

MISS COLLETT WINS

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bitter as Miss Collett has a tremendous advantage. Golf courses are laid out for average men players, and par 4 holes are made long enough so that low handicap men can reach them with two well hit shots.

Few women, no matter how perfectly they may hit the ball, possess sufficient power to reach many of the two-shot, par four holes, in two shots. Miss Collett is one of the exceptional women who is able to drive as far and hit wooden or iron seconds as far as the average low handicap man, and this is her foremost advantage over her opponents.

Her ability to drive counted greatly in the finals. On such holes as the second, fifth, eleventh, fourteenth and sixteenth, Miss Collett, without the aid of a following wind, was able to reach the greens on her second shots. She outdrove Mrs. Scammell by thirty to forty yards, and it was her ability to obtain par 4's on the holes of 400 yards and over that decided the match in her favor.

Perhaps the next most interesting match of the week was that in which Mrs. Scammell defeated Miss Cummings. Mrs. Scammell, a daughter of H. C. Fownes and a sister of W. C. Fownes, former national amateur champion, was 2 down at the tenth hole, but she recovered these holes and went into the lead by holing a long putt for a win at the fifteenth and won the match on the seventeenth green where she recovered from a pit and sank a seven-foot putt for a three, Miss Cummings taking three putts after driving on the green.

Miss Cummings won the medal with a score of 43-40-83, which was very commendable, as she started with a 6 and did not get going until five holes had been played. Miss Collett, with an even worse start, finished in a tie for second with Miss Louise Fordyce of Youngstown. They were around in 89.

The cards of the finalists were:

Miss Collett:	
Out	6 4 4 3 4 4 7 4 5-41
In	7 4 4 5 6 4 4 3 4-41-82
Mrs. Scammell:	
Out	5 6 5 4 5 5 7 3 3-43
In	5 5 6 5 5 5 6 3 5-45-88

Qualifying scores in the championship division were:

Miss Edith Cummings	43-40-83
Miss Glenna Collett	49-40-89
Miss Louise Fordyce	44-45-89
Miss Harriet Shepard	44-46-90.
Mrs. R. H. Barlow	43-48-91
Miss Sarah Fownes	47-46-93
Mrs. A. M. Seeley,	50-46-96
Miss M. A. Wolf	48-48-96
Mrs. J. D. Chapman	49-48-97
Mrs. M. J. Scammell	48-49-97
Mrs. F. J. Doyle	51-46-97
Miss D. Dotger	48-49-97
Mrs. William West	46-51-97
Mrs. G. H. Roope	46-53-98
Mrs. H. E. Foreman	49-49-98
Mrs. C. F. Uebelacker	49-50-99

Match play summary:

CHAMPIONSHIP SIXTEEN

First round—Mrs. Uebelacker defeated Mrs. Roope, 3 and 2; Mrs. West defeated Mrs. Doyle, 2 and 1; Mrs. Barlow defeated Miss Shepard, 2 and 1; Miss Collett defeated Mrs. Foreman, 8 and 7; Miss Fownes defeated Mrs. Seeley, 5 and 3; Miss Cummings defeated Mrs. Chapman, 6 and 5; Mrs. Scammell defeated Miss Fordyce, 6 and 5; Miss Wolf defeated Miss Dotger, 6 and 5.

Second round—Mrs. Uebelacker defeated Mrs. West, 1 up; Miss Collett defeated Mrs. Barlow, 3 and 2; Miss Cummings defeated Miss Fownes, 4 and 3; Mrs. Scammell defeated Miss Wolf, 6 and 5.

Semi-finals—Miss Collett defeated Mrs. Uebelacker, 8 and 7; Mrs. Scammell defeated Miss Cummings, 2 and 1.

Finals—Miss Collett defeated Mrs. Scammell, 4 and 2.

Consolation—Mrs. Doyle defeated Mrs. Roope, 2 and 1; Miss Shepard defeated Mrs. Foreman, 3 and 1; Mrs. Chapman defeated Mrs. Seeley, 3 and 2; Miss Fordyce defeated Miss Dotger, 1 up.

Semi-finals—Miss Shepard defeated Mrs. Doyle, 7 and 6; Mrs. Chapman defeated Miss Fordyce, 5 and 4.

Finals—Miss Shepard defeated Mrs. Chapman, 1 up.

FIRST EIGHT

Miss Kate Bomann defeated Mrs. J. H. Wright, 6 and 5; Miss Louise Elkins defeated Mrs. H. H. Rackham, 4 and 2; Miss F. Stebbins defeated Miss Dorothy Scherer, 5 and 4; Miss Dorothy Richards defeated Mrs. R. W. Hammer by default.

Semi-finals—Miss Elkins defeated Miss Bomann, 1 up; Miss Stebbins defeated Miss Richards, 5 and 4.

Final—Miss Elkins defeated Miss Stebbins, 2 up.

Consolation—Mrs. Rackham defeated Mrs. Wright, 4 and 3; Miss Scherer defeated Mrs. Hammer, 2 up.

Final—Mrs. Rackham defeated Miss Scherer, 2 and 1.

SECOND EIGHT

Mrs. C. S. Waterhouse defeated Mrs. L. F. F. Wanner, 4 and 3; Miss Francis Bicknell defeated Mrs. F. T. Keating, 3 and 2; Mrs. Charles Mothersele defeated Mrs. H. C. Philbrook, 5 and 4; Mrs. Tom Kelley defeated Miss C. S. Walden, 6 and 5.

Semi-finals—Mrs. Waterhouse defeated Miss Bicknell, 1 up; Mrs. Mothersele defeated Mrs. Kelley, 5 and 4.

Final—Mrs. Mothersele defeated Mrs. Waterhouse, 8 and 6.

Consolation—Mrs. Wanner defeated Mrs. Keating by default; Miss Walden defeated Mrs. Philbrick, 2 and 1.

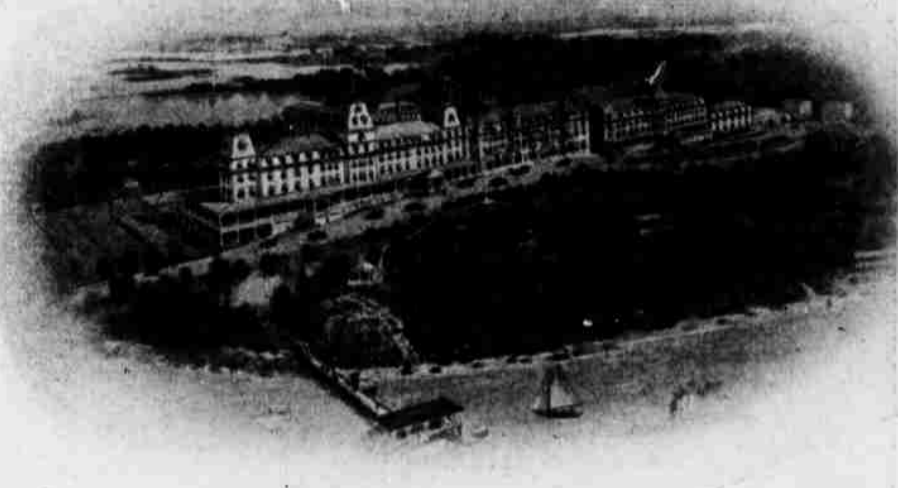
Final—Mrs. Wanner defeated Miss Walden, 6 and 4.

THIRD EIGHT

Miss Natalie Robertson defeated Mrs. A. McDonald, 1 up; Mrs. W. L. Pierce defeated Mrs. C. Hollingsworth by default; Mrs. T. H. Thomas defeated Mrs. J. H. Hathaway by default; Mrs. Perry Arnold defeated Miss H. Ellison, 2 up.

Semi-finals—Mrs. Pierce defeated Miss

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A minute's reflection will show that a bank has no more money than any other institution. A bank begins business with its capital stock. It can loan but a limited sum from that. But it at once begins to receive deposits, and from the deposits it extends its loans. If the deposits are liberal, the loans correspond. If the deposits are limited the loans are limited. No matter how much a bank may want to loan it can loan only what it has in its custody, and which belongs to its depositors.

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