Statement of the Condition of the BANK OF MOUNTVILLE, Located at Mountville, S. C., at the close of business March 1, 1920.

RESOURCES

Loans and Discounts		$ 95,888.39
Overdrafts		2,611.01
Bonds and Stocks Owned by the Bank		5,800.00
Furniture and Fixtures		1,820.00
Banking House		2,000.00
Due from Banks and Bankers		8,279.40
Currency		2,128.00
Silver and Other Coin		265.58
Checks and Cash Items		797.54
Total		$119,589.92

LIABILITIES

Capital Stock Paid In		$ 20,250.00
Surplus Fund		6,000.00
Undivided Profits, less Current Expenses and Taxes Paid		3,017.39
Due to Banks and Bankers		5,278.23
Individual Deposits Subject to Check	$66,407.46	
Time Certificates of Deposit	16,287.00	
Cashier's Checks	2,349.84	85,044.30
Total		$119,589.92

State of South Carolina,
County of Laurens.

Before me came C. M. Fuller, Cashier of the above named bank, who, being duly sworn, says that the above and foregoing statement is a true condition of said bank, as shown by the books of said bank.

C. M. FULLER.

Sworn to and subscribed before me this 5th day of March, 1920.

W. E. CRISP,
Notary Public.

Correct Attest: C. M. Fuller, J. M. Simmons, W. J. Cluck, Directors.

Statement of the Condition of the PALMETTO BANK, Located at Laurens, S. C., at the close of business March 1, 1920.

RESOURCES

Loans and Discounts		$388,407.93
Overdrafts		1,064.49
Bonds and Stocks Owned by the Bank		30,780.00
Furniture and Fixtures		3,450.00
Banking House		4,550.00
Due from Banks and Bankers		90,504.07
Currency		3,463.00
Gold		150.00
Silver and Other Coin		605.88
Checks and Cash Items		9,432.81
Total		$532,410.18

LIABILITIES

Capital Stock Paid In		$ 50,000.00
Surplus Fund		30,000.00
Undivided Profits, less Current Expenses and Taxes Paid		17,113.00
Due to Banks and Bankers		67.08
Dividends Unpaid		196.00
Individual Deposits Subject to Check	$226,774.44	
Savings Deposits	77,059.24	
Time Certificates of Deposit	113,778.84	
Cashier's Checks	17,419.58	435,034.10
Total		$532,410.18

State of South Carolina,
County of Laurens.

Before me came L. G. Balle, Cashier of the above named bank, who, being duly sworn, says that the above and foregoing statement is a true condition of said bank, as shown by the books of said bank.

L. G. BALLE.

Sworn to and subscribed before me this 8th day of March, 1920.

R. A. BABB,
Notary Public.

Correct Attest: L. E. Burns, W. D. Ferguson, Clarence Cuningham, Directors.

Statement of the Condition of the LUCAS BANK Located at Laurens, S. C., at the close of business March 1, 1920.

RESOURCES

Loans and Discounts		$ 34,583.93
Overdrafts		27.70
Bonds and Stocks Owned by the Bank		1,000.00
Furniture and Fixtures		750.00
Due from Banks and Bankers		33,802.75
Currency		556.00
Gold		535.00
Silver and Other Coin		298.72
Other Resources, viz.: Liberty Bonds, (subscriptions for employees		2,585.00
Total		$ 74,139.10

LIABILITIES

Capital Stock Paid In		$ 10,000.00
Surplus Fund		1,500.00
Undivided Profits, less Current Expenses and Taxes Paid		2,246.81
Individual Deposits Subject to Check	$36,429.72	
Savings Deposits	23,912.55	
Cashier's Checks	20.00	60,392.29
Total		$ 74,139.10

State of South Carolina,
County of Laurens.

Before me came C. S. Link, Jr., Acting Cashier of the above named bank, who, being duly sworn, says that the above and foregoing statement is a true condition of said bank, as shown by the books of said bank.

C. S. LINK, Jr.

Sworn to and subscribed before me this 8th day of March, 1920.

C. W. TUNE,
Notary Public.

Correct Attest: Geo. M. Wright, O. B. Simmons, M. L. Copeland, Directors.

THOUSANDS OF DOLLARS LOST EACH YEAR TO DAIRYMEN THROUGH IMPROPER COOLING

In Times of Cold Weather Prepare for Hot Weather—Harvesting Ice in a Northern State.

(Prepared by the United States Department of Agriculture.)

Each year dairymen lose thousands of dollars from returned sour milk, poor butter, and low-quality cheese. These losses are largely due to improper cooling of milk and cream on the farm, according to dairy specialists. For good results milk and cream should be cooled to 50 degrees or lower and held there; and as this usually can best be done by the use of ice, dairymen should take advantage of any near-by lake or stream to obtain a supply of ice for next year.

Ice Costs Little.

The ice harvesting season fortunately comes at a time when there is the least work on the farm for men and teams, and consequently the actual money cost is usually not very great.

The quantity of ice needed depends upon the location of the farm—whether in the North or in the South, the number of cows milked, and the method of handling the product. In the northern states it has been found that, with a moderately good ice house, one-half of a ton of ice per cow is sufficient to cool cream and hold it at a low temperature for delivery two or three times a week. One and one-half or two tons per cow should be provided where milk is to be cooled.

Capacity of Ice Houses.

A cubic foot of ice weighs about 57 pounds, so in storing ice it is customary to allow from 40 to 50 cubic feet per ton for the mass of ice. At least 12 inches must be left between the ice and the wall of the building for insulation, unless the ice house has permanently insulated walls and an unusually large space for insulation beneath and above the ice.

Where a lake, pond, or stream of clear water is not available, some preliminary work in preparing the ice field will be required before freezing weather sets in. It is therefore advisable to make all plans for the work as soon as possible. Water for the ice supply should be entirely free from contamination or pollution. Ponds and sluggish streams usually have grass and weeds growing in them, so that the ice harvested is likely to contain decayed vegetable matter, which is always objectionable. They should, therefore, be thoroughly cleared of such growths before the ice has formed.

In some sections it is necessary to impound the water for producing ice. This may be done either by excavating, and diverting a stream into the excavation, or by constructing dams across low areas. In localities where very low temperatures prevail for several weeks at a time, and the supply of pure water is limited, blocks of ice may be frozen in metal cans or in special fiber containers.

In harvesting ice it is desirable to have a field of sufficient size to fill the ice house at a single cutting, as the thickness and quality of the ice will be more nearly uniform, and the necessary preparation for cutting and harvesting need be made but once. In many instances, however, the size of the pond or stream is such that it is necessary to wait for a second crop in order to fill the ice house. The average farmer requires only a comparatively small quantity of ice, so that even a small harvesting surface will usually prove large enough, especially if ice is cut the second time. The square feet of surface required per ton when the ice is of different thicknesses is shown in the following table. Size of cake, 22 by 22 inches.

Square Feet of Ice Surface Required Per Ton of Ice.

Thickness of Ice Inches	Number of Cakes Required Per Ton	Cutting Space Required Per Ton
4	31.3	105.4
6	20.9	70.2
8	15.6	52.6
10	12.5	42.1
12	10.4	35.1
14	8.9	30.1
16	7.8	26.3
18	6.9	23.4
20	6.3	21.1
22	5.7	19.1

Few Tools Required.

When a small quantity of ice is to be harvested, but few tools are required. The following list contains those actually needed for harvesting ice on a small scale: Two ice saws, one hand marker, one pulley and rope, two pairs of ice tongs, two ice hooks, one pointed bar, and one straight edge. While these tools are all that are necessary, additional ones, such as the horse plow and marker, horse scraper and marker, and a calking bar are convenient and will help to expedite the work of ice harvesting.

U. S. BUTTER EXPORTS SMALL

This Country Furnishes Less Than 1 Per Cent of Product That Figures in Trade.

(Prepared by the United States Department of Agriculture.)

In spite of vast grazing lands in the United States this country furnishes less than 1 per cent of the butter that figures in world or international trade, according to statistics recently compiled by the United States department of agriculture. However, the same fact, expressed in terms of the total number of pounds of butter exported, does not look so insignificant, since the annual total for at least one year in each of the last six decades has approached 30,000,000 pounds. There has been marked fluctuation in this country's exports of butter, the amount frequently dropping to less than one-third of the total for the big years. The relation between domestic and foreign prices has been the determining factor in these changes. During the last few years our exports, small as they are relatively, have been going to 70 different countries, colonies, and dependencies.

MACHINERY SAVES LABOR IN CUTTING WOOD

Buzz Saw Operated by a Gasoline Engine.

(Prepared by the United States Department of Agriculture.)

Machinery is valuable in cutting firewood and is especially valuable now. Machinery speeds up wood cutting, and means more wood and therefore more coal saved.

A buzz saw or a drag saw will cut several times as much wood in a day as can be cut by hand and will do it much more easily. Wood-sawing machines are comparatively inexpensive, and when well cared for will last a long time. On farms which already have gasoline engines or other sources of power, little extra outlay is necessary. Most of the outfits may be operated by a small number of men. Repairs and upkeep usually are moderate.

The cost of cutting a cord of wood with a buzz saw is approximately 20 cents. All small trees and cordwood can be cut readily with a buzz and circular saw, but logs above 10 to 12 inches in diameter can be cut best with a drag saw, although the latter will not cut so rapidly. The sawing outfit may be owned co-operatively or may be used for custom work.

Famous Woman.

Catherine of Sienna is a woman who consecrated her days to good works and deeds and poured them all into the melting pot of divine love. This saint organized peace between frantic states in the fourteenth century. She brought the pope back to Rome. Canonized, she is "Saint Catherine."

Walking Sticks and Canes.

The general use of canes was at one time forbidden in Rome by imperial edict, except to persons of patrician rank. The women of that time carried them also. The cane appeared in England as the badge of aristocracy in about the fifth century. Later came a period of decoration and canes of exquisite design resulted.