

LARGE NUMBER TEACHERS AND VISITORS ENJOY PROGRAM AT COUNTY MEETING AT BLANKET

Blanket citizens and many of their friends from other communities assembled Friday night to greet teachers of this county at the monthly meeting of the Brown County Teachers Association...

W. B. Jones presided at the general assembly. Interesting sectional meetings were held with the following programs: Trustees' Section, L. L. Lanford, presiding.

Mr. Callaway, following the same declaration as has been made by him in several speeches on the subject in recent weeks, said the depression was due to the curtailment of the currency by the Federal Reserve Board...

W. T. FAIN IS ELECTED PRESIDENT BROWNWOOD MERCHANT ASSOCIATION

At a meeting of members of Brownwood Merchants Association Friday afternoon, a new board of directors for 1932 was elected and officers for the board were also named.

Miss Casey Taken To Prison Saturday

Miss Jewell Casey sentenced to five years in the penitentiary in 35th district court December 15th on charges of embezzlement of Howard Payne College funds...

Prayer Precedes Opening of Bank

Tuesday shortly before the hour for the opening of the Citizens National Bank in Brownwood, Mrs. J. H. Ray telephoned President F. S. Abney that there had been a good deal of prayer in relation to this bank...

SHREVEPORT MAN GIVEN TEN YEARS FOR SLAYING

HOUSTON, Tex., Jan. 14.—(P)—Ed Taylor, 43, of Shreveport was under a 10-year prison sentence today. A jury found him guilty of murder in connection with the fatal stabbing of A. L. Woodring last September.

Admits Slaying Kidnaped Girl



Charles Bischoff, 45, who has been held in jail in Cincinnati since Dec. 22, confessed the murder of 6-year-old Marian McLean after days of questioning...

CHAS. ROGAN, 74 FORMER TEXAS OFFICIAL, DEAD

AUSTIN, Jan. 13.—(P)—Charles Rogan, 74, formerly land commissioner of Texas, died at his home here yesterday.

ELMER HAYNES ELECTED SECRETARY BROWNWOOD MERCHANT ASSOCIATION

Elmer Haynes was elected secretary of the Brownwood Merchants Association by the directors in a meeting Tuesday afternoon.

Mr. Rogan was for several years a well known citizen and public official of Brownwood. He had lived in Austin for some thirty years but still retained friendships and close acquaintances with several Brownwood people.

Two Relatives Here Mrs. C. W. Gray of this city is a distant relative of Judge Rogan, but a very close friend of Judge Rogan and family, her father and Mr. Rogan having grown up as a boyhood friends.

Capt. G. W. Blair Was An Uncle of Brownwood Citizen

It has been learned here that Captain George W. Blair, 83, veteran clerk of the fifth court of civil appeals, who was killed at Dallas Monday when struck by an automobile as he was descending from a street car, was an uncle of W. O. Turner, 1511 Sixth street.

Radio Men Back From Sales Meet

Luther Haynes and Robert H. Bingham of the radio department of Weakley-Watson-Miller Hardware Company have returned from Dallas where Monday they attended a demonstration or sales meeting sponsored by the Radio Equipment Company of Texas.

HURT TOO MUCH

HOUSTON, Tex.—An unemployed man attempted to commit suicide here by cutting his wrists with a razor blade. But it hurt so much that he called an ambulance and was taken to a hospital.

BIGGEST LIQUOR RAID OF THE LAST SEVERAL MONTHS HERE

The largest prohibition raid in Brown county for many months was made late Saturday afternoon at the Coggin Ranch, about 10 miles south of Brownwood, and netted thirty-one and a half gallons of whiskey...

NURSES SELECT SAN ANGELO AS MEETING PLACE TO CHECK UP LOCAL LABOR IN ROAD WORK

More than twenty graduate nurses from over all of District 16 of the Texas Graduate Nurses' Association attended a district meeting at Bellevue Hospital Tuesday afternoon.

Federal Officers Get Two Arrested In Saturday Raid

J. L. Simpson and Dennis Cannon, arrested Saturday afternoon by federal officers and city police in a raid at the old Coggin ranch, were turned over to federal officers at 10 o'clock this morning and were taken to San Angelo where they face liquor law violation charges.

Seed Loan Agent To Be Here Two Days Next Week

C. C. Ellis of Abilene, state manager of the government feed and seed loans, and George H. Lowery, district manager, were in Brownwood Tuesday and stated that some nice collections on the loans had been made in this county since Mr. Lowery's visit one week before.

Santa Anna Fire Company Meets At Annual Feast

SANTA ANNA, Texas, Jan. 13.—(Sp.)—The Santa Anna Volunteer Fire Company observed its annual entertainment feature Monday night with a spread of barbecued goat together with all the elements that go with it to make an enjoyable meal, with seventeen out of the regular twenty members being present.

18 Pound Calf Is Doing Nicely

Maybe the depression caused the animal to be smaller than usual or maybe it is just a freak of nature—anyway Mrs. L. M. Hammons of Owens writes in to The Bulletin to tell about an unusually small calf.

PRISONER HANGS SELF IN SAN ANTONIO COUNTY JAIL

SAN ANTONIO, Jan. 13.—(P)—The body of a man identified as P. L. Espino was found hanging from the bars of a cell on the first floor of the county jail this morning.

WEATHERBY IS LEADER WATER BOARD VOTING

E. J. Weatherby, R. B. Rogers, C. Y. Early, John Yantis and H. G. Lucas were elected directors of Brown County Water Improvement District Number One for terms of two years in Tuesday's election.

The total votes of the five elected were: Weatherby, 819; Rogers, 565; C. Y. Early, 547; John Yantis, 519; and H. G. Lucas, 465.

Heaviest Water District Vote Election officials said the voting probably was greater than in any other election for directors in the history of the district.

CHAMBER OF COMMERCE PLANS FOR RAISING OF LOCAL QUOTA FOR WTCC

Brownwood Chamber of Commerce will handle its quota for the West Texas Chamber of Commerce through its own budget drive, according to a decision by the directors in weekly luncheon today.

Conference Sunday With Indian Creek Methodist Church

Quarterly conference was held in the Indian Creek Methodist church Sunday, with a large attendance, according to the pastor, Rev. Henry Francis, Presiding Elder.

FLOATING HOTEL

BERLIN.—The former steamship "Gurpfall" has been changed into a floating hotel at Eastwicks, on the Rhine. The steamer is anchored on the riverfront and is used mainly by river tourists.

Highway Work of Importance to Brownwood

Although Brown county is not included in the 20 counties in West Texas which are to receive direct benefit from a million-dollar supplementary road program, designed for the relief of winter unemployment as recently announced by the state highway department, it will benefit from the good roads in other counties which will connect with its own roads.

Rising Star Link

Highway 129 in Eastland county one mile is to be resurfaced from Brown county line to Rising Star at a cost of \$2,496.

Indian Creek

The Indian Creek boys basketball team defeated Woodland Heights 16 to 10, in a game played here on Friday afternoon.

Willow Springs

Rev. Moore of Hasse filled his regular appointment at Rock Church Saturday and Sunday.

Holder

Mr. and Mrs. W. H. Jones were shopping in Brownwood last Wednesday night.

Goldthwaite

The residence of C. G. Featherston in the Live-Oak community, six miles east of town, was destroyed by fire Thursday morning.

Zephyr

Miss Iva Mae Reasoner has gone to Evans, where she will spend several weeks with Mr. and Mrs. Cecil Kinney.

Scrivenor Bond In Chester Jones Case Remains at \$25,000

AUSTIN, Jan. 13—(AP)—The court of criminal appeals today refused to reduce the \$25,000 bail fixed by a Harris county district court in each of two cases against W. S. Scrivenor, charged with slaying Chester Jones and his wife, Jane Jones.

Former President Of Closed Houston Bank Is Indicted

HOUSTON, Texas, Jan. 13—(AP)—Walter B. Hilliard was indicted today by the Harris county grand jury on two charges of embezzlement while he was president of the Channel State Bank of Magnolia Park, a suburb.

BONES TAKEN FROM BASKET NOT THOSE OF HUMAN

CLEVELAND, O., Jan. 13—(AP)—Bones taken from the basket of the Cincinnati tenement was found, are not those of a man being, Dr. W. M. E. anthropologist at the Western Reserve University Medical school who examined them, announced today.



He gambled to "save" 27c

The last few hundred "worry-miles" in his old tire were worth perhaps 27 cents. Yet he put off replacing it—gambled on it. Save time, trouble and money—replace those old tires now.

New Goodyears Cost Little—Why Gamble on Old Tires These Days—Look!

Table with columns for tire size, price per pair, and price per pair for Goodyear Pathfinder tires. Includes a small image of a tire.

EVEN LOWER PRICES on Lifetime Guaranteed GOODYEAR SPEEDWAYS

YOU CAN NOW TRADE IN YOUR OLD TIRES at history's lowest cost for New Goodyear All-Weathers!

Center Point

It is trying to rain again today (January 11th). We have been enjoying the past few days of pretty weather.

Permanents

With Ringlets if Desired \$2.50 Two for \$4.00 January Special

Coggin Avenue Beauty Shop

Mrs. Adelia M. Martin and Mrs. D. H. Dillard Operators

Martin Fashion Shop

1806 Coggin Ave.

W. A. Bell & Company

LAND, RENTALS and INSURANCE

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W. A. Bell & Company

LAND, RENTALS and INSURANCE

The Year of Repairing and Rebuilding Lies Ahead

With lots of idle labor and probably time hanging heavily on your own hands, and with a small outlay of money, there's remodeling of our houses, lots, repairing and rebuilding of things that will add tremendously to your premises, adding to the family comfort and convenience as well as the Sale Value of your property.

- Now's the Time to Fence—WHEN IT COSTS LESS! Corrugated Iron—all lengths—Also in This Stock. Grocery Prices Are Cheaper

Looney Mercantile Co.

FOR CASH WE LEAD

Best Wishes... for the continued success of the Citizens National Bank in Brownwood. FIRST NATIONAL BANK



SOUTHWESTERN LIFE

A Financial Statement You Can Understand . . .

Condition of the Company, December 31, 1931

As Reported to the Texas Insurance Department

ASSETS

United States Government Bonds \$ 1,193,218.75

Present market value.

Texas Municipal and County

Bonds - - - - - 469,255.00

Present market value.

First Mortgage Loans - - - 21,001,146.04

These loans are on Texas farm and city property. No loans are made for more than 50% of the actual value as appraised by the Company's own inspectors. The wisdom of the Southwestern Life's policy of making investments exclusively through its own well organized Investment Department has been amply demonstrated.

Loans to Policyholders - - - 12,011,127.35

No loan exceeds the cash value of the policy.

Cash in Banks - - - - - 114,149.95

In addition to such liquid assets as Government bonds, Southwestern Life always carries sufficient cash in various Texas banks to permit immediate payment of claims. During 1931 the Company paid to beneficiaries and policyholders \$4,943,548.00. Approximately 99% of its death claims were paid within an hour after receipt of completed proofs at the Home Office.

Interest Due and Accrued - - - 972,986.41

On bonds, first mortgage loans, and policy loans.

Real Estate Owned - - - - - 1,784,093.25

The Company's Home Office property is carried at a valuation of \$1,500,000. It consists of a modern seventeen-story office building, situated at the center of Dallas' business section. The net income for many years has not been less than 8%.

Net Premiums in Process of

Collection - - - - - 1,198,324.86

The Company, in fixing the amount of its policy reserve, assumes that a full year's premium will be paid in all cases. Therefore, if any of the premiums in process of collection are not paid, the reserve liability will be correspondingly reduced, and surplus will not be affected.

Total Admitted Assets - - - \$38,744,301.61

LIABILITIES

Policy Reserves - - - - - \$32,176,597.23

The Texas insurance laws require the accumulation of reserves according to a prescribed mortality table and interest rate. The total "policy reserve" represents the amount which invested at interest and increased by future premiums will enable the Company to meet its policy obligations as they fall due.

The insurance laws provide further that a life insurance company may furnish its policyholders with an additional safeguard by accepting and operating under the Texas Legal Reserve Deposit Law. A company electing to operate thereunder must make and maintain for the benefit of its policyholders a deposit of approved securities with the Commissioner of Insurance of the State of Texas equal at all times to its net legal reserve. The Southwestern Life voluntarily chose, and having wisely so chosen, must continue to operate under this law, and the Insurance Commissioner is required under the law to sign the following certificate on every Southwestern Life policy:

"This policy is registered, and approved securities equal in value to the legal reserve herein are held in trust by the Commissioner of Insurance of the State of Texas."

Reserve for Interest and Premiums Paid in Advance - 400,530.95

Many policyholders have paid premiums considerably in advance. This applies also to interest on loans.

Reserve for Claims - - - - - 127,917.16

These funds are set aside for payment of death claims on which formal proofs have not yet been received.

Reserve for Sundry Liabilities - 171,242.21

This amount is held to pay for supplies and services for which bills have not yet been presented.

Reserve for Taxes - - - - - 153,379.43

This amount is set aside for taxes payable in 1932.

Capital Stock - \$2,000,000.00

Unassigned Funds 3,714,634.63

Surplus to Protect Policyholders 5,714,634.63

Although every possible liability is covered by the various reserve items above, the Company's capital stock and unassigned funds amounting to more than \$5,500,000 provide additional security to policyholders.

To Balance Assets - - - - - \$38,744,301.61

Insurance Statement

PAID BASIS

Life Insurance in Force - \$ 271,238,183.00

Accidental Death Benefit - - 113,891,813.00

Life Insurance Written 1931 - 45,133,866.00

Correspondence Solicited

Southwestern Life solicits correspondence from Texas Citizens interested in Life Insurance and from Texas Citizens desiring to represent a sound, conservative and progressive Life Insurance Company issuing all the better forms of modern Life Insurance policies. Write T. W. VARDELL, President, Dallas.

OFFICERS

T. L. BRADFORD
Chairman of the Board

T. W. VARDELL
President

C. F. O'DONNELL
Vice President and General Counsel

R. R. LEE
Vice President and Agency Director

E. G. BROWN
Vice President and Actuary

T. L. BRADFORD, JR.
Vice President and Treasurer

R. A. B. GOODMAN
Vice President and Secretary

DEWITT SMITH, M. D.
Medical Director

... More Life Insurance in Force in Texas Than Any Other Company.

... Paid \$28,370,383.00 Since Organization to Texas Beneficiaries & Policyholders.

... More than 140,000 Policyholders in Texas.

... Income during 1931 more than \$9,000,000.00.

Brownwood Branch Office 204-5 First National Bank Building

AGENTS
T. E. DENMAN, E. H. GEHRKE, WILLIAM KING, JACK NIXON

TELEPHONE NO. 1083

SOUTHWESTERN LIFE INSURANCE CO.
A Texas Institution

Political
Announcements
COUNTY OFFICES
ANGFORD
Jack HALLMARK
Assessor
L. KARR
Clerk
BUD BURELSON
et. Clerk
J. E. BURSRYTHE
Commissioner Precinct No.
J. H. PHILLIPS
Commissioner Precinct 2
J. H. PHILLIPS
Commissioner Precinct 3
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Commissioner Precinct 100
J. H. PHILLIPS

The Citizens National Bank

In Brownwood



Opened for Business

TUESDAY

Jan. **12th** 1932

Opened for Business

TUESDAY

Jan. **12th** 1932

(A New Bank)

Announces Its Opening on Tuesday January, 12th

This bank, as was its predecessor, is a BANK OF SERVICE.

Its POLICY will be CONSERVATIVE.

ITS FIRST CARE will be FOR ITS DEPOSITORS.

May we take this opportunity to express our GRATITUDE to the TWO HUNDRED SIXTEEN NEW STOCKHOLDERS, the ORGANIZATION COMMITTEE and DEPOSITORS and EXAMINER ERNEST LAMB for their hearty cooperation, for had it not been for their untiring efforts and support in every way this HAPPY OCCASION would not have been possible.

EXAMINER LAMB STATED IN RELEASING THE ASSETS OF THE BANK TO THE DIRECTORS, THAT, IN HIS JUDGMENT, A MORE SATISFACTORY SOLUTION COULD NOT HAVE BEEN WORKED OUT, AND IF THE SHAREHOLDERS, DEPOSITORS AND COMMUNITY IN GENERAL WILL COOPERATE WITH THE NEW ORGANIZATION AS THEY HAVE WITH HIM IN BRINGING ABOUT THIS REHABILITATION, THERE IS NO QUESTION ABOUT THE FUTURE SUCCESS OF YOUR BANK, FOR EVERY DEMAND MADE BY THE EXAMINER HAS BEEN MET, AND HE EARNESTLY SOLICITS YOUR CONTINUED COOPERATION AND SUPPORT.

CITIZENS NATIONAL BANK

In Brownwood

Officers —

- F. S. ABNEY, President
- J. F. RENFRO, Vice President
- E. J. WEATHERBY, Vice President
- G. K. RICHARDSON, Active Vice President
- CLYDE McINTOSH, Cashier
- R. L. ROBERTSON, Ass't. Cashier

Directors —

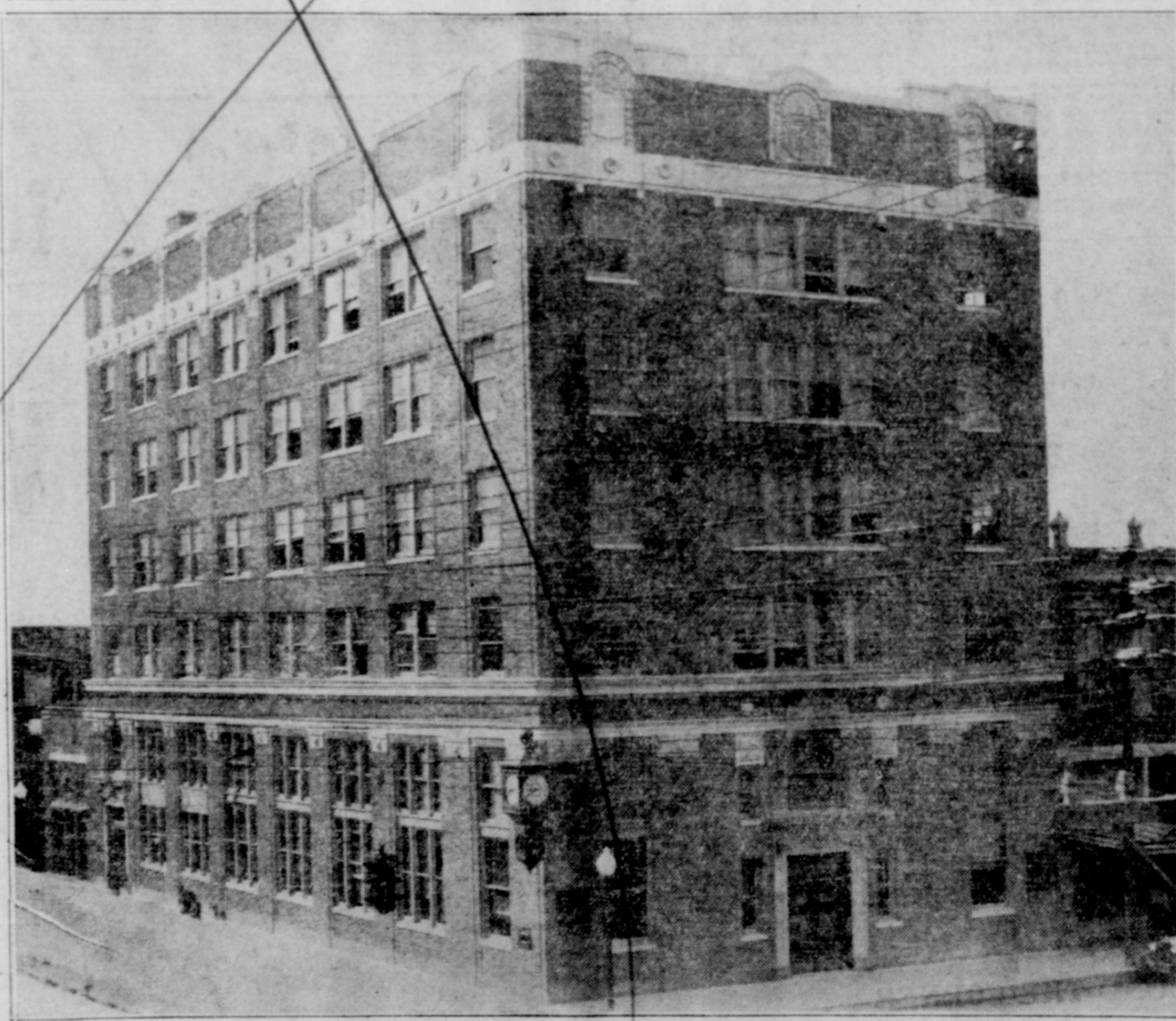
- F. S. ABNEY
- J. F. RENFRO
- E. J. WEATHERBY
- H. M. HUGHES
- E. E. KIRKPATRICK
- HARRY KNOX
- CLYDE McINTOSH

OPENING THE CITIZENS NATIONAL BANK IN BROWNWOOD



Confidence and Appreciation

We have the utmost faith in the officials and personnel of the Citizens National Bank and join in publicly expressing our appreciation and public confidence in them. We join in wishing them every success in building up an organization that will do honor to them and be the pride of BROWNWOOD and Brown County.



Welcome the Opening of Citizens Bank

All Brownwood and surrounding territory joins in doing honor, and extends greetings, as well as showing sincere appreciation to those who have been so closely connected with the bank and its re-opening.

We knew Brownwood Could Do It... It Had To Be Done, and now this dream, a wonderful accomplishment, is being realized, let us all join in extending our hearty

WELCOME

- BROWNWOOD FEED COMPANY
- TEXAS FURNITURE COMPANY
- ECONOMY DRY GOODS COMPANY
- BREAD AND BUTTER STORE
- AUSTIN MILL & GRAIN COMPANY
- HOPPER & STANLEY
- SOUTHERN HOTEL
- GILLIAM RADIO SHOP
- CROW BATTERY & ELECTRIC CO.
- 500 TIRE STORE
- E. B. HENLEY & CO.
- AGNEW & SON GROCERY CO.
- RATLIFF MARKET
- BROWNWOOD ICE & FUEL CO.

- KNOBLER'S STYLE SHOP
- HOTEL BROWNWOOD
- PARISIAN
- Jno. A. COLLINS Typewriter Exchange
- BLACKWELL MOTOR CO.
- GREENWOOD PRINTING CO.
- M. T. BOWDEN FURNITURE CO.
- PEERLESS DRUG COMPANY
- QUEEN THEATRE
"A Home Institution"
- STONE DEPARTMENT STORE
- EMPIRE FURNITURE COMPANY
- 905 SERVICE STATION
- WITCHER PRODUCE COMPANY

- LOONEY MERCANTILE COMPANY
- FRANK EMISON & SON Grocery Co.
- J. L. BROWN & SON JEWELERS
- GARNER-ALVIS DRY GOODS CO.
- CENTRAL HARDWARE COMPANY
- MACK'S FEED STORE
- BOLER BAKERY
- PIGGY WIGGLY GROCERY
- PARLOR MARKET
W. W. RATLIFF, Prop.
- J. C. PENNY COMPANY
- GILLIAM DRY GOODS
- ABNEY & BOHANNON
- COCA COLA BOTTLING CO.
- HEMPHILL FAIN CO.

- BROWNWOOD IMPLEMENT CO.
- WALKER-SMITH CO.
- TOP & BODY WORKS
- HIGGINBOTHAM BROS. & CO.
Lumber
- Brownwood Mattress Factory
O. T. SHUGART, Prop.
- C. B. KYZAR GROCERY
- DUBLIN & CANON
- DR. MOLLIE W. ARMSTRONG
Optometrist
- SHOP OF YOUTH
"Exclusive Ladies' Store"
- CARLSON BATTERY & ELEC. CO.
- SOUTHWESTERN STATES Tele. Co.

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SAULT LAST
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NOLULU, Jan. 21.—(P)—
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