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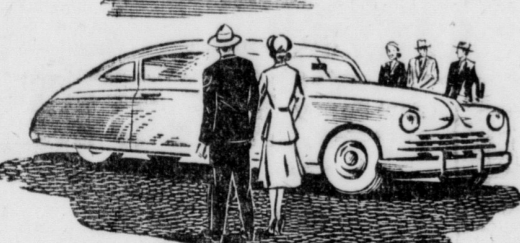
ELIZABETHTOWN
 R. D. 1
 42-1f

EVANGELIST AT CALVARY BIBLE CHURCH JANUARY 22.
 Evangelist Merle Fuller, Elmira, New York will be at Calvary Bible Church, Sunday, January 22nd speaking at both morning and evening services. Mr. Fuller will be looking forward to renewing acquaintance with his many friends. Mr. Fuller will be remembered as the evangelist who conducted Tent meetings here several years ago.

CAN KEEP OUT OF JAIL BY GOING TO CHURCH
 Jay L. Geyer, Hummelstown RD found guilty of robbing a garage, was sentenced by a Dauphin Co. judge. He can stay out of jail as long as he attends church and Sunday School.

A HYMN FESTIVAL BY THE 240 VOICE GRANTHAM SOCIETY
 The 240 voice Grantham Oratorio Society of Messiah College will present a Hymn Festival in the State Education Building Forum at Harrisburg on Sunday, January 15 at 3:00 p. m.


AMERICAN BANKING IN ACTION



1 FOR EVERY 5

That's here in America, where our free enterprise system brings more benefits to more people than any other system ever devised. In Great Britain, for instance, it's one car for 24 people. In Russia, it's one car for 249 people. American banks help finance American car purchases, as well as American car production. If you need a low-cost bank auto loan, come in and see us.

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 MOUNT JOY, PA.



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Church Notes

NEWS PERTAINING TO ALL THE CHURCHES IN MT. JOY AND THE ENTIRE SURROUNDING COMMUNITY.

Mt. Joy Memorial Church
 Henry Garber, Amos Hess, and Henry Frank, Pastors
 Sunday, January 15th
 9:00 a. m. Sunday School
 10:00 a. m. Church Service.

Mt. Pleasant Brethren in Christ Church
 Elder C. H. Moyer, Pastor
 Sunday, January 15th
 9:00 a. m. Sunday School
 10:30 a. m. Preaching

Newtown U. B. Church
 Oscar K. Bach, Pastor
 Sunday, January 15th
 9:00 a. m. Sunday School
 7:00 p. m. Evening Worship.

St. Luke's Episcopal Church
 Rev. Donald Boyd Kline, Vicar
 Sunday, January 15th
 10:45 a. m. Holy Eucharist (1st and 3rd Sundays) (Morning prayer on other Sundays.)
 Brotherhood of St. Luke Corporate Communion on last Sunday of each month at 7:30 a. m.
HOLY DAYS
 7:00 a. m. Holy Eucharist.

Cross Roads Church
 Sunday, January 15th
 A series of Revival meetings will begin at the Cross Roads Church and will continue for several weeks.
 Rev. D. Donald Herr of Nappanee, Md. is the Evangelist. Everyone is invited.

Calvary Bible Church
 Rev. C. L. Summy, Pastor
 E. M. Wolgemuth, Supt.
 Sunday, January 15th
 9:15 a. m. Bible School
 10:25 a. m. Morning Worship
 7:00 p. m. Prayer Period.
 Wednesday
 7:30 p. m. The Message.

Church of God
 Rev. C. F. Helwig, Pastor
 Sunday, January 15th
 9:30 a. m. Church School
 10:30 a. m. Morning worship
 Sermon, "A Recipe for Right Living"
 7:30 p. m. Evening Worship.
 Sermon, "When People Receive Jesus Gladly".
 Wednesday
 7:30 p. m. Junior Prayer meeting.
 7:30 p. m. Monthly Missionary

First Presbyterian Church
 Rev. T. A. McGregor, Pastor
 Sunday, January 15th
 9:30 a. m. Church School
 10:45 a. m. Morning Worship
 Rev. William T. Swain, Jr., Executive Secretary of the Presbyterian Home of Central Pennsylvania.

St. Mark's Evangelical United Brethren
 Ezra H. Ranck, Pastor
 Sunday, January 15
 9:00 a. m. Sunday School
 10:15 a. m. Morning Worship.
 6:30 p. m. Youth Fellowship
 7:30 Evening Worship
 Wednesday
 7:30 p. m. Midweek Prayer Service.
 8:45 p. m. Choir Rehearsal.
 Dorcas Society meeting, scheduled for Thursday night has been canceled.

Trinity Evangelical Cong. Church
 L. Dallas Zeigler, Pastor
 Sunday, January 15th
 9:30 a. m. Sunday School
 10:30 a. m. Morning Worship
 6:30 p. m. K. L. C. E.
 Rev. Shultz, student preacher will bring message.
 No evening service
 Tuesday
 7:30 p. m. Young People will meet Wednesday
 7:30 p. m. Prayer Meeting.
 8:30 p. m. Choir will meet.

Salunga Methodist Church
 Rev. James F. Mort, Pastor
 Miss Alice Strickler, Supt.
 Sunday, January 15th
 9:30 a. m. Church School
 6:30 p. m. Youth Fellowship.
 Gloria Mowery as leader
 Monday
 7:30 p. m. Booth Festival and the Youth Rally at First Methodist Church in Lancaster. James Newcomer in charge.

Church of the Brethren
 Elizabethtown, Pa.
 Rev. Nevin H. Zuck, Pastor
 Sunday, January 15th
 9:30 a. m. Church School
 10:30 a. m. Morning Worship
 Rev. Galen C. Kilhefner will preach
 7:30 p. m. Evening Worship
 Rev. Paul Zlwine and Male Quartet will conduct service
 Wednesday
 7:30 p. m. Prayer Meeting

Mount Joy Methodist Church
 Rev. James F. Mort, Pastor
 Joseph Shaeffer, Supt.
 Sunday, January 15th
 9:30 a. m. Church School
 10:30 a. m. Morning Worship
 4:30 p. m. Methodist Radio Service over WLAN
 Monday
 7:30 p. m. Booth Festival and a Youth Rally at First Methodist Church, Lancaster. Those attending from local church will meet at 7:00 p. m. at parsonage.
 Tuesday
 7:30 p. m. Senior Choir rehearsal.
 Wednesday
 11:00 a. m. Weekday Church School
 7:30 p. m. WSCS meets at parsonage.

REPORT OF CONDITION OF THE FIRST NATIONAL BANK AND TRUST COMPANY OF MT. JOY IN THE STATE OF PENNSYLVANIA, AT THE CLOSE OF BUSINESS ON DECEMBER 31, 1949.
 (Published in response to call made by Comptroller of the Currency, under Section 5211, U. S. Revised Statutes).

ASSETS

Cash, balances with other banks, including reserve balance and cash items in process of collection	606,975.85	
U. S. Government obligations, direct and guaranteed	1,316,637.29	
Obligations of State and political subdivisions	15,486.39	
Other bonds, notes, and debentures	9,838.97	
Corporate stocks (including \$9,750.00 stock of Federal Reserve Bank)	9,750.00	
Loans and discounts (including \$5.72 overdrafts)	1,765,403.40	
Bank premises owned	\$34,752.60, furniture and fixtures	\$7,124.83
Real estate owned other than bank premises	1.00	
Other assets	6,859.89	
Total Assets	\$3,783,151.31	

LIABILITIES

Demand deposits of individuals, partnerships, and corporations	1,542,117.69
Time deposits of individuals, partnerships, and corporations	1,564,743.96
Deposits of U. S. Government (including postal savings)	39,238.89
Deposits of State and political subdivisions	226,457.90
Other deposits (certified and cashier's checks, etc.)	3,952.62
Total Deposits	\$3,982,573.78
Other liabilities	21,852.97
Total Liabilities	\$4,004,653.47

CAPITAL ACCOUNTS

Common stock, total par	\$25,000.00
Surplus	125,000.00
Undivided profits	29,997.89
Reserves (and retirement account for preferred stock)	379,997.89
Total Capital Accounts	\$589,995.78

Total Liabilities and Capital Accounts \$4,594,649.25

MEMORANDA

Assets pledged or assigned to secure liabilities and for other purposes 586,423.55

Loans as shown above are after deduction of reserves of 9,332.89

State of Pennsylvania, County of Lancaster, ss:
 I, E. M. Bomberger, cashier of the above-named bank, do solemnly affirm that the above statement is true to the best of my knowledge and belief.
 E. M. BOMBERGER, Cashier
 Affirmed to and subscribed before me this 9th day of January, 1950.
 Gertrude P. Helms, Notary Public.
 Correct—Attest:
 J. MUSSER WOLGEMUTH
 S. NISSLEY GINGRICH
 D. M. WOLGEMUTH
 Directors

26 COURSES OFFERED AT FAM EVENING DIVISION
 Franklin and Marshall College offer twenty-six courses in its evening division during the spring term which will open on February 6. The evening courses were inaugurated last fall under the sponsorship of the new Division of Community Services, and proved so popular that the offerings have been greatly increased for the spring semester.
 Registrations are being accepted now for the spring term. They may be accomplished by writing, phoning or calling personally upon R. V. Showers, director of Community Services, Franklin and Marshall College Campus.

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REPORT OF CONDITION OF THE UNION NATIONAL MOUNT JOY BANK IN THE STATE OF PENNSYLVANIA, AT THE CLOSE OF BUSINESS ON DECEMBER 31, 1949.
 (Published in response to call made by Comptroller of the Currency, under Section 5211, U. S. Revised Statutes).

ASSETS

Cash, balances with other banks, including reserve balance and cash items in process of collection	\$ 729,542.23	
U. S. Government obligations, direct and guaranteed	2,416,373.00	
Obligations of State and political subdivisions	20,380.00	
Other bonds, notes, and debentures	157,184.30	
Corporate stocks, including \$15,000 stock of Federal Reserve Bank	15,000.00	
Loans and discounts (including \$44.15 overdrafts)	2,196,741.04	
Bank premises owned	\$23,275.00, furniture and fixtures	\$19,982.46
Real estate owned other than bank premises	1,000.14	
Other assets	6,776.26	
Total Assets	\$5,773,836.43	

LIABILITIES

Demand deposits of individuals, partnerships, and corporations	\$2,202,497.40
Time deposits of individuals, partnerships, and corporations	\$2,388,759.71
Deposits of U. S. Government (including postal savings)	50,014.99
Deposits of State and political subdivisions	83,445.28
Other deposits (certified and cashier's checks, etc.)	25,922.38
Total Deposits	\$5,050,639.76
Bills payable, rediscounts, and other liabilities for borrowed money	225,000.00
Other liabilities	6,197.63
Total Liabilities	5,281,737.39

CAPITAL ACCOUNTS

Common stock, total par	\$125,000.00
Surplus	400,000.00
Undivided profits	49,563.32
Reserves (and retirement account for preferred stock)	17,997.21
Total Capital Accounts	592,560.53

Total Liabilities and Capital Accounts \$5,874,307.92

MEMORANDUM

Assets pledged or assigned to secure liabilities and for other purposes 708,999.99

State of Pennsylvania, County of Lancaster, ss:
 I, Carl S. Krall, cashier of the above-named bank, do solemnly affirm that the above statement is true to the best of my knowledge and belief.
 CARL S. KRALL, Cashier
 Sworn to and subscribed before me this 7th day of January, 1950.
 Annie C. Blesinger, Notary Public
 My commission expires Jan. 26, 1953
 Correct—Attest:
 HENRY H. KOSIER
 P. R. NISSLEY
 HARVEY RETTEW
 Directors

REPORT OF CONDITION OF THE FIRST NATIONAL BANK OF LANCASTER IN THE STATE OF PENNSYLVANIA AT THE CLOSE OF BUSINESS ON DECEMBER 31, 1949.
 (Published in response to call made by Comptroller of the Currency, under Section 5211, U. S. Revised Statutes).

ASSETS

Cash, balances with other banks, including reserve balance and cash items in process of collection	\$ 288,262.75
U. S. Government obligations, direct and guaranteed	868,310.81
Obligations of State and political subdivisions	22,460.00
Other bonds, notes and debentures	195,957.01
Corporate stocks, including \$5,250.00 stock of Federal Reserve Bank	5,250.00
Loans and discounts (including no overdraft)	857,102.44
Bank premises owned \$1.00	1.00
Furniture and fixtures	2,820.62
Investments and other assets	22,300.00
Indirectly representing bank premises of other real estate	6,600.00
Total Assets	\$2,247,994.65

LIABILITIES

Demand deposits of individuals, partnerships, and corporations	\$22,644.17
Time deposits of individuals, partnerships, and corporations	922,821.82
Deposits of United States Government (including postal savings)	23,563.33
Deposits of State and political subdivisions	152,247.46
Other deposits (certified and cashier's checks, etc.)	11,117.99
Total Deposits	\$1,962,294.77
Bills payable, rediscounts, and other liabilities for borrowed money	69,000.00
Other liabilities	4,233.55
Total Liabilities	\$2,016,648.32

CAPITAL ACCOUNTS

Common stock, total par	\$75,000.00
Surplus	100,000.00
Undivided profits	43,994.33
Reserves (and retirement account for preferred stock)	12,712.29
Total Capital Accounts	230,716.33

Total Liabilities and Capital Accounts \$2,247,364.65

MEMORANDUM

Assets pledged or assigned to secure liabilities and for other purposes 569,999.09

State of Pennsylvania, County of Lancaster, ss:
 I, N. L. Bowers, cashier of the above-named bank, do solemnly affirm that the above statement is true to the best of my knowledge and belief.
 N. L. BOWERS, Cashier
 Sworn to and subscribed before me this 4th day of January, 1950.
 Henry H. Koser, Notary Public, My commission expires Feb. 1, 1951.
 Correct—Attest:
 E. B. STEHMAN
 ELMER K. COPE
 G. F. TROUT
 Directors

MISSIONARY SOCIETIES MET
 The Mt. Joy and Donegal Presbyterian Missionary Societies met in the Mt. Joy Presbyterian Church at 8 p. m. Tuesday, Mrs. C. E. Workman reviewed the book "Japan Begins Again."

THREE DEPOT EMPLOYEES ON A TRAINING CRUISE
 Three employees at the Marietta T. C. Depot left Lancaster Saturday night for Norfolk, Va. where they will board the aircraft carrier, USS Franklin D. Roosevelt for a Caribbean training cruise.

The three Naval Reservists are: Warren E. Pinkerton, Gerald W. Resh and Emil Leptich all of Lancaster.

INJURED WHILE AT WORK
 Samuel Maxwell, thirty-one, 202 Mount Joy St., suffered a dislocation of the left leg when he fell from a platform. He was admitted to the General Hospital.

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Any one of our many customers will verify this.

THE BULLETIN
 MOUNT JOY, PA.