

Capital \$100000.

Deposits, \$400,000

# Crawford County State Bank.

DENISON, IOWA.

The Best Security for Depositors. Farm Loans at Five Per Cent Interest.

This bank is incorporated under the laws of the State of Iowa. This gives the best security to all depositors, not only to the amount of stock, but the personal property of each share-holder is held to the amount of his share for any loss to the bank. Incorporated banks are under the control of the State Auditor, who can at any time examine the business, and according to his investigation the published statements are made. Depositors in an incorporated bank have more security than the confidence imposed in the officers. They have the best security, because the capital stock can not be used at pleasure for outside speculation and investment. The Crawford County State Bank is the best incorporated banking institution in the County. A general banking business done.

Passage Tickets Sold. Insurance Written. Loans Negotiated.  
L. CORNWELL, GEORGE NAEVE, M. E. JONES, C. J. KEAMING,  
President, V-President, Cashier, Asst. Cashier.  
Directors: J. L. Cornwell, Geo. Naeve, H. F. Schwartz,  
Chas. Tabor, J. F. Conner.

W. A. MCHENRY, Pres. SEARS MCHENRY, Cashier

## First National Bank. DENISON, IOWA.

Capital and Surplus, \$125,000.00  
Deposits, 425,000.00  
Loans, 450,000.00

With our thirty years of experience in the banking business and our large capital and constant increasing deposits we are able to take care of our customers at the lowest rates. Deposits received subject to be drawn at sight. Time certificates issued drawing three per cent for six and four per cent for twelve months. We make a specialty of loaning money on cattle to be fed for market as well as individuals. Also make first mortgage loans on improved farms at current rates. We sell lands, town lots, furnish abstracts of title and sell steamship tickets for foreign ports. Our officers speak German. We solicit your patronage.

### MONEY TO LOAN ON LONG OR SHORT TIME.

L. M. SHAW, J. P. es. C. F. KUEHNLE Vice-Pres. C. L. VOSS, Cash

## BANK OF DENISON.

General Banking Business Conducted.

Exchange Bought and Sold. Long and Short Time Loans at Lowest Rates.

Interest Paid on Time Deposits.

Accounts of all Branches of Business Conducted.

Personal attention given to investments for local patrons. Business conducted in English or German.]

### SHAW, SIMS & KUEHNLE,

LAWYERS.

REAL ESTATE LOANS AT LOWEST RATES.



**CRAWFORD COUNTY**  
**Real Estate Exchange**  
E. GULICK, Mang'r.  
Denison, Iowa.

Farms and Town Property Sold or Exchanged on Commission.

**LOANS - NEGOTIATED.**

Abstracts of Title Furnished. Taxes Paid and Rents Collected.

Any business entrusted to me will receive prompt and careful attention.

**MONEY TO LOAN** on Real Estate security Not a \$1,000,000, but a few \$100 Apply to E. Gulick, Room No. 3, Gulick & Solomon block Denison, Iowa.

**OR SALE** Several choice improved farms, close to school and market. Call on or address E. Gulick, the leading real estate agent, Denison, Ia.

**FOR SALE** Choice resident properties and unimproved town lots on easy terms. E. Gulick, real estate and loan agent, Denison, Iowa.

## There's Oil in Texas!

But there's better meals, lunches, candies, cigars and tobaccos to be had at the

### "THE CALUMET"

Come in and get a box of our own assorted chocolates and bon bons selected from Wood ward's, O'Brien's and Voegelé & Dimming's fresh, high grade candies. David Cole's celebrated brand of oysters and celery.

**"THE CALUMET" Alf & Al, Proprietors**



**BARRED PLYMOUTH ROCK COCKERELS!**

More than 100 of the finest and best strains. For sale at reasonable prices. Address

**MRS. E. GIRARD,**  
Schleswig, Iowa.

## LETTER FROM GUAM

C. K. SCHAFER GIVES GRAPHIC ACCOUNT.

On Board "Kilpatrick" Between Honolulu and Manila—The road to Agana is fringed with cocoanut trees nearly the whole way. On account of the severe typhoon of last November the cocoanuts and bananas are almost a failure. We got some of the former, though, and drank the juice, which makes a good drink when one is thirsty. The nuts have a shell of fibrous tissue about 1 to 1 1/2 inches thick and which when dried has a commercial value. The trees all have notches hacked into for the purpose of steps to assist the native in climbing to the top and they go up and down as quickly as I could do so by ladder. Only saw one bunch of bananas and they were green. Saw some bread fruit too. I picked a few seeds of a nice bush which reminded me of a kind of fern and also a locust. We may have the same thing in the states for all I know. Where there is a forest of native trees they grow so thick as to be almost impossible of passage. The native mode of transportation is a springless cart drawn by the caribou of the boomer species. A peculiar thing about these animals, it is said that after three or four hours work they must wallow in mud and water and if they are hitched up or not they manage to go. The natives know this and we may often see a cart standing by the roadside and the animal a short distance away standing in the slush and water. There is a native wood which is very heavy and tough and is used for wheels. If the trunk is not large enough by itself then a large piece is prepared for the hub part and then the two edges are very deftly spliced on and the whole is sometimes bound in strap iron. There are a few regulation pattern wheels. I did not see anything that suggested the use of axle grease. The hillsides are covered with grass or tangled timber and it would seem to be a good country for grazing but it is not used that way yet, it seems. One man who did a little investigating said he found good potters clay, also silver and iron ore. The coral contains an abundance of lime. The better buildings are covered by corrugated galvanized iron or tile roofing. The stores are very incomplete affairs. I bought a small package of crackers similar to "nicnax" done up in a tin can and containing less than a pound and paid 50c, Mexican, for it—i. e. 25c. in U. S. money. All crackers or biscuits are shipped in air tight tins. All business is done in Mexican or Spanish money, which is in trade accepted at one-half of the value of our money. "Will be the same way in the Philippines.

On Friday I went ashore again but was too late for the ambulance so walked out to the capitol, about five miles. I got out just at noon and was kindly invited to partake of dinner in the marines' mess and I gladly accepted. They had tough boiled beef, roasting ears, potatoes, gravy, pickles, etc., but I did "pretty well." The regular mail had been put on the boat the night before so I was given a number of letters to take aboard. Our party of four who had come ashore in the morning were given instructions to return at 4 p. m. The ship finished unloading its cargo sooner than it expected so it wanted to get us away sooner than it had planned. I knew nothing of this so did not leave Agana till 3 when the ambulance made a special trip down. I found that two of the men had departed some time before but the other man was waiting for me as the ship had taken its boat away and left word to send us out as soon as we should come. The other fellow was afraid we would get left but I was not scared. On our way out we met the governor's boat returning and he said the ship was only waiting for us to come aboard before sailing away. Just inside the reef we met the steam launch and transferred to it and were soon on board again. We were eagerly watched as we were coming in, to see if we were on board or not. Quite a lot of sport was had at our expense. That is as near as I came to getting left. The transports aim to stop at Guam once a month. Within about half an hour after we came aboard the anchors were raised and we were steaming slowly toward the setting sun and the land of our future habitation.

Wednesday, Sept. 4—Since leaving, the sea has been quite rough all the while and at times the wind propelled rain has gotten in good work. Most of the canvas or all of it now has been rolled up to prevent it being whipped to pieces. Some of the passengers are unwell again, whether sea-sickness or not I can not say positively. Three or four are restless and hang to their bunks much of the time but are improving now as the sea is getting to be more smooth now. We are making very poor time since leaving, one day going only 201 miles. We thought 225 was very slow but this beats it. Made 216 yesterday. Hope to sight the Straights this p. m. so the journey will not be quite so monotonous from now forward. Nearly all I think are anxious to bring this trip to a successful finish at once. Last evening I saw some flying fish

again. While at Guam the boys or crew had a half dozen lines out for fish but they succeeded in landing none although they hooked some pretty nice ones they said. There was a slim fish about 2 or 2 1/2 feet long I judge that would sometimes swim back and forth temptingly near the water and some of the boys took a few shots at them with my revolver but only succeeded in stunning one a little. The salt air is hard on any metal as is evident by my gun and pen-knife. All polished brass work over the entire ship is polished every morning and sometimes it is tarnished before inspection at 11 a. m. From now on the ship will receive especial care as to cleanliness in order to stand inspection by health officers at Manila.

Thursday, Sept. 5—We did sight land yesterday p. m. about 6:15 o'clock. We saw sticks of sea-weed all p. m. but darkness came so soon that our view of land did not keep us awake to look at it. I was awakened about four o'clock this morning to look at land and found it all around us for we had entered the Bernardino Straits and were steadily working our way through the many small islands to the south of Luzon. A light house shed its light from behind us, alternating red and white with seeming intermissions. I went back to bed and got up for good at 8 o'clock. Plenty of land to look at some close and some far distant but we soon got so we did not look at every lump of dirt. About 8 o'clock we sighted a town on Luzon flying our brilliant and glorious "stars and stripes." I don't know the name of the place but it was some post of our army of occupation. A number of small sail ships and steamers are seen from time to time. Nearly every one now is either writing letters or getting ready to repack their trunks for the room will not be opened to us tomorrow.

Friday Sept. 6th—Well at last we are at Manila. We cast anchor about 11 a. m. out in the bay. The morning was misty and had several heavy showers. In consequence we could not get as nice a view of the country as we otherwise would. I got quite a good view of one sunken boat, a cable boat I understand. Quite a number of ships were lying off Cavite but we did not pass close enough to see them clearly and the mist obscured observation by glass. There were many boats in sight in the bay but it would have taken too much time to have tried to see all of them. The sea was smooth so our last hours aboard were very agreeable in that respect. Light clouds hung over the hill tops very similar to Honolulu in that particular. We did not have to stand inspection in the same manner as at Honolulu though the officer was aboard and investigating to his satisfaction. It was about 12:30 when a boat came along side for mail and another for baggage. The baggage of army or navy officers was transferred without any Custom's inspection but we had to wait and go through that. We waited until 2 o'clock for him to come aboard and then every one wanted him first, naturally, so it was 4:40 before I could get his attention. He looked in the different departments of my trunk and lifted up a few things. In the lower part he looked at each end nearly to the bottom but on the whole he could tell very little about the contents. We all had to fill out a declaration stating pieces of baggage possessed and if we had any dutiable articles. Our revolvers were taken from us but we can get them again.

At 4:50 I and about 20 other passengers left the good ship Kilpatrick for the city. Our launch rode the waves nicely and quickly and soon we were steaming up Pasig River, a stream nearly full of busy craft of many descriptions. I had my hand baggage with me so if my trunk doesn't get around soon I can get along. The Quartermaster's depot is just at the place where we landed. The two Y. M. C. A. men were with us and kindly invited us to lodge at the association rooms in the city, which most of us gladly accepted. Don't know yet what their charge. They seem to make quite a business of it. We rode most of the way here in a cart, covered. The horses are all small and seem to be mostly driven singly. A street car is in operation too. 2c. Amer. per ride. Got a meal of ham and eggs at an Amer. restaurant for 25c. Books are from one-third to one-half higher here than in the United States. Will close as the mail will close tomorrow at 8 a. m. and I want this to go. Will send paper. More soon. Will go to Cavite tomorrow. With much love.

CECIL SCHAFER.

### Willow Sale of Herd Duroc Jersey Swine.

males of all ages for sale; gilts bred or open; yearling and two year old sows bred for raising farrow; the great show hog Marti E. heads the herd; breeding weight 700 pounds. One thoroughbred bull calf, deep red, for sale. Also, black Plymouth Rock Cockerels. M. E. EDWARDS, 24 miles northwest of DeWane, Iowa.

## NEWS ABOUT DELOIT.

Mrs. S. Horr, Correspondent

Elder R. Wright, of Dow City, occupied the pulpit at the L. D. S. church twice on Sunday, Dec. 23d, and on Monday evening.

Elder C. J. Hunt is spending the holidays with the folks at home.

Mr. and Mrs. R. H. Childress and their niece, Mrs. Mattie Cose, took the train Wednesday afternoon for Omaha, where they will spend a few days in sight seeing.

Mr. and Mrs. B. F. Galland returned home from Webb, Iowa, a couple of weeks ago.

Mr. H. Tucker and family of Denison ate Xmas dinner at Mrs. E. A. McKim's. Miss Jennie Newcom went to Jackson, Minn., on Tuesday before Christmas to spend the holidays with her brother, C. P. Newcom, and family. Mrs. Newcom has been very sick and her many friends are always glad to learn of any improvement in her health.

Mr. Boyesen shipped a carload of cattle first of last week and received the highest market price in Chicago.

Mr. and Mrs. Z. T. Nixon visited in Kansas recently.

Mr. Frank Nixon returned from his visit in Kansas week before last.

Aunt Lizzie McKim has been on the sick list of late.

The home of Broder Boyesen is under quarantine for smallpox, the hired man having had an attack of it.

A Christmas dance was held in Hunt's hall Wednesday night.

Lawrence Galland who has been seriously ill with inflammatory rheumatism for six weeks, is improving slowly. He was remembered on Christmas eve by many small presents which were placed on a little Christmas tree in his room, which greatly pleased him.

Mrs. Roark and family spent Christmas at the home of Mr. and Mrs. A. E. Stowell. A Christmas tree laden with presents for the families was one of the enjoyable features of the day and evening.

Raymond Imes who has been attending college in Denison spent the holidays by taking a trip to Plankinton, S. D. to see his farm which Mr. and Mrs. J. D. Newcom gave him on his 21st birthday.

We understand the Bowman and Kranz Lumber Co. sold out to the Nye Snyder Co. last week and the yards will be united on the Bowman Kranz grounds. Mr. Stowell will move his family soon to Canton S. D. where he will still be in the company's employ. We shall hate to see this estimable family move away but what will be our loss will be their gain.

Miss Francis Enright and her brothers Maurice and Walter spent Christmas with their sister Mrs. John Worley.

Mr. and Mrs. John Judy who were recently married will remain with Mr. and Mrs. J. D. Newcom for the year 1902.

Mr. and Mrs. J. B. Chadwick are entertaining his mother and little brother of Salix Iowa during the holidays.

Mrs. Sarah McKim of Odebolt visited her mother Mrs. E. A. McKim last week.

A family reunion occurred at the home of Mr. and Mrs. Brogdon on Christmas day where children with their husbands and wives and their families to the number of twenty-four gathered at an early hour to do justice to the already prepared rich Christmas dinner which Mrs. Brogdon is capable of giving. Mr. Brogdon laid in a large supply of candy and nuts for the grand children the day before which they greatly enjoyed. With Mr. and Mrs. Brogdon and the two children at home made a gathering of twenty-eight at the home all well and hearty.

Mr. and Mrs. N. L. Hunt and sons of Denison, spent Christmas with Mrs. M. Hunt.

Mr. and Mrs. James Horr, of Odebolt, spent Christmas at Deloit with relatives and friends. Mrs. Horr brought some lovely flowers she had made to help decorate the L. D. S. church on Christmas eve which were sold at auction at the close of the exercises and the money donated to the Sunday school.

Mr. F. Fisher had their household goods shipped back to South Omaha Thursday, where they will reside.

Bent Aikman started Christmas night for Oklahoma to visit an uncle.

Mrs. E. A. McKim was agreeably surprised Sunday morning by a visit from her son John R. McKim and his daughter Elizabeth, of Pittsburg, Kan. They took their departure on Monday afternoon for home.

Mrs. Tabitha Anderson returned a few days ago from a visit to her sister's home at Webb, Iowa. One of her nieces returned with her.

Mrs. Anna Nicewanner, of Council Bluffs, is visiting at her mother's home.

Mrs. Lou Myers was down from Wall Lake Christmas the guest of Mr. and Mrs. Wm. Noakes.

Rev. Olds was presented with a fine lap robe at the Boyer Xmas tree.

Mrs. Eliza Worley is able to be out after being confined to the house several days with an injured limb caused by a fall.

Mrs. Geo. Winans went to Lake City Thursday eve to spend a couple of days at her brothers home, Mr. R. McKim's.

Christmas passed pleasantly at the Deloit M. E. church. The following program was rendered: "Songs of the Century" being the book used.

- Song..... 198
- Prayer..... E. R. Snell
- Scripture reading..... Rev. Olds
- Voluntary..... "Beautiful gates ajar"
- Recitation..... Raymond Schuler
- Recitation..... Burdette Roark
- Solo..... "The Holy City"..... Ernie Albright
- Recitation..... Perry Phillips
- Recitation..... Mildred Stowell
- Song..... Charlotte Phillips
- Recitation..... Mary Hoak
- Duet..... Hazel Albright, Burdette Roark
- Song..... Mr. and Mrs. J. C. Phillips
- Recitation..... Samuel Y. Olds
- Recitation..... Hazel Wilkinson
- Recitation..... Danall Wilkinson
- Song..... "Merry Christmas Bells"..... Four Children
- Address..... Rev. S. C. Olds
- Song..... "In Bethlehem of Judah"
- Song..... "By Georgia and Oum Zou"
- Song..... No. 2..... By School
- Distribution of presents.

The following program was given on Christmas eve by the L. D. S. at their church in Deloit.

- Opening Chorus..... "Christmas Joy"
  - Prayer..... Elder C. J. Hunt
  - Scripture reading..... Ethel McKim
  - Song..... "Hark! Hark the song"..... By school
  - Addresses of welcome..... Leon Rounds and Ava McKim
  - Recitation..... "Merry Christmas"..... Vernie Spence
  - Song..... "The story sweet"
  - Recitation..... "Christmas Carol"..... Golden Mason
  - Recitation..... "Early Xmas morning"..... Jessie Cose
  - Song..... "The Angel Host, the star"..... The girls
  - Dialogue..... "Christmas stories"
  - Recitation..... "Santa Claus messenger boy"..... Johnnie Rounds
  - Recitation..... "Sing on, Ayo Angels"..... By school
  - Recitation..... "Doesn't want much"..... Branch Taylor
  - Recitation..... "The Cats' Xmas wish"..... Earl Taylor
  - Recitation..... "Christmas stockings"..... Rollie Wincoy
  - Song..... "The Angels Proclamation"..... school
  - Recitation..... "Bessie's Xmas dream"..... Eunice Johnson
  - Recitation..... "A Sunday story"..... Minnie Prentice
  - Address..... "The weary shepherd"..... William McKim
  - Address..... William McKim
- The distribution of presents and treats for the children closed the exercises for the evening. A large crowd was present and good order prevailed.

### GOODRICH NEWS.

Miss D. S. Hall returned to Kiron Friday after a week's vacation.

Mr. and Mrs. Z. T. Nixon returned from Otega, Kansas, Friday. They had a pleasant trip.

Mr. Otto Linke is home again after a few days visit with his sister, Mrs. Hans Carsten of Charter Oak.

Mr. Wilkinson and Mr. Geo. Simmons had their families vaccinated last Friday.

Mr. Willis Grill visited Deloit Saturday.

Mr. L. F. Morris and family took Christmas dinner with Mrs. S. D. Newton and family; also Mr. Newton's brothers, Isaac and James were present.

Miss Ethel Newton's Christmas tree at the school house was enjoyed by pupils and patrons.

Mr. Albert Winey had a narrow escape Tuesday evening, his ponies running and breaking his buggy up pretty well.

Mr. Samuel Anderson and wife returned last week from Clay county, Iowa.

Mr. Geo. Simmons shelled corn today and sold same to Claus Grill.

Steve Newton shipped a box of poultry to Chicago Saturday.

Mr. and Mrs. W. H. Bennett, of Sioux City visited Mrs. James McKim Sunday.

John Cose took a load of poles to Denison Monday.

### BUCK GROVE LETTER

Mrs. Jack Mitchell and children of Perry spent New Years with her parents.

A very pleasant party was given at the home of Mr. Hayes last Friday in honor of his daughter Fannie who is home for vacation.

Mildred Bicknell who has been visiting in Perry for the past two week returned home Tuesday, her brother also returning to spend New Years.

Jennie Mitchell returned to Omaha last Saturday after several months visiting in this vicinity.

A pleasant party was given at the home of Henry Hart Tuesday evening.

Miss Lizzie Mitchell who has been visiting in Perry arrived here Tuesday to visit a few days.

Cal Carpenter returned home Monday after several days visit in southern Ia.

A New Years ball was given at the hall a pleasant time was reported.

Tom Burke of Coon Grove who has been in Dakota visiting returned home last week.

Jas Bennett of Dow City was a caller in town this week.

Jack Griffin and family of Neola Ia. are visiting relatives in this vicinity.

George Bonesteel returned home this week after a week's visit with friends.

Bertha Miller returned home last Friday she has been learning dress making in Columbus Grove, Ohio.

Daisy Hain was visiting in Dow City for the past week.

### CHURCH NEWS

GERMAN LUTHERAN.

There were married December 31, Mr. Geo. Wm. Thompson, of Denison, to Miss Alice May Jenkins, of Milford township; witnesses being John D. Jenkins and Minnie Thompson, Rev. Lothringer officiating in the English language.

Rev. and Mrs. Lothringer received as Christmas presents from the Ladies' Society a nice table set; from the Young People's society a splendid rug; from Washington township a large fur buggy robe and complete wash set.

New Years eve at the German Lutheran church the tree was again lighted, as also the Manger and the Nativity.

PAROCHIAL REPORT.

German Luth. church, Denison, Washington tp., Paradise tp.: Souls 418, communicants 215, voting members 69, scholars 46, baptized 50, confirmed 339, communed 339, marriages 35, funerals 29, Sunday school pupils 44. REV. FRED O. LOTHINGER, Pastor.

STUDENT FRED EISENHARDT, Teacher Parochial School.

Farms in South Dakota, Charles Mix, Douglas counties. Extension rates twice each month. D. F. Brown & Sen.