

## BANKS SHOW GROWTH IN RESOURCES DURING THE YEAR JUST ENDED

By WILLIAM R. SANBORN

The latest government compilation of national bank statistics, dating from Feb. 1874 to June 30, 1919, is a most impressive document. This compilation deals with National banks, exclusively, but it is fair to conclude that the state banks and trust companies have shared as largely in this growth in resources, and that all are equally prosperous, according to location and character of management. There are a vast array of trust, savings and state financial institutions, some of them ranking with the largest banking concerns in the entire country, and these are also the depositaries of billions of money.

The record in review shows that in Feb., 1874, the combined resources of all our National banks were but \$1,808,501,000, and the total deposits only \$795,500,000. During the intervening 40 years up to Jan., 1914, deposits amounted to \$3,393,372,000, and the total resources to \$11,293,353,000. What has happened in the last 5 1/2 years, or from Jan., 1914, to June 30, 1919? On the latter date our National banks held almost exactly 16 billions of deposits, and had total resources of close to 21 billion dollars. Of the later sum \$2,363,478,000 formed the capital, surplus and undivided profits, and the combined institutions, to which cash assets are to be added real holdings and other valuables of the various banks.

**A Wonderful Growth.** The capital, surplus and undivided profits of our National bank system on July 1, 1919, exceeded by \$13 million dollars the amount of this total in Jan., 1914. The increase in total resources of the National banks from Jan., 1914, to July 1, 1919, was 9 1/2 billions, or about 16 million dollars more than the increase shown in the entire 40-year period prior to January, 1914.

**Federal Reserve System.** The tremendous demand for liquid capital caused by the world war, led to a vast inflation of the money and credit instruments of every nation. In America, the institution of the Federal Reserve banking system as a center for credits and rediscounts has had a most beneficial and stabilizing effect. Its air of solidity and permanence inspires confidence. There is a feeling that, regardless of the trend in prices, whatever labor troubles may or may not develop, or whether the crop years be lean or fat, one thing seems to be finally assured: There will always be currency enough to go round. The money of the country can be again be cornered by financial panics, because the financial magnates have forced dollars to a premium, to the depreciation of all else but gold and currency.

The ship of American finance now floats on an even keel. A new does it appear that any economic storm can ever again seriously disturb its noise and balance. What is to happen to foreign money values and to rates of exchange, measured in dollars, is not to affect our circulation here at home. We are always to have every dollar needed for every legitimate demand, backed by a surplus reserve, instantly available for all our requirements. The realization of this condition lends hope and courage. It inspires confidence to venture and accomplish, in every field of needed activity and of legitimate production.

### OUR CITY BANKS.

The bankers of Richmond are unanimously recording large increases in resources during 1919, and a satisfactory business from every angle. The banks have been prosperous because Richmond has been prosperous, and because all of the people within this financial and trading radius have had more money to spend, and to save, than ever before. This, too, in spite of the highest average cost on every essential to a comfortable existence.

Holiday purchases indicated that a flood of money was distributed to Christmas fund and savings depositors just prior to the annual shopping rush. This does not mean, however, that savings accounts were depleted. They were not, for the savings totals still remain high in all of Richmond's financial institutions, aside from the Christmas Savings Club deposits, a part of which have also been redeposited for a coming rainy day. The spirit of thrift inculcated during the dark days of war still persists and should long endure.

### Second National Bank.

At the peak statement as to deposits during 1919 the Second National bank of Richmond showed deposits in excess of three millions. This is to be exact, and as of Sept. 3, 1919, the bank's resources were \$3,000,000. 12. Where floods of money are constantly flowing the total of deposits will not vary from day to day, but also from hour to hour, from opening to closing time. This is in accordance with the natural order and these daily swings of the banking pendulum have no effect upon the growth of banking institutions from year to year. The Second National statement of Sept. 12, for instance, showed resources totaling \$3,950,728, and an increase of \$563,145 in deposits, as compared with those of the same date in 1918. The last call of the comptroller of the currency for statements as of November 17, showed a gain in deposits of \$604,163, over those of November of the previous year.

**Dickinson Trust Company.** In its statement of condition at the close of business on Nov. 17, made to the auditor of state under the last "call" of the year 1919, the Dickinson Trust company lists resources totaling \$3,090,457, and reports combined deposits of \$2,614,999 in its checking and savings departments. Compared with the statement of November, 1918, this shows a growth of \$563,485 in their line of deposits during the preceding 12 months, or an average weekly increase of \$10,836 during the entire year. The Dickinson Trust loan account showed \$2,017,580 outstanding on the date of its November statement, 1919.

**First National Bank.** The officers of the First National, of Richmond, report a most satisfactory and prosperous business in 1919.

**TO PREVENT INFLUENZA.** Colds, Coughs and Influenza—LAXATIVE BROMO QUININE Tablets remove the cause. There is only one "Bromo Quinine." E. W. GROVE'S signature on box. 30c.

The growth in deposits and the many new accounts added during the past 12 months, shows that the people are well supplied with money, according to the First National folks, and that there is an increasing tendency to bank funds and to pay by check on the part of many who formerly gave little heed to the value and convenience of bank facilities and accommodations. The First National reported resources of \$2,473,348 on the date of the November call and combined deposits of \$1,907,738, at that time, this showing a net increase in deposits of about \$470,000 during the previous 12 months.

**Union National Bank.** The latest available figures, as given out by the Union National bank of Richmond, are those of the statement to the Comptroller of Currency, as of Nov. 17, 1919. This statement showed \$150,000 capitalization, and surplus and earnings of \$161,625; deposits, \$1,114,537, and total resources of \$1,606,163. The Union National has shared in the general growth and prosperity enjoyed by the local banking circle and reports a satisfactory expansion in deposits and in the loan account, during the past year.

**The American Trust.** The American Trust and Savings bank, the latest among Richmond's financial institutions, was organized in 1915, and has shown consistent growth from the beginning. In its statement of November 17, 1919, the American Trust gave its deposits as \$520,494, as against \$402,006 on the same date in 1918, or a net gain of \$118,488 for the year. This bank is capitalized at \$100,000 and showed resources of \$643,027 on the date of the last call.

**Resources Almost \$12,000,000.** The combined resources of five Richmond banks included in this financial summary, totaled \$11,773,727, as of November 17, 1919, the date of the final call for the year. The capital, surplus and undivided profits were \$1,727,495 on the same date. The bankers and the depositors in these home institutions are each to be congratulated on the excellent showing. It is perhaps, by few cities of like population throughout the country.

### WAYNE COUNTY BANKS

It is impossible to quote from the statements of all the Wayne county banks as planned, a number of these bank officials being too busy at the time of the year's end to furnish the data requested. It may be said, however, that every bank in this county has doubtless gained in resources during the year, judging from previous reports, and that all the county banks have enjoyed a prosperous year. Eleven of the Wayne county towns have local banking facilities, and of this number Cambridge City is the only town having financial institutions. The list of Wayne county country banks follows:

**Boston:** Farmers' State bank; Cambridge City, First National and Wayne National banks; Centerville, State Bank of Centerville; Dublin, First National bank; Economy, First National bank; Fountain City, The Fountain Bank; Greensfork, First National bank; Hagerstown, First National bank; Milton, The Farmers' bank; Pershing, the Jackson Township bank; Williamsburg, First National bank.

**The Bank at Boston.** O. M. Whitmore, cashier of the Farmers' State bank of Boston, writes: "I take pleasure in giving you a condensed statement of our bank's condition on the eve of our seventh anniversary, Dec. 30, 1919."

The statement showed that the capital, surplus and profit accounts totaled \$27,975.50; that their resources were \$184,118.11, and the deposits \$127,542.61, on Dec. 29. The letter goes on to say that: "This closes the most successful year in the history of this little bank. At the first of the year a substantial amount will be set to surplus, and a nice dividend declared to the stockholders, all of whom are farmers, except one."

**First National, Cambridge.** In their statement of Nov. 17, 1919, made to the comptroller, the First National bank of Cambridge City, showed that their resources were \$433,358, and their deposits \$335,932. In the letter from Cashier Harmer it is stated that, "comparing the above figures with the statement of November, 1918, these show a net gain of \$80,000 in deposits and of \$53,000 in resources, during the previous twelve months." Mr. Harmer adds: "We have added to our bank trust powers, insurance and Land Bank loans, thus greatly broadening our scope of usefulness to our customers." The bank's capital and surplus was \$63,725 on November 17.

### Wayne Trust Company.

The total resources of the Wayne Trust company at Cambridge City were given as \$579,494, and the deposits at \$450,729, on Nov. 17, at which time the capital and surplus figured at \$60,000. The officials report a busy and satisfactory year, but lacked time to bring their figures down to date, and covering the entire year, when enclosing their November 17 report.

**Other County Banks.** The Centerville State bank makes a strong showing, its statement being brought down to Dec. 27. The bank's resources are \$330,508; its deposits \$279,315, and the capital stock and surplus now stands at \$39,337. The bank holds over \$53,000 in Liberty bonds and treasury certificates. The First National of Greensfork shows net earnings of \$3,995 for the year ending Dec. 25, as against earnings of but \$2,869 for the previous year. There was a net gain of nearly \$12,000 in resources during the past year, these now standing at \$226,995, while the surplus and undivided profit accounts show a total of \$4,675, as

against \$3,475 one year ago. The cash on hand and in banks is given at \$62,752, as of Dec. 25. Cashier B. Gipe of the Jackson Township bank at Pershing, presents a condensed statement, dating back to the opening of the bank in July, 1916, and brought down to Dec. 27, 1919. This statement records deposits of \$95,716, against \$17,496 on Dec. 31, 1916, and present total resources of \$113,341, which are indicative of persistent and substantial growth during the past three years. The paid-in capital of the bank at Pershing is \$10,000 and the net undivided profits will form a \$2,225 margin for discussion at the next official meeting.

**Union County National.** The Union County National Bank, of Liberty, sends a statement of Nov. 17, which shows resources of \$929,233 and deposits of \$668,105 on that date. It also shows \$50,000 paid-in capital, \$100,000 surplus reserve and net undivided profits of \$63,176, to be applied to dividends and reserve at the next official meeting of the directors. This bank lists a total of Liberty branch offices, exceeding \$80,000, and its discount ledger showed loans of \$710,940 on statement day. Liberty is a good banking center and a comparison of the growth of the bank from Dec. 30, 1918, to the close of 1919, would be interesting, did time permit the bank officials compiling the figures for this publication.

**Preble County, Ohio Banks.** A statement from the Eaton National bank, Eaton, Ohio, shows condition on Dec. 30, as to totals; the resources being \$1,287,163, at the close on that day. Mr. J. M. Gale, cashier, did not, however, bring down, the capital and surplus statement to the close of the year, but these were given in report to the comptroller on Sept. 12, 1919, were: Capital, \$60,000; surplus, \$40,000; undivided profits, \$48,956, which have been increased since that date.

The report of the Preble County National bank, of Eaton, dated Nov. 17, 1919, shows resources of \$1,720,860, and that there were \$24,613 in the capital, reserve and undivided profit accounts on that date. This bank owned \$200,200 worth of government securities, also \$288,337 worth of other bonds on above day. Its loans and discounts then totaled \$985,311.

**First National, Camden.** On the date of the last call, Nov. 17, 1919, the First National at Camden, reported resources of \$661,063, of which sum \$355,508 showed in its loan account. Its combined deposits on that date were \$530,125; the capital and reserve surplus, \$60,500, and the net undivided profits \$20,879. A comparison with the same date in 1918 shows that the First National at Camden, prospered in 1919, this being a reflection of the prosperity of the people of Camden and its tributary circle.

**Farmers State, at Eldorado.** Eldorado, Ohio, ranks among the best business towns of its size anywhere, being the center of a rich community, as its bank statistics prove. The latest statement of the Farmers' State Bank of Eldorado not being available, nor brought down to date, Cashier Miller referred to his statement of Sept. 12, 1919, which showed resources of \$447,262 and a total of deposits of all classes amounting to \$408,808, on that date.

**Farmers' State, New Madison.** A statement from P. A. J. of the Farmers' State Bank, of New Madison, Ohio, states that: "This bank has just passed its thirtieth anniversary on Dec. 24, 1919. It is a well established home institution, with assets of half a million dollars. It reports conditions as being unusually good throughout the year. Mr. King regrets the time did not permit of a more detailed statement when writing. Reports from other banks failed to reach the office in time for publication."

### Ohio News Flashes

**WARREN**—The Trumbull county Republican executive committee today unanimously endorsed Lieutenant Colonel Ralph Cole of Euclid as a "republican candidate for governor."

**SPRINGFIELD**—Two masked men pointed revolvers at the heads of Mrs. Della Strick and her small daughter at the home of the former's sister while their accomplices looted the home of \$600 worth of jewelry and money.

**YOUNGSTOWN**—Mahoning and Trumbull counties quota of \$100,000 for Jewish relief in Europe and Palestine was over-subscribed alone in Youngstown, it was announced. An effort will be made to raise \$200,000 in the two counties.

**COLUMBUS**—State auditor, officials of the Ohio penitentiary and Mansfield reformatory, the board of state charities, and the state building and loan department appeared before the joint legislative committee on state employees salaries, requesting increased salaries for employees.

**SIDNEY**—A campaign to assist the hundreds of families who are unable to procure proper residences in this city, is being opened by a newly organized real estate exchange known as the Home Realty company.

### REJECTS FOREIGN TAX.

(By Associated Press) RIO JANEIRO, Dec. 31—The bill levying a 5 per cent tax on foreign capital invested in Brazil was rejected by the senate today.

**I HAVE HAD CATARRH SO BAD** it affected my hearing and I could not hear my congregation sing in church. I have been cured by a treatment of Dr. Burkhardt's Vegetable Compound.—Rev. A. S. Andrews, Salt Lake City, Utah.—Adv.

## Skating

THURSDAY Afternoon and Night

SATURDAY Morning, Afternoon and Night

Coliseum

## U. S. URGES THRIFT PATRIOTISM, WORK, SANITY, KINDLINESS

Believing the successful solution of the economic and financial problems of the coming year demand the concentrated effort of every American, the savings division, treasury department, urged that each adopt and live up to an individual financial creed and course of conduct.

To obtain the views of the various sections the savings directors of the twelve federal reserve districts were asked to draw up such a creed and resolution.

The following is a composite summary of their suggestions: "I believe in the United States of America."

"My opportunity and hope depend upon her future."

"I believe that her stability and progress rest upon the industry and thrift of her people."

"Therefore, I will work hard and live simply."

"I will spend less than I earn. I will use my earnings with care. I will save consistently."

"I will invest thoughtfully. To increase the financial strength of my country and myself I will buy government securities."

"I will hold above barter the obligations my country thus incurs. I will do these things to secure the greatness of America's future."

"Only the most determined efforts toward thrift, economy, saving and simple living," said William Mather Lewis, director of the savings division, "will bring about a reduction in the high cost of living, the stabilization of national industry and commerce, and the continuation of prosperous conditions."

"Let us have no financial slackers in this battle."

### Farm Sale Calendar

**Monday, January 5.** L. C. Blossom and Bert Sherrow, 2 1/2 miles south of Hollansburg, on the Middleboro-Hollansburg pike. Live stock, implements, etc., general sale; at 10 o'clock.

**Tuesday, January 6.** Fred Bateman, on the old Scantland farm, 2 1/2 miles west of Williamsburg, general farm sale at 10 o'clock.

**Kelso Moore, on the John Blocker farm, 5 miles west of New Madison, Ohio, and 3 miles south and 1-2 miles east of Hollansburg, live stock, grain and implements, at 10 o'clock.**

**Mrs. J. H. Lincoln, 5 miles north-west of Eaton and 3 miles southeast of Gettysburg, on the Spacht road, at 12:30 o'clock.**

**Wednesday, January 7.** Henry A. Trotter, 2 miles north and one mile east of Williamsburg and 2 1/2 miles west of Fountain City, general farm sale, at 10 o'clock.

**O. C. Haston, 7 miles northwest of Eaton and 1 mile east of Campbells town, on the Eaton and Campbells town road, general sale under cover at 10 o'clock.**

**Thursday, January 8.** J. W. Hall, 1 mile south of Losantsville, on the Losantsville Hagerstown pike, on the place known as the Thompson farm, live stock, corn, oat implements, etc., general sale at 10 o'clock.

**Earl Stambach, 5 1-2 miles northwest of Eaton, on the Eaton-Richmond traction line, stop 35 1/2, general farm sale at 10 o'clock.**

**Friday, January 9.** We E. Null, on what is known as the Elmer Commons farm, located 1 1/2 miles east of New Paris, general cleanup farm sale at 10 o'clock. Two autos on sale.

**Tuesday, January 13.** George M. Coning, 3 1/2 miles southwest of New Madison, and 4 miles west of Eldorado, Ohio, on what is known as the Tune Moore farm, at 10 o'clock.

**Wednesday, January 14.** William Royer, 2 1/2 miles, north of New Madison, Ohio, live stock, grain, implements, etc., at 10 o'clock.

### Indiana News Brevities

**SOUTH BEND**—St. Joseph county legislators are not in favor of calling a one-day session of the legislature for the exclusive purpose of considering the suffrage amendment, it has been stated.

**ANDERSON**—Mrs. Julia A. Pavey, 78 years old, was found dead in bed at the home of her nephew, southwest of the city. She was one of the most prominent women in the county.

**HUNTINGTON**—Oliver Kline, joint senator from Huntington and Whitey counties, has announced that he would not attend a special session of the legislature under restriction of any kind and that he would not agree to

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the proposal of the governor for a one-day session to take care of the suffrage amendment exclusively.

**LAPORTE**—The Laporte Gas and Electric company has been authorized by the public service commission to increase the natural gas rates 15 cents on each 1,000 feet.

**COLUMBUS**—"The great danger to the nation today is the radical element, and I would either shoot them or hang them," said Senator James Watson, in an address here.

**COLUMBUS**—Mrs. John F. Ott, wife of a well to do farmer near here, was probably fatally injured and her husband seriously injured, when their automobile was hit by an interurban three miles south of here.

## EDUCATION NEEDED TO SETTLE UNREST FISHBACK DECLARES

Education will furnish the solution of the so-called unrest in the United States, said Lieutenant Leland Fishback, in an address at the Union Watch night services at the Grace church last night. The church was filled for the services, which included a lecture by S. Edgar Nicholson, on the work of the dry forces during the year, and Miss Blanche Scott, who spoke on the work of missions.

"We must have a laboring class that will think and not follow every red flag waved by soap box agitators. We need capital that will assume a humane view of labor," Lieutenant Fishback said. "Education will furnish the solution. The world war showed that 10 per cent of Americans could not read or write the English language. This 10 per cent must be educated, by force if absolutely necessary. Laws should compel it."

He also declared that the United States, instead of being a "melting pot" was rapidly becoming the "dumping ground of the world, and urged more stringent laws to protect immigration into the country."

Following the principal addresses of the meeting, short talks were given by members of the ministry connected with the union services, and light refreshments, served by the women of the Grace church.

## Juries are Drawn for January Term of Court

Drawing of members for the county grand and petit juries for the January term has been made, it was announced Thursday. Members of the grand jury for the coming year follow:

Isaac W. Hall, of Boston; Robert F. Medaris, of Center; William B. Barton, of Franklin; Robert N. Beeson, Harrison; Willis C. Thornton, New Garden; George C. Bartel, Wayne.

Those drawn for the petit jury are: Giles Williams, Abington; Oliver Hatfield, Clay; James F. Hatley, Green; Norton Rodenberger, Jackson; John O. Clark, Jefferson; Francis Edwards, Perry; Edgar Beeson, Washington; Henry W. Kluter, Wayne; Edward H. Hasemeier, Wayne; Joseph B. Holthouse, Wayne; Alonzo H. Wilcoxen, Webster; Joseph F. Thompson, Webster.

## Reds of New York Want To Raise Big Defense Fund

(By Associated Press) NEW YORK, Jan. 1.—Communists in New York City have started a campaign to raise a "defense fund" of \$50,000 by endeavoring to collect a day's pay from each of their members, according to copies of the appeal which reached the police today. The appeal for funds also revealed, according to the police that the reds here will soon publish a new paper to be known as "The Communists International." Articles in the first issue will be contributed by Lenin and Trotsky, the appeal announces.

**OPPOSE HELPING OTHERS.** (By Associated Press) MADRID, Jan. 1.—Commenting on a plan that a voluntary collection be taken in Spain on behalf of starving Austrians, La Correspondencia de Espana suggests that rich Spaniards "look after their own country," adding: "Charity begins at home."

Every car owner should become thoroughly familiar with local traffic regulations and abide by them. It will prevent many accidents and smashups.

**TOOK OUT DREADFUL SORENESS.** When the kidneys are weak or overworked so that they fail to filter and throw all impurities out of the blood, the poison remains in the system and backache, soreness and rheumatic pains are likely to develop. Mrs. David Henry, 65 S. Lincoln Ave., Washington, N. J. writes: "My kidneys were failing and I was doing me much good, both my kidneys and the rheumatism. They took all the dreadful soreness out of my limbs." For Sale by A. G. Luken & Co., Adv.

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1/4-lb. can Hershey's Cocoa, can ..... 25c  
No. 2 can Peaches, Albertas, per can ..... 12c  
Pettigohn's Pancake Flour, per package ..... 25c  
1-lb. 9-oz. can Franklin Syrup, can ..... 22c  
11-oz. Sun-Kist Seedless Raisins ..... 22c

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## ASSESSORS TO LIST FARM STATISTICS ON NEW REPORT BLANKS

A new form of statistical report to be secured by township assessors for Indiana farms for 1919 agricultural information was mailed today by George C. Bryant, field agent of the Co-Operative Crop Reporting Service for Indiana.

It is divided into six parts and conforms very closely to the U. S. census agricultural schedule, except that production figures are eliminated and only acres and numbers are asked for on the assessor's report.

The schedule is regarded as a great improvement over previous efforts and coming at the same time as the U. S. census, it is hoped the farmers of the state will be more interested than heretofore, and where possible, will preserve for the assessors the data they give to the census enumerators.

**Other Information.** Information requested concerns the number of acres under cultivation, whether owned, rented or managed, and whether waste land, timber, permanent pasture, temporary pasture, orchards, or fallow. The kind of crops raised, corn, oats, wheat, rye, barley, buckwheat, timothy, alfalfa, soy beans, all hay or forage crops, grass seeds of all kinds, potatoes, onions, tomatoes, water melons, all fruits and truck crops will be recorded.

The farmer will also be asked to give in all horses, mules, beef cattle, dairy cattle, sheep and goats, one year old, over one year and under two, two years old and over, and all swine over six months old.

A report on the whole number of animals dying of disease will also be asked for. In addition, all stock for breeding purposes must be given in. The number of bearing apple, pear, cherry, peach and plum trees must be reported.

In a miscellaneous group, all sheep sheared in 1919, the average number of laying hens average number of colonies of bees kept, number of tons of fertilizer purchased in 1919 and number of silos on the farm January 1, 1919, number of cream separators on farm January 1, 1919, the number of tractors on the farm on January 1, 1919, and the percentage of crops planted in 1919 for 1920 harvest, and crops harvested in 1919 will be registered by the assessor.

**Camden, O.** Linton McCord returned to Dayton Sunday after several days visit with his parents, Mr. and Mrs. J. E. McCord. Mrs. McCord and daughter Miss Myrtle, are visiting relatives here. Miss Ruth McKelley, of Cincinnati, is visiting Mr. and Mrs. Lee Dausen. Ray Davis, of Richmond, spent Monday with home folks. Miss Louise McFall is in Dayton, the guest of Mr. and Mrs. Peeling. Clifford McCormick of near College Corner, is spending the week with George Reese and family. Mrs. Clarence Ellis Davis, of Jackson, Tennessee and Mrs. Lizzie Becker, of Hamilton, are guests of Mr. and Mrs. T. E. Davis this week. Mr. and Mrs. John Hogshead have returned to their home in Baltimore Maryland, after spending Christmas with Mrs. Hogshead's mother, Mrs. Elizabeth Brower. Miss Dorothy Fryer returned from Bertessa hospital, Tuesday, much improved.

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