









**INSURANCE COMPANY SAYS CONDITIONS IMPROVING**

Of all the indices of Texas business conditions, perhaps none offers more definite and specific proof of progress than the annual statement of the Southwestern Life Insurance Company of Dallas, which for thirty-two years has done business in every nook and corner of Texas, but which writes no insurance outside of Texas. It is the only one of the large Texas companies which does not go outside the State for business. It is by far the largest United States company operating in only one state. By reporting an increase of more than fifteen millions insurance in force during 1934, the first substantial gain since 1930, this Texas institution offers significant evidence of business improvement in Texas. Mrs. Gladys M. Stokes, local representative, says that she wrote more than twice as much insurance for this company in 1934 as she did in 1933.

A record of the Company's size for the past five years writes the history of the depression. Up to the end of 1929, the Southwestern had made large gains annually for many years, having doubled in size during the previous six years.

Early in 1930 lapses and surrenders began to be felt, and the gain during that year was small—approximately one-third of that for 1929. On December 31, 1931 the Company had less insurance in force than it had at the beginning of the year. The next year, 1932, generally conceded to be the worst for nearly all lines of business, proved the most difficult for Texas policyholders. Notwithstanding the production of thirty-seven millions of new insurance by the Company's agents, the total volume in force fell off more than fourteen millions. Recovery commenced in 1933 when a gain of about one and a half millions was recorded. The gain of fifteen millions for 1934 has just been announced in the annual report to policyholders of President C. F. O'Donnell.

A comparison of the annual statements for 1929 and 1934 reveals some interesting changes in the Company's investment practice, due to the introduction by the New Deal of its Government lending agencies. Prior to 1930 the Southwestern Life found a ready outlet for its reserves and surplus funds in the mortgage loan field, and 65 per cent of its assets were invested in loans on Texas farms and city property. At the end of 1934 only 36 per cent of its assets were in mortgages, while the bond item had increased from 8 per cent to 22 per cent.

The tendency toward increasing liquidity is revealed in the larger proportion of cash and United States Government bonds, now more than five millions, or approximately 12 per cent of all assets, as compared to 8 per cent at the end of 1929. While the normal income of a legal reserve life insurance company far exceeds its normal disbursements, the companies have been called upon in recent years to meet heavy withdrawals of policy reserves or "cash values". Many millions of dollars have been loaned to Texas citizens on the security of their policies, and doubtless many a business and family budget has been saved by these emergency funds.

President O'Donnell says that the demand for policy loans has been steadily decreasing, however, and the life companies are turning again to long-term investments. With gradual retirement of the Federal Government from the real estate loan business, the companies are anticipating an improved demand for first mortgages. Properly selected Texas mortgage loans have given a good account of themselves during the depression. The Southwestern Life's figures for 1934 reveal that interest collected on real estate loans during the year yielded a return of six per cent on a total investment of more than sixteen millions. Since organization in 1903, the Company has loaned approximately forty-six millions to Texas citizens on real estate.

**MAKES TUFTED ROBE FROM 3 100-POUND FEED SACKS**

Colorado—A tufted robe which cost 60 cents and was valued at \$7 was made from three 100-pound feed sacks by Mrs. M. A. Webb of Mitchell county and displayed at the Achievement Day held recently by the clubs of the county, according to Miss Emma Gunter, home demonstration agent. Natural and rose candlewick yarn was used by Mrs. Webb in working the diamond shaped pattern. Fifty other articles including dresses, aprons, pajamas, luncheon cloths, and pillow cases were made from sacks and exhibited by other club members.

Mrs. Borden Davis who underwent an operation some six weeks ago is still confined to her bed but is making satisfactory improvement according to reports.

Miss Georgia Wilson is improving slowly in a Lubbock hospital.

**Lady Says She Took CARDUI for Cramps; Was Soon Relieved**

Women who suffer as she did will be interested in the experience of Mrs. Maude Crafton, of Belleville, Ill., who writes: "For several years, I suffered from irregular trouble and cramping. There would be days when I would have to stay in bed. I would get so nervous, I was miserable. My aunt told me to try Cardui. She believed it would build me up, regulate me and help the nervous trouble. I knew after taking half a bottle of Cardui that I was better. I kept on taking Cardui and found it was doing me a world of good. I am in good health, which means a lot to me." Thousands of women testify Cardui benefited them. If it does not benefit YOU, consult a physician. Price \$1.

**SOCIETY**

**JONES HOME SCENE OF TWO HAPPY BIRTHDAY PARTIES**

The V. F. Jones home was the scene of two happy birthday parties last week. On Thursday night Mrs. Jones surprised her husband with a seven o'clock dinner attended by Judge and Mrs. W. E. (Happy) Smith and little daughter, Jeannine, Mr. and Mrs. Sam Price, Miss Hattie Server and Mr. Herschel Collins. Dinner was followed by "42" and the attendant merriment made the evening pass too swiftly, though all took time to express many good wishes to both host and hostess.

Little Miss Virginia Ray Jones was celebrating her sixth birthday on Sunday. "But I am having my birthday on Saturday this year," she said, "so I can have a party." And a jolly party it was, such as only a mother could plan for a little daughter. First there were games, active, mirth-provoking games, then there were refreshments. Let's see. Who doesn't like Dixie Cups and Cookies?

The birthday cake with 6 lighted candles was an attractive centerpiece on the table.

Virginia Ray was the recipient of many gifts from her little friends and the afternoon hours were all too short for: Claude Jr., and Jane Donaldson, Jeannine Smith, Ruth Evelyn Story, Colene and Dorothy Lee Carmack, Eva Jo Reid, Nancy Nell Wyatt, Mabel and Clyde Jr. Smith, Jim Ed Poer, Wanda and Waunelle Taylor, Gerald and Weldon Canady, Jeanest Edwards, and Frances Marion Haney visited Virginia Ray in the evening.

Mrs. Jones was assisted by Mrs. Claude Donaldson.

**SERVICES AT PRESBYTERIAN CHURCH ARE ANNOUNCED**

All services at the Presbyterian Church Sunday. After our quiet and noiseless Christmas season, we are now entered upon and picking up in speed of the new year. Whatever the goals reached last year, may we set a still higher goal for this new year, God made us to grow, and his work enlarge, through his growing people. We overcome and triumph through the years in ratio of our growing faith. May this next year bring a spiritual blessing to a needy world through God's more zealous and consecrated people. Let Christians specialize in Christian living and service. The small Church is just as great in the eyes of God as the big Church and no less responsible in ratio of its place and privilege. Be in our services Sunday. Bible School at 11 a. m. on time. Morning theme: "The Challenge of this new year." Invite others. Subject at night: "The Bible and the New Year." Always glad to have our members and friends in every service. We have a clock in our church and you are always due at home in time for dinner. Try coming to Church all this new year. Best way in the world to save your time. You are invited.—W. K. Johnston, Minister.

Mr. and Mrs. Roy Leslie had as Sunday guests Mr. and Mrs. T. H. Parrish, father and mother of Mrs. Leslie, and Mr. Clifton Parrish, Mrs. Leslie's brother and his wife. The Parrishes reside at Ralls.

Mr. and Mrs. E. N. Weathers left Sunday morning for Celeste, Hunt county, to spend a few months with their daughter, Mrs. Drew Perkins.

G. H. Nelson and daughter, Will-ella visited the former's uncle, H. L. Crow at Floydada, Sunday.

**BEARD HONORS DAUGHTER WITH BIRTHDAY PARTY**

Friends, both old and young, gathered in the T. C. Beard home Sunday, January 6, to celebrate the sixth birthday of his little daughter, Yvonne.

Yvonne was the recipient of numerous gifts from her little friends who enjoyed a tea-party and games in the playhouse during the afternoon.

Guests on this happy occasion were: Mr. and Mrs. E. H. Cunningham, Mr. and Mrs. C. L. Patterson and daughter Frances, Mr. and Mrs. John Beard and daughter Barbara, Reta Joice, and her cousin Audieva, Mr. and Mrs. Stewart Cowart, Grandmother Cowart, Mr. and Mrs. A. T. Beard, Billie Wayne Pennington, Bobbie and Louise Grayson, Gene, Elwayne and Yvonne Beard, Mr. and Mrs. John Campbell, John Cunningham, and the host, T. C. Beard. Pattie and Ruth Fenton were guests for the afternoon.

All expressed good wishes for many more happy birthdays for Yvonne.

**Feels a Lot Better When Black-Draught Relieves Constipation**

From many states come reports like the following from Mr. W. M. Henderson, of Jasper, Fla.: "I have been taking Theodor's Black-Draught twenty years. I take it for constipation that gives me a dull, tired, aching feeling, and I have headache, too. Black-Draught relieves me of this trouble. After a few doses, I feel as good as new. I keep it in my home. I have a big family. When one of us is ailing (from constipation), we take Black-Draught and almost always feel a lot better. It has been worth its weight in gold to my family." Sold in 25¢ packages. "Children like the berry."

K. C. Holmes, Lubbock, district farm census supervisor, formerly a resident of Tahoka, and M. M. Brown, acting postmaster at Lubbock, were here Monday on business. Mr. Holmes reports the census taking is progressing nicely.

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Hemorrhoids (Piles) Treated without surgery.  
No loss of time from work.

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We Call For and Deliver.

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9 miles North of Tahoka.  
Telephones 9637, Tahoka

**Dr. C. B. Townes**  
Physician and Surgeon  
Office: First Nat'l Bank Bldg.  
Office Ph. 45 -- Res. Ph. 181

**Dr. K. R. Durham**  
Dentist  
Office Ph. 48 Res. Ph. 88  
Office over First Nat'l Bank  
Tahoka -- Texas

**Dr. E. E. Callaway**  
Office over Thomas Bros.  
Office Ph. 51 -- Res. Ph. 147  
Rooms 1, 1 and 8

**Tom T. Garrard**  
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Practice in State and  
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ATTORNEYS-AT-LAW  
Civil Practice Only  
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General Surgery  
BROWNSFIELD, TEXAS

**Lubbock Sanitarium and Clinic**  
Dr. J. T. Krueger  
Surgery and Consultations  
Dr. J. T. Husbands  
Mr. E. J. Jones and Throat  
Dr. H. G. Overton  
Sneezes of Children  
Dr. J. P. Lathrop  
General Medicine  
Dr. F. R. Malone  
Mr. Bar. Nose and Throat  
Dr. J. E. Sikes  
Surgery  
Dr. H. G. Maxwell  
General Medicine  
Dr. Glen Key  
Surgery and General Medicine  
Dr. Jerome H. Smith  
X-Ray and Laboratory  
G. K. Hunt J. E. Felton  
Superintendent Business Mgr.  
A chartered training school for nurses is conducted in connection with the sanitarium.

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**SPECIAL WINTER BLEND CONOCO BRONZE GASOLINE**

The lower the mercury drops, the more you'll like Special Winter-Blend Conoco Bronze Gasoline. EXTRA HIGH TEST! It gives an explosive mixture at 50° below zero. It starts at any temperature at which the starter will crank the motor. LESS CHOKING! After a short warm-up, you can pick up smoothly, without using the choke! SAVE MONEY! Save your battery. Get more mileage. Drive into your Conoco dealer's today and try a tankful. You are going to like it!

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**INSTANT STARTING LIGHTNING PICK-UP**

TRY THIS BETTER WAY OF STARTING YOUR CAR IN EXTREMELY COLD WEATHER

Automobile makers recommend this method of starting in cold weather, except for cars with automatic starters. Try it for a quick, easy start without danger of "flooding" by too much choking.

"If your motor does not start instantly on Special Winter-Blend Conoco Bronze Gasoline, it needs mechanical service."

1. Leave ignition OFF. Pull choke out all the way. Push down your clutch pedal and keep it down.
2. Open hand-throttle one-third. Leaving ignition OFF, step on starter for several motor revolutions.
3. Push choke back in. Turn ignition on. Step on starter. Motor should fire instantly.
4. Warm up motor gradually. Use choke sparingly, only enough to get smooth firing.

