

# BANK STATEMENT

REPORT OF THE FINANCIAL CONDITION OF THE

OLD ADAMS COUNTY BANK

at Decatur, in the State of Indiana,

at the close of its business on June 30, 1922.

President E. X. EHINGER..... Cash.

C. S. NIBLICK..... Vice-President A. D. SUTTLES..... Asst. Cash.

F. M. SCHIRMAYER..... Vice-President A. D. SUTTLES..... Asst. Cash.

A. SCHEUMANN..... Asst. Cashier

RESOURCES

Loans and Discounts.....\$1,129,881.95

Overdrafts.....4,066.91

U. S. Bonds.....26,973.40

U. S. Bonds and Securities.....10,244.95

Banking House.....95,275.53

Furniture and Fixtures.....9,260.68

Due from Banks and Trust Companies.....76,137.11

Cash on Hand.....39,030.95

Cash Items.....11,460.47

Current Expenses.....2,517.68

Taxes Paid.....15,808.84

Interest Paid.....94.92

Profits and Loss.....308.54

Trust Securities.....89.93

Other Assets, Rev. Stamps.....

Total Resources.....\$1,425,227.11

LIABILITIES

Capital Stock—paid in.....\$120,000.00

Surplus.....30,000.00

Undivided Profits.....2,500.00

Exchange, Discounts and Interest.....35,000.00

Dividends Unpaid.....35,000.00

Demand Deposits.....\$433,300.54

Time Deposits.....633,039.72

Due to Banks and Trust Companies.....95,275.53

Bills Payable.....10,000.00

Notes, etc., Rediscounted.....10,000.00

Other Liabilities.....

Total Liabilities.....\$1,425,227.11

State of Indiana, County of Adams, ss:

I, E. X. Ehinger, Cashier of the Old Adams County Bank, do

swear that the above statement is true.

E. X. EHINGER, Cashier.

Subscribed and sworn to before me, this 5th day of July, 1922.

My commission expires Nov. 25, 1925.

JAMES T. MERRYMAN, Notary Public

## The Directors

48  
YEARS  
OF  
SAFE  
BANK-  
ING

Are large stock-holders and recognize their responsibility to depositors by making personal examinations and have an accurate knowledge of the affairs of the bank.

W. J. Vesey  
John Niblick  
F. M. Schirmeyer  
C. J. Vogelewe  
G. T. Burk  
L. G. Ellingham  
E. X. Ehinger  
C. S. Niblick  
L. C. Waring

We invite accounts of ALL desiring superior service of a bank equipped to transact any banking business.

## Old Adams County Bank

The Friendly Bank

New Bank Building

## Two Sides of Turnover

The alert business man dealing with present day conditions knows that the big word today is "Turn-over." Whether he be a merchant, manufacturer, jobber, or banker, he sees that one thing with a clear vision unbiased by the limits of his own business. It is in the air, and on the tip of every tongue.

And yet many of them—entirely too many—are thinking on only one side of Turnover. They think of it as meaning rapid selling—putting money in and getting it out quickly and at a profit. They realize that they must put greatly increased efforts back of all their plans for selling and distribution.

The other half of Turnover is the consumer. All selling plans and efforts fail if the consumer doesn't want to buy. His desire for the product must be created. He must meet the seller half way. He must be in a mood to buy before the salesman meets him across the counter.

That is the function of Advertising—to create consumer de-

mand and consumer preference. With this demand as a fact all selling plans have a chance to succeed. Without it they fail. The only chance for salesmanship to succeed without an existing demand is for salesmanship to assume the task that belongs to advertising—the task of creating demand.

If the present efforts that are being put into selling were amply supported by a corresponding effort to create consumer demand through Advertising, the business conditions of this country would be rapidly changed into an era of great prosperity—in spite of Old World conditions and everything else.

The proof of this is in the fact that right now, under these very conditions, the manufacturers who are putting proper emphasis on creating a demand for their product, as well as selling it, are doing a big business and are actually getting the high turnover that others are trying so strenuously to get through intensive selling.

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## FARM RESIDENCE BURNED TUESDAY

### House on George Brown Farm Occupied by Lewis Stump Burned

A large farm house on the farm of Mrs. George Brown, three and one-half miles southeast of this city, was destroyed by fire about 11 o'clock last night. The building was occupied by Lewis Stump, who has the farm rented. The origin of the fire has not been determined.

R. J. Harting of this city, who was passing the house about 11 o'clock, noticed the building on fire and hurried to the door to awaken the members of the Stump family who were asleep in the building. It was several minutes before all of them were awakened and out of the house.

The fire had gained so great headway before it was discovered that efforts to extinguish the blaze were futile. Only a few pieces of furniture were carried out of the house before the roof and walls collapsed. The house was a story and a half frame building. Mrs. Brown carried \$500 worth of insurance on the building but it is not known whether or not Mr. Stump carried insurance on the contents. However the \$500 insurance is only a small per cent of the amount the building was worth. No one can offer any idea as to how the fire originated.

### ELKS MEETING TONIGHT

The regular monthly meeting of the Elks lodge will be held at the hall this evening. Business of importance relative to the new home will come up and all members are urged to be present.

### FIFTY YEARS AGO

a woman in Lynn, Mass., was steeping herbs in her kitchen stove according to a recipe of her own, to furnish medicine for the women of the neighborhood. Today, a stone's throw from the little house where she lived, there is a four-story laboratory, making the same medicine for the women of the world. During the last year almost 500 tons of carefully selected herbs were used in the manufacture of Lydia E. Pinkham's Vegetable Compound.

A woman's medicine for woman's ailments. Have you tried it?

You Guard Against Burglars, But What About Rats? Rats steal millions of dollars' worth of grain, chickens, eggs, etc. Destroy property and are a menace to health. If you are troubled with rats, try RAT-SNAP. It will surely kill them—prevent odors. Cats or dogs won't touch it. Comes in cakes. Three sizes, 25c, 50c, \$1.00. Sold and guaranteed by Holthouse Drug Co., Lee Hardware Co.

## DOINGS IN SOCIETY

### CLUB CALENDAR

#### Wednesday

Tri Kappas—Mrs. Albert Seilmeyer. Delta Theta Tau—Special Meeting. Psi Iota Xi—Mrs. Gertrude Hite.

#### Thursday

Presbyterian Home and Foreign Missionary society, Mrs. Clyde Noble. Mount Pleasant L. A. S. with Mrs. Jesse Singleton.

Live Wire Club—Evangelical church, home of Ernst Foreman, 828 Russell street, 7:30.

Concord Aid and Missionary Society with Mrs. Bernice Magley.

Presbyterian Womens Home and Foreign Missionary society—Mrs. Clyde Noble.

Pot luck supper at Ben Hur Hall.

#### Friday

A special meeting of the Delta Theta Tau will be held this evening at seven o'clock at the home of Miss Florence Bremerkamp. Members please be present.

The Live Wire club of the Evangelical church will meet at the home of Mr. and Mrs. Ernst Foreman, 828 Russell street, Thursday evening at 7:30. Every member should be present.

Mr. Henry Hite and daughters had as their guests for dinner Monday evening, Mrs. Christena Niblick and Mr. Jesse G. Niblick.

Mr. and Mrs. Frank Breiner and Mr. and Mrs. Roma Breiner entertained a number of guests Sunday in honor of the third birthday of little Virginia Breiner, daughter of Mr. and Mrs. Roma Breiner. A delicious dinner was served at the noon hour, the afternoon was spent in playing tennis and music. A number of pictures of the little ones were taken. Those present were, Mr. and Mrs. Milo Hilyard. Miss Julia DeBruler and Mr. Fred Ewig of Ft. Wayne; Miss Mable M. Breiner of Pittsburgh. Mrs. Wm. Martin and daughters, Marcia and Mary Maxine and Mr. Charles Breiner of this city. A lunch was served in the evening, the main feature being a birthday cake with three candles and the color scheme of white and pink prevailed.

The Aid society and Missionary society of the Concord church will meet with Mrs. Bernice Magley on Thursday afternoon. Mrs. Fannie Kunkle is the leader for the meeting.

The Adams County Telephone people held their annual picnic at the popular Berne swimming pool last Sunday. Peggy Frank and P. R. Early were the champion swimmers, while Alva Baker made a few fancy dives. All came with well filled baskets and at 6:00 enjoyed the gorgeous picnic supper. After supper another swim was enjoyed, then all left in trucks for their various homes.

The Presbyterian Womens Home and Foreign Missionary society will meet tomorrow afternoon at 2:30 o'clock at the home of Mrs. Clyde Noble on South Third street. A good program has been arranged and all members and their friends are requested to be present.

The program to be given is as follows: Hymn. Business period. Hymn. Devotion exercises by Mrs. Roy Runyon. Life of Adoniran Judson by Mrs. Jesse Sutton. Special Music. Round Table of Missionary Events. Offering. Mizpah Benediction and social hour.

The Psi Iota Xi sorority will meet this evening at 7:30 o'clock at the home of Mrs. Gertrude Hite. All members are urged to be present.

Members of the local Ben Hur lodge will give a pot luck supper in the lodge hall on Friday night for the Ben Hur children and the Junior Ben Hur. All members of the lodge are requested to attend and bring their children and a lunch.

### JOHNSON AND MOYER DID NOT MAKE FLIGHT IN BALLOON AT BLUFFTON

Curt Johnson and Hugh Moyer, local young men who were scheduled to make a balloon ascension in Bluffton yesterday did not make the ascension. Johnson stated today that he and Moyer took their Balloon to Bluffton to make the flight but that the management at that city had failed to provide the polls and other necessary apparatus which they had agreed to furnish. He said they waited there until 3 o'clock and then returned home.

would soon collect a sufficient negative charge to reduce the plate current to zero and the tube would cease to function.

A grid-leak having too low resistance will not allow a sufficiently high negative charge to collect on the grid, resulting in a very small plate current reduction and weak response in the telephone receivers.

On the other hand, if the grid leak is of too high resistance, too high negative charge will collect on the grid and the condition of no grid leak will be approached.

In any electrical circuit that has a difference of potential applied to it, the current that will flow depends upon the "impedance" of that circuit; just as in the flow of water through a pipe, the quantity of water that will flow when any given pressure is applied depends upon how much the flow through the pipe is impeded by the friction of the particles of water against the sides of the pipe and against one another.

In the electrical circuit, the relation between these three quantities is that the current which will flow is equal to the applied differences of potential divided by the impedance, where the current is in amperes, the applied difference of potential is in volts and the impedance in ohms. On

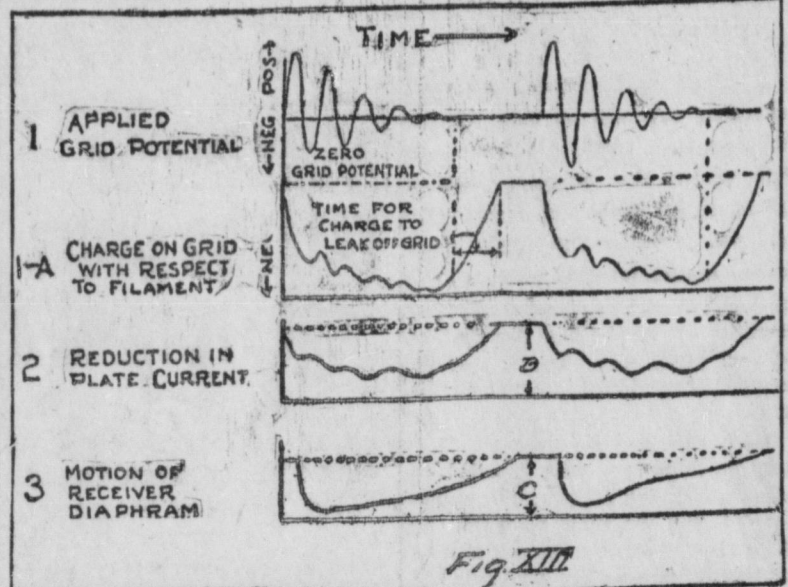
## RADIO

### CIRCUIT WITH GRID LEAK RESISTANCE

Takes Place of "C" Battery—How Impedance of Flow Is Determined.

Fig. 13 shows a set of curves for a three-electrode vacuum tube circuit containing a grid leak resistance as shown in Fig. 11 instead of a "C" battery with the same symmetrical alternating difference of potential applied to the grid circuit.

There being no "C" battery potential applied to the grid, the grid in Fig. 11 is normally at zero potential with respect to the filament. As the positive half of the first cycle of the alternating difference of potential is impressed upon the grid circuit—see Fig. 13—the grid is made positive



with respect to the filament. Being positive with respect to the filament, causes a certain number of electrons, which are negative charges, to be attracted and caused to give up their negative charges to the grid. During the next or negative half of the cycle of the applied grid potential the grid is made negative with respect to the filament but does not lose the electrons again. Thus a negative charge is built up on a grid during the positive portion of each cycle, the cumulative effect of which is to produce a decrease of the plate current, during the period that the alternating difference of potential called a wave train is applied to the grid.

After the alternating difference of potential applied to the grid has ceased, the grid does not immediately lose its negative charge. The grid leak forms a high resistance path for the negative charge of the grid to leak off down to the filament slowly. If no grid leak were used, the grid

transposing this equation the impedance is equal to the applied voltage divided by the current. The impedance of a vacuum tube plate circuit, internally between the filament and the plate, when the grid is at zero potential, is an important constant of a vacuum tube and is called the internal plate impedance.

The internal grid impedance of a vacuum tube used in a radio set as a detector, determines the impedance of the telephone that will give best results when connected in the plate circuit of that particular tube.

It is then not only the resistance of a pair of telephones, but also the inductance and the distributed capacity of the winding that cause the maximum current to flow in the telephones for a given change in grid potential. The internal plate impedance of a vacuum tube varies only slightly with different plate voltage. It is more an inherent characteristic of the tube which is determined by the design.

### NEW RADIO FILTER A MARVEL

Campbell Device That Separates Telephone and Telegraph Messages.

Although much has been said and written about the remarkable filters employed by the telephone lines and by advanced radio workers for the separation of telephone and telegraph messages, says the Scientific American, it remained for Dr. Frank B. Jewett, chief engineer of the Western Electric company, to demonstrate how the filter permits of transmitting radio, telephone and telegraph messages simultaneously, and of separating these messages at the receiving end, at a meeting of the American Institute of Electrical Engineers.

The present electrical filter is the invention of Dr. G. A. Campbell, a telephone engineer, and makes it possible to separate the various frequencies at which the individual telephone and telegraph messages are carried. The detected electrical current in a radio receiving set is passed through the filter which separates the frequencies of the telegraph message from those of the telephone.

The filter differs materially from the ordinary tuned circuits familiar to the radio enthusiast, since it separates not single frequencies but bands of frequencies of any predetermined width. The filter makes it possible to separate the band of frequencies comprising the telephone message from the band comprising the telegraph message. It can also separate one telephone message from another.

"Ground Antennae." Some relief from bothersome radio "strays" in summertime can be obtained with sets having good amplifiers by using a "ground antennae." This is a long insulated wire run in a shallow trench or on the surface of the ground. The ground wire should be run in the direction of the station from which the most signals are to be received, and should preferably be several hundred feet long.

To Regulate Wave Lengths. A variable condenser when properly connected in the antenna circuit may be used either to lengthen or shorten the wave length range. Besides this, the degree of regulation is much finer, for at best the loading coil can tune in only to within a single turn, if a loading coil of the tuning coil type is used.

### SPARKS

When our concerts come over the "wired-wireless" and we plug into the lamp socket, light music will be given added popularity.

The railroads recently broadcast a safety message from stations in Pittsburgh, Chicago, Newark and Springfield, Mass., calling attention to the fact that 84,000 people have been killed or injured the last year in this country while trespassing on railroad property.

If you do not know the code and wish to receive messages, there is a device on the market at the present time which records the incoming signals on a piece of paper. The paper may be then read at the will of the operator. This method gives the person unacquainted with the code the privilege of hearing from stations which would otherwise pass over in the usual "buzz, buzz" style so unintelligible to the radiophone fans.

While lying in the harbor of Iquique, Chile, on the west coast of South America, the radio operator of the steamship Santa Luisa clearly heard the entire broadcast program of Station WJZ. The distance separating Newark's station from the steamship in an air line was 4,000 miles.

As a result of the widespread interest in wireless telephony one manufacturer has brought out a set of six double-faced records for teaching the telegraph code. Many persons, after listening to the radio-telephone concerns, have tuned in and heard the familiar "buzz, buzz" of the wireless telegraph messages being sent. Curious to know the meaning of the sounds they have cast about for some means of learning the code phonograph records.

The Canadian government is considering the question of the amateur radio field. Present plans are to allow the amateur using spark transmission a wave length up to 200 meters, while those using continuous wave transmission would be permitted a wave length up to 250 meters.

111

cigarettes



10¢

They are GOOD!

## IF SKIN BREAKS OUT AND ITCHES APPLY SULPHUR

Just the moment you apply Rowles Mentho-Sulphur to an itching, burning or broken out skin, the itching stops and healing begins, says a noted skin specialist. This sulphur preparation, made into a pleasant cold cream, gives such a quick relief, even to fiery eczema, that nothing has ever been found to take its place.

Because of its germ destroying properties, it quickly subdues the itching, cools the irritation and heals the eczema right up, leaving a clear, smooth skin in place of ugly eruptions, rash, pimples or roughness. You do not have to wait for improvement. It quickly shows. You can get a little jar of Rowles Mentho-Sulphur at any drug store.

"How I Cleared the Mill of Rats," By J. Tucker, R. I.

"As night watchman believe I have seen more rats than any man. Dogs wouldn't dare go near them. Got \$1 pkg. of RAT-SNAP, inside of 6 weeks cleared them all out. Killed them by the score every night. Guess the rest were scared away. I'll never be without RAT-SNAP." Three sizes, 25c, 50c, \$1.00. Sold and guaranteed by Holthouse Drug Co., Lee Hardware Co.

## LET CONTRACTS FOR BUILDING MACADAM ROADS

(Continued from page one)

The above roads will be constructed this summer and when completed will add approximately three miles more to Adams County's highway system.

August Worling of Kirkland township was a business visitor in Decatur today.

August Bussick who lives in Root township was in this city today on business.

L. A. Brown of near Pleasant Mills was a business visitor in Decatur today.

## DINNER BELL

The rich creamy flavor pleases

Children like it

Try It Today!

Wholesale Distributor

Excelsior Fruit and Oyster Co.

2023 S. Clinton St. Ft. Wayne, Ind.

## THE CRYSTAL

Last—Time—Tonight

"SHAMU"

A Wm. Fox special production featuring

John Gilbert

A special film production starring

John Gilbert

extraordinary in construction

The dramatic story of a man who

after he has married into

a half-caste. A drama of the north.

Added Attraction:

"Don't Blame the Stork"

A good two-reel Christie comedy.

Admission 10c and 25c.