Church News

CHURCH Eagle, Nebraska

E. Edward Hackmann, Pastor 10 a.m.; Sunday School and gram on the church lawn. Bible Classes, Sunday at 9 a. m.; quarterly voting members' meeting, Sunday, 2-4 p.m.; Walther League meeting, Sunday at 7:30 p.m.

Sunday School teachers meeting Wednesday at 8 p.m.; Wal-Wednesday at 8 p.m.

UNITED PRESBYTERIAN CHURCH Murray, Nebraska Roy P. Morris, Pastor

a.m., Bible School with m., morning worship, with ser- Lincoln. mon, "What Christ's Enemies Thought About His Person.' This will be the first of a series of sermons on "What Christ's Enemies Thought of Him and His Work." Please note the change of time.

THE FIRST METHODIST CHURCH Plattmouth

7th and Main Streets E. S. DeSpain, pastor Church School at 9:45 with classes for all ages. Morning worship 11. The sermon topic will be, "Foot-Prints of Jesus." Mrs. Karl Ogg will sing "I Walked Today Where Jesus Walked." Congregational singing. The public is invited to all these services. Youth Activity week has been set up in this church

CHRIST LUTHERAN CHURCH On the Plattsmouth-Louisville Road

for the last week of July.

A. B. Lentz, Pastor Sunday, July 8, 9:30, Sunday superintendent. School; 10:30, services. The 11:00 a.m. - Worship Service. semi - annual congregational meeting will be held in connection with the services.



mens Missionary Society will meet in the church parlors. Sunday evening, July 15, an-Divine Services, Sunday at nual chicken supper and pro- ter altogether of voluntary ac-

EVANGELICAL UNITED BRETHREN CHURCH Murdock

Richard A. Heim, minister 9:30, morning worship. Guest speaker. Miss Florence Walter, ther League Choir practice, R.N., missionary on furlough from Nigeria, British West Africa; 10:30, Sunday School; 7:30. Youth Fellowship for intermediates and young people; 8. evening worship.

Monday, 5:45 p.m., Youth Felclasses for all ages. Edward lowship picnic. Leave our church Howard, superintendent; 10 a. promptly for Peter Pan Park in

FIRST PRESBYTERIAN CHURCH Keith Delap, pastor Plattsmouth

Sunday, July 8, 9 a.m., divine service; 10 a.m., Church School. Tuesday, 7 p.m., Junior High Fellowship; 8 p.m., Junior High Choir rehearsal.

Wednesday, 8 p.m., Senior High Fellowship. Thursday, 8 p.m., Senior Choir

ST. PAUL'S EVANGELICAL

AND REFORMED CHURCH G. E. Seybold, pastor Sunday School, 9:30 a.m. church service, 10:30 a.m.

METHODIST CHURCH Weeping Water, Nebraska Rev. Fred Gardner, Pastor Sunday-

9:45 a.m. - Church school Eugene Ludwick, superintend- a. m. ent. Mrs. Alvin Groesser, junior Choir rehearsal at 7:30 p.m.

ROCK BLUFFS CHURCH (American Sunday School Union)

Jack Harris, Pastor miles south and 3 miles east Plattsmouth. 10:00 a.m. Sunday School. 11:00 a.m. Morning Service.

TRINITY LUTHERAN CHURCH Eagle, Nebraska F. L. Cress, Pastor

9:45 a.m. services; 10:45 a.m., MURRAY CHRISTIAN Murray, Nebraska Robert Larson, Pastor

Sack, superintendent. 11 a. m., worship service. 6:30 p. m., Chi Rho. Wednesday evening, 8 p. m.

choir practice. Thursday evening, 7:30 p. m., C. Y. F.

Report of Condition of

THE MURRAY STATE BANK OF MURRAY, CASS COUNTY, NEBRASKA

Charter No. 578

at the close of business on June 30th, 1956

ASSETS

balances, and cash items in process of collection .. \$ 205,537.70

Cash balances with other banks, including reserve

United States Government obligations, direct and guar-

Obligations of States and political subdivisions 41,735.34 Loans and discounts (including \$331.36 overdrafts) ... 511,883.01 Bank premises owned \$1.00 TOTAL ASSETS \$1,455,736.01 Ted Hall, superintendent Pri- Panska, superintendent. LIABILITIES Demand deposits of individuals, partnerships, and Time deposits of individuals, partnerships, and cor-Deposits of United States Government (including postal savings) Deposits of States and political subdivisions Other deposits (certified and officers' checks, etc.) TOTAL DEPOSITS\$1,303,413.47

CAPITAL ACCOUNTS\$ 50,000.00 50,000.00

TOTAL LIABILITIES\$1,303,413.47

TOTAL CAPITAL ACCOUNTS 152,322.54 TOTAL LIABILITIES AND CAPITAL ACCOUNTS. \$1,455,736.01 "This bank's capital consists of:

Common stock with total par value of .. \$50,000.00

MEMORANDA

Assets pledged or assigned to secure liabilities and for other purposes (including notes and bills rediscounted and securities sold with agreement to repurchase) \$ 111,500.00 Christian Endeavor, 7:30 Sun- vak, and co-stars Rosalind Rus- Frances, and Mrs. Sophia Ems-

I, Charles H. Boedeker, President, of the above named bank, do hereby certify that the above statement is true to the best of my knowledge and belief.

CHARLES H. BOEDEKER,

Correct-Attest A. L. CARPER, LEONA BOEDEKER Directors No. 3300-July 5, 1956

Bible Comment:

'Members One Of Another' Is Christian Ideal

THE disciples, a comparatively small fellowship living in a hostile world, possessed all things in common. It was a mattion. There was no power forcing those who had possessions to sell them and put them into the common resources.

Their common faith and their common sufferings had drawn them together, and made possible such an experience. Their society was vastly different from ours, for they had no greed, no selfishness, no self-seeking. All were "members one of another." and each had his part in giving and receiving.

Such an ideal condition did not last long in the early church, true, for there began murmurings concerning the unjust distribution of common funds and the preference that was given for some over others.

It being the purpose of the early Christian church to do right, the apostles sought immediately to adjust this matter, but they themselves felt that their ministry was the ministry of the word of God. Therefore, they proposed to the disciples that re-sponsible men be ricked who could attend effectually and wisely to the economic adjustments within the church.

We are disposed to regard this as the original institution of deacons, and these who were chosen were ordained for their particular tasks by the laying on of the apostles' hands.

This spirit-of organizing the common resources of a group for the welfare of all-ought to be always prevalent in the church, and should represent the goal of our society and our nation.

CHRISTIAN SCIENCE CHURCH 6th St. and 2nd Ave. Church and Sunday school 11

Wednesday evening services at August. 8 p. m. first Wednesday each

Humanity's need for effective prayer will be emphasized at Christian Science services Sun-

Keynoting the Lesson-Sermon entitled "Sacrament" is the Golden Text from Psalms (19:

FIRST LUTHERAN CHURCH 11th and Washington Avenue Plattsmouth

Carlton C. Spatzek, Pastor Sunday, 8:30 a.m., worship services: 9:30 a.m., Sunday School.

10 a. m., church school, Louis ST. PAUL LUTHERAN CHURCH from 7:30 a.m. to 9:00. Weeping Water Carlton C. Spatzek,

vacancy pastor Sunday, 9:30 a.m., Sunday School; 10:30 a.m., worship service.

CHRISTIAN CHURCH Elmwood

Sunday School, 10 a.m., Bob Rueter, superintendent, Mrs. Dorothy Miller, junior superintendent; 11 a.m., morning wor-

FIRST CHRISTIAN CHURCH 8th & Avenue C

Rev. Roger Heimer Sunday, church service, 10:50, Sunday School, 9:45; young peo-

ple, 6:30. Choir practice Thursday, 7:30.

ELMWOOD METHODIST CHURCH

Bert L. Story, D. D., Minister Sunday School 10 a.m. Paul Eveland, superintendent. Mrs. mary department. Morning Worship 11 a.m.

CALLAHAN COMMUNITY

CHURCH Rev. Eugene Claassen, Minister children and youth at 2:30 p. m. ecutive board meeting Thursday every Sunday. Adult services at afternoon at Legion Hall. the same hour. Regular Tuesday night services at 7:30 p. m.

EVANGELICAL UNITED BRETHREN CHURCH Mynard M. L. Shafer, Minister 10 a.m. Sunday school.

11:00 a.m. Morning worship. CHRISTIAN CHURCH Weeping Water

Charles Kofoid, minister During June, July, August, opens Sunday at the Cass Sunday School, 9 a.m., James Theatre in CinemaScope and Mrs. John Wolph and family Breckenridge, superintend ent, color by Technicolor. Mrs. Maurice Hammons, junior Story of a stranger who superintendent; church, 10 a. creates havoc in the lives of sel and daughters. m.; Wednesday evenings, choir Kansan small towners, especpractice, 7:30-8 p.m., Mrs. S. H. ially the women, "Picnic" stars Harmon, organist, director; William Holden with Kim No- and family, Mrs. Dena Ruge, and day evenings.

ST. JOHNS CHURCH Plattsmouth, Nebraska

President a.m. Weekdays: Masses at 8:15. Confessions Saturdays and 1st Thursdays from 4 to 5:30 and from 7:30 to 8:00 p.m. Special devotions will be announced in the Parish Bulletin. Journal.

___ Annual taport of the Board of The Sandax Co. cleaning

ZION PRESBYTERIAN CHURCH

Cedar Creek Rev. Keith Delap, Acting Pastor Worship service, 9:30 a. m. Sunday School, 10:20 a. m.

FIRST METHODIST CHURCH Eagle, Nebraska Walter Jackson, Pastor

Sunday: 10 a.m., church school; 11 a

m. worship services. E. U. B. CHURCH Elmwood

T. H. Kampman, Minister Sunday: Worship 11 a.m.; Sunday of churches at Omaha. school 10 a.m., Howard Vogt,

BAPTIST CHURCH Union, Nebraska E. L. Mason, Pastor Sunday School - 10 a.m. Church service — 11 a.m. Visits Friends

THE FIRST BAPTIST CHURCH North 9th and Avenue E Plattsmouth

Sunday church services-Sunday School, 9:45; morning worship, 11; young peoples 7:30.

Wednesday night prayer serv-Choir practice, Thursday night

You, too, are always welcome. Dies In Kearney

FIRST CONGREGATIONAL CHURCH Weeping Water, Nebraska E. K. Bauman, Minister Church School at 9:45. Morning Worship at 11 a.m.

REORGANIZED CHURCH OF JESUS CHRIST OF LATTER DAY SAINTS Library Auditorium Elwin L. Coolman, Pastor 10:00 a.m. Church school.

11:00 a.m. Morning worship. ST. LUKES CHURCH **EPISCOPAL** Avenue "A" at 3rd Street Rev. Fr. Max L. Kors, Rector

Sundays 9:00.

METHODIST CHURCH Nehawka Rev. Fred Gardner, Pastor

No services during July.

Sunday school Superintendent Mrs. Neil Pierce Church service at 9:45. Sunday school at 10:35.

HOLY ROSARY CHURCH Sixteenth and First Avenue Pastor

Masses on week days at 7:30. Masses on Sunday at 7:30 and Masses on Holy Days at 5:30 "Flower Print."

a.m. and 8 a.m. Confessions on Saturdays eves First Fridays: Holy Communion at 7:00 a.m. Mass at 7:30

Friday 6:45 to 7:20 p.m. Seasonal Devotions will be an- them. nounced by the Parish Bulletin. Sunday school.

WESLEYAN METHODIST CHURCH OF AMERICA 619 South Tenth

Geo. Francis, Pastor Sunday school — 10:00 a.m. Morning worship — 11 a.m. Young Peoples Meeting -

Nehawka Rev. Melvin Shafer, Pastor Sunday School Superintendent Mrs. A. B. Rutledge Sunday school 10:30.

Worship 9:30. EMANUEL EVANGELICAL U. B. fourth birthday Sunday. Northeast of Murdock T. H. Kampman, Minister

Union Legion Ladies Plan Year's Program

UNION- Mrs. Louis Poulos, off. president of Unit 235, American Sunday school classes for Legion Auxiliary, called an ex-Plans for the year were made and chairmen to be appointed were approved by the board.

Mrs. Fred Clark will soon Mrs. Henry Maseman. start the membership drive. "Picnic" to Open

At Local Theatre Columbia Pictures' "Picnic" brilliant screen version of Wil-

liam Inge's Pulitzer Prize play,

ertson are featured. Rt. Rev. Msgr. G. Agius, Pastor iel Taradash, "Picnic" was di- sary and July birthdays. Sundays: Masses at 8 and 10 rected by Joshua Logan and pro- Mr. and Mrs. Louis Ruhge and hundred pounds. duced by Fred Kohlmar.

WHAT HAPPENED? Call 242 or 241 and tell your local Newspaper - Plattsmouth tended the wedding of their A Classified Ad in The Journal

News Of Avoca Area

Avoca Women's Fellowship Hikes Parsonage Insurance

By Mrs. Henry Maseman Journal Correspondent

Fellowship of the Congregational Ruhge home Sunday evening to Church met in the church par- help him celebrate his birthday lors with Mrs. J. Aeschbacher were Mr. and Mrs. William Luce, all. Mrs. Merle Iske and Edand Mrs. Ella Wulf Thursday. Mrs. Henry Smith. Reports were daughters, and Mr. and Mrs. the picnic again next year with given about the national council Harry Jacobsen and daughter. Elmer Sprieck and Gilbert Forn-

It was voted to increase the superintendent; Mrs. Lester insurance on the parsonage. The Rosenow, junior superintendent afternoon was spent quilting. Guests were Mrs. Andrew Hansen and Mrs. William Aeschbacher.

Mrs. William Berger and Mike ing at Kearney Teachers College Mrs. Ernest Emshoff and Karen. for the summer session, came for the weekend. Mr. Berger meetings, 6:30; evening service, also occupied the pulpit at the Congregational Church and took part in the communion service. The junior choir also sang.

J. H. F. Ruhge home and her soon. niece and husband, Mr. and Mrs. Walter Stubbendick. From ill and passed away. Mr. Dankers was a brother-in-law of Mrs. George Stovall. The ladies are sisters. Mr. and Mrs. Stubben- IAH Meets dick attended funeral services

Summer Schedule June and bors held a house warming for Mr. and Mrs. John Stubben-Thursday evening who recently parlors. moved to their farm home which they purchased from the Henry Freudenberg estate.

Golden Rod Meets

The Golden Rod Garden Club met Monday with Mrs. Paul Lin-Rt. Rev. Msgr. Joseph A Tupy, hardt. Each member made a hat of flowers or vegetables. Mrs. John Wolph gave the lesson on "Flowers in Art" and

Mr. and Mrs. Henry Ceszchin of First Fridays and Holy days visited Sunday with Mr. and Mrs. Alvin Ceszchin and daughter in Lincoln. They later went to Seward where they visited Confessions also heard on First Miss Myrtle and Laura Doutey. Mrs. Pearl Vette accompanied

Mr. and Mrs. Ralph Linhardt left Friday for their home in Seattle, Wash.

New Son

Mrs. Jack Hallstrom of Omaha. selected as steward. He was named John Elmer and was born June 25 at an Omaha Homemaker's 4-H hospital. Grandparents here UNITED BRETHREN CHURCH are Mr. and Mrs. Elmer Hallstrom. They also have two daughters.

During the Tuesday night Mohr. ing out all power there. West ner for setting a table. of town corn was damaged by

celebrate her birthday Saturday each liked best. evening were Mrs. Minnie Neumeister, Mrs. Martha Ruge, Mrs. Caroline Marquardt, Mrs. Pearle Vette, Mrs. Earl Freeman and

Mr. and Mrs. Andrew Hansen and family visited relatives at Herman and Blair over the weekend.

Supper Guests

Saturday evening supper guests of Mr. and Mrs. Will Baier were Mr. and Mrs. Dwight Baier and Mr. and Mrs. Kenneth Wes-

Mr. and Mrs. Ernest Emshoff sell as Rosemary. Betty Field, hoff were dinner guests Sunday Susan Strasberg and Cliff Rob- at the Darrell Mather home at Weeping Water to celebrate the Written for the screen by Dan- Mathers fifth wedding anniver-

> Mr. and Mrs. Kenneth Wessel helped Ronald Luce celebrate his | weight, 990 pounds; \$21.25 per birthday Monday evening. Mr. and Mrs. Joe Behrns at-

Section as Mittle as 25 reals

nephew, Frank Royal to Miss | costs as little as 35 cents

|Shirley Wilhens at Syracus Monday morning, June 25. AVOCA (Special) - Woman's | Those gathering at the Louis Devotional period was led by and Mrs. Kenneth Wessel and mittee. It was voted to have devotional period was led by devotional period Mr. and Mrs. Paul Linhardt, Mr. | ward Sprieck were on the com-

Harvest is in full swing here off on the committee. with wheat going from 18 to 30

Work started this week on the road north to "O" Street. Mr. and Mrs. Dwight Baier and family of Kearney spent the weekend with his parents, Mr. and Mrs. Will Baier.

Mrs. Dena Ruge entertained at the cafe Friday honoring her of Emporia, Kans., visited daughter, Frances. on her birthfriends here several days last day. Present were Mrs. Minnie week. Mr. Berger, who is teach- Neumeister, and Bertha, and

From Chadron Mrs. Emma Rawalt came home Thursday from Chadron where she spent several weeks with her son Verne and family. On Sunday she visited her sister, Mrs. Amsbaugh at Omaha. Mrs. Mr. and Mrs. Fred Dankers of Amsbaugh will enter the Mayo Wisconsin visited here at the Clinic in Rochester for a checkup

Miss Selma Marquardt and here they went to Kearney Miss Maude Compton of Omawhere they visited Mr. and Mrs. ha visited at the Dr. Brendel Gerald Stovall and family. While home Tuesday and helped them at Kearney Mr. Dankers became observe their 49th wedding anniversary.

The IAH Club met at the Mrs. John Earl Lindell and famat Kearney, the Dankers former church Thursday evening and ily. had as invited guests their parents. Each member gave a story Friends, relatives and neigh- of the Bible in his own words.

Mrs. Bedelia Stander of Louisville visited at the Fred Mar-Mrs. John Compton has been quardt home several days last ill with an ear infection several week. On Friday evening Mrs. Stander, Mrs. Fred Marquardt, Mrs. L. J. Marquardt and Ann Marquardt attended the closing Lincoln ceremonies of Boy's State at Lincoln in which Robert Marquardt

took part in the play. Mrs. Robert Mickle came home Wednesday after spending sev-Ganzel.

in Nebraska City several days last week with Mrs. Harvey Royal Neighbors of America Hillman.

Aeschbacher, at Lincoln.

Attends Meet Carroll Carsten is attending the meeting of the National Pilgrim Fellowship at Crete A son was born to Mr. and where he was one of those

Meets in Avoca AVOCA (Special) - Demonstrations of several activities of He requires the service of a Mr. and Mrs. Joe Case of household interest were given specialist. Plattsmouth entertained at a at a recent meeting of the Avofamily dinner honoring Kevan's ca Homemakers 4-H Club. The and Otto Heil are enjoying a

wind and rain storm a large Rita and Katharine Neumeislimb fell on the power line near ter demonstrated rolled sour Morning worship 9:30 a.m.; the Hallstrom home and they cream cookies, Paula Ludwig Sunday school 10:30 a.m., Dan were without lights for several gave a lesson preparing a fruit hours. Lightning also struck cup, and Sharon Stubbendick near the McDonald store, knock- demonstrated the proper man-

Roll call was answered by wind and some corn was broken each member telling what cook- 15 minutes, if you have to ing she had done since the pre- scratch your itch, your 40c back Helping Miss Frances Ruge vious meeting and what fruit at any drug store. Use instant-

Lunch was served by Mrs.

Cass Farmers **Sell As Prices** Rise at Omaha

Four Cass County farmers sold cattle on the Omaha livestock market Monday Most all classes of livestock sold steady to higher. Cow trade was also active with prices generally 24 cents higher.

Cass Countians selling on the market were: Glen Todd, 26 steers; weight 1,586 pounds; \$21.75 per hundred

pounds. Charley Tasler, nine steers and heifer calves; average weight, 235 pounds; \$19 per hundred pounds. D. R. Topliff, seven stock

weight, 734 pounds; \$17 per

S. G. Wiles, 25 steers; average

hundred pounds.

Sprieck, Fornoff **Families Attend A Family Reunion**

Fornoff families held a reunion last Sunday at Steinhart Park in Nebraska City. All brought baskets of food and a good time was had by

The Otto Sprieck and Henry

There were 50 present at this

happy occasion. They were: Mr. and Mrs. Otto Sprieck Mr. and Mrs. Henry Fornoff, Mr. and Mrs. Edward Sprieck and Ellen, Mr. and Mrs. Merle Iske and family, Mr. and Mrs. Arthur Sprieck and Beverly, Mr. and Mrs. Leonard Fornoff Mr. and Mrs. Otto Heil and Judy, Mr. and Mrs. Ernest Elliott, Mr. and Mrs. Elmer Sprieck and family, Mr. and Mrs. Walter Fornoff and family, Mr. and Mrs. Gilbert Fornoff and family, Mr. and Mrs. Leon Elliott and family, Mr. and Mrs. Neil Redden and family, Mr. and Mrs. Allen Carper and Mary Ann Mrs. Max Roberts. Mrs. Don Cramer and family of Washington, Kans., could not be present because of ill-

Social Items Of Murdock By Florence McDonald

ness in the family.

Tel. 2292 MURDOCK (Special) - Mrs Everett Lindell and four children spent last week at York visiting at the home of Mr. and

Mrs. Elsa Hornbeck spent last week visiting friends in Iowa. James Mills and two sons of Mr. and Mrs. John Buckholz dick served lunch in the church Baltimore arrived last Friday to visit with his parents and other relatives for a week. Mr. and Mrs Leonard Lau and son of Omaha spent the week-

end at the home of Mr. and Mrs. Fred Lau. Mr. and Mrs. John Kraeger spent Sunday at the home of Mr. and Mrs. Lewis Hite near

On Wednesday evening Mrs. James Mills gave a birthday supper for her husband. Those present were Mr. and Mrs. Frank Mills, Mr. and Mrs. Joe eral days with her daughter and Dickmeyer and daughter of son-in-law, Mr. and Mrs. Lloyd Omaha, Mr. and Mrs. Stuart Mills and family, Mr. Jim Mills Miss Kate Shoemaker visited and two sons of Baltimore.

met for its regular monthly meeting with a good attendance. Rev. and Mrs. J. Aeschbacher Mrs. John Krueger was the hosthad Sunday dinner with their ess of the evening

On Wednesday evening the

son and family, Dr. Willaim Mr. and Mrs. Oral Lupardus are the proud owners of a new Mercury. George Thiel, son of Mr. and

> service and has been stationed in Texas arrived home on Thursday for a 30-day leave begoing to Japan. Mr. and Mrs. Bob Litchenberger and family had relatives from Kansas visiting them Wed-

> Mrs. Albert Thiel, who is in the

nesday and Thursday of this week. Mr. Frank Rosenow is suffering from a badly infected eye.

club met at the home of Judy fishing trip to Minnesota this Cass County's

Marvin Wendt, Herman Wendt

Greatest Newspaper The Flattsmouth Journal SCRATCH-ME-NOT

WITH ITCH-ME-NOT! Apply ITCH-ME-NOT. In just drying ITCH-ME-NOT day or night for eczema, ringworm, insect bites, foot itch, other surface itches. Now at Schreiner

337 Main

Rainmakers, Grasshoppers Are Discussed

Rock Creek Farm Bureau held its monthly meeting at the home of Mr. and Mrs. Bill Wil-

liams recently. In the absence of Chairman Orval Kahler, Vice Chairman to be held July 26 at City Park in Plattsmouth. Discussions were held on the grasshhopper situation and rainmakers program.

Remainder of evening was spent in visiting. Guests were Mr. and Mrs. Harold Williams and Mr. and Mrs. Allen Mc-Guire of Milwaukee, Wisc. Later refreshments served by Mrs. Williams.

A Classified Ad in The Journal costs as little as 35 cents

get rid of



don't make the mistakes of others

A recent survey of potential fire hazards in homes in one of Nebraska's larger cities, disclosed that the most common and serious hazard was excessive use of extension cords, or cords in poor condition! This survey was made on a voluntary basis, by the fire department in this particular city. In addition, the survey revealed nearly 500 cases of over-fusing on

house circuits! Don't make the mistakes these home owners did! Eliminate these hazards from your home the right way! For your Safety, Conven-ience and Economy, plan today to have an experienced electrical contractor modernize the electrical system in your home to give you safe, dependable electric service with adequate capacity to serve

your present and future needs! remember-



A modern, Adequate Wiring System can be installed in your nome without fuss or muss! No doubt you can qualify for a lowcost home improvement loan requiring no down-payment and providing for easy monthly terms to suit your budget. Consult your own electrical contractor and your local bank, or financing firm, to-

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