

Ask Your Banker if he Lives Up to the Following: Ten Commandments for a Bank

1. A Bank should not loan its money to the President of the bank.
2. A Bank should not loan its money to the Cashier of the bank.
3. A Bank should not loan its money to the Directors of the bank.
4. A Bank should not tell outsiders who has money deposited at the bank.
5. A Bank should not tell outsiders who has money borrowed at the bank.
6. A Bank should not allow Directors to discuss the banking business on the street.
7. A Bank should not run its reserve down to where it is dangerous.
8. A Bank should not allow its funds to be used to promote the outside business of its officials.
9. A Bank should not allow overdrafts or "milking" of the bank by anyone.
10. A Bank should not be conducted so as to jeopardize or endanger it in any way.

DON'T DO YOUR BANKING WITH ANY BANK VIOLATING THESE COMMANDMENTS

Breaking these 10 commandments "broke" the Milford Bank

We hereby certify that we do not violate any of the above Commandments

Mier State Bank

Ligonier, Indiana
"The Bank of Secrecy"

Wanted family washings to do. 200 West Second street. 46a21*

This is the season for farmers to bring their harness to B. F. Wilkerson and have them repaired oiled and fitted for the spring work. 46b4t

Now is the time to pay your subscription to the Banner. 46a21*

This is the season for farmers to bring their harness to B. F. Wilkerson and have them repaired oiled and fitted for the spring work. 46b4t

Ligonier's 42nd Community Sale

Will be held at Foster's Sale Pavilion on

Thursday, January 15th

Sale commencing at 12 o'clock

We will have for this sale plenty of Cattle, Sheep, Hogs, Poultry, Furniture and will have hundreds of other items.

Usual terms.

Come early.

GEORGE D. FOSTER, Manager

Wanted girl for general housework. Mrs. I. M. Baum West Third street, phone No. 139 Ligonier. 45btf

For Sale—Five room house on North Side. Call at Banner office or call 218. 45atf

The families of T. J. and Royal Wohlford of Goshen are guests the first of the week of Mrs. George W. Hussey. The elder Wohlford is a brother of Mrs. Hussey.

Bake Sale.

The Ladies' Aid of the Christian church will hold a bake sale at the Star grocery commencing at 10 o'clock in their dining room Saturday January 17. 46b3t

Lost on Main street a toy monkey. Return to Banner office.

Lost—Ladies' Gold Fountain pen. Please leave at Banner office. 46b2t*

The new high school auditorium at Elkhart has a seating capacity of 2,000.

Olin Stansbury the traveling man is home to spend a few days with his mother Mrs. Lena Stansbury.

FOR RENT—290 acre farm near Ligonier. Everything furnished. William A. Cochran 44btf

Mrs. Marks of Fort Wayne was a guest the first of the week of her sister Mrs. Sam Selig.

Mrs. A. B. Weaver visited relatives in Churubusco Tuesday making the journey on the Golden Fawn.

Charles Prinzhorn of South Bend, is now employed in the harness and shoe store of B. F. Wilkerson.

Goshen booze parties are being investigated by a grand jury and some residents have left on indefinite visits.

Mr. and Mrs. D. F. Odle of Spencerville former residents of Ligonier arrived here Tuesday to visit old friends.

Stuart Parnell Carney the Ligonier clothing dealer had business which took him to Fort Wayne Tuesday.

Mrs. Frank W. Zimmerman left this morning for Martinsville to take the baths at a health resort for a couple of weeks.

Mr. and Mrs. John Shallenbarger are home from Grand Rapids Mich., where they visited two weeks with their son and his family.

Mrs. Thelma Miller and children came from Goshen yesterday and spent the day with her parents Mr. and Mrs. Joseph Leavy.

Leonard Selig son of Mr. and Mrs. Sam Selig has returned to the Clark school at Hanover New Hampshire after a vacation at home.

This is the season for farmers to bring their harness to B. F. Wilkerson and have them repaired oiled and fitted for the spring work. 46b4t

Mr. and Mrs. Jacob Musser are home from Whitesburg Kentucky where they spent several months while Mr. Musser erected bridges for the Highway Iron Products company of this city.

FARM FOR RENT—Desirable farm of 113 acres located 3 1/2 miles north west of Wawaka. Well adapted and equipped for raising cows, sheep and hogs. Possession March 1st. Communicate with Dr. C. G. Keahn in person or by letter. Give references. 46atf.

To Bretz for Glasses



Sharp Eyes
For
Sharp Work

All mechanics like to use keen edged, perfect tools. Eyes are tools of the mind and must be sharp to do good work and resist the wear of constant use. Let us sharpen your sight by furnishing glasses that will enable you to see clearly.

In What Condition Are Your Eyes?

Nevin E. Bretz
Optometrist and Optician
130 S. Main St.
GOSHEN



Axes That Cut Deep

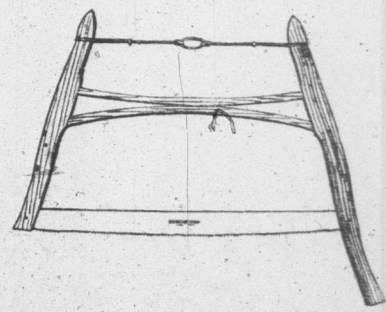


Just What You Need to Cut Up Your Winter Wood Supply

Michigan pattern, has bit of highest grade crucible steel, carefully tempered and ground contour and shape for fast, easy cutting. Second growth hickory handles and double locking wedges. Your choice of

Winchester, Keen Kutter or Plumb Axes \$2.00
Axe handles 25, 50 and 75c
Cross Cut Saws \$5.75

Winchester Wood Saw—Reinforced hardwood frame. Blade of high quality steel taper ground. Teeth are correctly set and sharpened \$1 and \$1.50.



On Fourth Street.

Vern Fisher the plumber is now pleasantly located in the old plant of D. M. Rench on West Fourth street in the rear of the Hortense Christner store.

FOR RENT—My home for the winter living room dining room kitchen and three bed rooms modern and completely furnished. Inquire Sam Kuhns 119 Lincoln Way West. 45atf

Miss Elizabeth daughter of Rev. and Mrs. G. H. Bacher has returned to the university of Michigan after spending her holiday vacation at home.

For Sale three hard coal burners two soft coal burners one 18 inch fire pot good as new and one 20 inch fire pot. All go at a bargain. Chris Rice near the Standard Oil Station. 45atf

No. 350.

BANK STATEMENT

Report of the condition of the Citizens Bank, a State Bank at Ligonier, in the State of Indiana, at the close of its business Dec. 13th 1924.

RESOURCES

Loans and Discounts.....	\$718,242.24
Overdrafts	6,904.18
Other Bonds and Securities	43,517.38
Banking House.....	25,400.00
Furniture and Fixtures.....	17,200.00
Other Real Estate.....	18,858.37
Due from Banks and Trust Companies.....	44,585.18
Cash on Hand	16,317.84
Cash Items	355.96
Trust Securities.....	115,500.00
Other Assets.....	651.47
Int. Receivable acc'd to 9-30-24.....	18,108.35

TOTAL RESOURCES.....\$1,025,640.98

LIABILITIES

Capital Stock—paid in.....	\$100,000.00
Surplus	25,000.00
Undivided Profits, net.....	22,050.05
Demand Deposits.....	260,627.62
Demand Certificates.....	268,847.52
Savings Deposits.....	76,816.94
Due to Banks.....	34,455.37
Certified Checks.....	196.00
Cashier's Checks.....	2,402.23
Bills Payable	40,000.00
Notes, etc., Rediscounted.....	75,266.31
Trust Investments.....	115,500.00
Int. Payable acc'd to 9-30-24	4,478.94

TOTAL LIABILITIES.....\$1,025,640.98

State of Indiana, County of Noble, ss:

I, C. C. Smith, Asst. Cashier of the Citizens Bank, Ligonier, Indiana, do solemnly swear that the above statement is true.

C. C. SMITH, Asst. Cashier.

Subscribed and sworn to before me, this 7th day of Jan. 1925.

My commission expires Aug. 29th, 1926.

CHAS. SIMMONS, Notary Public

THREE DAY After Inventory Sale

Friday, Saturday and Monday

at the Gutelius Stores

All prices Reduced. Save by buying at the Gutelius Stores

Standard quality Percale any quantity light or darks go at the yard 15c
Bleached Muslin fine weave no filling our highest grade 3 day sale price the yd. 17c
Men's and Boy's caps 50c value 10c
9 pair Cotton Blankets 66 by 80 inches fancy borders in Pink and Blue 3.25 value buy them now at the pair \$2.39
Comfort Challis 1 yard wide 22c value 3 day sale price the yard 16c

3 pound stitched cotton bats pur white (no black spots) go at each \$1.19
Dress Gingham including Toiles, Kalburnies Amoskeags 32 inches wide priced at the yard 23c
6 Nashua Wool Finish Bed Blankets 72 by 80 inches we are closing these 6 pair of Blankets out at the pair \$4.19
14 pair Cooton Bed Blankets 64 by 76 inches plain centers fancy borders regular \$2.89 sale price the pair \$2.09

CRIB BLANKETS

6 Crib Blankets made of extra fine cotton \$1.48 value sale price \$1.19
3 Crib Blankets made of extra fine cotton \$1.00 value sale price 84c
3 Crib Blankets made of extra fine cotton \$1.69 value sale price \$1.33

10 Men's Garter and Arm Band Sets 59c value sale price 45c
Men's Suspenders in fancy boxes 59c value go at 45c
4 Baby Crib Blankets \$2.39 value sale price each \$1.79
Children's Cub Panty waists specially priced at 29c
10 qtt. Extra Heavy Aluminum Dish Pan \$1.25 value 3 day sale price each 98c

Body Builders Baby silk and Wool Shirts specially priced at 49c
27 inch Light or Dark Outings values to 25c yard go at the yard 17c
17 qt. Aluminum Dish pan extra heavy quality regularly \$1.69 sale price each \$1.36
1 yard wide outings white, dark and fancies values to 35c the yard go at the yard 24c
14 Men's Storm King Union Underwear \$2.39 value 3 day sale price the Garment \$1.79

TOY SPECIALS

Archarent Board Games (57 games in one) \$3.98 Limited quantity.
5 only \$1.50 Tool Boxes (a real outfit) priced at each \$1.19
2 only swinging Doll Bassinetes \$1.25 value, sale price each 89c
3 only Built-E-Z Construction Toy \$3.50 value priced at \$2.69
11 only Kid Body Dolls sleeper with wig, 89c value priced at 65c

TOY SPECIALS

All 20c Curtain Goods now 13c
All 25c Curtain Goods now 18c
All 33 to 39c Curtain Goods 23c
19 Fancy Dresser Scarfs sold at 59c now 45c
Bath Towels 59c value 39c
Bath Soap 10c value 5c
Oil mops Large size 69c
Oil Mops small size 49c
Ladies' Bedroom slippers \$1.50 value 98c
Men's Bedroom Slippers \$1.50 value 98c

SOAP DEPARTMENT SPECIALS

Kirks Hardwater Castile Toilet Soap 10c value 3 cakes for 21c
1 pound bar Pure India Cocoa Soap specially priced at the bar 15c
Ivoray Soap Flakes 10c value 2 boxes for 15c
Ivoray Soap Toilet or Laundry large 15c size goes at 10c
P & G White Laundry Soap 10 cakes for 42c
Kirks Flake White Laundry Soap 10 cakes for 42c

3 DAY CANDY SALE

25c Chocolate Cream Drops Vanilla Flavor 2 pounds for 35c
Assorted Broken Taffy 25c value 2 pounds for 35c
Assorted Fudge 25c value 2 pounds for 33c
Pure Milk Chocolate 39c value 2 pounds for 63c
Pure Milk Chocolate Stars 50c value the pound 33c
Large size Juicy Oranges go at the dozen 25c
Orange Tangs a pure Jelly Candy Orange flavor 2 pound 29c

THE GUTELIUS STORES

Ligonier, Indiana

Kendallville, Indiana

Nappanee, Indiana