## THE SPEARMAN REPORTER

## Know Where You Stand

January firat is the time for the merchaut to take in-
vantory of atock. Do you make a reckoning the
firat of esch year?
Know just where you atand financially. Make a list of tho amounts you owe. Set down in detail the -0any owed you, and make a list of what you own.



First National Bank of BPEARMAN
,
 $\left\{\begin{array}{l}\text { lin } \\ \text { in } \\ \text { po }\end{array}\right.$

$36 t \mathrm{t}$
w. L. Ulmer, of the Briggs and
Briggs Cling Company, Texhoma,
was looking after business matters in
Spearman Tuesday.
Guy Slack of the Farmers' State
Bank and H. L Coats of the Spearman
Bank and H. L. Coats of the Spearman
Lumber Company, came from Tex-
W. L. Karr and family came from

Canadian the first of the week and ar
the guste of Mr. and Mrs. R. B. Arch
the buests of Mr. and Mrs. R. B. Arch-
er, at their ranch hime out south of
town.
SALESMAN WANTED to solicit
orders for lubricating oils, greases and
paints. Salary or commission. Ad-
paints. Salary or commission. Ad-
dress. THE HARVEY OIL CO., Cleve-
land, Ohio.
For fr h n me-baked bread
crullers, pies, cakes of all kind
oraliers, pies, cakes of all kinc
dough nuts and mixed candies, se
Mrs. Mizar, first residence
Mrs. Mizar, arst residence east
school houre, Spearman.
R. C. Pirtle, son of the Rev. Zor
B. Pirtle, has accepted a position wit
B. Pirtle, has accepted a position with
the Guaranty State bank and arrived
from South Texas the first of la
week to enter upon his duties there.
Cole W. Carson, cashicr of the First
National bank, left Wednesday morning on a business trip to Perryto
Booker, Gray and thence
ita. Mr. Carson will be
J. H. Spivey, T. K. Winter

Dozier, W. W. Groom, O. V Walke
E. C. Spivey, Fred McRee and
Willey were in from the Lakeside com-
munity
affairs.
Elmo McClellan is again with the
First National bank of Spearman, hav
ing entered upon his duties there th first of the year. Elmo was employed in this institution when he entered
Uncle Sam's service, and his many friends are glad to see him back on
the old job. the old job.
building of the Spork on the big garage building of the Spearman Motor Com pany, which will be owned by Cook
and Chamberlain, was begun Monday. This building, located just across the street south of the Panhandle Lumber Company, is to be a splendid structure, modern in every respect, and the coming of this firm to Spearman means
much to the business life of the town. much to the business life of the town. ${ }^{\circ}$

## ${ }_{\text {tw }}^{\text {tw }}$

 a slow, steady, substantial growth.
## The Difference

between the man who has learned to save and bank his money and the man who has not learned, is the difference, ten years hence, between the man flourishing in busimess and man looking for a job.

Form the habit of saving and bank with

## Guaranty State Bank

SPEARMAN, TEX.

## HOW DO YOU SAY IT? By C. N. Lario

 Common Bror. in Engliah andHow to Avoid Them

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simple,
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"I')

| A LINE O' CHEER <br> By John Kendrick Bange |
| :---: |
| a WEALTHY MAN. <br> I have no holdings in the soll, I hold no shares of Steel, My coffers e'er reveal. But I've a frst-class appetite. A job that pays me well, A cozy home to seek at night, Where love and kindness dwell, |
| Trvo now and itien aint to shang On things I do not need: On things I do not need; To ease the burden of the friend Who seeks the friend indeed. No enemy I know. My cares Impalr no fot my health, And Croesus sell, for all his shares. Can boast no greater wealth. (Copyright.) |

Ralph T Bay
hernoon from a business trip
Marvin McLarty and Cia
ing after business matters and visith

## Farm and Ranch LANDS

Any size tracts and at prices and terms to ouit. Spearman town lotsand acreage-desirable locations

## Oll Leases

I am in the marketyor Oil Leases.

## Money

Unlimited amount of money to loan on Farme and ranches in Hansford, Hutchinson and Ochiltree cometies. Interest ratn and settlement options very attractive.
J. R. COLLARD

SPEARMAN, TEXAO


## Spearman Tailor Shop

Orders taken for Tailor Made Clothing. Cleaning and Pressing for Ladies and Gentlemen.

BAREER SHOP IN CONNECTION
Clean, sanitary shop and good barbers.
We guarantee satisfaction.
A UNDRY A GENCY. Basket is closed Monday.

## West SId

 MainSID CLARK, Manager


## \%ond <br> THE ULIVERSAN ENR

Nost of the Gas Compeniss throuchout the country use fleets of Ford Runabouts. The sams is true of other big corporations. The - asons are very practical. Tho Ford Runabout is the most economIIT rcal solution of quick tranoportation from manufacturer to retailer. For soliciting businces, for the Collector, for the Doctor, Contractor, Builder, and almont every other line of businesi activity, the Ford zoltbout is really a necessity. We solicit your motor accessory -b/business. We can sorve you, we believe, to your best advantage. And bring your Ford cars to us for replacements and repairs because you will get the skilled workman and the genuine Ford parts.
R. W. MORTON

FORD SALES AND SERVICE SPEARMAN AND DUMAS



## GROCERIES

of the Bottor Kind

Our goods are the Freshost and Prlees tho lowest. You are always wolcome; come to soo us.

## The John L. Hays Store

 SPEARMAN
## VAN C. WHITTET

AUCTIONEER

## Will cry sales an office, Spearman.

LIVE STOCK SALES A SPECIALTY

## M. C. HEAD

FRESH CORN MEAL-Ground on an oldfashloned stone burr mill-the best, meal In the world.

Ro. cleaned seeds, mixed snd ground feed, 3 blook
or crushod sali. I will buy rour arosm.
Wost side - BPEARMAM
C. D. WORKS

Attorney-at-Law

Real Estate. Farm and Ranch Loans.
Notary Public
HAN8TORD

## MAJOR \& RANEY

COMMERCIAL AND LIVE STOCK AUCTIONEERS
MAKE DATES AT REPORTER OFFICE

## E. L. BYRD

BUSTER CATOR

## MONROE

GARAGE
BIRD \& CATOR
The Famous Goodyear Tires and Tubes High grade Gas Oils and Greases.
Good mechanics always on the job to look after your car troubles.
Usually have a bargain in a second hand car. Come to see us when in need of anything in the automobile line.

## New Home of <br> The "Monroe"

The Latest and beot in a Moderate Priced Car

EYRD \& CATOR, Props. SPEARMAN

## Kelly＂s Famous

## FLOUR

## PER HUNDRED

 $\$ 5.75$CAN＇T be beat．It has stood the test of time．Be－ fore the war，during the war and at the pres－－ and the price is right．You cannot buy flour that is＂just as rood＂quite as cheap as we can sell you Sally＇s Famous

Bran per hundred $\$ 2.15$ Mill Run．
Shorts per hundred
2.35

II 500 pound lots we will make even better prices than quoted above．The more you buy，the better the price．We bought＂his stuftlo sell it．Our price is＂just a little low an com petitors．Come and see．

Bolin－Hall GRAIN
JACK THOMAS，Manager SPEARMA

## Spearman Rooming House



## Get Your＂Titan＂ Tractor NO W

凹「We give you a year to pay and positively pro tent you against loss in case of a decline in price
Come in at once and let us explain our new plan The Titan $10-20$ has led the three plow tractor field for the past five years Farmers＇have bought over $\$ 70,000,000$ worth of Titans．

## Andrews Hud．Co．

Implements－Furniture－Queensware
East Side Main
SPEARMAN

## A Better Time to Build

Than the present affords will be hard to find．Lumber has declined in price until you oran no longer be without those buildings you need， such as
A Home，a Barn，Grainary，Shads，Etc．
We want to figure on your 1921 Lumber Bills．

## SPEARMAN LUMBER CO． <br> Everything Needed for Farm Building． <br> Helpful Service，too

L．D．COATE，Manager
SPEARMAN

## THE BIG TYPE POLAND CHINA

have the registered Poland China Hogs， with absolutely as good blood lines as can be found．They are the real Big Type Po－ land．Chines．Have both sex for sale．
Also， 18 head of bred sows．
Come and make your selections now．Papers furnished with every animal

Located 20 miles northwest of Spearman， on sura Spivey place，Lakeside community．

## E．C．SPIVEY，

ADDRESS，TEXHOMA，OKLAHOMA

## Buy Your Tractor Now

$T_{\text {sight and common sense．}}^{\mathrm{HE} \text { man who }}$
First，he gets the use of it for the many winter and orts Second，he becomes thoroughly familiar with it before t to jumps into the regular spring work
And，besides，he gets the OilPull while the＂g using geode＂， Even though the big Rumely factories have bed．Dded aide
the production of Oilpulls greatly increased over previous seasons，the demand has increase as in 1919.
will probably te the cry in 1920 as
Tractor buyers are recognizing more and more number of highly desirable，and exclusive features it Oil Burning－Guaranteed to burn kerosens， oil Cooled－No －an even motor temperature

Powerful 2－Cylinder Motor－Low speed，heavy duty throttle goyerned－equipped with Bosch magneto．

Pafect Lubricating System－Combination fresh
feed（Madison－Kipp）and splash system．
Long Life－The first OilPulls built，after 11 years
，ida，are stu going strong
Be sure of getting a tractor with these exclusive ac
有 for an oil pull now．
WA．JOHNSON
Texhoma or 8 pearman

# - LIGHT'S BEST FLOUR 

## LOOK FOR


"EVERY SACK GUARANTEED"
Now on Sale at the

## Spearman Equity Exchange

Save! Save! Save!
time, trouble and expense by buying your GAS and OILS from is. Nut because our prices are so much lower, but because we
handle the beat to be handle
had.
had.
You will not be disappointed when you give our goods a trial.
oodwill Oil Co. 1 Spearman, Texas H. G. SMITH, Mgr.

## Royal CAFE

Home Made Pies
Everything in the
at
ALL HOURS
Prices Right
Goon Eats for Folks Taste.
D. J. Putarbaugh, Mgr.
jarman

We Take Subscriptions, for Saturday Evooing Post
Ladies' Home Jaurnal, Country Gentleman. Wichiti Bentem
Baillas News. Dallas New
Bring ns jo Bring us your now subbcriptions as
woll as ronewals. hilhouse:drua co.
Refistered Hercford Calves About twenty head of regituree
Hereford heifer calves for Hereford heifer calves for talle. Thos
calves are not only regititerod, bu

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good sook buy these calros
 21 miles nort
CHURCH DIRECTORY

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\begin{aligned}
& \text { Baptist Church } \\
& \text { Sunday school every Su } \\
& \text { a. m. O. C. Raney, Supt. }
\end{aligned}
$$

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\begin{aligned}
& \text { Sunday school every S } \\
& \text { a. m. O. C. Raney, Supt. }
\end{aligned}
$$

M. E. Church, South Sunday school every Sunday
a. m. R. L. Meclellan, Supt. Preaching every Sunday night a
6:30 and the second and fourth Sun 6:30 and the second and fourth Sun
day mornings at 11.
Junior League Sunday at 8 p. day mornings at 11.

$$
\begin{aligned}
& \text { Juanita Haney, President. } \\
& \text { Epworth League Sunday } \\
& \text { W. A. Clark, President. }
\end{aligned}
$$

W. A. Clark, President.
Choir Practice Wednest

Choír Practice Wednesday at
Rural Appointments

## Lieb-The first Sunday at $11 \mathrm{a} . \mathrm{m}$ Alpha-The frist Sunday, $2.30 \mathrm{p} . \mathrm{m}$ Lackey-The second Sunday at $2: 8$

## Alpha-The first Sunday, $2: 30$ p. n Lackey-The second Sunday at $2: 3$

p. m . . . and Plains-The third Sunday

$$
\begin{aligned}
& \text { m. and } 2: 30 \text { p. m. } \\
& \text { ZORO B. PIRTLE, Pastor. }
\end{aligned}
$$

STORE YOUR WHEAT

We will advance you 75 cents pe
and you may sell when you like. Will take 10,000 bushels now and more
we ship it out.
we ship it out.
BOLIN
bOLIN-HALL GRAIN Co.
Whon in Porryion and noed apy
ang in dismonds, watchos or jowolr
ining in diamonde, wat
000 W. H. DUNLAVY

## 似

## We Buy <br> Hogs

48 ${ }^{\circ} \mathrm{f}$ vring your hogs to Spearman. We will he asbay you the highest price and will treat 07. right in every transaction. We want - make Spearman noted as a hog market. lelp us do this by giving us a chance to alf tives what you have to offer.
the have pens and can take care of any 1) - mber of hogs. Bring them in.

## Raney \& Wilbanks



The Giuaranty State Bank
 naysinper rintiond and publimbed at Spearman, Siato of Torkes, oa
the lith day of January, 1021. the RESOURCES
Loans and Dlscounte, personal or collateral
Loans, real catale
Overdraitu sioks
Bonda and
Bonds and stocks
Real estate, banklng house
Furniture and Fist
Furniture and Fixtures
Due from othor bayks and bankera, and oash on hand
Interest in Dopositora Guaranty Fund
Other resources: Stook in Fodoral Rosiorvo Baik of
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Capital Stock paid to LIABILITIEs
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Individual Deposita, pubjeet to ohock
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Ball
Bill p payabere and Rediscount
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State of Texas, County of Hansford:
We, I. E. Camoron, as president, and H. R. Jamos, as aschior
of said bank. each of us do solemnly swoar that the abovo statoment
$\qquad$
A. Subseribed and aworn to before me, this 12th dey of Janyary A. D.i)
(Seai)

Correct-Athont
A. H. STORRS, J C. SCRUGGS, A. E. GAMRROM, Diromora.


For the
HOME
the barn, the implement shed, the garafei for any and every place where lumber and material that has greatest building strength is needed, and will give greatest resistance to the asaaults of wear and weather, we strongly recommend the kind we sell
We atill have a few towel hanjers to sive away and amall house for sale.

## WHITE HOUSE LUMBER CO. <br> Spearman

earl callaway, Mgr.
Phono 22

## THE CALL

of the

## "COZY LITTLE HOME"

HAVE you already responded to the call, and now on winter nights onjoy the comforts of your own fireside; surrounded by all the conveniences joy the c?
Those who now own their own homes could not be induced to part with Those who now own their own homes could not be induced to the many discomforts and uncertainties of renting.
Whether you own a home or not, you have heard the call of the "Cozy Little Heme." Nature itself implanted that longing in every human heart, and life never attains its real fullness until you

## -. <br> OWN YOUR OWN HOME

The first step in the direction of owning your own home is the resolve ---"I WILL"!
"HOME," if it was to be obtained without effort, would never be appreciated fully. The zest of life comes from contrast, and it is human nature to cever fully appreciate anything until we have first sacrificed and strived to attain an end.

## .. LUNBER PRICES ARE DOWN

to such a low point that to either hope or wait for a lower price would be unreasonable. Right now there exists a real opportunity to save by buying, as prices are bound to advance when spring building activities make their demand clel.
Home building costs are not anything like as high as you think. Lumber is cheaper than we ever expected to see it, or ever expect to see it again.
Let us tell you of "ways and means" and show you many pictures and plans of eodera homes that we have gathered together for your benefit.
If you don't own your own home, you really owe it to yourself to talk the matter of building and building costs over with experienced authorities. We have made a close study of all practical and economical uses to which the material we cell can be put. We can be real helpful in showing you how to "cut according to your cloth," and our best advise and assistance is yours for the asking, and we don't expect you to feel under any obligations to us either.

## THE PANHANDLE LUMBER CO.

R. J. McCASLIN, Mgr.

Spearman Texas

## Prices Established During Our Recent INVENTORY SALE Will Remain Unchanged Untll a Further Decline

THESE PRICES are without doubt, lower than cost to us, but we are willing to take our losses, so that our customers may benefit by them.
If you have been waiting for lower prices on the best grade of merchandise, you will now find it at

## The SURPRISE STORE

Prices That Put Money in the Bank for You

WATCH US GROW

Get Our Prices<br>Before You Buy

Trucks, Tractors, Jumbo Engines, Wagons, Drill Planters, Cultivators, Disc Plows, Listers, Ridge Busters, Disc Harrows, Binders, Automobiles, Trailers, Tires, Tubes, Accessories, Paints, Oils, Razors, Rifles, Shot Guns, Bicycles, Perfection, Stoves and Heaters, Denatured Alcohol, Hose, Harmographs, Coaster Wagons.

Jordan Motor and Oil Co. GUYMON
The FIrst National Bank of 8 pearman,




 24,00000
3,450
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Owned and unpledted
War Savings Certifcates and Thrif: Stamps
actually owned actually owned
Total U. Governmest securities
stock of Fediral Resery
cont of Fed cont of Fubdiral Reserve Bank ( 50 per
value of banking hon)
bered bine owned bered
bunking house owned and unineum. Furniture and Fixtures
Real Kstate onved other than banking house Leaw kstate orned other than banking house
Lafful roservo with Frederal R Reoerve Bank
Cash in vault and nat amouts due rom Cash in vault and net amounts due from
National Bunks
Checks on banks located outaide of eity or Chacks on banks located outaide of city or
town of reporting bank and otber cash tema
total . liabilitige

## Capital stock paid in Surplus fund <br> Surplus fund Undivided profta

Less current expenses, interest and taxes paid Interest and discount oolleetod or creditod in
a divance of maturity and sot earned (ap. az vance of
proximate Cashber's checks on on bank outstanding
Individual deposits subju Individual depositas subject benk outstanding
Total of demand deposits (other than bank
denit deposits) subject tosits (other than bank
Certificates of deposit other than for Other time deposits

JAMES H. CATOR, F. W. BRANDT, B. V. ANDREWS, Directors

