

Condensed Statement of The First National Bank

of Chickasha, Oklahoma
At the Close of Business Dec. 31, 1915

RESOURCES	
Loans and Discounts	\$718,674.54
State, County and City Warrants	31,263.51
Overdrafts	13,380.72
Premium on Bonds	7,000.00
Furniture and Fixtures	10,000.00
Real Estate Owned	50,000.00
Federal Reserve Bank Stock	7,800.00
United States Bonds at par	200,000.00
U. S. Bonds on hand	\$ 15,000.00
Cash with U. S. Treasurer	10,000.00
Cash in Vault	105,869.61
Cash with Banks	144,436.74
State Bonds	180,000.00
	454,806.35
	\$1,487,925.12

LIABILITIES	
Capital	\$200,000.00
Surplus	60,000.00
Undivided Profits	778.15
Dividends Unpaid	10,000.00
Circulation	200,000.00
Deposits	
Individuals	\$849,182.74
Banks	162,965.23
United States	5,000.00
	1,017,147.97
	\$1,487,925.12

The above statement is correct.
F. L. SLUSHER, Cashier.
The above figures show the condition of this Bank. We invite accounts of all desiring safe, conservative and liberal banking connections. No rediscounts. No borrowed money.

Utility Hats of Mourning



Because mourning hats have a lasting place in the scheme of things, special fabrics are manufactured for making them. Besides crape, nun's veiling and grenadine there are heavier silks that are used for the utility hats of mourning. Crape is often used in the decoration of these hats of heavier silk, and since the process of waterproofing it has been discovered its durability rivals that of any other silk.

Three mourning hats for street wear are shown here. Dignified and conservative shapes are chosen for them, and they are made with exquisite neatness and accuracy. Tucks and folds and ornaments made of the material are as characteristic of these hats as of those made entirely of crape.

At the left of the picture a sailor hat of chiffon taffeta has a brim of even width all around, covered with the silk put on plain, and a soft top crown. Overlapping bias folds cover the side crown, and a novel rosette of the silk forms the trimming. It is posed squarely in front.

At the right a hat with a wide brim is covered with faille silk put on smoothly. There is a ribbon band about the crown, and where the brim lifts at the back a bow and ends of the same ribbon. The ornament at the front simulates a bird and is made of overlapping folds of silk on a foundation.

At the top a hat suited to the matron is made of a corded silk. It is a tricorne shape and the silk covers the shape smoothly. Ornaments resembling quills are made by winding foundations of wired buckram with

bias folds of the silk. They are mounted at the front, following the line of the brim at the right, and run through rings made in the same way as they are.

These hats are correct for street wear, in shape and material, and in the methods used in making them. They are shown in the correct pose on the head, jaunty shapes and rakish poses are obviously entirely out of place in mourning millinery.

Julie Bottomley
Rose Petal Cushions.

Sofa pillows were never more charming! Where is the woman who can resist the appeal of the newest rose-petal one? It is shaped exactly like a rose, with the petals nearest the heart of the deepest shade. Each petal is cut separately, gathered where it is attached, and by this means is shaped so that the perfect flower is simulated petal by petal. Among these satiny petals the head sinks to rest in downy ease.

Care of Complexion.

Some complexions will not accept soap and water, others cannot endure oil cosmetics. There is as much difference between complexions as there is between digestions—what is food for one is poison for another. As a general rule, for the average skin the soap and water bath at night is of great benefit. To retire with the dust and grime of the day remaining on one's countenance is to treat one's face negligently.

Making Ready the Spring Blouses



Now is the time to think of new blouses and to make them ready for spring and summer. Already the advance models for the coming season are shown in variety so great that it bewilders the thrifty buyer who aspires to making an early selection. To go about this in the right way it is necessary to classify each blouse according to its character, and that is determined by the use to which it is to be put. The new offerings show the shirt waist, the sport shirt, the demidress, and the dressy blouse, and all of them developed in any one, or two, of a dozen materials.

A flower design in white flows outlined with black is embroidered on the maize-colored crepe, and all the seams in this elegant blouse are hemstitched. It is machine made and can be bought, therefore, for about five dollars.

Next to it is a much more expensive affair made of marquisette, with every stitch in it put in by hand. French knots and pin tucks cover considerable of its surface. An applique and embroidery design of grapes and leaves makes an exquisite banding set into the material with a narrow cluny insertion. The standing collar is finished with a cluny edging.

This waist requires very little more outlay of money for material than the other, but the beautiful needlework in it makes it bring a stiff price. And the initiated who are able to gratify their cultivated and expensive taste pay something like forty dollars for it.

Julie Bottomley
Green Not for Brunettes.

Green is an ill-becoming color for brunettes to wear.

IN COUNTRY OF NOVELIST

Visitors to Summer Home of Kate Douglas Wiggin Wrote Entertainingly of Their Sojourn There.

Everyone who went to the Dorcas fair, held each summer at Quillcote, the summer home of Kate Douglas Wiggin, talked about it, and a great many wrote about it. Here is an account of the tea party with which one group of visitors closed their afternoon.

"We took our tea at an old tea house down the road and in sight of the bridge. The tables were set out of doors and I don't know which one of Mrs. Wiggin's characters served us. Certainly she was as good as anything in a book. There are servants; hired girls, and those who wait on table in Maine. Said she to me: 'What will you have to drink?' 'Tea,' I answered. One other of our party called for tea, but later changed to coffee when the other members ordered it. 'Well, what do you say now?' demanded the girl. 'Tea,' I answered firmly. 'And sandwiches?' 'Certainly.' 'And we have gingerbread.' 'Gingerbread, too, but not with the sandwiches.' I seemed to have made a hit. In due season she reappeared from the house, deposited the coffee upon the table, and a part of the cup of tea in my lap. She wasn't looking at the tea. 'How many people do you think were up at Mrs. Wiggin's today?' she asked. 'Four thousand,' I answered. 'No, really,' she gasped. 'Only 1,100. They told me so. Four thousand?' 'I didn't count; I guessed.' 'Then it was 1,100,' she assured me, and deftly removing traces of the spilled tea, went in search of the gingerbread. But dear me, Hollis is filled with people who have clad themselves in the garments of Mrs. Wiggin's characters. I suspect that during the afternoon we must have touched elbows with Mr. Cobb, and Mirandy, and Emma Jane and Clara Belle, and even, possibly, Mr. Aladdin."

REASON GIVES WAY TO WILL

Physiological Explanation That May Bring Strong Denials From Those Fond of Argument.

"Men's interests come to them from such sources as their parentage, birthplace, party or sect," writes Dr. W. Hanna Thomson, "and the influence of these factors in life sway their reasoning as naturally and irresistibly as the wind carries with it the dust of a road."

"This subservience of reason to the will is simply physiological and therefore so unconscious that it is in no sense hypocritical or insincere, however some may wonder at the intellectual feats in reasoning of those who have differed from them, not in mental faculty, but in their native environment."

"No one should wonder at or resent any reasoning as such, for this subordinate in man has to do as he is bid by his master."

"In short, the world has yet to learn, once for all, that men are not to be justified nor condemned by such superficial things about them as their opinions."

"Set the will right first and men's opinions will follow suit as soon as they have opportunities for knowing better."

Hiring and Firing.

Personnel is, in fact, the all-important element of plant equipment. Selection of employees should rightly require more study than selection of boilers and generators. Unfortunately the art and science of hiring is so young and basic principles yet so vague that the great majority of companies operating plants still continue to waste enormous amounts of money and dissipate natural resources in addition to doing a great social injustice in this respect. Time honored habits of "hiring and firing," building up an organization by "hit and miss" method, has generally two immediate results: Men, hired because they did not want to starve, perform their tasks indifferently, merely avoiding gross neglect and, therefore, the actual efficiency of equipment; and frequent changes of employees, either because of their low efficiency or because of a fancy to advance a good freeman to a position of bad engineer, result in lack of thoroughness, lack of pride in their profession, and in extra expense in training unskilled men.—Engineering Magazine.

Wanted Bath Without Room.

A worn, dusty and bedraggled man marched courageously across the lobby to the desk of one of the exceedingly luxurious New York hotels. "What are your prices?" he inquired. "Room without a bath, \$3.50; with bath, \$4," the clerk rattled off glibly. The dusty and bedraggled one pondered. "Well, please give me," he remarked finally, "a bath without a room. And kindly see that a nice eiderdown pillow is placed in the tub. Also be especially sure that—" at this the clerk looked up. And the house detective closed the incident.

Drill Struck Wood at 1,900 Feet.

One of the first deep wells drilled in the West was put down near Huxley, Nev., by the Central Pacific railway in 1881, in a search for good water. The boring reached a depth of 2,750 feet, but the water obtained was of very unsatisfactory quality. At 1,700 feet the drill encountered a bed of "petrified clams" and the record states that at 1,900 feet well-preserved "redwood timber" was found.

Bank Statement Incomplete

Our Financial Statement recently published in this paper omits one of our strongest assets—OUR REPUTATION. This is an intangible part of our resources the value of which cannot be estimated in dollars and cents but which should not be lost sight of in considering the selection of a bank.

Our reputation is well known throughout this community. We would appreciate your account.

The Oklahoma National Bank

Every Man Owes Himself

and those dependent upon him, a certain insurance against the future—against sickness, death, times when his earning capacity is cut off.

The Safest Insurance

is an account at the bank. Our bank offers some attractive inducements to those who desire to open savings accounts.

The Farmers State Bank

DEPOSITS GUARANTEED.

We pay 4 per cent on time deposits.

J. W. WILSON Cashier. M. F. COURTNEY, President

Wm Inman, President Ed. F. Johns, Cashier
W. W. Horne, Vice-Pres. F. C. Hall, Asst. Cashier

Citizens National Bank

CHICKASHA, OKLAHOMA

Capital.....\$75,000. Surplus and Profits.....\$45,000

YOUR BUSINESS SOLICITED.

DIRECTORS—B. P. Smith, W. M. Inman, W. W. Horne, W. H. Driggers, J. F. Driggers, J. C. Driggers, Ed. F. Johns

Accounts of merchants, corporations and individuals solicited. Every courtesy extended consistent with conservative banking.

A Bank with the Strength of Tempered Steel

The soundness of this bank is enhanced by the conservative policy pursued by its officers in the making of loans.

This bank invites you to become one of its rapidly growing family of patrons, and offers you every facility consistent with safe, sound and conservative banking.

The Chickasha National Bank

T. H. Dwyer, President. Roy C. Smith, Cashier

Special Discount Sale

For next few days on solid gold La Valliers and Lace Pins.

Note the price—\$1.50 and up

J. W. Owsley, Jeweler

Victrolas and Records

How Is Your Appetite?

Yes, you will find people around here whose appetites are not of the best.

But then, you will also find some people who do not buy their groceries from us.

On the other hand, you will find a great many of our people who never lack for an appetite, whose digestion is never impaired.

And you will find a vast number of people hereabouts who Buy Their Groceries From Us.

Which class do you want to be in?

Ferguson & Freeman

120 S. 3rd Street. Phone 980.

Changeable Weather—Wet Feet

The sudden changes in temperature and atmosphere are very conducive to colds, grip, meningitis and other winter ills. Come to us at once, before the cold has taken such a deep hold as to endanger your health.

ALL KINDS OF REMEDIES FOR COUGHS AND COLDS

Wren Drug Co.

"In Business for Your Health."

Phone 19. 3rd and Chickasha.

HOT DRINKS AND LUNCHES

HOW TO CURE COLDS.

Avoid exposure and drafts. Eat right. Take Dr. King's New Discovery. It is prepared from Pine Tar, healing balsams and mild laxatives. Dr. King's New Discovery kills and expels the cold germs, soothes the irritated throat and allays inflammation. It heals the mucous membrane. Search as you will, you cannot find a better cough and cold remedy. Its use over 40 years is a guarantee of satisfaction. d&w

Patronize home industry. See the Express Want Ads.

TO CURE CHILDREN'S COLDS.

Keep child dry, clothe comfortable, avoid exposure and give Dr. Bell's Pine-Tar-Honey. It is pleasant, soothing, antiseptic, raises phlegm and reduces inflammation. The first dose gives relief, continued treatment with proper care will avoid serious illness or a long cold. Don't delay treatment. Don't let your child suffer. Get a bottle today. Insist on Dr. Bell's Pine-Tar-Honey. 25c at druggists. d&w

WANTED—Clean cotton rags at the Daily Express office. Highest cash price paid.