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## Should a Bank Loan Money for ADVERTISING?

By Festus J. Wade
President, Mercantile Trust Company of St. Louis.

When we strike at advertising, mearing, of course, efficiently applied advertising, we are striking at salesmanship and the heart of business. For the banker to do anything to re tard business right now is suicide

When the merchant pulls down his shingle and waits for business to come to him in a buyers market, we laugh at him, and call him a poor business man.

When he is forced to cut down one of his best methods of selling because his banker consid ers advertising an unnecessary item of expense and refuses an otherwise deserved loan purely on that principle, it is my humble ovinion that we should laugh at the banker, and feel so:ry for the merchant.

Don't mistake my meaning. It is a basic banking principle that a loan must be well secured, and a firm cannot borrow merely because it is a big and successful advertiser. But the fact that it is a believer in advertising and wants to use a portion of the money for that purpose should never stand in its way when it calls on the Bank's credit department.

Pubished by ite Recorter in co-operation with the American Asso-
c:ation of Advertising Agencies

## Don't Be Penny Wise and Pousnd Foolias

Don't think because you can get a big can of Baking Powder for little money that you are saving anything.

There's Only One Way so
Save on Bahre-Day, Use
CALUMET
The Economy PAREDAC POMNDER

-It costs onlyafraction of a cent for
each baking. - You use less because it contains nary leavening strength.
The sales of Caiumet are over 150 greater
than that of ny other baking powder.


THE WORAD'S GREATEST BAKING POWDER

FOR QUICK RESULTS, USE REPORTER WANT ADS.

STAPLE AND FANCY GROCERIES
FRUITS AND VEGETABLES
Bermuda Slips Have Just Arrived.
HARRINGTON \& LEE
GROCERS
Phone 71


Tidwell-Campbell $\mathrm{C}_{0}$ -
"Where The Price Is Right"


Organized SOUTHWESTERN LIFE INSURANCE COMPANY

## SAFE

Operates Under the Texas Legal Reserve Deposit Law

## SOUND

$\mathbf{\$ 1 2 , 1 1 0 , 0 0 0}$ Asset

## HONE OFFICE--DALLAS, TEXAS

The Southwestern Life thanks the insuring public of Texas whose liberal patronase has enabled the company to add another highly suceral patronage has enabied tit company to add a achier highty
cesssul year ofoperation to its unbroken record of achievement. The cessiul year oi operation to its unbroken record of achievement. The
officers of the company wish for you and yours a Most Happy and officers of the company
Prosperous New Years.

## More than $\mathbf{5 5 , 0 0 0}$ Texas families are protected against the loss of their bread-winner for an aggregate of $\$ 112,500,000$ Southwestern Life Insurance

GAIN in INSURANCE in FORCE Over 1921
GAIN in Net Admitted Assets from $\$ 10,315,580$ Dec. 31, 1921 to GAIN in Surplus to Policyholders from $\$ 1,339,095$ Dec. 31, 1921, to
$\$ 12,110,000$ Dec. 31,1922
$\$ 1,550,000$ Dec. 31, 1922

The Southwestern Life was organized in 1903 and has made a phenomenally healthy and sound growth. The achievement of attaining over $\$ 100,000,000$ of insurance in force in less than twenty years of operation is a record that can be claimed by few life insurance companies.

Operating entirely within the State of Texas, it has solicited and solicits the patronage of Texans cn merit alone. The Company has made and maintained an envious record of fair treatment of policyholders and beneficaries. It is proud of the fact that no beneficiary has ever been forced to sue the Company for the settlement of a death claim.

The Southwestern Life voluntarily chose to operate under the Texas Legal Reserve Deposit Law-thus surrounding its millions of dollars of sacred trust funds with every human safeguard.

## FOR SAFETY AND SERVICE BUY SOUTHWESTERN LIFE INSURANCE

## Financial Condition

The sworn statement of the Southwestern Life Insurance Company, as required by law to be submitted to the Commissioner of.Insurance and Banking of the State of Texas, as of Dec. 31, 1922 will show the following excellent financial condition:

## Net Admitted

## Assets

$\$ 12,110,000$
All Southwestern Life investments are limited by law to the highest type securities-mostly $50 \%$ or better first liens on conservatively appraised Texas real estate.

Total Liabilities $\mathbf{\$ 1 0 , 5 6 0 , 0 0 0}$
Total Reserve to mature every policy and pay every debt owed by the Southwestern Life. Approved Securities are held in trust by the Commis sioner of Insurance and Banking equal to the net legal Reserve on all policies. This deposit now amounts to $\$ 7,428,510$.

## Surplus Security to

Policyholders \$1,550,000
Capital included, $\mathbf{\$ 1 , 0 0 0 , 0 0 0}$
Paid Policyholders and Beneficiaries Since Organ
ization
\$5,238,612

## Southwestern Life Policies

Southwestern Life Pollcies are modern in every respect and embody every feature consistnt with sound underwriting practice.
They embody liberal loan, cash., paid up and extended insurance They embody liberal loan, cash, paid up and extended insurance
values. They provide for automatic premium loans, thirtyone values. They provide for automatic premium loans, thirty-one
days' grace in premlum payment, waiver of premlums in event days ${ }^{\prime}$ grace in premium paymetity.
of total and permaneht disability

At a small additional cost a clause may be which in the event of total and permanent disability of the Insur ed betore attaintng age 60 will pay him $\$ 10.00$ pe rmonth for each $\$ 1,000$ of the face of his pollicy w ithout decreasing its tace value at death.

Double the face value of a Southwestern Life Pollcy in the event of aceldental death may be obtanned, if you come within
the accepted classification for this benefit oy the payment of the small


SOUTHWESTERN LIFE BUILDING Dallas, Texas
Home Offic, Building Owned Without Debt Earned
Over 6 Per Cent in 1922 on $\$ 1.426 .750$ Valuation
Retroactive Privileges for Policyholders
Lite Insurance Company new faatures, such as the Aceidental Death Benefit ot Monthly Income Dis blity Benefil are avallable to all old policyholders so fat as passible. The Home office will giadly respond to any tnquiry along
A. F. SITTIC

THE SOUTHWESTERN LIFE SOLICITS YOUR PATRONAGE BECAUSE IT IS A TEXAS INSTITUTION-AS GOOD AS THE BEST-AND IS PREPARED TO SERVE YOU
BY WRITING ALL FORMS OF LEGAL. RESERVE LIFE INSURANCE AT ATTRACTIVELY LOW RATES
JOE H. BOOTHE, Representative
Sweetwater, Texas


WHY GROWL In a story in the Reporter the other
day it tod of conditions in the Near
East hat well East that we, Mothers transcend the
Imagination.
their y their children to escape from starve-
ton. Thousands and thousand
 of sanittion in which disease bred like
magic. And in Russia conditions ar no
better, Many and many a story has
come from Russia but come from Russia but the mere fact
that the Russian rouble is not worth
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the paper it is printed upon tells mo
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significantly than words
of that once great empire.
In addition to her other burdens.
France is supporting a great standing
army in an attempt oo collect war th.
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army in an attempt to collect war the
demities from Germany Germany
claims she is "broke and very pro
bally is. Wars cost money Ger
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are.
And with the decay of governme And with the decay of governmen-
tat authority, brigandage and thievery
adds its horrors to famine pestilence
and ruin to most of the oud world.
 expense that is most reasonathe.
Here we have churches. dedicated to
tint filth witch a pol,


MRS. E. K. SMITH.


To furnish the kitchen with the latest and the best, is a true investment. The care of the household is no small problem, and with the Automatic Electric Washer, the worries and troubles of wash day are disworries and troubles of wash day are dissensed with. Come in and let us show you what a genunie servant the Automatic Electric washer is, and our easy payment
plan. plan.

CALL ME<br>FOR ELECTRICAL SERVICE<br>L. E. Coleman<br>Phone 568.<br>Phone 568.

-REPORTER WANT ADS BRING QUICK RESULTS-


HAVE YOU A HOME OF YOUR OWN?
IF NOT, let us help you get one.
We furnish the money to build or take up loans Against Your Property.

SCUDDAY INSURANCE
Phone No. 286.
Phone No. 286.

## West Texas Electric Co.

THIRTEENTH ANNUAL STATEMENT, DECEMBER 31, 1922
Midland Life Insurance Company

DANIEL BOONE, JR., President
LEDGER ASSETS

TOTAL ASSETS

1909
1914
1919
1922

Kansas City, Missouri.

J. M. SMULLIN, Secretary.

$\$ 2,505,170.76$


## LIABILITIES

Legal Reserve -................ $\$ 2,129,297.00$
Present Value Monthly Income ...-\$ $7,684.00$ Present Value Disability Claim ... \$ 10,750.68
Death Claims reported for which no
proofs have been received ......\$ $13,500.00$
$\begin{array}{lll}\text { proofs have been received } . . . . . . & \$ 13,500.00\end{array}$
Current Accounts unpaid ........-\$ 1,609.59
Premiums paid in advance ....... $\$ 16.20$

| Interest paid in advance $\ldots \ldots . . .$. |
| :--- | :--- | 12,501.83

$\begin{array}{ll}\text { Set aside for taxes } \ldots \ldots . . . . . . . . . . . . . . . . ~ \\ \$ & 10,000.00\end{array}$
Sup pens .-....................... \$ $\$ 2,097.06$
Surplus Assigned to Policyholders _ \$ 243,388.34
Surplus Unassigned ...............\$120,174.43
Capital Stock ....................... \$ 100,000.00

TOTAL LIABILITIES
\$2,651,719.13
INSURANCE IN FORCE \$513,000.00 \$6,700,893.00
$\$ 17,752,064.00$
\$24,816,092.00

For information only Midland Lifo insurance e Co., Kansas city, Mo Without committing myself to any acton, Dews Guarantee Increasing Benefit Foley with
new
Total
 ions for
years.
MALL
TOLar

R. L. McCaulley - - Sweetwater, Texas

Manager for West Texas.

"A GOOD COMPANY TO INSURE IN. A GOOD COMPANY TO REPRESENT"

The Midland Life Wants a Good Representative in Every County in Texas.

## Classified Section




MISCELLANEOUS.





## Every Day Prices

Nothing Special But Quality And Service
Loin Steak, Beef or Veal, pound
T-Bone Stceak, Beef or Veal, pound Round Steak, Beec or Veal, pound
Chuck Steak, Beef or Veal, pound Chuck Steak, Beef or Veal, pound Prime Rib Roast, Beef or Veal, pound Chuck Rib Roast, Beef or Veal, pound Brisket Roast, Beef or Veal, pound
Stew Meat, Beef or Veal, pound Stew Meat, Beef or Veal, pound
Pork, Chops or Steak, pound Pork Roast, pound Pork Saussage, (Pure) Pound
Spare Ribs, pound Spare Ribs, pound
Brains, pound
Sliced Cured Ham, pound Sliced Breakfast Bacon, pound Sliced Boiled Ham, pound
Fresh Southern Oysters, Fresh Southern Oysters, pi
Home-Made Chili. pound Home-Made Chilh. Dound ........
Dresses Hens and Friers, pound

Try Our Hore-Belked Veal Loaf.
Special Prices to Hotels, Restaurants And Boarding Houses.

We Deliver To Your Groccryman at these prices
Carthen Market
477
77 -- Phore Phone none -

Wants To Give Stella Vitae
To Every Woman In The State Of Texas

## Mrs. J. A. Tayler Declares It Is The Most Wonderful Treament For Women That reament For Women That She Has Ever Experienced.

|  | Maxy |  |
| :---: | :---: | :---: |
|  | Ladies' Brown Kid |  |
| the sherifs s itio The |  |  |
|  | Welling 0xfords |  |
| en ins | Sizes $21-2$ to 9 |  |
| \%es the | Price ..........- $\$ 4.95$ |  |
|  | COWEN \& TUCKER |  |
|  |  |  |
|  | Phone 167 | Phone 1 |

SEVEN MORE DAYS
After Inventory Sale

Premiums will be given
away Monday. April 2nd
From Our Men's Department....Coliars .... 16c Why Pay More?
Save Your Coupons
Hif

## Your School

 water, Texas, through the influence of the Board of City Development of Sweetwater to give the young people of this section an opportunity to secure at or near bome a high grade Commercial or Stenographictratnmg without the expense and Inconvenience of tratnmg without the expense and inconvenience of going to a distant
clty. The owners of this Institution have been in Busiess Collece warl tor 23 years. standard courserof study, Pesithen for all graduate tor 23 years. Standard courses of
Write or call for full information.

WEST TEXAS COMMERCIAL COLLEGE

## UNTER'S PAINT SHOP.

-Day And Night-


A great power plant is under the hood of the Good Maxwell-the result of long engineering development, precision manufacture, and rigid inspection. A motor of exceptional power and flexibility and notably quiet smoothness, particularly free from wear where wear is ordinarily the most severe.


HUBERT TOLER, Distributor
The Good MAXWELL


