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FARMERS' FINANCIAL STATEMENT AS AN AID TO BUSINESS SUCCESS

By D. H. OTIS, Director, Agricultural Commission
American Bankers Association

Farmers, like other business men, frequently need to borrow money. Business men furnish their bankers with a statement. Why should not the farmer? In order to safeguard the depositors' money which he loans out, the banker needs full information regarding the borrower's financial condition. Many farmers are entitled to better credit standings which such credit statements will give them. These statements will also tell the farmer whether his business as a whole is a going concern.

It is not such a difficult task to make out a statement at least once a year. The first year will be the hardest. After that it will

come easy. The statement should include the value of land and buildings, the value of the crops on hand at the beginning of the year, such as grain, hay, fiber crops, fruits and vegetables, etc. The statement should also include the number and value of the different classes of livestock, including horses, cattle, sheep, hogs, poultry, bees, etc.

It should also show value of crop machinery, dairy equipment, poultry equipment, harness, pleasure vehicles, power machinery, etc. Under other assets should be included cash on hand or in bank, loans receivable, accounts receivable, cash value of insurance policies, stocks and bonds, United States securities and other miscellaneous assets, not included in the above.

The financial statement should also list liabilities, such as mortgages, both real estate and chattel, notes due bank, notes payable to others, accounts or bills due others, premiums on life insurance, interest on taxes, etc.

The net worth may be determined by taking the liabilities from the total assets. If there are any contingent liabilities they should also be listed. These would include endorsements on notes of others, security or bondsman for others, leases or contracts, judgments or suits pending.

Other Information
In addition to the above, general information could be given on the cash value of life insurance assets pledged as collateral or insurance carried on buildings, insurance carried on livestock, insurance carried on machinery or implements, taxes for the year, necessarily go with them.



D. H. OTIS

Correspondence from the Neighborhood

Gilberts

Emory Voris is confined to his home with a sore foot.

Edna, the little daughter of Mr. and Mrs. George Wagner, is seriously ill.

Mr. and Mrs. Jess Metz called on Mr. and Mrs. William Sheffield Sunday afternoon.

Dutch Haffer of Wabash spent Friday evening with Mr. and Mrs. Floyd Rowdabaugh.

Forrest Cripe and Russell Cooper spent Sunday evening at the home of Jonathan Cripe.

Mrs. Retta Warner of South of Syracuse is visiting at the home of her daughter, Mrs. Calvin Cooper.

Mrs. John McGarity, Mrs. Floyd Rowdabaugh and son Billie spent Friday with Mrs. Calvin Cooper.

George Wood of Flora, Indiana, and well known here, is reported quarantined in his home with small-pox.

Mrs. Charles Lutes spent the past week in Milford at the home of Mrs. Ellen Lutes Harris, who is seriously ill.

Friends will be glad to learn that the quarantine at the home of Raleigh Neff was lifted Tuesday and they are able to be out again.

The Buzzard Hills are the center of attraction during this snow. Seventy-five of New Paris High School pupils gathered there Tuesday evening and enjoyed a slide.

Russell Cooper in company with the young people of the Christian church of Milford went to Warsaw Wednesday evening and gave Miss Pauline Raso a very pleasant birthday surprise.

Tippecanoe
Emmet Gordy helped A. W. Scott buzz wood last Friday.

Emmet Gordy spent Sunday evening at George Krueger's.

Ray Bigler who has been having measles is getting along fine.

Rev. Kurtz took dinner Sunday with J. Garber and family.

Emmet Gordy ate Sunday dinner with Mr. and Mrs. Ralph Scott.

Mrs. J. A. Baugher who has been on the sick list is able to be about her work again.

Mr. and Mrs. Ralph Scott and two sons called on J. L. Kline and family Friday evening.

Mrs. Isiah Kuhn spent Sunday afternoon at Charley Strieby's home, south of North Webster.

Robert Garber has not been able to attend school for a few days on account of a bad cold.

Some of George White's children have been having a bad cold, but are better at this writing.

Mrs. Celia, Mrs. Hattie, Miss Mary and John Baugher called at the J. Garber home one day last week.

Mrs. Stanley Morehead and two daughters spent Thursday afternoon visiting the former's sister, Mrs. J. L. Kline.

White Oak
There are a number of children entertaining the measles.

Lester Dewart spent Monday evening with Ernest Mathews.

Mr. and Mrs. James Ingels spent Sunday with Mr. and Mrs. Ernest Mathews.

Mr. and Mrs. Ernest Mathews spent Friday afternoon with Mr. and Mrs. Guy Fisher.

Mr. and Mrs. James Dewart were guests of Mr. and Mrs. Sherman Deaton Sunday.

Mr. and Mrs. Louis Walker of Syracuse spent Sunday with their son, Carl Walker and family.

Mr. and Mrs. Clel Grissom of Elkhart spent Saturday night with the latter's parents, Mr. and Mrs. Irvin Coy and family.

Those spent Sunday with Mr. and Mrs. Lawrence Dewart were Mr. and Mrs. Bert Whitehead and Mr. and Mrs. John Dewart.

Sunday evening Mr. and Mrs. Daniel Warbel entertained Mr. and Mrs. Ernest Mathews, Mr. and Mrs. William Wylard and son Eldon, Mrs. Jane Jones, Miss Flora Masters and Mr. and Mrs. William Jones. All had a splendid evening.

McColley's Corners
Graham Tyler buzzed wood on Monday for Orvie Richcreek and Don Hart.

Mr. and Mrs. Chas. Richcreek spent Sunday with Mr. and Mrs. John Kauffman.

Mr. and Mrs. Graham Tyler spent Tuesday evening with Mr. and Mrs. Nat House.

Margaret Huffman of Warsaw is visiting at the home of Mr. and Mrs. Harley Miller.

Mrs. Millicent Miller visited with her daughter, Mrs. Ida Richcreek on Wednesday.

Edward Richcreek spent Sunday afternoon at the home of Mr. and Mrs. Orvie Richcreek.

Miss Lottie House and Russell Swenson spent Sunday with Mr. and Mrs. John Swenson and little son of Vawter Park.

North Webster

Rev. V. L. Clear of Freemont visited here this week.

The M. E. Ladies' Aid met with Mrs. Ira Rothenberger to sew last week.

Mr. and Mrs. Neill Hontz of Cromwell visited Miss Edith Hontz Saturday evening.

Wallace Irvin and Ira Nine returned from Indiana University last week for the mid-winter vacation.

The Webster high school baseball team were defeated by Milford when they went there to play last Friday evening.

Mr. and Mrs. J. F. Ditzler and friend of Warren, Indiana spent Wednesday and Thursday here last week. The two gentlemen enjoyed fishing through the ice.

Ed Black went to Indianapolis Tuesday to visit his little daughter Margaret who underwent a tonsil-adenoid operation at the Riley Memorial hospital there.

Four Corners

Mr. and Mrs. Noble Myers spent a few days in Chicago.

Lee Cory called at the homes of Darr and Callander Monday.

Mrs. LaTone Jenson was a Thursday afternoon visitor with Mrs. Snyder.

Mr. and Mrs. Earl Darr spent Sunday with Mr. and Mrs. Raymon Weydic of Mentone.

Mrs. Blue of Richville is spending a few days with her daughter, Mrs. LaTone Jenson.

Mr. and Mrs. James Callander and son of Gravelton, Mr. and Mrs. Clint Grice were Sunday visitors in the Clint Callander home.

Mr. and Mrs. Arden Geyer and daughter, Mrs. Henry Geyer, were Sunday visitors in the home of John Geyer of Nappanee.

Solomon's Creek

Wayne Hapner took Sunday dinner at the Ringwald home.

Sunday School at 10 a.m. each Sunday morning. A welcome to all is given.

Rev. J. W. Lower and Rev. Elder called on friends in Benton Monday afternoon.

Many from this community are attending the tabernacle meeting at Goshen.

Mr. and Mrs. Allen Hushaw called on Paul and Emma Ringbald Friday evening.

Mr. and Mrs. Henry Rex took Sunday dinner at the home of Mr. and Mrs. John Rex in Millersburg.

Mr. and Mrs. Guy McDowell of Syracuse and children called on Mr. and Mrs. Chester Firestone Sunday afternoon.

Rev. J. W. Lower of Warsaw, Rev. and Mrs. Elder of Solomon's Creek and Mr. and Mrs. Albert Gerhert were Sunday guests at the home of Mr. and Mrs. Harry Bickel at Burr Oak.

Mrs. Albert Darr and daughter Cloy, and granddaughter, Miriam Darr, spent Sunday afternoon with Mr. and Mrs. Geo. Colwell at Syracuse.

Mr. and Mrs. Levi Pearman, Mr. Artie Nicolai, Anderson Junday and daughter, Leela, took Sunday dinner with Mr. and Mrs. Nathan Long.

The following met Sunday at the home of Mr. and Mrs. Frank Junday to remind Mr. Junday it was his eightieth birthday: John C. Junday and sister, Miss Bell Junday, of Solomon's Creek; Mr. and Mrs. Charles Nellans, Goshen; Mr. and Mrs. John Ettline, Mr. and Mrs. Elmer Drake, Mr. and Mrs. Glen Ettline, Mr. and Mrs. Ralph Junday and son Dickie, Claude Thayer, Clyde Junday and girls, all of South Bend; Mr. and Mrs. Ben Junday and children of Elkhart; Mrs. L. S. Smith of Goshen, and Miss Goldie Method of Syracuse. All partook of a bountiful dinner. After enjoying a social afternoon all returned to their homes wishing Mr. Junday many happy birthdays.

FROG IS A GOOD BAROMETER

A barometer in common use in some parts of Europe consists of a pan of water and a frog and a little stepladder in it. When the frog comes out of the water and sits on the steps it is said infallibly to indicate rain.

INDIANA HOMES AND HOMEMAKING PROGRAM

By Prof. Mary L. Matthews, Head, Home Economics Department, Purdue University.

There are three points which need particular stressing in the Homemaking program for 1925. First, I should like to urge the building of better houses with better equipment. Second, I should like to stress the value of organizing the Homemaker's time. Perhaps you will call this making a schedule. The third thing to be stressed in the Homemakers program is that of health.

We need to understand the rules of good health and we need to urge people to follow them. During this conference we are stressing the value of good equipment for the farm home and we are particularly interested in showing you the electrical appliances which can be used in the home, if the farm woman can secure electricity from the trolley lines or if she has a plant in her own home. There seems to be no reason why electrical appliances can not be utilized on the farm.

The great difficulty at the present time is the exceedingly high costs of such devices. When the home is properly equipped the woman then needs to organize her time in such a way that she can get through her housekeeping. It is little value to have a well equipped house if the woman is still going to "putter" around all day with her housekeeping. It is time for the modern woman to analyze the work she is doing in her home to determine whether the things she is doing are worth while. She needs to reduce the amount of cooking and the amount of scrubbing so that she may have more time to devote to other things than merely supplying the physical needs of her family. We as Home Economics teachers have been criticized because we have over stressed the technique of Homemaking and have neglected more important matters.

Another thing we have been very much criticized for, is the fact that we have not stressed the matter of health in connection with our Home Economics teaching. We have taught cooking but we have neglected to emphasize Nutrition. Women are largely responsible for good health in the home and they must assume more responsibility for community health because no matter how carefully a woman manages her own home her family is not safe if bad conditions exist in the community.

THE OPIUM TRAFFIC

Great Britain is deeply interested, financially, in the opium business in India, and even in China, and has effectively blocked all efforts for an international agreement on the subject of control of the traffic. At the Geneva hearing before the League of Nations Lord Cecil proposed a time limit of 15 years for the suppression of legalized opium smoking in the Far East, providing the time would commence after opium smuggling from China had been effectively controlled. This was not agreed to by the American representatives.

Members of the House and Senate Foreign Relations Committees are emphatic in their disapproval of the attitude of England, asserting that it is a simple question of greed.

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WANT RATE INCREASE

Believing that it is operating at a loss on its investment, the Mongo Mutual Telephone company has filed a petition with the public service commission of Indiana asking for permission to increase its rates.

Miss Mary McLaren, one of the early movie stars has retired from the screen to wed Colonel Geo. H. Young, a British official stationed in India.

J. M. SCHAFER
Chiropractor
will be at the Amanda Darr residence, corner Harrison and Henry streets, Tuesday and Friday of each week. Hours 2 to 5 and 7 to 9 p.m.

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AWARDS MADE IN B. & O. STATE POTATO SHOW

Competing in a class of over one hundred entries, Fred C. Robbins of Kosciusko county was awarded the one-hundred dollar scholarship offered by the railroad company as first prize in the Baltimore and Ohio State Potato Show which was held at Purdue University recently in connection with the Annual State Potato Show. Young Robbins secured a yield of 119.8 bushels of Rural New Yorkers on his 1/4 acre plot. This yield was the highest that was secured by and of the 300 members of the Baltimore and Ohio Clubs. Mr. Robbins is a senior in the Pierce-
ton High School and will use his scholarship towards an agricultural course at Purdue next fall.

Paul Brennenman of DeKalb county won the Blue Ribbon award in the Second Year Class

which carries with it a cash