

THE BRECKENRIDGE NEWS.

\$1.50 a Year; 50c for 4 Months; 75c for 6 Months.

ALL THE NEWS THAT'S FIT TO PRINT.

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No. 26

BANK OF HARDINSBURG AND TRUST COMPANY CLOSES ITS MOST SUCCESSFUL YEAR

Has Combined Deposits of \$1,001,000 and Assets of Over \$1,200,000. Stockholders Hold Annual Meeting.

The truly prosperous condition of the citizenship of Breckinridge and adjoining counties is reflected in the unprecedented, prosperous condition of The Bank of Hardinsburg & Trust Company disclosed at the end of its fiscal year, which closed December 17th, on which date the regular annual meeting of its stockholders was held in the Directors room of the institution. With \$1,001,000.00 on deposit in the banking and trust department and with combined assets of over \$1,200,000.00 indicates that the institution easily maintains its supremacy in this section of the State of Kentucky, which is solely due to the efficient management of the institution, which is unwaveringly conducted upon a basis of safe and sane banking methods, rendering absolute security to the many patrons of each department its management of their funds and property; and, at the same time, provides the way for the institution, at all times, to aid and encourage legitimate enterprises among the people of the county. The old officers were re-elected. The directors and officers for the ensuing year are: M. D. Beard, President and Director, C. V. Robertson, Vice President and Director; D. D. Dowell, Cashier and Director; B. F. Beard, Assistant Cashier and Director; George E. Bess, Manager of the Trust Department and Director; Willis Green, Director; Lewis J. Perkins, Director; Jack Jolly, Director; Thomas O'Donoghue, Director; L. D. Jones, Director; P. M. Beard, Director; H. M. Beard, Director; Dr. A. M. Kincheloe, Director.

LIVING IN RAVENNA FOR THE PRESENT TIME.

Former Chief of Police George Mullen and Mrs. Mullen left Wednesday of last week for Ravenna, Ky., where they will take up their abode indefinitely. They will live with their son, Roy Mullen, who is employed there with the L. & N. railroad, and if conditions are favorable Mr. and Mrs. Mullen may make this their permanent residence.

TOBACCO PRICES CONTINUE FAIR

Good Tobacco Still Brings Fair Prices, Much Inferior Weed Has Been on Market Lately

Prices on the best grades of tobacco continue to hold up at the Cloverport Loose Leaf house, but a good deal of inferior tobacco has been on the market at the last two sales hence the averages have not soared as high as in the sales during early season. Many of the farmers were not satisfied with their sales and so a good deal was rejected.

On Tuesday of last week the general average of the sales was \$16.00. There was a poor lot of Burley and it averaged \$19.34. Pryor was the same as usual averaging \$15.87; the highest on one sucker was \$31.00. All together the sales of Saturday amounted to \$3,249.57 for 32,840 lbs.

The second sale of last week was on Friday when the average ran to \$16.40. The average for Pryor was \$15.07 and Burley \$21.86. The highest on Pryor leaf was \$36 and trash \$26. The best Burley brought \$54. Most of the tobacco on the floor Friday was the common ends and about 30,000 lbs. was rejected. However at both sales the best grade tobacco brought satisfactory prices.

VISITING THEIR DAUGHTERS DURING WINTER MONTHS.

Mr. and Mrs. J. K. Drinkwater have closed their country home in Tobinsport, and left last Wednesday evening for Charleston, Mo., where they will spend Christmas and part of the winter with their daughter, Mrs. A. J. Drinkwater, and Mr. Drinkwater. Before returning in the spring, Mr. and Mrs. Drinkwater will spend some time with their daughter, Mrs. T. S. Wane, and Mrs. Wane, of Columbus, Ky.

CHRISTMAS SERVICE SUNDAY EVE

Choirs Render Xmas Music. Rev. Williams Tells Story of "The Other Wiseman."

The spirit of the Yuletide reigned in Cloverport on Sunday evening when a union service was held in the Methodist church and the story of the Savior's birth was told in song and sermon.

The members of the Baptist and Methodist church choirs under the direction of Miss Margaret Burn, organist, accompanied by H. M. Behen on the violin, gave a most delightful program of Christmas music.

The Christmas message in sermon was given by Rev. T. N. Williams, of Louisville, pastor in charge of the Lucile Memorial Presbyterian church in this city, who related the beautiful story "The Other Wiseman" by Dr. Van Dyke. Rev. Williams told the story very effectively in his own words, and he left his hearers with a fuller conception of the true meaning of Christmas.

The program of the evening was led by Rev. J. R. Randolph, of the Methodist church. There was a large audience filling the auditorium and Sunday school room.

FRED D. PIERCE IS MADE NAVAL COMPASS INSPECTOR IN BOSTON.

Fred D. Pierce, who heretofore has been chief of wireless operator at Bar Harbor, Me., has lately had another promotion which places him in the front ranks of the Radio men. Pierce is now the Naval Compass Inspector for the First Naval District which embraces twelve stations between Boston and Bar Harbor. He was selected for this place out of one hundred men, and his headquarters are in Boston.

Pierce is considered an expert in compass installing. At one station under his inspection is one of the largest, if not the largest, compass in the Navy Department. It locates ships 600 miles at sea, and is a very powerful machine.

Pierce joined the Navy two years ago, and he has proved wonderfully skillful in the Radio service.

Announcement

¶ We wish to announce that we are just closing the most successful year of our institution. We realize that our phenomenal results could not have been attained by the efforts only of the officers and stock-holders of our organization.

¶ We know that our accomplishments are due primarily to the fact that we have a GOOD, STRONG FINANCIAL INSTITUTION based on a COURTEOUS, STRONG and SERVICE-ABLE FOUNDATION, coupled with the unlimited cooperation of our large corps of patrons which has made our showing wonderful.

¶ We want to thank you and our many friends for the innumerable favors shown us this year, and we wish for you and yours a Merry Christmas, Peace, Prosperity and Happiness for the New Year.

¶ Our Slogan: Make 1920 BIGGER.

Farmers Bank & Trust Co.
HARDINSBURG, KENTUCKY

Lincoln Savings Bank & Trust Company

Fourth and Market Streets, Louisville, Kentucky

We wish to take this opportunity to thank our friends for their loyalty, generous patronage and co-operation which have made possible the phenomenal success of this bank. We realize that this alone has had all to do with its growth to such proportions, and want our friends to know that we appreciate their patronage and assure them every effort will be made to merit their continued support.

We are especially prepared to serve you in all kinds of Banking and Trust business.

Our Departments in Commercial Banking, Savings Accounts, Trust Department, Safety Vault, Bond Department and Christmas Savings Club, are under the supervision of men of experience, who have made a success in their undertakings.

We issue American Bankers Association, Travelers Cheques, payable in all parts of the world. Buy and sell Foreign Exchange.

Comparative Statement of Assets

Dec. 31, 1917	- - -	\$1,666,624.92
Dec. 31, 1918	- - -	\$2,160,939.60
Dec. 20, 1919	- - -	\$3,609,432.21

CAPITAL AND SURPLUS \$600,000.00

OFFICERS

V. J. BULLITT, Pres.; B. BERNHEIM, V. Pres.; P. L. ATHERTON, V. Pres.; PAUL COMPTON, Secretary; P. J. BOHNE, Treasurer; R. S. RAPIER, Ast. Treasurer; J. F. EISENBEIS, Ast. Treasurer.

EXCERPTS FROM OPINION OF COURT OF APPEALS IN FRAIZE WILL CASE

Judge Sampson Says Evidence Was Insufficient to Show Mr. Fraize Mentally Incompetent—Tribute Paid the Deceased.

Court of Appeals in reversing the Judgment of the Breckinridge Circuit Court, setting aside the will of the late Frank Fraize, says in its opinion, written by Judge Sampson, that the Trial Court should never have let the jury consider the case, because the evidence insufficient to show that Mr. Fraize was incompetent mentally to make a valid will.

The Court pays a high tribute to the business career of Mr. Fraize and to his wife, and states that there could be no better evidence of the mental soundness of Mr. Fraize than the fact that he left all of his property to Mrs. Fraize and their son, providing that upon the death of either the survivor should take all the property.

Excerpts From The Opinion.

Perhaps in the entire history of the Courts of this County, no trial ever attracted the attention and interest of the people generally, as the effort upon the part of the nieces and nephews of the late, Frank Fraize, of Cloverport, to set aside his will, which he made in April, 1916, and the codicil thereto written in September, 1916, upon the grounds that Mr. Fraize was not possessed of legal testamentary capacity, and that in making said will

and codicil, he was unduly influenced. In July 1918, a Special Term of the Circuit Court was called and the trial held. A jury was permitted to pass upon the questions at issue and nine of the 12 jurors returned a verdict setting aside the will. From this Mrs. Fraize appealed, and on the 12th day of December, 1919, the Court of Appeals, by Judge Sampson, handed down an opinion, refusing to permit the judgment of the lower court to stand and giving Mrs. Fraize the

entire estate, as provided for by Mr. Fraize in the codicil to the will.

Commenting upon the testimony adduced by the contestants the court said:

"The contestants introduced thirty-five witnesses, of which number three were doctors, the others laymen. None of these doctors was the personal physician of Mr. Fraize, nor had they been closely associated with him, and each gave it as his opinion on the facts stated in the hypothetical question propounded that Mr. Fraize was mentally incapable of taking a rational survey of his property, or knowing the natural objects of his bounty, or of disposing of his property according to a fixed purpose of his own. In the hypothetical question are included a good many facts which are not borne out by the evidence.

"Aside from the evidence of the doctors, which is chiefly confined to their opinions as men learned of their profession, appellees called in several nonexpert witnesses, all of whom were personally acquainted with the testator and some of whom were associated with him more or less, up to the time of his last sickness. A few of them however, had no intercourse with him more than a casual meeting on the street or about town, with little or no opportunity for conversation with him, or to observe his acts and conduct. A large number of these nonexpert witnesses expressed no opinion whatever as to the testamentary capacity of Fraize, at the time of the making of the will and codicil, while others did give their opinion.

Continuing the Court Said:

"The few facts which they relate (Continued On Page 2)