

and Merkel Country Are Coming Back

Resources and Liabilities Show Marked Improvement Over Preceding Years and Rapid Recovery From Effects of Panic and Dry Years.

COMPARATIVE STATEMENTS OF BANKS AND COTTON RECEIPTS

Use of Cash in Banks at Close of 1912 Over Same Time in 1910 More Than 100 Per Cent. Increase in Deposits Almost Same Proportion While Loans Amount to Only 32 Per Cent More. Amount of Borrowed Money in 1910 Over \$50,000 in Comparison With Nothing at Time of Last Statement. Some Interesting Facts about Us.

is meet and proper for every n and country, as well as individual, firm or enterprise to the inventory and trial balance the close and beginning of each year and know exactly what are the resources, liabilities and conditions.

It has been one of our assumed duties to do this work for our town and country and it is a duty that we have in the beginning of the new year to again review the various accounts of our town and give our citizens the idea of the present conditions and then labor to keep them up each week with our reports and development.

This is a pleasure as stated by reason of the fact that we can truthfully chronicle a very notable improvement over the year preceding. Our idea and ambition is to be honest and accurate and we believe that we are conservative and will furnish sufficient facts and figures to bear us out in our optimistic conclusions.

In the beginning of this year our town and country begins business and labors for another crop under conditions almost 50 per cent better than the year before. It is known by all acquainted that the year of 1910 was the hardest in our history as to conditions: It was then our finances after we had suffered the full damage of the panic and hardest years reached the lowest ebb. It was tough and no doubt about it. At the time we did not like to discuss it, but now since the tide has turned and the pendulum of progress and prosperity has swung the other way sufficient for us to know the worst is passed and it is not such a bad subject.

It is only by comparison that we can mark our progress or improvement, and the inspiration for this article is a comparison of conditions for the past three years and with the figures of our banks, as sworn to by the officers in their reports each fall to the state and national governments will be the basis of our article. These statements are absolutely correct to the dollar and no one will reflect the conditions and

the business of all three of our enterprises.

In the beginning we direct your attention to the statement in the fall of 1910, at the best season of the year which shows deposits of only a little over \$200,000.00 and borrowed money amounting to almost one-fourth of the deposits. It was certainly not a healthy condition and we reflect that during that year almost the total amount of the deposits was sent out of the country for feed, almost sure to never come back. With this beginning we ask that you note the improvement each year. In the fall of 1911 our deposits had increased nearly \$100,000 and no borrowed money. The amount of cash and exchange had almost doubled. The same ratio of improvement held good for the next year and at the time of our statements last fall our deposits totaled nearly a half million dollars and a corresponding increase in the cash and exchange while the total amount of loans were only \$68,000, or only 32 per cent more than two years previous. Further comment is unnecessary but the study of this table will be of interest to you

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OUR COTTON RECEIPTS
The rapid improvement shown by the bank statements is verified by our cotton receipts and prices and any other fair test. Our receipts by wagon for the same years are as follows:

1910— 2,400 bales
1911—11,200 bales
1912—11,000 bales
The improvement for 1912 over 1911 is the fact that there was a smaller acreage in cotton and at least double the profits in the prices received. The average price for the year 1911 was between 8 and 9 cents; the average for 1912 was between 11 and 12 cents and any farmer or practical citizen knows there is twice the profit in the latter price. There is little profit in raising cotton at 8 cents and the farmers profit must be in the cents above that mark. Thus, another even half

crop will make the same ratio in improvement and almost place our country back on normal grounds. A bumper crop, like 1906, when we received over 23,000 bales would make business and real estate transactions almost as lively as ever and the most valuable fact in this consideration is that our people have learned valuable lessons of economy, improved ideas for farming and business and every business and individual almost is on a good and sound business basis. All of the water and inflation in business and values have been squeezed out and our town and country has passed through the most dangerous period in its history, past and future.

REAL ESTATE SALES
It is impossible to give a correct total of the sales of real estate in our country and we will only make comment. The improved conditions and increased activity is obvious to anyone acquainted. We are safe to say that there was not enough land sold during the year 1910 for a cash consideration by all individuals and real estate men in the territory to make any volume. There was nothing doing and few real estate men with a heart strong enough to make a feeble effort; the conditions would not justify it. In the beginning of 1911 there was an improvement in the prospects and conditions and some business. This improvement has continued and safe to say that in the last half of the three years there has been sold and exchanged in our trade territory by real estate men and

(Continued on next page)

MERKEL FIRE BOYS GIVE BIG BANQUET

Several Hundred Citizens Enjoy Hospitality of Our Fire Fighters; Occasion was one to Promote Community Cheer, Good Fellowship and Patriotism; Address by Mayor Mims; Impromptu Talks by Others; Musical Program a Feature

The annual banquet of the Merkel fire boys to the citizens at the opera house Tuesday night was a jolly occasion and pleasing success.

There were more than two hundred present and a spirit of neighborly friendliness and community cheer was evidenced throughout the evening. Judge W. T. Potter was chosen toastmaster and his humor and wit were at their best.

The music by the Scheidler orchestra and the musical program was the feature, save probably the heavily laden tables. The program as printed in our paper was rendered and it was all good, the young ladies probably making the greatest hit with their song to the firemen, "The Man With the Lantern and the Hose."

Mayor C. D. Mims made the address of the evening, reviewing the progress of our city as a municipality as well as the growth in efficiency of our fire department. He showed to the citizens present that our city was in good financial shape and that the prospects for greater improvement in the future were very promising.

Mr. Thos. Johnson was introduced as an old fire fighter who had fought fire until the bright glare and reflection of the red flames had changed the color of his hair and with this happy humor at the beginning he continued the entertainment of those assembled for the allotted time of his impromptu talk and he gave much praise and encouragement to the local fire-fighting organization.

Judge Potter review the history of the local organization, beginning before the building of the waterworks system and the applause for his remarks showed there was not the least bit of the feeling of the campaigns left with our people. Those who opposed the issue are now among those who praise it most and give the most for the operation of the enterprise. Judge Potter made a good talk for the fire-fighters and our town.

The Mail editor talked for a few moments on the subject of interference of outsiders with the fire boys and wished them continued success fighting fires here and none of a similar work hereafter.

It was a nice affair, reflected credit upon the fire boys and the committees and one direct benefit was a number of cash contributions by our liberal citizens. The largest was a contribution of \$25.00 by Banker J. T. Warren and there were many other whom the chief requests us to thank for him now and he will show the appreciation of the fire boys later and acknowledgment in our columns.

CONDITIONS OF MERKEL COUNTRY AS SHOWN BY COMBINED STATEMENTS OF OUR BANKS

The conditions of business and finance in a town and country are reflected by the condition and statements of the banks which represent the business and financial interests of their customers, the citizenship. The Mail has combined and condensed the statements of our banks, as made in the fall of 1910, 1911 and 1912 to the national and our state governments. The following are absolutely accurate to the dollar and the figures will tell our story and show the exact condition and improvement better than words.

1910	1911	1912
Resources:	Resources:	Resources:
Loans.....\$212,010.48	Loans and Discounts.....\$227,998.47	Loans.....\$280,185.14
Bonds.....67,067.96	Bonds.....19,055.00	Bonds.....19,950.00
R. E. and Fix.....37,261.82	R. E. and Fix.....25,397.25	R. E. and Fix.....28,205.59
Cash and Exchange.....122,793.08	Cash and Exchange.....193,310.60	Cash and Exchange.....248,491.14
Total.....\$439,133.34	Total.....\$465,761.32	Total.....\$576,831.87
Liabilities:	Liabilities:	Liabilities:
Capital Stock.....\$ 75,000.00	Capital Stock.....\$90,000.00	Capital Stock.....\$ 50,000.00
Surplus and Profits.....27,126.62	Surplus and Profits.....30,838.77	Surplus and profits.....41,958.06
Circulation.....56,250.00	Circulation.....18,750.00	Circulation.....18,750.00
Deposits.....227,452.24	Deposits.....326,172.55	Deposits.....426,123.81
Borrowed.....53,304.48	Borrowed.....Nothing	Borrowed.....Nothing
Total.....\$439,133.34	Total.....\$465,761.32	Total.....\$576,831.87

SOME INTERESTING FACTS

- Increase in Deposits, 1911 over 1910, \$98,720.00 or 43 per cent.
- Increase in Deposits, 1912 over 1911, \$99,951.00 or 36 per cent.
- Increase in Deposits, 1912 over 1910, \$198,671.00 or 87 per cent.
- Increase in Cash and Exchange, \$125,698.00 or 123 per cent.
- Increase in Loans, only, \$68,750.00 or 32 per cent.

The advantages a benefit of a bank connection and checking account are almost too numerous to mention. features are obvious and known to all. They are offered by all good banks, but one thing we want you to know ab

THIS IS A GUARANTY FUND B.

And in this connection we can give you an additional safety for your non-interest-bearing and unsecured funds if dep with us. **The Depositors Fund of the State of Texas** does this for you and us. Come in and let us tell you. We want your busine.

The Farmers State Bank, Merkel, Texas

ANNUAL MEETING FIRE DEPARTMENT

The annual election of officers for the Merkel Fire Department held Monday night, saw little change in the line-up of old officers.

After the regular routine of business was transacted, Chief Ferrier tendered the chair to President J. P. Sharp who in turn tendered it to Vice-President J. T. Warren for reason that Mr. Sharp was again placed before the department for re-election as president. He being elected, took the chair again and continued with the election of the various officers. J. T. Warren was re-elected vice-president, Frank J. Ferrier re-elected to chief of the department, J. C. Comegys succeeded O. W. Williams as assistant chief on Mr. Williams asking that he not be re-elected to the position, being unable to look after the duties as he thought he should.

Officers for the various companies were elected as follows: R. L. Bland, foreman Hook and Ladder; W. L. Burns, foreman Chemical Engine; L. E. Sanders, foreman Hose Company No. 1; Ross Ferrier, foreman Hose Company No. 2.

ANNUAL REPORT OF CHIEF

Merkel, Tex., Jan. 13, 1913.
To The Merkel Volunteer Fire Department:

I beg to submit the following report:

I have held the office of Chief a few days over six months; during that time the department has responded to twelve alarms, two being false and making an average of one run every fifteen days.

A summary of losses from the ten fires is as follows: Valuation of buildings \$16,000; contents, \$26,805. Loss on buildings, \$11,115; loss on contents \$3,348. Total insurance on both buildings and contents involved \$22,976. Loss over insurance \$3,245. 5500 feet of hose were laid; the Chemical Engine discharged nine times; 240 men responded to these alarms, an average of 20 men to every fire which is very good indeed considering our membership has ranged from 30 to 35 men during the time. The discipline in general is improving all the time which fast tends to make our department better every year and one the Merkel citizens should be proud of.

Our apparatus needs a few minor repairs and my recommendation to the city council is

that they purchase 500 feet of hose and a good cart to carry same, one additional nozzle, one dozen spanners and two or three hose clamps.

This hose is needed in the worst way as four or five of the last fires have demonstrated. This would enable us to reach a large area of property that is now unprotected.

I believe this is all the department needs with the working apparatus we now have.

Frank J. Ferrier, Chief.

Attest:—R. A. McClain, Sec.

Merkel vs. Abilene

Come and see the Merkel High School Basket Ball boys play Abilene High School boys. The fastest game of the season is to be pulled off Friday evening at the High School building at 4:00 o'clock. Admission school children 10 cents; everybody else 15c. Come! Come!

We are glad to go by the market and bring your meat to you. Phone us your orders. The Cash Grocery Co.

REP. WAGSTAFF IS NOW IN LIMELIGHT

Hon. J. M. Wagstaff, representative from this county has created some sensation at Austin by springing on the old representatives, the fact that Texas has no anti-trust laws.

The error of the law comes direct from Messrs. Wagstaff and Hardwick of Abilene who proved the unconstitutionality of the law when defending some parties in a suit brought in Mitchell county during September of last year. While the statement made to the public comes from R. L. L. Batts of Austin and was made a few days ago, the originality of the discovery is credited mainly to Mr. Wagstaff and Hon. S. P. Hardwick.

The suit which brought the facts to light was filed against John Guitar and R. G. Anderson during May of 1912 and was

tried before Judge Beall of the Mitchell county district court, who upheld the contentions of Messrs. Wagstaff and Hardwick in that the statute was unconstitutional.

Dies of Cancer

T. H. Pollard one of the oldest settlers of the Truby community died at McKinney last Friday while under treatment for cancer. The body was brought here the following day and burial made in the Truby cemetery Sunday.

Mr. Pollard had been suffering for some time with a dread cancer of the hand and in October left here for the second treatment in a sanitarium at McKinney, but failed in his attempt to improve his condition. Mr. Pollard is survived by a wife and three children.

The mail joins in the sympathy of our community to those most bereaved.

For your hardware and shelf goods, hides and feed go to Jno. B. Bell & Co.

MERKEL COUNTRY IS COMING BAL

(Continued from first page) private sales more than a million dollars worth of property.

On account of the conditions just mentioned values have decreased until last year when there was a halt and now the tendency is in the other direction. One year ago it was possible to buy an improved farm almost any community at a sacrifice now they are few and find. This is good for try, for all who invest money's worth at the be and make a profit on the investment as well as their and become prosperous and isfied citizens.

The stores, gins and all other enterprises show the same improvement. One buyer of vendor's lien notes told us this week there had been more money paid on land notes for principal and interest this January than the two or three years previous. We could continue this line of reasoning and reckoning indefinitely but this will do for this time.

Our little town and country are just now entering upon a new era of prosperity and permanent improvement according to the conditions noted, the signs of the times, the opinion of our most conservative citizens and now is a good time for you to do your part to promote this condition. If you are living elsewhere, now is a good time for you to make an investment and locate with us, help us and share in the profits.

Our realty values are too low but mark our prediction: They are going up and within the next few years to double present values.

Moral: Come to Merkel and buy a farm or home.

Correction to an Ad

In our last week's issue there appeared an advertisement of the Merkel Dry Goods & Grocery Co., telling the public that by the use of the Parcel Post system they would deliver all purchases to the amount of \$1.00 or over. The ad should have read they would deliver all dry goods purchases to the am
eries

BANKING

This advertisement will perhaps be a little different from the ones you usually read but we want it to be that way. We want it to be so different that it will not only be read by the fathers and mothers but by all the boys and girls in Merkel's territory. We hope to be able to interest every person who can earn a dollar or who borrows a dollar. This bank was established for the purpose of being of service to every individual in the community.

Eight years ago we began business with a cash capital of \$25,000.00 paid in by J. T. Warren, G. F. West, Thos. Johnson, J. T. Howard, C. P. Warren, Ed. S. Hughes and Henry James. We still own it. We today have a surplus fund as large as our capital and each six months has brought a dividend check to our stockholders.

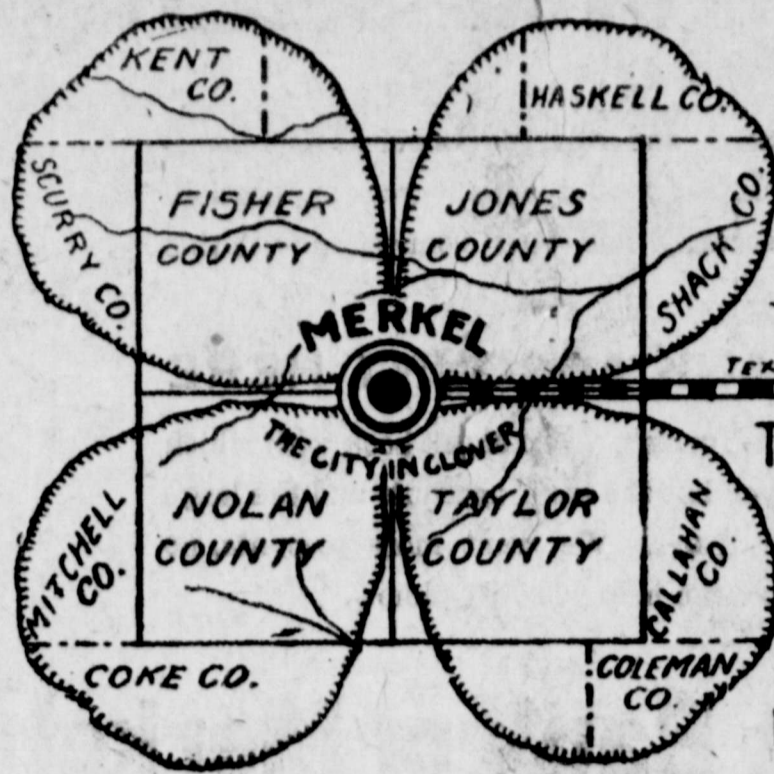
During the past eight years we have made over 15,000 loans, aggregating \$5,000,000.00, and the fact that our losses have been so small as not to be worthy of mention speaks volumes for the character of our people, and is in some degree a creditable reflection upon the management of the bank. It is our desire to do business with every individual that comes to us. If you have but a dollar to deposit we will receive it and thank you for it. If you are in need of some funds we shall be glad to have you call on us and if it is a proposition that a good bank should handle we are always ready and willing to make the loan. Of course we always feel under more obligations to those who keep deposit accounts with us, and that is right.

We have a large working capital of over \$50,000.00 and have always been favored with a large line of deposits. Our stockholders and directors are men of wealth and stand high in the financial world. All of these things place this bank in position to favor its patrons in bad times as well as in good times.

There are some good people in this community whose names do not appear on our books but who would appreciate the good service we render. Ask your neighbor about us. Most of them have been doing business with this bank for a long time.

F. AND M. NATIONAL BANK

THOS. JOHNSON, CASHIER.



MERKEL

GOOD HOMES; GOOL
GOOD CHURCHES; GOO
THE CITY TO LIV
THE CITY TO INVEST

TEXAS AND PACIFIC RAIL ROAD.

THE MERKEL COUNTR ^{OR}
OPPORTUNITY FOR THE YOU. G MAN,
GOOD HEALTH FOR THE OLD MAN,
EMPLOYMENT FOR THE POOR MAN,
INVESTMENTS FOR THE RICH MAN
PROSPERITY FOR ALL.

The MERKEL MAIL

PUBLISHED EVERY FRIDAY MORNING

THE MERKEL MAIL PRINTING COMPANY, INCORPORATED

J. G. JACKSON, President HOMER EASTERWOOD, Manager
H. T. MERRITT, Foreman

SUBSCRIPTION, \$1.00 PER YEAR, IN ADVANCE

Entered at the Postoffice at Merkel, Texas, as Second Class Mail Matter

Any erroneous reflection on the character, standing or reputation of any person, firm or corporation which may appear in the columns of The Mail will be gladly corrected upon its being brought to the attention of the management.

TELEPHONE No. 61

If you have visitors, or if you know any item which would be of interest to readers of The Mail, the editor would appreciate a note or a telephone message to that effect. Or, if an occurrence of unusual interest transpires, a reporter will be promptly sent to get the full particulars.

A FINE FAMILY.

Coleman Herald: It is not an unusual sight for an ordinary man and his wife and children to buy tickets and board a train. But when a man and woman with nineteen children, of ages ranging from 25 years down to 0, buy tickets and board a train, all at one time, it rather savors of the unusual or extraordinary. Such was the case right here in Coleman one day last week.

Dallas News: That man and woman are a credit to their country. A few more such families in the west, and the cry for people to settle the vacant lands would be hushed. But buying railroad tickets for that many children is enough to discourage the general run of young parents. It is great to have so fine a family circle, but buying shoes for nineteen young ones is, doubtless, considerable of an undertaking, and requires not only much valuable time, but an imposing wad of money. Moreover, don't you imagine that when Santa Claus came to their house the old gentleman said things about the Roosevelt propaganda that made the Colonel's ears burn away up there at Oyster Bay?

We are very glad to know of the family at Coleman for we were under the impression that the only such case as existed like it, is one that now lives somewhere near Fayetteville, Ark., the source of our information coming from an exchange to these parts. The family in person goes under the name of Rattle. Mr. and Mrs. Rattle having been married something over twenty years and to the union there has been born nineteen little Rattlers, among them one set of twins and one set of triplets so the paper from Arkansas had the nerve to say. Mr. and Mrs. Rattle hold the record from our point of view for they are the proud parents of a set of triplets and a set of twins and naturally they would hold a winning hand over the Coleman bunch for they could on a show down put up three of a kind and a pair and have fourteen good discards.

WHAT IS TIME TO A HORSE.

That is the title given to a cartoon which recently appeared in the Memphis Commercial Appeal in an endeavor perhaps to show the speed with which the U. S. Supreme Court disposed of its cases. The cartoon shows six different stages of the trial, the first brings it into court two young men who have had a misunderstanding over the sale of a colt, the court takes the case into consideration and advises the litigants that they will soon render a decision. The two men appeared in court at three different times with hopes of having the case settled while in the mean time the horse has grown very old and unfit for use and the once young men now have long gray beard and require the use of canes in getting about, they need some money and arrive at a solution of selling the horse to a glue factory for five dollars and in order to settle the claim the glue is brought

into court to represent what was once a horse; at this juncture the members of the court file in their decision in favor of the defendant.

Such is not the case with the way the present day justice is being handed out to the law-breakers, it matters not if they are wealthy and of high standing they are meeting the strong arm of the law at every corner. Out of the recent trial of the alleged dynamiters the percentage of big men who escape the conviction was whittled down to twenty out of forty and considering the ground that was covered in the trial it was exceedingly speedy. It was another Becker trial for results.

THE CASH SYSTEM A SUCCESS.

It was at the beginning of the last year that we adopted a strictly-cash-in-advance and paper-stop-when-time-is-out system for our subscription department.

It is with pleasure that we are able to report that after one year's trial the system has proved more satisfactory to our readers and a great benefit to our business. The advantages are so obvious and numerous that we only regret that the system was not adopted by us sooner and all newspapers in general.

This success and satisfaction is due to the help of our readers. They made it possible for us to change a system which had been in practice with the Mail for almost a quarter of a century without detriment to our business. Our list of subscribers has increased and the business as a whole is much more satisfactory.

This one item has made it possible for us to make a number of improvements in our printing plant and establish our paper on a systematic and better business basis.

We feel grateful to our readers for their cooperation in this matter and their friendly and support in our effort to publish a paper worthy of the town and country we represent.

County Tax Collector Harkrider reports business dull in his department, less than 1,000 poll taxes having been paid the first of the week. The Mail urges the citizenship of our town and precinct to not let this important business escape their attention. The first of the month is your limit to save the ten per cent additional and then you lose your right to vote. Do it right now.

The Parcels Post will make it easy to shop at Merkel. You may order what you please of our merchants not to weigh over 11 pounds and be sure of the best quality and price in this section of the state and the goods will be delivered to your door. Trade at Merkel by letter and phone.

It is our hope that there will be friendly operation between all banks, business men and citizens of Merkel during the New Year work together for our mutual good.

The banks report a good demand for money that is no bad sign. Our farmers are getting the money and the money will make more money.

The average rainfall for the United States for the year is about 33 inches. The average for our country is 25, not much below.

The best resolution not to break made to attend to your advertising this year. Do not break it.

It was certainly blue Monday here so far as business was concerned. Not much doing.

Improved farming methods are being used in the progress and prosperity of our country.

Pay your poll tax and then get your home paper for the

...n on Approved Security

...nds to take care of all needs and a large number of new loans.
...un your farm this year we ask that you let us have your application.
...d the only question is the security and your connection with this
...out must be absolutely safe.

WILL START A BANK ACCOUNT HERE

...s not h... small, we want your deposit and furnish you a check book with which
...counts. ...is may seem unreasonable to you but the small accounts and the large
...all customers is the secret of the success of our bank. We want more accounts, no
...nall. Bring us your deposit and then when we can help you let us know.

Southern National Bank of Merkel

Department Store

...moving into our new building, the most
...equipped store building in West Texas,
...pping conveniences of the best stores in

...on for business in a few days, ready to
...his section of the state in our new es-
...e every convenience and comfort has
...ake shopping a pleasure.

...r stock of merchandise, a greater range
...ortment, and the increased buying facili-
...nplies we will be in a position to make
...than we have in the past.

...me to Abilene, visit the new store, take
...pacious rest rooms, use the telephones,
...e and meet your friends.

...special Mail Order Department for
...When you cannot come, write or call
...r anything you need and we will send
...packages will go forward by Parcel
...you free. If not satisfactory the goods

Campbell's
... PRICE THE LOWEST ...

Light Crust.

...favor daily, both at
...other territory we
...It has demon-
...y single individual
...t that it is worse
...o pay more for a
...t for the name.
...e, you cannot
...r; if you pay
...ore difference
...the price.
...not because
...ut because
...earth, or
...Merkel Dry
...ny.

This is the "Jinks" year—but
we are going to do the largest
business of any house in Merkel.
Come to see us and we will con-
vince you that this is the house
to trade with. The Merkel Dry
Goods and Grocery Company.

Mr. and Mrs. A. H. Barnes, re-
turned recently from an extended
tour of North Texas and Okla-
homa. Mr. Barnes did not find
anything to beat the Merkel
country and felt so good when he
got back he renewed for his home
paper.

J. G. Hale is helping in the
Harkrider dry good store this
week.

LOCAL AND PERSONAL

J. T. Toombs was in Abilene
on business Wednesday.

Mayor C. D. Mims attended to
legal business in Abilene Tues-
day.

L. H. King returned Sunday
from a weeks visit at Meridian on
business.

W. S. Riley, W. E. Miller and
C. F. Reid of Trent were here on
business this week.

Mrs. J. W. Daniel visited her
daughter Mrs. Sterling Miller in
Abilene Wednesday.

Come in and let us explain to
you about the piano contest. West
Texas Hardware Company.

The baby of Mr. and Mrs. R.
O. Anderson was reported very
sick the first of the week.

Miss Myrtle Conner was here
last week visiting Miss Josephine
Saunders and other friends.

We ask a liberal share of your
wants in drugs, glass, paints and
oil. Burroughs Drug Store.

T. B. Lucas spent the first part
of the week in McKinney visiting
friends and relatives.

E. V. Ellis left for Carbon
Wednesday on a business tran-
saction.

Be sure and get in the race for
the piano on exhibit at our store
West Texas Hardware Company.

John Collins and Conner War-
nick left Monday for Fort Worth
accompanying a shipment of cat-
tle.

Mrs. Fred Bigham returned
from El Paso Monday where she
has been spending the holidays
with Mr. Bigham.

We appreciate your patronage
in the past and ask for a good
portion of it for the New Year.
Burroughs Drug Store.

Holland Teaff who has been at-
tending school in Waco spent a
part of his vacation with home
folks here.

Miss Winnie Warren returned
to school at Waco Sunday after
spending a two weeks vacation
with her parents Mr. and Mrs. J.
T. Warren.

Make our store your headquar-
ters for groceries. We have a
small general stock but it is all
absolutely fresh. The Cash
Grocery.

J. E. Adison of Andrews was
here last week on business. Mr.
Adison while not a citizen of
Merkel comes here very often to
look after matters of business
and to meet with old friends hav-
ing lived here here in the early
days before Merkel was Merkel.

he Public.
 ar we have en-
 ral and extended
 representative citi-
 and the Merkel
 business has al-
 at of the year be-
 seen also our
 ying an equal
 crease in their pro-
 throughout the country.
 re indeed thankful for the
 itions that have existed.
 or this, the new year, we will
 vavor to command even a
 r percentage of business
 we have ever before had.
 ievie our patrons will en-
 larger yield from their
 in general and we sincere-
 quest the continuance of
 age from our old customers
 v cordially invite new
 of those who have not
 ular customers at our
 Again thanking you for
 year's business, we re-
 ours truly,
 J. P. Sharp & Sons.
 By J. P. Sharp.

1913—Grocery Business—1913
 has only been six months
 ce we started our business in
 erkel and we have tried in
 very conceivable way to please
 our customers by giving them
 courteous treatment, good goods
 at prices that have been very
 reasonable and inviting to all
 conservative buyers.
 It has been our endeavor to
 carry at all times a stock of
 groceries just large enough to
 supply the demand and in this
 way we have been able to furnish
 as near an absolute fresh supply
 of groceries as could possibly be
 brought to Merkel. It is our
 slogan to keep a complete stock
 covering all demands and then to
 replenish the stock with absolute-
 ly fresh goods.
 We are here for the year and
 invite your patronage. If we
 get your patronage we will en-
 deavor to please you.
 Sincerely yours,
 The Cash Grocery.
 By Jim Black, Mgr

New Year's Greeting.
 It may be that the results of
 our hard labors done during the
 past year have not been altogeth-
 er satisfactory but 1912 has gone
 from us just the same, so let us
 profit by past experiences and
 take a long and strong grip on
 1913, hoping that the new year
 may be full of happiness and
 prosperity for all.
 It is with considerable pride as
 well as pleasure that we an-
 nounce the year just past as be-
 ing very successful in our busi-
 ness. This could not have been
 accomplished without the aid of
 our many good friends and cus-
 tomers, among whom we hope
 that each reader of the Merkel
 Mail are already or may be num-
 bered during this year.
 We take this opportunity to
 thank you for your many past
 favors and we trust that our
 pleasant business relations will
 continue far into the future.
 Very truly yours,
 W. L. Harkrider.

Removal Notice and Greeting
 Beginning with the New Year
 we began our business in a new
 place, formerly occupied by the
 Star Store on Edwards street
 and we would appreciate a visit
 of our old customers
 a visit of those who
 been regular customers.
 that 1913 will be a year
 for every one. The

Happy New Year

To You
 to-day, to-morrow
 and through the future

Woodroof & Co.

One Price—The Lowest

New Year is Here

Allow us to thank each and all
 of our customers for their liberal
 patronage for the last year's busi-
 ness and we hope for a continuance
 of same. Wishing one and all a
 happy and prosperous new year,
 we remain

Hamblet & Rogers

A Happy New Year.
 Good-bye to good old 1912!
 The year just closed proved the
 most successful in the history of
 the Parten Store—it brought to
 this store a business so big that
 we believe it worthy of more than
 passing word. But this story of
 success is told with the apprecia-
 tion of the people's help.
 The Parten Dry Goods Store,
 which has grown rapidly and
 substantially and it respectfully
 places the credit for its growth
 and achievements where it be-
 longs—with you, the people of
 Merkel and its vast adjoining
 and prosperous territory.
 Here is a store of the people,
 built by the people. We have
 managed and directed it to the
 best of our ability. You have
 been quick to recognize, patron-
 ize and substantially encourage
 our every meritorious effort—it is
 you who have made possible
 Merkel's only exclusive cash

And it is you we thank—we
 thank you for the patronage you
 have bestowed upon us during
 our years in your midst, and
 especially for the splendid busi-
 ness of 1912.
 May the New Year bring
 naught but Happiness and Pros-
 perity to you and yours—that
 your cup may be filled even to
 overflowing—is our most sincere
 wish The Parten Dry Goods
 Company.
Thanks to Our Friends.
 Our business and number of
 customers is limited only by our
 large number of friends who have
 made it possible for us to enjoy a
 very prosperous year of 1912, for
 the new year we wish each and
 every one of our friends a year
 of continued happiness and suc-
 cess, our success depends upon
 yours, and for that reason we
 look forward with much antici-
 pation to the complete success of
 our many friends.
 We trust that we will be af-

forded the pleasure of a share of
 your patronage during 1913 and
 invite a visit from every citizen
 of Merkel and the surrounding
 county. The seasons compli-
 ments from Grimes Drug Store,
 Jim Gilliam, Manager.
Thanks for Business.
 We take pleasure in assuring
 our patrons of our sincere appre-
 ciation of the business with which
 you have favored us during the
 year just closed and extend to
 our customers and friends greet-
 ings and best wishes for a pros-
 perous and happy New Year.
 Respectfully,
 Anchor Hardware Company.
Greetings.
 We wish to thank every one
 for the nice trade we received
 during the fall and holiday sea-
 son and will appreciate a part
 of your trade during 1913.
 McClain's Drug Store.

Yo.
 A happy a
 year to all our
 competitors and
 we have any.
 just closed was
 prosperous in our
 enter the new year
 givings, believing
 that it will be full of
 profit for all our pe
 find disappointment
 gladly bear our part
 den. We are bett
 than ever to care
 of all who desire
 selvee with a strong
 bank. We thank
 their business. See
 ment in this issue of the
 The F. & M. Natio
 J. T. Warren, President, Tho
 Johnson, Cashier.
To Our Friends and Customers.
 We sincerely wish to thank y
 for your very liberal patrona
 during the year of 1912, and
 vite you to make our store y
 headquarters for all kinds
 groceries during the cur
 year. Sincerely,
 Whitley, Son & Co.
Restaurant Business Changes.
 To the patrons of the popul
 Owl Resturant comes a new
 owner, old in the business thank
 ing them for their patronage giv-
 en under the old management of
 Turner & Sanders who have en-
 joyed the most liberal patronage
 of the people of Merkel and th
 Mekel country.
 Under the r
 the house will
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JANUARY SPECIAL SALE

9.95

We still have a fine lot of Misfit Suits worth \$25.00 to \$35.00 and we are going to close them out for only

\$9.95

we sold 350 Suits last January and want to beat that this year

we have a lot odd Coats worth \$10 for only . . . \$4.95 | **Any \$3.00 Hat for only . . . \$1.95**
Any \$5.00 Stetson Hat for only . . \$3.95
Any \$3.85 Stetson Hat for only . . \$2.95

This Sale began on January 1st and will last until February 1st

Misfit Clothing Company

ABILENE

TEXAS

OUR CORRESPONDENCE

Inkum Items.

Dec. 30—Christmas passed here very quietly.
 Miss Emma White daughter of Mr. Mrs. S. K. White and Sam Martin Maryneal were married at the residence of the bride's parents near Bethel Tuesday.
 Mr. and Mrs. O. H. Wilson attended a family reunion at J. H. Brookreson's near Buffalo Gap Christmas day.
 Mr. and Mrs. John Denton and Mr. and Mrs. Madison Denton of Nubia joined with the family of R. A. Hill in celebrating Christmas day.
 John Fuqua and family spent the Christmas with relatives at

H. L. PROPST

G. M. CAUTHEN

W. D. HUTCHESON



WAGONS, BUGGIES, IMPLEMENTS

We now have a full and complete line of Wagons, Buggies and Implements. We have the Avery Implements, consisting of the Lucky Jim Cultivator and the Mr. Bill Planters. These Implements have all of the latest improvements, which are of advantage.

We have the John Deere Buggies. Also the Regal Buggies. These buggies are up to date in Quality, Style and Finish.

We also have a good line of buggy harness.

Would be glad for you to call and see the above goods, and if in the market let us figure with you. We deliver goods anywhere in town. Our phone number is 1-7-8 Phone us your wants.

CROWN HARDWARE COMPANY

OUR CORRESPONDENCE

Noodle Dots.

Dec. 24—Misses Bessie and Josephine Medlin, Inez Sharp and Ola Pope have returned home to spend the holidays.
 Miss Emma May Mashburn of Merkel visited friends here the past week.
 T E Goode is visiting his parents in Moody.
 Messrs. Clayton and Leldon Goode visited friends at Merkel Sunday.
 Mrs. F. A. Polly and Miss Mabel Martin were Merkel visitors the past week.
 The reception given by Miss Bessie Medlin at the home of Mr. and Mrs. F A Polly in honor of her school was enjoyed by her host of friends Friday evening Dec. 20.
 The entertainment at the home of Mr. and Mrs. Abb Sosebee Monday evening was enjoyed by their many friends.
 Joe Calloway and Homer Sosebee, two of the Noodle boys arrived home Saturday from eastern Texas where they have been visiting friends.

GAUGING DOWNFALL OF RAIN

Scientific Instruments Have Made It a Matter of Absolute Mathematical Precision.

Few people really understand how rain is measured. We often read in the newspaper that so many inches of rain have fallen during a certain period, but it is difficult to realize what an inch of it actually means. The British Rainfall association have years' records of rainfalls in all parts of the United Kingdom. They have reports from several thousand stations, which are sent in by people who "work" the business as a kind of hobby. There are several wooden structures now in use for measuring rain, and these are known as "gauges." The most skillful is a contrivance with a funnel at the top, through which the water passes into a cup-receiver. The weight of the rain automatically works a pencil. This marks on a sheet of paper wound round a cylinder, and when it has marked in this fashion two-tenths of an inch, the cup tilts over and empties the contents. The pencil returns to its former position, and the same little device is repeated incessantly until the rain ceases to fall, while the pencil continues to register on the paper attached.

The Choice of a Husband

is too important a matter for a woman to be handicapped by weakness, bad blood or foul breath. Avoid these troubles by taking Dr. King's Life Pills. New strength, fine complexion, pure breath cheerful spirits—things that win men—follow their use. Easy, safe, sure. 25c at H. C. Burroughs. adv

Butman and White Church Items.

Dec. 23—The farmers are all busy plowing and getting the soil ready for another crop.

Will Butman of the B-T ranch has been busy for the past week getting the live stock shaped up for the winter.

The members of the Christian church have rebuilt the old Cross Roads church and furnished it with new seats. The outside has been weatherboarded and new windows and doors have been supplied.

Miss Bamma Richburg, principal of the school here left Friday night to spend Christmas week at her home at Quitman, Wood county.

Miss Mattie Randolph, assistant teacher, left Saturday for her home at McCauley.

Clark Perkins, Miley Burrus, Louis Butman and Charley Lewis returned Saturday from Abilene where they have been attending school. They will spend the holidays at their homes here.

J E Perkins and family returned home from Wilbarger county Saturday.

Bro. Lamberth preached at Cross Roads Saturday night and Sunday.

The Butman school will open again Monday Dec. 30.

Pneumonitis and Pleurisy.

For over thirty years Hunt's Lightning Oil has been acknowledged to be a very quick relief when rubbed well on the chest. Many hundred letters testify to the benefit it has given others. Why not try it? All druggists, 25c and 50c bottle. adv

KITES TO CARRY AIR CRAFTS

French Military Man Has Devised a Scheme Which Authorities View With Favor.

While the enthusiastic airmen have succeeded in putting France far ahead of all other countries in the way of military aeronautics, one captain, Saconney by name, has been doggedly working over man-carrying kites, of which so much was once expected, but which have been put in the shade by the more showily performing aeroplanes.

A short time ago he made an ascension out at sea, carried up by a series of kites that were towed by a man of war. He claims that it is a simple matter to make observations and that it is much easier to regain the ship than if he tried to come down from an excursion by aeroplane.

His latest adaptation, and one that has made military authorities take notice, is a combination of automobile and kite.

His outfit consists of an automobile with a windlass that is operated by the motor, a trailing truck carrying the kites folded up and a squad of 20 men. The train can attain a speed of about 16 miles an hour.

The speed of the motor to some extent makes up for lack of wind, and ascensions are safe where they would be dangerous under ordinary conditions. The big kites make reconnoitering easier than from an aeroplane, and the apparatus is much handier to put together.

Merkel Mail \$1.00 per Year

aning of a New Year full of promise for ourselves
 we are not unmindful of the favors of the year just
 uring 1912 the steady growth in our deposits and the volume of bus
 transacted by this bank has been most gratifying to us and we are grat
 to all who have contributed to our success. We wish to assure you that in
 the future as in the past your interests will receive our best consideration if
 you are a customer, and if you are not we invite you to share the benefits of
 a Guaranty Fund Bank and the safety provided for your savings. We wish
 you lots of success and continued pleasant and profitable relations with our
 bank.

Yours very sincerely

The Farmers State Bank, Merkel, Texas

J. S. SWANN, President

R. O. ANDERSON, Cashier

B. C. MOORE, Asst. Cashier

EFFECTIVE FARMING IN NOLAN COUNTY

ton per acre, while the best yield
 of similar land with ordinary cul-
 tivation was 800 pounds seed cot-
 ton per acre. An increase of 225
 pounds seed cotton per acre, at 4
 cents per pound would be \$9 00
 more. Then on 100 acres the
 for four years would pay
 and have cash
 for an auto-
 and Hylton the rain-
 was greater than in any other
 part of the county.

Like in all lines of business
 some men failed to do the work;
 some men failed to secure an in-
 crease, but is this not sufficient
 to convince us that we can in-
 crease the products of our farms
 by making a close study, and a
 better application of modern farm
 methods. It is very important
 that we neglect not the poultry
 and live stock. As to what can
 be done along this line I will give
 you an instance. Mr. and Mrs.
 H. on a rented farm, near Rosco,
 sold for the year 1912, after sup-
 plying all home needs, from two
 cows dairy products to the value
 of \$85.20, Poultry \$26.96, Eggs
 \$43.34, Ducks and feathers \$6 00,
 Hogs \$69.25, making a grand
 total of \$230 72.

In conclusion, I would urge
 every farmer to adopt and apply
 the demonstration methods to
 some part of the farm, to keep
 books on it, and I am sure you
 will have a balance in your favor
 when your crop is gathered. I
 earnestly solicit the assistance
 co-operation of the newspa-
 of Nolan county, and all

business and professional men.
 Let us put new life and new en-
 ergy in farming and stock raising,
 in all lines of business, in civic,

intellectual and moral develop-
 ment. If we will do this, I be-
 lieve nature will yield her fruits
 at harvest time, our cares will be

freer, our burdens easier, and
 love and religion nearer, dearer,
 and sweeter than ever before.
 W. C. Calvert,

BANKING

This advertisement will perhaps be a little different from the ones you usually read but we want it to be that way. We want it to be so different that it will not only be read by the fathers and mothers but by all the boys and girls in Merkel's territory. We hope to be able to interest every person who can earn a dollar or who borrows a dollar. This bank was established for the purpose of being of service to every individual in the community.

Eight years ago we began business with a cash capital of \$25,000.00 paid in by J. T. Warren, G. F. West, Thos. Johnson, J. T. Howard, C. P. Warren, Ed. S. Hughes and Henry James. We still own it. We today have a surplus fund as large as our capital and each six months has brought a dividend check to our stockholders.

During the past eight years we have made over 15,000 loans, aggregating \$5,000,000.00, and the fact that our losses have been so small as not to be worthy of mention speaks volumes for the character of our people, and is in some degree a creditable reflection upon the management of the bank. It is our desire to do business with every individual that comes to us. If you have but a dollar to deposit we will receive it and thank you for it. If you are in need of some funds we shall be glad to have you call on us and if it is a proposition that a good bank should handle we are always ready and willing to make the loan. Of course we always feel under more obligations to those who keep deposit accounts with us, and that is right.

We have a large working capital of over \$50,000.00 and have always been favored with a large line of deposits. Our stockholders and directors are men of wealth and stand high in the financial world. All of these things place this bank in position to favor its patrons in bad times as well as in good times.

There are some good people in this community whose names do not appear on our books but who would appreciate the good service we render. Ask your neighbor about us. Most of them have been doing business with this bank for a long time.

F. AND M. NATIONAL BANK

THOS. JOHNSON, CASHIER.

MARCH 23 EARLY DAY FOR THIS

Easter this year is to
 day out of one hundred
 seven years, the day is
 23rd day of March and
 est possible time the
 could come
 observations
 how the time
 earned appear
 sue of the Abi
 This is no de
 serious set back
 trade througho
 perhaps hurry it
 depends somewha
 tions of winter at
 likely the Sunday
 ed by a parade of
 instead of the usual
 millinery and accessoi
 ing the day and joyous
 time.

Dead Letter List.

The following letters re
 the post office at Merkel
 for week ending Jan. 1

Bouldin, J. R.

If not called for w
 dad letter office Jan. 20

H. W. Deretina

This is the "Jinks" ye
 we are going to do the
 business of any house in M
 Come to see us and we will
 vince you that this is the ho
 to trade with. The Merkel
 Goods and Grocery Company.

Miss Bonnie Abernathy h
 been quite sick at the home
 Ab Harris in south Merkel. E
 condition is reported some i
 proved