

# The Chardon Savings Bank Co.

## Quarterly Report of its Condition

At the Close of Business,  
July 3, 1905.

Loans and Discounts,.....	\$36,590.72	Capital Stock,.....	\$25,000.00
Loans Real Estate.....	50,200.00	Interest.....	183.75
Overdrafts.....	226.10	Deposits,.....	174,945.56
Banking House and Equipment,.....	9,000.00		
Demand Loans,.....	57,550.00		
Cash with Banks,.....	37,986.34		
Cash on Hand,.....	8,576.15	104,112.49	
		<b>\$200,129.31</b>	<b>\$200,129.31</b>

I, C. L. Smith, cashier of the Chardon Savings Bank Co., do solemnly swear that the above statement is true, to the best of my knowledge and belief.

C. L. SMITH, Cashier.

State of Ohio, }  
Geauga County } ss.

Sworn to and subscribed before me this 3rd day of July, 1905.

WM. G. KING, Notary Public.

Below is the report of the examining committee on the above statement:

We, the undersigned, being duly appointed by the directors of the Chardon Savings Bank Company, report that we have carefully and separately examined the loans and securities, verified the loans, the amounts due them from their correspondents, and counted the money. We find that the accounts in every case agree. We also find the loans to be safely and amply secured, and in no case do we think they need additional security. We consider the bank in a safe and prosperous condition. We do further report that the books and records of said bank are neatly, systematically and accurately kept, and reflect credit on those having same in charge.

JAMES M. JOHNSTON, Chesterland,  
ELMER M. LYMAN, Chardon,  
HARVEY A. WATTS, Claridon,  
EXAMINING COMMITTEE.

Chardon, O. July 3, 1905.

The Chardon Savings Bank Company is under state supervision. We are a legal depository for court, trustee, administrator and other funds. We loan money on real estate and approved collateral. We handle commercial and savings accounts, and pay four per cent. per annum, compounded semi-annually on the latter, subject to the rules of the savings department. We grant every favor consistent with conservative and sound banking.

The importance of savings cannot be overestimated. To provide against old age is the desire of every good business man or woman.

A deposit bearing interest at the rate of 4 per cent. per annum, payable semi-annually, will double itself in a little over sixteen years.

A few people deposit money with a city bank because it is **BIG**. They never stop to think that they know nothing of their methods of business and when they wish an accommodation the country bank is the place they must go.

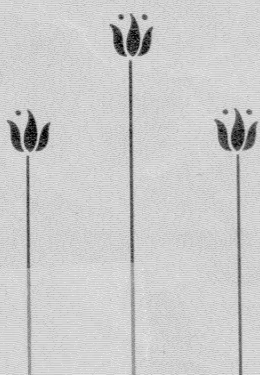
The **great majority** deposit and prefer to deposit with their town bank, which either they or their townspeople **know all about** and where they can receive any accommodation of which they are worthy.

The stockholders of The Chardon Savings Bank Company are a sufficient guarantee of its financial strength and stability. They are

W. B. BRUCE, Claridon,  
E. L. BRAINARD, Chardon,  
F. E. FORD, Chardon,  
L. T. GOODWIN, Chardon,  
W. E. HOLCOMB, Claridon,  
J. M. JOHNSTON, Chesterland,  
W. G. KING, Chardon,  
E. M. LYMAN, Chardon,

GEORGE MURRAY, Painesville,  
J. K. MOREHOUSE, Chardon,  
L. E. PARSONS, Chardon,  
RALPH C. PEASE, Chardon,  
L. W. PRIOR, Cleveland,  
G. C. SMITH, Chardon,  
T. C. SMITH, Chardon,  
ORVILLE SMITH, Chardon,  
C. L. SMITH, Chardon,

A. H. STAFFORD, Chardon,  
GEORGE SPERRY, Chardon,  
W. P. STORRS, Painesville,  
JAY STORRS, Painesville,  
H. B. STORRS, Painesville,  
H. A. WATTS, Claridon,  
H. L. WILLIAMS, Chardon,  
C. A. WILMOT, Chardon.



Geo. C. Smith, President  
Geo. Murray, Vice President  
C. L. Smith, Cashier

### Directors

George C. Smith  
Cheron C. Smith  
Crawford L. Smith  
Lucius E. Parsons  
Abraham H. Stafford  
George Murray  
Ralph C. Pease

The Chardon Savings Bank Co.,  
Chardon, - - Ohio.