONES,
P. G. WRIGHT,	L. E. CONLEY,	A. KNOELLER,
C. R. CADY,	W. D. COOKE,	JULE ROELS,
G. H. MUELLER,	JOS. ROTHE,	WM. WALKER,
W. W. KELLY,	EDWARD IRMIGER,	N. VANSISTINE.

STATEMENT DECEMBER 31, 1906.

Assets.		Liabilities.	
Loans on real estate.....	\$119,094 00	Dues on installment stock	\$86,247 30
Loans on stock	1,363 00	Paid up stock	17,000 03
Accrued and unpaid interest, \$16.50; fines, \$36.09..	52 59	Contingent fund	342 83
Taxes advanced	76 86	Dividend account	16,795 41
Insurance premiums advanced	22 75	Undivided profits	1,564 98
Furniture and stationery	86 25		
Cash in hands of treasurer	491 35		
Cash in hands of secretary	763 75		
Total assets	\$121,950 55	Total liabilities	\$121,950 55

**RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING
DECEMBER 31, 1906.**

Receipts.		Disbursements.	
Cash at beginning of year	\$522 04	For real estate loans.....	\$13,350 00
From dues on installment stock	24,853 54	For loans on stock	1,945 00
From paid up stock	12,194 85	For withdrawals of stock:	
From interest	7,679 40	Dues, \$21,600.15; profits,	
From fines	6 03	\$7,443.70	29,043 85
From profits on withdrawals	275 52	For matured stock:	
From R. E. loans eliminated by maturity of stock	1,550 00	Dues, \$2,082.14; profits,	
From R. E. loans repaid..	21,800 00	\$465.52	2,547 66
From stock loans repaid..	1,770 52	For paid up stock W. D. or retired	17,009 14
From insurance premiums repaid	13 00	For interest on paid up stock	798 15
From bills payable.....	10,700 00	For bills payable repaid..	13,200 00
From individual accounts	700 00	For interest on bills payable	84 64
		For insurance premiums advanced	14 75
		For salaries.....	615 00
		For stationery, postage, printing	49 00
		For other expenses.....	145 75
		For overdraft Dec. 31, 1905	20 86
		For advanced interest credited to int. acct..	240 00
		For contingent fund.....	396 00
		For individual accounts..	1,350 00
		Cash on hand Dec. 31st..	1,255 10
Total receipts	\$82,064 90	Total disbursements	\$82,064 90

Officers Bonded.		Amount of Compensation per Annum.	
Secretary	\$6,000 00	Secretary	\$540 00
Treasurer	6,000 00	Treasurer	25 00
Other officers	3,000 00	Collector at DePere.....	50 00
		Total salaries for the year	\$615 00

Total operating expenses for the year ending December 31, 1906.... \$809 75

MEMBERSHIP.

	Holding Installment stock.	Holding Paid up stock.
Total number of members at beginning of year...	209	30
Number added during the year.....	35	29
Total	244	59
Number whose membership has ceased during the year	39	27
Total number of shareholders Dec. 31, 1906.	205	32

STATEMENT OF SHARES.

	Installment stock.		Paid up stock.
Number of shares in force at beginning of year..	2,951		218
Number of shares issued during the year.....	356		122
Total	3,307		340
	Installment.	Paid up.	
Number of shares withdrawn during the year	229	170	
Number of shares retired during the year	292		
Number of shares matured during the year	27	548	170
Number of shares in force Dec. 31, 1906.....	2,759		170

STATEMENT OF PLEDGED SHARES.

	For R. E. loans.	For stock loans.
Number of shares pledged at beginning of year...	1,337	50
Number of shares pledged during the year.....	94	211
Total	1,431	261
Number of shares released during the year.....	230	100
Present total number of shares pledged.....	1,201	161

KAUKAUNA BUILDING & LOAN ASSOCIATION.

Kenosha, Wisconsin.

Incorporated July 17, 1887. Authorized Capital, \$500,000.

H. B. TANNERPresident | H. S. COOKETreasurer
 H. WEIFENBACHSecretary | G. B. HUSTINGAttorney

DIRECTORS.

H. B. TANNER, F. KOWALKE, J. B. DELBRIDGE,
 F. FALK, J. I. TONER, H. S. COOKE,
 G. W. FARGO, Jr. C. E. RAUGHT, J. W. CLASPILL.

STATEMENT DECEMBER 31, 1906.

Assets.		Liabilities.	
Loans on real estate.....	\$112,700 00	Dues on installment stock	\$115,270 42
Loans on stock	4,800 00	Dues paid in advance.....	352 00
Accrued and unpaid interest	41 50	Contingent fund.....	1,579 05
Real estate	1,420 38	Bills payable.....	5,000 00
Taxes advanced	145 64	Other liabilities.....	42 00
Insurance premiums advanced	17 60		
Installments due and repaid	813 00		
Cash in hands of treasurer	2,305 35		
Total assets	\$122,243 47	Total liabilities	\$122,243 47

RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING DECEMBER 31, 1906.

Receipts.		Disbursements.	
Cash at beginning of year	\$4 22	For real estate loans	\$28,000 00
From dues on installment stock	36,371 00	For loans on stock	2,000 00
From interest.....	6,831 78	For withdrawals of stock: Dues, \$5,031.00; profits, \$703.24	5,734 24
From premiums.....	252 54	For matured stock: Dues, \$20,046.00; profits, \$6,797.10	26,843 10
From fines and fees.....	335 10	For bills payable repaid	9,000 00
From profits on withdrawals	288 02	For interest on bills payable	264 22
From R. E. loans eliminated by maturity of stock	6,900 00	For real estate by foreclosure	1,420 38
From R. E. loans by foreclosure	1,400 00	For taxes advanced	95 35
From R. E. loans repaid	11,000 00	For salaries	585 00
From stock loans repaid..	1,400 00	For stationery, postage, printing	109 19
From taxes repaid.....	140 00	For other expenses	147 93
From bills payable.....	10,700 00	Cash on hand Dec. 31st...	2,305 35
From personal account...	33 00		
From profit and loss.....	849 10		
Total receipts.....	\$76,504 76	Total disbursements	\$76,504 76

Officers Bonded.		Amount of Compensation per Annum.	
Secretary	\$1,000 00	Secretary	\$480 00
Treasurer	1,000 00	Auditing committee	30 00
Other officers	1,000 00	Loan committee	75 00
		Total salaries for the year	\$585 00

Total operating expenses for the year ending December 31, 1906.... \$842 12

MEMBERSHIP.

	Holding Installment stock.
Total number of members at beginning of year	430
Number added during the year	34
Total number of shareholders Dec. 31, 1906	464

STATEMENT OF SHARES.

	Installment stock.
Number of shares in force at beginning of year	2,757
Number of shares issued during the year	869
Total	3,626
	Installment stock.
Number of shares withdrawn during the year.....	181
Number of shares matured during the year.....	272
Number of shares in force Dec. 31, 1906.....	3,173

STATEMENT OF PLEDGED SHARES.

	For R. E. loans	For stock loans.
Number of shares pledged at beginning of year..	1,040	42
Number of shares pledged during the year.....	269	18
Total	1,309	60
Number of shares released during the year.....	208	..
Present total number of shares pledged	1,101	60

KENOSHA COUNTY BUILDING, LOAN & INVESTMENT ASSOCIATION.

Kenosha, Wisconsin.

Office at Main and Market Streets.

Incorporated May 8, 1902.

Authorized Capital, \$2,000,000.

JAMES PENNEFEATHER..President | CHARLES C. BROWN.....Treasurer
 JOHN H. CORCORAN.....Secretary | JAMES CAVANAGHAttorney

DIRECTORS.

JOHN HALLETT, WILLIAM F. FISHER, CHARLES C. BROWN
 A. F. WESTIN, FRANK H. TRUAX, JULIUS FRANKE,
 JAMES PENNEFEATHER, CHESTER D. BARNES, JOHN R. GIBSON,
 MATHIAS WERVE, CHARLES F. BOERNER, JOHN J. MAYER.

STATEMENT DECEMBER 31, 1906.

Assets.		Liabilities.	
Loans on real estate	\$64,650 00	Dues on installment stock |	\$37,937 58
Loans on stock	1,815 00	Dues paid in advance.....	13 55
Accrued and unpaid interest, \$794.38; fines, \$70.50	864 88	Paid up stock.....	18,200 00
Insurance premiums advanced	19 00	Contingent fund	291 37
Furniture and stationery	20 00	Incomplete loans	3 75
Cash in hands of treasurer	217 27	Bills payable	5,400 00
Cash in hands of secretary	35 12	Interest payable	171 09
		Dividend account	4,985 36
		Undivided profits	462 25
		Expense fund	94 99
		Salaries and fees	34 25
		Personal accounts	27 08
Total assets	\$66,621 27	Total liabilities	\$67,621 27

**RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING
DECEMBER 31, 1906.**

Receipts.		Disbursements.	
Cash at beginning of year	\$343 78	For real estate loans.....	\$23,300 00
From dues on installment stock	13,756 42	For loans on stock.....	1,988 00
From paid up stock.....	10,750 00	For withdrawals of stock: Dues, \$7,420.48; profits, \$872.45	8,292 93
From interest	4,400 24	For paid up stock W. D. or retired	500 00
From fines	22 13	For interest on paid up stock	581 25
From fees	550 86	For bills payable repaid..	23,900 00
From profits on with- drawals	7 56	For interest on bills pay- able	321 73
From R. E. loans repaid..	3,200 00	For loan to expense fund	400 00
From stock loans repaid and other security.....	1,843 00	For salaries	670 25
From bills payable.....	25,800 00	For stationery, postage, printing	25 10
From advance payments..	13 55	For other expenses	86 68
From personal accounts..	123 68	For commissions	131 00
		For fees	149 76
		For personal accounts	113 18
		For incomplete loans....	98 95
		Cash on hand Dec. 31st....	252 39
Total receipts	\$60,811 22	Total disbursements	\$60,811 22

Officers Bonded.		Amount of Compensation per Annum.	
Secretary	\$2,500 00	Secretary	\$600 00
Treasurer	3,000 00	Auditing committee	18 00
President	100 00	Committee of managers, 5 members, 75 cents for each meeting attended..	42 75
Vice President	100 00		
Attorney	100 00	Total salaries for the year	\$660 75

Total operating expenses for the year ending December 31, 1906..... \$782 03

MEMBERSHIP.

	Holding Installment stock.	Holding Paid up stock.
Total number of members at beginning of year..	128	11
Number added during the year.....	30	11
Total	158	22
Number whose membership has ceased during the year	14	1
Total number of shareholders Dec. 31, 1906..	144	21

STATEMENT OF SHARES.

	installment stock.	Paid up stock.
Number of shares in force at beginning of year..	1,632	79½
Number of shares issued during the year.....	470	107½
Total	<u>2,102</u>	<u>187</u>
Number of shares withdrawn during the year..	279	5
Number of shares in force Dec. 31, 1906.....	<u>1,823</u>	<u>182</u>

STATEMENT OF PLEDGED SHARES.

	For R. E. loans	For stock loans.
Number of shares pledged at beginning of year....	484	120
Number of shares pledged during the year.....	234	86
Total	<u>718</u>	<u>206</u>
Number of shares released during the year.....	36	96
Present total number of shares pledged.....	<u>682</u>	<u>110</u>

FOURTH MUTUAL LOAN & BUILDING
ASSOCIATION,

La Crosse, Wisconsin.

Office at Postoffice.

Incorporated Aug. 3, 1889.

Authorized Capital, \$5,000,000.

D. S. MacARTHUR.....President | F. H. HANKERSON.....Treasurer
C. R. BENTONSecretary | J. E. McCONNELL.....Attorney

DIRECTORS.

W. R. CHAPMAN,
H. E. ROGERS,
J. E. McCONNELL,

D. S. MacARTHUR,
C. R. BENTON,
F. S. WALKER,

F. H. HANKERSON,
E. D. FOX,
J. E. LANGDON.

STATEMENT DECEMBER 31, 1906.

Assets.		Liabilities.	
Loans on real estate.....	\$7,766 43	Dues on installment stock	\$6,554 50
Accrued and unpaid interest, \$195.29; premiums, \$57.91	253 20	Dues paid in advance....	632 50
Taxes advanced	20 50	Contingent fund	618 45
Cash in hands of treasurer	1,435 54	Matured stock	700 00
		Dividend account	970 22
Total assets	\$9,475 67	Total liabilities	\$9,475 67

**RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING
DECEMBER 31, 1906.**

Receipts.		Disbursements.	
Cash at beginning of year	\$481 90	For real estate loans.....	\$500 00
From dues on installment stock	5,576 70	For loans on stock.....	500 00
From interest	510 45	For withdrawals of stock:	
From premiums	139 33	Dues, \$6,110.70; profits, \$430.03	6,540 73
From R. E. loans repaid in full and in part.....	1,800 63	For matured stock: Profits	35 00
From stock loans repaid..	696 02	For bills payable repaid..	1,000 00
From taxes repaid	18 26	For interest on bills payable	30 14
From bills payable	1,000 00	For taxes advanced	23 51
		For salaries	56 72
		For stationery, postage, printing	19 02
		For other expenses.....	16 00
		For interest advance dues	61 63
		Cash on hand Dec. 31st...	1,435 54
Total receipts	\$10,223 29	Total disbursements	\$10,223 29

Officers Bonded.		Amount of Compensation per Annum.	
Secretary	\$1,000 00	Secretary	\$56 72
Treasurer	1,000 00	Total salaries for the year	\$56 72

Total operating expenses for the year ending December 31, 1906.... \$91 74

MEMBERSHIP.

	Holding Installment stock.	Holding Paid up stock.
Total number of members at beginning of year..	72	2
Number whose membership has ceased during the year	5	..
Total number of shareholders Dec. 31, 1906..	67	2

STATEMENT OF SHARES.

	Installment stock.	Paid up stock.
Number of shares in force at beginning of year..	1,303	7
Total	1,303	7
Number of shares withdrawn during the year..	118	—
Number of shares in force Dec. 31, 1906..	1,185	7

STATEMENT OF PLEDGED SHARES.

	For R. E. loans	For stock loans.
Number of shares pledged at beginning of year..	249	20
Number of shares pledged during the year.....	10	20
Total	259	40
Number of shares released during the year.....	20	40
Present total number of shares pledged	239	..

LA CROSSE COUNTY BUILDING, LOAN & SAVINGS
ASSOCIATION,

La Crosse, Wisconsin.

Office at 328 Pearl Street.

Incorporated July 1, 1894. Authorized Capital, \$2,000,000.

PETER NEWBURGPresident | T. B. LAWRENCE.....Treasurer
C. S. VAN AUKEN.....Secretary | CHAS. H. SCHWEIZER.....Attorney

DIRECTORS.

JOS. BOSCHERT,	JOHN RUSCHE,	C. S. VAN AUKEN,
F. W. ROBBINS,	JOHN HULBERG,	HUGO SCHICK,
J. S. ARENZ,	A. P. FUNK,	M. F. PLATZ,
CHAS. SMITH,	ADOLPH KOHLHAUS,	F. J. MALIN,
J. H. WILLSON,	ORLANDO HOLWAY,	P. NEWBURG.

STATEMENT DECEMBER 31, 1906.

Assets.		Liabilities.	
Loan on real estate.....	\$55,030 60	Dues on installment stock	\$57,072 74
Loans on stock	10,655 08	Contingent fund	1,693 43
Real estate	3,524 53	Dividend account	18,360 14
Real estate sold on con- tracts	600 00	Undivided profits	190 00
Taxes advanced	225 33	Advance payments by members	160 00
Insurance premiums ad- vanced	88 31		
Bills receivable	5,912 62		
Cash in hands of treasurer	332 20		
Cash in hands of secretary	1,107 64		
Total assets	\$77,476 31	Total liabilities	\$77,476 31

**RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING
DECEMBER 31, 1906.**

Receipts.		Disbursements.	
Cash at beginning of year	\$1,933 52	For real estate loans.....	\$6,775 00
From dues on installment stock	12,834 00	For loans on stock.....	3,793 82
From interest	5,178 21	For withdrawals of stock:	31,053 80
From fees	93 50	Earnings, \$45.21; profits,	
From rents	193 09	\$11.394.59	11,439 80
From R. E. loans repaid..	31,575 00	For bills payable repaid..	8,000 00
From stocks, loans repaid	7,709 20	For interest on bills pay-	
From taxes repaid.....	1,010 68	able	101 47
From insurance premiums		For taxes advanced.....	166 83
repaid	26 00	For insurance premiums	
From real estate sales....	500 00	advanced	45 90
From bills payable	2,500 00	For salaries.....	650 00
From bills receivable	43 00	For other expenses.....	221 54
From advance payments ..	290 65	For taxes and repairs on	
		real estate	139 36
		For advance payments	
		repaid	54 49
		Cash on hand Dec. 31st...	1,439 84
Total receipts	\$63,886 85	Total disbursements	\$63,886 85

Officers Bonded.		Amount of Compensation per Annum.	
Secretary	\$5,000 00	Secretary	\$600 00
Treasurer	7,000 00	Treasurer	50 00
		Total salaries for	
		the year	\$650 00

Total operating expenses for the year ending December 31, 1906, \$871.54.

MEMBERSHIP.

	Holding Installment stock.
Total number of members at beginning of year.....	280
Number added during the year.....	30
Total	310
Number whose membership has ceased during the year.....	62
Total number of shareholders Dec. 31, 1906.....	248

BUILDING AND LOAN ASSOCIATIONS.

STATEMENT OF SHARES.

	Installment stock.
Number of shares in force at beginning of year.....	2,837
Number of shares issued during the year.....	310
Total	<u>3,147</u>
Number of shares retired during the year.....	836
Number of shares in force Dec. 31, 1906.....	<u>2,311</u>

STATEMENT OF PLEDGED SHARES.

	For R. E. loans	For stock loans
Number of shares pledged at beginning of year....	759	693
Number of shares pledged during the year.....	43	107
Total	<u>802</u>	<u>800</u>
Number of shares released during the year.....	300	167
Present total number of shares pledged.....	<u>502</u>	<u>633</u>

LA CROSSE MUTUAL LOAN & BUILDING ASSOCIATION,

La Crosse, Wisconsin.

Office 328 Pearl Street.

Incorporated January, 1882. Authorized Capital, \$500,000.

JOHN PAMPERIN President | ALFRED BOSSHARD Treasurer
 HENRY NIEBUHR Secretary | GEORGE H. GORDON..... Attorney

DIRECTORS.

JOHN PAMPERIN, WM. TORRANCE, CHAS. PURETZ, Jr
 CARL KURTENACHER, F. R. SCHWALBE, C. F. RUNCKEL,
 ALFRED BOSSHARD, JOHN ESHNEEBERGER, Jr. H. NIEBUHR,
 N. HAERTER, WM. LUENING, W. J. FRIES,
 G. H. GORDON, OTTO BOSSHARD, G. A. LELLER.

STATEMENT DECEMBER 31, 1906.

Assets.		Liabilities.	
Loans on real estate.....	\$41,900 00	Dues on installment stock	\$30,000 00
Loan on stock	800 00	Contingent fund	646 00
Accrued and unpaid interest, \$20.50; dues, \$20.50; premium, \$11.08; fines, \$3.33	55 41	Bills payable	855 34
Judgments	546 80	Dividend account	11,889 67
Furniture and stationery	60 95	Undivided profits	2 15
Total assets	\$43,363 16	Total liabilities	\$43,363 16

RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING DECEMBER 31, 1906.

Receipts.		Disbursements.	
From dues on installment stock	\$5 647 75	For real estate loans....	\$11,900 00
From interest	2,556 25	For withdrawals of stock: Dues, \$5,703.75; profits, \$2,185.21	7,888 96
From premiums	1,290 31	For interest on bills payable	41 70
From fines	17 47	For salaries	438 00
From fees	3 50	For stationery, postage, printing	30 75
From R. E. loans repaid..	10,200 00	For other expenses, rent	60 00
From bills payable.....	855 34	For taxes on property in process of foreclosure..	8 78
From accrued earnings....	1 60	For foreclosure costs.....	76 11
		For bills payable [overdraft]	127 92
Total receipts	\$20,572 22	Total disbursements	\$20,572 22

Officers Bonded.		Amount of Compensation per Annum.	
Secretary	\$2,000 00	Secretary	\$350 00
Treasurer	5,000 00	Treasurer	52 00
Attorney	1,000 00	Auditing committee	15 00
		Inspection committee	21 00
		Total salaries for the year	\$438 00

Total operating expenses for the year ending December 31, 1906.... \$528 75

MEMBERSHIP.

	Holding Installment stock.
Total number of members at beginning of year.....	113
Number added during the year.....	7
Total	120
Number whose membership ceased during the year.....	13
Total number of shareholders Dec. 31, 1906.....	107

STATEMENT OF SHARES.

	Installment stock.
Number of shares in force at beginning of year.....	1,954
Number of shares issued during the year.....	238
Total	2,192
	Installment stock.
Number of shares withdrawn during the year.....	196
Number of shares retired during the year.....	124
Number of shares matured during the year.....	98
	418
Number of shares in force Dec. 31, 1906.....	1,774

STATEMENT OF PLEDGED SHARES.

	For R. E. loans	For stock loans.
Number of shares pledged at beginning of year..	918	14
Number of shares pledged during the year.....	223	4
Total	1,146	18
Number of shares released during the year.....	308	2
Present total number of shares pledged....	838	16

PROVIDENT LOAN & BUILDING ASSOCIATION,

La Crosse, Wisconsin.

Office at State Street.

Incorporated January, 1884. Authorized Capital, \$500,000.

ADAM KRONER	President	T. B. LAWRENCE	Treasurer
R. CALVERT	Secretary	C. H. SCHWEIZER	Attorney

DIRECTORS.

P. VALIER,	T. B. LAWRENCE,	ADAM KRONER,
E. S. CASE,	R. CALVERT,	JOSEPH MILLER,
C. H. SCHWEIZER,	EMIL KRIEBEL,	C. L. LIEN,
J. REHFUSS,	PETER ANDERSON,	E. A. GATTERDAM.

STATEMENT DECEMBER 31, 1906.

Assets.		Liabilities.	
Loans on real estate.....	\$12,700 00	Dues on installment stock	\$18,335 75
Loans on stock	856 00	Bills payable	3,100 00
Accrued and unpaid interest	35 00	Dividend account	3,013 20
Real estate	7,255 00	Reserve fund	818 99
Judgments	4,117 73		
Taxes advanced	80 79		
Insurance premiums advanced	18 61		
Arrears of dues	29 50		
Cash in bank.....	175 31		
Total assets	\$25,267 94	Total liabilities	\$25,267 94

BUILDING AND LOAN ASSOCIATIONS.

RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING
DECEMBER 31, 1906.

Receipts.		Disbursements.	
Cash at beginning of year	\$1,046 41	For real estate loans....	\$1,250 00
From dues on installment stock	4,168 75	For loans on stock.....	390 00
From interest	962 74	For withdrawals of stock:	
From premiums	54 96	Dues, \$1,915.50; profits,	
From fines	12 30	\$96.51	2,012 01
From rents	257 00	For matured stock:	
From R. E. loans repaid..	850 00	Dues, \$3,786.00; profits	
From stock loans repaid..	435 00	\$1,438.50	5,224 50
From insurance premiums repaid	10 00	For bills payable repaid..	1,200 00
From real estate sales...	50 00	For interest on bills payable	177 65
From bills payable.....	2,200 00	For taxes advanced.....	109 27
From bills receivable repaid	900 00	For insurance premiums advanced	28 61
From bills received on account of judgment.....	200 00	For salaries	410 00
From arrears of interest..	105 00	For auditing inspecting loans, etc.....	46 35
		For repairs to properties	84
		For legal fees in foreclosure	44 12
		For taxes on real estate..	183 50
		Cash in bank Dec. 31st..	175 31
Total receipts	\$11,252 16	Total disbursements..	\$11,252 16

Officers Bonded.		Amount of Compensation per Annum.	
Secretary	\$1,000 00	Secretary	\$360 00
Treasurer	5,000 00	Treasurer	50 00
		Auditing committee	9 00
		Total salaries for the year.....	\$419 00

Total operating expenses for the year ending December 31, 1906.... \$456 35

MEMBERSHIP.

	Holding Installment stock.
Total number of members at beginning of year.....	50
Number added during the year.....	2
Total	52
Number whose membership has ceased during the year.....	7
Total number of shareholders Dec. 31, 1906.....	45

STATEMENT OF SHARES.

	Installment stock.
Number of shares in force at beginning of year.....	1,552
Number of shares issued during the year.....	<u>100</u>
Total	1,652
	Installment stock.
Number of shares withdrawn during the year..	257
Number of shares matured during the year.....	<u>105</u>
	362
Number of shares in force Dec. 31, 1906....	<u>1,290</u>

STATEMENT OF PLEDGED SHARES.

	For R. E. loans	For stock loans.
Number of shares pledged at beginning of year..	306	204
Number of shares pledged during the year.....	<u>25</u>	<u>74</u>
Total	331	278
Number of shares released during the year.....	<u>77</u>	<u>149</u>
Present total number of shares pledged....	254	129

HOME SAVINGS AND LOAN ASSOCIATION,

Madison, Wisconsin.

Office at No. 109 South Fairchild Street.

Incorporated Jan. 11, 1895. Authorized Capital, \$1,000,000.

G. J. CORSCOT.....	President	JONES & SCHUBRING.....	Attorneys
R. R. KROFF.....	Secretary	F. W. HOYT.....	Treasurer

DIRECTORS.

G. J. CORSCOT,	A. D. FREDERICKSON,	F. W. HOYT,
S. P. RUNDELL,	H. L. BUTLER,	W. L. DOWLING,
JOEL BOLEY,	EDWARD WILLIAMS,	R. R. KROFF,

STATEMENT DECEMBER 31, 1906.

Assets.		Liabilities.	
Loans on real estate.....	\$163,672 00	Dues on installment stock	\$125,448 00
Loans on stock.....	4,270 00	Contingent fund.....	3,283 30
Cash in hands of treasurer	5,208 32	Undivided profits.....	44,419 02
Total assets.....	\$173,150 32	Total liabilities.....	\$173,150 32

**RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING
DECEMBER 31, 1906.**

Receipts.		Disbursements.	
Cash at beginning of year	\$86 76	For real estate loans.....	\$31 342 00
From dues on installment stock	21,047 00	For loans on stock.....	1,568 00
From interest.....	10,172 78	For withdrawals of stock: Dues, \$20,709.50; profits, \$7,048.82	27,758 32
From premiums.....	56 60	For bills payable repaid..	14,300 00
From fines	27 54	For interest on bills pay- able	117 52
From profits on withdraw- als	423 48	Cash on hand Dec. 31st...	5,208 32
From R. E. loans elimin- ated by maturity of stock	39,230 00		
From R. E. loans elimin- ated by foreclosure.....	3,250 00		
From real estate sold on contracts	6,000 00		
Total receipts.....	\$80,294 16	Total disbursements	\$80,294 16

Officers Bonded.		Amount of Compensation per Annum.
Treasurer	\$5,000 00	Each member pays 3 cents per share per month to secretary, he paying all expenses.

Total operating expenses for the year ending December 31, 1906.... \$1,319 06

MEMBERSHIP.

	Holding Installment stock.
Total number of members at beginning of year.....	200
Number added during the year.....	39
Total	239
Number whose membership has ceased during the year.....	37
Total number of shareholders Dec. 31, 1906.....	202

STATEMENT OF SHARES.

	Installment stock.
Number of shares in force at beginning of year.....	3,830
Number of shares issued during the year.....	612
Total	4,442
	Installment stock.
Number of shares withdrawn during the year ...	664
Number of shares matured during the year....	20
	684
Number of shares in force Dec. 31, 1906.....	3,758

STATEMENT OF PLEDGED SHARES.

	For R. E. loans.	For stock loans.
Number of shares pledged at beginning of year..	1,727	155
Number of shares pledged during the year.....	311	30
Total	2,038	185
Number of shares released during the year.....	413	75
Present total number of shares pledged....	1,625	110

NORTHWESTERN BUILDING & LOAN ASSOCIATION,

Madison, Wisconsin.

Office at No. 109 West Main Street.

Incorporated February, 1889. Authorized Capital, \$5,000,000.

A. H. HOLLISTER.....	President	FRED W. ARTHUR.....	Treasurer
CHAS. N. BROWN.....	Secretary	CHAS. N. BROWN.....	Attorney

DIRECTORS.

A. H. HOLLISTER,	JOHN F. KING,	R. F. TAYLOR,
J. B. PARKINSON,	F. W. ARTHUR,	S. T. WALKER,
S. M. BABCOCK,	JACOB ESSER, JR.,	CHAS. N. BROWN.

STATEMENT DECEMBER 31, 1906.

Assets.		Liabilities.	
Loans on real estate.....	\$173,033 35	Dues on installment stock	\$125,611 53
Loans on stock.....	1,575 77	Paid up stock.....	42,790 00
Real estate	1,500 00	Contingent fund.....	2,818 46
		Bills payable.....	3,000 00
		Undivided profits.....	1,823 43
		Overdrafts	97 70
Total assets.....	\$176,139 12	Total liabilities.....	\$176,139 12

**RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING
DECEMBER 31, 1906.**

Receipts.		Disbursements.	
Cash at beginning of year	\$205 26	For real estate loans.....	\$27,027 00
From dues on installment stock	20,438 35	For loans on stock.....	350 00
From paid up stock.....	19,450 00	For withdrawals of stock:	23,877 59
From interest.....	10,810 53	For matured stock.....	23,100 00
From premiums.....	1,479 86	For paid up stock W. D. or retired.....	12,460 00
From fines.....	125 56	For interest on paid up stock	1,986 14
From fees.....	1,741 05	For bills payable repaid..	6,550 00
From rents.....	72 33	For interest on bills pay- able	268 17
From R. E. loans elimin- ated by maturity of stock	10,600 00	For salaries.....	1,865 00
From R. E. loans repaid..	26,749 70	For stationery, postage, printing	32 09
From stock loans repaid..	1,055 00	For other expenses.....	211 16
From bills payable.....	5,000 00	For taxes, etc., charged to contingent fund.....	98 79
From overdraft.....	97 70		
Total receipts.....	\$97,825 94	Total disbursements	\$97,825 94

Officers Bonded.		Amount of Compensation per Annum.	
Secretary	\$5,000 00	Secretary	\$1,400 00
Treasurer	1,000 00	Treasurer	485 00
		Auditing committee.....	20 00
		Total salaries for the year.....	\$1,885 00

Total operating expenses for the year ending December 31, 1906.... \$2,108 25

MEMBERSHIP.

	Holding Installment stock.	Holding Paid up stock.
Total number of members at beginning of year...	259	40
Number added during the year.....	21	14
Total	280	54
Number whose membership has ceased during the year	40	6
Total number of shareholders Dec. 31, 1906.	240	48

STATEMENT OF SHARES.

	Installment stock.	Paid up stock.
Number of shares in force at beginning of year..	5,521	359
Number of shares issued during the year.....	393	195
Total	5,914	554
	Installment stock.	Paid up stock.
Number of shares withdrawn during the year.....	455	126
Number of shares retired during the year	231	—
	686	126
Number of shares in force Dec. 31, 1906..	5,228	428

STATEMENT OF PLEDGED SHARES.

	For R. E. loans.	For stock loans.
Number of shares pledged at beginning of year..	1,896	153
Number of shares pledged during the year.....	247	29
Total	2,143	182
Number of shares released during the year.....	409	134
Present total number of shares pledged...	1,734	48

PROVIDENT LOAN & BUILDING ASSOCIATION,

Madison, Wisconsin.

Office at No. 13 West Main Street.

Incorporated Nov. 1, 1885.

Authorized Capital, \$500,000.

J. W. VANCE.....President | M. C. CLARKE.....Treasurer
 J. C. PROCTOR.....Secretary | C. E. BUELL.....Attorney

DIRECTORS.

J. W. VANCE, F. M. WOOTTON, F. W. CANTWELL,
 DAVID H. WRIGHT, H. B. MCGOWAN, F. B. SKINNER,
 GEO. JOACHIM, A. T. WEBB, C. E. BUELL,
 M. C. CLARKE, JOHN CORSCOT, J. C. PROCTOR,

STATEMENT DECEMBER 31, 1906.

Assets.		Liabilities.	
Loans on real estate.....	\$116,658 38	Dues on installment stock.....	\$112,582 30
Loans on stock.....	5,777 00	Dues paid in advance.....	337 00
Accrued and unpaid interest	469 87	Contingent fund.....	2,223 97
Dues unpaid	465 00	Interest	56 00
Incomplete loans.....	1,444 36	Incomplete loans.....	1,444 36
Cash in hands of treasurer	2,240 90	Bills payable.....	10,142 70
		Interest payable.....	268 54
		Undivided profits.....	64
Total assets.....	\$127 055 51	Total liabilities.....	\$127,055 51

RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING DECEMBER 31, 1906.

Receipts.		Disbursements.	
Cash at beginning of year.....	\$768 94	For real estate loans.....	\$26,491 93
From dues on installment stock	20,387 00	For loans on stock.....	2,617 00
From interest.....	6,847 51	For withdrawals of stock:	
From premiums.....	68 95	Dues, \$19,208.61; profits,	
From fines and fees.....	55 20	\$206.19	19,414 80
From profits on withdrawals	206 19	From matured stock:	
From R. E. loans repaid..	24,069 90	Dues, \$1,820; profits,	
From stock loans repaid..	1,155 00	\$783.12	2,603 12
From bills payable.....	5,922 12	For interest on maturing stock	224 79
		For bills payable repaid..	4,805 00
		For interest on bills payable	265 87
		For salaries.....	773 50
		For other expenses.....	43 90
		Cash on hand Dec. 31st..	2,240 90
Total receipts	\$59,480 81	Total disbursements	\$59,480 81

Officers Bonded.		Amount of Compensation per Annum.	
Secretary	\$3,000 00	Secretary	\$712 50
Treasurer	5,000 00	Treasurer	52 00
		Auditing committee.....	9 00
		Total salaries for the year	\$773 50

Total operating expenses for the year ending December 31, 1906.... \$817 40

MEMBERSHIP.

	Holding Installment stock.
Total number of members at beginning of year.....	196
Number added during the year.....	24
Total	220
Number whose membership has ceased during the year.....	23
Total number of shareholders Dec. 31, 1906.....	197

STATEMENT OF SHARES.

	Installment stock.
Number of shares in force at beginning of year.....	1,704
Number of shares issued during the year.....	291
Total	1,995
	Installment stock.
Number of shares withdrawn during the year	258
Number of shares matured during the year.....	13
	271
Number of shares in force Dec. 31, 1906.....	1,724

STATEMENT OF PLEDGED SHARES.

	For R. E. loans.	For stock loans.
Number of shares pledged at beginning of year..	572	82
Number of shares pledged during the year.....	144	62
Total	716	144
Number of shares released during the year....	120	25
Present total number of shares pledged....	596	119

MANITOWOC BUILDING & LOAN ASSOCIATION,

Manitowoc, Wisconsin.

Office at No. 925 South 8th Street.

Incorporated April, 1890.

Authorized Capital, \$500,000.

EMIL BAENSCH.....	President	EDWIN SCHUETTE.....	Treasurer
C. A. GROFFMAN.....	Secretary	JOHN CLOUPEK	Attorney

DIRECTORS.

CORNELIUS MADSEN,	EMIL BAENSCH,	H. L. MARKHAM,
ED. G. NASH,	JOHN CLOUPEK,	JOHN C. KELLNER,
ALBERT GUTTMAN,	OSCAR A. ALTER,	J. G. LEHMKUHL,

STATEMENT DECEMBER 31, 1906.

Assets.		Liabilities.	
Loans on real estate.....	\$78,390 00	Dues on installment stock	\$64,924 50
Loans on stock.....	2,110 00	Bills payable.....	3,550 00
Furniture and stationery..	135 43	Dividend account.....	13,153 30
Cash in hands of treasurer	2,328 27	Undivided profits.....	148 18
		Reserve	1,187 72
Total assets.....	\$82,963 70	Total liabilities	\$82,963 70

**RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING
DECEMBER 31, 1906.**

Receipts.		Disbursements.	
From dues on installment stock	\$16,672 00	For real estate loans.....	\$6,600 00
From interest.....	4,821 65	For loans on stock.....	950 00
From fines.....	8 60	For withdrawals on stock:	
From fees.....	253 50	Dues, \$6,560.50; profits,	
From profits on withdrawals	64 04	\$1,451.80	8,012 30
From R. E. loans eliminated by maturity of stock	4,200 00	For matured stock:	
From R. E. loans repaid..	3,700 00	Dues, \$7,180.50; profits,	
From stock loans repaid..	1,940 00	\$3,272.03	10,452 53
From bills payable.....	5,300 00	For bills payable repaid..	4,350 00
		For interest on bills payable	182 58
		For salaries.....	431 60
		For stationery, postage, printing	13 05
		For other expenses.....	60 00
		For loss and gain.....	10 12
		For bank overdraft.....	3,569 34
		Cash on hand Dec. 31st..	2,328 27
Total receipts.....	\$36,959 79	Total disbursements	\$36,959 79

Officers Bonded.		Amount of Compensation per Annum.	
Secretary	\$3,500 00	Secretary	\$431 60
Treasurer	5,000 00	Total salaries for the year	\$431 60

Total operating expenses for the year ending December 31, 1906.... \$504 68

MEMBERSHIP.

	Holding Installment stock.
Total number of members at beginning of year.....	187
Number added during the year.....	66
Total	253
Number whose membership has ceased during the year.....	31
Total number of shareholders Dec. 31, 1906.....	222

STATEMENT OF SHARES.

	Installment stock.
Number of shares in force at beginning of year.....	2,517
Number of shares issued during the year.....	862
Total	3,379
	Installment stock.
Number of shares withdrawn during the year....	239
Number of shares matured during the year.....	97
	336
Number of shares in force Dec. 31, 1906.....	3,043

STATEMENT OF PLEDGED SHARES.

	For R. E. loans.	For stock loans.
Number of shares pledged at beginning of year..	823	150
Number of shares pledged during the year.....	67	30
Total	890	180
Number of shares released during the year.....	73	70
Present total number of shares pledged...	817	110

MENOMONIE MUTUAL LOAN & BUILDING
ASSOCIATION,

Menomonie, Wisconsin.

Office at No. 226 Main Street.

Incorporated Aug. 2, 1904.

Authorized Capital, \$500,000.

J. H. STOUT.....President | W. C. RIBENACK.....Treasurer
W. H. BECKER.....Secretary | J. E. FLORIN.....Attorney

DIRECTORS.

J. H. STOUT, A. PILLSBURY, W. H. BECKER,
T. B. WILSON, W. A. CLARK, OLE NESSETH,
W. C. RIBENACK, G. H. SEELY, J. B. CHICKERING.

STATEMENT DECEMBER 31, 1906.

Assets.		Liabilities.	
Loans on real estate.....	\$7,087 77	Dues on installment stock	\$5,088 00
Loans on stock.....	738 50	Paid up stock.....	1,500 00
Cash in hands of treasurer	3 84	Bills payable	1,230 00
		Undivided profits.....	12 11
Total assets.....	\$7,830 11	Total liabilities.....	\$7,830 11

**RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING
DECEMBER 31, 1906.**

Receipts.		Disbursements.	
From dues on installment stock	\$2,450 00	For real estate loans.....	\$1,400 00
From paid up stock.....	400 00	For loans on stock.....	468 50
From interest.....	552 20	For paid up stock W. D. or retired.....	200 00
From fines.....	10 00	For bills payable repaid..	4,140 00
From R. E. loans repaid..	522 13	For interest on bills pay- able	135 16
From stock loans repaid..	90 00	For salaries.....	240 00
From bills payable.....	2,730 00	For other expenses.....	82 05
		For overdrawn account... Dec. 31st.....	74 78
		Cash on hand Dec. 31st...	13 84
Total receipts.....	\$6,754 33	Total disbursements	\$6,754 33

Officers Bonded.		Amount of Compensation per Annum.	
Secretary	\$1,000 00	Secretary	\$240 00
Treasurer	1,000 00	Total salaries for the year	\$240 00
Total operating expenses for the year ending December 31, 1906.... \$325 05			

MEMBERSHIP.

	Holding Installment stock.	Holding Paid up stock.
Total number of members at beginning of year..	72	13
Number added during the year.....	10	
Total	82	13
Number whose membership has ceased during the year		1
Total number of shareholders Dec. 31, 1906.	82	12

STATEMENT OF SHARES.

	Installment stock.	Paid up stock.
Number of shares in force at beginning of year..	237	17
Number of shares issued during the year.....	13	
Total	250	17
Number of shares withdrawn during the year..		2
Number of shares in force Dec. 31, 1906....	250	15

STATEMENT OF PLEDGED SHARES.

	For R. E. loans.	For stock loans.
Number of shares pledged at beginning of year..	9	55
Number of shares pledged during the year.....	3	20
Total	12	75
Number of shares released during the year.....		10
Present total number of shares pledged....	12	65

MILTON MUTUAL BUILDING & LOAN
ASSOCIATION,

Milton, Wisconsin.

Incorporated January, 1904. Authorized Capital, \$1,000,000.

J. G. CARR.....President | P. M. GREEN.....Treasurer
L. A. PLATTS.....Secretary | P. M. GREEN.....Attorney

DIRECTORS.

N. W. CROSLEY,
C. E. CRANDALL,
E. D. BLISS,

GEO. R. BOSS,
W. B. MAXSON,
E. B. SHAW,

F. C. DUNN,
J. B. TRACY,
W. K. DAVIS.

STATEMENT DECEMBER 31, 1906.

Assets.		Liabilities.	
Loans on real estate.....	\$2,900 00	Dues on installment stock	\$4,908 00
Loans on stock and other security	2,000 00	Dues paid in advance.....	1 00
Cash in hands of treasurer	345 08	Contingent fund.....	23 65
		Dividend account.....	312 43
Total assets.....	\$5,245 08	Total liabilities.....	\$5,245 08

**RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING
DECEMBER 31, 1906.**

Receipts.		Disbursements.	
Cash at beginning of year	\$ 456 70	For real estate loans....	\$1,000 00
From dues on installment stock	2,091 00	For loans on stock and other security.....	2,000 00
From interest.....	221 03	For withdrawals of stock:	
From fines.....	10	Dues, \$422.00; profits	
From fees.....	10 00	\$11.67	433 67
From profits on withdrawals	4 93	For stationery, postage, printing	1 70
From R. E. loans repaid..	1,000 00	For recording papers....	3 40
		Cash on hand Dec. 31st...	345 08
Total receipts	\$3,783 85	Total disbursements	\$3,783 85

Total operating expenses for the year ending December 31, 1906.... \$5 10

MEMBERSHIP.

	Holding Installment stock.
Total number of members at beginning of year.....	51
Number added during the year.....	5
Total	<u>56</u>
Number whose membership has ceased during the year.....	6
Total number of shareholders Dec. 31, 1906.....	<u>50</u>

STATEMENT OF SHARES.

	Installment stock.
Number of shares in force at beginning of year.....	154
Number of shares issued during the year.....	28
Total	<u>182</u>
Number of shares withdrawn during the year....	15
Number of shares in force Dec. 31, 1906.....	<u>167</u>

STATEMENT OF PLEDGED SHARES.

	For R. E. loans.
Number of shares pledged at beginning of year.....	29
Number of shares pledged during the year.....	7
Total	<u>36</u>
Number of shares released during the year.....	7
Present total number of shares pledged.....	<u>29</u>

AMERICAN MUTUAL BUILDING & LOAN
ASSOCIATION,

Milwaukee, Wisconsin.

Office at No. 502 Wells Bldg.

Incorporated Jan. 23, 1893. Authorized Capital, \$5,000,000.

MORRIS MILLER.....President | WILLIAM DeWOLF.....Treasurer
SAMUEL S. WEIL.....Secretary | LEOPOLD HAMMEL.....Attorney

DIRECTORS.

MORRIS MILLER, JOHN E. DE WOLF, B. A. MILLER,
A. W. CUTTING, WM. DE WOLF, B. BRACHMAN,
SAMUEL S. WEIL, LEOPOLD HAMMEL, A. F. EIRING.

STATEMENT DECEMBER 31, 1906.

Assets.		Liabilities.	
Loans on real estate.....	\$3,000 00	Dues on installment stock	\$7,450 40
Loans on stock.....	25 00	Dues paid in advance.....	22 50
Real estate sold on con- tracts	3,683 04	Contingent fund.....	175 50
Bonds	102 57	Dividend account.....	814 47
Cash in hands of treasurer	1,652 28		
Total assets.....	\$8,462 87	Total liabilities.....	\$8,462 87

**RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING
DECEMBER 31, 1906.**

Receipts.		Disbursements.	
Cash at beginning of year	\$2,235 19	For real estate loans.....	\$1,200 00
From dues on installment stock	2,557 40	For loans on stock.....	110 00
From interest.....	290 69	For withdrawals of stock:	
From fees.....	27 75	Dues, \$3,614.10; profits,	
From R. E. loans repaid..	1,200 00	\$256.65	3,870 75
Stock loans repaid.....	580 00	For salaries.....	203 00
From real estate sales....	205 46	For stationery, postage, printing	59 33
		For interest on advanced payments	1 09
Total receipts.....	\$7,096 49	Cash on hand Dec. 31st...	1,652 26
		Total disbursements	\$7,096 49

Officers Bonded.		Amount of Compensation per Annum.	
Secretary	\$2,000 00	Secretary	\$261 00
Treasurer	5,000 00	Total salaries for the year	\$264 00

Total operating expenses for the year ending December 31, 1906.... \$278 62

MEMBERSHIP.

	Holding Installment stock.
Total number of members at beginning of year.....	53
Number added during the year.....	17
Total	70
Number whose membership has ceased during the year....	25
Total number of shareholders Dec. 31, 1906.....	45

STATEMENT OF SHARES.

	Installment stock.
Number of shares in force at beginning of year.....	513
Number of shares issued during the year.....	235
Total	748
Number of shares withdrawn during the year.....	263
Number of shares in force Dec. 31, 1906.....	485

STATEMENT OF PLEDGED SHARES.

	For R. E. loans.	For stock loans.
Number of shares pledged at beginning of year..	30	10
Number of shares pledged during the year.....	12	
Total	42	10
Number of shares released during the year.....	12	9
Present total number of shares pledged....	30	1

BOHEMIAN MUTUAL LOAN & BUILDING ASSOCIATION,

Milwaukee, Wisconsin.

Office at No. 661 Muskego Ave.

Incorporated Feb. 14, 1901.

Authorized Capital, \$250,000.

JOS. A. SMRZ.....President FRANK A. AMBROZ.....Secretary	FRANK SAFRANEK.....Treasurer LENICHECK, FAIRCHILD & BOESELAttorneys
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DIRECTORS.

JOS. A. SMRZ, FRANK JANECEK, ANTON CERNY, VACLAV HACHA, VACLAV FILIP, JOHN KAPPEL, Jr.,	THOS. ZACHER, CHAS. WESELY, FRANK SAFRANEK, VACLAV PUMPR, MATH. SCHAUER, ALBERT SKUBAL,	FRANK A. AMBROZ, VACLAV SVANDA, EMAN BENES, FRANK SKRABALEK, ANTON KUBIK, ANTON SKUBAL.
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STATEMENT DECEMBER 31, 1906.

Assets.		Liabilities.	
Loans on real estate.....	\$62,706 00	Dues on installment stock	\$64,697 00
Loans on stock.....	12,515 00	Dues paid in advance.....	249 63
Due on stock.....	57 18	Contingent fund.....	431 92
Cash in hands of treasurer	307 03	Bills payable.....	2,000 00
		Undivided profits.....	8,206 66
Total assets.....	\$75,585 21	Total liabilities.....	\$75,585 21

RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING DECEMBER 31, 1906.

Receipts.		Disbursements.	
Cash at beginning of year	\$2,371 84	For real estate loans....	\$27,950 00
From dues on installment stock	20,146 27	For loans on stock.....	9,448 00
From interest.....	3,194 24	For withdrawals of stock:	
From fines.....	59 40	Dues, \$6,969.84; profits:	
From fees.....	364 25	\$486.63	7,456 47
From R. E. loans repaid..	14,477 00	For bills payable repaid..	600 00
From stock loans repaid..	2,938 00	For salaries.....	288 00
From bills payable.....	2,600 00	For stationery, postage, printing	84 00
From interest on series loans	997 99	For rent.....	12 00
From transfer of shares..	2 50	For safe.....	60 00
From series expense.....	52 00	For interest on series loans	997 99
		Cash on hand Dec. 31st...	307 03
Total receipts.....	\$47,203 49	Total disbursements	\$47,203 49

Officers Bonded.		Amount of Compensation per Annum.	
Secretary	\$1,000 00	Secretary	\$100 00
Treasurer	500 00	Treasurer	20 00
President	300 00	Auditing committee.....	3 00
Second secretary.....	500 00	Other salaries.....	165 00
Three trustees, each.....	350 00	Total salaries for the year	\$288 00

Total operating expenses for the year ending December 31, 1906.... \$392 00

MEMBERSHIP.

	Holding Installment stock.
Total number of members at beginning of year.....	190
Number added during the year.....	3
Total	193
Number whose membership has ceased during the year.....	17
Total number of shareholders Dec. 31, 1906.....	176

STATEMENT OF SHARES.

	Installment stock.
Number of shares in force at beginning of year.....	1,537
Number of shares issued during the year.....	352
Total	1,889
Number of shares withdrawn during the year....	303
Number of shares in force Dec. 31, 1906.....	1,586

STATEMENT OF PLEDGED SHARES.

	For R. E. loans.	For stock loans.
Number of shares pledged at beginning of year...	493	61
Number of shares pledged during the year.....	280	95
Total	773	156
Number of shares released during the year.....	145	30
Present total number of shares pledged.....	628	126

CITIZENS MUTUAL LOAN & BUILDING
ASSOCIATION,

Milwaukee, Wisconsin.

Office at No. 34 Loan & Trust Bldg.

Incorporated September, 1892. Authorized Capital, \$850,000.

T. J. PERELES.....President | E. H. WILLIAMS.....Treasurer
FRANK ARMITAGE.....Secretary | NATH. PERELES & SONS..Attorneys

DIRECTORS.

H. M. BATTIN,	JAS. LEEDOM,	E. W. OLDS,
JOHN VAN ROO,	WM. GILLES,	W. E. DODDS,
WM. F. SELL,	H. J. MABBETT,	FRANK ARMITAGE,
IL. G. CARY,	T. J. PERELES,	J. C. BUCKLAND.

STATEMENT DECEMBER 31, 1906.

Assets.		Liabilities.	
Loans on real estate.....	\$143,304 10	Dues on installment stock	\$85,260 00
Loans on stock.....	640 00	Dues paid in advance.....	220 00
Accrued and unpaid interest, \$520.00; fines, \$5.00	525 00	Contingent fund.....	1,483 29
Real estate sold on contracts	1,250 60	Premiums paid in advance	106 23
Furniture and stationery..	50 00	Incomplete loans.....	5 90
Cash in bank.....	2,224 76	Bills payable.....	24,000 00
Cash in hands of secretary	279 42	Undivided profits.....	37,195 46
Total assets.....	\$148,273 88	Total liabilities.....	\$148,273 88

**RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING
DECEMBER 31, 1906.**

Receipts.		Disbursements.	
Cash at beginning of year	\$2,588 96	For real estate loans.....	\$32,124 10
From dues on installment stock	36,943 00	For loans on stock.....	1,520 00
From interest.....	14,119 02	For withdrawals of stock: Dues, \$30.182.00; profits, \$5,298.78	35,480 78
From premiums.....	447 89	For bills payable repaid..	95,000 00
From fines.....	43 00	For interest on bills payable	1,378 23
From fees.....	116 00	For salaries.....	1,050 03
From R. E. loans repaid..	18,700 00	For stationery, postage, printing	533 95
From stock loans repaid..	1,930 00	For rent and clerk.....	480 00
From real estate sold on contracts	195 00	For commissions.....	20 60
From bills payable.....	95,000 00	For account special deposit	50 00
From appraisals.....	9 00	Cash on hand Dec. 31st...	2,504 18
From special deposit.....	50 00		
Total receipts.....	\$170,141 87	Total disbursements	\$170,141 87

Officers Bonded.		Amount of Compensation per Annum.	
Secretary	\$10,000 00	Secretary	\$1,200 00
		Auditing committee.....	45 00
		Total salaries for the year	\$1,245 00

Total operating expenses for the year ending December 31, 1906.... \$2,084 58

MEMBERSHIP.

	Holding Installment stock.
Total number of members at beginning of year.....	267
Number added during the year.....	111
Total	378
Number whose membership has ceased during the year.....	90
Total number of shareholders Dec. 31, 1906.....	288

STATEMENT OF SHARES.

	Installment stock.
Number of shares in force at beginning of year.....	2,993
Number of shares issued during the year.....	1,302
Total	4,295
	Installment stock.
Number of shares withdrawn during the year.... 1,148	
Number of shares matured during the year..... 47	1,195
Number of shares in force Dec. 31, 1906.....	3,100

STATEMENT OF PLEDGED SHARES.

	For R. E. loans.
Number of shares pledged at beginning of year.....	792
Number of shares pledged during the year.....	189
Total	981
Number of shares released during the year.....	138
Present total number of shares pledged.....	843

FIRST BOHEMIAN NATIONAL LOAN & BUILDING ASSOCIATION,

Milwaukee, Wisconsin.

Office at No. 400 Germania Bldg.

Incorporated Oct. 28, 1885. Authorized Capital, \$1,000,000.

WENZEL CHADIM.....President | ADOLPH KAKACTreasurer
CHAS. JIRANSecretary | FRANK LENICHEKAttorney

DIRECTORS.

WENZEL CHADIM,	JOS. LIBRA.	JOS. JUNCK.
ADOLPH KAKAC,	FM. ZAHRADKA,	ARTHUR NOVAK.
FRANK KUS,	CHAS. JIRAN.	JOS. SCHNEIBERG,
JOS. PRUSA.	ALB. CHLUPAC.	JAMES SIMANDL.
ANTON PAPEZ,	ANT. F. DECKERT,	FRANK KOSTLAN.
J. W. JUNCK,	J. KOKTAVY,	WENZEL KUBALEK.

STATEMENT DECEMBER 31, 1906.

Assets.		Liabilities.	
Loans on real estate.....	\$211,389 62	Dues on installment stock.....	\$202,995 00
Loans on stock.....	50,280 00	Dues paid in advance.....	988 16
Due for installments.....	404 73	Contingent fund.....	3,457 10
Cash in hands of treasurer.....	3,854 44	Bills payable.....	15,840 00
		Undivided profits.....	42,648 53
Total assets.....	\$265,928 79	Total liabilities.....	\$265,928 79

RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING DECEMBER 31, 1906.

Receipts.		Disbursements.	
Cash at beginning of year.....	\$2,664 49	For real estate loans.....	\$63,915 00
From dues on installment stock.....	65,343 83	For loans on stock.....	21,420 00
From interest.....	14,512 65	For withdrawals of stock:	
From premiums.....	1,529 46	Dues, \$12,639.98; profits, \$1,905.44.....	14,515 42
From fines.....	511 85	For matured stock:	
From fees.....	1,060 95	Dues \$20,718.29; profits, \$9,317.89.....	30,036 18
From R. E. loans eliminated by maturity of stock.....	4,025 00	For bills payable repaid.....	22,915 00
From R. E. loans repaid.....	25,252 00	For interest on bills payable.....	2,888 59
From stock loans repaid.....	17,745 00	For salaries.....	1,153 00
From bills payable.....	27,725 00	For stationery, postage, printing.....	84 95
From expense account.....	740 65	For other expenses.....	121 85
From profits on new shares.....	464 17	For expense account.....	740 65
		Cash on hand Dec. 31st.....	3,854 44
Total receipts.....	\$161,675 08	Total disbursements.....	\$161,675 08

Officers Bonded.		Amount of Compensation per Annum.	
Secretary	\$2,500 00	President	\$50 00
Treasurer	5,000 00	Vice President	3 00
Other officers	2,500 00	Secretary	600 00
		2nd Secretary	120 00
		3rd Secretary	50 00
		Treasurer	100 00
		Attorney	35 00
		Auditing committee, 3	
		members, each \$15.00....	45 00
		3 trustees, each \$30.00....	90 00
		3 appraisers each \$15.00..	45 00
		3 substitutes, each \$5.00..	15 00
		Total salaries for	
		the year	\$1,153 00

Total operating expenses for the year ending December 31, 1906....\$1,359 80

MEMBERSHIP.

	Holding Installment stock.
Total number of members at beginning of year.....	709
Number added during the year.....	12
Total	721
Number whose membership has ceased during the year.....	39
Total number of shareholders Dec. 31, 1906.....	682

STATEMENT OF SHARES.

	Installment stock.
Number of shares in force at beginning of year.....	4,854
Number of shares issued during the year.....	257
Total	5,111
	Installment stock.
Number of shares withdrawn.....	214
Number of shares matured during the year.....	150
Number of shares in force Dec. 31, 1906.....	4,747

STATEMENT OF PLEDGED SHARES.

	For R. E. loans.
Number of shares pledged at beginning of year.....	1,960
Number of shares pledged during the year.....	620
Total	2,580
Number of shares released during the year.....	356
Present total number of shares pledged.....	2,224

HOME BUILDING AND LOAN ASSOCIATION,

Milwaukee, Wisconsin.

Office at No. 29 Cawker Bldg.

Incorporated October, 1887.

Authorized Capital, \$500,000.

GEO. W. MAYHEW.....	Vice President & Acting Pres.	SAMUEL WRIGHT	Treasurer
GEO. H. FRANCIS.....	Secretary	SAMUEL WRIGHT	Attorney

DIRECTORS.

GEO. W. MAYHEW,	GEO. H. FRANCIS,	AUGUST F. LINDOW.
HENRY J. DIERKEN,	SAMUEL WRIGHT,	

STATEMENT DECEMBER 31, 1906.

Assets.		Liabilities.	
Loans on real estate.....	\$7,400 00	Dues on installment stock	\$4,595 61
Cash in hands of treasurer, in bank	16 12	Dues paid in advance.....	4 00
Total assets	\$7,416 12	Paid up stock	2,704 00
		Contingent fund	112 51
		Total liabilities	\$7,416 12

RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING DECEMBER 31, 1906.

Receipts.		Disbursements.	
Cash at beginning of year	\$2,715 95	For real estate loans.....	\$3,810 00
From dues on installment stock	3,710 48	For loans on stock.....	225 00
From paid up stock	104 00	For withdrawals of stock: [installment]	4,474 27
From interest	426 60	For paid up stock W. D. or retired	1,200 00
From fines	1 10	For salaries	120 00
From fees	4 25	For office rent, stationery, etc.	114 11
From R. E. loans repaid..	2,810 00	Dividends 1905 paid in cash	170 58
From stock loans repaid..	625 00	Dividends 1906 credited to members	267 30
Total receipts	\$10,397 38	Cash on hand Dec 31st....	16 12
		Total disbursements	\$10,397 38

Officers Bonded.		Amount of Compensation per Annum.	
Secretary	\$4,000 00	Secretary (includes office rent, postage, etc.).....	\$200 00
Treasurer	5,000 00	Auditing committee, (3 members, \$2.00 each) ..	6 00
Other officers	3,500 00	Total salaries for the year	\$206 00

Total operating expenses for the year ending December 31, 1906.... \$234 11

MEMBERSHIP.

	Holding Installment stock.	Holding Paid up stock.
Total number of members at beginning of year...	33	3
Number added during the year.....	1	..
Total	34	3
Number whose membership has ceased during the year	14	1
Total number of shareholders Dec. 31, 1906..	20	2

STATEMENT OF SHARES.

	Installment stock.	Paid up stock
Number of shares in force at beginning of year...	179	19
Number of shares issued during the year.....	8	..
Total	187	19
Number of shares withdrawn during the year....	58	6
Number of shares in force Dec. 31, 1906.....	129	13

STATEMENT OF PLEDGED SHARES.

	For R. E. loans.	For stock loans.
Number of shares pledged at beginning of year..	32	8
Number of shares pledged during the year.....	8	..
Total	40	8
Number of shares released during the year.....	14	8
Present total number of shares pledged.....	26	..

MILWAUKEE MUTUAL LOAN & BUILDING
ASSOCIATION,

Milwaukee, Wisconsin.

Office at No. 512 and 513 Germania Bldg.

Incorporated April 5, 1893.

Authorized Capital, \$5,000,000.

RICHARD BURKE	President	JAS. M. HAYS.....	Treasurer
JOHN J. MAHER	Secretary	JOHN J. MAHER	Attorney

DIRECTORS.

RICHARD BURKE,	JAMES G. FLANDERS,	JOHN H. FRIAR,
H. M. OBERNDORFER,	FLORIAN J. RIES,	M. N. LANDO,
PATRICK DONNELLY,	CHAS. A. GRAF,	WM. PROMBERGER.

STATEMENT DECEMBER 31, 1906.

Assets.		Liabilities.	
Loans on real estate.....	\$99,600 00	Dues on installment stock	\$53,690 90
Loans on stock.....	100 00	Paid up stock	40,700 00
Real estate sold on con- tracts and taxes	595 84	Contingent fund	4,063 73
Furniture and stationery	78 72	Incomplete loans	11 37
Cash in hands of treasurer	7,141 47	Dividend account.....	8,779 47
		Undivided profits	145 56
		Suspense account [Due Sec'y]	125 00
Total assets	\$107,516 03	Total liabilities ...	\$107,516 03

RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING
DECEMBER 31, 1906.

Receipts.		Disbursements.	
Cash at beginning of year	\$5,748 74	For real estate loans.....	\$17,919 82
From dues on installment stock	30,528 53	For loans on stock	450 00
From paid up stock.....	6,000 00	For withdrawals of stock:	
From interest	52 62	Dues, \$11,155.74; profits,	
From R. E. loans repaid..	13,624 76	\$1,293.78	12,449 52
From stock loans repaid..	500 00	For matured stock:	
From insurance premiums and taxes repaid	207 99	Dues, \$5,548.15, profits,	
From money borrowed from bank	13,000 00	\$1,174.91	6,723 06
From pass books	9 50	For paid up stock W. D. or retired	7,900 00
		For interest on paid up stock	1,978 22
		For bills payable repaid..	13,000 00
		For interest on bills payable	179 59
		For insurance premiums advanced	22 50
		For salaries	1,375 00
		For stationery account....	6 95
		For other disbursements...	442 79
		For attorneys fees.....	67 50
		For fines refunded.....	64
		For interest refunded....	15 07
		Cash on hand Dec. 31st...	7,141 47
Total receipts	\$69,672 14	Total disbursements	\$69,672 14

Officers Bonded.		Amount of Compensation per Annum.	
Secretary	\$5,000 00	Secretary	\$1,500 00
		Directors get \$2.00 each monthly for attendance at meeting.	

Total operating expenses for the year ending December 31, 1906... \$2,010 29

MEMBERSHIP.

	Holding Installment stock.	Holding Paid up stock.
Total number of members at beginning of year...	183	55
Number added during the year.....	58	17
Total	241	72
Number whose membership has ceased during the year	78	15
Total number of shareholders Dec. 31, 1906..	163	57

BUILDING AND LOAN ASSOCIATIONS.

STATEMENT OF SHARES.

	Installment stock.	Paid up stock.
Number of shares in force at beginning of year..	2,014	426
Number of shares issued during the year.....	559	60
Total	2,573	486
	Installment.	Paid up.
Number of shares withdrawn during the year.....	493½	
Number of shares retired during the year.....		79
Number of shares matured during the year.....	60	553½
Number of shares in force Dec. 31, 1906.....	2,019½	407

STATEMENT OF PLEDGED SHARES.

	For R. E. loans.	For stock loans.
Number of shares pledged at beginning of year..	1,072	7
Number of shares pledged during the year.....	150	16
Total	1,222	23
Number of shares released during the year.....	226	19
Present total number of shares pledged.....	996	4

MODEL BUILDING, LOAN & INVESTMENT
ASSOCIATION,

Milwaukee, Wisconsin.

Office at No. 436 Wells Bldg.

Incorporated May 18, 1896.

Authorized Capital, \$5,000,000

JAMES M. FOX.....	President	HERBERT N. LAFLIN....	Treasurer
JOHN A. GOSS.....	Secretary	E. H. BOTTUM.....	Attorney

DIRECTORS.

JAMES M. FOX,	WM. H. GRUHL,	M. J. HOGAN,
RICHARD HOE,	H. J. MATHEWS,	JOHN E. WINN.
HERBERT N. LAFLIN,		

STATEMENT DECEMBER 31, 1906.

Assets.		Liabilities.	
Loans on real estate.....	\$40,250 00	Dues on installment stock	\$35,973 14
Loans on stock	2,105 00	Dues paid in advance....	8 00
Real estate	5,199 46	Paid up stock	1,150 00
Real estate sold on con- tracts	3,800 78	Contingent fund	5,318 21
Tax certificates	252 32	Dividend account	10,634 98
Furniture and stationery..	50 00	Undivided profits	235 01
Interest and P.....	882 79	Managers fees	12 00
Insurance	21 95	Rents collected on prop- erty pending foreclos- ure	1,832 77
Taxes advanced	95 45		
Cash in hands of treasurer	2,297 91		
Cash in hands of secretary	208 45		
Total assets.....	\$55,164 11	Total liabilities	\$55,164 11

BUILDING AND LOAN ASSOCIATIONS.

**RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING
DECEMBER 31, 1906.**

Receipts.		Disbursements.	
Cash at beginning of year	\$3,004 98	For real estate loans.....	\$200 00
From dues on installment stock	5,311 59	For loans on stock	1,725 00
From paid up stock	325 00	For withdrawals of stock: Dues, \$6,553.10; profits, \$1,071.80	7,604 95
From interest and premiums	3,828 98	For matured stock: Dues, \$6,763.00; profits, \$2,405.63	9,172 63
From fees	16 37	For paid up stock W. D. or retired	700 00
From profits on withdrawals	321 49	For interest on paid up stock	69 58
From rents	398 64	For taxes advanced	51 33
From R. E. loans repaid..	4,900 00	For salaries	910 00
From stock loans repaid..	1,627 00	For stationery, postage, printing	40 50
From taxes repaid	43 39	For other expenses	350 81
From real estate sold on contracts	4,000 00	For real estate repairs....	1,017 48
From bills payable.....	497 50	Cash on hand Dec. 31st...	2,506 36
From sundry interest, in- surance and taxes.....	73 70		
Total receipts	\$24,348 64	Total disbursements	\$24,348 64

Officers Bonded.		Amount of Compensation per Annum.	
Secretary	\$7,500 00	Secretary	\$900 00
Treasurer	7,500 00	Auditing committee	20 00
President	1,000 00	Office help	10 00
Vice President	1,000 00	Total salaries for the year	\$930 00

Total operating expenses for the year ending December 31, 1906... \$1,301 31

MEMBERSHIP.

	Holding Installment stock.	Holding Paid up stock.
Total number of members at beginning of year...	95	6
Number added during the year.....	7	2
Total	102	8
Number whose membership has ceased during the year	24	2
Total number of shareholders Dec. 31, 1906..	78	6

STATEMENT OF SHARES.

	Installment stock.	Paid up stock.
Number of shares in force at beginning of year..	1,272	15¼
Number of shares issued during the year.....	<u>63½</u>	<u>3½</u>
Total	1,335½	18¾
	Installment stock.	Paid up stock.
Number of shares withdrawn during the year.....	273½	7¼
Number of shares matured during the year.....	90	<u>363½</u>
Number of shares in force Dec. 31, 1906....	972	<u>7¼</u> 11½

STATEMENT OF PLEDGED SHARES.

	For R. E loans.	For stock loans.
Number of shares pledged at beginning of year..	388	102
Number of shares pledged during the year.....	<u>2</u>	<u>79</u>
Total	390	181
Number of shares released during the year.....	59	<u>72</u>
Present total number of shares pledged....	331	109

MUTUAL BUILDING & SAVINGS ASSOCIATION,

Milwaukee, Wisconsin.

Office at 69 Wisconsin Street.

Incorporated June 27, 1892.

Authorized Capital, \$500,000.

FRANCIS J. RICKERT.....President | W. A. ARNOLD.....Treasurer
 JOSEPH M. CROWLEY.....Secretary |

DIRECTORS.

W. A. ARNOLD, JOSEPH M. CROWLEY, FRANCIS J. RICKERT,
 ADOLPH BLEYER, JOSEPH J. BRENK, CHARLES W. McNALLY,
 WM. J. CLAASSEN, D. C. OTTESEN, HERMAN J. BOHMANN,

STATEMENT DECEMBER 31, 1906.

Assets.		Liabilities.	
Loans on real estate.....	\$102,650 00	Dues on installment stock	\$49,671 82
Loans on stock	4,887 77	Paid up stock	41,775 00
Accrued and unpaid interest	17 56	Contingent fund	4,600 96
Real estate	5,641 89	Bills payable	13,900 00
Withdrawal fund	1,711 06	Undivided profits	2,485 44
Cash in hands of treasurer	69 33	Special deposits	2,875 00
Cash in hands of secretary	351 94	Dividends accrued on special deposits	21 33
Total assets	\$115,329 55	Total liabilities	\$115,329 55

**RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING
DECEMBER 31, 1906.**

Receipts.		Disbursements.	
Cash at beginning of year	\$722 02	For real estate loans.....	\$27,287 37
From dues on installment stock	13,620 26	For loans on stock	2,265 00
From paid up stock	10,000 00	For withdrawals of stock	9,418 04
From interest and premiums	7,142 17	For paid up stock W. D. or retired	7,475 00
From rents	77 00	For interest on paid up stock	1,927 39
From R. E. loans repaid..	23,500 00	For bills payable repaid..	15,900 00
From stock loans repaid..	1,029 23	For interest on bills payable	872 09
From real estate sold on contracts	400 00	For surplus account	150 00
From bills payable.....	12,500 00	For bonds of secretary and treasurer	15 00
From advance payments..	124 00	For advance payments withdrawn	40 00
From special deposits.....	2,600 00	For insurance premiums advanced	40 00
From withdrawal fund....	23 00	For salaries	1,200 00
From unpaid interest....	372 38	For stationery, postage, printing, gas and expert accountant	67 40
		For other expenses, furniture	44 00
		For telephone, \$48.00; rent, \$264.00	312 00
		For director's fees.....	200 00
		For special deposits withdrawn	4,147 00
		For attorney's fees.....	25 00
		For commissions	303 50
		Cash on hand Dec. 31st ..	421 27
Total receipts	\$72,110 06	Total disbursements	\$72,110 06

Officers Bonded.		Amount of Compensation per Annum.	
Secretary	\$2,000 00	Secretary	\$1,200 00
Treasurer	1,000 00	Expert accountant	12 50
		Director's fees	200 00
		Total salaries for the year	\$1,412 50

Total operating expenses for the year ending December 31, 1906... \$1,863 40

MEMBERSHIP.

	Holding Installment stock.	Holding Paid up stock.
Total number of members at beginning of year...	170	69
Number added during the year.....	44	8
Total	214	77
Number whose membership has ceased during the year	39	10
Total number of shareholders Dec. 31, 1906	175	67

BUILDING AND LOAN ASSOCIATIONS.

STATEMENT OF SHARES.

	Installment stock.	Paid up stock.
Number of shares in force at beginning of year...	2,032	392½
Number of shares issued during the year.....	597	100
Total	2,629	492½
	Installment stock.	Paid up stock.
Number of shares withdrawn during the year.....	457	74¾
Number of shares matured during the year.....	25	482
Number of shares in force Dec. 31, 1906.....	2,147	417¾

STATEMENT OF PLEDGED SHARES.

	For R. E loans.	For stock loans.
Number of shares pledged at beginning of year..	933	187
Number of shares pledged during the year.....	294	100
Total	1,227	287
Number of shares released during the year.....	235	50
Present total number of shares pledged.....	992	237

NORTH SIDE LOAN & BUILDING SOCIETY,

Milwaukee, Wisconsin.

Office at No. 1009 Bremen Street.

Incorporated Feb. 12, 1896.

Authorized Capital, \$5,000,000.

M. RADZIEJEWSKIPresident | FRANK TABACZKATreasurer
S. J. POZORSKI.....Secretary |

DIRECTORS.

S. J. POZORSKI, MICHAEL RAKACY, WOJIECH BANASZAK.
M. T. BURCZYK, JOSEPH ZUELNSKI, JOSEPH POLEZYNSKI.
FRANK TABACZKA, M. RADZIEJEWSKI,

STATEMENT DECEMBER 31, 1906.

Assets.		Liabilities.	
Loans on real estate....	\$77,070 46	Dues on installment stock	\$78,151 50
Loans on stock	10,051 50	Dues paid in advance....	40 00
Accrued and unpaid interest	928 67	Contingent fund	705 10
Judgments	1,300 00	Bills payable.....	3,000 00
Insurance premiums advanced	16 80	Undivided profits	8,805 66
Cash in hands of treasurer	1,334 77		
Total assets	\$90,702 20	Total liabilities.....	\$90,702 20

RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING DECEMBER 31, 1906.

Receipts.		Disbursements.	
Cash at beginning of year	\$4,376 10	For real estate loans....	\$11,375 00
From dues on installment stock	17,761 25	For loans on stock	2,927 50
From interest	3,045 54	For withdrawals of stock..	19,389 00
From premiums	225 03	For interest on withdrawals	520 00
From fines	5 50	For bills payable repaid..	2,000 00
From R. E. loans eliminated by foreclosure....	3,086 86	For interest on bills payable	175 00
From R. E. loans repaid..	4,846 25	For insurance premiums advanced	16 80
From stock loans repaid..	250 00	For salaries	493 00
From bills payable	5,000 00	For stationery, postage, printing	33 25
		For other expenses	115 00
		For rent	12 00
		For court commissioner's costs	141 20
		For premiums on officer's bonds	61 50
		For refunded for error....	2 45
		Cash on hand Dec. 31st...	1,334 77
Total receipts	\$38,596 53	Total disbursements	\$38,596 53

Officers Bonded.		Amount of Compensation per Annum.	
Secretary	\$2,000 00	Secretary	\$364 00
Treasurer	15,000 00	Assistant secretary	78 00
Directors (each)	500 00	Treasurer	104 00
		Auditing committee	50 00
		Total salaries for the year	\$596 00

Total operating expenses for the year ending December 31, 1906.... \$1,033 40

MEMBERSHIP.

	Holding Installment stock.
Total number of members at beginning of year.....	305
Number added during the year.....	6
Total	311
Number whose membership has ceased during the year.....	106
Total number of shareholders Dec. 31, 1906.....	205

STATEMENT OF SHARES.

	Installment stock.
Number of shares in force at beginning of year.....	1,772
Number of shares issued during the year.....	97
Total	1,869
Number of shares withdrawn during the year.....	478
Number of shares in force Dec. 31, 1906.....	1,391

STATEMENT OF PLEDGED SHARES.

	For R. E. loans.	For stock loans.
Number of shares pledged at beginning of year..	438	315
Number of shares pledged during the year.....	72	19
Present total number of shares pledged.....	510	334

POLISH NATIONAL LOAN & BUILDING
ASSOCIATION,

Milwaukee, Wisconsin.

Office at No. 656 Grove Street.

Incorporated Aug. 2, 1887. Authorized Capital, \$5,000,000.

JOHN HELTMACHPresident | JOHN BEJMATreasurer
LOUIS A. FONS.....Secretary | JAMES F. GRIFFIN.....Attorney

DIRECTORS.

JOHN HELTMACH, JAKUB KUBAL, ANTONI ANDRZEJEWSKI
STEPHAN ROZGA, JAN TADYCH, FRANCISZEK FONS,
MICHAEL BUDZINSKI, LOUIS A. FONS, ALBIN SZYBCZYNSKI,
KAZ. WARKOCZEWSKI, JAN KLEBA, MAX J. DROZEWSKI,
ANAZTAZY SIUDZINSKI, JOHN BEJMA, PETER FONS.

STATEMENT DECEMBER 31, 1906.

Assets.		Liabilities.	
Loans on real estate.....	\$59,868 75	Dues on installment stock	\$51,576 00
Loans on stock	7,119 50	Paid up stock	9,450 00
Accrued and unpaid interest	227 34	Contingent fund	556 07
Furniture and stationery..	225 00	Bills payable	1,600 00
Cash in hands of treasurer	47 08	Interest payable	158 80
		Undivided profits	4,146 80
Total assets	\$67,487 67	Total liabilities	\$67,487 67

**RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING
DECEMBER 31, 1906.**

Receipts.		Disbursements.	
Cash at beginning of year	\$204 35	For real estate loans.....	\$11,348 75
From dues on installment stock	26,438 99	For loans on stock	4,717 00
From paid up stock.....	2,850 00	For withdrawals of stock:	
From interest	3,256 25	Dues, \$23,976.74; profits,	
From premiums	50 00	\$201.03	24,177 77
From fines	62 98	For paid up stock W. D.	
From fees, membership...	283 50	or retired	150 00
From R. E. loans repaid..	18,276 25	For interest on paid up stock	360 86
From stock loans repaid..	4,519 50	For bills payable repaid..	16,325 00
From taxes repaid.....	7 00	For interest on bills payable	769 69
From insurance premiums repaid	20 00	For taxes	18 89
From real estate sales ..	500 00	For insurance premiums advanced	20 00
From bills payable.....	2,300 00	For salaries	620 48
From transfer fees	5 50	For stationery, postage, printing	51 36
From surplus finance committee	1 46	For other expenses.....	171 90
		Cash on hand Dec. 31st..	47 08
Total receipts	\$58,778 78	Total disbursements	\$58,778 78

BUILDING AND LOAN ASSOCIATIONS.

Officers Bonded.		Amount of Compensation per Annum.	
Secretary	\$5,000 00	Secretary	\$333 98
Assistant secretary	500 00	Assistant secretary	58 50
Treasurer	5,000 00	Treasurer	27 00
Assistant treasurer	1,000 00	President	27 00
Three members appraisal committee, each	500 00	Auditing committee	9 50
		2nd ass't sec'y.....	30 25
		Finance committee	84 25
		Total salaries for the year	\$620 48

Total operating expenses for the year ending December 31, 1906.... \$843 74

MEMBERSHIP.

	Holding Installment stock.	Holding Paid up stock.
Total number of members at beginning of year..	405	12
Number added during the year.....	162	6
Total	567	18
Number whose membership has ceased during the year	231	1
Total number of shareholders Dec. 31, 1906.	336	17

STATEMENT OF SHARES.

	Installment stock.	Paid up stock.
Number of shares in force at beginning of year..	2,733	67½
Number of shares issued during the year.....	1,146	28½
Total	3,879	96
Number of shares withdrawn during the year....	1,319	1½
Number of shares in force Dec. 31, 1906....	2,560	94½

STATEMENT OF PLEDGED SHARES.

	For R. E. loans.	For stock loans.
Number of shares pledged at beginning of year..	448	451
Number of shares pledged during the year.....	68	112
Total	516	563
Number of shares released during the year.....	50	391
Present total number of shares pledged....	466	172

~~1906~~

SKARB POLSKI MUTUAL LOAN & BUILDING
SOCIETY,

Milwaukee, Wisconsin.

Office at No. 417 Mitchell Street.

Incorporated Jan. 6, 1886.

Authorized Capital, \$5,000,000.

JOHN STANIOCH.....President	ALBERT SMUKOWSKI ....Treasurer
IGNATZ A. PRZYBYLA ....Secretary	CHURCHILL, BENNETT & CHURCHILL .....Attorneys

DIRECTORS.

FRANK KOCEJA.	JOHN STANIOCH.	ANTON SZCZERBINSKI,
JOSEPH WITT.	ALBERT SMUKOWSKI.	MICHAEL NOWAK
FRANK ROZGA.	IGNATZ A. PRZYBYLA.	FRANK ROZMARYNOWSKI
JOHN KAUTAK,	LOUIS POCWIARDOWSKI,	

STATEMENT DECEMBER 31, 1906.

Assets.		Liabilities.	
Loans on real estate.....	\$129,424 20	Dues on installment stock	\$136,574 66
Loans on stock.....	21,208 50	Dues paid in advance....	258 50
Accrued and unpaid interest	3,439 17	Interest	96 61
Real estate	8,800 00	Bills payable	1,810 50
Real estate sold on contracts	11,122 06	Undivided profits	16,925 00
Taxes advanced	499 81	Loan on bank	25,000 00
Insurance premiums advanced	252 55		
Bonds	1,100 00		
Furniture and stationery..	700 00		
Cash in hands of treasurer	4,118 98		
Total assets	\$180,665 27	Total liabilities	\$180,665 27

**RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING
DECEMBER 31, 1906.**

Receipts.		Disbursements.	
Cash at beginning of year	\$7,786 61	For real estate loans.....	\$15,425 00
From dues on installment stock	52,329 43	For loans on stock.....	17,605 00
From interest	17,052 12	For withdrawals of stock:	
From fines	112 81	Dues. \$202,770.66; loss.	
From admissions	28 26	\$33,009.18	235,779 84
From rents	536 34	For matured stock:	
From R. E. loans eliminated by maturity of stock	11,600 00	Dues. \$59,386.50; profits.	
From R. E. loans repaid..	129,400 00	\$4,257.50	63,644 00
From stock loans repaid..	46,726 00	For interest on bills payable	317 15
From insurance premiums repaid	24 05	For short in collections..	95 58
From real estate sales....	2,600 00	For bank loan repaid....	10,000 00
From real estate sold on contracts	4,928 75	For taxes advanced.....	592 30
From bills payable.....	1,810 50	For insurance premiums advanced	82 05
From bonds	12,000 00	For salaries	2,426 60
From abstract and recording	22 60	For stationery, postage, printing	153 50
From loan from bank....	35,000 00	For other expenses, office	146 62
From over in collections..	31 16	For legal expenses and recording	3,147 78
From assessment of 14 per cent. loss on Hellers' defalcation	33,000 18	For rent	363 43
		For bond given as security for lost note.....	1,100 00
		Cash on hand Dec. 31st...	4,118 98
Total receipts	\$354,997 81	Total disbursements	\$354,997 81

Officers Bonded.		Amount of Compensation per Annum.	
Secretary	\$5,000 00	Secretary	\$900 00
Treasurer	10,000 00	Treasurer	25 00
		President	25 00
		Directors' salaries provided	
		Total salaries for the year	\$2,426 60

Total operating expenses for the year ending December 31, 1906.... \$6,332 24

MEMBERSHIP.

Total number of members at beginning of year.....		Holding Installment stock.	
Number added during the year		2,258	
		12	
Total		2,270	
Number whose membership has ceased during the year....		1,856	
Total number of shareholders Dec. 31, 1906		414	

STATEMENT OF SHARES.

	Installment stock.
Number of shares in force at beginning of year.....	14,265
Number of shares issued during the year.....	<u>195</u>
Total	14,460
	Installment stock.
Number of shares withdrawn during the year..	10,664
Number of shares matured during the year....	<u>635</u>
	11,299
Number of shares in force Dec. 31, 1906.....	<u>3,161</u>

STATEMENT OF PLEDGED SHARES.

	For R. E. loans.	For stock loans.
Number of shares pledged at beginning of year.	2,536	2,338
Number of shares pledged during the year	153	<u>1,065</u>
Total	<u>2,689</u>	3,453
Number of shares released during the year....	<u>1,443</u>	<u>2,732</u>
Present total number of shares pledged....	1,246	721

SKARB SOBIESKI BUILDING & LOAN ASSOCIATION,

Milwaukee, Wisconsin.

Office at No. 825 8th Ave.

Incorporated May 2, 1892. Authorized Capital, \$1,000,000.

FRANK MUCHA.....President | DOMINIC TAPINSKI.....Treasurer
 FRANK POZNANSKISecretary | CASIMIR TONSKIAttorney

DIRECTORS.

FRANK POZNANSKI, JOHN PASZKIEWICZ, MICHAEL TOMASZEWSKI,
 DOMINICK TAPINSKI, MICHAEL ANTCZAK, VINCENTH LEWANDOSKI,
 MICHAEL SZYMBORSKI, FRANK MUCHA, STANY MATERNOWSKI,

STATEMENT DECEMBER 31, 1906.

Assets.		Liabilities.	
Loans on real estate.....	\$60,850 00	Dues on installment stock	\$41,507 75
Loans on stock	5,924 00	Dues paid in advance....	53 50
Accrued and unpaid interest. \$974.30; fines, \$1.25	975 55	Interest	49 90
Furniture and stationery.	215 00	Bills payable	19,200 00
Cash in hands of treasurer	1,042 60	Undivided profits	5,196 00
Total assets	\$69,007 15	Total liabilities	\$69,007 15

RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING DECEMBER 31, 1906.

Receipts.		Disbursements.	
Cash at beginning of year	\$618 77	For real estate loans.....	\$27,300 00
From dues on installment stock	22,461 75	For loans on stock.....	4,093 00
From interest	3,376 35	For withdrawals of stock:	
From premiums	313 95	Dues, \$16,968.75; profits, \$133.30	17,102 05
From fines.....	13 85	For matured stock:	
From fees.....	181 75	Dues, \$17,167.50; profits, \$3,832.50	21,000 00
From R. E. loans eliminated by maturity of stock	7,800 00	For bills payable repaid..	13,750 00
From R. E. loans repaid..	11,800 00	For interest on bills payable	649 06
From stock loans repaid..	7,560 00	For salaries.....	486 00
From bills payable.....	31,700 00	For stationery, postage, printing	46 92
Total receipts.....	\$85,826 42	For other disbursements..	97 94
		For advertising.....	38 60
		For safe.....	165 00
		For attorneys fees.....	55 25
		Cash on hand Dec. 31st...	1,042 60
		Total disbursements	\$85,826 42

Officers Bonded.		Amount of Compensation per annum.	
Secretary	\$ 500 00	Secretary	\$231 00
Treasurer	2,000 00	Treasurer	35 00
President	500 00	Auditing committee.....	70 00
		President	35 00
		Vice Secretary.....	115 00
		Total salaries for the year	\$486 00

Total operating expenses for the year ending December 31, 1906.... \$889 71

MEMBERSHIP.

	Holding Installment stock.
Total number of members at beginning of year.....	305
Number added during the year.....	99
Total	404
Number whose membership has ceased during the year.....	104
Total number of shareholders Dec. 31, 1906.....	300

STATEMENT OF SHARES.

	Installment stock.
Number of shares in force at beginning of year.....	2,044
Number of shares issued during the year.....	658
Total	2,702
	Installment stock
Number of shares withdrawn during the year.....	802
Number of shares matured during the year.....	210
Number of shares in force Dec. 31, 1906.....	1,690

STATEMENT OF PLEDGED SHARES.

	For R. E. loans.	For stock loans.
Number of shares pledged at beginning of year...	399	493
Number of shares pledged during the year.....	86	174
Total	485	667
Number of shares released during the year.....	132	275
Present total number of shares pledged....	353	392

SOUTH SIDE MUTUAL LOAN & BUILDING
ASSOCIATION,

Milwaukee, Wisconsin.

Office at No. 493 Mitchell Street.

Incorporated March 27, 1901. Authorized Capital, \$5,000,000.

CHARLES MIKSCH.....President | HENRY J. RADEMACHER..Treasurer
J. M. SCHNEIDER.....Secretary | AUSTIN, FEHR & GEHRZ..Attorneys

DIRECTORS.

HERMAN MUTH,	CHAS. MIKSCH,	PETER ELZ,
JOS. E. ZIEBARTH,	J. M. SCHNEIDER,	MARTIN TYBORSKI,
JOHN BLANKENHEIM,	B. C. HORSCH,	PHILLIP FRITSCH,
REINHOLD BETHKE,	ROBT. TEMPER,	FRED ZAFFRANN,
HENRY J. RADEMACHER,	LORENZ MAUER,	WENZEL MIKSCH,

STATEMENT DECEMBER 31, 1906.

Assets.		Liabilities.	
Loans on real estate.....	\$81,650 00	Dues on installment stock	\$81,498 75
Loans on stock.....	6,840 00	Dues paid in advance.....	230 40
Accrued and unpaid interest, premium and fines..	493 61	Contingent fund.....	907 38
Furniture and stationery..	380 00	Bills payable.....	1,360 00
Cash in hands of treasurer	3,136 22	Undivided profits.....	8,503 30
Total assets.....	\$92,499 83	Total liabilities.....	\$92,499 83

**RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING
DECEMBER 31, 1906.**

Receipts.		Disbursements.	
Cash at beginning of year	\$1,732 33	For real estate loans.....	\$27,525 00
From dues on installment stock	26,830 25	For loans on stock.....	5,350 00
From interest.....	4,704 67	For withdrawals of stock:	
From premiums.....	232 75	Dues, \$12,655.50; profits,	
From fines.....	24 16	\$505.50	13,161 00
From fees.....	26 25	For interest to series....	775 67
From R. E. loans repaid..	14,825 00	For bills payable repaid..	3,500 00
From stock loans re-aid..	3,507 00	For interest on bills payable	31 36
From borrowed money....	2,360 00	For salaries.....	576 78
		For stationery, postage, printing	83 88
		For other expenses.....	22 50
		For rent and annual dues to Building & Loan Ass'n League.....	80 00
		Cash on hand Dec. 31st...	3,136 22
Total receipts.....	\$54,242 41	Total disbursements	\$54,242 41

Officers Bonded.		Amount of Compensation per Annum.	
Secretary	\$2,500 00	Secretary	\$260 00
Treasurer	15,000 00	Treasurer	52 00
Asst. Sec'y.....	1,000 00	President	39 00
Asst. Sec'y.....	500 00	Other directors.....	215 78
		Total salaries for the year	\$566 78

Total operating expenses for the year ending December 31, 1906.... \$763 16

MEMBERSHIP.

	Holdng Installment stock.
Total number of members at beginning of year.....	342
Number added during the year.....	12
Total	354
Number whose membership has ceased during the year.....	65
Total number of shareholders Dec. 31, 1906.....	289

STATEMENT OF SHARES.

	Installment stock.
Number of shares in force at beginning of year.....	2,202
Number of shares issued during the year.....	86
Total	2,288
Number of shares withdrawn during the year.....	449
Number of shares in force Dec. 31, 1906.....	1,839

STATEMENT OF PLEDGED SHARES.

	For R. E. loans.	For stock loans
Number of shares pledged at beginning of year..	500	320
Number of shares pledged during the year.....	130	215
Total	630	535
Number of shares released during the year.....	87	239
Present total number of shares pledged.....	543	296

WISCONSIN MUTUAL LOAN & BUILDING SOCIETY,

Milwaukee, Wisconsin.

Office at C., M. & St. P. Ry., Milwaukee Shops.

Incorporated March 23, 1887. Authorized Capital, \$4,250,000.

A. E. MANCHESTER.....	President	F. S. BRAND.....	Treasurer
F. L. ALLCOTT.....	Secretary	NATH. PERELES & SONS..	Attorneys

DIRECTORS.

EVAN THOMAS,
M. M. VEDDER,
E. J. MANSUR,
MICHAEL H. TOOHEY,

A. F. BIERBACH,
J. W. TAYLOR,
MARTIN STARK,

ADAM W. BAIR,
J. J. CROWLEY,
J. J. HENNESSEY.

STATEMENT DECEMBER 31, 1906.

Assets.		Liabilities.	
Loans on real estate.....	\$62,003 25	Dues on installment stock	\$54,886 00
Dues unpaid.....	39 00	Dues paid in advance....	4 00
Cash in bank.....	1,838 07	Contingent fund.....	398 38
Cash in hands of secretary	50 89	Interest	5 67
		Matured stock.....	1,000 00
		Undivided profits.....	7,569 56
		Astray account.....	67 60
Total assets.....	\$63,931 21	Total liabilities.....	\$63,931 21

**RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING
DECEMBER 31, 1906.**

Receipts.		Disbursements.	
Cash at beginning of year	\$638 85	For real estate loans.....	\$25,963 25
From dues on installment stock	29,897 00	For withdrawals of stock: Dues, \$7,380.00; profits, \$870.20	8,250 20
From interest.....	5,534 82	For matured stock: Dues, \$23,280.00; profits, \$17,520.00	40,800 00
From premiums on stock..	15 00	For bills payable repaid..	11,500 00
From fines.....	18 96	For interest on bills pay- able	100 00
From fee transfers.....	5 25	For salaries.....	625 00
From R. E. loans elimin- ated by maturity of stock	40,800 00	For stationery, postage, printing	126 72
From R. E. loans repaid..	850 00	For other expenses.....	87 00
From bills payable.....	11,500 00	Cash on hand Dec. 31st, '06	1,888 96
From book fees.....	55 75		
From premiums on loans repaid	25 50		
Total receipts.....	\$89,341 13	Total disbursements	\$89,341 13

Officers Bonded.		Amount of Compensation per Annum.	
Secretary	\$10,000 00	Secretary	\$625 00
		Total salaries for the year	\$625 00
Total operating expenses for the year ending December 31, 1906....			\$838 72

MEMBERSHIP.

	Holding	Installment stock.
Total number of members at beginning of year.....		180
Number added during the year.....		176
Total		356
Number whose membership has ceased during the year.....		70
Total number of shareholders Dec. 31, 1906.....		286

STATEMENT OF SHARES.

	Installment stock.
Number of shares in force at beginning of year.....	1,181
Number of shares issued during the year.....	1,916
Total	3,097
	Installment stock.
Number of shares withdrawn during the year.....	21
Number of shares retired during the year.....	41
Number of shares matured during the year.....	240
	528
Number of shares in force Dec. 31, 1906.....	2,569

STATEMENT OF PLEDGED SHARES.

	For R. E. loans.
Number of shares pledged at beginning of year.....	457
Number of shares pledged during the year.....	173
Total	630
Number of shares released during the year.....	245
Present total number of shares pledged.....	385

WISCONSIN NATIONAL LOAN & BUILDING
ASSOCIATION,

Milwaukee, Wisconsin.

Office at Room 22 Mitchell Bldg.

Incorporated April 16, 1895.

Authorized Capital, \$5,000,000.

DAVID W. HOWIE.....President | WM. H. DODSWORTH.....Treasurer
ZENO M. HOST.....Secretary | PIERSON L. HALSEY.....Attorney

DIRECTORS.

LAWRENCE W. HALSEY, DAVID W. HOWIE, SAMUEL WALWIG,
WILLIBALD HOFFMANN, ZENO M. HOST, ALVIN P. KLETZSCH.
WM. H. DODSWORTH,

STATEMENT DECEMBER 31, 1906.

Assets.		Liabilities.	
Loans on real estate.....	\$177,500 00	Dues on installment stock.....	\$136,353 25
Loans on stock.....	12,201 18	Dues paid in advance....	3,826 75
Accrued and unpaid interest, est. \$2,561.16; fines, \$582.35	3,143 51	Paid up stock.....	22,700 00
Real estate.....	9,141 87	Contingent fund.....	580 20
Judgments	19,354 40	Interest and premiums paid in advance.....	150 12
Taxes and insurance premiums	1,113 53	Incomplete loans.....	6,504 01
Furniture and stationery.....	315 00	Matured stock.....	9,400 00
Discount not earned.....	238 31	Bills payable.....	22,000 00
Rent due.....	33 00	Interest payable.....	674 61
Cash in hands of treasurer and secretary.....	1,111 66	Dividend account.....	16,334 18
		Undivided profits.....	4,349 82
		Solicitors fees and costs..	1,279 52
Total assets.....	\$224,152 46	Total liabilities.....	\$224,152 46

**RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING
DECEMBER 31, 1906.**

Receipts.		Disbursements.	
Cash at beginning of year	\$905 02	For real estate loans.....	\$69,931 49
From dues on installment stock	59,903 75	For loans on stock.....	12,805 44
From paid up stock.....	20,700 00	For withdrawals of stock:	
From interest.....	14,155 62	Dues, \$17,588.50; profits,	
From fines.....	461 84	\$1,038.80	18,627 30
From fees.....	3,815 00	For matured stock:	
From rents.....	356 30	Dues, \$7,521.00; profits,	
From R. E. loans eliminated by maturity of stock	900 00	\$3,379.00	10,900 00
From R. E. loans repaid..	11,635 50	For paid up stock W. D. or retired.....	16,100 00
From stock loans repaid..	7,527 70	For interest on paid up stock	1,027 16
From insurance premiums and recording	1,180 33	For bills payable repaid..	56,500 00
From bills payable.....	75,500 00	For interest on bills payable	1,428 17
		For taxes and recording advanced	1,662 69
		For salaries.....	1,955 00
		For stationery, postage, printing	163 57
		For other expenses.....	867 41
		For repairs on real estate	354 65
		For taxes and insurance on Ass'n property.....	88 27
		For commissions.....	3,452 25
		For solicitors fees.....	66 00
		Cash on hand Dec. 31st...	1,111 66
Total receipts.....	\$197,041 06	Total disbursements	\$197,041 06

Officers Bonded.		Amount of Compensation per Annum.	
Secretary	\$2,500 00	Treasurer	\$90 00
Treasurer	5,000 00	Auditing committee receive each per hour.....	1 00
Other officers	1,000 00	General agent.....	480 00
		Bookkeeper and cashier...	720 00
		Total salaries for the year	1,291 00

Total operating expenses for the year ending December 31, 1906.... \$6,504 23

MEMBERSHIP.

	Holding Installment stock.	Holding Paid up stock.
Total number of members at beginning of year..	602	32
Number added during the year.....	273	27
Total	875	59
Number whose membership has ceased during the year	129	29
Total number of shareholders Dec. 31, 1906..	746	30

STATEMENT OF SHARES.

	Installment stock.	Paid up stock.
Number of shares in force at beginning of year...	6,187	181
Number of shares issued during the year.....	5,345	207
Total	11,532	388
	Installment stock.	Paid up stock.
Number of shares withdrawn during the year.....	2,170	161
Number of shares matured during the year.....	109	
	2,279	161
Number of shares in force Dec. 31, 1906...	9,253	227

STATEMENT OF PLEDGED SHARES.

	For real estate loans.
Number of shares pledged at beginning of year.....	1,315
Number of shares pledged during the year.....	811
Total	2,126
Number of shares released during the year.....	351
Present total number of shares pledged.....	1,775

Officers Bonded.		Amount of Compensation per Annum.	
Secretary	\$1,000 00	Secretary	\$50 00
Treasurer	1,000 00	Total salaries for the year	\$50 00
Total operating expenses for the year ending December 31, 1906....		\$105 66	

MEMBERSHIP.

	Holding Installment stock.
Total number of members at beginning of year.....	36
Number added during the year.....	17
Total	53
Number whose membership has ceased during the year.....	3
Total number of shareholders Dec. 31, 1906.....	50

STATEMENT OF SHARES.

	Installment stock.
Number of shares in force beginning of year.....	249
Number of shares issued during the year.....	78
Total	327
Number of shares in force Dec. 31, 1906.....	327

STATEMENT OF PLEDGED SHARES.

	For R. E. loans.	For stock loans.
Number of shares pledged at beginning of year..	64	2
Number of shares pledged during the year.....	32	2
Present total number of shares pledged....	96	4

TWIN CITY BUILDING, LOAN & SAVINGS
ASSOCIATION,

Neenah, Wisconsin.

Office at No. 109 W. Wisconsin Street.

Incorporated Nov. 23, 1893. Authorized Capital, \$1,000,000.

H. E. COATS.....	President	S. B. MORGAN.....	Treasurer
MAYHEW MOTT.....	Secretary	WESLEY MOTT.....	Attorney

DIRECTORS.

ANDREW COOPER,	A. M. YOUNG,	GUSTAVE KALFAHS,
WILLIAM A. MASON,	A. W. ANDERSON,	T. B. BLAIR,
H. H. HELD,	MAYHEW MOTT,	TASKELL E. COATS,
CHAS. SCHULTZ,	FRANK E. GROVE,	

STATEMENT DECEMBER 31, 1906.

Assets.		Liabilities.	
Loans on real estate.....	\$31,025 00	Dues on installment stock	\$23,072 95
Loans on stock.....	1,720 00	Bills payable.....	1,700 00
Insurance premiums advanced.....	8 75	Dividend account.....	7,416 69
Overdraft expense fund..	514 64	Undivided profits.....	1,361 54
Sinking fund.....	307 67	Sinking fund.....	307 67
Cash in hands of secretary	282 79		
Total assets.....	\$33,858 85	Total liabilities.....	\$33,858 85

**RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING
DECEMBER 31, 1906.**

Receipts.		Disbursements.	
Cash at beginning of year	\$903 89	For real estate loans.....	\$5,648 32
From dues on installment stock.....	4,149 90	For loans on stock.....	745 00
From interest.....	1,941 09	For withdrawals of stock: Dues, \$3,339.25; profits, \$846.56	4,185 81
From premiums.....	9 00	For interest on paid up stock	115 99
From fines.....	85 16	For bills payable repaid..	1,600 00
From fees.....	3 35	For interest on bills pay- able	111 66
From profits on with- drawals	77 53	For salaries.....	240 00
From real estate loans re- paid	3,525 00	For stationery, postage, printing	7 50
From stock loans repaid..	510 00	For other expenses.....	12 00
From bills payable.....	1,700 00	For appraisal fees.....	3 50
From membership fees....	34 25	For attorney fees.....	7 00
From fees other than membership	6 00	For mortgage record fees	1 80
From appraisal fees.....	6 00	For commission sale of stock	2 50
From attorneys fees.....	10 00	Cash on hand Dec. 31st...	282 79
From mortgage record fees	2 70		
Total receipts.....	\$12,963 87	Total disbursements	\$12,963 87

Officers Bonded.		Amount of Compensation per Annum.	
Secretary	\$3,000 00	Secretary	\$240 00
Treasurer	5,000 00	Total salaries for the year	\$240 00
Collector	500 00		
Total operating expenses for the year ending December 31, 1906....		\$274 30	

MEMBERSHIP.

	Holding Installment stock.
Total number of members at beginning of year.....	68
Number added during the year.....	3
Total	71
Number whose membership has ceased during the year.....	8
Total number of shareholders Dec. 31, 1906.....	63

STATEMENT OF SHARES.

	Installment stock.
Number of shares in force at beginning of year.....	718
Number of shares issued during the year.....	68
Total	786
Number of shares withdrawn during the year	79
Number of shares in force Dec. 31, 1906.....	707

STATEMENT OF PLEDGED SHARES.

	For R. E. loans.	For stock loans.
Number of shares pledged at beginning of year..	334	66
Number of shares pledged during the year.....	48	
Total	382	66
Number of shares released during the year.....	30	15
Present total number of shares pledged....	352	51

FOND DU LAC BUILDING & LOAN ASSOCIATION,

North Fond du Lac, Wisconsin.

Incorporated Jan. 18, 1900. Authorized Capital, \$5,000,000.

C. B. KING.....President | J. F. THORSEN.....Treasurer
 F. E. OSBORN.....Secretary

DIRECTORS.

C. B. KING, F. E. OSBORN, F. S. NICHOLSON,
 J. F. THORSEN, R. G. PAXTON, W. H. MILLER.
 A. J. VAN VALKENBURG,

STATEMENT DECEMBER 31, 1906.

Assets.		Liabilities.	
Real estate sold on con- tracts	\$1,746 40	Dues on installment stock	\$445 57
		Paid up stock.....	1,254 88
		Undivided profits.....	45 95
Total assets	\$1,746 40	Total liabilities.....	\$1,746 40

**RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING
 DECEMBER 31, 1906.**

Receipts.		Disbursements.	
From real estate sold on contracts	\$172 87	For withdrawals of stock:	
		Dues	\$113 37
		For interest paid on stock	15 00
		For taxes advanced.....	34 50
		For insurance premiums advanced	10 00
Total receipts.....	\$172 87	Total disbursements	\$172 87

MEMBERSHIP.

	Holding Installment stock.	Holding Paid up stock.
Total number of members at beginning of year..	11	7
Total number of shareholders Dec. 31, 1906.	11	7

STATEMENT OF SHARES.

	Installment stock.	Paid up stock.
Number of shares in force at beginning of year..	58	10½
Number of shares in force Dec. 31, 1906.....	58	10½

STATEMENT OF PLEDGED SHARES.

	For R. E. loans.
Number of shares pledged at beginning of year.....	20
Present total number of shares pledged.....	20

OSHKOSH MUTUAL LOAN & BUILDING SOCIETY,

Oshkosh, Wisconsin.

Office at No. 8 Otter Street.

Incorporated March 13, 1886.

Authorized Capital, \$500,000.

J. H. JENKINS.....President | F. A. LABUDDE.....Treasurer
 GEO. W. JOHNSON.....Secretary

DIRECTORS.

P. L. MARDEN, J. H. JENKINS, EDWARD PERRY,
 JOHN GEIGER, WM. MAUSER, FRANK PERKINS,
 W. F. GRUENEWALD, HENRY F. KITZ, E. M. BRAINERD.

STATEMENT DECEMBER 31, 1906.

Assets.		Liabilities.	
Loans on real estate.....	\$83,492 24	Dues on installment stock	\$64,050 00
Loans on stock.....	2,045 00	Dues paid in advance....	23 00
Accrued and unpaid interest, \$190.64; premium, \$45.45; fines, \$11.37.....	247 46	Paid up stock.....	8,031 21
Taxes advanced.....	90 39	Contingent fund.....	256 22
Furniture and stationery..	130 19	Incomplete loans.....	1,488 82
Cash in hands of treasurer	277 49	Bills payable.....	3,000 00
Cash in hands of secretary	1,398 39	Interest accrued on full paid stock.....	159 88
		Dividend account.....	10,584 45
		Surplus	87 58
Total assets	\$87,681 16	Total liabilities.....	\$87,681 16

**RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING
DECEMBER 31, 1906.**

Receipts.		Disbursements.	
Cash at beginning of year	\$1,000 98	For real estate loans.....	\$22,401 18
From dues on installment stock	16,234 00	For loans on stock.....	2,140 00
From paid up stock.....	3,814 71	For withdrawals of stock:	
From interest.....	3,986 36	Dues, \$10,812.00; profits,	
From premiums.....	897 38	\$2,181.03	12,993 03
From fines.....	84 28	For matured stock:	
From fees.....	115 00	Dues, \$1,176.00; profits,	
From rents.....	175 50	\$424.42	1,600 42
From R. E. loans repaid..	19,939 50	For paid up stock W. D....	758 50
From stock loans repaid..	1,602 00	For interest on paid up stock	252 02
From bills payable.....	10,500 00	For bills payable repaid..	15,325 00
From profits earned on back stock.....	98 26	For interest on bills payable	265 67
From fixtures charged off	16 28	For taxes advanced.....	40 28
		For salaries.....	700 00
		For stationery, postage, printing	22 69
		For other expenses, rent..	143 00
		For secretary bond.....	15 00
		For membership fee, state league	5 60
		For loan committee.....	105 00
		For cleaning lights. \$5.30; for fixtures charged off, \$16.28	21 58
		Cash on hand Dec. 31st...	1,675 88
Total receipts.....	\$58,464 25	Total disbursements	\$58,464 25

Officers Bonded.		Amount of Compensation per Annum.	
Secretary	\$5,000 00	Secretary	\$700 00
Treasurer	10,000 00	Total salaries for the year	\$700 00

Total operating expenses for the year ending December 31, 1906... \$995 99

MEMBERSHIP.

	Holding Installment stock.	Holding Paid up stock.
Total number of members at beginning of year..	254	6
Number added during the year.....	37	24
Total	291	30
Number whose membership has ceased during the year	27	6
Total number of shareholders Dec. 31, 1906.	264	24

STATEMENT OF SHARES.

	Installment stock.	Paid up stock.
Number of shares in force at beginning of year..	1,298	21 7-8
Number of shares issued during the year.....	302	22 3-40
	<hr/>	<hr/>
Total	1,600	43 38-40
	Installment Paid up stock. stock.	
Number of shares withdrawn during the year	238	
Number of shares matured during the year	8	3 4-5
	<hr/>	<hr/>
	246	3 4-5
Number of shares in force Dec. 31, 1906..	1,354	40 3-20

STATEMENT OF PLEDGED SHARES.

	For R. E. loans.	For stock loans.
Number of shares pledged at beginning of year..	436	33
Number of shares pledged during the year.....	159	44
	<hr/>	<hr/>
Total	595	77
Number of shares released during the year.....	145	32
	<hr/>	<hr/>
Present total number of shares pledged....	450	45

PEOPLES BUILDING & LOAN ASSOCIATION,

Oshkosh, Wisconsin

Office at No. 157-9 Main Street.

Incorporated July 22, 1891.

Authorized Capital, \$5,000,000.

E. S. RICHMOND.....	President	F. A. LABUDDÉ.....	Treasurer
F. J. BARBER.....	Secretary	H. N. BACON.....	Attorney

DIRECTORS.

F. S. HOAGLIN,	J. M. ROLLINS,	C. R. BOARDMAN,
E. S. HINMAN,	W. P. WARWICK,	L. O. CHASE,
JOHN R. EVANS,	W. H. BAKER,	E. S. RICHMOND.

STATEMENT DECEMBER 31, 1906.

Assets.		Liabilities.	
Loans on real estate.....	\$98,940 00	Dues on installment stock	\$69,109 50
Loans on stock.....	2,935 00	Contingent fund.....	1,286 74
Accrued and unpaid interest, \$894.50, premium, \$10.00.....	904 50	Paid up stock.....	14,200 00
Real estate.....	1,463 60	Unearned premiums.....	4,237 75
Real estate sold on contracts.....	1,060 00	Incomplete loans.....	240 41
Bills receivable.....	256 86	Bills payable.....	7,500 00
Due for stock assessment	1,896 00	Interest accrued on full paid stock.....	193 48
Cash in hands of secretary and bank.....	3,819 81	Dividend account.....	12,610 01
		Undivided profits.....	1,186 86
		Surplus.....	711 02
Total assets.....	\$111,275 77	Total liabilities.....	\$111,275 77

**RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING
DECEMBER 31, 1906.**

Receipts.		Disbursements.	
Cash at beginning of year	\$1,812 48	For real estate loans....	\$15,784 59
From dues on installment stock	18,826 85	From loans on stock.....	2,418 20
From paid up stock.....	6,700 00	For withdrawals of stock:	
From interest.....	6,894 09	Dues, \$2,285.96; profits,	
From premiums earned, \$350.77, deferred, \$685.00	1,035 77	\$442.39	2,728 35
From fines.....	60 35	For matured stock:	
From fees.....	17 00	Dues, \$29,712.42; profits,	
From R. E. loans eliminated by maturity of stock	17,550 00	\$10,087.58	39,800 00
From R. E. loans repaid..	8,586 00	For paid up stock W. D. or retired.....	5,600 00
From stock loans repaid..	6,675 20	For interest on paid up stock	560 32
From real estate sales....	674 25	For bills payable repaid..	1,400 00
From real estate sold on contracts	700 00	For interest on bills payable	314 58
From bills payable.....	4,598 73	For salaries.....	900 00
		For stationery, postage, printing and other expenses	463 42
		For premiums returned..	215 00
		For reserve.....	126 45
		Cash on hand Dec. 31st...	3,819 81
Total receipts.....	\$74,130 72	Total disbursements	\$74,130 72

Officers Bonded.	Amount of Compensation per Annum.
Secretary	\$7,500 00
Secretary	\$900 00
	Total salaries for the year
	\$900 00

Total operating expenses for the year ending December 31, 1906.... \$1,363 42

MEMBERSHIP.

	Holding Installment stock.	Holding. Paid up stock.
Total number of members at beginning of year..	181	22
Number added during the year.....	20	12
Total	201	34
Number whose membership nas ceased during the year	30	5
Total number of shareholders Dec. 31, 1906.	171	29

STATEMENT OF SHARES.

	Installment stock.	Paid up stock.
Number of shares in force at beginning of year..	1,871	131
Number of shares issued during the year.....	<u>280</u>	<u>67</u>
Total	2,151	198
	Installment stock.	Paid up stock.
Number of shares withdrawn during the year	75	56
Number of shares matured during the year	<u>398</u>	
	473	56
Number of shares in force Dec. 31, 1906....	<u>1,678</u>	<u>142</u>

STATEMENT OF PLEDGED SHARES.

	For R. E. loans.	For stock loans.
Number of shares pledged at beginning of year..	1,089	93
Number of shares pledged during the year.....	<u>170</u>	<u>18</u>
Total	1,259	111
Number of shares released during the year.....	<u>276</u>	<u>77</u>
Present total number of shares pledged...	983	34

HOME MUTUAL BUILDING & LOAN ASSOCIATION,

Racine, Wisconsin.

Office at No. 203 6th Street.

Incorporated May 1, 1894. Authorized Capital, \$2,000,000.

M. L. SMITH.....President | C. R. CARPENTER.....Treasurer
 ANDREW DIETRICH.....Secretary | JOHN B. SIMMONS.....Attorney

DIRECTORS.

M. L. SMITH, CHAS. EPSTEIN, J. P. DAVIES,
 G. V. KRADWELL, W. F. JACKSON, GEO. McDOUGALL,
 FRANK H. HARPER, W. H. PUGH, ANDREW DIETRICH,
 MICHAEL HIGGINS, C. A. ARMSTRONG,

STATEMENT DECEMBER 31, 1906.

Assets.		Liabilities.	
Loans on real estate.....	\$136,925 00	Dues on installment stock	\$101,207 65
Loans on stock.....	12,610 00	Dues paid in advance.....	84 52
Accrued and unpaid interest, est., \$107.50, premium, \$76.75, fines, \$75.05.....	259 30	Contingent fund.....	472 99
Taxes advanced.....	130 32	Dividend account.....	44,827 06
Furniture and stationery	25 00	Undivided profits.....	2,553 78
		Appraisal fees.....	2 25
		Due treasurer.....	801 37
Total assets.....	\$149,949 62	Total liabilities.....	\$149,949 62

**RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING
 DECEMBER 31, 1906.**

Receipts.		Disbursements.	
Cash at beginning of year	\$13,728 25	For real estate loans ...	\$34,150 00
From dues on installment stock	23,222 35	For loans on stock	4,600 00
From interest	8,378 78	For withdrawals of stock: Dues, \$26,966.15; profits, \$15,641.83	42,607 98
From premiums	5,596 14	For taxes advanced	130 32
From fines	14 09	For salaries	780 00
From fees	352 25	For stationery, postage, printing and other ex- penses	230 55
From profits on with- drawals	236 87	For advance payments	129 90
From R. E. loans repaid..	26,550 00	For commissions	96 00
From stock loans repaid..	4,000 00	For appraisal fees.....	29 25
From advance payments..	84 52	For attorney fees.....	36 00
From appraisal fees.....	29 25	Credited profit account— profits on withdrawals..	236 87
From attorney's fees.....	33 00		
From due treasurer.....	801 37		
Total receipts	\$83,026 87	Total disbursements	\$83,026 87

Officers Bonded.		Amount of Compensation per Annum.	
Secretary	10,000 00	Secretary	\$780 00
Treasurer	10,000 00		
Attorney	1,000 00	Total salaries for	
Vice President	1,000 00	the year	\$780 00
President	2,000 00		

Total operating expenses for the year ending December 31, 1906... \$1,010 55

MEMBERSHIP.

	Holding Installment stock.
Total number of members at beginning of year.....	200
Number added during the year.....	14
Total	214
Number whose membership has ceased during the year....	12
Total number of shareholders Dec. 31, 1906.....	202

STATEMENT OF SHARES.

	Installment stock.
Number of shares in force at beginning of year.....	4,121
Number of shares issued during the year.....	909
Total	5,030
Number of shares withdrawn during the year.....	721
Number of shares in force Dec. 31, 1906.....	4,309

STATEMENT OF PLEDGED SHARES.

	For R. E. loans.	For stock loans.
Number of shares pledged at beginning of year..	1,347	508
Number of shares pledged during the year	485	145
Total	1,832	653
Number of shares released during the year.....	258	110
Present total number of shares pledged...	1,574	543

RACINE BUILDING & LOAN ASSOCIATION,

Racine, Wisconsin.

Office at Robinson Bldg.

Incorporated March 10, 1891. Authorized Capital, \$1,000,000.

ARTHUR HUGUNINPresident | EDWARD W. RUPPS.....Treasurer
 WALTER C. PALMER.....Secretary | PALMER & GITTINGS....Attorneys

DIRECTORS.

THOMAS A. FAGAN, GEORGE L. BUCK, E. T. BILLINGS,
 DAVID ROWLAND, DAVID H. FLETT, F. C. BAILEY,
 ARTHUR HUGUNIN, WM. S. PAUL, SALO HAAS.

STATEMENT DECEMBER 31, 1906.

Assets.		Liabilities.	
Loans on real estate.....	\$154,475 00	Dues on installment stock	\$133,727 86
Loans on stock	23,250 00	Dues paid in advance....	299 00
Accrued and unpaid interest, \$1,577.05; premium, \$773.04; fines, \$5.57	2,385 66	Contingent fund	3,332 65
Real estate	4,300 00	Incomplete loans	1,252 00
Real estate sold on contracts	3,800 00	Undivided profits	51,801 60
Taxes advanced	6 75		
Cash in hands of treasurer	2,215 70		
Total assets	\$190,413 11	Total liabilities.....	\$190,413 11

**RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING
DECEMBER 31, 1906.**

Receipts.		Disbursements.	
From dues on installment stock	\$38,901 31	For real estate loans.....	\$19,900 00
From interest	12,155 00	For loans on stock	9,885 00
From premiums	5,954 00	For withdrawals of stock: Dues, \$6,154.00; profits, \$1,297.37	7,451 37
From R. E. eliminated by maturity of stock.....	14,050 00	For matured stock: Dues, \$8,644.50; profits, \$6,686.21	15,330 71
From fees	555 25	For bills payable repaid..	5,806 66
From rents	352 80	For interest on bills pay- able	434 48
From fines	3 33	For salaries	1,000 00
From R. E. loans repaid..	5,200 00	For stationery, postage, printing	23 25
From stock loans repaid..	4,705 00	For other expenses	281 59
From taxes repaid.....	200 00	For due treasurer last re- port	16,341 54
From insurance premiums repaid	9 00	For incompleted loans last report	8,000 00
From real estate sold on contracts	200 00	Cash on hand Dec. 31st...	2,215 70
From bills payable	3,132 61		
From dues on incom- pleted loans.....	1,252 00		
Total receipts	\$86,670 30	Total disbursements	\$86,670 30

Officers Bonded.		Amount of Compensation per Annum.	
Secretary	\$5,000 00	Secretary	\$1,000 00
Treasurer	7,000 00	Total salaries for the year	\$1,000 00

Total operating expenses for the year ending December 31, 1906.... \$1,739 32

MEMBERSHIP.

	Holding Installment stock.
Total number of members at beginning of year.....	323
Number added during the year.....	53
Total	376
Number whose membership has ceased during the year.....	17
Total number of shareholders Dec. 31, 1906.....	359

STATEMENT OF SHARES.

	Installment stock.
Number of shares in force at beginning of year.....	5,881 $\frac{1}{4}$
Number of shares issued during the year.....	1,163
Total	<u>7,044$\frac{1}{4}$</u>
	Installment stock.
Number of shares retired during the year.....	87
Number of shares withdrawn during the year..	154
Number of shares matured during the year....	<u>153</u>
	394
Number of shares in force Dec. 31, 1906.....	<u>6,650$\frac{1}{4}$</u>

STATEMENT OF PLEDGED SHARES.

	For R. E. loans.
Number of shares pledged at beginning of year.....	3,103 $\frac{1}{2}$
Number of shares pledged during the year.....	437
Total	<u>3,540$\frac{1}{2}$</u>
Number of shares released during the year.....	<u>230</u>
Present total number of shares pledged.....	3,310 $\frac{1}{2}$

RHINELANDER BUILDING & LOAN ASSOCIATION,

Rhineland, Wisconsin.

Office at No. 14 West Davenport Street.

Incorporated Oct. 1, 1900.

Authorized Capital, \$1,000,000.

ARTHUR TAYLOR.....	President	M. H. RAYMOND.....	Treasurer
A. W. SHELTON.....	Secretary		

DIRECTORS.

ARTHUR TAYLOR,
FRANK PARKER,
M. H. RAYMOND,

C. A. WIXSON,
A. D. SUTTON,
A. L. DUNN,

A. E. WEESNER,
JAKE SIGERSTROM,
CHAS. CHAFEE.

STATEMENT DECEMBER 31, 1906.

Assets.		Liabilities.	
Loans on real estate.....	\$60,659 25	Dues on installment stock	\$67,440 00
Loans on stock	11,067 50	Dues paid in advance.....	14 00
Accrued and unpaid interest, \$88.65; and fines \$53.65	142 31	Contingent fund	1,495 86
Dues unpaid	441 00	Interest paid advance.....	05
Cash in hands of treasurer	34 40	Undivided profits	12,394 55
Total assets	\$81,344 46	Total liabilities	\$81,344 46

RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING DECEMBER 31, 1906.

Receipts.		Disbursements.	
Cash at beginning of year	\$209 23	For real estate loans.....	\$14,029 25
From dues on installment stock	23,148 00	For loans on stock	9,522 50
From interest	5,611 38	For withdrawals of stock:	22,415 77
From fines	270 95	For bills payable repaid..	8,000 00
From fees	338 50	For interest on bills payable	422 89
From R. E. loans repaid..	23,317 00	For salaries	367 00
From stock loans repaid..	780 00	For stationery, postage, printing	17 50
From bills payable.....	1,200 00	For vault	10 00
Total receipts	\$54,875 06	For solicitor fees	45 75
		For auditor	10 00
		Cash on hand Dec. 31st...	34 40
		Total disbursements	\$54,875 06

Officers Bonded.		Amount of Compensation per Annum.	
Secretary	\$1,000 00	Auditing committee	\$10 00
Treasurer	1,000 00	Secretary	367 00
President	1,000 00	Total salaries for the year	\$377 00

Total operating expenses for the year ending December 31, 1906.... \$450 25

MEMBERSHIP.

	Holding Installment stock.
Total number of members at beginning of year.....	212
Number added during the year.....	57
Total	269
Number whose membership has ceased during the year.....	69
Total number of shareholders Dec. 31, 1906.....	200

STATEMENT OF SHARES.

	Installment stock.
Number of shares in force at beginning of year.....	1,695
Number of shares issued during the year.....	563
Total	2,258
Number of shares withdrawn during the year.....	422
Number of shares in force Dec. 31, 1906.....	1,836

STATEMENT OF PLEDGED SHARES.

	For R. E. loans.	For stock loans.
Number of shares pledged at beginning of year..	855	65
Number of shares pledged during the year.....	164	104
Total	1,019	169
Number of shares released during the year.....	263	
Present total number of shares pledged....	756	169

SHEBOYGAN MUTUAL SAVINGS, LOAN & BUILDING
ASSOCIATION,

Sheboygan, Wisconsin.

Office at No. 418 N. 8th Street

Incorporated April, 1885.

Authorized Capital, \$2,500,000.

THOS. M. BLACKSTOCK...President | H. W. TRESTER.....Treasurer
W. C. ROENITZ.....Secretary | FRANCIS WILLIAMS.....Attorney

DIRECTORS.

C. H. ROENITZ,	OTTO ALDAG,	HENRY SCHEELE, Jr.
CHRIST ACKERMANN,	THOS. McNEILL,	JOHN BALZER, Jr.
T. M. BLACKSTOCK,	WM. BRAASCH,	TRANGOTT WILKE,
W. H. GUNTHER,	HENRY BOYLE,	FRANCIS WILLIAMS.
H. W. TRESTER,		

STATEMENT DECEMBER 31, 1906.

Assets.		Liabilities.	
Loans on real estate.....	\$289,155 00	Dues on installment stock	\$48,948 00
Loans on stock	19,155 00	Dues paid in advance....	55 50
Accrued and unpaid inter- est, \$397.76; premium \$23.10; fines, \$41.00.....	461 86	Contingent fund	1,608 02
Real estate	262 30	Undivided profits	9,923 79
Taxes advanced	283 85	4,939 1/2 shares, value 4-30-'06	251,550 62
Furniture and stationery..	100 00		
Delinquent dues	410 00		
Cash in hands of secretary	2,257 92		
Total assets	\$312,085 93	Total liabilities	\$312,085 93

**RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING
DECEMBER 31, 1906.**

Receipts.		Disbursements.	
Cash at beginning of year	\$3,056 13	For real estate loans....	\$69,100 00
From dues on installment stock	50,903 50	For loans on stock.....	6,230 00
From interest	10,772 23	For withdrawals of stock Dues, \$1,222.50; profits, \$90.75	11,481 54
From premiums	11 82	For matured stock.....	13,800 00
From fines and fees.....	383 35	For bills payable repaid..	2,000 00
From profits on with- drawals	230 83	For interest on bills pay- able	82 50
From R. E. loans repaid..	30,600 00	For taxes advanced.....	50 73
From stock loans repaid..	7,275 00	For other expenses.....	716 92
From real estate sales....	1,139 79	For contingent fund	339 79
		Cash on hand Dec. 31st...	2,257 92
Total receipts	\$107,372 65	Total disbursements	\$107,372 65

Officers Bonded.		Amount of Compensation per Annum.	
Secretary	\$20,000 00	Secretary	\$900 00
		Total salaries for the year	\$900 00

Total operating expenses for the year ending December 31, 1906.... \$716 92

MEMBERSHIP.

	Holding Installment stock.
Total number of members at beginning of year	1,153
Number added during the year	227
Total	1,380
Number whose membership has ceased during the year.....	82
Total number of shareholders Dec. 31, 1906.....	1,298

STATEMENT OF SHARES.

	Installment stock.
Number of shares in force at beginning of year	5,292
Number of shares issued during the year	1,206
Total	6,498
	Installment stock.
Number of shares withdrawn during the year .. 310½	
Number of shares matured during the year 69	379½
Number of shares in force Dec. 31, 1903	6,118½

STATEMENT OF PLEDGED SHARES.

	For R. E. loans.	For stock loans.
Number of shares pledged at beginning of year	1,160	550
Number of shares pledged during the year	348½	282
Total	1,508½	832
Number of shares released during the year	156½	182
Present total number of shares pledged	1,352	650

SOUTH MILWAUKEE MUTUAL LOAN & BUILDING
ASSOCIATION,

South Milwaukee, Wisconsin.

Incorporated Jan. 14, 1892. Authorized Capital, \$1,000,000.

JOHN ZILG.....President | E. B. INGALLS.....Treasurer
E. B. INGALLSSecretary | J. G. DAVIES.....Attorney

DIRECTORS.

GEO. H. HOOK, BYRON E. WALTER, E. B. INGALLS,
WM. KRUECK, S. M. SMITH, NATHAN HIRSHBERG,
H. A. OHM, PHILIP KNOLL, Jr., EDWARD MARGETTS.

STATEMENT DECEMBER 31, 1906.

Assets.		Liabilities.	
Loans on real estate.....	\$113,608 04	Dues on installment stock	\$33,969 00
Special loan	30 00	Paid up stock	69,200 00
Cash in hands of treas- urer and secretary.....	1,943 16	Contingent fund	648 41
		Undivided profits	11,763 79
Total assets	\$115,581 20	Total liabilities	\$115,581 20

**RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING
DECEMBER 31, 1906.**

Receipts.		Disbursements.	
Cash at beginning of year	\$135 45	For real estate loans....	\$24,300 00
From dues on installment stock	15,326 50	For withdrawals of stock: Dues. \$3,125.00; profits, \$324.93	3,449 98
From paid up stock.....	42,800 00	For matured stock: Dues. \$12,950.00; profits, \$2,970.87	15,920 87
From interest	9,260 56	For paid up stock W. D. or retired	14,100 00
From fines.....	8 00	For interest on paid up stock	2,639 13
From fees	19 00	For bills payable repaid..	19,500 00
From R. E. loans elimin- ated by maturity of stock	1,220 87	For interest on bills pay- able	201 39
From R. E. loans repaid..	2,200 00	For salaries	639 00
From bills payable	12,300 00	For other expenses.....	188 00
From loan on pass book..	25 00	For readjustment on loans	413 85
		Cash on hand Dec. 31st...	1,943 16
Total receipts	\$83,295 38	Total disbursements	\$83,295 38

Officers Bonded.		Amount of Compensation per Annum.	
Secretary	\$2,500 00	Secretary	\$480 00
Treasurer	2,500 00	Directors paid \$1.00 for each meeting of board..	159 00
		Total salaries for the year	\$639 00

Total operating expenses for the year ending December 31, 1906.... \$827 00

MEMBERSHIP.

	Holding Installment stock.	Holding. Paid up stock.
Total number of members at beginning of year....	152	57
Number added during the year.....	31	39
Total	183	96
Number whose membership has ceased during the year	12	9
Total number of shareholders Dec. 31, 1906.	171	87

STATEMENT OF SHARES.

	Installment stock.	Paid up stock.
Number of shares in force at beginning of year.	1,149	405
Number of shares issued during the year.....	517½	428
Total	1,666½	833
	Installment stock.	Paid up stock.
Number of shares withdrawn during the year.....	106½	141
Number of shares retired during the year	205	
Number of shares matured during the year.....	7	318½
Number of shares in force Dec. 31, 1906.....	1,348	692

STATEMENT OF PLEDGED SHARES.

	For R. E. loans.
Number of shares pledged at beginning of year.....	469½
Number of shares pledged during the year.....	121½
Total	591
Number of shares released during the year.....	18
Present total number of shares pledged.....	573

STEVENS POINT SAVINGS & LOAN ASSOCIATION,

Stevens Point, Wisconsin.

Incorporated Aug. 29, 1896. Authorized Capital, \$1,000,000.

T. B. PRAY.....	President	F. A. SOUTHWICK.....	Treasurer
V. P. ATWELL.....	Secretary	D. E. FROST.....	Attorney

DIRECTORS.

T. B. PRAY,	C. E. EDWARDS,	D. E. FROST,
W. B. BUCKINGHAM,	E. D. GLENNON,	V. P. ATWELL.
F. A. SOUTHWICK,	A. R. WEEK,	

STATEMENT DECEMBER 31, 1906.

Assets.		Liabilities.	
Loans on real estate.....	\$15,246 40	Dues on installment stock	\$5,871 72
Furniture and stationery	200 00	Paid up stock.....	8,050 00
Notes and bills.....	638 63	Dividend account.....	201 25
Personal accounts.....	541 09	Legal reserve.....	691 26
Cash in hands of treasurer	167 68	Surplus	1,401 51
Cash in hands of secretary	41 42	Suspense	619 48
Total assets.....	\$16,835 22	Total liabilities.....	\$16,835 22

**RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING
DECEMBER 31, 1906.**

Receipts.		Disbursements.	
Cash at beginning of year	\$145 51	For withdrawals of stock	\$5,004 26
From R. E. loans repaid..	5,601 36	For paid up stock W. D. or retired.....	500 00
From notes and bills.....	645 49	For interest on paid up stock	422 50
		For salaries.....	200 00
		For postage, stationery, printing	8 00
		For rent.....	36 00
		For secretary bond.....	12 50
		Cash on hand Dec. 31st...	209 10
Total receipts.....	\$6,392 36	Total disbursements	\$6,392 36

Officers Bonded.		Amount of Compensation per Annum.	
Secretary	\$2,500 00	Secretary	\$200 00
		Total salaries for the year	\$200 00
Total operating expenses for the year ending December 31, 1906....			\$256 50

MEMBERSHIP.

	Holding Installment stock.	Holding. Paid up stock.
Total number of members at beginning of year..	66	21
Total	66	21
Number whose membership has ceased during the year	37	1
Total number of shareholders, Dec. 31, 1906	29	20

STATEMENT OF SHARES.

	Installment stock.	Paid up stock.
Number of shares in force at beginning of year..	873½	85½
Number of shares withdrawn during the year ...	250	5
Number of shares in force Dec. 31, 1906.....	623½	80½

STATEMENT OF PLEDGED SHARES.

	For R. E. loans.
Number of shares pledged at beginning of year.....	476
Total	476
Number of shares released during the year.....	53½
Present total number of shares pledged.....	422½

DOUGLAS COUNTY BUILDING & LOAN
ASSOCIATION,

Superior, Wisconsin.

Office at Station B.

Incorporated April 8, 1902.

Authorized Capital, \$200,000.

D. BURNETT.....President | D. OSBORNE.....Treasurer
C. S. COOLEY.....Secretary | L. HANITCH.....Attorney

DIRECTORS.

D. BURNETT, ROBERT STEWART, L. A. POTTER,
D. OSBORNE, J. N. HAGLUND, C. W. MURRAY,
J. F. HEULE, B. N. PADDOCK, F. J. SEQUIN.

STATEMENT DECEMBER 31, 1906.

Assets.		Liabilities.	
Loans on real estate.....	\$6,900 00	Dues on installment stock.....	\$6,829 55
Loans on stock.....	700 00	Dues paid in advance.....	16 50
Accrued and unpaid interest, \$58.13; fines, \$7.52..	65 65	Paid up stock.....	100 00
Insurance premiums advanced	51 55	Contingent fund.....	41 39
Furniture and stationery..	31 00	Undivided profits.....	1,103 27
Cash in hands of treasurer	224 21	Secretary's salary.....	15 00
Cash in hands of secretary	133 30		
Total assets.....	\$8,105 71	Total liabilities.....	\$8,105 71

**RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING
DECEMBER 31, 1906.**

Receipts.		Disbursements.	
Cash at beginning of year	\$503 12	For real estate loans.....	\$2,900 00
From dues on installment stock	2,109 15	For loans on stock.....	675 00
From interest.....	446 19	For withdrawals of stock: Dues, \$730.05; profits, \$61.54	791 59
From fines.....	8 88	For interest on paid up stock	5 00
From fees.....	16 20	For bills payable repaid..	75 00
From R. E. loans repaid..	1,300 00	For interest on bills payable	2 14
From stock loans repaid..	425 00	For insurance premiums advanced	15 00
From bills payable.....	75 00	For salaries.....	50 00
		For stationery, postage, printing	4 80
		For premium on surety bonds	7 50
		Cash on hand Dec. 31st...	357 51
Total receipts.....	\$4,883 54	Total disbursements	\$4,883 54

Officers Bonded.		Amount of Compensation per Annum.	
Secretary	\$500 00	Secretary	\$60 00
Treasurer	1,000 00	Total salaries for the year	\$60 00

Total operating expenses for the year ending December 31, 1906.... \$27 30

MEMBERSHIP.

	Installment stock.	Holding Paid up stock.
Total number of members at beginning of year..	48	1
Number added during the year.....	5	
Total	53	1
Number whose membership has ceased during the year	9	
Total number of shareholders Dec. 31, 1906..	44	1

STATEMENT OF SHARES.

	Installment stock.	Paid up stock.
Number of shares in force at beginning of year...	542	2
Number of shares issued during the year.....	108	
Total	650	2
Number of shares withdrawn during year.....	56	
Number of shares in force Dec. 31, 1906.....	594	2

STATEMENT OF PLEDGED SHARES.

	For R. E. loans.	For stock loans.
Number of shares pledged at beginning of year....	106	55
Number of shares pledged during the year.....	58	14
Total	164	69
Number of shares released during the year.....	26	9
Present total number of shares pledged....	138	60

SUPERIOR HOME BUILDING & LOAN ASSOCIATION,

Superior, Wisconsin.

Office at No. 29 Wisconsin Bldg.

Incorporated August, 1890.

Authorized Capital, \$1,000,000.

MAX C. ALBENBERG.....President	MAX C. ALBENBERG.....Treasurer
CHAN. SMITH.....Secretary	CARL M. WILSON.....Attorney

DIRECTORS.

MAX C. ALBENBURG,	W. A. ROYCRAFT,	G. L. GORTON,
A. R. BERG,	J. H. DARLING,	CHAN. SMITH.
C. M. WILSON,		

STATEMENT DECEMBER 31, 1906.

Assets.		Liabilities.	
Loans on real estate.....	\$493 38	Dues on installment stock	\$11,418 08
Loans on stock.....	947 00	Contingent fund.....	349 10
Real estate.....	4,900 00	Undivided profits.....	350 00
Real estate sold on contracts	5,511 96		
Cash in hands of treasurer	265 84		
Total assets.....	\$12,117 18	Total liabilities.....	\$12,117 18

RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING DECEMBER 31, 1906.

Receipts.		Disbursements.	
Cash at beginning of year	\$47 28	For loans on stock.....	\$947 00
From dues on installment stock	12 00	For withdrawals on stock:	
From interest.....	280 01	Dues	4,017 85
From rents.....	885 50	For taxes	194 26
From R. E. loans repaid..	157 62	For insurance premiums..	52 88
From stock loans repaid..	460 00	For salaries.....	255 78
From real estate sold on contracts	4,510 26	For other expenses.....	59 00
		For commissions sale of real estate.....	290 00
		For repairs on real estate	194 91
		For sundry real estate expenses	75 15
		Cash on hand Dec. 31st...	265 84
Total receipts.....	\$6,352 67	Total disbursements	\$6,352 67

Officers Bonded.		Amount of Compensation per Annum.	
Secretary	\$1,000 00	Secretary	\$240 00
		Auditing committee.....	6 00
		Total salaries for the year	\$246 00

Total operating expenses for the year ending December 31, 1906.... \$314 78

MEMBERSHIP.

	Holding Installment stock.
Total number of members at beginning of year.....	43
Total	43
Number whose membership has ceased during the year.....	11
Total number of shareholders Dec. 31, 1906.....	32

STATEMENT OF SHARES.

	Installment stock.
Number of shares in force at beginning of year.....	576
Number of shares withdrawn during the year.....	153
Number of shares in force Dec. 31, 1906.....	423

STATEMENT OF PLEDGED SHARES.

	For stock loans.
Number of shares pledged at beginning of year.....	30
Number of shares pledged during the year.....	42
Total	72
Number of shares released during the year.....	20
Present total number of shares pledged.....	52

WASHBURN LOAN & BUILDING ASSOCIATION,

Washburn, Wisconsin.

Incorporated June 16, 1890. Authorized Capital, \$1,000,000.

FRED T. YATES.....	President	B. UNGRODT	Treasurer
L. N. CLAUSEN.....	Secretary		

DIRECTORS.

FRED T. YATES,	GEO. A. WHITE,	JOHN O. SULLIVAN,
D. W. CORNING,	L. N. CLAUSEN,	O. P. SRANBY,
Q. W. FROST,	PETER La BRASH,	JOHN WALSH,
B. UNGRODT,	O. A. LAMOREAUX,	M. H. SPRAGUE.

STATEMENT DECEMBER 31, 1906.

Assets.		Liabilities.	
Loans on real estate.....	\$52,285 00	Dues on installment stock	\$44,901 90
Loans on stock.....	280 00	Dues paid in advance.....	111 00
Accrued and unpaid interest, \$252.12; premium, \$258.23; fines, \$54.63.....	565 03	Contingent fund.....	1,489 11
Real estate	1,201 16	Interest, \$4.05; premiums, \$4.85	8 90
Real estate sold on contracts	81 59	Undivided profits.....	12,910 37
Taxes advanced.....	58 67		
Insurance premiums advanced	59 60		
Attorney fees.....	2 50		
Due for stock assessments	440 40		
Foreclosure account.....	205 27		
Cash in hands of treasurer	4,242 06		
Total assets.....	\$59,421 28	Total liabilities.....	\$59,421 28

**RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING
DECEMBER 31, 1906.**

Receipts.		Disbursements.	
Cash at beginning of year	\$5,230 78	For real estate loans.....	\$9,830 00
From dues on installment stock	15,522 20	For loans on stock.....	1,660 00
From interest	2,815 31	For withdrawals of stock: Dues, \$1,628.10; profits, \$188.92	1,817 02
From premiums.....	2,784 28	For matured stock: Dues, \$1,789.80; profits, \$1,160.20	2,950 00
From fines.....	171 17	For stock retired.....	10,817 10
From fees.....	189 80	For interest on stock re- tired	6,026 76
From rents.....	6 00	For real estate foreclosure	50 00
From R. E. loans elimi- nated by maturity of stock	2,630 00	For taxes advanced.....	260 25
From R. E. loans repaid..	5,970 00	For insurance premiums advanced	109 95
From stock loans repaid..	2,220 00	For salaries.....	424 00
From insurance premi- ums repaid.....	337 86	For stationery, postage, printing	38 25
From taxes repaid.....	210 94	For other expenses.....	13 95
From real estate sold on contracts	65 00	Cash on hand Dec. 31st...	4,242 06
From duplicate pass books and transfers.....	6 00		
Total receipts.....	\$38,239 34	Total disbursements	\$38,239 34

Officers Bonded.		Amount of Compensation per Annum.	
Secretary	\$1,000 00	Secretary	\$400 00
Treasurer	2,500 00	Treasurer	24 00
		Total salaries for the year	\$424 00

Total operating expenses for the year ending December 31, 1906.... \$476 20

MEMBERSHIP.

	Holding Installment stock.
Total number of members at beginning of year.....	226
Number added during the year.....	59
Total	285
Number whose membership has ceased during the year.....	36
Total number of shareholders Dec. 31, 1906.....	249

STATEMENT OF SHARES.

		Installment stock.
Number of shares in force at beginning of year.....		3,984
Number of shares issued during the year.....		<u>949</u>
Total		4,933
	Installment stock.	
Number of shares withdrawn during the year...	203	
Number of shares retired during the year.....	<u>399</u>	
Number of shares forfeited during the year.....	8	
Number of shares matured during the year.....	<u>59</u>	<u>669</u>
Number of shares in force Dec. 31, 1906.....		4,264

STATEMENT OF PLEDGED SHARES.

	For R. E. loans.	For stock loans.
Number of shares pledged at beginning of year..	1,036	65
Number of shares pledged during the year....	<u>196</u>	<u>72</u>
Total	1,232	137
Number of shares released during the year.....	<u>182</u>	<u>71</u>
Present total number of shares pledged.....	1,050	66

MARATHON COUNTY BUILDING, LOAN & INVESTMENT ASSOCIATION,

Wausau, Wisconsin.

Office at Court House.

Incorporated Jan. 29, 1902. Authorized Capital, \$2,000,000.

FOWLER P. STONE.....	President	H. G. FLIETH.....	Treasurer
A. A. BOCK.....	Secretary	NEAL BROWN.....	Attorney

DIRECTORS.

FOWLER P. STONE,	I. A. LACERTE,	HENRY RUDER,
GEORGE HALDER,	ANTON MEHL,	H. G. FLEITH,
B. H. CONLIN,	F. A. HECKER,	JAMES MONTGOMERY.
G. D. JONES,	C. F. DUNBAR,	

STATEMENT DECEMBER 31, 1906.

Assets.		Liabilities.	
Loans on real estate.....	\$76,350 00	Dues on installment stock and dividends.....	\$41,613 86
Loans on stock.....	1,140 00	Paid up stock.....	20,750 00
Accrued and unpaid interest.....	87 42	Contingent fund.....	271 38
Fines.....	14 59	Incomplete loans.....	718 26
Bonds (loan).....	800 00	Bills payable.....	12,935 00
Cash in hands of treasurer	39 03	Undivided profits.....	2,132 34
Total assets.....	\$78,420 84	Total liabilities.....	\$78,420 84

RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING DECEMBER 31, 1906.

Receipts.		Disbursements.	
Cash at beginning of year	\$13 05	For real estate loans.....	\$32,881 74
From dues on installment stock.....	13,517 60	For loans on stock.....	960 00
From paid up stock.....	9,700 00	For withdrawals of stock; Dues, \$2,198.51; profits, \$166.68.....	2,365 19
From interest.....	5,562 42	For paid up stock W. D. or retired.....	900 00
From fines.....	42 16	For interest on paid up stock.....	788 07
From fees.....	10 27	For bills payable repaid..	6,790 00
From profits on withdrawals.....	96 68	For interest on bills payable.....	749 95
From R. E. loans repaid..	7,475 00	For salaries.....	350 00
From stock loans repaid..	475 00	For stationery, postage, printing.....	34 75
From bills payable.....	8,800 00	For commissions.....	144 00
From membership fees....	332 55	For bond of officers.....	22 00
Total receipts.....	\$46,024 73	Cash on hand Dec. 31st..	39 03
		Total disbursements	\$46,024 73

BUILDING AND LOAN ASSOCIATIONS.

Officers Bonded.		Amount of Compensation per Annum.	
Secretary	\$2,500 00	Secretary	\$350 00
Treasurer	3,000 00	Total salaries for the year	\$350 00

Total operating expenses for the year ending December 31, 1906, \$406.75.

MEMBERSHIP.

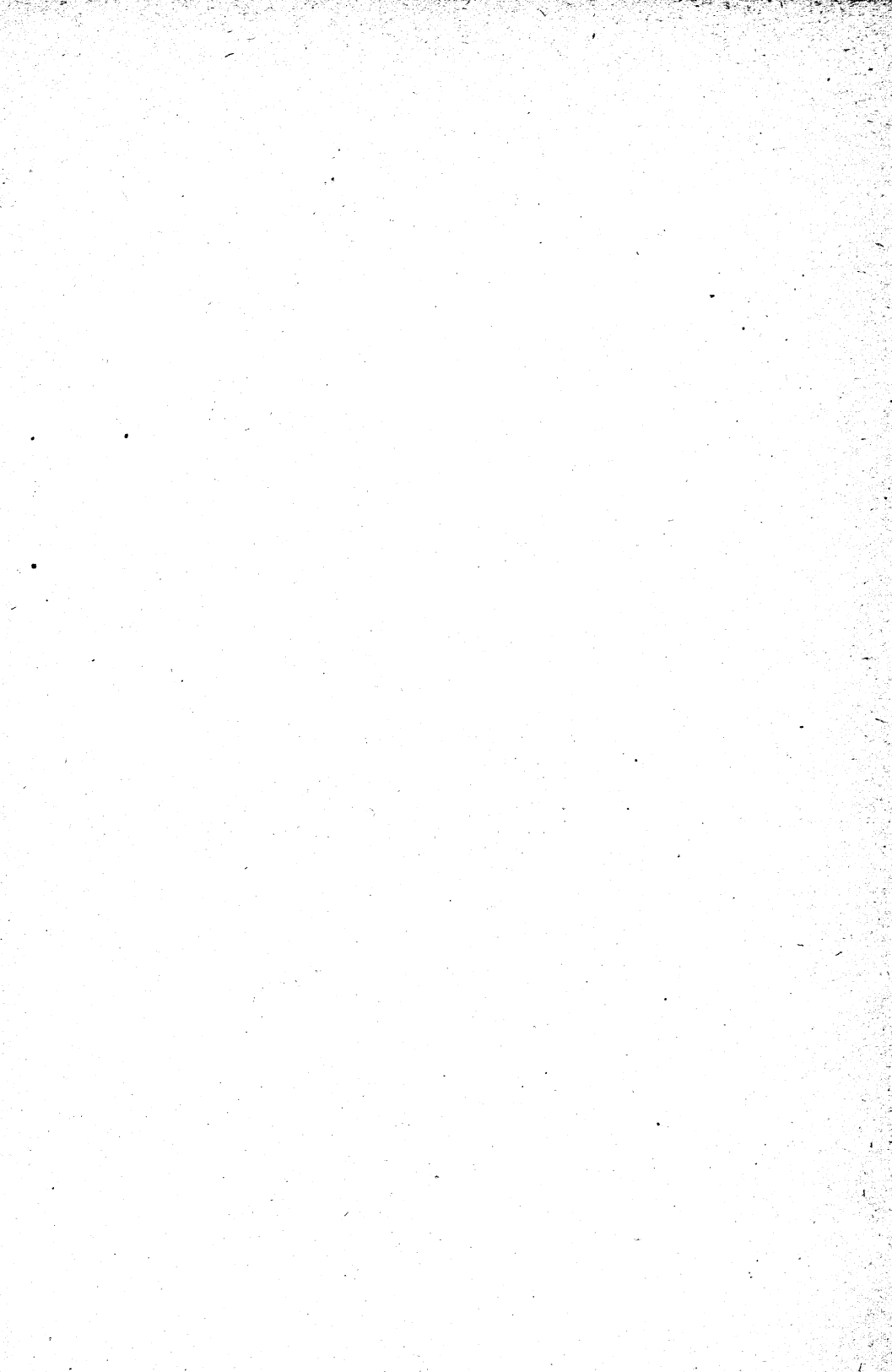
	Holding Installment stock.	Holding. Paid up stock.
Total number of members at beginning of year...	138	24
Number added during the year.....	49	10
Total	187	34
Number whose membership has ceased during the year	28	3
Total number of shareholders Dec. 31, 1906.	159	31

STATEMENT OF SHARES.

	Installment stock.	Paid up stock.
Number of shares in force at beginning of year..	1,517 $\frac{1}{4}$	119 $\frac{1}{2}$
Number of shares issued during the year.....	480	97
Total	1,997 $\frac{1}{4}$	216 $\frac{1}{2}$
Numbers of shares withdrawn during year.....	140 $\frac{3}{4}$	9
Number of shares in force Dec. 31, 1906.....	1,856 $\frac{1}{2}$	207 $\frac{1}{2}$

STATEMENT OF PLEDGED SHARES.

	For R. E. loans.	For stock loans.
Number of shares pledged at beginning of year..	494 $\frac{1}{4}$	60
Number of shares pledged during the year.....	334	80
Total	828 $\frac{1}{4}$	140
Number of shares released during the year.....	74 $\frac{3}{4}$	36
Present total number of shares pledged....	753 $\frac{1}{2}$	104





ELEVENTH ANNUAL REPORT

OF THE

COMMISSIONER OF BANKING

ON THE CONDITION OF THE

Building and Loan Associations

OF WISCONSIN

Submitted to the Governor, March 16, 1908



MADISON, WIS.

DEMOCRAT PRINTING COMPANY, STATE PRINTER,

1908

ELEVENTH ANNUAL REPORT

OF THE CONDITION OF THE

Building and Loan Associations

OF WISCONSIN.

MADISON, WIS., March 16, 1908.

Honorable JAMES O. DAVIDSON,

Governor of Wisconsin.

Sir:—I have the honor to submit herewith the eleventh annual report of this department on the condition of building and loan associations of Wisconsin for the year ending December 31st, 1907, based upon sworn statements rendered by them as required by law.

The total number of associations reporting is fifty-two. One new association was organized during the year, to-wit:

1. Bahn Frei Mutual Building and Loan Association, Milwaukee, Wis.

Three associations dissolved, liquidating by paying creditors in full. They are:

1. Beloit Building and Loan Association,.....Beloit, Wis.
2. Home Building and Loan Association,.....Eau Claire, Wis.
3. Menomonie Mutual Loan and Building Assn.,.....Menomonie, Wis.

The total number of shares of installment stock outstanding is 119,985½, which is 13,514¾ more than on December 31st, 1906.

Assets have increased from \$4,171,477.74 in 1906 to \$4,490,486.53 in 1907, showing an increase of \$319,008.79.

BUILDING AND LOAN ASSOCIATIONS.

Outstanding shares of paid up stock number 5,292 23-100, a gain of 1,158 53-100 shares since last report.

Real estate holdings were reduced from \$71,782.82 to \$68,404.72. The contingent fund increased from \$54,528.04 to \$60,936.99, a gain of \$6,408.95.

The total operating expenses for the year 1907 amounted to \$50,821.12, which is 1.13 per cent of the total assets.

A comparison of the principal items of resources and liabilities on December 31st, 1907, and on December 31st, 1906, is afforded in the following table:

Resources.	Dec. 31, 1907.	Dec. 31, 1906.	Increase.	Decrease.
Loans on mort. security	\$3,966,589 99	\$3,647,373 65	\$319,216 34	.....
Loans on stock security	274,584 54	253,222 30	21,362 24	.....
Other loans and bills received	2,995 38	7,171 50	.....	\$4,176 12
Real estate	68,404 72	71,782 82	.....	3,378 10
R. E. sold on contracts	41,694 79	49,448 07	.....	7,753 28
Cash	79,129 67	76,041 37	3,088 30	.....
Liabilities.				
Installment stock	\$3,132,546 45	\$2,976,002 71	\$156,543 74	.....
Paid up stock	495,038 98	386,122 12	108,916 86	.....
Contingent fund	60,936 99	54,528 04	6,408 95	.....
Bills payable	187,127 27	200,895 15	.....	\$13,767 88
Undivided profits and dividend account	542,004 50	505,406 21	36,598 29	.....

The twelve months covered by this report has been an uneventful year, so far as building and loan associations of this state are concerned. All associations have been examined, as required by law, and in the aggregate show a slow but healthy growth.

Very respectfully,

MARCUS C. BERGH,

Commissioner of Banking.

ABSTRACT OF REPORTS

OF

Building and Loan Associations

DECEMBER 31, 1907.

ASSETS.

Loans on real estate	\$3,966,589 99
Loans on stock	274,584 54
Accrued and unpaid interest, premiums and fines	23,875 29
Real estate	68,404 72
Judgments	8,205 86
Real estate sold on contracts	41,694 79
Taxes advanced	4,618 97
Insurance premiums advanced	1,998 46
Bonds	1,100 00
Furniture and stationery	3,502 72
Due for stock assessments.....	7,818 38
Bills receivable	2,995 38
Expense account	208 33
Other assets	5,759 43
Cash in hands of treasurer	71,399 52
Cash in hands of secretary.....	7,730 15
Total assets	\$4,490,486 53

LIABILITIES.

Dues on installment stock	\$3,132,546 45
Dues paid in advance	11,054 52
Paid up stock	495,038 98
Contingent fund	60,936 99
Unearned premiums	4,420 25
Interest and premiums paid in advance	350 20
Incomplete loans	37,243 64
Matured stock	9,513 64
Bills payable	187,127 27
Interest payable	3,026 20
Dividend account	261,764 32
Undivided profits	276,489 21
Special deposits	3,908 00
Surplus	3,750 97
Other liabilities	3,315 89
Total liabilities	\$4,490,486 53

REPORTS

OF

Building and Loan Associations.

MUTUAL LOAN AND BUILDING ASSOCIATION,

Appleton, Wisconsin.

Office at Post Building.

Incorporated August 22, 1892 Authorized Capital, \$200,000.

JAMES PEARSON President | JOS. ROSSMEISAL Treasurer
 • ELIZABETH MCGILL Secretary | T. H. RYAN Attorney

DIRECTORS.

JAMES PEARSON,
J. W. COLTER,
D. L. SANBORN,

JOS. ROSSMEISAL,
ELIZABETH MCGILL,
O. P. SCHLAFFER,

ALBERT VERHOVEN,
W. L. LAMB,
T. H. RYAN.

STATEMENT DECEMBER 31, 1907.

Assets.		Liabilities.	
Loans on real estate.....	\$50,243 30	Dues on installment stock	\$26,236 38
Real estate	5,447 22	Paid up stock	32,503 50
Real estate sold on contracts	2,305 71	Undivided profits	12 17
Taxes advanced	780 40	Overdraft	1,042 72
Insurance premiums advanced	264 40		
Furniture and stationery.	40 00		
Interest due	441 00		
Cash in hands of secretary	272 74		
Total assets	\$59,794 77	Total liabilities ..	\$59,794 77

RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING
DECEMBER 31, 1907.

Receipts.		Disbursements.	
Cash at beginning of year	\$863 55	For real estate loans	\$13,932 00
From dues on installment stock	10,276 80	For withdrawals of stock: dues, \$2,654.57; profits, \$146.00	2,800 57
From paid up stock.....	12,735 92	For matured stock: dues, \$3,570.00; profits, \$196.35	3,766 35
From interest	2,890 76	For paid up stock W. D. or retired	1,229 42
From fees	120 89	For interest on paid up stock	1,297 01
From rents	236 18	For taxes advanced	93 25
From R. E. loans repaid ..	8,379 13	For insurance premiums advanced	40 45
From stock loans repaid..	50 00	For salaries	650 00
From insurance premiums repaid	36 90	For other expenses	31 65
From overdraft	1,042 72	For dividends	494 18
		For contingent fund	1,525 23
		Cash on hand Dec. 31st	272 74
Total receipts	\$36,132 85	Total disbursements	\$36,132 85

Officers Bonded.		Amount of Compensation per Annum.	
Secretary	\$2,000 00	Secretary	\$600 00
Treasurer	500 00	Treasurer	40 00
Other officers	500 00	President	50 00
		Total salaries for the year	\$690 00
Total operating expenses for the year ending December 31, 1907..			\$681 65

MEMBERSHIP.

	Holding Installment stock.	Holding Paid up stock.
Total number of members at beginning of year...	135	48
Number added during the year.....	21	14
Total	156	62
Number whose membership has ceased during the year	3	4
Total number of shareholders Dec. 31, 1907	153	58

STATEMENT OF SHARES.

	Installment stock.	Paid up stock.
Number of shares in force at beginning of year...	2,508	602
Number of shares issued during the year.....	473	254
Total	2,981	856
Number of shares withdrawn during the year	50	225
Number of shares retired during the year	75	125
Number of shares in force Dec. 31, 1907...	2,856	631

STATEMENT OF PLEDGED SHARES.

	For R. E. loans.	For stock loans.
Number of shares pledged at beginning of year....	956	1
Number of shares pledged during the year	272	..
Total	1,228	1
Number of shares released during the year	168	1
Present total number of shares pledged	1,060	..

ASHLAND COUNTY BUILDING LOAN AND
INVESTMENT ASSOCIATION,

Ashland, Wisconsin.

Office at 523 W. Second Street.

Incorporated March 11, 1902. Authorized Capital, \$2,000,000.

C. N. CRAMER President R. B. PRINCE Treasurer
V. J. QUAM Secretary C. A. LAMOREUX Attorney

DIRECTORS.

C. N. CRAMER,	THOS. EDWARDS,	B. JACOBS,
J. I. LEVY,	JOHN BERG,	O. W. WILLIAMS,
GEO. S. RÖDD,	JOHN SANDSTROM,	E. J. STAHL,
R. B. PRINCE,	JENSE WILMAN,	R. W. PARSON,

STATEMENT DECEMBER 31, 1907.

Assets.		Liabilities.	
Loans on real estate	\$63,311 00	Dues on installment stock	\$47,099 50
Loans on stock	5,550 00	Paid up stock	9,300 00
Expense loaned	208 33	Contingent fund	571 10
Taxes advanced	399 46	Bills payable	3,500 00
Cash in hands of treasurer	121 68	Dividend account	9,119 87
Total assets	\$69,590 47	Total liabilities ...	\$69,590 47

**RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING
DECEMBER 31, 1907.**

Receipts.		Disbursements.	
Cash at beginning of year	\$1,130 60	For real estate loans	\$18,550 00
From dues on installment stock	15,820 00	For loans on stock	5,925 00
From paid up stock	8,700 00	For withdrawals of stock: dues, \$3,797.50; profits, \$427.59	4,225 09
From interest	4,984 26	For matured stock: dues, \$5,440.00; profits, \$1,360.00	6,800 00
From fines	28 29	For paid up stock W. D. or retired	4,400 00
From fees	201 25	For interest on paid up stock	195 09
From profits on withdrawals	159 28	For bills payable repaid ..	21,500 00
From R. E. loans eliminated by maturity of stock	700 00	For interest on bills payable	111 59
From R. E. loans repaid ..	2,300 00	For taxes advanced	584 28
From stock loans repaid ..	3,550 00	For salaries	457 00
From taxes repaid	325 73	For stationery, postage, printing, other expenses ..	29 68
From bills payable	25,000 00	Cash on hand Dec. 31st ..	121 68
Total receipts	\$62,899 41	Total disbursements ..	\$62,899 41

Officers Bonded.		Amount of Compensation per Annum.	
Secretary	\$2,000 00	Secretary	\$300 00
Treasurer	2,000 00	Auditing committee and board of directors \$1.00 each for each meeting..	
Attorney	500 00	Total salaries for the year	\$457 00
Total operating expenses for the year ending December 31, 1907..			\$486 68

MEMBERSHIP.

	Holding Installment stock.	Holding Paid up stock.
Total number of members at beginning of year....	145	6
Number added during the year	26	6
Total	171	12
Number whose membership has ceased during the year	17	3
Total number of shareholders Dec. 31, 1907.	154	9

STATEMENT OF SHARES.

	Installment stock.	Paid up stock.
Number of shares in force at beginning of year....	1,763	50
Number of shares issued during the year.....	391	87
Total	2,154	137
	Installment.	Paid up.
Number of shares withdrawn during the year	145	..
Number of shares retired during the year .....	..	44
Number of shares matured during the year	68	..
Number of shares in force Dec. 31, 1907....	1,941	93

STATEMENT OF PLEDGED SHARES.

	For R. E. loans.	For stock loans.
Number of shares pledged at beginning of year...	567	138
Number of shares pledged during the year	196	123
Total	763	261
Number of shares released during the year	38	60
Present total number of shares pledged	725	201

ASHLAND SAVING AND LOAN ASSOCIATION,

Ashland, Wisconsin.

Office at 101 W. Second Street.

Incorporated May, 1887.

Authorized Capital, \$500,000.

B. OLSON President | C. A. RUDQUIST Treasurer
 BEN S. SMITH Secretary | BEN S. SMITH Attorney

DIRECTORS.

HAROLD HANSON,
 BEN S. SMITH,
 JACOB JOHNSON,

THEO. R. YANKEE,
 J. WILMAN,
 B. OLSON,

J. H. BURCH,
 T. E. PUGH.

STATEMENT DECEMBER 31, 1907.

Assets.		Liabilities.	
Loans on real estate	\$24,450 00	Dues on installment stock and earnings	\$16,852 80
Loans on stock	1,000 00	Dues paid in advance	7 70
Taxes advanced	167 10	Paid up stock	2,900 00
Cash in hands of treasurer	43 40	Contingent fund	1,000 00
		Bills payable	4,900 00
Total assets	\$25,660 50	Total liabilities ...	\$25,660 50

**RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING
DECEMBER 31, 1907.**

Receipts.		Disbursements.	
Cash at beginning of year	\$503 80	For real estate loans	\$6,700 00
From dues on installment stock	3,376 65	For loans on stock	1,000 00
From paid up stock	2,900 00	For withdrawals of stock: dues, \$1,725.50; profits, \$628.74	2,354 24
From interest	2,656 95	For matured stock: dues, \$943.50; profits, \$756.50	1,700 00
From premiums	15 00	For interest on paid up stock	65 98
From fines	46 86	For bills payable repaid ..	6,415 41
From R. E. loans by ma- turity of stock	1,300 00	For interest on bills pay- able	258 31
From R. E. loans repaid	3,300 00	For salaries	300 00
From stock loans repaid..	300 00	For stationery, postage, printing	6 10
From taxes repaid	84 38	For other expenses	26 20
From bills payable	4,400 00	For premiums on surety bonds	14 00
		Cash on hand Dec. 31st ..	43 40
Total receipts	\$18,883 64	Total disbursements	\$18,883 64

Officers Bonded.		Amount of Compensation per Annum.	
Secretary	\$2,000 00	Secretary	\$300 00
Treasurer	2,000 00	Total salaries for the year	\$300 00
Total operating expenses for the year ending December 31, 1907..			\$346 30

MEMBERSHIP.

	Holding Installment stock.
Total number of members at beginning of year	49
Number added during the year	7
Total	56
Number whose membership has ceased during the year.....	2
Total number of shareholders Dec. 31, 1907.....	54

STATEMENT OF SHARES.

	Installment stock.	Paid up stock.
Number of shares in force at beginning of year...	253	..
Number of shares issued during the year	59½	14½
Total	312½	14½
	Installment stock.	
Number of shares withdrawn during the year	27½	
Number of shares matured during the year	8½	36
Number of shares in force Dec. 31, 1907....	276½	14½

STATEMENT OF PLEDGED SHARES.

	For R. E. loans.	For stock loans.
Number of shares pledged at beginning of year....	111¾	1½
Number of shares pledged during the year	33½	5
Total	145¾	6½
Number of shares released during the year	23	1½
Present total number of shares pledged....	122¼	5

CHIPPEWA COUNTY BUILDING LOAN AND
INVESTMENT ASSOCIATION,

Chippewa Falls, Wisconsin.

Office at 305 Bridge Street.

Incorporated July 7, 1902. Authorized Capital, \$2,000,000.

C. A. STANLEY President | ERICK MYRMAN Treasurer
JOHN A MORRIS Secretary | F. D. JENKINS Attorney

DIRECTORS.

C. A. STANLEY, W. E. ENNESSY, CHAS. O. LAW,
F. W. JENKINS, ANDREW SAND, CHAS. O. MANDELERT,
GEO. B. McCALL, NELS JOHNSON, H. J. GODDARD,
JULIUS HOWLAND, F. S. ROBINSON,

STATEMENT DECEMBER 31, 1907.

Assets.		Liabilities.	
Loans on real estate	\$21,400 00	Dues on installment stock	\$15,238 16
Furniture and stationery ..	25 00	Paid up stock	4,925 00
Cash in hands of treasurer	1,122 92	Contingent fund	89 59
		Dividend account	2,257 52
		Undivided profits	37 65
Total assets	\$22,547 92	Total liabilities ...	\$22,547 92

**RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING
DECEMBER 31, 1907.**

Receipts.		Disbursements.	
Cash at beginning of year	\$271 20	For real estate loans	\$8,000 00
From dues on installment stock	6,529 09	For loans on stock	200 00
From paid up stock	1,475 00	For withdrawals of stock.	1,198 66
From interest	1,563 81	For paid up stock W. D. or retired	500 00
From fees	108 25	For interest on paid up stock	238 91
From R. E. loans repaid ..	1,358 68	For taxes advanced	12 59
From stock loans repaid ..	200 00	For insurance premiums advanced	2 70
From loans from banks ..	1,800 00	For salaries	200 00
		For stationery, postage, printing	5 25
		For premiums on bonds ..	25 00
		For bank loan paid	1,800 00
		Cash on hand Dec. 31st..	1,122 92
Total receipts	\$13,306 03	Total disbursements	\$13,306 03

Officers Bonded.		Amount of Compensation per Annum.	
Secretary	\$2,000 00	Secretary	\$200 00
Treasurer	3,000 00	Total salaries for the year	\$200 00
Total operating expenses for the year ending December 31, 1907..			\$230 25

MEMBERSHIP.

	Holding Installment stock.	Holding Paid up stock.
Total number of members at beginning of year...	77	6
Number added during the year	40	1
Total	117	7
Number whose membership has ceased during the year	6	1
Total number of shareholders Dec. 31, 1907.	111	6

STATEMENT OF SHARES.

	Installment stock.	Paid up stock.
Number of shares in force at beginning of year...	782½	39½
Number of shares issued during the year	420	14¾
Total	1,202½	54¼
Number of shares withdrawn during the year	80	5
Number of shares in force Dec. 31, 1907....	1,122½	49¼

STATEMENT OF PLEDGED SHARES.

	For R. E. loans.	For stock loans.
Number of shares pledged at beginning of year	167½	20
Number of shares pledged during the year	80	20
Total	247½	40
Number of shares released during the year	13	40
.. Present total number of shares pledged	234½	..

CITIZENS LOAN AND BUILDING ASSOCIATION,

Eau Claire, Wisconsin.

Office at National Bank Building.

Incorporated June 25, 1889. Authorized Capital, \$5,000,000.

R. J. KEPLER.....	President	W. K. COFFIN.....	Treasurer
M. B. HUBBARD.....	Secretary	M. B. HUBBARD.....	Attorney

DIRECTORS.

R. J. KEPLER,	H. T. LANGE,	A. T. HOFFMAN,
M. B. HUBBARD,	OLE ARNSTAD,	B. P. MOSHER.
W. K. COFFIN,	C. W. HAYES,	

STATEMENT DECEMBER 31, 1907.

Assets.		Liabilities.	
Loans on real estate	\$31,238 00	Dues on installment stock.	\$23,662 15
Loans on stock	497 00	Paid up stock	16,880 00
Real estate	10,400 00	Contingent fund	1,085 17
Real estate sold on contracts	7,562 20	Matured stock	8,813 64
Insurance premiums advanced	8 00		
Furniture and stationery.	250 00		
Rents due	255 00		
Cash in hands of treasurer	230 76		
Total assets	\$50,440 96	Total liabilities	\$50,440 96

RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING DECEMBER 31, 1907.

Receipts.		Disbursements.	
Cash at beginning of year	\$1,548 60	For real estate loans	\$8,302 37
From dues on installment stock	11,284 73	For loans on stock	147 18
From paid up stock	3,900 00	For withdrawals of stock.	3,175 97
From interest	1,991 87	For matured stock	5,553 46
From rents	461 00	For paid up stock W. D. or retired	7,795 00
From R. E. loans by maturity of stock	1,009 16	For interest on paid up stock	239 64
From K. E. loans repaid..	2,556 63	For bills payable repaid..	3,000 00
From stock loans	525 18	For interest on bills payable	79 42
From insurance premiums repaid	11 00	For real estate by taxes and repairs	564 03
From real estate	2 00	For insurance premiums advanced	43 50
From real estate sold on contracts	3,595 38	For salaries	600 00
From bills payable	3,000 00	For stationery, postage, printing	30 17
From taxes repaid	17 15	For other expenses	237 20
From expense account . . .	96 00	Cash on hand Dec. 31st..	230 76
Total receipts	\$29,998 70	Total disbursements	\$29,998 70

Officers Bonded.		Amount of Compensation per Annum.	
		Secretary	\$600 00
		Auditing committee	10 00
		Total salaries for the year	\$610 00
Total operating expenses for the year ending December 31, 1907..			\$771 37

MEMBERSHIP.

	Holding Installment stock.	Holding Paid up stock.
Total number of members at beginning of year...	107	29
Number added during the year	16	4
Total	123	33
Number whose membership has ceased during the year	29	11
Total number of shareholders Dec. 31, 1907.	94	22

STATEMENT OF SHARES.

	Installment stock.	Paid up stock.
Number of shares in force at beginning of year...	644	207 $\frac{3}{4}$
Number of shares issued during the year	102	39
Total	746	246 $\frac{3}{4}$
	Installment.	Paid up.
Number of shares withdrawn during the year	59	78
Number of shares matured during the year	70	129
Number of shares in force Dec. 31, 1907...	617	168 $\frac{3}{4}$

STATEMENT OF PLEDGED SHARES.

	For R. E. loans.	For stock loans.
Number of shares pledged at beginning of year...	370	30
Number of shares pledged during the year	85	15
Total	455	45
Number of shares released during the year	136	17
Present total number of shares pledged	319	28

2—B. & L.

EAU CLAIRE SAVINGS LOAN AND BUILDING ASSOCIATION,

Eau Claire, Wisconsin.

Office at 25 Parker Building.

Incorporated July 28, 1877. Authorized Capital, \$2,000,000.

C. B. DANIELS.....President | JAS. JOYCE.....Treasurer
VICTOR D. CRONK.....Secretary | FRED ARNOLD.....Attorney

DIRECTORS.

EBENIZER WRIGHT,	JOHN RAFFERTY,	E. C. FRENCH,
WILLIAM ROWE,	FRED ARNOLD,	F. W. WOODWARD,
FRANK P. WYMAN,	C. B. DANIELS,	M. COUSINS,
VICTOR D. CRONK,	JAMES T. JOYCE,	J. F. McGRATH.
ALFRED CHRISTANSON,		

STATEMENT DECEMBER 31, 1907.

Assets.		Liabilities.	
Loans on real estate	\$14,500 00	Dues on installment stock.	\$17,558 50
Accrued and unpaid interest, \$449.25; premium, \$274.40; and fines, \$39.10	762 75	Contingent fund	997 31
Real estate	400 85	Undivided profits	960 79
Real estate sold on contracts	1,918 68	C. J. Firswold account ..	10 00
Taxes advanced	26 58		
Personal accounts	71 98		
Accrued and unpaid dues.	1,070 50		
Cash in hands of treasurer	775 26		
Total assets	\$19,526 60	Total liabilities ..	\$19,526 60

RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING DECEMBER 31, 1907.

Receipts.		Disbursements.	
Cash at beginning of year.	\$3,433 94	For real estate loans	\$1,500 00
From dues on installment stock	3,748 00	For withdrawals of stock: Dues, (\$11,000.00) prof- its, (\$1,187.36)	12,187 36
From interest	1,242 93	For taxes advanced	37 92
From premiums	145 60	For expenses for one year.	536 19
From fines	11 60	For dues transferred (Home)	5 00
From R. E. loans eliminated by maturity of stock	200 00	Cash on hand Dec. 31st..	775 26
From R. E. loans repaid..	4,400 00		
From real estate sold on contracts	1,858 66		
From pass books	1 00		
Total receipts	\$15,041 73	Total disbursements	\$15,041 73

Officers Bonded.		Amount of Compensation per Annum.	
Secretary	\$2,000 00	Secretary	\$300 00
Treasurer	5,000 00	Treasurer	25 00
		Total salaries for the year	\$325 00
Total operating expenses for the year ending December 31, 1907...			\$536 19

MEMBERSHIP.

	Holding Installment stock.
Total number of members at beginning of year	47
Number added during the year	22
Total	69
Number whose membership has ceased during the year	15
Total number of shareholders Dec. 31, 1907	54

STATEMENT OF SHARES.

	Installment stock.
Number of shares in force at beginning of year	266
Number of shares issued during the year	129½
Total	395½
Number of shares withdrawn during the year.....	100
Number of shares in force Dec. 31, 1907.....	295½

STATEMENT OF PLEDGED SHARES.

	For R. E. loans.
Number of shares pledged at beginning of year	45
Number of shares pledged during the year	37½
Total	82½
Number of shares released during the year	10
Present total number of shares pledged	72½

GRAND RAPIDS BUILDING AND LOAN ASSOCIATION,

Grand Rapids, Wisconsin.

Incorporated November, 1904. Authorized Capital, \$500,000.

J. S. THOMPSON.....	President	T. A. TAYLOR.....	Treasurer
C. E. KRUGER.....	Secretary	F. S. GILL.....	Attorney

DIRECTORS.J. S. THOMPSON,
F. S. GILL,T. A. TAYLOR.
ERNEST OBERBECK.

C. E. KRUGER.

STATEMENT DECEMBER 31, 1907.

Assets.		Liabilities.	
Loans on real estate	\$1,200 00	Dues on installment stock.	\$1,276 50
Loans on stock	50 00	Undivided profits	192 39
Furniture and stationery.	84 75		
Cash in hands of treasurer	80 19		
Cash in hands of secretary	53 95		
Total assets	\$1,468 89	Total liabilities ..	\$1,468 89

**RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING
DECEMBER 31, 1907.**

Receipts.		Disbursements.	
Cash at beginning of year	\$942 33	For real estate loans	\$800 00
From dues on installment stock	307 00	For loans on stock	50 00
From interest	90 00	For withdrawals of stock	375 00
From premiums	36 80	Profits	18 99
Total receipts	\$1,376 13	Cash on hand Dec. 31st..	134 14
		Total disbursements	\$1,376 13

MEMBERSHIP.

	Holding Installment stock.
Total number of members at beginning of year	29
Number whose membership has ceased during the year	6
	<hr/>
Total number of shareholders Dec. 31, 1907.....	23

STATEMENT OF SHARES.

	Installment stock.
Number of shares in force at beginning of year.....	178
	<hr/>
Total	178
Number of shares withdrawn during the year.....	25
	<hr/>
Number of shares in force Dec. 31, 1907.....	153

BROWN COUNTY BUILDING & LOAN ASSOCIATION,

Green Bay, Wisconsin.

Office at 110 Main Street.

Incorporated August 26, 1892. Authorized Capital, \$5,000,000.

CHAS. JOANNES.....President E. VANDEN BROOK.....Treasurer
 IVER J. TERP.....Secretary CARLTON MERRILL.....Attorney

DIRECTORS.

CHAS. JOANNES, O. N. OLDENBURG, F. J. VAN LAANEN,
 A. SPÜHLER, JOS. KASTER, JOHN SHEPECK,
 M. J. McCORMICK, A. F. OLMSTED, IVER J. TERP,
 E. VANDEN BROOK, JULES G. JANSEN, JOS. H. SERVOTTE.

STATEMENT DECEMBER 31, 1907.

Assets.		Liabilities.	
Loans on real estate	\$39,950 00	Dues on installment stock	\$32,386 30
Loans on stock	1,645 00	Contingent fund	677 35
Accrued and unpaid interest: est: dues, 94.80; and fines, \$64.00	158 80	Bills payable	3,353 70
Cash in hands of treasurer	124 35	Dividend account	5,441 52
		Undivided profits	19 28
Total assets	\$41,878 15	Total liabilities ...	\$41,878 15

**RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING
DECEMBER 31, 1907.**

Receipts.		Disbursements.	
Cash at beginning of year	\$77 88	For real estate loans	\$6,900 00
From dues on installment stock	10,187 40	For loans on stock	1,240 00
From interest	2,472 76	For withdrawals of stock: Dues. (\$4,687.20); prof- its. (\$340.81)	5,028 01
From fines	44 00	For matured stock: Dues, \$5,539.40; profits, \$2,100.98	7,640 38
From fees	92 50	For bills payable repaid..	11,239 00
From R. E. loans repaid..	8,100 00	For interest on bills pay- able	219 94
From stock loans repaid..	1,425 00	For salaries	324 00
From bills payable	10,900 00	For stationery, postage, printing	38 35
		For other expenses, com- missions	92 50
		For contingent fund	8 00
		For unearned premiums ..	445 01
		Cash on hand Dec. 31st..	124 35
Total receipts	\$33,299 54	Total disbursements	\$33,299 54

Officers Bonded.		Amount of Compensation per Annum.	
Secretary	\$1,000 00	Secretary	\$300 00
Treasurer	1,000 00	Auditing committee	24 00
Other officers	1,000 00	Total salaries for the year	324 00
Total operating expenses for the year ending December 31, 1907..			\$454 85

MEMBERSHIP.

	Holding Installment stock.
Total number of members at beginning of year.....	109
Number added during the year.....	25
Total	134
Number whose membership has ceased during the year.....	25
Total number of shareholders Dec. 31, 1907.....	109

STATEMENT OF SHARES.

	Installment stock.
Number of shares in force at beginning of year.....	1,388
Number of shares issued during the year.....	359
Total	1,747
Number of shares withdrawn during the year... 246	Installment stock.
Number of shares matured during the year..... 80	
	326
Number of shares in force Dec. 31, 1907.....	1,421

STATEMENT OF PLEDGED SHARES.

	For R. E. loans.	For stock loans.
Number of shares pledged at beginning of year...	412	66
Number of shares pledged during the year.....	69	90
Total	481	156
Number of shares released during the year.....	81	75
Present total number of shares pledged...	400	81

FORT HOWARD BUILDING, LOAN AND SAVINGS
ASSOCIATION,

Green Bay, Wisconsin.

Office at 318 W. Walnut Street.

Incorporated February 12, 1904. Authorized Capital, \$1,000,000.

C. E. SHULTZ.....President | G. H. FISK.....Treasurer
H. F. CAMM.....Secretary | T. P. SILVERWODD.....Attorney

DIRECTORS.

C. E. SHULTZ, A. C. OLSON, M. VANDENBROOK,
W. H. MILLER, WM. GRIEWISCH, H. F. CAMM,

STATEMENT DECEMBER 31, 1907.

Assets.		Liabilities.	
Loans on real estate	\$800 00	Dues on installment stock	\$288 00
Furniture and stationery.	60 00	Paid up stock	400 00
Cash in hands of treasurer	127 75	Contingent fund	73 68
Cash in hands of secretary	81 78	Interest and premiums paid in advance.....	10 00
		Dividend account	297 85
Total assets	\$1,069 53	Total liabilities ...	\$1,069 53

**RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING
DECEMBER 31, 1907.**

Receipts.		Disbursements.	
Cash at beginning of year	\$182 50	For withdrawals of stock:	
From dues on installment stock	100 80	Dues, \$73.87; profits, \$860.25	\$944 12
From interest and prem- iums	214 20	For paid up stock W. D. or retired	800 00
From R. E. loans repaid..	1,400 00	For interest on paid up stock	100 00
From stock loans repaid..	100 00	Cash on hand Dec. 31st..	163 38
Total receipts	\$1,997 50	Total disbursements	\$1,997 50

Officers Bonded.		Amount of Compensation per Annum.	
Secretary	\$3,000 00		
Treasurer	5,000 00		
Other officers	1,300 00		

MEMBERSHIP.

	Holding Installment stock.	Holding Paid up stock.
Total number of members at beginning of year....	10	1
Total	10	1
Number whose membership has ceased during the year	3	....
Total number of shareholders Dec. 31, 1907..	7	1

STATEMENT OF SHARES.

	Installment stock.	Paid up stock.
Number of shares in force at beginning of year...	40	12
Total	40	12
Number of shares retired during the year	26	4
Number of shares in force Dec. 31, 1907..	14	8

STATEMENT OF PLEDGED SHARES.

	For R. E. loans.	For stock loans.
Number of shares pledged at beginning of year...	25	2
Total	25	2
Number of shares released during the year.....	17	2
Present total number of shares pledged...	8	....

UNION BUILDING, LOAN & SAVINGS ASSOCIATION,

Green Bay, Wisconsin.

Office at 116 N. Washington Street.

Incorporated March 9, 1894. Authorized Capital, \$2,000,000.

W. D. COOKE.....President W. P. WAGNER.....Treasurer
 P. G. WRIGHT.....Secretary B. L. PARKER.....Attorney

DIRECTORS.

W. D. COOKE.	L. E. CONDEY,	J. P. ALGER.
P. G. WRIGHT,	E. IRMIGER.	JULE ROELS.
JOS. ROTHE.	W. E. FAIRFIELD.	N. VANSISTINE.
W. W. KELLY.	H. A. FOELLER.	JOHN VANDER LINDEN,
J. F. LEFEBRE,	JOS. LOUKOTKA.	B. F. SMITH,

STATEMENT DECEMBER 31, 1907.

Assets.		Liabilities.	
Loans on real estate	\$114,259 00	Dues on installment stock	\$89,142 82
Loans on stock	7,666 00	Paid up stock	16,153 92
Accrued and unpaid interest, est. \$178.50; fines, \$24.77	203 27	Contingent fund	632 86
Taxes advanced	76 86	Bills payable	1,000 00
Insurance premiums advanced	30 75	Dividend account	15,338 52
Furniture and stationery	86 25	Undivided profits	1,069 69
Cash in hands of treasurer	274 17		
Cash in hands of secretary	741 51		
Total assets	\$123,337 81	Total liabilities	\$123,337 81

RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING
DECEMBER 31, 1907.

Receipts.		Disbursements.	
Cash at beginning of year	\$1,255 10	For real estate loans	\$16,150 00
From dues on installment stock	24,841 70	For loans on stock	7,311 00
From paid up stock	10,690 21	For withdrawals of stock: Dues, \$20,752.70; prof- its, \$6,854.84	27,607 54
From interest	7,278 69	For matured stock: Dues, \$1,193.48; profits, \$150.73	1,344 21
From profits on withdraw- als	261 44	For paid up stock W. D. or retired	11,536 32
From R. E. loans repaid..	20,985 00	For interest on paid up stock	866 75
From stock loans repaid..	1,008 00	For bills payable repaid ..	11,400 00
From bills payable	12,400 00	For interest on bills pay- able	250 71
From individual accounts.	4,387 26	For insurance premiums advanced	8 00
		For salaries	675 00
		For stationery, postage, printing	69 00
		For other expenses	83 25
		For individual accounts..	4,350 00
		For accrued interest on loans charged	178 50
		For dividends forfeited ..	261 44
		Cash on hand Dec. 31st..	1,015 68
Total receipts	\$83,107 40	Total disbursements	\$83,107 40

Officers Bonded.		Amount of Compensation per Annum.	
Secretary	\$6,000 00	Secretary	\$540 00
Treasurer	6,000 00	Treasurer	25 00
Other officers	1,000 00	Auditing committee	50 00
		Total salaries for the year	\$615 00

Total operating expenses for the year ending December 31, 1907... \$827 25

MEMBERSHIP.

	Holding Installment stock.	Holding Paid up stock.
Total number of members at beginning of year....	205	32
Number added during the year.....	31	3
Total	236	35
Number whose membership has ceased during the year	45	6
Total number of shareholders Dec. 31, 1907	191	29

STATEMENT OF SHARES.

	Installment stock.		Paid up stock.
Number of shares in force at beginning of year...	2,759		170
Number of shares issued during the year.....	271		58
	<hr/>		<hr/>
Total	3,030		228
	Installment. Paid up.		
Number of shares withdrawn during the year	252	66	....
Number of shares retired during the year....	265	....	66
Number of shares matured during the year.....	19	....	....
		<hr/>	<hr/>
Number of shares in force Dec. 31, 1907...	2,494		162

STATEMENT OF PLEDGED SHARES.

	For R. E. loans.	For stock loans.
Number of shares pledged at beginning of year...	1,201	161
Number of shares pledged during the year.....	175	250
	<hr/>	<hr/>
Total	1,376	411
Number of shares released during the year.....	233	139
	<hr/>	<hr/>
Present total number of shares pledged....	1,143	272

KAUKAUNA BUILDING AND LOAN ASSOCIATION,

Kaukauna, Wisconsin.

Incorporated July 11, 1887. Authorized Capital, \$500,000.

G. W. FARGO, Jr. President | H. S. COOKE Treasurer
 H. WEIFENBACH Secretary | G. B. HUSTING Attorney

DIRECTORS.

H. B. TANNER, F. KALK, J. I. TONER,
 J. W. CLASPILL, F. KOWALKE, G. W. FARGO, Jr.,
 C. E. RAUGHT, H. S. COOKE, A. P. BAYORGEON.

STATEMENT DECEMBER 31, 1907.

Assets.		Liabilities.	
Loans on real estate	\$121,000 00	Dues on installment stock	\$124,135 34
Loans on stock	3,000 00	Dues paid in advance	829 00
Accrued and unpaid interest, premium and fines.	41 50	Contingent fund	1,940 48
Real estate	1,420 38	Other liabilities	57 25
Taxes advanced	72 50		
Insurance premiums advanced	17 60		
Installments unpaid	881 00		
Cash in hands of treasurer	529 09		
Total assets	\$126,962 07	Total liabilities	\$126,962 07

RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING DECEMBER 31, 1907.

Receipts.		Disbursements.	
Cash at beginning of year	\$2,305 35	For real estate loans	\$28,400 00
From dues on installment stock	41,745 00	For loans on stock	1,700 00
From interest	7,090 67	For withdrawals of stock: Dues, \$7,963.00; profits, \$616.25	8,579 25
From premiums	204 14	For matured stock: Dues, \$23,264.00; profits, \$7,499.17	30,763 17
From fines and fees	352 80	For bills payable repaid . .	12,400 00
From profits on withdrawals	758 41	For interest on bills payable	325 31
From rents	105 00	For taxes advanced	53 40
From R. E. loans by maturity of stock	8,700 00	For insurance premiums advanced	12 60
From R. E. loans repaid . .	10,400 00	For salaries	710 00
From stock loans repaid . .	4,500 00	For stationery, postage, printing	76 25
From taxes repaid	126 54	For other expenses	70 76
From insurance premiums repaid	12 60	For insurance and taxes on R. E.	39 60
From bills payable	7,400 00	For interest on advance payments	12 68
From recording fees repaid	61 90	For recording fees	109 45
From S. Ellinger personal account	110 25	For S. Ellinger personal account	100 00
From stock account	8 90	Cash on hand Dec. 31st . .	529 09
Total receipts	\$83,881 56	Total disbursements	\$83,881 56

BUILDING AND LOAN ASSOCIATIONS.

Officers Bonded.		Amount of Compensation per Annum.	
Secretary	\$1,000 00	Secretary	\$530 00
Treasurer	1,000 00	Auditing committee	30 00
President	1,000 00	Loan committee	150 00
		Directors, \$1 for each meeting attended	
		Total salaries for the year	710 00
Total operating expenses for the year ending December 31, 1907..			\$857 01

MEMBERSHIP.

	Holding Installment stock.
Total numbers of members at beginning of year.....	464
Number added during the year.....	34
Total	498
Total number of shareholders Dec. 31, 1907.....	498

STATEMENT OF SHARES.

	Installment stock.
Number of shares in force at beginning of year.....	3,173
Number of shares issued during the year.....	933
Total	4,106
Number of shares withdrawn during the year....	423
Number of shares matured during the year.....	258
Number of shares in force Dec. 31, 1907.....	3,425

STATEMENT OF PLEDGED SHARES.

	For R. E. loans.	For stock loans.
Number of shares pledged at beginning of year....	1,101	60
Number of shares pledged during the year.....	296	180
Total	1,397	240
Number of shares released during the year.....	187	97
Present total number of shares pledged....	1,210	143

KENOSHA COUNTY BUILDING LOAN & INVESTMENT ASSOCIATION,

Kenosha, Wisconsin.

Office at Main and Market Streets.

Incorporated May, 1902.

Authorized Capital, \$2,000,000.

JAS. PENNEFEATHER.....President | CHAS. C. BROWN.....Treasurer
 JOHN H. CORCORAN.....Secretary | JAS. CAVANAUGH.....Attorney

DIRECTORS.

JAS. PENNEFEATHER, CARL BUENGER, JOHN R. GIBSON,
 MATHIAS WERVE, FRANK WALDO, JOHN J. MAYER,
 WM. F. FISHER, CHAS. C. BROWN, WM. T. MARX,
 FRANK H. TRUAX, JULIUS FRANKE, CHAS. S. JACOBS.

STATEMENT DECEMBER 31, 1907.

Assets.		Liabilities.	
Loans on real estate	\$78,675 00	Dues on installment stock	\$47,585 74
Loans on stock	3,035 00	Dues paid in advance	41 81
Accrued and unpaid interest, \$319.28; fines, \$26.31	345 59	Paid up stock	23,050 00
Insurance premiums advanced	19 00	Contingent fund	923 47
Furniture and stationery	20 00	Interest paid in advance . . .	10 16
Fees	1 05	Incomplete loans	403 75
Cash in hands of treasurer	13 71	Bills payable	1,800 00
Cash in hands of secretary	74 84	Interest payable	224 91
		Dividend account	7,391 96
		Undivided profits	461 22
		Fees	5 25
		Personal accounts	42 35
		Expense fund surplus	243 57
Total assets	\$82,184 19	Total liabilities	\$82,184 19

BUILDING AND LOAN ASSOCIATIONS.

RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING
DECEMBER 31, 1907.

Receipts.		Disbursements.	
Cash at beginning of year	\$252 39	For real estate loans	\$29,725 00
From dues on installment stock	16,411 28	For loans on stock	3,870 00
From paid up stock	6,500 00	For withdrawals of stock: Dues, \$6,734.86; profits, \$1,124.78	7,859 64
From interest	6,656 66	For paid up stock W. D. or retired	1,650 00
From fines	99 34	For interest on paid up stock	914 77
From fees	578 20	For bills payable repaid.	8,100 00
From profits on withdrawals	22 42	For interest on bills payable	69 65
From R. E. loans repaid..	15,700 00	For taxes advanced	15 98
From stock loans repaid..	2,650 00	For salaries	728 50
From taxes repaid	15 98	For stationery, postage, printing	24 75
From bills payable	4,500 00	For other expenses	110 25
From personal accounts..	294 30	For premium on bond of officers	20 30
From advance payments..	51 97	For commissions	150 00
		For fees and personal accounts	405 15
		Cash on hand Dec. 31st..	88 55
Total receipts	\$53,732 54	Total disbursements	\$53,732 54

Officers Bonded.		Amount of Compensation per Annum.	
Secretary	\$2,500 00	Secretary	\$720 00
Treasurer	3,000 00	Auditing committee	18 00
Other officers	300 00	Committee of managers, 5 members, 75c each for each meeting attended.	8 50
		Total salaries for the year	\$746 50

Total operating expenses for the year ending December 31, 1907.. \$843 75

MEMBERSHIP.

	Holding Installment stock.	Holding Paid up stock.
Total number of members at beginning of year	144	21
Number added during the year	31	7
Total	175	28
Number whose membership has ceased during the year	20	5
Total number of shareholders Dec. 31, 1907	155	23

STATEMENT OF SHARES.

	Installment stock.		Paid up stock.
Number of shares in force at beginning of year...	1,823		182
Number of shares issued during the year.....	478		65
Total	<u>2,301</u>		<u>247</u>
	Installment. Paid up.		
Number of shares withdrawn			
during the year	279	16½	279
			<u>16½</u>
Number of shares in force Dec. 31, 1907..	2,022		<u>230½</u>

STATEMENT OF PLEDGED SHARES.

	For R. E. loans.	For stock loans.
Number of shares pledged at beginning of year...	672	120
Number of shares pledged during the year.....	298	83
Total	<u>970</u>	<u>203</u>
Number of shares released during the year.....	163	65
Present total number of shares pledged....	807	138

3—B. & L.

FOURTH MUTUAL LOAN & BUILDING ASSOCIATION,

La Crosse, Wisconsin.

Office at Postoffice.

Incorporated August 3, 1889. Authorized Capital, \$5,000,000.

D. S. MacARTHUR.....President F. H. HANKERSON.....Treasurer
 C. R. BENTON.....Secretary J. E. McCONNELL.....Attorney

DIRECTORS.

D. S. MacARTHUR,
 C. R. BENTON,
 F. S. WALKER,
 F. H. HANKERSON,
 E. D. FOX,

J. E. LANGDON,
 H. E. ROGERS,
 J. E. McCONNELL,
 A. J. WALKER.

STATEMENT DECEMBER 31, 1907.

Assets.		Liabilities.	
Loans on real estate	\$8,340 23	Dues on installment stock	\$7,270 50
Accrued and unpaid interest, \$259.02; premium, \$77.69	336 71	Dues paid in advance	685 00
Taxes advanced	30 72	Contingent fund	658 73
Cash in hands of treasurer	1,694 63	Matured stock	700 00
		Dividend account	1,088 06
Total assets	\$10,402 29	Total liabilities ...	\$10,402 29

RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING DECEMBER 31, 1907.

Receipts.		Disbursements.	
Cash at beginning of year	\$1,435 54	For real estate loans	\$1,920 00
From dues on installment stock	5,194 00	For withdrawals of stock: Dues, \$4,425.50; profits, \$298.09	4,723 59
From interest	412 35	For taxes advanced	39 28
From premiums	108 13	For salaries	55 07
From fees	6 00	For stationery, postage, printing	13 36
From R. E. loans repaid..	1,346 20	For other expenses	19 75
From taxes repaid	29 06	For interest advance dues	65 60
		Cash on hand Dec. 31st..	1,694 63
Total receipts	\$8,531 28	Total disbursements	\$8,531 28

Officers Bonded.		Amount of Compensation per Annum.	
Secretary	\$1,000 00	Secretary	\$55 07
Treasurer	1,000 00	Total salaries for the year	\$55 07
Total operating expenses for the year ending December 31, 1907..			\$88 18

MEMBERSHIP.

	Holding Installment stock.	Holding Paid up stock.
Total number of members at beginning of year....	67	2
Number added during the year.....	3	..
Total	70	2
Number whose membership has ceased during the year	3	..
Total number of shareholders Dec. 31, 1907	67	2

STATEMENT OF SHARES.

	Installment stock.	Paid up stock.
Number of shares in force at beginning of year....	1,185	7
Number of shares issued during the year.....	60	..
Total	1,245	7
Number of shares withdrawn during the year	21	..
Number of shares in force Dec. 31, 1907...	1,224	7

STATEMENT OF PLEDGED SHARES.

	For R. E. loans.
Number of shares pledged at beginning of year.....	239
Number of shares pledged during the year.....	34
Total	273
Number of shares released during the year.....	21
Present total number of shares pledged.....	252

LA CROSSE COUNTY BUILDING LOAN & SAVINGS
ASSOCIATION,

La Crosse, Wisconsin.

Office at 328 Pearl Street.

Incorporated July 1, 1894. Authorized Capital, \$2,000,000.

JOS. BOSCHERT.....President T. B. LAWRENCE.....Treasurer
C. S. VAN AUKEN.....Secretary C. H. SCHWEIZER.....Attorney

DIRECTORS.

E. J. BERNET,
EDW. LYONS,
J. P. SALZER,
G. H. MERMAN,
F. W. A. TECHMER,

JOS. BOSCHERT,
F. W. ROBBINS,
W. M. COLLERAN,
CHAS. SMITH,
J. H. WILSON,

JOHN RUSCHE,
JOHN HULBERG,
A. KOHLHAUS,
ORLANDO HOLWAY,
C. S. VAN AUKEN.

STATEMENT DECEMBER 31, 1907.

Assets.		Liabilities.	
Loans on real estate	\$41,080 60	Dues on installment stock	\$45,583 65
Loans on stock	10,231 98	Contingent fund	1,843 43
Real estate	3,989 06	Dividend account	14,159 35
Real estate sold on con- tracts	550 00	Undivided profits	45 00
Taxes advanced	209 80	Credit to members	33 00
Insurance premiums ad- vanced	84 23		
Bills receivable	2,445 00		
Cash in hands of treasurer	2,669 96		
Cash in hands of secretary	403 80		
Total assets	\$61,664 43	Total liabilities ...	\$61,664 43

RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING
DECEMBER 31, 1907.

Receipts.		Disbursements.	
Cash at beginning of year	\$1,439 84	For real estate loans	\$4,800 00
From dues on installment stock	11,383 51	For loans on stock	4,155 00
From paid up stock	500 00	For withdrawals of stock	22,890 20
From interest	3,780 41	For dividends	7,284 21
From fees	166 75	For earnings on stock withdrawn	35 40
From rents	138 25	For paid up stock W. D. or retired	500 00
From real estate loans repaid	18,600 00	For bills payable repaid	5,000 00
From stock loans repaid	4,578 10	For interest on bills payable	150 98
From taxes repaid	120 81	For real estate, taxes and repairs	602 78
From insurance premiums repaid	20 00	For taxes advanced	125 67
From real estate sold on contracts	50 00	For insurance premiums advanced	34 50
From bills payable	5,000 00	For salaries	650 00
From bills receivable	3,527 62	For stationery, postage, printing	95 54
From advance payments	188 00	For other expenses	95 25
		Cash on hand Dec. 31st	3,073 76
Total receipts	\$49,493 29	Total disbursements	\$49,493 29

Officers Bonded.		Amount of Compensation per Annum.	
Secretary	\$5,000 00	Secretary	\$600 00
Treasurer	5,000 00	Treasurer	50 00
		Auditing committee	10 00
		Total salaries for the year	\$660 00

Total operating expenses for the year ending December 31, 1907 \$850 79

MEMBERSHIP

	Holding Installment stock.	Holding Paid up stock.
Total number of members at beginning of year	248	1
Number added during the year	35	1
Total	283	1
Number whose membership has ceased during the year	63	1
Total number of shareholders Dec. 31, 1907	220	..

BUILDING AND LOAN ASSOCIATIONS.

STATEMENT OF SHARES.

	Installment stock.	Paid up stock.
Number of shares in force at beginning of year..	2,311	..
Number of shares issued during the year.....	275	5
Total	2,586	5
	Installment.	Paid up.
Number of shares retired during the year.....	637	5
Number of shares in force Dec. 31, 1907...	1,949	..

STATEMENT OF PLEDGED SHARES.

	For R. E. loans.	For stock loans.
Number of shares pledged at beginning of year..	502	633
Number of shares pledged during the year.....	42	135
Total	544	768
Number of shares released during the year.....	180	130
Present total number of shares pledged....	364	638

LA CROSSE MUTUAL LOAN AND BUILDING
ASSOCIATION,

La Crosse, Wisconsin.

Office at 328 Pearl Street.

Incorporated January, 1882. Authorized Capital, \$500,000.

WM. LUENING.....President|ALF. BOSSHARD.....Treasurer
H. NIEBUHR.....Secretary|G. H. GORDON.....Attorney

DIRECTORS.

WM. LUENING,	F. R. SCHWALBE,	C. F. RUNCKEL,
ALF. BOSSHARD,	G. A. KELLER,	WM. TORRANCE,
H. NIEBUHR,	JNO. SCHNEEBERGER, Jr.	OTTO BOSSHARD,
CHAS. PREUTZ, Jr.,	C. KURTENACKER,	W. J. FRIES,
N. HAERTER,	L. A. PAMPERIN,	G. H. GORDON.

STATEMENT DECEMBER 31, 1907.

Assets.		Liabilities.	
Loans on real estate	\$41,050 00	Dues on installment stock	\$16,506 00
Accrued and unpaid interest, \$16.00; dues, \$21.00; premium, \$7.84.		Paid up stock	19,650 00
fines, \$2.23	47 07	Contingent fund	746 57
Furniture and stationery.	60 95	Bills payable	753 34
		Dividend account	3,500 16
		Undivided profits	1 95
Total assets	\$41,158 02	Total liabilities ...	\$41,158 02

**RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING
DECEMBER 31, 1907.**

Receipts.		Disbursements.	
From paid up stock	\$11,217 25	For real estate loans	\$13,050 00
From interest	21,900 00	For withdrawals of stock: dues, \$21,047.75; pro- fits, \$8,022.96	29,070 71
From premiums	2,485 00	For matured stock: profits, \$66.88	66 88
From fines	1,229 42	For paid up stock W. D. or retired	2,250 00
From fees	17 88	For interest on paid up stock	1,060 57
From R. E. loans by fore- closure	546 80	For interest on bills pay- able	3 60
From R. E. loans repaid ..	8,850 00	For salaries	488 50
From accrued earnings ..	2 63	For stationery, postage, printing	95 22
From interest on judgment	37 66	For other expenses	60 00
From error in expense...	5 75	For interest on demand loans	39 91
From bills payable	753 34	For overpaid dues	5 00
		For bills payable	855 34
Total receipts	\$47,045 73	Total disbursements	\$47,045 73

Officers Bonded.		Amount of Compensation per Annum.	
Secretary	\$2,000 00	Secretary	\$350 00
Treasurer	5,000 00	Treasurer	52 00
Attorney	1,000 00	Auditing committee	12 50
		Inspection committee	24 00
		Paid for extra service changing by-laws for new plan	50 00
		Total salaries for the year	\$488 50

Total operating expenses for the year ending December 31, 1907. \$643 72

MEMBERSHIP

	Holding Installment stock.	Holding Paid up stock.
Total number of members at beginning of year....	107	..
Number added during the year.....	73	40
Total	180	40
Number whose membership has ceased during the year	38	3
Total number of shareholders Dec. 31, 1907.	142	37

STATEMENT OF SHARES.

	Installment stock.	Paid up stock.
Number of shares in force at beginning of year...	1,774	..
Number of shares issued during the year.....	3,111	438
Total	4,885	438
	Installment.	Paid up.
Number of shares withdrawn during the year.....	293	45
Number of shares retired during the year.....	944	..
Number of shares matured during the year.....	117	1,354
Number of shares in force Dec. 31, 1907...	3,531	393

STATEMENT OF PLEDGED SHARES.

	For R. E. loans	For stock loans.
Number of shares pledged at beginning of year...	838	16
Number of shares pledged during the year.....	261	..
Total	1,099	16
Number of shares released during the year.....	278	16
Present total number of shares pledged....	821	..

PROVIDENT LOAN AND BUILDING ASSOCIATION,

La Crosse, Wisconsin.

Office at State Street.

Incorporated January, 1884. Authorized Capital, \$500,000.

ADAM KRONERPresident | T. B. LAWRENCETreasurer
 R. CALVERTSecretary | C. H. SCHWEIZERAttorney

DIRECTORS.

ADAM KRONER,
 JOS. MILLER,
 C. L. LIEN,
 R. CALVERT,

PETER ANDERSON,
 EMIL KRIEBEL,
 O. C. BANGSBERG,
 E. A. GATTERDAM,

T. B. LAWRENCE,
 C. H. SCHWEIZER,
 JOHN REHFUSS,
 NORMAN BEANS.

STATEMENT DECEMBER 31, 1907.

Assets.		Liabilities.	
Loans on real estate	\$11,750 00	Dues on installment stock	\$15,474 25
Loans on stock	1,930 00	Contingent fund	935 33
Accrued and unpaid interest	70 00	Bills payable	1,800 00
Real estate	7,255 00	Dividend account	2,546 24
Taxes advanced	80 79		
Insurance premiums advanced	9 10		
Arrears of dues	24 00		
Cash in hands of treasurer	636 98		
Total assets	\$20,755 87	Total liabilities ...	\$20,755 87

**RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING
DECEMBER 31, 1907.**

Receipts.		Disbursements.	
Cash at beginning of year.	\$175 31	For real estate loans . . .	\$3,200 00
From dues on installment stock	3,697 00	For loans on stock	315 00
From interest	862 98	For withdrawals of stock: dues, \$4,703.00; profits, \$364.85	5,067 85
From premiums	51 36	For matured stock: dues, \$1,850.00; profits, \$684.00	2,534 00
From fines	19 64	For bills payable repaid..	4,400 00
From rents	231 00	For interest on bills payable	120 26
From R. E. loans repaid..	4,150 00	For taxes advanced	25 90
From stock loans repaid..	241 00	For insurance premiums advanced	3 60
From insurance premiums repaid	13 11	For salaries	410 00
From taxes repaid	25 90	For stationery, postage, printing, other expenses	54 00
From bills payable	3,100 00	For other disbursements, legal expenses	29 25
From judgment collected.	4,467 80	For taxes on R. E. owned	91 08
From arrears of interest collected	35 00	For repairs to properties.	79 17
		For taxes included in judgment collected	103 01
		Cash on hand Dec. 31st..	636 98
Total receipts	\$17,070 10	Total disbursements	\$17,070 10

Officers Bonded.		Amount of Compensation per Annum.	
Secretary	\$1,000 00	Secretary	\$360 00
Treasurer	5,000 00	Treasurer	50 00
		Auditing committee, \$1.50 each for each audit . . .	9 00
		Total salaries for the year	\$419 00

Total operating expenses for the year ending December 31, 1907.. \$464 00

MEMBERSHIP.

Total number of members at beginning of year	45	Holding
Number added during the year	4	Installment stock.
Total	49	
Number whose membership has ceased during the year	6	
Total number of shareholders Dec. 31, 1907.	43	

STATEMENT OF SHARES.

		Installment stock.
Number of shares in force at beginning of year.....		1,290
Number of shares issued during the year.....		264
		<hr/>
Total		1,554
		Installment stock.
Number of shares withdrawn during the year....	293	
Number of shares matured during the year.....	50	343
		<hr/>
Number of shares in force Dec. 31, 1907.....		1,211

STATEMENT OF PLEDGED SHARES.

	For R. E.	For stock
	loans.	loans.
Number of shares pledged at beginning of year....	254	129
Number of shares pledged during the year.....	64	47
	<hr/>	<hr/>
Total	318	176
Number of shares released during the year.....	83	...
	<hr/>	<hr/>
Present total number of shares pledged...	235	176

HOME SAVINGS AND LOAN ASSOCIATION,

Madison, Wisconsin.

Office at 109 South Fairchild Street.

Incorporated Sept. 11, 1895. Authorized Capital, \$1,000,000.

G. J. CORSCOTT President | F. W. HOYT Treasurer
 R. R. KROPF Secretary | JONES & SCHUBRING Attorneys

DIRECTORS.

S. P. RUNDELL, W. L. DOWLING, F. W. HOYT,
 A. D. FREDERICKSON, JOEL BOLEY, G. J. CORSCOTT,
 EDWARD WILLIAMS, H. L. BUTLER, R. R. KROPF.

STATEMENT DECEMBER 31, 1907.

Assets.		Liabilities.	
Loans on real estate	\$133,900 00	Dues on installment stock	\$88,636 00
Loans on stock	2,070 00	Paid up stock	15,100 00
Cash in hands of treasurer	\$2,279 26	Contingent fund	3,731 65
		Bills payable	4,000 00
		Undivided profits	26,781 61
Total assets	\$138,249 26	Total liabilities ...	\$138,249 26

RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING DECEMBER 31, 1907.

Receipts.		Disbursements.	
Cash at beginning of year	\$5,208 32	For real estate loans....	\$18,828 00
From dues on installment stock	22,826 50	For loans on stock	1,230 00
From paid up stock	31,950 00	For withdrawals of stock:	
From interest	9,066 00	Dues, \$9,937.50; prof-	
From premiums	92 76	its, \$2,613.75	12,551 25
From fines	25 01	For matured stock:	
From profits on with-		Dues, \$49,701.00; prof-	
drawals	367 37	its, \$23,632.24	73,333 24
From R. E. loans by ma-		For paid up stock W. D.	
turity of stock	1,000 00	or retired	16,850 00
From R. E. loans repaid..	47,600 00	For interest on paid up	
From stock loans repaid..	3,430 00	stock	356 00
From bills payable	22,550 00	For bills payable repaid..	18,550 00
		For interest on bills pay-	
		able	138 21
		Cash on hand Dec. 31st .	2,279 26
Total receipts	\$144,115 96	Total disbursements	\$144,115 96

Officers Bonded.		Amount of Compensation per Annum.
Secretary	\$10,000 00	Secretary retains 3 cents paid monthly on each share of stock and he pays all expenses.
Total operating expenses for the year ending December 31, 1907..		\$1,387 87

MEMBERSHIP.

	Holding Installment stock.	Holding Paid up stock
Total number of members at beginning of year....	202	14
Number added during the year.....	55	..
Total	257	14
Number whose membership has ceased during the year	52	2
Total number of shareholders Dec. 31, 1907	205	12

STATEMENT OF SHARES.

	Installment stock.	Paid up stock.
Number of shares in force at beginning of year....	3,758	.....
Number of shares issued during the year.....	1,148	319½
Total	4,906	319½
	Installment.	Paid up.
Number of shares withdrawn during the year.....	404	168½
Number of shares matured during the year.....	742	.....
	1,146	168½
Number of shares in force Dec. 31, 1907...	3,760	151

STATEMENT OF PLEDGED SHARES.

	For R. E. loans.	For stock loans.
Number of shares pledged at beginning of year...	1,625	110
Number of shares pledged during the year.....	174	16
Total	1,799	126
Number of shares released during the year.....	407	70
* Present total number of shares pledged....	1,392	56

NORTHWESTERN BUILDING & LOAN ASSOCIATION,

Madison, Wisconsin.

Office at 109 West Main Street.

Incorporated February, 1889. Authorized Capital, \$5,000,000.

A. H. HOLLISTER President | F. W. ARTHUR Treasurer
 CHARLES N. BROWN Secretary | CHARLES N. BROWN Attorney

DIRECTORS.

A. H. HOLLISTER, JOHN T. KING, R. F. TAYLOR,
 F. W. ARTHUR, J. B. PARKINSON, J. ESSER, JR.,
 S. T. WALKER, S. M. BABCOCK, CHARLES N. BROWN.

STATEMENT DECEMBER 31, 1907.

Assets.		Liabilities.	
Loans on real estate	\$150,616 35	Dues on installment stock	\$99,986 18
Loans on stock	1,907 77	Paid up stock	57,630 00
Real estate	1,500 00	Contingent fund	2,563 31
Cash in hands of treasurer	6,945 60	Undivided profits	790 23
Total assets	\$160,969 72	Total liabilities ...	\$160,969 72

RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING DECEMBER 31, 1907.

Receipts.		Disbursements.	
From dues on installment stock	\$18,122 24	For real estate loans	\$14,300 00
From paid up stock	25,940 00	For loans on stock	875 00
From interest	9,610 68	For withdrawals of stock:	
From premiums	848 80	Dues	22,944 86
From fines	42 73	For matured stock:	
From fees	1,160 30	Profits	29,075 00
From R. E. loans eliminated by maturity of stock	575 00	For paid up stock W. D. or retired	11,100 00
From R. E. loans repaid ..	36,372 00	For interest on paid up stock	2,267 93
From stock loans repaid ..	343 00	For bills payable repaid ..	3,000 00
		For interest on advance dues	14 27
		For interest on bills payable	70 00
		For salaries	1,880 00
		For stationery, postage, printing	89 33
		For other expenses	185 18
		For overdraft	97 70
		Contingent fund, taxes, etc.	154 88
		Premium on secretary's bond	15 00
		Cash on hand Dec. 31st ..	6,945 60
Total receipts	\$93,014 75	Total disbursements	\$93,014 75

Officers Bonded.		Amount of Compensation per Annum.	
Secretary	\$10,000 00	Secretary	\$1,400.00
Treasurer	5,000 00	Auditing committee, charged to expense ...	20 00
		8 directors at \$60.00 each	480 00
		Total salaries for the year	\$1,900 00

Total operating expenses for the year ending December 31, 1907.... \$2,169 51

MEMBERSHIP.

	Holding Installment stock.	Holding Paid up stock.
Total number of members at beginning of year ...	240	48
Number added during the year	34	23
Total	274	71
Number whose membership has ceased during the year	41	7
Total number of shareholders Dec. 31, 1907.	233	64

STATEMENT OF SHARES.

	Installment stock.	Paid up stock.
Number of shares in force at beginning of year...	5,228	428
Number of shares issued during the year	395	174
Total	5,623	602
	Installment.	Paid up.
Number of shares withdrawn during the year	758	111
Number of shares matured during the year	285	111
Number of shares in force Dec. 31, 1907...	4,580	491

STATEMENT OF PLEDGED SHARES.

	For R. E. loans.	For stock loans.
Number of shares pledged at beginning of year...	1,734	58
Number of shares pledged during the year	173	25
Total	1,907	83
Number of shares released during the year	367	23
Present total number of shares pledged	1,540	60

PROVIDENT LOAN AND BUILDING ASSOCIATION,

Madison, Wisconsin.

Office at 13 W. Main Street.

Incorporated Nov. 1, 1885.

Authorized Capital, \$500,000.

J. W. VANCE President M. C. CLARKE Treasurer
 J. C. PROCTOR Secretary C. E. BUELL Attorney

DIRECTORS.

J. W. VANCE, JOHN CORSCOT, H. B. MCGOWAN,
 DAVID H. WRIGHT, F. W. CANTWELL, E. B. SKINNER,
 GEO. JOACHIM, M. C. CLARKE, C. E. BUELL,
 A. T. WEBB, F. M. WOOTTON, J. C. PROCTOR.

STATEMENT DECEMBER 31, 1907.

Assets.		Liabilities.	
Loans on real estate	\$125,802 74	Dues on installment stock	\$120,726 47
Loans on stock	6,560 00	Dues paid in advance	181 00
Accrued and unpaid interest	810 20	Contingent fund	2,522 97
Dues unpaid	930 00	Interest	17 00
Cash in hands of treasurer	5,020 81	Bills payable	15,204 23
		Interest payable	470 22
		Undivided profits	1 86
Total assets	\$139,123 75	Total liabilities	\$139,123 75

RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING DECEMBER 31, 1907.

Receipts.		Disbursements.	
Cash at beginning of year	\$2,240 90	For real estate loans	\$27,994 36
From dues on installment stock	20,715 00	For loans on stock	3,665 00
From interest	7,040 19	For withdrawals of stock	6,011 35
From premiums	17 85	Profits	119 42
From fines and fees	50 85	For matured stock	12,800 00
From profit on withdrawals	119 42	For bills payable repaid	4,300 00
From R. E. loans repaid	18,850 00	For interest on bills payable	422 09
From stock loans repaid	2,882 00	For salaries	811 00
From bills payable	9,325 83	For stationery, postage, printing	84 01
		For other expenses	14 00
		Cash on hand Dec. 31st	5,020 81
Total receipts	\$61,242 04	Total disbursements	\$61,242 04

Officers Bonded.		Amount of Compensation per Annum.	
Secretary	\$3,000 00	Secretary	\$750 00
Treasurer	5,000 00	Treasurer	52 00
		Auditing committee	9 00
		Total salaries for the year	\$811 00

Total operating expenses for the year ending December 31, 1907... \$909 01

MEMBERSHIP.

	Holding	Installment stock.
Total number of members at beginning of year	197	
Number added during the year	33	
Total	230	
Number whose membership has ceased during the year.....	26	
Total number of shareholders Dec. 31, 1907.....	204	

STATEMENT OF SHARES.

	Installment stock
Number of shares in force at beginning of year	1,724
Number of shares issued during the year	373
Total	2,097
Number of shares withdrawn during the year... ..	218
Number of shares matured during the year.....	64
Number of shares in force Dec. 31, 1907.....	1,815

STATEMENT OF PLEDGED SHARES.

	For R. E. loans.	For stock loans.
Number of shares pledged at beginning of year	596	119
Number of shares pledged during the year	157	43
Total	753	162
Number of shares released during the year	134	22
Present total number of shares pledged	619	140

MANITOWOC BUILDING AND LOAN ASSOCIATION,

Manitowoc, Wisconsin.

Office at 925 S. Eighth Street.

Incorporated April, 1890.

Authorized Capital, \$500,000.

EMIL BAENSCH President | EDWIN SCHUETTE Treasurer
 C. A. GROFFMAN Secretary | JOHN CLOUPEK Attorney

DIRECTORS.

CORNELIUS MADSON, OSCAR A. ALTER, J. G. LEHMKUHL,
 ED. G. NASH, EMIL BAENSCH, HERBERT L. MARKHAM,
 ALBERT GUTTMAN, JOHN CLOUPEK, JOHN C. KELLNER.

STATEMENT DECEMBER 31, 1907.

Assets.		Liabilities.	
Loans on real estate	\$79,050 00	Dues on installment stock	\$70,689 50
Loans on stock	2,555 00	Dividend account	13,922 46
Furniture and stationery .	137 84	Reserve	1,223 60
Cash in hands of treasurer	4,102 72	Loan overpaid	10 00
Total assets	\$85,845 56	Total liabilities ...	\$85,845 56

RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING DECEMBER 31, 1907.

Receipts.		Disbursements.	
Cash at beginning of year	\$2,328 27	For real estate loans	\$14,250 00
From dues on installment stock	18,681 00	For loans on stock	2,535 00
From interest	4,752 25	For withdrawals of stock:	
From fines	12 20	Dues, \$5,046.50; profits,	
From fees	250 75	\$654.72	5,701 22
From profits on withdrawals	117 04	For matured stock:	
From R. E. loans by maturity of stock	1,400 00	Dues, \$2,359.50; profits, \$1,176.51	3,536 01
From R. E. loans repaid..	12,200 00	For paid up stock retired.	7,334 26
From stock loans repaid	2,090 00	For interest on retired stock	165 71
		For bills payable repaid..	3,550 00
		For interest on bills payable	142 72
		For salaries	474 07
		For stationery, postage, printing	27 80
		For other expenses.....	12 00
		Cash on hand Dec. 31st..	4,102 72
Total receipts	\$41,831 51	Total disbursements	\$41,831 51

Officers Bonded.		Amount of Compensation per Annum.	
Secretary	\$3,500 00	Secretary	\$474 07
Treasurer	3,000 00	Total salaries for the year	\$474 07
Total operating expenses for the year ending December 31, 1907..			\$513 87

MEMBERSHIP.

	Holding Installment stock.
Total number of members at beginning of year	226
Number added during the year	31
Total	257
Number whose membership has ceased during the year	27
Total number of shareholders Dec. 31, 1907.....	230

STATEMENT OF SHARES.

	Installment stock.
Number of shares in force at beginning of year	3,043
Number of shares issued during the year	469
Total	3,512
	Installment stock.
Number of shares withdrawn during the year..	248
Number of shares retired during the year	90
Number of shares matured during the year	34
	372
Number of shares in force Dec. 31, 1907	3,140

STATEMENT OF PLEDGED SHARES.

	For R. E. loans.	For stock loans.
Number of shares pledged at beginning of year ...	817	110
Number of shares pledged during the year	191	145
Total	1,008	255
Number of shares released during the year	142	101
Present total number of shares pledged	866	154

MILTON MUTUAL BUILDING & LOAN ASSOCIATION,

Milton, Wisconsin.

Office at College Street.

Incorporated January, 1904. Authorized Capital, \$1,000,000.

J. G. CARR President | P. M. GREEN Treasurer
 L. A. PLATTS Secretary | RAY W. CLARKE Attorney

DIRECTORS.

GEO. R. BOSS,
 W. B. MAXSON,
 B. I. JEFFREY,

F. C. DUNN,
 J. B. TRACY,
 W. K. DAVIS,

N. W. CROSLLEY,
 C. E. GRANDALL,
 W. W. CLARKE.

STATEMENT DECEMBER 31, 1907.

Assets.		Liabilities.	
Loans on real estate	\$6,950 00	Dues on installment stock	\$6,804 00
Loans on stock	200 00	Dues paid in advance	12 00
Cash in hands of treasurer	303 75	Contingent fund	39 68
		Dividend account	589 80
		Undivided profits	8 27
Total assets	\$7,453 75	Total liabilities ...	\$7,453 75

RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING DECEMBER 31, 1907.

Receipts.		Disbursements.	
Cash at beginning of year	\$345 08	For real estate loans	\$4,550 00
From dues on installment stock	2,395 00	For loans on stock	200 00
From interest	311 00	For withdrawals of stock:	
From fees	17 50	Dues, \$488.00; profits,	
From profits on withdrawals	7 92	\$19.00	507 00
From R. E. loans repaid ..	500 00	For other expenses	15 75
From temporary loan repaid	2,000 00	Cash on hand Dec. 31st ..	303 75
Total receipts	\$5,576 50	Total disbursements	\$5,576 50

Total operating expenses for the year ending December 31, 1907... \$15 75

MEMBERSHIP.

	Holding Installment stock.
Total number of members at beginning of year	50
Number added during the year	12
Total	<u>62</u>
Number whose membership has ceased during the year	5
Total number of shareholders Dec. 31, 1907.....	<u>57</u>

STATEMENT OF SHARES.

	Installment stock.
Number of shares in force at beginning of year	167
Number of shares issued during the year	58
Total	<u>225</u>
Number of shares withdrawn during the year.....	30
Number of shares in force Dec. 31, 1907.....	<u>195</u>

STATEMENT OF PLEDGED SHARES.

	For R. E. loans.
Number of shares pledged at beginning of year	29
Number of shares pledged during the year	45 ½
Total	<u>74 ½</u>
Number of shares released during the year	5
Present total number of shares pledged	<u>69 ½</u>

AMERICAN MUTUAL BUILDING AND LOAN
ASSOCIATION,

Milwaukee, Wisconsin.

Office at 502 Wells Building.

Incorporated Jan. 23, 1893. Authorized Capital, \$5,000,000.

MORRIS MILLER President | WM. DE WOLF Treasurer
SAML. S. WEIL Secretary | LEOPOLD HAMMEL Attorney

DIRECTORS.

MORRIS MILLER,
A. W. CUTTING,
SAML. S. WEIL,

WM. DE WOLF,
LEOPOLD HAMMEL,
B. A. MILLER,

N. N. GOODMAN,
B. BRACHMAN.

STATEMENT DECEMBER 31, 1907.

Assets.		Liabilities.	
Loans on real estate	\$3,000 00	Dues on installment stock	\$7,469 70
Loans on stock	196 00	Contingent fund	175 50
Real estate sold on con- tracts	3,630 00	Dividend account	915 34
Furniture and stationery .	109 87	Undivided profits	2 95
Cancellation fee account .	29 25		
Cash in hands of treasurer	1,598 37		
Total assets	\$8,563 49	Total liabilities ...	\$8,563 49

**RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING
DECEMBER 31, 1907.**

Receipts.		Disbursements.	
Cash at beginning of year	\$1,652 26	For loans on stock	\$486 00
From dues on installment stock	2,322 50	For withdrawals of stock: Dues, \$2,325.70; profits, \$179.15	2,504 85
From interest	223 23	For stationery, postage, printing	51 97
From stock loans repaid..	315 00	For other expenses	89 56
From real estate sold on contracts	217 76	Cash on hand Dec. 31st ..	1,598 37
Total receipts	\$4,730 75	Total disbursements	\$4,730 75

Officers Bonded.		Amount of Compensation per Annum.	
Secretary	\$2,000 00		
Treasurer	5,000 00		

Total operating expenses for the year ending December 31, 1907... \$133 92

MEMBERSHIP.

	Holding Installment stock.
Total number of members at beginning of year	45
Number added during the year	10
Total	55
Number whose membership has ceased during the year	8
Total number of shareholders Dec. 31, 1907.....	47

STATEMENT OF SHARES.

	Installment stock.
Number of shares in force at beginning of year	485
Number of shares issued during year	117
Total	602
Number of shares withdrawn during the year.....	134
Number of shares in force Dec. 31, 1907.....	468

STATEMENT OF PLEDGED SHARES.

	For R. E. loans.	For stock loans.
Number of shares pledged at beginning of year ...	30	38
Total	30	38
Present total number of shares pledged....	30	38

BAHN FREI MUTUAL BUILDING AND LOAN
ASSOCIATION,

Milwaukee, Wisconsin.

Office at 1120 North Avenue.

Incorporated May 22, 1907.

Authorized Capital, \$25,000.

LOUIS C. BILLERBECK President | OTTO R. GEHRKE Treasurer
GEO. F. KIERFERNDORF ... Secretary | GEORGE MENSING Attorney

DIRECTORS.

LOUIS C. BILLERBECK, WM. HUEBNER, JOHN STATTNER,
MAX HOFFMAN, O. R. GEHRKE, GEO. F. KIEFERNDORF,
PAUL STOLTENBURG, HENRY DOLGE, A. W. STREHLOW,
CHAS. SPANGENBERG,

STATEMENT DECEMBER 31, 1907.

Assets.		Liabilities.	
Furniture and stationery .	\$16 93	Dues on installment stock	\$1,244 85
Cash in hands of treasurer	1,236 11	Dues paid in advance....	5 50
		Contingent fund	2 69
Total assets	\$1,253 04	Total liabilities ...	\$1,253 04

**RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING
DECEMBER 31, 1907.**

Receipts.		Disbursements.	
From dues on installment stock	\$1,269 25	For withdrawals of stock:	
From fines	5 19	Dues	\$18 90
From fees	43 00	For salaries	17 00
From profits on withdrawals	2 50	For stationery, postage, printing	13 33
		For other expenses	2 60
Total receipts	\$1,319 94	For incorporation expenses	21 25
		For bonds for officers ...	7 50
		For contingent fund	3 25
		Cash on hand Dec. 31st ..	1,236 11
		Total disbursements	\$1,319 94

Officers Bonded.		Amount of Compensation per Annum.	
Secretary	\$500 00	Secretary	\$12 00
Treasurer	500 00	Treasurer	5 00
		Total salaries for the year	\$17 00
Total operating expenses for the year ending December 31, 1907...			\$40 43

MEMBERSHIP.

	Holding Installment stock.
Number of members added during the year	88
Number whose membership has ceased during the year	4
Total number of shareholders Dec. 31, 1907.....	84

STATEMENT OF SHARES.

	Installment stock.
Number of shares issued during the year	191
Number of shares withdrawn during the year	5
Number of shares in force Dec. 31, 1907.....	186

BOHEMIAN MUTUAL LOAN AND BUILDING
ASSOCIATION,

Milwaukee, Wisconsin.

Office at 661 Muskego Avenue.

Incorporated February 14, 1901. Authorized Capital, \$250,000.

JOS. A. SMRZ President | FRANK SAFRANCK Treasurer
FRANK A. AMBROZ Secretary | LENICHECK, FAIRCHILD &
BOESEL Attorneys

DIRECTORS.

JOS. A. SMRZ,	CHAS. WESELY,	FRANK SAFRANCK,
FRANK SKRABALEK,	VACLAV PUMPR,	FRANK JANECEK,
VACLAV SVANDA,	JOHN KAPPEL, JR.,	ALBERT SKUBAL,
FRANK A. AMBROZ,	ANTON KUBIK,	MATH. SCHAUER,
THOS. ZACHAR,	EMAN BENES,	ANTON SKUBAL,
CHAS. KOUBECK,	VACLAV FILIP,	CHAS. POSEPUG.

STATEMENT DECEMBER 31, 1907.

Assets.		Liabilities.	
Loans on real estate	\$69,705 00	Dues on installment stock	\$52,246 00
Loans on stock	7,085 00	Dues paid in advance	585 24
Due on stock	42 93	Contingent fund	328 30
Cash in hands of treasurer	515 00	Incomplete loans	1,250 00
		Bills payable	16,700 00
		Undivided profits	6,237 89
Total assets	\$77,347 93	Total liabilities ...	\$77,347 93

**RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING
DECEMBER 31, 1907.**

Receipts.		Disbursements.	
Cash at beginning of year	\$307 03	For real estate loans	\$24,700 00
From dues on installment stock	23,950 12	For loans on stock	10,585 00
From interest	3,742 07	For withdrawals of stock:	
From fines	35 78	Dues, \$12,833.25; prof-	
From fees	703 50	its, \$1,350.83	14,184 08
From R. E. loans by ma- turity of stock	3,900 00	For matured stock:	
From R. E. loans repaid ..	15,051 00	Dues, \$23,217.51; prof-	
From stock loans repaid ..	16,015 00	fits, \$4,416.00	27,633 51
From bills payable	25,375 00	For bills payable repaid ..	10,675 00
From interest on series loans	1,239 93	For interest on bills pay- able	256 22
From transfer of shares ..	25	For salaries	343 00
From series expense	50 00	For stationery, postage, printing	64 75
		For other expenses	123 19
		For interest on series loans	1,239 93
		For series expense	50 00
		Cash on hand Dec. 31st ..	515 00
Total receipts	\$90,369 68	Total disbursements	\$90,369 68

Officers Bonded.		Amount of Compensation per Annum.	
Secretary	\$1,000 00	Secretary	\$125 00
Treasurer	500 00	Treasurer	20 00
President	300 00	Auditing committee	6 00
Two secretaries	500 00	Other salaries	192 00
Three trustees, each	350 00		
		Total salaries for the year	\$343 00

Total operating expenses for the year ending December 31, 1907... \$530 94

MEMBERSHIP.

	Holding Installment stock.
Total number of members at beginning of year.....	176
Number added during the year	126
Total	302
Number whose membership has ceased during the year	72
Total number of shareholders Dec. 31, 1907.....	230

STATEMENT OF SHARES.

	Installment stock.
Number of shares in force at beginning of year	1,586
Number of shares issued during the year	1,416
Total	3,002
Number of shares withdrawn during the year ... 342	
Number of shares matured during the year 276	618
Number of shares in force Dec. 31, 1907	2,384

STATEMENT OF PLEDGED SHARES.

	For R. E. loans.	For stock loans.
Number of shares pledged at beginning of year ...	628	126
Number of shares pledged during the year	260	106
Total	888	232
Number of shares released during the year	190	161
Present total number of shares pledged	698	71

CITIZENS MUTUAL LOAN AND BUILDING ASSOCIATION,

Milwaukee, Wisconsin.

Office at 204 Grand Avenue.

Incorporated September, 1892. Authorized Capital, \$850,000.

T. J. PERELES President | E. H. WILLIAMS Treasurer
FRANK ARMITAGE Secretary | NATH. PERELES & SONS Attorneys

DIRECTORS.

H. M. BATTIN,
J. C. BUCKLAND,
JOHN VAN ROO,

WM. F. TELL,
H. J. MABBETT,
W. E. DODDS,

H. G. CARY,
WM. GILLES,
C. W. GRAHAM.

STATEMENT DECEMBER 31, 1907.

Assets.		Liabilities.	
Loans on real estate	\$158,610 00	Dues on installment stock	\$94,194 00
Loans on stock	733 50	Contingent fund	1,731 57
Accrued and unpaid interest, \$638.98; and fines, \$18.40	657 38	Interest paid in advance ..	25 50
Real estate sold on contracts	1,070 60	Incomplete loans	752 52
Furniture and stationery ..	50 00	Bills payable	26,000 00
Cash in bank	3,395 40	Undivided profits	41,813 29
Total assets	\$164,516 88	Total liabilities ...	\$164,516 88

RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING DECEMBER 31, 1907.

Receipts.		Disbursements.	
Cash at beginning of year	\$2,504 18	From real estate loans ..	\$38,693 38
From dues on installment stock	37,688 00	For loans on stock	1,273 50
From interest	14,490 83	For withdrawals of stock: Dues, \$26,162.00; profits, \$4,809.05	30,971 05
From premiums	473 09	For bills payable repaid..	92,000 00
From fees	53 64	For interest on bills payable	1,393 96
From R. E. loans repaid..	19,550 00	For salaries	1,200 00
From stock loans repaid..	1,180 00	For other expenses	1,211 18
From real estate sold on contracts	180 00	For advertising	85 89
From bills payable	94,000 00	For commissions	16 05
From rebate on discount and interest	21 67	Cash on hand Dec. 31st ..	3,395 40
Total receipts	\$170,240 41	Total disbursements	\$170,240 41

Officers Bonded.		Amount of Compensation per Annum.	
Secretary	\$10,000 00	Secretary	\$1,200 00
		Auditing committee	47 50
		Directors	222 00
		Appraiser	87 00
		Total salaries for the year	\$1,556 50
Total operating expenses for the year ending December 31, 1907...			\$2,513 12

MEMBERSHIP.

	Holding Installment stock.
Total number of members at beginning of year	288
Number added during the year	104
Total	392
Number whose membership has ceased during the year	102
Total number of shareholders Dec. 31, 1907.....	290

STATEMENT OF SHARES.

	Installment stock.
Number of shares in force at beginning of year	3,100
Number of shares issued during the year	1,118
Total	4,218
Number of shares withdrawn during the year ...	984
Number of shares matured during the year	38
Number of shares in force Dec. 31, 1907	3,196

STATEMENT OF PLEDGED SHARES.

	For R. E. loans.	For stock loans.
Number of shares pledged at beginning of year	843	..
Number of shares pledged during the year	232	73
Total	1,075	73
Number of shares released during the year	142	..
Present total number of shares pledged	933	73

FIRST BOHEMIAN NATIONAL LOAN & BUILDING
ASSOCIATION,

Milwaukee, Wisconsin.

Office at 409 Germania Building.

Incorporated October 28, 1885. Authorized Capital, \$5,000,000.

WENZEL CHADIM President | ADOLPH KAKAC Treasurer
CHARLES JIRAN Secretary | FRANK LENICHECK Attorney

DIRECTORS.

WENZEL CHADIM,	J. W. JUNCK,	JOS. SCHNEIBERG,
CHAS. CHALOUPIKA,	ARTHUR NOVAK.	WENZEL KUBALEK,
CHAS. JIRAN,	CHARLES KORES,	J. KOKTAVY,
JOS. JUNCK,	FRANK KOSTLAN,	EDW. YUNCK,
JAMES SIMANDL,	FRANK KUS.	EM. ZAHRADKA,
ADOLPH KAKAC,	ANTON HLAVAC,	JOS. LAHODA.

STATEMENT DECEMBER 31, 1907.

Assets.		Liabilities.	
Loans on real estate	\$239,714 62	Dues on installment stocks	\$261,999 50
Loans on stock	70,865 00	Dues paid in advance ...	1,151 18
Due from stock arrears ..	176 60	Contingent fund	4,009 35
Cash in hands of treasurer	12,513 27	Dividend account	56,109 46
Total assets	\$323,269 49	Total liabilities ..	\$323,269 49

**RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING
DECEMBER 31, 1907.**

Receipts.		Disbursements.	
Cash at beginning of year	\$3,854 44	For real estate loans	\$50,250 00
From dues on installment stock	65,693 78	For loans on stock	30,175 00
From interest	18,484 02	For withdrawals of stock: Dues, \$6,528.07; prof- its, \$658.80	7,186 87
From premiums	1,436 31	For bills payable repaid.	15,840 00
From fines	396 73	For interest on bills pay- able	572 09
From fees	1,032 25	For interest to series ...	4,519 40
From R. E. loans repaid.	21,925 00	For salaries	1,175 00
From stock loans repaid..	9,590 00	For stationery, postage, printing	61 59
From series deposits	20,400 00	For other expenses	251 48
From series expense ac- count	1,813 90	For other disbursements, series deposits	20,400 00
From profits on new shares sold	382 17	For series expense account	1,813 90
		For adding machine	250 00
		Cash on hand Dec. 31st..	12,513 27
Total receipts	\$145,008 60	Total disbursements	\$145,008 60

Officers Bonded.		Amount of Compensation per Annum.	
Secretary	\$2,500 00	President	\$50 00
Treasurer	5,000 00	1st Secretary	600 00
Other officers, bonds	2,500 00	Vice-President	3 00
		Treasurer	100 00
		Attorney	35 00
		Auditing committee, 3 members, \$15 each...	45 00
		2nd Secretary	120 00
		3rd Secretary	50 00
		3 Trustees, \$30 each	90 00
		3 Appraisers, \$15.00 each.	45 00
		3 Substitutes, \$5.00 each.	15 00
		Total salaries for the year	\$1,153 00

Total operating expenses for the year ending December 31, 1907... \$1,488 07

MEMBERSHIP.

	Holding Installment stock.
Total number of members at beginning of year	682
Number added during the year	14
Total	696
Number whose membership has ceased during the year	24
Total number of shareholders Dec. 31, 1907.....	672

STATEMENT OF SHARES.

	Installment stock.
Number of shares in force at beginning of year	4,747
Number of shares issued during the year	150
Total	4,897
Number of shares withdrawn during the year.....	164
Number of shares in force Dec. 31, 1907.....	4,733

STATEMENT OF PLEDGED SHARES.

	For R. E. loans.
Number of shares pledged at beginning of year	2,224
Number of shares pledged during the year	552
Total	2,776
Number of shares released during the year	206
Present total number of shares pledged	2,570

HOME BUILDING AND LOAN ASSOCIATION,

Milwaukee, Wisconsin.

Office at 27 Cawker Building.

Incorporated October, 1887. Authorized Capital, \$500,000.

GEO. W. MAYHEW.....President | SAMUEL WRIGHT.....Treasurer
 GEO. H. FRANCIS.....Secretary | SAMUEL WRIGHT.....Attorney

DIRECTORS.

GEO. W. MAYHEW,
 HENRY J. DIERKEN,
 W. C. ERDMANN,

GEO. H. FRANCIS,
 SAMUEL WRIGHT,

AUGUST F. LINDOW,
 V. W. SEELY.

STATEMENT DECEMBER 31, 1907.

Assets.		Liabilities.	
Loans on real estate	\$6,000 00	Dues on installment stock	\$4,785 71
Loans on stock	70 00	Dues paid in advance ...	11 10
Cash in hands of treasurer, in bank	1,151 80	Paid up stock	2,250 56
Total assets	\$7,221 80	Contingent fund	174 43
		Total liabilities ...	\$7,221 80

**RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING
DECEMBER 31, 1907.**

Receipts.		Disbursements.	
Cash at beginning of year	\$16 12	For loans on stock	\$70 00
From dues on installment stock	1,617 97	For matured stock: Dues	1,400 00
From interest	479 05	For paid up stock W. D. or retired	500 00
From fines	20 18	For salaries, secretary ..	90 00
From R. E. loans by ma- turity of stock	1,400 00	For stationery, postage, printing, office rent ...	60 00
Total receipts	\$3,533 32	For other expenses, official bond	25 00
		For dividends paid	170 04
		For accrued interest and fines charged stock	66 48
		Cash on hand Dec. 31st..	1,151 80
		Total disbursements	\$3,533 32

Officers Bonded.		Amount of Compensation per Annum.	
Secretary	\$4,000 00	Secretary, office rent, stationery, etc.....	\$150 00
Treasurer	5,000 00	Total salaries for the year	\$150 00
Other officers	3,500 00		
Total operating expenses for the year ending December 31, 1907....			\$175 00

MEMBERSHIP.

	Holding Installment stock.	Holding Paid up stock.
Total number of members at beginning of year ...	20	2
Number added during the year	1	..
Total	21	2
Number whose membership has ceased during the year	1	..
Total number of shareholders Dec. 31, 1907.	20	2

STATEMENT OF SHARES.

	Installment stock.	Paid up stock.
Number of shares in force at beginning of year ...	129	13
Number of shares issued during the year	1	..
Total	130	13
Number of shares withdrawn during the year	2½	2½
Number of shares matured during the year	7	7
Number of shares in force Dec. 31, 1907....	123	10½

STATEMENT OF PLEDGED SHARES.

	For R. E. loans.	For stock loans.
Number of shares pledged at beginning of year ...	26	..
Number of shares pledged during the year .....	..	1
Total	26	1
Number of shares released during the year	7	..
Present total number of shares pledged	19	1

MILWAUKEE MUTUAL LOAN AND BUILDING.
ASSOCIATION,

Milwaukee, Wisconsin.

Office at 512-513 Germania Bldg.

Incorporated April 5, 1893. Authorized Capital, \$5,000,000.

RICHARD BURKE.....President JAS. M. HAYES.....Treasurer
JOHN J. MAHER.....Secretary JOHN J. MAHER.....Attorney

DIRECTORS.

RICHARD BURKE, FLORIAN J. RIES, HENRY M. OBERNDORFER,
JAMES G. FLANDERS, WM. PROMBERGER, JOHN H. FRIAR,
PATRICK DONNELLY, CHAS. A. GRAF, M. N. LANDO.

STATEMENT DECEMBER 31, 1907.

Assets.		Liabilities.	
Loans on real estate	\$97,850 00	Dues on installment stock	\$47,469 20
Loans on stock	100 00	Paid up stock	39,600 00
Taxes advanced	199 54	Contingent fund	4,184 57
Insurance premiums ad- vanced	496 03	Incomplete loans	1,915 80
Furniture and stationery.	101 22	Dividend account	7,551 20
Cash in hands of treasurer	2,169 54	Undivided profits	70 56
		Suspense account	125 00
Total assets	\$100,916 33	Total liabilities ...	\$100,916 33

RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING
DECEMBER 31, 1907.

Receipts.		Disbursements.	
Cash at beginning of year	\$7,141 47	For real estate loans . . .	\$10,296 32
From dues on installment stock	24,988 98	For loans on stock	100 00
From paid up stock	5,400 00	For withdrawals of stock: Dues, \$6,469.97; profits, \$399.79	6,869 76
From interest	55 26	For matured stock: Dues, \$12,374.10; profits, \$2,453.64	14,827 74
From R. E. loans repaid..	7,295 82	For paid up stock W. D. or retired	6,500 00
From stock loans repaid..	50 00	For interest on paid up stock	2,052 84
From taxes repaid	22 12	For bills payable repaid.	2,500 00
From insurance premiums repaid	53 50	For interest on bills payable	35 50
From bills payable	2,500 00	For taxes advanced	22 12
From pass books	10 75	For insurance premiums advanced	141 65
		For salaries	1,500 00
		For stationery, postage, printing	40 00
		For other expenses	382 43
		For attorney fees	25 00
		For commissions	55 00
		Cash on hand Dec. 31st..	2,169 54
Total receipts	\$47,517 90	Total disbursements	\$47,517 90

Officers Bonded.		Amount of Compensation per Annum.	
Secretary	\$5,000 00	Secretary	\$1,500 00
		Directors get \$2.00 each monthly for attendance at meeting.	
		Total salaries for the year	\$1,500 00

Total operating expenses for the year ending December 31, 1907... \$1,962 43

MEMBERSHIP.

	Holding Installment stock.	Holding Paid up stock.
Total number of members at beginning of year . . .	163	57
Number added during the year	37	..
Total	200	57
Number whose membership has ceased during the year	51	8
Total number of shareholders Dec. 31, 1907.	149	49

BUILDING AND LOAN ASSOCIATIONS.

STATEMENT OF SHARES.

	Installment stock.	Paid up stock.
Number of shares in force at beginning of year....	2,019½	407
Number of shares issued during the year	613	54
Total	<u>2,632½</u>	<u>461</u>
	Installment.	Paid up.
Number of shares withdrawn during the year	420½	23
Number of shares retired during the year		42
Number of shares matured during the year	167	
		<u>587½</u>
Number of shares in force Dec. 31, 1907....	<u>2,045</u>	<u>396</u>

STATEMENT OF PLEDGED SHARES.

	For R. E. loans.	For stock loans.
Number of shares pledged at beginning of year ...	996	4
Number of shares pledged during the year	119	3
Total	<u>1,115</u>	<u>7</u>
Number of shares released during the year	<u>136½</u>	<u>3</u>
Present total number of shares pledged	978½	4

MODEL BUILDING LOAN AND INVESTMENT
ASSOCIATION,

Milwaukee, Wisconsin.

Office at 436 Wells Building.

Incorporated May 18, 1896 Authorized Capital, \$5,000,000.

JAMES M. FOX.....President HERBERT N. LAFLIN.....Treasurer
J. A. GOSSSecretary E. H. BOTTUM.....Attorney

DIRECTORS.

JAMES M. FOX, HERBERT N. LAFLIN, M. J. HOGAN,
RICHARD HOE, WM. H. GRUHL, H. J. MATHEWS.

STATEMENT DECEMBER 31, 1907.

Assets.		Liabilities.	
Loans on real estate	\$29,550 00	Dues on installment stock	\$24,498 93
Loans on stock	865 00	Dues paid in advance....	28 90
Real estate	4,996 13	Paid up stock	1,500 00
Real estate sold on con- tracts	2,666 06	Unearned premiums	5,243 15
Furniture and stationery.	50 00	Dividend account	10,274 24
Ledger accounts	684 05	Undivided profits	287 11
Cash in hands of treasurer	2,879 06		
Cash in hands of secretary	142 03		
Total assets	\$41,832 33	Total liabilities ...	\$41,832 33

**RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING
DECEMBER 31, 1907.**

Receipts.		Disbursements.	
Cash at beginning of year	\$2,506 36	For real estate loans	\$1,050 00
From dues on installment stock	4,264 44	For loans on stock	1,630 00
From paid up stock	1,100 00	For withdrawals of stock: Dues, \$14,947.75; profits, \$4,481.37	19,429 12
From interest and premiums	3,194 66	For matured stock: Dues, \$770.00; profits, \$221.19	991 19
From fees	6 20	For paid up stock W. D. or retired	750 00
From profits on withdrawals	177 04	For interest on paid up stock	70 79
From rents	624 40	For bills payable repaid.	500 00
From R. E. loans repaid.	11,750 00	For interest on bills payable	5 16
From stock loans repaid.	2,870 00	For real estate by foreclosure	3,816 24
From taxes repaid	252 32	For real estate, repairs, etc.	494 49
From real estate sales	6,500 00	For salaries	900 00
From real estate sold on contracts	1,134 72	For stationery, postage, printing	31 75
From bills payable	500 00	For other expenses	398 37
From discounts	5 37	For rents applied on foreclosure loan	2,026 39
From accounts received	241 08	For accounts payable	12 00
		Cash on hand Dec. 31st.	3,021 09
Total receipts	\$35,126 59	Total disbursements	\$35,126 59

Officers Bonded.		Amount of Compensation per Annum.	
Secretary	\$7,500 00	Secretary	\$900 00
Treasurer	7,500 00	Auditing committee	20 00
President	1,000 00	Committee to schedule assets	10 00
Vice-President	1,000 00	Committee of managers.	16 00
		Total salaries for the year	\$946 00

Total operating expenses for the year ending December 31, 1907. \$1,330 12

MEMBERSHIP.

	Holding Installment stock.	Holding Paid up stock.
Total number of members at beginning of year	78	6
Number added during the year	15	1
Total	93	7
Number whose membership has ceased during the year	23	1
Total number of shareholders Dec. 31, 1907.	70	6

STATEMENT OF SHARES.

	Installment stock.		Paid up stock.
Number of shares in force at beginning of year ...		972	11½
Number of shares issued during the year		90½	11
		<hr/>	<hr/>
Total		1,062½	22½
	Installment.	Paid up.	
Number of shares withdrawn during the year	342	7½	7½
Number of shares retired during the year	10		
		<hr/>	<hr/>
Number of shares in force Dec. 31, 1907....		710½	15

STATEMENT OF PLEDGED SHARES.

	For R. E. loans.	For stock loans.
Number of shares pledged at beginning of year	331	109
Number of shares pledged during the year	3½	75
	<hr/>	<hr/>
Total	334½	184
Number of shares released during the year	63	134
	<hr/>	<hr/>
Present total number of shares pledged	271½	50

MUTUAL BUILDING AND SAVINGS ASSOCIATION,

Milwaukee, Wisconsin.

Office at 24 Mack Block.

Incorporated June 27, 1892.

Authorized Capital, \$500,000.

FRANCIS J. RICKERT.....President | W. A. ARNOLD.....Treasurer
 JOSEPH M. CROWLEY.....Secretary

DIRECTORS.

W. A. ARNOLD, JOSEPH J. BRENK, D. C. OTTESEN,
 ADOLPH BLEYER, WM. J. CLAASSEN, CHARLES W. McNALLY,
 HERMAN J. BOHMANN, JOSEPH M. CROWLEY, FRANCIS J. RICKERT.

STATEMENT DECEMBER 31, 1907.

Assets.		Liabilities.	
Loans on real estate	\$128,144 95	Dues on installment stock	\$54,606 51
Loans on stock	2,833 28	Paid up stock	54,600 00
Accrued and unpaid interest, premiums and fines	17 56	Contingent fund	5,309 56
Real estate sold on contracts	5,625 22	Bills payable	18,200 00
Withdrawal fund	2,575 16	Undivided profits	3,365 64
Cash in hands of treasurer, in banks	148 09	Special deposits	3,908 00
Cash in hands of secretary	666 78	Dividend accrued on special deposits	21 33
Total assets	\$140,011 04	Total liabilities	\$140,011 04

RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING
DECEMBER 31, 1907.

Receipts.		Disbursements.	
Cash at beginning of year	\$421 27	For real estate loans	\$44,544 95
From dues on installment stock	16,976 56	For loans on stock	2,530 00
From paid up stock	19,400 00	For withdrawals of stock	14,024 17
From interest and premiums	8,822 10	For paid up stock W. D. or retired	6,575 00
From real estate loans repaid	19,050 00	For interest on paid up stock	2,053 37
From stock loans repaid	4,559 49	For bills payable repaid..	10,800 00
From real estate sold on contracts	355 00	For interest on bills payable	851 40
From bills payable	15,100 00	For commissions	1,248 75
From special deposits	1,053 00	For bonds, secretary and treasurer	15 00
From withdrawal fund	30 65	For expert accountant..	37 50
From rents	7 00	For salaries	1,500 00
		For stationery, postage, printing and gas	212 78
		For other expenses	312 00
		For directors' fees	222 00
		For advertising	7 28
		For city directory	6 00
		For special deposits withdrawn	20 00
		Cash on hand Dec. 31st..	814 87
Total receipts	\$85,775 07	Total disbursements	\$85,775 07

Officers Bonded.		Amount of Compensation per Annum.	
Secretary	\$2,000 00	Secretary	\$1,500 00
Treasurer	1,000 00	Auditing committee, expert accountant	37 50
		Directors' fees	222 00
		Total salaries for the year	\$1,759 50

Total operating expenses for the year ending December 31, 1907... \$2,312 56

MEMBERSHIP.

	Holding Installment stock.	Holding Paid up stock.
Total number of members at beginning of year	175	67
Number added during the year	87	38
Total	262	105
Number whose membership has ceased during the year	42	21
Total number of shareholders Dec. 31, 1907.	220	84

BUILDING AND LOAN ASSOCIATIONS.

STATEMENT OF SHARES.

	Installment stock.	Paid up stock.
Number of shares in force at beginning of year ...	2,147	417%
Number of shares issued during the year.....	1,134	194
Total	3,281	611%
	Installment.	Paid up.
Number of shares withdrawn during the year	378	65%
Number of shares matured during the year	14	
	392	
Number of shares in force Dec. 31, 1907...	2,889	546

STATEMENT OF PLEDGED SHARES.

	For R. E. loans.	For stock loans.
Number of shares pledged at beginning of year ...	992	237
Number of shares pledged during the year	454	134
Total	1,446	371
Number of shares released during the year	135	136
Present total number of shares pledged	1,311	235

NORTH SIDE LOAN AND BUILDING SOCIETY,

Milwaukee, Wisconsin.

Office at 1069 Bremen Street.

Incorporated February 12, 1896. Authorized Capital, \$5,000,000.

M. RADZIEJEWSKI.....President FRANK TABACZKA.....Treasurer
S. J. POZORSKI.....Secretary

DIRECTORS.

S. J. POZORSKI, MICHAEL RAKOCY, FRANK MACHALINSKI,
M. T. BURCZYK, JOSEPH ZIELINSKI, EDMUND LONCKI,
FRANK TABACZKA, JOSEPH POLEZYNSKI, M. RADZIEJEWSKI.

STATEMENT DECEMBER 31, 1907.

Assets.		Liabilities.	
Loans on real estate	\$102,395 46	Dues on installment stock	\$94,252 50
Loans on stock	13,399 50	Contingent fund	825 21
Accrued and unpaid interest, premium and fines	1,959 75	Incomplete loans	13,685 00
Judgments	1,300 00	Dividend account	11,087 60
Insurance premiums advanced	98 80		
Cash in hands of treasurer	696 80		
Total assets	\$119,850 31	Total liabilities ...	\$119,850 31

RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING DECEMBER 31, 1907.

Receipts.		Disbursements.	
Cash at beginning of year	\$574 95	For real estate loans	\$22,515 00
From dues on installment stock	23,719 50	For loans on stock	4,088 00
From interest	3,981 02	For withdrawals of stock:	
From premiums	311 15	Dues, \$8.190.75. prof-	
From fines	10	its, \$106.60	8,297 35
From fees	264 00	For bills payable repaid..	3,000 00
From R. E. loans repaid..	9,695 50	For interest on bills payable	25 00
From stock loans repaid..	1,200 00	For insurance premiums advanced	82 00
		For salaries	502 00
		For other expenses	540 07
		Cash on hand Dec. 31st..	696 80
Total receipts	\$39,746 22	Total disbursements	\$39,746 22

Officers Bonded.		Amount of Compensation per Annum.	
Secretary	\$2,000 00	Secretary	\$300 00
Treasurer	15,000 00	Treasurer	64 00
Each director	500 00	Auditing committee	60 00
		Assistant secretary	78 00
		Total salaries for the year	\$502 00
Total operating expenses for the year ending December 31, 1907...		\$1,042 07	

MEMBERSHIP.

	Holding Installment stock.
Total number of members at beginning of year	205
Number added during the year	133
Total	338
Number whose membership has ceased during the year	38
Total number of shareholders Dec. 31, 1907	300

STATEMENT OF SHARES.

	Installment stock.
Number of shares in force at beginning of year	1,391
Number of shares issued during the year	1,083
Total	2,474
Number of shares withdrawn during the year.....	166
Number of shares in force Dec. 31, 1907	2,308

STATEMENT OF PLEDGED SHARES.

	For R. E. loans.	For stock loans.
Number of shares pledged at beginning of year....	510	334
Number of shares pledged during the year	99	...
Total	609	334
Number of shares released during the year .....	...	12
Present total number of shares pledged	609	322

POLISH NATIONAL LOAN AND BUILDING
ASSOCIATION,

Milwaukee, Wisconsin.

Office at 656 Grove Street.

Incorporated August 2, 1887. Authorized Capital, \$5,000,000.

JOHN HELTMACH.....President JACOB KUBEL.....Treasurer
LOUIS A. FONS.....Secretary CASIMIR GONSKI.....Attorney

DIRECTORS.

JOHN HELTMACH. JACOB KUBAL, PETER FONS,
ALBIN SZYBCZYNSKI, FRANK FONS, LOUIS A. FONS,
JOHN TADYCH, ANTON ANDRZEJEWSKI, ANAZTAZY SINDZINSKI,
STEPHEN ROZGA, JNO. KLEBA. MAX J. DROZEWSKI,
JOHN BEJMA, KAZ. WARKOCZEWSKI, MICHAEL BUDZINSKI.

STATEMENT DECEMBER 31, 1907.

Assets.		Liabilities.	
Loans on real estate	\$83,580 00	Dues on installment stock	\$72,020 23
Loans on stock	8,939 57	Paid up stock	8,650 00
Accrued and unpaid interest	150 22	Contingent fund	837 81
Furniture, stationery and safe	225 00	Bills payable	4,850 00
Cash in hands of treasurer	45 64	Undivided profits	6,582 37
Total assets	\$92,940 43	Total liabilities ...	\$92,940 43

**RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING
DECEMBER 31, 1907.**

Receipts.		Disbursements.	
Cash at beginning of year	\$47 08	For real estate loans	\$35,250 00
From dues on installment stock	35,418 25	For loans on stock	8,241 07
From paid up stock	2,900 00	For withdrawals of stock: Dues, \$14,974.00; profits, \$370.24	15,344 24
From interest	3,760 72	For paid up stock W. D. or retired	3,700 00
From premiums	384 50	For interest on paid up stock	577 82
From fines	49 10	For bills payable repaid..	7,550 00
From fees	482 25	For interest on bills payable	105 23
For transfer fees	6 00	For salaries	765 75
For R. E. loans repaid..	11,528 75	For stationery, postage, printing	84 80
For stock loans repaid..	6,431 00	For other expenses	75 10
For bills payable	10,800 00	For surety bonds and other legal documents ..	45 00
For surplus of finance committee	1 00	For rents	24 00
		Cash on hand Dec. 31st..	45 64
Total receipts	\$71,808 65	Total disbursements	\$71,808 65

Officers Bonded.		Amount of Compensation per Annum.	
Secretary	\$5,000 00	Secretary	\$516 00
Treasurer	5,000 00	Treasurer	42 00
Other officers	4,500 00	Auditing committee	12 00
		Finance committee	153 75
		President	42 00
		Total salaries for the year	\$765 75.
Total operating expenses for the year ending December 31, 1907...			\$994 65

MEMBERSHIP.

	Holding Installment stock.	Holding Paid up stock.
Total number of members at beginning of year ...	336	17
Number added during the year	156	6
Total	492	23
Number whose membership has ceased during the year	53	10
Total number of shareholders Dec. 31, 1907.	439	13

STATEMENT OF SHARES.

	Installment stock.	Paid up stock.
Number of shares in force at beginning of year ...	2,560	94½
Number of shares issued during the year	1,929	29
Total	4,489	123½
Number of shares withdrawn during the year	731	37
Number of shares in force Dec. 21, 1907...	3,758	86½

STATEMENT OF PLEDGED SHARES.

	For R. E. loans.	For stock loans.
Number of shares pledged at beginning of year....	466	172
Number of shares pledged during the year.....	247	510
Total	713	682
Number of shares released during the year.....	109	373
Present total number of shares pledged....	604	309

SKARB POLSKI MUTUAL LOAN AND BUILDING SOCIETY.

Milwaukee, Wisconsin.

Office at 417 Mitchell Street.

Incorporated January 6, 1886. Authorized Capital, \$5,000,000.

FRANK J. GRUTZA.....President, ALBERT SMUKOWSKI.....Treasurer
 IGNATZ A. PRZYBYLA.....Secretary, CHURCHILL, BENNETT & CHURCHILL Attorneys

DIRECTORS.

FRANK J. GRUTZA, JOHN STANIOCH, FRANK ROZMARYNOWSKI,
 IGNATZ A. PRZYBYLA, JOHN KAUTAK, LOUIS POCWIARDOWSKI,
 ALBERT SMUKOWSKI, FRANK KOCEJA, JOS. WITT,
 FRANK KOTECKI, MICHAEL W. NOWAK, FRANK ROZGA.

STATEMENT DECEMBER 31, 1907.

Assets.		Liabilities.	
Loans on real estate	\$155,076 85	Dues on installment stock	\$136,407 08
Loans on stock	20,102 50	Dues paid in advance	348 52
Accrued and unpaid interest, premium and fines.	3,320 25	Bills payable	3,700 00
Real estate	7,050 00	Interest payable	106 16
Real estate sold on contracts	6,730 43	Undivided profits	44,156 67
Taxes advanced	532 04	Loan on bank	12,000 00
Insurance premiums advanced	707 09		
Bond on lost note	1,100 00		
Furniture and stationery	500 00		
Cash in hands of treasurer	1,599 27		
Total assets	\$196,718 43	Total liabilities ...	\$196,718 43

**RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING
DECEMBER 31, 1907.**

Receipts.		Disbursements.	
Cash at beginning of year	\$4,118 98	For real estate loans . . .	\$52,246 00
From dues on installment stock	48,602 90	For loans on stock	14,725 00
From interest	8,663 70	For withdrawals of stock:	
From fines	106 60	Dues, \$18,396.72; prof-	
From fees	660 04	its, \$307.35	18,704 07
From rents	398 00	For matured stock: Dues,	
From stock loans repaid . .	16,489 00	\$31,965.40; profits,	
From R. E. loans by ma- turity of stock	9,400 00	\$3,748.00	35,713 40
From R. E. loans repaid . .	24,880 00	For bills payable repaid . .	10,684 35
From taxes repaid	18 30	For interest on bills pay- able	495 08
From insurance premiums repaid	25 40	For insurance and taxes For rent	292 36 243 75
From real estate sales . .	1,000 00	For taxes advanced	38 15
From real estate sold on contracts	2,505 41	For insurance premiums advanced	346 74 2,159 70
From bills payable	12,573 85	For salaries	
From loans from banks . .	25,000 00	For stationery, postage, printing and office ex- penses	375 81
From E. J. Grutza, trustee	23,423 10	For other expenses	1,462 01
From over in collections . .	36 85	For real estate	1,004 00
From other receipts	375 00	For interest on land con- tracts	154 23
		For short on collections . .	33 21
		For bank loans repaid . . .	38,000 00
		Cash on hand Dec. 31st . .	1,599 27
Total receipts	\$178,277 13	Total disbursements	\$178,277 13

Officers Bonded.		Amount of Compensation per Annum.	
Secretary	\$5,000 00	Secretary	\$900 00
Treasurer	10,000 00	Treasurer	25 00
		President	25 00
		Directors' salaries pro- vided	
		Total salaries for the year	\$2,159 70

Total operating expenses for the year ending December 31, 1907.. \$5,028 71

MEMBERSHIP.

	Holding Installment stock.
Total number of members at beginning of year	414
Number added during the year	386
Total	800
Number whose membership has ceased during the year	151
Total number of shareholders Dec. 31, 1907	649

STATEMENT OF SHARES.

		Installment stock.
Number of shares in force at beginning of year.....		3,161
Number of shares issued during the year.....		2,825
Total		5,986
	Installment	
Number of shares withdrawn during the year...	577	
Number of shares matured during the year.....	336	913
Number of shares in force Dec. 31, 1907.....		5,073

STATEMENT OF PLEDGED SHARES.

	For R. E. loans.	For stock loans.
Number of shares pledged at beginning of year..	1,246	721
Number of shares pledged during the year.....	575	358
Total	1,821	1,079
Number of shares released during the year.....	238	233
Present total number of shares pledged....	1,583	846

6—B. & L.

SKARB SOBIESKI BUILDING & LOAN ASSOCIATION,

Milwaukee, Wisconsin.

Office at 825 8th Avenue.

Incorporated May 2, 1892.

Authorized Capital, \$1,000,000.

FRANK MUCHA.....President|DOMINICK GAPINSKI.....Treasurer
 FRANK POZNANSKI.....Secretary|CASIMIR GONSKI.....Attorney

DIRECTORS.

FRANK MUCHA, STANLEY MATERNOWSKI, JOHN PASZKIEWICZ,
 FRANK POZNANSKI, MICHAEL SZYMBORSKI, MIKE ANCAK,
 DOMINICK GAPINSKI, MIKE TOMASZEWSKI, VINCENTH LEWANDOWSKI.

STATEMENT DECEMBER 31, 1907.

Assets.		Liabilities.	
Loans on real estate	\$69,950 00	Dues on installment stock	\$61,744 50
Loans on stock	8,495 00	Interest paid in advance	106 80
Accrued and unpaid interest, \$824.50; fines, \$4.30	828 80	Bills payable	11,160 00
Furniture and stationery	300 00	Interest payable	86 70
Cash in hands of treasurer	1,206 69	Undivided profits	7,682 49
Total assets	\$80,780 49	Total liabilities ...	\$80,780 49

RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING DECEMBER 31, 1907.

Receipts.		Disbursements.	
Cash at beginning of year	\$1,042 60	For real estate loans	\$23,050 00
From dues on installment stock	24,700 00	For loans on stock	4,262 00
From interest	3,736 75	For withdrawals of stock: Dues, \$7,463.25; profits, \$124.00	7,587 25
From premiums	248 65	For bills payable repaid..	30,695 00
From fines	21 25	For interest on bills payable	678 61
From fees	229 00	For salaries	506 25
From R. E. loans repaid..	13,900 00	For stationery, postage, printing	62 50
From stock loans repaid..	2,562 50	For advertising	25 00
From bills payable	21,655 00	For hall rent	1,206 69
Total receipts	\$68,095 75	Cash on hand Dec. 31st..	1,206 69
		Total disbursements	\$68,095 75

Officers Bonded.		Amount of Compensation per Annum.	
Secretary	\$500 00	Secretary	\$225 00
Treasurer	2,000 00	Treasurer	33 75
		Auditing committee of three	111 25
		Assistant secretary	112 00
		President	33 75
		Total salaries for the year	\$515 75
Total operating expenses for the year ending December 31, 1907..			\$616 20

MEMBERSHIP.

	Holding Installment stock.
Total number of members at beginning of year.....	300
Number added during the year.....	122
Total	422
Number whose membership has ceased during the year.....	58
Total number of shareholders Dec. 31, 1907.....	364

STATEMENT OF SHARES.

	Installment stock
Number of shares in force at beginning of year.....	1,690
Number of shares issued during the year.....	1,006
Total	2,696
Number of shares withdrawn during the year.....	337
Number of shares in force Dec. 31, 1907.....	2,359

STATEMENT OF PLEDGED SHARES.

	For R. E. loans.	For stock loans.
Number of shares pledged at beginning of year....	353	392
Number of shares pledged during the year.....	126	182
Total	479	574
Number of shares released during the year.....	57	116
Present total number of shares pledged....	422	458

SOUTH SIDE MUTUAL LOAN AND BUILDING ASSOCIATION,

Milwaukee, Wisconsin.

Office at 493 Mitchell Street.

Incorporated March 27, 1901. Authorized Capital, \$5,000,000.

CHARLES MIKSCH.....President | H. J. RADEMACHER.....Treasurer
J. M. SCHNEIDER.....Secretary | AUSTIN, FEHR & GEHRZ....Attorneys

DIRECTORS.

CHARLES MIKSCH,
J. M. SCHNEIDER,
H. J. RADEMACHER,
ROBERT STEMPEL,
LORENZ MAUER,

PETER ELZ.
P. S. HORSCH.
REINHOLD BETHKE,
FRED. ZAFFERANN,
CHARLES WITSCHONKE,

JOS. E. ZIEBARTH,
II. MUTH,
M. TYBORSKI,
P. FRITACH,
J. BLANKENHEIM.

STATEMENT DECEMBER 31, 1907.

Assets.		Liabilities.	
Loans on real estate	\$79,900 00	Dues on installment stock	\$63,841 75
Loans on stock	2,770 00	Dues paid in advance ...	174 75
Accrued and unpaid interest, est. premium and fines.	541 60	Contingent fund	656 81
Furniture and stationery.	360 00	Bills payable	12,830 00
Cash in hands of treasurer	503 31	Interest payable	71 50
		Undivided profits	6,500 10
Total assets	\$84,074 91	Total liabilities ...	\$84,074 91

RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING DECEMBER 31, 1907.

Receipts.		Disbursements.	
Cash at beginning of year	\$3,136 22	For real estate loans	\$27,650 00
From dues on installment stock	28,892 50	For loans on stock	4,750 00
From interest	5,597 25	For withdrawals of stock:	
From premiums	200 54	Dues, \$10.984.25; prof- its, \$449.57	11,433 82
From fines	21 61	For matured stock: Dues, \$25.425.50; profits, \$6,374.50	41,800 00
From fees	258 22	For interest to series	870 23
From R. E. loans repaid..	29,400 00	For bills payable repaid..	2,010 00
From stock loans repaid..	8,820 00	For interest on bills pay- able	13 60
From series for furniture and fixtures	100 00	For salaries	580 40
From borrowed money ..	13,480 00	For stationery, postage, printing and other ex- penses	194 98
		For furniture and fixtures to series	100 00
		Cash on hand Dec. 31st..	503 31
Total receipts	\$89,906 34	Total disbursements	\$89,906 34

Officers Bonded.		Amount of Compensation per Annum.	
Secretary	\$2,500 00	Secretary	\$260 00
Treasurer	15,000 00	Treasurer	52 00
Other officers	1,000 00	President	39 00
Other officers	500 00	Directors	229 40
		Total salaries for the year	\$580 40

Total operating expenses for the year ending December 31, 1907... \$775 38

MEMBERSHIP.

	Holding Installment stock.
Total number of members at beginning of year.....	289
Number added during the year.....	134
Total	423
Number whose membership has ceased during the year.....	128
Total number of shareholders Dec. 31, 1907.....	295

STATEMENT OF SHARES.

	Installment stock.
Number of shares in force at beginning of year.....	1,839
Number of shares issued during the year.....	1,008
Total	2,847
	Installment
Number of shares withdrawn during the year....	356
Number of shares matured during the year.....	418
	774
Number of shares in force Dec. 31, 1907.....	2,073

STATEMENT OF PLEDGED SHARES.

	For R. E. loans.	For stock loans.
Number of shares pledged at beginning of year...	543	296
Number of shares pledged during the year.....	185	220
Total	728	516
Number of shares released during the year.....	212	260
Present total number of shares pledged....	516	256

WISCONSIN MUTUAL LOAN AND BUILDING
SOCIETY,

Milwaukee, Wisconsin.

Office at C., M. & St. Ry., Milwaukee Shops.

Incorporated March 23, 1887. Authorized Capital, \$4,250,000.

A. E. MANCHESTER.....President|F. S. BRAND.....Treasurer
F. L. ALLCOTT.....Secretary|NATH PERELES & SONS....Attorneys

DIRECTORS.

EVAN THOMAS,
M. M. VEDDER,
E. J. MANSUR,

MICHAEL H. TOOHEY,
J. W. TAYLOR,
MARTIN STARK,

ADAM W. BAIR,
J. J. CROWLEY,
J. J. HENNESSEY,
A. F. BIERBACH.

STATEMENT DECEMBER 31, 1907.

Assets.		Liabilities.	
Loans on real estate	\$87,720 00	Dues on installment stock	\$76,018 00
Accrued and unpaid interest	7 08	Dues paid in advance	22 00
Insurance premiums advanced	32 00	Contingent fund	708 13
Dues unpaid	51 00	Interest paid in advance	31 17
Cash in bank	2,364 81	Undivided profits	13,454 85
Cash in hands of secretary	126 86	Astray account	67 60
Total assets	\$90,301 75	Total liabilities ...	\$90,301 75

**RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING
DECEMBER 31, 1907.**

Receipts.		Disbursements.	
Cash at beginning of year	\$1,888 96	For real estate loans	\$27,416 75
From dues on installment stock	30,294 00	For withdrawals of stock: Dues, \$9,156.00; profits, \$800.77	9,956 77
From interest	7,794 14	Bills payable repaid	21,300 00
From premiums	68 75	For interest on bills payable	239 50
From fines	9 42	For insurance premiums advanced	32 00
From fees	10 00	For salaries	600 00
From R. E. loans repaid..	1,700 00	For stationery, postage, printing	32 08
From bills payable	20,300 00	For other expenses	54 00
From book fee	6 50	Cash on hand Dec. 31st..	2,491 67
From premium on loans repaid	51 00		
Total receipts	\$62,122 77	Total disbursements	\$62,122 77

Officers Bonded.		Amount of Compensation per Annum.	
Secretary	\$10,000 00	Secretary	\$600 00
		Total salaries for the year	\$600 00
Total operating expenses for the year ending December 31, 1907..			\$686 08

MEMBERSHIP.

	Holding Installment stock.
Total number of members at beginning of year.....	286
Number added during the year.....	33
Total	319
Number whose membership has ceased during the year.....	60
Total number of shareholders Dec. 31, 1907.....	259

STATEMENT OF SHARES.

	Installment stock.
Number of shares in force at beginning of year.....	2,569
Number of shares issued during the year.....	83
Total	2,652
Number of shares withdrawn during the year....	320
Number of shares retired during the year.....	9
Number of shares in force Dec. 31, 1907.....	2,323

STATEMENT OF PLEDGED SHARES.

	For R. E. loans.
Number of shares pledged at beginning of year.....	385
Number of shares pledged during the year.....	141
Total	526
Number of shares released during the year.....	10
Present total number of shares pledged.....	516

WISCONSIN NATIONAL LOAN AND BUILDING
ASSOCIATION,

Milwaukee, Wisconsin.

Office at 22 Mitchell Building.

Incorporated April 16, 1895. Authorized Capital, \$5,000,000.

DAVID W. HOWE.....President | WM. H. DODSWORTH.....Treasurer
ZENO M. HOST.....Secretary | PIERSON L. HALSEY.....Attorney

DIRECTORS.

DAVID W. HOWE, ZENO M. HOST, LAWRENCE W. HALSEY,
WM. H. DODSWORTH, SAMUEL WALWIG, ALVIN KLETZSCH,
WILLIBALD HOFFMAN,

STATEMENT DECEMBER 31, 1907.

Assets.		Liabilities.	
Loans on real estate	\$213,700 00	Dues on installment stock	\$182,049 00
Loans on stock	13,110 44	Dues paid in advance....	5,457 75
Accrued and unpaid interest, premium and fines.	6,303 03	Paid up stock	26,300 00
Real estate	17,894 76	Contingent fund	479 66
Judgments	6,905 86	Interest paid in advance.	134 43
Taxes advanced and recording	1,612 66	Incomplete loans	5,550 00
Furniture and stationery.	450 00	Bills payable	13,500 00
Discounts not earned	132 01	Interest payable	768 41
Cash in hands of treasurer	2,405 20	Dividend account	23,849 54
Cash in hands of secretary	1,168 12	Undivided profits	9,397 65
		Solicitors fees and costs..	1,200 64
Total assets	\$268,687 08	Total liabilities ...	\$268,687 08

RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING
DECEMBER 31, 1907.

Receipts.		Disbursements.	
Cash at beginning of year	\$1,111 66	For real estate loans	\$57,154 01
From dues on installment stock	75,694 50	For loans on stock	9,500 00
From paid up stock	9,500 00	For withdrawals of stock: Dues, \$18,888.75; profits, \$1,328.09	20,216 84
From interest	18,249 33	For matured stock: Dues, (\$15,939.00); profits, \$7,161.00	23,100 00
From fines	295 65	For paid up stock W. D. or retired	5,900 00
From fees	5,452 50	For interest on paid up stock	1,274 08
From rents	992 01	For bills payable repaid	70,200 00
From R. E. loans by maturity of stock	1,600 00	For interest on bills payable	1,111 69
From R. E. loans repaid	8,100 00	For taxes advanced and recording	1,470 87
From stock loans repaid	8,590 74	For salaries	2,305 00
From insurance premiums repaid and recording	831 16	For stationery, postage, printing	293 88
From real estate sales	3,571 12	For other expenses	1,068 70
From bills payable	61,700 00	For other disbursements, repairs on real estate	2,111 19
From judgments	9,047 09	For taxes and insurance	294 47
From furniture and fixtures	5 00	For commissions	4,810 50
		For solicitors' fees	141 32
		For furniture and fixtures	192 39
		For contingent fund	22 50
		Cash on hand Dec. 31st	3,573 32
Total receipts	\$204,740 76	Total disbursements	\$204,740 76

Officers Bonded.		Amount of Compensation per Annum.	
Secretary	\$3,500 00	Assistant secretary	\$900 00
Treasurer	6,000 00	Treasurer	90 00
Assistant secretary	1,000 00	Auditing committee per hour	1 00
Bookkeeper	1,000 00	General agent	480 00
		Bookkeeper	300 00
		Total salaries for the year	\$1,771 00

Total operating expenses for the year ending December 31, 1907.. \$8,478 08

MEMBERSHIP.

	Holding Installment stock.	Holding Paid up stock.
Total number of members at beginning of year	746	30
Number added during the year	383	17
Total	1,129	47
Number whose membership has ceased during the year	157	8
Total number of shareholders Dec. 31, 1907	972	39

BUILDING AND LOAN ASSOCIATIONS.

STATEMENT OF SHARES.

	Installment stock.	Paid up stock.
Number of shares in force at beginning of year...	9,253	227
Number of shares issued during the year.....	5,114	95
Total	14,367	322
	Installment.	Paid up.
Number of shares withdrawn during the year.....	2,226	59
Number of shares matured during the year.....	231	..
	2,457	..
Number of shares in force Dec. 31, 1907...	11,910	263

STATEMENT OF PLEDGED SHARES.

	For R. E. loans.
Number of shares pledged at beginning of year.....	1,775
Number of shares pledged during the year.....	562
Total	2,337
Number of shares released during the year.....	150
Present total number of shares pledged.....	2,187

MONROE BUILDING AND LOAN ASSOCIATION,

Monroe, Wisconsin.

Office at 120 W. Washington Street.

Incorporated March 8, 1904. Authorized Capital, \$500,000.

R. A. ETTER President M. E. BALTZER Treasurer
LELAND C. WHITE Secretary J. D. DUNWIDDIE Attorney

DIRECTORS.

R. A. ETTER, M. E. BALTZER, JOHN STRAHM,
R. B. GIFFORD, J. D. DUNWIDDIE, EUGENE A. WHITE.
LELAND C. WHITE,

STATEMENT DECEMBER 31, 1907.

Assets.		Liabilities.	
Loans on real estate	\$9,695 00	Dues on installment stock	\$7,181 00
Loans on stock	300 00	Dues paid in advance ...	183 52
Furniture and stationery .	100 00	Paid up stock	650 00
Unpaid installments	104 00	Contingent fund	38 93
Cash in hands of treasurer	4 53	Bills payable	2,151 00
Cash in hands of secretary	691 23	Interest payable	85 00
		Dividend account	544 39
		Undivided profits	92
		Placed in contingent fund.	60 00
Total assets	\$10,894 76	Total liabilities ...	\$10,894 76

**RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING
DECEMBER 31, 1907.**

Receipts.		Disbursements.	
Cash at beginning of year	\$6 81	For real estate loans	\$3,625 00
From dues on installment stock	3,263 07	For loans on stock	430 00
From paid up stock	1,265 00	For withdrawals of stock.	179 92
From interest	661 69	For paid up stock W. D. or retired	615 00
From fines	85	For bills payable repaid..	7,333 50
From fees	113 00	For interest on bills pay- able	242 31
From R. E. loans repaid..	3,143 70	For salaries	50 00
From stock loans repaid..	360 00	For stationery, postage, printing	4 00
From bills payable	4,411 37	For secretary and treas- urer's bonds	14 00
		For rent	36 00
		Cash on hand Dec. 31st ..	695 76
Total receipts	\$13,225 49	Total disbursements	\$13,225 49

Officers Bonded.		Amount of Compensation per Annum.	
Secretary	\$2,000 00	Secretary	\$50 00
Treasurer	2,000 00	Total salaries for the year	\$50 00
Total operating expenses for the year ending December 31, 1907..		\$113 15.	

MEMBERSHIP.

	Holding Installment stock.	Holding Paid up stock.
Total number of members at beginning of year..	50	..
Number added during the year.....	17	3
Total	67	3
Number whose membership has ceased during the year	5	1
Total number of shareholders Dec. 31, 1907	62	2

STATEMENT OF SHARES.

	Installment stock.	Paid up stock.
Number of shares in force at beginning of year...	327	..
Number of shares issued during the year.....	230	13
Total	557	13
Number of shares withdrawn during the year	35	7
Number of shares in force Dec. 31, 1907...	522	6

STATEMENT OF PLEDGED SHARES.

	For R. E. loans.	For stock loans.
Number of shares pledged at beginning of year...	96	4
Number of shares pledged during the year.....	73	43
Total	169	47
Number of shares released during the year.....	64	29
Present total number of shares pledged....	105	18

TWIN CITY BUILDING, LOAN AND SAVINGS
ASSOCIATION,

Neenah, Wisconsin.

Office at 109 W. Wisconsin Avenue.

Incorporated Nov. 23, 1893. Authorized Capital, \$1,000,000.

HASKEL E. COATS President S. B. MORGAN Treasurer
MAYHEW MOTT Secretary WESLEY MOTT Attorney

DIRECTORS.

A. M. YOUNG, GUSTAV KALFAHS, WM. A. MASON,
MAYHEW MOTT, T. B. BLAIR, H. H. HELD,
FRANK E. GROVE, A. W. ANDERSON, OSCAR FUECHSEL,
H. E. COATS, S. R. WAGG,

STATEMENT DECEMBER 31, 1907.

Assets.		Liabilities.	
Loans on real estate	\$32,475 00	Dues on installment stock	\$24,078 30
Loans on stock	1,090 00	Contingent fund	747 78
Sinking fund	747 78	Bills payable	2,200 00
Cash in hands of treasurer	390 68	Dividend account	7,144 97
		Undivided profits	532 41
Total assets	\$34,703 46	Total liabilities	\$34,703 46

**RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING
DECEMBER 31, 1907.**

Receipts.		Disbursements.	
Cash at beginning of year	\$282 79	For real estate loans	\$8,375 00
From dues on installment stock	5,535 73	For loans on stock	870 00
From interest	1,937 38	For withdrawals of stock: Interest paid, \$129.72; dues, \$4,530.38; profits, \$1,079.11	6,339 21
From premiums	3 60	For profits paid to sinking fund	230 08
From fines	9 91	For bills payable repaid	1,700 00
From profit account	11 75	For interest in bills payable	53 42
From profits on withdrawals	2 98	For auditor's fees	8 00
From attorney's fees	51 00	Paid by expense fund to sinking fund	190 00
From R. E. loans repaid	6,925 00	For salaries	283 00
From stock loans repaid	1,500 00	For stationery, postage, printing	41 00
From insurance premiums repaid	8 75	For other expenses	5 00
From bills payable	2,200 00	For appraisal fees	22 50
From membership fees	88 75	For attorney's fees	51 00
From appraisal fees	24 00	For mortgage record fees	13 50
From mortgage record fees	13 50	For commission paid on sale of stock	22 75
		Cash on hand Dec. 31st	390 68
Total receipts	\$18,595 14	Total disbursements	\$18,595 14

Officers Bonded.		Amount of Compensation per Annum.	
Secretary	\$3,000 00	Secretary	\$228 00
Other officers	500 00	Collector	12 00
		Auditing committee	8 00
		Directors and manager, each \$1 for each meet- ing	43 00
		Total salaries for the year	\$291 00
Total operating expenses for the year ending December 31, 1907..			\$337 00

MEMBERSHIP.

	Holding Installment stock.
Total number of members at beginning of year.....	63
Number added during the year.....	12
Total	75
Number whose membership has ceased during the year.....	8
Total number of shareholders Dec. 31, 1907.....	67

STATEMENT OF SHARES.

	Installment stock.
Number of shares in force at beginning of year.....	707
Number of shares issued during the year.....	185
Total	892
Number of shares withdrawn during the year.....	119
Number of shares in force Dec. 31, 1907.....	773

STATEMENT OF PLEDGED SHARES.

	For R. E. loans.	For stock loans.
Number of shares pledged at beginning of year...	352	51
Number of shares pledged during the year.....	98	25
Total	450	76
Number of shares released during the year.....	106	39
Present total number of shares pledged....	344	37

FOND DU LAC BUILDING & LOAN ASSOCIATION,

North Fond du Lac, Wisconsin.

Office at 930 Michigan Avenue.

Incorporated January 18, 1900. Authorized Capital, \$5,000,000.

R. G. PAXTON President **B. D. OSBORN** Treasurer
 F. E. OSBORN Secretary **D. D. SUTHERLAND** Attorney

DIRECTORS.

R. G. PAXTON,
 J. J. FRANK,
 F. E. OSBORN,

B. D. OSBORN,
 B. W. SHIDEL,

J. S. HINDS,
 J. MOQUIN.

STATEMENT DECEMBER 31, 1907.

Assets.		Liabilities.	
Real estate sold on con- tracts	\$1,746 40	Dues on installment stock	\$421 40
		Paid up stock	950 00
		Dividend account	315 31
		Undivided profits	59 69
Total assets	\$1,746 40	Total liabilities ..	\$1,746 40

**RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING
 DECEMBER 31, 1907.**

Receipts.		Disbursements.	
From taxes repaid	\$17 02	For withdrawals of stock:	
From real estate sold on contracts	194 03	Dues, \$26.63; profits, \$26.04	\$52 67
		For paid up stock W. D. or retired	100 00
		For interest on paid up stock	41 36
		For taxes advanced	17 02
Total receipts	\$211 05	Total disbursements	\$211 05

MEMBERSHIP.

	Holding Installment stock.	Holding Paid up stock.
Total number of members at beginning of year....	11	7
Total	11	7
Number whose membership has ceased during the year .....	..	1
Total number of shareholders Dec. 31, 1907	11	6

STATEMENT OF SHARES.

	Installment stock.	Paid up stock.
Number of shares in force at beginning of year...	58	10½
Total	58	10½
Number of shares withdrawn dur- ing the year	1	1
Number of shares in force Dec. 31, 1907...	58	9½

OSHKOSH MUTUAL LOAN & BUILDING SOCIETY,

Oshkosh, Wisconsin.

Office at 8 Otter Street.

Incorporated March 13, 1886. Authorized Capital, \$500,000.

J. H. JENKINS President
GEO. W. JOHNSON Secretary

F. A. LABUDDÉ Treasurer

DIRECTORS.E. M. BRAINARD,
F. J. PERKINS,
ED. PERRY,J. H. JENKINS,
WM. MAUSER,
P. L. MARDEN,JOHN GEIGER,
W. F. GRUENEWALD,
HENRY F. KITZ.**STATEMENT DECEMBER 31, 1907.**

Assets.		Liabilities.	
Loans on real estate ...	\$90,588 68	Dues on installment stock	\$65,429 00
Loans on stock	1,830 00	Dues paid in advance	52 00
Accrued and unpaid interest, premium, and fines.	278 14	Paid up stock	\$13,146 00
Taxes advanced	148 61	Contingent fund	516 42
Furniture and stationery.	125 91	Incomplete loans	249 55
Cash in hands of treasurer	2,019 94	Bills payable	6,000 00
Cash in hands of secretary	944 58	Interest payable	259 65
		Dividend account	10,264 75
		Undivided profits	18 49
Total assets	\$95,935 86	Total liabilities ..	\$95,935 86

**RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING
DECEMBER 31, 1907.**

Receipts.		Disbursements.	
Cash at beginning of year.	\$1,675 88	For real estate loans	\$28,665 74
From dues on installment stock	17,199 00	For loans on stock	1,510 00
From paid up stock	6,992 95	For withdrawals of stock:	
From interest	4,198 79	Dues, \$7,655.00; profits,	
From premiums	986 46	\$1,127.40	8,782 40
From fines	58 18	For matured stock:	
From profits on with-		Dues, \$8,136.00; profits,	
drawals	112 00	\$2,928.94	11,064 94
Rents	184 00	For paid up stock W. D.	
From R. E. loans repaid..	20,330 03	or retired	1,878 16
From stock loans repaid..	1,725 00	For interest on paid up	
From taxes repaid	25 28	stock	487 74
From real estate sold on		For bills payable repaid..	9,300 00
contracts	12,300 00	For interest on bills pay-	
1-10 of furniture charged		able	271 59
off	16 28	For taxes advanced	83 50
Profits on back stock sales	122 87	For salaries	700 00
Contingent fund	70 00	For stationary, postage,	
		printing	26 85
		For other expenses, rent .	144 00
		1-10 of furniture charged	
		off	28 28
		Loan committee	69 00
		Secretary's bond	15 00
		Dues, Loan & Building As-	
		sociation	5 00
		Cash on hand Dec. 31st ..	2,964 52
Total receipts	\$65,996 72	Total disbursements	\$65,996 72

Officers Bonded.		Amount of Compensation per Annum.	
Secretary	\$5,000 00	Secretary	\$700 00
Treasurer	10,000 00	Total salaries for	
		the year	\$700 00

Total operating expenses for the year ending December 31, 1907... \$959 85

MEMBERSHIP.

	Holding Installment stock.	Holding Paid up stock.
Total number of members at beginning of year....	254	24
Number added during the year.....	35	15
Total	289	39
Number whose membership has ceased during the		
year	39	9
Total number of shareholders Dec. 31, 1907	250	30

BUILDING AND LOAN ASSOCIATIONS.

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STATEMENT OF SHARES.

	Installment stock.	Paid up stock.
Number of shares in force at beginning of year...	1,354	40.15
Number of shares issued during the year.....	363	34.96
Total	1,717	75.11
Number of shares withdrawn	Installment.	Paid up.
during the year	253	9.38
Number of shares retired		
during the year.....	55	....
	308	9.38
Number of shares in force Dec. 31, 1907...	1,409	65.73

STATEMENT OF PLEDGED SHARES.

	For R. E. loans.	For stock loans.
Number of shares pledged at beginning of year...	450	45
Number of shares pledged during the year.....	141	11
Total	591	56
Number of shares released during the year.....	110	30
Present total number of shares pledged....	481	26

PEOPLES BUILDING AND LOAN ASSOCIATION.

Oshkosh, Wisconsin.

Office at 157 and 159 Main Street.

Incorporated July 22, 1891. Authorized Capital, \$5,000,000.

E. S. RICHMOND President F. A. LABUDDE Treasurer
 F. J. BARBER Secretary D. E. McDONALD Attorney

DIRECTORS.

F. S. HOAGLIN,
 E. S. HINMAN,
 JOHN R. EVANS,

J. M. ROLLINS,
 W. P. WARWICK,
 W. H. BAKER,

E. S. RICHMOND,
 C. R. BOARDMAN,
 L. O. CHASE.

STATEMENT DECEMBER 31, 1907.

Assets.		Liabilities.	
Loans on real estate	\$100,640 00	Dues on installment stock	\$59,842 00
Loans on stock	800 00	Paid up stock	20,350 00
Accrued and unpaid interest, premium, and fines.	1,164 26	Contingent fund	1,486 38
Real estate sold on contracts	901 00	Unearned premiums	4,420 25
Bills receivable	261 38	Incomplete loans	1,425 00
Due on stock assessment.	2,535 20	Bills payable	8,000 00
Cash in hands of secretary and bank	1,553 89	Interest accrued on full paid stock	240 18
		Dividend account	9,829 57
		Undivided profits	1,338 27
		Surplus	924 08
Total assets	\$107,855 73	Total liabilities ..	\$107,855 73

RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING
DECEMBER 31, 1907.

Receipts.		Disbursements.	
Cash at beginning of year	\$3,819 81	For real estate loans	\$19,365 42
From dues on installment stock	16,925 85	For loans on stock	150 00
From paid up stock	8,850 00	For withdrawals of stock:	
From interest	5,958 98	Dues, \$4,676.75; profits,	
From premiums	1,271 50	\$351.72	5,028 47
From fines	80 30	For matured stock:	
From fees	23 00	Dues, \$22,568.00; prof-	
From R. E. loans by ma-		fits, \$6,132.00	28,700 00
turity of stock	5,850 00	For paid up stock W. D.	
From R. E. loans repaid ..	13,000 00	or retired	2,700 00
From stock loans repaid ..	2,285 00	For interest on paid up	
From real estate sales ...	1,463 60	stock	540 51
From real estate sold on		For bills payable repaid ..	2,504 52
contracts	159 00	For interest on bills pay-	
From bills payable	3,000 00	able	275 00
		For salaries	937 50
		For stationery, postage,	
		printing and other ex-	
		penses	367 37
		For premiums returned ..	525 00
		For reserve	39 36
		Cash on hand Dec. 31st ..	1,553 89
Total receipts	\$62,687 04	Total disbursements	\$62,687 04

Officers Bonded.		Amount of Compensation per Annum.	
Secretary	\$6,000 00	Secretary	\$900 00
		Treasurer	25 00
		President	25 00
		Total salaries for	
		the year	\$950 00

Total operating expenses for the year ending December 31, 1907... \$1,304 87

MEMBERSHIP.

	Holding Installment stock.	Holding Paid up stock
Total number of members at beginning of year	171	29
Number added during the year	13	16
Total	184	45
Number whose membership has ceased during the year	26	4
Total number of shareholders Dec. 31, 1907	158	41

STATEMENT OF SHARES.

	Installment stock.		Paid up stock.
Number of shares in force at beginning of year...	1,678		142
Number of shares issued during the year.....	268		88½
Total	1,946		230½
	Installment. Paid up.		
Number of shares withdrawn during the year	135	27	27
Number of shares matured during the year.....	287	..	..
Number of shares in force Dec. 31, 1907...	1,524		203½

STATEMENT OF PLEDGED SHARES.

	For R. E. loans.	For stock loans.
Number of shares pledged at beginning of year....	933	34
Number of shares pledged during the year.....	196	8
Total	1,179	42
Number of shares released during the year.....	189	34
Present total number of shares pledged....	990	8

HOME MUTUAL BUILDING & LOAN ASSOCIATION,

Racine, Wisconsin.

Office at 531 Main Street.

Incorporated May 1, 1894. Authorized Capital, \$2,000,000.

MARTIN L. SMITH President C. R. CARPENTER Treasurer
 ANDREW DIETRICH Secretary JOHN B. SIMMONS Attorney

DIRECTORS.

M. L. SMITH, W. F. JACKSON, G. G. ROBERTS,
 GEORGE McDOUGALL, SR., J. P. DAVIES, JAS. A. MURPHY,
 G. V. KRADWELL, JOSIAH HOCKING, ANDREW DIETRICH,
 FRANK H. HARPER,

STATEMENT DECEMBER 31, 1907.

Assets.		Liabilities.	
Loans on real estate	\$182,750 00	Dues on installment stock	\$110,628 40
Loans on stock	12,530 00	Dues paid in advance	620 75
Accrued and unpaid interest, premium, and fines	852 85	Paid up stock	32,300 00
Furniture and stationery .	25 00	Contingent fund	492 82
Cash in hands of treasurer	1,898 60	Bills payable	3,000 00
Cash in hands of secretary	676 15	Interest accrued	294 17
		Dividend account	48,004 56
		Undivided profits	3,386 65
		Appraisal fees	2 25
		Attorney's fees	3 00
Total assets	\$198,732 60	Total liabilities ...	\$198,732 60

**RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING
 DECEMBER 31, 1907.**

Receipts.		Disbursements.	
From dues on installment stock	24,538 90	For real estate loans	\$61,050 00
From paid up stock	32,300 00	For loans on stock	2,000 00
From interest	9,791 38	For withdrawals of stock:	
From premiums	5,584 80	Dues, \$15,118.15; profits, \$10,245.92	25,364 07
From fines	11 49	For interest on paid up stock	354 00
From fees	425 95	For bills payable repaid..	9,500 00
From profits on withdrawals	141 24	For interest on bills payable	205 50
From R. E. loans repaid .	15,225 00	For salaries	780 00
From taxes repaid	130 32	For stationery, postage, printing and other expenses	305 78
From stock loans repaid .	2,080 00	For commissions	191 60
From bills payable	12,500 00	For appraisal fees	29 25
From advance payment..	536 23	For attorney's fees	42 00
From appraisal fees	29 25	Paid treasurer	801 37
From attorney's fees	45 00	For profit and loss account	141 24
		Cash on hand Dec. 31st ..	2,574 75
Total receipts	\$103,339 56	Total disbursements	\$103,339 56

Officers Bonded.		Amount of Compensation per Annum.	
Secretary	\$10,000 00	Secretary	\$780 00
Treasurer	10,000 00	Total salaries for the year	\$780 00
Attorney	1,000 00		
President	2,000 00		
Vice president	1,000 00		

Total operating expenses for the year ending December 31, 1907.. \$1,085 78

MEMBERSHIP.

	Holding Installment stock.	Holding Paid up stock.
Total number of members at beginning of year...	202	..
Number added during the year.....	13	11
Total	215	11
Number whose membership has ceased during the year	15	..
Total number of shareholders Dec. 31, 1907	200	11

STATEMENT OF SHARES.

	Installment stock.	Paid up stock.
Number of shares in force at beginning of year....	4,309	....
Number of shares issued during the year.....	790	323
Total	5,099	323
	Installment	
Number of shares withdrawn dur- ing the year.....	320	....
Number of shares in force Dec. 31, 1907...	4,779	323

STATEMENT OF PLEDGED SHARES.

	For R. E. loans.	For stock loans.
Number of shares pledged at beginning of year....	1,574	543
Number of shares pledged during the year.....	643	50
Total	2,217	593
Number of shares released during the year.....	168	117
Present total number of shares pledged....	2,049	476

RACINE BUILDING AND LOAN ASSOCIATION,

Racine, Wisconsin.

Office at Room 405 Robinson Block.

Incorporated March 10, 1891. Authorized Capital, \$1,000,000.

ARTHUR HUGUNIN President F. W. RAPPS Treasurer
 W. C. PALMER Secretary PALMER & GITTINGS Attorneys

DIRECTORS.

ARTHUR HUGUNIN,
 FRED C. BAILEY,
 E. T. BILLINGS,

GEO. L. BUCK,
 D. H. FLETT,
 SALO HAAS,

DAVID ROWLANDS,
 W. S. PAUL,
 THOMAS A. FAGAN.

STATEMENT DECEMBER 31, 1907.

Assets.		Liabilities.	
Loans on real estate	\$136,225 00	Dues on installment stock	\$120,012 17
Loans on stock	25,860 00	Dues paid in advance	422 50
Accrued and unpaid interest, premium, and fines.	2,606 00	Contingent fund	4,232 18
Real estate	1,750 00	Undivided profits	48,513 20
Real estate sold on contracts	3,600 00		
Cash in hands of treasurer	3,139 05		
Total assets	\$173,180 05	Total liabilities	\$173,180 05

**RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING
DECEMBER 31, 1907.**

Receipts.		Disbursements.	
Cash at beginning of year	\$2,215 70	For real estate loans	\$23,950 00
From dues on installment stock	42,983 06	For loans on stock	10,295 00
From interest	12,189 54	For withdrawals of stock:	
From premiums	6,043 61	Dues, \$16,971.75; prof-	
From fines	3 46	its, \$2,432.65	19,404 38
From fees	1,011 25	For matured stock:	
From stock loans repaid by maturity of stock ..	2,700 00	Dues, \$14,646.50; prof-	
From rents	187 80	its, \$11,353.50	26,000 00
From real estate loans repaid	31,000 00	For salaries	1,000 00
From R. E. loans by maturity of stocks.....	11,200 00	For stationery, postage, printing	234 17
From stock loans repaid..	4,985 00	For other expenses	210 81
From taxes repaid	6 75	For retired stock, dues and profits	31,790 76
From real estate sales ...	2,550 00	Incomplete loans in last report	1,252 00
From real estate sold on contracts	200 00	Cash on hand Dec. 31st ..	3,139 05
Total receipts	\$117,276 17	Total disbursements	\$117,276 17

Officers Bonded.		Amount of Compensation per Annum.	
Secretary	\$10,000 00	Secretary	\$1,000 00
Treasurer	10,000 00	Total salaries for the year	\$1,000 00

Total operating expenses for the year ending December 31, 1907.. \$1,444 98

MEMBERSHIP.

Total number of members at beginning of year.....	359
Number added during the year.....	94
Total	453
Number whose membership has ceased during the year.....	49
Total number of shareholders Dec. 31, 1907.....	404

STATEMENT OF SHARES.

		Installment stock.
Number of shares in force at beginning of year.....		6,075 $\frac{1}{4}$
Number of shares issued during the year.....		2,406 $\frac{1}{2}$
		<hr/>
Total		9,081 $\frac{3}{4}$
	Installment	
Number of shares withdrawn during the year....	894	
Number of shares retired during the year.....	551	
Number of shares matured during the year.....	260	1,705
		<hr/>
Number of shares in force Dec. 31, 1907.....		7,376 $\frac{3}{4}$

STATEMENT OF PLEDGED SHARES.

		For R. E.
		loans.
Number of shares pledged at beginning of year.....		3,310 $\frac{1}{2}$
Number of shares pledged during the year.....		416
		<hr/>
Total		3,726 $\frac{1}{2}$
Number of shares released during the year.....		639 $\frac{1}{2}$
		<hr/>
Present total number of shares pledged.....		3,087

RHINELANDER BUILDING AND LOAN ASSOCIATION,

Rhineland, Wisconsin.

Office at 14 W. Davenport Street.

Incorporated October 1, 1900. Authorized Capital, \$1,000,000.

ARTHUR TAYLOR President | M. H. RAYMOND Treasurer
 A. W. SHELTON Secretary

DIRECTORS.

ARTHUR TAYLOR, J. SEGERSHORN, JAS. BAKER,
 C. A. WIXSON, M. H. RAYMOND, A. D. SUTTON,
 L. A. LEADBETTER; A. L. DUNN, A. E. WEESNER.

STATEMENT DECEMBER 31, 1907.

Assets.		Liabilities.	
Loans on real estate	\$69,664 25	Dues on installment stock	\$58,220 00
Loans on stock	2,740 00	Dues paid in advance	30 00
Accrued and unpaid interest, \$88.63; fines, \$42.95	131 58	Contingent fund	714 10
Dues unpaid	377 00	Interest and premiums paid in advance	1 27
Cash in hands of treasurer	69	Bills payable	6,700 00
		Undivided profits	7,248 15
Total assets	\$72,913 52	Total liabilities ...	\$72,913 52

RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING DECEMBER 31, 1907.

Receipts.		Disbursements.	
Cash at beginning of year	\$34 40	For real estate loans	\$14,972 50
From dues on installment stock	26,211 00	For loans on stock	5,430 00
From interest	4,903 60	For withdrawals of stock.	3,955 20
From fines	175 43	For matured stock	41,600 00
From fees	288 50	For bills payable repaid.	8,100 00
From R. E. loans by maturity of stock	8,300 00	For interest on bills payable	513 16
From R. E. loans repaid	6,650 00	For salaries	428 00
From stock loans repaid..	13,775 00	For stationery, postage, printing	44 75
From bills payable	14,800 00	For other expenses	5 00
		For solicitors	88 65
		Cash on hand Dec. 31st ..	69
Total receipts	\$75,137 95	Total disbursements	\$75,137 95

Officers Bonded.		Amount of Compensation per Annum.	
Secretary	\$2,000 00	Secretary	\$418 00
Treasurer	1,000 00	Auditing committee	10 00
Other officers	1,000 00	Total salaries for the year	\$428 00
Total operating expenses for the year ending December 31, 1907...			\$566 40

MEMBERSHIP.

	Holding Installment stock.
Total number of members at beginning of year.....	200
Number added during the year.....	44
Total	244
Number whose membership has ceased during the year.....	18
Total number of shareholders Dec. 31, 1907.....	226

STATEMENT OF SHARES.

Number of shares in force at beginning of year.....	1,836
Number of shares issued during the year.....	804
Total	2,640
Number of shares withdrawn during the year....	161
Number of shares matured during the year.....	416
Number of shares in force Dec. 31, 1907.....	2,063

STATEMENT OF PLEDGED SHARES.

	For R. E. loans.	For stock loans.
Number of shares pledged at beginning of year....	756	169
Number of shares pledged during the year.....	137	140
Total	893	309
Number of shares released during the year.....	138	189
Present total number of shares pledged....	755	120

SHEBOYGAN MUTUAL SAVINGS LOAN & BUILDING
ASSOCIATION,

Sheboygan, Wisconsin.

Office at 418 N. 8th Street.

Incorporated April, 1885.

Authorized Capital, \$2,500,000.

T. M. BLACKSTOCK President H. W. TRESTER Treasurer
W. C. ROENITZ Secretary FRANCIS WILLIAMS Attorney

DIRECTORS.

T. M. BLACKSTOCK,	H. SCHEELE, JR.,	J. BALZER,
W. H. GUNTHER,	WM. BRAASCH,	C. H. ROENITZ,
H. W. TRESTER,	HENRY BOYLE,	T. WILKE,
THOS. McNEILL,	OTTO ALDAG,	C. ACKERMAN.

STATEMENT DECEMBER 31, 1907.

Assets.		Liabilities.	
Loans on real estate	\$356,370 00	Dues on installment stock	\$56,996 00
Loans on stock	27,575 00	Dues paid in advance	78 00
Accrued and unpaid interest, \$333.74; premium, \$15.75; and fines, \$40.85	390 34	Contingent fund	2,675 43
Real estate	262 30	Interest	4 59
Taxes advanced	78 02	Undivided profits	12,637 70
Furniture and stationery .	100 00	5,641 shares value	312,698 83
Delinquent dues	408 50	Overdraft	93 61
Total assets	\$385,184 16	Total liabilities ..	\$385,184 16

**RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING
DECEMBER 31, 1907.**

Receipts.		Disbursements.	
Cash at beginning of year	\$13,054 59	For real estate loans	\$98,745 00
From dues on installment stock	58,372 50	For loans on stock	12,755 00
From interest	13,166 53	For withdrawals of stock.	12,500 65
From premiums	6 30	Dues, \$1,245.00; profits, \$45.61	1,290 61
From fines and fees	447 70	For bills payable repaid..	5,000 00
From profits on withdrawals	272 28	For interest on bills payable and overdraft	319 99
From R. E. loans repaid..	29,230 00	For taxes advanced	7 58
From taxes repaid	88 91	For salaries	600 00
From stock loans repaid.	11,660 00	For other expenses	173 59
From bills payable	5,000 00		
From overdraft	93 61		
Total receipts	\$131,392 42	Total disbursements	\$131,392 42

Officers Bonded.		Amount of Compensation per Annum.	
Secretary	\$15,000 00	Secretary	\$900 00
		Total salaries for the year	\$900 00
Total expenses for the year ending December 31, 1907.....			\$773 59

MEMBERSHIP.

	Holding Installment stock.
Total number of members at beginning of year.....	1,174
Number added during the year.....	291
Total	1,465
Number whose membership has ceased during the year.....	58
Total number of shareholders Dec. 31, 1907.....	1,407

STATEMENT OF SHARES.

	Installment stock.
Number of shares in force, at beginning of year.....	5,948 ½
Number of shares issued during the year.....	1,508
Total	7,456 ½
Number of shares withdrawn during the year.....	332
Number of shares in force Dec. 31, 1907.....	7,124 ½

STATEMENT OF PLEDGED SHARES.

	For R. E. loans.	For stock loans.
Number of shares pledged at beginning of year....	1,478	730
Number of shares pledged during the year.....	507	304
Total	1,985	1,034
..Number of shares released during the year.....	148	281
Present total number of shares pledged....	1,837	753

SOUTH MILWAUKEE MUTUAL LOAN & BUILDING
ASSOCIATION,

South Milwaukee, Wisconsin.

Incorporated Jan. 14, 1892. Authorized Capital, \$1,000,000.

BYRON E. WALTER President | E. B. INGALLS Treasurer
E. B. INGALLS Secretary | J. G. DAVIES Attorney

DIRECTORS.

PH. KNOLL, JR. E. B. INGALLS, WM. KRUECK,
S. M. SMITH, EDW. MARGETTS, H. A. OHM,
E. J. MOUISE, NATHAN HIRSHBERG, GEO. H. HOOK.

STATEMENT DECEMBER 31, 1907.

Assets.		Liabilities.	
Loans on real estate	\$129,600 00	Dues on installment stock	\$43,372 00
Special loan	30 00	Paid up stock	64,500 00
Cash in hands of treasurer	67 48	Contingent fund	744 07
		Bills payable	7,500 00
		Undivided profits	13,581 41
Total assets	\$129,697 48	Total liabilities ...	\$129,697 48

**RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING
DECEMBER 31, 1907.**

Receipts.		Disbursements.	
Cash at beginning of year.	\$1,943 16	For real estate loans	\$28,400 00
From dues on installment stock	19,459 00	For withdrawals on stock : Dues, \$2,326.00; profits, \$324.65	2,650 65
From paid up stock	20,300 00	For matured stock : Dues, \$7,730.00. profits, \$4,169 04	11,899 04
From interest	11,530 51	For paid up stock W. D. or retired	25,000 00
From fines	9 20	For interest on paid up stock	3,216 17
From fees	12 00	For bills payable repaid ..	23,000 00
From R. E. loans by ma- turity of stock	4,808 04	For interest on bills pay- able	363 87
From R. E. loans repaid .	7,600 00	For taxes advanced	11 74
From taxes repaid	11 74	For salaries	1,224 00
From bills payable	30,500 00	For stationery, postage, printing	55 90
		For other expenses	142 00
		Readjustment on real es- tate loans	142 80
		Cash on hand Dec. 31st ..	67 48
Total receipts	\$96,173 65	Total disbursements	\$96,173 65

Officers Bonded.		Amount of Compensation per Annum.	
Secretary and treasurer..	\$5,000 00	Secretary and treasurer ..	\$720 00
		President	120 00
		Vice president	60 00
		Directors	144 00
		Building Committee	180 00
		Total salaries for the year	\$1,224 00
Total operating expenses for the year ending December 31, 1907..			\$1,421 90

MEMBERSHIP.

	Holding Installment stock.	Holding Paid up stock.
Total number of members at beginning of year....	171	87
Number added during the year.....	43	27
Total	214	114
Number whose membership has ceased during the year	21	32
Total number of shareholders Dec. 31, 1907	193	82

STATEMENT OF SHARES.

	Installment stock.	Paid up stock.
Number of shares in force at beginning of year ...	1,348	692
Number of shares issued during the year	518	203
Total	1,866	895
	Installment.	Paid up.
Number of shares withdrawn during the year	127	250
Number of shares retired during the year	68	
Number of shares matured during the year	36½	250
Number of shares in force Dec. 31, 1907...	1,634½	645

STATEMENT OF PLEDGED SHARES.

	For R. E. loans.
Number of shares pledged at beginning of year	573
Number of shares pledged during the year	141
Total	714
Number of shares released during the year	63½
Present total number of shares pledged	650½

STEVENS POINT SAVINGS & LOAN ASSOCIATION,

Stevens Point, Wisconsin.

Office at 102 Strongs Avenue.

Incorporated August 29, 1896. Authorized Capital, \$1,000,000.

A. R. WEEK President J. P. MALICK Treasurer
 V. P. ATWELL Secretary

DIRECTORS.

T. B. PRAY,
 A. R. WEEK,
 W. B. BUCKINGHAM,

J. P. MALICK,
 D. E. FROST,
 E. D. GLENNON,

JOHN T. CLEMENTS,
 C. E. EDWARDS,
 V. P. ATWELL.

STATEMENT DECEMBER 31, 1907.

Assets.		Liabilities.	
Loans on real estate	\$13,161 30	Dues on installment stock.	\$3,612 04
Furniture and stationery . .	200 00	Paid up stock	7,950 00
Notes and bills received . .	289 00	Contingent fund	727 54
Personal accounts	541 09	Dividend account	198 75
Cash in hands of treasurer	179 27	Surplus	1,359 72
Cash in hands of secretary	100 00	Suspense	622 61
Total assets	\$14,470 66	Total liabilities	\$14,470 66

**RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING
DECEMBER 31, 1907.**

Receipts.		Disbursements.	
Cash at beginning of year.	\$209 10	For withdrawals of stock.	\$2,364 02
From R. E. loans repaid . .	2,913 41	For paid up stock W. D. or retired	100 00
From bills receivable	247 99	For interest on paid up stock	402 50
		For salaries	200 00
		For other expenses	24 71
		Cash on hand Dec. 31st . .	279 27
Total receipts	\$3,370 50	Total disbursements	\$3,370 50

Officers Bonded.		Amount of Compensation per Annum.	
Secretary	\$2,500 00	Secretary	\$200 00
		Total salaries for the year	\$200 00
Total operating expenses for the year ending December 31, 1907...			\$224 71

MEMBERSHIP.

	Holding Installment stock.	Holding Paid up stock.
Total number of members at beginning of year...	66	21
Number whose membership has ceased during the year	29	1
Total number of shareholders Dec. 31, 1907.	37	20

STATEMENT OF SHARES.

	Installment stock.	Paid up stock.
	Installment.	Paid up.
Number of shares in force at beginning of year ...	837½	85½
Number of shares withdrawn during the year	26	1
Number of shares in force Dec. 31, 1907...	811½	84½

STATEMENT OF PLEDGED SHARES.

	For R. E. loans.
Number of shares pledged at beginning of year	476
Number of shares released during the year	16
Present total number of shares pledged	460

DOUGLAS COUNTY BUILDING & LOAN ASSOCIATION,

Superior, Wisconsin.

Office at Central & Tower Avenues.

Incorporated April 8, 1902.

Authorized Capital, \$200,000.

B. N. PADDOCK President D. OSBORNE Treasurer
 C. S. COOLEY Secretary L. HANITCH Attorney

DIRECTORS.

B. N. PADDOCK, GEO. COMISKEY, F. J. SEQUIN,
 D. OSBORNE, C. W. MURRAY, L. A. POTTER,
 J. F. HEULE, ROBT. STEWART, JOHN HAGLUND.

STATEMENT DECEMBER 31, 1907.

Assets.		Liabilities.	
Loans on real estate	\$7,975 00	Dues on installment stock	\$8,668 55
Loans on stock	1,765 00	Dues paid in advance	21 00
Accrued and unpaid interest, \$47.70; fines, \$9.80	57 50	Paid up stock	100 00
Insurance premiums advanced	46 48	Contingent fund	60 39
Furniture and stationery .	24 00	Interest paid in advance .	1 50
Cash in hands of treasurer	613 03	Interest payable	2 50
Cash in hands of secretary	31 89	Undivided profits	1,658 96
Total assets	\$10,512 90	Total liabilities ...	\$10,512 90

RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING DECEMBER 31, 1907.

Receipts.		Disbursements.	
Cash at beginning of year	\$357 51	For real estate loans	\$1,165 00
From dues on installment stock	2,227 80	For loans on stock	1,075 00
From interest	613 36	For withdrawals of stock:	
From fines	8 40	Dues, \$384.30; profits,	
From fees	20 10	\$23.02	407 32
From stock loans repaid.	100 00	For interest on bills payable	2 50
From insurance premiums repaid	20 07	For insurance premiums advanced	15 00
		For salaries	30 00
		For premiums on surety bonds	7 50
		Cash on hand Dec. 31st ..	644 92
Total receipts	\$3,347 24	Total disbursements	\$3,347 24

Officers Bonded.		Amount of Compensation per Annum.	
Secretary	\$500 00	Secretary	\$60 00
Treasurer	1,000 00	Total salaries for year	\$60 00
Total operating expenses for the year ending December 31, 1907...		\$37 50	

MEMBERSHIP.

	Holding Installment stock.	Holding Paid up stock..
Total number of members at beginning of year ...	44	1
Number added during the year	1	
Total	54	1
Number whose membership has ceased during the year	1	..
Total number of shareholders Dec. 31, 1907.	53	1

STATEMENT OF SHARES.

	Installment stock.	Paid up stock.
Number of shares in force at beginning of year ...	594	2
Number of shares issued during the year	134	..
Total	728	2
	Installment.	
Number of shares withdrawn during the year	54	
Number of shares in force Dec. 31, 1907....	674	2

STATEMENT OF PLEDGED SHARES.

	For R. E. loans.	For stock loans.
Number of shares pledged at beginning of year ...	138	60
Number of shares pledged during the year	21	23
Total	159	83
Number of shares released during the year .....	...	2
Present total number of shares pledged....	159	81

SUPERIOR HOME BUILDING & LOAN ASSOCIATION,

Superior, Wisconsin.

Office at 29 Wisconsin Building.

Incorporated August, 1890. Authorized Capital, \$1,000,000.

WM. ROYCRAFTPresident|MAX C. ALBENBERGTreasurer
CHAN SMITHSecretary|C. M. WILSONAttorney**DIRECTORS.**WM. ROYCRAFT, C. M. WILSON, J. H. DARLING,
MAX C. ALBENBERG, A. R. BERG, CHAN SMITH.**STATEMENT DECEMBER 31, 1907.**

Assets.		Liabilities.	
Loans on real estate	\$682 66	Dues on installment stock	\$9,597 58
Loans on stock	1,447 00	Contingent fund	550 09
Real estate	4,900 00	Undivided profits	350 00
Real estate sold on contracts	3,388 49		
Cash in hands of treasurer	80 12		
Total assets	\$10,498 27	Total liabilities ...	\$10,498 27

**RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING
DECEMBER 31, 1907.**

Receipts.		Disbursements.	
Cash at beginning of year	\$265 84	For loans on stock.....	\$660 00
From dues on installment stock	12 00	For withdrawals of stock.	1,760 00
From interest	320 30	For taxes	101 87
From rents	650 25	For insurance premiums..	89 80
From R. E. loans repaid..	234 72	For salaries	224 22
From stock loans repaid..	160 00	For other expenses	30 95
For real estate sold on contracts	1,698 47	For other disbursements.	36 77
		For repairs on real estate	357 85
Total receipts	\$3,341 58	Cash on hand Dec. 31st..	80 12
		Total disbursements	\$3,341 58

Officers Bonded.		Amount of Compensation per Annum.	
Secretary	\$1,000 00	Secretary	\$240 00
		Auditing committee	6 00
		Total salaries for the year	\$246 00
Total operating expenses for the year ending December 31, 1907...			\$255 17

MEMBERSHIP.

	Holding Installment stock.
Total number of members at beginning of year.....	32
Total number of shareholders Dec. 31, 1907	32

STATEMENT OF SHARES.

	Installment stock.
Number of shares in force at beginning of year	423
Number of shares withdrawn during the year	60
Number of shares in force Dec. 31, 1907	363

STATEMENT OF PLEDGED SHARES.

	For stock loans.
Number of shares pledged at beginning of year	52
Number of shares pledged during the year	25
Total	77
Number of shares released during the year.....	5
Present total number of shares pledged	72

WASHBURN LOAN AND BUILDING ASSOCIATION,

Washburn, Wisconsin.

Incorporated June 16, 1890. Authorized Capital, \$1,000,000.

FRED T. YATES.....President
 L. N. CLAUSEN.....Secretary

B. UNGRODT.....Treasurer

DIRECTORS.

FRED T. YATES,
 D. W. CORNING,
 Q. W. FROST,
 B. UNGRODT,

GEO. A. WHITE,
 L. N. CLAUSEN,
 PETER La BRASH,
 D. M. MAXCY,

JOHN O. SULLIVAN,
 O. P. SRANBY,
 JOHN WALSH,
 M. H. SPRAGUE,

STATEMENT DECEMBER 31, 1907.

Assets.		Liabilities.	
Loans on real estate	\$61,625 00	Dues on installment stock	\$51,037 20
Loans on stock	490 00	Dues paid in advance	105 30
Accrued and unpaid interest, premiums and fines.	1,257 03	Contingent fund	1,740 86
Real estate	1,139 02	Interest, premiums, paid in advance	7 78
Taxes advanced	203 89	Undivided profits	15,038 51
Insurance premiums advanced	184 98	Fines by error	61
Due for stock assessments	858 60		
Foreclosure account	692 06		
Cash in hands of treasurer	1,479 68		
Total assets	\$67,930 26	Total liabilities ...	\$67,930 26

RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING
DECEMBER 31, 1907.

Receipts.		Disbursements.	
Cash at beginning of year	\$4,242 06	For real estate loans	\$17,045 00
From dues on installment stock	15,141 00	For loans on stock	450 00
From interest	2,712 23	For withdrawals of stock:	
From premiums	2,383 51	Dues, \$3,664.80; prof-	
From fines	149 80	its, \$432.39	4,097 19
From fees	133 60	For stock retired	5,641 80
From R. E. loans repaid	7,305 00	For interest on stock re-	
From stock loans repaid	240 00	tired	2,655 22
From taxes repaid	137 66	For taxes advanced	361 26
From insurance premiums repaid	66 00	For insurance premiums advanced	200 38
From real estate sold on contracts	185 00	For salaries	573 96
From attorney fees	2 50	For stationery, postage, printing	64 50
From transfers	9 00	For other expenses	10 00
		For Insurance Association property	19 00
		For premiums on bonds, secretary and treasurer	14 00
		For attorney fees, fore-closure	68 10
		For dues, Wis. B. & L. league	5 00
		For taxes and repairs, As-sociation property	22 27
		Cash on hand Dec. 31st	1,479 68
Total receipts	\$32,707 36	Total disbursements	\$32,707 36

Officers Bonded.		Amount of Compensation per Annum.	
Secretary	\$1,600 00	Secretary	\$500 00
Treasurer	2,500 00	Treasurer	24 00
		Total salaries for the year	\$524 00

Total operating expenses for the year ending December 31, 1907... \$667 46

MEMBERSHIP.

Total number of members at beginning of year	Holding Installment stock	249
Number added during the year		54
Total		303
Number whose membership has ceased during the year		24
Total number of shareholders Dec. 31, 1907		279

STATEMENT OF SHARES.

Number of shares in force at beginning of year		Installment stock.
Number of shares issued during the year		4,264
		<u>668</u>
Total		4,932
		Installment stock.
Number of shares withdrawn during the year..	374	
Number of shares retired during the year	228	
Number of shares forfeited during the year....	8	610
		<u> </u>
Number of shares in force Dec. 31, 1907		4,322

STATEMENT OF PLEDGED SHARES.

	For R. E.	For stock
	loans.	loans.
Number of shares pledged at beginning of year....	1,050	66
Number of shares pledged during the year	<u>345</u>	<u>90</u>
Total	1,395	156
Number of shares released during the year	<u>149</u>	<u>70</u>
Present total number of shares pledged	1,246	86

MARATHON COUNTY BUILDING, LOAN AND INVESTMENT ASSOCIATION,

Wausau, Wisconsin.

Office at Court House.

Incorporated Jan. 29, 1902. Authorized Capital, \$2,000,000.

F. P. STONE.....President|H. G. FLIETH.....Treasurer
A. A. BOCK.....Secretary|NEAL BROWN.....Attorney

DIRECTORS.

F. P. STONE, B. H. CONLIN, J. H. PAGENKOPF,
F. A. HECKER, C. B. BIRD, C. F. BECK,
H. G. FLIETH, C. F. DUNBAR, N. HEINEMAN,
JAMES MONTGOMERY, ANTON MEHL,

STATEMENT DECEMBER 31, 1907.

Assets.		Liabilities.	
Loans on real estate	\$85,675 00	Dues on installment stock	\$52,765 26
Loans on stock	1,695 00	Paid up stock	23,700 00
Accrued and unpaid interest, \$185.92; fines, \$38.91	224 83	Contingent fund	449 93
Dues unpaid on installment stock	264 25	Incomplete loans	12 02
Cash in hands of treasurer	1 10	Bills payable	8,325 00
		Undivided profits	2,191 17
		Accrued interest on full paid stock	308 80
		Accrued interest to banks	108 00
Total assets	\$87,860 18	Total liabilities ...	\$87,860 18

RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING DECEMBER 31, 1907.

Receipts.		Disbursements.	
Cash at beginning of year	\$39 03	For real estate loans	\$24,031 24
From dues on installment stock	14,845 20	For loans on stock	1,060 00
From paid up stock	6,550 00	For withdrawals of stock: Dues, \$3,520.13; profits, \$457.29	3,977 42
From interest	6,307 44	For matured stock: Dues, \$3,376.90; profits, \$927.44	4,304 34
From fines	93 34	For paid up stock W. D. or retired	3,600 00
From fees	13 37	For interest on paid up stock	1,091 04
From profits on withdrawals	175 21	For bills payable repaid.	16,720 00
From R. E. loans repaid..	14,000 00	For interest on bills payable	394 30
From stock loans repaid..	505 00	For salaries	410 00
From bills payable	12,110 00	For stationery, printing..	11 00
From bonds	800 00	For commission	90 30
From membership fees ..	274 15	For bond of officers'	22 00
		Cash on hand Dec. 31st..	1 10
Total receipts	\$55,712 74	Total disbursements	\$55,712 74

Officers Bonded.		Amount of Compensation per Annum.	
Secretary	\$2,500 00	Secretary	\$410 00
Treasurer	3,000 00	Total salaries for the year	\$410 00
Total operating expenses for the year ending December 31, 1907...			\$443 00

MEMBERSHIP.

	Holding Installment stock.	Holding Paid up stock..
Total number of members at beginning of year ...	159	31
Number added during the year	33	12
Total	192	43
Number whose membership has ceased during the year	23	4
Total number of shareholders Dec. 31, 1907.	169	39

STATEMENT OF SHARES.

	Installment stock.	Paid up stock..
Number of shares in force at beginning of year ...	1,856½	207½
Number of shares issued during the year	426¼	65½
Total	2,282¾	273
Number of shares withdrawn during the year	269½	36
Number of shares matured during the year	43	312½
Number of shares in force Dec. 31, 1907....	1,970¼	237

STATEMENT OF PLEDGED SHARES.

	For R. E. loans.	For stock loans.
Number of shares pledged at beginning of year ...	753½	104
Number of shares pledged during the year	233¼	40
Total	986¾	144
Number of shares released during the year	138½	42
Present total number of shares pledged	848¼	102

LAWS OF WISCONSIN

RELATING TO

BUILDING AND LOAN ASSOCIATIONS

Chapters 93 and 185, Statutes of 1898, as amended by Chapter 156, Laws of 1899, Chapter 429, Laws of 1903, Chapters 74 and 358, Laws of 1905, and Chapters 468 and 470, Laws of 1907.

WITH AN

APPENDIX

Containing law for the regulation of

INVESTMENT COMPANIES

(Chapter 219, Laws of 1905.)



MADISON, WISCONSIN
DEMOCRAT PRINTING COMPANY, STATE PRINTER

1908

WISCONSIN STATUTES OF 1898.

CHAPTER 93.

As amended by the laws of 1899, 1903, 1905 and 1907.

MUTUAL BUILDING AND LOAN ASSOCIATIONS.

Local and Foreign. SECTION 2009. A corporation for the purpose of raising money to be loaned among its members shall be known as a building and loan association; if organized under the laws of this state, as a local association, and if under the laws of any other state or territory, as a foreign association. The words building and loan association shall form part of the name of every such local association hereafter organized, and no corporation not organized under these statutes shall be entitled to use a name embodying said words, except that corporations now existing may continue their present names.

LOCAL ASSOCIATIONS.

Incorporation. SECTION 2010. Such local associations may be organized and conducted under the general laws relating to corporations except as herein provided; but the articles of incorporation, amendments thereof and all papers relating thereto shall be filed with the bank examiner, who may issue the certificate of incorporation; but the same shall not issue until a verified copy of the by-laws adopted by the association shall be filed with him nor until the articles and by-laws shall have been approved by the attorney-general; and until such

certificate be issued no such association shall have legal existence and only such by-laws, alterations and amendments thereof as shall have been so filed and approved shall be deemed operative. The fee for said certificate shall be ten dollars, for filing amendments to the articles five dollars, which shall be paid to the bank examiner, and all fees received shall be paid into the state treasury.

Powers. SECTION 2011. Such local associations shall have power:

1. To issue stock to members; to assess and collect from members fees, dues, fines, interest, premiums and other charges, and the same shall not be held to be usurious; to permit or force members to withdraw all or part of their stock; to make loans to members; and upon such terms and conditions as may be provided in the by-laws.

2. To borrow money for temporary purposes, not inconsistent with the objects of the association, and issue its evidences of indebtedness therefor, but for no longer term than one year and not exceeding in the aggregate amount one-fifth of the assets on hand.

3. To acquire, by purchase or otherwise, only such real estate as may be necessary for the protection or enforcement of its securities, and the collection of any claims or debts due to it; and all the same shall be sold within ten years from acquiring title thereto.

4. To delegate authority to its directors to alter or amend its by-laws under such restrictions and limitations as it may deem proper.

5. To exercise all such powers as are necessary and proper to enable them to carry out the purposes of their organization.

[Power to borrow money. *North Hudson Mut. B. & L. Assn. v. First Nat. Bank*, 79 Wis. 31.]

Capital; series; paid up stock. SECTION 2012, (as amended by ch. 156, laws 1899). The capital stock of any such association shall not exceed five million dollars; the same may be issued in one or more successive series in such amount, in the absence of a provision in the by-laws, as the directors may determine, but no series shall exceed five hundred thousand

dollars nor one-tenth of the aggregate capital stock. The capital stock shall be divided into shares of not less than twenty-five dollars nor more than two hundred dollars each, payable in periodical installments, called dues, not exceeding two dollars each per share; except, that when the demand for loans exceeds the income of the association applicable for loans, then the association may issue its paid up stock to an amount sufficient to meet such demand for loans, but no person shall become the owner of shares exceeding in par value the sum of twenty-five hundred dollars. When such association shall accumulate funds in excess of its requirements for loans, then such paid up stock shall be retired in such manner as the by-laws provide or as the board of directors may determine.

Cancellation of stock; interest on prepaid dues. SECTION 2013. All shares withdrawn, forfeited, retired or surrendered shall be cancelled and become the property of the association, and in lieu of the same new shares may be issued in any subsequent series. Unpaid installments and other charges upon shares shall be a lien thereon, enforceable as in the by-laws prescribed. Payment of dues or interest may be made in advance, but no interest shall be allowed therefor exceeding six per cent per annum nor for a longer period than one year.

Forfeiture of shares. SECTION 2014. If a member be in arrears for more than six months for dues, interest or premiums, his shares, at the option of the directors, shall be declared forfeited. The withdrawal value of the shares at the time of the first default shall be ascertained and all fines and other charges deducted therefrom and the balance paid to such member, unless he be a borrower, in which case such balance shall be applied on his loan. All shares so forfeited shall cease to participate in any profits of the association accruing after the last adjustment and valuation of said shares before said default, but shall revert to the association freed from all interest, claim or demand on the part of such member or any person claiming under him.

Withdrawal. SECTION 2014—1 (as amended by ch. 156, laws of 1899). A member may withdraw his unpledged shares at any time by giving thirty days' written notice of such intention, and shall then be entitled to receive the amount of dues paid in by him, and such proportion of the profits as the by-laws may prescribe, less all fines, charges and losses accrued or contingent to the time of the notice of withdrawal, as the board of directors may determine, with no interest or profits from the time of such notice; but at no time shall more than one-half of the funds in the treasury be applicable to the demands of withdrawing members without the consent of the directors.

Deceased members. SECTION 2014—2. Sixty days after the death of a member his legal representatives shall be paid the full amount of dues paid in and interest thereon, less all charges due on his stock; provided, that within such time, if the shares be pledged for a loan, the same be fully repaid. No fine shall be charged to a member's account after his decease unless future payments on such shares be assumed by his legal representatives.

Matured stock. SECTION 2014—3. When the stock in any series shall have reached its matured value payment of dues thereon shall cease and all borrowers in such series shall be entitled to have their securities cancelled and returned to them. The holder of unpledged shares in such series shall be paid out of the funds of the association the matured value thereof, with such rate of interest as shall be determined by the by-laws, from the time the directors shall declare such series to have matured until paid. And when such maturity is reached between the dates of adjustment of profits the holders of all the shares in such series shall, in addition to the value thereof, be entitled to interest at such rate as may be fixed by the by-laws for all full months from the date of the preceding adjustment; provided, that at no time shall more than one-half of the monthly receipts of the association be applicable to the payment of matured shares without consent of the directors; but they may, at any time before maturity, retire unpledged shares by enforcing the withdrawal of the

same as prescribed in the by-laws and articles of incorporation.

Loans. SECTION 2014—4. At stated meetings the money in the treasury shall be offered for loan in open meeting, and the member who shall bid the highest premium for the preference or priority of the loan shall be entitled to a loan for the full amount of each share of stock held by him, with interest at such rate as may be fixed by the by-laws. The premium bid may be a certain sum or percentage on the loan, to be deducted in advance from the loan, or to be paid by certain periodical installments during the existence of the loan as the by-laws may prescribe; provided, that the offer in open meeting may be dispensed with when the by-laws prescribe a fixed rate of interest and premium or a different method of bidding.

[Held not usurious. *Boleman vs. Cit. L. & B. Asso.*, 114 Wis. 217.]

Mortgages; pledges. SECTION 2014—5. For every loan made a non-negotiable note or bond, secured by mortgage upon real estate situated in the county where such association is located, unincumbered except by prior loans of such association, shall be given, accompanied by a pledge to the association of the shares borrowed upon; provided, that any association heretofore organized may make loans upon real estate situated outside of the county where such association is located if authorized thereto by its articles or by-laws. Such mortgage shall have priority over all liens upon the mortgaged premises and the buildings and improvements thereon which shall be filed subsequent to the recording of such mortgage. The directors, in their discretion, may dispense with said mortgage when the withdrawal value of the shares borrowed upon shall exceed the amount borrowed and interest thereon for six months. If the borrower neglect to offer security satisfactory to the directors, within the time prescribed by the by-laws, his right to a loan shall be forfeited and he shall be charged with one month's interest and premium at the rate bid by him and any expense incurred, and the money may be reloaned.

[Priority over all liens, etc. *Julien vs. Model B. L. & I. Asso.*, 116 Wis. 79.]

Payment of loans. SECTION 2014—6. A borrower may repay his loan at any time. He shall be charged with the amount of the original loan and interest, premium and fines in arrears; be given credit for the withdrawal value of his shares pledged as security, and in cases where the premium was deducted from the loan in advance, with such proportion of the premium so deducted as the part of the term unexpired bears to the whole term of the loan. The balance shall be received in full satisfaction of said loan, and the shares thus credited be cancelled and revert back to the association. All settlements made at periods intervening between stated meetings of the directors shall be made as of the date of such meeting next succeeding such settlement. A borrower may repay his loan at his option without claiming credit for said shares, whereupon said shares shall be re-transferred to him freed from all claim by reason of said loan. Partial payments of loans may be made in a sum equal to the par value of one share or any multiple thereof, and for each such sum one share of stock shall be released from pledge.

Loan due when; forfeiture. SECTION 2014—7. Whenever a borrower shall be six months in arrears in the payment of his dues, interest or premium his whole loan shall become due and payable without deduction of any premium paid; his pledged shares may be declared forfeited and their withdrawal value at the time of the first default applied as a payment on the loan; the balance, with interest and premium, fines and other charges thereon from the time of the first default, may be enforced by proceedings on his security according to law. When the amount thus collected exceeds the amount due the excess shall be returned to the defaulting borrower; the money received shall be reloaned at any subsequent meeting.

Members; voting. SECTION 2014—8. Any person of full age and sound mind may become a member of such association in such manner as may be prescribed in the by-laws; but no person shall become the owner of more than one hundred shares. Shares may be issued to minors above the age of fourteen years, who shall then be subject to the same duties and liabilities as adult members, and such shares, in the dis-

cretion of the directors, may be withdrawn by such minor, his parent or guardian, and in either case the payment made on such withdrawal shall be valid, as well as in relation to payments on shares forfeited, retired or matured. Minors under fourteen may hold by trustee or guardian. Each member shall have one vote for each share held, and the by-laws may prohibit voting by proxy.

Taxation. SECTION 2014—9. The real estate owned by such local association shall be assessed for taxation.

Expenses; contingent fund; dividends. SECTION 2014—10 (as amended by ch. 156, laws 1899). Quarterly, semi-annually or annually, as may be specified in the by-laws, the gross earnings of the association shall be ascertained, from which shall first be deducted the expenses of the association, and from the balance shall be set aside at least five per cent. as a fund for the payment of contingent losses. The balance of the profits shall be declared as a dividend, and the proportionate amounts may be placed to the credit of holders of installment stock, and the holders of paid up stock may receive their dividend in cash (as provided in the by-laws); provided, that if at the time of such dividend period there be not a sufficient amount in the contingent fund for the payment of losses then existing, no dividend shall be declared until all losses have been fully paid. Before any dividend shall be declared, at least five per cent. of the net profits shall be set aside as a fund for the payment of contingent losses, until such fund reaches at least five per cent. of the outstanding loans. All losses shall be paid out of such fund until the same is exhausted, and whenever said fund falls below five per cent. of the loans aforesaid it shall be replenished by regular appropriations of at least five per cent. of the net earnings, as hereinbefore provided, until it again reaches said amount. At the close of such fiscal year, and at such other time as the bank examiner may direct or the board of directors may determine, it shall be the duty of the president to appoint a committee of five, three of whom shall be members of the board of directors, and two shall be stockholders, not directors, the duty of which committee shall be to schedule the assets of the association, fix their value and determine any losses which may

have been sustained, and make a report of all their findings to the board of directors. It shall thereupon be the duty of the board of directors to charge off all losses so reported, and if there be not a sufficient amount in the contingent fund and the net profits for the period for the payment of such losses, then such losses, or the balance unpaid, shall be apportioned according to the number of all shares outstanding, and the proportionate amount shall be charged to each member.

By-laws. SECTION 2014—11. (as amended by chapter 470, laws 1907). The by-laws of such local association must specify: The manner in which persons may become and cease to be members; the number of shares a member may own, hold and transfer; the terms on which certificates for shares are to be issued, the form thereof and the fees therefor; the manner and condition of transfer of shares and fees therefor; the manner of renewing lost or destroyed certificates and fees therefor; the time and manner of paying and the amount of dues, fees, interest, premiums and other charges; the fines for non-payment of any sum due or for other defaults or violation of rules; what, if any, interest shall be allowed on dues paid in advance; how shares in default may be forfeited and disposed of; how shares may be withdrawn, the fees to be charged therefor and the proportion of the profits payable on such withdrawal; the regulations as to retiring shares and the amount to be paid holders thereof; the method of bidding for loans and the terms and conditions upon which loans may be obtained, paid and cancelled; provisions for the custody and handling of securities and the banking and checking of funds; when and how meetings shall be called and held and what shall constitute a quorum; the number of votes members may cast, and whether voting by proxy be permitted; the election and removal of officers, the filling of vacancies, defining their duties and fixing remuneration; and provide such other rules and regulations, not inconsistent with law or the articles of incorporation, as the business of the association may require.

SECTION 2014—111. Every person appointed or elected to any position requiring the receipt, payment, management or use of money belonging to a building and loan association, and

required by the by-laws of such association to give an indemnity bond, shall, within thirty days after such appointment or election, give a bond with two or more good and sufficient sureties, or in some good and responsible fidelity insurance company, in such sum as the directors shall require and approve.

SECTION 2014—11m. Such bonds shall be executed annually and shall be filed with the commissioner of banking of this state within ten days next after the approval thereof by the board of directors.

SECTION 2014—11n. Such bond shall be sufficient in amount to protect the association from loss by reason of malfeasance in office or failure to faithfully perform and discharge the duties of his position.

SECTION 2014—11o. No officer or employe who is required to give bond, shall be deemed qualified to enter upon the discharge of his duties until his bond shall have been approved by a majority of the board of directors by a written endorsement thereon and filed with the commissioner of banking as herein required.

Under supervision of bank examiner. SECTION 2014—12 (as amended by ch. 156, laws 1899). All associations formed under this or other similar law, or authorized to transact in this state a business similar to that authorized to be done by this chapter, shall be under the control and supervision of the bank examiner. Every such corporation, on the thirty-first day of December of each year, shall make a full and detailed report of its business done the preceding year, and of its condition on such date, in such form and containing such information as said examiner may prescribe, and shall file with him a true and verified copy thereof within thirty days thereafter; accompanying the same shall be attached a copy of the statement of the association at the close of its last fiscal year, and an affidavit of the secretary of said association showing that a true copy of said statement was delivered or mailed to each member. If any such association shall fail or refuse to furnish the report herein required it shall forfeit the sum of ten dollars per day for each and every day such report shall be withheld, and said examiner may maintain an action in

the name of the state to recover such penalty and the same shall be paid into the state treasury.

Examinations. SECTION 2014—13 (as amended by ch. 358, laws 1905). At least once in each year the said examiner shall make or cause to be made an examination into the affairs of all such associations and for that purpose shall have full access to, and may compel the production of, all their books, papers, securities and moneys, administer oaths to and examine their officers and agents as to their affairs. Special examinations shall be made upon written request of five or more members, they guaranteeing the expense of the same; otherwise, the actual and necessary expenses of such examinations shall be paid out of the state treasury. Any such association refusing to submit to an examination ordered or requested shall be reported to the attorney-general, who shall institute proceedings to have its charter revoked, which refusal shall be the cause for such revocation.

Ouster. SECTION 2014—14. (as amended by chapter 468, laws of 1907). Should the examiner find any such association conducting its business contrary to law he shall notify its board of directors in writing of the fact, and if, after thirty days, such illegal practice continues he shall report the facts to the attorney-general, who shall cause proper proceedings to be instituted to revoke its charter. Should he find that the affairs of any such association are in an unsound condition and that the interests of the public demand the dissolution thereof and the winding up of its business he shall so report to the attorney-general, who shall institute the proper proceedings for that purpose.

SECTION 2014—14l. Whenever it shall appear to the commissioner of banking that any building and loan association operating in this state does not keep books and accounts in such manner as to enable him to readily ascertain the true condition of such building and loan association, he shall have the power to require the officers of such association or any of them to open and keep such books or accounts as he may in his discretion determine and prescribe for the purpose of keeping accurate and convenient records of the transactions and accounts of such association.

SECTION 2014—14m. Any building and loan association that refuses or neglects to open and keep such books or accounts as may be prescribed by the commissioner of banking, shall be subject, at the discretion of the commissioner of banking, to a forfeiture of ten dollars for each day it neglects and fails to open and keep such prescribed books and accounts. Whenever any building and loan association fails or refuses to pay the forfeiture hereunder imposed for failure to open and keep such books or accounts, the commissioner of banking is hereby authorized to institute proceedings for the recovery of such forfeiture.

Dissolution. **SECTION 2014—15.** The articles of incorporation or the by-laws may provide for the time and terms of the dissolution of the association and in case of dissolution the directors may, by majority vote, be authorized to sell and transfer its mortgage securities and other property to another association, person or persons.

Examiner's report. **SECTION 2014—16** (as amended by ch. 74, laws 1905). Said examiner shall annually, at the earliest practicable date after the reports are received, make a report to the governor of the general conduct and condition of all building and loan associations doing business in this state, including the information contained in such reports, arranged in tabular form, together with such suggestions as he may deem expedient. He shall also report the names and compensation of employees and other expenses in relation to such association, the whole amount of the income and the sources whence derived. Not to exceed one thousand copies of said report shall be printed; each local association shall be entitled to three copies, the remainder to be for general distribution.

FOREIGN ASSOCIATIONS.

Deposit. **SECTION 2014—17.** No foreign building and loan association and no foreign association or corporation representing itself to be a building and loan association or doing business on the building-society plan, and no association or corporation organized under the laws of any other state or

territory and doing business in the manner provided for mutual loan and building associations by this chapter or upon any similar installment plan shall issue its shares, receive moneys or transact any business in this state unless such association shall have and keep on deposit with the state treasurer, in trust for the benefit and security of all its members in this state, one hundred thousand dollars to be held in trust as aforesaid until all shares of such association held by residents of this state shall have been fully redeemed and paid off and until its contracts and obligations to persons and members residing in this state shall have been fully performed and discharged; the securities comprising such deposit shall first be approved by the bank examiner under the same rules and regulations governing the approval of securities of insurance corporations; and upon such deposit being made the state treasurer shall issue a certificate therefor, and thereupon the bank examiner may issue his certificate of authority to said association to transact business in this state.

Same. SECTION 2014—18. The deposit to be made with the state treasurer by any foreign association may consist of bonds or treasury notes of the United States, or bonds of this or any other state, or any city, town or county of this state or of any other state having authority to issue the same, or mortgages being first liens on real estate located in this state. All dividends and interest which may accrue on securities held by the state treasurer and all dues and monthly payments which become payable on stock pledged as security for loans, the mortgages for which are on deposit with him, may be collected and retained by the association depositing such securities or mortgages so long as such association remains solvent and performs all contracts with its members. Any securities on deposit as provided herein, if approved by the bank examiner, may from time to time be withdrawn if others of equal value and of the character named in this section are substituted therefor. If any such securities shall depreciate in value new ones must be added, so that the deposit may at all times be kept good and of the value of one hundred thousand dollars, and it shall be the duty of the bank examiner to revoke the certificate of authority of any such association

whenever there exists an impairment of such deposit for a period of more than thirty days after due notice to the association given by such examiner.

License. SECTION 2014—19. No foreign building and loan association shall do business in this state without having first paid the fees prescribed in this chapter and obtained from the state treasurer a certificate that the deposit required by this chapter has been made, and from the bank examiner a certificate of authority or license authorizing it to do business in this state, stating that such association has complied with all the provisions of this chapter; and such certificate shall be in force one year unless sooner revoked, and shall be renewed from year to year, and unless so renewed and continued in force such association shall not do business in this state.

Conditions precedent. SECTION 2014—20. Every foreign building and loan association, before commencing to do business in this state, shall:

1. File with the bank examiner a duly authenticated copy of its charter or articles of incorporation and by-laws, of its certificates or shares and of all printed matter issued by it.

2. File with the bank examiner a certificate of the state officer having charge and supervision of such associations in the state in which incorporated, certifying that such association is legally incorporated and authorized to transact business, and that similar associations incorporated under the laws of this state are permitted and licensed to transact business in such state.

3. Pay to the bank examiner twenty-five dollars for filing the papers mentioned in this section. Before granting a license to any such association organized or incorporated under the laws of any other state or foreign government (he) shall require that every such association shall file in writing an appointment of the bank examiner or his successor in office as the attorney upon whom any summons, notice or process of any court of this state may be served and stipulate that service of any such summons, notice or process upon such attorney, in any action brought upon any cause of action aris-

ing out of any business or transaction in this state, shall be accepted irrevocably as a valid service upon such association, and copies of said appointment, certified by the bank examiner, shall be deemed sufficient evidence of his authority to accept service as the attorney on behalf of any such association. Each such association shall agree, in such appointment of attorney, that the license granted by the bank examiner shall cease and be revoked in case such association shall remove or make application to remove into any court of the United States any action or proceeding commenced in any court of this state upon a claim or cause of action arising out of any business or transaction done in this state, and it shall be the imperative duty of the bank examiner to revoke any and every authority, license or certificate granted to any such association violating the provisions of this section, and no such association shall have its license or certificate of authority renewed for three years after such revocation, and shall agree that in the event of revocation of license such appointment of the bank examiner shall continue for the purpose of serving process for beginning actions upon any certificate of stock or liability incurred or contracted in this state while it transacted business therein, so long as any liability shall exist. When legal process against any such association is served upon the bank examiner he shall immediately notify the association of such service by letter and inclose a copy of the process served on him to said association or to any person designated by the officers thereof in writing. The plaintiff, for each process so served, shall pay to the bank examiner, at the time of such service, a fee of two dollars, which shall be recovered by the plaintiff as a part of the taxable costs if he prevail in the suit. The bank examiner shall keep a record of all process served on him, which record shall show the day and hour when such service was so made, and all the fees received by him on account of the service of such process shall be paid into the state treasury.

Retaliatory taxes, etc. SECTION 2014—21. When, by the laws of any other state or territory, any taxes, fines, penalties, licenses, fees, deposits, money, securities or other obligations or prohibitions are imposed on building and loan asso-

ciations of this state doing business in such other state or territory or upon their agents therein, so long as such laws continue in force, the same obligations and prohibitions, of whatever kind, shall be imposed upon all building and loan associations of such other state or territory doing business in this state and upon their agents here.

Definition. SECTION 2014—22 The name building and loan association, as used in this chapter, shall include all societies, organizations or associations doing a saving and loan or investment business on the building association plan, whether mutual or otherwise, and whether issuing certificates of stocks or bonds, or any other evidence of indebtedness, whether the time of maturity be fixed or not.

Examination; fees. SECTION 2014—23. The bank examiner, before granting a license, shall examine or cause to be examined every foreign building and loan association applying for permission to transact business in this state, and every such association shall pay the same fees and make such annual report as is required of local associations, comply with all laws applicable to such associations and be subject to the same penalties.

Agents; fee. SECTION 2014—24. No person shall act as the agent or representative of any foreign building or loan association until after he shall, at the request of such association, have procured from the bank examiner a license reciting the fact that such association is authorized and licensed to transact business in this state and has complied with all lawful requirements. The fee for such license shall be ten dollars, and the license shall continue in force, unless sooner revoked by the examiner, during and until the close of the fiscal year of the association.

Withdrawing securities. SECTION 2014—25. Any foreign building and loan association, having made the deposit of securities required by this chapter and desiring to withdraw the same or any of them without depositing securities of like character and amount, or desiring to discontinue its business or withdraw from the state, may do so by complying with

the following provisions: File with the bank examiner a statement reciting the reasons for desiring to withdraw such securities and the amount to be withdrawn; and the examiner shall thereupon examine such association and determine the amount of its liabilities on account of all agreements or contracts outstanding with residents of this state, and if convinced that the interests of such residents will not be injured or jeopardized by such withdrawal shall cause to be published in three newspapers in this state for three weeks, at the expense of the association, notice of such request for the withdrawal of such securities, and if no written objection is filed by any resident of this state holding any share, certificate, bond or other evidence of indebtedness of or against such association within one week after the last date of the publication of such request the bank examiner shall issue a certificate certifying to the state treasurer the amount of liabilities, if any, existing in this state and the amount of securities such association shall be permitted to withdraw, and upon filing a receipt for such amount the association shall be permitted to withdraw the same; provided, that there shall remain at all times a sufficient deposit to protect residents of this state holding shares, certificates, bonds or other evidences of indebtedness of or against such association and that such deposit shall decrease only as the liabilities of such association decrease on account of such residents.

Receivership. SECTION 2014—26. It shall be the duty of the bank examiner, upon evidence furnished to him that any foreign building and loan association not authorized to transact business in this state has failed or refused to pay any final judgment rendered against it in any court of this state, to take such steps as may be necessary to secure the appointment of a receiver therefor. All expenses incurred by the examiner in carrying out the provisions of this section, when certified to the secretary of state as actually necessary, shall be paid out of the general fund.

Agent of building and loan association. SECTION 4575f, chapter 185, Statutes of 1898. Any person who shall act as the agent for any unauthorized building and loan association

in this state, or sell or dispose of any shares, certificates, bonds or other evidences of indebtedness of or for any such unauthorized association, not licensed to transact business in this state, and any person who shall act for any such unauthorized association or in any manner aid in the transaction of the business of such association in this state shall be guilty of a misdemeanor and be punished by a fine of not less than one hundred dollars nor more than five hundred dollars for each offense, and shall be personally liable for any sum or sums received by him for or on behalf of such unauthorized association.

Bank examiner; terms defined; powers and duties conferred.

SECTION 1, chapter 429, laws of 1903. The words "bank examiner," wherever they shall appear in any statutory act of the state of Wisconsin, shall be construed to mean commissioner of banking, and all the powers and duties, authorized and prescribed by law, for the bank examiner, are hereby conferred upon the commissioner of banking.

Appended hereto is chapter 219 of the laws of 1905, pertaining to investment companies.

CHAPTER 219.

AN ACT to provide for the supervision and control of investment companies not now under statutory regulation.

The people of the state of Wisconsin, represented in senate and assembly do enact as follows:

Conditions of doing business. SECTION 1. No person and no co-partnership, association or corporation, whether local or foreign, heretofore organized or which may hereafter be organized, doing business as a so-called investment, loan, benefit, co-operative, home, trust or guarantee company, for the licensing, control and management of which there is no law now in force in this state, and which such person, co-partnership, association or corporation, shall solicit payments to be made to himself or itself either in a lump sum, or periodically, or on the installment plan, issuing therefor so-called bonds, shares, coupons, certificates of membership or other evidences of obligation or agreement, or pretended agreement to return to the holder or owners thereof money or anything of value at some future date, shall solicit or transact any business in this state unless such person, co-partnership, association or corporation, shall have first complied with all the provisions prescribed in chapter 93 of the statutes of 1898 required of foreign building and loan associations authorized to do business in this state.

Provisions of ch. 93, R. S. made applicable. SECTION 2. All provisions of said chapter 93 with respect to the supervision, control and conditions upon which foreign building and loan associations are permitted to do business in this state are hereby made applicable to and imposed upon persons, co-partnerships, associations or corporations described in the first section of this act, the same as though they were foreign building and loan associations under said act, so far as such

supervision, control and conditions can be made applicable to the particular business done by such persons, co-partnerships, associations or corporations.

Penalty. SECTION 3. Any person, co-partnership, association or corporation who or which shall act as principal or agent in doing such business or in soliciting business for, or membership or participation in, any such co-partnership, association or corporation, or solicit business for such person or persons doing business as such companies, not authorized to do business in this state, shall be deemed guilty of a misdemeanor and upon conviction thereof shall be punished by fine of not less than one hundred dollars nor more than one thousand dollars, or by imprisonment in the county jail of not less than three months, nor more than one year, or by both such fine and imprisonment.

Laws repealed. SECTION 4. Chapter 216 of the laws of 1899 and chapter 374 of the laws of 1903 are hereby repealed.

SECTION 5. This act shall take effect and be in force from and after its passage and publication.

Approved May 18, 1905. Published May 19, 1905.









BIENNIAL REPORT

OF THE

Dairy and Food Commissioner

OF WISCONSIN

For the Two Years Ending June 30, 1908.

J. Q. EMERY

Dairy and Food Commissioner.



MADISON, WIS.

DEMOCRAT PRINTING COMPANY, STATE PRINTER

1909

DAIRY AND FOOD COMMISSIONERS OF WISCONSIN.

H. C. THOM May 29, 1889, to May 28, 1891
D. L. HARKNESS May 28, 1891, to June 11, 1894
THOMAS LUCHSINGER June 27, 1894, to Feb. 7, 1895
H. C. ADAMS Feb. 7, 1895, to May 1, 1902
J. Q. EMERY Dec. 24, 1902

ORGANIZATION OF THE COMMISSION.

- J. Q. EMERY,
Dairy and Food Commissioner
- RICHARD FISCHER, Ph. D.,
Chemist
- U. S. BAER,
Assistant Commissioner
- J. G. MOORE,
Second Assistant Commissioner (Ch. 390, 1905; resigned Feb. 4, 1907)
- H. C. LARSON,
Second Assistant Commissioner (Creamery, Dairy and Food Inspector to
Feb. 5, 1907; Ch. 390, 1905)
- FLORENCE Q. NORTON,
Secretary (from July 1, 1907, Ch. 386, 1907)
- ETHEL D. THOMAS,
Stenographer and Confidential Clerk
- A. E. KUNDERT, M. S.,
Assistant Chemist (Ch. 390, 1905, to July 1, 1907; Ch. 386, 1907, for re-
mainder of biennial period)
- M. E. TWEEDEN,
Assistant Chemist (Ch. 144, 1903; resigned Sept. 7, 1906)
- HARRY KLUETER, Ph. G.,
Assistant Chemist (Ch. 144, 1903, to July 2, 1907; Ch. 390, 1905, for re-
mainder of biennial period)
- M. E. TITUS,
Assistant Chemist (Ch. 144, 1903; for two months from July 12, 1907)
- FRED P. DOWNING,
Assistant Chemist (from Dec. 30, 1907, Ch. 144, 1903)
- F. M. BUZZELL,
Chief Food Inspector
- F. E. CARSWELL,
Cheese Factory, Dairy and Food Inspector
- E. L. ADERHOLD,
Cheese Factory, Dairy and Food Inspector
- J. D. CANNON,
Cheese Factory, Dairy and Food Inspector
- FRED MARTY,
Cheese Factory, Dairy and Food Inspector
- THOMAS CORNELIUSON,
Creamery, Dairy and Food Inspector
- P. A. LARSON,
Creamery, Dairy and Food Inspector
- WM. McADAM,
Creamery, Dairy and Food Inspector (Sec. 1410 to Feb. 5, 1907; Ch. 390,
1905; resigned May 2, 1908.
- JAMES VAN DUSER,
Creamery, Dairy and Food Inspector (Ch. 144, 1903, to July 2, 1907; Ch.
386, 1907, for remainder of biennial period)
- W. F. SCOTT,
Food Inspector

LETTER OF TRANSMITTAL.

His Excellency, JAMES O. DAVIDSON,

Governor of Wisconsin.

SIR: I have the honor to submit herewith, in compliance with law, the report of the dairy and food commissioner for the biennial period ending June 30, 1908.

J. Q. EMERY,

Commissioner.

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COMMISSIONER'S REPORT.

This biennial report covers the period beginning July 1, 1906, and ending June 30, 1908. The summary of the analyses made by the chemist shows that 3,882 samples of food products were analyzed, of which number 1,848 were considered lawful, 1,946 unlawful and 88 were not classified. Besides the 3,882 samples analyzed by the chemists in our laboratory, the dairy experts of the commission tested 10,632 samples of dairy products that were not submitted to the chemist. The total number of samples, therefore, analyzed by the chemist and assistant chemists and tested by the dairy experts is 14,514.

There were 450 prosecutions of which 14 resulted in acquittals, making 436 convictions; that is, 97 out of every 100 prosecutions resulted in convictions.

There were 1,445 cheese factory inspections, 1,776 creamery inspections and 22 miscellaneous inspections. There were 4,445 samples of milk tested at cheese factories and 6,117 samples of milk and cream tested at creameries.

The milk supplies of 90 cities were inspected and 1,030 samples of milk and cream tested.

There were 804 barn and dairy inspections.

Attention is called to the reports herein published of the state chemist, Dr. Richard Fischer, of my two assistants, Messrs. U. S. Baer and H. C. Larson, and of the inspectors, Messrs. Carswell, Aderhold, Cannon, Marty, Corneliuson, Van Duser, Buzzell and Scott, members of the commission.

During this biennial period four semiannual bulletins were issued, viz.: No. 10, with 124 pages; Nos. 11-12, with 242 pages, and No. 13, with 152 pages—a total of 518 pages. A tabulation of the analytical work of the chemist and his assistants occupies two hundred pages, and two hundred fifty pages

are occupied in a partial tabulation of the work of the assistant commissioners and inspectors.

Fourteen thousand copies of bulletin No. 10 and fifteen thousand copies of each of the other bulletins were published under authority of chapter 188 of the laws of 1905 and distributed by mail to groceries and general stores, drug stores, meat markets, flour mills, confectioneries, creameries, cheese factories, daily newspapers, public, normal and high school libraries.

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The foregoing detailed publications of work done are not re-published herein for the reason that the legal limitations on the number of pages of this biennial report preclude such re-publication, and for the further reason that such republication is deemed unnecessary.

WISCONSIN DAIRY CONDITIONS.

Annual dairy products including by-products from cheese factories and creameries, approximating sixty-eight and a half million dollars in value; 2,985 cheese factories, creameries, skimming stations and condenseries, approximating with their machinery six million dollars in value, with 1,132,700 cows contributory thereto—such are the figures that give a general notion of the *extent* of Wisconsin's dairy industry.

First in the number of cheese factories; first in the number of creameries; first in the total aggregate for butter and its by-products; second only to the Empire State in the total aggregate for cheese and its by-products; second only to the same state in the total aggregate for all dairy products including by-products, with Iowa as third, Illinois as fourth, Minnesota as fifth and Pennsylvania as sixth; exceeding the combined total aggregate of all dairy products and by-products of Iowa and Minnesota by more than two million dollars and of Illinois and Pennsylvania by more than five million dollars—such is the *rank* of Wisconsin among the great dairy states of the union as shown by the United States census of manufacturers for 1905.

Cheese that commands the highest prices in the best cheese markets of the world; creamery butter whose percentage of extra is not exceeded by any state and which returns to Wisconsin patrons a net price exceeding that of any other state,—such is the *quality* of Wisconsin's commercial butter and cheese.

The two southern tiers of the counties of the state, embracing the beautiful Rock River Valley, undulated by hills and valleys, abounding in crystal waters, with a pure atmosphere rightly tempered by winter snows and summer rains, forming a part of the great Elgin creamery butter district, far-famed for the superior quality of its creamery butter; a deep rich soil supplied with purest water, yielding abundant, luxuriant grasses, along the eastern portion of the state bordering on Lake Michigan that gives to the climate an evenness of temperature and a degree of moisture peculiarly conducive to high quality in cheese, and like conditions extending over central and northern Wisconsin,—these are some of the conditions which nature has contributed to the results above indicated. Wisconsin's great

variety of soils with the presence of her varied hills and valleys, combined with her geographical location, were the tempting causes that brought within her borders dairymen from the East and sturdy, industrious and frugal German, Swiss, Scandinavian and other immigrants who, following the habits acquired in their boyhood home, have produced dairy products, especially cheese, in variety and of a quality unexcelled elsewhere.

The Wisconsin Dairymen's Association continues to be a living force. It continues to urge the need of greater advancement in the selection, breeding and care of the dairy herd, in the production of good, pure milk from healthy cows, and in the care-taking of the milk, in the quality and uniformity of dairy products, in establishing and maintaining a reputation and market for dairy products, in developing high-class dairymen, in securing larger profits by reducing the cost of production to the lowest point, by the highest efficiency possible in the methods used.

The Wisconsin dairy press is the means of expression of the most advanced and best dairy thought. Its appeal is now, as it ever has been, to the producers of milk, the dairy farmers.

The Wisconsin Agricultural Experiment Station is continually bringing new knowledge to light in the interest of the dairymen. The Babcock test, the cold storage method of curing cheese, the Wisconsin curd test are in constant use to the benefit of dairymen. The work of that station, in the testing of the weekly, monthly and yearly production of butter fat of many dairy herds throughout the state, is promotive in a high degree of dairy progress and is being effectively supplemented by the Wisconsin Dairymen's Association. More and more, dairymen are coming to realize a profit by following the scientific methods of feeding taught by that station.

Wisconsin's dairy school, the first dairy school on this continent and pioneer among schools of its class, continues to train young men in scientific principles and in the skilful application of those principles in the art of cheese and butter making.

The Wisconsin Cheesemakers' Association, the largest organization of its kind in the world, whose avowed purpose is the betterment of all matters pertaining to the cheese-making industry, is realizing to a reasonable extent the purposes of the organization. The program of its annual meetings comprises

addresses by the ablest authorities obtainable throughout the country and the discussions stimulate a splendid *esprit du corps*. These proceedings, published in annual reports and distributed to the cheesemakers of the state, are constantly stimulative of better things.

The Wisconsin Buttermakers' Association, organized for similar purposes, uses similar methods and with like results.

The Wisconsin Farmers' Institutes, with an intellectual hospitality broad enough to include all phases of agricultural activity, prove a wonderful means in promulgating to a vast constituency modern and scientific teachings as they pertain to all phases of dairying.

That the Wisconsin county agricultural training schools are becoming an important agent in improving dairy conditions in Wisconsin is a fact plainly manifest.

The Wisconsin Dairy and Food Commission has expanded during the past five years from a corps of five to a corps of twenty-two. Thirteen of these men are experts in dairy matters, energetic, alert, each striving with all his soul as well as body to be true to the motto "Forward" which Wisconsin has inscribed upon her escutcheon. Conscious that there are cheese factories that should be cleaner than they are, that there are stables which should be cleaner and better ventilated, and milk furnished to factories and elsewhere that should be better, these men devote practically all their time to the betterment of these conditions by inspection, instruction, persuasion, warning and prosecution. In addition, the dairy and food commissioner, the clerical force in the office and the chemists in their laboratory, devote a liberal share of their time and efforts to the dairy features of their work.

Great improvements in conditions have resulted in all lines of work of the commission. A much higher degree of cleanliness prevails in the creameries and cheese factories, and especially in the cans used and in the milk and cream supplied them and to cities and villages. Marked improvement in the drainage of cheese factories and creameries has been effected. This improvement of drainage has resulted in a corresponding removal of malodors from creameries and cheese factories and their surroundings. New cement floors are rapidly taking the place of old, decayed, leaky wooden floors and thus sources of bad odors and contamination are being removed. Inaccurate

pipettes are being destroyed and accurate ones substituted. Milk and cream are sampled and tested with greater care. More careful attention is being given to the cleansing of pipes, vats and utensils. Ceilings and walls are kept cleaner and freer from dust, and the premises of creameries and cheese factories are being kept more tidy. The vigorous campaign for cleanliness along all lines of the dairy business is being followed by highly gratifying improvements. This betterment in sanitary conditions contributes directly to high quality in dairy products of all kinds. It is no exaggeration to state that the better grades of the products of Wisconsin cheese factories and creameries are unexcelled by those of any state in the union.

Wisconsin has not reached the millenium in her dairy conditions. She has very much to accomplish before that goal is reached; but her persistent and intelligent striving for that end keeps her in a condition of progress.

VALUE OF WISCONSIN DAIRY PRODUCTS FOR THE YEAR JULY 1, 1907, TO JULY 1, 1908.

By a law of the state, each town, village and city assessor is required to ascertain the annual value of various dairy products specified in the law. The law requires him to report these statistics to the town clerk, who in turn is required to report the same to the county clerk. The county clerk is required to report a summary of the statistics of the various towns of the county to the secretary of state, and the secretary of state is required to certify a summary of these statistics by counties to the dairy and food commissioner. These statistics are found to be very incomplete, and are imperfect in many respects. They constitute, however, the most reliable and the safest basis for ascertaining or estimating the yearly value of the dairy products of Wisconsin.

For the year ending June 30, 1908, reports were made from 797 creameries, whereas it is known by the dairy and food commissioner through his inspectors, that there are 1010 creameries in the state. In like manner there were reports for 1393 cheese factories, whereas it is known that there are 1817 cheese factories in the state. The following estimates of the amounts of butter and of cheese produced in the creameries and the cheese fac-

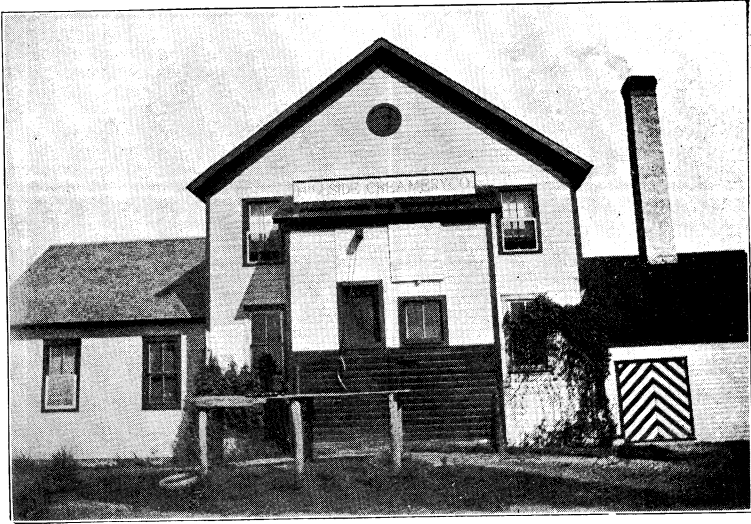
tories in the state, and the amounts received for the same, are based upon these reports and have the same ratio to the numbers or amounts reported that the whole number of creameries and cheese factories that are known to be in the state bears to the number of creameries and cheese factories reported.

The estimates for the amounts of milk sold to condenseries and the money received for the same by the patrons were obtained from the books of the condenseries.

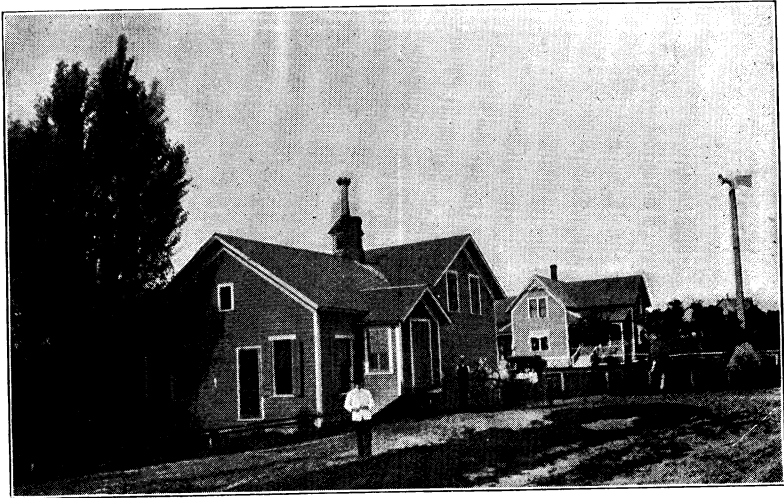
In the estimate made of the value of skim-milk, the Gurler method, recommended by Professor W. A. Henry as the most reliable method, has been used and is as follows: The value of skim-milk when fed with corn is worth half as much per one hundred pounds as shelled corn is per bushel; and the value of whey is one-half of skim-milk. The average price of shelled corn per bushel for the period covered by this report as shown by the report of the secretary of the State Board of Agriculture was sixty cents.

The amount of milk produced on the farms and not sold to creameries, cheese factories or condenseries, is estimated as the amount used for family consumption by the total population of the state. In estimating this amount, the data given by Major Alvord, former chief of the dairy division of the Bureau of Animal Industry of the United States Department of Agriculture, derived from the census of 1900 has been used. He found that there were consumed 290.1 lbs. of milk per capita per annum. Multiplying this number by the number of people in the state gives the number of pounds of milk estimated to be consumed by the people of the state and therefore produced on the farms of the state and not sold to creameries, cheese factories or milk condenseries, and this probably is too low an estimate, for there are vast quantities of milk and cream along the western and southern borders of Wisconsin shipped to St. Paul, Minneapolis, Dubuque, Chicago and other cities of Minnesota, Iowa and Illinois, whereas comparatively little milk is shipped into the state of Wisconsin from border states.

The foregoing data and methods of estimating give the following as the value of the dairy products of Wisconsin for the year ending June 30, 1908:



HILLSIDE CREAMERY.



A FIRST-CLASS WISCONSIN CHEDDAR CHEESE FACTORY.

	Number of pounds produced.	Received for, or valued at.
Cheese	166,717,000	\$21,166,000
Creamery butter	108,492,000	26,908,000
Butter produced on farms	8,059,000	1,648,000
Milk sold to condenseries	185,609,000	2,249,000
Milk produced on farms other than that sold to cheese factories, creameries or condensaries.....	646,609,000	8,406,000
Skim milk	2,048,667,000	6,146,000
Whey	1,316,416,000	1,974,000
Total		\$68,497,000

OBSTACLES TO BE OVERCOME IN THE WISCONSIN CHEESE-MAKING INDUSTRY.

The end to be attained by the Wisconsin cheese-making industry is the production of a uniformly high quality of cheese of the different varieties manufactured at reasonably remunerative profits for all the legitimate services necessarily rendered in the achievement of that end.

There are certain things that have already been done to accomplish this purpose. The quality of a considerable portion of our cheese is of the highest excellence. It is the equal of the best cheese on any market of the world. In achieving the production of a uniformly high quality of cheese there are some obstacles yet to be overcome. The first obstacles I shall mention relate to the proprietors and managers of the factories.

It is an obstacle not to provide the factory with adequate drainage. Without this, the degree of cleanliness necessary to the production of the highest grade product cannot be secured. Other obstacles chargeable to the management are the lack of suitable floors, proper light and ventilation, the refusal or neglect of the proprietors or managers to supply suitable, up-to-date apparatus. To make a twentieth century cheese requires twentieth century methods. All conditions in the factory must be such as to secure absolute cleanliness. Another obstacle in the accomplishment of the production of uniformly high-grade cheese is the employment of an incompetent cheesemaker or the withholding from a competent and enterprising maker such just share of the profits of the business as he is reasonably entitled to for the services rendered.

Still another obstacle is the practice of some proprietors and managers of procuring milk by the "pound for ten" plan or by the hundred-weight, regardless of butter fat content. Any practice that does not with painstaking care and scrupulous honesty return to each patron the full and proportionate value of every pound of milk furnished the factory is an obstacle in the cheese-making industry of Wisconsin.

There are some obstacles to the production of high-grade products chargeable to the patrons of the factory. The practice of some patrons of furnishing milk that is unclean or otherwise adulterated is a most serious obstacle. That the highest quality of cheese cannot be made from poor milk is a fact beyond controversy. The patron who furnishes milk to a cheese factory in dirty, rusty or open-seamed cans, the patron who furnishes milk to a cheese factory from a herd infected with tuberculosis or other disease or who keeps his cows in a filthy condition or in unlighted or unventilated stables, is creating serious obstacles if not an actual menace to the cheese-making industry.

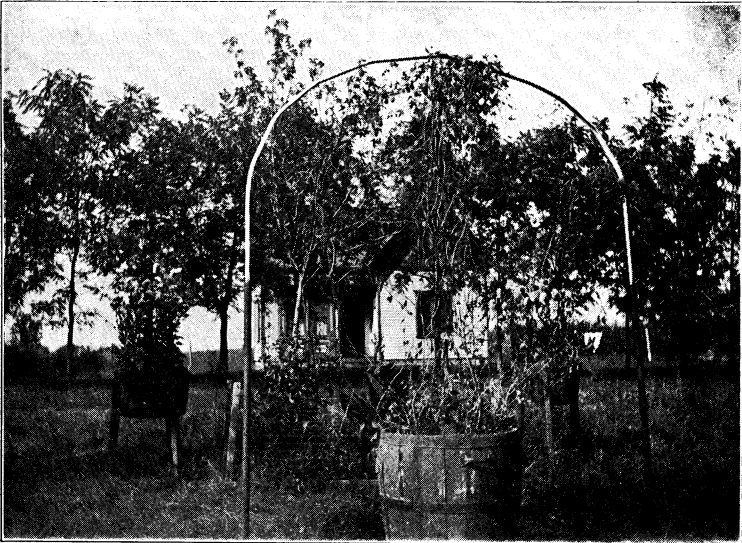
There are other obstacles which are attributed to the cheesemaker. The cheesemaker who is unclean in his person or clothing, who does not maintain his factory, apparatus and premises in a clean and sanitary condition, who is lazy, unenterprising, unskilful or dishonest, who does not take an interest in his patrons and tactfully lead them to improvement in the quality of milk furnished, creates obstacles to the production of uniformly high-grade cheese.

But there are also some obstacles to the highest success in this industry for which the cheese buyers or dealers are responsible. One of these is the practice of some dealers of making cheese with their pencil or paint brush,—that is, the practice of the so-called "marking up" of the weight of cheese. Under the operation of the present national law and of the state food laws, this practice is likely to prove dangerous and unprofitable and should be abolished.

I believe it to be an obstacle to the highest success in the cheese industry of this state not to pay for cheese strictly on the basis of quality. The strongest incentive to the production of the best quality of cheese on the part of the patrons and managers is that it is more profitable to do so. Again, the price paid for cheese should at all times be what the cheese is reason-



BACK YARD—HILLSIDE CREAMERY.



YARD—HILLSIDE CREAMERY.

ably worth, giving the dealer a reasonable profit, and not what it can be bought for by driving a sharp and unfair bargain.

It is doubtless true that the Wisconsin cheese-making industry was never in as prosperous a condition as at present. Under this condition we should not commit the follies of the past, such, for example, as the "filled cheese" folly. We may well profit by one of the fables of Aesop: "A cottager and his wife had a hen which laid every day a golden egg. They supposed it must contain a great lump of gold in its inside, and killed it in order that they might get it, when to their surprise they found that the hen differed in no respect from their other hens. The foolish pair, thus hoping to become rich all at once, deprived themselves of the gain of which they were day by day assured."

The cheese-making industry of Wisconsin has reached a point in its development when it annually yields a golden egg of \$23,000,000 to the patrons of our cheese factories.

The obstacles of which I have made mention are a foolish and unwise tendency to kill this great industry that yields annually this mammoth golden egg.

FUNDAMENTAL REQUISITES IN CREAMERY MANAGEMENT.

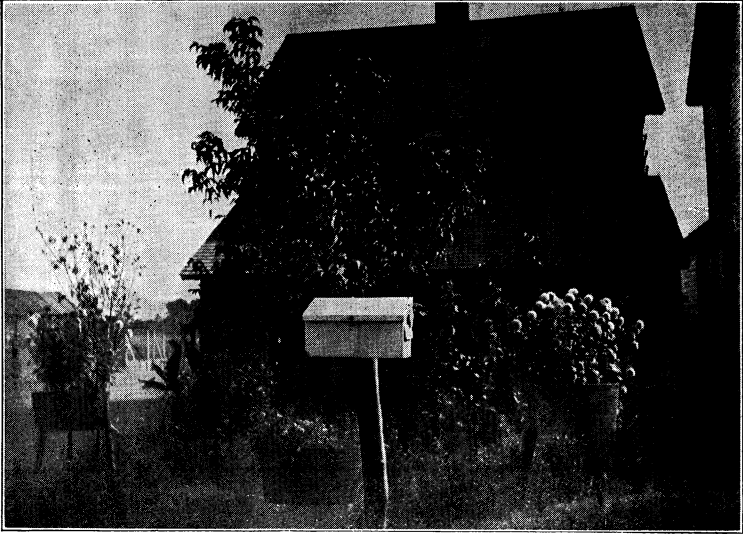
The first fundamental requisite in the management of creameries is to make sure that the quality of the butter manufactured shall be "extra." The first fundamental requisite in the production of butter of "extra" quality is cleanliness from cow to refrigerator. The problem of securing cleanliness is not to be solved by simply ignoring it nor by indifference or cowardice on the part of creamery managers. It is a fundamental requisite that the creamery management provide ample light, suitable ventilation, adequate drainage, and that sound business principles be applied to every phase of the industry. It is a fundamental requisite that creamery managers bestir themselves with intelligence, energy and courage to provide for their creameries milk or cream that is clean and fresh; that the utensils and cans used in its handling and delivery shall be clean, sound and free from rust and not battered; that the pipes in the creamery through which the milk or cream must flow shall be of the sanitary kind,—clean and free from the rotten accumulations of days, weeks, months and years. The ignoring of these requisites, the lack of absolute cleanliness in all stages of the process of

manufacture results in lowering the quality of the butter produced and, if the butter be sold strictly upon its merits, as it should be, consequently results in lowering the price received for it and the lowering of the dividend received by the patron. The management is responsible for such conditions.

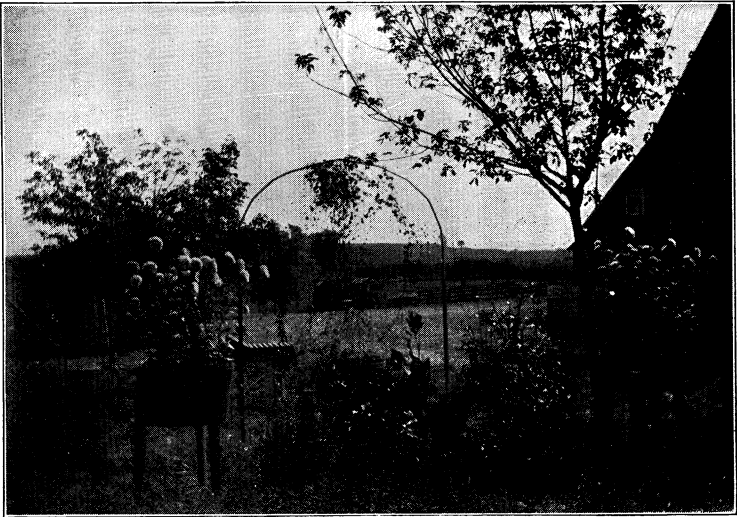
It is a fundamental requisite that the management of creameries shall be such as to win and hold the confidence of the patron. But confidence depends upon integrity. It is a fundamental requisite of the creamery business that integrity permeate every transaction of the creamery management. This will beget confidence. The integrity herein referred to must be of the active and positive sort. Integrity requires that the milk or cream received each day shall be accurately weighed on accurate scales and the weights carefully and accurately recorded; it requires that the milk or cream received from the patrons shall not be allowed any deterioration on account of shiftless handling or contact with unclean apparatus. Integrity requires that the tests made for butter fat shall be strictly accurate and, to this end, that samples be taken of each delivery of milk or cream and cared for intelligently; that the pipettes used in the test shall be accurately graduated and that they be kept clean; that the amount of cream for testing be determined by accurate and sensitive scales and not by a pipette, and that the weights used in these shall be absolutely true and that these scales shall at all times be properly cared for. Integrity requires that 50% test bottles be banished from every creamery as unreliable; that the test shall be made with a tester run at proper speed, with acid of the right strength and read with butter fat at the right temperature, and that accurate and permanent record of these tests be systematically made.

Integrity requires that patrons' milk or cream be handled and tested and the butter fat manufactured by an intelligent, honest, industrious buttermaker whose skill in his art is up to the standard set by our best dairy schools, and that he receive just compensation for his services.

Integrity requires that only first-class, up-to-date apparatus be used and that it be handled with intelligence and skill; that the skim-milk and buttermilk be daily tested for butter fat and a record made and kept of these tests and that the butter fat content of the skim-milk and buttermilk be at all times re-



SIDE YARD—HILLSIDE CREAMERY.



YARD—HILLSIDE CREAMERY.



duced to the minimum. Integrity requires that a legitimate overrun be secured and that such apparatus, records and practices as are necessary to accomplish this end be provided and employed.

The integrity in creamery management that begets confidence in the patrons requires that each patron shall be credited with every ounce of butter fat that he delivers to the creamery and that he shall have an accurate and intelligent accounting for every ounce of butter which may be legitimately made from the butter fat delivered. The creamery management is in a sense a trustee charged with the care of the patrons' property and is responsible for an accurate accounting, and may be compelled at any time by the courts to give such accounting.

With such conditions prevailing,— with creameries located where the surrounding air is fresh and pure, free from dirt and foul odors and as near as possible to the patrons so that the milk or cream can be delivered daily or at least every other day for manufacture into butter, receiving and manufacturing into butter, only clean, fresh milk or cream, demanding and securing scrupulous cleanliness for each process, utensil and product, giving every patron a square deal, weighing, testing and reporting with intelligence, skill and strict accuracy,—the creamery industry may be likened unto the house the wise man built upon a rock; and when the rains descended and the floods came, and the winds blew and beat upon that house, it fell not, for it was founded upon a rock. Built upon such a foundation, and conducted upon such principles, the storms of adversity and competition will beat upon the Wisconsin creamery industry in vain.

THE PATRON'S RESPONSIBILITY FOR THE QUALITY OF FACTORY PRODUCTS.

By factory products, I understand butter and cheese to be meant.

The score card for cheese recognizes the following qualities: flavor, texture, color, finish. In a total of 100 for a perfect product, flavor is given 45; texture, 30; color, 15; finish, 10.

The score card for butter recognizes the following qualities: flavor, grain, color, salt, packing. In a total of 100 for a perfect product, flavor is given 45; grain, 25; color, 15; salt, 10; packing, 5.

It is to be observed that in both butter and cheese, flavor is by far the most conspicuous quality and when perfect receives 45 out of a total of 100 points. The flavor, therefore, of the factory product more than any other one quality and almost equaling all other qualities combined, determines the market price. In cheese, those conditions of milk that impart to it flavor, affect also its texture. For the flavor of butter or cheese, the patron is chiefly responsible. I do not say wholly responsible, but chiefly. If the patron delivers milk or cream of poor or bad flavor, it is absolutely fatal to a perfect or high class product.

The Standard dictionary defines flavor as follows: The quality, especially a specific or delicate quality, of a thing as affecting the sense of taste or the senses of taste and smell; rarely, a quality affecting smell alone; the peculiar taste of a thing, especially if it is pleasant.

The presence or absence of this delicate quality in butter and cheese determines more than anything else the market price of those products. Unless this quality is present in the milk or cream furnished by the patron, the maker can no more produce a product of high quality than could the Israelites produce bricks without straw for their Egyptian task masters. If the patron destroys that delicate quality in his milk or cream, like the passing moment, it is gone, never to return.

This leads to a brief consideration of the source of those odors in milk or cream that destroy the much coveted flavor which is characteristic of butter and cheese of the best quality. The clearest, most exhaustive and authoritative presentation of how odors and flavors find their way into milk that I have ever seen is given by Prof. King in his *Physics of Agriculture*, and to which I am indebted for much of the thought here presented. He says: "The substances producing these qualities in milk make their entrance there in three different ways: (1) from the blood at the time the milk is secreted; (2) from the outside after the milk is drawn; and (3) they are produced within the milk after it has been secreted before and after it is drawn."

The better to understand this subject, let us briefly recur to some of the fundamental principles as to the composition of matter. The molecule is the smallest part of a substance that can exist separately and still retain its composition and specific properties. The molecular theory of the composition of matter

teaches that ordinarily these molecules do not touch each other; that however compact a body may be there is in it space not occupied by the matter composing it; and that the molecules are constantly in motion. "As the worlds in space are clustered in mighty systems, the members of each revolving about one another in inconceivably *vast* orbits, so each body is a miniature system, its molecules moving in inconceivably *minute* paths."

As molecular motion increases, the molecules are forced farther apart with rise of temperature. When the motion decreases, the molecules come closer together with decrease of temperature. In other words, at a higher temperature of a body, its molecules are in more rapid motion than when at a lower temperature.

To feel fully his responsibility for the quality of factory products, the patron needs to bear in mind the infinitesimal size of the particles to which a body is capable of being divided. Let me briefly illustrate: Strychnine is bitter. Place a grain of strychnine in 1,750,000 grains of water. In each grain of the water, there will be $1/1750000$ of a grain of strychnine and can be distinctly tasted.

Dissolve 1 gram of 5.B. Methyl Violet in alcohol and distribute it through 1,000 cubic inches of water in a large flask. Pour out one-half of the colored water and fill to 1,000 cubic inches again. Repeat this operation until the eye can with certainty detect the color in this water. As many as ten divisions may be made. In the last 1,000 cubic inches of water there will be only a trifle less than $1/1000$ of a gram of 5.B. Methyl Violet, yet the color is apparent to the eye. That is, in each cubic inch of the water there is only $1/1000000$ of a gram of 5.B. Methyl Violet.

Our knowledge or recognition of odors and flavors is due to the sensation caused by the infinitesimally small molecules moving through the air and striking our nerves of smell and taste. Instance the fragrance of the rose, the flavor of the apple, strawberry or other fruit. King mentions a blind lady who took the glove of a stranger and, walking up and down the aisles of a large audience room filled with people, handed the glove to the owner, made known to her only by the likeness of the odor from the glove to that escaping from the stranger, produced by an

inconceivably small particle of the volatile principle striking the nerve of smell.

It is by the extremely minute molecules of the volatile substances escaping from the foot of the master through his shoe, remaining in his path for hours, and finally striking the nerve of smell in the dog, that he tracks his master.

I have dwelt at this length on the subject of the nature and divisibility of matter and the way we acquire a knowledge of flavors and odors to produce the conviction that small particles of dust, dung, urine or of any other filth entering milk may separate into infinitesimal particles, disseminate themselves through the whole volume of milk and work havoc to the entire mass, by imparting to it their odors and flavors. Thus one careless, slovenly patron may irreparably undo the neat, careful and painstaking work of his neighbor and foist upon the consuming public an inferior and unsatisfactory product.

It is the butter fat in the milk that chiefly absorbs and retains the odors, agreeable or otherwise. The method of gathering the fragrance of various flowers for the manufacture of perfumery has a wonderfully suggestive lesson to dairymen. Plates containing fats are placed in chambers with the flowers. These fats absorb the fragrance from the flowers and retain that fragrance a long time. They are sold as pomades and are used in the manufacture of the finer perfumes. Think for a moment of the perfume the butter fat of milk must gather and retain from an unclean and unventilated barn or from an agitated barn-yard heap. Certainly it requires no small amount of skill and art to so feed and handle a herd of cows as to impart to the product the finest flavor.

“Any volatile principle,” says King, “which may chance to be present in the blood of the animal at the time the milk is being drawn will find its way into the milk and will impart a quality to it, the intensity of the flavor or odor depending upon the amount of the volatile principle present and the readiness with which it evaporates.”

It is easy to understand how these volatile substances may be present in the blood from the feed furnished the cow, such as onions, cabbage, rape, turnips; or by forcing the cow to remain in and breathe an atmosphere that is filled with foul odors, due to lack of ventilation and cleanliness. Such odors being taken

into the lungs in the air breathed by the cow must enter the blood through the membranes of the lungs and impregnate it, which in turn imparts the flavor to the milk. It is to be recognized that just the reverse of this follows when the cows are kept in clean, well-ventilated barns and whose feeds are of befitting fragrance.

Damaging odors and flavors may be imparted to milk from the outside after it is drawn. "If," says King, "the odors of manure, of urine, of ammonia, or any of those associated with the decay of organic matter are in the air above the milk, the rapid motion of these molecules will cause some of them to plunge into the milk and accumulate there until they become so numerous that just as many tend to escape per minute as tend to enter. The milk is then saturated with the odor in question. The warmer the air surrounding the milk and the warmer the milk, the more quickly will the condition of saturation be reached, simply because the rapidity of molecular motion increases with temperature, for when the molecules of foul odor are once inside the warm milk, they travel or diffuse downward more rapidly because it is warm."

If the milking is done in a stable that is unclean and unventilated, filthy and filled with foul odors, it is readily understood how the streams of milk passing from the udder to the pail will force the contaminated air into the pail and impart its foul odors to the milk. The use of the separator under similar conditions must produce similar results.

Odors and flavors are also produced in the milk after it has been drawn, by the introduction into it of undesirable germs in the dust from the stable and the cow and from lack of cleanliness of vessels used in handling it.

If the milk is allowed to remain at body temperature and cool slowly, the gas-forming bacteria, whose habitat is filth, rapidly develop, producing undesirable odors; but if after being drawn the milk is soon cooled to a temperature as near 40 degrees F. as possible, the growth of these undesirable bacteria in the milk will thereby be checked and reduced to a minimum.

From the preceding statements, it plainly follows that the patron who keeps healthy cows, in clean, well-ventilated and well-lighted stables, feeds them sound, wholesome food, causes them to be milked in a cleanly manner, and the milk handled

at all stages in clean vessels and quickly cooled as soon as possible to a temperature ranging from 60 degrees to 40 degrees F., and delivers it to the factory free from chemical preservatives and with such frequency, that when delivered, it is in prime condition, meets his responsibility for the quality of factory products. And in just the proportion that the patron fails to meet these conditions does he fail to meet his responsibility for the quality of factory products.

A CAMPAIGN FOR SCRUPULOUS CLEANLINESS.

There is a campaign on in Wisconsin for scrupulous cleanliness in all dairy products. Sheridan's campaign against Early in the Shenandoah Valley is not without its suggestions and lessons for this campaign for cleanliness.

Sheridan had been ordered by Grant to so deal with that valley that it should no longer be a protected and resourceful place where the confederates could draw their supplies and make raids upon the union forces. After a series of brilliant successes over Early, the confederate commander, Sheridan was summoned to Washington by his superiors in command. In his absence, Early made an attack upon Sheridan's army at Cedar Creek, defeated it, and sent it panic stricken down the valley.

Returning from Washington, Sheridan spent the night at Winchester. Early in the morning, he was awakened by the officer on picket duty, who reported artillery firing from the direction of Cedar Creek. Then commenced that famous ride from Winchester, "twenty miles away." Sheridan had not ridden far when the appalling spectacle of a panic stricken army burst upon his view—"Hundreds of slightly wounded men, throngs of others unhurt but utterly demoralized, and baggage wagons by the score, all pressing to the rear in hopeless confusion!" As he rode through this panic stricken army, he said to these straggling men, "We must face the other way. We will go back and recover our camp." And under his leadership, those panic stricken veterans did face the other way. They followed him to the front, and, under his orders, formed in battle line in the very place where but a short time before they had met defeat.

When those soldiers had been thus rallied and were arrayed in battle line, Sheridan, that he might infuse into each one of them his own spirit and his own courage, mounted on his black

charger Rienzi, rode down the front of that entire line of battle. Those soldiers had faced the other way. And when the opportunity and the command were given, they changed defeat into one of the most brilliant victories anywhere recorded in history. Sheridan accomplished all the purposes for which he was sent into that valley.

In this campaign that is being waged by the army upon whose banner is inscribed, "Cleanliness in Wisconsin Dairy Products" against the forces of uncleanness, there is need that each buttermaker and cheesemaker be possessed of something of the courage, something of the energy, something of the power, magnetism and leadership that characterized General Sheridan in his campaign. These buttermakers and cheesemakers need to be real generals. They need to call upon the stragglers from the ranks of cleanliness to face the other way, to face toward cleanliness—cleanliness of cows, cleanliness of barns, cleanliness of dairy utensils, cleanliness of milk, cleanliness of cream, cleanliness of creamery as to floor, walls, ceilings, windows, pipes, vats—cleanliness in everything from cow to consumer. Those who are facing towards uncleanness need to be moved by some powerful leadership to face the other way. The opportunity and the duty to exercise that leadership with the patrons of each creamery and cheese factory in Wisconsin is with the buttermaker and cheesemaker.

BUTTER AND CHEESE SCORING CONTESTS.

The following is taken from an address by Mr. U. S. Baer at the Sixth Annual Meeting of the Wisconsin Buttermakers' Association held at Wausau, February 5-8, 1907. Mr. Baer is assistant dairy and food commissioner, and secretary of the Wisconsin Cheesemakers' Association.

"About three years ago your worthy secretary, Mr. J. G. Moore, started to promote and agitate the question of holding a butter and cheese scoring contest in Wisconsin.

"We had heard so much of Michigan, so much of Minnesota and so much of Iowa and their contests that we thought we would try to inaugurate one in Wisconsin. A circular letter was mailed out June 14, 1904, from the Dairy and Food Commissioner's office, as follows:

"Madison, Wis., June 14, 1904.

"To the Butter and Cheese Makers of Wisconsin:

"At the Eau Claire meeting of the Wisconsin Buttermaker's Association, the holding of a monthly scoring contest was agitated. No tangible conclusions were arrived at and nothing done.

22 *Report of Wisconsin Dairy and Food Commissioner.*

“Other states, notably Iowa and Minnesota, have found it to their advantage to have educational scoring contests, similar in plan and scope to the ones inaugurated and carried to successful conclusions by our National Creamery Buttermakers' Association. The Dairy and Food Commission wishing to do all within its power to aid the buttermakers and cheesemakers, will, if sufficient interest is shown, hold a monthly scoring contest. The plan contemplates:

“First—the donating of the first exhibit by the makers to help pay expenses;

“Second—The other exhibits to be sold and the proceeds returned;

“Third—The exhibits to be shipped by express to Madison, with the exception of the month of September, when entries would be sent to Milwaukee and there made a part of the exhibit at the State Fair, and if the makers wished to pay the extra fees, compete for the State Fair premium;

“Fourth—Contests to close with the next state meetings of the butter and cheese makers' associations, where the same package would be eligible to compete for the premiums offered by the state associations;

“Fifth—The exhibits of butter and cheese to be analysed by a chemist for their fat, water and salt contents.

“If you are interested in this proposed contest, we would be pleased to have you so inform us, with such criticism on the plan as outlined, as you may wish to make, and with any suggestions that you may have to offer.

“If this scoring contest is inaugurated, what co-operation will you give to the undertaking? Will you make entries in the proposed scoring contest?

“A prompt reply is important and is requested.

“Cheesemakers will please send reply to U. S. Baer, Secretary of the Wisconsin Cheese Makers' Association, Assistant Dairy and Food Commissioner, and Cheese Expert for this Commission, care of the Dairy and Food Commission, Madison, Wisconsin.

“Buttermakers will please send reply to James G. Moore, President of the Wisconsin Buttermakers' Association and Creamery Expert for this Commission, care of the Dairy and Food Commission, Madison, Wisconsin.

“J. Q. EMERY, Commissioner.”

“We received only about a dozen or fifteen replies to this circular letter and, as I remember, during the month of April, a call was sent out from the Dairy and Food Commissioner's office inviting the officers of the State Dairymen's Association, the officers of this association, representatives of the State Dairy School and of the Agricultural College, and also the officers of the Cheese Makers' Association to meet in conference at the Dairy and Food Commission office at the state capitol in Madison.

“At that conference it was decided to send out a call to the creameries and cheese factories of the state and see if we could organize a contest, in fact the contest association was organized at that meeting, and Mr. Hill, at that time president of the Wisconsin Dairymen's Association, was made president of this contest association, Prof. Farrington was made treasurer, Mr. Moore secretary, and U. S. Baer vice president of the association.

“This time a mailing card, with a return card, was sent out to the creameries and cheese factories. We heard from somewhere in the neighborhood of 240 buttermakers and about 125 cheesemakers that they would enter into this contest and bear part of the expenses themselves.

"The dairy press of the country has made very favorable comment on our method of scoring. The method of scoring the butter and cheese that has been sent to us from month to month, with the exception of the state fair scoring of both butter and cheese, the scoring of the cheese at the Cheesemakers' convention at Milwaukee, has been to have the butter scored by three judges and the cheese scored by three judges. Those who were entered in the contest from month to month have given us each month a statement of the process of manufacture and that, taken with the numerical score and the descriptive score of the three judges, has gone into the work of framing up letters of criticism, if there were any criticisms, to the buttermaker and cheesemaker back in the factories. This meant an immense amount of labor. Over at the dairy school, Dean Henry of the College of Agriculture, gave the time of some of his men, particularly Mr. Marty and Mr. Benkendorf, to the work of checking in those goods, unpacking them, checking them out and shipping them. He has also tendered us free of cost the cold storage rooms at the dairy school building, and free transportation of the product back to the refrigerator car for shipment.

"Commissioner J. Q. Emery has contributed the time and energy of a number of his official staff, and it is very largely due to his counsel that this Wisconsin cheese and butter scoring contest has been successfully carried on. It has meant that Secretary Moore and others, including myself, have had to put in not alone hours, but days of our time in taking care of these exhibits from month to month, in the scoring of the exhibits and in the working out of those letters of criticism, of which I venture to say most of you have had a sample.

"Now, just a word as to future contests and our plans for continuing these contests. Recently, through Commissioner Emery, a meeting was arranged with the officers of the University of Wisconsin, President Van Hise, Dean W. A. Henry of the Department of Agriculture, Professor Farrington of the Dairy School, Commissioner Emery, Mr. Moore and myself. We were told at that meeting by the president of the university that he had carefully watched this work all the season and had come to the conclusion that it ought to be made a sort of university extension educational course, in connection with that institution, and he said to us, 'We will arrange to make a sort of department of this and provide an expert man who is in touch with the buttermakers and cheesemakers of the state of Wisconsin, to take charge of it. We will give him expert stenographic service, and we will get expert judges at the expense of the University of Wisconsin.'"

The following is from an address of Mr. J. G. Moore, delivered at the meeting of the Wisconsin Cheese Makers' Association in 1907. Mr. Moore was then second assistant dairy and food commissioner and secretary of the Wisconsin Buttermakers' Association.

"In the year 1904, as president of the Wisconsin Buttermakers' Association, I suggested the idea of a contest in the president's annual message. I appointed a committee of six men at that convention to see what could be done to get a scoring contest for Wisconsin, but nothing was done. Some of us agitated the subject with Dairy and Food Commissioner Emery, and the result was we got out a circular letter which we sent to all the creameries and cheese factories in Wisconsin, so far as we knew them. To that letter we received

about a half dozen replies from as many buttermakers and as many cheesemakers, so for the time being the plan fell flat. At your convention two years ago I presented a paper on the scoring contest for Wisconsin and still nothing was done. At the Buttermakers' convention held at Madison last year, on being asked for a showing of hands, at least seventy-five men held up their hands to the inquiry as to whether they would engage in a contest. A conference was called by the Dairy and Food Commissioner of the officers of this association of the Wisconsin Dairymen's Association, of the Wisconsin Buttermakers' Association and representatives of the Agricultural College. These gentlemen met in the office of the Dairy and Food Commissioner and talked the matter over. Previous to this, at the expense of the two associations, the buttermakers and the cheesemakers, we sent out a return paid postal card asking again whether the buttermakers and cheesemakers would enter the contest. There was a sufficient number of replies at this time to warrant us going on with the contest, something like 100 cheesemakers and over 200 buttermakers replying.

"At that conference the Wisconsin Agricultural College offered the use of its cold storage rooms and kindly offered also the services of a man to take care of the exhibits and look after them as they came in, also to see them shipped out again. The plan contemplated that we would have to hire a stenographer to take care of the books, who would devote her entire time to the work. Looking after the same devolved upon a member of the Dairy and Food Commission, and I was selected to do it. Commissioner Emery agreed to furnish some of the judges, the dairy school furnished one for the butter and Mr. Michels, your vice president, tendered his services throughout the season as one of the butter judges. It was requested that the butter and cheese be sent to Madison each month, express charges prepaid.

"We received the highest number of entries in the butter division in the contest, about one hundred and forty odd; about eighty was the highest number of cheese entries it seems to me at any one time, and the number of entries each month were as follows:

"There were 27 cheesemakers who sent cheese once, some of those sent the first month; 17 for two months; 10 cheesemakers for three months; 10 for four months; 8 for five months; 9 for six months; 6 for seven months; 11 for eight months and 14 for nine months.

"At the conference it was decided that we should use three judges for the different monthly scorings. In using three judges these men worked together, but so far as their criticism and the numerical score which they gave to the exhibit, they worked separately, each man giving you his individual opinion.

"These score cards were made out in duplicate and after the scoring was over, Mr. Baer for cheesemakers, and I for the buttermakers, looked over the entry blank which you were asked to fill out and send in, and in the light of the judging and the score of the judges we tried to send you a letter which would be helpful in some way to make a better article. This took a great deal of time. In fact it would usually take Mr. Baer a day or two to dictate those letters. As for myself, having almost double the entries of butter, it would take almost twice as long. At each monthly contest we devoted nearly a week to this work.

"As regards the continuation of the contest, at the instance of Dairy and Food Commissioner Emery, a conference was called at the Agricultural College between the Commission and the Agricultural College authorities to supply ways and means for carrying on another contest. It was decided at that time that the Agricultural College, with the help of the Dairy and Food Commission, would carry on the contest next year without any expense to the members other

than paying the express charges on their butter and cheese to Madison, the Agricultural College furnishing a cold storage room and a man necessary to take care of the work, and in this case a man would be selected to devote his entire time to taking charge of this contest."

The lists of participants in these butter and cheese scoring contests were published in the reports of the Wisconsin Cheese Makers' Association and of the Wisconsin Buttermakers' Association for the year 1907. At the annual meetings of those associations, special prizes, medals, diplomas and pro rata premiums were awarded to successful competitors in the scoring contests that had been carried on. The Dairy and Food Commissioner of the state was called upon to make those awards. At the meeting of the Wisconsin Cheese Makers' Association in January, 1907, he accompanied the awarding of those prizes with the following address:

That great Athenian orator, Pericles, when called upon in accordance with the custom of the ancient city of Athens to pronounce an oration on the merits and achievements of the Athenian soldiers who had fallen in defense of their country, began that renowned oration by deprecating the custom which demanded a speech on such an occasion, claiming that those who had acted nobly should only be honored by noble acts, and that their glory should not be risked on the oratory of one man.

Though the special prizes, medals, diplomas, pro rata premiums awarded are each an act that speaks with an eloquence all its own, the management has seen fit to invite me to accompany these awards with some remarks that the occasion may suggest as appropriate.

Contests have been common in all countries and in all ages. There have been contests of war and contests of peace; contests for gain and contests for honor; contests for amusement and contests for education; contests innumerable and of innumerable kinds. In some of the famous Olympic games the winner received as reward a wreath from the sacred olive tree and was publicly proclaimed victor, an object of ambition with the noblest and wealthiest of the Greeks. The victor became a marked man in his state; he was considered to have conferred upon himself and his family everlasting glory. Ovations and many substantial honors were bestowed on him. His praises were sung by eminent poets, and often his statue was erected in the sacred grove of Jupiter at Olympia.

These Olympic games so appealed to the imagination of St. Paul that in his first letter to the Corinthians, he likened the struggles of Christians to them in his famous exhortation "Let us lay aside every weight and the sin that doth so easily beset us and let us run with patience the race that is set before us."

I am quite sure that this exhortation must have recurred many times to the cheesemakers, who have engaged for the past nine months in the Wisconsin Educational Scoring Contest. Again and again have you been deeply conscious of many weights and besetting sins in the cheese-making business that were to be set aside and the great and long continued patience required to run this nine months' race that was set before you if victory were to crown your efforts. These weights and besetting sins that were to be laid aside were by no

means simply those that were personal to the maker. They were those that were common to the cheese-making business. This contest has been the means of setting forth in bold relief to the contestants the weights and besetting cheese-making sins that must be laid aside. It has emphasized in each contestant's mind the fact that in this branch of business the cheesemaker cannot live to himself alone—that, using another of St. Paul's figures, the cheese-making body is not one member, but many—and that in that body, the eye cannot say unto the hands, I have no need of thee, nor again, the head to the feet, I have no need of you, but the members should have the same care one for another; and whether one member suffers, all members suffer with it, or if one member be honored, all members rejoice with it.

You winners have brought honor upon yourselves, and you and all those associated with you in this contest, those who have planned it and those who have managed it, those makers who have participated in the contest, and the patrons who have furnished excellent milk for manufacture into cheese, the donors of these prizes and medals, the dairy and daily press who have aided and encouraged the undertaking and given wide publicity to the scorings have unitedly contributed to honor the Wisconsin cheese-making industry. The report of the scorings in the contest has called widespread attention to the great variety and high quality of Wisconsin cheese. It is an open secret, that the better grades of Wisconsin cheese have been put into cold storage in large cities and resold to dealers and consumers under another name, thus robbing Wisconsin of her rightful heritage. It is an open secret that the better grades of Wisconsin Cheddar cheese have been sold on the British market, commanding the highest market prices without its being known to be a Wisconsin product.

It is an open secret that the better grades of the Swiss type of cheese manufactured in Wisconsin have been bought at our factories, held in curing rooms or cold storage elsewhere for six to eight months and then returned and sold to Wisconsin dealers and consumers as the best grade of imported cheese.

Educational scoring contests, as this has been conducted, tend not only to improve the skill of the individual makers, but to bring the high quality of Wisconsin cheese into fair and just recognition.

Some of you victors recognize, I am sure, that you have won by a hair's breadth. You have had competitors that have been worthy of your best efforts. Again permit me to refer to that famous oration of Pericles. Speaking in the loftiest terms of the merits of the Athenian soldiers, he declared that it was no disgrace to be beaten by such men. And when I recall the excellence of the products you have contributed to this contest, as indicated by the figures reporting the scores, I here declare that to you who have not been winners, it is without dishonor not to have won against such superb competitors.

Following is an extract from the dairy and food commissioner's address on the occasion of the awarding the special prizes, medals, diplomas and pro rata premiums at the meeting of the Wisconsin Buttermakers' Association at Wausau in February of the same year:

It is an open secret, that during the past few years at least, gratifyingly large numbers of Wisconsin creameries have in the conduct of their business adopted the state's motto "FORWARD" as their own.

It is an open secret, that one of the largest creamery butter purchas-

ing firms in this country, if not in the world, has asserted that Wisconsin has been producing during the past season creamery butter of better quality than that state whose exploitation of her creamery products is familiar to the country.

In this connection, the report of the State Board of Managers of the St. Louis World's Fair upon the subject of the Dairy Exhibit seems both appropriate and timely. Referring to our butter exhibit that report states: "While our exhibits did not command the highest awards announced in this department, Wisconsin had no peer in the class of product presented, which represented the ordinary commercially obtainable product bought in the open market, as representative of the output of the best dairies and creameries from different sections of the state. That is to say the Wisconsin butter shown in competition was not from selected cows, specially fed, whose milk had special care and then had its cream converted into butter by the most skilled buttermakers of the state, and then packed and shipped with peculiar safeguards with a view to the highest scoring that might possibly be obtained. Wisconsin's exhibit was made up of such marketings of butter as any St. Louis buyer could have obtained at the same time, selected from all parts of the state, handled and forwarded by the ordinary means of shipment. It had no equal in a similarly presented exhibit. Higher scorings were made where, after months of careful investigation and scientific testing by many skilled inspectors, a selected list of cows was secured, systematic feeding was followed, the milk converted into butter by the most skilled buttermakers of a great state, and the butter handled, expedited and forwarded with the greatest possible safeguards and dispatch. While this, in a way, as demonstrating what may possibly be accomplished by following such ideal methods, was gratifying and stimulating to the industry, it does not detract from the prominence that was earned by Wisconsin for its faithful exhibit of unequalled commercially obtainable product, and the benefits certain to be derived therefrom."

OLEOMARGARINE.

Wisconsin was one of the first states, if not the first state, to undertake to regulate by law the manufacture and sale of oleomargarine. The first Wisconsin oleomargarine law was enacted in 1881 as chapter 40 of the laws of that year. Sections 1 and 3 of that law provided in substance that the manufacturer or seller of butter made wholly or in part from tallow, should mark the same "oleomargarine;" or, made wholly or in part from lard, should mark the same "butterine." This statute as is readily seen, was simply a label law. It proved weak and ineffective in preventing the sale of a slaughterhouse compound for genuine dairy butter, and so the fraud continued.

In 1885 the legislature again grappled with the fraud in chapter 361 and provided:

"Whoever manufactures out of any oleaginous substance or any compound of the same, other than that produced from unadulterated milk, or cream from the same, any article designed to take the place

of butter or cheese produced from pure, unadulterated milk, or cream from the same, or whoever shall knowingly sell or offer for sale the same as an article of food shall be punished."

This law was a prohibition upon "knowingly" selling such a compound as an article of food. As was to be expected, when no other objection could be made, the "unconstitutional" hobby was trotted into the ring against this statute.

The legislature of 1889 renewed its efforts to legislate the fraud out of this packing house product by enacting chapter 424, which provides:

"No person shall manufacture, mix or compound with or add to natural milk, cream or butter any animal fats or animal or vegetable oils, nor shall he make or manufacture any oleaginous substance not produced from milk or cream with intent to sell the same for butter or cheese made from unadulterated milk or cream, or have the same in his possession or offer the same for sale with such intent, nor shall any article or substance or compound so made or produced be sold intentionally or otherwise as and for butter or cheese, the product of the dairy."

Whatever merits this law of 1889 may have possessed otherwise, it failed utterly of its purpose by providing that *intent* must be proven in order to establish the unlawful character of the sale.

The experience of the New York court of appeals with such laws led that court early in the history of food law litigation in this country to declare:

"Experience has taught the lesson that repressive measures which depend for their efficiency upon the proof of the dealer's knowledge and of his intent to deceive and defraud, are of little use and rarely accomplish their purpose. Such an emergency may justify legislation which throws upon the seller the entire responsibility for the purity and soundness of what he sells and compel him to know and be certain,"

a suggestion which the legislatures of various states have since tried, with varying degrees of success, to adopt.

As showing the ineffectiveness of this law, I quote from the report of Commissioner H. C. Thom for the year 1890:

"We should strip oleomargarine of its power, and that can only be done by obliging manufacturers to make it look like itself and not like butter. Butter has worked all these years to make for itself a market and a demand. Now that they are established, it should not be robbed by an imitation. The attack has but just begun. No corner of the state is too remote for its presence, no table so humble, no dining room so grand, no lumber camp so rough that oleomargarine, with its mellow name, will not walk upon and into, with a deceitful bow and brazen smile, with the claim that its name is butter."

The legislature of 1891 enacted a law which provided in elaborate detail for the labeling of this spurious butter, permitting its sale when thus labeled, but eliminating the element of intent as a necessary element to convict under that law. This law was on the statute books for four years and proved absolutely ineffective in preventing oleomargarine from masquerading the state in the garb of genuine butter. Speaking of the operation of this law, Commissioner Adams, in his first biennial report, says:

"The law was not only violated by the sale of unlawful packages by grocerymen to customers ignorant of their character, but it was also violated when purchasers of butterine bought the article for what it was and then placed it upon the tables of restaurants, boarding houses and hotels for the consumption of guests who supposed they were eating butter."

Thus, fourteen years of strenuous effort to drive the fraud out of the oleomargarine business had proven comparatively ineffective and the oleomargarine fraud continued to stalk abroad through the state with brazen effrontery.

In 1895 the legislature enacted a new law which, with but one or two slight amendments, is the present Wisconsin oleomargarine law. That law was almost an exact copy of the Massachusetts law upon the same subject, that had been sustained by the Massachusetts supreme court. The statute is more or less prolix, but its essential feature consists in the prohibition of the sale of oleomargarine which shall be "in imitation of yellow butter." It stipulates that nothing in the law shall be construed to prohibit the sale of oleomargarine in a separate and distinct form and in such manner as will advise the consumer of its real character, free from coloration or ingredient that cause it to look like butter. The legislature, having learned by fourteen years of experience that the manufacturers of and dealers in oleomargarine could not be depended upon to label it and sell it for what it actually was, determined to make the color of oleomargarine its own declaration as to its lawful or unlawful character, and thus prevent by law oleomargarine from stealing the legitimate color of genuine butter.

Oleomargarine manufacturers and dealers declared this law was unconstitutional. The new dairy and food commissioner of the state, the late H. C. Adams, was not easily alarmed by such declarations and, after having given manufacturers and dealers

ample opportunity to comply with the law if they were so disposed, and finding that they were violating the laws, brought prosecutions in the leading cities of the state, secured convictions and drove the counterfeit of butter beyond the borders of Wisconsin. This was a time when oleomargarine manufacturers did not claim that the "natural color" of oleomargarine was yellow. Their contention had been that the "natural color" of oleomargarine is a light straw color and this contention on their part had been recognized and affirmed by no less an authority than the United States supreme court. Their reliance at that time for making oleomargarine look like yellow butter was artificial color and it was not until after the passage of the national law of 1902 that the oleomargarine manufacturers and dealers discovered that the "natural color" of oleomargarine is "yellow." The suddenness of the falling of the scales from the eyes of Saint Paul and the revelation that came to him on his way to Damascus is not to be compared with the suddenness with which the oleomargarine manufacturers discovered, after the passage of the national law of 1902, that the "natural color" of oleomargarine is "yellow."

One section of the Wisconsin oleomargarine statute provides that any person who "shall by himself, his agent or servant, render or manufacture, sell or solicit or accept orders for, ship, consign, offer or expose for sale, or have in possession with intent to sell, any article, product or compound made wholly or partially out of any fat, oil or oleaginous substance or compound thereof, not produced from unadulterated milk or cream from the same, and without the admixture or addition of any fat foreign to said milk or cream, which shall be in imitation of yellow butter, produced from such milk or cream with or without coloring matter," shall be punished as therein prescribed. "Nothing in this section shall be construed to prohibit the manufacture or sale of oleomargarine in a separate and distinct form and in such manner as will advise the consumer of its real character and free from coloration or ingredient that causes it to look like butter."

To the ordinary dealer, as well as to those who were interested in framing the bill and securing its passage, its meaning seems plain and unambiguous; but a law in Wisconsin, as well as in every other state, is not necessarily what the framer of the law

intended it to be, but means just what the supreme court, or the court of highest appeal, says it means. It was interpreted by the dairy and food commissioner to mean that the sale of oleomargarine, which in its color could be taken for yellow butter, is prohibited. It served the purpose of manufacturers of oleomargarine to challenge this view of the meaning of the statute.

A decision of the Wisconsin supreme court has been rendered in a case involving the interpretation of the law we are considering. The case was brought against Meyer and Nowack of Watertown for selling a compound, described in the terms of the statute and as in "imitation of yellow butter." The defendants were examined in justice court and were held for trial in the circuit court of Jefferson county, before Judge Grimm. The case was tried in February, 1907. The defendants were found guilty and fined \$50 and costs. An appeal was taken to the supreme court and the decision of that court was rendered January 8, 1908.

The limitations of space are such as to preclude a detailed description of the trial of that case in the circuit court for Jefferson county; but to understand the present legal status of oleomargarine in Wisconsin a knowledge of some features of that trial is absolutely necessary.

The professed theory of the oleomargarine manufacturers and of their legal representatives was that the law must be so construed that if oleomargarine contained no "artificial" coloring, its sale was not in violation of the law, however yellow it might be. One of the witnesses, acknowledged to be the manager of the oleomargarine department of one of the Chicago oleomargarine manufacturers, swore, in a former case brought in another judicial circuit, that oleomargarine of necessity varied in color with the change of seasons, just as the natural color of butter changes with the change of seasons, and also that if the law were construed to prohibit the sale of oleomargarine of the color of yellow butter, the law thus construed would be prohibitive of the manufacture of oleomargarine during some seasons of the year. He further testified that the oleo oil is obtained from grass-fed animals in the fall of the year; and that grass-fed animals yield a yellower oleo oil than grain-fed animals; that unartificially colored June butter is purchased for use in manufacturing oleomargarine; that these products thus obtained

are held for the manufacture of oleomargarine at different seasons of the year. It is interesting to note how completely this last statement controverts the previous statement, that the color of oleomargarine changes of necessity with the change of seasons, like butter. But when the business manager of the same firm swore that his firm was able to manufacture and meet at all times of the year the demand for the "Bakers' Brand" of oleomargarine, which is only another way to describe oleomargarine whose "natural color" is not yellow but practically white, the statement of the first witness that the color of oleomargarine changes of necessity with the seasons, or a like statement by any one else, was thereby completely refuted. That testimony was an admission that practically white oleomargarine can be manufactured in unlimited quantities at any season of the year.

Being forewarned by such remarkable testimony, the dairy and food commission, in the case of the State vs. Meyer and Nowack, made investigations as to how the yellow color in the oleomargarine is produced. We purchased tallow from different butchers from grass-fed animals and from grain-fed animals as well. We manufactured oleo oils from the samples of the beef tallow we had purchased, and neutral lard from the leaf lard purchased. We were enabled to procure from a reliable source samples of different kinds of oleo oils ranging in color from white to a golden yellow; three distinct, different grades in all in relation to color. Practically white oleo oil is manufactured from the best grades of grain-fed beef cattle. Dark yellow oleo oil is manufactured from old cows, grass-fed cattle, etc. There are intermediate grades of oleo oil based upon color between these two.

In the Jefferson county case, the manager of the "butterine" department of the concern that manufactured the oleomargarine in the case swore that the quality of oleo oil varies as the quality of beef varies; that where the beef is poor the oleo oil is poor also, and that as the quality of beef goes up, the quality of the oleo oil goes up also. He passed the light colored oil as the best grade and put the higher colored oil in a lower grade.

In this connection it should be recalled that while grain-fed animals produce the lighter colored oleo oil and grass-fed animals yield yellower oleo oil, he was forced to testify that though inferior in quality, yellow oleo oil sold at as high a price as the

white, and the oleomargarine made from the yellow oleo oil sold as high as that made from the white. The conclusion from which testimony plainly is that the yellow color of oleo oil confessed by him to be inferior in quality enables them to sell oleomargarine made from it at the same price as that which they receive for the oleomargarine made from the white oleo oil, which they claimed is of a better quality. Altruism for the "poor man" naturally suspends its function at this point.

The fact was established in these trials that although manufactured from material that is purchased when prices are the lowest, this material is held and manufactured into oleomargarine and sold at prices that follow with striking precision the soaring prices of butter—another case of suspended altruism.

That same witness in the Jefferson county case testified that the sample of oleomargarine, for the sale of which the suit was brought, when presented to him in the original wrapper and fully labeled, did not look to him like butter; but when afterwards a little pat of that selfsame sample of oleomargarine was presented to him with five other pats of butter or oleomargarine on little plates as served on the table, and he had no label to aid him to decide what it was, he swore that it looked to him like very light colored butter. That this product was so made as to deceive the man who made it demonstrates how completely it would deceive the ordinary consumer.

The testimony of this expert of the oleomargarine people completely refutes the statement of a certain writer for the *Delin-eator* that persons familiar with choice creamery butter cannot be deceived into taking oleomargarine for creamery butter. Creamery butter experts know that statement to be untrue as they cannot themselves with certainty discriminate between the two.

From the evidence submitted in these cases and the investigation made by the state in preparation for these cases, it is clear that oleomargarine can be made as yellow as many shades of yellow butter by carefully selecting yellow oleo oils and cotton-seed oils; that oleomargarine can also be made that is free from coloration or ingredient that causes it to look like yellow butter, and that the contention that the natural color of oleomargarine is the color of yellow butter is as false as the oleomargarine made in imitation of yellow butter is fraudulent. In

the course of our investigation we learned that the packing house people ship to Europe large quantities of the white oleo oil and retain the yellow oleo oil for their own use in this country in the manufacture of oleomargarine. This throws not a little light on the significance of their contention as to the "natural color" of their product. Color that is produced by crafty selection and manipulation of materials is not a natural color.

Dr. Richard Fischer, chemist for the dairy and food commission, commonly called state chemist, was able to establish the fact that the oleomargarine in question was produced by the use of about 65% of very yellow oleo oil, 20% of neutral lard which is practically white, and 15% of cotton-seed oil. He was able to establish by his testimony that the yellow color of the oleomargarine in question, which was in resemblance to yellow butter, was secured through the selection of the darkest shades of yellow oleo oil, of which a very high percentage was used. This is the composition of the oleomargarine concerning which the Wisconsin supreme court stated that there was evidence from which the jury was authorized to infer conscious imitation in the manufacture.

In its decision, the supreme court of Wisconsin holds that the sale of oleomargarine "which shall be in imitation of yellow butter" is prohibited by the statute. It holds that the words "yellow butter" require no definition to explain their meaning; that they define themselves and are used in the statute in the popular rather than in any trade or technical sense. It holds that whether the prohibited product is in imitation of yellow butter is a question of fact to be determined by the jury and that the article is to be compared with yellow butter by direct testimony of any person who is able to testify on the subject, which will include all ordinary witnesses except those who show affirmatively their lack of knowledge or some degree of color-blindness.

The court says that the question whether the article sold by the defendants was the identical thing which is contraband by the statute must be determined by the testimony of witnesses who have seen it, or by the testimony of witnesses aided by the inspection of the article itself, and that its resemblance to yellow butter is a factor in such determination. *If the article is in imitation of yellow butter, it matters not whether such imitation*

is brought about by the addition of a dye or by the selection of ingredients. The court declares that there is no distinction so far as producing color is concerned between imitating or producing color by the addition of an ingredient known as a dye and added for the purpose alone of producing a given color, and the selection and addition of an ingredient which performs the same coloring function, but at the same time adds other qualities to the compound.

The court holds that the words "which shall be in imitation of" used in describing the contraband compound, imply a conscious imitation in the manufacture thereof. The court explains the meaning of conscious imitation as follows: "If one forming a compound of several ingredients knowingly select and use an ingredient which imparts to the compound the color of yellow butter, he having choice of ingredients, he will have made his compound in imitation of yellow butter just as well as if he selected a dye." "There is, however, this difference, viz., proof of the presence of the dye, which can have no other function than that of producing color, showing the conscious imitation quite clearly, while proof of the selection of the ingredients which produced the color of yellow butter, the person selecting having the choice of ingredients, is a fact from which the jury is authorized to infer a conscious imitation notwithstanding such ingredient so selected has other qualities or is in one of its forms or in one of its colors a necessary ingredient of oleomargarine. Whether or not the article in question is in imitation of yellow butter cannot be determined alone by its resemblance to yellow butter, but resemblance aided by the evidence of the existence of a dye as one of its ingredients, or resemblance aided by evidence of the existence of available necessary ingredients which will not impart to the compound the color of yellow butter and of the existence of other available ingredients which will impart to the compound the color of yellow butter, may be considered by the jury as establishing or tending to establish conscious imitation by the selection of ingredients. What is yellow butter and whether the article in question is in imitation of yellow butter are questions of fact."

The supreme court expressed the opinion that there was evidence before the trial court from which the jury was authorized to infer conscious imitation in the manufacture of the compound

as described in its decision and because there was evidence tending to show that the accused had knowledge that the compound in which they were dealing was not butter but oleomargarine and that it resembled yellow butter.

The court further says: "Resemblance to yellow butter, together with knowledge that the compound is not butter, with proof of the fact of selling, shipping, etc., will constitute a prima facie case." But, says the court, it will be necessary to cover by the proof both branches of the inquiry as set forth in the decision.

The contention of the oleomargarine people has been that unless the compound contained an artificial color, described by the court as "a dye," there was no imitation, but our supreme court holds that the selection of material is just as much a conscious imitation as the use of artificial color. And let me repeat that the court held that there was evidence before the trial court warranting the jury to infer a conscious imitation; that is to say, the state offered evidence warranting the jury to infer the selection of material. The offering of this evidence was strenuously objected to by the oleomargarine people and an exception was made, but the supreme court overruled their contention and held that the evidence was properly admitted.

Because of certain irrelevant testimony that was admitted despite objection and because of one instruction of the trial judge to the jury, held to be error, to the effect that the lightest shades of natural butter as well as the darkest shades of colored or uncolored yellow butter and all intermediate shades were protected by the statute, the case was remanded for a new trial.

September 8, 1908, the defendants in the foregoing case appeared before Judge Grimm, pleaded guilty and were fined each fifty dollars and costs, the costs being divided between them.

Wisconsin was the first state to enact a law to regulate the sale of oleomargarine. In all the years that have intervened, the struggle has been to compel it to look like itself and not like butter, and to be sold for what it actually is and to prevent it from entering the dining room of a hotel, restaurant or boarding house "with its deceitful bow and brazen smile, claiming that its name is butter."

Why do the packers, if not wishing to conceal the origin of their product, so strenuously strive to associate oleomargarine

with the dairy, which is not its origin, instead of with the packing house, which is its true origin? Why, instead of a wrapper with "Jersey brand" or "Holstein brand" or "Guernsey brand," "country rolls," etc., do they not use the picture of a packing house, which would suggest more truthful associations? Why not employ such terms as Polled Angus or Hereford or Berkshire or Poland China? If they must use the word Jersey, why not Duroc Jersey? Did not the oleomargarine manufacturers while the national oleomargarine bill was pending in congress try to persuade beef producers and cottonseed oil producers into the belief that if the bill became a law it would perceptibly lessen the demand for their products and lower the prices of the same? Why should they so completely forget these interests when they prepare wrappers for their products? From our experience it appears that the use of dairy products in the manufacture of oleomargarine is relatively in very small quantities.

The Wisconsin oleomargarine law is a more vigorous law than the national oleomargarine law. It illustrates what will be found true, that in the enactment and enforcement of strong and effective food laws, the *states* will have to continue in the future as they have in the past to take the lead.

If the working man or any other man wishes to invest his hard earned dollar in butter, he should be sure to get butter for that dollar; and if he wishes to invest it in oleomargarine, he should be sure to get oleomargarine at oleomargarine prices and not at the price of butter. That is what he can now do in Wisconsin because of her oleomargarine law and its enforcement.

LEGAL DEFINITIONS AND STANDARDS FOR FOOD PRODUCTS.

Upon the floor of the United States Senate, while the national food bill was pending, the Hon. John C. Spooner, then United States Senator from Wisconsin, called the attention of the United States Senate to the fact that there were no standards provided in the pending bill for food products, and urged the need of providing such standards. The following are quotations from that speech:

"I am persuaded that the lack of standard provided by law in connection with the offenses denounced in the bill and punished by the provisions of the bill, is very dangerous to it, * * * that there is

no standard except as to drugs. Whether an article is adulterated or not is a question of fact to be determined by a jury. All through the bill there are questions of fact to be determined by a jury. There is no standard rendering definite the offense. There is nothing putting a man on notice in advance of a standard to which he must live and toward which and in obedience to which he must shape his business."

Senator Spooner then called attention to specific opinions of the Supreme Court of the United States and quoted those opinions where uncertainty as to standards was held to be a fatal defect of law.

In an address delivered before the Association of State and National Food and Dairy Departments at its St. Paul meeting in 1903, before Congress had enacted the national food law, speaking upon the subject of a national pure food law, Hon. H. C. Adams, who for seven and one-half years was the Dairy and Food Commissioner of Wisconsin, and who at the time of that address was a member-elect of the House of Representatives of the United States, made the following statements:

"We want a national pure food law, into which shall be clearly and explicitly written a standard for every form, combination and mixture of food now known, that shall be the plain law of the land. * * * A national pure food law should have written into its letter such specific standard for every food product known as will satisfy the best judgment of this association. * * * Instead of delegating to this body and to that body year after year, this matter of food standards, and having interminable discussions and interminable conventions, why not do the best we can with the knowledge we have and give notice to the trade in the letter of the law of what is required of them?"

Chapter 205 of the laws of 1907 provides as follows:

"In all prosecutions arising under the provisions of these statutes for the manufacture or sale of an adulterated, misbranded or otherwise unlawful article of food, drink, condiment or drug, the latest standards of purity for food products, established by the United States secretary of agriculture, shall be accepted as the legal standards, except in cases where other standards are specifically prescribed by the laws of this state."

While by the "latest standards of purity for food products established by the United States Secretary of Agriculture" the definitions and standards for food products given in circular No. 19 of the United States Department of Agriculture were intended, there is incalculable difficulty in establishing successfully in any case beyond reasonable doubt just what standards are meant by that statute. There is also a question whether the terms of the statute as quoted would stand the test as to its

constitutionality. For these reasons and because the writing of specific definitions and standards of food products into the food laws of this state would to that extent remove uncertainty as to what constitutes an offense under the law, and would be a square deal alike to consumer, retailer, jobber and producer, the foregoing statute should be amended by writing specifically into the law the legal definitions and standards intended by Chapter 205 of the Laws of 1907.

CHEMICAL PRESERVATIVES: BENZOIC ACID AND ITS SALTS.

By the provisions of chapter 33 of the laws of 1905, the selling, etc., of foods which contain formaldehyde, sulphurous acid or sulphites, boric acid or borates, salicylic acid or salicylates, saccharin, dulcin, glucin, beta naphthol, abrastol, asaprol, fluorides, fluoborates, fluosilicates or other fluorin compounds, is made a misdemeanor, punishable by fine or imprisonment.

In consequence of this statute, these various chemical preservatives have been very largely eliminated from the food products of the state. The chemical preservative now most commonly in use is benzoic acid or one of its salts, usually sodium benzoate. This chemical preservative should by statute be specifically excluded from food products because:

1. Benzoate of soda when added to foods has been found to be harmful.

By authority of the Congress of the United States, Dr. H. W. Wiley, Chief of the Bureau of Chemistry of the U. S. Department of Agriculture, with W. D. Bigelow, Chief of the Division of Foods, F. C. Weber and others in collaboration conducted lengthy, costly and painstaking experiments as to the effects on healthy young men of added benzoic acid or benzoate to foods. Besides being an able chemist, Dr. Wiley is a physician. The results of these experiments were published in 1908 by the Department of Agriculture in a large bulletin, which is Bulletin 84, Part IV, subject "Benzoic Acid and Benzoates." The following statements are taken from that report:

"The effects of the use of benzoic acid as a preserving medium are always injurious or tend to injury."

"The administration of both benzoic acid and benzoate of soda results in serious disturbances of the digestive functions, with positive indications of illness, which may easily be increased to nausea and

vomiting, while headache is a very common symptom, developed together with a feeling of physical weakness and an unfitness to perform ordinary work."

"The administration of these drugs in foods tends to derange the normal activities of the body and to cause a loss of tissue, resulting not only in disturbances of health but also in a slight decrease in the weight of the body."

"The administration of benzoic acid, either as such or in the form of benzoate of soda is highly objectionable and produces a very serious disturbance of the metabolic functions, attended with injury to digestion and health."

"In the interests of health, both benzoic acid and benzoate of soda should be excluded from food products."

2. Physicians generally disapprove of the use of benzoate of soda as a preservative in foods and would discard such foods from their table.

3. They are unnecessary, as it has been shown beyond successful contradiction, that all classes of foods can be and have been prepared and placed upon the market without the use of benzoate of soda or other similar chemical preservatives.

This fact has been demonstrated by the Bureau of Chemistry in the Department of Agriculture in the case of cider, grape juice, mince meat, jellies, jams, catsups, preserves and other articles of the same character, and these facts have been plainly stated in public documents published by that department.

Large concerns engaged in the production and distribution of food products have made a complete commercial success of producing and handling various food products without the use of benzoate of soda or other chemical preservatives.

4. They are not foods, and furnish no nourishment for the body, and as drugs, do modify some vital action in the body.

5. They make possible and encourage unsanitary practices and careless methods in the production, preparation, and marketing of foods and the use of material unfit for food.

6. They permit the substitution of chemical preservatives for such well-established and wholesome methods of food preservation as sterilization, refrigeration, etc.

7. If there is any question whatever as to the effect of such drugs on the health of the people, the doubt as to the danger should be resolved in favor of the consumers rather than in favor of the producers. Especially is this the case when it has been demonstrated that foods can be and are produced and dispensed without these preservatives.

The following is quoted from Bulletin No. 84, Part IV, approved December 26, 1907, by Hon. James Wilson, Secretary of Agriculture, and issued July 20, 1908, by the Bureau of Chemistry of the United States Department of Agriculture on the subject of benzoic acid and benzoates:

GENERAL RESULTS OF THE INVESTIGATION SHOWING THE
EFFECT OF BENZOIC ACID AND BENZOATES UPON
DIGESTION AND HEALTH.

INTRODUCTION.

In the continuation of the work described in Parts I to III of this bulletin, experiments were conducted, according to the general plan already described, to determine the effects of benzoic acid and benzoates upon health and digestion. This investigation is of special importance because of the opinion held by many manufacturers, food officials, and consumers that benzoic acid and benzoates are probably the least harmful of the preservative substances employed. It is believed that for this reason there has been a very large increase in the use of these preservatives in the last few years, with a corresponding decrease in the amount of other preservative substances employed. It has also been claimed that there can be no reasonable objection to the use of benzoic acid by reason of its natural occurrence in many food products, either in traces or in considerable quantities. Among the products cited the cranberry occupies the most prominent position because of the notable amount of benzoic acid it contains. These considerations, however, had no determining influence on the choice of this substance for the experimental work inasmuch as it was included in the original scheme which was prepared before the work reported in Part I was begun.

The same principles which guided the organization of the work as described in Part I were followed in the present instance. Upon the selection of the members of the hygienic table each man was subjected to a thorough medical examination of the character already described. No one was admitted to the table who was suffering from any organic disease, who manifested any tendency to hereditary disease, or who had been seriously ill within the year previous to the beginning of the experimental work.

The delay which has attended the presentation of this report for publication has been due to several causes. First, the great burden of collating the data, condensing the analytical tables, and checking the data for accuracy, required, as is usual in such cases, a large amount of time and expert labor. There were also a number of points brought out in the investigations which required further study of the question, both experimentally and in consulting authorities thereon.

Another reason for the delay consisted in the fact that various representations were making on the part of manufacturers and others respecting the effect upon the industries using benzoic acid should the conclusions reached in this report receive executive and judicial confirmation. It was thought advisable, therefore, to give ample time to the industries involved to experiment with methods of manufacture looking to the elimination of objectionable preservatives. Investigations were also undertaken by this Bureau in collaboration with the manufacturing interests along the same line. Results of these investigations have shown that there is not a single article of food which

has been commonly preserved by means of benzoic acid or benzoate of soda which can not be preserved and offered to the consumer in perfect condition without the aid of any chemical preservative. This fact has been completely demonstrated in the case of cider and grape juice, mince-meat, jelly, jams, catsups, preserves, and other articles of the same character, and there seems, therefore, to be no longer any industrial reason for delaying publication even if the former necessity for such delay be admitted.

It is believed that the distribution of the results of this investigation at the present time will neither work hardship to any manufacturing interest nor interfere in any way with any legitimate business. At the same time it will indicate to the manufacturer, as well as to the consumer, the important truth that the use of benzoic acid or benzoate of soda as a preserving medium is not without danger, that its effects are always injurious or tend to injury, and that its exclusion from food products is desirable not only in order to conform to the food and drugs act but also for hygienic reasons.

The greater care which is required in the manufacture of food products without the use of benzoic acid or benzoate of soda, necessitating the use of a higher quality of raw material, will place the industries which would otherwise use these preservatives in foods on a better plane, and secure for their products a greater consumption.

GENERAL CONCLUSIONS.

From a careful study of the data in the individual cases and of the summaries of the results, it is evident that the administration of benzoic acid, either as such or in the form of benzoate of soda, is highly objectionable and produces a very serious disturbance of the metabolic functions, attended with injury to digestion and health.

As in the case of boric acid, salicylic acid, and sulphurous acid, this injury manifests itself in a number of different ways, both in the production of unfavorable symptoms and in the disturbance of metabolism. These injurious effects are evident in the medical and clinical data, which show grave disturbances of digestion, attended by phenomena which are clearly indicative of irritation, nausea, headache, and, in a few cases, vomiting. These symptoms were not only well marked, but they were produced upon healthy individuals, receiving good and nourishing food and living under proper sanitary conditions. It is only fair to conclude, therefore, that under similar conditions of administration of benzoic acid or benzoate of soda in the case of weaker systems, or less resistant conditions of health, much more serious and lasting injury would be produced.

It was also noticed that the administration of benzoic acid and benzoate of soda was attended with a distinct loss of weight, indicative of either a disturbance of assimilation or an increased activity in those processes of the body which result in destruction of tissue. The production of a loss of weight in cases of this kind must be regarded as indicative of injurious effects.

The influence of the benzoic acid and benzoate of soda upon metabolism was never of a character indicative of a favorable change therein. While often the metabolic changes were not strongly marked, such changes as were established were of an injurious nature. It is evident that the administration of these bodies, therefore, in the food tends to derange metabolism in an injurious way.

An important fact in connection with the administration of these bodies is found in the efforts which nature makes to eliminate them from the system. In so far as possible the benzoic acid is converted into hippuric acid. There is a tendency usually manifested, how-

ever, to retain the benzoic acid in the body for a notable length of time, and this is much more marked in the case of benzoate of soda than in the case of benzoic acid.

While the administration of both these bodies, therefore, is undoubtedly harmful, the injurious effects are produced more rapidly in the case of benzoic acid than they are in the case of benzoate of soda; the data, however, will show that the total harmful effect produced in the end is practically the same in both cases; hence there appears to be no reason for supposing that the administration of the preservative in the form of benzoate of soda can be justified by any argument relating to the less injurious effect thereof upon health.

The occurrence of microscopic bodies in the urine is undoubtedly increased under the administration of benzoic acid in both forms, thus showing conclusively the tendency to stimulate the destructive activities of the body.

Coming to the final consideration of all of these different phases of the subject, there is only one conclusion to be drawn from the data which have been presented, and that is that in the interests of health both benzoic acid and benzoate of soda should be excluded from food products. This conclusion is reached independently of any consideration of the conditions which it is alleged surround the processes of manufacture and which result in the demands of manufacturers to be allowed to continue the use of these substances. This is a subject which must be discussed from an entirely different point of view and has no bearing whatever upon the general conclusions which have been reached, namely, that both benzoic acid and benzoate of soda are bodies which, when added to foods, are injurious to health.

That the use of benzoate of soda as a preservative for food products is generally regarded by state dairy and food commissioners and state food chemists as harmful, is shown by the following resolution which was adopted by the Association of State and National Food and Dairy Departments at its 12th annual session in 1908:

“Resolved, That this Association is convinced that all chemical preservatives are harmful in foods and that all kinds of food products are and may be prepared and distributed without them, and pledges its best efforts to use all moral and legal means at its disposal to exclude chemical preservatives from food products, and to this end we ask the cordial support of all national, state, and municipal authorities charged with the enforcement of food and drug laws; and in this connection we desire to express our gratitude for the helpful services of the medical profession generally, and especially to the American Medical Association.”

THE QUESTION OF “UNIFORMITY” OF STATE FOOD LAWS WITH THE NATIONAL FOOD AND DRUGS ACT OF JUNE 30, 1906.

The legitimate purpose of the enactment and enforcement of state dairy, food and drug laws, and the establishment and maintenance at public cost of state dairy and food departments, is the protection of the consuming public against the harmful

consequences of the adulteration of foods and drugs. These harmful consequences include the frauds and deceptions that have been practiced on consumers by the manufacturers and distributors of fraudulent and deceptive foods and drugs, as much as the harmful consequences of the manufacture and sale of foods and drugs that are deleterious to the public health. That these laws have been enacted and these departments maintained upon the theory that there were great wrongs being perpetrated upon the public that were injuring the health and defrauding the people of the country and that these wrongs of food adulterators were far-reaching and deep-seated, there is abundant evidence.

Writing upon this subject in the beginning of the pure food movement, Dr. H. W. Wiley, Chief of the Bureau of Chemistry of the United States Department of Agriculture, Washington, D. C., made the following statement:

"What may a housewife expect who goes into a store where no food regulations, national, state or municipal exist? If she asks for butter, she may get oleomargarine or renovated butter; for honey, glucose or a mixture thereof; for pepper, an article adulterated by the addition of starch and ground shells; for jelly, some fruit juice usually derived from apple cores and skins rejected in drying, mixed with glucose, preserved with salicylic acid and colored with some sort of aniline dye. The peas or beans may contain, especially if they are very green, considerable quantities of that poisonous substance, sulphate of copper; the prepared meat or sausage, boric acid and usually some coloring matter to intensify the real color of the meat; the codfish may be preserved with boric acid instead of old fashioned common salt; the sardines purporting to be of French origin may have been caught off the coast of Maine, and instead of being packed in olive oil as one would expect are often packed in cotton seed oil. She may get tub oysters highly dosed with borax; milk and cream containing formaldehyde; maple molasses made of glucose and melted brown sugar; olive oil that is wholly cotton seed oil or mixed with cotton seed, peanut or sesame oil; white wine almost saturated with sulphurous acid; red wine made partly of sugar and not wholly of the juice of the grape; Mocha and Java coffee from Brazil, yet bearing the false name; cream made of milk thickened with viscogen and artificially colored, and so on down the list."

Speaking of the conditions as they existed before food laws had been enacted and enforced, Dr. E. F. Ladd, Food Commissioner of the State of North Dakota and at the time when he was President of the Association of State and National Food and Dairy Departments, made the following statement:

"Jellies and jams were largely adulterated and misbranded, made from apple stock and waste fruit products, often containing starch paste and mucilage, colored with aniline dyes, preserved with salicylic acid, sweetened with glucose and saccharin and the whole falsely

labeled. Our canned corn, almost without exception, was bleached with sulfites, preserved and sweetened with the coal tar product—saccharin. Our peas and string-beans frequently contained copper and alum salts and often contained chemical preservatives. Our meats were embalmed with chemicals, and some of the canned products contained little besides gristle, connective tissue and waste matters, seasoned and flavored, but sold as potted ham, chicken, etc. Our sorghum syrup came largely from glucose factories, while the maple syrup was almost wholly an imitation product, worth fifty cents a gallon and retailed for \$1.50. Our strained honey was largely flavored syrups and glucose. Our candies were made from glucose, containing sulfites, to which further sulfites were added colored with coal tar colors, many of which were known to be harmful, and flavored with chemicals or synthetic flavors. Our whiskies, brandies and wines, most generally sold even in the drug stores, the good Lord only knows what they did contain, but our chemists have shown that they seldom contained real whiskey. Our cider vinegars were unknown to the apple family. Our spices were but a semblance of the real thing, made as they were from corn-meal, cocoanut shells, olive stones and other waste products. Not a few of our drugs, drug preparations, extracts, etc., contained wood alcohol known to be a deadly poison. Cereals and chicory were the basis of much ground coffee. Lemon and vanilla extracts were largely imitation products and put up with wood alcohol. Many of the preparations dispensed at the drug stores varied from 25% to 150% of the U. S. P. strength; and fully 75% of the patent medicines were fakes, pure and simple.

“But why dwell upon this longer than to show what has been accomplished through the enactment of state laws and their enforcement. Today the conditions are largely changed. Pure foods, pure drugs of proper strength and truthful labeling are in a large measure being realized.”

The existence of extensive harmful adulterations of food products was distinctly recognized by the New York Court of Appeals in the early history of the pure food movement in the following language:

“It is notorious that the adulteration of food products has grown to proportions so enormous as to menace the health and safety of the people. Ingenuity keeps pace with greed and the careless and heedless consumers are exposed to increasing perils. To redress such evils is a plain duty but a difficult task.”

That the foregoing statements express in terms of great moderation the conditions as they existed at the time referred to, there is abundant evidence in the reports of chemists for the state food departments who made analyses of and reports upon the multitudinous adulterations of foods. That was the “Golden Age” for the food adulterating fraternity.

It was the manufacturers and purveyors of foods who were responsible for such reprehensible conditions. This fact should not be lost sight of. To assert that they did such things “innocently” is to insult ordinary intelligence. The end sought

by the enactment and enforcement of food laws should ever be the protection of the consuming public against such flagrant wrongs. In all discussion of the question of pure food laws and their enforcement, this fact should be kept uppermost in mind.

Under the conditions described there were three courses of procedure open to the people of this country:

1. They could quietly acquiesce in these conditions. They could, by silence and inaction, allow an army of food adulterators to rob them of their health and of their incomes. They could close their eyes, stultify their intellects and proclaim that the American food manufacturers and distributors are the personification of honesty and integrity; that no wrongs were being perpetrated on consumers; that there was no embalmed beef; no adulterated food. General Miles was wrong. Dr. Wiley was wrong. The New York Court of Appeals was wrong. They were "hurting business."

2. Another method to be pursued was to let each consumer fight his own battle with these powerful food adulterating interests. Here is our laboring man with his family to support from his daily earnings. How much our political parties have concerned themselves that he should have a "full dinner pail!" Full of what? Embalmed beef? Sausage loaded with potato flour and Lake Michigan water? Oleomargarine bought as butter at the price of butter? Glucose bought as and for pure sorghum or molasses? Instead of genuine fruits, canners' wastes preserved with benzoate of soda. Bread made from a low grade of wheat flour, artificially bleached to deceive him into the belief that he is getting what he is entitled to, namely the best of wheat flour? Filled with never ending frauds and deceptions, imitations of the genuine?

By this second method of procedure, if this man considers himself wronged, defrauded, why, argued the food adulterators in their blandest manner and with their most complacent smiles, let him take his case into court. Let him employ a lawyer. Let him secure at his own expense the services of a chemist to prove that the food he purchased was adulterated, was a fraud. Let him go into court and there establish that he has sustained damages and how much and there recover the damage. Let him do all this to win his case against the strong defense we will put

up with our highly paid expert lawyers to conduct our case and equally expert and highly paid chemists to give the testimony we need.

3. But there was another and a better method of dealing with food adulterators and their frauds. It was the method which the people, through their legislatures, chose, and that is, to define food adulteration by legal enactment, provide by law and at public expense for food commissioners, food chemists, food inspectors, etc., for a vigorous and impartial enforcement of these laws for the purpose of protecting the public against the harmful consequences of food adulteration. This is the method of fair play; and fair play is what the American people love and are fully determined to have. He who fails to realize that the American people will ultimately make hard the way of the transgressor against the purity and wholesomeness and honesty of food products, fails to discern the signs of the times.

The states and not the national government were the leaders in the enactment and enforcement of food laws. New York, Massachusetts, Pennsylvania, Ohio, took the lead and were followed by other eastern states, states of the middle west, west and south. In this course of procedure, the states were pursuing their constitutional prerogatives as declared by the United States Supreme Court in *Plumley v. Massachusetts*, 155 U. S., in the following clear and ringing statement:

"If there be any subject over which it would seem that the states ought to have plenary control, and the power to legislate in respect to which it ought not to be supposed was intended to be surrendered to the general government it is the protection of the people against fraud and deception in the sale of food products."

That same court, in the same case, also held that it is within the power of a state to exclude from its markets any food product so prepared as to cause it to look like another article of food in general use and thereby mislead the public into buying what it would not otherwise purchase; and that the states, exercising their police power, have the right to determine that a food product shall not be sold under a name or under conditions which mislead the public. The states, in their contest for purity and honesty of food products, have obtained from the Supreme Court of the United States the decisions that "The constitution of the United States does not secure to anyone the privilege of defrauding the public," and in *Cherlock v. Aling*,

93 U. S. 99-103, "In conferring upon Congress the regulation of commerce, it was never intended to cut the states off from legislating on all subjects relating to the health, life and safety of their citizens."

In the case of *Heath and Milligan Co. v. Worst*, generally known as the North Dakota Paint Case, the United States Supreme Court made it very clear in a decision secured by the North Dakota State Food Commission, that it is within the power of a state to prevent the adulteration of articles and that the establishing of standards for various articles by the legislatures of the respective states is a constitutional prerogative and a legitimate exercise of the police powers of the states, and that the United States Supreme Court will not interfere with the exercise of those prerogatives by the state legislatures.

The eastern states and the states in the middle west in their efforts to protect the consuming public against the practices of food adulterators as above mentioned, secured the enactment and enforcement of food laws well adapted to the purpose, and secured numerous state Supreme Court decisions regulating and greatly strengthening the food laws and their administration. Not until 1906 did Congress rise above the influence of the food and drug and beverage adulterating interests and enact a national law. And now before the validity of this national food law has been sustained by the courts and before there has been opportunity to demonstrate the effectiveness of its provisions as a protection to consumers, there come great combinations of these food-producing and food-purveying interests which, as above stated, are responsible for the wrongs perpetrated upon the consuming public, and seeking the establishment of a sort of pluto-democracy, demand that no provisions shall be enacted into state food laws other than those found in the national law, and that existing state food laws must be amended to conform with the provisions of said national law. In other words, these combinations of interests which have perpetrated these wrongs upon the public are demanding that they be permitted to dictate what the food laws of the country shall be. No very keen intellect is required to perceive that the protection they would give the consuming public is the protection that the wolf would give to the lamb.

Unless it can be shown that the provisions of the present national food and drugs act of June 30, 1906, offer better pro-

tection to the consuming public than the various state food laws or other measures proposed by state legislatures, the plea for "uniformity" must be regarded as the plea of greed.

The states which, on account of specious pleas and the influence which powerful and wealthy organizations can bring to bear in securing such measures, have provided that their food laws must be uniform and in harmony with the provisions of the present national food law and the rules and regulations made by the three secretaries for the enforcement of the same, are awakening to the realization that they have thereby rendered their state food laws impotent and ineffective, a condition of things no doubt highly satisfactory to the gentlemen of the food adulterating fraternity. Pennsylvania had experience with such a law, only to find it denounced by her courts as unconstitutional. But even if constitutional, such a law would practically nullify every food law of the state, because it would render it obligatory on the state in every prosecution to establish just what the national law is in relation to the given case and also what the ruling is of the three secretaries. Under those conditions, it would be impossible to secure convictions, and without doubt such is the condition of things desired by those who wish to palm off their food adulterations upon the consuming public.

Any demand for the amending of existing state food laws so as to be uniform with the provisions of the national food law or for the limiting of state food laws to the provisions of the present national food law should be supported by incontrovertible reasons that the provisions of the national food law offer better protection to the consuming public than the existing state food laws which it is proposed to amend or the new state food laws which it is proposed to enact. The paramount issue in the present pure food campaign is not "uniformity" of state food laws with the present national food law regardless of the kind and amount of protection afforded to the consuming public. The paramount issue is adequate protection and a "square deal" to the consumers. The theory that the present national food law with its imperfections, deficiencies, weaknesses and emasculation through interpretation or otherwise must be held up to the states as the embodiment of perfection, that it must be accepted by the states as the culmination

of all wisdom and of all efforts to secure laws that shall in fact, as well as in profession, protect the consuming public against deceptions, frauds and harmful adulterations in food products; that the states shall take no steps in advance of the national law in food enactment, make no improvement on it; that there shall be no progress in these matters beyond the provisions of the present national law; that the states must adopt the shibboleth of mere "uniformity,"—is a good example of the crafty methods of those who proclaim their belief in the principle of food laws but with bland artfulness and cunning ingenuity try to circumvent the effective application of those principles. A state might as well wipe every food law from its statute books as to provide that the rulings made by the three secretaries in the peculiar atmosphere and conditions at Washington should become the "food laws" for that state. Such an act by a state legislature would disregard "the danger to American democracy" which President Roosevelt so forcefully described in the following language:

"The danger to American democracy lies in having the administrative power insufficiently concentrated, so that no one can be held responsible to the people for its use. Concentrated power is palpable, visible, responsible, easily reached, quickly held to account. Power scattered through many administrators, many legislators, many men who work behind and through legislators and administrators, is impalpable, is unseen, is irresponsible, cannot be reached, cannot be held to account."

In Wisconsin, the Dairy and Food Commissioner is not given exclusive jurisdiction for the enforcement of the dairy and food and drug laws,—that is, for the prosecution of offenders against those laws. Any citizen of the state, if he can obtain competent evidence, has the same right to lodge complaint with the court against violators of those laws that the Dairy and Food Commissioner has.

But such are not the facts of the case under the national food and drugs act of June 30, 1906, and the rules and regulations established for enforcing the same. Under that act and the rules and regulations established for enforcing the same and the mode of procedure therein prescribed, the citizen, as such, is barred from any right of direct appeal to the federal courts. The mode of procedure prescribed for obtaining competent evidence precludes the possibility of the exercise of such a right by the citizen, as such, and exclusive jurisdiction is given to

the officers therein named for the enforcement of the act. The producers and purveyors of adulterated and misbranded foods may well be pleased with this feature of the national food and drugs act of June 30, 1906, for in this provision of that act there lurks the possibility for some powerful combination of food producers and purveyors to so influence the enforcement or nonenforcement of the national food and drugs act as to become a protection to them in the production and sale of adulterated foods and beverages rather than a protection to the consuming public against their practices.

It is unthinkable that the citizens of Wisconsin should ever knowingly consent that their legislature, to accommodate the food adulterating business under the specious plea for "uniformity" should introduce such amendments or modifications into the Wisconsin state food laws as to bar any citizen having competent evidence from the right to enter complaint in any court having jurisdiction for the prosecution of violators of her food laws.

Laws must be adapted to the ends sought and to conditions. If conditions differ, laws to be effective must differ. Where great fundamental differences exist in conditions to be affected, they constitute inherent obstacles to uniformity. Conditions among the states are not widely different in relation to food law matters. In the states, the food laws are based upon the police power. These laws in the states affect for the most part the consumers, the retailers of foods, wholesale dealers in intra-state trade, including articles that after being brought into the state have been commingled with the property of the state and hence no longer subject to interstate commerce regulations. Courts of the rank of justice of the peace for the most part are called upon to try in the beginning violations of food laws in the states. These justices of the peace are not trained lawyers. They do not instruct the juries as to what the law in the case is, so it comes about that the juries practically determine what both the law and the facts are in those cases. That food laws may be effective and effectively enforced under such conditions, requires that they be quite detailed and specific,—that there be legal definitions and standards for the various terms and articles concerning which controversy may arise. There being much similarity of conditions in these respects

among the states, a large measure of uniformity in food laws among the states seems practicable.

But on the other hand, the present national food law is based not on the police power, but upon the interstate commerce clause of the constitution of the United States. Hence a law needed by the states and that may be valid when based upon the police power of the state may be unconstitutional when based upon the interstate commerce clause of the United States constitution.

Again, the national food law concerns the manufacturers and wholesalers of foods in interstate shipments, conditions widely different from those under which the retail business must be carried on. The national law is administered through the instrumentality of federal courts, the learned judges of which are able lawyers versed in the intricacies of law. They determine the law in the case,—the jury determines only the facts. If the national law is broad and general, the federal judges are able to apply those broad and general provisions to particular cases. They may be able to determine from expert testimony the standards that should govern the case. With these widely different conditions prevailing in the federal government and the states, it is folly to argue that the same law would operate with equal effectiveness over all.

As the national food and drugs act of June 30, 1906, and state food laws can never have jurisdiction over the same transaction, they can never be in conflict. The national food law loses jurisdiction at the very point or at the very moment that the state food law gains jurisdiction, and conversely the state food law does not gain jurisdiction over foods that have been in interstate commerce until after the national food law has lost its jurisdiction. From the very nature of our dual system of government, it is inevitable that the manufacturers, jobbers and wholesalers are the ones chiefly affected by the national law or the ones over whom the national law in the main has jurisdiction, and that upon the other hand it is the retailers and the intra-state trade that in the main are regulated and controlled by state food laws. But in any event, neither the manufacturers, jobbers, wholesalers, or retailers are in any one transaction under the jurisdiction of both national and state food laws. There is not a Wisconsin food law, the obeying of which would

be in conflict with the national food law. An article of food labeled to meet the requirements of the Wisconsin food law, is not in conflict with the national food law. The national food law rarely touches the retailer. Notwithstanding this, the peculiar spectacle is sometimes presented of retail grocers' associations gravely passing resolutions exploiting the "hardships" to which they are subjected because of the lack of "uniformity" between state and national laws. The humor of this lies in the internal evidence it affords of the source of the "coaching" which brings it about.

The national food law affects only what is commonly known as the trade, whereas state food laws affect and seek to protect the ultimate purchaser or consumer. Laws that may be well adapted to the former conditions, may be very illy adapted to the latter conditions, but the adaptation of means to effect the protection of the ultimate purchaser or consumer is the legitimate purpose of state food laws. To sacrifice the latter object for the mere convenience of manufacturers, jobbers and wholesalers, or the "trade," is to nullify state food laws,—is to make them of no effect.

The trade buys foods for the purpose of again selling them, whereas the ultimate purchaser or consumer buys for the purpose of consumption. The transactions of the trade are for profit; the transaction of the ultimate purchaser or consumer is to get the necessaries of life.

Because the function of the national food law is to regulate the trade,—that is to regulate the business of those who buy to sell again, the so-called "guaranty" feature of the national law may have some justification. Under this feature of the national law, all intermediary sellers of even adulterated and misbranded foods, bought under "guaranty," although they not only sell but also guarantee the foods to comply with the national law, are immune from criminal prosecution. Whatever may be said of this feature of the national law when applied to the trade, it is intolerable that such a feature should be advocated for adoption into a state food law with the effect that the ultimate purchaser or consumer would thereby be practically defrauded from the protection of the law. Such a "joker" should find no place in a state food law.

Under the national food law, this weakness,—that is, the immunity from prosecution of the intermediary seller of adulter-

ated or misbranded foods when sold under a guaranty is met or overcome in part, at least, by authority for seizure by a libel for condemnation of the adulterated or misbranded goods, as the guaranty feature of the national law does not exempt them from this procedure. This mode of legal procedure, however, which is of the order of procedure of maritime courts is unusual and not adapted to conditions prevailing in the states. But the guaranty features of the national food law if enacted into state food laws without the clause for seizure of adulterated and misbranded foods by a libel for condemnation,—that is, by a procedure “ad rem,” would practically nullify the state food laws with a “joker.”

The argument for uniformity is an argument for the convenience of the combination of interests by which the widespread adulteration of foods has been practiced. The appeal for uniformity is in no sense an appeal for the protection of consumers against the harmful consequences of adulteration, fraud and deception in the manufacture and sale of food products. The history of the pure food movement in this country makes it clear that the states which have most effectively protected their citizens against fraud and deception in food products have been the states which have enacted and enforced specific food laws particularly adapted to the conditions existing in those states. Reference to the various state food laws will furnish confirmation of this statement. Very few, if any, of the states, whatever may be said to the contrary, have contented themselves in the enactment of their food laws with the bare skeleton national act of June 30, 1906; and this course is in full accord with the genius of our dual system of government. Wisconsin should never foolishly barter away her birthright in state food law matters for a mess of mere “uniformity” pottage.

ARTIFICIAL BLEACHING OF FLOUR.

The artificial bleaching of flour as carried on in this country consists in agitating flour with air charged with oxides of nitrogen, very strong irritating gases resembling nitric acid. While this bleaching agent may be added from tanks containing nitric oxide under pressure, it is generally produced by passing strong electric sparks through air, whereby the nitrogen and oxy-

gen of the air are made to unite to form oxides of nitrogen. Because of this method of production of the bleaching agent, the term "electrical purification" is frequently fraudulently applied to the process by manufacturers.

The artificial bleaching of flour makes what has been commonly classed as a lower grade of flour look like a higher grade, thus enabling millers to obtain a much larger percentage of what will pass for "patent" flour than a competitor who is not using a bleacher. Not only is the miller who believes that milling should be a mechanical and not a chemical process at a decided disadvantage in the price he can get for his flour, but he may even have trouble in selling it at all in competition with inferior flour which has been bleached to look better than his own. The public on the other hand, who largely judge the quality of flour by its color, are led to pay the price of high grade flour for flour of lower grade. It is held by eminent chemists that in reality flour is rendered inferior by bleaching, not only in flavor, but in baking quality and wholesomeness.

Competition forced many millers to install "bleachers" although really opposed to the process, so that within a comparatively recent time eighty percent of all the flour made in this country was artificially bleached.

In a circular letter issued by the Secretary of the Wisconsin State Millers' Association to the members of that association, the secretary makes the following statement:

"We have for a long time been wandering from the 'straight and narrow path.' We have cheapened our flour in lowering the grade by increasing the percentage of white flour, by substituting cheaper wheat, the percentage of such substitutes depending on the elasticity of our conscience and the credulity of the consumer. Notwithstanding this, our flours are pure and wholesome."

While the testimony of the secretary of the Wisconsin State Millers' Association that "we artificially whiten our flour to deceive as well as to please the eye" would unquestionably be received as competent testimony in any court, the fact that he is not a chemist, toxicologist, nor pharmacologist would probably disqualify him from giving expert testimony that "our flours are pure and wholesome."

The question of fraud and of injury to health by the use of bleached flour has been strongly agitated by some of the state dairy and food commissioners.

Dr. E. F. Ladd, Professor of Chemistry in the North Dakota Agricultural Experiment Station, and Food Commissioner of North Dakota, as a result of elaborate and exhaustive experiments on artificially bleached flour, has published the following conclusions:

1. There is produced in flour, as the results of artificial bleaching, toxic bodies.
2. Experiments previously reported indicate the possibility of a diazo reaction where flour has been subjected to bleaching, especially when the bleaching has been carried to a considerable extent.
3. The fact that the Xanthoproteic reaction takes place demonstrates that the bleaching agent has acted upon the gluten or the protein of the flour.
4. Alcoholic extracts prepared from unbleached flour and fed to rabbits did not affect them.
5. Alcoholic extracts prepared in the same manner from commercially bleached flour and fed to the rabbits in the same way caused their death within a few hours.
6. Alcoholic extracts prepared from overbleached flour in the same manner and fed in the same way to rabbits caused their immediate collapse and death.
7. Aqueous extracts prepared from overbleached flours when fed to rabbits caused their immediate collapse and death.
8. Alcohol and aqueous extracts from overbleached flour, when neutralized with sodium bicarbonate, and fed to rabbits, caused the death of the rabbits in a short time, demonstrating that it was not the acidity that produced the death of the rabbits.
9. In preparing aqueous extracts, all nitrite reacting material disappeared; hence, the death of the rabbits, in this case, must have been due to the presence of other toxic material than that of nitrites.

The following is an extract from a paper read before the Association of State and National Food and Dairy Departments at its 12th annual session, by Professor James H. Shepard, Chemist for the South Dakota Dairy and Food Commission and Professor of Chemistry in the South Dakota Agricultural College, on the subject of nitrous acid as an antiseptic:

During the past few years enormous quantities of nitrous acid have been employed in preparing the various grades of flours derived from wheat. Various comparisons between treated and untreated flours have been made and widely differing conclusions have been drawn. There is one aspect of the case, however, that has not been thoroughly investigated. Nitrous acid has not been used primarily as an antiseptic. It has been employed as a bleaching agent just the same as sulphur dioxide has been used in bleaching hops and dried fruits. Unfortunately for sulphur dioxide, it lent itself readily to the preservation of fresh meat products. Consequently its antiseptic properties were soon investigated and sulphur dioxide was placed in its proper class along with other powerful chemical preservatives. Thus far nitrous acid has escaped the fate of sulphur dioxide.

Nearly all investigations have been conducted along lines tending to show the effect of nitrous acid on gluten strength, loaf volume, etc., while the antiseptic properties of this chemical have been neglected.

Professor Ladd in his paper, read before this association at Jamestown last year, stated it as his belief that the use of nitrous acid was harmful and deleterious to the flour. Professor Alway, Bulletin 102, Nebraska, concludes that the use of nitrous acid in flour is harmless, basing his belief upon the doctrine of the harmless nature of small quantities of the reagent employed.

But it seemed to the writer that the most satisfactory way of dealing with this problem would be to experiment directly with nitrous acid to determine its effect upon the digestive enzymes themselves. Accordingly during the past year I have planned, and with the aid of my assistant, Mr. Koch, carried out a series of investigations along the lines indicated. I believe the results we have obtained are of sufficient importance to warrant my offering them for the consideration of this association. * * *

Nitrous acid is rivaled only by hydrofluoric acid as an antiseptic.

Any chemical in dilution of one part to one hundred thousand which will retard digestion nearly 25 per cent should not be permitted in any food product in any quantity whatever. And more especially is this true in the case of flour, which is eaten in one or more forms three times a day and 365 days in the year and all the years of a man's life.

In conclusion, it might be well enough to make some general strictures upon the bleaching process. Alway (loc. cit.) has found varying quantities of nitrite in bleaching process. Alway (loc. cit.) has million. But in many instances the amount reached 10, 20 and in a few cases 30 parts per million. But 10 parts per million is the same as one part in 100,000. 20 parts per million is the same as one part in 50,000. An inspection of the tables will show that nitrous acid is capable of doing much mischief at those dilutions. It is true that Alway reported nitrite as sodium nitrite. But it is also true that he made no allowances for nitric acid or nitrates. In our work the latter acid was taken into consideration. Hence the figures are fairly comparable.

One thing further must be said in this connection, and that is, this nitrite is not eliminated in the baking. While it is apparently diminished there is no certainty that it is actually diminished. It may be so held that the usual analytical process fails to extract it from the bread. I have been able to recover from one-half to one-third of the nitrite in bread that was carried by the flour from which the bread was made. But even if one-half of the nitrite is lost in baking it does not help the matter much. What reasonable man can say that this constant and insistent dosing of the human system with such a powerful antiseptic as nitrous acid in any quantity whatever is a wholesome and hygienic practice? Is it not about time that the American people took steps so effective that bread, the staff of life, may come on the table pure and free from poisonous chemicals?

And then again, who said that the best bread should be white? What great and eminent physician or hygienist has said that the health-giving and muscle-building qualities of bread are indexed and augmented by an increasing scale of whiteness? Once again I ask, who has said it? You may depend upon it that even Echo will hang her head in shame and refuse to answer. Whiteness is indicative of starch. Starch is cheaper and more plentiful than potatoes. Protein is characterized by a yellowish tint. Bread, the universal food of this nation, is and should be valued for its protein content.

Or is this whiteness in bread simply another phase of the color craze which has swept over the country? If so, and if the "trade" demands white bread, why not be sensible and drop dangerous chemicals and bleach the dough instead by aeration? This is both practical and feasible. Every housewife may have a bread mixer if she will that will take natural flour and by forcing air through the dough produce the desired shade or degree of whiteness.

The addition of nitrous acid to flour is not only useless, it is dangerous. Old and young, strong and weak, well and sick, all depend upon bread and they should have it without any poisonous chemicals. It is not contended here that bleached flour carries nitrous acid in toxic doses, but it is contended that there is sufficient nitrite present to retard digestion, and to make it a constant menace to health. Such things beget indigestion and a host of minor ills that tend to sap the vital energies of the consumer and render him an easy prey to prevalent diseases and epidemics.

Nitrous acid is a vicious antiseptic and any course of reasoning that will permit its use will also permit the use of any or all the other antiseptics known.

With such conditions prevailing, and for the purpose of protecting the great body of consumers from such frauds and deceptions, and to give them the benefit of any doubt as to the deleterious character of artificially bleached flour, the enactment of a law making it a misdemeanor to sell artificially bleached flour in the state, would seem to be wise and timely.

MEAT INSPECTION.

Except in the case of the national meat inspection law, the food inspection laws of this country, state and national, have up to this time proceeded largely upon the theory of not locking the stable door before the horse was stolen. The legend that has been permitted to be placed upon packages of food such as "Guaranteed under authority of the National Food and Drugs Act of June 30, 1906" is misleading to the great majority of the people. They have assumed that that legend is a guaranty that the national government had inspected the factories or the food products bearing this legend and assumed responsibility for their purity and the sanitary conditions under which they were produced. But nothing of the kind has occurred. The national government does not make such inspection either at the factories or of the food products bearing the legend, for the purpose of guaranteeing these products. This misapprehension upon the part of the great mass of the people is probably due to the fact that the national government, under the national meat inspection law, does assume responsibility for inspecting all carcasses of all animals slaughtered in establishments that are engaged principally in supplying meat for the interstate or foreign trade; and all carcasses which come from healthy animals are marked by a metal or rubber stamp with purple ink, with the legend "U. S. Inspected and Passed." By this

course of procedure the United States government assumes to guarantee that the meat which passes into inter-state and foreign trade is produced from healthy animals and under sanitary conditions. This policy is different from that of permitting food products designed for the market to be produced without inspection from diseased animals or under unsanitary conditions and then undertake to detect and punish the wrong doing after the products have been marketed. "Prevention is better than cure."

The states as a rule have made no provisions for the inspection of the animals slaughtered for supplying the intra-state trade.

The following paper on "The Need of State and Municipal Meat inspection as a Supplement to Federal Inspection" was prepared by A. M. Farrington, D. V. M., Assistant Chief of the Bureau of Animal Industry of the United States Department of Agriculture:

To provide clean, healthful, wholesome meats for rich and poor alike is one of the problems of modern civilization. In the early days when people lived in rural communities each householder killed animals of his own raising to supply meats for his own family and for his neighbors. In these days when people are massed in large towns and cities it is not possible for each individual to know from personal observation the source of his meat supply and whether or not it comes from healthy animals.

The purchaser as he finds the supply at retail stores or markets can determine whether the meat is satisfactory in appearance, price, and cut, but its source and previous treatment is almost a sealed book and positively unknown to the majority of people.

The first effort to solve the problem of a healthful meat supply for the people of the United States was begun by the Federal Government in the meat inspection act of March 3, 1891.* This act was not adequate for the purpose, in that it did not give sufficient authority to supervise all the processes to which meat is subjected. It enabled the Department of Agriculture to certify that the meat of animals at the time of slaughter was free from disease, but it gave no power to follow the meat through the different processes of curing, pickling, smoking, etc., in the packing houses, nor did it give authority to supervise the sanitary condition of the rooms or buildings where this meat was handled. This lack of authority has now been obviated by the Federal meat inspection act of June 30, 1906. By this act the extent of the meat inspection conducted by the Government has been greatly increased and enlarged.

During the fiscal year ending June 30, 1906, Federal meat inspection under the several previous acts had been conducted at 163 establishments in 58 cities and towns. In the fiscal year ending June 30, 1908, such inspection had been conducted at 787 establishments in 211 cities and towns. The number of employees required to put in

* The act of August 30, 1890, provided for the inspection of meat for export only, and was a commercial rather than a sanitary measure.

force the provisions of the new act was 2,200 as against 981 under the former acts. There was a proportionate increase in the amount of money spent, \$2,750,000 being the amount expended for the fiscal year 1908 and \$771,661 for the year 1906. The act of June 30, 1906, makes a permanent annual appropriation of \$3,000,000 for meat inspection.

With the authority of this law the Secretary of Agriculture is required to cause to be made (by inspectors appointed by him for that purpose) a post mortem examination and inspection of the carcasses and parts thereof of all cattle, sheep, and swine to be prepared for human consumption for transportation, or sale, as articles of interstate or foreign commerce. The act makes an exception in the case of animals slaughtered by farmers on the farm and retail butchers and retail dealers supplying their customers. All carcasses which come from healthy animals are marked by a metal or rubber stamp and purple ink, with the legend, "U. S. Inspected and Passed" also the official number of the establishment.

Consumers of fresh meats selecting meat that bears this stamp are assured that it came from animals found healthy on post mortem examination, but the Federal inspection is limited to establishments that are engaged principally in supplying meat for the interstate or foreign trade. Although some of this meat is no doubt sold for local consumption a great quantity of meat is put upon sale that does not receive such inspection.

It will be interesting to inquire into the number of animals that are killed to be consumed within a State. The slaughter of food animals in the United States may be divided into three classes, (1) the wholesale and packing, (2) the slaughter by small butchers, and (3) the farm slaughter. Although exact figures can not be given, enough can be shown to indicate that the number of animals annually slaughtered by local butchers is probably very much larger than is generally supposed.

Estimated Number of Cattle, Sheep, and Swine in the United States, and Number Slaughtered With and Without Federal Inspection, etc., During 1907.

Item	Cattle	Sheep	Swine
Number in United States January 1, 1907. (Estimated by Bureau of Statistics, Department of Agriculture).....	72,534,000	53,240,000	54,794,000
Estimated total number disposed of in 1907*....	14,507,000	19,166,400	59,725,460
Slaughtered under Federal supervision.....	7,633,365	10,252,070	32,855,377
Estimated farm slaughter.....	1,500,000	1,000,000	16,500,000
Exported alive.....	401,583	121,197	23,783
Remainder slaughtered by butchers without Federal inspection.....	4,972,052	7,793,133	10,316,360

*Percentages applied: Cattle, 20%; Sheep, 36%; Swine, 100%.

Note: In addition to the above there were 2,024,387 calves slaughtered under Government supervision, and probably fully as many without Government inspection.

It is seen that practically five million cattle, nearly eight million sheep, and over ten million hogs were slaughtered in 1907 without Federal inspection, to which may be added about three million calves. All these 26,000,000 animals were consumed by the people of the United States, and the responsibility of inspecting them has rested wholly upon the State and local authorities, since they are beyond the reach of the Federal inspectors.

The slaughterhouses where animals are killed for local consumption are usually isolated and scattered about the city or town, either situated on some back street surrounded by stables and dwelling houses or outside of the corporate limits, each butcher apparently trying to avoid observation. In many instances the houses are located on the banks of streams or creeks and the drainage is towards such streams.

Such houses, in addition to being unsightly, malodorous, unclean, and insanitary in the extreme, are actually centers for spreading disease. Where hogs are slaughtered it is more than probable that a hog infected with trichinae will be killed. The offal of such a hog when eaten by rats will infect them. These rats when eaten by hogs will again communicate the disease.

Rats act as direct transmitters of trichinosis to hogs, and this is not the only disease which may be spread by offal feeding to hogs. Old dairy cows are not infrequently killed at these houses, and from the large amount of tuberculosis found in this grade of cattle it follows that tuberculosis will be communicated to hogs feeding upon the offal.

The local slaughterhouse is also the center of infection for a number of animal parasites which are injurious to live stock or in some cases even to man and which are spread by dogs. It is well known that dogs come to such slaughterhouses for food, and when infected viscera are eaten by them they become infected and through them infection may be transmitted to other animals and to man. Several species of tapeworms are distributed in this manner.

Hog cholera is another disease which is spread from local slaughterhouses by improper disposal of the offal.

That the conditions which obtain at these local slaughterhouses need attention from authorities competent to deal with the situation is shown by a recent investigation made by the State Board of Health of Indiana of those slaughterhouses which do not have Federal inspection. An official summary of the report is as follows:

Of the 327 slaughterhouses inspected, only 23 or about 7% were found to fulfill the sanitary standards. At nearly all slaughterhouses inspected, foul, nauseating odors filled the air for yards around. Swarms of flies filled the air and the buildings, and covered the carcasses which were hung up to cool. Beneath the houses was to be found a thin mud or a mixture of blood and earth, churned by hogs, which are kept to feed upon offal. Maggots frequently existed in numbers so great as to cause a visible movement of the mud. Water for washing the meat was frequently drawn from dug wells, which receive seepage of the slaughterhouse yards, or water was taken from the adjoining streams to which the hogs had access. Dilapidated buildings were the usual thing and always the most repulsive surroundings and odors existed.

Slaughterhouses of fair sanitary condition were not found. They were all awfully and abominably bad or else met the standard completely.

By this statement it can be readily appreciated that it is necessary to improve the efficiency of the inspection of meat and meat food products that are consumed entirely within a State. It is almost impossible to secure an effective system of local meat inspection without a great increase in the number of competent meat inspectors employed, or a concentration of the business of slaughtering.

It is largely on account of the multiplicity of slaughterhouses that thorough systems of meat inspection have not been more generally established. In the small houses very frequently the slaughtering is done at night or very early in the morning, and it would necessitate the employment of a small army of inspectors to provide a sufficient number so that one should be present at each place.

The plan of concentration of slaughtering is supported by the experience of all the older civilized countries. It is recommended not only because it facilitates the inspection of meat, but because of numerous other advantages.

Since the local slaughterhouses especially are prolific sources for the spread of disease, the segregation of such places would materially reduce the number of centers of infection. It would eliminate all of the small, poorly built, badly managed slaughterhouses which are in many instances nuisances in their respective neighborhoods.

It would give the small butchers the advantages enjoyed by wholesalers and the large packers: they could use the machinery installed and the increased facilities supplied in the way of an abundance of hot and cold water for cleansing purposes which are greatly superior in a large plant, and the refrigeration is much more perfect in such a plant and would result in increased wholesomeness of meat to their consumers. The character of the local meat supply would gain in reputation and would enter into competition with that supplied by the large packers. Instead of increasing the cost, the tendency of centralization is to reduce it. A large establishment can be conducted by cooperation among the butchers at less expense. Such a system is a great safeguard to the consumer of meats, while it subjects the butchers to no hardships whatever, but makes it more convenient and cheaper for them to conduct their trade. In Europe such union or central abattoirs are owned by the municipalities, and undoubtedly this is the best system, since all butchers are assured of equal rights and privileges. Germany has more than six hundred slaughterhouses belonging to municipalities.

If cities and towns of the United States are not prepared to adopt the plan of municipal abattoirs they can at least secure a segregation of slaughtering and require animals to receive a careful post mortem at the time of slaughter.

One immense advantage to be derived from the consolidation of slaughterhouses would be the increased value received from the by-products, which are practically lost by the small slaughterers. That the value of such by-products is an important item is apparent from the statement of Mr. J. Ogden Armour, made to the Bureau of Corrections in the recent investigation of the beef industry. He spoke as follows:

The ability of wholesale butchers in the small towns to compete with the large packers in the sale of beef depends entirely upon conditions. At times such butchers can buy cattle so cheap that the large packers are almost excluded from doing business in their towns. When such a butcher has to buy his cattle in the same market that the large packers do, we are able, through our economies in manufacture and through making articles of value out of what would go to waste in his establishment, to sell to the retailers at a lower price than the local wholesale butcher can do.

From this statement and from other statements of a similar kind brought out by this investigation it is evident that the value of the by-products is an important source of profit; in fact it has been stated that the packing business of to-day would be carried on at a loss but for the utilization of the by-products. Whether this be true or not, it must be conceded that the saving of these products and converting them into articles of commercial value is a powerful argu-

ment for the centralization of small slaughterhouses. It is by this plan of concentration that the modern packing business has grown to its present magnitude, and by following the same plan it is possible for the small butcher to reap substantial rewards.

Consider for a moment that when animals are slaughtered not all of the product is edible meat. Fat cattle, for instance, dress only about 60 per cent of the live weight, sheep 50 per cent, and hogs 80 per cent. The remainder need not be destroyed and become a total loss if there are proper facilities for handling it. This is done in modern abattoirs but can not be accomplished where there is not suitable equipment. From packing-house statistics it appears, in the case of cattle, that the value of the hide and offal would probably increase the total percentage to 75. In other words, the 40 per cent of offal is equivalent in value to about 15 per cent of meat.

It would seem, if for no other reason than the saving of these by-products, that concentration in slaughtering and competent inspection should be advocated and upheld from a commercial point of view.

Since the Federal law will not permit meat slaughtered under insanitary conditions to enter into interstate and foreign trade nothing remains but for it to be consumed within the State, therefore it is up to public opinion and effort to bring about a more cleanly and healthful condition in this direction.

CONVICTIONS.

The following is a list of convictions secured during this biennial period:

CONVICTIONS.

Date.	Name and Address of Defendant.	Cause of Action.	Name and Address of Trial Justice.	Fines or Forfeitures.
1906.				
July 2	C. H. Luecke, Plymouth	Maintaining unclean and unsanitary cheese factory.	Chas. Osthelder, Sheboygan	\$25 and costs.
July 2	Albert Duszinski, Angelica ...	Delivering adulterated milk to cheese factory.	O. A. Andrews, Shawano	\$25 and costs.
July 3	Joseph Kizior, Angelica	Delivering adulterated milk to cheese factory.	L. C. Bold, Shawano	\$25 and costs.
July 6	E. Hoss, Black Creek	Delivering watered milk to cheese factory.	F. Heinemann, Appleton	\$25 and costs.
July 11	S. A. Griewski, Ironwood, Mich	Selling sausage in Wisconsin containing boric acid.	Griff Thomas, Hurley	\$25 and costs.
July 12	A. McMullan, Seymour	Delivering adulterated milk to cheese factory.	F. Heinemann, Appleton	\$25 and costs.
July 12	Wm. Able, Seymour	Delivering adulterated milk to cheese factory.	Jas. Lennon, Appleton	\$25 and costs.
July 12	G. Herther, Schleisingerville...	Delivering milk below legal standard..	Robertson, West Bend	\$25 and costs.
July 12	Elbert Johnson, Hersey	Delivering adulterated cream to creamery.	C. A. Disney, Hudson	\$25 and costs.
July 14	Ed. Hart, Boyceville	Delivering adulterated milk to cheese factory.	J. E. Florin, Menomonie	\$25 and costs.
July 14	A. T. Graber, Mineral Point..	Hamburger steak containing a salt of sulphurous acid.	H. Pitts, Mineral Point	\$35 and costs.
July 19	Geo. Struensee, Oshkosh	Offering adulterated cream at creamery	A. H. Goss, Oshkosh	\$25 and costs.
July 19	F. B. Heberman, Sun Prairie..	Selling sausage containing chemical preservatives.	Anthony Donovan, Madison	\$75 and costs.
July 23	Theodore Fillnow, Clintonville.	Delivering adulterated milk to cheese factory.	Jas. McNeal, Clintonville	\$30 and costs.
July 31	Henry Shigley	Attempting to deliver adulterated milk to cheese factory.	F. Firnstahl, Colby	\$25 and costs.
Aug. 1	Enger & Co., Stoughton	Selling sausage containing chemical preservative.	Anthony Donovan, Madison	\$25.
Aug. 5	Marshall & Knorr, Blanchardville.	Selling sausage containing chemical preservative.	McGinty	\$25.
Aug. -	Amsterdam Coffee Co., Milw...	Selling baking powder containing alum	N. B. Neelen, Milwaukee.....	\$25 and costs. Appealed.
Aug. 6	J. A. Wilson, Markesan	Selling lemon extract containing wood alcohol.	Edward Harroune, Princeton...	\$25 and costs.

CONVICTIONS—Continued.

Date.	Name and Address of Defendant	Cause of Action.	Name and Address of Trial Justice.	Fines or Forfeitures.
1906.				
Aug. 10	A. T. Graber, Mineral Point...	Selling flesh of a diseased cow	H. Pitts, Mineral Point	\$75 and costs. Appealed.
Aug. 10	J. Bullman, Waunakee	Selling pepper containing olive pits ...	Anthony Donovan, Madison	\$25 and costs.
Aug. 21	Hass & Krohn, Reedsburg	Selling sausage containing boric acid..	Chas. Sheldon, Reedsburg	\$25 and costs.
Aug. 22	Fred Scheneer, Waukesha	Selling adulterated milk	M. Mucklestone	\$25 and costs.
Aug. 23	Geo. M. Sietz, Cashton.....	Selling sausage containing boric acid and artificial coloring.	John A. Shelts, Sparta	\$25 and costs.
Aug. 23	Musum Olson Co., Eau Claire.	Selling black pepper adulterated with foreign starch.	J. W. Singleton, Eau Claire....	\$25 and costs.
Aug. 23	H. V. Jones, Barneveld.....	Delivering adulterated milk.....	R. Lane, Dodgeville	\$25 and costs.
Aug. 24	A. Lansing, Waukesha	Selling adulterated milk	M. Mucklestone	\$25 and costs.
Aug. 24	People's Mercantile Co., Mon- ticello.	Selling baking powder containing alum	W. J. Saucerman	\$25 and costs.
Aug. 24	People's Mercantile Co., Mon- ticello.	Selling evaporated milk as evaporated cream.	W. J. Saucerman	\$25 and costs.
Aug. 24	Herman Gohler, Templeton ..	Delivering adulterated milk to cheese factory.	Tullar	\$25 and costs.
Aug. 24	Mich. Schicks, Templeton.....	Delivering adulterated milk to cheese factory.	Tullar	\$25 and costs.
Aug. 24	Chas. Busse, Templeton	Delivering adulterated milk to cheese factory.	Tullar	\$25 and costs.
Aug. 24	Ernst Sodemann, Templeton...	Delivering adulterated milk to cheese factory.	Tullar	\$25 and costs.
Aug. 24	A. L. Rieve, Templeton	Delivering adulterated milk to cheese factory.	Tullar	\$25 and costs.
Aug. 25	Chas. F. Lindberg, Prentice...	Selling a compound mixture for cream of tartar.	F. W. Sackett, Phillips	\$25 and costs.
Aug. 29	Swenson & Co., Hudson.....	Selling baking powder containing alum not lawfully labeled.	Chas. A. Desney	\$25 and costs.
Aug. 31	Wm. Hills, Manitowoc	Selling adulterated milk.	.....	\$25 and costs.
Aug. 31	Aug. Heise, Manitowoc	Selling adulterated milk.	.....	\$25 and costs.
Sept. 1	Morris Fiedler, Husher	Delivering adulterated milk to cream- ery.	H. G. Smieding, Racine.....	\$25 and costs.
Sept. 1	Wm. S. Schoenberg, Wausau..	Selling lemon extract containing wood alcohol.	Louis Marchette, Wausau.....	\$25 and costs.
Sept. 1	Julius Menowitz, Mosinee	Selling black pepper adulterated with olive pits.	Wm. Marchette, Wausau.....	\$25 and costs.

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CONVICTIONS—Continued.

Date.	Name and Address of Defendant.	Cause of Action.	Name and Address of Trial Justice.	Fines or Forfeitures.
1906.				
Sept. 6	G. G. Young, Ashland	Selling lemon extract containing wood alcohol.	Geo. A. McCloud, Ashland	\$25 and costs.
Sept. 6	A. Bartel, Juneau	Delivering milk below legal standard..	.....	\$25 and costs.
Sept. 7	Gottlieb Haas, Random Lake..	Offering unclean and unsanitary milk at cheese factory.	Fred Goerlitz, Sheboygan	\$25 and costs.
Sept. 19	C. Medick, Evansville	Delivering adulterated milk to creamery.	C. L. Fifield, Janesville.....	\$25 and costs.
Sept. 20	G. A. Krueger & Son, Princeton	Selling sausage containing a salt of sulphurous acid.	Edward Harroune, Princeton ..	\$25 and costs.
Sept. 22	L. Stapleman, Marxville	Delivering adulterated milk to a creamery.	Anthony Donovan, Madison	\$25 and costs.
Sept. 22	J. Stapleman, Marxville	Delivering adulterated milk to creamery.	Anthony Donovan, Madison	\$25 and costs.
Sept. 25	Joseph Cowling, Oshkosh	Offering adulterated milk at cheese factory.	A. H. Goss, Oshkosh	\$25 and costs.
Sept. 25	J. Nissenbaum, Merrill	Selling unsweetened condensed milk for evaporated cream.	M. G. Hoffman, Merrill	\$25 and costs.
Sept. 25	A. O. Eid, Merrillean	Selling catsup containing benzoic acid	Vanschaick	\$25 and costs.
Sept. 26	H. Matz, Marxville	Delivering adulterated milk to creamery.	Anthony Donovan, Madison	\$25 and costs.
Sept. 26	M. Marx, Marxville	Delivering adulterated milk to creamery.	Anthony Donovan, Madison	\$25 and costs.
Sept. 27	Edward Thoenes, Wonewoc...	Selling adulterated lemon extract	C. Lyons, Mauston	\$25 and costs.
Sept. 28	N. C. Hanson, Beloit	Selling adulterated milk	C. Rosa, Beloit	\$25 and costs.
Sept. 28	Fred Zwicky, Allenville	Maintaining unclean and unsanitary cheese factory.	A. H. Goss, Oshkosh	\$25 and costs.
Sept. 29	F. Cassidy, Evansville	Delivering adulterated milk to creamery.	C. L. Fifield, Janesville.....	\$25 and costs.
Sept. 29	A. Polzine, Evansville	Delivering adulterated milk to creamery.	C. L. Fifield, Janesville.....	\$25 and costs.
Sept. 29	Cron & Polzin, Camp Douglas.	Selling sausage containing boric acid or a salt thereof and artificial coloring.	C. Lyon, Mauston	\$25 and costs.
Oct. 2	C. Schwan, Kenosha	Sale of pepper containing olive pits....	G. B. McCarron	\$25 and costs.
Oct. 2	Joseph Leineweber, Kenosha ..	Sale of pepper containing olive pits....	G. B. McCarron	\$25 and costs.
Oct. 3	I. N. Snyder, Reedsburg	Sale of adulterated lemon extract	Schults, Baraboo	\$25 and costs.

Appealed.

CONVICTIONS—Continued.

Date.	Name and Address of Defendant.	Cause of Action.	Name and Address of Trial Justice.	Fines or Forfeitures.
1906.				
Oct. 4	Joseph Styger, Monroe	Operating cheese factory under unclean conditions.	Edw. Ruegger, Monroe.....	\$25 and costs.
Oct. 4	H. Smith, Darlington	Delivering adulterated milk to cheese factory.	J. H. Clarey, Darlington.....	\$25 and costs.
Oct. 5	A. Oertel, New London	Selling sausage* containing boric acid or a salt thereof.	C. Lyon, Mauston.....	\$25 and costs.
Oct. 6	Ed. Becker, Neenah	Selling unclean and unsanitary milk at cheese factory.	A. H. Goss, Oshkosh.....	\$25 and costs.
Oct. 11	John Krause, Fall Creek	Attempting to deliver milk in unclean cans to creamery.	R. H. Stokes, Eau Claire.....	\$25 and costs.
Oct. 12	J. M. Home, Milwaukee	French peas containing copper salts.	N. B. Neelen.....	\$25 and costs.
Oct. 12	E. Simonson, Waunakee	Selling adulterated lemon extract.....	Anthony Donovan, Madison	\$25 and costs.
Oct. 15	J. G. Trapp, Viroqua	Selling adulterated lemon extract.....	Roger Williams, Hillsboro	\$25 and costs.
Oct. 15	M. Magaurin, Black Creek	Delivering adulterated milk to cheese factory.	F. Heinemann, Appleton	\$25 and costs.
Oct. 15	Aug. Schultz, Fall Creek	Attempting to deliver to creamery milk in unclean cans.	R. H. Stokes, Eau Claire	\$25 and costs.
Oct. 17	Gust Klingbeil, Fall Creek	Attempting to deliver to creamery milk in unclean cans.	R. H. Stokes, Eau Claire	\$25 and costs.
Oct. 20	F. G. Thomas, Monroe	Selling adulterated lemon extract.....	Thos. Luchsinger, Monroe	\$25 and costs.
Oct. 23	Werwie Bros., Kenosha	Selling adulterated maple syrup	G. B. McCarron, Kenosha	\$25 and costs.
Oct. 23	Wm. Radke, Juneau	Delivering milk below legal standard..	W. D. Stacy, Watertown	\$25 and costs.
Oct. 23	Bernard Kirchoff, Hustisford ..	Delivering milk below legal standard..	W. D. Stacy, Watertown	\$25 and costs.
Oct. 23	Robert Schwartz, Hustisford ..	Delivering milk below legal standard..	W. D. Stacy, Watertown	\$25 and costs.
Oct. 23	Aug. Bergman, Hustisford	Delivering milk below legal standard..	W. D. Stacy, Watertown	\$25 and costs.
Oct. 24	C. Uebel, Juneau	Delivering milk below legal standard..	W. D. Stacy, Watertown	\$25 and costs.
Oct. 25	John McCoy, Darlington	Delivering milk below legal standard to cheese factory.	J. H. Clarey, Darlington	\$25 and costs.
Oct. 26	Sherman Hodgson, Gratiot,	Delivering milk below legal standard to cheese factory.	J. H. Clarey, Darlington	\$25 and costs.
Oct. 29	Clayton Hubbard, Chippewa Falls.	Selling unlawful lemon extract.....	F. W. Jenkins, Chippewa Falls	\$25 and costs.
Oct. 31	J. J. Wright, Darlington	Selling adulterated lemon extract.....	J. H. Clarey, Darlington	\$25 and costs.
Nov. 3	H. C. Owens, Kenosha	Delivering adulterated milk to Creamery Co.	G. B. McCarron, Kenosha	\$25 and costs.

CONVICTIONS—Continued.

Date.	Name and Address of Defendant.	Cause of Action.	Name and Address of Trial Justice.	Fines or Forfeitures.
1906. Nov. 5	J. Schultz, Kenosha	Delivering adulterated milk to Creamery Co.	G. B. McCarron, Kenosha	\$25 and costs.
Nov. 13	Hoogerhilde Bros., Kenosha ...	Delivering adulterated milk to Creamery Co.	G. B. McCarron, Kenosha	\$25 and costs.
Nov. 19	J. Foresman, Calamine	Delivering adulterated milk to cheese factory.	J. H. Clarey, Darlington	\$25 and costs.
Nov. 24	A. T. Parsons, Darlington	Selling adulterated lemon extract.....	J. H. Clarey, Darlington	\$25 and costs.
Nov. 26	C. H. Luecke, Plymouth	Maintaining unclean and unsanitary cheese factory.	Goerlitz	\$25 and costs.
Nov. 27	Frank Unger, Markesan	Maintaining unclean and unsanitary creamery.	Edward Harroune, Princeton...	\$25 and costs.
Nov. 28	Wm. A. Ebert, Comstock	Maintaining unclean and unsanitary creamery.	F. B. Kinsley, Barron	\$25 and costs.
Nov. 28	G. D. Ohrmundt, Reeseville ...	Maintaining unclean and unsanitary creamery.	F. B. Kinsley, Barron	\$25 and costs.
Dec. 5	Gus Berglin, Antigo	Selling Hamburger steak containing a chemical preservative.	F. W. White, Antigo	\$25 and costs.
Dec. 8	Fred Anderson, Kenosha	Delivering adulterated milk to Creamery Co.	G. B. McCarron, Kenosha	\$25 and costs.
Dec. 9	Allen Wheeler, Sylvan	Delivering cream containing chemical preservative.	Curtis, Richland Center	\$25 and costs.
Dec. 12	Chas. Beecher, Rice Lake	Selling Hamburger steak containing a chemical preservative.	F. B. Kinsley, Barron	\$25 and costs.
Dec. 13	Schuelke Bros., Manawa	Selling adulterated lemon extract.....	E. J. Bastin	\$25 and costs.
Dec. 14	H. S. Tower, Beloit	Selling adulterated lemon extract.....	C. Rosa, Beloit	\$25 and costs.
Dec. 17	John P. Giegler, Appleton	Delivering unclean milk to creamery..	F. Heinemann, Appleton	\$25 and costs.
Dec. 20	A. G. Conger, Darlington	Selling adulterated lemon extract.....	H. Pitts, Mineral Point	\$25 and costs.
Dec. 20	The Meader Grocery Co., Eau Claire.	Selling cider containing benzoic acid..	J. W. Singleton, Eau Claire	\$25 and costs.
Dec. 20	Louis Lee, Superior	Selling adulterated cream	F. S. Parker, Superior	\$25 and costs.
Dec. 21	Alex. Schulte, Hilbert	Maintaining unclean and unsanitary cheese factory.	Rothman, Ripon	\$25 and costs.
Dec. 21	Chas. H. Russell, Superior	Selling adulterated milk	F. S. Parker, Superior	\$25 and costs.

CONVICTIONS—Continued.

Date.	Name and Address of Defendant.	Cause of Action.	Name and Address of Trial Justice.	Fines or Forfeitures.
1906.				
Dec. 21	Peter Sorenson, Superior	Selling adulterated cream	F. S. Parker, Superior	\$25 and costs.
Dec. 21	J. S. Kelley, Superior	Selling adulterated cream	F. S. Parker, Superior	\$25 and costs.
Dec. 21	K. S. Finstad, Superior	Selling adulterated milk	F. S. Parker, Superior	\$25 and costs.
Dec. 22	S. Anderson, Superior	Selling adulterated milk	F. S. Parker, Superior	\$25 and costs.
Dec. 24	E. Lund, Superior	Selling adulterated cream	F. S. Parker, Superior	\$25 and costs.
Dec. 26	John Holm, Superior	Selling adulterated cream	F. S. Parker, Superior	\$25 and costs.
Dec. 26	N. Sorenson, Superior	Selling adulterated cream	F. S. Parker, Superior	\$25 and costs.
Dec. 27	J. G. Poser, Merrill	Selling pepper adulterated with ground olive pits.	M. G. Hoffman, Merrill	\$25 and costs.
Dec. 28	A. Christensen, Superior	Selling adulterated cream	F. S. Parker, Superior	\$25 and costs.
Dec. 28	Nels Christensen, Superior	Selling adulterated cream	F. S. Parker, Superior	\$25 and costs.
Dec. 29	T. Olson, Superior	Selling adulterated cream	F. S. Parker, Superior	\$25 and costs.

CONVICTIONS—Continued.

Date.	Name and Address of Defendant.	Cause of Action.	Name and Address of Trial Justice.	Fines or Forfeitures.
1907.				
Jan. 4	J. V. M. Davis, Pardeeville.....	Selling adulterated lemon extract.....	Frank Heidt, Portage.....	\$25 and costs.
Jan. 10	Dr. J. Jensen, Cameron.....	Selling for blackberry brandy a mixture containing saccharin and coal-tar dye	F. B. Kinsley, Barron.....	\$25 and costs.
Jan. 12	A. C. Smith, Lancaster.....	Selling adulterated lemon extract.....	S. W. Traber, Platteville.....	\$25 and costs.
Jan. 21	G. Barkhelz, London.....	Delivering adulterated milk to creamery.	Anthony Donovan, Madison.....	\$25 and costs.
Jan. 22	Ripon Produce Co., Ripon.....	Maintaining creamery premises and utensils in unclean and unsanitary condition.	Fowler, Ripon.....	\$25 and costs.
Jan. 25	Frank B. Knepfel, Hilbert.....	Maintaining cheese factory premises and utensils in unclean and unsanitary condition.	Rothman, Ripon.....	\$25 and costs.
Jan. 27	J. G. Poser, Merrill.....	Selling adulterated pepper.....	M. G. Hoffman, Merrill.....	\$25 and costs.
Jan. 27	John Rhoda, Juneau.....	Delivering adulterated milk to cheese factory.	W. D. Stacy, Watertown.....	\$25 and costs.
Jan. 29	Ben Coon, Juneau.....	Delivering adulterated milk to cheese factory.	W. D. Stacy, Watertown.....	\$25 and costs.
Jan. 30	E. C. Hubbard, Elkhorn.....	Selling adulterated pepper.....	Arthur Clohisy, Elkhorn.....	\$25 and costs.
Jan. 31	Henry Schuster, Fillmore.....	Delivering adulterated milk to cheese factory.	C. G. Robinson, West Bend....	\$25 and costs.
Jan. 31	Frank Ponnahac, Fillmore.....	Delivering adulterated milk to cheese factory.	C. G. Robinson, West Bend....	\$25 and costs.
Feb. 1	Wm. Stein, Fillmore.....	Delivering adulterated milk to cheese factory.	C. G. Robinson, West Bend....	\$25 and costs.
Feb. 1	Henry Kraetsch, Fillmore.....	Delivering adulterated milk to cheese factory.	C. G. Robinson, West Bend....	\$25 and costs.
Feb. 1	Fred Goldamer, Fillmore.....	Delivering adulterated milk to cheese factory.	C. G. Robinson, West Bend....	\$25 and costs.
Feb. 1	Gust. Degnitz, Fillmore.....	Delivering adulterated milk to cheese factory.	C. G. Robinson, West Bend....	\$25 and costs.
Feb. 5	Thos. Brooks, Watertown.....	Selling oleomargarine for butter.....	Geo. Grimm, Jefferson.....	\$50 and costs.
Feb. 5	Geo. Gatterdam, Watertown....	Selling oleomargarine for butter.....	Geo. Grimm, Jefferson.....	\$50 and costs.
Feb. 5	J. C. Harrison, Watertown.....	Selling oleomargarine for butter.....	Geo. Grimm, Jefferson.....	\$50 and costs.

CONVICTIONS—Continued.

Date.	Name and Address of Defendant.	Cause of Action.	Name and Address of Trial Justice.	Fines or Forfeitures.
1907.				
Feb. 13	Ripon Produce Co., Ripon.....	Maintaining cheese factory premises in unclean and unsanitary condition.	Fowler, Ripon.....	\$25 and costs.
Feb. 14	Meyer & Nowack, Watertown..	Selling oleomargarine which was in imitation of yellow butter.	Geo. Grimm, Jefferson.....	\$50 and costs. Appealed.
Feb. 21	F. C. Brandt, Monroe.....	Selling lemon extract containing less than 5 per cent. (by vol) of lemon oil.	Thos. Luchsinger, Monroe.....	\$25 and costs.
Feb. 25	Jess Capper, West Salem.....	Selling adulterated lemon extract	J. Brindley, La Crosse.....	\$25 and costs.
Feb. 28	J. H. Schroeder, Oshkosh.....	Selling unclean and unsanitary milk....	A. H. Goss, Oshkosh.....	\$25 and costs.
Mch. 19	E. Sohneis, Sun Prairie.....	Selling adulterated milk.....	Anthony Donovan, Madison.....	\$25 and costs.
Mch. 21	David A. Hinrichs, Blooming Grove	Selling adulterated milk.....	Anthony Donovan, Madison.....	\$25 and costs.
Mch. 26	Jac. Murtens, Fond du Lac....	Selling unclean milk and maintaining unclean premises where milk was sold.	Thos. Watson, Fond du Lac....	\$25 and costs.
Mch. 28	Louis Olson, Superior.....	Selling adulterated butter.....	F. S. Parker, Superior.....	\$25 and costs.
Mch. 28	F. J. Leonard, Oshkosh.....	Selling adulterated milk.....	A. H. Goss, Oshkosh.....	\$25 and costs.
April 1	E. B. Jones, Fond du Lac.....	Selling adulterated milk.....	Thos. Watson, Fond du Lac....	\$25 and costs.
April 2	Fred Baumann, Glenbeulah....	Selling pork sausage containing boric acid or a salt thereof.	D. Mahlsted, Plymouth.....	\$25 and costs.
April 4	Ester Oyster Co., Madison.....	Selling oysters containing boric acid..	Anthony Donovan, Madison.....	\$35 and costs.
April 5	John Keller, Sheboygan.....	Selling adulterated milk.....	D. T. Phalen, Sheboygan.....	\$25 and costs.
April 5	John Keller, Sheboygan.....	Maintaining unclean premises where milk was sold.	D. T. Phalen, Sheboygan.....	\$25 and costs.
April 5	E. A. Woodward, Oxford.....	Selling adulterated lemon extract.....	Thos. Luce, Oxford.....	\$25 and costs.
April 6	Wm. P. Kaeserman, Sheboygan	Selling adulterated milk.....	J. M. Giblin, Sheboygan.....	\$25 and costs.
April 6	Lind & Co., Eau Claire.....	Selling adulterated maple syrup.....	Fred Arnold, Eau Claire.....	\$25 and costs.
April 6	Mike Borowska, Almena.....	Delivering adulterated milk to a cheese factory.	F. B. Kinsley, Barron.....	\$25 and costs.
April 9	Martin Vanderheiden, W. Depere	Selling adulterated milk.....	N. J. Monahan, Green Bay.....	\$25 and costs.
April 9	Jos J. Wenricks, Green Bay..	Selling adulterated skim milk.....	N. J. Monahan, Green Bay.....	\$25 and costs.
April 10	Gustave Ziebell, Oshkosh.....	Selling milk handled with unclean utensils	A. H. Goss, Oshkosh.....	\$25 and costs.
April 11	Chas. A. Haeffner, Madison....	Selling oysters containing boric acid or a salt thereof.	Anthony Donovan, Madison.....	\$25 and costs.

CONVICTIONS—Continued.

Date.	Name and Address of Defendant.	Cause of Action.	Name and Address of Trial Justice.	Fines or Forfeitures.
1907.				
April 12	Findlay & Co., Madison.....	Selling adulterated maple syrup.....	Anthony Donovan, Madison....	\$25 and costs.
April 16	G. W. Knauer, Plymouth.....	Selling Hamburger steak containing a chemical preservative.	Wm. Chaplin, Plymouth.....	\$25 and costs.
April 16	Peter Haase, Plymouth.....	Selling Hamburger steak containing a chemical preservative.	Wm. Chaplin, Plymouth.....	\$25 and costs.
April 16	Foster Smith, Plymouth.....	Selling Hamburger steak containing a chemical preservative.	Wm. Chaplin, Plymouth.....	\$25 and costs.
April 17	Jos. Fischer, La Crosse.....	Selling sausage containing boric acid or a salt thereof.	J. Brindley, La Crosse.....	\$25 and costs.
April 17	Marking Bros., La Crosse.....	Selling Hamburger steak containing a salt of sulphurous acid.	J. Brindley, La Crosse.....	\$25 and costs.
April 17	John Matiak, La Crosse.....	Selling Hamburger steak containing a salt of sulphurous acid.	J. Brindley, La Crosse.....	\$25 and costs.
April 18	Waller & Volp, Menomonie....	Selling adulterated maple syrup.....	J. E. Florin, Menomonie.....	\$25 and costs.
April 18	E. A. Feldt, Menomonie.....	Selling adulterated maple syrup.....	J. E. Florin, Menomonie.....	\$25 and costs.
April 19	J. Fieselman, Medford.....	Delivering adulterated milk to cheese factory.	T. G. Jeffers, Medford.....	\$25 and costs.
April 20	C. S. Nelson, Spooner.....	Selling adulterated maple syrup.....	Andrew Ryan, Shell Lake.....	\$25 and costs.
April 22	W. C. Wilharms, Appleton....	Selling milk handled with unclean utensils.	Fred Heineman, Appleton....	\$25 and costs.
April 23	Mrs. Wm. Neu, Rubicon, R. F. D.	Delivering adulterated milk to cheese factory.	Geo. Heinze, Watertown.....	\$25 and costs.
April 25	Milton Hollinger, Hebron, R. F. D.	Delivering adulterated milk to creamery.	John Krebs, Jefferson.....	\$25 and costs.
April 26	F. W. Timms, Barron.....	Selling adulterated maple syrup.....	F. B. Kinsley, Barron.....	\$25 and costs.
April 27	Charlie Engel, Oshkosh.....	Selling meat from a diseased animal.	A. H. Goss, Oshkosh.....	\$25 and costs.
April 30	Jos. Gillis, Edson.....	Selling diseased meat.....	E. H. Coleman, Chippewa Falls	\$25 and costs.
May 4	Ole Torgerson, Menomonie....	Selling adulterated lemon extract.....	J. E. Florin, Menomonie.....	\$25 and costs.
May 7	F. M. Farmer, Brodhead.....	Selling adulterated cream.....	Chas. Skinner, Brodhead.....	\$25 and costs.
May 8	Harlon Bros., Racine.....	Selling canned peas containing a copper compound.	H. G. Smieding, Racine.....	\$25 and costs.
May 18	J. Ludwig, Medford.....	Delivering adulterated milk to cheese factory.	T. G. Jeffers, Medford.....	\$25 and costs.

CONVICTIONS—Continued.

Date.	Name and Address of Defendant.	Cause of Action.	Name and Address of Trial Justice.	Fines or Forfeitures.
1907.				
May 21	Lee Bros., Depere.....	Selling lemon extract containing wood alcohol.	N. J. Monahan, Green Bay.....	\$25 and costs.
May 21	Lee Bros., Depere.....	Selling adulterated ground pepper.....	N. J. Monahan, Green Bay.....	\$25 and costs.
May 22	Ludwig Grade, Colgate.....	Delivering adulterated milk to a cheese factory.	C. W. Wallis, Hartford.....	\$25 and costs.
May 21	Herman Bergman, Watertown	Delivering adulterated milk to a cheese factory.	W. D. Stacy, Watertown.....	\$25 and costs.
May 21	Chas. Rabenhorst, Watertown	Delivering adulterated milk to a cheese factory.	W. D. Stacy, Watertown.....	\$25 and costs.
May 21	Aug. Walter, Watertown, R. F. D.	Delivering adulterated milk to a cheese factory.	W. D. Stacy, Watertown.....	\$25 and costs.
May 23	A. E. Schwartz, Exile.....	Maintaining skimming station utensils in unclean condition.	C. Fenton, Ellsworth.....	\$25 and costs.
May 24	Jacob Adami, Colgate.....	Delivering adulterated milk to a cheese factory.	C. E. Armin, Waukesha.....	\$25 and costs.
May 28	Mrs. O. Griner, Theresa.....	Selling adulterated milk.....	W. D. Stacy, Watertown.....	\$25 and costs.
May 28	H. Heinicke, Theresa.....	Selling adulterated milk.....	W. D. Stacy, Watertown.....	\$25 and costs.
May 28	A. Griepentrog, Theresa.....	Selling adulterated milk.....	W. D. Stacy, Watertown.....	\$25 and costs.
May 28	C. F. Zahn, Theresa.....	Selling adulterated milk.....	W. D. Stacy, Watertown.....	\$25 and costs.
May 31	C. P. Myher, Ellsworth, R. F. D.	Maintaining milk utensils in unclean and unsanitary condition.	C. Fenton, Ellsworth.....	\$25 and costs.
May 31	Joe Ryan, Stanton.....	Delivering adulterated milk to a cheese factory.	O. W. Armquist, Hudson.....	\$25 and costs.
June 4	Nicholas Wagner, Rubicon.....	Delivering adulterated milk to a cheese factory.	W. D. Stacy, Watertown.....	\$25 and costs.
June 4	Nicholas Schmitz, Rubicon....	Delivering adulterated milk to a cheese factory.	W. D. Stacy, Watertown.....	\$25 and costs.
June 4	Henry Van Haren, Marinette..	Selling adulterated milk.....	H. M. Bird, Marinette.....	\$25 and costs.
June 6	Reinhart Neitzel, Watertown..	Maintaining an unclean and unsanitary cheese factory.	W. D. Stacy, Watertown.....	\$25 and costs.
June 7	Wm. Averbeck, Rosendale.....	Offering unclean and unsanitary mill to a creamery.	D. F. Blewitt, Fond du Lac....	\$25 and costs.
June 7	Edw. Wendorf, Rubicon.....	Delivering adulterated milk to a cheese factory.	W. D. Stacy, Watertown.....	\$25 and costs.

CONVICTIONS—Continued.

Date.	Name and Address of Defendant.	Cause of Action.	Name and Address of Trial Justice.	Fines or Forfeitures.
1907. June 7	Phillip Multhauf, Neosho.....	Delivering adulterated milk to a cheese factory.	W. D. Stacy, Watertown.....	\$25 and costs.
June 7	Gustav Hundt, Neosho.....	Delivering adulterated milk to cheese factory.	W. D. Stacy, Watertown.....	\$25 and costs.
June 12	Mike Jagodinsky, Manitowoc..	Selling Hamburger steak containing a salt of sulphurous acid.	A. H. Schmidt, Manitowoc.....	\$25 and costs.
June 19	Geo. Gebert, Medford.....	Delivering adulterated milk to cheese factory.	T. G. Jeffers, Medford.....	\$25 and costs.
June 22	Stephen Du Fraine, Fond du Lac	Selling milk handled with unclean utensils.	D. F. Blewitt, Fond du Lac.....	\$25 and costs.
June 22	Wm. Bigalke, Mauston.....	Offering adulterated cream to a creamery.	W. D. Stacy, Watertown.....	\$25 and costs.
June 24	Albert Beulen, Oshkosh.....	Maintaining milk utensils in unclean and unsanitary condition.	A. H. Goss, Oshkosh.....	\$25 and costs.
June 24	Jas. A. Crofoot, Alma.....	Selling adulterated lemon extract.....	Wm. Ulrich, Fountain City.....	\$25 and costs.
June 26	Wm. Abrams, Oshkosh.....	Maintaining milk utensils in unclean and unsanitary condition.	Baird	\$25 and costs.
June 28	Delaney Oil Co., Milwaukee...	Selling turpentine containing mineral oil.	N. B. Neelen, Milwaukee.....	\$50 and costs.
July 5	Herman Zanders, Ripon.....	Offering unclean and unsanitary milk to a creamery.	R. C. Fairbank, Fond du Lac....	\$25 and costs.
July 9	Jacob Streff, Fredonia.....	Delivering adulterated milk to a cheese factory.	N. E. Wilson, Port Washington	\$25 and costs.
July 10	G. W. Kingsley, Kilbourn City, R. s	Delivering adulterated milk to a cheese factory.	C. L. Purvis, Friendship.....	\$25 and costs.
July 10	Mrs. W. H. Smith, Kilbourn City	Delivering adulterated milk to a cheese factory.	C. L. Purvis, Friendship.....	\$25 and costs.
July 15	Richard Donovan, Waupun....	Offering unclean and unsanitary milk to a creamery.	D. F. Blewitt, Fond du Lac.....	\$25 and costs.
July 16	Henry Dim'er, Neillsville.....	Offering unclean and unsanitary milk to a creamery.	R. M. Campbell, Neillsville.....	\$25 and costs.
July 16	John C. Lange, Neillsville.....	Maintaining creamery premises and utensils in unclean and unsanitary condition.	R. M. Campbell, Neillsville.....	\$25 and costs.

CONVICTIONS—Continued.

Date.	Name and Address of Defendant.	Cause of Action.	Name and Address of Trial Justice.	Fines or Forfeitures.
1907.				
July 18	John W. McClusky, Linden....	Maintaining cheese factory in unclean condition.	J. P. Hankins, Mineral Point....	\$25 and costs.
July 22	Chris Lidow, Beaver Dam.....	Delivering adulterated milk to a cheese factory.	W. D. Stacy, Watertown.....	\$25 and costs.
July 22	Fred Puschert, Beaver Dam..	Delivering adulterated milk to a cheese factory.	W. D. Stacy, Watertown.....	\$25 and costs.
July 24	Geo. Kozima, Stangelville....	Maintaining cheese factory in unclean condition.	Justice Seidl, Kewaukee.....	\$25 and costs.
July 25	Fred Finey, Genesee.....	Maintaining creamery in unclean condition.	C. E. Armin, Waukesha.....	\$25 and costs.
July 27	Alex. Hamilton, Arena.....	Selling adulterated milk.....	R. Lane, Dodgeville.....	\$25 and costs.
July 30	Albert Van der Heuvel, Depere	Offering unclean and unsanitary milk to a creamery.	Weyenberg, Depere	\$25 and costs.
July 30	Philip Matzke, Depere.....	Offering unclean and unsanitary milk to a creamery.	Weyenberg, Depere	\$25 and costs.
July 31	John Vanstopple, Green Bay..	Offering unclean and unsanitary milk to a creamery.	N. J. Monahan, Green Bay.....	\$25 and costs.
July 31	Model Creamery, Madison....	Selling adulterated milk.....	A. Donovan, Madison.....	\$25 and costs.
July 31	Cardinal Creamery, Madison..	Selling adulterated milk.....	A. Donovan, Madison.....	\$25 and costs.
Aug. 2	John Reineck, Elkhart.....	Maintaining in unclean and unsanitary condition utensils and premises where milk was sold.	Justice Reiss	\$25 and costs.
Aug. 2	Wm. Oldenburg, Madison.....	Selling adulterated milk.....	A. Donovan, Madison.....	\$25 and costs.
Aug. 7	Geo. Moquin, No. Fond du Lac	Maintaining in unclean and unsanitary condition utensils and premises where milk was sold.	Justice McFadden	\$25 and costs.
Aug. 7	F. Kufahl, Fredonia.....	Delivering adulterated milk to a cheese factory.	N. E. Wilson, Port Washington	\$25 and costs.
Aug. 9	Jos. Meyer, Random Lake....	Offering for sale unclean and unsanitary milk.	Justice Carroll, Random Lake....	\$25 and costs.
Aug. 10	F. B. Eycleshymer, Milwaukee	Selling adulterated laudanum.....	N. B. Neelen, Milwaukee.....	\$25 and costs.
Aug. 12	John Tonnar, Menomonie.....	Selling hamamelis water containing wood alcohol and formaldehyde.	J. E. Florin, Menomonie.....	\$25 and costs.

CONVICTIONS—Continued.

Date.	Name and Address of Defendant.	Cause of Action.	Name and Address of Trial Justice.	Fines or Forfeitures.
1907.				
Aug. 12	J. Hesser, Brillion.....	Selling ham containing boric acid or a salt thereof.	.....	\$25 and costs.
Aug. 13	Theo. Larson, Luck.....	Maintaining a creamery in unclean and unsanitary condition.	I. N. Knight, Clear Lake.....	\$30 and costs.
Aug. 15	Edward Goodman, Madison, R. 1	Selling adulterated milk.....	Anthony Donovan, Madison.....	\$25 and costs.
Aug. 16	G. Adolph Schindel, Ontario..	Delivering cream in unclean cans to skimming station.	S. R. Pollard, Viroqua.....	\$25 and costs.
Aug. ..	Chas. Beaver, Port Washington	Delivering adulterated milk to a cheese factory.	N. E. Wilson, Port Washington	\$25 and costs.
Aug. ..	Peter Wallenstein, Port Wash- ington.	Delivering adulterated milk to a cheese factory.	N. E. Wilson, Port Washington	\$25 and costs.
Aug. 17	Albert Holak, LaFarge.....	Delivering adulterated milk to a cheese factory.	S. R. Pollard, Viroqua.....	\$25 and costs.
Aug. 21	Fred L. White, Kenosha.....	Maintaining in unclean and unsanitary condition utensils and premises where milk was sold.	G. B. McCarron, Kenosha.....	\$25 and costs.
Aug. 21	Abraham Kraak, Kenosha.....	Maintaining in unclean and unsanitary condition premises and utensils where milk was sold.	G. B. McCarron, Kenosha.....	\$25 and costs.
Aug. 22	H. F. Tower, Beloit.....	Selling adulterated vanilla extract....	C. K. Tenney, Madison.....	\$25 and costs.
Aug. 22	Frank Wodicka, Racine.....	Maintaining premises where milk was sold and utensils in unclean and unsanitary condition.	H. G. Smieding, Racine.....	\$25 and costs.
Aug. 22	John Pflieger, Racine.....	Maintaining premises where milk was sold and utensils in unclean and unsanitary condition.	H. G. Smieding, Racine.....	\$25 and costs.
Aug. 23	Nicholas Fey, Manitowoc.....	Selling milk handled with unclean utensils.	A. H. Schmidt, Manitowoc.....	\$25 and costs.
Aug. 23	Geo. Schneider, Fountain City	Delivering adulterated milk to a cheese factory.	L. Dresendoefer, Fountain City	\$25 and costs.
Aug. 23	Henry Hannchild, Fountain City	Delivering adulterated milk to a cheese factory.	L. Dresendoefer, Fountain City	\$25 and costs.
Aug. 23	Herman Giese, Random Lake..	Delivering adulterated milk to a cheese factory.	D. Mahlsted, Plymouth.....	\$25 and costs.

CONVICTIONS—Continued.

Date.	Name and Address of Defendaat.	Cause of Action.	Name and Address of Trial Justice.	Fines or Forfeitures.
1907.				
Aug. 24	John Arndt, Random Lake....	Delivering adulterated milk to a cheese factory.	D. Mahlsted, Plymouth.....	\$25 and costs.
Aug. 24	Mike Bohman, Marinette.....	Selling adulterated milk.....	H. M. Bird, Marinette.....	\$25 and costs.
Aug. 26	John Antosh, Marinette.....	Selling cream containing a chemical preservative.	H. M. Bird, Marinette.....	\$25 and costs.
Aug. 28	Henry Shankey, Merrilan....	Delivering milk from unclean cans to a cheese factory.	Harry Perry, Black River Falls.	\$25 and costs.
Aug. 29	F. V. Piper, Kenosha.....	Maintaining creamery premises in unclean and unsanitary condition.	G. B. McCarron, Kenosha.....	\$25 and costs.
Aug. 29	A. J. Kelly, Kenosha.....	Offering milk to a creamery from unclean and unsanitary cans.	G. B. McCarron, Kenosha.....	\$25 and costs.
Aug. 30	Andrew Pederson, Ashland....	Maintaining premises where milk was sold and utensils in unclean and unsanitary condition.	Geo. H. McCloud, Ashland.....	\$25 and costs.
Sept. 3	John Helm, Ashland.....	Selling cream containing a chemical preservative.	Geo. H. McCloud, Ashland.....	\$25 and costs.
Sept. 3	G. M. Kenfield, Oshkosh.....	Maintaining premises where milk was sold and utensils in unclean and unsanitary condition.	A. H. Goss, Oshkosh.....	\$25 and costs.
Sept. 4	Peter Fie'a, Arcadia.....	Selling chopped meat preserved with a salt of sulphurous acid.	I. H. Ecker, Whitehall.....	\$25 and costs.
Sept. 10	The A. Spiegel Co., Milwaukee	Selling adulterated tincture of Iodine..	N. B. Neelen, Milwaukee.....	\$25 and costs.
Sept. 7	J. J. Brandl, Shawano.....	Maintaining an unclean cheese factory.	Orlin Andrews, Shawano.....	\$25 and costs.
Sept. 11	John Pettygrove, Readstown..	Delivering adulterated milk to a cheese factory.	S. R. Pollard, Viroqua.....	\$25 and costs.
Sept. 12	Bartheaume Bros., Superior..	Selling peas containing a copper compound.	F. S. Parker, Superior.....	\$25 and costs.
Sept. 13	Artie Hursh, Des Moines, Ia..	Selling adulterated cider on Wisconsin State Fair Grounds.	N. B. Neelen, Milwaukee.....	\$25 and costs.
Sept. 13	J. T. Brewer, 5th St., Chicago, Ill	Selling adulterated cider on Wisconsin State Fair Grounds.	N. B. Neelen, Milwaukee.....	\$25 and costs.
Sept. 13	L. H. Lorch, Milwaukee.....	Selling adulterated cider.....	N. B. Nee'len, Milwaukee.....	\$25 and costs.
Sept. 17	J. H. Harter, Waukesha.....	Offering to a creamery unclean and unsanitary milk.	C. E. Armin, Waukesha.....	\$25 and costs.

CONVICTIONS—Continued.

Date.	Name and Address of Defendant.	Cause of Action.	Name and Address of Trial Justice.	Fines or Forfeitures.
1907.				
Sept. 17	F. E. Fox, Waukesha.....	Maintaining in unclean and unsanitary condition premises and utensils used in producing cream for sale.	C. E. Armin, Waukesha.....	\$25 and costs.
Sept. 17	Jacob Rhinor, Brodhead.....	Selling adulterated milk.....	C. F. Skinner, Brodhead.....	\$50 and costs.
Sept. 18	M. Kellev, Brodhead.....	Selling adulterated milk.....	C. F. Skinner, Brodhead.....	\$25 and costs.
Sept. 19	G. P. Zimmerman, Brodhead..	Selling adulterated milk.....	C. F. Skinner, Brodhead.....	\$25 and costs.
Sept. 20	Willie Nelson, Readstown.....	Delivering adulterated milk to a cheese factory.	S. R. Pollard, Viroqua.....	\$25 and costs.
Sept. 21	Henry Schreier, Cashton.....	Delivering cream in unclean cans to a creamery.	H. E. Kelley, Sparta.....	\$25 and costs.
Sept. 21	D. Robbins, Eau Claire.....	Having in his possession with intent to sell, adulterated milk.	Jos. W. Singleton, Eau Claire..	\$25 and costs.
Sept. 23	Joe Rutz,.....	Delivering milk in unclean cans to a skimming station.	J. Brindley, La Crosse.....	\$25 and costs.
Sept. 23	Grover Green, Readstown.....	Delivering adulterated milk to a cheese factory.	S. R. Pollard, Viroqua.....	\$25 and costs.
Sept. 23	W. Osborn, Readstown.....	Delivering adulterated milk to a cheese factory.	S. R. Pollard, Viroqua.....	\$25 and costs.
Sept. 25	Peter Rasmussen, Racine.....	Selling adulterated cream.....	H. G. Smieding, Racine.....	\$25 and costs.
Sept. 25	Peter Hannan, Loyal.....	Delivering adulterated milk to a cheese factory.	Geo. W. Barker, Loyal.....	\$25 and costs.
Sept. 26	Martin Grabinger, Fredonia...	Offering unclean and unsanitary milk to a cheese factory.	Cigrand	\$25 and costs.
Sept. 27	John Birk, Calumet.....	Maintaining an unclean cheese factory.	Justice Breed, Chilton.....	\$25 and costs.
Sept. 30	Thos. Mulvaney, Wilson.....	Offering to deliver to a creamery milk in unclean cans.	Otto W. Arquist, Hudson.....	\$25 and costs.
Oct. 3	O. A. Wallin, Union Grove....	Maintaining creamery premises and utensils in an unclean condition.	H. G. Smieding, Racine.....	\$25 and costs.
Oct. 8	Edw. Rasmussen, Brook'yn....	Selling adulterated milk.....	C. F. Skinner, Brodhead.....	\$25 and costs.
Oct. 10	Aug. Maosolf, Cudahy.....	Selling adulterated milk.....	N. B. Neelen, Milwaukee.....	\$25 and costs.
Oct. 10	Frank Kober, Cudahy.....	Selling adulterated milk.....	N. B. Neelen, Milwaukee.....	\$25 and costs.
Oct. 10	R. O. Sell, Cudahy.....	Maintaining utensils in creamery in unclean condition.	F. W. Jenkins, Chippewa Falls.	\$25 and costs.
Oct. 16	Frank Schmelling, Juneau.....	Delivering unclean and unsanitary milk	W. D. Stacy, Watertown.....	\$25 and costs.

CONVICTIONS—Continued.

Date.	Name and Address of Defendant.	Cause of Action.	Name and Address of Trial Justice.	Fines or Forfeitures.
1907.				
Oct. 16	Ole Thompson, Valders.....	Maintaining unclean cheese factory....	A. H. Schmidt, Manitowoc.....	\$25 and costs.
Oct. 17	Jas. Rogers, Chippewa Falls....	Selling adulterated milk.....	F. W. Jenkins, Chippewa Falls..	\$25 and costs.
Oct. 17	E. C. Starks, Cedarburg.....	Maintaining creamery premises and utensils in unclean and unsanitary condition.	Justice Wirth	\$25 and costs.
Oct. 17	Frank Laritz, New Franken....	Delivering to a creamery milk from unclean cans.	N. J. Monahan, Green Bay.....	\$25 and costs.
Oct. 22	Andrew Jerovetz, Kewaunee....	Maintaining cheese factory premises and utensils in unclean condition.	Justice Seidl, Kewaunee.....	\$25 and costs.
Oct. 24	Fabian Laurent, Rio Creek...	Maintaining cheese factory utensils and premises in unclean and unsanitary conditions.	Justice Seidl, Kewaunee.....	\$25 and costs.
Oct. 24	Jac. M. Yunk, Kewaunee.....	Maintaining unclean cheese factory....	Justice Seidl, Kewaunee.....	\$25 and costs.
Oct. 25	Frank Haack, Kewaunee.....	Maintaining unclean cheese factory....	Justice Seidl, Kewaunee.....	\$25 and costs.
Oct. 26	Clark A. Paynter, Loyal.....	Maintaining unclean and unsanitary creamery.	R. M. Campbell, Neillsville.....	\$25 and costs.
Oct. 29	Wm. P. Hamm, Allenton.....	Maintaining creamery premises and utensils in unclean and unsanitary condition.	Justice Foss	\$25 and costs.
Oct. 30	Fred Horstman, Two Rivers..	Maintaining in unclean and unsanitary condition utensils from which milk was so'd.	Justice Schmidt	\$25 and costs.
Oct. 30	People's Market, Sheboygan...	Selling chopped meat containing a salt of sulphurous acid.	John M. Giblin, Sheboygan.....	\$25 and costs.
Oct. 30	Frank Hoffman, Sheboygan....	Selling chopped meat containing a salt of sulphurous acid.	John M. Giblin, Sheboygan.....	\$25 and costs.
Oct. 30	F. B. Fritzlaff, Sheboygan.....	Selling sausage containing boric acid...	John M. Giblin, Sheboygan.....	\$25 and costs.
Oct. 30	Herman Degenkolbe, Sheboygan.	Selling chopped meat containing a salt of sulphurous acid.	John M. Giblin, Sheboygan.....	\$25 and costs.
Oct. 31	Martin Wolfe, Allenton.....	Offering and exposing for sale unclean and unsanitary milk.	Justice Wallis, Hartford.....	\$25 and costs.
Oct. 31	Frank Ruprich, Westboro.....	Selling lemon extract containing wood alcohol and artificial coloring.	T. G. Jeffers, Medford.....	\$25 and costs.
Nov. 4	Paul Myer, Milwaukee.....	Selling adulterated milk.....	N. B. Neelen, Milwaukee.....	\$25 and costs.

CONVICTIONS—Continued.

Date.	Name and Address of Defendant.	Cause of Action.	Name and Address of Trial Justice.	Fines or Forfeitures.
1907.				
Nov. 4	Frank Chezeke, Milwaukee...	Selling adulterated milk.....	N. B. Neelen, Milwaukee.....	\$25 and costs.
Nov. 12	Thos. White, Milwaukee.....	Selling adulterated milk.....	N. B. Neelen, Milwaukee.....	\$25 and costs.
Nov. 13	F. A. Ford, Berlin, R. 1.....	Maintaining an unclean creamery.....	T. D. Kerwan.....	\$25 and costs.
Nov. 14	G. Peterson, Rockland.....	Delivering adulterated milk to a cheese factory.	J. Brindley, La Crosse.....	\$25 and costs.
Nov. 14	H. Peterson, Rockland.....	Delivering adulterated milk to a cheese factory.	J. Brindley, La Crosse.....	\$25 and costs.
Nov. 15	Otto Kraft, Milwaukee.....	Selling chopped meat containing a salt of sulphurous acid.	J. A. Sheridan, Milwaukee.....	\$25 and costs.
Nov. 15	Helmuth Hoelzer, Milwaukee..	Selling chopped meat containing a salt of sulphurous acid.	J. A. Sheridan, Milwaukee.....	\$25 and costs.
Nov. 15	Chas. Ehlert, Milwaukee.....	Selling chopped meat containing a salt of sulphurous acid.	J. A. Sheridan, Milwaukee.....	\$25 and costs.
Nov. 15	Paul Ludwig, Milwaukee.....	Selling chopped meat containing a salt of sulphurous acid.	J. A. Sheridan, Milwaukee.....	\$25 and costs.
Nov. 15	A. Doerfler, Milwaukee.....	Selling chopped meat containing a salt of sulphurous acid.	J. A. Sheridan, Milwaukee.....	\$25 and costs.
Nov. 15	Henry Spielvogel, Milwaukee..	Selling chopped meat containing a salt of sulphurous acid.	J. A. Sheridan, Milwaukee.....	\$25 and costs.
Nov. 15	Frank Kelling, Berlin.....	Maintaining creamery premises and utensils in unclean and unsanitary condition.	Fred Engelbracht, Berlin.....	\$25 and costs.
Nov. 15	Arthur G. Powell, Loyd.....	Maintaining cheese factory premises and utensils in unclean and unsanitary condition.	Samuel Curtis, Richland Center	\$25 and costs.
Nov. 16	Bennie J. Rego, Cazenovia.....	Maintaining cheese factory premises and utensils in unclean and unsanitary condition.	Samuel Curtis, Richland Center	\$25 and costs.
Nov. 18	Martin Walsh, Richland Center	Delivering adulterated milk to a cheese factory.	S. Curtis, Richland Center.....	\$25 and costs.
Nov. 21	Oie Hanson, So. Wayne.....	Selling adulterated milk.....	S. Clary, Darlington.....	\$25 and costs.
Nov. 22	J. C. Clink, Berlin.....	Selling chopped meat containing a chemical preservative.	Fred Engelbracht, Berlin.....	\$25 and costs.

CONVICTIONS—Continued.

Date.	Name and Address of Defendant.	Cause of Action.	Name and Address of Trial Justice.	Fines or Forfeitures.
1907.				
Nov. 22	Joe Kurkowski, Berlin.....	Selling chopped meat containing a chemical preservative.	Fred Engelbracht, Berlin.....	\$25 and costs.
Nov. 25	Chas. Hoehn, Fall Creek.....	Selling for lemon flavoring a compound containing artificial color and no lemon oil.	Fred Arnold	\$25 and costs.
Nov. 30	Martin Maciejewski, Berlin...	Selling chopped meat containing a chemical preservative.	Fred Engelbracht, Berlin.....	\$25 and costs.
Dec. 3	D. W. Jewell, Rich and Center	Delivering adulterated milk to a cheese factory.	S. Curtis, Richland Center.....	\$25 and costs.
Dec. 6	Louis Larsen, Kenosha.....	Selling chopped meat containing a salt of sulphurous acid.	G. B. McCarron, Kenosha.....	\$25 and costs.
Dec. 7	Giser Bros, Racine.....	Selling chopped meat containing a salt of sulphurous acid.	H. G. Smieding, Racine.....	\$25 and costs.
Dec. 7	F. Haumersen, Racine.....	Selling chopped meat containing a salt of sulphurous acid.	H. G. Smieding, Racine.....	25 and costs.
Dec. 7	Wm. Christensen, Racine.....	Selling chopped meat containing a salt of sulphurous acid.	H. G. Smieding, Racine.....	\$25 and costs.
Dec. 12	Louis Buhler, Mgr. Cudahy Bros., Racine.....	Selling chopped meat containing a salt of sulphurous acid.	H. G. Smieding, Racine.....	\$25 and costs.
Dec. 12	Hanson & Switzer, Racine....	Selling chopped meat containing a salt of sulphurous acid.	H. G. Smieding, Racine.....	\$25 and costs.
Dec. 12	H. J. Hjort, Luck.....	Maintaining an unclean and unsanitary creamery.	I. N. Knight, Eau Claire.....	\$25 and costs.
Dec. 21	Harry Weatherwax, Clintonville	Delivering adulterated milk to a cheese factory.	Carew, Manawa	\$25 and costs.
Dec. 26	Sam Riegelman, Milwaukee...	Selling for port wine a preparation containing glucose, artificial color, saccharin and salicylic acid.	N. B. Neelen, Milwaukee.....	\$25 and costs.
Dec. 26	Frank Connelly, Milwaukee....	Selling as port wine a preparation containing glucose, saccharin, artificial color and benzoic acid.	N. B. Neelen, Milwaukee.....	\$25 and costs.
Dec. 31	Robert Peterson, Oshkosh.....	Selling unclean milk.....	A. H. Goss, Oshkosh.....	\$25 and costs.

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CONVICTIONS—Continued.

Date.	Name and Address of Defendant.	Cause of Action.	Name and Address of Trial Justice.	Fine or Forfeiture.
1908.				
Jan. 23	Jacob Herman, Mgr. Liquor Dept., Boston Store, Milwaukee.	Selling for and as port wine a preparation containing glucose, artificial color and benzoic acid.	N. B. Neelen, Milwaukee	\$25 and costs.
Jan. 27	Chas. Olson, Knapp	Selling adulterated lard	P. P. Clark, Menomonie	\$25 and costs.
Jan. 29	Schuckmann & Seligman, a corporation (Geo. Hatzel, clerk), Milwaukee.	Selling as and for port wine a preparation containing glucose, artificial color and benzoic acid.	N. B. Neelen, Milwaukee	*\$20 and costs.
Jan. 31	John Langhack, Green Bay....	Selling adulterated milk	M. J. Monahan, Green Bay	\$25 and costs.
Feb. 18	Mrs. Mary Puls, Fountain City	Selling adulterated cream	L. Dressendorfer, Fountain City	\$25 and costs.
Feb. 26	Wm. E. Barringer, Baraboo ...	Selling adulterated spirit of nitrous ether.	L. H. Halsted, Baraboo	\$25 and costs.
Feb. 26	Wm. E. Barringer, Baraboo ...	Selling adulterated spirit of camphor..	L. H. Halsted, Baraboo	\$25 and costs.
Feb. 26	Wm. E. Barringer, Baraboo ...	Selling adulterated alcohol	L. H. Halsted, Baraboo	\$25 and costs.
Mar. 4	Henry Lewis, Madison	Selling adulterated alcohol	Anthony Donovan, Madison	\$25 and costs.
Mar. 4	Henry Lewis, Madison	Selling adulterated spirit of camphor..	Anthony Donovan, Madison	\$25 and costs.
Mar. 6	Frank Ahrens, Prairie du Ch'n	Selling adulterated milk	C. C. Chase, Prairie du Chien	\$25 and costs.
Mar. 6	Fenton Wachter, Prairie du Chien.	Selling adulterated milk	John Garrity, Prairie du Chien	\$25 and costs.
Mar. 6	Wm. Swingle, Prairie du Ch'n	Selling adulterated milk	C. C. Chase, Prairie du Chien	\$25 and costs.
Mar. 16	J. D. Hatch, Lancaster	Selling adulterated laudanum	David Schreiner, Lancaster	\$25 and costs.
Mar. 16	J. Hoff, La Crosse	Selling adulterated milk	J. Brindley, La Crosse	\$25 and costs.
Mar. 16	Kasper Zweifel, La Crosse	Selling adulterated cream	J. Brindley, La Crosse	\$25 and costs.
Mar. 16	Chas. Manske, La Crosse	Selling adulterated cream	J. Brindley, La Crosse	\$25 and costs.
Mar. 17	L. Caspersen, La Crosse	Selling adulterated cream	J. Brindley, La Crosse	\$25 and costs.
Mar. 17	Mrs. F. McDonald, La Crosse ..	Selling adulterated milk	J. Brindley, La Crosse	\$25 and costs.
Mar. 17	J. V. Swift, Darlington	Selling adulterated tincture of iodine ..	J. H. Clary, Darlington	\$25 and costs.
Mar. 17	Geo. F. Oates, Darlington	Selling adulterated tincture of iodine ..	J. H. Clary, Darlington	\$25 and costs.
Mar. 20	J. A. Messerole and Geo. Horn, Mineral Point.	Selling adulterated tincture of iodine ..	Henry Pitts, Mineral Point	\$25 and costs.
Mar. 21	Sol. Levitan, Madison	Selling catsup containing a chemical preservative.	Anthony Donovan, Madison	\$25 and costs.
Mar. 24	Fred H. Gadsby, Eau Claire ...	Selling adulterated spirit of nitrous ether.	Jos. W. Singleton, Eau Claire	\$25 and costs.

* Minimum fine under statute, \$25.

CONVICTIONS—Continued.

Date.	Name and Address of Defendant.	Cause of Action.	Name and Address of Trial Justice.	Fine or Forfeiture.
1908.				
Mar. 25	A. A. Pardee, Madison	Selling adulterated spirit of camphor ..	C. K. Tenney, Madison	\$25 and costs.
Mar. 27	Dr. A. R. Nash, Ellsworth	Selling adulterated spirit of nitrous ether.	C. Fenton, Ellsworth	\$25 and costs.
Mar. 28	K. A. Borgen, Eau Claire	Selling adulterated cream	Jos. W. Singleton, Eau Claire	\$25 and costs.
Mar. 28	St. Croix Co-op Co. (Andrew Westerdahl), Hersey.	Selling adulterated spirit of nitrous ether.	O. W. Arnquist, Hudson	\$25 and costs.
Mar. 28	N. W. Heintz, Rice Lake	Selling adulterated laudanum	F. B. Kinsley, Barron	\$25 and costs.
Apr. 1	The Polk Co-op. Co. (Azarie Hatu, Agt.), Amery.	Selling canned peas colored with sulphate of copper.	I. N. Knight, Clear Lake	\$25 and costs.
Apr. 1	John Klauck, Kiel	Selling unclean and unsanitary milk ..	Albert Schmidt, Manitowoc	\$25 and costs.
Apr. 2	J. F. W. Schmidt, Oshkosh	Selling adulterated spirit of camphor ..	A. H. Goss, Oshkosh	\$25 and costs.
Apr. 3	K. O. Knutzen, Manitowoc	Selling adulterated spirit of nitrous ether.	A. H. Schmidt, Manitowoc	\$25 and costs.
Apr. 3	J. E. Barnstein, Manitowoc	Selling adulterated hamamelis water ..	A. H. Schmidt, Manitowoc	\$25 and costs.
Apr. 3	Ambrose Heinz, Lyons	Maintaining creamery premises and utensils in unclean and unsanitary condition.	J. E. Fuller, Elkhorn	\$25 and costs.
Apr. 6	W. H. Smith, Eau Claire	Selling adulterated cream	Jos. W. Singleton, Eau Claire	\$25 and costs.
Apr. 8	Dr. Hugh F. McDonald, Hollandale.	Selling adulterated laudanum	T. H. Arthur, Dodgeville	\$25 and costs.
Apr. 10	F. J. Federspiel, Port Washington.	Maintaining in unclean and unsanitary condition premises where milk was sold.	Wm. A. Tholen, Port Washington	\$25 and costs. Appealed.
Apr. 10	D. H. Pollock, Beloit	Selling hamamelis water containing wood alcohol.	C. D. Rosa, Beloit	\$25 and costs.
Apr. 15	Collette Drug Store, Chippewa Falls.	Selling adulterated spirit of camphor ..	F. W. Jenkins, Chippewa Falls	\$25 and costs.
Apr. 15	C. G. Suits, Medford	Selling adulterated tincture of iodine ..	T. G. Jeffers, Medford	\$25 and costs.
Apr. 15	L. W. Stapleton, Chippewa Falls.	Selling adulterated laudanum	F. W. Jenkins, Chippewa Falls	\$25 and costs.
Apr. 16	Purdy Drug Co. (Evan Hughes, Clerk), Portage	Selling adulterated spirit of camphor ..	A. R. Bunker, Portage	\$25 and costs.
Apr. 16	F. A. Rhyme, Portage	Selling adulterated spirit of camphor ..	A. R. Bunker, Portage	\$25 and costs.
Apr. 16	Dr. Chas. Kossat, Milwaukee ..	Selling spirit of camphor below legal standard in camphor and containing wood alcohol.	N. B. Neelen, Milwaukee	\$25 and costs.

CONVICTIONS—Continued.

Date.	Name and Address of Defendant.	Cause of Action.	Name and Address of Trial Justice.	Fine or Forfeiture.
1908.				
Apr. 16	Henry B. Stanz, Milwaukee	Selling adulterated cheese	N. B. Neelen, Milwaukee	\$25 and costs.
Apr. 17	Wm. Steinmeyer Co. (Henry A. Eichfeld, Agt.), Milwaukee.	Selling adulterated cheese	N. B. Neelen, Milwaukee	\$25 and costs.
Apr. 17	Adolf Dernehl, Milwaukee	Selling adulterated cheese	N. B. Neelen, Milwaukee	\$25 and costs.
Apr. 17	Ferd. Latsch, Lake Mills	Delivering adulterated milk to a creamery.	G. F. Krebbs, Jefferson	\$25 and costs.
Apr. 17	Aug. Heise, Muskego	Offering adulterated milk to a creamery.	C. E. Armin, Waukesha	\$25 and costs.
Apr. 18	John Loughney, Muskego	Offering adulterated milk to a creamery.	C. E. Armin, Waukesha	\$25 and costs.
Apr. 21	John Kelly, Muskego	Offering adulterated milk to a creamery.	C. E. Armin, Waukesha	\$25 and costs.
Apr. 21	John Spitzner, Sr., Muskego ...	Offering adulterated milk to a creamery.	C. E. Armin, Waukesha	\$25 and costs.
Apr. 24	Wm. Lorentz, Milwaukee	Selling adulterated tincture of iodine..	N. B. Neelen, Milwaukee	\$25 and costs.
Apr. 25	E. M. Worden, Ladysmith	Selling canned peas containing a copper compound.	O. G. Briggs, Bruce	\$25 and costs.
Apr. 28	L. L. Rowe, Madison	Selling a maple syrup mixture unlawfully labeled.	Anthony Donovan, Madison	\$25 and costs. Appealed. (See May 15.)
Apr. 30	P. J. Pauly, Port Washinton ..	Maintaining cheese factory premises and utensils in unclean and unsanitary condition.	N. E. Wilson, Port Washington	\$25 and costs.
May 1	W. C. Wendt, Kaukauna	Selling adulterated spirit of nitrous ether.	T. H. Ryan, Appleton	\$25 and costs.
May 1	Frank Blumenstein, Berlin	Maintaining creamery premises in unclean and unsanitary condition.	Fred Engelbracht, Berlin	\$25 and costs.
May 2	J. B. Esser, Madison	Selling a maple syrup mixture not lawfully labeled.	Anthony Donovan, Madison	\$25 and costs. Appealed. (See May 15.)
May 2	G. W. Campbell, Lake Mills ...	Selling adulterated milk	C. D. Root, Lake Mills	\$25 and costs.
May 5	Frank Pauly, Belgium	Maintaining cheese factory premises and utensils in unclean and unsanitary condition.	Richard Hoffman, Port Washington ...	\$25 and costs.

CONVICTIONS—Continued.

Date.	Name and Address of Defendant.	Cause of Action.	Name and Address of Trial Justice.	Fine or Forfeiture.
1903.				
May 6	Chas. Thiex, Oshkosh	Maintaining utensils in unclean and unsanitary condition and premises where milk was sold.	A. H. Goss, Oshkosh	\$25 and costs.
May 7	Carl Sorenson, Fond du Lac	Maintaining creamery premises and utensils in unclean and unsanitary condition.	D. F. Blewitt, Fond du Lac.....	\$25 and costs.
May 8	Wm. Bender, Milwaukee	Selling spirit of camphor below legal standard in camphor and containing wood alcohol.	N. B. Neelen, Milwaukee	\$25 and costs.
May 8	Adolph and Leslie Eckhardt, Milwaukee.	Selling adulterated tincture of iodine...	N. B. Neelen, Milwaukee	\$25 and costs.
May 8	Wm. Teich, Milwaukee	Selling adulterated spirit of camphor..	N. B. Neelen, Milwaukee	\$25 and costs.
May 8	A. E. Kienth, Milwaukee	Selling adulterated spirit of camphor..	N. B. Neelen, Milwaukee	\$25 and costs.
May 8	A. Luethke, Milwaukee	Selling adulterated spirit of camphor..	N. B. Neelen, Milwaukee	\$25 and costs.
May 11	Roy Davis, Manitowoc	Having in possession with intent to sell unclean and unsanitary milk.	A. H. Schmidt, Manitowoc	\$25 and costs.
May 15	L. L. Rowe, Madison	Selling a maple syrup mixture not lawfully labeled. Appeal from verdict rendered by Judge Donovan, Municipal Court, Madison.	Jas. O'Neill, sitting for E. R. Stevens, Circuit Court, Madison.	\$25 and costs.
May 15	J. B. Esser, Madison	Selling a maple syrup mixture not lawfully labeled. Appeal from verdict rendered by Judge Donovan, Municipal Court, Madison.	Jas. O'Neill, sitting for E. R. Stevens, Circuit Court, Madison.	\$25 and costs.
May 18	John Myrechuck, Plainfield, R. D.	Delivering adulterated milk to a creamery.	R. W. Hubbell, Wautoma	\$25 and costs.
May 18	F. W. Medland, Oshkosh	Selling adulterated spirit of camphor..	A. H. Goss, Oshkosh	\$25 and costs.
May 18	J. H. Schroeder, Oshkosh	Selling adulterated spirit of camphor..	A. H. Goss, Oshkosh	\$25 and costs.
May 19	T. H. Grady, Oregon	Selling a mixture of glucose and refiners' syrup not lawfully labeled.	Anthony Donovan, Madison	\$25 and costs. Appealed.
May 19	Geo. McDermott, Oregon	Selling a mixture of glucose and refiners' syrup not lawfully labeled.	Anthony Donovan, Madison	\$25 and costs. Appealed.
May 20	Wm. H. Meier (Meier & Kelly), Madison.	Selling a maple syrup mixture not lawfully labeled.	Anthony Donovan, Madison	\$25 and costs.

CONVICTIONS—Continued.

Date.	Name and Address of Defendant.	Cause of Action.	Name and Address of Trial Justice.	Fine or Forfeiture.
1908.				
May 21	S. A. Piper, Madison	Selling canned "Maraschino" cherries containing chemical preservatives and artificial color.	Anthony Donovan, Madison	\$25 and costs.
May 22	A. R. Nitz, Milwaukee	Selling pop containing saccharin.....	N. B. Neelen, Milwaukee	\$25 and costs. Appealed. (See June 29.)
May 23	Nicholas Karls, Malone	Maintaining creamery premises and utensils in unclean and unsanitary condition.	D. F. Blewitt, Fond du Lac.....	\$25 and costs.
June 3	Ira Billings, Allenville	Maintaining cheese factory premises and utensils in unclean and unsanitary condition.	Nels Jenssen, Neenah	\$25 and costs.
June 4	Fred E. Hubbard, McFarland..	Selling a mixture of glucose and maple syrup not lawfully labeled.	Anthony Donovan, Madison	\$25 and costs.
June 4	J. P. Braun, Malone	Maintaining creamery premises in unclean and unsanitary condition.	R. C. Fairbank, Fond du Lac.....	\$25 and costs.
June 12	Albert Eichhorst, Stevens Pt...	Maintaining in unclean and unsanitary condition utensils used in handling milk for sale.	G. L. Park, Stevens Point	\$25 and costs.
June 16	Geo. Jensen, Melvina	Maintaining creamery utensils in unclean and unsanitary condition.	H. E. Kelley, Sparta	\$25 and costs.
June 16	E. E. Allen, Spooner	Selling a maple syrup mixture not lawfully labeled.	Andrew Ryan, Shell Lake	\$25 and costs.
June 16	Alex. Gorecke, Rosholt	Maintaining creamery premises and utensils in unclean and unsanitary condition.	G. L. Park, Stevens Point	\$25 and costs.
June 16	Frank Nowacke	Offering unclean and unsanitary milk to a creamery.	Edward Harroun, Princeton	\$25 and costs.
June 17	A. J. Humphrey Drug Co. (W. N. White, Agt.), Waterloo.	Selling adulterated spirit of camphor..	A. W. Redemann, Waterloo	\$25 and costs.
June 17	Geo. Souik, Custer	Maintaining creamery premises and utensils in unclean and unsanitary condition.	G. L. Park, Stevens Point	\$25 and costs.

CONVICTIONS—Continued.

Date.	Name and Address of Defendant.	Cause of Action.	Name and Address of Trial Justice.	Fine or Forfeiture.
1908. June 18	Richard Bielke, Brandon	Maintaining creamery premises and utensils in unclean and unsanitary condition.	R. C. Fairbank, Fond du Lac.....	\$25 and costs.
June 24	Geo. Schils, Port Washington..	Maintaining cheese factory premises and utensils in unclean and unsanitary condition.	N. E. Wilson, Port Washington	\$25 and costs.
June 28	Oscar Bartelt, Campbellsport...	Maintaining cheese factory premises and utensils in unclean and unsanitary condition.	R. C. Fairbank, Fond du Lac.....	\$25 and costs.
June 29	Chas. Gartman, Sheboygan	Maintaining cheese factory premises and utensils in unclean and unsanitary condition.	Jacobus DeSchmidt, Sheboygan	\$25 and costs.
June 29	A. R. Nitz, Milwaukee	Selling pop containing saccharin. Appeal from verdict rendered by N. B. Neelen, District Court, Milwaukee.	A. C. Brazeq, Municipal Court, Milwaukee.	\$25 and costs.
June 30	David Goldberg, Antigo	Selling unlicensed concentrated feeding stuff.	W. F. White, Antigo	\$25 and costs.
June 30	Fred Maiden, Bristol	Maintaining creamery premises and utensils in unclean and unsanitary condition.	G. B. McCarron, Kenosha	\$25 and costs. Appealed.

DISBURSEMENTS FOR THE YEAR ENDING JUNE 30, 1907.

Emery, J. Q., Commissioner, salary and expenses.....	\$2,636 57
Fischer, Richard, Chemist, salary and expenses.....	1,983 31
Baer, U. S., Assistant Commissioner, salary and expenses..	2,663 17
Moore, J. G., Second Assistant Commissioner, salary and expenses	1,338 95
Buzzell, F. M., Chief Food Inspector, salary and expenses..	1,794 85
Kundert, A. E., Assistant Chemist, salary and expenses....	1,353 90
Carswell, F. E., Cheese Factory, Dairy and Food Inspector, salary and expenses	2,121 79
Aderhold, E. L., Cheese Factory, Dairy and Food Inspector, salary and expenses	2,093 27
Marty, Fred, Cheese Factory, Dairy and Food Inspector, salary and expenses	1,855 18
Cannon, J. D., Cheese Factory, Dairy and Food Inspector, salary and expenses	2,053 21
Corneliuson, T., Creamery, Dairy and Food Inspector, salary and expenses	2,358 74
Larson, H. C., Second Assistant Commissioner from Feb., 1907, Creamery, Dairy and Food Inspector, salary and expenses	2,435 29
Larson, P. A., Creamery, Dairy and Food Inspector, salary and expenses	2,141 10
Thomas, Ethel D., Stenographer and Confidential Clerk, salary	900 00
Twceden, M. E., Assistant Chemist, salary.....	100 00
Scott, W. F., Food Inspector, salary and expenses.....	1,613 36
McAdam, Will, Creamery, Dairy and Food Inspector, salary and expenses	*2,246 06
VanDuser, Jas., Creamery, Dairy and Food Inspector, salary and expenses	*1,852 49
Klueter, Harry, Assistant Chemist, salary.....	475 00
Eimer & Amend, laboratory supplies.....	9 38
Creamery Package Manufacturing Co., laboratory supplies..	28 90
Menges, A. F., laboratory supplies.....	28 74
Sargent, E. H. Co., laboratory supplies.....	24 98
Hinrichs Dry Goods Co., laboratory supplies.....	4 20
Thomas, Sidney, laboratory supplies.....	4 25
Olin, John M., legal services and expenses.....	594 70

*\$162.00 refunded on account overpayment.

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Gettle, L. E., legal services and expenses.....	1,422 65
Clark Engraving Co., half-tones.....	4 05
Jarvis, C. W., drayage.....	6 00
C. & N. W. R'y Co., freight.....	3 63
W. U. Telegraph Co., telegrams.....	13 31
Amer. Express Co., expressage.....	98 75
U. S. Express Co., expressage.....	50 74
Madison Post Office, postage.....	244 80
Wis. Telephone Co., messages.....	60 25
The Democrat Printing Co., printing.....	394 40
The Dane County Telephone Co., messages.....	9 20
Postal Telegraph Co., telegrams.....	90
State insurance fund, premiums.....	6 20

†\$37,076 27

DISBURSEMENTS FOR THE YEAR ENDING JUNE 30, 1903.

Emery, J. Q., Commissioner, salary and expenses.....	\$2,727 25
Baer, U. S., Assistant Commissioner, salary and expenses..	2,542 28
Larson, H. C., Second Assistant Commissioner, salary and expenses	2,754 51
Fischer, Richard, Chemist, salary and expenses.....	2,111 29
Buzzell, F. M., Chief Food Inspector, salary and expenses..	1,772 55
Klueter, Harry, Assistant Chemist, salary and expenses...	1,232 09
Kundert, A. E., Assistant Chemist, salary and expenses....	1,689 38
Carswell, F. E., Cheese Factory, Dairy and Food Inspector, salary and expenses	2,051 50
Aderhold, E. L., Cheese Factory, Dairy and Food Inspector, salary and expenses	2,093 48
Cannon, J. D., Cheese Factory, Dairy and Food Inspector, salary and expenses	2,095 45
Marty, Fred, Cheese Factory, Dairy and Food Inspector, salary and expenses	1,785 37
Corneliuson, T., Creamery, Dairy and Food Inspector, salary and expenses	2,239 68
McAdam, Will, Creamery, Dairy and Food Inspector, salary and expenses	1,883 44
Larson, P. A., Creamery, Dairy and Food Inspector, salary and expenses	2,142 07

† From this total deduct \$324.00 on account of refund. See note *.

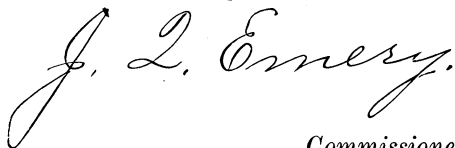
VanDuser, Jas., Creamery, Dairy and Food Inspector, salary and expenses	2,053 70
Norton, Florence, Secretary, salary.....	1,200 00
Thomas, Ethel D., Stenographer and Confidential Clerk, salary	900 00
Scott, W. F., Food Inspector, salary and expenses.....	1,620 93
Titus, M. E., Assistant Chemist, salary.....	100 00
Downing, Fred P., Assistant Chemist, salary.....	311 66
Gettle, L. E., special counsel, legal services and expenses..	413 62
Olin, John M., special counsel, legal services and expenses..	543 05
Bancroft, L. H., special counsel, legal services and expenses	15 00
Jenks, Aldro, special counsel, legal services and expenses..	40 00
Postal Telegraph Co., messages.....	25
Democrat Printing Co., printing.....	3,580 03
Wis. Telephone Co., messages.....	71 75
U. S. Express Co., expressage.....	77 48
Madison Post Office, postage and box rent.....	1,611 76
W. U. Telegraph Co., messages.....	6 41
American Express Co., expressage.....	215 29
Hinrichs Dry Goods Co., supplies.....	6 60
Menges, A. F., supplies.....	50 50
Wisconsin Dairy Supply Co., supplies.....	10 30
Spiegel Co., The A., supplies.....	20 00
Jarvis, C. W., drayage.....	9 75
Creamery Package Manufacturing Co., supplies.....	6 00
Moseley, Jas. E., supplies.....	24 75
New Ulm Roller Mills, supplies.....	5 60
Haswell Furniture Co., supplies.....	6 00
Dane County Telephone Co., messages.....	1 05
Cornish, Curtis & Greene Manufacturing Co.....	9 75
Williams, Edward, supplies	3 40
Sumner, Edw., supplies	2 90
C. & N. W. R'y Co., freight.....	1 56
Sargent & Co., E. H., supplies.....	225 44
Conklin & Sons, supplies	18 38
Zehnter Co., Julius, supplies.....	50

\$44,283 75

THE CHARACTER, EXTENT AND VARIETY OF FOOD ADULTERATION.

The character, extent and variety of food adulteration is so ably and adequately presented by Dr. Richard Fischer, State Chemist, under the various topics of his report, published herewith, that I deem it wholly unnecessary to add anything to his discussion of this subject.

Respectfully submitted,

A handwritten signature in cursive script that reads "J. L. Emery". The signature is written in dark ink and is positioned above the printed name.

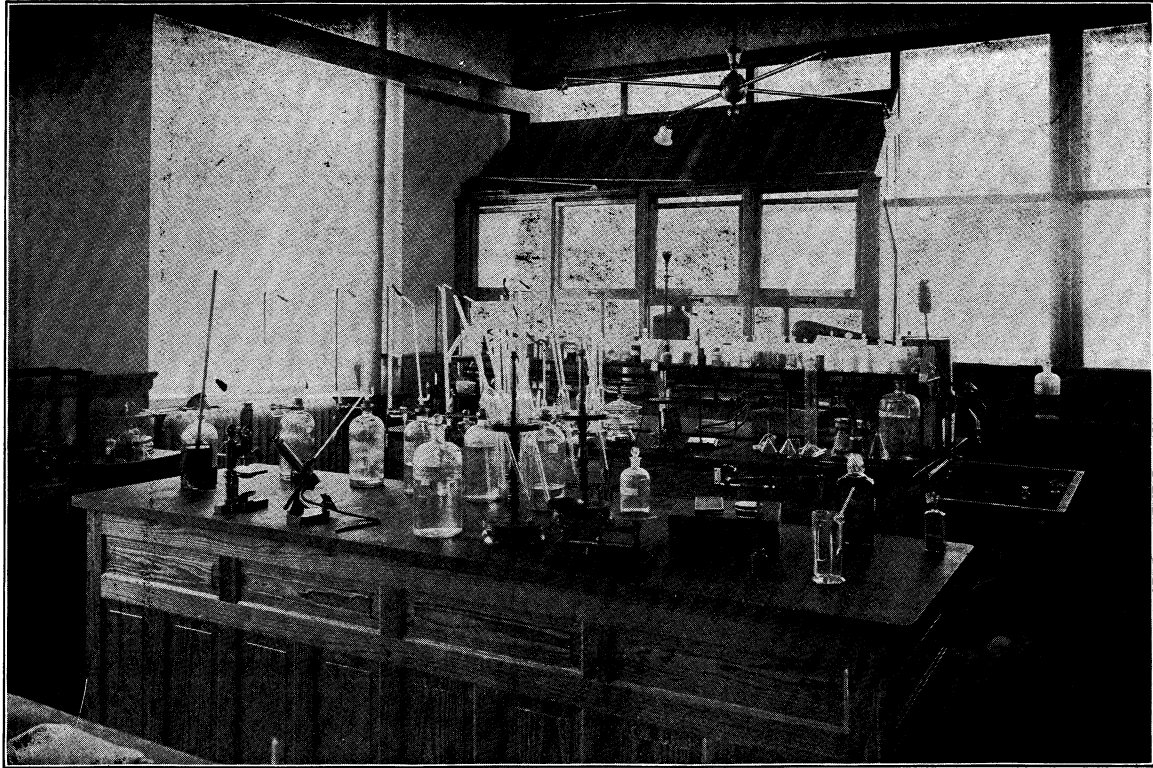
Commissioner.

REPORT OF THE CHEMIST.

HON. J. Q. EMERY,
Dairy and Food Commissioner,
Madison, Wis.

SIR: I herewith submit my report as chemist for the Wisconsin Dairy Commission for the biennial period ending June 30, 1908. During this period 3,882 samples of foods and drugs were analyzed in the laboratory of the commission, of which 1,946 were pronounced not lawful by reason of being adulterated or misbranded. It should be emphasized that the figures which appear in the following summary do not by any means represent the true condition of the Wisconsin market. In most instances only such samples are sent to the laboratory for analysis as are suspected of being adulterated. The complete records of these samples were published in bulletins Nos. 10, 11, 12, and 13 of this commission and will not re-appear in this report, which will be confined to a summary of the results and brief comments on the character and extent of food and drug adulteration in this state.

The legislature of 1907 passed several new food laws and amended others, some of these new statutes going into effect July 1, 1907, while other did not become effective until Oct. 1, 1908. During one half or more of the biennial period, therefore, this commission was working under the old laws with the result that some of the samples passed as lawful previous to July 1, 1907, or Oct. 1, 1907, as the case may be, would now be considered unlawful, while in a few instances samples pronounced unlawful in the first half of the period would have been passed as lawful in the second.



CHEMICAL LABORATORY OF THE WISCONSIN DAIRY AND FOOD COMMISSION.

SUMMARY OF ANALYSES.

Articles.	Number of samples analysed.	Passed as lawful.	Pro-nounced not lawful.	Not classified.
Baking powders	15	5	10	.....
Beverages	136	27	48	(1
Butter	53	36	17	.....
Candy	3	3	.....	.....
Canned goods	31	6	25	.....
Catsup	21	.....	21	.....
Cheese	57	29	24	4
Codfish	9	5	4	.....
Cream	*200	154	46	.....
Cream of tartar	5	5	.....	.....
Drugs and medicines	1,496	661	833	2
Evaporated milk and cream	6	1	5	.....
Flavoring extracts and essences	271	58	213	.....
Flavoring powders	9	.....	9	.....
Flours	51	39	11	1
Glucose mixtures	44	1	43	.....
Honey	3	3	.....	.....
Ice cream	8	4	4	.....
Jellies, jams and preserves	12	3	9	.....
Linseed oil	9	2	7	.....
Maple sugar	5	4	1	.....
Maple syrup	43	24	19	.....
Meat and meat products	286	175	111	.....
Milk	*760	472	287	1
Miscellaneous	51	17	15	19
Oleomargarine	96	5	91	.....
Oysters	5	3	2	.....
Spices	119	89	30	.....
Syrups other than maple	44	8	36	.....
Vinegar	34	9	25	.....
Totals	3,882	1,848	1,946	88

* This does not include the samples of cream and milk tested by dairy experts in the field or in the dairy laboratory of this commission, more than 10,000 additional samples being thus tested.

Chapter 205 of the laws of 1907 establishes as legal standards in Wisconsin the latest standards of purity for food products established by the United States Secretary of Agriculture, except in cases where other standards are specifically prescribed by the laws of this state. Since the standards promulgated June 26, 1906, in Circular 19 of the U. S. Department of Agriculture are the standards latest promulgated by the U. S. Secretary of Agriculture, these standards have been used since Oct. 1, 1907 in determining the lawful or unlawful character of foods covered in that circular.

Chapter 173 of the laws of 1907 makes the sale of misbranded articles of foods a misdemeanor and defines misbranding. This law has made unlawful many foods hitherto sold under false or deceptive labels, over which this commission has previously had no jurisdiction.

Chapter 557 of the laws of 1907, relating to the sale of syrups, molasses, glucose mixtures and maple syrup mixtures, is essentially a label law, requiring the sale of mixed syrups and glucose mixtures under specific labels. With the exception of glucose mixtures, the provisions of this law are now being generally obeyed, resulting in greater honesty in the sale of these products.

GAS STANDARDS.

Section 5, chapter 459 of the laws of 1905, reads in part as follows:

"The state chemist designated by the state dairy and food commissioner is hereby directed to determine a standard of testing power, evenness of pressure, and as to amount of hot air in all gas and the heating value thereof, which when so determined shall be the state standard until thereafter altered or corrected by such official. He shall thereafter notify the cities and villages of the state of said standard so adopted and the different municipalities are hereby given authority to make standards for testing power, evenness of pressure and as to the amount of hot air in all gas."

In compliance with the provisions of this act I fixed standards of heating value and evenness of pressure of gas, notifying all cities and villages of this state in the following circular letter sent to the mayors and clerks of cities and to the presidents and clerks of village boards:

"To the City of....., Wisconsin.

You are hereby notified that the undersigned, Richard Fischer, being designated State Chemist by the Hon. J. Q. Emery, State Dairy and Food Commissioner, has determined and made in conformity to section 5, chapter 459 of the laws of 1905, standards of heating value and evenness of pressure of all gas for the State of Wisconsin, as follows:

STANDARD OF HEATING VALUE.

One (1) cubic foot of gas measured at sixty (60) degrees Fahrenheit and under a barometric pressure of thirty (30) inches of mercury when saturated with water vapor, shall have a net heating value of not less than six hundred (600) British Thermal Units as determined by means of a standard Junker's Gas Calorimeter.

STANDARD OF EVENNESS OF PRESSURE.

The pressure of the gas at any point fourteen (14) feet above street level shall not be less than that required to support a column of two (2) inches of water at sixty (60) degrees Fahrenheit nor more than that required to support a column of three and one-half (3½) inches of water at sixty (60) degrees Fahrenheit.

Signed,
State Chemist."

BAKING POWDER.

A new law on baking powder which went into effect July 1, 1907, requires that all the ingredients of the powder be printed on the label in specified type and size, "using the name by which each ingredient is commonly known" and provides that, "for the purposes of this act, alum in any form or shape or any aluminum salt shall be designated by the term alum." This legally determines the question for Wisconsin whether baking powders containing anhydrous sodium and aluminum sulphate or aluminum sulphate shall be classed as alum baking powders.

Several baking powders analysed were found very low in leavening power, one sample containing only 2.15% available carbon dioxide, whereas a baking powder of good quality should not contain less than 10%. In all probability these powders were put up of full strength, but had either been kept in a moist place or for too long a time, since some deterioration is bound to take place upon long keeping under ordinary conditions. It would be advisable for merchants to purchase only a few months' supply at a time and not allow themselves to be tempted by a premium or a low price into laying in a stock which they cannot dispose of for several years.

BEVERAGES.

Of 136 beverages analysed, 27 were passed as lawful, 48 pronounced unlawful, while 61 other samples were analysed for city or county officials simply for the purpose of determining their alcoholic content, the question of adulteration or misbranding not being involved. Since the analysis of the latter samples as well as the subsequent testimony in court consumed considerable time, the question of whether this work came within the legal duties of the dairy and food commissioner was submitted to Attorney General Gilbert who, in an opinion dated March 18, 1908, states that the dairy and food commissioner is under no obligation to have analyses of beverages made for citizens of the state or for county, village or town officers for the purpose of determining the alcoholic content and with a view of prosecuting violators of the excise law.

Of the unlawful beverages 21 were pops and other soft drinks containing saccharin, which substance, together with the other

artificial sweetening agents, dulcin and glucin, is specifically prohibited as an ingredient of foods in Wisconsin. Aside from the question of deleteriousness of these substances, their substitution for sugar in foods is unquestionably fraudulent, since it replaces an excellent food with a substance having no food value, being eliminated unchanged by the kidneys. The refreshing effect of soft drinks sweetened with sugar is due, not merely to their coolness and palatability, but in large measure must be ascribed to their furnishing the system with a food which is readily assimilated and rapidly furnishes energy to the body.

A number of artificial preparations were sold under names which would infer a fruit origin. Such names as "orange cider" and "raspberry wine" applied to preparations containing not a drop of fruit juice, but made with saccharin, artificial fruit flavor, benzoic acid and coal-tar dye must certainly be regarded as fraudulent. The name "cider" should be restricted to the expressed fruit juices, and the term "wine" to these juices after undergoing alcoholic fermentation. A number of samples purchased for wine and bearing such labels as "Taragona Port" and "Fine Old Sherry Wine, Type" together with the legend "Guaranteed under the food and drugs act of June 30, 1906" were found to be entirely artificial products composed of water, alcohol, glucose, coal-tar dye, saccharin, and salicylic or benzoic acids, with some artificial "wine essence."

All samples of bulk cider examined were heavily preserved with benzoic acid or some benzoate, the equivalent of 0.3% of benzoic acid not being uncommon. This means that each 8 ounce glass of such cider would contain the equivalent of over 11 grains of benzoic acid. In none of these cases was any notice given to the purchaser of the presence of this preservative.

A number of samples of bottled beers were tested for chemical preservatives, but all with negative results.

BUTTER.

"Butter is the clean, non-rancid product made by gathering in any manner the fat of fresh or ripened milk or cream into a mass which also contains a small portion of the other milk constituents, with or without salt, and contains not less than eighty-two and five tenths (82.5) per cent of milk fat. By authority of law, butter may also contain added coloring matter."

Of 53 samples of butter analysed, 36 complied with the above standard. Of the 17 unlawful samples, 10 were oleomargarine

and one was renovated butter sold either as butter or as creamery butter; two contained excessive amounts of moisture; two had some foreign fat incorporated; one contained previously melted butter fat; while one was pronounced unlawful because of its rancidity. The sale of rancid butter for butter seems to come clearly under that provision of our statutes which pronounces a food as adulterated if "it consists, wholly or in part, of a diseased, infected, decomposed, putrid, tainted or rotten animal or vegetable substance or article, whether manufactured or not." One of the samples of butter contained 51% of moisture, a condition made possible by the use of extraneous matter, probably rennet. Although Wisconsin has a law regulating the sale of renovated butter in packages, there exists no law requiring hotel, restaurant or boarding-house keepers to notify their guests when serving renovated butter with meals.

CANDY.

"Candy is a product made from a saccharine substance or substances with or without the addition of harmless coloring, flavoring, or filling materials and contains no terra alba, barytes, talc, chrome yellow, or other mineral substances, or poisonous colors or flavors, or other ingredients deleterious or detrimental to health, or any vinous, malt, or spirituous liquor or compound, or narcotic drug."

Three samples of candy were analysed, all of which complied with the above standard.

CANNED GOODS.

"Canned fruit is the sound product made by sterilizing clean, sound, properly matured and prepared fresh fruit, by heating, with or without sugar (sucrose) and spices, and keeping in suitable, clean, hermetically sealed containers and conforms in name to the fruit used in its preparation."

"Canned vegetables are sound, properly matured and prepared fresh vegetables, with or without salt, sterilized by heat, with or without previous cooking in vessels from which they take up no metallic substance, kept in suitable, clean, hermetically sealed containers, are sound and conform in name to the vegetables used in their preparation."

The laws of Wisconsin prohibit the sale of canned fruits, vegetables, meats, fish and shell fish containing saccharin, formaldehyde, sulphurous acid or sulphites, salicylic acid or salicylates, or any substance, article or ingredient other than sugar, salt, vinegar or spices possessing a preservative character or

action or any copper compound or other artificial coloring or any bleaching compound or any article injurious to health.

Of the 25 samples pronounced unlawful, 16 were samples of colored, or bleached and colored, canned cherries sold as "Maraschino cherries." Eight were canned peas colored with a copper salt, while one was canned asparagus labeled and sold as "Asparagus tips," although containing mostly cut-up stems with but a few tips.

CATSUP.

"Catchup (ketchup, catsup) is the clean, sound product made from the properly prepared pulp of clean, sound, fresh, ripe tomatoes, with spices and with or without sugar and vinegar; mushroom catchup, walnut catchup, et cetera, are catchups made as above described, and conform in name to the substances used in their preparation."

Of 21 samples of catsup pronounced unlawful, 17 contained artificial coloring matter, 3 contained saccharin and several contained benzoic acid or a benzoate without having that fact declared on the label. At the present time the markets of the state have been practically cleared of catsup containing artificial coloring matter or saccharin, and a number of brands are being put up by different manufacturers without benzoic acid or benzoates or other preservative except salt, sugar, vinegar and spices. Some of these latter samples have been kept open in our laboratory at room temperature for several months without showing any sign of decomposition, thus disproving the contention of some manufacturers that benzoate of soda or some similar preservative is absolutely necessary in the manufacture and marketing of catsup. The prohibition of artificial color in catsups has caused an improvement in the quality of the materials used and the appearance of uncolored catsup has to a large extent become a criterion of its quality. Contrary to statements formerly made by manufacturers, catsup of a very pleasing color can be made with the use of fresh ripe tomatoes without artificial color, while poor, raw materials yield inferior looking products.

CHEESE.

"Cheese is the sound, solid, and ripened product made from milk or cream by coagulating the casein thereof with rennet or lactic acid, with or without the addition of ripening ferments and seasoning, and

contains, in the water-free substance, not less than fifty (50) per cent of milk fat. By authority of law, cheese may also contain added coloring matter."

Fifty-seven samples of cheeses were analysed either for chemical preservatives or to determine whether or not they had been prepared from whole milk. Of the hard cheeses only one was found in which the milk fat was less than 50% of the water-free substance, which is the lowest percentage found in cheese made from normal milk; but 23 samples of soft cheeses sold as "cream cheese" or "cheese" and so labeled fell far below that ratio, proving that they have been made from skim-milk and should have been sold as "skim-milk cheese." Thus, while two samples of cream cheese contained 86.7% and 87.0% of milk fat respectively in the water-free substance and were therefore entitled to the name cream cheese, under which they were sold, another sample bearing the same name on the label contained only 30.6% of fat in the dry substance and was clearly a skim-milk cheese. In other instances whole-milk cheeses were fraudulently labeled "cream cheese" while in other cases whole-milk cheeses and skim-milk cheeses were retailed as cream cheeses though merely labeled "cheese." The style of the packages made in imitation of the packages of some well-known brands of true cream cheeses doubtless assisted in the fraud. "Hand-cheese," being always made from skim-milk and generally known to be so made, was not considered to be sold in violation of law when sold under its own name.

The question having arisen whether the use of rennet extract preserved with boric acid would introduce sufficient boric acid into the cheese to render it unlawful, two samples each of brick and cheddar cheese were specially prepared for this commission by the University of Wisconsin dairy school, using rennet extract containing 0.74% and 0.98% of boric acid respectively. The ash from 25 grams of the cheese so made failed to give even a qualitative test for boric acid with very sensitive turmeric paper, showing that the quantity of boric acid in the cheese must be considered a negligible one.

CODFISH.

Three out of nine samples of codfish analysed were preserved with boric acid and, therefore, declared unlawful. Since the

national food and drugs act provides that "when in the preparation of food products for shipment they are preserved by any external application applied in such manner that the preservative is necessarily removed mechanically, or by maceration in water, or otherwise, and directions for the removal of said preservative shall be printed on the covering or the package, the provisions of this act shall be construed as applying only when said products are ready for consumption," experiments were made to determine whether boric acid as used for the preservation of codfish would be removed in the freshening of the fish. Codfish purchased on the market, which was found upon analysis to contain 0.71% boric acid was soaked in water for five minutes, the water drained off; again soaked for 30 minutes and drained; then soaked over night, the water drained off and the fish washed once more while teasing the tissues apart, and again draining the wash water. Upon analysis, the codfish so washed was found to still contain 0.148% boric acid, showing that boric acid cannot be removed from codfish by washing, even when extraordinary precautions are taken.

CREAM.

"Cream is that portion of milk, rich in milk fat, which rises to the surface of milk on standing, or is separated from it by centrifugal force, is fresh and clean and contains not less than eighteen (18) per cent of milk fat."

Section 4607, statutes of 1898, as amended by ch. 138, laws of 1905, defines adulterated cream and fixes a minimum standard of 18% of milk fat, which is identical with the standard given above.

Two hundred samples were analysed by the chemists of this commission, 98 being samples delivered by inspectors, purchased by them, for the greater part, from city milk supplies, although a few were samples delivered at creameries by patrons; the other 102 were submitted samples of uncertain origin. Of the inspectors' samples 28 were below legal standard in fat and 5 contained formaldehyde. The large percentage of unlawful samples is accounted for by the fact that inspectors in the field generally make a preliminary test of samples of milk and cream, only submitting suspicious samples to the laboratory for further analysis.

CREAM OF TARTAR.

All samples of cream of tartar analysed were found to be commercially pure. The sale for cream of tartar of cream of tartar substitutes, so-called "C. T. S.," composed of calcium acid phosphate, calcium sulphate and starch, or alum and starch, or mixtures of the two, seems to have been discontinued in Wisconsin.

DRUGS AND MEDICINES.

During the last two years the first systematic attempt was made to determine the quality of drugs as sold by druggists throughout the state. The drugs to which most attention was given were alcohol, ammonia water, hamamelis water (witch-hazel), hydrogen peroxide, white wax, lime water, Fowler's solution, olive oil, sweet spirit of nitre, spirit of camphor, sublimed sulphur, tincture of iodine and laudanum, many of which are manufactured by most druggists and all of which can be readily tested by the competent pharmacist. The results showed deplorable conditions for, out of 1496 samples analysed, 833 were found to be below the standard of the latest, the eighth decennial, revision of the U. S. Pharmacopoeia. The Wisconsin drug law makes the latest current edition of the U. S. Pharmacopoeia the legal standard for drugs official in it. The words "latest current" unfortunately are liable to two interpretations: latest current at the time the sale was made (the eighth), or latest current at the time the law was passed (the seventh revision), and the law should be amended to remove this ambiguity. But in the case of all the drugs mentioned above the standard in both revisions is identical or nearly so, so that the large per cent of adulterated drugs cannot be excused by any change in standards. The causes for the bad condition of the retail drug market with respect to the samples analysed must be ascribed in a few cases to dishonesty, i. e., to intentional adulteration for the sake of increasing profits; in other cases to a low professional standard which leads the druggist to buy second and third grade drugs at correspondingly lower prices; but in the greatest number of cases to carelessness or ignorance in the manufacture and keeping of drugs. The jobber too deserves a large share of the blame for quoting and selling under the same name

with no distinction, except perhaps the numbers 2 and 3 and a difference in price, drugs of varying strength and purity. Thus, jobbers quote White Wax, U. S. P.; No. 2 and No. 3, of which the former alone is pure, the second contains a considerable percentage of adulterant, while the latter perhaps contains no wax at all. Spirit of Nitrous Ether is another illustration: that marked U. S. P. is made of standard quality; No. 2 (F. F. F. F.) contains about 25% and No. 3 (F. F. F.) 50% of added water, which addition causes a rapid deterioration of the product.

Alcohol—Of 112 samples of alcohol examined, all but 5 were up to the standard of the U. S. Pharmacopoeia of 1890, (94% by vol.); but none were up to the requirements of the eighth decennial revision (94.9% by vol.). The remaining five samples were doubtless watered, varying in strength between 78.06% and 88.5% by volume of absolute alcohol.

Ammonia Water—Of 72 samples of ammonia water analysed, 16 or 22% of the total contained between 9% and 11% of ammonia gas. An equal number contained between 7.5% and 9%; 23 or 32% of the total between 5% and 7.5%; while 13 or 18% of the total fell below one-half strength, the lowest being 2.35%. Four samples purchased for ammonia water contained between 21.5% and 27.7% of ammonia gas, which is as much a violation of law as though they were deficient in their active principle.

Hamamelis Water—One hundred and eleven samples were analysed, of which 91 or 82% of the total were passed as lawful. Thirteen were between $\frac{7}{10}$ and $\frac{8}{10}$ strength in alcohol; one was of $\frac{1}{2}$ strength, and one of only $\frac{1}{4}$ strength. Five of the samples contained either formaldehyde or wood alcohol or both.

Hydrogen Peroxide—Almost all of the 100 samples analysed were of full strength, the lowest containing 2.7% of hydrogen dioxide, while the highest contained 3.78%.

White Wax—Of 88 samples purchased for "best quality white wax," 34 or 39% of the total were found to be adulterated; 1 consisted entirely of stearic acid; the others contained from 20% to 100% of paraffin.

Lime Water—One hundred and six samples of lime water were analysed, of which 49 or 46% of the total came up to the requirements of the Pharmacopoeia. Twenty were between $\frac{3}{4}$ and full strength; 8 between one-half and three-fourths strength; 15 between one-fourth and one-half strength; while 14 or 1 out

of about eight samples fell below one-fourth strength, 6 being practically inert.

Fowler's Solution—Of 94 samples of Fowler's solution analysed, 13 or 14% of the total were passed as lawful, containing the equivalent of 0.95% to 1.05% of arsenious oxide. 30 samples were between 0.9% and 0.95%; 33 samples between 0.75% and 0.90%; 9 samples between 0.50% and 0.75%; while 8 samples or 1 out of every 12 fell below one-half strength, the lowest containing 0.35% of arsenious oxide. One sample was found to be of almost double strength, containing 1.88% of arsenious oxide. All of the samples found to be below one-half strength were analysed for total arsenic, but in no instance was any appreciable amount of arsenic compound found in the "arsenic condition."

Olive Oil—Seventy-four samples were purchased as and for olive oil, of which 10 or 13.5% of the total were found to be adulterated, 8 with cottonseed oil, 1 with lard oil and 1 with sesame oil.

Oil of Turpentine—Nine samples of oil of turpentine were analysed, nearly all of which were submitted by dealers who suspected them of being adulterated. In 8 of the samples adulteration with naphtha oil was found, amounting in one instance to 70%.

Spirit of Nitrous Ether—Of 148 samples of spirit of nitrous ether examined, only 8 or 5.4% of the total were up to the pharmacopoeia requirement of 4% of ethyl nitrite; 26 were between three-fourths and full strength; 54 between one-half and three-fourths strength; 33 between one-fourth and one-half strength; while 27 or 18.2% of the total fell below one-fourth strength, many samples containing not even traces of ethyl nitrite. In practically all of the worst cases a considerable deficiency in alcohol accompanied and doubtless was largely the cause of the deficiency in ethyl nitrite. One of the samples which contained no ethyl nitrite was found to contain only 3.3% of alcohol.

Spirit of Camphor—One hundred ninety-four samples of spirit of camphor were analysed, of which 2 were of double strength in camphor; 6 were of one and one-half strength in camphor; 90 or 46% of the total were of official strength in both camphor and alcohol; 14 were of official strength in camphor, but deficient in alcohol, having probably been made up accord-

ing to the Pharmacopoeia of 1880; 6 were of official strength in alcohol, but slightly deficient in camphor; 37 were between three-fourths and nine-tenths strength in camphor; 27 between one-half and three-fourths strength in camphor; while 9 fell below one-half strength in camphor; the lowest containing only 2 grams of camphor in 100 ccs. Almost all of the samples which fell below three-fourths strength in camphor were also greatly deficient in alcohol. Three of the samples analysed contained wood alcohol, in 2 of the instances denatured alcohol having evidently been used in making the preparation.

To determine the character of the "gum camphor" on the market, 6 samples were purchased, all of which were found to be commercially pure.

Precipitated Sulphur—Of 96 samples of precipitated sulphur analysed, only 11 or about 11.5% of the total complied with the requirements of the Pharmacopoeia. In 8 cases sublimed sulphur and in 1 case washed sulphur were substituted for precipitated sulphur, while in 76 samples the usual adulteration with calcium sulphate was found to have been practiced; the percentage of sulphur in the samples ranging from 30.6% to 78%.

Tincture of Iodin—Only 30 or 17% of the 171 samples analysed complied with the requirements of the eighth decennial revision of the Pharmacopoeia; 8 samples were considerably above legal strength in iodine (in one instance containing 15.19%); 7 samples were of legal strength in iodine but free from or deficient in potassium iodide; 43 samples were between six-sevenths and full strength in iodine; 64 between one-half and six-sevenths strength; while 19 fell below one-half strength, one sample containing only 0.72 gram of iodine per 100 ccs. Almost all of the samples that fell below six-sevenths strength in iodine were found to be free from potassium iodide.

Laudanum—One hundred samples of laudanum were analysed, of which only 14 complied with the requirements of the last revision of the Pharmacopoeia. Eight samples were slightly above the maximum legal strength, the highest containing 1.47 grams of crystallizable morphine per 100 ccs. Thirty-two samples were between five-sixths and full strength; 33 samples between two-thirds and five-sixths strength; 9 samples between one-half and two-thirds strength; while 4 samples fell below one-half strength, the lowest containing only 0.4483 gram of crystallizable morphine in 100 ccs.

EVAPORATED MILKS.

Six samples of unsweetened evaporated milk were sent in by inspectors during the early part of the period bearing the false label "Evaporated cream." Since that time manufacturers have been changing the labels on these products so that at the present time all, or nearly all, of these goods are sold under their true name, "unsweetened evaporated milk." Chapter 247, laws of 1905, requires that condensed milk, both sweetened and unsweetened, shall contain not less than 28 per centum by weight of milk solids, of which not less than one-fourth shall be milk fat. Only one sample analysed fell below this standard, the same containing only 26.1% milk solids.

FLAVORING EXTRACTS.

Since the adoption of standards for flavoring extracts in this and other states, manufacturers have attempted to evade the laws by labeling their adulterated products "flavors" or "flavorings" although they are still being generally retailed as "extracts." Since the average purchaser does not make any distinction between these terms, the terms flavor, flavoring, spirit, essence and tincture as applied to solutions used for flavoring food products have been held to be synonymous with the term "extract." Since the sole object of using artificial color in flavoring extracts is to make the preparations appear better or of greater value than they actually are, their use must be regarded as constituting an adulteration. This is especially true in the case of vanilla extracts or substitutes, where weak extracts are made to appear stronger and substitutes made from artificial coumarin and vanillin and containing nothing obtained from vanilla beans are made to resemble a strong extract of vanilla by the use of caramel or coal-tar dye. Prune juice is also frequently added to vanilla extract or vanilla substitute for the same reason. Lemon peel used in lemon extracts adds to the flavor of the preparation and although incidentally coloring it cannot be regarded as an adulteration. The new pharmacopoeial "Tincture of lemon," made by the extraction of fresh lemon peel with alcohol without the addition of any lemon oil, although containing less terpenes than would correspond to a 5% solution of lemon oil is far superior to the latter in flav-

oring power and quality. Terpeneless lemon extract, made either by shaking out oil of lemon with dilute alcohol, or by dissolving terpeneless oil of lemon in dilute alcohol, may be lawfully sold in Wisconsin if of a strength corresponding to the true extracts, which means that they should contain not less than 0.2% by weight of citral derived from lemon oil with a corresponding proportion of other flavoring constituents. Since it is impossible to dissolve that proportion of citral in dilute alcohol of a lesser strength than about 40%, the use of a weaker alcohol cannot result in a lawful product. Some of the "lemon flavors" analysed contained only 10% of alcohol and were almost without any lemon flavor. Although our legal standard does not specify the alcoholic strength that must be used in making vanilla extract, it prescribes that 100 ccs. of the finished product must contain the soluble flavoring constituents of not less than 10 grams of vanilla beans, which necessitates the use of a dilute alcohol of about 40% by volume strength as a solvent. Much misuse has been made of the terms "double," "triple" and "concentrated" in the labeling of flavoring extracts. These words must be interpreted literally in judging the legality of these preparations under the misbranding law.

Of the 206 samples of flavoring extracts analysed, 10 samples, all of them old stock, were found to contain wood alcohol. This shows great improvement over the previous biennial period, during which 63 samples were found so adulterated. Of 147 samples of lemon extracts analysed during the last two years, 97 were pronounced unlawful, of which 8, representing 6 brands, contained wood alcohol; 28, representing 24 brands, contained no lemon oil; 43, representing 21 brands, were deficient in oil; while 49, representing 30 brands and including some above enumerated, were artificially colored. Some of the samples enumerated as containing no oil of lemon were made with citral or oil of lemon grass; others were made with too dilute an alcohol; still others might have been lawfully salable as terpeneless lemon extract.

One sample contained cottonseed oil as a solvent and was therefore not lawfully salable as a lemon extract. While cottonseed oil can successfully be used as a solvent for lemon oil for some purposes, the uses of such a preparation are limited and its keeping quality said to be inferior to an alcoholic solution.

Ninety-seven samples of vanilla extract and substitutes were analysed, of which 88, representing 65 brands were pronounced not lawful. Most of these contained little vanilla extract but were made with the addition of tonka extract or of prune juice and vanillin, while still others were entirely artificial, being solutions of vanillin, coumarin and caramel. Of 15 other flavoring extracts only one was passed as lawful, two containing wood alcohol while the others were either deficient in strength or artificially colored or both.

FLAVORING POWDERS.

A class of flavoring preparations has recently made its appearance on the Wisconsin market sold under the name of "flavoring powders." They are similar to the class of old-time pharmaceutical preparations known as oleo-saccharates, consisting essentially of 95% or more of powdered cane sugar with a small quantity of an essential oil or other flavoring ingredient. While of undoubted merit as flavoring agents, containing about the same percentages of oil as the corresponding flavoring extracts, they are sold at prices out of all proportion to their real value. The labels, moreover, are in most instances false or misleading and the preparations in many cases adulterated by the use of artificial coloring matter. Thus, the flavoring powder labeled "Vanilla" consisted of 0.52% coumarin, 0.80% vanillin, 98.5% cane sugar and a small amount of caramel, but contained no vanilla, while the powders labeled "Orange" and "Lemon" were artificially colored with turmeric.

FLOURS.

"Flour is the fine, clean, sound product made by bolting wheat meal and contains not more than thirteen and one-half (13.5) per cent of moisture, not less than one and twenty-five hundredths (1.25) per cent of nitrogen, not more than one (1) per cent of ash, and not more than fifty hundredths (0.50) per cent of fiber.

Gluten flour is the clean, sound product made from flour by the removal of starch and contains not less than five and six-tenths (5.6) per cent of nitrogen and not more than ten (10) per cent of moisture."

A great improvement is noticeable in the purity of buckwheat flour on the Wisconsin market for while in former years pure buckwheat flour was the exception, most of the samples containing low grade wheat, rye, or corn flour, comparatively few

cases of adulteration are now met with in this product. The adulteration of wheat flour with other flours is also fortunately rare, but, on the other hand, the practice of chemically bleaching wheat flour has become very prevalent. This chemical bleaching, also falsely called "electrical purification," is generally accomplished by mixing the flour with air containing oxides of nitrogen produced by passing a strong electric spark through air. The oxides of nitrogen cause the destruction of the yellow coloring matter contained in all wheat flour to a greater or less extent, thus producing a very white flour. The miller who bleaches his flour has a great commercial advantage over millers who do not bleach, by increasing the yield per bushel of wheat, of flour which he can sell as "patent" on account of its whiteness, since the average purchaser judges the quality of a flour by its color. The purchaser, on the other hand, is deceived into paying a higher price for the bleached flour than he would pay for the same flour unbleached. Experiments made in our laboratory indicate that flour bleached with oxides of nitrogen yields bread that is inferior both in texture and flavor, while Professor E. F. Ladd of North Dakota concludes as the result of extensive investigations that the bleaching of flour with oxides of nitrogen injures the gluten.

Flour which has been chemically bleached does not comply with the legal standard for flour in this state and, therefore, its sale as "flour" must be considered unlawful. To subject as important a food as wheat flour to any questionable process must be considered a dangerous practice and since deception seems to be the only object in bleaching flour and there is doubt concerning the wholesomeness of such flour, the absolute prohibition of its sale would seem a wise precaution.

GLUCOSE MIXTURES.

Commercial glucose, produced by the action of mineral acids upon starch, is a thick, viscid liquid of about the consistency of honey but colorless and having only a faint sweet taste with no characteristic flavor. Although made in this country exclusively from corn-starch, it can be prepared from any starch and is manufactured in Germany mainly from potato-starch and in England from rice- and sago-starch. Whatever starch is used for its manufacture, the resulting glucose has no flavor

characteristic of its origin nor is there any difference in chemical composition due to the kind of starch employed.

Since glucose is too insipid to be sold by itself for table use, it is mixed with molasses or some syrup to give it flavor, color and additional sweetness, the proportion of glucose in these mixtures generally varying from 85% to 95%. At the present time the uncrystallizable residue left in the refining of raw sugars, generally known as "refiners' syrup" in commerce, is most extensively used as the flavoring agent in these mixtures, although mixtures of 60% glucose with 40% molasses or sorghum are also found on the market. Previous to any specific regulations on the subject, the latter mixtures were frequently fraudulently sold as pure molasses or sorghum, the former under such names as "sugar syrup," "rock candy syrup," "honey drips," "fancy table syrup," etc. Considerable improvement was brought about by the enforcement of chapter 152, laws of 1905, which went into effect Oct. 1, 1905, requiring mixtures containing glucose to be labeled "Glucose Mixture" or "Corn Syrup" with the name and percentum by weight of each ingredient. With few exceptions the mixtures containing a large percentage of molasses or sorghum were labeled "Glucose Mixture" while those containing only a small percentage of flavoring ingredient were labeled "Corn Syrup," although in many instances the proportions of ingredients were incorrectly stated. The name corn syrup was also used as a synonym for glucose in stating percentages of ingredients, thus using the term corn syrup both for the mixed and unmixed glucose and avoiding the name glucose on the label. That the term corn syrup used as a synonym for glucose or glucose mixture is misleading can readily be ascertained by inquiry among consumers, the great majority of whom have no knowledge that the product contains glucose but believe it to be made from the juice of corn stalks as sorghum syrup is made from sorghum. The advertisements of these mixtures tend to confirm such a belief. Since a true corn syrup can be made from the juice of corn stalks, and glucose, even when prepared from corn starch, has no properties characteristic of corn, the name corn syrup applied either to glucose alone or to glucose mixed with a flavoring syrup must certainly be regarded as a misnomer. Chapter 557 of the laws of 1907 which went into effect Oct. 1, 1907, requires among other things that all mixtures containing over 75% of glucose be labeled

“glucose flavored with ————” followed by the name of the flavoring syrup. If in addition the percentages of ingredients are given on the label, which statement is not required by this law, these percentages must be true to fact.

Only one of the 44 samples of glucose mixtures analysed in the laboratory was lawfully labeled. Recently, however, a number of samples came to the laboratory which were not analysed and are, therefore, not reported, which complied with the provisions of ch. 557, laws of 1907, and at the present time, according to the reports of our inspectors, most of the brands sold in Wisconsin are lawfully labeled.

HONEY.

“1. Honey is the nectar and saccharine exudations of plants gathered, modified, and stored in the comb by honey bees (*Apis mellifica* and *A. dorsata*); is laevo-rotatory, contains not more than twenty-five (25) per cent of water, not more than twenty-five hundredths (0.25) per cent of ash, and not more than eight (8) per cent of sucrose.

2. Comb honey is honey contained in the cells of comb.

3. Extracted honey is honey which has been separated from the uncrushed comb by centrifugal force or gravity.

4. Strained honey is honey removed from the crushed comb by straining or other means.”

Three samples of honey were analysed, all of which were passed as lawful.

ICE-CREAM.

“1. Ice-cream is a frozen product made from cream and sugar, with or without a natural flavoring, and contains not less than fourteen (14) per cent of milk fat.

2. Fruit ice-cream is a frozen product made from cream, sugar, and sound, clean, mature fruits, and contains not less than twelve (12) per cent of milk fat.

3. Nut ice-cream is a frozen product made from cream, sugar, and sound, non-rancid nuts, and contains not less than twelve (12) per cent of milk fat.”

Eight samples of ice-cream were analysed all of which were above the legal standard in milk fat, but one contained gelatin and three contained vegetable gums. While it is claimed by some manufacturers that ice-cream will not “stand up” in shipping when manufactured with gelatin, tragacanth or similar substances, other manufacturers are manufacturing ice-cream in strict compliance with the above standard and shipping it long distances without experiencing any difficulties, provided

the ice-cream is properly packed. The great advantages accruing to manufacturers from the use of so-called "ice-cream thickeners" are in giving to their product the appearance of greater richness and enabling them to incorporate large quantities of air into their products so that the volume can readily be increased 50% and even be doubled. The sale of ice-cream by weight instead of by volume would prevent deception due to this practice. While the sale of ice-cream containing thickeners as and for ice-cream is unlawful in Wisconsin, its sale as "egg-ice-cream," "gelatin-ice-cream," or "gum-ice-cream," as the case may be, may not be in contravention of law.

JELLIES, JAMS AND PRESERVES.

Considerable improvement is noticeable in these foods. The use of artificial coloring has almost been entirely abandoned, preservatives are rarely employed and greater honesty in labeling is practiced. Accompanying this there has been decided improvement in quality, the sale of the cheapest products, composed of glucose and fruit refuse with perhaps a starch filler, having greatly fallen off since deception due to artificial coloring and false labeling has been stopped.

MAPLE PRODUCTS.

Of 5 samples of maple sugar, one was found to be adulterated, while of 43 samples of maple syrup, 19, or 44.2% were not pure maple syrup. This shows a great improvement over the previous biennial period, when 88.6% of all maple sugars and 71% of all maple syrups analysed were found adulterated. At present very few adulterated maple sugars or syrups are found on the Wisconsin market.

MEATS AND MEAT PRODUCTS.

Two hundred and eighty-nine samples of meat and meat products were analysed, of which 113 were pronounced unlawful. Of 103 samples of "hamburger steak," 34 or about one out of every three samples were found to contain sulphites. While this shows a considerable improvement over the previous biennial period, when 45% of the samples of hamburger steak analysed

were found to contain this preservative, the actual condition all over the state is doubtless very much better than these figures indicate since almost all of these samples were purchased in places where no previous meat inspection had been made. Of 178 samples of sausage 21 or 11.8% contained chemical preservatives, 19 containing boric acid or a borate and 2 containing sulphites; whereas 26.5% of the sausages analysed during the previous two years contained chemical preservatives. Only one sample was artificially colored, compared with 14% so adulterated during the preceding period, while in only three instances had the casings been artificially colored, a practice very common a few years ago. In several cases the amount of boric acid present was very small, varying from 0.018 to 0.03%, quantities too small to have much preservative effect. Upon investigating one of these cases it was found that boric acid had been used by the butcher in preserving his meat trimmings which were then mixed with some fresh meat in the making of the sausage, thus reducing the percentage of the preservative, while in another instance a packer was in the habit of incorporating in his sausage, trimmings which he had bought back from his customers, some of whom used preservatives to insure their keeping without the need of refrigeration or cleanliness.

Most of the samples of sausage tested for starch showed the presence of a large quantity of this substance, added either in the form of potato flour, corn or other cereal meal, crackers or bread crumbs. Large quantities of corn meal are being sold to butchers under such names as "bull beef binder," "sausage filler," or under various coined names, the main object of their use, as indicated by the circulars accompanying them, being to incorporate a large amount of water into the sausage. One of the preparations sold for that purpose has the power of "binding" 400% of water, so that the incorporation of 5% of this filler means the additional incorporation of 20% of water, both of which are paid for at the price of sausage.

The claim is made by some packers that cereals are necessary in the making of some kinds of sausages as "frankfurters" or "bologna" to obtain a juicy product, but this claim is refuted by the fact that some of the best sausage-makers are making all these sausages without cereals or other fillers with excellent results when using first class raw materials. The use of cereals makes it possible to use dry meat and to incorporate excessive

amounts of water and still have a marketable product. Under the national meat inspection act, sausage-makers using cereals must label their containers "sausage with cereals," but this information rarely reaches the retail purchaser or consumer.

While some meat products as "panhas" and meat loaf are always made with cereals, this is a matter of common knowledge among consumers, but the average consumer when purchasing "sausage" expects to get a whole meat product, spiced and flavored, and is entitled to the same. The addition of potato flour or cereals or similar substances and water to sausage must be considered an adulteration unless the product is sold under a name indicating its true character.

MILKS.

Section 4607, Statutes of 1898, as amended by ch. 138, laws of 1905. Any person who shall sell or offer for sale, furnish or deliver, or have in his possession with intent to sell or offer for sale or furnish or deliver to any creamery, cheese factory, corporation or person, any adulterated milk or any adulterated cream shall be guilty of a misdemeanor, and upon conviction thereof, shall be punished by a fine of not less than twenty-five dollars nor more than one hundred dollars or be imprisoned in the county jail not less than thirty days nor more than sixty days.

Section 4607a, Statutes of 1898, as amended by ch. 138, laws of 1905. In all prosecutions under the preceding section, or any other section of these statutes, or laws amendatory thereof or supplementary thereto, relating to the sale of adulterated milk or adulterated cream, the term adulterated milk shall mean: Milk containing less than three per centum of milk fat, or milk containing less than eight and one-half per centum of milk solids not fat, or milk drawn from cows within eight days before or four days after parturition or milk from which any part of the cream has been removed, or milk which has been diluted with water or any other fluid, or milk to which has been added or into which has been introduced any coloring matter or chemical or preservative or deleterious or filthy substance or any foreign substance whatsoever, or milk drawn from cows kept in a filthy or unhealthy condition, or milk drawn from any sick or diseased cow or cow having ulcers or other running sores, or milk drawn from cows fed unwholesome food, or milk in any stage of putrefaction, or milk contaminated by being kept in stables containing cattle or other animals. The term adulterated cream shall mean cream containing less than eighteen per centum of milk fat, or cream taken from milk drawn from cows within eight days before or four days after parturition, or cream from milk to which has been added or introduced any coloring matter or chemical or preservative or deleterious or filthy substance or any foreign substance whatsoever, or cream from milk drawn from cows kept in a filthy or unhealthy condition, or cream from milk drawn from any sick or diseased cow or cow having ulcers or other running sores, or cream from milk drawn from cows fed unwholesome food, or cream contaminated by being kept in stables containing cattle or other animals, or cream

to which has been added or into which has been introduced any coloring matter or chemical or preservative or deleterious or filthy substance or any foreign substance whatsoever, or cream in any stage of putrefaction; provided, that nothing in this act shall be construed to prohibit the sale of pasteurized milk or cream to which viscogen or sucrate of lime has been added solely for the purpose of restoring the viscosity, if the same be distinctly labeled in such manner as to advise the purchaser of its true character; and providing that nothing in this act shall be construed as prohibiting the sale of milk commonly known as "skimmed milk," when the same is sold as and for "skimmed milk." Milk drawn from cows within eight days before or four days after parturition, or milk to which has been added or into which has been introduced any coloring matter or chemical or preservative or deleterious or filthy substance or milk drawn from cows kept in a filthy or unclean condition, or milk drawn from any sick or diseased cow or cow having ulcers or other running sores, or milk drawn from cows fed unwholesome food, or milk contaminated by being kept in stables containing cattle or other animals and cream from any such milk, or cream in any stage of putrefaction are hereby declared to be unclean and unsanitary milk or unclean and unsanitary cream, as the case may be.

Fifty-three samples from city milk supplies and 200 samples delivered by patrons to creameries and cheese factories fell below legal standard either in fat or solids not fat or both and were, therefore, unlawful. One other sample from city milk supplies was unlawful because it contained formaldehyde, making a total of 54 unlawful samples from this source out of a total of 797 samples collected by inspectors, or 6.6%. Of 4390 samples collected by inspectors from patrons of cheese factories, 159 or 3.6% were below standard, while of 2457 samples collected at creameries 41 or 1.6% failed to come up to the standard. The smaller percentage of unlawful samples at creameries is doubtless due to the fact that patrons are paid exclusively on the basis of butter-fat delivered, so that there would be no advantage in skimming and but little in watering, the increased amount of skim-milk received in the latter case being perhaps a slight inducement to adulterate. Sometimes, however, patrons will remove some of the fat from their milk in the hope of inducing the butter-maker to overread their test. Unfortunately most cheese factories still pay their patrons by weight of milk delivered, although payment on the basis of fat content would be much more equitable and would remove the incentive for adulteration.

Whenever possible, where samples were found below standard in fat or solids not fat, corresponding herd samples were collected, the samples being milked in the presence of the inspector. In this way it was possible in most cases to determine by com-

parison whether or not the original sample had been skimmed or watered or whether the herd produced milk below standard. In a number of instances, especially in April and May, herd samples were found which fell below 3% in fat or 8.5% in solids not fat, one sample containing only 2.65% of fat and 7.65% solids not fat. This does not mean that the legal standard for Wisconsin is too high, in fact it is lower than the standard of many states, but rather that many dairymen keep no control by test of the individual cows of their herds and that many breeders of dairy cattle have kept in mind only the quantity of milk produced independent of its quality. It makes little difference to the consumer whether potable water is added to milk by the dairyman or whether the milk produced by the cow contains excessive amounts.

In the above figures and percentages of adulteration no account is taken of samples which were adulterated by reason of being unclean and unsanitary, quite a number of samples being reported by inspectors as adulterated on that account. Nor is any account taken of milk drawn from cows affected by tuberculosis, a condition making the milk unlawful in Wisconsin since milk is declared by statute to be adulterated "if drawn from any sick or diseased cow;" however, since no provision is made by law for testing cows for tuberculosis, it is impossible for this commission to determine the lawful or unlawful character of milk in this respect.

OLEOMARGARINE.

Besides 10 samples of artificially colored oleomargarine sold as butter, 91 out of 96 other samples purchased as oleomargarine were pronounced not lawful because they were in imitation of yellow butter, although free from artificial coloring matter. Experiments conducted in our laboratory as well as a thorough investigation of the whole subject disclosed the fact that by the careful selection of fat, using only the yellow fat from grass-fed cattle and old cows, and expressing the largest possible amount of stearin by employing low temperatures, an "oleo oil" could be obtained of such a deep yellow color that when mixed in the proportion of 65% to 20% of colorless neutral lard and 15% of a yellow cotton-seed oil, a product was obtained which could not be distinguished from yellow butter by its color. It is difficult to see why a product so manufactured

should not be considered made in imitation of yellow butter as much as though artificial color was employed.

SPICES.

Of 80 samples of black and white pepper examined, 22 were found adulterated, the most common adulterant being a mixture of ground olive pits with roasted cereals. One sample consisted largely of roasted corn meal with a little cayenne pepper, another contained wild mustard-seed and olive pits, while several samples contained black mustard hulls.

Seven of 39 spices other than pepper were found adulterated. One sample of ground mace consisted of curcuma, corn meal and coal-tar dye with a little nutmeg; another sample of the same spice consisted mainly of the inert Bombay mace with some nutmeg. Several samples sold for ground mustard consisted of ground charlock (Dakota mustard), which has little spice value and, not being recognized by our standards as mustard, must be considered an adulterant.

SYRUPS OTHER THAN MAPLE.

Thirty-six out of 44 samples of syrups other than maple syrup were pronounced unlawful. Most of these were mixtures of maple syrup with sugar syrup which were not labeled in compliance with the special law on that subject or which were misbranded as to the percentages of ingredients. Some of the mixtures labeled "maple and sugar syrup" were found to contain less than 10% of maple syrup, yet were of a deeper color than the average maple syrup, thus proving the presence of added coloring matter.

VINEGAR.

Twenty-five out of 34 samples of vinegar analysed were pronounced not lawful. Of this number, nine were sold as cider vinegar when in fact they either contained no apple product or had been made from unfermented apple juice and spirit vinegar, five were below legal standard in acetic acid while the rest failed to comply with the legal requirements as to stenciling.

Respectfully submitted,

RICHARD FISCHER,

Chemist.

REPORTS OF ASSISTANTS AND INSPECTORS.

REPORT OF ASSISTANT COMMISSIONER.

MADISON, JULY 15, 1908.

HON. J. Q. EMERY,
Dairy and Food Commissioner.

SIR: I herewith submit a report of my work as Assistant Commissioner and Dairy Expert, during the biennial period ending June 30, 1908.

A full, itemized report of each inspection and test made by me has been submitted to you, upon the official form sheets and cards especially prepared for that purpose.

During the entire time specified, I have been actively engaged in the work of the commission as prescribed by law in making personal and careful inspections of cheese factories, creameries, city milk supplies, skimming stations, condensing factories, dairy farms and herds, oleomargarine dealers, grocery stores, restaurants and lunch counters, hotels, drug stores, flouring mills, icehouses and ice-delivery wagons, meat packing houses, sausage manufactories, butcher shops, delicatessen stores, and in the prosecution of violators of the dairy and food laws of the state.

Number of cheese factories inspected.....	135
Number of creameries inspected.....	20
Number of city milk supplies inspected.....	10
Number of skimming stations inspected.....	4
Number of milk-condensing factories inspected.....	4
Number of dairy herds and barns inspected.....	94
Number of grocery stores inspected.....	138
Number of butcher shops inspected.....	43
Number of hotels inspected.....	13
Number of restaurants and lunch counters inspected....	28
Number of drug stores inspected.....	8
Number of flouring mills inspected.....	6
Number of fair concessionists inspected.....	26
Number of barn milk samples inspected.....	23
Number of prosecutions	16
Number of convictions	16

While engaged in the work of inspecting, I have collected and have delivered into the hands of the state chemist 143 samples of food products for analysis.

In connection with the work of farm, factory and city dairy inspection, I have tested several hundred samples of milk and cream

by means of the Babcock test, the lactometer test, the curd test, the acidity test, the formaldehyde test and the borax test.

I have scored approximately three thousand samples of butter and cheese by the official numerical and descriptive score cards for the U. S. Dept. of Agriculture and various interstate, intercounty and county fairs.

During the period covered by this report I have made addresses at several creamery and cheese factory picnics, morning and evening creamery and cheese factory patrons' meetings, farmers' institutes and dairy conventions.

A considerable portion of my time has been taken up in clerical work at the office and laboratory in the mailing of biennial reports, bulletins, pamphlet copies of dairy laws, circular letters and in proof reading.

I have made a number of second inspections of creameries, cheese factories and city dairies with other members of the commission. As a result, in several cases prosecutions and convictions followed work of this character. In this connection I beg to report that some of the prosecutions brought by Mr. Larson, Mr. Aderhold, and Mr. Carswell and reported by them were the result in part of such work performed by me in accordance with your instructions.

During the latter part of August, the month of September and the first half of October, 1907, I visited most all of the dairy boards of trade and wholesale cheese dealers in the state, acquainting them with Chapter 173 of the Laws of 1907, relating to the misbranding of articles of food, which plainly makes a misdemeanor the too high marking of the weight of cheese.

I have tested a large number of samples of cream, milk, butter, and cheese, submitted to the commission from various sources through the mails and express companies and reported same to you on cards especially prepared for such work.

The inspection of the cheese and butter factories had to do principally with the sanitary conditions of the buildings, utensils, surroundings, the quality of milk received into them, and the process of making. A marked change has taken place in factory management. Buildings and utensils are kept more scrupulously clean, and cheesemakers and buttermakers are more generally becoming students of their profession rather than imitators of their predecessors. As a rule they are on the alert to catch any idea which may be of value in securing economy in the manufacture of the product, perfection in caring for it and intelligence in its sale.

The inspection of city dairies included the milk delivery wagons and utensils of same used in the distribution of the product to the consumer, special attention being given to the sanitary conditions of the cattle, feed and farm or dairy barns. The quality of the milk supply of our cities is certainly improving. The dairymen are as a rule taking pride in furnishing their customers with pure milk, and their wagons are generally neat, clean, and nicely arranged. A large percentage of the city dairies inspected were provided with stables, having improved systems of ventilation, light and drainage, thus insuring the health and comfort of the herds.

This line of work carried on by this department during the past two years, coupled with vigorous prosecutions of offenders against the law, has materially reduced the number of milk producers who deliver milk below the legal standard to consumers, creameries and cheese factories. Many cheese factories of the state which had formerly received the milk by the quantity, are now using the Babcock milk test. Although not all are buying by butter fat test, yet they are quite generally equipped so that they may know the quality



CHEESE EXHIBIT, WISCONSIN CHEESE MAKERS' CONVENTION, 1908.



of each patron's milk and are refusing to accept milk that does not come up to the standard as prescribed by law.

There is a general disposition on the part of both wholesale and retail food merchants to comply with the provisions of the food laws of the state. Many of our merchants frankly admit their indebtedness to the commission, since the latter by enforcing the food laws, has eliminated in a very appreciable measure the element of deception and criminal imposition fostered and indulged in by unscrupulous manufacturers of food products.

CHEESE.

The quality of our cheese of all varieties has not only been maintained at the standard of previous years, but in all localities of the state the make of the last two years has been superior in every respect to that of former years. It is certain that there is an established and rapidly growing demand right here at home for the best types of domestic soft cheeses. I would not advise every cheesemaker to attempt to make all the fancy varieties of cheese. However, we have within our borders the intelligence, enterprise, climatic conditions, locations, the grass and water to make all kinds of cheese to perfection. We are fully competent to deal with this question of fancy cheese, and should adopt the making of the different varieties whenever there is a demand for them.

The best and none but the best, fitly expresses our motto. The result is that we have established a good name for our cheese in every market where it is known, a good name justly deserved, because won by merit. There is no filled cheese manufactured in Wisconsin. We have waged an uncompromising war on all fraudulent cheese and have sought to place our product upon the market, whether at home or abroad, for just what it is. The true Wisconsin cheese factory brand is today a guaranty of excellence and genuineness in the best cheese markets of the world.

There are good reasons why cheese-making must always remain a prominent factor in our state. The product of the cheese factory is a finished product. It represents the embodiment of highly skilled labor. It goes to market in a concentrated form. The manufacture of cheese, no matter how intensive a system of agriculture is pursued, leaves the farm no poorer in natural wealth and fertility. As we advance in cheese-making, as we improve our dairy products, our cows and our methods, we extend the market for our cheese. We have not reached the point of over-production. The demand continues to be largely in excess of the supply.

Great as has been the growth of manufacture, mining, trade and transportation in Wisconsin, all of which tend to draw population from dairying, it is gratifying to note that of all the diversified interests of industry and agriculture, none has prospered or afforded us more substantial returns than the cheese business during the past few years.

Cheeses of different varieties have their origin because of the surroundings in which they originated. For instance, in the low, flat meadows of Holland, the Limburger cheese had its birth; and when they came to make Limburger cheese in America, they found the same kind of locations especially fitted for the production of this cheese, that is, low valleys, abundance of rich grass, plenty of water, the same as in Holland.

On the other hand, the Swiss cheese is a product of a higher elevation. It became what it is because of its circumstances and surroundings. With high mountains, no highways, no railroads, it became a necessity, in order to dispose of the milk product, to make

it into a kind of cheese that would bear transportation, have long-keeping qualities,—keep for years in good condition. When they came to establish that industry in America, they found the same surroundings that are not so well fitted for general farming, where the fields are not cultivated or plowed at all, where the hillsides are so steep that the soil will wash away, and where there is plenty of rock near the surface, chiefly limestone rock, and where good springs of water abound, to be especially favorable to the production of fancy Swiss cheese. There are numbers of such places in the States, but the greatest body of such land lies in southwestern Wisconsin. That tract of country never has been covered by the so-called drift formation. The hills rise in great waves and billows, with narrow valleys and underlaid with hundreds of feet of layers of limestone, frail and crumbling, affording the best kind of soil. That is the home of the Swiss cheese industry in America.

Wisconsin people make great quantities of brick cheese, and when they want something excellent for favored customers they send to Dodge county and adjoining counties for it. There is something in the soil, the spring water and the grasses in that particular section that is especially favorable to the making of brick cheese.

Edam and other varieties also require special conditions. Therefore, it is wise, when a certain kind of cheese has been successful in one locality, not to try to change.

It is a good thing for people to devote themselves to the manufacture of the kind of cheese that their natural conditions and their experience favor. For instance, it would be almost impossible to produce a good quality of Swiss cheese in the lake region where we produce such excellent Cheddar cheese. It is a matter of climate, soil, water, kind of milk and other circumstances.

“AMERICAN” CHEDDAR CHEESE.

The “American” or Cheddar types of cheese are manufactured to a greater or less extent in all parts of the state.

The eastern or lake tier of counties embracing Sheboygan, Manitowoc, Calumet, Kewaunee, Door, Fond du Lac, Brown, Outagamie and adjoining counties to the north and west lead in the production of fancy Cheddar cheese so far as quantity is concerned.

Grant, Sauk, Richland, Iowa and adjoining counties constitute the famous southwestern Cheddar cheese territory of Wisconsin.

Cheesemaking is an art most difficult of mastery. When we consider the effect of fermentation and bacterial influences, the unknown conditions of milk as received at the factories, the hidden power of rennet action and the intricate combinations which any or all of these form to effect the final result, any attempt to fully describe and attach the proper importance to all the facts and principles which underlie cheese-making is an undertaking beyond the knowledge and experience of the author of this report.

The recognized peculiar and varied tastes of cheese consumers call for many different characters of cheese; but the cheese that commands the highest price in the markets of today is one of a clean, nutty flavor, flinty and close in texture, with a firm, meaty, solid, rich and buttery body. Cheese of such a character will keep a long time in prime condition, and if cured under the most favorable temperatures will improve in quality up to twelve or more months.

Fancy cheese cannot be made from filthy, sour milk. In the handling of pure, sweet milk, the whole mass collected in the vat is gradually warmed up to 86° F., when the milk is tested (by means of either the rennet test or the acidimeter) for ripeness, and if sufficiently matured, the color and rennet is added at once. If the milk is insuf-

ficiently matured, from one to two per cent starter (commercial pasteurized) is then added, and the milk allowed to stand at this temperature until a sufficient amount of acid has developed so that the curds will show one-eighth of an inch of acid when applied to the hot iron or .20 per cent acid by the acidimeter; within two hours from the time of adding the rennet, at which time the whey should be removed.

None other than harmless or vegetable color should be used and in any case should be thoroughly incorporated with the milk before the addition of the rennet. The latter should be added in sufficient quantities to cause the milk to coagulate ready for the knife in from twenty to twenty-five minutes. It should be diluted with about fifty times its own bulk of cold water that the coagulation will be uniform throughout the whole mass.

When the curd breaks clean across the finger and is sufficiently firm to stand up before the knife, it is ready for cutting. Great care should be taken to secure an "even cut" so that the curd particles will be uniform in size. Every piece of curd in the vat should be warmed alike. The center of each piece should be just as warm as the outside. As curd is a poor conductor of heat, this condition can be secured only by raising the heat slowly and steadily. The effect of heating rapidly is to cook the outside of the larger pieces of curd faster than the inside. This contracts the surfaces and confines the whey in the center. It would be preferable if possible, to heat the inside of the cubes the faster, driving the whey to the surfaces; we do not want to do either. We want an even, uniform cook.

One of the most important steps in the process of cheese-making is to know when a curd is properly cooked or firmed. The real condition can hardly be described in words, but the cheesemaker must learn to recognize it by experience. This is a part of the cheesemaker's art. The curd should not be salvy and soft, but springy and elastic. The most convenient and sure test is to take up a large double handful of the curd and compress it dry of whey. After a minute remove the pressure. If it falls apart readily and the particles resume their former shape and size, it is very good evidence that the curd has been properly firmed.

It should then have one-eighth of an inch acid on the curd (or .20 per cent acidity as shown by the acidimeter) and the whey should then be drawn. When the whey is allowed to remain too long with the curd, excess acid is developed and a dry, mealy cheese is the result. There will also be a greater loss of fat. If the whey is drawn too early, a soft, mushy article will be produced. The necessity of diligence and care in this branch of cheese-making is of vital importance in order that the separation of whey may be the most perfect possible.

From thirty-five to forty-five minutes should be consumed in raising the temperature to 98° or 100° F., as the case may be. To assist the curd in heating evenly and keep it from matting together, it should be stirred from the time it is cut until the heat is shut off. The automatic curd agitators now on the market are preferable to the hand rake commonly in use.

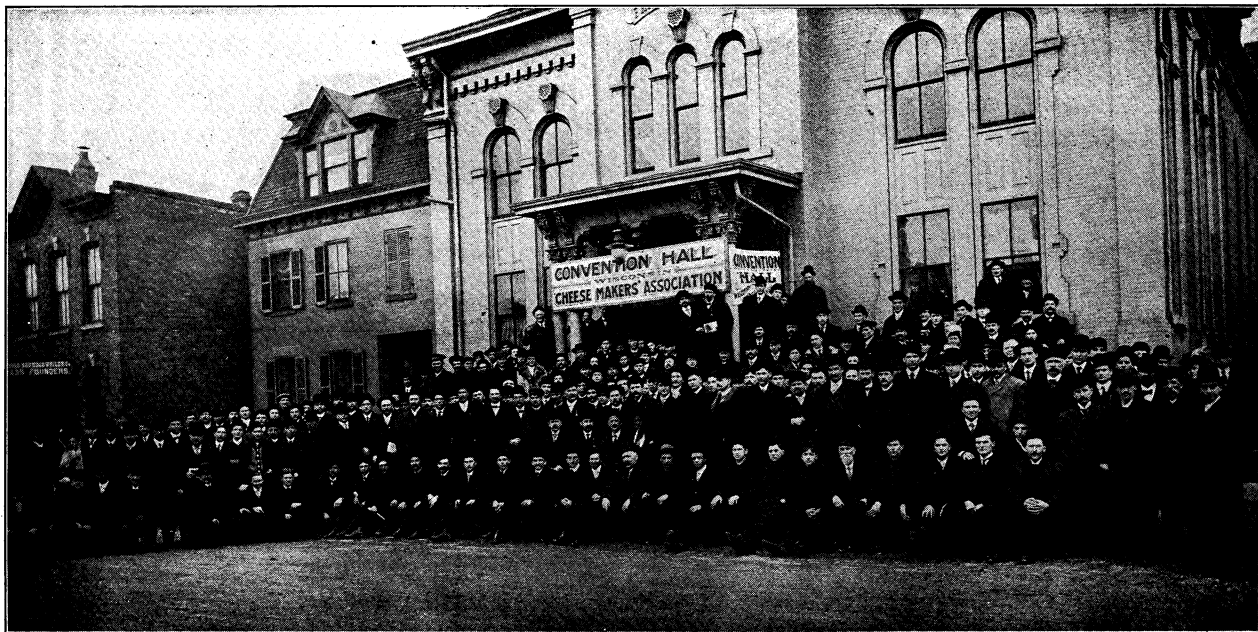
When the required amount of acid has developed in the curd, the whey is drawn, and the curd dipped upon racks where it is left to drain and mat, having uniform depth of about five inches. If the curd has been properly firmed in the whey, it will not require any stirring at the time of racking, for this means an additional loss of fat and solids. As soon as the mass is matted sufficiently to admit of its being turned over without crumbling, it should be cut into blocks of sufficient size for handling and turned over, repeating the process every few minutes, always with a view to perfect drainage. The best-textured, close, firm-bodied cheese is that made from curd that has been piled but very

little, or not at all. If curd is piled, it is important that the outside pieces be folded into the center of the pile each time to insure an even color and uniform temperature of from 96° to 98° F., throughout the mass. When the curd is sufficiently ripened or matured for milling, it becomes stringy or meaty, and when pulled apart splits instead of breaking. In cutting through the mass, the color should be even, with no white spots showing. At this stage of the process, when the curd is in normal condition, it will probably have at least one inch of fine silky threads when applied to the hot iron and will show from .70 to .85 per cent of acid by the acidimeter. The acid should be well developed at this stage of the process, but the amount of acid is not so important as that the curd be meaty in texture. Knife mills ought always to be used as peg mills tend to bruise and tear the curd, injuring the texture and causing unnecessary loss of butter fat.

After the curd is ground, it is kept sufficiently stirred to keep the particles from matting together again. A further maturing of the curd takes place, during which it takes on a peculiar flavor resembling the odor of clean, rich, ripe cream when ready for the churn. It is extremely difficult to convey in words a definite idea of that peculiar condition characteristic of curd when ready for the salt. That is to be gained through experience. However, resort is had to the hot iron test which furnishes two kinds of evidence. If when a portion of curd is applied to the hot iron, it strings nice and silky and if when so applied it emits an odor like nice toasted cheese and does not smell like burnt hair, it is usually ready for salt. The drippings from normal curds at time of salting will usually show from 1 to 1.2 per cent acidity when tested by the acidimeter. Still these tests are not absolutely reliable in all localities and under all circumstances. Another method of gaining the desired information is by the sense of feeling and the condition of the moisture which oozes out between the fingers when the curd is squeezed in the hand. The curd when ready to salt should not feel harsh, but soft and velvety and will exude a moisture of half fat and half whey. When salted, a clear brine should run from the curd. The temperature at time of salting should not exceed 90° F. After the salt is added the curd should be spread out thin, so that it will cool off, and when it is put to press should be at a temperature of from 75° to 85° F. If the curd is put to press too warm, the fat is more easily pressed out and lost.

With the majority of the rank and file of cheese-makers, it is not necessary that much should be said about the hooping and bandaging of cheese. The careful painstaking maker is an artist in a way and takes great pride in turning out a neat appearing cheese, symmetrical in form, neatly bandaged and perfectly closed on its surfaces. Still we often, too often, find makers who are slack in this very important part of the work. They have more or less difficulty in getting their cheese properly closed. This is true of some makers even when the curd is in the most perfect condition for pressing. Through negligence, they permit the press cloths to become stiff and full of whey while the hoops are not always kept scrupulously clean. No amount of pressure will secure a good rind if the press cloths and hoops are not in first class condition. If factory operators were to exercise more care and devote more time and attention to the work of hooping and dressing the cheese, there would not be so many goods upon the curing tables with checked rinds and showing free fat under the bandages.

At the time of turning the bandages all the whey should be rinsed out of the press cloths by dipping them in scalding water and placing them again upon the cheese as hot as possible. In the morning, the cheese ought always to be turned end for end in the hoop. When taken out they should be examined carefully to see that they are per-



WISCONSIN CHEESE MAKERS' CONVENTION, 1908.

fect in shape, and all defects remedied. Then pour water sufficiently hot to melt all free fat that may have accumulated under the circle cloth and bandage over the cheese again before applying the pressure. This warming of the surfaces aids in the formation of a firm, transparent rind and prevents the cheese from checking. It also improves the appearance of the cheese.

With cheese as with anything else we must try to please the eye. Marketing cheeses that are of unequal height or lopsided from some defect or carelessness in the making is always poor economy. Let us remember that cheese is an article of food, and that it should not only be put up in a neat, attractive form, but also that it should not come in contact with anything having a bad odor.

Recent experiments by Drs. Babcock and Russell of the Wisconsin Agricultural Experiment Station and the Dairy Division of the United States Government, have demonstrated that the quality of cheese was best when cured at temperatures ranging from 35° to 40° F. or thereabouts. Cheese cured at 50° F. were better than those cured at 60° F. Cheese cured at 60° F. were better than those cured at 70° F. This leads us to believe that much lower temperatures than have heretofore been thought advisable in ripening Cheddar cheese may be used with very considerable success. The dipping of cheese in hot paraffin will add to the attractiveness of the goods, and tend to prevent mold growth and excessive shrinkage in storage.

BRICK CHEESE.

Dodge county is the home of the brick cheese industry in the state. Columbia, Washington, portions of Ozaukee, Jefferson and Fond du Lac counties produce large quantities of this popular type of cheese.

Brick cheese is probably so called because it is made in the form of a brick, and bricks are used exclusively for the pressure on the mold. It is purely an American product. Wisconsin leads in its production. It is a sweet, whole milk, rennet cheese. It has a mild flavor, is moist and its convenient shape and size make it a special favorite with the trade. It is a rich, good, wholesome family cheese. It may have a few small holes or eyes in it. It is softer than Swiss but not so soft as Limburger.

Brick cheese is made in a steam heated vat. The curd is cut and the temperature raised for firming, the same as with Cheddar. The rennet is added to the milk at 86° F. Brick cheese is a quick curing cheese, and a little more rennet is used than for Cheddar. The milk is sweeter than for Cheddar and enough rennet is used to coagulate it in twenty minutes. The firming temperature depends on the acidity of the milk. With milk nearly as matured as for Cheddar, 108° F. will do; while from 112° to 120° F. may be required for very sweet milks.

The curd should be dipped from vat into moulds when it has reached a condition almost as firm as that for Cheddar cheese. An over-cook will make the cheese dry and hard, and an under-cook will make it too soft, approaching the Limburger.

The draining table is about 3 feet wide by 8 feet to 12 feet long, inclined toward one end with sides about five inches in height. Draining boards having several rows of one inch holes bored through them, with their ends resting on one-half inch strips, are laid in the draining table and a heavy, coarse-meshed linen cloth is thrown over the draining boards upon which the molds are set side by side. The brick cheese mold is a rectangular box without bottom or top and is thirty inches long by five inches wide and eight inches deep. The cheese from this mold is cut into three bricks ten inches long and five inches wide.

In dipping the curd into the molds, care should be exercised to get the same amount of curd into each so that the cheese will be uniform in size and will weigh close to six lbs. green. One or two bricks are placed on top of the wooden follower in each mold for pressure. In about an hour the mold is turned over and the pressure applied to the other side. This should be done several times during the eighteen to twenty hours that the cheese is in the press or molds.

The salting table is built like the pressing or draining table except that there are no draining boards laid in it. From the molds the cheese is rubbed with salt on all sides of it. The salt dissolves and penetrates to the interior of the cheese, at the same time expelling moisture which runs off from the salting table. The salting usually extends over three days, the cheese being turned each day and salted daily on all sides. They are laid on their broad sides, piled one tier deep at first salting, two to three deep at second and third salting.

From the salting table the cheese is transferred to the curing cellar where it is laid on its broad sides on tiers of wood shelving, ranged along and through the room. After a week or ten days they begin to cure and form a smooth rind, when they may be placed on their edges. Each cheese is washed with clear water, or water into which a little salt has been dissolved, at least twice a week and at first oftener if necessary to keep them moist and free from mold.

In the course of about two weeks the harshness of the cheese begins to disappear and the body will break down in the fingers, and mold like wax, but should not be sold until it is about a month old.

For shipment it is wrapped in a heavy quality of Manilla paper and packed in boxes that hold twenty to twenty-five cheese, the net weight of the cheese in the box ranging from one hundred to one hundred and twenty-five pounds. Of recent years a considerable quantity of this type of cheese has been paraffined when ready for cold storage or for market with very satisfactory results.

LIMBURGER CHEESE.

The southwestern portion of Dane county is especially noted for the quality and quantity of its Limburger cheese. Limburger cheese factories are scattered over Green, Lafayette, Iowa, Grant, Dodge, Columbia, La Crosse, Trempealeau and Buffalo counties.

Limburger cheese is a soft rennet cheese made from whole sweet milk. It is found on the market in blocks or cakes, some five inches square and about two inches thick, wrapped in parchment, manilla paper and tinfoil. It has a soft texture, of a yellowish color when properly ripened. It is perhaps more generally known by its odor than by anything else. While kept cool it does not have such a pronounced odor as when warm. The American Limburger is a very rich, nutritious cheese and is at present very popular with cheese epicures.

A steam vat, curd knives and drain table, like those for the manufacture of brick cheese, are used in the making of Limburger cheese but the molds and subsequent handling are different than for brick.

The milk used may be sweeter than for brick. It should be set at 90° F. Enough rennet should be used to coagulate the milk in twenty to thirty minutes.

The curd is cut when it will break over the finger with a clean fracture. The curd is stirred and the temperature slowly raised to 96° F., the temperature at which it is usually firmed. The curd is dipped when a little softer than in the making of brick cheese. It is dipped into the molds and allowed to settle together, brick pressure being applied. After about half an hour it may be turned over. After resting in this position for thirty or forty minutes the mold is lifted

from the cheese. The long curd sections are divided into six blocks or cakes five inches square just before salting.

The cakes are next transferred to the pressing table. The table is like the brick cheese draining table, with sides, but having no draining boards.

Formerly rows of the cakes were placed along one side of the table and divided by wooden partitions. In this manner several rows were laid down and the last strip held in place by several sticks wedged in between the strip and the opposite side of the table. Now the general practice is to drain in molds containing six cakes each. The cheese get no pressure beyond their own weight. The cakes are turned a number of times to drain them and firm the surfaces. The temperature of the room should be about 65° F. In twenty-four hours they go to the salting table. The edges are rolled over in a box of salt and then salt rubbed on the two broad surfaces. They are laid on the salt-draining table in single layers for the first day. The second day they are salted again in the same way and piled two deep. The third day they are again salted and piled three or four deep. They are salted on the average about three days.

From the salting table the cakes are transferred to the curing boards or shelves where they are set up on end. The temperature of the curing room or cellar should be about 60° F. and have a relative humidity of 90° or above.

The cheese cakes are washed daily to keep them free from mold and to help keep them moist. Under these conditions their surfaces soon begin to soften and change from white to a shiny yellow. This change works its way to the center, changing the harsh curd to a soft, smooth, creamy condition, and requires from four to six weeks after which the cheese cakes are first wrapped in parchment, then manilla paper and tinfoil, packed in boxes 20 inches wide, 5 inches deep and 36 inches long, when ready to market.

SWISS CHEESE.

Green county is the great Swiss cheese county of the state, and is the home of the Swiss cheese industry in America. The district extends over into the eastern border of Lafayette and Iowa counties and a portion of Dane and Rock counties.

Swiss cheese is known in the old country by the name of Emmenthaler. In this country it is made in two forms, the round or drum Swiss and the block Swiss. This cheese is a hard, rennet cheese made from unskimmed cows' milk and has a mild, slightly salty, somewhat sweetish flavor. It should have eyes or holes about a half inch in diameter, evenly distributed through the cheese. These holes should have a glossy surface. In an old cheese a drop of brine may be found in the hole.

Swiss cheese is made from sweet milk. So important does this seem to be that in Wisconsin the milk is in all cases delivered to the factory twice a day and made into cheese as soon as the rennet can be gotten into the milk.

But in Switzerland, Swiss cheese is to a large extent manufactured only once a day. However, the milk is delivered twice a day to the cheese factories. There, each cheese factory is equipped with a milk cooling room with running water, where the night's milk is kept and properly taken care of by the cheesemaker until the following morning, when it is mixed with the morning's milk and manufactured into a Swiss cheese. Experts on Swiss cheese hold the once-a-day system superior to the twice-a-day system, but it can be successful only when the night's milk has all been alike properly cooled and cared for.

Swiss cheesemakers very largely use a home-made rennet, which is made daily by soaking strips of rennet in warm whey from the cheese kettle. It is claimed that commercial rennet extract is not as good as whey rennet, for they do not obtain the eyes in the cheese as well with it. It has, however, been fully demonstrated that the whey used acts as a starter which supplies the necessary acid in the milk to cause the rennet to expel the whey sufficiently and that by the judicious use of a good lactic acid starter and commercial rennet extract, cheese with good development of eyes can be obtained.

All Swiss cheese is made in large copper kettles. There are two kinds, the fire kettle and the steam kettle. The milk is strained into the kettle the same as into a vat for Cheddar cheese. Sufficient rennet is added to the milk at a temperature of 90° to 92° F. to coagulate it in from twenty-five to thirty minutes. A Swiss curd when ready to cut should make a clean break over the finger, though the degree of coagulation should be somewhat less than for other varieties of cheese.

The coagulum is broken into pieces about an inch in diameter by means of the Swiss harp, so called because it is shaped like a harp. It is an iron frame having a long wooden handle with fine wires strung lengthways of it about an inch apart. The curd is then gently stirred for a few minutes to keep it apart while it firms. This stirring of the curd is done with an instrument known as the "wire stirrer" which is a round stick about five feet long, through one end of which a group of wires are fastened into a spherical form. This stirrer reduces the size of the curd cubes to about the size of corn kernels.

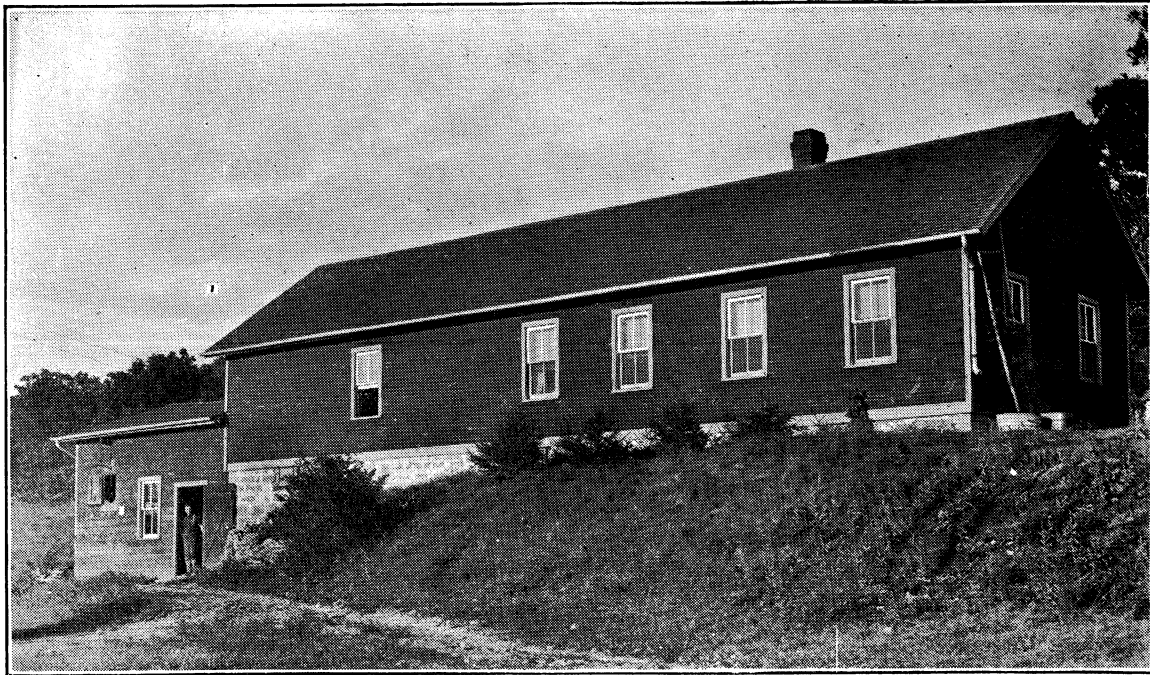
The fine breaking down of the curd particles and the high temperature at which the cheese is cooked, largely cause the excessive loss of butter fat in Swiss cheese-making. By using such curd knives as are used in making Cheddar cheese, with change of design adapting them to the shape of the kettle, the curd could at once be brought into proper condition without breaking or jamming it, thus saving much of the fat now lost in Swiss cheese-making.

The kettle is now moved over the fire or steam is applied as the case may be, while the operator stirs it vigorously with the "wire stirrer" until the curd breaks and contracts into particles as fine as wheat kernels. It is stirred until the temperature has reached 130° to 135° Fahrenheit. The stirring is continued until the curd is quite firm, when it is allowed to settle.

As soon as the curd ceases to feel mushy and will break short when squeezed into a roll in the hand, or will squeak between the teeth, it is gathered up from the whey in a lump into a linen strainer cloth for pressing. The curd should be put into the hoop in a lump, and as quickly as possible, so that it will not become cool and brittle.

The curd cloth with the curd in it is put into a hoop made of a band of elm wood, held in circular shape by means of a cord running around it. The hoop rests on a circular press board on a table usually constructed of brick or stone, slightly inclined so that the whey will drain off. For the first few minutes it is pressed lightly, then more pressure is applied, and in half an hour full pressure may be put on. The cheese is turned several times a day. There are two cloths used in the operation, one lying underneath, the other spread over the top and tucked in between the hoop and the cheese. Dry cloths are put on frequently during the pressing period. The pressure is obtained by placing a post between the top cheese board and a heavy beam. The post is close to the fulcrum end of the beam, while the long, heavy end of the beam with weight attached gives the pressure.

After the cheese has been in the press for twenty-four hours it is placed in a salt brine bath, kept cool in the cellar. The brine is made



A TYPICAL WISCONSIN SWISS CHEESE FACTORY—NEW GLARUS, GREEN COUNTY.

by dissolving salt in water until dense enough to float an egg. As the cheese absorbs the salt it is necessary to renew same at frequent intervals. The cheese is immersed in the brine. It should be turned over occasionally as the cheese will float and the top rise above the surface. The cheese is kept in the brine from three to four days. Some makers salt by scattering coarse salt on top of the cheese. The cheese is kept on a shelf in the cellar with a salt hoop around it to keep the cheese from spreading. No more salt should be applied than can be absorbed over night, so that the cheese will be dry next morning. A cheese is salted with dry salt from three to five days. With the brine method the salting is applied more evenly through all parts of the cheese.

From the salting shelf or brine tank the cheese is taken to the cellar curing rooms. The curing covers two stages and two cellars are necessary to secure proper conditions for perfect curing. The first curing cellar should be kept at about 80° to 85° F. At this temperature the gassy fermentations set in and start the eyes. The large round cheese is kept on a round cheese board so that it may be handled easier. The cheese is kept moist and free from mold by frequent washing and scrubbing with cloths and brushes made for the purpose. After the eyes have been well started, the cheese is transferred to the second cellar which is kept at about 60°F. Swiss cheese cures slowly. The process requires a number of months and a fine Swiss cheese should be at least six to ten months old before it is ready for the consumer.

Block Swiss being smaller than drum or round, is more easily handled. It should be washed often enough to keep moist and free from mold but not too moist, or the rind will soften.

Drum Swiss are shipped in large tubs made a little tapering and to fit the diameter of the cheese. Usually five or six cheese are put in a tub with large round scale boards between each cheese and also at top and bottom of tub next to the cheese. Quite often a thousand pounds or more of cheese will be filled into a single tub. Block Swiss is put up in boxes six inches deep, twenty inches wide and three feet long. Six cheese are placed in such a box.

Our people until quite recently have known but little of the great variety of soft cheeses common in the European markets. The local markets have been to a great extent monopolized by hard cheeses, principally of the type of "American" Cheddar. Within the past few years a brisk demand for soft cheese has been developed here at home. This may be attributed partly to the taste acquired by our people who have traveled abroad, and to our increasing foreign population, and to the desire of people of European birth for the types of cheese familiar to them at home as well as to a growing demand and appetite among others who have tried the foreign delicacies.

The soft cheeses with their strong characteristic flavors, give relish to the coarser and less flavored foods and owe their chief popularity to their varied and respective flavors.

The so-called fancy cheese has come in response to a demand for variety from those who use cheese. Most all of our people are now eating cheese but all do not like to use the same kind in the same form for a long time. If nothing else is offered, a difference in the shape or style of the cheese will satisfy the longing or craving for variety. People no more care to eat cheese of the same kind and in the same form for a long time than they care to eat one kind of meat or dessert all the time.

BUTTER.

There is no reason why just as good butter may not be made from "farm" or "hand separator" cream as from any other; but to accomplish this it is necessary that intelligent care and scrupulous cleanliness be conscientiously observed at all times in the production and handling of such cream.

Cream ought to be delivered to the central or union churning station every day, and wherever that is possible, it is to be recommended. However, in some localities the daily delivery of cream would not be practicable, as the transportation expenses would eat up the profits of the business.

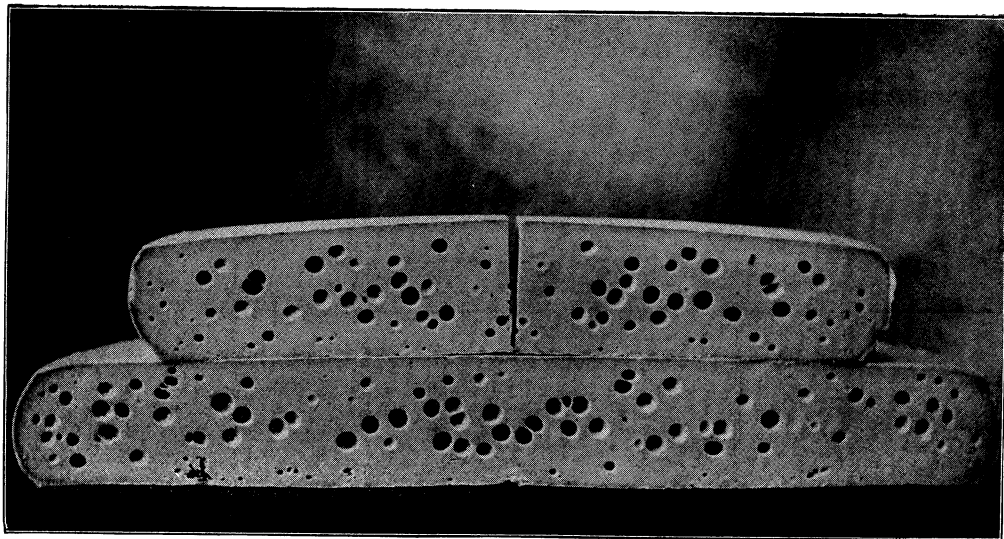
Cream given proper care may be kept in a sweet and wholesome condition for two days. Cream kept longer than two days, even though it is sweet, will lack the quality peculiar to fresh cream, and no amount of pasteurization, starter or any other process will enable the buttermaker to make a first class butter out of old, over-ripe, tainted or gaseous cream, or cream in any stage of putrefaction.

The application of pasteurization and commercial starters to cream handling and ripening is practical and advisable in many cases; but too often, like "charity" is practiced to cover a multitude of sins committed in some instances on the part of the cream-producing patron.

The ripening of cream is the most important step in the entire process of buttermaking. Cream ripening requires skill, training, suitable apparatus for controlling the process and painstaking care on the part of the operator. Under the present "farm separator creamery system," in many instances, this important work is now transferred from the creamery to the farm, for at least a part of the season. If Wisconsin expects to retain her position as a leading butter producing state, this very important work of cream ripening must again be restored to the buttermaker, and that will mean that the cream must be delivered to the churning station in a good, sweet, pure and wholesome condition.

The whole milk or separator creamery is especially suitable for localities having a dense cow population and where the public roads are good. The buttermaker has perfect and complete control of the cream ripening. More accurate testing may be done. There is always more difficulty in securing correct tests of cream than of milk. The defective methods in caring for the cream on the farm, and its infrequent delivery to the factory, makes accurate sampling extremely difficult and often very questionable. Cream of this description will also result in an inferior quality of butter. The whole-milk or separator factory reduces the labor and cost of separating and caring for the cream on the farm. It also reduces the expense for hand-separators to do the creaming as well as the labor of running and washing a separator.

The advantages of the "farm separator system" over the whole-milk factory system are its adaptability to a small cow population,, scattered over a considerable territory, where the roads are not suitable for hauling heavy loads of milk. With proper railway facilities there is scarcely any limit to the extension of a creamery's operations. A much wider territory can be covered by the farm separator system than by a whole milk system, and it is well adapted for certain districts but we cannot expect to make as fine a quality of butter by adopting this system. It insures a large quantity of butter of uniform quality, although the quality attained may not be equal to that of whole-milk creamery butter. Its chief advantages are better and higher quality of skim-milk for feeding purposes, reduced cost of



AN ASSOCIATION GOLD MEDAL SWISS CHEESE.

As fine as the finest of imported Swiss.

Wisconsin is the Home of the Swiss Cheese Industry of America.

transportation, reduced cost of buildings and machinery to manufacture the butter and the opportunity which it affords for the extension of creamery territory.

The combination of a central creamery with a number of skimming stations, where the cream is separated and sent to the central for churning, overcomes the difficulty of long hauls for the milk and skim-milk, and tends to produce a large quantity of butter of a uniform quality.

The whole-milk creamery is more expensive to operate, but is favorable for producing the finest quality of butter, and in the end will pay milk producers best in the thickly settled dairy sections of the state.

The practice of taking in both milk and cream, and mixing the gathered farm cream with the factory separator cream, is fraught with very great danger to the quality of the finished product.

The majority of our buttermakers and cheesemakers understand their business well enough to make a first class article if they get good raw material. Our inspectors are not neglecting the patron. Patrons are made to feel the responsibility of their end of the cooperative system, and that if the milk and cream they supply the maker is not of good quality, he cannot be expected to make a fine quality of cheese or butter therefrom. This is getting at the root of the matter and is bound to work to the general good of the industry. Our inspectors have an oversight also over the factory building and while they have the power to enforce cleanliness by law, this is not generally taken advantage of excepting where other methods are ineffective. By counsel and advice, factory owners are induced to clean up and make needed improvements and thousands of dollars have been expended in this direction during the past two years.

The good offices of the members of the commission are coming more and more in demand amongst the people of the state.

Respectfully submitted,

U. S. BAER,
Assistant Commissioner.

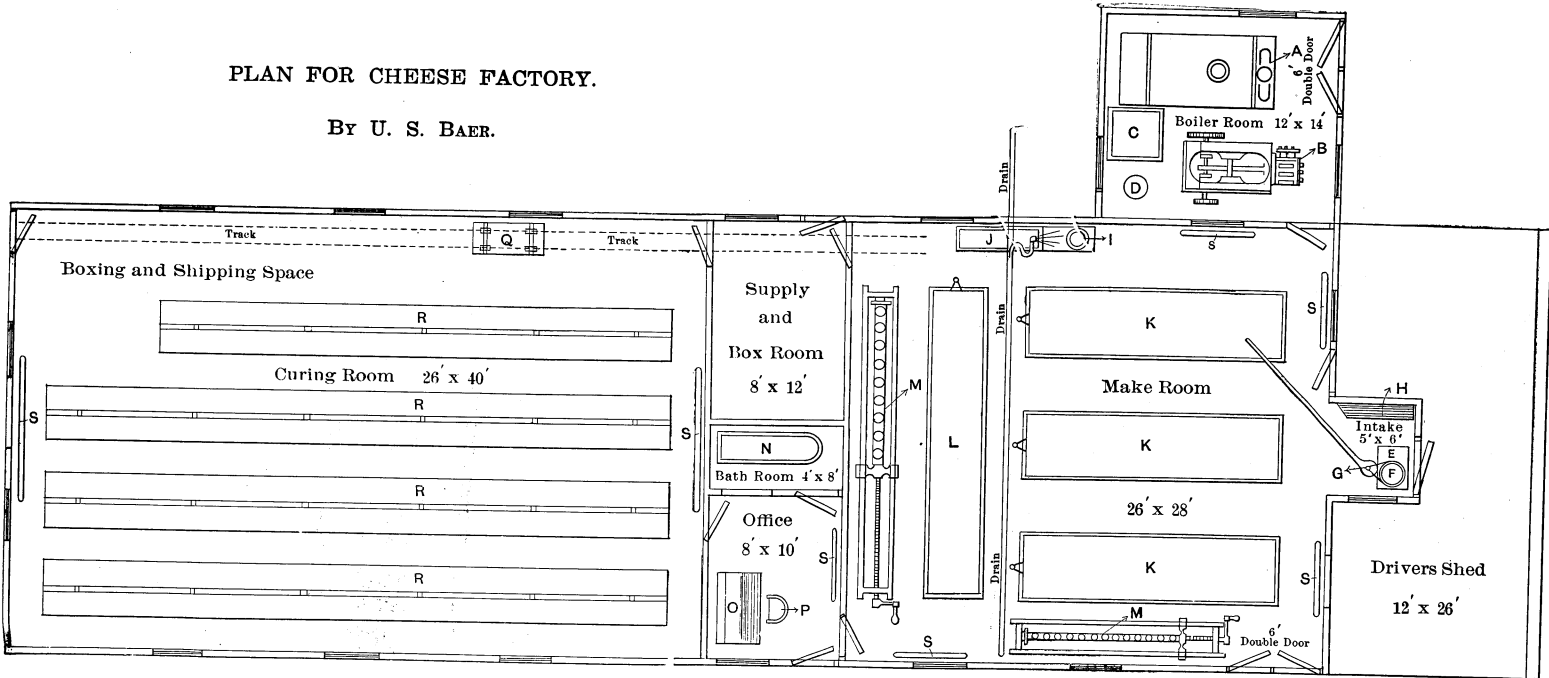
SPECIMEN OUTFIT LIST

For 800 to 1200 Cow Cheese Factory.

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|---|--|
| <ul style="list-style-type: none"> 1 12-H. P. Boiler complete with all fittings and stack. 1 8-H. P. Horizontal Engine, Complete. 1 4x6 Deep Well Pump. 3 Sets Automatic Curd Agitators. 1 36-bottle Turbine Tester, Complete. 2 Check Pumps. 2 900-gal. Whey Tanks. 3 600-gal. Improved Steam Cheese Vats. 2 Continuous Pressure Steel Gang Presses. 1 Curd Sink with Racks and Castors. 1 Power Knife Curd Mill. 1 600-lb. Scale, Double Beam with Wheels. 1 240-lb. Tin Scoop Counter Scale. 1 80-gal. Weigh Can. 1 Conductor Head and 10 feet of Trough. 50 14½-in.x7-in. Tinned Gang Press Hoops. 2 8-in. x 20-in. Horizontal Curd Knives. 2 8-in.x20-in. Perpendicular Curd Knives. 4 Long-Handled Half-gallon Dippers. 1 Strainer Dipper. 3 Half-round Whey Strainers, with Spouts. 2 Tin Curd Scoops. 2 Flat-sided Curd Pails. 1 Marschall Rennet Test. | <ul style="list-style-type: none"> 2 16-oz. Glass Graduates. 1 Tinned Cheese Knife. 1 Set Months and Dates. 1 Set Test Instruments with Quevenne's Lactometer. 1 24-bottle Curd Test. 12 doz. Composite Milk Jars. 6 8-in. Floating Dairy Thermometers. 1 Hygrometer. 1 Shelf Scraper. 6 Galvanized Iron Pails. 1 6-in.x5¼-in. Cheese Trier. 2 14-in. Wood-head Mops. 4 Floor Brushes. 6 Heavy Floor Brooms. 6 Scrub Brushes. 6 Composite Test Jar Brushes. 1 Bath Tub. 1 Office Desk. 1 Office Chair. 1 Sterilizing Oven. 5 4-ft. Cast Iron Radiators. 2 8-ft. Cast Iron Radiators. <p>Necessary connection pipe for boiler, engine, pump, wash-sink, tester, vats, radiators, and whey tanks.</p> <p>Necessary check, globe, and angle valves for above connections.</p> <p>Necessary ells, tees, unions, nipples, reducers, couplings, plugs, etc., for above connections.</p> <p>Necessary shafting, hangers, wood-split pulleys, and belting for driving curd agitators, curd mill and well pump.</p> |
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PLAN FOR CHEESE FACTORY.

BY U. S. BAER.



A—Boiler.
 B—Engine.
 C—Sterilizing Oven.
 D—Well Pump.
 E—Weigh Can.

F—Scales.
 G—Conductor Spout.
 H—Bottle Rack.
 I—Milk Tester.
 J—Wash Sink.

K, K, K—Cheese Vats.
 L—Curd Sink.
 M, M—Cheese Presses.
 N—Bath Tub.
 O—Office Desk.

P—Office Chair.
 Q—Truck.
 R, R, R, R—Curing Tables.
 S, S, S, S, S, S, S—Steam Radiators.



REPORT OF SECOND ASSISTANT COMMISSIONER.

MADISON, WIS., JULY 15, 1908.

HON. J. Q. EMERY,
Dairy and Food Commissioner.

SIR: I herewith submit a report of work performed by me as Creamery, Dairy and Food Inspector for the period beginning July 1, 1906, and ending Feb. 4, 1907, and as Second Assistant Dairy and Food Commissioner for the period beginning Feb. 5, 1907, and ending June 30, 1908.

During the two years as above specified, the work of Inspector and Assistant has covered many lines. I have personally inspected 131 cheese factories and creameries, 117 meat markets, 15 slaughter houses, 237 grocery stores, 468 wholesale and retail oleomargarine dealers, 12 dairy barns and dairies and 1 city milk supply. As opportunity presented, I have inspected a great many milk and cream cans and ice cream cans and tubs at depots, also a number of city milk wagons and cans. In addition, I have collected 1,071 samples of food products suspected of being adulterated and have delivered the same into the hands of the chemist for analysis.

Prosecutions have been brought against 63 dealers as follows:

Creamerymen for operating unclean creameries; cheese factory men for operating unclean cheese factories; butchers for coloring and preserving chopped meats and oysters; dealers for selling the flesh of diseased animals; patent medicine men for selling adulterated extracts; dairymen for delivering milk in unclean cans; druggists for selling adulterated drugs; doctors for selling adulterated drugs; grocery men for selling adulterated food products; oleomargarine dealers for selling "oleo" in imitation of yellow butter.

In each case, except two, a conviction has been secured and fines ranging from \$25 to \$50 have been imposed. My observation is that prosecution of violators of the food law has a decidedly wholesome effect on the food dealers in the entire neighborhood where prosecution has been brought.

The owners and operators of the cheese factories and creameries are realizing the importance of up-to-date factories, equipped with modern machinery, and as a result great improvements are being made. In the main the factories and premises are kept cleaner and in a more sanitary condition than ever before in the history of the dairy business. However, in many cases, the addition of a few more windows to permit of more light in the cheese factories and creameries, and that of screens on the windows and doors to prevent the flies from swarming in, would be a great improvement.

Another much needed improvement among the creameries generally would be the installation of sanitary milk and cream pumps and pipes. The general practice of today is the use of iron pumps and gas pipes. These are said to be steamed out daily, but are always rusty and unsanitary. Should a dairymen drive up to any cheese factory or creamery in the state with a load of milk or cream in cans as rusty as the pumps and pipes used by the creamerymen for conducting the milk and cream through, the same would be rejected as unfit, and properly so.

Another very general practice among creamerymen is the use of the 40% and 50% cream bottles for testing cream. I want to go on record as saying that a test made by using either of the bottles mentioned is guess-work. Then again in many instances, the cream scale weights which are used for weighing the cream samples have been found to be inaccurate. The exacting of conditions of dairymen by the creamerymen, which conditions they are not willing to exact of themselves, or the use of cream bottles with which guess-work tests are made, or the use of inaccurate cream scales, is sure to bring loss of confidence by the patrons and will sooner or later prove disastrous to the creamery; therefore, the creamerymen of their own volition should make the necessary improvements, or legal steps should be taken to force them.

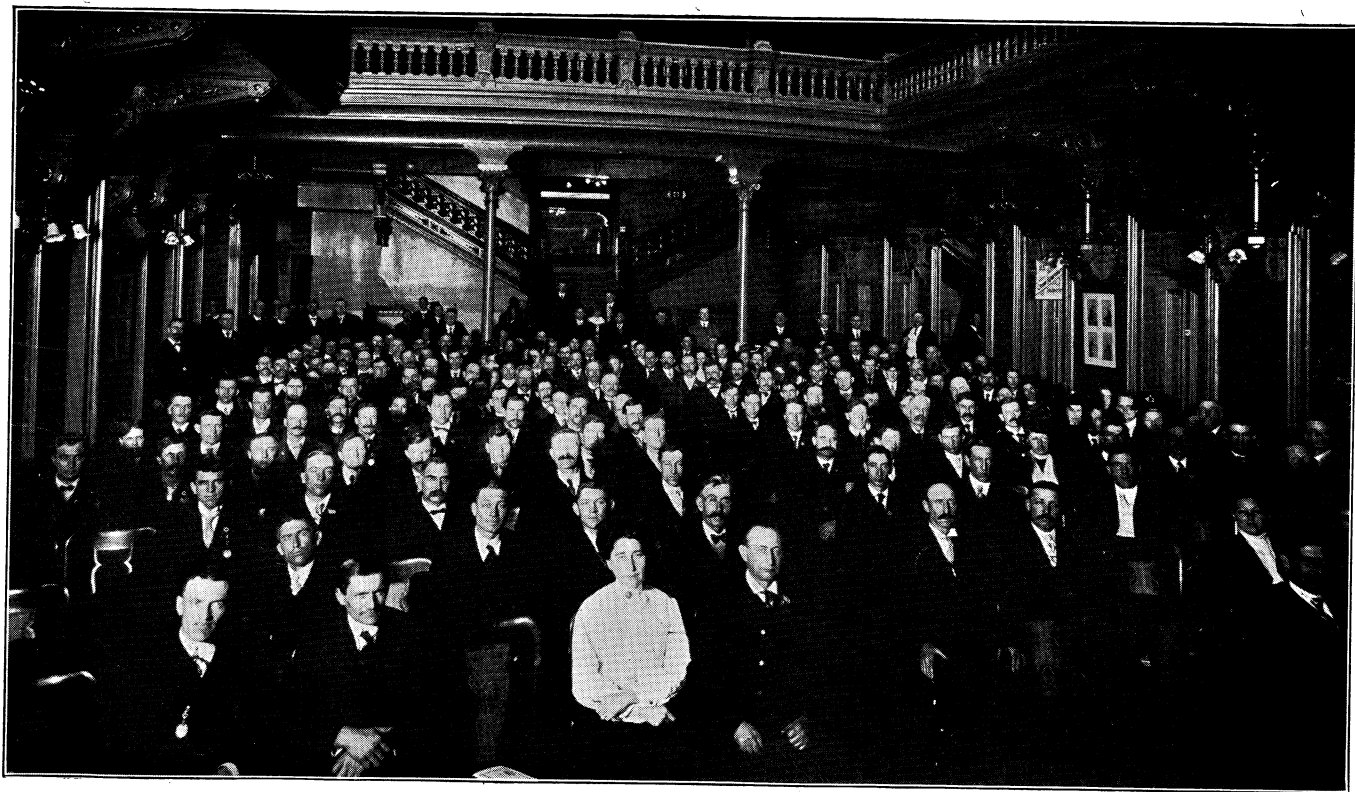
Because of the introduction of the hand cream separator, the larger part of the raw material delivered to Wisconsin creameries is cream. At a great many of the better creameries in the state, the practice is to test each delivery of cream. However, there are a great many that still make composite tests, which practice should be discontinued, as better results are obtained where each delivery of cream is tested.

A still further improvement among our creameries would be the practice of keeping daily records. Such records should consist of the total pounds of milk and cream received daily, the butter fat test, the total pounds of butter fat, the total pounds of butter made, the total fat loss in the skim-milk and buttermilk, the moisture content of the butter and the overrun. This will enable a creameryman to keep a check on his daily work and will be of great assistance to him in locating and overcoming losses that often occur in the course of handling the milk and cream and the manufacture of the butter, which, if left to run until the end of the month would, in many cases, amount to a great deal.

That the quality of milk and cream received at the cheese factories and creameries should be improved, is conceded. In a large degree the improvement of the raw material rests with the cheese maker or butter maker, who is under obligation not to accept any milk or cream that is not fit to be manufactured into cheese or butter, either from the fact of its being unclean or from cans not clean. So long as poor milk or cream, or milk or cream from unclean cans is accepted, improvement cannot be expected; but just as soon as the patron learns that there is no market for such unfit raw material, he will begin to make improvement. A further improvement could be brought about by the enactment of such laws as would give the members of the Dairy and Food Commission full power to inspect the conditions under which the milk and cream are handled at the farm and to enforce clean and sanitary conditions.

Another step in the direction of improving the quality of cream would be the amendment of Sec. 1, chapter 67, laws of 1903, so as to define unclean and unsanitary cream; also the amending of section 2, chapter 67, laws of 1903, by striking out the word "knowingly" and adding the word "cream"; also the amending of section 3, chapter 67, laws of 1903, by striking out the word "knowingly." It would then be up to the patron and factory man to know that the milk and cream were clean and sanitary.

The inspection of meat markets, slaughter houses, fruit and grocery stores, has established in my mind the necessity of the enactment of sanitary laws. The meat markets in many cases have been found to be in a very unclean condition generally; the local slaughter houses likewise. A practice common among fruit and grocery dealers is that of displaying fruit of all kinds, fish, dried meats, etc., in the street, open to dust, dirt, flies and the unclean practices of dogs.



WISCONSIN CREAMERY BUTTERMAKERS' CONVENTION—MILWAUKEE, 1908.

The inspection of oleomargarine dealers disclosed the fact that nearly all of them desired to comply with the law; but the large packers persuaded many local dealers to handle oleomargarine that was in imitation of yellow butter. Oleomargarine dealers were visited and where the oleomargarine handled was found to be in imitation of yellow butter, the dealers were so informed, the law read to them, and a statement made to the effect that if upon another inspection it was found that oleomargarine of the same color was being sold, the state would contest it. The dealers would at once agree to return the yellow oleomargarine to the jobber or manufacturer and thereafter handle only such oleomargarine as was not in imitation of yellow butter. However, following my visit, a representative of the oleomargarine manufacturer would visit each dealer and agree to protect him to the limit if he would continue to handle the oleomargarine which I had claimed was in imitation of yellow butter; thus, in a number of cases the local dealers were persuaded to handle the yellow oleomargarine. Not until a prosecution was brought against a local dealer for selling oleomargarine in imitation of yellow butter and fought through the Supreme Court with the result that the Court held that the Wisconsin law prohibited the sale of oleomargarine which is in imitation of yellow butter and that the selling of oleomargarine that is in resemblance to yellow butter constituted a prima facie case, did the oleomargarine manufacturers respect the law. Inspections made after the Supreme Court decision disclosed the fact that the state oleomargarine law was being obeyed, in that the oleomargarine sold in the state was not in imitation of yellow butter.

An inspection of the milk and cream cans at various depots and of the city milk supplies goes to show that a great improvement has taken place. It is an exception to find milk or cream cans not washed before their return over the railroad, and in the main the cans used are in very good repair, free from rust, etc. The cans and wagons used in connection with the city milk supply are in the main in good repair and clean.

The ice cream business in this state is in its infancy, but the future will see great developments, therefore, it should have close attention. The great majority of ice cream dealers do not manufacture their own product, but buy from some large manufacturer who ships the ice cream as per order. When the empty cans are returned to the manufacturer, the retailer, generally speaking, makes no attempt whatever to clean the cans and they are often found on depot platforms in a very rusty, unclean, and bad-smelling condition.

The state law provides that skimmed milk cheese manufactured or sold within this state must be ten inches in diameter and nine inches in height. Last year a certain cheese manufacturer in this state undertook to manufacture skimmed milk cheese. Hoops of the desired measurement and other necessary machinery were provided. As soon as I learned of the undertaking, I made it my first business to inform the manufacturer as to the law on skimmed milk cheese and told him that the state would contest the manufacture or sale of such cheese unless the same complied with the law in every particular. He was desirous, however, of knowing what could be done and experimented for several days. Each day's milk was partly skimmed before making into cheese. In an effort to meet the requirements of the law, great care was exercised during the process of manufacture and in weighing the curd for each cheese. When the cheese were taken from the hoops and placed on the curing shelves they were measured and found to be of the size prescribed by law, but after remaining on the

shelves for a few days they would shrink, both in height and diameter, so much that it proved an impossibility to manufacture skimmed milk cheese in conformity with the terms of the law. The manufacturer in question discontinued the making of skimmed milk cheese after about three or four days experimenting and his lesson was learned to the tune of about \$200, or the cost of machinery and milk that were used to make the cheese. There are so many avenues of fraud coming from the manufacture of skimmed milk cheese that the state is to be congratulated upon having such a good law on the subject and the manner in which the law is obeyed, as I know of no factory in the state manufacturing hard skimmed milk cheese.

BUTTER.

By chapter 205 of the laws of 1907 "the latest standards of purity for food products established by the United States Secretary of Agriculture" are made the legal standards of Wisconsin except in cases where other standards are specifically prescribed by the laws of the state. "The latest standards of purity for food products established by the United States Secretary of Agriculture" are found in circular No. 19 issued by the United States Secretary of Agriculture, June 26, 1906. Butter is therein defined as follows:

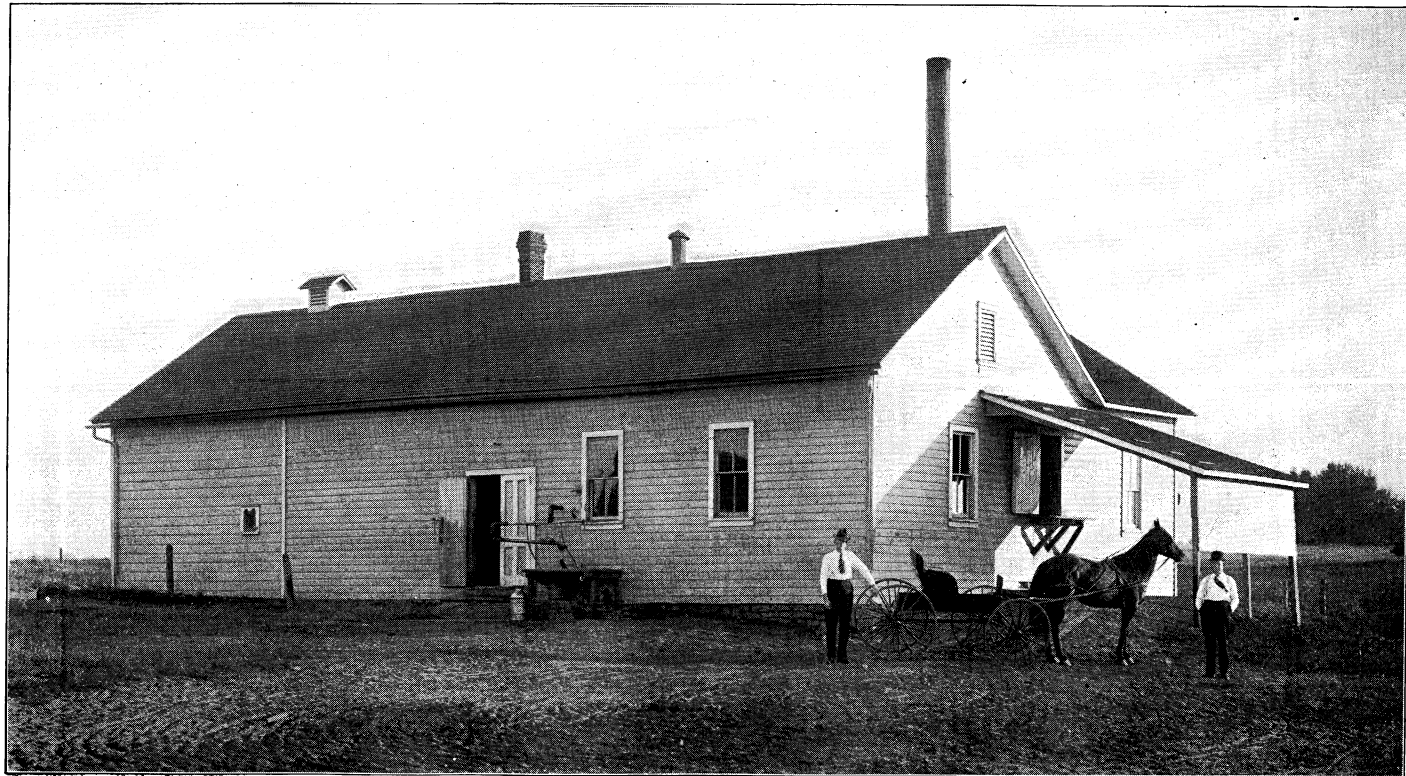
"Butter is the clean, non-rancid product made by gathering in any manner the fat of fresh or ripened milk or cream into a mass, which also contains a small portion of the other milk constituents, with or without salt or added coloring matter, and contains not less than eighty-two and five-tenths (82.5) per cent of milk fat."

That a clear understanding may be had of the definition of butter, it seems best to define the chief products which enter into its manufacture—namely, milk and cream, which under the same provisions of law are as follows:

"Milk is the fresh, clean, lacteal secretion obtained by the complete milking of one or more healthy cows, properly fed and kept, excluding that obtained within eight days before and four days after calving, and contains not less than eight and one-half (8.5) per cent of solids not fat, and not less than three (3) per cent of milk fat."

"Cream is that portion of milk, rich in milk fat, which rises to the surface of milk on standing, or is separated from it by centrifugal force, is fresh and clean, and contains not less than eighteen (18) per cent of milk fat."

Experience among dairymen has convinced us that there exists among them a wide difference of opinion as to the necessity of furnishing to the creamery absolutely good and clean milk or cream for the purpose of buttermaking. This, I think, has been brought about in a large measure by the failure of the creamery managers or buttermakers to insist at all times that the patrons furnish them with good clean milk and cream. The patrons having been permitted to continue day after day delivering to a creamery milk or cream which had not been properly cared for, or was old and stale, or delivered in cans that were rusty, opened seamed or unclean, without objection being made has caused too many of them to believe that no matter how poor or unclean the milk or cream might be, it was good enough to be made into butter. This is not the case, as butter that will conform to the standard above quoted can not be manufactured from poor or unclean milk or cream. Let it be remembered that butter that will pass muster under the definition the legislature has put



WEST DEPERE CREAMERY

upon it, and that will continue to bring the highest market price will of necessity have to be manufactured from milk and cream produced under the most healthful and sanitary conditions. Investigation goes to show that fully fifty per cent of the butter manufactured today will score below 90 points. Butter to score below 90 must have some decidedly old or unclean flavor or some bad defects in workmanship. This, to me, is an alarming condition and goes to show the extent of unclean and careless practices. Such conditions have caused the industry great loss, and it will suffer even greater losses unless discontinued. As I said before, I believe that the managers or buttermakers are to a great extent responsible for the unclean practices among dairymen in the handling of milk and cream, and as such they are the most logical parties to bring about the reform so much needed. So long as the patrons' poor or unfit milk or cream is accepted at the creamery, as is too often the case, there is not much hope for improvement; but just as soon as there is no market for such milk or cream, will improvement be made. When we look at the great dairy industry from all sides, we should be most deeply concerned in the production of the best quality of milk and cream, that from it may be manufactured the best quality of butter, because we know such butter will bring the largest and best returns to the individual dairyman and to the state. Therefore, it is not my purpose to try to tell how to make the best butter out of a product not worthy of the name milk or cream, which has been produced possibly from sick cows, poorly fed and kept, milked in unclean utensils, under unclean and filthy conditions, because that can not be done. Such products are not recognized as milk or cream in the state law, nor should they be delivered to a creamery, to say nothing about a creameryman receiving and manufacturing them into an article of food. Of course such products, in which may be found all manner of unclean and unhealthy bacteria, may be given some special treatment such as pasteurization, etc., and in this way kill off some of the bacteria and render inactive others; but each will have done its work and left its bad influence, and the product made from it will never be as good as it would have been had the bad bacteria never found their way into it. I am convinced that too much time has been spent in an effort to discover methods whereby the best butter may be manufactured out of poor and unfit milk and cream, rather than to locate and remove the cause which renders the milk and cream poor and unfit. What I am trying to do is to point out certain fundamental principles in the production of milk and cream and in the manufacture of butter, which, if observed, will insure "extra" butter every time.

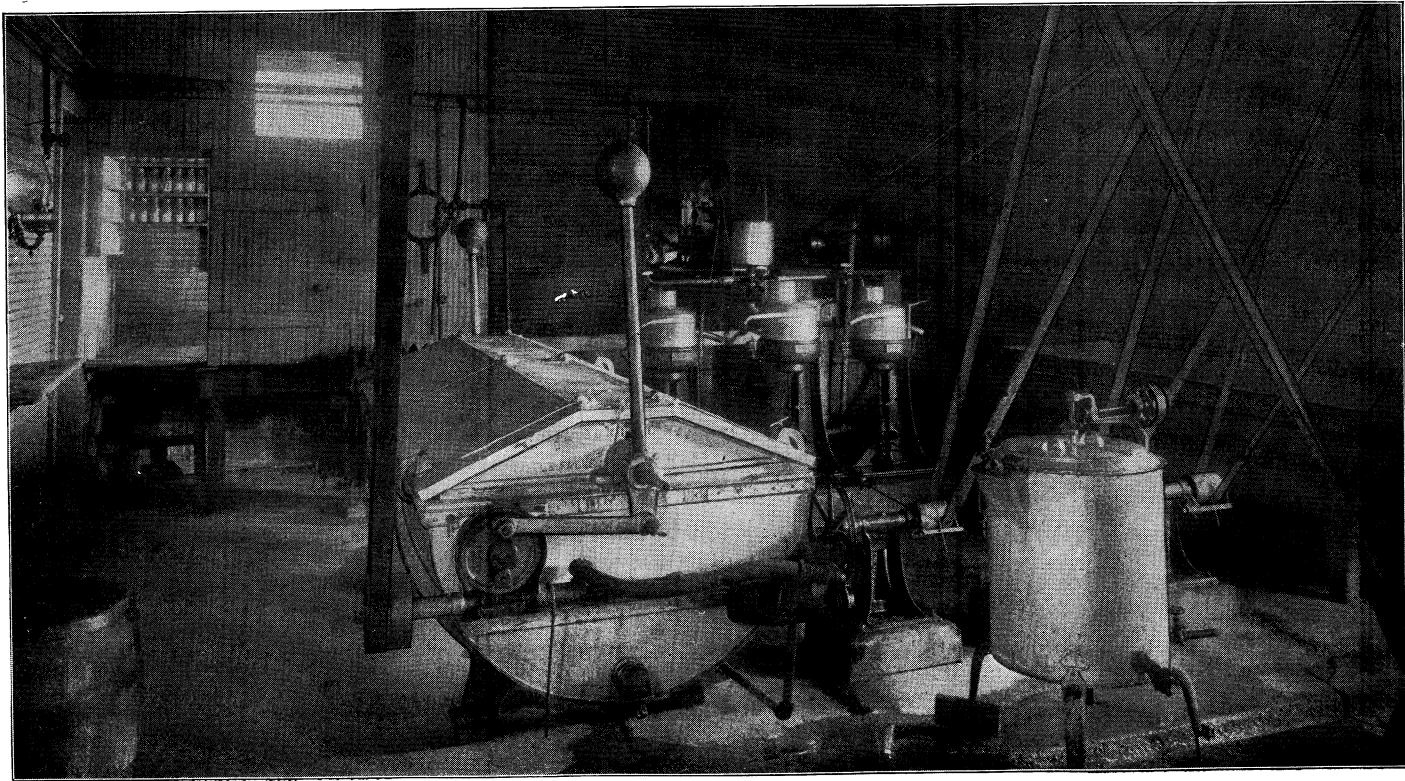
To begin with, the cows from which milk is furnished for butter-making should be healthy. They should be kept clean and have plenty of good wholesome feed and water. When kept in barns, said barns should be kept clean, well-lighted and well-ventilated. A barn having four square feet of light for every cow and the King system of ventilation, or one square foot of air circulation area for every six cows is considered as having A, No. 1 light and ventilation. The milking should be done by clean milkers with dry hands and only clean, well-tinned milking utensils used. After milking, the milk should be promptly removed from the barn. To insure the removal of any unclean substance or of hair that may have fallen into the milk during the milking, it should be strained through several thicknesses of clean cloth and immediately cooled to 50 degrees F. or lower. Where the milk is separated at the farm it should not be cooled before separating, but should be removed at once to the separating room, which should be clean and free from foul and noxious odors, and carefully strained

as above stated. After separation by a separator which had been thoroughly washed and scalded after previous use, the cream should be immediately cooled to 50 degrees F. or lower. Both milk and cream should be held as near that temperature as is possible in a clean place free from foul and noxious odors until delivered to the creamery. Deliver the milk and cream to the creamery fresh and clean and the foundation for the manufacture of "extra" butter has been well laid.

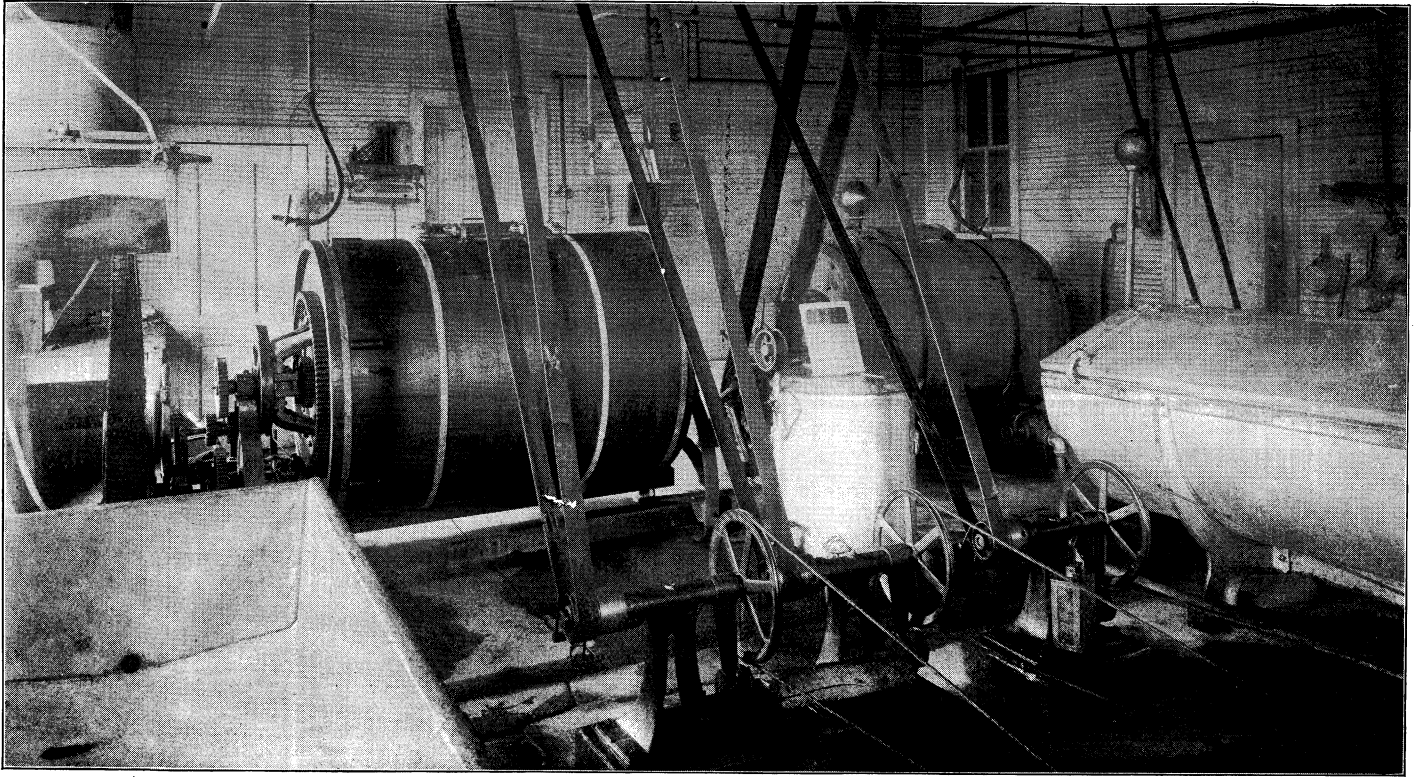
The buttermaker at the creamery receiving the milk or cream produced in the manner above stated should be thoroughly competent in the operation and care of the creamery and of all necessary up-to-date creamery machinery and apparatus, with which he should be provided. The creamery and all apparatus should at all times be kept in a scrupulously clean and sanitary condition.

Where milk and hand separated cream is received at a creamery, the cream from the milk and the hand separator cream can be mixed with good results. Cream to give the best results in butter-making should have a density of about 30 to 35 per cent of milk fat.

Lactic acid bacteria have the qualities of producing the fine delicate flavor and aroma necessary in the production of the best butter. Therefore, 15 to 20 per cent of good commercial lactic acid starter should be added to the cream at the beginning of the ripening process. To get the best results from the use of a starter it should contain about .55 to .6 per cent acidity. As lactic acid develops most rapidly at a temperature of about 65° to 70° F., it is necessary to have the cream at that temperature during the time required for ripening. To insure uniform ripening, the cream should be agitated frequently until it has developed .45 to .5 per cent acidity. At this point it should be immediately cooled to 48° or 50° F., but under no circumstances should this be done by the direct introduction of ice into the cream. The cream should be held at about this temperature for about eight to ten hours or until the next morning so as to thoroughly chill the fat globules which will insure a good firm-bodied butter. It will be found that cream held as above stated will contain about .55 to .6 per cent acidity which is about right for churning. The acidity of the starter and of the cream can be determined by the use of either the Mann's acid test or the Farrington alkaline tablet test. When the cream is placed in the churn in the condition above described, the churning should take about forty-five to fifty minutes. This will insure an exhaustive churning and will leave the butter in a condition in which it can be handled without easily injuring the texture. The churn should be stopped when the butter granules are about the size of wheat kernels, when they will separate nicely from the buttermilk. If additional color is desired, a harmless vegetable color should be added to the cream before starting to churn. After the churning is completed and the buttermilk drawn off, a sufficient amount of clean water of about the same temperature as that of the buttermilk should be added to the butter and the churn revolved five or ten times in fast gear. This water should be drawn off and the operation repeated, if necessary, to insure a clear brine. Sufficient moisture should be left in the butter to insure thorough dissolving of the salt. According to market demands, dry salt ranging from one-half to one and one-half ounces per pound should be added at about the same temperature as that of the butter. During the working of the butter, the churn should be run on the slow gear and the working continued until the salt is evenly distributed and thoroughly incorporated, which will prevent mottles. The butter is now ready to be packed into tubs or printed. It should be firmly packed in the packages in which it is placed upon the market and the packages should be uniform, clean and neat in appearance. But-



INTERIOR—WEST DEPERRE CREAMERY.



INTERIOR—WEST DEPERE CREAMERY.

ter manufactured according to the methods set forth should have a rich, clean creamy flavor and contain about 14 to 14.5 per cent of moisture and not much, if any, in excess of 82.5 per cent of milk fat. The body should be firm and when broken have the fine granular appearance presented by broken steel.

The churning temperatures given refer particularly to spring and summer conditions when milk contains a larger proportion of soft fats. During the fall and winter when the cows are fed principally on dry feed, the milk will contain a larger proportion of harder fats, consequently a somewhat higher churning temperature is necessary during that time.

While the progress that Wisconsin has made along all lines over which the Dairy and Food Commission has jurisdiction is very gratifying, yet with the continued hearty cooperation of those who have the state's best interest at heart, we hope to see greater progress in the future.

Respectfully submitted,

H. C. LARSON,
2nd Assistant Commissioner.

REPORTS OF CHEESE FACTORY, DAIRY AND FOOD INSPECTORS.

RICHLAND CENTER, Wis., July 15, 1908.

HON. J. Q. EMERY,

Dairy and Food Commissioner.

SIR: I herewith submit my report as Cheese Factory, Dairy and Food Inspector for the two years commencing July 1, 1906, and ending June 30, 1908.

During the time specified, I have been engaged in making inspections of cheese factories, creameries, city milk supplies, dairy barns, farm separators, dairy utensils and oleomargarine.

A portion of my time has been taken up with prosecution of cases for the violation of dairy laws, and in answering calls from numerous factories that have had various troubles, such as poor tests, poor cheese, bad drainage, pinhole curds, tainted milk, diseased cows, bad cans and dirty milk.

CHEESE FACTORIES.

My work in the cheese factories has covered territory in the eastern part of the state, where the cheese manufactured was of the foreign type and the milk was purchased by the 100 lbs.; also territory in the southwestern part of the state where nearly all of the milk is paid for by the Babcock test system.

The cheese factories in the eastern part of the state have undergone many improvements in the last two years. Cement floors have taken the place of old wood floors in making-rooms; cellar bottoms have been cemented, side walls cleaned and whitewashed, buildings repainted inside and out, drains repaired and put in sanitary condition, and in many instances, new drains have been put in. New boiler rooms have been built and boilers taken out of the making-

rooms, thus removing smoke and coal soot. Whey tanks have been taken out of the ground and either placed on the surface or elevated so that they can be readily cleaned; mud-holes and unsanitary pools around the factories have been filled in, screens put on doors and windows to keep out the flies and general conditions and surroundings greatly improved.

The system of buying milk by the 100 lbs., regardless of test, still in vogue in several of the eastern counties of the state, is erroneous in principle and leads to many abuses in practice. This has necessarily called for a large amount of testing of the milk at the factories and the finding of a good many cases of adulteration either by skimming or watering, followed by the prompt prosecution of the same. This system should be replaced by the Babcock test system, paying each patron according to the value of the milk delivered, thereby removing the incentive to deliver adulterated milk and awakening in said patrons a desire to improve the quality of the milk they furnish by keeping and breeding better cows. The system of working for quantity regardless of quality has led to the development of herds that, in some seasons of the year, will not produce milk containing 3% butter fat, a standard required by our state law.

The majority of the cheesemakers are keeping their factories cleaner and taking more interest in making a first class cheese, than they were before inspectors visited them. They are seeing that the farmers deliver cleaner and more wholesome milk to the factories and are working for a better and more marketable product than heretofore.

There are exceptions to this class which sometimes require us to use the severe measure of prosecution, but fortunately these cheesemakers are fast improving or going out of the business entirely.

Nevertheless it is quite essential that all factories be visited and reported at least once a year and at a time when the inspection is not expected by the maker. Many factories can be greatly improved by painting making-rooms, enlarging weigh rooms, providing cooler curing rooms, putting in new whey tanks and grading and filling in all low places around the factories.

In the southwestern part of the state, the factories manufacture mostly American types of cheese and the milk is paid for by the Babcock test system. In over one thousand samples of milk tested this season, I found but one case of watered milk, and it is not uncommon to find an average factory test of 4% butter fat per 100 lbs. when the cows are on full feed during the summer months. This is quite a contrast to counties in which I have worked where the test system is not used.

The factories in this part of the state are mostly in good condition and kept clean. There are a few exceptions where the drainage is not as good as it should be and the makers are sometimes careless, but the owners, upon notification, have usually been prompt in putting in new sewers and in many instances they have repaired the buildings and put in new vats and machinery.

The worst evil makers have to contend with is gassy and tainted milk, caused by cows wading in stagnant water, which is found in sloughs and pools in all of the many creek bottoms in this section of the state. The live bacilli, that are in the stagnant water, are carried in the dust on the cows to the milk pail, causing open pinholey curds that produce an inferior grade of cheese. This can be overcome only by the farmers employing more cleanly methods in milking. Much tainted milk is caused by the farmers depending too much on aeration and not cooling the night's milk sufficiently (to 70° or lower), thus allowing putrefaction to develop in the milk during the excessively hot nights which they have in these valleys.

These evils I have been trying to overcome as much as possible by talking with the farmers at the weigh room window of the best methods of caring for the nights' milk and of the necessity of keeping the milk absolutely clean at all times.

Another source of much of the polluted milk has been the use of rusty, open-seamed cans. These we have had replaced with good new cans by tagging the old ones as unsanitary. There is still need of a large amount of inspection of milk at the factories and education of the farmers as to the necessity of keeping all milk and utensils perfectly clean, before we can get a first class cheese product during hot weather.

I have been called to several factories where the testing has been unsatisfactory and have usually found some of the essential requirements of good testing not complied with by the maker—as an illustration, using warm acid on warm samples of milk.

CREAMERIES.

The creameries in the southwestern part of the state are gradually becoming gathered cream plants and, owing to less labor and less running expense, they can pay higher prices for butter fat, but do not make as uniformly high grade product as the whole-milk creameries.

A large amount of this gathered cream is kept too long by the farmers before delivery and is sour and overripe when received at the factory. The action of large centralizing plants from outside of the state in purchasing from the farmers cream of any age they may ship them, has had a very demoralizing effect and has made it necessary for the local creamery, in many instances, to accept unsuitable cream for making fancy butter or else lose their customers.

The creameries are nearly all in first class condition and the buttermakers are working hard to keep them clean and make a marketable article from the raw material, such as it is. The buttermakers will have to insist on all cream being delivered sweet at the creamery and visit occasionally the source of supply before they will get a high grade, uniform article.

The enforcement of the production and delivery of first class gathered cream to our creameries and shipping stations is one of our most difficult problems for future work, as the hand separator is managed by so many thousands of patrons whose different degrees of knowledge about handling both machinery and cream, are "too numerous to mention."

BARN INSPECTION.

My work of barn inspection the past winter was the first I had done to any extent, and was confined to dairies that were delivering milk to city and village trade in southwestern Wisconsin.

In a large majority of cases, I found the barns kept reasonably clean and with few exceptions the cows were clean, but the light and ventilation of the barns was poor and insufficient and many of them had poor floors and stanchions. A very small per cent of the cows had been tuberculin-tested and many of the herds were poorly fed owing to the scarcity and high price of feed. In nearly all cases feed and water were wholesome and of good quality. Utensils were, in most cases, clean and properly cared for.

There was but one city where I found adulterated milk, in which case I prosecuted three offenders. The milk averaged of high grade in both test and cleanliness in all other cities visited. Nearly all the dealers have adopted the plan of selling all milk in glass bottles,

which I consider the most desirable method of handling same. It insures cleaner and better sanitary conditions than the old way of dipping and measuring the milk from tin cans that became rusty, battered and open-seamed, and were in many cases unfit to contain food products for man.

The inspection of the dairymen's barns seemed to awaken an interest in many of them to improve their barns and surrounding conditions and I know of several that have whitewashed barns since inspection that never had been whitewashed before.

OLECMARGARINE.

During the winter of 1906 and 1907 I was traveling from city to city inspecting the oleomargarine that was being sold by the retail trade. The oleomargarine business at that time was far from satisfactory. Dealers were urged by Chicago manufacturers to sell an article that, in the opinion of the Commissioner, was a violation of the state oleomargarine law. Not having at that time any Wisconsin court decisions on the subject, it was impossible to keep off of the market all goods that were deemed an imitation of yellow butter, but through the untiring efforts of the Commissioner and his assistants, we now have both Supreme and Circuit Court decisions that will make it an easier matter in the future to keep the market clear of oleomargarine that is in imitation of yellow butter.

From June 30, 1906, to July 1, 1908, I inspected about 250 cheese factories and creameries, and inspected the milk of about 1,500 patrons, inspected milk in 15 cities and made an inspection of the barns of the patrons furnishing milk to the same. I visited 500 grocery stores where oleomargarine was sold. I prosecuted 25 cases for sale of adulterated milk, 2 cheesemakers for unclean factories, 2 cases for selling or delivering unclean milk, and 3 cases for selling colored oleomargarine for creamery butter. I tagged over 100 cans as unsanitary and required 20 factories to improve their sanitary conditions.

RESULTS.

As far as I can learn, the work done has been of benefit to the makers, a large majority of the factory owners and patrons, and is considered of much value by the consuming public. The ever increasing number of calls I receive undoubtedly attests that the work is giving general satisfaction.

Very respectfully submitted,

F. E. CARSWELL,

Cheese Factory, Dairy and Food Inspector.

Report of Wisconsin Dairy and Food Commissioner. 141

NEENAH, WIS., JULY 15, 1908.

HON. J. Q. EMERY,

Dairy and Food Commissioner.

SIR: Following is a report of the work done by me as cheese factory, dairy and food inspector for the biennial term ending June 30th, 1908:

Number cheese factory inspections.....	287
Number creamery inspections.....	81
Number skimming station inspections.....	9
Number city milk plant inspections.....	28
Number city milk wagon with utensil inspections.....	361
Number samples city milk purchased and tested.....	190
Number farm separator dairies inspected.....	70
Number dairy barns inspected.....	815
Number patrons' milk cans inspected.....	5,815
Number meetings called and addressed.....	42
Number conventions addressed.....	4
Number city councils addressed.....	4
Number farm institutes addressed.....	30

During the two years covered by this report, progress has been made in my territory in all the features of the dairy industry, the most striking improvements being noticeable in dairy barns with especial reference to floors, ventilation and lighting. However, the proportion of cows that are filthy during winter months is, as yet, very large.

Improvement in the character and cleanliness of milk cans used for delivering milk to cheese factories and creameries is noticeable in sections where milk inspections were made, especially where factory managers have the backbone to insist that the advice of the inspector be lived up to.

Unfortunately there are factorymen who are ready to accept anything a patron has to offer, no matter how dirty the milk or how unfit the can. For instance, one cheesemaker, in my presence one morning rejected thirty cans of milk because of unclean cans, the rejected milk constituting forty per cent of the total offerings. Yet the milk was not any dirtier than usual and it had always been accepted as satisfactory and put into the same vat with the clean milk delivered by other patrons and made into food for people to eat.

Instead of protecting these farmers who took pains to get their milk to the factory in a clean condition, this cheesemaker abused them by mixing dirty milk with it at the factory, thereby also trampling on the rights of the consumer. In carrying on said practice, he violated the law daily.

I do not know by what system of mismanagement factorymen could place themselves in a more contemptible position than that of the aforesaid cheesemaker, and while such practices can still be found, they are growing less common.

In cheese factories and creameries improvements have been going on steadily especially with regard to drainage and surroundings. Yet I regret to report that it has not been difficult to find creamerymen who pumped the farmers' clean milk through filthy pipes and the skim-milk through another set of filthy pipes.

I am compelled to report that I found numerous cheese factories in an abominably dirty condition, this fact necessitating a large number of prosecutions.

There are men engaged in operating cheese factories and creameries who have missed their calling, being too untidy and slovenly,

and it is unfortunate that the state has made no provisions for compelling such men to change their occupation.

I have done considerable work along the line of inspecting city milk supplies and find that much recklessness prevails among milk dealers where they have been given a loose rein. Experience compels me to believe that without inspections and prosecutions unclean utensils could be found daily on fully sixty per cent of the milk wagons, due in part to the use of defective cans.

At a few cities where several inspections have been made it is now difficult to find unclean cans.

Wherever inspection has been extended to the farms where milk is produced for the city trade, great improvements have been made in the dairy barns and cows are being kept cleaner.

THE CITY MILK SUPPLY AND ITS REGULATION.

The trend of the times is to regulate traffic in food products with reference to purity and wholesomeness.

Many foods are used only after being cooked, whereas milk is used largely uncooked and it forms an important part in the daily diet of infants.

Impurities, aside from being offensive in foods, may create poison in milk, and as infants and young children cannot stand much poison in their systems it appears that the necessity of purity in our city milk supply needs no argument.

An Eastern authority says "The Lord's will be done' has been piously repeated over a deceased infant in scores of bereaved households when the draining of a stagnant pool, the removal of filth about the dairy or the application of a low temperature to milk would have allowed the child to grow to maturity."

Dr. Whalen, formerly Health Commissioner of the city of Chicago, in a circular of information on the milk supply of said city, says: "Every one knows how milk looks and how it tastes and that it comes from cows or other domesticated animals and yet very few really know what milk is or how it is made by animals or how dangerous it can be when it gets dirty."

"In spite of the value of milk as an article of diet, many persons on account of their knowledge of the careless way that most milk is produced use as little of it as possible.

"Milk differs from most foods in that its quality cannot be judged by its appearance. The detection of adulteration and contamination is quite impossible in the kitchen. Milk containing bacteria dangerous from their number and variety does not differ in appearance from the pure article."

During the past two years I have spent considerable time inspecting city milks and the dairies supplying the same and among the rather common criticisms I have had to report with reference to stable conditions are: Dark, foul-smelling stables; rotten, saturated plank floors; floors that leak and hide a mass of filth underneath; and filthy cows.

With reference to milk dealers' premises, the following conditions, among others, have been found: musty floors; musty odor; room swarming with flies; employees or operators making a practice of spitting tobacco juice on floors; cigar stubs lying around and premises untidy generally. I have also found premises into which sewer gas came through defective drains.

In those cities where there has been little or no inspection one can find unclean cans on fully sixty per cent of the milk wagons, due in part to carelessness in washing, but often to the use of unsuitable

cans. I found strainers that did not strain; cooling tanks that were foul; etc.

I have seen milk sold in bottles that had blotches of milk solids fastened on the glass. I have seen milk cans, from which milk was being sold, that were so filthy that when they were emptied and covered for a few minutes they would stink. I have seen churns and other utensils in milk dealers' premises from which one could scrape off putrid stuff by the ounce.

I have seen milk vendors feed their cows on mouldy or rotten feeds. I found one vendor whose cows were obliged to drink leechings from a filthy barn yard; another vendor used horse manure from a livery barn exclusively as bedding for his cows. I have seen milk vendors collect unclean bottles from some customer, refill them with milk on the delivery wagon and deliver the said bottles of milk to other customers. I know one farmer who offered a can full of cream and maggots to a milk dealer and he made a great "holler" because the dealer refused to accept it. I know of epidemics of typhoid and of scarlet fever that were caused by the distribution of milk from farms where those diseases were prevalent.

In a Wisconsin city, two months ago, within two hours after their milk man had left the usual supply of milk and cream at their house, the husband, wife and two children were under the care of a physician. It was a clear case of ptomaine poisoning caused by the milk or cream.

A month ago thirty-six tuberculous cows were found on two farms that were supplying milk to the city of Oshkosh. The tuberculous cows that supply milk to most of our cities have not yet been weeded out.

In order to cover up the effects of carelessness many of our biggest dealers resort to pasteurization, using all milks that will "stand up" through said process. That raises the question as to whether the bacteria shall be consumed alive or dead, and whether the human stomach shall constitute an aquarium or a cemetery. I inquired of one dealer what he meant by "stand up". He answered "any milk that is not too sour, no matter if it is dirty."

Quoting again from Dr. Whalen: "When milk is once spoiled, it can by no known process be made good milk. Pasteurization is merely a method for its preservation and its necessity proves a contamination which might have been avoided. Pasteurization is not an ideal method of dealing with the present day milk and is resorted to as a necessary evil, and nothing more.

"The ideal pure milk supply would be to have milk uncooked, free from disease germs and dirt, and undrugged with chemical preservatives. These conditions involve clean, healthy cows, grass-fed in summer and properly fed in winter; sanitary buildings; clean milking; prompt and thorough cooling and distribution in sealed bottles or cans."

We have state laws which forbid the abuses above mentioned but the force of inspectors is too small to properly cover the ground, aside from their other duties, and if they could cover it they could not secure safe protection to the consumers without assistance from the municipality.

The public may presume that if a penalty is provided for the sale of milk which ought not to be sold and inspectors are on hand to prosecute offenders, that proper regulation will result. Such conclusion, however, may be erroneous and I will cite several instances to show why.

One vendor whose utensils were repeatedly found to be unclean was finally prosecuted, after which, on several inspections, blotches of put-

rid matter were found on the inside of his cans, yet he persistently declared the cans were properly washed and were clean.

Another vendor after the third warning was prosecuted. Two weeks later liberal patches of a putrid coating were found in his cans. This man washed the cans personally yet he was ignorant of their condition, until we called his attention thereto.

In these cases enforcement of the law brought no regulation.

Milk can be so impure as to be dangerous to use, yet no evidence may be obtainable that would justify prosecution.

The untidy person may make some changes merely with a view of escaping prosecution, which simply means that he will be as dirty as he dares be; therefore, in my opinion, his milk would not be safe to use as a food product.

In the production and vending of pure milk, intelligence and tidyness are a necessity. Some people don't possess these requisites. We cannot legislate intelligence into them, neither can the inspector scare ignorance out of them and so long as such people have a hand in supplying cities with milk, adequate protection to consumers will be almost impossible.

It must not be supposed that the ignorant furnish all the low grade milk used in cities. Far from it. Some of it is furnished by intelligent men, who have become indifferent or perhaps even reckless, because the consuming public is indifferent and does not appreciate cleanliness in milk.

As a matter of fact some producers who deliver milk direct to the consumers have attempted to put a superior article on the market. This entailed a slight increase in expenditures and, as a compensation, they asked the modest advance of one cent per quart over the ruling (usually the lowest) price and in nearly all cases were turned down by the consumers.

I have interviewed retailers who were buying their milk supply from farmers and found that most of these were buying and using milk in their business which was unsatisfactory but they could not get anything better for the price the market allowed them to pay and the situation, in this respect, became more acute on account of the prevailing high prices for cheese and butter, which furnished an inducement to farmers to sell their milk at factories.

Dr. Whalen says: "The public will not pay a fraction of a cent more per quart for that milk produced under sanitary conditions than that from the foulest surroundings.

"If the public is indifferent and cannot be educated, what will be the attitude of the producer toward an education from which he can see no direct benefit, but only increased trouble and expense. Can we expect him to employ extra help in order to secure perfect cleanliness; to improve the ventilation and drainage of his barn; to remove the manure daily to a place apart from the barn; to sterilize the pails; to use ice for rapid cooling; and to take other precautions merely to send a clean milk to the market for which neither the middleman nor the consumer will pay a cent more per can than his slovenly neighbor receives?

"The question can be simplified by the elimination of the public, which does not care and must be saved in spite of itself. We therefore have to deal with the producer beyond the city and the retailer or vendor within. Licensing of dealers has done much good.

"Revoking licenses on the ground of unsanitary conditions is a wholesome practice which educates by example."

Here we have the key to the situation. Here is where the municipality should take a hand by licensing every person who sells milk within its borders. The license fee should be very small, or may, per-

haps, be omitted but a penalty should be provided for selling without such license.

People will differ as to the regulations a city should prescribe. My opinion is that the ordinance should require with respect to cows, stables, milk premises, utensils and dairy products, all that our state dairy laws require; also that stables be whitewashed at stated intervals; that cows be kept clean; that cows be tuberculin-tested; that milk utensils be sterilized daily; that milk shall be promptly cooled when drawn from the cows and shall not be delivered above a given temperature (50 or 55 degrees) to city dealers nor offered for sale within the city. The ordinance should also cover such cases where milk producers or dealers are blamable for the spread of contagious diseases through the milk supply

All producers and dealers should be supplied with copies of the state laws and of the city ordinance bearing on this question and should be given a reasonable length of time to prepare for a compliance with said regulations.

After the ordinance is in effect, an offender should be given notice as to the nature of his shortcomings, and if he offends after a second notice his license should be promptly revoked.

The producer outside the city can be controlled through the dealer within, in this way: If the producer's stable, cows or milk falls short of the requirements, the retailer is forbidden to use his milk, under pain of having his license revoked.

The local commissioner of health should have charge of the enforcement of the ordinance and much depends on his fidelity to this trust. He may make inspections in person, or he may be given the services, as he needs them, of a man who is competent. The inspector should be young enough to have good eye-sight.

The city of Marinette has used some method of control and its milk supply is far superior, in point of purity, to the average.

The enforcement of these measures at Marinette involved no hardships or undue expenditures to milk producers, the necessary improvements consisting only of such things which every cow owner should have and would be benefited by, whether his milk goes to the city or elsewhere, and, incidentally, it furnished the conscientious producer the protection he reserved against competition from his slovenly, reckless neighbor. However, I deem it but fair to state that by comparing the present cost of milk production with the retail price, and by considering the high value of milk for cheese and butter purposes, we need not expect material improvement in the purity of our city milk supply without some advance in the price, which the public should cheerfully pay, because clean milk will be inexpensive food at that.

What the public ought to know:

That milk is not clean unless some pains have been taken to prevent it from getting dirty.

That dirty milk may be the direct cause of disease and death.

That there is a direct relation between the cleanliness of the cow and the cleanliness of the milk.

That there is a direct relation between the odor in the stable and the purity of the milk.

That disease germs multiply rapidly in milk and that infected milk may spread contagious disease.

That milk once impure, cannot be made pure.

That pasteurization tends to preserve, rather than purify, milk.

That in practically all dairy sections tuberculosis exists in some herds.

That this disease may be transmitted from the cow to the human being.

That a milk producer from the standpoint of economy cannot afford to keep tuberculous cattle.

That a milk producer should be prepared to furnish his customer with proof that his herd is free from this disease.

That some milk cans, from their style of construction, are almost impossible to clean, therefore unfit to use.

That some people are so untidy, or ignorant, that they ought not to be permitted to produce or handle milk intended for direct consumption.

That in the absence of properly enforced measures, there will be more or less milk marketed that is a menace to health.

That prosecution is expensive, uncertain of desired results and if relied upon entirely, is bound to fail in securing sufficient protection to the public.

That furnishing the public with milk which is clean, uncontaminated and properly cooled involves no hardships on the producer or the dealer.

That those who furnish such milk should by a system of licensing be protected from competition by dirty or reckless people.

That dirty milk is dear at any price.

That clean milk even at an advanced price, will be inexpensive in comparison with other foods.

That the dairyman who has a sanitary barn, properly ventilated and free from objectionable odors, and who keeps his cows clean is a public benefactor and deserves ten times the appreciation accorded him by the consumer.

E. L. ADERHOLD,

Cheese Factory, Dairy and Food Inspector.

NEW LONDON, Wis., July 15, 1908.

Hon. J. Q. EMERY,

Dairy and Food Commissioner,

SIR: I herewith submit my report of the work performed by me as cheese factory, dairy and food inspector, beginning July 1, 1906 and ending June 30, 1908.

During that time I inspected as follows:

- 354 cheese factories, creameries and skimming stations,
- 73 cream separators used by farmers,
- 350 dairy barns,
- 30 milk depots in different cities,
- 104 oleomargarine sellers.

I made 785 fat tests; 376 cream tests; collected 205 city milk samples and tested same; also collected 18 herd samples and expressed same to state chemist, Madison; inspected the milk wagons and their utensils of 28 different cities; judged 900 cheeses at Madison, State Fair Park, Milwaukee, and at cheesemakers' conventions, Milwaukee; and made 32 prosecutions.

The inspection of these two years differed somewhat from the inspection of the preceding years in that it was more thorough. During the first years as cheese factory, dairy and food inspector, my duty was especially to visit the cheese factories and creameries and give the necessary advice, and acquaint the cheesemakers and creamery men with the dairy laws and the penalties for not obeying the

same. My later inspection consisted in visiting the cheese factories and creameries in order to ascertain if they were conducted according to the dairy laws, and in seven cases I was compelled to start prosecution against parties for maintaining unclean and unsanitary cheese factories.

Will say that in general great improvements have been made in cheese factories and creameries in my territory since my first visits. In most all cases where new floors were put in, cement was the material used. Factories were painted and whitewashed inside. Basement curing rooms were cleaned and a coat of whitewash applied which added greatly to their appearance, and the drainage was also improved. When inspecting creameries and cheese factories, I also inspected patrons' milk cans. Where a can was found rusty, unclean, open-seamed, and badly battered, we attached a tag to same, stating that it was unfit for use. This tag has printed on it the dairy laws and the penalty for delivering milk in such cans. It has also printed on it the instructions for the care of milk. Have come in contact in several cases with cans which have been used for delivering milk from fifteen to twenty years, and in a few cases have found cans that were completely covered with rust. In some cases prosecution was brought against parties where cans were found very unclean.

INSPECTION OF HAND SEPARATORS.

In the inspection of cream separators, I found them in all sorts of conditions. About one-half of the number I inspected were located in barns. In some cases they were situated in the midst of the herd, and in such cases the separators were found very unclean. When such conditions existed, I always advised the immediate removal of separator to some clean place. In some other cases I found separators located in dwelling houses which were also found very unclean. When unclean separators were found, I advised parties not to offer any more cream for sale until they could comply with the dairy laws.

INSPECTION OF DAIRY BARNs.

In the inspection of dairy barns, I found about one-third the number inspected to be in poor condition. They were poorly lighted and poorly ventilated and had earth floors. The cows were tied with ropes and chains and allowed to become very filthy. In these cases I always advised the putting in of cement floors and constructing the same so as to keep the cows clean.

INSPECTION OF MILK DEPOTS IN CITIES.

In the inspection of city milk depots, I found a few cases where conditions were very unclean. Cream separators and utensils were coated with putrid milk; also found the apparatus used for making hand cheese very unclean. In those cases it was necessary to prosecute in order that conditions might be changed.

The city milk wagons were inspected along the same line and prosecutions were brought where utensils used were found unclean. Samples of milk and cream were collected from all city milk dealers. Those samples were tested for milk fat and solids not fat and in eleven cases the milk was found to be adulterated. Those cases were prosecuted.

MILK AND CREAM TESTING IN CHEESE FACTORIES AND CREAMERIES.

This work was brought about by special requests sent to Commissioner Emery from operators and patrons of cheese factories and creameries to have an official test made of their milk and cream. These requests were usually made where dissatisfaction existed between operators and patrons. I found, when attending those special calls, that dissatisfaction often arose through carelessness or lack of knowledge of the operator in preparing samples for testing, and, on the other hand, the fault sometimes was with patrons expecting a higher test than they deserved.

OLEOMARGARINE.

My work during the beginning of the year 1908 was devoted to the visiting of one hundred and four oleomargarine dealers in different parts of the state. This was for the purpose of ascertaining whether the dealers were complying with the law in regard to the sale of oleomargarine. In some cases I found dealers who were selling oleomargarine which was slightly colored in imitation of yellow butter, and also in some cases the dealers failed to have their places properly placarded as the law required. In those cases the law was carefully explained to the dealers, and in each case they willingly promised to discontinue the sale of the unlawful goods and return same to the manufacturer.

Respectfully submitted,

J. D. CANNON,
Cheese Factory, Dairy and Food Inspector.

MONROE, Wis., July 15, 1908.

Hon. J. Q. EMERY,

Dairy and Food Commissioner.

SIR: In compliance with your request, I herewith submit my report as cheese factory, dairy and food inspector for the period from July 1, 1906, to June 30, 1908.

I have made inspections as follows:

- 402 cheese factories,
- 23 creameries,
- 46 dairy barns and herds.
- 10 city milk supplies,
- 2 condensing factories,
- 2 skimming stations,

making a total of 485 inspections.

While engaged in the work of inspecting cheese factories and city milk supplies, I collected and tested by means of the Babcock test, the lactometer and the Wisconsin curd tests, 1151 samples of milk and cream. Of these 1151 samples, I delivered to the state chemist for analysis 70 samples of milk and cream. In addition, 14 samples of lemon and vanilla extracts and spices were sent by me to the chemist for analysis.

To clear up suspected adulterated milk delivered to cheese factories or creameries or furnished by city milk dealers, I procured about twenty-five samples of milk at the barns of the corresponding herds.

The inspection of cheese factories and creameries had mostly to do with the sanitary conditions existing in the process of the manufacture of cheese and butter, the utensils of the patrons in which the milk was delivered to the cheese factory or creamery, and sanitary conditions surrounding such premises.

The inspection of city milk supplies was chiefly to ascertain the quality and purity of the milk and cream delivered. The Babcock test and lactometer tests were applied to determine the per cent of milk fat and solids not fat in the milk. The Wisconsin curd test was applied to determine the purity and cleanliness of the milk, and when in either case the milk was found to be abnormal in milk fat or solids not fat, or apparently produced under unclean conditions, a barn inspection was made. The suspected sample of milk or cream was sent under seal to the state chemist for analysis and when found below legal standard, a barn inspection of said herd was made to ascertain if the milk at the barn, drawn from the cows in the presence of the inspector, was also below legal standard. If not, prosecution was made.

I preferred seventeen charges and secured fifteen convictions—fourteen against parties selling adulterated milk, one against a party selling unlawful lemon extract, one against a party for conducting an unclean and unsanitary cheese factory.

In a number of cases where samples from different patrons' milk were found at the factory below legal standard in milk fat, also below standard in solids not fat, corresponding samples were procured at the barn of these herds and were found to be actually below standard in milk fat and also below standard in solids not fat. In such cases it was apparent that much effort was put forth by the owner of said herd to increase the quantity of milk regardless of quality. The state of Wisconsin has provided standards for milk, and it should, therefore, be a matter to be thoughtfully considered by the producers and sellers of such milk.

The system known as the "pooling system" is still in vogue and is largely responsible for the numerous complaints of adulteration that are made to the commissioner. By the "pooling system" is meant the buying of milk by the hundred pounds, irrespective of the quality. The cheesemakers are yet to a large extent without milk testing apparatus or even a knowledge of these appliances.

I also inspected over a hundred milk and cream cans at different depots in which milk and cream are transported or shipped to either creameries or ice cream manufacturing plants. In case dirty, rusty, battered or open-seamed cans were found, suitable action was taken in each case.

In the month of February, 1908, I was engaged in taking a cow census of forty herds in the county of Green. The purpose of this cow census was an educational one, showing the possibilities of profitable and unprofitable dairying. The results were reported at the 36th annual convention of the Wisconsin Dairymen's Association, which was held at Monroe, March 11 to 13, 1908. Among other important facts, it was shown that the difference of net average gain per cow of the lowest and highest herds per year varied from \$6.33 to \$55.94 per cow, or a total return from factory:

	Highest	Lowest
Deducting cost of feed.....	\$91.49	\$31.12
	35.55	24.79
Actual gain per cow.....	\$55.94	\$6.33

The calf is not credited to the cow in either of the above specified herds.

IMPROVEMENTS.

Milk producers have greatly improved in the use of more suitable utensils for both milking and delivering milk to cheese factories. They are becoming aware that the sale of unclean milk and the use of unclean utensils are punishable offenses.

Cheese factories have been much improved, especially in the construction of cement floors and drainage.

Improvements have been made by the installation of separators for the manufacturing of whey butter, thus doing away with the old gravity system of raising cream in tanks, sometimes called the "fly system".

Whey barrels that were used for the purpose of assuring each patron his share of whey are rapidly being replaced by a check pump and large tanks. This greatly improves the sanitary conditions of a cheese factory.

Cheese factory operators find it less difficult to keep their factories and premises in clean condition since good cement floors and good drainage have been provided. Then, a remarkable improvement is noticed in the atmosphere surrounding the cheese factory. The utensils, as a rule, are found in a clean condition. There is occasionally one who does not seem to believe in cleanliness, but, as reported, such cases have been prosecuted and convicted.

MORE IMPROVEMENTS AND PRECAUTIONS NEEDED.

Whey barrels that are still used for the purpose of distributing whey at the cheese factories should be done away with. Many of the disturbances in the manufacture of cheese have been found to be directly due to the use of unclean whey barrels.

A properly equipped milk house should be found on every dairy farm. It is as essential as a dairy barn. It is only too frequent that we find milk housed in the cow stable during winter time. Milk cans are too often found stored away for the day as well as night on a stand joining the cow stables, or in immediate proximity.

Every cheese factory in this section of the state should be equipped with a Babcock milk tester, a lactometer and the Wisconsin curd test. Every cheesemaker should be compelled to possess practical knowledge of this milk testing apparatus. The application of these tests would much reduce the temptation to adulterate.

Many improvements are still needed in the proper construction of a Swiss cheese factory. Cheese curing rooms are not what they should be. In many cases they consist only of one room. Better cheese curing rooms should be provided. To control the fermentation processes of a Swiss cheese, three curing rooms should be provided—one room for the salt brine tank and young salt cheese, a second fermentation room with controllable temperature, and, third, a storage room of somewhat lower temperature. This would be greatly appreciated by the skillful Swiss cheesemaker. Whereas in the present construction of a Swiss cheese factory of only one room, or perhaps two, for curing purposes, the cheesemaker and the cheese are at the mercy of the surrounding temperature. For under ordinary conditions, the fermentation of a Swiss cheese varies greatly and can only be controlled when placed under different temperatures.

As to some of the peculiar ideas held to and methods used by the Swiss cheesemaker, such as not straining the milk, he should not be condemned outright for his convictions. The object of not straining the milk at the barn is to necessitate the production of the milk so

clean that no dirt of any kind can be detected by the cheesemaker, or any other substances that may be traceable to udder diseases. It is simply meant to enforce clean milking, which rule is strictly enforced by each cheesemaker in Switzerland who has proper control of his patrons and whose orders are carried out with fidelity. Had the old method of not straining milk at the barn, which has also been introduced in this country by the Swiss cheesemaker, been enforced as strictly as in the old country, it would certainly have compelled cleaner milking.

But our cheesemakers have not attained such a high plane as their fellow cheesemakers are enjoying in the old country. There they are looked upon as their patron's leading star. Only too often do we find them here considered as a "mere hireling" by their patrons, who willingly adopt their "orders" not to strain the milk, and when once our makers find the heart to call the patrons' attention to unclean milk, they shield themselves behind the "orders", saying that they were told not to strain the milk. Consequently the evil has been introduced and the maker has seemingly lost his prestige. But this trouble may be overcome through rigid state inspection.

Respectfully submitted,

F. MARTY.

Cheese Factory, Dairy and Food Inspector.

REPORTS OF CREAMERY, DAIRY AND FOOD INSPECTORS.

EAU CLAIRE, July 15th, 1908.

The Honorable J. Q. EMERY,

Dairy and Food Commissioner for Wisconsin.

SIR: In compliance with your request. I herewith submit a report of my work as creamery, dairy, and food inspector, from July 1, 1906 to June 30, 1908, inclusive.

During this period I have inspected six hundred fifty-nine creameries and cheese factories, one hundred fifty dairy farms furnishing milk or cream to creameries, and forty-nine dairy farms furnishing milk or cream for household use in cities or towns. I have also, together with Mr. P. A. Larson, inspected the milk supply of the cities of La Crosse and Eau Claire. I have tested a large number of samples of milk or cream, a number of samples of butter, and have attended a number of farmers' meetings at which I spoke on dairy topics. Since May, 1907, I have also served as one of the judges in the monthly butter scorings conducted at the Dairy School, University of Wisconsin, and have there, up to the time covered by this report, scored sixteen hundred and seventy-nine samples of butter.

The conditions of the creameries and cheese factories inspected, were in many instances satisfactory, while in other instances they were found to be lacking in cleanness. Whenever these latter conditions were found, they were remedied, generally without recourse to law. If one will contrast the conditions of the factories today with the conditions existing in them a few years ago, it will be apparent, I think, that substantial progress has been made. Some of the worst factories—those of unsanitary construction—have been repaired and

put in good condition. Formerly, it was not uncommon to find the Babcock tester placed on a weak, shaky foundation; the glassware unclean and inaccurate; the balance used for weighing the test samples of the cream, unclean, rusty, and lacking in sensitiveness; the floors defective and unsanitary; and the surroundings of the factory disagreeable. Today, nearly all the creameries have placed their Babcock tester on a firm foundation; have procured accurate and sensitive cream balances; have sound floors; and have, at least, reasonably clean surroundings.

Among the factories, strong competition with one another for patronage exists, which together with a total absence of any classification, or even pretence of classification, of the raw material is a barrier to improvement in the quality of it. This cannot, in my opinion, be overcome until the finished products are more properly classified in the markets than is now the case, and the price obtainable for first class products are in proportion to the cost of producing them as compared with the cost of producing second or third class products.

The conditions on the farms furnishing cream to the factories were in many instances far from being satisfactory. Few farms had proper facilities for caring for the cream while it remained in their possession. And many people habitually used unclean separators. The conditions on the farms furnishing milk or cream for household use in cities or towns, were on the whole better than the conditions on the farms that dispose of their products to the creameries. Yet on many of these farms primitive methods also prevailed.

Besides the things already mentioned as influencing the further progress of the dairy industry in Wisconsin, there are many others, but I shall mention only a few: It is apparent that in many instances there is needed realization of and awakening to the fact that dairy products are human food; that milk and cream become tainted whenever exposed to foreign odors; that milk and cream are highly perishable products when left at warm temperatures; that cream several days or a week old is no longer fresh cream; and that the dairy farmer is more vitally interested in having dairy products produced of a high quality than any other person, for he, in the final analysis, is the chief gainer or loser as the case may be.

Respectfully submitted,

THOMAS CORNELIUSON,
Creamery, Dairy and Food Inspector.

ONALASKA, July 15, 1908.

Hon. J. Q. EMERY,

Dairy and Food Commissioner.

SIR: Complying with your request, I submit this report of work done by me for the biennial period ending June 30, 1908.

My work during that period has been to inspect creameries, cheese factories, city milk supplies and dairies. It is my practice to be at the creameries and cheese factories when the milk and cream are being received and to inspect the same as received. At some creameries, however, haulers are employed to weigh and sample the cream on the premises of the patron. The cream is then put into twenty or thirty gallon cans and taken to the creamery. In some cases I have found it necessary to accompany the hauler on his cream gathering trip. This has proven to be profitable work, for while at such patrons' homes, not only would the cream be looked after, but the place

where it was kept and the utensils such as the separator, cans and pails would be inspected and instructions given as to how to care for them and for the cream so as to get the best results.

During the winter of 1907-8 considerable time was spent inspecting city milk supplies. The milk on the wagons was not only looked after, but the sources of supply were ascertained and an inspection was made of the dairies where the milk was produced. Most of these dairies were found in a fairly good condition, but a few were found where the barns were unclean, dark and damp and the cows dirty. These producers were given instructions to clean up and get their barns into sanitary condition. These instructions were usually agreed to and followed, although a few preferred to quit business rather than comply with the law. Some stated they were too old to reform. The public was probably better served by their quitting business.

Two years ago a number of creameries and cheese factories had poor drainage, some also had poor buildings. In such cases new buildings have been put up or repairs made to old ones, cement floors have replaced the old, wooden ones, suitable drainage has been supplied and in a few instances factories have been moved in order to get proper drainage.

The milk and cream received at the factories are generally improving in quality, although a large field is still open for improvement along this line, as with the introduction of the farm separator the shipping of cream has been made possible. As some centralizers seem not to be particular as to what kind of cream they get, it has made it more difficult for the local creameryman to be critical. This, with the placing of farm separators in barns and other unsuitable places and neglecting to properly clean the separators, is the worst problem the creameries have to meet at the present.

I have inspected:

- 535 creameries, cheese factories and skimming stations.
- 13 city milk supplies.
- 333 dairies.

I have prosecuted 22 cases as follows:

For selling adulterated cream and milk.....	14
For selling or delivering unclean milk and cream....	5
For maintaining unclean creameries and skimming stations	3

Respectfully submitted,

P. A. LARSON,
Creamery, Dairy and Food Inspector.

HEBRON, WIS., JULY 15, 1908.

HON. J. Q. EMERY,
Dairy and Food Commissioner.

SIR: In compliance with your request, I herewith submit my report as creamery, dairy and food inspector, for the period July 1, 1906 to June 30, 1908.

I have been engaged in creamery, dairy, cheese factory, barn and city milk inspection, besides making a number of second inspections with Inspector Wm. McAdam. Assistant Commissioner Larson and myself have also made a number of second inspections in my territory. These inspections were in cases where on my first visit I found the factory in an unsanitary condition and resulted in the conviction of three operators and the closing for repairs of two creameries.

During part of this period I have been engaged in city milk inspection; have taken samples in all the towns and cities in my territory and have worked with Assistant Commissioner Baer in the sampling of city milks. The samples were bought of the dealer, a determination of fat being made, lactometer readings taken and Wisconsin curd test made. During part of last winter and during the early spring the work of barn inspection was carried on. This work consisted of a thorough inspection of the barn as to light, ventilation, cleanliness, location of separator, care of cream, etc. This work was done in conjunction with city milk sampling.

I have also done considerable work on cream routes, visiting the farm with the cream hauler for the purposes of inspecting the premises as to cleanliness of the cows, care of separator and method of caring for the cream. As the hand separator is coming into more general use, this phase of the work will require a good share of the inspector's time in the future. In this work we were very cordially received by the farmers, most of them being anxious to improve their methods where shown to be wrong. I have noted a marked improvement on visiting the second time.

In my work among the creameries, I have noticed a decided improvement as to cleanliness, better sanitary methods being in use. New cement floors are taking the place of the wooden floors. Galvanized iron tanks for skim milk and buttermilk are in general use. Improved machinery is being installed and more competent butter-makers and cheesemakers are being employed. In a few factories they are still using the 50% test bottles. These should be done away with as they are very unreliable.

Following is the number of creameries, cheese factories and skim stations visited, number of convictions, number of samples of milk tested, number of cream patrons visited, barns inspected, etc.:

- 374 creameries and cheese factories inspected.
- 100 barns inspected.
- 200 cream patrons visited.
- 2,619 samples of milk tested.
- 14 town and city milk supplies inspected.
- 3 convictions for unsanitary methods.
- 15 convictions for adulteration.

Respectfully submitted,

JAMES VANDUSER,
Creamery, Dairy and Food Inspector.

REPORTS OF FOOD INSPECTORS.

CHIPPEWA FALLS, July 15, 1908.

HON. J. Q. EMERY,
Dairy and Food Commissioner,
Madison, Wisconsin.

SIR: I have the honor to herewith submit this, my biennial report as Chief Food Inspector in the Dairy and Food Commission, from July 1, 1906 to June 30, 1908, of work done during this period.

I would respectfully state that in a general way I have devoted my time to the inspection of grocery stores, drug stores, meat markets and places where food products were sold in the north half and central part of the state.

In pursuing this work, I have collected several hundred samples of foods, drugs and beverages and forwarded to the state chemist for analysis. There have been many requests from jobbers, retail dealers and others, requiring special work that has taken much time and attention. The investigation of such complaints has brought forth good results.

During the period from January 22 to February 24 of this year I was given special work inspecting oleomargarine, with instructions to call on all dealers selling this product in the following counties: Barron, Bayfield, Chippewa, Clark, Douglas, Dunn, Eau Claire, Iron, Price, Pierce, Polk, Sawyer, St. Croix, Trempealeau and Washburn, making daily reports of such inspection to your office; also collecting and forwarding to the state chemist many samples for analysis. The results of this work proved quite satisfactory and of much benefit to the cause.

PROSECUTIONS.

I am pleased to report that I have not had as many prosecutions during this period as in my former biennial report to you, and as the work progresses it is to be hoped the number of prosecutions for the violation of our food laws will continue to decrease.

WORK ACCOMPLISHED.

A great deal has been accomplished in the last two years in bettering the conditions in the markets of the state as well as in the quality of the food products sold. There has been a cleaning up of old goods by the jobbing houses, retail dealers, grocery and drug houses, brought about by the passage of the national food laws and the constant and effective work of the state food department, bringing about a better condition in the food supply.

SANITARY CONDITIONS.

I am pleased to note some improvement in the sanitary conditions of grocery stores and meat markets. There are, however, many dirty, ill-kept grocery stores and markets in the state. The total disregard of cleanliness displayed by some dealers is to be deplored. It seems to me that there should be some effective legislation along these lines. It is also to be hoped that, and I predict the day will soon come when, all open package goods and all receptacles containing foods, fruits and

vegetables will cease to be, as now, displayed outside of groceries and markets, exposed to filth and dirt from streets and walks. This can be accomplished if the consumer is kept constantly awake to such conditions and will insist on having his foods clean as well as pure.

I am also of the opinion that measures should be taken to put a stop to the frauds in short weight packages and short measure bottle goods. The percentage of this class of goods now being sold is quite large.

I am also obliged to report the matter of complaints brought to my notice of the killing of diseased animals for food purposes. My investigations of these complaints convince me that such conditions exist; that animals are being slaughtered, sold locally and shipped to the markets of the cities, that would be condemned if an inspection of the animal was had before slaughter, as is now required of all packing houses in the land. Such a condition is a menace to the consuming public, and a matter for serious consideration.

I have secured the conviction of one farmer for slaughtering and selling a diseased cow for food purposes. In another case, now pending, in an adjoining county, an ex-butcher engaged in buying stock and shipping to Chicago markets is charged with having bought an animal infected with an abscess under its jaws, had it slaughtered and put on sale in one market in the village for his neighbors to eat. It is reasonable to suppose that there are many cases of this kind that no one has any knowledge of except those engaged in this line of work.

The total number of samples taken and shipped to chemist	744
Total number of prosecutions	19
Total number of convictions	19

Respectfully submitted,

F. M. BUZZELL,
Chief Food Inspector.

MADISON, Wis., July 15, 1908.

HON. J. Q. EMERY,
Dairy and Food Commissioner.

SIR: In compliance with your request, I herewith submit my report as food inspector covering the biennial period beginning July 1, 1906, and ending June 30, 1908.

The work of inspection has included groceries, meat markets, drug stores, pop manufacturers, wine merchants, oyster dealers, oil dealers, ice wagons, slaughter houses, etc.

I have collected 1,106 samples, which have been submitted to the chemist.

Prosecutions were brought as follows:

- 20 grocers, for the sale of adulterated foods.
- 20 butchers, for the sale of adulterated sausage and chopped meat.
- 19 druggists, for sale of adulterated drugs (adulteration including, in some cases, wood alcohol).
- 4 wine dealers, for sale of adulterated wine.
- 3 milk dealers, for sale of milk below legal standard.
- 1 pop manufacturer, for the sale of pop containing saccharin.
- 1 butter agent, for the sale of oleomargarine for butter.
- 1 oyster dealer, for the sale of oysters containing preservatives.
- 1 wholesale oil dealer, for the sale of turpentine containing mineral oil.
- 1 proprietor of state fair stand, for the sale of adulterated cider.

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This makes a total of 71 prosecutions. Of this number there were 70 convictions.

In my inspection of groceries and other places where food and drink were sold, I found conditions constantly improving and, in most cases, the retailer anxious to comply with the food laws. But will say that there are manufacturers and jobbers outside of the state who do not hesitate to sell adulterated goods to unsuspecting retailers.

The sanitary condition of groceries, meat markets and other places where food and drink are prepared, and especially in large cities, calls for improvement. I am of the opinion that a law should be passed with a view to bringing about better sanitary conditions.

Respectfully submitted,

W. F. SCOTT,
Food Inspector.

CHEESE FACTORIES, CREAMERIES, SKIMMING STATIONS AND CONDENSERIES.

A Complete List of the Cheese Factories, Creameries, Skimming Stations and Condenseries in the State of Wisconsin, by Counties.

ADAMS COUNTY.

Name.	P. O. Address.	Owner or Manager.
Cheese Factories:		
Big Spring	Kilbourn, R. F. D. 2	Bert Jenks.
Easton Dy. Prod. Ass'n.	Easton	W. I. Colby.
Riverside	Quincy	J.R. Godfrey Sons Co., O. Milwaukee.
Creameries:		
Plainville	Plainville	J.R. Godfrey Sons Co., O. Milwaukee.
Davis Corners	Kilbourn, R. F. D. 4	J.R. Godfrey Sons Co., O. Milwaukee.
Big Spring	Kilbourn, R. F. D. 2	Wm. Blumenstein Co., O.
Westfield	Arkdale	J.R. Godfrey Sons Co., O. Milwaukee.
Jonesville	Oxford, R. F. D. 1	Kerbaugh & Pierson, O.
Grand Marsh Cry. Ass'n.	Grand Marsh	L. Patrick, M.
Badger Valley	Kilbourn, R. F. D. 4	J.R. Godfrey Sons Co., O. Milwaukee.
Adams Center	Adams Center	A. L. Wetlaufer, O.
Skimming Stations:		
New Haven	Endeavor, R. F. D. 1	Wm. Blumenstein Co., O.
Friendship	Friendship	J.R. Godfrey Sons Co., O. Milwaukee.
Leola	Plainfield, R. F. D. 1	John Indermuehle, O.
Point Bluff	Point Bluff	J.R. Godfrey Sons Co., O. Milwaukee.
Quincy	Quincy	J.R. Godfrey Sons Co., O. Milwaukee.

ASHLAND COUNTY.

Name.	P. O. Address.	Owner or Manager.
Cheese Factories:		
Butternut Brick	Butternut	Yankee Bros.
Sanborn	Sanborn	Anton Vierocker.
Glidden Dairy Co.	Glidden	J. J. Stolz.
Butternut	Butternut	Graf Bros.
Creameries:		
Dhooge Cry. Co.	Ashland	F. S. Dhooge.
Butternut Cry. Co.	Butternut	J. Hayden.

BARRON COUNTY.

Cheese Factories:		
Fairdale	New Auburn, R. F. D. 1 ..	Milton Dairy Co., M., St. Paul.
Pioneer	Turtle Lake, R. F. D. 2 ...	Joe Leisz, M.
Maple Leaf	Clayton, R. F. D. 2	Chris. Bigler, O.
Crescent	Clayton, R. F. D. 2	Peter Thiel, O.
Star	Cumberland	Swan Alberg, M.
Clark Pioneer Swiss Ch. Co.	Rice Lake, R. F. D. 3	Ed. Liebly.
Campia Butter & Ch. Co.	Rice Lake, R. F. D. 1	J. J. Doyle, M.
Bailey Butter & Ch. Co.	Rice Lake, R. F. D. 3	John Plenty.
Good Hope	Rice Lake, R. F. D. 2	Joe Schleiss, M.
Central Ch. & Butter Co.	Rice Lake, R. F. D. 1	T. T. Hazelberg.
Clover Leaf Equity	Rice Lake, R. F. D. 2	Wm. Weillip, M.
Besteler Co-op	Cumberland	J. Nelson, M.
Cedar Lake	Rice Lake	W. Germain, M.
Creameries:		
Barron Co-op	Barron	J. E. Bowen, M.
Turtle Lake	Turtle Lake	Gerland & Schell, O.
Arland	Clayton, R. F. D. 2	E. F. Moenke, O.
Comstock Co-op	Comstock	Wm. Modersbach, M.
Baronett Co-op	Baronett	G. W. Hatch, M.
Cumberland	Cumberland	Oscar Otterson, O.
Almena	Almena	Chas. Kaemmer, O.
Hillsdale	Hillsdale	Minneapolis Milk Co., Minneapolis, Minn.
Dallas, Co-op	Dallas	H. Borgen, M.
Prairie Farm Co-op	Prairie Farm	J. M. Rassback, M.
Rice Lake	Rice Lake	C. Gerland, O.
Moose Bar	Chetek, R. F. D. 2	M. B. Mattson, O.
Brill Co-op	Brill	C. W. Kittlesen, M.
Bear Lake Co-op	Haugen	Chas. Fliegel, M.
Cameron	Cameron	J. A. Breitenback, O.
Chetek	Chetek	E. J. Morrison, O.
Spring Hill	Chetek, R. F. D. 3	Burghard & Kynsberg, M.
Poskin Lake	Poskin Lake	J. T. DeCoster.

BAYFIELD COUNTY.

Name.	P. O. Address.	Owner or Manager.
Creameries:		
Iron River Cry. Ass'n....	Iron River	Gustav Mollenhoff, O.
Port Wing Co-op.....	Port Wing	

BROWN COUNTY.

Cheese Factories:		
So. Lawrence Comb. B. & C. Co.	Wrightstown	Chas. Davis, M.
Falck	DePere, R. F. D. 1	Dan. Falck, O.
Lusha	W. DePere	Wis. B. & C. Co.
Wis. B. & C. Co.....	Wrightstown	Harris Bros., O.
Dobestein	DePere, R. F. D. 2	Emil Dobestein, O.
Schroeder	DePere, R. F. D. 2	W. F. Schroeder.
Ledgeville Co-op. Ch. Co.	DePere, R. F. D. 2	Jos. Clancy.
E. Wrightstown	Greenleaf, R. F. D. 3	F. Hadler, O.
Schroeder	Greenleaf, Star Route, 2.....	H. Schroeder.
L. Falck	Morrison	L. Falck, O.
Brown Co. C. & B. Co....	Rose Lawn, R. F. D. 2	Wm. Clausen.
Rockland Comb. B. & C. Co.	West DePere	Thos. Dillon, O.
Greenleaf Comb. C. & B. Chas. Went & Co.....	Greenleaf	L. L. Clark, O.
Radder	Morrison	Chas. Went.
Wayside	Reedsville, R. F. D. 1	Wm. Radder.
Natzke	Wayside	Albert Borchardt.
F. C. Saenger	Wayside	Mrs. O. Natzke, O.
Shirley	Lark	F. C. Saenger.
East Holland	Shirley	W. C. Falck.
Fox	Greenleaf, R. F. D. 2	C. J. Junker.
White Clover Ch. Co.....	Greenleaf, R. F. D. 1	J. J. Holzschun, O.
Cronk	Holland	Sylvester Aigner.
Glenmore	DePere, R. F. D. 1	J. S. Peterson.
Hoffman & Sons	Green Bay, R. F. D. 5	A. Maternowski, O.
Denmark	Hebel	Hoffman & Sons.
Sindzinski	Denmark	Enz Bros., O.
Jensen Bros.....	Langs	F. Sindzinski, O.
Pittsfield Co-op.....	Pine Grove	Jensen Bros., O.
Flintville	Pulaski, R. F. D. 1	Sam Brown, R. F. D. 8, Green Bay.
Hendrickson Bros.....	Flintville	Hendrickson Bros., O.
Fontenoy	Green Bay, R. F. D. 4	D. Benecke, O.
New Denmark	Denmark, R. F. D. 2	W. B. Monk.
Pulaski Comb. B. & C... Pasch	Fontenoy	J. B. Linzmeyer, O.
Buckman	Pulaski	Otto Tieb, O.
Riverside Cheese Co.....	Green Bay, R. F. D. 8	F. N. Buckman, O.
Big Suamico	Buckman	O. C. Giese.
L. M. Schoen	Suamico	O. C. Giese.
Maloney	Suamico	L. M. Schoen.
Pittsfield	Green Bay, R. F. D. 3	F. Maloney, M.
Hebel	Greenfield, R. F. D. 1	Valentine Bros.
	Pittsfield	Joe Treml.
	Denmark	

BROWN COUNTY—Continued.

Name.	P. O. Address.	Owner or Manager.
Cheese Factories: (cont.)		
Langes	Denmark	F. Sindzinski, O.
W. J. Meyers	DePere, R. F. D. 2	W. J. Meyers.
Askeaton	Askeaton	Joe Enhl, O.
Maple Park	Denmark	Hendrickson Bros., O.
Stark	Lark, R. F. D. 1	J. H. Smith, O.
Poznowski	New Franken, R. F. D. 2..	Joe Poznowski.
Creameries:		
Wegnoick Co-op.....	Green Bay, R. F. D. 1	G. Van Lannen.
Wrightstown	Wrightstown	Scott Key, M.
E. R. V. Cry. Co.....	DePere, R. F. D. 1	James Smith, M.
W. DePere Cry. Co.....	West DePere	J. Klipstine, M.
Fox Riv. Valley Cry. Co.	West DePere, R. F. D. 1 ..	T. F. Turriff, M.
Howard Co-op. Co.....	Green Bay, R. F. D. 9	Alex Hussin, M.
Oneida	Oneida	Rev. F. W. Merrill, M.
Bellevue	Green Bay, R. F. D. 4	Anton Pasterski, M.
Anderson & Wenrick...	Green Bay	Anderson & Wenrick, O.
Green Bay Pure Milk Co.	Green Bay	H. B. Huber, M.
Summit Cry. Co.....	Green Bay, R. F. D. 2	Richard Schoen.
New Century Co-op.....	New Franken	A. L. Greiling, M.
Pulaski Comb. C. & B. Co.	Pulaski	J. B. Linzmeyer, O.
Rockland Comb. C. & B. Co.	West DePere	Thos. Dillon, M.
Wisconsin B. & C. Co...	Wrightstown	Harris Bros., O.
So. Lawrence B. & C. Co.	Wrightstown	Chas. Davis, M.
Greenleaf Comb. C. & B.	Greenleaf	L. L. Clark.
Skimming Stations:		
New Century Co-op.....	Luxemberg, R. F. D. 3 ...	A. L. Greiling, M.

BUFFALO COUNTY.

Cheese Factories:		
Cream	Cream	Otto Olson.
Gross	Alma, R. F. D. 2	Sanner & Marty, Chicago.
Castelberg Bros.....	Alma, R. F. D. 2	Castelberg Bros.
Mill Creek	Alma, R. F. D. 2	John Froelich.
Tell	Alma, R. F. D. 2	John Accola.
Winger Creek	Tell	Sanner & Marty, Chicago.
Trout Creek	Alma, R. F. D. 2	J. Froelich.
Hutchinson Creek	Tell, R. F. D.	Sanner & Marty, Chicago.
Griffin	Gilmananton	Sanner & Marty, Chicago.
Gilmananton	Gilmananton, R. F. D.	Sanner & Marty, Chicago.
Pine Creek	Tell, R. F. D. 1	P. Accota.
Merritt Co-op.....	Mondovi	L. A. Merritt.
Rose Valley	Cochrane	W. J. Enison, La Crosse.
Iron Creek	Alma, R. F. D. 2	C. Meyer.
Island	Tell	G. Muehleisen.

BUFFALO COUNTY—Continued.

Name.	P. O. Address.	Owner or Manager.
Cheese Factories: (cont.)		
Praag	Alma, R. F. D. 2	Sanner & Marty, Chicago. C. D. Loomis.
C. D. Loomis Comb. B. & C. Gilman Valley Ass'n.....	Gilmanton	
	Mondovi, R. F. D. 2	A. Moser.
Creameries:		
Garden Valley	Waumandee	C. W. Senty, M.
Gilmanton	Gilmanton	P. J. Hutchinson, M.
Modena Co-op.....	Modena	J. B. Myer, M.
Mondovi D'ymans Ass'n	Mondovi	James T. Brownlee, M.
Mondovi Farmers' Co-op.	Mondovi	Andrew Rohrscheib, M.
Fountain City Co-op. C. Ass'n.	Fountain City	A. E. Gerlach, M.
Nelson	Nelson	T. E. Armstrong, O.
Cochrane Co-op.....	Cochrane	R. G. Stirn, M.
Burnside Co-op.....	Durand, R. F. D. 4	H. N. Hallock, M.
C. D. Loomis Comb. C. & B.	Gilmanton	C. D. Loomis, O.
Skimming Stations:		
Bear Creek, No. 2.....	Durand, R. F. D. 3	E. J. Ryan.

BURNETT COUNTY.

Creameries:		
Webster, Co-op	Webster	J. J. Becht, Siren, M.
Falun, Co-op	Falun	Nils Wicklund, M.
Wood River, Co-op	Grantsburg, R. F. D.	Aug. Cassel, M.
Grantsburg, Co-op	Grantsburg	Levi Anderson, M.
Trade Lake, Co-op	Trade Lake	Andrew Anderson, M.
Wood River No. 2	Grantsburg, R. F. D.	Aug. Cassel, M.

CALUMET COUNTY.

Cheese Factories:		
St. Patricks	Hilbert	A. Schwalenberg, O.
Brant	Chilton, R. F. D. 4	Wm. Sohrweide.
Burton Brook	Hilbert, R. F. D. 4	Walter Kremer, O.
Lindow	Forest Junction	F. W. Lindow, O.
Settlement	Chilton, R. F. D. 1	Alpha Cry. Co., O.
Jericho	Chilton, R. F. D. 5	A. Roegner, O.
Townline	Chilton, R. F. D. 2	John Birk, O.
Star	Chilton, R. F. D. 4	Wm. Sohrweide, O.
Hill	New Holstein	Wm. J. Moeller, O.
Seven Corners	New Holstein	J. Pfingsten, O.
Robt. Manke	Brillion, R. F. D. 2	Robt. Manke, O.

CALUMET COUNTY—Continued.

Name.	P. O. Address.	Owner or Manager.
Cheese Factories: (cont.)		
Bastian & Zick	Brillion	Bastian & Zick, O.
Killsnake	Hilbert, R. F. D. 5	F. J. Harder, O.
H. A. Sonnabend	Sherwood	H. A. Sonnabend, O.
F. B. Knepfel	Chilton, R. F. D. 4	F. B. Knepfel, O.
Loos	Hilbert, R. F., D. 4	Henry Loos, O.
Hernke	Hilbert, R. F. D. 2	J. A. Hernke, O.
Luclloff	Hilbert, R. F. D. 2	Wm. Luclloff, O.
Runge	Hilbert, R. F. D. 3	Wm. Runge, O.
St. John	Hilbert, R. F. D. 3	A. Locher, O.
Sherwood	Sherwood	J. J. Derfus, O.
Bloy	Hilbert, R. F. D. 2	Henry Bloy, O.
Dundas	Dundas	Mrs. August Schley, O.
South Kaukauna	S. Kaukauna, R. F. D. 15.	S. Kaukauna Ch. Co., O.
Mucllenbach	New Holstein	Peter Mucllenbach, O.
Harrison	Hilbert, R. F. D. 3	Wm. Heisdorf, O.
Riedel	Hilbert, R. F. D. 5	F. W. Riedel, O.
Freund	Hilbert, R. F. D. 5	Otto Freund, O.
Zahn	Hayton, R. F. D. 1	G. D. Voss, O.
Thiel	Potters	John H. Thiel, O.
Beilke	Brillion, R. F. D. 3	Albert Beilke, O.
Brillion	Brillion	
Lau	Brillion, R. F. D. 1	A. E. Lau.
Wolfmeyer	Brillion, R. F. D. 1	J. M. Wolfmeyer, O.
Maede	Forest Junction	W. Maede, O.
Knoespel	Forest Jct., R. F. D. 1 ..	Wm. Knoespel, O.
Piper	Chilton, R. F. D. 4	J. W. Piper, O.
Steffes	Chilton, R. F. D. 2	Jacob Hertel, O.
Peot	Hilbert, R. F. D. 1	Joseph Peot, O.
Heisdorf	Hilbert, R. F. D. 3	Wm. Heisdorf, O.
Bennin	Chilton	W. F. Bennin, O.
Sohrweide, No. 2	Chilton, R. F. D. 3	Wm. Sohrweide, O.
Charlesburg	New Holstein, R. F. D. 2 ..	Karls Bros., O.
Valley	New Holstein	N. E. Possley, O.
Burg	New Holstein, R. F. D. 2 ..	Wendel Burg, O.
Hillside	New Holstein, R. F. D. 3 ..	C. A. Bahr, O.
Weber	New Holstein, R. F. D. 1 ..	Emil Weber, O.
Kloton	Chilton, R. F. D. 3	Jno. Achter, O.
St. Anna	New Holstein, R. F. D. 3 ..	Ed. Groos, O.
Birkenmeyer	Hilbert, R. F. D. 4	J. G. Birkenmeyer, O.
Hayton Comb. B. & C... ..	Hayton	Hayton Co-op. Cry. Co.
Chilton Comb. B. & C... ..	Chilton	F. Albert Dairy Co.
St. Anna Comb. B. & C... ..	New Holstein, R. F. D. 3 ..	P. Meyer.
New Holstein Comb. B. & C.	New Holstein	Erwin Schaefer.
Creameries:		
New Holstein	New Holstein	Erwin Schaefer, O.
Stockbridge	Stockbridge	Fish & Lenox, O.
Brothertown	Chilton, R. F. D. 2	O. E. Heller, O.
Calumet Dairy Co.	Chilton	Calumet Dairy Co., O.
Hayton Comb. C. & B... ..	Hayton	Hayton Cry. Co.
Chilton Comb. C. & B... ..	Chilton	F. Albert Dairy Co.
St. Anna Comb. C. & B... ..	New Holstein, R. F. D. 3 ..	P. Meyer.

CHIPPEWA COUNTY.

Name.	P. O. Address.	Owner or Manager.
Cheese Factories:		
Anson	Chippewa Falls, R. F. D. 5	W. A. Hall, M.
Drywood	Cadott, R. F. D. 2	Frank Goodman, M.
Crescent	Cadott, R. F. D. 2	Windsor Fedler.
Dietrich's	Cadott, R. F. D. 1	Dietrich's Cheese Co., O
North Star	Edson	Louis Orth, O.
Deerbrook	Stanley, R. F. D. 1	Ed Maedke, O.
Pine Grove	Stanley, R. F. D. 1	A. P. Geiger, O.
Seidling	Boyd, R. F. D. 1	Louis Orth, O.
Stanley	Stanley, R. F. D. 1	J. & N. Fagan, O.
Creameries:		
Jim Falls, Co-op.....	Jim Falls	J. W. Thomas, M.
Cornell, Co-op.....	Cornell	Wm. A. Grahm.
Chippewa Falls	Chippewa Falls	G. Spiers, M.
Monroe	Cadott	F. L. Monroe, O.
Cadott	Cadott	Eau Claire Cry. Co., O.
Boyd	Boyd	E. Korb, O.
Wheaton, Co-op.....	Chippewa Falls, R. F. D. 6	H. A. Town, M. (Closed.)
Town Line, Co-op.....	Chippewa Falls, R. F. D. 2	L. Ellis, M.
Tilden, Co-op.....	Chippewa Falls, R. F. D. 8	Geo. Hartman, M.
Eagleton, Co-op.....	Chippewa Falls, R. F. D. 8	Chas. Liehe, M.
Eagle Point	Chippewa Falls, R. F. D. 8	J. H. Kelley, O.
Farmers' Store Co.....	New Auburn	Wm. Larson, M., Bloomer.
Farmers' Creamery Co...	Bloomer	John Crisman, M.
Taylor's Corner, Co-op....	Bloomer, R. F. D. 1	P. Weiner, M.
Trout Creek	Bloomer, R. F. D. 2	Jacob Wirth.
Vale	Bloomer, R. F. D. 3	M. J. Prince, M.
Lafayette, Co-op.....	Chippewa Falls, R. F. D. 1	R. G. Bennett, M.
New Auburn Farmers....	New Auburn	J. Stenehjen, M.
Stanley, Co-op.....	Stanley	Wm. Hazen, M.
Albertville	Albertville	G. Hammer, O., Colfax.
Skimming Stations:		
Cook's Valley	Bloomer, R. F. D. 2	Wm. Larson, M.

CLARK COUNTY.

Cheese Factories:		
North Star	Loyal	M. Fitzgerald, M.
Humbird	Humbird	Fred Thieler, M.
Green Grove	Colby, R. F. D. 5	G. C. Sampe, O.
Welsch's	Unity, R. F. D. 1	H. J. Welsch, O.
Curtiss Comb. C. & B....	Curtiss	Curtiss Dairy Co., O.
Mayville	Dorchester, R. F. D. 2	M. A. Nachtwey, O.
Steinwand Comb. C. & B.	Colby, R. F. D. 2	A. M. Steinwand, O.
Reseberg	Thorpe, R. F. D. 1	A. & O. Sommers.
Clover Leaf	Stanley, R. F. D. 2	Frank Pritzl, O.
J. F. Steinwand's Comb. C. & B.	Colby, R. F. D. 2	J. F. Steinwand, O.

CLARK COUNTY—Continued.

Name.	P. O. Address.	Owner or Manager.
Cheese Factories: (cont.)		
Big Four Ch. & Butter Co.	Unity, R. F. D. 1	Chas. Duvall, M.
Sherman	Spencer, R. F. D. 2	E. H. Knickle, O.
Curtiss Dairy Co.	Curtiss	Curtiss Dairy Co., O.
Clark Co. Central	Greenwood, R. F. D. 2	Wm. Vollrath, M.
Coates Comb. C. & B.	Neillsville, R. F. D. 4	E. Coates, O.
Chili Comb. C. & B.	Chili	O. F. Sampe, O.
Heithfield	Granton, R. F. D.	J. B. Daughhette, O.
Columbia	Columbia	Fred Bohhoff.
Town Line	Spencer	Herman Seefeld, O.
County Farm	Neillsville, R. F. D. 4	F. J. Zeikert, M.
Spokeville Comb. C. & B.	Spencer, R. F. D. 2	C. Voigt, O.
Greenwood	Greenwood	C. H. Lohmann, O.
Town of Warren	Greenwood, R. F. D. 2	Farmers' Ch. Co., O.
Granton Comb. Ch. & B.	Granton	C. A. Guth, O.
South York	Granton, R. F. D. 1	E. H. Tucker, O.
Levis Cry. Assn.	Neillsville, R. F. D. 2	T. Glombowski, M.
Maple Grove	Unity, R. F. D. 1	H. Schneider, O.
Martens, Comb. C. & B.	Spencer, R. F. D. 1	E. W. Marten, O.
Beaver	Loyal, R. F. D. 1	J. Joss, O.
Dodgeville	Loyal	Waterstreet & Smith, O.
Pleasant Ridge	Neillsville, R. F. D. 1	Fred Schwanter, O.
York, Comb. B. & C.	Granton, R. F. D. 1	J. B. Daughhette, O.
Enterprise Butter & Ch.	Granton, R. F. D. 2	O. W. Becker, O.
Dells Dam	Neillsville, R. F. D. 2	Carl Guse, M.
Roger Creek	Stanley, R. F. D. 2	W. Fero, O.
West Side	Greenwood, R. F. D. 2	Zetsche & Schlenzog, O.
Banner Comb. C. & B.	Granton, R. F. D. 2	Harry Eide, O.
Fisher	Spencer, R. F. D. 2	Geo. Fisher, Jr., O.
Longwood, Comb. B. & C.	Withee, R. F. D. 1	Longwood Dairy Co., O.
Guth	Granton	Chas. Guth, O.
Riverside	Chili	Harry Eide, O.
Mechelkes	Dorchester	E. J. Mechelkes, O.
Star	Granton, R. F. D. 2	Peter Jenson, O.
Day Cry. Co., Comb. B. & C.	Neillsville, R. F. D. 2	Day Cry. Co.
Creameries:		
Pleasant Ridge	Neillsville, R. F. D. 1	A. A. Huchstead.
Shortville	Neillsville, R. F. D. 1	A. Short.
Abbotsford	Abbotsford	
Withee	Withee	Geo. E. Peterson.
Pleasant View	Withee, R. F. D. 1	C. E. Eckerle.
Longwood	Withee, R. F. D. 1	Merryfield & Roder.
Curtiss	Curtiss	Laabs Bros.
Thorp	Thorp	F. Albert Dairy Co.
Maple Grove	Spencer, R. F. D. 2	R. H. Sleyster & Son.
Crystal	Greenwood, R. F. D. 1	Sch. Bros.
Loyal	Loyal	Dodge Cry. Co.
North Star	Granton, R. F. D. 3	Dodge Cry. Co.
Greenwood	Greenwood	Eau Claire Cry. Co.
Banner	Granton, R. F. D. 2	Harry Eide.
Zetsche & Schlenzog	Greenwood, R. F. D. 2	Zetsche & Schlenzog.

CLARK COUNTY—Continued.

Name.	P. O. Address.	Owner or Manager.
Creameries: (cont.)		
Day Cry. Co., Comb. B. & C.	Neillsville, R. F. D. 2	C. W. Dewey.
Granton	Granton	C. A. Guth.
Humbird	Humbird	Fred Theiler, M.
Globe	Neillsville, R. F. D. 3	Mike Prock.
Neillsville	Neillsville	H. B. J. Andrus.
Levis Cry. Assn.....	Neillsville, R. F. D. 2	Theo. Glombowsky.
Hewitt	Neillsville	F. Merryfield.
Clover Belt Cry. Co.....	Owen	A. T. McAdams.
Hemlock Co-op. Assn....	Greenwood, R. F. D. 4	M. J. Anderson.
Aeme	Neillsville	A. C. Ispen.
Bright	Bright	H. A. Bright.
Dorchester	Dorchester	Dodge Dairy Co.
Christie	Neillsville, R. F. D. 3	O. Robinson.
Pine Valley Cry. Assn....	Neillsville, R. F. D. 3	O. M. Orvold.
Farmers' Progressive	Greenwood	John Wueth.
Eaton	Greenwood	V. R. Toogood.
H. J. Grell	Neillsville	H. J. Grell Butter & Eggs Co.
Big Four B. & C. Co.....	Unity, R. F. D. 1	Chas. Duvall.
Pine Valley Butter Co....	Neillsville	G. E. Grothers.
Thorp Dairy Co.....	Thorp	Rudolph Vergweysy.
Curtiss Comb. B. & C.....	Curtiss	Curtiss Dairy Co., O.
Steinwand Comb. C. & B.	Colby, R. F. D. 2	J. F. Steinwand, O.
Coates Comb. C. & B.....	Neillsville, R. F. D. 4	E. Coates, O.
Chili Comb. C. & B.....	Chili	O. F. Sampe, O.
Spokeville Comb. C. & B.	Spencer, R. F. D. 2	C. Voight, O.
Granton Comb. B. & C....	Granton	C. A. Guth.
Enterprise Comb. C. & B.	Granton, R. F. D. 2	O. W. Becker, O.
Banner Comb. C. & B.....	Granton, R. F. D. 2	Henry Eide, O.
Longwood Comb. C. & B.	Withee, R. F. D. 1	Longwood Dairy Co.
Marten's Comb. B. & C..	Spencer, R. F. D. 1	E. W. Marten, O.
York Comb. C. & B.....	Granton, R. F. D. 1	J. B. Daughette, O.
Steinwand Comb. C. & B.	Colby	A. M. Steinwand.
Skimming Stations:		
Peterson	Withee	Geo. E. Peterson, O.
Pine Valley	Neillsville, R. F. D. 3	Mike Prock, M.
Seife	Globe	Mike Prock, M.
Peltzdorf	Loyal, R. F. D. 2	Seitz Bros., O.
Spokeville	Loyal, R. F. D. 2	Dodge Cry. Co.
Christie	Neillsville, R. F. D. 3	Eau Claire Cry. Co., O.
Catlin	Loyal, R. F. D. 1	Dodge Cry. Co., O.
Withee	Withee	C. E. Eckerle, M.
Guth's	Granton	C. A. Guth, O.

COLUMBIA COUNTY.

Name.	P. O. Address.	Owner or Manager.
Cheese Factories:		
Courtland	Cambria	F. C. Westphal, M.
Courtland	Randolph, R. F. D. 1	F. C. Westphal, M.
Centerville	Cambria, R. F. D. 1	F. C. Westphal, M.
Main St.	Cambria, R. F. D. 2	R. A. Cebell, M.
Randolph Center	Randolph	R. A. Cebell, M.
Stone School	Cambria, R. F. D. 2	R. A. Cebell, M.
So. Caledonia	Merrimac, R. F. D. 1	A. F. Westphal, M.
W. Columbus	Columbus, R. F. D. 1	F. C. Westphal, M.
Centerville	Cambria	F. C. Westphal, M.
East Bristol	Sunprairie	Fred Luder, O., Mt. Horeb.
Arlington Comb. B. & C.	Arlington	C. C. Graack, O.
Creameries:		
Arlington B. & Ch. Co...	Arlington	C. C. Graack, O.
Fall River	Fall River	Heimerl Bros.
Cambria	Cambria	Fred Friday, O.
Englewood	Fall River, R. F. D. 2	H. H. Whiting, O.
Doylestown	Doylestown	Wurthrick Bros., O.
Lost Lake	Randolph, R. F. D. 3	F. C. Westphal, O.
Rio	Rio	F. R. Robinson, O.
Marcellon	Pardeeville, R. F. D. 2	Ed Hill, M.
Kehlet & Knack	Portage	Knack Bros., O.
Fort Winnebago	Fort Winnebago	J. Laufenberg, M.
Poynette	Poynette	A. Westphal, O.
Lodi	Lodi	Mr. Tucker.
West Point	Lodi	C. W. Chrisler, M.
Empire	Morrisonville, R. F. D. 1	Haman Bros., Lodi.
Columbus	Columbus	Jahnke Bros., Watertown.

CRAWFORD COUNTY.

Cheese Factories:		
Maple Hill	Boscobel	H. E. Austin, O.
Springville	Boscobel	Wm. Watson, O.
Mt. Zion	Boscobel, R. F. D. 3	A. L. Hulbert, O.
Harmony Hill	Boscobel	H. E. Austin, O.
Boydton	Wauzeka	G. W. Rice, O.
Marietta	Boscobel	Price & Galloway, O.
Creameries:		
West Fork	Excelsior	F. E. Remington, M.
Soldiers Grove	Soldiers Grove	H. C. Berkholze, O.
Seneca Dairy Assn.	Seneca	G. Nickerson, M.
Eastman Butter Co.	Eastman	J. P. Pier, M.
Eastman Ch. & B. Co.	Eastman	C. E. Campbell, M.
Kickapoo Val. Cry. Co.	Stuben	F. A. Chandler, O.
Wauzeka Butter Co.	Wauzeka	W. E. Hazelwood, O.
Neison & Puerner	Gays Mills	Nelson & Puerner, O.
Prairie du Chien	Prairie du Chien	C. R. McMillan, O.
Star Valley	Soldiers Grove, R. F. D. 4	O. P. Olson, M.

DANE COUNTY.

Name.	P. O. Address.	Owner or Manager.
Cheese Factories:		
Norway Grove	Fitchburg	C. O. Johnson.
Greenwald	De Forest, R. F. D. 1	K. T. Kettleson, O.
Fitchburg Cheese Co.....	Mt. Horeb	Fitchburg Ch. Co.
Riverside Cheese Co.....	Verona	John Covie, O.
Holstein Cheese Co.....	Belleville	G. Ham.
Dolfen	Middleton	Jos. Kassnich, M.
Hyslop	Dane, R. F. D.	J. J. Becker.
Vienna	De Forest	S. Daity, M.
Keliher	Blue Mounds	Mike Dacey, O.
Amble's	Black Earth	Amble Bros., M.
Oak Grove	Mount Horeb	Theo. Scheiss.
Standard	Mount Horeb	Sever Skuldt, O.
Domhold	Belleville, R. F. D. 2	Ole Holman, O.
Miller Hollow	Mt. Vernon	Nels Huster, O.
Rudy Wild	Belleville	R. Wild, O.
Zweifel	Belleville	Jac. Zweifel, O.
John Fritz	Belleville	John Fritz, O.
Lyle	Belleville, R. F. D. 1	John Lyle.
Malloy	Verona	Mike Malloy, O.
Basco	Basco	John Meyers, O.
Central	Basco	John E. Millke, O.
Stone Hill	Belleville, R. F. D.	Jacob Zweifel, O.
Erb	Belleville	Christ. Erb, O.
Peerless	Belleville, R. F. D. 1	G. H. Bowers, O.
Myrland	Mt. Horeb, R. F. D. 6	David England.
Oak Grove	Mt. Horeb, R. F. D. 6	N. Byrge, O.
Green Prairie	Blanchardville, R. F. D. 2.	Geo. Fyeldstad.
Eugen	Mt. Horeb, R. F. D. 3	D. Gyeswold.
Joe Hefty	Mt. Vernon	Joe Hefty, O.
Daescher	Mt. Horeb, R. F. D. 6	Werner Daescher, O.
Rock Hill	Mt. Vernon	C. L. England, O.
Malone	Mt. Horeb	Louis Dahl, O.
Schneider	Mt. Horeb	John Schneider, O.
Lukken	Mt. Horeb, R. F. D. 4	Ole Lukken, O.
German Village	Mt. Horeb, R. F. D. 4	Frank Henser.
South Blue Mount	Blue Mounds, R. F. D. 75	John Thousand, O.
North Perry	Blue Mounds, R. F. D. 75	Christian Nelson, O.
Blue Rock	Blue Mounds, R. F. D. 75	John Kahl.
Blue Valley	Mt. Horeb, R. F. D. 4	Andrew Lywent, O.
Elm Grove	Mt. Horeb, R. F. D. 67	T. Argue.
Perry	Mt. Horeb, R. F. D. 4	A. Goebel, O.
Sand Hill	Mt. Horeb, R. F. D. 3	Leon Marty, M.
F. Arn	Mt. Horeb, R. F. D. 4	F. Arn, O.
Perry Center	Mt. Horeb, R. F. D. 5	H. Kellesvig, O.
Sunny Side	Hollandale, R. F. D. 1	Henry Berg, O.
Goli	Mt. Horeb, R. F. D. 5	E. Goli, O.
Flisran	Mt. Horeb	E. L. Flisran, O.
Kettleson	Mt. Horeb, R. F. D. 5	K. Kettleson, O.
Big Stone	Mt. Horeb, R. F. D. 5	G. Tisrud, O.
Lee Valley	Blanchardville	E. E. Lee.
Perry Southern	Mt. Horeb, R. F. D. 5	Martin Logan, O.
Anderson	Mt. Horeb, R. F. D. 5	James Anderson.
Goodwin	Verona	J. L. Stuessy, O.
Holum	Rileys	Alex Miller, O.

DANE COUNTY—Continued.

Name.	P. O. Address.	Owner or Manager.
Cheese Factories: (cont.)		
Kelly Hill	Mt. Vernon	Herman Henkel, O.
Harker	Mt. Horeb, R. F. D. 2	Jacob Blum, O.
Badger	Mt. Horeb, R. F. D. 2	Andrew Sulland, O.
Wittmer	Belleville, R. F. D. 58	Jacob Wittmer, O.
John Mueller	Verona, R. F. D. 3	John Mueller.
Salmon	Rileys	Sam. Kuehni, O.
Prairie Ridge	Rileys	L. Thompson.
Klevenville	Klevenville	M. E. Skinrud, O.
Brager	Mt. Horeb	Ole Brager, O.
Gausman	Rileys	Fritz Erb, O.
Svenson	Mt. Horeb	Frong Svenson.
Lead Mine	Blue Mounds	T. C. Smith.
Sand Rock	Mt. Horeb	Hans Haakenis, O.
Erbe	Mt. Horeb, R. F. D.	Jacob Disch.
Sam Wittwer	Rileys, R. F. D. 64	Sam Wittwer.
Gustave Gust	Verona	Gustave Gust, O.
Spring Valley	Mt. Horeb	T. Tollason.
Mickelson	Mt. Horeb	Morton Mickelson.
Murphy	Mt. Horeb	Jas. Murphy.
Vermont	Black Earth	Geo. Gulson.
Diamond	Black Earth	J. Howeny.
Sharps Corner	Mt. Horeb	Holver Bang.
Pine Ridge	Mt. Horeb	John Macher.
Amble	Black Earth	Sever Amble.
Losenegger	Mt. Horeb	John Losenegger.
Kuehni	Verona	Fred Kuehni.
Kranz	Riley	L. Stuessy.
Zingg	Verona	Fred Zingg.
Gordan	Verona	Stanley Gordan.
Creameries:		
Belleville	Belleville	Carl Minch, O.
Paoli	Paoli	F. Sauer, M.
Daleyville	Mt. Horeb, R. F. D. 3	Henry Knudson, M.
Crystal	Verona	E. F. Groth, O.
Ashton	Middleton, R. F. D. 3	N. Kalscheaur, O.
Cottage Grove	Cottage Grove	F. Cunningham, M.
Sun Prairie	Sun Prairie	Roach & Saerber, O.
Marshall	Marshall	J. Dabareiner, O.
Medina	Marshall, R. F. D.	M. Lindas, M.
Oak Park	Deerfield	L. Nasthus, M.
Deerfield	Deerfield	H. Quammen, M.
Bannon	Marshall, R. F. D. 5	E. C. Dodge Cry. Co.
Pierceville	Sun Prairie, R. F. D. 4	Geo. H. Jewett, M.
North Bristol	Sun Prairie	E. M. Button, Milwaukee.
Clay Ridge	Columbus	Frank Schey, O.
York Center	Marshall	Frank Schey, O.
Waunakee	Waunakee	Dodge & Paynter, O.
Blue Mounds	Blue Mounds	Roach & Seelber Co., O.
Elvers Cry. Co.	Mt. Horeb	Wm. Dinneen, M.
Mt. Horeb, Co-op.	Mt. Horeb	James Riley, M.
Klevenville	Klevenville	G. S. Mannes, M.
Mazomanie	Mazomanie	I. L. Parman, M.
Half Way Prairie	Mazomanie	R. Lees, M.

DANE COUNTY—Continued.

Name.	P. O. Address.	Owner or Manager.
Creameries: (cont.)		
Marxville	Mazomanie	Wm. Evert, M.
Cross Plains Dairy Co.	Cross Plains	Arnold Baer, M.
H. M. Zanders	Cross Plains	H. M. Zanders, O.
Co-op. Dairy Assn.	Black Earth	Fred Stuble, M.
Middleton	Middleton	Hopkins Bros., O.
W. Middleton Dy. Assn.	Middleton	Wm. Lubeke, M.
Madison Dairy Prod. Co.	Madison, R. F. D. 7	John Huegel, O.
Eclipse	Windsor	C. J. Dodge, O.
Excelsior	Marshall	Hoyt & Dabarciner, O.
Deansville	Marshall, R. F. D. 1	Cook Buchanan.
Ridge	Deerfield	Andrew Steele, O.
London	London	Roach & Seeber, O.
Rockdale	Rockdale	Henry Schempf Co., O.
Hillside	Cambridge	L. C. Kranck, M.
Utica	Stoughton, R. F. D. 2	O. P. Nelson.
Prairie Queen	Cambridge	Otto Ohmstadt, M.
McFarland, Co-op.	McFarland	H. C. Klein.
Oak Hill, Co-op.	Cottage Grove	H. C. Kaufmacher, M.
Nora	Deerfield	Roach & Seeber Co., O
Farmers' Co-op.	Albion	
Rutland, Co-op.	Stoughton, R. F. D.	O. M. Olson, M.
Oregon Co-op.	Oregon	H. Stone, M.
Story Co-op.	Oregon, R. F. D. 3	H. Stone, M.
Oak Hall Co-op.	Oregon, R. F. D.	H. Stone, M.
University Creamery ...	Madison, R. F. D.	E. H. Farrington, M.
Model	Madison	Haugen & Kanehn, O.
Emerald	Stoughton	S. Puemer, O.
Cardinal	Madison	H. A. Haas, O.
Blue Ribbon	Dane, R. F. D.	F. C. Zacher, O.
Kegonsa	Stoughton	O. P. Sweng, M.
Farmers' Cry. Co.	Marshall, R. F. D. 5	H. F. Schmidt, M.
Square Deal Cry. Co.	Stoughton	Roberts & Gilley, O.
Edwards Park	McFarland, R. F. D. 1 ...	Gottlieb Reusser.
Fred C. Mansfield Co.	Madison	Fred C. Mansfield Co.
Skimming Stations:		
Roach & Seeber Co.	Sun Prairie	Roach & Seeber Co., O.
Hope	Cottage Grove	John Schantz, M.
Pine Bluff	Klevenville	Mackesey & Farrell.
Rosendale	Waterloo	Roach & Seeber, O.

DODGE COUNTY.

Cheese Factories:		
Sunny Side	Burnett Jct.	John Kuehn, O.
Saylesville	Rubicon, R. F. D. 1	O. Wollner, Hartford, M.
Cherry Hill	Rubicon	J. Reed, Oconomowoc, M.
Rubicon	Rubicon	A. F. Westphal, Neosho, O.
Woodland	Woodland	Ernest Indermuehle, O.
Fry	Hartford	A. F. Westphal, Neosho, O.

DODGE COUNTY—Continued.

Name.	P. O. Address.	Owner or Manager.
Cheese Factories: (cont.)		
North Rubicon	Rubicon	John Reed, Oconomowoc.
Hancock	Watertown, R. F. D. 8	G. A. Stallmann, M.
Globe	Watertown	G. A. Stallmann, M.
Union	Watertown	Jossi Cheese Co., O.
O'Connors	Watertown	John Habbegar, O.
Rock	Watertown	Jossi Cheese Co., O.
Main St.	Watertown	Jossi Cheese Co., O.
Oak Hill	Lebanon	H. Moldenhauer, Water- town, O.
Golden Star	Watertown, R. F. D. 8	G. A. Stallman, M.
Sugar Island	Ixonia, R. F. D. 2	Jossi Cheese Co., O.
Ashippun	Ashippun	G. Meissner, Merton, O.
North Star	Ashippun	G. Meissner, Merton, O.
Rock Ridge	Oconomowoc, R. F. D. 26	Max P. E. Radloff, Hus- tisford, O.
Line Ledge	Woodland, R. F. D. 1	Mike Murphy, O.
Pucker St.	Woodland, R. F. D. 1	Louis Kuckhahn, M.
Neosho	Neosho	Aug. F. Westphal, O.
Hustisford & Rubicon Co.	Woodland, R. F. D. 1	Max P. E. Radloff, Hus- tisford, O.
Ryder	Hustisford	John Seefeldt, M.
Poplar Grove	Watertown, R. F. D. 8	Mike Fitzgerald, O.
Union	Watertown, R. F. D. 8	Max P. E. Radloff, O.
Hustisford	Hustisford	Ernest Bremer, O.
Wege & Sons	Hustisford	Wm. Wege, O.
Home	Hustisford	Max P. E. Radloff, O.
Maplewood	Iron Ridge	Aug. F. Westphal, Neosho.
Iron Ridge	Iron Ridge	Chas. Mouldenhauer, O.
Bilgrien	Iron Ridge	Herman Bilgrien, O.
Rock River St.	Hustisford	J. E. Dornfeldt, O.
Rock River	Horicon, R. F. D. 1	Max P. E. Radloff, Hus- tisford, O.
Oak Lawn	Juneau	Aug. Duckershien, M.
Oak Grove Union	Juneau	A. F. Ryder, M.
Juneau	Juneau	A. F. Ryder.
Essman	Juneau	R. C. Lovell, M.
Gates	Juneau, R. F. D. 1	Seefeldt Bros., M.
Golden Rule	Hustisford	Ernest Bremer, O.
White Oak	Hustisford	F. Thielke, M.
.....	Hustisford	Max P. E. Radloff, O.
Nehls	Hustisford	Max P. E. Radloff, O.
Silver Creek	Watertown, R. F. D. 1	John Habbegar, O.
Rock River	Mayville	Herman Koepsell, O.
Park	Theresa	Seefeldt Eros., M.
Rock Spring	Hockhim	Herman, Koepsell, O.
Rock	Iron Ridge, R. F. D. 1	Seefeldt Bros., M.
Highland	Iron Ridge	Aug. F. Westphal, Neosho
White Oak	Horicon, R. F. D. 2	Max P. E. Radloff, Hus- tisford, O.
Browns Corners	Horicon, R. F. D. 2	Chris. Wenger, M.
Glen Argel	Iron Ridge	Chris. Wenger, M.
Maple Grove	Mayville	Seefeldt Bros., Hustis- ford, M.

DODGE COUNTY—Continued.

Name.	P. O. Address.	Owner or Manager.
Cheese Factories: (cont.)		
Badger State	Hartford	Fred Sette, O.
Five Corners	Theresa, R. F. D.	Jos. J. Wenger.
Theresa	Theresa	Mike Ansenbauer.
Oplinger	Theresa	Geo. Ehret, M.
Kekoskee	Kekoskee	Emil L. Roll, O.
Kohli	Brownsville	Christ. Kohli, O.
Fairview	Brownsville, R. F. D. 1 ..	Sam Indermuehle, O.
West Le Roy	Oak Field, R. F. D. 27 ..	Chas. Indermuehle, O.
Brownsville	Brownsville	B. Tonely, O.
LeRoy	LeRoy	Carl Indermuehle, O.
Farmersville	Knowles	Robt. Kohli, O.
Riverside Comb. C. & B.	Mayville	J. W. Falk, O.
Northwestern	Mayville	Christ. Kohli, O.
Shell Rock	Lomira	Chas. Marschall, O.
Klink	Lomira	Geo. Ehret & Co., M.
Lomira	Lomira	Hersig Bros., O.
Schwefel Co.	Watertown	Jossi Cheese Co., O.
Lily	Oconomowoc	Mike Fitzgerald, Water- town, O.
Shields	Watertown, R. F. D. 7 ..	Jossi Cheese Co., M.
Indian Garden	Watertown, R. F. D. 7 ..	J. H. McCraig, O.
Steele	Oconomowoc, R. F. D. 25 ..	John Steele, O.
Alderly	Oconomowoc	John Reed, O.
Cross Key	Oconomowoc, R. F. D. 25 ..	Mike Fitzgerald, O.
Union	Rubicon, R. F. D. 1	Mike Fitzgerald, O.
Trechel	Watertown, R. F. D. 2 ..	Jossi Cheese Co., O.
Rubicon	Woodland, R. F. D. 1	Mike Fitzgerald, O.
Highland	Woodland	Max P. E. Radloff, Hus- tisford.
Moldenhauer	Lebanon	Henry Moldenhauer, Watertown, O.
Habegger Leader	Reeseville, R. F. D. 1	Fred Froelich, M.
Portland	Reeseville, R. F. D. 1	Fred Yerges, O.
Thomas	Beaver Dam	Ray Lovell, Juneau.
Calamus	Columbus	G. W. Scott, O.
Northwestern	Hartford	Aug. F. Westphal, O.
Pleasant Hill	Hartford	Fred Uebele, M.
Mapleton	Watertown	Mike Fitzgerald, O.
Cedar Lake	Neosho	Aug. F. Westphal, O.
Bashford	Juneau	Ray Lovell, M.
South Trenton	Fox Lake	C. J. Schoenfeld, M.
Lake View	Hustisford	Max P. E. Radloff, O.
Strupp	Hustisford, R. F. D. 3	Andrew Klink, M.
Rubicon River	Woodland	Robt. Toppnow, M.
Mayville City Comb. C. & B.	Mayville	F. Baertschy, O.
Brown St.	Oconomowoc	Andrew Olson, M.
Prairie View	Randolph, R. F. D. 3	Jossi Cheese Co., O.
Alderly D'y Ass'n.....	Oconomowoc, R. F. D. 25 ..	Hans Tischen, O.
Shaw Creek	Beaver Dam	Sam Indermuehle, O.
Elba	Columbus	A. E. Chivers, O.
Hickory Grove	Beaver Dam, R. F. D. 5 ..	Christ Indermuehle, O.
Leader	Columbus, R. F. D. 2	Ray Lovell, Juneau.
North Shore	Waupun	Ray Lovell, Juneau.

DODGE COUNTY—Continued.

Name.	P. O. Address.	Owner or Manager.
Cheese Factories: (cont.)		
Zastrow	Beaver Dam	F. Westphal, Fall River.
Special Line	Beaver Dam	Ray Lovell, Juneau.
Lake Shore	Beaver Dam	Jossi Cheese Co., O.
Beaver Dam Island	Beaver Dam, R. F. D. 3. .	Jossi Cheese Co., O.
Beaver Hill	Fox Lake	Jossi Cheese Co., O.
Westford	Beaver Dam	Aug. F. Westphal, Neosho,
Randolph	Randolph, R. F. D. 1	Jossi Cheese Co., O.
Fox Lake	Hustisford	Max P. E. Radloff.
Trenton Center	Fox Lake, R. F. D. 2	Aug. F. Westphal, Neosho.
Maple Grove	Fox Lake	Aug. F. Westphal, Neosho.
Spring Brook	Fox Lake, R. F. D. 3	Max P. E. Radloff, Hus-
		tisford.
Westphal	Juneau, R. F. D. 3	Aug. F. Westphal, Neosho.
Horicon	Horicon	Ernst Wruski, M.
Dairy Union	Horicon	Max P. E. Radloff, Hus-
		tisford, O.
Champion	Burnett	Max P. E. Radloff, Hus-
		tisford, O.
Sunnyside	Burnett	Sam Indermuehle, Hustis-
		ford, O.
Mill Creek	Burnett Jct., R. F. D. 1 ..	Mike Fitzgerald, Water-
		town, O.
Chester	Waupun	A. F. Westphal, Neosho, O.
Prairie Hill	Beaver Dam, R. F. D. 2	Aug. Schmutzler, M.
Town Line	Juneau	Ray Lovell, M.
Clyman Center	Juneau, R. F. D. 2	Jim Duffy, M.
Clyman	Clyman	John Habhegger, O.
Careys	Watertown, R. F. D. 1	John Habhegger, O.
North Clyman	Juneau, R. F. D. 1	Jossi Cheese Co., O.
Black Oak	Juneau, R. F. D. 2	John Habhegger, O.
Jung	Juneau, R. F. D. 3	Fred Jung, O.
Oak Grove	Oak Grove	Aug. F. Westphal, O.
Indermuehle	Juneau	Christ. Indermuehle, O.
Gnewuch	Watertown	Jossi Cheese Co., O.
Rock River Star	Watertown	G. A. Stallman, M.
Sunny Side	Watertown, R. F. D. 8	Max P. E. Radloff.
Red Oak	Juneau	Aug. Westphal, Neosho.
Hibland	Fox Lake	Max P. E. Radloff, Hus-
		tisford.
Kaiser	Fox Lake	Max P. E. Radloff, Hus-
		tisford.
Creameries:		
Ellwood	Lomira	C. F. Meyer.
Rock Riverside	Mayville	G. Baertschy, O.
Knowles	Knowles	H. G. Naber & Co., O.
Highland	Beaver Dam	A. W. Spangler, O.
Upland Cry. Co., Co-op.	Mayville	Chas. Meyers, O.
Beaver Dam	Beaver Dam, R. F. D. 1 ..	E. H. Weber, O.
Eureka	Reeseville	Jahnke Cry. Co., Water-
		town.
Minnesota Junction	Minnesota Jct.	H. J. Grell, Johnson
		Creek, O.
Burnett Jersey	Burnett	Wm. Gibson.

DODGE COUNTY—Continued.

Name.	P. O. Address.	Owner or Manager.
Creameries: (cont.)		
Kotenberg	Waupun, R. F. D. 2	H. Kotenberg.
Fox Lake	Fox Lake	P. R. Lean, O.
South Trenton	Fox Lake, R. F. D. 1	C. J. Schoenfeldt, O.
Elba	Columbus, R. F. D. 5	G. H. Weber, O.
Oak Grove	Waterloo, R. F. D. 1	Chas. Christian.
Danville	Danville, R. F. D. 5	E. H. Kilesmeier, O.
Elba Center	Columbus, R. F. D. 5	G. H. Weber, O.
Beaver Dam	Beaver Dam, R. F. D. 4 ..	E. H. Weber, O.
Burgess, Private Cry....	Beaver Dam	Jay Burgess.
Ruedebusch	Beaver Dam	A. W. Spangler, O.
Cold Springs	Waterloo, R. F. D.	Roach & Seeber.
Toland	Hartford, R. F. D. 1	J. F. Weber, O.
Atwater	Atwater	F. W. Schultz, M.
Lotus	Columbus	G. H. Weber, O.
Riverside	Mayville	J. W. Falk, O.
Grove Prairie	Reeseville	F. J. Venie, O.
Lowell	Lowell	E. E. Helpe, O.
Randolph	Randolph	George Humphrey, M.
Gold Medal Cry.	Reeseville	Fred Hauff, M.
Mayville City Ch. & B.	Mayville	F. Baertschy.
Riverside Comb. Ch. & B.	Mayville	J. W. Falk.
Skimming Stations:		
White Clover	Waterloo	Roach & Seeber, M.
Welsh Road	Richwood	Jahnke Cry. Co., M.
Nashay	Reeseville	Reese & Duffenbach, M.
Silver Leaf, Coop.	Reeseville	G. W. Ohrmundt, M.
Clearwater Spring	Reeseville	G. W. Ohrmundt, M.
Emmet Grove, Co-op ...	Watertown	Reese & Duffenbach, M.
Elgin	Oakfield	Geo. Hanson, M.
West Brownsville	Oakfield	Geo. Hanson, M.
Lost Lake	Randolph	Dodge Cry. Co., O.

DOOR COUNTY.

Cheese Factories:		
Wolske	Forestville	Louis Wolske, O.
Forestville Comb. B. & C.	Forestville	Andrew Sloan, O.
Gerondale	Brussels, R. F. D. 2	J. Gerondale.
Jenquins	Brussels, R. F. D. 1	R. Jenquins, O.
Leishow	Forestville, R. F. D. 2	Fred Leishow, O.
Carnot	Forestville, R. F. D. 1	H. J. Teske, O.
Nelsonville	Sawyer, R. F. D. 2	Martin Viste, M.
Washburn, No. 1.....	Sturgeon Bay, R. F. D. 2 ..	L. M. Washburn, O.
Washburn, No. 2.....	Sturgeon Bay, R. F. D. 4 ..	L. M. Washburn, O.
Bagnall	Jacksonport	J. W. Bagnall, O.
Mashek	Jacksonport, R. F. D. 1	Matt Pepper.
Volks	Sturgeon Bay, R. F. D. 3 ..	William Volks.
Peffer	Jacksonport, R. F. D. 1	Matt Pepper, O.
Karnitz	Brussels, R. F. D. 2	Otto Karnitz.

DOOR COUNTY—Continued.

Name.	P. O. Address.	Owner or Manager.
Cheese Factories: (cont.)		
Tinor	Sawyer, R. F. D. 1	Anton Tinor.
Schwichenberg	Sawyer, R. F. D. 1	J. H. Schwichenberg.
Leitzkey	Sawyer, R. F. D. 1	J. C. Leitzkey, O.
Bernhardt	Sawyer, R. F. D. 3	Frank Bernhardt.
Dufek	Algoma, R. F. D. 4	Matt Dufek.
Rosewood	Algoma, R. F. D. 4	F. A. Grunderman, O.
Vignes	Sawyer, R. F. D. 2	O. C. Rye, O.
Cheeseville	Sawyer, R. F. D. 2	F. McDermott.
Maplewood	Sawyer, R. F. D. 3	Frank Walter.
Stokes Corner	Sawyer, R. F. D. 3	Joseph Jindra, O.
Gardner Comb. C. & B..	Sturgeon Bay	Willie Guth, O.
Nasawaupée Dairy Co...	Sawyer, R. F. D. 3	H. Heilmans.
Institute	Sturgeon Bay, R. F. D. 3 ..	Priebe & Coulson, M.
Berg	Sturgeon Bay, R. F. D. 3 ..	Julius Berg, O.
Karlsruhe	Sturgeon Bay, R. F. D. 2 ..	J. J. Eichinger, M.
Struck No. 1.....	Brussels, R. F. D. 2	Wm. Struck, O.
Struck No. 2.....	Brussels, R. F. D. 1	Wm. Struck, O.
Brussels	Brussels	Gape Pirre, O.
Jarchow	Forestville, R. F. D. 1	L. Jarchow, O.
Clover Dairy	Sawyer, R. F. D. 3	Adam Brink, O.
Brandt Comb. C. & B....	Forestville, R. F. D. 1	Aug. Brandt, O.
Kipping	Sawyer, R. F. D. 3	Christ Kipping, O.
Flemmal	Forestville, R. F. D. 2	Alec. Flemmal, O.
Clover Leaf	Sawyer, R. F. D. 1	Mike Gresel, M.
Creameries:		
Ullsperger	Forestville, R. F. D. 1	Jos. Ullsperger.
Kolberg	Kolberg	C. R. Guth, O.
Pierre Virlee Cry. Co...	Brussels	Henry Engelbert, M.
Sebastopol Farmers' Cry. Ass'n.	Sturgeon Bay, R. F. D. 2 ..	W. A. Waterman, M.
Gardener Comb. C. & B.	Sturgeon Bay	Willie Guth, O.
Sister Bay	Sister Bay	Matt Roeser, O.
Sturgeon Bay	Sturgeon Bay	Elmer Highlander, O.
Bailey's Harbor	Bailey's Harbor	Bailey's Harbor Cry. Co.
Forestville Comb. C. & B.	Forestville	Louis Wolske, O.
Brandt Comb. C. & B....	Forestville, R. F. D. 1	August Brandt, O.

DOUGLAS COUNTY.

Creameries:		
Hawthorn Cr. Co., Co-op.	Hawthorn	L. Eflaw.
Poplar, Co-op	Poplar	A. D. Brown, M.
Superior	Superior	Russell Bros., O.

DUNN COUNTY.

Name.	P. O. Address.	Owner or Manager.
Cheese Factories:		
Ennis Creek	Boyceville, R. F. D. 1	John Schutz, M.
Big Beaver	Wheeler, R. F. D. 1	Olaf Larson, M.
Tramway	Boyceville, R. F. D. 1	H. Krumrei.
Creameries:		
Sand Creek, Co-op	Sand Creek	Wm. Larson, M.
Ridgeland, Co-op	Ridgeland	John Mork, M.
Meridean, Co-op	Meridean	I. E. Brack, M.
Rock Falls, Co-op	Rock Falls	J. L. Odegard, M.
Rusk, Co-op	Rusk	Robt. Cook, M.
New Hudson Road, Co-op	Menomonie, R. F. D. 1	A. Meyer, M.
Knapp	Knapp	C. F. Cole, M.
Elk Lake Farm	Menomonie, R. F. D. 2	E. C. Jacobs, O.
Elk Mound, Co-op	Elk Mound	Wm. Meyer, M.
Boyceville, Co-op	Boyceville	C. A. Rich, M.
Wheeler, Co-op	Wheeler	R. R. Porter, M.
Connorsville, Co-op	Downing, R. F. D. 1	Chas. Whistler, M.
Downing	Downing	Montayne Cry. Co.
Chimney Rock	Glenwood	Montayne Cry. Co., O.
Colfax Co-op	Colfax	Geo. Hammer, M.
Eau Galle	Eau Galle	S. B. Ingram, Jr.
Dunn Co. School of Agri.	Menomonie	Prof. F. R. Crane, M.
Downsville	Downsville	Fred Born, M.

EAU CLAIRE COUNTY.

Cheese Factories:		
Golden Crown	Augusta	A. M. Mullendore, M.
Creameries:		
Augusta	Augusta	O. A. Williams, M.
Russels Corner, Co-op...	Augusta	Chas. Newhouse, M.
Diamond Valley, Co-op...	Augusta, R. F. D. 1	E. B. Paddock, M.
Washington, Co-op	Eau Claire	C. O. Fischer, M.
Brackett, Co-op	Fall Creek, R. F. D. 4	E. A. Hankie, M.
Pleasant Valley, Co-op...	Eleva, R. F. D. 1	F. Florine, M.
Fall Creek, Co-op	Fall Creek	G. H. Reetz, M.
Eau Claire Cry. Co.....	Eau Claire	Guy Spiers, M.
Sand Prairie	Fall Creek, R. F. D. 3	Aug. Luedtke & Son, O.
Skimming Stations:		
Fall Creek, No. 1, Co-op.	Fall Creek, R. F. D. 1	G. H. Reetz, M.
Fall Creek, No. 2, Co-op.	Fall Creek, R. F. D. 1	G. H. Reetz, M.
Scott Valley	Augusta	O. A. Williams, M.
Rosedale	Fall Creek, R. F. D. 1	O. A. Williams, O.

FOND DU LAC COUNTY.

Name.	P. O. Address.	Owner or Manager.
Cheese Factories:		
Baetz	Campbellsport	Chas. Baetz, O.
Kohlman	Eden	Richard Kohlman, O.
Heberer	Campbellsport, R. F. D. 32	Adolph Heberer, O.
Patt	Van Dyne	Chas. Patt, M.
Friendship Eldorado Ch. Co.	Fond du Lac, R. F. D. 1.	Wm. Balthazor, M.
Woodside	Eden, R. F. D. 35	Roy Prindle, O.
Hirsig	Campbellsport, R. F. D. 32	Rudolph Hirsig, O.
Reiser	New Holstein	Ambrose Reiser, O.
Fischer	Fond du Lac, R. F. D. 3.	J. L. Fischer, O.
Neiss	St. Cloud, R. F. D. 3	Jacob Neiss, O.
Weinreis	Peebles, R. F. D. 37	Peter Weinreis, O.
St. Cloud	St. Cloud	Louis N. Guelig, M.
Guelig	Calvary	Mat Guelig, O.
Guelig'	Calvary	Joseph Guelig, O.
St. Joe	St. Cloud, R. F. D. 43	J. P. Schmitz, O.
Badger	St. Cloud	Daniel Entringer, O.
Rice	St. Cloud	John T. Rice, O.
Gallagher	St. Cloud, R. F. D. 42	Martin Gallagher, O.
Dotyville	Fond du Lac, R. F. D. 8.	John Brost, O.
Forest	Fond du Lac, R. F. D. 8.	Chas. F. Perren, O.
Forest Spring	Calvary, R. F. D. 41	L. B. Taplin, O.
Enders	Calvary, R. F. D. 41	John A. Enders, O.
Perren	Calvary, R. F. D. 4	Chas. F. Perren, O.
Empire	Fond du Lac, R. F. D. 7.	Louis Wagner, O.
Eggersville	Fond du Lac, R. F. D. 8.	Chas. F. Perren, O.
Stephany	Malone, R. F. D. 38	Peter Stephany, O.
Isaac	Fond du Lac, R. F. D. 7.	Joseph Isaac, O.
Eden	Eden	Mam. Spgs. C. & B. Co., O.
Pieper	Eden, R. F. D. 35	H. F. Pieper, O.
Sackett	Campbellsport, R. F. D. 3.	Henry F. Sackett, O.
Waucosta	Campbellsport, R. F. D. 33	C. Pieper & Son, O.
Morgan	Eden, R. F. D. 35	C. Slattery, O.
Wolfgram	Fond du Lac, R. F. D. 7.	Herman Isaac, O.
South Empire	Fond du Lac, R. F. D. 7.	Joseph Isaac, O.
Fick	Campbellsport	Otto Fick, O.
Jersey	Campbellsport, R. F. D. 32	L. B. Van Blaricum, O.
Campbellsport	Campbellsport	Sam Grossen.
Fleischman	Campbellsport, R. F. D. 33	J. M. Fleischman, O.
St. Kilian	Campbellsport, R. F. D. 31	A. Strachota, O.
Hirsig	Lomira, R. F. D. 1	Fred Hirsig, O.
Sackett	Campbellsport	Henry F. Sackett, O.
Hillside	Campbellsport, R. F. D. 50	T. L. Johnson, O.
Loyal	Fond du Lac, R. F. D. 6.	Loyal Cheese Co., O.
Christen	Oakfield, R. F. D. 28	Jacob Christen, O.
Friendship	Fond du Lac, R. F. D. 1.	W. C. Schmidt, O.
Reliance	Fond du Lac, R. F. D. 3.	Jacob Sizer, Secy., O.
Eldorado, Co-op.	Eldorado	Eldorado Co-op. Ch. Co., O.
Oak Lawn	Eldorado, R. F. D. 10	Ennisson Bros.
Jossi	Rosendale	Jossi Ch. Co., O.
Triangle	Rosendale	Triangle Ch. Assn., O.
Springvale	Brandon, R. F. D. 21	Aug. F. Westphal, M.
Elmwood	Fond du Lac, R. F. D. 2.	Frank Barron, O.

FOND DU LAC COUNTY—Continued.

Name.	P. O. Address.	Owner or Manager.
Cheese Factories: (cont.)		
Alto	Fairwater, R. F. D. 18	U. L. Johnson, O.
Ashford	Campbellsport, R. F. D. 30	Albert Struebing, O.
Calvary Comb. C. & B...	Calvary	Nick Krebsbach.
Blonien	St. Cloud, R. F. D.	Henry Blonien.
Kohlman	St. Cloud, R. F. D. 42	Frank Kohlman.
Creameries:		
Genesee Cry. Co.....	Oakfield	Genesee Cr. Co., O.
Willow Creek	Waupun	E. R. Godfrey, Milwau- kee, O.
Fond du Lac.....	Fond du Lac.....	W. A. West, O.
Tank Bros.....	van Dyne	Tank Bros., O.
Silica	Malone	Halfman & Braun, O.
Alpha Cry. Co.....	Malone	Alpha Cr. Co., O.
Jonnsburg	Malone	Hoerl & Freund, O.
Waupun	Waupun	Waupun Mut. Dy. Co., O.
Fairwater	Fairwater	C. Glaus, O.
Bloch	Fairwater	Julius Bloch, O.
Sand Stone	Ripon	Ripon Produce Co., O.
Calumet Harbor	Peebles, R. F. D. 37	Mat Moersch, O.
Byron	Byron	
Oakfield	Oakfield	Highland Cry. Co., O.
Consolidated	Fond du Lac, R. F. D.	Highland Cry. Co., O.
Highland	Oakfield, R. F. D. 37	Highland Cry. Co., O.
North Byron	Fond du Lac, R. F. D. 5..	E. D. Jones, O.
Ladoga	Brandon, R. F. D. 21	Atwood & Jacques, O.
Banner	Waupun, R. F. D. 1	Kotenburg & Mantz, O.
Oak Center	Oak Center	Highland Cry. Co., O.
Waupun	Waupun	Waupun Cry. Co., O.
Waupun Dairy Co.....	Brandon, R. F. D. 20	Waupun Dairy Co., O.
County Line	Waupun, R. F. D. 33	Wm. Langer, O.
Alto	Waupun, R. F. D. 22	Alto Cry. Co., O.
Rosendale	Rosendale	H. J. Grell B. & E. Co., O.
Town Line	Fond du Lac.....	J. C. Weber, O.
Campbellsport	Campbellsport	Fred Zacher, O.
Brandon	Brandon	Ripon Produce Co., O.
Meinke	Ripon	H. W. Meinke.
Brandon Co-op.....	Brandon	Brandon Cry. Assn., O.
Rogersville	Fond du Lac, R. F. D. 3..	M. Cahill, O.
Schiller	New Holstein, R. F. D. 3..	Jacob Schiller, O.
Calvary Comb. C. & B...	Calvary	Nick Krelsbach.
Skimming Stations:		
Michels	Malone, R. F. D. 39	Henry Michels, O.
So. Byron	South Byron	Highland Cry. Co., O.
Consolidated	Oakfield, R. F. D. 26	Highland Cry. Co., O.
E. R. Godfrey & Sons....	Waupun, R. F. D. 25	E. R. Godfrey & Sons, O.
Eldorado	Eldorado	Grell B. & E. Co., O.
Rosendale	West Rosendale	Grell B. & E. Co., O.
Nottleman	Eldorado, R. F. D. 10	Nottleman Bros., O.
Van Dyne	Van Dyne, R. F. D. 9	Tank Bros., O.
Price	Price & Ruhland	Lomira, O.

GRANT COUNTY.

Name.	P. O. Address.	Owner or Manager.
Cheese Factories:		
Leggett Branch	Stitzer	Wm. Hahn.
Wingville	Montfort	A. J. Olson.
Gass Hollow	Montfort	R. P. Peterson.
Preston	Preston	George Abelciter.
Union	Montfort	A. Ostendorff.
Fennimore	Fennimore	Bert Austin.
Castle Rock	Montfort, R. F. D. 1	Sever Anderson.
Rocky Point	Highland	Phil. Schwingel, O.
Walnut Grove	Muscoda	N. F. Ort.
Badger State	Boscobel	John Clarson, O.
Flora	Lancaster	Matt. Schelgden, M.
Homer	Boscobel	H. E. Austin, O.
Sanders Creek	Boscobel	Chris. Bolchen, M.
Oak Grove	Muscoda	H. J. Noyes.
Badger Mills	Boscobel, R. F. D. 5	W. W. Clunas.
Pleasant Grove	Blue River	Schmitt Bros., M.
Blue River	Blue River	James Reed.
Tyler	Muscoda	H. J. Noyes.
Ideal	Boscobel	Bert Austin.
Martin	Lancaster	Link Ellis.
Fisher	Stitzer	Wm. Fischer.
Platt Ridge	Platteville	G. S. Whitcher, M.
Five Point	Lancaster	Nick Auel, M.
Muscoda	Muscoda	A. C. Van Elston.
Lone Pine	Platteville	Pool & Sons, Darlington, MI
Dennis	Livingston, R. F. D. 2	Herbert Orton.
Oak Ridge	Boscobel	Knut Roen, M.
Red Oak	Highland	John Hudek, M.
Bunker Hill	Platteville	Geo. Whitcher, M.
Creameries:		
Farmers' Co-op.....	Montfort	A. R. Manley.
Fennimore	Fennimore	W. M. Peacock, O.
Farmers' Mutual	Fennimore	Albert Ketter, M.
Ideal	Fennimore	The Hinn Bros. Co.
Crooked Creek Cry. Co..	Boscobel	M. M. Rice.
Boscobel	Boscobel	Parker Hildebrand Co., O.
Green River Valley	Woodman	The Hinn Bros. Co.
Millville	Millville	Joseph Beadle.
Mount Hope	Mount Hope	C. E. Button.
Mount Ida	Mount Ida	S. E. Rarson.
Werley Co-op.....	Werley	Dave Ferris.
Stitzer Cry. Co.....	Stitzer	J. W. Griswold.
Lancaster	Lancaster	Baxter & Draper, O.
Bloomington	Bloomington	Jos. Beadle.
Patch Grove	Patch Grove	W. D. Arnsberger.
Bradville	Bagley	Plattev. Ch. & Pr. Co.
No. Andover Dairy Co...	N. Andover	Louis Krantz, M.
Bee Town Cry. Co.....	Bee Town	T. D. Taylor.
Platteville Ch. & Br. Co.	Platteville	Fred Krog, M.
Arthur Cry. Co.....	Arthur	C. J. Weitenhiller.
Cassville Cry.....	Cassville	E. F. Andree.
Platt Ridge	Livingston	Geo. Whitcher, O.
Ellenboro	Ellenboro	Plattev. Ch. & Pr. Co., O.

GRANT COUNTY—Continued.

Name.	P. O. Address.	Owner or Manager.
Creameries: (cont.)		
Whig	Platteville	Plattev. Ch. & Pr. Co.
Potosi	Potosi	Wm. Dickinson, M.
Cornelia	Platteville	Plattev. Ch. & Pr. Co.
Dickeysville	Dickeysville	Val Dressler, O.
Kieler	Louisburg	Val Gunnerman.
The Louisburg	Louisburg	Henry Runde.
Georgetown	Georgetown	J. P. Jones, M.
Hazel Green Co-op.....	Hazel Green	John Berkett.
Lancaster Pasteurizing Plant.	Lancaster	Geo. Beck.
Cuba City Cry. Co.....	Cuba City	Newman & Co., Elgin.
Elkhorn	Platteville	E. A. Kaump, O.
Mount Zion	Platteville	Fred Krog, M.
Tennyson	Potosi	Fred Krog, M.
Skimming Stations:		
Middle Ridge	Stitzer	A. R. Manley.
Jos. Beadle	Millville	Jos. Beadle.
Buckwheat Ridge	Ellenboro	Plattev. Ch. & Pr. Co.
Bunker Hill	Ellenboro	Plattev. Ch. & Pr. Co.
Big Plat	Platteville	Plattev. Ch. & Pr. Co., O.
Big Patch	Platteville	Plattev. Ch. & Pr. Co., O.
Livingston	Livingston	M. R. Manley, Montfort, O.

GREEN COUNTY.

Cheese Factories:		
Step Valley	Blanchardville	E. Swenson, M.
Nessa	Blanchardville, R. F. D. 2	Nels Hessa, M.
Mrs. Strahm & Sons	Blanchardville, R. F. D. 2	Mrs. Strahm & Sons, M.
York Prairie	Blanchardville, R. F. D. 3	P. Truman, M.
Stromman	Blanchardville, R. F. D. 1	S. Erickson, M.
Yankee Hollow	Blanchardville	Mike Corban, M.
Vinger	Blanchardville, R. F. D. 1	Thos. Thompson, M.
Saw Mill	Blanchardville, R. F. D. 1	Edw. Anderson, M.
Brager	Blanchardville, R. F. D. 1	Oscar Olson, M.
Hay Hollow	Blanchardville, R. F. D. 3	Chr. Ula, M.
S. Klaessy	Monticello, R. F. D. 4	Klaessy Bros., M.
Farmers' Grove	New Glarus, R. F. D. 1	T. Hoesly, M.
Becker & Elmer	Blanchardville, R. F. D. 1	Becker & Elmer, O.
Walnut Grove	Blanchardville	J. Stauffacher, M.
Spring Valley	New Glarus	Nick Elmer, M.
Altman	New Glarus, R. F. D. 1	Ernst Paule, M.
Pioneer	New Glarus, R. F. D. 1	John Duerst, M.
J. H. Duerst	New Glarus	J. H. Duerst, O.
Husted	New Glarus, R. F. D. 1	Ole Husted, M.
Poplar Grove	New Glarus, R. F. D. 1	Andrew Hoesly, M.
Sam Christen	New Glarus, R. F. D. 1	Sam Christen, O.

GREEN COUNTY—Continued.

Name.	P. O. Address.	Owner or Manager.
Cheese Factories: (cont.)		
D. Zimmerman	New Glarus, R. F. D. 1	D. Zimmerman, M.
Eickelkraut	New Glarus, R. F. D. 1	Dietrich Marty, M.
Railroad Valley	New Glarus	Peter Hoesly, M.
M. Elmer	New Glarus	F. J. Marty, O.
Legler Bros.	New Glarus	Henry Legler, M.
New Glarus	New Glarus	New Glarus Cheese Co.
Kubly	New Glarus, R. F. D. 2	O. Kubly, M.
Ward	New Glarus, R. F. D. 2	Matt. Smith, M.
C. Stauffacher	Monticello	C. Stauffacher, O.
Meadow Valley	New Glarus	Casper Hefty, M.
Three Corner	New Glarus	Andrew Stuessy, M.
Stuessy	Monticello, R. F. D.	Matt. Stuessy, M.
Urban & Arn.	Monticello	Urban & Arn, O.
Exeter	Monticello	F. Elmer, O.
Disch Bros.	Monticello	Disch Bros., M.
Disch	New Glarus, R. F. D. 2	John Disch.
H. Klaessy	Belleville	H. Klaessy, O.
M. B. Hoesly	New Glarus, R. F. D. 2	M. B. Hoesly, O.
C. Zwicky	New Glarus, R. F. D. 2	C. Zwicky, M.
Dayton	Dayton	Paul Schraepfer, M.
H. Freitag	Monticello, R. F. D. 5	H. Freitag, O.
Keylock	Brooklyn, R. F. D. 1	Plain Rood, M.
Sam Freitag	Brooklyn, R. F. D. 1	Sam Freitag, O.
West Brooklyn	Brooklyn, R. F. D. 1	Mike Baumgardner, M.
Thos. Flood	Brooklyn	Thomas Flood, M.
Aug. Kraus	Albany, R. F. D. 3	Aug. Kraus, M.
F. Karlen	Monticello	F. Karlen, O.
Fred Blumer	Monticello, R. F. D. 3	F. Blumer, O.
Bleiler	Argyle, R. F. D. 4	H. Gempeler, M.
White Oak Spring	Argyle, R. F. D. 1	John Flannery, M.
Walnut Grove	Argyle, R. F. D. 1	John Conway, M.
Patterson	Argyle, R. F. D. 1	John Hanson, M.
Rier	Argyle, R. F. D. 1	Chr. Vinger, M.
Puddle Duck	Argyle, R. F. D. 1	John Berry, M.
Flannigan & Moltheid ..	Argyle, R. F. D. 1	Mike Flannigan, M.
Poff	Argyle, R. F. D. 1	H. Poff, M.
White Oak	Monticello, R. F. D.	Albert Wittwer, M.
Rat Ho'low	Argyle, R. F. D.	W. S. Cary, M.
Big Rock	Blanchardville, R. F. D.	S. Gulson, M.
Grinnell Cheese Co.	Monroe, R. F. D. 4	L. Grinnell, M.
Lemon Cheese Co.	Monroe, R. F. D. 4	Jacob Blumer, M.
Klaessy Cheese Co.	Monticello, R. F. D. 2	H. Klaessy, M.
R. Theiler	Monticello, R. F. D. 4	Robert Theiler, M.
Moritz & Purcell	Monticello, R. F. D. 3	Moritz & Purcell, O.
Hefty & Zumbrunnen ...	Monticello, R. F. D. 3	Hefty & Zumbrunnen, O.
Fred Hefty	Monticello	F. J. Hefty, O.
Theo. Marty	Monticello	Theo. Marty, M.
J. Voegli	Monticello, R. F. D.	Jacob Voegli, O.
Freitag	Monticello, R. F. D.	Nick Freitag, O.
Hare Bros.	Monroe, R. F. D. 7	Hare Bros., O.
Schmerse	Monroe, R. F. D. 7	Alex Bandy, M.
Iseley Bros.	Monroe, R. F. D. 7	W. Iseley, O.
Blum Bros.	Monticello	Blum Bros., O.
Weismueller	Monticello, R. F. D.	A. Weismueller, O.
G. Wittwer	Monticello, R. F. D.	G. Wittwer, O.

GREEN COUNTY—Continued.

Name.	P. O. Address.	Owner or Manager.
Cheese Factories: (cont.)		
Becker & Schuller	Monticello, R. F. D.	Becker & Schuller, M.
Dick	Monticello, R. F. D.	Ed. Theiler, M.
Marty	Monticello, R. F. D.	J. C. Marty, O.
Wm. Stauffacher	Monroe, R. F. D. 4	Stauffacher & Loveland, M.
Wittenwyller & Burgy...	Monticello, R. F. D.	Wittenwyller & Burgy, M.
Blum	Monticello, R. F. D.	Henry Elmer, M.
Monticello	Monticello, R. F. D.	Wittwer & Urben, O.
Woolen Mill Ch. Co.....	Monticello, R. F. D.	O. Zentner, M.
Clark Cheese Co.....	Monticello, R. F. D.	J. Clark, M.
J. Stauffer	Monticello	Jac. Stauffer, O.
Freitag	Monticello	Fred Spring.
Kubley	Monticello	A. Kubley, M.
Hamerli	Monticello	C. Hamerli, O.
Silver	Monticello, R. F. D. 5	Silas Lewis, M.
H. Zimmerman	Monticello	G. Arn, O.
Meythaler	Monroe, R. F. D. 6	F. Feldt, O.
Marty	Monticello	John Marty, O.
Stauffacher & Elmer	Monroe, R. F. D. 6	Nick Stauffacher, M.
Geigel	Monroe, R. F. D.	Martin Geigel, O.
Rhyner	Albany	Jacob Rhyner, M.
Baebler	Albany	A. Baebler, M.
Broughton	Albany, R. F. D. 1	F. Broughton, M.
Comstock	Albany	A. B. Comstock, M.
Attica	Attica	R. Zimmerman, M.
Norwegian	Albany, R. F. D. 1	H. Jacobson, M.
John Davis	Albany	John Davis, M.
Hamer	Albany	Wm. Hamer, M.
Greenwald	Monroe, R. F. D. 3	Jacob Greenwald, O.
Klondike	Monroe, R. F. D. 3	John Brum, M.
Schindler	Monroe	B. Schindler, O.
Spring Valley	Argyle, R. F. D. 4	Edw. Share, M.
Jordan Center	Monroe	A. Stauffacher, M.
Schuetz Bros.	Monroe, R. F. D. 3	Schuetz Bros., O.
Gutzmer	Woodford, R. F. D. 2	A. Gutzmer, M.
A. Byrnhoffer	Monroe, R. F. D. 8	Joe T. Ginner, M.
Green Valley	Monroe, R. F. D. 8	R. F. Ellis, M.
Skinner Creek	Monroe, R. F. D. 7	John Kundert, M.
Burr Oak Grove	Monroe, R. F. D. 7	A. Hartwig, M.
Johnson	Browntown, R. F. D.	H. Johnson, M.
Meyers	Browntown, R. F. D.	H. Meyers, M.
Jones & Flannery	Woodford	Jones & Flannery, M.
Kundert	Monroe, R. F. D. 3	Jacob Kundert, O.
Hatser & Krueger	Monroe, R. F. D. 7	Hauser & Krueger, M.
Benkert Bros.	Monroe, R. F. D. 7	R. Benkert, O.
West	Monroe	Henry Blumer, M.
Krause Cheese Co.....	Monroe, R. F. D. 4	Nick Schmid, M.
Round Grove	Monroe, R. F. D. 6	John Elmer, M.
Balls Mills	Monroe	John Glanzman, O.
Burckhalter	Monroe, R. F. D. 6	G. Waelti, M.
Prien	Monroe, R. F. D. 2	A. Prien, M.
Sylvester	Monroe, R. F. D. 2	Chas. Pengra, M.
Haman	Monroe, R. F. D. 2	Walter Haman, M.
Steinman	Monroe	G. Steinman, O.
Miller	Juda, R. F. D. 1	J. H. Miller, M.

GREEN COUNTY—Continued.

Name.	P. O. Address.	Owner or Manager.
Cheese Factories: (cont.)		
Hutzsel	Juda	Sam. Hutzsel, O.
Smith	Monroe, R. F. D. 6	C. Smith, M.
Jac. Speich	Monroe, R. F. D. 2	Jacob Speich, O.
Hulbert	Monticello, R. F. D. 2	M. M. Hulbert, M.
G. H. & W. A. Pengra ..	Juda, R. F. D.	G. H. Pengra, M.
F. Stauffacher	Monroe, R. F. D.	F. Stauffacher, M.
Decatur	Brodhead	Charley Zuercher, O.
Oak Hill	Brodhead	H. Atherton, M.
Dawson	Brodhead	J. L. Roderick, M.
Kammerer	Brodhead, R. F. D.	L. Kammerer, O.
Keen	Juda, R. F. D.	J. S. Keen, M.
Munger	Brodhead, R. F. D.	A. Armstrong, M.
Lawver	Browntown	Geo. Lawver, O., Free- port, Ill.
Divan	Browntown	Herman Keel, M.
Klaessy Mills	Winslow, Ill.	G. Argshurger, M.
Smith	Browntown	Wm. Smith, M.
Elmer	Browntown	Mrs. M. Elmer, O.
Franklyn	Monroe	Wm. Hogan, M.
Davis	Monroe	J. N. Davis, O.
Hawthorn	Monroe	Jacob Huffman, M.
Jenney	Monroe, R. F. D. 9	Anton Jenney, M.
Whitehead	Monroe, R. F. D. 1	J. W. Whitehead, M.
C. W. Kleckner	Monroe	C. W. Kleckner, O.
White	Monroe, R. F. D. 9	Frank Thorp, M.
Kubly	Monroe, R. F. D. 9	John Kubly, O.
Truempy	Clarno	J. Truempy, M.
Knoll	Monroe	John Elmer, M.
Beckman	Monroe	Wm. Beckman, O.
Prairie Hill	Clarno	John Raymor, M.
Chr. Marty	Juda, R. F. D. 2	Chr. Marty, O.
Fritz	Monroe	Herman Fritz, O.
Berry	Clarno, R. F. D. 1	J. M. Berry, M.
Meyers	Juda, R. F. D. 1	Mrs. John Meyers, O.
Preston	Juda, R. F. D. 2	Arthur Preston, M.
Five Corner	Monroe	Otto Rubin, M.
South	Monroe	Fred Tschudy, M.
Newman	Juda	P. Timm, M.
Rufi	Monroe	P. Rufi, M.
Maple Grove	Juda	C. A. Newman, M.
Newman	Juda	W. J. Newman, O.
Marty	Brodhead	Jacob Marty, O.
Kundert	Brodhead	Rudy Kundert, O.
Martin	Brodhead	T. E. Martin, Beloit, O.
Straw	Brodhead	Jacob Marty, O.
Spring Valley	Brodhead	J. B. O'Neal, M.
Giese	Brodhead	H. Giese, M.
Oakley	Juda, R. F. D. 3	John Zimmerman, M.
Shanghai	Brodhead	G. Zimmerman, M.
Marty	Monticello	Mathias Marty, M.
Pleasant Valley	Monroe	Louis Hartwig, M.
Spece	Browntown	Jesse Goodman, M.
Blue Ribbon	Blanchardville	Ole Thompson, M.
McGuire	Argyle	W. McGuire, O.
Sullivan	Monticello	Pat. Sullivan, M.

GREEN COUNTY—Continued.

Name.	P. O. Address.	Owner or Manager.
Cheese Factories: (cont.)		
Dill	Ramona	F. F. West, Monroe, M.
Voegeli	Monticello	Wm. Voegeli, O.
Geo. Whitehead	Juda	Geo. Whitehead, M.
Flanery	Argyle	Mike Flanery, M.
Tuescher Bros.	Monroe	Tuescher Bros., O.
Weiss	Monroe	John Weiss, O.
Jordan Prairie	Brodhead	Jacob Roderick, M.
Prieve	Monroe	Charley Prieve, M.
Enterprise	Juda	Jacob Karlen & Son, Mon- roe, O.
Zurfluch Bros.	Monroe	Zurfluch Bros., O.
Jacob Freitag	Monticello	Jacob Freitag, O.
J. Steiner	Monroe	J. Steiner, O.
Altman	Monticello	J. Altman, O.
Union	Juda	Wm. Tracy, M.
Naef & Gifford	Argyle, R. F. D. 4	Naef & Gifford.
Portman	Monroe, R. F. D. 7	A. Portman.
Creameries:		
Dayton	Dayton	H. Dorner, O.
Browntown, Co-op.	Browntown	S. O. Severson, O.
Brodhead	Brodhead	E. Scheberlie, O.
Brooklyn	Brooklyn	Hans Highberg.
Martintown	Martintown	Martintown Cry. Co., O.
Juda	Juda	L. Legler, O.
Condensed Milk Factories:		
Borden Condensed Milk Co.	Monroe	R. F. Church, M.

GREEN LAKE COUNTY.

Creameries:		
Green Lake, Co-op.	Green Lake	M. L. Matthews.
Markesan	Markesan	H. P. Friday.
Manchester, Co-op.	Manchester	Manchester Cr. & Ch. Ass'n.
St. Marie Cry. Co., Co-op.	Princeton	St. Marie Cry. Co.
Princeton, Co-op.	Princeton	Princeton Cry. Ass'n.
Goldedge	Kingston	Haas & Breneman.
Berlin	Berlin	W. E. Blumenstein Co.
Brooklyn Cry. Co.	Green Lake	Brooklyn Cry. Co.
Stemming Stations:		
Blumenstein	Berlin	Blumenstein Co.
Glaus	Fairwater	C. Glaus.
Morris	Waupun, R. F. D.	Morris & Thomas.
Black Creek, Co-op.	Princeton	Princeton Cry. Ass'n.
Haas, No. 1.	Kingston, R. F. D. 1	Haas & Breneman.
Haas No. 2.	Kingston	Haas & Breneman.
Blumenstein No. 2	Fairburn	W. E. Blumenstein Co.
West Black Creek	Neshkoro, R. F. D. 2	West Black Creek D'y Co.
W. E. Blumenstein Co. ..	Green Lake	W. E. Blumenstein, Sulli- van.

IOWA COUNTY.

Name.	P. O. Address.	Owner or Manager.
Cheese Factories:		
Union Prairie	Dodgeville	Page Woodbury, M.
Blotz	Dodgeville	Joe Blotz.
Burr Oak	Dodgeville	Tom Thomas.
Pleasant Ridge	Dodgeville, R. F. D. 1	Wm. Potterton, M.
Rockwell	Dodgeville	Will Lewis.
Hollyhead	Ridgeway	Thomas H. Jones.
Philips	Dodgeville	Philips Bros.
Barrel Town	Mineral Point	Dick Mitchell.
North Survey	Dodgeville	Ast & Regez Co., M.
Maple Grove	Mineral Point	George Jewell.
Severson	Dodgeville	Sever Severson.
Rowland	Dodgeville	Bert McCormick.
Five Pt. Cheese Mfg. Co.	Dodgeville	John Kurth, M.
Union Valley	Dodgeville	Archie Price, M.
Big Spring	Highland	Melvin Christopher, M.
Hunter	Dodgeville	Fred Schiffler.
Latto	Dodgeville	J. N. Williams.
Oak Lawn	Dodgeville	John L. Smith, M.
Spring Valley	Clyde	James Donally.
Hollanbeck	Avoca	Victor Bolchen, M.
Clyde	Clyde	Pat Shelton, M.
Sunrise	Spring Green	John Peart.
Blue Grass	Dodgeville	R. McIntosh, M.
Wyoming	Wyoming	C. R. Adams, O.
Ridgeway	Ridgeway	Bert Strutt.
Mill Creek	Ridgeway	W. H. Thomas.
Porter Grove	Ridgeway, R. F. D.	Thomas Paull.
Section Line	Dodgeville, R. F. D. 2	Wallie Jones, M.
Cloverdale	Edmund	J. W. McClusky.
Walker	Mineral Point	Kiel Ch. & B. Co., Kiel, Wis. M.
Cobb	Cobb	Rud. Heuer, M.
Johnson	Livingston	John Johnson.
New Providence	Livingston	Henry Hugill.
Rewey	Rewey	Chas. Martin.
Nolan	Rewey, R. F. D. 1	Pearce Nolan.
Mount Vernon	Livingston, R. F. D. 2	H. Grunow.
Rosedale	Rewey	Ben Goninen.
Arthur	Mineral Point	Joe Arthur.
Star A	Muscoda	H. J. Noyes, O.
Apex	Highland, R. F. D. 1	Thos. Daly, M.
Highland	Highland	Otto Steinhardt, O.
Pompey's Pillar	Avoca	J. E. Kopps.
Pine Knob	Highland	J. McKinney.
Prairie	Muscoda	
Pulaski	Avoca	Ed Swingle.
Trout Branch	Avoca	Chris. Kraak.
Biglow	Avoca	B. W. Radel, M.
Thurber	Avoca, R. F. D. 2	Chris. Kraak.
Oleson	Avoca, R. F. D. 2	H. E. Flannery.
Star	Avoca	Ed. Temby.
Klinzinz	Avoca	Philip Schwingle.
Barneveld	Barneveld	Lew Jones.
Scheide	Barneveld	Alex Dropke.

IOWA COUNTY—Continued.

Name.	P. O. Address.	Owner or Manager.
Cheese Factories: (cont.)		
Brunner	Blue Mounds, R. F. D. 1.	Chas. Biniers.
Meadow Vale	Barneveld	H. Hakken.
Bryngnerwyn	Barneveld	B. J. Owens.
Blue Ridge	Barneveld	Thos. F. Burns.
Pine Knob	Arena	Will Olson.
Coon Rock	Arena	Frank Hildebrand.
Lower Mill Creek	Arena	Harry Cook.
Hyde Mill	Arena	J. McCutcheon.
Drought Creek	Barneveld	O. Perkins.
High Crossing	Barneveld	D. J. Williams.
Thomas	Barneveld, R. F. D. 3'	D. D. Thomas.
Hillside	Hillside, R. F. D. 3	Percy Hatfield, O.
Knobs	Spring Green, R. F. D. 3.	James Smith, M.
South Barneveld	Barneveld	J. B. Watkins.
Jones Valley	Barneveld	Wm. Massy.
Theobald	Barneveld	James Theobald.
Prairie Grove	Barneveld	John Stagner.
Barber	Barneveld	John Hannley,
Middlebury	Barneveld	Ed Campbell.
Moritz	Barneveld	Henry Thompson.
Black Oak	Ridgeway	Frank Leferty.
Blue Grass Valley	Ridgeway, R. F. D. 1	R. F. Brunker, M.
Spring Valley	Hollandale	Jake Holte.
Hollandale	Hollandale	Mike Thoni.
Potterton	Dodgeville, R. F. D. 3	D. Peterson.
Halvorson	Highland	A. Halvorson.
Standard	Dodgeville, R. F. D. 2	P. Crook.
Heun	Dodgeville, R. F. D. 2	John Heun.
Long Valley	Hollandale	Erick Hegland.
Adamsville	Barneveld	C. Massey.
Sand Rock	Hollandale	C. F. Paulson.
Star	Hollandale	John Leonard.
Pecatonica	Hollandale	P. Leonard.
Clay Hill	Parry	Nick Bratlay.
River Fork	Hollandale	A. Steensland.
North Hill	Hollandale	M. Peterson.
Schindler	Hollandale	Thos. Schindler.
Moscow	Moscow	Casper Schraepfer.
Herseshoe Bend	Blanchardville	Geo. Engwell.
Engvell	Blanchardville	Isaac Engvell.
Cleary	Blanchardville	James Cleary.
Glenn	Blanchardville	C. Olson.
McKenna	Blanchardville	Frank McKenna.
Dornan	Hollandale	Mike Coffey.
Waldwick	Waldwick	Howard Nicholas.
Rock Branch	Mineral Point	Henry Bennett.
Oak Park	Mineral Point	G. Springer.
Buck Grove	Mineral Point	Sam Salmon.
Mount Hope	Mineral Point	M. H. Brew.
Wren	Hollandale	Peter Welsh.
Waldwick	Hollandale	Mike Thoni.
Regon	Hollandale	Pat Casi.
Banner	Highland	McCormick & Washa, M.
Jonesdale	Jonesdale	P. Welsh.

IOWA COUNTY—Continued.

Name.	P. O. Address.	Owner or Manager.
Cheese Factories: (cont.)		
Garrison Grove	Ridgeway, R. F. D. 1	Henry Conley, M.
Harms & Duffy	Highland	Harms & Duffy.
Gold Mine	Dodgeville	Fred Hible, M.
Messersmith	Dodgeville	A. Regaz.
Mineral Point & Northern Glenville	Linden	J. W. Allcock, M.
	Linden	Kiel Ch. & B. Co., Kiel, Wis. M.
Pleasant Valley	Dodgeville	A. L. Richardson, O.
Mineral Point	Mineral Point	Spensley & Hoare.
Snyder	Avoca	Peckham & Snyder.
Mitchell, Griffiths & Co., Comb. C. & B.	Dodgeville	Mitchell, Griffiths & Co.
Lime Ridge	Spring Green, R. F. D. 3..	Paul Kritz.
Spensley & Hoare Comb. C. & B.	Mineral Point	Spensley & Hoare, O.
Oleson	Avoca, R. F. D. 2	H. E. Flannery.
Oak Ridge	Dodgeville, R. F. D. 2	James Johns, M.
Jewel	Mineral Point	Geo. Ehrat & Co., Chi- cago, M.
Otter Creek	Edmund	B. Rhinerson, M.
Walnut Hill	Jonesdale	Curtis White.
Fair View	Hollandale	John Regan.
Willow Creek	Blue Mounds	W. Lutcliffe.
Creameries:		
Mitchell, Griffiths & Co., Comb. C. & B.	Dodgeville	Mitchell, Griffiths & Co.
Cobb	Cobb	Aug. C. Ipsen, O.
High Point Cry. Co.....	Cobb	Thos. F. Cody.
Edmund	Edmund	Henry Brewer, M.
Spensley & Hoare Comb. Ch. & B.	Mineral Point	Spensley & Hoare, O.
Mounds Creek	Blue Mounds	Parman & Kester.
Arena	Arena	Parman & Kester.

IRON COUNTY.

Creameries:		
Saxon Dairy Assn.....	Saxon	Pat. Auger.

JACKSON COUNTY.

Cheese Factories:		
Fairview	Fairchild	Fred Theiler, Humbird, M.
Golden Valley	Osseo	John Keuster, O.
Creameries:		
Alma Center	Alma Center	F. S. Pomeroy, M.

JACKSON COUNTY—Continued.

Name.	P. O. Address.	Owner or Manager.
Creameries: (cont.)		
Silver Mount Cry. Assn..	Sechlerville	L. A. Sly, M.
York, Co-op.....	Northfield, R. F. D. 1	T. R. Kittilson, M.
Melrose	Melrose	G. L. Dietrich, O.
Disco	Disco	D. K. Carter, M.
Irving, Co-op.....	Black River Falls, R. F. D. 6.	L. Zeilsdorf, M.
Merrillan	Merrillan	J. Newman Co., O.
Farmers' Cry. Assn.....	Black River Falls	F. Witzic, M.
North Bend, Co-op.....	Melrose, R. F. D. 3	R. Patterson, M.
Regna	Augusta	O. A. Williams, O.
Skimming Stations:		
North Branch	Hixton, R. F. D. 1	T. R. Kittilson.
Northfield	Northfield	H. A. M. Steen.
Price	Fairchild, R. F. D. 2	O., A., Williams.

JEFFERSON COUNTY.

Cheese Factories:		
County Line	Watertown, R. F. D. 2	R. A. Cebell, M.
Gopher Hill	Ixonia, R. F. D. 1	Wm. Degman, M.
Greene Valley	Watertown, R. F. D. 1 ...	R. A. Cebell, M.
River Side	Ixonia, R. F. D. 2	G. A. Stallmann, M.
Farmers' Home	Ixonia, R. F. D. 2	R. A. Cebell, M.
Creameries:		
W. Blumenstein Co.....	Sullivan	W. E. Blumenstein, O.
Oakhill B. & Ch. Co.....	Palmyra, R. F. D. 1	E. J. Jolliff, M.
Rome	Rome	W. E. Blumenstein, O.
Concord	Concord	Otto Reese, O.
Pipersville	Watertown, R. F. D. 3 ...	W. E. Blumenstein, O.
Butter & Cheese Co.....	Ixonia	Fred Stracher, M.
Farmington Center	Johnsons Creek	P. H. Wolfgram, O.
Bernhard	Helenville	L. Heimerl, O.
Palmyra	Palmyra	W. J. Peurner, O.
Godfrey Creamery Co....	Whitewater, R. F. D. 3..	C. R. Godfrey, O., 257-259 Broadway, Milwaukee.
Billet & Marshall	Whitewater, R. F. D. 2..	John Marshall, O.
Cold Spring Dairy Co....	Whitewater, R. F. D. 3..	W. J. Cooper, M.
Clark & Reynolds Co.....	Ft. Atkinson, R. F. D. 2..	A. R. Hoard, O.
Cold Spring Cry. Co.....	Ft. Atkinson, R. F. D. 4..	Charles Kutz, M.
So. Koshkonong Cry. Co.	Ft. Atkinson, R. F. D. 3..	M. Osgood, M.
Koshkonong Creamery ..	Koshkonong	A. R. Hoard, O.
Duck Creek	Helenville, R. F. D. 1	A. R. Hoard, O.
Stoneville	Jefferson, R. F. D. 4	W. J. Feind, O.
Maple Leaf	Jefferson, R. F. D. 4	A. E. Wegeman, O.
Monarch	Lake Mills	Dodge & Gallup, O.
East Side	Jefferson	Bruch & Shoemaker, O.

JEFFERSON COUNTY—Continued.

Name.	P. O. Address.	Owner or Manager.
Creameries: (cont.)		
Deer Creek	Jefferson, R. F. D. 5	W. E. Blumenstein, O.
Black Hawk	Ft. Atkinson, R. F. D. 5..	Geo. Hartell, O.
Rock Springs	Ft. Atkinson, R. F. D. 5..	L. Poutsch, M.
Summer	Ft. Atkinson, R. F. D. 5..	Henry Schempf, O.
Central	Cambridge, R. F. D. 1	Strasburg & Greenwood, Lake Mills, O.
Oakland Center	Ft. Atkinson, R. F. D. 1..	Strasburg & Greenwood, Lake Mills, O.
Ripley	Ft. Atkinson, R. F. D. 1..	T. H. Richards, O.
Wards	Ft. Atkinson, R. F. D. 1..	C. J. Ward, O.
Newville	Lake Mills	L. Wolfer & Abenroth, O.
Star	Lake Mills	John Strasburg, O.
Waterloo Butter & Ch... ..	Waterloo	August Kuhn, M.
Island	Waterloo, R. F. D. 2	L. Wolfer, O.
Kypkie Grove	Waterloo, R. F. D. 2	L. Wolfer, O.
Favill Grove	Lake Mills	B. Crump, M.
Cambridge	Cambridge	Otto Onstadt, M.
Union	Cambridge, R. F. D. 1	August Schultz, M.
Rock Lake	Lake Mills, R. F. D. 1	D. H. Sheldon, O.
Fairview	Jefferson, R. F. D. 2	Dabareiner Cr. Co.
Rock River Valley	Johnsons Creek, R. F. D. 1 ..	Wm. Mautz, M.
Riverside	Jefferson, R. F. D. 2	Henry Sugman, O.
Aztalan	Lake Mills, R. F. D. 2	F. M. Crandall, O.
Riverside	Lake Mills, R. F. D. 2	Bert Gallup, O.
Crescent	Watertown, R. F. D. 6	C. E. Jenks, O.
Banner	Lake Mills	Dodge Cr. Co.
Hubbleton	Hubbleton	Doepke & Wolfer, O.
Acme, No. 2	Watertown, R. F. D. 6	J. Hayes, O.
Jahnke	Watertown	Jahnke Bros., O.
Geo. Mansfield	Johnsons Creek	Fred Mansfield, O.
Grell B. & C. Co.	Johnsons Creek	H. Grell, O.
Ayrshire	Johnsons Creek, R. F. D. 1 ..	H. C. Christians, O.
Rock Valley	Jefferson	J. F. Dabareiner, O.
Hoard's	Ft. Atkinson	A. R. Hoard, O.
Bark River C. & B. Assn.	Hebron	G. R. Van Lone, M.
Fountain	Waterloo	Roach & Seeber.
Whitney	Ft. Atkinson, R. F. D. 2..	B. Linton.
Lake Mills Cr. Co.	Lake Mills	
Condensed Milk Factories:		
Van Camp Packing Co. . .	Watertown	
Skimming Stations:		
Jersey Dale	Dousman, R. F. D. 33	W. E. Blumenstein, O.
Maple Grove	Rome	W. E. Blumenstein, Sulli- van, O.
Concord	Sullivan, R. F. D. 2	W. E. Blumenstein, O.
Bakertown	Helenville	E. Heimerl, O.
Wolfgam's	Helenville	J. Wolfgam, O.
Melendy's Prairie	Palmyra	J. Peurner, O.
Galloway	Whitewater	Union Produce Co., O.
Finch's Corner	Ft. Atkinson	A. R. Hoard, O.
Cuchman's Mills	Sullivan, R. F. D. 1	W. Blumenstein, O.
Helenville	Helenville	W. J. Feind, O.
Black Hawk	Ft. Atkinson, R. F. D. 5..	Geo. Hartell, O.

JEFFERSON COUNTY—Continued.

Name.	P. O. Address.	Owner or Manager.
Skimming Stations:(cont.)		
Maple Grove	Waterloo	Roach & Seeber, O.
Fairview	Jefferson, R. F. D. 2	Dabarefner Cr. Co.
North Branch	Ft. Atkinson	A. R. Hoard, O.
Badger	Lake Mills	J. Strasburg, O.
Central	Cambridge	Greenwood & Strasburg.
Aliceton	Watertown	Jahnke Bros., O.

JUNEAU COUNTY.

Cheese Factories:		
Town Line	Mauston, R. F. D. 7.....	H. E. Granger, O.
Hill Side	Mauston	August Steiner, O.
Lindina	Mauston, R. F. D. 2.....	J. W. Cross, O.
Creameries:		
Hustler	Hustler	F. Handy, Bangor, O.
Camp Douglas	Camp Douglas	E. V. Harpold, O.
New Lisbon	New Lisbon	G. W. Orton, O.
Necedah	Necedah	Otto Peterson, M.
Farmers' Co-op. Dy. Co..	Wonewoc	F. J. Schroeder, M.
Badger State.....	Elroy	Mutch & Thompson, O.
Mauston Cry. Co.....	Mauston	D. W. Allaby, M.
Farmers' Cry. Assn.....	Union Center	F. J. Ganzer, M.
Skimming Stations:		
The Lee Cream Station..	Elroy	C. F. Mutch.
Lyndon Cream Station...	Lyndon Station	Geo. Jirse.

KENOSHA COUNTY.

Creameries:		
Fox River	Wheatland	C. C. Colhapp, Chicago, O.
Slades Corners	Slades Corners	S. D. Stade, O.
Farmers' Wilmot	Wilmot	Chas. Rasch, M.
Borden Co.....	Salem	H. J. Knight, Chicago, M.
Pikeville	Bristol, R. F. D. 7	G. E. Tillotson, M.
Woodworth, Co-op.....	Bristol, R. F. D. 31	Geo. Shepherd, M.
Walkers Prairie	Pleasant Prairie, R. F. D. 33.	C. H. Waldo, M.
Kenosha	Kenosha	B. V. Piper, O.
Somers	Somers	L. H. Fenske, O.

KENOSHA COUNTY—Continued.

Name.	P. O. Address.	Owner or Manager.
Creameries:		
Star	Somers, R. F. D.	B. V. Piper, O.
Paris Corners	Union Grove, R. F. D.	B. V. Piper, O.
Klondike	Salem	
Bowman Dairy Co.	Bristol	Bowman Dairy Co., Chi- cago.
Farmers' Co-op.	Bassett	Farmers' Co-op. Co.
Condensed Milk Factories:		
Borden Condensed Milk Co.	Bassett	C. A. Knight, M.
Borden Condensed Milk Co.	Salem	

KEWAUNEE COUNTY.

Cheese Factories:		
F. Storzer	Stangelville, R. F. D. 2 ..	F. Storzer.
Chada	Stangelville, R. F. D. 1 ..	L. Chada, O.
Grutmacher	Kewaunee, R. F. D. 5 ..	C. F. Krohn, O.
Ellisville	Luxemburg, R. F. D. 2 ..	B. O. Last, O.
Hillside	Luxemburg, R. F. D. 3 ..	M. J. Mehlic, O.
Mueller	Stangelville	Math Mueller, O.
Range	Kewaunee, R. F. D. 3 ..	Leo Bogel.
J. F. Konop	Stangelville	J. F. Konop, O.
G. Kozina	Kewaunee, R. F. D. 4 ..	G. Kozina, O.
Anton Grassel	Luxemburg, R. F. D. 1 ..	Anton Grassel, O.
Gasche	Luxemburg, R. F. D. 3 ..	Jacob Gasche, O.
Duvall	Luxemburg, R. F. D. 5 ..	William Barrett, O.
Bay View	Luxemburg, R. F. D. 4 ..	Eugene Daonst, O.
Hoebrecht	Luxemburg, R. F. D. 5 ..	Chas. Hoebrecht, O.
Heavers	Luxemburg, R. F. D. 4 ..	Victor Everhard, M.
Lincoln Farmer Co.	Casco, R. F. D. 2 ..	Juel Dernet, M.
Rubens	Casco, R. F. D. 2 ..	L. Rubens, O.
Okonski	Kewaunee, R. F. D. 5 ..	Paul Okonski, O.
Schleis	Luxemburg, R. F. D. 1 ..	Matt W. Schleis.
Worachek	Kewaunee, R. F. D. 3 ..	J. Worachek, O.
Krok	Kewaunee, R. F. D. 4 ..	Simon Kulhanek, O.
Mahacek	Kewaunee, R. F. D. 6 ..	Joseph Mahacek, O.
J. B. Boucher	Luxemburg, R. F. D. 6 ..	J. B. Boucher, O.
Schneider	Luxemburg, R. F. D. 2 ..	A. Schneider, O.
Ryan	Kewaunee, R. F. D. 6 ..	A. Marsicek, O.
Brusky	Kewaunee	L. Brusky, O.
Sipple	Kewaunee, R. F. D. 3 ..	W. Sipple, O.
Hurdke	Kewaunee, R. F. D. 3 ..	H. W. Priebe, M.
Pleasant View	Kewaunee, R. F. D. 3 ..	H. W. Priebe, O.
Rostok	Kewaunee, R. F. D. 7 ..	Joseph W. Skala, O.
Alaska	Kewaunee, R. F. D. 7 ..	A. W. Teske, O.
Schneider	Algoma, R. F. D. 1 ..	H. Schneider, O.
Ahnapee	Algoma, R. F. D. 1 ..	Ed. Bearrand, M.
Kodan	Algoma	Dubeck Bros., O.
Nilsberger, No.2	Algoma, R. F. D. 2 ..	Dubeck Bros., O.

KEWAUNEE COUNTY—Continued.

Name.	P. O. Address.	Owner or Manager.
Cheese Factories: (cont.)		
Boleslar	Algoma, R. F. D. 3	John Ries, O.
Cayernberg	Forestville, R. F. D. 2	Eli Cayernberg.
Range Line	Kewaunee, R. F. D. 1	R. B. McCarty, O.
Thorn Apple Dairy	Kewaunee, R. F. D. 3	G. Erricksen, M.
Slovan	Kewaunee, R. F. D. 6	Louis Blahink, O.
Adams	Kewaunee, R. F. D. 6	J. F. Adams, O.
Schubert	Kewaunee, R. F. D. 1	J. Schubert, O.
Carlton	Kewaunee, R. F. D. 1	E. Miller & Co., O.
Sandy Bay	Kewaunee, R. F. D. 1	Ed. Alberts, M.
Kanera	Kewaunee, R. F. D. 2	John Kanera, O.
Riha	Kewaunee, R. F. D. 3	J. W. Riha, O.
Casco	Casco, R. F. D. 1	Frank J. Haack, O.
Delain	Casco, R. F. D. 1	Joseph Delain, O.
Rio Creek	Algoma, R. F. D. 2	A. A. Gaulke, O.
Mutual Dairy	Kewaunee	F. Pellackek, M.
Burk & Koss	Casco	Burk & Koss, O.
Norman	Kewaunee, R. F. D. 3	F. W. Melicher, O.
Doperalski	Kewaunee, R. F. D. 3	B. Doperalski, O.
Gregor	Algoma, R. F. D. 3	Pete Fett, O.
Svoboda	Forestville, R. F. D. 2	John Svoboda, O.
Flemmal	Forestville, R. F. D. 2	Alec Flemmal, O.
Vandenhouten	Luxemburg, R. F. D. 5	Nestor Vandenhouten, O.
West Sandy Bay	Kewaunee, R. F. D. 1	F. J. Melicher, O.
Woodlawn	Stangelville, R. F. D. 2	Thomas Koenig, O.
Creameries:		
Bottkol	Casco, R. F. D. 2	Geo. Bottkol, O.
Rio Creek	Algoma, R. F. D.	A. M. Hoppe, M.
Rankin	Algoma, R. F. D. 2	Peter Entringer, O.
Algoma	Algoma, R. F. D. 4	Chas. Krause, O.
Martinsville	Luxemburg, R. F. D. 4	Frank Vandenhouten, O.
Searbor Valley	Luxemburg, R. F. D. 6	Fred Gaebke, O.
South Luxemburg Cry. Ass'n.	Luxemburg	J. Daul, M.

LA CROSSE COUNTY.

Cheese Factories:		
Bangor	Bangor	Joseph Faellmi.
Dutch Creek	Bangor, R. F. D. 2	J. Hatz.
Greenfield	Eagle Hotel, La Crosse ..	Casper Anderegr.
Middle Ridge	Bangor, R. F. D. 2	Casper Anderegr.
St. Joseph's Ridge	Bangor, R. F. D. 2	Nick Arentz.
Ackler	Coon Valley	Wm. Ackler, O.

LA CROSSE COUNTY—Continued.

Name.	P. O. Address.	Owner or Manager.
Creameries:		
Bangor Dairy Ass'n.....	Bangor	Fred Handy, M.
Barre Mills	West Salem, R. F. D. 2	F. E. Uehling, M.
West Salem, Co-op.....	West Salem	J. H. Moran, M.
Mindoro	Mindoro	Milo Sullivan, M.
Holmen	Holmen	V. S. Keppel, M.
Ice Cream & Butter Co..	La Crosse	W. J. Ennison, M.
La Crosse Pure Food Co.	La Crosse	W. D. Nielsen, M.
Newberg's Corners	Bangor	A. G. Chapiwisky, O.
Skimming Stations:		
St. Joseph Dairy Ass'n.	West Salem, R. F. D. 2 ..	F. E. Uehling.

LAFAYETTE COUNTY.

Cheese Factories:		
Klondike	Darlington	Mullen Bros., M.
Hicks	Apple River, Ill.	William Hicks, O.
Ronrude	Gratiot	M. Torgeison, M.
Winters	Gratiot	Jacob Dorenden, M.
Egan	Gratiot	Nick Brennen, M.
Andrews	Warren, Ill.	Henry Ballbeck, M.
Brenum	Gratiot	A. Engebretson, M.
Opie	Warren, Ill.	W. S. Stowe, M.
Collins	Gratiot	Pat Foey, M.
Whiteside	Argyle, R. F. D. 3	Sam Madli, M.
Lamont Center	Darlington	Lamont Center Ch. Co., M.
Olson	Argyle	Thos. Olson, O.
Bergamont	Darlington	J. E. Smith, M.
Brunkow	Darlington, R. F. D. 2	W. Penniston, O.
Cannon	Jonesdale	R. M. Finley.
Connelly	Blanchardville	T. A. Connelly, M.
Shellito	Argyle	G. Sory, M.
Smith	Shullsburg	J. H. Mills, M.
Lake	Shullsburg	S. Kraemer, M.
Free Silver	Gratiot	Ferrell Bros., M.
Otter Creek	Darlington	F. Thompson, M.
Lovett Branch	Darlington	Lovett Branch Ch. Co., O.
McDonald	Darlington	G. Burger, M.
Avon	Darlington	A. Poole & Son, M.
Dublin	Darlington	T. Wesley, M.
Sunnyside	Darlington	J. Schwartz, M.
Truman	Calamine	F. Fink, M.
Rock	Mineral Point	N. Rock.
Karlen	Calamine	J. Karlen.
McCarten	Truman	A. McCarten.
Nall	Argyle	E. Salsaa, M.
Mud Branch	Argyle	C. Marty, M.

LAFAYETTE COUNTY—Continued.

Name.	P. O. Address.	Owner or Manager.
Cheese Factories: (cont.)		
Vinger-Flint	Argyle	Vinger & Flint Cheese Co., M.
Legler	Argyle	Legler Cheese Co., M.
Gunderson	Argyle	Gunderson Cheese Co., M.
Apple Branch	Argyle	Apple Branch Ch. Co., M.
Town Line	Argyle	Town Line Ch. Co., M.
Everson	Blanchardville	H. Grundahl, M.
Olson	Argyle	Peter Olson, M.
Blackstone & Look	Shullsburg	J. McCauley, M.
O'Conner	Darlington	John Hillary, M.
Lighthouse	Darlington	F. Hinkins, M.
Success	Belmont	M. Holland, M.
Glennon	Shullsburg	D. P. O'Brien.
Bergett	So. Wayne	A. J. Bergett, M.
Spring Brook	Woodford	Wm. Collins, M.
Lycan	Woodford	W. H. McConnell, M.
Wells	Woodford	Fred Butts, M.
Spore	Argyle, R.F. D. 3	John Larson, M.
Sisson	Argyle	J. Kemp, M.
Foley	So. Wayne	Wm. Jennings, M.
River Bend	Argyle	L. C. Olson, M.
Stuart	So. Wayne	Richard Stuart, M.
Hanson	Woodford	John Wehinger, M.
Miller	Woodford	Peter Wang, M.
Hasley	Winslow, Ill.	C. Habbeger, M.
Isley	So. Wayne	F. Kupperschmidt, M.
Hall	Warren, Ill.	P. Jecklyn, M. ¹
Johnson	So. Wayne	John Logan, M.
Graham	Warren, Ill.	P. Jecklyn, M.
Meyer	So. Wayne	Jacob Guppeller, M.
Crosby	So. Wayne	A. R. Rush, M.
McKnight & Arnett	So. Wayne	McKnight Cheese Co., O.
Murphy	So. Wayne	Joe Foley, O.
Wayne Center	So. Wayne	F. Schumacher, O.
Blanchardville	Blanchardville	E. Regez, O.
McClintic	Blanchardville	A. Hanson, O.
O. Olson	Blanchardville	John Cavanaugh, O.
H. Hermanson	Blanchardville	H. Hermanson, O.
Search	Blanchardville	George Frank, O.
Lyon	Blanchardville	Tom Darrow, O.
Calamine	Calamine	P. F. McKernon, O.
Prennet	Calamine	A. Hoesley.
Matley	Mineral Point	F. Haldihalden.
Peter Mick	Mineral Point	J. Altman, O.
John McQuaid	Darlington	F. Miller, O.
P. F. McQuaid	Darlington	P. F. McQuaid.
Defiance	Mineral Point	L. Johnson, O.
Barlow	Darlington	P. B. & E. G. Barlow.
Dunbarton	Dunbarton	E. J. Bretz, O.
Seymour Corner	Darlington	J. Hillary, M.
Stoerber Cheese Co.	Belmont	Anton Stoerber, M.
Vinger Branch	Darlington	Joseph Buttery, M.
Union	Calamine	Louis Boyles, M.
Bennett Cheese Co.	Calamine	Bennett Cheese Co., O.
Zimmerman Cheese Co. .	Darlington	Zimmerman Ch. Co., O.

LAFAYETTE COUNTY—Continued.

Name.	P. O. Address.	Owner or Manager.
Cheese Factories: (cont.)		
Johnson	Darlington, R. F. D. 2	Joseph Johnson M.
Prien	Gratiot	J. Carpenter, M.
Maple Leaf	Darlington	Thomas Bros., M.
Oak Grove	Darlington, R. F. D. 5	Nicholas Steffes, M.
Simmons	Belmont	E. Simmons, O.
Grand View	Belmont	W. Steinhoff, O.
Meloy	Shullsburg, R. F. D. 3	Henry Meloy, O.
Elk Grove	Platteville	E. Thomas, M.
Mylor	Darlington	J. McPhillip, M.
Geo. Legler Cheese Co. .	Argyle	Geo. Legler, O.
Hirschbrunner	Darlington	C. Hirschbrunner, O.
Shockley	Argyle	Joe Hanson, M.
East Lamond	Argyle	Pete Alm, M.
Andrews & Vinger	Argyle	Henry Vinger, M.
Creameries:		
Gratiot B. & Ch. Co.	Gratiot	Frank Doring, M.
White Oak Dairy Co.	White Oak Springs	J. Newmn, Elgin, Ill., O.
Cottage Inn Cry. Co.	Belmont	H. G. Cowards.
Columbia Cry. Co.	Benton	Fred Winder, M.
Newman Butter Co.	Argyle	John Newman, Elgin, Ill., O.
Leslie Cry. Co.	Leslie	Burris & Ellfret.
Belmont	Belmont	Fred Krog, Platteville, O.
Woodford	Woodford	Woodford Cry. Co., O.
D. E. Wood Butter Co.	Wiota	D. E. Wood Butter Co., O.
State Line	Winslow, Ill.	John Newman, Elgin, Ill., O.
So. Wayne Cry. Co.	So. Wayne	So. Wayne Cry. Co., O.
Blanchardville	Blanchardville	W. S. Moore & Co., Chi- cago, O.
Willow Spring	Darlington	R. H. Driver.
Pleasant View	Darlington	J. J. McDermott.
Meekers Grove	Meekers Grove	M. Hines.
Benton Cry.	Benton	John G. Beck, M.
Skimming Stations:		
Town Line	So. Wayne	So. Wayne Cry. Co.

LANGLADE COUNTY.

Cheese Factories:		
Rolling Cheese Co.	Antigo, R. F. D. 3	John Senzner, Jr.
Kruegar	Stevens Point	Herman Kruegar.
Polar	Polar	Crosby & Meyer, O.
Antigo	Antigo, R. F. D. 1	Crosby & Meyer, O.
Woodcock Corners	Richland Center	Geo. J. Bucher.
Neva	Deerbrook	W. J. Mattek.
Northern	Deerbrook	W. J. Mattek.

LANGLADE COUNTY—Continued.

Name.	P. O. Address.	Owner or Manager.
Cheese Factories: (cont.)		
Wenzel	Deerbrook	John Smelana.
Cherf Bros.	Medford, R. F. D. 4	Cherf Bros.
Bryant	Bryant	E. Norem.
Antigo	Antigo	Edward Hruska.
Creameries:		
Star Cry. Co., Co-op.	Antigo, R. F. D. 3	John Schraml, O.
Phlox, Co-op.	Phlox	John Kaufman.
Antigo	Antigo	Bachen Bros., O.
Neva	Antigo	W. J. Mattek.
Spring Brook	Antigo	W. G. Mayeri, O.

LINCOLN COUNTY.

Cheese Factories:		
Hackbart	Merrill, R. F. D. 1	Emil Hackbart, O.
Stoltzman	Merrill, R. F. D. 2	Oscar Stoltzman, O.
Pine River	Merrill, R. F. D. 5	A. J. Newell, O.
Pine River Central	Merrill, R. F. D. 2	Carl Lambrecht, O.
Merrill	Merrill	R. W. Mossholder, O.
Spring Valley	Merrill, R. F. D. 5	A. J. Newell, M.
Evergreen	Merrill, R. F. D. 5	A. J. Newell, M.
Creameries:		
Scott & Corning	Merrill, R. F. D. 1	J. F. Quade, O.
Dudley	Pine River	Henry Dudley.
Irma	Irma .....	.....

MANITOWOC COUNTY.

Cheese Factories:		
Klessig	Cleveland, R. F. D. 1	L. H. Klessig, O.
Ohn	Cleveland, R. F. D. 1	F. H. Ohn.
Kuhn	Cleveland, R. F. D. 1	John Kuhn.
Schreiber	Kiel, R. F. D. 2	T. W. Schreiber, O.
Millhome	Kiel, R. F. D. 2	H. Rauchschorbe.
North Kiel	Kiel, R. F. D. 4	F. H. Wagenknecht.
Collins	Collins	R. C. Behnke, O.
Wells	Brillion, R. F. D. 3	R. C. Behnke.
Valders	Valders	H. H. Huhn, O.
Wehausen	Manitowoc, R. F. D. 1	E. F. Wehausen.

MANITOWOC COUNTY—Continued.

Name.	P. O. Address.	Owner or Manager.
Cheese Factories: (cont.)		
Vogelsang	Timothy, R. F. D. 1	Wm. Vogelsang.
Dureneck	Manitowoc, R. F. D. 2	Ernst Dureneck.
Thompson	Valders, R. F. D. 1	Ole Thompson.
Schnell	Timothy, R. F. D. 1	Herman Schnell, O.
School Hill	Kiel, R. F. D. 1	W. D. Fecker.
Matznick	Kiel, R. F. D. 1	G. M. Matznick, O.
Louis Corners	Kiel, R. F. D. 1	F. F. Thiele.
Karstaedt	Kiel, R. F. D. 3	Otto Karstaedt, O.
Cerull	Kiel, R. F. D. 4	Chas. Cerull.
Karstaedt	Kiel, R. F. D. 3	Wm. Karstaedt, O.
Schwalbe	Hayton, R. F. D. 1	Ferd. Schwalbe.
Madson	Manitowoc, R. F. D. 4	Madson & Pederson Dairy Co.
Hein	Manitowoc	Ben Hern.
Grimms	Grimms	Loui Novotny, O.
Cato Falls	Reedsville, R. F. D. 3	J. F. Rappel, O.
Rappel	Reedsville, R. F. D. 3	J. F. Rappel, O.
Krueger	Reedsville, R. F. D. 2	W. M. Krueger.
Kleist	Reedsville, R. F. D. 2	F. W. Kleist, O.
Nate	Grimms, R. F. D. 1	J. D. Nate, O.
Zahorik	Cato, R. F. D.	G. Zahorik.
Sabel	Grimms	Mike Sabel.
Herold	Kellnersville, R. F. D. 1 ..	Joseph Herold, Jr.
Vogel	Kellnersville, R. F. D. 1 ..	Leo Vogel.
Cooperstown	Cooperstown	P. H. Peacock.
Rosecrans	Kellnersville	Joseph Berger.
Greenstreet	Kellnersville	Joseph Siebold.
Kellnersville	Kellnersville	F. J. Sieger.
Schladweiler	Whitelaw, R. F. D. 1	Gerhardt Schladweiler.
Branch	Branch	C. F. Meinert.
Ahlsweide	Manitowoc, R. F. D. 5	Chas. Ahlsweide, O.
Rohde	Manitowoc, R. F. D. 6	Martin Rohde, O.
Nauman	Two Rivers, R. F. D. 3	Robt. Nauman, O.
Schwanz	Manitowoc, R. F. D. 6	Aug. Schwanz, O.
Rockland	Reedsville, R. F. D. 2	Louis Fischer, O.
Frances Creek	Maribel, R. F. D. 2	A. Benishek, O.
Rank	Manitowoc, R. F. D. 5	Peter Rank & Co.
Meadow Brook, Comb. C. & B.	Manitowoc, R. F. D. 7	Chas. Kornely, O.
School Section	Manitowoc, R. F. D. 7	Fred Wilde.
Kostlery	Kellnersville, R. F. D. 2 ..	Edward Kostlery.
Podhola	Kellnersville, R. F. D. 2 ..	Wenzel M. Podhola.
Larabee	Mishicott, R. F. D. 1	Adolph Seidel, O.
P. H. Peacock, No. 2	Mishicott, R. F. D. 2	P. H. Peacock, M.
Zlab	Two Rivers, R. F. D. 1	Wenzel Zlab, O.
Bleser	Two Rivers, R. F. D. 1	P. C. Bleser, O.
Junker	Brillion, R. F. D. 2	Louis Junker, O.
Maple Grove	Reedsville, R. F. D. 1	Wm. Maede, O.
Two Creeks	Two Rivers, R. F. D. 1	Henry Lehrman, M.
Tisch Mills	Tisch Mills	Frank Zellner, M.
Zander	Zander	Jas. De Zwarte, O.
Geimer	Mishicott, R. F. D. 2	P. E. Geimer, O.
Centerville	Cleveland, R. F. D. 3	A. Klessig.
Alverno	Manitowoc, R. F. D. 1	Jos. Wilhelm, O.
Reedsville	Reedsville	A. Luethy, O.

MANITOWOC COUNTY—Continued.

Name.	P. O. Address.	Owner or Manager.
Cheese Factories: (cont.)		
Kasson	Brillion, R. F. D. 2	J. C. Haese, M.
Lorenz	Reedsville, R. F. D. 1	Emil Lorenz, O.
Fokett	Reedsville, R. F. D. 2	Chas. Fokett, O.
Clover Leaf	Reedsville, R. F. D. 3	L. A. Weise, O.
Olm	Valders	O. F. Olm, O.
Olm	Hayton, R. F. D. 1	H. A. Olm.
Birkleman & Gudeman ..	St. Nazianz	Birkleman & Gudeman.
Siggelkow	Cleveland, R. F. D. 2	E. A. Siggelkow, O.
Rohde	Timothy	Anton Rohde.
Duebner	Manitowoc, R. F. D. 2	Theo. Duebner.
Keilsmeier	Timothy	Rudolph Keilsmeier, O.
Gerlach	Kiel	Adam Gerlach, O.
Streblov	Cleveland, R. F. D. 2	Wm. Streblov.
Riverbend	Manitowoc, R. F. D. 4	Wm. J. Frank, O.
Schultz	Cato	H. S. Schultz, O.
Sixel	Cleveland	H. G. Sixel, O.
Krueger	Hayton, R. F. D. 1	Aug. Krueger, O.
Erdman	Kiel, R. F. D. 2	Erdman & Co.
Strodhof	Manitowoc, R. F. D. 4	Wm. Strodhof, O.
Maribel	Maribel	Henry Schneider, O.
Thor	Mishicott, R. F. D. 2	Frank Thor, O.
Hingiss Comb. C. & B....	Cleveland, R. F. D. 2	Henry Hingiss, O.
Sixel Comb. C. & B.....	Cleveland, R. F. D. 2	A. G. Sixel.
Kasbaum Comb. C. & B.	Valders, R. F. D. 2	J. F. Kasbaum.
Barenbruch Comb. C. & B.	Manitowoc, R. F. D. 1	Henry Barenbruch.
Duebner Comb. C. & B....	Manitowoc, R. F. D. 3	O. C. Duebner, O.
Siggelkow Comb. C. & B.	Cleveland, R. F. D. 3	E. O. Siggelkow, O.
Lake Shore Comb. C. & B.	Timothy	Martin Rhode.
Ackerman Comb. C. & B.	Manitowoc, R. F. D. 3	Henry Ackerman, O.
Weyer Comb. C. & B.....	Manitowoc, R. F. D. 2	Albert Weyer.
Kolamnezsk Comb. C. & B.	Whitelaw	A. V. Kolamnezsk.
Buchholz Comb. C. & B..	Two Rivers, R. F. D. 1	R. F. Buchholz, O.
Engelland Comb. C. & B.	Mishicott, R. F. D. 3	Wm. Engelland.
Creameries:		
Mishicott	Mishicott	Chas. Weinfurther, O.
English Lake	Manitowoc, R. F. D. 2	O. A. Keilsmeier, O.
Meadow Brook Comb. B. & C.	Manitowoc, R. F. D. 7	Chas. Kornely, O.
Hingiss Comb. C. & B....	Cleveland, R. F. D. 2	Henry Hingiss.
Sixel Comb. C. & B.....	Cleveland, R. F. D. 2	A. G. Sixel.
Kasbaum Comb. C. & B.	Valders, R. F. D. 2	J. F. Kasbaum.
Barenbruch Comb. C. & B.	Manitowoc, R. F. D. 1	H. Barenbruch.
Duebner Comb. C. & B....	Manitowoc, R. F. D. 3	O. C. Duebner, O.
Siggelkow Comb. C. & B.	Cleveland, R. F. D. 3	E. O. Siggelkow, O.
Lake Shore Comb. C. & B.	Timothy	Martin Rhode.
Ackerman Comb. C. & B.	Manitowoc, R. F. D. 3	Henry Ackerman, O.
Weyer Comb. C. & B.....	Manitowoc, R. F. D. 2	Albert Weyer.
Kolamnezsk Comb. C. & B.	Whitelaw	A. V. Kolamnezsk.
Buchholz Comb. C. & B..	Two Rivers, R. F. D. 1	R. F. Buchholz, O.
Engelland Comb. C. & B.	Mishicott, R. F. D. 3	Wm. Engelland.

MARINETTE COUNTY.

Name.	P. O. Address.	Owner or Manager.
Cheese Factories:		
Feifarek	Peshtigo, R. F. D. 2	F. B. Feifarek.
McCoskey	Peshtigo, R. F. D. 2	John McCoskey.
Beemster	Pound	Beemster & Biersteker.
Chudacoff	Peshtigo	Jas. L. Chudacoff.
Krueger	Pound	L. A. Krueger.
Goldsmith	Coleman, R. F. D. 1	Aug. Goldsmith.
Walsh	Walsh	C. R. Gorman.
Mayflower	Marinette, R. F. D. 2	Otto Rusch, M.
Stank	Pound, R. F. D. 2	Fred Stank, O.
Beaver	Beaver	F. J. Bassine, O.
Creameries:		
Marinette Pro. Co.....	Marinette	A. V. Heimburg, M.
Wausaukee Cry. Co.....	Wausaukee	H. P. Bird, M.

MARATHON COUNTY.

Cheese Factories:		
Riverside	Marshfield, R. F. D. 4	Simon Wunsch, O.
Spencer	Spencer	Aug. Hoops, O.
Hillside	Wausau, R. F. D. 1	W. Zahn, O.
Riverside	Wausau, R. F. D. 1	E. Mathwick, O.
Church Hill	Wausau, R. F. D. 1	R. F. Yahn, O.
Tesch Comb. C. & B.....	Naugart, R. F. D. 1	F. Tesch, O.
Haffeman	Merrill, R. F. D. 3	F. Haffeman, O.
Imm Brick	Merrill, R. F. D. 3	Fred Imm, O.
Grimm	Ringle, R. F. D. 1	Nick Grimm, O.
Gilt Edge	Marathon, R. F. D. 2	W. F. Brandt, O.
Emmerich	Naugart	J. Schmidt.
Storm's, No. 2	Merrill, R. F. D. 4	A. W. Storm.
C. F. Emmerick Comb. C. & B.	Hamburg, R. F. D. 1	C. F. Emmerick, O.
Natzke	Hamburg, R. F. D. 1	A. E. Natzke, O.
Maple Grove	Marathon, R. F. D. 2	A. H. Schlueter, O.
Castle	Marathon, R. F. D. 3	Claus Streveler, O.
Hubert Bergs & Co.....	Edgar, R. F. D. 2	Hubert Bergs, O.
Wein C. & B. Co.....	Edgar, R. F. D. 4	Wein C. & B. Co., O.
Schelock Corners	Marshfield, R. F. D. 4	Wm. Althmere, O.
Stadt	Stadt	Clover Leaf Dairy Co., O.
Range Line	Rozellville	Brinkman & Reif, O.
Corinth	Corinth	Wm. Hargrove, M.
Farmers' Home	Athens	Stephen Graf, M.
Pargu	Abbotsford, R. F. D. 1	H. G. Pargu, O.
Bruckerville	Dorchester, R. F. D. 1	Jas. Lamer, M.
Hamburg	Hamburg, R. F. D. 1	Hamburg Ch. Co., O.
Cold Spring	Marathon, R. F. D. 2	W. Klinger, O.
Forest Home	Athens	W. J. Decker, O.

MARATHON COUNTY—Continued.

Name.	P. O. Address.	Owner or Manager.
Cheese Factories: (cont.)		
McMillan	McMillan	Geo. Schuster, M.
Cloverdale	Dorchester, R. F. D. 1	Chas. Bartnik, M.
Hub	Dorchester, R. F. D. 1	Geo. J. Kust, O.
Holton	Dorchester, R. F. D. 1	G. W. Decker, O.
Gartmann	Edgar, R. F. D. 1	F. Gartmann, O.
Frankfort	Edgar, R. F. D. 1	Carl Hoerke, M.
Range Line	Marathon, R. F. D. 3	Nic. Ruplinger, M.
Mannville	Marshfield, R. F. D. 4	Mike Duvall, O.
Hull C. & B.	Colby, R. F. D. 1	Hull C. & B. Co., O.
Gierl	Colby, R. F. D. 1	Oscar Lutz, O.
Rocky Rldge	Mosinee, R. F. D. 1	Bert Jenks, O.
Mosinee	Mosinee	Edwin Emmerich, O.
Streveler's	Mosinee, R. F. D. 1	Nic Streveler, O.
Eau Claire	Ringle, R. F. D. 1	W. R. Detert, O.
Sunrise	Ringle, R. F. D. 1	F. W. Stubbe, O.
Tagerville	Wausau, R. F. D. 1	C. H. Kufahl, O.
Brookside	Rozellville, R. F. D. 1	Chas. E. Hough, M.
Banner	Marathon City, R. F. D. 6	Ed. Shaller, O.
Fenwood	Fenwood	Fenwood Ch. & Pro. Co.
Star C. & B. Co.	Edgar, R. F. D. 1	Star C. & B. Co., O.
Wm. Woller	Merrill, R. F. D. 3	Wm. Woller, O.
Pine Tree	Wausau	O. E. Schoepke, O.
Green Valley	Colby	Blumenstein & Bornheimer, O.
Abbottsford Comb. C. & B.	Abbottsford	Nelson Empey, M.
Edgar Comb. B. & C.	Edgar	Dodge & Becker.
Creameries:		
Colby	Colby, R. F. D. 1	Blumenstein & Bornheimer, O.
Unity	Unity	Farmers' Co., O.
Knowlton	Knowlton	F. C. Oldenwalder, O.
Texas	Wausau, R. F. D. 4	C. Gohdes, M.
Sun Rise	Wausau, R. F. D. 2	Chas. Seymour, M.
Sun Set or Star.	Wausau, R. F. D. 2	A. Beilke, M.
Marathon Co. Dy. Co.	Wausau	Kiefer Cold Storage Co., O.
Rib Falls	Wausau	Wausau Lumber Co., O.
Eureka	Merrill, R. F. D. 1	W. A. Voigt, O.
Marathon Central	Marathon, R. F. D. 1	Frank Gassener, M.
Edgar Comb. B. & C.	Edgar, R. F. D. 3	Dodge & Becker, O.
Hamburg	Marathon, R. F. D. 2	Hamburg Cry. C., O.
McMillan	Marshfield, R. F. D. 4	E. C. Dodge, O.
Rozellville	Rozellville	Peurner Cry. Co., O.
Abbottsford Comb. C. & B.	Abbottsford	Nelson Empey, M.
Kelley	Kelley	Kizer & Derleth, O.
Marathon County Farmers' Cry. Co.	Athens	John Jenkins, M.
Marathon City	Marathon	J. J. Cisler, O.
Eau Plaine	Dancy	Gus Borth, M.
Stratford	Stratford	J. L. Chrouser, M.
Milan Co-op.	Milan	J. C. Newgood, M.
Bevent	Bevent	Chris Knippel, M.
Hatley	Hatley	Kizer & Derleth, M.

MARATHON COUNTY—Continued.

Name.	P. O. Address.	Owner or Manager.
Creameries: (cont.)		
Tesch Comb. C. & B.....	Naugart, R. F. D. 1	F. Tesch, O.
Emmerick Comb. C. & B.	Hamburg, R. F. D. 1	C. F. Emmerick, O.
Hull Comb. C. & B.....	Colby, R. F. D. 1	Hull C. & B. Co., O.
Skimming Stations:		
Poneatouski	Edgar, R. F. D. 1	Athens Creamery Co., M.
South Side	Athens	Athens Creamery Co., M.

MARQUETTE COUNTY.

Creameries:		
Lake Shore	Endeavor	W. H. Burwell, O.
Moundville	Endeavor	Henry Jones, M.
Oxford	Oxford	Kirbaugh & Pierson, O.
M. B. & P. Creamery Co.	Montello, R. F. D. 1	D. S. O'Connell, M.
Montello	Montello	John Gleason, M.
Mecan	Mecan	A. Luebka, M.
Carter	Packwaukee	F. A. Carter.
Westfield	Westfield	R. A. Shrank, M.
Harrisville B. & C. Assn.	Harrisville	S. A. Sharpe, M.
Crystal Lake Cry. Assn..	Budsin	Theo. Teske, M.
Germania Cry. Assn.....	Germania	S. N. Hartwell, M.
Shields Cry. Assn.....	Montello, R. F. D. 2	G. W. Graham, M.
Skimming Stations:		
Neshkoro	Neshkoro	J. Gleason, M.
Buffalo	Montello, R. F. D. 1	Wm. Blumenstein, O.
Lake View	Briggsville	W. H. Burwell, O.
Lake Shore	Endeavor	

MILWAUKEE COUNTY.

Creameries:		
Burwood	Oakwood	G. H. Barber, Milwaukee.
Geo. C. Mansfield Co....	Milwaukee	Geo. C. Mansfield Co., O.
Skimming Stations:		
St. Martins	Hales Corners, R. F. D. 20	F. Imme, O.

MONROE COUNTY.

Name.	P. O. Address.	Owner or Manager.
Cheese Factories:		
Bohn	Norwalk, R. F. D.	F. Leuenberger.
Creameries:		
Shennington Cry.....	Shennington	A. R. Plageman.
Warrens	Warrens	P. C. Peterson.
Clifton Co-op. Cry. Assn.	Kendall, R. F. D. 3	Henry Frohmader, M.
Oakdale Cry. Co-op.....	Oakdale	C. Gerne, M.
Norwalk	Norwalk	Wm. Drier, M.
Wilton	Wilton	H. Sorge, O.
Wilton, Co-op.....	Wilton	E. M. McCann, M.
Farmers' Co-op. B. Assn.	Tomah	J. W. Brennan, M.
Sparta Co-op.....	Sparta	J. E. Lloyd, M.
Cataract	Cataract	J. E. Lloyd.
Leon Co-op.....	Leon, R. F. D. 1	Geo. Weiner, M.
Melvina Cry. Assn.....	Melvina	H. Leis, M.
Portland Cry. Co.....	Cashton, R. F. D. 2	G. Kamperschroer, M.
Newey Cry. Co.....	Westby	A. H. Peterson.
Enterprise Butter Co.....	Cashton	G. J. Bates.
Central Wis.....	Cashton	H. Sorge.
Hoffmans Corners	Kendall, R. F. D. 1	Aug. Rolloff.
Glendale, Co-op.....	Glendale	Geo. H. Robertson.
Kendall	Kendall	H. Sorge & Sons.
Ontario Mut. Co-op. Cry. Assn.	Ontario	J. C. Williams, M.
Clifton	Oakdale, R. F. D. 1	H. Sorge & Sons, Reedsburg.
Leon Valley Cry. Co.....	Leon	C. L. Fox, M.
Greenfield Cry. Assn.....	Tunnel City	Bert Prescott, M.
Skimming Stations:		
Dorset Ridge	Wilton, R. F. D. 1	Henry Sorge, O.
Suteliffe Corners	Kendall	Mutch & Thompson.

OCONTO COUNTY.

Cheese Factories:		
Morgan	Oconto Falls, R. F. D. 2 ..	W. A. Kliefoth, O.
Chase	Sobieski, R. F. D. 2	Wm. Vanden Heuvel, O.
Hallman	Sobieski, R. F. D. 1	Henry Hallman.
Erdman	Abrams, R. F. D. 1	Albert Ardmann.
Spruce	Lena, R. F. D. 1	Wm. Teske, O.
Kelly Brook	Lena, R. F. D. 1	J. S. Peterson, O.
Hubbard	Hickory	John Hubbard, O.
Wishka	Lena, R. F. D. 1	James Wishka, O.
Lena Dairy	Lena	Oscar Brazo, O.
Gillett	Gillett	Wis. Butter & Ch. Co., O.
Kurtz	Maple Valley	J. B. Kurtz, O.
Hays	Suring, R. F. D. 1	Gustave Bartz, O.
Linzey Brook, Co-op.....	Underhill, R. F. D. 2	Fred W. Runge, M.

OCONTO COUNTY—Continued.

Name.	P. O. Address.	Owner or Manager.
Cheese Factories: (cont.)		
Dallman	Underhill, R. F. D. 2	C. B. Dallman, O.
County Line, Comb. B. & C.	Peshigo, R. F. D. 2	E. J. Dohnald, O.
T. Stemper	Coleman	T. Stemper.
Four Corners	Coleman	F. Pauli, O.
Deering	Oconto Falls, R. F. D. 2 ..	W. A. Deering, O.
Elm Grove	Oconto, R. F. D. 2	Harry W. Schoen, O.
Kadlec	Oconto Falls, R. F. D. 1 ..	Joseph Kadlec, O.
Natzke	Underhill, R. F. D. 1	A. J. Natzke, O.
Hillside	Coleman, R. F. D. 2	G. J. Schmoll, O.
Creameries:		
Little Suamico	Little Suamico	James McGill, O.
Maple Leaf	Abrams	H. C. Schultz, O.
County Line Comb. B. & C.	Underhill, R. F. D. 2	C. B. Dallman.
Brook Side	Abrams, R. F. D. 1	R. J. Koepfheil, O.
Stiles	Stiles	Anson Eldred Co., O.
Little River	Oconto, R. F. D. 1	O. P. Safford, O.
Elkhorn	Oconto, R. F. D. 1	G. S. Seyfert, O.
Oconto	Oconto	G. G. Gilchrist, O.
Mosling Co-op.....	Mosling	B. A. Mosling, M.
Oconto Falls.....	Oconto Falls	J. S. McHugh, M.

ONEIDA COUNTY.

Creameries:		
Rhineland	Rhineland	Rhineland Cry. & Pro. Co.

OUTAGAMIE COUNTY.

Cheese Factories:		
Hortonville Comb. C. & B.	Hortonville	Dabareiner & Steffen, O.
B. Nelson, No. 1	Dale	W. C. Halse, O.
Clover Dale	Dale	J. Hauselman, O.
Dale Ch. & But. Co.....	Dale	F. Stocker, O.
Raisler	Dale	L. Raisler, O.
West Hortonville	Hortonville	F. Kleiner, O.
West Greenville Comb. B. & C.	Hortonville	M. W. Pease, O.
Stevensville	Hortonville, R. F. D. 21 ..	W. H. Manley, O.
Rickman	Dale, R. F. D.	P. Schneider, O.

OUTAGAMIE COUNTY—Continued.

Name.	P. O. Address.	Owner or Manager.
Cheese Factories: (cont.)		
Island	Dale, R. F. D. 17	Emil Bartschi, O.
Medina Co-op. Cry. Ass'n	Medina	I. A. Hackett, M.
Liberty Corner	New London	Anton K. Schmitz, O.
Peters	New London	P. Peters, O.
Bear Creek	Welcome	O. Mossholder, O.
Conrad	Welcome	F. Conrad, M.
N. E. Maple Creek	Sugar Bush, R. F. D.	O. R. Swantus, O.
Lilly	Welcome, R. F. D.	P. C. Battles, O.
W. Koehler	Welcome, R. F. D. 27	W. Koehler, O.
Leeman Comb. C. & B.	Leeman	Carter & Jones, O.
Theede & Newland	Shiocton, R. F. D. 31	Theede & Newland, O.
Failey	Black Creek	Owen Failey, O.
Cicero	Seymour, R. F. D. 35	Peter Larsen, O.
Lawrenceville	Seymour	F. Jeske, O.
Chas. Hahn & Co.	Seymour	Chas. Hahn & Co.
S. Greenville	Appleton, R. F. D. 1	F. Nau, O.
E. V. Grunigen	Black Creek	E. V. Grunigen, O.
Griese	Binghamton	B. Griese, O.
Wm. Beyer	Black Creek	Wm. Beyer, O.
Black Creek B. & C. Co.	Black Creek	J. Brandt, O.
John Felton	Black Creek	John Felton, O.
Twelve Corners	Black Creek	Gustave Schoeler, O.
Wm. Schueler	Appleton	Wm. Schueler, O.
White Clover Comb. C. & B.	Appleton	Chas. Schueler, O.
River Side	Shiocton, R. F. D. 30	W. Bean, O.
H. Fassbender, No. 3	Hortonville, R. F. D. 22	H. Fassbender, O.
Ideal Comb. B. & C.	Greenville	H. J. Fassbender, O.
Gopher Hill	Hortonville, R. F. D. 21	P. W. Wallace, O.
Seymour Valley	Seymour, R. F. D. 37	H. W. Melchart, O.
Luedke	Seymour	B. H. Luedke, O.
Kliest	Seymour, R. F. D. 36	E. L. Kliest, O.
Five Corners	Seymour, R. F. D. 33	Samuel Baehler, O.
Duck Creek	Seymour, R. F. D. 33	Anton Plutz, M.
Felton Comb. C. & B.	Seymour, R. F. D. 33	M. Felton, O.
Baehler	Seymour, R. F. D. 36	Jacob Baehler, O.
Freedom Village	Kaukauna, R. F. D. 11	H. T. Nabbefelt, O.
Greiner	Little Chute, R. F. D. 9	P. H. Greiner, O.
Pleasant View	Little Chute	A. J. Miller, O.
Mackville	Appleton, R. F. D. 4	Martin Striegel, M.
Frazer	Appleton, R. F. D. 5	F. A. Viergut, O.
Center Valley Comb. C. & B.	Appleton, R. F. D. 3	H. W. Halverson, O.
A. F. Petersen	Appleton, R. F. D. 3	A. F. Petersen, O.
Elm Grove	Appleton, R. F. D. 3	J. Beemster, O.
Darby Cheese Co.	Appleton, R. F. D. 8	Angert Wondrow, M.
Lemke, No. 2	N. Kaukauna; R. F. D. 13	M. A. Lemke, O.
Smith	Mission	Joseph Smith.
Lemke, No. 1	No. Kaukauna	A. A. Lemke, O.
Poplar Grove	Appleton	C. Onderhoven, O.
Pelky	Welcome	L. Pelky, O.
Riverside	Clintonville	P. H. Kasper, O.
Greenville	Appleton	Frank Leitcke, O.
J. W. Appleton	Kaukauna	J. W. Appleton, O.
Twin Hickory	Appleton, R. F. D. 1	L. Beutel, M.

OUTAGAMIE COUNTY—Continued.

Name.	P. O. Address.	Owner or Manager.
Cheese Factories: (cont.)		
Island Ch. & B. Co.	Larson, R. F. D. 3	Chas. Christensen, M.
Spring Creek	Appleton	C. F. Smith, O.
Dooley	Shiocton	I. F. Spurgeon, O.
West Bovina	Welcome	L. Pelky, O.
Maple Leaf	Welcome	Albert Reinke.
Brass & Kielen	Black Creek, R. F. D. 34 ..	Wm. Kielen.
Baten	Kaukauna, R. F. D. 11 ...	Henry Baten.
Military Road	S. Kaukauna, R. F. D. 14 ..	Jos. Moser.
Medina Comb. B. & C. ...	Medina	Robt. Riesberry, O.
Potts-Wood-Schroeder Comb. C. & B.	Greenville	Potts Wood-Schroder Co.
Military Junction Comb. C. & B.	So. Kaukauna	John Lamers.
White Clover Comb. C. & B.	So. Kaukauna	H. J. Fassbender.
Creameries:		
Hortonville	Hortonville	Dabareiner & Steffen, O.
Medina Comb. C. & B. ...	Medina	Robt. Riesberry, O.
Welcome Cry. Co.	Welcome	John Kutz, O.
Potts-Wood-Schroder Ch. C. & B.	Greenville	Potts-Wood-Schroder Co.
W. Greenville Station ..	Greenville	Aug. Schroeder, O.
Bovina	Shiocton	F. Braatz, O.
Seymour	Seymour	F. W. Huth, O.
Apple Creek	Appleton	Potts, Wood & Co., O.
Potts, Wood & Co.	Appleton	Potts, Wood & Co., O.
VanWyk	Appleton	A. Van Wyk, O.
Clover Blossom Ch. & B. Co.	Seymour, R. F. D. 35	Otto, Brass & Hahn, O.
Black Creek	Black Creek	Geo. Otto, O.
Hortonville Comb. C. & B.	Hortonville	Dabareiner & Steffen, O.
Center Valley Comb. C. & B.	Appleton, R. F. D. 3	H. W. Halverson, O.
W. Greenville Comb. C. & B.	Hortonville	M. W. Pease, O.
Leeman Comb. C. & B. ...	Leeman	Carter & Jones, O.
White Clover Comb. C. & B.	So. Kaukauna	H. J. Fassbender.
Ideal Comb. B. & C.	Greenville	H. J. Fassbender.
Felton Comb. C. & B. ...	Seymour, R. F. D. 38	M. Felton.
Chas. Hahn & Co.	Seymour	Chas. Hahn & Co.
White Clover Comb. C. & B.	Appleton	Chas. Schueler.
Military Junction Comb. C. & B.	So. Kaukauna	John Lambers.
Skimming Stations:		
Dabareiner & Steffen ...	Hortonville	Dabareiner & Steffen.
Maple Creek No. 1.....	New London, R. F. D. 24..	W. E. Carter, O.

OZAUKEE COUNTY.

Name.	P. O. Address.	Owner or Manager.
Cheese Factories:		
Ternet	Lake Church	J. J. Ternet.
Belgium	Belgium	E. H. Fisher, O.
Spies	Fredonia, R. F. D. 1	Nick Spies.
Ternes	Cedar Grove	John Ternes, O.
Kohler	Fredonia	Daniel Wittlinger, O.
Rehm	Fredonia	Chas. Rehm, O.
St. Augustine	West Bend	M. Fechter.
Town 10	Grafton	Edward Keller.
Klessig	Fredonia	J. H. Klessig.
Waubeka	Fredonia	J. H. Klessig, O.
Pauley, No. 1	Port Washington	Nick Pauley, O.
Green Bay Road	Port Washington, R. F. D. 1.	Pauly & Karrels, O.
Lake Church	Belgium	Frank Pauly, O.
Possely	Belgium	J. N. Possely.
Holy Cross	Fredonia	Chas. Pauly, M.
Fredonia	Fredonia	Gartmann & Kalmerton.
Wellenstein	Port Washington	J. P. Wellenstein.
Norwegian	Port Washington	W. M. Sterns, M.
Meyer	Port Washington	P. D. Meyer, O.
Port Washington	Port Washington	Wm. Koopman, O.
Muehlberg	Fredonia	O. E. Muehlberg.
Depies	Fredonia	John Depies.
Liezen	Belgium	G. J. Liezen.
Jung Inlet	Fredonia	G. C. Kuhn, O.
Marx	Belgium	Mike Marx, O.
Golden Rod	Cedar Grove	Jacob Theisen, M.
Bruckner	Fredonia	John Bruckner, O.
Riverside Comb. Ch. & B.	Saukville	E. L. Eastman, O.
Creameries:		
Cedarburg	Cedarburg	O. J. Groth, O.
Five Corners	Cedarburg	Thomas Halpin, M.
Grafton	Grafton	C. Gerlach, M.
Lakefield	Grafton	Wm. Hoevner, M.
Riverside Comb. Ch. & B.	Saukville	E. L. Eastman, O.
Clover Hill	Cedarburg	O. J. Groth, O.

PEPIN COUNTY.

Creameries:		
Waterville Co-op.....	Arkansaw	C. K. Fleshauer, M.
Bear Creek, Co-op.....	Durand, R. F. D. 2	E. J. Ryan.
Tarrant, Co-op.....	Durand, R. F. D. 2	Geo. L. Howard.
Skimming Stations:		
Bear Creek	Durand, R. F. D. 1	E. J. Ryan.

PIERCIE COUNTY.

Name.	P. O. Address.	Owner or Manager.
Cheese Factories:		
Farm Hill	Elmwood, R. F. D. 1	Hans Tauberg.
Plum Creek	Plum City, R. F. D. 1	C. Martin.
Creameries:		
Ellsworth	Ellsworth	Milton Dairy Co., St. Paul, O.
Eisdale Co-op. Cry. Co..	Bay City, R. F. D. 1	J. W. Carlson, M.
Beldenville	Beldenville	Beldenville Cry. Co., O.
Spring Valley	Spring Valley	P. P. Lomo, M.
Gilman, Co-op.....	Spring Valley, R. F. D. 2 ..	M. O. Hammer, M.
Fairview, Co-op.....	Maiden Rock, R. F. D. 1..	Chas. Peroutky, O.
Elmwood	Elmwood	Ole Peterson, M.
Hatchville	Spring Valley	F. C. Knospe, M.
Lawton B. & Ch. Co.....	Ellsworth	Ed. Husfloen, M.
River Falls	River Falls	Milton Dairy Co., O.
Plum City	Plum City	Sammels Bros., O.

POLK COUNTY.

Cheese Factories:		
Cedar Bend	Osceola	Fred Sorenson, M.
East Farmington	Osceola, R. F. D. 1	Wm. F. Koch, Osceola, O.
Cedar Lake	New Richmond, R. F. D. 3 ..	Wm. F. Koch, Osceola, O.
Elm Grove	Osceola, R. F. D. 2	J. E. Demulling, M.
Maple Grove	Centuria, R. F. D. 1	W. R. Boies, M.
Nye	Nye	Fred Miller, M.
Alden Cheese Co.....	Star Prairie, R. F. D. 1..	J. E. Demulling, M.
Clover Dale	Osceola, R. F. D. 2	Aug. Demulling, M.
Garfield Co-op.....	St. Croix Falls, R. F. D. 2 ..	B. H. Miller, M.
Pine Lake Co-op.....	Osceola, R. F. D. 1	Chas. Engelhardt, M.
McKinley Co-op.....	Lorraine	E. J. Pfluger, M.
Creameries:		
Apple River & Beaver Co-op.	Range	S. P. Swanson, Turtle Lake, O.
Clayton Co-op.....	Richardson	Chas. Lundstrom, M.
Clear Lake Co-op.....	Clear Lake	A. Carswell, M.
Amery Co-op.....	Amery	B. A. DeGolier, M.
Deronda Co-op.....	Deronda	A. Ross, M.
Volga Co-op.....	Amery, R. F. D. 3	Geo. Jones, M.
Garfield	Dresser Junction, R. F. D. 1.	Jules Fredlund, O.
Dresser Junction	Dresser Junction	Jules Fredlund, O.
Lykens	Lykens	G. L. Freeman, M.
Bunyan	Bunyan	H. J. Hjorst, M.
Luck Co-op.....	Luck	A. Berggren, M.
Clam Falls	Clam Falls	Chris Hanson.
Atlas Co-op.....	Atlas	John Akes, M.
Cushing	Cushing	Ed. Skone, M.
Eureka Co-op.....	St. Croix Falls, R. F. D. 1 ..	N. C. Nielsen, M.
West Sweden Co-op.....	Frederick	Wm. Moberg, M.

POLK COUNTY—Continued.

Name.	P. O. Address.	Owner or Manager.
Creameries: (cont.)		
Milltown Co-op.....	Milltown	N. J. Larson, M.
Bone Lake Co-op.....	Luck, R. F. D. 2	Jens Jensen.
St. Croix Falls Co-op.....	St. Croix Falls, R. F. D. 2	J. Brink, M.
Independent Co-op.....	Clayton	J. S. Malchow, M.
Skimming Stations:		
Dwight	Deronda, R. F. D. 2	Engwold Monson, M.
Pineville	Pineville	Bridgman & Russell Co.
Frederick	Frederick	Crescent Cry. Co., St. Paul, Minn.

PORTAGE COUNTY.

Cheese Factories:		
County Line	Milladore, R. F. D. 1	Frank Schugahn, O.
Carson	Stevens Point, R. F. D. 3	C. F. Wink, M.
Creameries:		
Linwood	Stevens Point, R. F. D. 4	Frank Clark, M.
New Hope, Co-op.....	Amherst Jct., R. F. D. 2	Martin Wrolstad, M.
Rosholt	Rosholt	T. J. Warner, M.
Sharon	Rosholt, R. F. D. 2	Geo. Souik, M.
Garfield, Co-op.....	Nelsonville	Olaf Hofs, M.
Nelsonville, Co-op.....	Nelsonville	W. T. Waller, M.
Stockton	Stevens Point, R. F. D. 1	B. L. Ward, O.
Custer, Co-op.....	Stevens Point, R. F. D. 2	Martin Heffron, M.
Jersey, Co-op.....	Amhurst	G. E. Jordan, M.
Lanark Butter & Ch. Co.	Amhurst, R. F. D. 1	Frank Droske, M.
Lake Thomas	Fancher	A. J. Kubisiak, M.
Arnott	Stevens Point, R. F. D. 5	T. J. Leary, M.
Buena Vista	Plover, R. F. D. 1	I. E. Albertie, M.
Plover	Plover	W. H. Hartwell, M.
Empire	Junction City	H. Rux, O.
Eau Plaine	Dancy	Gustave Borth, M.
Carson	Stevens Point, R. F. D. 3	W. E. Warren, O.
Almond	Almond	H. J. Kiepert, O.
Blaine	Almond, R. F. D. 2	D. W. Sawyer, M.
Hetzel	Almond, R. F. D. 2	N. T. Hanson, M.
Union	Almond, R. F. D. 1	F. A. Shilling, M.
Bancroft	Plainfield, R. F. D. 3	Otto McCormick, M.
Casimir	Stevens Point	Aug. Walkaush, O.
Ellis	Stevens Point, R. F. D. 2	G. W. Allen, O.
Star	Junction City	Empire Cry. Co., O.
Lone Star	Amherst, R. F. D. 2	R. Wilson, M.
Amherst Jct.	Amherst Jct.	
Farmers C. & B. Co.	Amherst Jct., R. F. D. 2	Ben. Halverson, M.
Skimming Stations:		
North Star	Rosholt, R. F. D. 2	Geo. Souik, M.
Ellis	Custer	Martin Heffron, M.

PRICE COUNTY.

Name.	P. O. Address.	Owner or Manager.
Cheese Factories:		
Oak Ridge	Kennan	Herman Tegen, O.
Plinke's	Prentice	Fred Plinke, O.
Creameries:		
Park Falls	Park Falls	Jas. Esterl.
Kennan	Kennan	Reichert Bros., O.
Prentice	Prentice	F. B. Cuthbert, O.
Ogema, Co-op.	Ogema	Aug. Heden, M.
Ogema Springs	Ogema, R. F. D. 2	Johannes Johnson, O.
Spring Brook	Phillips, R. F. D. 1	Spring Brook Cry. Ass'n, O.
Spirit	Spirit	Sawales & Borst, O.

RACINE COUNTY.

Creameries:		
Caldwell	Lake Beulah	E. I. Seaman, Clinton Jct. O.
Kneeland	Caledonia, R. F. D. 12	Kearney Roessler Co., Jefferson, O.
Union Church	Caledonia, R. F. D. 13	McCanna & Fraser, Bur- lington, O.
Raymond Center	Franksville, R. F. D. 10 ..	Kearney Roessler Co., Jefferson, O.
Raymond, Co-op.	Franksville, R. F. D. 10 ..	Martin Christensen, M.
Waterford	Waterford	McCanna & Fraser, O.
Tichigan Cry.	Waterford, R. F. D. 25	C. Glaus, Milwaukee, O.
Rochester	Rochester	McCanna & Fraser, O.
Mt. Pleasant	Somers, R. F. D.	F. J. Biehm.
Yorkville	Union Grove, R. F. D. 6 ..	Kearney & Roessler, Jef- ferson, O.
Ivesgrove	Union Grove, R. F. D. 6 ..	Kearney & Roessler, Jef- ferson, O.
Thompsonville	Franksville, R. F. D. 10 ..	M. O. Mortenson, O.
Racine Pure Milk Co. ...	Racine	Mr. Lee, M.
High Street	Burlington, R. F. D. 20	Frank Grass, M.
Dover	Burlington, R. F. D. 18	F. C. Zacher, Milw., O.
Condensed Milk Factories:		
Wis. Condensed Milk Co.	Burlington	McCanna & Fraser, O.
Horlick's Malted Milk Co.	Racine	
Skimming Stations:		
Norway	Waterford	McCanna & Fraser, Bur- lington, O.
Beaumont	Kansasville, R. F. D.	McCanna & Fraser, Bur- lington, O.

RICHLAND COUNTY.

Name.	P. O. Address.	Owner or Manager.
Cheese Factories:		
Corwin	Cazenovia, R. F. D. 2	Wm. Peterson, O.
Hawkins	Cazenovia, R. F. D. 1	O. H. Swenick, O.
Balmoral	Muscoda, R. F. D. 1	H. J. Noyes, O.
Pleasant Hill	Richland Center, R. F. D. 2	W. F. Miller, O.
Basswood	Muscoda, R. F. D. 1	Chas. Sobek, O.
Basswood Union	Basswood	F. Tisdale, O.
Gault Hollow	Boaz, R. F. D. 1	Schmitt Bros., Blue River, O.
Fox Hollow	Richland Center, R. F. D. 4	F. Tisdale, Basswood, O.
Union	Boaz, R. F. D. 1	G. M. Miller, M.
Boaz	Boaz, R. F. D. 1	John Fischer, O.
Elmwood	Soldiers Grove, R. F. D. 2	B. L. Clanin, O.
Butternut	Loyd	Scott Warren, O.
Loyd	Loyd	Chas. Strausburg, O.
Pleasant Ridge	Richland Center, R. F. D. 3	L. H. Jewett, M.
Richland	Richland Center, R. F. D. 3	Omar Dietz, O.
West Branch	Boaz, R. F. D. 1	C. Hannawell, M.
Five Points	Five Points	Albert Munson, M.
Indian Creek	Muscoda, R. F. D. 3	Luther Noyes, M.
Oak Ridge	Richland Center, R. F. D. 2	Schmitt Bros., Blue River, O.
Ash Creek	Richland Center, R. F. D. 2	Chas. Madding, O.
Maple Grove	Viola	Dolph Simmons, O.
Sabin	Sabin	John Babb, M.
Byrd's Creek	Byrd's Creek	Schmitt Bros., Blue River, O.
Excelstor	Excelsior	Schmitt Bros., Blue River, M.
Twin Bluffs	Twin Bluffs	Fitzgerald Bros., O.
Gotham	Gotham	Foley Bros., O.
Goodrich	Lone Rock, R. F. D. 1	F. A. & C. E. Goodrich, O.
Dixon Union	Lone Rock, R. F. D. 1	L. W. Dorgan, M.
Bloom City	Bloom City	Paul Kidd.
West Lima	West Lima	Fred Lepley, O.
Buck Creek	Richland Center	Ned Brewer, O.
Rockbridge	Rockbridge	J. G. Cunningham, O.
Fancy Creek	Richland Center	Hoffman Bros., O.
Hub City	Hub City	W. N. Waddell, O.
Henrietta	Yuba, R. F. D. 1	Scott Lorrence, O.
Yuba	Yuba	Diedrich Bros., O.
Woodstock	Woodstock	Otto Kidd, O.
Peckham	Gillingham	E. E. Austin, M.
Ithaca Union	Ithaca	Theo. Reutten, M.
Keyesville	Twin Bluffs, R. F. D. 1	Durst Bros., M.
Neptune	Neptune	L. H. Sawyer, O.
Greenheck	Lone Rock, R. F. D. 1	Arnold Greenheck, O.
Pine River	Richland Center	Burnham & Scott, O.
Richland Center Comb. C. & B.	Richland Center	Burnham & Scott, O.
Bear Valley	Bear Valley	Peter Schmidt, O.
Brady's	Soldiers Grove	Jas. Brady, O.
Fountain Hill	Lone Rock	W. J. Davis, O.
Fairview	Lone Rock	H. J. Noyes, Muscoda, O.

RICHLAND COUNTY—Continued.

Name.	P. O. Address.	Owner or Manager.
Cheese Factories: (cont.)		
Horse Creek'	Richland Center	Cosgrove & Cunningham, O.
Lower Little Willow	Richland Center, R. F. D. 3	Irvin Reagles, O.
Cherry Valley	Yuba, R. F. D. 2	W. E. Elmer, O.
Malanchton Creek	Hub City	Wm. Waddell, M.
Dosch Corners	Richland Center, R. F. D. 1	Fred Dosch, O.
Upper Little Willow	Richland Center, R. F. D. 3	Len Stoddard, O.
Durnford	Richland Center	F. Durnford, M.
English Ridge	Richland Center	S. A. Harris, M.
Aubry	Twin Bluffs	John Nee, M.
Eagle Corners	Muscoda	Chas. Sobeck, M.
Upper Ash Creek	Richland Center	Tim Manning, O.
Middle Ash Creek	Blue River	Schmitt Bros., M.
Ithaca	Ithaca	Font Derickson, O.
East Branch	Richland Center, R. F. D. 4	Wm. Wonn, O.
Ash Ridge Comb. Ch. & B.	Viola	Frank Shepherd, M.
Creameries:		
Westford	Cazenovia	Frank Bowar, O.
Hillside	Richland Center	F. Bowen, O.
Richland Center Comb. Ch. & B.	Richland Center	Burnham & Scott, O.
Viola	Viola	J. Wunsch, O.
Ash Ridge Comb. Ch. & B.	Viola, R. F. D. 2	F. Shepherd, M.
Mill Creek	Boaz, R. F. D. 1	Frank Walker, O.
Sylvan	Sylvan	Levi Ehardt, M.
West Boston	Boaz	W. H. Dosch, M.
Tavera	Tavera	M. J. McDermott, M.
Goodrich	Lone Rock, R. F. D. 1	F. A. & C. E. Goodrich, O.
Spot Cash	Richland Center	Ward Lamberson, O.
Ideal	Richland Center	Fred Thompson, O.
Skimming Stations:		
Cazenovia	Cazenovia	Frank Bowar, O.
Smiths Hollow	Reedsburg	H. Sorge, M.
Simpsons	Reedsburg	H. Sorge, M.
Gillingham	Gillingham	Burnham & Scott, O.

ROCK COUNTY.

Cheese Factories:		
Dickey	Brodhead	Andrew Everson, M.
Scotch Hill	Brodhead	Jacob Marty, O.
Magnolia	Brodhead, R. F. D. 1	Jim Ward, M.
Star	Janesville	R. Ryan, M.
Lee	Brodhead, R. F. D. 22	P. Koatrude, M.
Waldron	Brodhead, R. F. D. 4	Peter Waldron, M.

ROCK COUNTY—Continued.

Name.	P. O. Address.	Owner or Manager.
Cheese Factories: (cont.)		
Ryan Farm	Hanover	Andrew Hirsbrunner, O.
Neward, No. 1	Beloit, R. F. D. 27	Henry Legler, M.
Stokes Factory	Brodhead, R. F. D. 23	D. Speik, M.
Avon	Avon	Gottfried Burkhalter, O.
Anderson	Brodhead, R. F. D. 22	Anderson Cheese Co.
Olson	Brodhead, R. F. D. 22	Peter Olson, M.
Jug Prairie	Evansville	Orville Jones, M.
West View	Albany	Wm. Chase, M.
Schuepbach	Brodhead	John Schuepbach, O.
Spring Valley	Orfordville	E. Holden, M.
Hogan	Orfordville	B. Taylor, M.
Creameries:		
Shopiere	Shopiere	Jas. Quigley, W. Madison St., Chicago, O.
Shurtleff	Janesville, 150 Lincoln St.	Shurtleff Co., O.
Center	Evansville, R. F. D. 17	Roach & Seeber Co., Waterloo, O.
Magnolia	Evansville, R. F. D. 20	C. E. Pearsall, O.
Footville	Footville	Roach & Seeber Co., O.
Hanover	Hanover	Jacob Marty, Brodhead, O.
Willowdale	Janesville, R. F. D. 4	C. F. Barnum, O.
La Prairie	Janesville, R. F. D. 2	J. B. Little, M.
Avalon	Avalon	Wm. Conry, O.
Johnston	Avalon, R. F. D. 9	William Borst, O.
Station No. 3	Milton	Else & Steinke, O.
Spring Brook	Whitewater, R. F. D. 1	Diesch & Fromader, O.
Afton	Afton	E. Brinckman, O.
Lima	Lima	W. B. McComb, O.
Maple Grove	Milton Jct., R. F. D.	Wm. Klusmyer, O.
Six Corners	Milton, R. F. D. 11	Dexter Grey, M.
Milton	Milton	R. Else & Son, O.
White Lily	Janesville, R. F. D. 8	F. W. Boettcher, O.
Milton, Co-op	Milton Junction	Wm. P. Marquart, M.
W'n. Newark Cry. Co.	Newark	E. H. Skinner, O.
Orfordville	Orfordville	Caryell & Bartling, O.
Evansville	Evansville	C. J. Pearsall, O.
Eagle	Edgerton, R. F. D.	Frank Boss, O.
Leyden	Janesville, R. F. D. 17	J. E. Boettcher, O.
Indian Ford	Edgerton, R. F. D. 15	Fred Maidens, O.
Clinton Cry. Co.	Clinton	Ed. Seaman.
Tiffany	Tiffany	D. M. Spicer, O.
Evergreen	Janesville, R. F. D. 3	A. L. Teich, O.
Beloit	Beloit	Sturtevant & Wright, O.
Fairfield	Darien, R. F. D. 2	F. P. Saxe, O.
Newark	Beloit, R. F. D. 26	C. H. Olson.
Skimming Stations:		
Eureka	Whitewater, R. F. D.	Zool & Shepherd, O.
Burr Oak	Milton Jct., R. F. D.	J. B. Westphal, O.
Otter Creek	Milton Jct., R. F. D. 17	W. F. Marquart, M.
Howe's Mill	Beloit	Corcoran & Meech.
Newark	Beloit, R. F. D. 27	Corcoran & Meech.
Star	Evansville, R. F. D. 17	Roach & Seeber.
Spring Valley	Brodhead, R. F. D. 1	Roach & Seeber, Water- loo, O.

RUSK COUNTY.

Name.	P. O. Address.	Owner or Manager.
Creameries:		
Bruce	Bruce	R. C. Shelton, O.

ST. CROIX COUNTY.

Cheese Factories:		
Banner	New Richmond, R. F. D. 6	Chas. Carow, Star Prairie, M.
No. 2	Somerset, R. F. D. 1	H. A. LaGrandeur, O.
No. 1	Somerset	H. A. LaGrandeur, O.
No. 4	Somerset, R. F. D. 1	H. A. LaGrandeur, O.
No. 3	Somerset, R. F. D. 1	H. A. LaGrandeur, O.
Sand Hill	Somerset, R. F. D. 1	D. J. Vanesse, M.
Creameries:		
Wilson, Co-op.....	Wilson	G. W. LaPoint, Jr., Wilson, M.
Baldwin, Co-op.....	Baldwin	A. J. Nyman, M.
Hersey, Co-op.....	Hersey	G. L. Lampert, Woodville, M.
Roberts, Co-op.....	Roberts	J. Imrie, M.
Glenwood	Glenwood	Montanye Cry. Co., O.
New Richmond	New Richmond	Superior Cry. Co., O.
Star Prairie	Star Prairie	Superior Cry. Co., O.
Deer Park	Deer Park	H. C. Casperson, O.
Stanton Ch. & Cry. Co..	Stanton	W. E. Bennett, New Richmond, M.
Emerald	Emerald	Henry Fleming, M.
Hempel Forest	Emerald	H. C. Casperson, O.
Eau Galle, Co-op.....	Woodville, R. F. D. 1	Ole Matteson, M.
Hammond	Hammond	Samels Bros., Minneapolis, O.
Oak Grove	Stillwater, Minn., R. R. 9	H. A. Radke, O.
Schulenburg	Hudson	Schulenburg Bros.' Cold Storage Co., O.
Lone Tree	Boardman	J. L. Jorgenson, O.

SAUK COUNTY.

Cheese Factories:		
Carr Valley	La Valle, R. F. D. 4	Burt Hurley, M.
Wards	Sandusky, R. F. D. 2	J. E. Wards, O.
Sunny Bank	Bear Valley, R. F. D. 2	Wm. Keegan.
Wilson Creek	Spring Green	Emil Diehl, O.
Clover Hill	Plain	C. Bremmer, O.
Pleasant Valley	Plain	Geo. Kreul, O.
Poplar Grove	Plain	Thos. Moore, M.
White Mounts	White Mounts	W. B. Constantine, Lone Rock, O.

SAUK COUNTY—Continued.

Name.	P. O. Address.	Owner or Manager.
Cheese Factories: (cont.)		
Cedar Grove	Plain	W. B. Constantine, Lone Rock, O.
Oak Leaf	Spring Green	Aksel Bruhn, O.
Upper Big Hollow	Spring Green	A. H. Mainwaring, O.
Sunny Hill	Baraboo	Aug. Westphal, Neosho, M.
Codys Corners	Spring Green	G. F. Randall, O.
Grove	Spring Green	James Ferguson.
Lower Big Hollow	Spring Green	Waterstreet & Diehl, M.
Moosaw	White Mound	J. Scallon, M.
Irish Valley	White Mound	Tom Haney, M.
East Plain	Plain	W. Constantine, O.
Fair View	Spring Green	W. F. Scholl, O.
May Creamery Co.	Reedsburg	Olamp Toudot, M.
Loreto	Sandusky	W. A. Dwyer, M.
Gruber	Plain	John Coyne, M.
Prairie	Spring Green	Wm. Waterstreet, O.
Pleasant View	Plain	Joe Kraemer, O.
Cold Spring	Plain	A. Mousseau, O.
Cover Leaf	Plain	Chas. Bremmer, O.
Creameries:		
Merrimac	Merrimac	Heimerl Cry. Co.
Ableman	Ableman	John Dettman.
Ironton	Ironton	H. Sorge & Son, M.
River Side	North Freedom	H. Sorge & Son, O.
Excelsior	Baraboo	I. C. Turner, M.
Elm Grove	Baraboo	F. C. Zacher, Milwaukee, M.
Fairfield	Baraboo, R. F. D. 1	B. F. Thomas, M.
Reedsburg	Reedsburg	Henry Sorge, O.
Winfield	Reedsburg	Henry Sorge, O.
La Valle	La Valle	Joseph Schafer, M.
Oak Hill	Reedsburg	H. Sorge.
Sumpter	Prairie du Sac	M. A. Reynolds, M.
Leland	Plain	H. Sorge & Son, O.
Black Hawk	Black Hawk	Pannan & Kester.
Troy & Honey Creek ...	Prairie du Sac	Henry Ferber, M.
Wisconsin Cry. Co.	Sauk City	H. S. Bowman, M.
Oak's	La Valle	Henry Sorge, O.
Valton	Valton	Frank Bowar.
Hill Point	Reedsburg	E. Broeger.
North Prairie	Reedsburg	H. Riggert.
Loganville	Loganville	H. Riggert.
Baraboo	Baraboo	W. H. Cafilisch, O.
Skimming Stations:		
Washington	Reedsburg	H. Sorge, O.
Lime Ridge	Lime Ridge	Henry Sorge & Son, O.
Sandusky	Sandusky	Loganville Cry. Co.
Dellona	Reedsburg	H. Sorge, O.
Floral	Kilbourn	H. Sorge, O.
Wheelerburg	Reedsburg	H. Sorge.
Dutch Hollow	Reedsburg	H. Sorge, O.

SAWYER COUNTY.

Name.	P. O. Address.	Owner or Manager.
Cheese Factories:		
Pioneer	Hayward	J. F. Bradley, O.

SHAWANO COUNTY.

Name.	P. O. Address.	Owner or Manager.
Cheese Factories:		
Briarton	Briarton	J. F. Jeske, O.
Lasch	Shawano, R. F. D. 3	H. C. Lasch, O.
Laney	Laney	John Leonard, O.
Hofa Park	Hofa Park	Theofil Aryger, O.
Town Line Co-op. Co. ...	Rose Lawn, R. F. D. 1	Stanley Adamski, M.
Lyons & Fraser	Frazer	Lyons & Frazer, O.
Lanstad	Bonduel	C. W. Ganshow, O.
Miller	Rose Lawn, R. F. D. 2	C. R. Miller, O.
Angelica	Angelica, R. F. D. 1	
Pulaski B. & C. Co.	Pulaski	L. Sazmauosk, M.
Split Rock	Split Rock	E. H. Schoeneck, O.
Star Factory	Marion, R. F. D. 2	R. Krueger, O.
Pella	Clintonville	C. W. Binder, O.
Norway Dairy Ass'n.....	Tigerton	A. C. Frailing, O.
Caroline	Caroline	F. Buss, O.
Stemper	Leopolis	A. M. Radke, O.
Belle Plaine Richmond ..	Shawano, R. F. D. 2	G. Kenversatel.
Richmond B. & C. Co. ...	Shawano	Chas. Brockman.
Bibelhouser	Shawano	John Bibelhauser, O.
Gresham	Gresham	Fred Zaug, O.
Red River	Shawano, R. F. D. 2	Fred P. Lash, O.
Thiede	Bonduel, R. F. D. 3	J. A. Thiede, O.
Mills	Cecil	F. A. Mills.
Green Valley Cheese Co..	Underhill, R. F. D. 1	Peter Jensen.
Dillenburg	Shawano, R. F. D. 3	Wm. Dillenberg.
Mill Creek	Shawano, R. F. D. 3	A. G. Tuma, O.
P. & Belle Plaine Ch. Co.	Clintonville, R. F. D. 3	Chas. Killian.
Highland	Bonduel, R. F. D. 3	Henry F. Ganschow, O.
Tot Hill	Bonduel, R. F. D. 2	Frank Pautz.
Ganschow	Bonduel, R. F. D. 1	Ganschow Bros., O.
Hoefs	Bonduel, R. F. D. 2	Chas. Hoefs.
Gippsfield	Bonduel, R. F. D. 2	Henry Drage.
Tracy Corner	Cecil, R. F. D. 1	Theo. Natzke, O.
Brummels	Cecil, R. F. D. 1	J. S. Brummels.
Advance	Advance	M. Larson, O.
Nichols	Angelica, R. F. D. 1	Edw. Nichols.
Brandl Comb. C. & B.	Sobieski, R. F. D. 1	Wm. Baker, O.
Krakov	Sobieski, R. F. D. 1	Casper Stazcek, O.
Friedrich	Bonduel, R. F. D. 3	Wm. Friedrich.
Natzke	Underhill	A. J. Natzke, O.
Lund	Shawano, R. F. D. 1	John Lund.
Wolf River	Shawano, R. F. D. 1	Fred Natzke, O.
Tomashek	Shawano, R. F. D. 1	Chas. Tomashek.

SHAWANO COUNTY—Continued.

Name.	P. O. Address.	Owner or Manager.
Cheese Factories: (cont.)		
Wolf River	Embarrass, R. F. D. 1	David Meisner, Jr., O.
Grass Lake Dairy Co. ..	Belle Plaine	Paul Lasch.
Elm Grove	Marion	Wm. Hoffman, M.
Story Hill	Shawano	A. L. Westel.
Kolpack Comb. C. & B. ..	Bowler	Kolpack Bros., O.
Smithsville	Pella	
Leopolis	Leopolis	Wm. Werth, O.
Aniwa	Aniwa	Joe Zieler.
Frailing	Split Rock, R. F. D. 1	A. C. Frailing, O.
Birnamwood Comb. C. & B.	Birnamwood	A. C. Buss, O.
Belle Plaine Comb. C. & B.	Belle Plaine	Wm. Huebner, O.
Creameries:		
Galesburg Co-op. Cry. Co.	Leeman, R. F. D. 31	A. C. McCully, M.
Rose Lawn	Rose Lawn	Geo. Anderson, M.
Tigerton	Tigerton	H. W. Mavis, O.
Wittenberg	Wittenberg	R. A. Haase, O.
Tilleda Cry. Co.	Tilleda	Dumke Bros., O.
Spring Fountain	Cecil	Otto Able, M.
Bonduel Co-op. Cry. Co..	Bonduel	Fred Westphal, M.
Pulcifer	Pulcifer	Lenn Bemminger, O.
Belle Plaine Comb. B. & C.	Belle Plaine	Wm. Huebner, O.
Birnamwood Comb. C. & B.	Birnamwood	A. C. Buss, O.
Elmdale Cry. Co.	Rose Lawn, R. F. D. 1	John Sechrist, M.
Shawano	Shawano	Brightman & Damrow, O.
Kenny Co.	Eland	I. E. Kenny, O.
Baker C. & B. Co.	Sobeiski	Wm. Baker.
Kolpack Comb. C. & B..	Bowler	Kolpack Bros., O.

SHEBOYGAN COUNTY.

Cheese Factories:		
Aupperle	Kewaskum, R. F. D. 1 ...	John Aupperle, O.
Batavia	Random Lake, R. F. D. 18.	R. A. Donath, O.
Val Rach	Random Lake	Val Rach, O.
Spieker	Random Lake	Emil Spieker, O.
Wetor	Random Lake	John Wetor, O.
Bichler	Random Lake	Thos. Bichler, O.
Graven	Cedar Grove	B. G. Graven, O.
Kleinhesselink	Cedar Grove	John Kleinhesselink, O.
Cascade	Cascade	H. Suemnicht, O.
Helmer	Cascade	Paul Helmer, O.

SHEBOYGAN COUNTY—Continued.

Name.	P. O. Address.	Owner or Manager.
Cheese Factories: (cont.)		
Goehring	Cascade	L. B. Goehring, O.
Hirsig	Waucosta, R. F. D. 34	Chris ^t ian Hirsig, O.
Mayer	Cascade	R. A. Mayer, O.
Flunker	Cascade, R. F. D. 20	Herman Flunker, O.
Scott	Waldo	H. M. Scott, O.
Onion River	Waldo	H. M. Scott, O.
Waldo	Waldo	Leonard Dyke, O.
Hingham	Hingham	Emil Maas, O.
Brasser	Oostburg	Martin Brasser, O.
Gibbsville	Gibbsville	F. A. Boldt, O.
Fenner	Sheboygan Falls	Frank A. Fenner, O.
Schulte	Plymouth, R. F. D. 24	Robt. Schulte, O.
Harmon	Plymouth, R. F. D. 24	H. M. Scott, O.
West Oostburg	Oostburg	G. J. Ten Dollen, O.
Kleinhesselink	Cedar Grove	G. Kleinhesselink, O.
Koskamp Bros.	Oostburg	Koskamp Bros., O.
Gartman	Sheboygan	Hy. Gartman, O.
Huenink Bros.	Cedar Grove	Huenink Bros., O.
Weedens	Sheboygan, R. F. D. 4	F. W. Gartman, O.
Six Corners	Sheboygan, R. F. D. 4	Chas. Gartman, O.
Piper	Cascade, R. F. D. 1	Chas. Piper, O.
Ninneman	Cascade, R. F. D. 21	Robt. Ninneman, O.
Rathbun	Plymouth, R. F. D. 26	N. E. Cosgrove, O.
South Prairie	Plymouth, R. F. D. 26	Dan Piper, O.
Chaplin	Plymouth, R. F. D. 26	H. A. Chaplain, O.
Spring Farm	Plymouth, R. F. D. 25	R. F. Buchholz, O.
Zelm	Plymouth, R. F. D. 26	W. A. Zelm, O.
Greenbush	Greenbush	E. B. Mayhew, O.
Webb	Glenbeulah, R. F. D. 31	G. E. Webb, O.
Hulls Crossing	Glenbeulah, R. F. D. 31	T. A. Ubbelohde, O.
Termaat	Plymouth, R. F. D. 28	Ed. Termaat, O.
Peters	Sheboygan, R. F. D. 9	J. H. Peters, O.
Luecke	Plymouth	C. H. Luecke, O.
Damrow	Sheboygan F., R. F. D. 7	O. A. Damrow, O.
Widder	Sheboygan, R. F. D. 2	Emil Widder, O.
Beuchel	Sheboygan, R. F. D. 1	Herman Beuchel, O.
Strub	Plymouth, R. F. D. 28	J. Strub, O.
Hafschild	Plymouth, R. F. D. 29	R. A. Hafschild, O.
Otter Creek	Plymouth, R. F. D. 29	H. W. Basler, O.
Beck	Sheboygan F., R. F. D. 7	Geo. Beck, O.
Erbstoeszser	Sheboygan F., R. F. D. 2	Ed. Erbstoeszser, O.
Harms	Sheboygan, R. F. D. 2	Chas. Harms, O.
Cleveland Cry. Co.	Haven, R. F. D. 6	Cleveland Cry. Co., O.
Kalk	Haven, R. F. D. 6	J. F. Kalk, O.
Schreiber & Erdman	Sheboygan, R. F. D. 1	Schreiber & Erdman, O.
Reineking	Plymouth, R. F. D. 29	F. C. Reineking, O.
Franklin	Franklin	Louis Reseburg, O.
Rehm	Plymouth, R. F. D. 29	H. A. Rehm, O.
Mueller	Sheboygan F., R. F. D. 8	Henry Mueller, O.
Dassow	Sheboygan F., R. F. D. 8	R. P. Dassow, O.
Rhine Center	Elkhart, R. F. D. 33	Geo. Horneck, O.
Riverside	Elkhart, R. F. D. 34	Hy. Horneck, O.
Ada	Elkhart, R. F. D. 34	F. O. Lindow, O.
Reseburg	Sheboygan, R. F. D. 2	Louis Reseburg, O.

SHEBOYGAN COUNTY—Continued.

Name.	P. O. Address.	Owner or Manager.
Cheese Factories: (cont.)		
Spindler	Elkhart, R. F. D. 34	Jacob Spindler, O.
L. Zimmerman	Haven, R. F. D. 6	Louis Zimmerman, O.
W. Zimmerman	Haven, R. F. D. 6	Wm. Zimmerman, O.
R. Liebetrau	Random Lake	R. Liebetrau, O.
Hammen	Random Lake	Arthur Seider, O.
Silver Creek	Random Lake	A. A. Bettner, O.
Paasch	Cedar Grove	Wm. Paasch, O.
Larson	Cedar Grove	Wm. Larson, O.
South Cedar Grove	Cedar Grove	John Voskuil, O.
Huibregtse	Oostburg	Albert Huibregtse, O.
Cedar Grove	Oostburg, R. F. D. 13	Harry Voskuil, O.
Lemahien	Oostburg	Jake Lemahien, O.
Verhulst	Oostburg	John Verhulst, O.
Union Corners	Oostburg, R. F. D. 12	L. H. Pieper, O.
Paetznick	Waldo	Robt. Paetznick, O.
Adell	Adell	Ed. Kohl, O.
Nussbaumer	Waldo, R. F. D. 23	F. W. Nussbaumer, O.
Koehler	Plymouth	A. C. Koehler, O.
Valley	Plymouth	A. K. Brandt, O.
Maple Grove	Plymouth	P. F. Jung, O.
Lindow	Plymouth	Wm. C. Lindow, O.
McKinnon	Sheboygan Falls	M. McKinnon, O.
Kauffman	Sheboygan Falls	L. O. Kauffman, O.
Kalk	Sheboygan Falls	H. A. Kalk, O.
Leon Laack	Sheboygan F., R. F. D. 8	Leon Laack, O.
Otto Hahn	Sheboygan F., R. F. D. 8	Otto Hahn, O.
Spring	Plymouth	H. C. Lange, O.
Becker Combined Ch. & B.	Adell, R. F. D. 19	Henry Becker, O.
Moening	Sheboygan, R. F. D. 5	Gustave Moening, O.
Schreiber & Dassow	Sheboygan, R. F. D. 1	Schreiber & Dassow, O.
Penselin	Sheboygan, R. F. D. 2	F. Penselin, O.
B. Schreiber & Co.	Sheboygan, R. F. D. 2	B. Schreiber & Co., O.
Moehrl	Random Lake	J. F. Moehrl, O.
Boll	Sheboygan, R. F. D. 2	Ernest Boll, O.
Edgewood	Glenbeulah	J. H. Deicher, O.
Union	Glenbeulah	Louis Ebeling, O.
Weiskopf	Cleveland, R. F. D. 1	Henry Weiskopf, O.
Horneck	Elkhart	Geo. Horneck, O.
Rehm	Elkhart	Wm. Rehm, O.
Sheboygan Falls	Sheboygan Falls	H. Anderson, O.
Ourtown	Sheboygan Falls	Ed. M. Bahr, O.
Voechting	Sheboygan Falls	Henry Voechting, O.
Five Corners	Sheboygan F., R. F. D. 10.	Henry Erbstoesz, O.
Edwards	Haven	R. Conrad, O.
Bates	Waldo	H. M. Scott, O.
Creameries:		
Melendy	Sheboygan Falls	E. B. Melendy, O.
Becker Comb. B. & C....	Adell, R. F. D. 19	Henry Becker, O.
Condensers:		
Oostburg Evaporated Milk Co.	Oostburg	Oostburg Evaporated Milk Co., O.

TAYLOR COUNTY.

Name.	P. O. Address.	Owner or Manager.
Cheese Factories:		
Four Corners, C. & B.	Medford, R. F. D. 2	A. W. Schultz, O.
Little Black	Medford, R. F. D. 2	A. W. Schulte.
Browning Comb. B. & C.	Medford, R. F. D. 1	Alfred Waldhart, O.
Fond Valley	Rib Lake, R. F. D. 1	Aug. Radtke, O.
Creameries:		
Stetsonville	Stetsonville	Schroeder Bros., O.
Sunrise	Medford	A. C. Haberstich, O.
Medford Cry. Ass'n	Medford, R. F. D. 4	John Wyss, O.
Maple Grove	Medford, R. F. D. 4	Fred Miller, O.
Pioneer	Medford, R. F. D. 3	J. McAdams, O.
Little Black	Little Black	David McAdam, O.
Chelsea	Chelsea	L. H. Schroeder, M.
Standard	Medford	H. G. Brehm, O.
Whittlesey	Whittlesey	A. C. Haberstich, O.
Four Corners Comb. C. & B.	Medford, R. F. D. 2	A. W. Schultz, O.
Browning Comb. C. & B.	Medford, R. F. D. 1	Alfred Waldhart, O.

TREMPEALEAU COUNTY.

Cheese Factories:		
Pigeon	Pigeon Falls	Albert Fremsted, M.
Little Elk	Independence	M. J. Jensen, M.
Creameries:		
Pigeon Falls	Pigeon Falls	B. M. Sleetland, M.
Preston	Blair	H. Duxbury, M.
Whitehall	Whitehall	L. D. Parson, M.
Artie Springs	Galesville	J. N. Benrud, M.
Ettrick	Ettrick	A. Ofsdahl, M.
Arcadia Farmers Co.	Arcadia	E. G. Bigham, M.
Independence	Independence	J. Jackson, M.
Osseo	Osseo	O. A. Williams, Augusta, O.
Eleva	Eleva	Sam Bulinger, M.
Elk Creek	Trempealeau	Oscar Roon, O.
Unity Co-op.	Strum	H. N. Robbe, M.
Dodge	Dodge	Rohn & Rulas, O.
Skimming Stations:		
Milton	Trempealeau	Wm. Young.

VERNON COUNTY.

Name.	P. O. Address.	Owner or Manager.
Cheese Factories:		
Purdy	Viroqua, R. F. D. 2	Delbert Groves.
Ross	Viola, R. F. D. 3	Chas. W. Beeman, O.
Liberty	Viola, R. F. D. 3	Chas. W. Beeman, O.
Manning	Reedstown	H. K. Eastman, O.
Green Creek	Yuba, R. F. D. 1	Jas. Novy, O.
Wood	Wood	Theo. Johnson, O.
Dabello	Hillsboro, R. F. D. 1	Albert Johnson, O.
Star Valley	La Farge	Wm. Keepers, M.
West Prairie	Viroqua	C. L. Currey, O.
Muncie	Dilley	Oscar Hunter, O.
Liberty Pole	Viroqua, R. F. D. 4	Edgar Lepley.
Fargo	Viroqua, R. F. D. 4	Edgar Lepley.
Brinkman	Coon Valley	C. Brinkman, O.
Fred Andreg	Coon Valley	Fred Andreg, O.
Warner Creek	Dilley, R. F. D. No. 1	Geo. Marshall, M.
Meadow Valley	Hillsboro	Novy & Pline, O.
Kickapoo Valley Cry. Co.	La Farge	Kickapoo Valley Cry. Co.
Creameries:		
Viroqua Cry. Co.	Viroqua	W. Wigginton, M.
Westby Co-op.	Westby	A. J. Moen, M.
Bloomington Co-op.	Bloomington, R. F. D. 3 ..	Gust. Morterud, M.
Rockton	Rockton	H. A. Meyers, M.
Retreat	De Soto, R. F. D. 2	J. L. Davis, M.
Chaseburg Co-op.	Chaseburg	A. D. Wangen, M.
Coon Valley	Coon Valley	P. Stromstad, M.
Hillsboro	Hillsboro	W. C. Allsbrock, O.
Newry	Cashton	A. H. Peterson, M.
Valley	La Farge	Geo. Cancutt.
Ontario	Ontario	H. Sorge & Sons, Reeds- burg, O.
Stoddard Co-op.	Stoddard	J. Flick.
Tripville	Kendalls, R. F. D. 5	J. B. Thompson, Elroy, M.
Red Mound Co-op.	De Soto	Ole Gauper, M.
Genoa Co-op.	Genoa	Matt Gueszetti.
Avalanche	Viroqua, R. F. D. 7	Geo. Liom.
Esofa Co-op.	Westby, R. F. D. 2	H. Rentz.
Dell Co-op.	La Farge, R. F. D. 3	S. S. Smith.
Readstown Co-op.	Readstown	A. Ward.
Kickapoo Valley Cry. Co.	La Farge	Joseph & Wigginton.
Comb. B. & C.		
Mt. Tabor Co-op. Cry. Co.	Mt. Tabor	B. F. Sherman, M.
Skimming Stations:		
Dilly	Dilly	Edw. Kuhn.
Millers Prairie	Elroy, R. F. D. 1	Mutch & Thompson.
Hills Prairie	Elroy, R. F. D. 1	Mutch & Thompson.

WALWORTH COUNTY.

Name.	P. O. Address.	Owner or Manager.
Cheese Factories:		
Lake Beulah	Lake Beulah	F. J. Kolb, O.
Kilkenny's Comb. B. & C.	Delavan, R. F. D. 1	J. L. Kilkenny, O.
Creameries:		
East Troy	East Troy	J. Uhrletig, M.
Troy Center	Troy Center	Wm. Clancy, M.
Troy Co-op	Troy Center	B. F. Luedtke, M.
Hilburn	Lake Beulah	John Spaight, M.
Honey Creek	Honey Creek	C. Glaus, Milwaukee, O.
Grove	Elkhorn, R. F. D. 4	F. M. Dyke, M.
Spring Valley Center	Burlington, R. F. D. 4	Ambrose Heinz, M.
Spring Prairie	Spring Prairie	Wm. Vaughn, M.
Lyons	Lyons	C. H. Stubb, O.
Island	Whitewater, R. F. D. 1	Kachel & Henning, O.
Town Line	Whitewater, R. F. D. 1	Zuill & Shepherd, O.
Richmond	Delavan, R. F. D. 1	J. L. Kilkenny, M.
Lyman	Whitewater, R. F. D. 5	C. Kehoe.
Heart Prairie	Whitewater, R. F. D. 5	C. Kehoe, M.
Little Prairie	Eagle, R. F. D. 38	A. Meracle, O.
La Grange	Whitewater, R. F. D. 4	C. L. Calkins, M.
Adams B. & Co. Co.	Troy Center, R. F. D. 1	O. R. Brownley, M.
Bloomfield Center	Bloomfield	E. O. Kull, M.
Springfield	Springfield	C. F. Schinke, O.
East Delavan	East Delavan	Wm. Stein, O.
Elkhorn	Elkhorn	Wis. B. & C. Co., O.
Darien	Darien	F. P. Saxe, O.
Columbia	Allens Grove	John Winkleman, Delavan, O.
North Sharon	Sharon, R. F. D. 2	E. A. Peters, M.
Silver Lake	Elkhorn, R. F. D. 3	Geo. Renner, M.
Millard	Elkhorn, R. F. D. 3	Wis. B. & C. Co., O.
Sugar Creek	Elkhorn, R. F. D. 7	J. McDonald, M.
Allen Grove	Allen Grove	W. C. Winkleman, O.
Lake View	Walworth, R. F. D. 2	A. S. Robinson, M.
Zenda Milk Co.	Zenda	Cornell Bros., Chicago, O.
Lake Geneva	Lake Geneva	Cornell Bros., Chicago, O.
North Bloomfield	North Bloomfield	Andrew Kull, M.
Marr's	Whitewater	H. Marr, O.
East Richmond	Whitewater, R. F. D. 5	John Doherty, M.
Honey Hill	Elkhorn, R. F. D. 3	G. A. Stachel, Elkhorn.
Kilkenny's Comb. B. & C.	Delavan, R. F. D. 2	J. F. Kilkenny, O.
Skimming Stations:		
Prairie	Whitewater	W. H. McCuschon.
North Geneva	Elkhorn, R. F. D. 5	Wis. B. & C. Co., O.
Millard	Elkhorn, R. F. D. 3	Wis. B. & C. Co., O.
Milk Condensing Factories:		
Walworth Condensing Co.	Walworth	McBride Bros. & Knoee, Chicago, Ill.
Borden Cond. Milk Co. . .	Genoa Junction	Borden Condensed Milk Co., Chicago, Ill.
Sharon Milk Condensery.	Sharon	
Zenda Milk Co.	Zenda	H. R. Hatch.
Delavan Milk Cond. Co. .	Delavan	A. E. Hanson.

WASHBURN COUNTY.

Name.	P. O. Address.	Owner or Manager.
Creameries:		
Farmers' Co-op.....	Spring Brook	Henry Clemons.
Shell Lake	Shell Lake	H. T. Pearson, O.
Sarona	Sarona	G. Roemhild, Black Earth, O.

WASHINGTON COUNTY.

Cheese Factories:		
Wayne & Addison	Allenton, R. F. D. 1	M. Fitzgerald, O.
Erin	Hartford	W. P. Hamm, O.
Hamm	Kohlsville	Ben Woag, O.
Orchard Grove	Barton	Jos. Merkel, M.
Boltonville	Boltonville	J. H. Klessig.
Cheeseville	Barton	Paul Hetebrueg, M.
Myra	Newburg	Chas. McCormick, M.
North Trenton	West Bend, R. F. D. 2	Thos. H. Jordan, O.
Riverside	Barton	Louis Joeckel, O.
Joeckel	Jackson, R. F. D. 1	Showalter & Tesch, O.
Showalter & Tesch	Jackson, R. F. D. 1	John Joeckel, O.
Joeckel	Jackson	Otto Wollner, Hartford.
Franks	Cedarburg	Aug. Krueger, M.
Farmers' Dairy Assn.....	West Bend	John Reed, O.
South Star	Hartford	Mike Murphy, O.
County Line	Nashotah, R. F. D. 22	Otto Wollner.
Hibernian	Hartford, R. F. D. 5	John Reed, Oconomowoc.
Maple Hill	Hartford, R. F. D. 2	Henry Becker, O.
Pleasant Hill	Richfield, R. F. D. 2	Bernard Serres, O.
Serres	Hubertus	Steiner Bros. O.
Thomas	Richfield	John Winkler, O.
Richfield	Richfield	Steiner Bros. O.
Mecker	Richfield	John Rothenbach, Jr. O.
Guth	Ackerville	Bruno Zimmerman, O.
Zimmerman	Schleissingerville	Aug. Westphal, O.
West Side	Hartford, R. F. D. 4	Ed. Kuenzie.
Lake Five	Colgate, R. F. D. 1	J. Roderbach.
Schleissingerville	Schleissingerville	Geo. Schubert.
Cedar Lake	Neosho	Aug. Westphal, M.
Hartford	Neosho	John Petri, O.
Wayne	Wayne	Geo. Ehrat, M.
Footo	Kewaskum	Jacob Joss, O.
Little Cedar Lake	Schleissingerville	Geo. Schubert, O.
Schubert	Schleissingerville	Dries & Spies, M.
Mertz	Random Lake	W. H. Froelich.
Jackson B. & C. Co.....	Jackson	Chris. Joss.
St. Lawrence	Saint Lawrence	John Doering, O.
Cedar Brook	West Bend	John Ruefner, M.
Pleasant Hill	Hartford	

WASHINGTON COUNTY—Continued.

Name.	P. O. Address.	Owner or Manager.
Cheese Factories: (cont.)		
Kauper	Hartford	E. Stencky, M.
Aufdermauer	Allenton	Anton Aufdermauer, St. Laurence.
Milk Condensing Factories:		
J. P. Gehl's Milk Condensing Factory.	Germantown	J. P. Gehl
Creameries:		
Gilt Edge	Hartford	Bonniwell & Tusch, O.
Kirchhayn	Cedarburg, R. F. D. 2	H. W. Butzke, O.
Maxon	Schleissingerville	Dow Maxon, O.
Allenton	Allenton	Wm. Hamm.
Kewaskum	Kewaskum	Grell & Wollensack, O.
Germantown	Germantown	J. P. Gehl, O.
Friestadt	Thiensville	Wm. Schoesson, O.
Keown	West Bend	M. G. Thelens, O.
Hubertus	Hubertus	John Winkler, O.
Jackson B. & C. Co.	Jackson	W. H. Froelich,
Wallan Dairy Co.	West Bend	C. H. Wallan, M.
Richfield	Richfield.	J. Schmidt & Son.
Skimming Stations:		
Waukesha Milk Co.	Jackson	Waukesha Milk Co., O.
Kohn's	Kewaskum	Grell & Wallensack, O.

WAUKESHA COUNTY.

Cheese Factories:		
Templeton	Templeton	J. & M. Steiners, Milwaukee, O.
Mapleton	Oconomowoc, R. F. D. 25	J. J. Reed.
Brown Street	Oconomowoc, R. F. D. 25	J. J. Reed.
Colgate	Colgate	J. & M. Steiners, Milwaukee, O.
Waukesha	Waukesha	Wis. B. & C. Co., O.
Creameries:		
Waukesha	Waukesha	Wis. B. & C. Co., O.
Mukwonago	Mukwonago	Wm. Quale, M.
Eagle	Eagle	Frank Baker, M.
Jericho	Eagle, R. F. D. 3	B. A. Pitcher, M.
North Prairie	North Prairie	F. Kipp, M.
Saylesville	Waukesha, R. F. D. 1	A. Venske, O.
Oakdale	Waukesha, R. F. D. 2	Kee & Chapell Dairy Co., Chicago, O.
Sussex	Sussex	C. G. Daniels, O.
Waukesha Milk Co.	Menomonee Falls	Geo. Seybold, Milwaukee, O.
Merton	Merton	John Winkler.

WAUKESHA COUNTY—Continued.

Name.	P. O. Address.	Owner or Manager.
Creameries: (cont.)		
Gold Medal	Pewaukee	C. B. Harbaugh, Hartland, O.
Prince of Wales	Wales	L. G. Heimerl, O.
Delafield	Delafield	H. Geisse, O.
Hartland	Hartland	C. B. Harbaugh, O.
Stone Bank	Nashotah	H. Riedeburg, M.
Monterey	Oconomowoc, R. F. D. 20 ..	Forsyth & Rasmussen, O.
Oak View	Oconomowoc	Owen Reese, O.
Silver Lake	Oconomowoc	Roach & Seeber, Waterloo, O.
River Bend	Dousman	Robt. Adams, O.
Battle Creek	Oconomowoc, R. F. D. 28 ..	Buskirk Bros., O.
Hartmans	Oconomowoc, R. F. D. 28 ..	E. J. Hartman, O.
Big Bend	Mukwonago, R. F. D. 40 ..	McCanna & Fraser, Burlington, O.
Crystal Spring	Muskego, R. F. D. 19	F. Imme, O.
Prospect	Waukesha, R. F. D. 4	C. C. Champeny, Milwaukee, O.
Guthrie	Waukesha, R. F. D. 3	C. C. Champeny, Milwaukee, O.
Fairview	Waukesha, R. F. D. 1	Shirley Harrison, North Prairie, R. F. D.
Skimming Stations:		
North Lake	North Lake	John Winkler, Merton, O.
Vernon	Vernon	Wis. B. & C. Co., Waukesha, O.
Crystal Spring	Menominee Falls, R. F. D. 19.	C. G. Daniels, Sussex, O.

WAUSHARA COUNTY.

Cheese Factories:		
Burr Oak	Berlin	Ben Jacklin.
Marion	Berlin	Norton Holcombe.
Winter	Tustin	S. M. Winter.
West Bloomfield, B. & C.	West Bloomfield	H. Koehler, O.
Spring Rose, B. & C.	Wild Rose	Chas. Rasmussen, M.
Clark's	Berlin	J. J. Clark, O.
Bloomfield Comb. Ch. & B.	Pine River	Louis Fraedrich, O.
Creameries:		
Wild Rose, Co-op	Wild Rose	Wild Rose Cry. Co., O.
Wautoma, Co-op.	Wautoma	Wautoma Cry. Co., O.
Mount Morris	Wautoma, R. F. D. 2	Mt. Morris Dairy Co., O.
West Plainfield	Plainfield, R. F. D. 1	John Indermuehle, O.
Plainfield	Plainfield	Jenson Bros., O.
Deerfield	Hancock	F. L. Parkinson.

WAUSHARA COUNTY—Continued.

Name.	P. O. Address.	Owner or Manager.
Creameries: (cont.)		
Oak Ridge	Oak Ridge	A. S. Hamilton.
Hancock, Co-op.	Hancock	Fred Severson, M.
Coloma	Coloma	J. D. Hollister, M.
Dakota, Co-op.	Wautoma, R. F. D. 5	Dakota Cry. Co., O.
Richford Co-op.	Coloma, R. F. D. 3	Richford Cry. Co., O.
Pine River	Pine River	Frisbee & Kimball, O.
Brushville	Poysippi, R. F. D. 1	C. J. Walter, O.
Star	Tustin	G. Velte, O.
Poysippi	Poysippi	H. A. Dewey, O.
Waushara	Berlin, R. F. D. 1	High Bros.
Auroraville	Auroraville	John Owen, M.
Spring Lake	Spring Lake	Spring Lake C. & B. Co., O.
Spring Brook	Red Granite, R. F. D. 2 ..	John Basing, M.
West Bloomfield Comb. B. & C.	W. Bloomfield	H. Koehler, O.
Bloomfield Comb. Ch. & B.	Pine River	Louis Fraedrich.
Skimming Stations:		
Coloma Corner	Coloma	Fred Severson, M.
Sheds Island	Berlin	W. T. Blumenstein, O.

WAUPACA COUNTY.

Cheese Factories:		
Embarrass Silver Star ..	Embarrass	Krubsack & Gehrt, O.
Readfield	Readfield	Fred Schmidt, O.
Van Eppe	Fremont	Van Eppe, O.
Caledonia	New London, R. F. D. 2 ..	O. Gettlinger, O.
Maple Grove C. & B. Co.	Embarrass	Krubsack & Gehrt, O.
Sunnycrest	Clintonville, R. F. D. 3 ..	E. Dixon & Son, O.
Red Star	Clintonville, R. F. D. 3 ..	C. D. Koeller, O.
Krueger	Clintonville, R. F. D. 2 ..	J. Krueger.
Mayhew	Clintonville, R. F. D. 2 ..	A. B. Mayhew, O.
Dupont Farmers	Marion, R. F. D. 3	Peter Yehren, M.
Stony Bridge	Manawa, R. F. D. 2	O. G. Rohde, O.
Nicholson	Welcome, R. F. D. 40	P. H. Casper, O.
Enterprise	Clintonville, R. F. D. 1 ..	Chas. Radke, O.
Clover Leaf	Clintonville, R. F. D. 1 ..	John Bohn.
Popple Valley	Clintonville, R. F. D. 1 ..	Jesse Johnson, O.
Willow Hill Co-op.	Clintonville, R. F. D. 1 ..	Fred Kubitz, Jr., M.
Yehren	Clintonville, R. F. D. 1 ..	J. O'Connor, O.
Shaw Creek	Marion, R. F. D. 1	J. L. Yehren, O.
Elmer	Manawa	
White Clover	Manawa, R. F. D. 2	H. Bucholy, M.
Lind	Waupaca, R. F. D. 3	E. A. Behm, M.

WAUPACA COUNTY—Continued.

Name.	P. O. Address.	Owner or Manager.
Cheese Factories: (cont.)		
Evanswood	Weyauwega	F. W. Marquardt, M.
Stange	Weyauwega, R. F. D. 4 ..	W. M. Stange, O.
Independent C. & B. Co..	Clintonville	L. Wooden, O.
Elm Grove	Marion, R. F. D.	Wm. Hoffman, M.
Twin C. & B. Co.	Clintonville	O. F. Gruenke, M.
Quarter Line	Marion, R. F. D. 3	Wm. Virgutz, M.
Pigeon Valley	Marion, R. F. D. 3	H. L. Schmidt, M.
Magatanz	New London	Magatanz Bros., O.
Symco Ch. & B. Assn....	Symco	Chas. Delow, M.
Larabee Mattison Ch. & B. Co.	Clintonville	H. F. Zarling, M.
Maple Grove	Welcome	Albert Reinke, O.
Creameries:		
Nowell	New London, R. F. D. 3 ..	E. Heinrick, O.
Symco	Symco	T. H. Hart, M.
Fremont	Fremont	
Pigeon Riv. Co-op. B. & C. Co.	Clintonville	C. Folkman, M.
Big Falls	Big Falls	
Royalton Cry. Assn....	Royalton	H. A. Wheeler, O.
New London	New London, R. F. D. 24.	W. E. Carter, O.
Ogdensburg	Ogdensburg	M. C. Nichols, M.
Iola Cry. Assn.	Iola	C. L. Passmore, M.
Silver Lake Co-op.	Scandinavia	R. J. Bestul, M.
Sheridan Cry. Assn.	Sheridan	Fred Fisher, M.
Spring Hill Co-op.	Waupaca, R. F. D. 1	M. T. Allen, M.
Walla Walla Cry. Co.	Waupaca, R. F. D. 3	Henry Derleth, M.
Maple Grove	Weyauwega, R. F. D. 1 ..	H. M. Derleth, M.
Baldwin	Weyauwega	C. P. Baldwin, O.
Weyauwega Co-op.	Weyauwega	H. W. Glocke, M.
Waupaca	Waupaca	H. M. Derleth, M.
Manawa	Manawa	F. J. Jehrke, M.
Marion Cry. Co.	Marion	O. J. Hartman, O.
Skimming Stations:		
Granite Quarry	St. Lawrence	H. M. Derleth, M.
Lebanon	New London, R. F. D. 3 ..	W. E. Carter, O.
Derleth	Waupaca, R. F. D. 2	H. Derleth, M.
Little Wolf	Manawa, R. F. D.	H. M. Derleth, M.
Milk Condensing Fac- tories:		
National Cond. Milk Co..	New London	F. McIntyre, M.

WINNEBAGO COUNTY.

Cheese Factories:		
Wolf Hill	Fremont, R. F. D. 17	J. G. Kennedy, O.
Boyson	Fremont, R. F. D. 17	Boyson Cheese Co., O.
Alder Creek	Fremont, R. F. D. 17	Alder Creek Ch. Co., O.

WINNEBAGO COUNTY—Continued.

Name.	P. O. Address.	Owner or Manager.
Cheese Factories: (cont.)		
Zion	Omro, R. F. D. 25	Melk Steiner, O.
Scheller	Oshkosh, R. F. D. 2	Mrs. Minnie Scheller, O.
Black Wolf	Oshkosh, R. F. D. 1	J. F. Pfeiffer, O.
Germania	Neenah, R. F. D. 9	Mark Wohld, O.
Manley	Neenah	Oscar Manley, M.
Haueter	Neenah, R. F. D. 9	G. Haueter, O.
Allen	Allenville	Tim Allen, O.
Schneider	Winneconne	Jos. Schneider, O.
Lake View	Winneconne, R. F. D. 19	Lake View Ch. Co., O.
Oak Grove	Larson, R. F. D. 15	Oak Grove Ch. Co., O.
Peerless	Larson, R. F. D. 15	C. W. Kraus, M.
Bay Boom	Larson, R. F. D. 15	Bay Boom Ch. Assn., O.
Pribbenow	Fremont, R. F. D. 16	Win. Pribbenow, O.
Union Star	Fremont, R. F. D. 16	Union Star Ch. Assn., O.
Schnyder	Dale, R. F. D. 18	Peter Schnyder, O.
Drews	Larson, R. F. D. 14	Albert Drews, O.
Snell	Neenah, R. F. D. 8	Snell Cheese Co., O.
Ihde	Neenah, R. F. D. 10	Wm. Ihde, O.
Clover Leaf	Neenah, R. F. D. 11	J. E. Jorgenson, O.
Cold Spring	Neenah, R. F. D. 11	Cold Spring C. & B. Co., O.
Boss	Oshkosh, R. F. D. 7	Samuel Boss, O.
Chris Boss	Oshkosh, R. F. D. 6	Chris Boss, O.
Reuteler	Butte des Morts	Clemens Reuteler, O.
Vinland Cheese Assn.	Allenville, R. F. D. 18	Vinland Cheese Assn., O.
Jacob Schneider	Allenville, R. F. D. 18	Jacob Schneider, O.
Ahrndt	Larson, R. F. D. 13	Henry Ahrndt, O.
Mikesville	Allenville, R. F. D. 18	A. F. Martin, M.
Hough	Allenville	Chas. Christiansen, O.
Faber Cheese Co.	Neenah, R. F. D. 19	Faber Cheese Co., O.
Snell	Neenah, R. F. D. 8	Walter Abendschein, O.
Ryff	Oshkosh	John Ryff, Jr., O.
Valley Brook	Neenah	Valley Brook Ch. Co., O.
Schultz	Van Dyne	H. C. Schultz, O.
Creameries:		
Neenah	Neenah	H. J. Frank, O.
Rush Lake	Rush Lake	Rush Lake Cry. Co., O.
Oak Grove	Berlin, R. F. D. 2	Oak Grove Cry. Co., O.
Koro	Berlin, R. F. D. 2	Koro Co-op. Cry. Co., O.
Omro	Omro	Omro B. & C. Co., O.
Nottleman	Oshkosh	Nottleman Bros., O.
Tittmore	Omro, R. F. D. 22	J. N. Tittmore, O.
Winchester	Larson, R. F. D. 14	Winchester C. & B. Co., O.
Oak Hill	Neenah, R. F. D. 10	H. J. Frank, O.
Oshkosh Pure Milk Co.	Oshkosh	Oshkosh Pure Milk Co., O.
Richland	Oshkosh	W. C. Rich.
Jersey Lily	Oshkosh	L. R. Luebke.
Skimming Stations:		
Oshkosh Pure Milk Co.	Oshkosh	Oshkosh Pure Milk Co.
Frank	Larson, R. F. D. 13	H. J. Frank.

WOOD COUNTY.

Name.	P. O. Address.	Owner or Manager.
Cheese Factories:		
Hewitt	Hewitt	L. Ley, O.
Field's	Arpin	W. Field.
Milladore	Milladore	Ben Pitt, O.
Siedel	Blenker	S. Siedel, O.
Berdau	Auburndale	J. Berdau, M.
Marshfield Comb. C. & B.	Marshfield	John Henseler, O.
West Side	Marshfield, R. F. D. 3	A. S. James, O.
Nasonville	Marshfield, R. F. D. 1	H. E. Bulgren, M.
Yellow River Comb. C. & B.	Marshfield, R. F. D. 2	Bruhn & Dix, O.
Bakerville Comb. C. & B.	Marshfield, R. F. D. 1	Anton Hensler, O.
Fairview	Vesper, R. F. D. 2	John Rolsoma, M.
Eight Corners	Vesper	F. Albert Dairy Co., O.
Brookside	Auburndale, R. F. D. 2	W. J. Schlafke, O.
Ebbe's	Marshfield, R. F. D. 3	P. R. Ebbe, O.
Arpin	Arpin	J. Altman, M.
Creameries:		
Siegel	Grand Rapids	Cook & Buchanan, O.
Rudolph	Rudolph	Koch & Chambers, O.
Clover Hill	Rudolph	Clark & Scott, O.
Grand Rapids	Grand Rapids	Chambers & Co., O.
Pittsville	Pittsville	S. M. Baum, O.
Rocky Run	Pittsville	F. W. Waterstreet, O.
Veedom	Mayville, R. F. D. 1	F. Alberts Dairy Co., O.
Hanson	Vesper, R. F. D. 1	F. Albert, M.
Mill Creek	Marshfield, R. F. D. 1	Puerner Cry. Co., O.
North Hewitt	Marshfield, R. F. D. 5	Puerner Cry. Co., O.
Klondike	Marshfield, R. F. D. 2	P. Crammer, O.
Nasonville	Marshfield, R. F. D. 1	H. F. Thiel, O.
Puerner	Marshfield	R. C. Hastings, M.
Brookside	Sherry	Brookside Cry. Co., O.
Milladore	Milladore	J. W. Cherney, O.
Richfield Cry. Co.	Marshfield, R. F. D. 2	Wm. Krause, M.
Equitable Co-op	Vesper	Equitable Cry. Co., O.
Ripon Produce Co.	Marshfield	Ripon Produce Co., O.
Sherry	Sherry	Mitchell, Griffiths & Co., O.
Clark & Scott	Grand Rapids, R. F. D. 4	Clark & Scott, O.
Nekoosa	Nekoosa	Segford Ree, M.
Marshfield Comb. C. & B.	Marshfield	John Henseler, O.
Yellow River Comb. C. & B.	Marshfield, R. F. D. 2	Bruhn & Dix, O.
Bakerville Comb. C. & B.	Marshfield, R. F. D. 1	Anton Henseler, O.
Dexterville	Dexterville	
Skimming Stations:		
Hewitt	Hewitt	Puerner Cry. Co., O.
Markee Corners	Marshfield, R. F. D. 5	Puerner Cry. Co., O.
Maple Grove	Marshfield, R. F. D. 1	P. Crammer.

SUMMARY BY COUNTIES.

County.	Cheese Factories.	Creameries.	Skimming Stations.	Conden- series.
Adams	3	8	5	
Ashland	4	2		
Barron	13	18		
Bayfield		2		
Brown	48	17	1	
Buffalo	18	10	1	
Burnett		6	1	
Calumet		7		
Chippewa	54	7		
Clark	9	20	1	
Clark	43	47	9	
Columbia	11	15	1	
Crawford	6	10		
Dane	32	57	4	
Dodge	139	30	8	
Door	38	10		
Douglas		3		
Dunn	3	18		
Eau Claire	1	9	4	
Fond du Lac	57	33	9	
Grant	29	36	7	
Green	200	6		1
Green Lake		8	9	
Iowa	125	7		
Iron		1		
Jackson	2	10	3	
Jefferson	5	58	17	
Juneau	3	8	2	1
Kenosha		14		2
Kewaunee	53	7		
La Crosse	5	8	1	
Lafayette	100	16	1	
Langlade	11	5		
Lincoln	10	3		
Manitowoc	96	15		
Marathon	53	26	2	
Marquette	10	2		
Marquette		12	4	
Milwaukee		2	1	
Monroe	1	23	2	
Oconto	22	10		
Oneida		1		
Outagamie	74	22	2	
Ozaukee	28	6		
Pepin		3	1	
Pierce	2	11		
Polk	11	20	3	
Portage	2	28	2	
Price	2	8		
Racine		15	2	2
Richland	63	12	4	
Rock	17	31	7	
Rusk		1		
St. Croix	6	16		
Sauk	26	22	7	
Sawyer	1			
Shawano	54	15		
Sheboygan	109	2		1
Taylor	4	11		
Trempealeau	2	12	1	
Vernon	17	21	3	
Walworth	2	36	3	5
Washburn		3		
Washington	42	12	2	1
Waukesha	5	26	3	
Waupaca	32	19	4	1
Waushara	7	21	2	
Winnebago	36	12	2	
Wood	15	25	3	
Totals	1,818	1,010	133	14

DAIRY AND FOOD LAWS OF WISCONSIN.

OF THE OFFICE AND DUTIES OF THE DAIRY AND FOOD COMMISSIONER.

Appointment; term; vacancy; supplies; assistants and report. [Section 1410, Statutes of 1898.] The dairy and food commissioner shall be appointed by the governor, by and with the advice and consent of the senate, for a term of two years from the date of his appointment and until his successor qualifies. Vacancies occurring from any cause shall be filled for the remainder of the term by the governor, with the advice and consent of the senate if it shall be in session, or if it is not in session, subject to approval at the session next held after such appointment is made, if the term for which it was made has not expired. Such commissioner may, with the advice and consent of the governor, appoint an assistant, who shall be an expert in dairy products, and a chemist who shall be a practical analytical chemist; he may also, with such advice and consent, appoint an agent for the inspection of milk dairies, factories and creameries, and to assist in the work of the dairy and food commission at such times and for such periods of time as may be required in the enforcement of the dairy and food laws. The compensation of such agent shall be three dollars per day for each day of actual service, and his expenses, to be audited by the secretary of state on the presentation of accounts approved by the dairy and food commissioner. Said commissioner may also appoint a stenographer and confidential clerk. The commissioner shall be furnished with a suitable office in the capitol, and with such supplies and printing as may be necessary. He shall as soon as practicable after the thirtieth day of September in each even-numbered year make a report to the governor and give therein an itemized statement of all expenses incurred by

him, and of all fines collected, with such statistics and other information and suggestions as he may regard of value.

His powers and duties; legal assistance. [Section 1410a, Statutes of 1898, as amended by ch. 193, laws of 1905.] It shall be the duty of the commissioner to enforce the laws regarding the production, manufacture and sale of dairy products, the adulteration of any article of food or drink, or condiment or of any drug and personally or by his assistants to inspect any milk, butter, cheese, lard, syrup, coffee, tea or other article of food, drink, condiment or drug made or offered for sale within this state which he may suspect or have reason to believe to be impure, unhealthful, adulterated or counterfeit, and to prosecute or cause to be prosecuted any person, firm or corporation engaged in the manufacture or sale of any adulterated or counterfeit article or articles of food or drink, or condiment or drug in violation of law. The district attorney of the county in which a violation of any such law has occurred shall, when called upon by the commissioner or either of his assistants to do so, give all the aid he can to secure the execution of the law and shall prosecute cases arising under the provisions of this chapter or other provisions of these statutes relating to the adulteration of food, drinks, condiments and drugs and their sale. Such commissioner shall have power to appoint, with the approval of the governor, special counsel to prosecute or assist in the prosecution of any case arising under the provisions of these statutes imposing a penalty for adulterating dairy products, or foods, drinks, condiments or drugs, or practicing deception or frauds in the manufacture and sale thereof. All fines collected in prosecutions begun or caused to be begun by the dairy and food commissioner or either of his assistants shall be paid into the state treasury.

Appointments; compensation; agents and experts. [Section 1, chapter 144, laws of 1903.] In addition to the provisions of section 1410 of the statutes of 1898, the dairy and food commissioner may, with the advice and consent of the governor, appoint an assistant chemist for the dairy and food commission, when needed, who shall be paid not to exceed fifty dollars per month, in the same manner as the analytical chemist is paid; he may also, with such advice and consent, appoint two agents for the inspection of foods, milk dairies, cheese factories and creameries, and to assist in the work of the dairy and food commission at such times and for such periods of time as may be required in the enforcement of the dairy and food laws. The

compensation of each of said agents shall be three dollars per day for each day of actual service and his expenses to be audited by the secretary of state on the presentation of accounts approved by the dairy and food commissioner. In addition to the foregoing, the dairy and food commissioner may appoint one expert agent or more for the special inspection of cheese factories and creameries and so far as may be deemed practicable their sources of supply, for such times and periods of time as may be deemed necessary, provided that no cost for compensation or traveling expenses of said expert agents shall thereby be incurred by the dairy and food commissioner.

Access to buildings; samples of food, etc.; stencils for cheese [Section 14106, Statutes of 1898.] The commissioner, his agent or assistant shall have free access to any barn or stable where any cow is kept or milked, or to any factory, building, dairy or premises where any dairy product is manufactured, handled or stored, when the milk from such cow or such product is to be sold or shipped, and may enforce such measures as are necessary to secure perfect cleanliness in and around the same and of any utensil used therein, and to prevent the sale of milk from cows diseased or fed upon unwholesome food. Either of them may enter any place or building in which there is reason to believe that any food, drink or drug is made, prepared, sold or offered for sale, and may open any package or receptacle of any kind containing, or which is supposed to contain, any article of food, drink or drug, and examine or analyze the contents thereof. Any such article or a sample thereof may be seized or taken for the purpose of having it analyzed; but if the person from whom it is taken shall so request, at the time of taking, the officer shall then and in the presence of such person securely seal up two samples of such article, one of which shall be for analysis under the direction of the commissioner, the other shall be delivered to the person from whom the sample or article was obtained. Said commissioner shall adopt a uniform stencil, bearing a suitable device or motto, a number and the words "Wisconsin full cream cheese" and a space for a number, and upon proper application therefor and under such regulations as to the custody and use thereof as he may prescribe, issue the same, with the proper number inserted, to the proprietor or manager of any cheese factory in this state; he shall enter in a book kept for that purpose the name, location and number of each factory using such stencil, no number being duplicated, and the name of the person thereat authorized to use the same.

See note to paragraph 5 for rulings on questions of evidence arising under a similar statute.

Submission of articles for analysis; evidence. [Section 1410c, Statutes of 1898.] The state board of health, medical officers of local boards of health, town and village boards or common councils may submit to the dairy and food commissioner samples of water or other drinks, of food or drugs for analysis, and the same shall be examined and reports made of the analysis thereof to the body or officer submitting the same as soon as practicable; such reports shall fully specify the results of the analysis and be signed by such commissioner; they shall be accepted in all courts and places as prima facie evidence of the properties or condition of the articles analyzed.

Questions of evidence as to sealing and analysis. If there is contradictory evidence concerning the sufficiency of the seal of a sample, and the credibility of the witnesses for the prosecution is submitted to the jury, the defendant is not injured. If there is evidence that a few drops of carbolic acid were added to a sample of milk, and it is submitted to the jury as a question of fact whether this would change the character of the milk, make the analysis impossible or difficult, or in any way injuriously affect the sample for the purpose of analysis, the defendant has no cause of complaint: *Commonwealth v. Spear*, 143 Mass., 172.

It is observed of a statute similar to this and the preceding paragraph that it is intended to secure a fair examination and analysis by providing the defendant with the means of making an analysis of a portion of the same specimen which the state has analyzed. If the sample is not saved, or not saved in proper condition, he has no means of showing that his evidence, if any he has as to the quality of the milk, applies to that with reference to which the government witnesses have testified. It cannot be said that a portion reserved is sealed when wax is merely placed on the top of the cork and not extended over the mouth of the bottle thus making it air-tight, if it is shown that the character of the milk will be affected by the air: *Commonwealth v. Lockhardt*, 144 Mass., 132.

Where the article analyzed has not been taken under the statute the competency of evidence is to be determined by the common law, and the testimony of any person who had sufficient skill to analyze it, and who has analyzed some which was proven to have been sold by the defendant, is admissible. *Commonwealth v. Holt*, 146 Mass., 33.

Farmers' institutes; expense of analyses. [Section 1410d, Statutes of 1898.] The governor may authorize the commissioner or his assistants, when not engaged in the performance of other official duties, to give such aid in farmers' institutes, dairy and farmers' conventions and the agricultural department of the state university as may be deemed advisable. For the necessary expenses of making the analyses contemplated in the foregoing sections the commissioner may incur an annual expense of not to exceed six hundred dollars, the accounts for which, when verified and itemized, and approved by the governor shall be audited by the secretary of state.

Obstructing performance of commissioner's duty. [Section 4607h, Statutes of 1898.] Any person who shall obstruct the dairy and food commissioner of this state or either of his assistants in the performance of their duty by refusing him entrance to any place he is authorized to enter or by refusing to deliver to him a sample of any article of food, drink or drug made, sold, offered or exposed for sale by the person to whom request therefor is made, if the value thereof is tendered, shall be punished for the first offense by fine not exceeding twenty-five dollars, and for each subsequent offense by fine not exceeding five hundred dollars nor less than fifty dollars.

Biennial report; quarterly bulletins. [Section 1, chapter 131, laws of 1903, as amended by ch. 188, laws of 1905.] In lieu of the twenty thousand copies of the biennial report of the dairy and food commissioner, as provided in section 335c of the statutes of 1898, the number of copies of the said biennial report of the dairy and food commissioner shall be five thousand bound in cloth, and the said dairy and food commissioner may also, with the consent of the governor, and in accordance with the laws regulating the printing and publication of public documents or bulletins, prepare, print and distribute to such persons as may be interested, or may apply therefor, a quarterly or semi-annual bulletin in suitable paper covers, containing results of inspections, results of analyses made by the chemist for the dairy and food commission, with popular explanations of the same and such other information as may come to him in his official capacity, relating to the adulteration of food, drug and drink products and of dairy products so far as he may deem the same of benefit and advantage to the public; also a brief summary of the work done during the quarter by the commissioner and his assistants in the enforcement of the dairy and food laws of the state; but not more than fifteen thousand copies of each such quarterly bulletin shall be printed.

SALE OF IMPURE MILK AND CREAM.

Penalty for. [Section 4607, Statutes of 1898, as amended by ch. 138, laws of 1905.] Any person who shall sell or offer for sale, furnish or deliver, or have in his possession with intent to sell or offer for sale or furnish or deliver to any creamery, cheese factory, corporation or person, any adulterated milk or any adulterated cream shall be guilty of a misdemeanor, and upon conviction thereof, shall be punished by a fine of not less

than twenty-five dollars nor more than one hundred dollars or be imprisoned in the county jail not less than thirty days nor more than sixty days.

Validity. A New York law (ch. 183, 1885, ch. 202, 1884,) providing that "no person or persons shall sell, supply or bring to be manufactured to any butter or cheese factory any milk diluted with water or any unclean, impure, unhealthy, adulterated or unwholesome milk," has been sustained as a valid exercise of legislative power: *People v. West*, 106 N. Y., 293.

Construction. The New York law does not make fraudulent intent a necessary ingredient of the offense and it would not be a reasonable construction of it to apply it to a dairyman who owns and conducts a butter or cheese factory for the manufacture of those articles from milk furnished exclusively by himself from his own cows. If the defendant is such a person, these facts are matter of defense, and their existence need not be negated on the face of the indictment: *People v. West*, 106 N. Y., 293.

Under a Massachusetts law imposing a penalty for selling or offering to sell "adulterated milk, or milk to which any foreign substance has been added," it is immaterial whether the substance added is injurious or not. The indictment need not allege the quantity of such substance: *Commonwealth v. Schaffner*, 146 Mass., 512.

Under an act which prohibits the sale of milk which is not of a good standard quality, the fact that the milk was delivered under a contract to furnish the person who bought it with the milk of one dairy is not a defense if that furnished was not of such quality. The contract would be held to contemplate milk which should be bought and sold: *Commonwealth v. Holt*, 146 Mass., 38.

Sale, what is. A hotel-keeper who sells milk to be drunk by his guests on his premises is liable if the milk so sold is not of the quality prescribed by the next section. *Commonwealth v. Vieth*, 155 Mass., 442.

The Massachusetts statute uses the language "whoever by himself, or by his servant or agent," etc. Held to include a hotel-keeper's servant who made a sale to a guest, though the master was not present and did not consent to or know of the particular sale: *Commonwealth v. Vieth*, 155 Mass., 442.

Milk bought by a guest and delivered to him as part of his meal is just as much a sale as if a specific price had been put upon it or it had been bought or paid for by itself: *Commonwealth v. Warren*, 160 Mass., 533.

Intent to sell, evidence of. Where one is charged with having in his possession, with intent to sell, milk which is not of a good, standard quality, the fact that he was upon a wagon which had his name painted on it, and that therein were cans of milk, and that a sample was given from one of them to one employed by the milk inspector for analysis, is competent evidence to go to the jury upon the question of his intent: *Commonwealth v. Rowell*, 146 Mass., 128.

Standard for pure; evidence. [Section 4607a, Statutes of 1898, as amended by ch. 138, laws of 1905.] In all prosecutions under the preceding section, or any other section of these statutes, or laws amendatory thereof or supplementary thereto, relating to the sale of adulterated milk or adulterated

cream, the term adulterated milk shall mean: Milk containing less than three percentum of milk fat, or milk containing less than eight and one-half percentum of milk solids not fat, or milk drawn from cows within eight days before or four days after parturition, or milk from which any part of the cream has been removed, or milk which has been diluted with water or any other fluid, or milk to which has been added or into which has been introduced any coloring matter or chemical or preservative or deleterious or filthy substance or any foreign substance whatsoever, or milk drawn from cows kept in a filthy or unhealthy condition, or milk drawn from any sick or diseased cow or cow having ulcers or other running sores, or milk drawn from cows fed unwholesome food, or milk in any stage of putrefaction, or milk contaminated by being kept in stables containing cattle or other animals. The term adulterated cream shall mean cream containing less than eighteen percentum of milk fat, or cream taken from milk drawn from cows within eight days before or four days after parturition, or cream from milk to which has been added or introduced any coloring matter or chemical or preservative or deleterious or filthy substance or any foreign substance whatsoever, or cream from milk drawn from cows kept in a filthy or unhealthy condition, or cream from milk drawn from any sick or diseased cow or cow having ulcers or other running sores, or cream from milk drawn from cows fed unwholesome food, or cream contaminated by being kept in stables containing cattle or other animals, or cream to which has been added or into which has been introduced any coloring matter or chemical or preservative or deleterious or filthy substance or any foreign substance whatsoever, or cream in any stage of putrefaction; provided, that nothing in this act shall be construed to prohibit the sale of pasteurized milk or cream to which viscogen or sucrate of lime has been added solely for the purpose of restoring the viscosity, if the same be distinctly labeled in such manner as to advise the purchaser of its true character; and providing that nothing in this act shall be construed as prohibiting the sale of milk commonly known as "skimmed milk," when the same is sold as and for "skimmed milk." Milk drawn from cows within eight days before or four days after parturition, or milk to which has been added or into which has been introduced any coloring matter or chemical or preservative or deleterious or filthy substance or milk drawn from cows kept in a filthy or unclean condition, or milk drawn from any sick or diseased cow or cow having ulcers or other running sores, or milk drawn from cows fed unwholesome food,

or milk contaminated by being kept in stables containing cattle or other animals and cream from any such milk, or cream in any stage of putrefaction are hereby declared to be unclean and unsanitary milk or unclean and unsanitary cream, as the case may be.

Validity. The supreme court of New York has ruled that a statute which provides that milk which contains less than three percentum of fat shall be declared adulterated is unconstitutional. The ground upon which this was held was that the statute deprived the defendant of his liberty and property without due process of law, in that it barred him of the right upon the trial of the accusation against him to have the issue determined according to what might be the proof, and compelled him to submit to the statutory declaration thereof, without regard to the truth: *People v. Cipperly*, 37 Hun., 317. This decision was not unanimous, and on appeal was reversed by the court of appeals, without opinion, and on the grounds given by the dissenting judge of the supreme court: *People v. Cipperly*, 101 N. Y., 634.

A law of New Hampshire (ch. 42, laws of 1883) prohibited the sale of adulterated milk, or milk to which water or any foreign substance has been added, or, as pure, milk from which the cream or a part thereof has been removed. It authorized inspectors of milk to take samples and cause the same to be analyzed, and expressed that in all prosecutions under it if the milk is shown by analysis to contain more than eighty-seven per cent. of watery fluid, or less than thirteen per cent. of milk solids, it shall be deemed for the purposes of the statute to be adulterated. It was contended that the clause fixing the standard was unconstitutional. In answer the court said: "The statute tends to discourage the breeding of a certain class of cattle for the supply of the milk market. The difficulty of guarding against the adulteration of milk may have influenced the legislature in fixing a standard of richness. Practically it makes no difference whether milk is diluted after it is drawn from the cow, or whether it is made watery by giving her such food as will produce milk of an inferior quality, or whether the dilution regarded by the legislature as excessive, arises from the nature of a particular animal or a particular breed of cattle. The sale of such milk to unsuspecting consumers, for a price in excess of its value, is a fraud which the statute was designed to suppress. It is a valid exercise by the legislature of the police power for the prevention of fraud, and protection of the public health, and as such is constitutional." *State v. Campbell*, 64 N. H., 402.

In Rhode Island a similar provision has been sustained against an objection to its validity on the ground that it virtually confined the testimony to the analysis of the samples taken by the inspector, which samples were destroyed in making the analysis, so that the testimony could not be controverted. The court was of opinion "that the testimony, though it may not always be practicable to controvert it directly by another analysis, can be controverted by evidence of collateral facts going to prove that the analysis is incorrect, and therefore that the act is not unconstitutional for the reason alleged." *State v. Groves*, 1 Atl. Rep., 384. *Shivers v. Newton*, 45 N. J. L., 469, is to much the same effect.

Intent immaterial. The doing of the act condemned by the law constitutes the offense, if it is silent as to the knowledge or intent of the person who is charged with violating it. *People v. Kibler*, 106 N. Y., 321; 12 N. E. Rep., 795.

Milk of diseased cows, of cows kept in an unsanitary condition or fed on slops from a distillery or a vinegar factory. [Section 1, chapter 313, laws of 1899.] No person by himself or agent shall offer for sale, furnish or deliver, or have in possession with the intent to sell, or offer for sale, or furnish or deliver, milk or cream drawn from sick or diseased cow or cows kept in filthy and unsanitary condition, or cows fed on refuse or slops from distilleries or vinegar factories, unless such refuse or slop be mixed with other dry sanitary grain or food to a consistency of a thick mush.

Foreign substance not to be added to milk or cream not pasteurized. [Section 2, chapter 313, laws of 1899.] No person by himself or agent shall offer for sale or furnish or deliver or have in possession with the intent to sell, offer for sale, or furnish or deliver, any milk or cream having therein or containing in any amount any foreign substance or coloring matter or any chemical or preservative, whether for the purpose of increasing the quantity of milk or cream or for improving its appearance, or for preserving the condition of sweetness thereof, or for any purpose whatever, provided that nothing in this act shall be construed to prohibit the sale of pasteurized milk or cream, to which viscogen or sucrate of lime has been added solely for the purpose of restoring the viscosity, if the same be distinctly labeled in such manner as to advise the purchaser of its true character.

The foregoing section probably repeals in part sec. 4607b, Statutes of 1898, which reads as follows: "Any person who shall sell or offer for sale, consign or have in possession with intent to sell any milk, cream, butter, cheese or other dairy products, or who shall deliver to any creamery or cheese factory milk or cream to be manufactured into butter or cheese to which milk, cream, butter, cheese or other dairy products, boracic acid, salicylic acid or compounds containing them, or other antiseptics injurious to health have been added, shall be punished by fine not exceeding one hundred dollars nor less than twenty-five dollars."

Penalty for violating either of the two preceding sections. [Section 3, chapter 313, laws of 1899, as amended by ch. 66, laws of 1905.] Any person violating any of the provisions of this act shall, upon conviction, be fined not less than twenty-five dollars nor more than one hundred dollars for each and every offense, or be confined in the county jail not less than thirty days nor more than sixty days.

Unclean and unsanitary milk. [Section 1, chapter 67, laws of 1903.] Milk which shall be drawn from cows that are

kept in barns or stables which are not well lighted and ventilated or that are filthy from an accumulation of animal refuse or from any other cause, or from cows which are themselves in a filthy condition, and milk in or from cans or other utensils that are not kept in a clean and sanitary condition, or milk to which has been added any unclean or unsanitary foreign substance, is hereby declared to be unclean and unsanitary milk; provided, that nothing in this act shall be construed to prohibit the sale of pasteurized milk or cream to which viscogen or sucrate of lime has been added solely for the purpose of restoring the viscosity, if the same be distinctively labeled in such manner as to advise the purchaser of its true character.

Sale of. [Section 2, chapter 67, laws of 1903.] No person, firm or corporation shall knowingly offer or expose for sale, or sell, or deliver for sale or consumption, or to any creamery or cheese factory or milk condensing factory, or have in his possession with intent to sell any unclean or unsanitary milk.

Manufacture of food from. [Section 3, chapter 67, laws of 1903.] No person, firm or corporation shall knowingly manufacture for sale any article of food from unclean or unsanitary milk or from cream from the same.

Premises and utensils to be kept clean. [Section 4, chapter 67, laws of 1903.] All premises and utensils employed for the manufacture or sale or offering for sale of food products from milk or cream from the same which shall not be kept in clean and good sanitary condition are hereby declared to be unclean and unsanitary. Any milk dealer or any person, firm or corporation, furnishing milk or cream to such dealer, or the employee of such milk dealer, and any person, firm or corporation or the employee of such person, firm or corporation, who operates a creamery, cheese factory or milk condensing factory, or manufactures, re-works or packs butter for sale as a food product, shall maintain his premises and utensils in a clean and sanitary condition.

Cans, bottles or vessels to be washed. [Section 5, chapter 67, laws of 1903.] Any person, firm or corporation, who receives any milk or cream in cans, bottles or vessels, which has been transported over any railroad, or boat line, where such cans, bottles or vessels are to be returned, shall cause the said cans, bottles or vessels to be emptied before the said milk or cream contained therein shall become sour, and shall cause said cans, bottles and vessels to be immediately washed and thoroughly cleansed and aired.

Penalty for violating either of the preceding five sections. [Section 6, chapter 67, laws of 1903, as amended by ch. 154, laws of 1905.] Whoever violates any provision of this act shall, upon conviction thereof, be punished by a fine of not less than twenty-five dollars nor more than one hundred dollars for each and every offense, or shall be imprisoned in the county jail not less than thirty days nor more than sixty days.

SALE OF IMITATION CHEESE AND BUTTER.

Filled cheese; oleomargarine; penalties. [Section 4607c of the Statutes of 1898, as amended by chapter 151, laws of 1901.] Any person who shall by himself, his agent or servant manufacture, buy, sell, offer, ship, consign, expose or have in possession for sale, any cheese manufactured from or by the use of skim milk to which there has been added any fat which is foreign to such milk, or who shall by himself, his agent or servant manufacture, buy, sell, offer, ship, consign, expose or have in possession for sale, within this state, any skimmed-milk cheese or cheese manufactured from milk from which any of the fat originally contained therein has been removed, except such last mentioned cheese is ten inches in diameter and nine inches in height, or who shall, by himself, his agent or servant, render or manufacture, sell or solicit or accept orders for, ship, consign, offer or expose for sale or have in possession, with intent to sell, any article, product or compound made wholly or partly out of any fat, oil or oleaginous substance or compound thereof, not produced from unadulterated milk or cream from the same, and without the admixture or addition of any fat foreign to said milk or cream, which shall be in imitation of yellow butter produced from such milk or cream with or without coloring matter, shall for the first offense be punished by fine of not more than five hundred dollars, nor less than fifty dollars, and for each subsequent offense, by imprisonment in the county jail not to exceed sixty days nor less than ten days, or by fine of not more than five hundred dollars nor less than one hundred dollars, or by both such fine and imprisonment. Nothing in this section shall be construed to prohibit the manufacture or sale of oleomargarine in a separate and distinct form and in such manner as will advise the consumer of its real character, and free from coloration or ingredient that causes it to look like butter.

Origin. So much of the foregoing as relates to butter is almost an exact copy of sec. 1, ch. 5, acts of Mass., 1891. The words "ship, con-

sign," "and without the admixture or addition of any fat foreign to said milk or cream," "or solicit or accept orders for," found in the section, are not in the Massachusetts act.

Validity. A state may lawfully prohibit the manufacture out of oleaginous substances, or out of any of its compounds other than that produced from unadulterated milk or cream from such milk, of an article designed to take the place of butter or cheese produced from unadulterated milk: *People v. Arensberg*, 105 N. Y., 123; *Commonwealth v. Huntley*, 156 Mass., 236; *State v. Marshall*, 64 N. H., 549; *State v. Addington*, 77 Mo., 110; *Butler v. Chambers*, 36 Minn., 69; *McAllister v. State*, 72 Md., 390; *Weideman v. State*, 56 N. W. Rep., 688; *State v. Horgan*, 55 Minn., 183. It may also prohibit the manufacture or sale, or the offering for sale, of any imitation or adulterated butter or cheese, or the having of it in possession with intent to sell the same as an article of food: *Powell v. Pennsylvania*, 127 U. S., 678.

Though it may be severe to punish those who unintentionally sell the article prohibited, the legislature has power to so provide in order that the much larger number may be protected: *State v. Newton*, 14 Atl. Rep., 604.

Such an act is not void though the oleomargarine sold was brought into the state where the sale was made from another state and was sold in the original package: *Commonwealth v. Huntley*, 156 Mass., 236; *State v. Newton*, 14 Atl. Rep., 604. The power of the state to enact such a law is not affected by the legislation of congress imposing special taxes upon manufacturers and wholesale and retail dealers in oleomargarine: *Plumley v. Massachusetts*, 155 U. S., 461.

The ruling of the United States supreme court. The validity of the Massachusetts statute, so far as it was affected by the clause of the federal constitution giving congress power over commerce, came before the supreme court of the United States in *Plumley v. Massachusetts*, 155 U. S., 461. It was there held, by a majority of the judges (three dissenting), that the federal statute imposing special taxes upon manufacturers and wholesale and retail dealers in oleomargarine does not restrict the power of the states over the manufacture and sale thereof within their respective limits. "The taxes prescribed by that act were imposed for national purposes, and their imposition did not give authority to those who paid them to engage in the manufacture or sale of oleomargarine in any state which lawfully forbade such manufacture or sale, or to disregard any regulation which a state might lawfully prescribe in reference to that article. . . . Nor was the act of congress relating to oleomargarine intended as a regulation of commerce among the states. Its provisions do not have special application to the transfer of oleomargarine from one state of the union to another. They relieve the manufacturer or seller, if he conforms to the regulations prescribed by congress or by the commissioner of internal revenue, under the authority conferred upon him in that regard, from penalty or punishment so far as the general government is concerned, but they do not interfere with the exercise by the states of any authority they possess of preventing deception or fraud in the sales of property within their respective limits."

The opinion of the court then proceeds to discuss the validity of the statute of Massachusetts as affected by the commerce clause of the federal constitution. "It will be observed," said Justice Harlan, "that the statute of Massachusetts which is alleged to be repugnant to" that clause "does not prohibit the manufacture or sale of all oleomargarine, but only such as is colored in imitation of yellow butter produced from pure unadulterated milk or cream of such milk. If free from coloration or ingredient that causes it to look like butter, the right to sell it in a separate and distinct form, and in such manner as will

advise the consumer of its real character,' is neither restricted nor prohibited. It appears, in this case, that oleomargarine, in its natural condition, is of a 'light yellowish color,' and that the article sold by the accused was artificially colored 'in imitation of yellow butter.' Now the real object of coloring oleomargarine so as to make it look like genuine butter is that it may appear to be what it is not, and thus induce unwary purchasers, who do not closely scrutinize the label upon the package in which it is contained, to buy it as and for butter produced from unadulterated milk or cream from such milk. The suggestion that oleomargarine is artificially colored so as to render it more palatable and attractive can only mean that customers are deluded, by such coloration, into believing that they are getting genuine butter. If any one thinks that oleomargarine, not artificially colored so as to cause it to look like butter, is as palatable or wholesome for purposes of food as pure butter, he is, as already observed, at liberty under the statute of Massachusetts to manufacture it in that state or to sell it there in such manner as to inform the customer of its real character. He is only forbidden to practice in such matters, a fraud upon the general public. The statute seeks to suppress false pretenses and to promote fair dealing in the sale of an article of food. It compels the sale of oleomargarine for what it really is, by preventing its sale for what it is not."

After reviewing many of the cases cited by the supreme court of the United States and relied upon by counsel for the defendant to support his contention that the statute was void, the opinion uses this language: "In none of the above cases is there to be found a suggestion or intimation that the constitution of the United States took from the states the power of preventing deception and fraud in the sale, within their respective limits, of articles in whatever state manufactured, or that that instrument secured to any one the privilege of committing a wrong against society . . . If there be any subject over which it would seem that states ought to have plenary control, and the power to legislate in respect to which it ought not to be supposed was intended to be surrendered to the general government, it is the protection of the people against fraud and deception in the sale of food products. Such legislation may, indeed, indirectly or incidentally affect trade in such products transported from one state to another state. But that circumstance does not show that laws of the character alluded to are inconsistent with the power of congress to regulate commerce among the states. For, as said by this court in *Sherlock v. Alling*, 93 U. S., 99, 103: 'In conferring upon congress the regulation of commerce, it was never intended to cut the states off from legislating on all subjects relating to the health, life and safety of their citizens, though the legislation might indirectly affect the commerce of the country. Legislation, in a great variety of ways, may affect commerce and persons engaged in it without constituting a regulation of it within the meaning of the constitution. . . . And it may be said generally, that the legislation of a state, not directed against commerce or any of its regulations, but relating to the rights, duties, and liabilities of citizens, and only indirectly and remotely affecting the operations of commerce, is of obligatory force upon citizens within its territorial jurisdiction, whether on land or water, or engaged in commerce, foreign or interstate, or in any other pursuits."

The opinion of the court then proceeds to point out that the case of *Leisy v. Hardin*, 135 U. S., 100, which it was held that ardent spirits, distilled liquors, ale and beer, were subjects of exchange, barter and traffic, and, being articles of commerce, their sale while in the original packages in which they are carried from one state to another, could not, without the assent of congress, be forbidden by the state into

which they were transported, was not conclusive of the case before it, because the articles sold in that case were what they purported to be. The opinion of the majority of the court on the Massachusetts statute concluded thus: "We are of opinion that it is within the power of a state to exclude from its markets any compound manufactured in another state, which has been artificially colored or adulterated so as to cause it to look like an article of food in general use, and the sale of which may, by reason of such coloration or adulteration, cheat the general public into purchasing that which they may not intend to buy. The Constitution of the United States does not secure to any one the privilege of defrauding the public. The deception against which the statute of Massachusetts is aimed is an offense against society; and the states are as competent to protect their people against such offenses or wrongs as they are to protect them against crimes or wrongs of more serious character. And this protection may be given without violating any right secured by the national constitution, and without infringing the authority of the general government. A state enactment forbidding the sale of deceitful imitations of articles of food in general use among the people does not abridge any privilege secured to citizens of the United States, nor, in any just sense, interfere with the freedom of commerce among the several states."

Expose for sale. Under the English statute regulating the sale of margarine it has been held that margarine kept for sale upon the counter of a shop, but behind a screen hiding it from the view of customers, is not exposed for sale (*Crane v. Lawrence*, 25 Queen's B. Div., 152), and that parcels of margarine placed upon a counter or shelf, in view of customers, are exposed for sale, although so wrapped in paper that the margarine cannot be seen. *Wheat v. Brown*, [1892] 1 Queen's B., 418.

In Massachusetts, from whence this section was borrowed (see first sentence of note), the court has said, in a case decided in 1893, that whenever goods are placed for convenient delivery upon expected sales they are put out and in one sense exposed for sale. But in our opinion, the words are not so used in the statute under consideration. The prohibited articles are designed and adapted to deceive the eye, and because their appearance is likely to induce those who see them to buy them as the genuine of butter of which they are in imitation, there is special reason for prohibiting their exposure to view. It was held that oleomargarine colored in imitation of yellow butter and kept for sale in a shop, so long as it was in a closed and covered refrigerator and could not be seen by customers, was not exposed for sale, notwithstanding there was a sign in the shop to the effect that oleomargarine was sold there. *Commonwealth v. Byrnes*, 158 Mass., 172.

Sale, what is. A restaurant keeper who furnishes oleomargarine to a customer, as part of a meal ordered by the latter, sells the same, notwithstanding the meal is paid for as a whole and the oleomargarine is not eaten, but carried away: *Commonwealth v. Miller*, 131 Pa., 118. See note, p. 244.

A foreign manufacturer who puts up oleomargarine in packages evidently adapted for and intended to meet the requirements of an unlawful retail trade in another state, sending them to an agent there for sale to consumers, is not engaged in interstate commerce, but in an effort to carry on a forbidden business: *Commonwealth v. Paul*, 170 Pa., 284.

Notice of sale of imitation butter. [Section 4607d, Statutes of 1898.] Any person who shall sell or offer for sale to

any person who asks, sends or inquires for butter, any oleomargarine, butterine or any similar substance made in imitation or semblance of pure butter, not made entirely from the milk of cows, with or without coloring matter, or who shall expose for sale oleomargarine, butterine, or any similar substance not marked and distinguished on the outside of each tub, package or parcel thereof by a placard with the word "oleomargarine," and not having also upon every open tub, package or parcel thereof a placard with the word "oleomargarine," such placard in each case to be printed in plain, uncondensed gothic letters not less than one inch long, and not containing any other words thereon, or who shall sell oleomargarine, butterine or any similar substance from any dwelling, store, office or public mart, without having conspicuously posted thereon the placard or sign, in letters not less than four inches in length, "oleomargarine sold here," or "butterine sold here," which placard or sign shall be approved by the dairy and food commissioner of this state, or who shall sell or deliver from any cart, wagon or other vehicle, upon the public streets or ways, oleomargarine, butterine or any similar substance, without having on the outside of both sides of said cart, wagon or other vehicle a placard, in uncondensed gothic letters not less than three inches in length, "licensed to sell oleomargarine," or who shall furnish or cause to be furnished in any hotel, boarding-house, restaurant or at any lunch counter, oleomargarine, butterine or any similar substance to any guest or patron thereof, without first notifying such guest or patron that the substance so furnished is not butter, shall be punished as provided in the last preceding section.

Validity. See note, p. 251. It is "within the undoubted power of the legislature to prohibit the sale of substances having the semblance of butter or cheese, but not wholly made from pure cream or milk, unless each package of such substance should have printed, stamped or marked thereon, in the manner prescribed by the statute, the name of each article used in, or entering into, the composition of such substance, and this power is possessed by the legislature over the sale of articles protected by letters patent as well as of those not protected:" *Palmer v. State*, 39 Ohio St. 237.

Expose for sale. See note, p. 243.

Notice. The provisions requiring notice are much like the corresponding clauses in ch. 412, Mass. acts, 1891, and have been held not to be in conflict with the federal statute authorizing the sale of oleomargarine: *Commonwealth v. Crane*, 158 Mass., 218.

Notice given by printed signs and on the bills of fare satisfies the statute; it need not be given, either orally or in writing, to each guest on every occasion when he is furnished with oleomargarine or butterine in the stead of butter: *Commonwealth v. Stewart*, 159 Mass., 113.

Sale by agent. The Massachusetts statute in terms provides that the penalty imposed for the sale of oleomargarine which is not labeled

as it prescribes shall be imposed whether the sale is made by the vendor or his agent. It is held not to be a defense to show that the sale by the agent of an unmarked package or quantity was made through inadvertence; a guilty intent is not an element in the offense: *Commonwealth v. Gray*, 150 Mass., 327.

Oleomargarine. The defendant in a prosecution for selling oleomargarine from a wagon without having the placard required cannot escape liability because that sold by him is usually known as oleomargarine, looks like pure butter and is not easily distinguished therefrom, and the other kind is dishonestly and designedly made in imitation of the best pure butter. The statute applies to all kinds: *Commonwealth v. Crane*, 162 Mass., 506.

Imitation butter and cheese in state institutions. [Section 4607c, Statutes of 1898.] Any person who shall knowingly or negligently buy or procure for use as food in any of the charitable, correctional or penal institutions of this state any butter or cheese not made wholly and directly from pure milk or cream, salt and harmless coloring matter, shall be fined not exceeding fifty dollars nor less than twenty-five dollars for the first offense, and for each subsequent offense shall be punished by imprisonment in the county jail not more than ninety days nor less than ten days, or by fine not exceeding one hundred dollars nor less than fifty dollars, or by both fine and imprisonment.

RENOVATED BUTTER.

How marked. [Section 1, chapter 76, laws of 1899, as amended by ch. 34, laws of 1905.] No person shall, himself, or by his agent or servant, sell, offer or expose for sale, or have in his possession with intent to sell, or exchange or deliver renovated butter, or butter which has been melted and its rancidity removed or masked, and which has been regranulated, colored and prepared in imitation or in semblance of genuine creamery butter, unless the substance shall have the words "Renovated Butter" conspicuously stamped, labeled or marked in one or two lines and in plain Gothic letters, at least three-eighths of an inch square, so that the words cannot be easily defaced, upon two sides of each and every tub, firkin, box or package containing said renovated butter; or, if such butter is exposed for sale uncovered, or not in a case or package, a placard containing said words in the same form as above described in this section shall be attached to the mass in such a manner as to be easily seen and read by the purchaser; and when renovated butter is sold from such package or otherwise at retail, in print, roll or other

form, before being delivered to the purchaser, it shall be wrapped in wrappers plainly stamped on the outside thereof with the words "Renovated Butter," printed or stamped thereon in one or two lines and in plain Gothic letters at least three-eighths of an inch square, and such wrapper shall contain no other words or printing thereon, and said words "Renovated Butter" so stamped or printed on the said wrapper shall not be in any manner concealed, but shall be in plain view of the purchaser at the time of the purchase.

Penalty. [Section 2, chapter 76, laws of 1899.] Any person who shall violate any of the provisions of this act [the preceding paragraph] shall be guilty of a misdemeanor, and upon conviction thereof, be fined not less than twenty-five nor more than one hundred dollars.

FRAUD IN LABELING CHEESE.

Penalty for. [Section 4438*g*, Statutes of 1898.] Any person who shall sell, offer for sale ship or consign cheese labeled with a false brand or label as to the quality of the article, or shall use any stencil or label furnished by the dairy and food commissioner of this state and bearing the words "Wisconsin full cream cheese," otherwise than upon the bandage on the side of full cream cheese and upon the package containing the same, shall be punished by a fine of not more than fifty dollars nor less than twenty-five dollars.

CLEANLINESS OF DAIRY COWS AND UTENSILS.

Penalty for violating law. [Section 4607*j*, Statutes of 1898.] Any person owning or managing a dairy, the product of which is sold for family use, who shall feed his cows upon unwholesome food or keep them in unclean stables or handle the milk with unclean utensils shall be deemed guilty of a misdemeanor and upon conviction thereof be fined not less than twenty-five dollars nor more than one hundred dollars for the first offense, and not less than one hundred dollars nor more than two hundred dollars for each subsequent offense.

FRAUD IN*DAIRY MANUFACTORIES.

Wrongful use of milk, etc.; fraudulent accounts. [Section 1494a, Statutes of 1898.] Any butter or cheese manufacturer who shall knowingly use or allow any other person to use for the benefit of himself or any other person than he who is entitled to the benefit thereof any milk or cream from the milk brought to him, without the consent of the owner thereof, or who shall refuse or neglect to keep or cause to be kept a correct account (which shall be open to the inspection of any person furnishing milk to him) of the amount of milk daily received, or of the number of pounds of butter, and the number and aggregate weight of cheese made by him each day, or the number of cheese cut or otherwise disposed of and the weight of each, shall for each and every offense forfeit not less than twenty-five nor more than one hundred dollars, one-half of which shall be paid to the person upon whom any such fraud has been committed and who first made complaint thereof; the remainder shall be paid to the school fund.

Standard measures adopted for Babcock test. [Section 1, chapter 43, laws of 1903.] In the use of the Babcock test, the standard milk measures or pipettes shall have a capacity of 17.6 cubic centimeters, and the standard test tubes or bottles for milk shall have a capacity of 2 cubic centimeters for each 10 per cent., marked on the necks thereof; cream shall be tested by weight and the standard unit for testing shall be 18 grams, and it is hereby made a misdemeanor to use any other standards of milk or cream measure where milk or cream is purchased by or furnished to creameries or cheese factories and where the value of said milk or cream is determined by the per cent. of butter fat contained in the same, or wherever the value of milk or cream is determined by the per cent. of butter fat contained in the same by the Babcock test.

Sale of false measure a misdemeanor. [Section 2, chapter 43, laws of 1903.] Any manufacturer, merchant, dealer or agent in this state who shall offer for sale or sell a milk pipette or measure, test tube or bottle which is not correctly marked or graduated as herein provided shall be guilty of a misdemeanor, and upon conviction thereof shall be punished as provided in section 4 of this act.

To under-read or over-read unlawful. [Section 3, chapter 43, laws of 1903, as amended by ch. 99, laws of 1905.] It

shall be unlawful for the owner, manager, agent or any employee of a cheese factory, creamery, or condensed milk factory to falsely manipulate or under-read or over-read the Babcock test or any other contrivance used for determining the quality or value of milk or cream or to make any false determination by said Babcock test or otherwise.

Penalty for violating either of the preceding sections.

[Section 4, chapter 43, laws of 1903, as amended by chapter 99, laws of 1905.] Whoever shall violate any of the provisions of this act shall be guilty of a misdemeanor and upon conviction thereof shall be punished by a fine of not less than twenty-five dollars nor more than one hundred dollars for each and every offense, or be imprisoned in the county jail not less than thirty days nor more than sixty days.

ADULTERATION OF FOOD, DRUGS, LIQUORS, ETC.

Sale of unwholesome provisions. [Section 4599, Statutes of 1898.] Any person who shall knowingly sell any kind of diseased, corrupted or unwholesome provisions, whether for meat or drink, without making the same fully known to the buyer, shall be punished by imprisonment in the county jail not more than six months or by fine not exceeding one hundred dollars.

Sale of adulterated articles; definitions. [Section 4600, Statutes of 1898, as amended by chapter 207, laws of 1905.] Any person who shall by himself, his servant or agent or as the servant or agent of any other person, sell, exchange, deliver or have in his possession, with intent to sell, exchange, offer for sale or exchange any drug or article of food which is adulterated shall be fined not less than twenty-five dollars, nor more than one hundred dollars, or be imprisoned in the county jail not less than thirty days nor more than four months. The term "drug," as used in this section, shall include all medicines for internal or external use, antiseptics, disinfectants and cosmetics. The term "food," as used herein, shall include all articles used for food or drink or condiment by man, whether simple, mixed or compound.

Origin. This and the next paragraph are modeled after paragraphs 8805-8807, R. S. of Ohio (6th ed.), first enacted in that state in 1884.

Agent. An agent who sells for a non-resident principal is within the statute: *Meyer v. State*, 54 Ohio St., 242.

Pleading; ignorance. It need not be alleged that the article sold was to be used as food. Ignorance of the adulteration is not a defense: *State v. Kelly*, 54 Ohio St., 166.

Adulteration, what is. [Section 4601, Statutes of 1898, as amended by chapter 133, laws of 1903, as amended by chapter 207, laws of 1905.] An article shall be deemed to be adulterated within the meaning of the preceding section:

1. In the case of drugs: First, if, when sold, or offered or exposed for sale or had in possession with intent to sell, under or by a name recognized in the United States pharmacopoeia, it differs from the standard of strength, quality or purity laid down in the latest current edition thereof; second, if when sold, or offered or exposed for sale or had in possession with intent to sell, under or by a name not recognized in said pharmacopoeia, but which is found in the pharmacopoeia of some other country, the national formulary or other standard work on materia medica, it differs materially from the standard of strength, quality or purity laid down in the latest current edition of such work; third, if its strength, quality or purity falls below the professed standard under which it is sold.

2. In the case of food: First, if any substance or substances have been mixed with it, so as to lower or depreciate or injuriously affect its strength, quality or purity; second, if any inferior or cheaper substance or substances have been substituted wholly or in part for it; third, if any valuable or necessary ingredient has been wholly or in part abstracted from it; fourth, if it is an imitation of, or sold under the name of another article; fifth, if it consists, wholly or in part, of a diseased, infected, decomposed, putrid, tainted or rotten animal or vegetable substance or article, whether manufactured or not; sixth, if it is colored, coated, polished or powdered, whereby damage or inferiority is concealed, or if by any means it is made to appear better or of greater value than it really is; seventh, if it contains any added substance or ingredient which is poisonous, injurious, or deleterious to health, or any deleterious substance not a necessary ingredient in its manufacture; provided, that articles of food which are labeled, branded or tagged in a manner showing their exact character and composition and approved by the dairy and food commissioner of the state, and not containing any poisonous or deleterious ingredient, shall not be deemed adulterated in the case of mixtures or compounds sold under their own distinct names or under coined names and which articles, if substitutes, are not in imitation of, or sold under, the name of any other article of food; and provided further, that nothing in this act shall be construed as requiring or compelling proprietors or manufacturers of proprietary foods to disclose their trade formulas, except so far as may be

necessary to secure freedom from adulteration, imitation or fraud.

Imitation. The sale of liquid chicory and coffee as "liquid coffee" is within the statute: State v. Dreher, 55 Ohio St., 115.

Pharmacopoeia. The reference is to the edition in use when statute enacted; a higher standard required by a later edition will not render a sale unlawful: State v. Emery, 55 Ohio St., 364.

Scope of statute. Whiskey, being recognized as a drug in the pharmacopoeia and its strength and purity being there given, is a drug within the meaning of the statute. The law is not limited in its application to the sale of drugs by druggists and pharmacists, nor to sales for medicinal or pharmaceutical use, but extends to all persons without regard to their vocations, and makes no distinctions on account of the use intended to be made of the article: State v. Hutchinson, 56 Ohio St., 82.

"A sale of beer, as food containing salicylic acid, without a label on the package notifying the purchaser that it contains such an ingredient, is, when found to be poisonous or deleterious to health by its continuous or indiscriminate use as a food," an offense against the law: State v. Hutchinson, 55 Ohio St., 573.

Pleading. The proviso is the preceding paragraph applies to it and the next preceding one, and is not limited to any particular offense defined in them. Hence, a negative averment of the facts within the proviso need not be made in charging an offense; the facts may be proven under a plea of not guilty: State v. Hutchinson, 55 Ohio St., 573.

Canned Goods, labels on. [Section 4601a, Statutes of 1898, as amended by chapter 104, laws of 1905.] Any person who shall, himself, or by his servant or agent, or as the servant or agent of any other person, pack, can or preserve within this state, for use or consumption therein, fruits, vegetables, meats, fish or shell-fish, or who shall sell, exchange, deliver or have in his possession with intent to sell, or exchange or expose for sale, or offer for sale or exchange for use or consumption within this state such canned articles containing saccharin, formaldehyde, sulphurous acid or sulphites, salicylic acid, or salicylates or any substance, article or ingredient other than sugar, salt, vinegar or spices, possessing a preservative character or action, or any copper compound or other artificial coloring, or any bleaching compound, or any article injurious to health; or any person who shall, himself, or by his servant or agent, or as the servant or agent of any other person, pack, can or preserve within this state for use or consumption therein, fruits, vegetables, meats, fish or shell-fish, or who shall sell, exchange, deliver, or have in his possession with intent to sell or exchange, or expose for sale, or offer for sale or exchange for use or consumption within this state, such canned articles, unless each can containing such articles shall bear a label on which shall be printed the true name of the contents and the name and ad-

dress of the producer or packer canning or preserving the same, or the dealer who sells the same, shall be guilty of a misdemeanor, and, upon conviction thereof, shall be fined not less than twenty-five dollars, nor more than one hundred dollars or be imprisoned in the county jail not less than thirty days nor more than sixty days.

Expose for sale. See note, p. 243.

Label on baking powder. [Section 4601b, Statutes of 1898.] Any person who shall, by himself, his servant or agent or by the servant or agent of any other person, make or manufacture baking powder or any mixture or compound intended for use as a baking powder, or sell, exchange or deliver, or have in his possession with the intent to sell or exchange, or expose or offer for sale or exchange such baking powder, or any mixture or compound intended for use as a baking powder, which contains alum in any form or shape, unless the presence of the same be distinctly shown by a label on the outside and face of which is printed with black ink in legible type, not smaller than brevier heavy gothic caps, the name and residence of the manufacturer and the words:

"THIS BAKING POWDER CONTAINS ALUM."

shall be punished as provided in the preceding section.

Validity. A statute which provides that no person shall sell any lard or any article intended for use as lard which contains any ingredient but the pure fat of healthy swine, under any label bearing the words "refined," "pure," "family," unless every package in which the article sold is marked "compound lard," has been sustained as valid by the supreme court of Iowa: *State v. Snow*, 47 N. W. Rep., 777.

In Minnesota a statute which makes it a misdemeanor to manufacture for sale within that state, or to sell or offer to do so, baking powder containing alum, unless each package thereof is labeled, "This baking powder contains alum," has been sustained: *Stoltz v. Thompson*, 46 N. W. Rep., 410.

Expose for sale. See note, p. 243.

Label on poisonous medicine. [Section 4601c, Statutes of 1898.] Any person who shall, by himself, his servant or agent or as the servant or agent of any other person, sell, exchange, deliver, or have in his possession with intent to sell or exchange, or expose or offer for sale or exchange any medicine known as patent or proprietary, or of which the formula is kept secret by the manufacturer, which contains morphine, strychnine, cocaine or poisonous or narcotic alkaloid or drug, in any quantities which the state board of health shall deem harm-

ful to the life or health of the public, unless the presence of the same be distinctly shown by a label upon the bottle or package and upon the outer wrapper thereof, shall be punished as provided in section 4601a.

Sale of imitation honey. [Sections 1, 2 and 3, ch. 229, laws of 1905.] Section 1. No person shall, himself, or by his agent or servant, sell, offer or expose for sale or have in his possession with intent to sell as and for honey any substance whatsoever that is not the legitimate and exclusive product of the honey bee, to-wit, the nectar of flowers, honey dew and natural saccharine exudations of plants gathered and stored in the comb by bees.

Section 2. Any person who shall violate any of the provisions of this act shall be deemed guilty of a misdemeanor and, upon conviction thereof, shall be punished by a fine of not less than twenty-five dollars nor more than one hundred dollars or by imprisonment in the county jail not less than thirty days nor more than sixty days.

Section 3. Section 4607f of the statutes of 1898 is repealed.

Sale of diseased apiary, honey therefrom or appliances used therein. [Section 4605a, Statutes of 1898.] Any owner of a diseased apiary, of honey made or taken from such an apiary or appliances taken from such an apiary who shall sell, barter or give away any such apiary, honey, appliances or bees from such apiary, expose other bees to the danger of contracting such disease or refuse to allow the inspector of apiaries to inspect such apiary, honey or appliances, shall be fined not less than fifty dollars nor more than one hundred dollars, or be imprisoned in the county jail not less than one month nor more than two months.

Sale, etc., of diseased meat, killing diseased animal, etc. [Section 4607g, Statutes of 1898.] Any person who shall sell or expose for sale, or give away for use as food, or can or pack for the purpose of transportation to and sale in any market or place any unwholesome, stale, emaciated, blown, tainted, putrid or measly meat, or the flesh of any diseased animal or of any animal not slaughtered for the purpose of food knowing or having good reason to believe that such meat is as above described, or that such flesh is the flesh of a diseased animal or of an animal not slaughtered for such purpose, and any person or corporation owning or operating any slaughter-house or packing establishment in this state who shall receive for the purpose of killing, or kill, any diseased animal, or render the

carcass of any animal that shall die by disease or in consequence of exposure, or that shall not have been slaughtered for food, knowing or having good reason to believe that such animal was diseased, or had died from disease or in consequence of exposure, or had not been slaughtered for food, such person shall be punished by imprisonment in the county jail not exceeding six months nor less than ten days, or by fine of not more than one hundred dollars nor less than ten dollars, or both, and such corporation shall be fined not more than five hundred dollars nor less than ten dollars.

Standard for vinegar; sale of impure. [Section 4607i, Statutes of 1898.] Any person who manufactures for sale or offers or exposes for sale as cider vinegar any vinegar which is not the sole product of pure apple juice, known as apple cider, or vinegar not made exclusively of said cider, or vinegar into which foreign substances, drugs or acids have been introduced, or which contains any preparation of lead, copper, sulphuric acid, artificial coloring matter or other ingredient injurious to health, or who, by himself, his servant or agent, or as the servant or agent of any other person, shall sell, exchange, deliver or have in his custody or possession with intent so to do any adulterated vinegar, or who shall label, brand or sell as cider or apple vinegar any vinegar not the legitimate product of pure apple juice, or not made exclusively from apple cider, or any vinegar which shall not have an acidity equivalent to the presence of not less than four per centum by weight of absolute acetic acid, and in addition, in the case of cider vinegar, not less than two per centum by weight of cider vinegar solids upon full evaporation over boiling water at two hundred and twelve degrees Fahrenheit, and any manufacturer of vinegar in this state, and any person who reduces or re-barrels vinegar therein or who handles vinegar in quantities of one barrel or more who shall fail to stencil or otherwise mark in black figures, at least one inch in length, on the head of each barrel or package of vinegar manufactured, reduced, re-barreled, bought or sold by him, the standard strength of the vinegar contained in such barrel or package, which shall be denoted by the per centum of acetic acid therein, or who shall falsely mark such barrel or package shall be punished by fine not exceeding one hundred dollars nor less than ten dollars. (See amended law.)

Coloring matter. It is competent for the legislature to make it a misdemeanor to add artificial coloring matter to vinegar, regardless of whether the matter added is injurious to the health of the consumer or not: *People v. Girard*, 73 Hun (N. Y.) 457.

Where, in the manufacture of vinegar, low wine, formed from fermented grain, is, previously to its acetification, passed through roasted malt, not for the purpose of adding any substantial ingredient to the vinegar, but for the purpose of giving it color as well as aroma and flavor, and without such treatment the vinegar would be colorless, the vinegar so produced contains artificial coloring matter: *Weller v. State*, 53 Ohio St., 77.

Validity. It is provided by a Michigan law (Public Acts of 1897, No. 71), "that no person shall manufacture for sale, offer or expose for sale, sell or deliver, or have in his possession with intent to sell or deliver, any vinegar not in compliance with the provisions of this act. No vinegar shall be sold as apple, orchard or cider vinegar which is not the legitimate product of pure apple juice, known as apple cider or vinegar not made exclusively of said apple cider or vinegar into which foreign substance, drugs or acids have been introduced, as may appear upon proper tests, and upon said tests shall contain not less than one and three-fourths per cent., by weight, of cider vinegar solids upon full evaporation at the temperature of boiling water." That "all vinegar made by fermentation and oxidation without the intervention of distillation, shall be branded 'fermented vinegar,' with the name of the fruit or substance from which the same is made. And all vinegar made wholly or in part from distilled liquor shall be branded 'distilled vinegar,' and all of such distilled vinegar shall be free from coloring matter added during or after distillation, and from color other than imparted to it by distillation. And all fermented vinegar not distilled shall contain not less than one and three-fourths per cent., by weight, upon full evaporation (at the temperature of boiling water) of solids, contained in the fruit or grain from which said vinegar is fermented, and said vinegar shall contain not less than two and a half-tenths of one per cent. ash or mineral matter, the same being the product of the material from which said vinegar is manufactured. And all vinegar shall be made wholly from the fruit or grain from which it purports to be or is represented to be made, and shall contain no foreign substance, and shall contain not less than four per cent., by weight, of absolute acetic acid."

Under that law it was held, 1. That cider vinegar must contain the required quantity of ash or mineral matter as well as the stated per cent. of cider vinegar solids. 2. That the act could not be declared void as beyond the police power of the state because it imposed an unreasonable and arbitrary test, that being a question for the legislature. 3. That it was not for the jury or the court to determine from expert chemical testimony whether the act was unreasonable. 4. That a person convicted of violating the act was not deprived of property without due process of law because he could not obtain a sample of the vinegar in question for analysis, he not being so prevented by any person connected with the prosecution, and the law not requiring that the accused be furnished with a sample. 5. That the law was violated by the sale of vinegar below the standard, though the seller was not aware of the fact that the vinegar sold was of that character: *People v. Worden Grocer Co.*, 77 N. W. Rep., 315.

Sale of impure ice; notice of place where ice was cut.
[Section 4607k, Statutes of 1898.] No person or corporation shall sell or offer for sale or cause the same to be done within this state, for domestic, culinary or drinking purposes, any ice which contains mud, decayed vegetation, animal or foreign

matter or malarial substance. Every person or corporation offering ice for sale shall have posted on his or its wagons, in a conspicuous manner, the name of the place from which the ice so offered for sale was cut, harvested or manufactured, and all persons or corporations dealing in or handling impure ice, to be used for cooling purposes only, shall have their wagon so labeled. Any person who or corporation which violates any of the provisions of this section shall be deemed guilty of a misdemeanor, and upon conviction thereof shall be punished by a fine not less than fifty dollars or more than one hundred dollars.

Penalty for use of antiseptics, etc., in meat products.

[Section 1, chapter 243, laws of 1903, as amended by ch. 261, laws of 1905.] Any person who by himself or his agent shall offer or expose for sale, take orders for, or sell, or have in his possession with intent to sell for use or consumption within the state any sausage or chopped meat compound containing any artificial coloring, or chemical preservative or antiseptic, except common salt, saltpetre, spices or wood smoke shall be deemed guilty of a misdemeanor, and upon conviction thereof, shall be fined not less than twenty-five dollars nor more than one hundred dollars.

Coloring grain. [Section 4606. Statutes of 1898.] Any person who shall fumigate any barley, wheat or other grain by the use of sulphur or other substance, or shall in any way or by the use of any chemical, material or process affect the color or healthfulness of such grain, or who shall sell or offer for sale any such grain knowing that the same has been so fumigated or the color or the healthfulness thereof so affected shall be punished by imprisonment in the county jail not more than one month or by fine not exceeding fifty dollars.

ADULTERATION OF FLAXSEED OR LINSEED OIL.

Pure, standard of. [Section 1, chapter 234, laws of 1899.] No person, firm, association or corporation shall manufacture for sale, offer or expose for sale in this state, any flaxseed or linseed oil for other than food purposes, unless the same answers a chemical test for purity recognized in the United States pharmacopoeia, or any flaxseed or linseed oil as "boiled linseed oil" unless the same shall have been put, in its manufacture, to a temperature of two hundred and twenty-five degrees Fahrenheit.

Package containing oil to be stamped. [Section 2, chapter 234, laws of 1899.] No person, firm, association or corporation shall at any time, personally or by clerk or agent, sell, expose or offer for sale, dispose of or attempt to dispose of, any flaxseed or linseed oil unless so done under the true name of such oil, and unless each tank car, tank, barrel, keg, can or other vessel containing such oil has, at such time, distinctly and durably painted, stamped, stenciled or marked thereon, in ordinary full-faced capital letters, not less than five line-pica in size, the true name thereof in the words "pure linseed oil raw" or "pure linseed oil boiled," as the fact may be, and also the name and address of the manufacturer or dispenser thereof.

Adulteration and false stamping. [Section 3, chapter 234, laws of 1899.] No person, firm, association or corporation shall, at any time, personally or by any clerk or agent, adulterate any "pure linseed oil raw" or "pure linseed oil boiled," by adding thereto any other oil or substance or thing whatever, for the purpose or with the intent to sell, expose or offer for sale, such mixture or compound as the pure article, nor shall any person, firm, association or corporation, personally or by any clerk or agent, paint, stamp, stencil or mark any tank car, tank, barrel, keg, can or other vessel so as to falsely represent that it contains either "pure linseed oil raw" or "pure linseed oil boiled," nor so as to falsely represent the manufacturer thereof, nor permit or suffer any such false painting, stamping stenciling or marking.

Penalty for violation of law. [Section 4, chapter 234, laws of 1899.] Any person, firm, association or corporation who shall violate any of the provisions of this act shall be punished by a fine of not less than fifty dollars, nor more than five hundred dollars, or by imprisonment in the county jail for not more than six months.

Duty of dairy and food commissioner. [Section 5, chapter 234, laws of 1899.] It is hereby made the duty of the dairy and food commissioner to see that the provisions of this act are enforced, and personally or by his assistants, to inspect any flaxseed or linseed oil, made or offered for sale in this state, and any tanks, barrels, kegs, cans or other vessels containing the same in this state which he may suspect or have reason to believe, fails to comply with the provisions of this act, and to prosecute or cause to be prosecuted, any person, firm, association or corporation, whom he may suspect or have

reason to believe, has violated any of the provisions of this act, which prosecution shall be conducted by the district attorney in the same manner as is now provided in case of the violation of the laws relating to the sale of impure, adulterated or counterfeit articles of food, or drink, or drug.

Concentrated feeding stuffs: prosecutions for violations; notice to manufacturers, etc. [Section 8 chapter 377, laws of 1901.] Whenever the director aforesaid becomes cognizant of the violation of any of the provisions of this act, he shall report such violations to the dairy and food commissioner, and said commissioner shall prosecute the party or parties thus reported; but it shall be the duty of said commissioner upon thus ascertaining any violation of sections two, three or four of this act, to forthwith notify the manufacturer, importer or dealer in writing and give him not less than thirty days thereafter in which to comply with the requirements of this act, but there shall be no prosecution in relation to the quality of any concentrated commercial feeding stuff if the same shall be found substantially equivalent to the certified statement named in section two of this act.

Chapter 33, 1905.

Relating to the restriction and regulation of the sale of foods containing chemical preservatives. SECTION 1. No person, firm or corporation shall, by himself, or by his agents or servants, manufacture, sell, ship, consign, offer for sale, expose for sale or have in his possession with intent to sell for use or consumption within the state, any article of food within the meaning of section 4600 of the statutes of 1898 and laws amendatory thereof, which contains formaldehyde, sulphurous acid or sulphites, boric acid or borates, salicylic acid or salicylates, saccharin, dulein, glucin, beta naphthol, abrastol, asaprol, fluorides, fluoborates, fluosilicates or other fluorine compounds, or any other preservatives injurious to health; provided, however, that nothing contained in this section shall prohibit the use of common salt, saltpetre, wood smoke, sugar, vinegar and condimental preservatives, such as turmeric, mustard, pepper and other spices. Nor shall any person, firm or corporation, by himself, or by his agents or servants, manufacture, sell, ship, consign, offer for sale, expose for sale or have in his possession with intent to sell for use or consumption within the state, any article of food within the meaning of section 4600 of the statutes of 1898 and laws amendatory thereof, containing any

added substance, article or ingredient possessing a preservative character or action other than the articles named in the proviso of this act, unless the presence, name and proportionate amount of said added substance, article or ingredient shall be plainly disclosed to the purchaser.

SECTION 2. Every person, firm, or corporation and every officer, agent, servant or employe of such person, firm or corporation who violates any of the provisions of this act shall be deemed guilty of a misdemeanor, and upon conviction thereof shall be fined not less than twenty-five dollars nor more than one hundred dollars or be imprisoned in the county jail not less than thirty days nor more than sixty days.

Chapter 151, 1905.

Defining maple sugar and maple syrup and regulating the sale thereof. SECTION 1. Any person who shall manufacture for sale, sell, or offer or expose for sale or have in his possession with intent to sell, as and for maple sugar or maple syrup, any article other than the unadulterated product produced by the evaporation of pure sap from the maple tree, shall forfeit to the state of Wisconsin, the sum of not less than twenty-five dollars nor more than one hundred dollars.

Chapter 152, 1905.

Relating to the sale of syrups, molasses and glucose mixtures. SECTION 1. No person shall sell, offer or expose for sale or have in his possession with intent to sell any syrup, sugar-cane syrup, sorghum syrup, molasses or glucose, unless the same be true to the name under which it is sold, and as defined in the standards of purity for food products as adopted by the United States Department of Agriculture, and unless the barrel, cask, keg, can, pail or package containing the same be distinctly branded or labeled with the true name of its contents as defined in the above named standards; and no person shall sell, offer or expose for sale or have in his possession with intent to sell any syrup, sugar-cane syrup, sorghum syrup, or molasses mixed with glucose unless the mixture be sold as and for compound glucose mixture or corn syrup, and unless the barrel, cask, keg, can, pail or package containing the same be distinctly branded or labeled "Glucose Mixture" or "Corn Syrup," in plain Gothic type not less than three-eighths of an

inch square, with the name and percentum by weight of each ingredient contained therein plainly stamped, branded or stenciled on each package in plain Gothic letters not less than one-quarter of an inch square. Each and every package of syrup, either simple or mixed, shall bear the name and address of the manufacturer. Such mixtures or syrups shall have no other designation or brand than herein required that represents or is the name of any article which contains a saccharine substance; and all brands or labels required shall be an inseparable part of the general or distinguishing label, and the general or distinguishing label shall be the principal and conspicuous sign under which it is sold; nor shall any of the aforesaid glucose, syrups, molasses or mixtures contain any substance injurious to health, nor any other articles or substance otherwise prohibited by law in articles of food.

SECTION 2. Whoever shall do any of the acts or things prohibited or neglect or refuse to do any of the acts or things required by this act, or in any way violate any of the provisions, shall forfeit to the state of Wisconsin, the sum of not less than twenty-five dollars nor more than one hundred dollars.

Chapter 187, 1905.

Relating to the manufacture and sale of buckwheat flour. SECTION 1. No person shall manufacture for sale within this state, or offer or expose for sale, have in possession with intent to sell, or sell or exchange any ground buckwheat containing any product of wheat, corn, rice or other foreign substance, unless each and every package thereof shall be distinctly branded or labeled in letters not less than one-half inch in length with the name of the maker and factory, and the location of such factory, and the words "Buckwheat Flour Compound," together with the words, "This buckwheat flour compound contains the following ingredients and none other" and immediately after the latter words shall appear in the same size letters the true names of each and every ingredient of such mixture or compound. Provided, that this act shall not be construed as prohibiting the manufacture and sale of Self-Rising Buckwheat Flour when labeled or branded as such and when the same consists only of pure buckwheat flour, salt, sodium bicarbonate and calcium acid phosphate, cream of tartar or tartaric acid.

SECTION 2. Any brand or label herein required shall be an inseparable part of the general or distinguishing label, and such label shall be that principal and conspicuous sign under

which it is sold, and any other label or printed matter upon the package shall not be in contravention of the requirements of this act.

SECTION 3. The having in possession of any buckwheat flour compound, which is not branded or labeled as hereinbefore required and directed upon the part of any person engaged in the public or private sale of such article, shall, for the purpose of this act, be deemed prima facie evidence of intent to sell the same.

SECTION 4. The taking of orders or the making of agreements or contract by any person, firm or corporation or by any agent or representative thereof, for the future delivery of buckwheat flour compound shall be deemed a sale within the meaning of this act.

SECTION 5. Any person who shall violate any of the provisions of this act shall be deemed guilty of a misdemeanor, and upon conviction thereof shall be punished by a fine of not less than twenty-five dollars nor more than one hundred dollars, or by imprisonment in the county jail for a period of not less than thirty nor more than ninety days, or by both such fine and imprisonment, in the discretion of the court.

Chapter 247, 1905.

Regulating the manufacture and sale of condensed milk, and of evaporated or condensed cream. SECTION 1. No person shall manufacture for sale within this state, or offer or expose for sale, have in his possession with intent to sell, or sell or exchange, any condensed milk, sweetened or unsweetened, unless the same shall contain not less than twenty-eight per centum, by weight, of milk solids, of which not less than one-fourth shall be milk fat.

SECTION 2. No person shall manufacture for sale within this state, or offer or expose for sale, have in his possession with intent to sell, or exchange, as and for evaporated or condensed cream, any substance except the product obtained by the evaporation of a portion of water from cream containing not less than eighteen per centum, by weight, of butter fat. Provided, that nothing in this act shall apply to goods manufactured for sale and shipment outside of the state.

SECTION 3. Whoever shall violate any of the provisions of this act shall be deemed guilty of a misdemeanor and, upon conviction thereof, shall be punished by a fine of not less than twenty-five dollars nor more than one hundred dollars, or by imprisonment in the county jail not less than thirty days nor more than sixty days.

Chapter 297, 1905.

Relating to the sale of vinegar and fixing standards therefor. SECTION 1. Section 4607i of the statutes of 1898 is hereby amended so as to read as follows: Section 4607i. No person shall sell, manufacture for sale, offer or expose for sale or have in his possession with intent to sell as apple, orchard or cider vinegar, any vinegar which has not been made exclusively by the fermentation of pure apple juice, known as apple cider; or vinegar which contains any foreign substance whatsoever; or vinegar which shall contain less than 4 per centum by weight of absolute acetic acid; or vinegar which shall be found to contain less than one and three-fourths per centum by weight of pure cider vinegar solids upon full evaporation at two hundred and twelve degrees Fahrenheit; and no person shall sell, offer or expose for sale or have in his possession with intent to sell any cider vinegar unless each barrel, cask, or keg containing the same be plainly stenciled or branded on one head of said barrel, cask or keg, in black letters and figures at least one inch in height, with the words "Cider Vinegar," together with the name and place of business of the manufacturer thereof, and the strength of the vinegar contained in said barrel, cask or keg, which strength shall be denoted by the per centum of weight of absolute acetic acid contained in said vinegar. And no person shall manufacture for sale, offer or expose for sale, or have in his possession with intent to sell, or sell, any vinegar which shall be adulterated within the meaning of sections 4600 and 4601 of the statutes of 1898, and laws amendatory thereof; or any vinegar which shall contain less than four and one-half per centum by weight of absolute acetic acid; or vinegar which shall contain any artificial coloring matter, or any preparation of lead, copper, sulphuric or other mineral acids, or any acid made from the distillation of wood or any ingredient injurious to health. And no person shall sell, offer or expose for sale or have in his possession with intent to sell any vinegar (except cider vinegar) made by fermentation without the intervention of distillation unless each barrel, cask, or keg containing the same be plainly stenciled or branded on one head of said barrel, cask or keg, in black letters and figures at least one inch in height, with the name and place of business of the manufacturer of said vinegar and the strength of the vinegar contained in said barrel, cask or keg, which strength shall be denoted by the per centum by weight of absolute acetic acid contained in said vinegar, together with the words "Fermented Vinegar" and the true name of the fruit or

substance from which said vinegar is made. And no person shall sell, offer or expose for sale or have in his possession with intent to sell any vinegar made wholly or in part from distilled liquor unless each barrel, cask or keg containing the same be plainly stenciled or branded on one head of said barrel, cask or keg, in black letters and figures at least one inch in height, with the words "Distilled Vinegar," together with the name and place of business of the manufacturer thereof and the strength of the vinegar contained in said barrel, cask or keg, which strength shall be denoted by the per centum by weight of absolute acetic acid contained in said vinegar.

Any person who shall be found guilty of violating any of the provisions of this section shall forfeit to the state of Wisconsin the sum of not less than twenty-five dollars nor more than one hundred dollars for each such violation. Provided that this act shall not be construed as prohibiting the sale of any vinegar by the manufacturer for shipment and use outside the state. Provided, however, that nothing herein contained shall be held to prohibit the coloring of vinegar by the use of burnt sugar, or the sale or offering for sale of the same until on and after July 1st, 1906.

Chapter 390, 1905.

Providing a second assistant for the dairy and food commissioner, and additional cheese factory, creamery, dairy and food inspectors, and an assistant chemist, and making an appropriation therefor. Section 1. In addition to the officials and appointees provided for by section 1410 of the statutes of 1898, and of chapter 144 of the laws of 1903, the dairy and food commissioner may, with the advice and consent of the governor, appoint a second assistant dairy and food commissioner, an assistant chemist and eight agents or inspectors, whose duties shall be to assist in promoting the work of the dairy and food commissioner in the manner herein provided and in such way as may be required by the dairy and food commissioner in the enforcement of the dairy and food laws. Of the eight agents or inspectors herein provided for, three shall be creamery, dairy and food inspectors, whose duties, in addition to the general duties hereinbefore provided, shall be to inspect creameries, dairies, foods and drugs, under the direction and supervision of the dairy and food commissioner; four shall be cheese factory, dairy and food inspectors, whose duties, in addition to the general duties hereinbefore provided, shall be to inspect cheese factories, dairies, foods and drugs, under the

direction and supervision of the dairy and food commissioner, and one shall be chief food inspector. The second assistant dairy and food commissioner and the creamery, dairy and food inspectors herein provided for, shall be expert creamery butter makers, skilled in the technical work of creameries, competent judges of creamery products and versed in modern scientific and practical dairy husbandry. The cheese factory, dairy and food inspectors herein provided for shall be expert cheese makers, skilled in the technical work of cheese factories, competent judges of cheese factory products and versed in modern scientific and practical dairy husbandry. The chief food inspector shall be experienced in modern grocery business. The assistant chemist shall be a competent analytical chemist and shall devote his time exclusively to the work of the commission. The annual salary of the second assistant commissioner shall be sixteen hundred dollars; the annual salary of the assistant chemist, of the creamery, dairy and food inspectors and of the chief food inspector shall be each twelve hundred dollars; the compensation of each of the cheese factory, dairy and food inspectors shall be one hundred dollars per month. The aforesaid salaries and compensation shall be paid in the same manner as is provided by law for the payment of salaries of other state and employees. There shall also be paid to the second assistant commissioner and to each of the agents or inspectors and assistant chemist herein provided for, their necessary and actual expenses incurred in the discharge of their official duties, on the approval of the dairy and food commissioner and the governor, of verified and itemized accounts therefor.

Section 2. The officers designated in section 1 of this act shall have all the powers that are conferred by law upon any agent, inspector or assistant of the dairy and food commissioner.

Chapter 228, 1905.

Relating to the manufacture or sale of lemon extract and vanilla extract. Section 1. Any person who shall manufacture for sale, sell, or offer or expose for sale or have in his possession with intent to sell as and for lemon extract, or extract of lemon, or essence of lemon, or lemon essence, or spirits of lemon, or under any designation which includes any of the aforesaid names any preparation other than a solution containing not less than five per centum, by volume, of pure lemon oil in ethyl alcohol; or any person who shall manufacture for sale, sell, or offer or expose for sale or have in his possession with intent to sell as and for vanilla extract, or extract of vanilla, or tincture

of vanilla, or vanilla tincture, or under any designation which includes any of the aforesaid names any preparation which shall contain any flavoring or coloring ingredient other than those derived from pure vanilla bean, shall forfeit to the state of Wisconsin the sum of not less than twenty-five dollars nor more than one hundred dollars. Providing nothing in this act shall prohibit the manufacture of the above specified articles for sale and shipment without the state.

**AMENDMENTS TO THE WISCONSIN DAIRY AND FOOD
LAWS, AND NEW DAIRY AND FOOD LAWS
ENACTED BY THE LEGISLATURE
OF 1907.**

Chapter 77, 1907.

Relating to label on baking powder. Section 1. Section 4601b, statutes of 1898, is amended to read: Section 4601b. Any person who shall, by himself, his servant or agent or by the servant or agent of any other person, make or manufacture baking powder or any mixture or compound intended for use as a baking powder, or sell, exchange or deliver, or have in his possession with the intent to sell or exchange or expose or offer for sale or exchange such baking powder, or any mixture or compound intended for use as a baking powder unless each receptacle or package in which the same is kept for sale or sold, has securely affixed in a conspicuous place upon the side thereof, and plainly separated from other reading matter, a white or light colored label, upon the outside face of which label shall be printed in the English language, with black ink, in type not smaller than eight point, bold-faced, gothic capitals, the name and address of the manufacturer of such baking powder, and the words: "This baking powder is composed of the following ingredients and none other," and immediately thereafter upon the same label, in color, style and manner above specified, the name of each ingredient contained in such baking powder, using the name by which each ingredient is commonly known, shall be punished as provided in the next preceding section, provided that for the purposes of this act, alum in any form or shape or any aluminum salt shall be designated by the term alum.

Chapter 99, 1907.

Relating to standard measure for the use of the Babcock test in determining butter fat in milk and cream.

Section 1. Section 1, chapter 43, laws of 1903, is amended and made a section of the statutes of 1898, to read: Section 1494aa.

1. In the use of the Babcock test, the standard milk measures or pipettes shall have a capacity of 17.6 cubic centimeters, and the standard test tubes or bottles for milk shall have a capacity of 2 cubic centimeters for each 10 per cent. marked on the necks thereof; cream shall be tested by weight and the standard unit for testing shall be 18 grams, and it is hereby made a misdemeanor to use any other standards of milk or cream measure where milk or cream is purchased by or furnished to creameries or cheese factories and where the value of said milk or cream is determined by the per cent of butter fat contained in the same, or wherever the value of milk or cream is determined by the per cent. of butter fat contained in the same by the Babcock test.

2. In sampling cream or milk from which composite tests are to be made to determine the per cent. of butter fat contained therein, no such sample or sampling shall be lawful unless a sample be taken from each weighing and the quantity thus used shall be proportioned to the total weight of the cream or milk tested.

3. Every person, corporation or company operating a creamery when using the Babcock test as a standard to determine the value of any milk or cream received or bought by such person, corporation or company to be manufactured into butter, shall, when paying for such milk or cream, include in every statement or check issued to any patron in payment thereof a statement of the number of pounds of butter fat and the number of pounds of butter made for the period of time for which payment is made.

Chapter 78, 1907.

Relating to obstructing performance of dairy and food commissioner's duty and prescribing penalty. Section 1. Section 4607h, statutes of 1898, is amended to read: Section 4607h. Any person who shall obstruct the dairy and food commissioner of this state or either of his assistants, chemists or inspectors in the performance of their duty by refusing him entrance to any place he is authorized to enter or by refusing to deliver to him a sample of any article of food, drink or drug made, sold, offered, or exposed for sale by the person to whom request therefor is made if the value thereof is tendered, shall be guilty of a misdemeanor and upon conviction thereof shall be punished by a fine of not less than twenty-five dollars

nor more than one hundred dollars or by imprisonment in the county jail not less than ten days nor more than sixty days.

Chapter 168, 1907.

Relating to sale of adulterated articles. Section 1. Section 4600, statutes of 1898, as amended by chapter 207, laws of 1905, is amended to read: Section 4600. Any person, who shall, by himself, his servant or agent, or as the servant or agent of any other person, sell, exchange, deliver or have in his possession with intent to sell, exchange, offer for sale or exchange any drug or article of food which is adulterated, or any candy containing intoxicating liquor, shall be fined not less than twenty-five dollars, nor more than one hundred dollars or by imprisonment in the county jail not less than thirty days nor more than four months. The term "drug" as used in this section shall include all medicines for internal or external use, antiseptics, disinfectants and cosmetics. The term "food" as used herein shall include all articles used for food or drink or condiment by man, whether simple, mixed or compound.

Chapter 173, 1907.

Relating to the misbranding of articles of food. Section 1. There is added to the statutes of 1898 a new section to read: Section 4601aa. Any person, firm or corporation by himself, officer, servant or agent, or as the officer, servant or agent of any other person, firm or corporation, who shall manufacture or solicit or take orders for delivery, or sell, exchange, deliver or have in possession with the intent to sell, exchange or expose, or offer for sale or exchange any article of food within the meaning of section 4600, statutes of 1898, which is misbranded within the meaning of this section shall be guilty of a misdemeanor and upon conviction thereof shall be punished by a fine of not less than twenty-five dollars nor more than one hundred dollars, or by imprisonment in the county jail not less than ten days nor more than sixty days. The term "misbranded," as used herein, shall apply to articles of food, or articles which enter into the composition of food, which, or the package or label of which shall bear any statement, design or device regarding such article or the ingredients or substances contained therein which shall be false or misleading in any particular; or if in package form, and the contents are stated in terms of weight or measure, they are not plainly and correctly stated on the outside of the package; and to any food product which is falsely branded as to the state, territory or country in which it is man-

ufactured or produced. Any article of food shall also be deemed to be misbranded if the contents of the package as originally put up shall have been removed in whole or in part and other contents shall have been placed in such package. The term "label," as used in this section and in section 4601, statutes of 1898, or in any other section of these statutes, relating to the adulteration or misbranding of food, unless otherwise specifically described and provided therein, shall apply to any printed, pictorial or other matter upon or attached to any package of a food product or any container thereof.

It is hereby made the duty of the dairy and food commissioner of this state, by himself, or assistants, chemists, inspectors and agents, to see that the provisions of this section are enforced and for this purpose all the powers conferred upon the said commissioner, his assistants, chemists, inspectors and agents, by section 1410a, 1410b, 1410d, of the statutes of 1898, or by any other provision of these statutes are hereby conferred upon said dairy and food commissioner, his assistants, chemists, inspectors and agents, so far as the same may be applicable.

Chapter 205, 1907.

Relating to standards of purity for food products. Section 1. There is added to the statutes of 1898 a new section to read. Section 4601—4a. In all prosecutions arising under the provisions of these statutes for the manufacture or sale of an adulterated, misbranded or otherwise unlawful article of food, drink, condiment or drug, the latest standards of purity for food products, established by the United States secretary of agriculture, shall be accepted as the legal standards, except in cases where other standards are specifically prescribed by the laws of this state.

Chapter 206, 1907.

Relating to the duties of the dairy and food commissioner, laboratory expenses of the dairy and food commissioner. Section 1. Section 1410d, statutes of 1898, is amended to read: Section 1410d. The governor may authorize the commissioner or his assistants, chemists or inspectors, when not engaged in the performance of other official duties, to give such aid in farmers' institutes, dairy and food and farmers' conventions and the agricultural department of the state university as may be deemed advisable. For the necessary expenses of making the analyses contemplated in the foregoing sections the commissioner may incur an annual expense of not

to exceed one thousand dollars, the accounts for which, when verified and itemized, and approved by the governor shall be audited by the secretary of state.

Chapter 306, 1907.

Relating to wrongful use of milk and fraudulent accounts by butter or cheese manufacturers. Section 1. Section 1494a, statutes of 1898, is amended to read: Section 1494a. Any butter or cheese manufacturer who shall knowingly use or allow any other person to use for the benefit of himself or any other person than he who is entitled to the benefit thereof any milk or cream from the milk brought to him, without the consent of the owner thereof, or who shall refuse or neglect to keep or cause to be kept a correct account (which shall be open to the inspection of any person furnishing milk to him and to the dairy and food commissioner of this state, his chemists, assistants, inspectors and agents) of the amount of milk daily received, or of the number of pounds of butter, and the number and aggregate weight of cheese made by him each day, or of the number of cheese cut or otherwise disposed of and the weight of each, shall be guilty of a misdemeanor, and upon conviction be punished by a fine not less than twenty-five dollars nor more than one hundred dollars, or by imprisonment in the county jail not less than ten days nor more than sixty days.

Chapter 370, 1907.

Relating to the sale of vinegar and fixing standards therefor. Section 1. Section 4607i of the statutes is amended to read: Section 4607i. No person shall sell, manufacture for sale, offer or expose for sale or have in his possession with intent to sell as apple, orchard or cider vinegar, any vinegar which has not been made exclusively by the fermentation of pure apple juice, known as apple cider; or vinegar which contains any foreign substance whatsoever; or vinegar which shall contain less than four per centum by weight of absolute acetic acid; or vinegar which shall be found to contain less than one and six-tenths per centum by weight of pure cider vinegar solids upon full evaporation at two hundred and twelve degrees Fahrenheit and no person shall sell, offer or expose for sale or have in his possession with intent to sell any cider vinegar unless each barrel, cask, keg, or other original package or original container, containing the same, be plainly stenciled or branded or labeled, with the words "Cider Vinegar," together with the name and place of business of the manufacturer thereof, and the strength

of the vinegar contained in said barrel, cask, keg or other original package or original container, containing the same, which strength shall be denoted by the per centum by weight of absolute acetic acid contained in said vinegar. And no person shall manufacture for sale, offer or expose for sale or have in possession with intent to sell, or sell, any vinegar which shall be adulterated within the meaning of sections 4600 and 4601 of the statutes of 1898, and laws amendatory thereof; or any vinegar which shall contain less than four per centum by weight of absolute acetic acid; or vinegar which shall contain any artificial coloring matter or any preparation of lead, copper, sulphuric or other mineral acids, or any acid made from the distillation of wood or any ingredient injurious to health. And no person shall sell, offer or expose for sale or have in his possession with intent to sell any vinegar (except cider vinegar) made by fermentation without the intervention of distillation unless each barrel, cask, keg, or other original package or original container, containing the same, be plainly stenciled or branded or labeled, with the name and place of business of the manufacturer of said vinegar and the strength of the vinegar contained in said barrel, cask, keg, or other original package or original container, containing the same, which strength shall be denoted by the per centum by weight of absolute acetic acid contained in said vinegar, together with the words "Fermented. Vinegar" and the true name of the fruit or substance from which said vinegar is made. And no person shall sell, offer or expose for sale or have in his possession with intent to sell any vinegar made wholly or in part from distilled liquor unless each barrel, cask, keg, or other original package or original container, containing the same, be plainly stenciled or branded or labeled, with the words "Spirit Venegar," together with the name and place of business of the manufacture or dealer thereof and the strength of the vinegar contained in said barrel, cask, keg, or other original package or original container, containing the same, which strength shall be denoted by the per centum by weight of absolute acetic acid contained in said vinegar. And no person shall sell, offer or expose for sale or have in his possession with intent to sell any vinegar unless the stencil, brand or label hereinbefore required shall in the case of barrel, cask or keg be in black letters and figures at least one inch in height on one head of said barrel, cask or keg, and in case of other original package or original container in black letters and figures not smaller than eight-point Brevier caps on the outside of each original package or original container thereof.

Any person who shall be found guilty of violating any of the provisions of this section shall be guilty of a misdemeanor and on conviction shall be punished by fine not less than twenty-five dollars nor more than one hundred dollars or by imprisonment in the county jail not less than ten days nor more than sixty days.

Chapter 386, 1907.

Relating to the appointment of additional employes by the dairy and food commissioner, prescribing their qualifications and duties and providing their compensation.

Section 1. There is added to the statutes a new section to read: Section 1410—1. In addition to the officials and appointees otherwise provided by law for the dairy and food commission, the dairy and food commissioner may, with the advice and consent of the governor, appoint one secretary; one assistant chemist; one cheese factory, dairy and food inspector; and one creamery, dairy and food inspector, whose duties shall be to assist in promoting the work of the dairy and food commissioner in the manner herein provided and in such way as may be required by the dairy and food commissioner in the enforcement of the dairy and food laws. The duties of the cheese factory, dairy and food inspector, in addition to the general duties hereinbefore provided, shall be to inspect cheese factories, dairies, foods and drugs under the direction and supervision of the dairy and food commissioner. He shall be an expert cheesemaker, skilled in the technical work of cheese factories, a competent judge of cheese factory products and versed in modern scientific and practical dairy husbandry. The duties of the creamery, dairy and food inspector, in addition to the general duties hereinbefore provided, shall be to inspect creameries, dairies, foods and drugs under the direction and supervision of the dairy and food commissioner. He shall be skilled in the technical work of creameries, a competent judge of creamery products and versed in modern scientific and practical dairy husbandry. The assistant chemist shall be a competent analytical chemist. The annual salary of the said assistant chemist shall be fifteen hundred dollars; the annual salary of the said secretary and of the creamery, dairy and food inspector shall be twelve hundred dollars each. The compensation of the cheese factory dairy and food inspector shall be one hundred dollars per month. The aforesaid salaries and compensation shall be paid in the same manner as is provided by law for the payment of salaries of other state officers and employes. There shall also

be paid to the assistant chemist and to each of the inspectors herein provided for, their necessary and actual expenses incurred in the discharge of their official duties, on the approval of the dairy and food commissioner and the governor, of verified and itemized accounts therefor, and the said officials shall have all the powers that are conferred by law upon any agent, inspector or assistant of the dairy and food commissioner.

Chapter 478, 1907.

Relating to labeling stock foods. Section 1. There is added to the statutes of 1898 a new section to read: Section 4438g—1. 1. All mixed or compounded animal stock foods offered for sale in this state either in bulk or in small packages shall have printed upon sack or package in plain letters all of the different ingredients of which it is composed.

2. Any person who shall violate this section shall be guilty of a misdemeanor and upon conviction thereof shall be punished by a fine of not less than ten nor more than fifty dollars.

3. It shall be the duty of the state dairy and food commissioner to enforce the provisions of this act.

Chapter 557, 1907.

Relating to the sale of syrups, molasses, glucose mixtures and maple syrup mixtures, and to protect the public health. Section 1. Sections 1 and 2 of chapter 152, laws of 1905, are amended and made sections of the statutes of 1898, to read: Section 4601—1a. No person, firm or corporation, by himself, officer, servant or agent, or as the officer, servant or agent of any other person, firm or corporation, shall sell, offer or expose for sale or have in his possession with intent to sell any syrup, maple syrup, sugar-cane syrup, sugar syrup, refiners' syrup, sorghum syrup, molasses or glucose, unless the same be true to the name under which it is sold and as defined in the standards of purity for food products as latest promulgated by the United States Secretary of Agriculture, and unless the barrel, cask, keg, can, pail or other original container containing the same be distinctly branded or labeled with the true name of its contents, as defined in the above named standards; and no person, firm or corporation, by himself, officer, servant or agent, or as the officer, servant or agent of any other person, firm or corporation, shall sell, offer or expose for sale or have in his possession with intent to sell any syrup, maple syrup, sugar-cane syrup, sugar syrup, refiners' syrup, sorghum syrup or molasses, mixed with glucose, unless the barrel, cask, keg, can, pail

or other original container, containing the same be distinctly branded or labeled so as to plainly show the true name of each and all of the ingredients composing such mixture, as follows:

First: In case said mixture shall contain glucose in a proportion not to exceed 50 per cent. by weight, it shall be labeled and sold as "Maple Syrup and Glucose," "Sugar-Cane Syrup and Glucose," "Sugar Syrup and Glucose," "Refiners' Syrup and Glucose," "Sorghum Syrup and Glucose," or "Molasses and Glucose," as the case may be;

Second: In case said mixture shall contain glucose in a proportion exceeding 50 per cent. and not more than 75 per cent. by weight, it shall be labeled and sold as "Glucose and Maple Syrup," "Glucose and Sugar-Cane Syrup," "Glucose and Sugar Syrup," "Glucose and Refiners' Syrup," "Glucose and Sorghum Syrup," "Glucose and Molasses," as the case may be;

Third: In case said mixture shall contain glucose in a proportion exceeding 75 per cent. by weight, it shall be labeled and sold as "Glucose flavored with Maple Syrup," "Glucose flavored with Sugar-Cane Syrup," "Glucose flavored with Sugar Syrup," "Glucose flavored with Refiners' Syrup," "Glucose flavored with Sorghum Syrup," "Glucose flavored with Molasses," as the case may be. The labels provided for in this section shall be printed in type not smaller than eight-point Brevier caps and shall bear the name and address of the manufacturer or dealer. In mixtures in which glucose shall be mixed with any syrup or molasses in the proportion of not more than 50 per cent. by weight of the total product, the word "Glucose" shall be printed in type of the same size and style and the same color as may be used in printing the name of any syrup or molasses with which the glucose may be mixed, and said mixture shall be so labeled and sold. In mixtures in which glucose shall be mixed with any syrup or molasses in the proportion of not more than 75 per cent. and not less than 50 per cent. by weight, the word "Glucose" shall be printed in the same color and in type of the same style but one-third larger than the size of the letters which may be used in the printing of the name of any syrup or molasses with which it may be mixed, and such mixture shall be so labeled and sold. In all mixtures in which glucose is used in the proportion of more than 75 per cent. by weight, the name of the syrup or molasses which is mixed with the glucose for flavoring purposes and the words showing that said syrup or molasses is used as a flavoring, as provided in this section, shall be printed on the label of each container of such mixture in the same color, and in the same style of type but

not larger than ten-point caps. The mixtures or syrups designated in this section shall have no other designation or brand than herein required that represents or is the name of any article which contains a saccharine substance; and all brands or labels required shall be an inseparable part of the general or distinguishing label, and the general or distinguishing label shall be the principal and conspicuous sign under which it is sold; nor shall any of the aforesaid glucose, syrups, molasses or mixtures contain any substance injurious to health, nor any other article or substance otherwise prohibited by law in articles of food.

Section 4601—2a. No person, firm or corporation, by himself, officer, servant or agent, or as the officer, servant or agent of any other person, firm or corporation, shall solicit or take orders for delivery, or sell, exchange, deliver or have in possession with intent to sell, exchange or expose, or offer for sale or exchange, any maple syrup mixed with sugar-cane syrup, sugar syrup, refiners' syrup, sorghum syrup or molasses, unless the same be labeled and sold so as to show the true name of each and all of the ingredients contained therein and unless each barrel, cask, keg, can, pail or other original container, containing the same, be distinctly branded or labeled and sold so as to plainly show the true name of each and all of the ingredients composing such mixture, as follows:

First: If said mixture shall contain 50 per cent. or more by weight of maple syrup, it shall be labeled and sold as "Maple Syrup and Sugar-Cane Syrup," "Maple Syrup and Sugar Syrup," "Maple Syrup and Refiners' Syrup," "Maple Syrup and Sorghum Syrup," or "Maple Syrup and Molasses," as the case may be;

Second: If said mixture shall contain not less than 25 per cent., nor more than 49 per cent., by weight, of maple syrup, it shall be labeled and sold as "Sugar-Cane Syrup and Maple Syrup," "Sugar Syrup and Maple Syrup," "Refiners' Syrup and Maple Syrup," "Sorghum Syrup and Maple Syrup," or "Molasses and Maple Syrup," as the case may be;

Third: If said mixture shall contain less than 25 per cent., by weight, of maple syrup, it shall be labeled and sold as "Sugar-Cane Syrup flavored with Maple Syrup," "Sugar Syrup flavored with Maple Syrup," "Refiners' Syrup flavored with Maple Syrup," "Sorghum Syrup flavored with Maple Syrup," or "Molasses flavored with Maple Syrup," as the case may be.

All labels provided for in this section shall be printed in English, in type not smaller than eight-point Brevier caps and

shall bear the name and address of the manufacturer or dealer. In mixtures in which maple syrup shall be mixed with molasses or any or either of the syrups designated in this section in the proportion of not less than 50 per cent. by weight of the total product, the word "Maple" shall be printed in type of the same size and style and in the same color as may be used in the printing of the name of any other syrup or molasses with which the maple syrup may be mixed, and said mixture shall be so labeled and sold. In mixtures in which maple syrup shall be mixed with molasses or any or either of the syrups designated in this section, in the proportion of not less than 25 per cent. and not more than 49 per cent., by weight of the total product, the word "Maple" shall be printed in the same color, and in type of the same style, but not larger than two-thirds of the size, of the letters which may be used in printing the name of any syrup or molasses with which maple syrup may be mixed, and such mixture shall be so labeled and sold. In all cases in which maple syrup shall be mixed with any of the syrups designated in this section, in the proportion of less than 25 per cent., by weight of the total product, the word "Maple" and the words showing it to be used as a flavor, as provided in this section, shall be printed on the label of each container of such mixture in the same color and in the same size and style of type, but not larger than ten-point Brevier caps. The mixtures or syrups designated in this section shall have no other designation or brand than herein required that represents or is the name of any article which contains a saccharine substance; and all brands or labels required shall be an inseparable part of the general or distinguishing label, and the general or distinguishing label shall be the principal and conspicuous sign under which it is sold; nor shall any of the aforesaid glucose, syrups, molasses or mixtures contain any substance injurious to health, nor any other article or substance otherwise prohibited by law in articles of food.

4601—3a. Whoever shall do any of the acts or things prohibited, or neglect, or refuse, to do any of the acts or things required by this act, or in any way violate any of the provisions of this act shall be guilty of a misdemeanor and upon conviction thereof shall be punished by a fine not less than twenty-five dollars nor more than one hundred dollars or by imprisonment in the county jail not less than ten days nor more than sixty days.

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