SECOND NATIONAL BANK

Some one said, once upon a time, that a bank's history is its greatest asset.

This undoubtedly is true. Any institution, for an example, that has survived and prospered, growing constantly larger, for nearly fifty years, must be regarded not only as a successful organization, but unusually safe, as well.

The Second National Bank is just such an organization as this. It has gone through some of the most troublesome times, financially, that this country has ever known. It has weathered gales that swept many similar institutions all over the country into the waters of embarrassment, and yet it has risen triumphant over all difficulties and stands today as one of the strongest financial institutions in this or any other state in this nation.

This bank was organized January 19, 1865, at the close of the Civil War, and its first location was at the corner of High and Second streets, where the Miami Valley National bank now stands. The location was subsequently changed to the Beckett block on the opposite side of the street. Increasing business, however, necessitated the enlarging of the bank's quarters and in December of the year 1875, the present building was located and occupied for the first time.

From the year 1870 until the time of his death, William E. Brown, was president of the Second National Bank, and he was succeeded by Charles E. Heiser, the present head of the well known institution.

The directors of the bank today are: Charles E. Heiser, O. V. Parrish, John E. Heiser, George P. Sohngen and Charles P. Sohngen. The officers are: president, Charles E. Heiser; vice-president, George P. Sohngen; vice-president, O. V. Parrish; Cashier, John E. Heiser; assistant cashier, Clinton L. Gebhart.

Conservative in its operations, The Second National Bank has always stood at the very forefront among the banking institutions of this community. Its beautiful accommodations and central location has commended it to many patrons, and farmers especially, have found the bank a most convenient place to meet and discuss subjects pertaining to agricultural activities in Butler county.

Mr. Charles E. Heiser, the president, is a man who has learned the banking business "from the ground up," one might say. He began his business life in the Second National Bank, when a boy, holding down a somewhat insignificant position, not very profitable, and, seemingly, without much chance of advancement.

Determined to learn the business, however, Mr. Heiser stood persistently in favor of hard work and close application, and as a result when years had gone by and the aged president, William E. Brown, had been called away from earth's duties, the directors naturally turned toward the young man who had been so faithful in the discharge of his duties and who had so consistently followed the development of the bank's interests.

The Second National Bank is today a strong, growing institution, with men of brains and business ability back of its management. It stands for all that combine to make banking a safe, conservative business and during the administration of Mr. Heiser and his associates, a most unusual progress has been seen.

The statement of the bank, as made public on August 13, 1913, when the federal call for national bank statements was made public, was as follows:

RESOURCES.

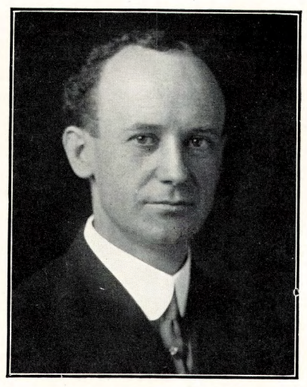
Loans and discounts	$1,291,007.92
Overdrafts, secured and unsecured	12,712.42
U. S. Bonds to secure circulation	100,000.00
U. S. Bonds to secure U. S. Deposits	15,000.00
Other Bonds to secure U. S. Deposits	5,000.00
U. S. Bonds on hand	20,000.00
Premiums on U. S. Bonds	1,326.67
Bonds, Securities etc	160,638.63
Banking House, Furniture and Fixtures	25,000.00
Other real estate owned	$11,411.35
Due from National Banks (not reserve agents)	15,132.48
Due from State Private Banks and Bankers, Trust Companies and Savings Banks	25,403.86
Due from Approved Reserve Agents	202,805.05
Checks and other Cash Items	8.60
Exchanges for Clearing House	7,047.52
Notes of other National Banks	1,140.00
Fractional Paper Currency, Nickles and Cents	405.23
Specie $79,612.50	
Legal Tender Notes 3,000.00	82,612.50
Redemption fund with U. S. Treasurer (5 per cent circulation)	5,000.00
Total	1,981,652.13

LIABILITIES.

Capital Stock paid in	100,000.00
Surplus fund	250,000.00
Undivided Profits, less Expenses and Taxes paid	64,300.51
National Bank Notes outstanding	100,000.00
Due to other National Banks	6,314.77
Due to State and Private Banks and Bankers	11,774.85
Individual deposits subject to check	1,368,442.47
Demand cirtificates of deposit	61,615.10
Certified checks	2,432.82
United States deposits	15,000.00
Postal Savings deposits	1,772.41
Total	1,981,652.13

The capital stock of the bank is $100,000. The surplus is $250,000.

FISCHER HARDWARE COMPANY



WILLIAM J. FISCHER.

One of our recently acquired citizens came here from Covington, Ky., early in 1911. Now in Hamilton residing on Prospect Hill.

He located soon at 328-335 High street, where he still conducts a hardware and implement business with additional warehouse at 335 Court street.

Mr. Fischer says that after looking over the surrounding territory for a business opening he considered Hamilton, with its progressive spirit and rich farm land, the place most opportune for a Hardware and Implement store. While he was an absolute stranger yet his genial way and modern business methods soon put him in the front ranks in his line in Butler county and he is now looked upon as the Progressive Hardware and Implement dealer of Butler county.

Although in business less than three years in Hamilton, the Wm. J. Fischer Hardware Company is one of the best, if not the best known hardware store in Butler County.

In addition to supplying the local trade Mr. Fischer secured the general agency for several lines of engines and other tools which he now distributes in twenty one of the surrounding counties and today Hamilton, the seat of Butler county and one of the best in the state, is also considered an implement distributing point.

His friends predict for him a bright future and a hardware jobbing house for Hamilton.

THE RUPP PACKING COMPANY

United States Government Inspected Meats

The George Rupp Packing Company is the only packing concern in Hamilton that is under government inspection at the present time, and this means that the product of the big packing plant at Monument Avenue and Sycamore street is absolutely reliable, because the government experts, who are connected with the big packing houses of the country are men trained in meat inspection and none but the best is distributed through the stores where the packing house product is sold.

The concern was first established in the year 1880 by the late Geo. Rupp, and today it represents one of the busiest as well as one of the most successful enterprises in this section of the country.

The new packing plant is a model in perfection. In these days when so much has been written and said about impure meat products, it is with a pardonable pride that the city of Hamilton can point out such a concern as The George Rupp Packing Co.

The greatest possible care is exercised at the big plant to protect the consumer. The entire plant has passed a very rigid sanitary examination and stands today as clean and modern a packing house as can be found in any city in the world. Numerous changes and improvements have been made under federal inspection in order that The George Rupp Packing Company might send out none but the very best products in the world.

The quarters of the workmen at The George Rupp Packing Co. are ideal. Clean towels, hot and cold water basins, individual lockers for the clothes of the many employes and other modern methods are made a part of the equipment so that the greatest care is exercised in the development of the business and from a sanitary standpoint there is nothing missing that might add to the worth of The George Rupp Packing Company.

There is a strict regulation of the habits of the employes of the plant. The men, all skilled in their several lines of work, follow a certain prescribed course laid down to protect the plant and the consumers. The plant is electric lighted throughout and in order to exclude the flies which are known to carry so many germs, The George Rupp Packing Company has constructed the rooms with shutters which are closed in hot weather. The men, therefore, in summer, work mostly under an electric light, while the fly nuisance is done away with entirely. The employes are protected from injury by all modern safety appliances and the work is lightened by labor-saving devices.

It is a saying in the up-to-date packing house, that the men "work five hours and clean up five hours;" which of course, means that the feature of cleanliness is decidedly emphasized.

THE LATE GEO. RUPP
Founder of the Rupp Packing Co.

This is especially true at The George Rupp Packing Co. plant.

Besides furnishing considerable of its products about Hamilton, a great portion of the lard made is exported to foreign countries, notably Germany. Hamburg gets a portion of this transported article. Dry and salted meats are shipped to many of the cities of the United States. The George Rupp Packing Company also operates a fertilizing plant where is manufactured, ready for use, the famous "Bone and Blood" brand of fertilizer, a product which finds a ready sale in all parts of the country.

No work is done except in the presence of the inspectors.