

REPORT OF THE CONDITION

of the
Pocomoke City National Bank

at Pocomoke City, in the state of Maryland,
at the close of business on Dec. 29, 1920.

RESOURCES	
Loans and discounts, including rediscounts.....	\$717,085 76
Total loans.....	\$717,085 76
Foreign Bills of Exchange or Drafts sold with indorsement of this bank (not shown above).....	717,085 76
Overdrafts, secured, \$..... unsecured.....	3,510 33
U. S. Government securities owned: Deposited to secure circulation (U. S. Bonds par value) \$15,500 00	
Pledged as collateral or other deposits or bills payable.....	\$6,500 00
Owned and unpledged.....	\$85,000 00
Total U. S. Government securities Other bonds, securities, etc.: Securities, other than U. S. Bonds (not including stocks owned and unpledged).....	\$37,194 62
Total bonds, securities, etc., other than U. S.....	37,194 62
Stock of Federal Reserve Bank (50 per cent of subscription).....	3,000 00
Value of banking house, owned and unimproved.....	\$18,400 00
Equity in banking house.....	49,500 00
Furniture and fixtures.....	10,906 64
Lawful reserve with Federal Reserve Bank.....	50,819 10
Cash in vault and net amounts due from national banks.....	58,089 95
Net amount due from banks and bankers, and trust companies in the United States (other than above).....	3,161 73
Checks on banks located outside of city or town of reporting bank and other cash items.....	6,735 12
Redemption fund with U. S. Treasurer and due from U. S. Treasurer.....	625 00
Interest earned but not collected—approximate—on Notes and Bills Receivable not past due.....	3,000 00
Judgements,.....	2,583 90
TOTAL.....	\$1,109,162 15

LIABILITIES	
Capital stock paid in.....	\$50,000 00
Surplus fund.....	50,000 00
Undivided profits.....	\$17,584 11
Less current expenses, interest and taxes paid.....	27,017 10
Interest and discount collected or credited in advance of maturity and not earned—(approximate).....	3,000 00
Circulating notes outstanding.....	11,900 00
Net amounts due to National Banks.....	436 69
Net amounts due to banks, bankers and trust companies in the United States and foreign countries (other than above).....	1,710 79
Certified checks outstanding.....	176 35
Cashier's checks on own bank outstanding.....	1,991 29
Individual deposits subject to check.....	515,406 32
Dividends unpaid.....	60 00
Total of demand deposits (other than bank deposits subject to Reserve).....	\$391,433 67
Other time deposits.....	\$15,466 32
Total of time deposits subject to Reserve.....	\$891,433 67
Bills payable with Federal Reserve Bank.....	50,000 00
TOTAL.....	\$1,109,162 15

State of Maryland, County of Worcester, ss:
I, Jno. W. Ennis, Cashier of the above-named bank, do solemnly swear that the above statement is true to the best of my knowledge and belief.

JNO. W. ENNIS, Cashier.
Subscribed and sworn to before me this 11th day of January, 1921.
EUGENE S. MADDOX, Notary Public.

CORRECT—Attest:
FRANCIS M. WILSON,
EUGENE W. YEASEY,
J. SHILES CROCKETT, Directors.

REPORT OF THE CONDITION

of the
The Citizens National Bank

at Pocomoke City in the State of Maryland
at the close of business on Dec. 29, 1920

RESOURCES	
Loans and discounts, including rediscounts.....	\$619,536 20
Total loans.....	\$619,536 20
Foreign Bills of Exchange or Drafts sold with indorsement of this bank.....	\$519,536 20
Overdrafts secured \$..... unsecured.....	1,008 17
U. S. Government securities owned: Deposited to secure circulation (U. S. Bonds par value).....	\$12,222 54
Owned and unpledged.....	\$32,174 95
Total U. S. Government securities Other bonds, securities, etc.: Securities other than U. S. Bonds (not including stocks owned and unpledged).....	\$57,281 60
Total bonds, securities, etc., other than U. S.....	57,281 60
Stock of Federal Reserve Bank (50 per cent of subscription).....	4,500 00
Value of Banking House, owned and unimproved.....	12,222 54
Equity in banking house.....	7,321 33
Furniture and fixtures.....	31,896 34
Lawful Reserve with Federal Reserve Bank.....	70,298 76
Cash in vault and net amounts due from national banks.....	1,577 32
Net amount due from banks, bankers, and trust companies in the United States (other than above).....	1,868 40
Checks on banks located outside of city or town of reporting bank and other cash items.....	625 00
Redemption fund with U. S. Treasurer and due from U. S. Treasurer.....	2,100 00
Interest earned but not collected—approximate—on Notes and Bills Receivable not past due.....	2,100 00
TOTAL.....	\$884,910 61

LIABILITIES	
Capital stock paid in.....	\$100,000 00
Surplus fund.....	50,000 00
Undivided profits.....	\$24,224 36
Less current expenses, interest and taxes paid.....	16,500 16
Interest and discount collected or credited in advance of maturity and not earned—(approximate).....	2,100 00
Circulating notes outstanding.....	12,500 00
Certified checks outstanding.....	1,911 21
Cashier's checks on own bank outstanding.....	1,151 00
Individual deposits subject to check.....	340,257 98
Dividends unpaid.....	108 50
Total of demand deposits (other than bank deposits subject to Reserve).....	\$349,366 48
Other time deposits.....	330,223 76
Total of time deposits subject to Reserve.....	\$679,590 24
Bills payable with Federal Reserve Bank.....	30,000 00
TOTAL.....	\$884,910 61

State of Maryland, County of Worcester, ss:
I, Colmore E. Byrd, Cashier of the above-named bank, do solemnly swear that the above statement is true to the best of my knowledge and belief.

COLMORE E. BYRD, Cashier.
Subscribed and sworn to before me this 11th day of January, 1921.
CYNTHIA ARDIS, Notary Public.

CORRECT—Attest:
H. B. PILCHARD,
W. H. CLARKE,
W. S. SCHOOLFIELD, Directors.

Where Heat Is Acceptable.
We don't mind a hot temper so much if it comes with a sunny disposition.

CARGO SHIP RUN BY ELECTRICITY

Eclipse, Soon to Go Into Service,
First American Ship Driven
by Such Power.

COST OF OPERATION IS CUT

Reduced Consumption of Oil and
Number of Crew Slashes Expense
In Half—Admiral Benson Strong
for Electric Drive.

Washington.—The first electrically propelled cargo vessel to fly the American flag will be placed in service at this port within the next few weeks by the United States Shipping Board. The vessel will fly the house flag of the International Mercantile Marine company and will be used by that concern in trans-Atlantic trade.

The Eclipse, as the ship has been christened, will mark the introduction of electricity as a motive power for merchant ships, the use of this power in the past having been confined to naval vessels.

The shipping board is already so confident of the success of the Eclipse that construction of several other freighters similarly powered has been started. The Eclipse is of 12,000 dead-weight tons, 440 feet long and 56 feet beam. Her electrical propulsion machinery was built by the General Electric company at Schenectady, and installed by the Vulcan Iron Works of Jersey City.

Driving a ship by electricity means revolving the propeller shaft from a motor. To supply the power to turn this motor a generator must be operated somewhere else in the vessel, just as generators in power houses make current for street railways. On board ship these generators may be driven by an economical steam turbine or by a Diesel engine.

Cost of Operation Cut in Half.
The records of the electrically driven New Mexico of the United States navy, show that oil consumption is lowered about one-third by the use of electricity as motive power and the cost of operation is cut in half, principally as a result of the reduced number of men necessary in engine room crews.

It is not only possible for an officer to operate an "electric ship" with small levers from the bridge, but, if need be, virtually the entire engine room mechanism can be handled by one man. Among the many advantages attached to electricity as sea-power are the added hull space for cargo and the greatly reduced fuel consumption.

The first application of the electric drive principle was made on a vessel resembling closely the merchant ship, although the first really successful craft to use this power was the naval collier Jupiter, launched in 1912. It was this ship that proved conclusively that electricity could be used successfully in seagoing vessels.

When Admiral W. S. Benson was chief of naval operations he encouraged the adoption of the electric drive for naval vessels. After he had retired from the navy and was appointed to his present position as chairman of the shipping board his interest was enlisted again in the electric drive as the most economical method of operating merchant vessels.

Economical, Says Benson.
The admiral is the first chairman of the shipping board to come out in favor of an electrically operated merchant fleet.

"I am convinced," he said, "of the possibilities of electricity in our merchant marine."
"We have demonstrated on our battleship that the electric drive is more economical than the ordinary drive. We must save every gallon of fuel- oil that we possibly can, and when I say coal I say it with a good deal of regret, because our competitors will contend that we must go back to coal burning; that we cannot get oil in all parts of the world, or that it doesn't pay, or something like that. If we ever give up fuel-oil, unless we can get something better, we might as well take to the woods, and cut timber for our fuel. We can't compete with foreign competitors on any other than an oil-fuel basis."

When You Are Billious,
To promote a healthy action of the liver and correct the disorders caused by billiousness Chamberlain's Tablets are excellent. Try them and see how quickly they give you a relish for your food and banish that dull stupid feeling.—Adv.

Do You Want Fresh GROCERIES

Beef, Fresh and Salt Meats a specialty. Our goods are always of the best quality and we guarantee satisfaction. Give us a call.

HARRY B. MATTHEWS
TELEPHONE 268

Half-Price Sale! Of All Ladies' Suits, Coats and Dresses

AS AN ILLUSTRATION

\$50.00 Suits and Coats at	\$25.00
\$35.00 Suits and Coats at	\$17.50
\$29.50 Suits and Coats at	\$14.75

We also have a number of Coats which we are selling at \$10.00 to \$12.50. Misses' and Children's Coats at the same reduction.

Ladies' One Piece Dresses

Ranging in Price from

\$22.50 to go at	\$11.25
\$25.00 to go at	\$12.50
\$30.00 to go at	\$15.00

Tricotines—Blue Serges—Velours

Slashing Reductions in Middy Suits and All Wool Serge Dresses For Children
Original Prices were from \$12.50 to \$7.50—To go at \$7.50 and \$5.00

Ladies' Velastic Underwear at.....	\$1.25
We have a lot of Ladies' Ribbed Underwear which we are closing out at.....	59c
Men's Cotton Hose at.....	11c pr
Men's Fleeced lined underwear—best grade at.....	79c
Ladies' Half Silk Hose—all colors	39c pr
Ladies Cotton Stockings at.....	15c pr

We are unable to list all the great bargains we are offering in this space, and so we urge you to come in and see these great sacrifices before you buy elsewhere. We are sure you will be money in Pocket by so doing.

Sale Starts SATURDAY, JAN. 15th

M. I. Heilig

Furnishings For Men and Women

114 MARKET STREET

POCOMOKE CITY, MARYLAND.

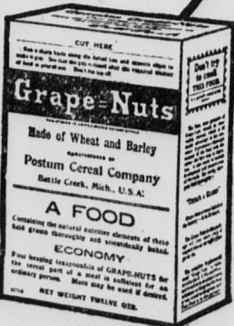
Right Food a Big Factor in keeping one sturdy and fit to do things Grape-Nuts

is a wheat and barley food
that is scientifically made
for a definite purpose.

It has delicious taste; is
easy to digest; and con-
tains all the building values
of the grains that make
for health and comfort.

"There's a Reason"
for
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Made by
Postum Cereal Company, Inc.
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BEFORE YOU CONTRACT TO HAVE YOUR HOUSE PAINTED
INVESTIGATE THE MERITS OF

HANLINE LEAD AND ZINC HOUSE PAINT

This paint has an established reputation of 72 years and is without doubt the best paint for you to use. We will be glad to talk paint with you at any time. Come in

We also stock Berry Brothers Auto and Floor Varnishes.

We have a large stock of Wagons, Buggies, Harness, Whips, Robes, Dusters and in fact everything in the Harness line. The largest stock of Horse Collars on the Shore.

CLUFF & COULBOURNE

(Successors to Johnson & Cluff.)

Market Street

POCOMOKE CITY, MD.



Paying the Fiddler

The country is recovering from the effects of its orgy of spending. Extravagance, profiteering and unbridled speculation have brought a burden to all. A cry for economy is heard all over the land.

Such conditions have occurred before and will occur again unless checked. In 1874 the Grange adopted its policy of thrift. It declared opposition to excessive salaries, high interest rates and exorbitant profits. It proclaimed the need for the most direct and friendly relations between producers and consumers, that wasteful trade practices might be eliminated.

This program represents the farmer's attitude now—as it did then. The Grange always has adhered to it. It has sought steadfastly to check needless extravagance, both private and public, both individual and governmental.

Our farmers, by reason of sane habits of living, are a great steadying force in the nation. But they need leadership and a common spokesman to widen their influence. The Grange offers you both!

THE COUNTRY GENTLEMAN is in full accord with these principles. It, too, is fighting the farmer's fight. By practical examples it shows how farmers can correct abuses. And it will make you acquainted with up-to-date and profitable farming methods that are being followed all over the country. This, however, is only a part of the help and pleasure you will get in a year's 52 big issues, which now cost only \$1.00. Find out for yourself! Let our secretary care for your order—today!

Somerset County Pomona Grange No. 5

Mrs. E. F. Wilson, Secretary
T. S. Lawson, Master

Pocomoke City, Md.
Princess Anne, Md.

Dear Secretary: I'm glad to see the Grange being pushed with good advertising. And here's my dollar for THE COUNTRY GENTLEMAN for a year—52 weekly issues. Please forward my order to the Publishers at Independence Square, Philadelphia, Pa.

(My Name)

(My Address)

(Town) (State)