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FINANCIALLY SPEAKING

"money talks," but it does not talk loud enough unless the accumulation is sufficiently large. Why not commence today to make your money speak independence for you in the days to come? There's no use talking, the man who has no substantial bank account to back him up in his old age is in a sorry plight indeed. You can save enough from your income, no matter how small it may be, to keep you in good circumstances in your old age without worry. This is an old saying, but it is just as true today as it ever was.

This Bank has the accounts of many happy depositors. Will you join them?

The Peoples National Bank,
DENTON, MD.
H. T. NUTTLE, President. T. F. JOHNSON, Cashier.

F. J. Wright F. J. Wright
DENTON, MARYLAND

School Supplies—Pens, Pencils, Erasers, Ink, Tablets, Books.
Watches, Clocks—Chime and Alarm.

Kodaks and Supplies

Jewelry,
Fine Cut Glass,
and China Ware

Let us fit you with glasses that will give you the best satisfaction.

F. J. WRIGHT
Jeweler and Optometrist
Denton, Maryland

Invest in permanent roofing.

Get Genasco, made of Nature's everlasting waterproofer—Trinidad Lake asphalt.

Genasco
THE TRINIDAD-LAKE-ASPHALT
Ready Roofing

is a sure and lasting protection against sun, rain, snow, heat and cold. It is wonderfully economical, too.

Come let us show you how attractive it is.

E. K. TOWERS & BRO.
DENTON

The Denton National Bank
Denton, Md.

SAVING a dollar and investing it shows more patriotism than singing the Star Spangled Banner. It is serving the country, by increasing its capital and promoting its thrift.

Saving promotes character; makes better citizenship; increases the general happiness. Whether your income is little or big, SAVE.

Make a resolution **NOW** to start your Savings Account, and come at once to The

Denton National Bank

Our Up-to-Date Savings Department pays you

4 Per Cent.

computed quarterly, on your money. We solicit your banking business.

HARVEY L. COOPER,
President.

HENRY R. LEWIS J. OWEN KNOTTS
LEWIS & KNOTTS
Attorneys-at-Law
Court House Square DENTON, MD.

General practice of Law and Collections.

PAY AND FILE INCOME TAX BEFORE MAR. 15

U. S. Internal Revenue Bureau Gives Warning That Severe Penalties Will Be Enforced.

WOMEN WITHIN LAW'S SCOPE; HOW THEY REPORT INCOME

The Income Tax drive comes to a close on Saturday night, March 15.

All payments and returns due on that date under the provisions of the new Revenue Law must be in the hands of local Internal Revenue Collectors before their offices close that night.

The Income Tax is being collected to meet the war expenses. Every person who shouted and tooted his horn on Armistice Day is now called upon to contribute his share of the cost of winning the war.

The laggards and the dodgers will face severe fines and jail sentences. The Internal Revenue Bureau announces that its officers will check us all up to see that every person who comes within the scope of the Income Tax law did his share.

Where to Pay and File.

Residents of Maryland and Delaware should make their returns and pay their taxes to Joshua W. Miles, Collector of Internal Revenue, Baltimore, Md., or to any of his deputy collectors who are now doing free advisory work on Income Tax.

Payments sent by mail should be attached to the returns and should be in the form of check, money order or draft. Cash payments by mail are sent at the taxpayer's risk of loss.

If you are unable to make your return personally because of illness, absence or incapacity an agent or legal representative may make your return.

If there are any doubtful points as to your items of income or allowable deductions you should get in touch at once with a Revenue officer or a banker for advice.

Women Pay Tax.

Women are subject to all the requirements of the Income Tax. Whether single or married, a woman's income from all sources must be considered.

If unmarried or if living apart from her husband she must make her return for 1918 if her net income was $1,000 or over.

If married and living with her husband her income must be considered with the husband's in determining the liability for a return. Their joint income, less the credits allowed by law, is subject to normal tax. The wife's net income is considered separately in computing any surtax that may be due. Husband and wife file jointly, as a rule. If the husband does not include his wife's income in his return the wife must file a separate return.

Severe Penalties.

The new Revenue Law places severe penalties on a person who fails to make return on time, refuses to make return or renders a fraudulent return. For failure to make return and pay tax on time a fine of not more than $1,000 is named and 25 per cent of the tax due is added to the assessment. For refusing wilfully to make return or for making a false or fraudulent return there is a fine of not exceeding $10,000 and imprisonment of not exceeding one year, or both.

Farmers' Income Taxable.

Every farmer and ranchman who had a fair or a good year in 1918 must heed the Income Tax this year. He must consider all his income as taxable. He is entitled to deduct from his gross income all amounts expended in carrying on his farm. The cost of farm machinery, farm buildings and improvements cannot be deducted. The cost of live stock, either for resale or for breeding purposes, is also regarded as investment.

Overtime and Bonuses Taxed.

Salary and wage earners must consider as taxable every item received from employers and from other sources. Bonuses and overtime pay are to be reported as well as the regular payments.

Allowances for Losses.

Losses sustained in 1918 and not covered by insurance are deductible items if incurred in the taxpayer's business or trade, in any transaction undertaken for profit or arising from fire, storm, shipwreck or other casualty or from theft.

SQUARE DEAL FOR EVERY INCOME TAX PAYER.

Washington, D. C. — "The rights of all persons now filing Income Tax returns are amply protected by provisions for abatements, refunds and appeals," says Commissioner Daniel C. Roper.

"Every person can be sure of a square deal. No person is expected to pay more than his share of tax. His share is determined solely by the amount and nature of his net income for 1918, as defined in the law.

"Abatement petitions are dealt with open-mindedly. Refunds will be made in every case where too much tax is erroneously collected.

"The Income Tax is 'on the level' all the way through."

INCOME TAX PAYS FOR PUBLIC BENEFITS.

"Viewed in its largest and truest sense, the payment of taxes is payment for benefits received or expected. Only from a narrow and essentially selfish and shortsighted viewpoint can the individual propose to himself the evasion of tax liability as a desirable course of action." —Daniel C. Roper, Commissioner of Internal Revenue.

THIS TELLS HOW TO FIGURE INCOME TAX

Squarely Up to Every Individual to Get Busy by March 15 or Suffer Penalty.

"Don't wait until the final due date, March 15th, for paying your Income Tax and making your return. Avoid the last minute rush. Any person can figure out his liability today as well as he can next week, and if there is any point on which he needs advice he can now get in touch with a Revenue man."

This word of advice is from Joshua W. Miles, Collector of Internal Revenue, Baltimore, who is collecting the Income Tax in Maryland and Delaware. Collector Miles is giving without charge every aid of his office and his enlarged field force to help the people get their payments and their returns in by March 15th.

But the Income Tax men will not pull your door-bell or your coat-tails, according to the Collector's announcement. It is squarely up to every individual to figure out his own case and to get busy if he comes within the scope of the new Revenue law.

Did You Earn This Much?

Every unmarried person who received income averaging $19.25 a week during 1918 and every married couple who jointly received income averaging $38.50 a week should secure at once from the nearest Deputy Collector or the nearest bank a blank Form 1040 A. That form contains the information he will need to enable him to figure his correct net income and any tax that he owes the Government.

The law requires that every unmarried person who had a net income of $1,000 or over and every married person whose net income was $2,000 or over (including the income of husband or wife and the earnings of minor children, if any) must make a return on or before March 15th. And this requirement does not hinge on whether the person owes a tax.

Taxable Income.

An individual must include under gross income all gains, profits and income derived from salaries, wages or compensation for personal service of whatever kind and in whatever form paid or from professions, vocations, business, sales or dealings in property of all kinds, interest, rent, dividends or profits derived from any source whatever. Very few items of income are exempt.

Deductions include ordinary and necessary business expenses, interest paid or accrued on indebtedness, taxes of all kinds except Federal income and excess profits taxes and assessments for local benefits, losses actually sustained, debts ascertained to be worthless and depreciation on buildings, machinery, fixtures, etc., used in business. A further deduction is allowed for contributions to corporations operated for religious, charitable, scientific or educational purposes or for the prevention of cruelty to children or animals to an amount not exceeding 15 per cent of the taxpayer's net income as computed without the benefit of the contribution deduction.

The taxpayer is not allowed to deduct any personal, living or family expense, any amount spent for improving property or making good its exhaustion for which an allowance is claimed under depreciation.

Figuring the Tax.

Before figuring the normal tax the dividends are deducted as credits from net income, together with the personal exemption. As in previous years, dividends of domestic corporations are exempt from normal tax when received by the stockholder.

The normal tax rates for citizens and residents are as follows: On the first $4,000 of net income in excess of the credits the rate is 6 per cent; on any further taxable income the rate is 12 per cent.

The surtax rates apply to net income of each individual in excess of $5,000. The personal exemption and the dividends are not deductible before computing surtax. In the case of returns by husband and wife, the net income of each is considered separately in computing any surtax that may be due. Form 1040 should be used for making returns of net income exceeding $5,000, and the instructions on that form will show how to figure the surtax.

Business House Returns.

Employers and others who paid wages, salaries, rents, interest or similar determinable gains in an amount of $1,000 or over during 1918 to any person must file an information return with the Government. Blanks may be secured from the Collector.

Every partnership must file a return showing its income and deductions and the name and address of each partner, with his share of the profits or losses during the past year. Personal service corporations will file similar information for 1918.

REMARKABLE RESULTS

DR. GREENWOOD.

Invites you to call. Consult him free of charge. Know where you stand.

You owe it to yourself
To Have Perfect Health
ONLY

The latest and most approved methods used; results that are remarkable in the most severe cases of

Liver, Stomach, Blood, and Nervous Diseases of Men, Women and Children. Goitre, Piles, Rheumatism, Throat, Liver, Heart, Stomach, Lungs, Skin, Kidney or Bladder Trouble treated by up-to-date and wonderful methods.

All Cases must call for Personal Physical examination on Day and Date below Mentioned, and under no circumstances are incurables (people who cannot be helped or benefited) accepted or placed under treatment.

When you consult Dr. Greenwood you can rest assured you are getting the advice of a specialist of knowledge and long and vast experience and remarkable success with the most difficult cases.

RHEUMATISM.

I had Rheumatism bad for two years in back and legs, and could only do certain kinds of light work. After a course of treatment with Dr. Greenwood I am feeling fine and can do any kind of of work.

DANIEL LUTHERBERRY,
R. F. D. 5. Salisbury, Md.

HAD THIS TROUBLE EIGHT YEARS

For 8 years I suffered agonizing pains in my hands, feet and legs. I had been treated a great deal, but nothing seemed to reach my case, had even gone to the trouble and expense of having sent to Europe for certain medicines that had been thought would help me. Following medical advice I went to Philadelphia to consult a Specialist, who, after examination, informed me he could not do anything for me. I have since taken treatment with Dr. Greenwood and I am happy to say the trouble I suffered so many years has passed away. I also had been severely troubled with headaches and backache and I no longer have these.

MRS. WALTER J. ELLIOTT,
R. F. D. Easton, Md.

RHEUMATISM FOURTEEN YEARS

I had Rheumatism for 14 years, and for the past 3 months before going to Dr. Greenwood, I had not been able to work as it got so bad and affected my back and legs. I took treatment with Dr Greenwood, and the Rheumatism has gone, and I feel so good I can do the heaviest kind of work.

JAMES HILL,
Thomas, Md.

HAD RHEUMATISM TWELVE YEARS

For 12 years I had been sick with Rheumatism. I took up treatment with Dr. Greenwood, and am now feeling good and able to work.

JOHN T. SAULSBURY,
R. F. D. 3. Easton, Md.

NOW ABLE TO WORK.

I had been sick since last spring, not able to work. I took up treatment with Dr. Greenwood and am now feeling well and working hard at the oyster business. CHARLES W. DEAN,
Wingate, Md.

GLAD HE IS BETTER.

I had been troubled for a long time with a skin disease, besides felt bad all over. I commenced treatment with Dr. Greenwood and am now all right.

R. S. ANDREWS,
Wingate, Md.

RHEUMATIC CASE.

I had been troubled for a long time with Rheumatism. After taking a course of treatment with Dr. Greenwood I am now feeling good.

EMILY L. WAGNER,
R. F. D. 5. Westminister, Md.

DR. GREENWOOD
BRICK HOTEL
DENTON, MARYLAND

Friday, March 14

Hours 9.00 a. m. to 8.00 p. m.

The Goldsboro Bank
Goldsboro, Maryland

Capital	Surplus	Deposits
$12,000.00	$10,000.00	$260,000.00

Learn To Do Without.

"That's easy," some say today who never thought very hard.

It's hard at times, but it gets you somewhere, when coupled up with Saving.

"Doing without" and "Saving money" are a fine team when handled with a steady hand and a cheery word; they'll pull you right to the top of the hill.

Then you'll make two discoveries; one, that you've left the poor-house and the bread line at the bottom of the hill; ahead of you, opportunities that you can grasp with ready money gathered during the steady pull up.

Turn your seed dollar in your pocket into a growing dollar in bank.

The Goldsboro Bank,
Goldsboro, Md.
ROBERT JARRELL, JR., Cashier

Watch This Space
An Advertisement
By The
Caroline County Bank
will soon appear

Kings as Prisoners.

The Prince of Wales, although heir apparent to the British throne, does not enjoy the same privileges as does the sovereign when he travels abroad. Under the international law, a monarch is above any legal consideration such as hampers a subject, however illustrious. Should he refuse to pay his hotel bill, he could not be sued for it. In the improbable event of his knocking down a Frenchman in Paris, or a Prussian in Berlin, no policeman could lay hands on him. As a matter of constitutional law, the king of England was at one time a sort of prisoner in his own country. Before the advent of the Guelphs, the act of settlement forbade the sovereign to go outside his dominions without the consent of parliament. The act was only repealed after the accession of George I.

Sniper Was Busy.

Private Lewis made down his bed in the corner of a building that was just in the edge of what would have been No Man's Land had the armistice not intervened.

"I sure didn't think I'd ever sleep here," he said to a comrade.

"Why, I was popping away at a sniper from that hole in the corner just a couple of days ago. Gee, but it seems queer!"

"And what was the sniper doing to you?" some one inquired from the other corner.

Well," said Lewis, "he was sure raisin' —— with my life insurance."

Miles of Cents.

Nearly two miles of cents raised among the office force of Thomas E. Rush, surveyor of the port of New York, were given to the Salvation Army as the Surveyors' Customs Welfare association's contribution toward happy holidays for the poor. A mile of cents was the goal set for the collections, about $820 being an estimate for that amount, but a sum of $1,500 was collected. The box containing the flood of copper required ten men to lift it.

(Copyright, by McClure Syndicate.)

TEMPERATURE OF THE WATER

At Depth of 40 to 60 Feet It Is About 50 Degrees—Uniform Throughout the Year.

(Prepared by the United States Department of Agriculture.)

The temperature of ground water varies with latitude, season, depth and geological conditions. Ordinarily at a depth of forty to sixty feet it is about 50 degrees, and is nearly uniform throughout the year. At lesser depth seasonal and atmospheric changes are likely to affect it. Hence if there is much fluctuation in the temperature, or if the water is made turbid by rains, a supply of shallow origin is indicated. Deep ground waters are generally progressively warmer the deeper obtained, the increase running about one degree for each fifty to sixty feet increase in depth.

Oh!

"What caused the trouble between Fusserly and Kidder? I thought they were such good friends."

"They were till Kidder went visiting and sent back a postcard with 'Wish You Were Here' on it."

"Well, that's terribly old stuff, but it shouldn't destroy friendship."

"Not ordinarily, but there was a picture of a jail on the postcard."

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