AMERICAN UNION

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To Save Is to Have

Suppose you save 25 cents a day. That does not mean much to the average man. You won't miss it.

Yet that 25 cents a day in ten years grows to nearly a thousand dollars. And the interest, which we pay you for saving your money, brings the total to well over eleven hundred dollars.

Think of what you can do with this.

Realize Your Dreams

Just a few years of small but steady savings will bring you many of the things you are longing for. Perhaps you want a car. Perhaps you want to buy the farm next to you. Perhaps you want to start a son in business, or to go traveling, or to educate yourself or your children.

Saving will do all these. And best of all, you will have formed the saving habit and will never be one of the nine men out of every ten who pass their last years penniless—in the poorhouse or dependent on others.

To Save Your Money and Make Your Money Safe

BANK WITH US

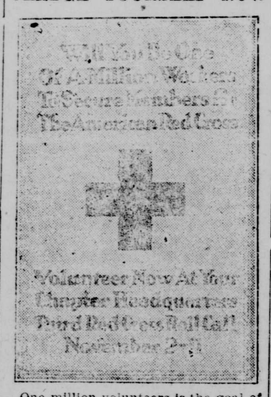
THE PEOPLES BANK

DENTON, MD.

H. T. NUTTLE, President. T. F. JOHNSON, Cashier.

Messages to Seekers of Success

PLEDGE YOURSELF NOW



One million volunteers is the goal of the American Red Cross by November 2. This number, more than ten times that called for by President Lincoln in the Civil War, will be required to enroll the millions of members of the greatest humane organization in the world in the forthcoming drive. The peace time program of the American Red Cross is based on combatting a more disastrous annual menace, as far as loss of life is involved, than the late war, namely the scourge of disease. Enlist now in the nation's greatest army at your local Red Cross Headquarters.

THE FLAG OF HUMANITY

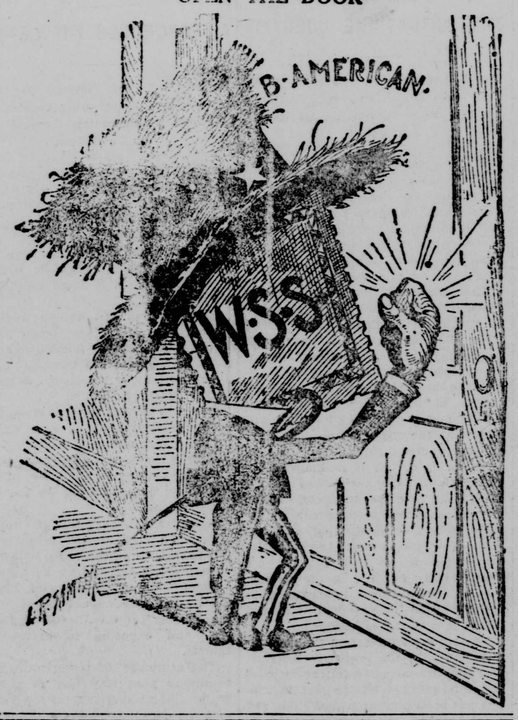
The 1920 Red Cross Service Flag differs from the flag given, last year, to each person enrolling in the organization, in that it has two white lines in the blue border, signifying the third year's membership. The large cross in center represents one member, the smaller ones denote additional members in the same family. It is the aim of the American Red Cross to have a service flag displayed in a window of every home, where it is to be kept throughout the year. Every person enrolling in the third Red Cross Roll Call, November 2-11, is entitled to this emblem. Enlist now at your local Red Cross Headquarters.

THE SPIRIT OF 1920

Above is a reproduction of Howard Chandler Christy's latest poster for the American Red Cross, which no doubt will become as famous as the other similar works of art of this well known illustrator. In its portrayal of budding womanhood, upholding the flag, it typifies not only the spirit of America, but of the Red Cross in its nation wide peace program for the health of the United States. This poster forms one of the striking appeals for members in the Third Red Cross Roll Call, November 2-11. Enlist now at your local Red Cross Headquarters.

CRIPPLED HIMSELF WORKING FOR OTHERS THROUGH THE AID OF THE JUNIOR RED CROSS. ENROLL IN THIRD RED CROSS ROLL CALL.

OPEN THE DOOR



CAN EASILY REDUCE HIGH LIVING COSTS

Prices Will Come Down When Everyone Puts Shoulder to Wheel and Increases Volume of Production.

"Past history has proved quite conclusively that you can no more legislate the cost of living up and down than you can stop the tide by building a sea wall," says Roger W. Babson, national expert in finance. "The basic economic law of supply and demand always has and always will determine prices," he declares, "in spite of articificial restrictions which may seem to interfere temporarily."

"When demand exceeds supply, prices are bound to rise. With three hungry men with one loaf of bread, but one thing can happen. When supply exceeds demand the reverse is true. Three loaves of bread to one man bring prices tumbling down.

"The real cause for the present high level prices is apparent when you realize that the United States is exporting at present twice the foodstuffs that it exported a year ago, and three to four times the amount exported in normal years. We are feeding Europe, what's more we must continue to feed Europe until it gets back on its own feet again.

"Their crop of 1919 will help some, but we must wait until the harvest of 1920 before they are wholly independent of this country. If the general public can be educated to an appreciation of the situation as it is, and can be made to see that the well-being of every one of us depends upon every man producing as he has never produced before, supply can be increased to meet and exceed this unprecedented demand and we shall weather the storm with everybody ahead. * * * *

"Under the circumstances, it is more of a religious question than an economic one. Maximum production on the part of every individual must be made a moral issue. * * * * Decreased demand means depression, and employment and hard times for everybody. Increased production will meet the situation and solve the problem."

"But that can only be accomplished by every man putting his shoulder to the wheel, and producing as he never produced before. * * * * When the majority of the people were made to feel that slavery was wrong, it was abolished. When the majority of the people were made to feel that drinking was wrong and were ashamed to be seen going into a saloon, we got prohibition

"In the same way, when the people begin to look down on the man who is not a producer, or who curtails his production, we shall strike at the tap root of the cost of living problems. We must go on a 'producing campaign'."

The only road to independence—thriftiness and economy.

The power a man puts into saving measures the power of the man in everything he undertakes.

There are 1,440 minutes in every day. If you use five of them to buy War Savings Stamps, you still have 1,435 left for other things.

A quarter saved a day means $91.25 in a year, or more than $100 if put in War Savings Stamps.

Rain won't make crops grow unless seed is in the ground. Interest can't make War Savings Stamps grow unless your money is in them. Put your money in W. S. S.

STAMPS FOLLOWING FLAG AROUND WORLD

Thrift Campaign Goes On Wherever Old Glory Waves—Cheering News Comes From Faraway Constantinople.

Along with the men of the Navy, the War Savings Stamp is following the flag round the world. In the Mediterranean squadron, the government savings securities are as much a part of the battleships and cruisers that are aiding in straightening out the tangled affairs of Asia Minor as the ammunition hoists.

For American thrift has not stopped at home. The savings campaign organized by the Savings Division of the Treasury Department is being carried out by both officers and men through War Savings Societies, Thrift Stamps, War Savings Stamps and Treasury Savings Certificates.

A letter just received by the Savings Division from Captain David F. Boyd, commanding U. S. S. Olympia at Constantinople brings the information that the thrift campaign on that vessel has been placed in charge of Lieutenant H. K. Koebig. Captain Boyd gave assurance of the co-operation of himself and his men in the work.

PAID FOR FUNERAL

War Savings Stamps are as inevitable as death and taxes, and they benefit the dead as well as the living.

Recently John Kirkiras died in Dayton, Ohio. He left no relatives and two who sought to give him a proper burial were confronted with difficulty in financing the funeral. Kirkiras had died leaving no ready cash, and the solicitous friends were afraid that public charity would have to be charged with the burial expenses.

They discovered, however, that before he died the man had invested in about $100 of War Saving Stamps. A trip to the Dayton postoffice and the observance of the necessary formalities enabled them to pay the undertaker's bill.

THE SOBERING BUNDLE

When you have a bunch of boodle in the bank just up the pike, you'll stand for Yankee Doodle, law and order and the like. Then no creed of devastation, such as Russian outlaws shriek, will receive your confirmation—you'll denounce it like a streak. When a man is broke and busted, with no package laid away, he is evermore disgusted with the laws we all obey. He would see our courts all leveled, and the judges on the rack, and the plutocrats bedeviled till they gave up all their stack. He would see all things upended, justice he would render mute; then his chances would be splendid to accumulate some loot. I have seen some agitators stirring up the people's souls, and they all wore cast-off gaiters and their pants were full of holes. And they said their chains were clanking as they damned the plutocrat; if they'd only do some banking they would soon get over that. I have heard the spielers thriftless putting up their weary song; I have heard the weak and shiftless saying everything is wrong. But the man who saves his money thinks the Russian creed absurd, and he thinks it beastly funny that so many yawps are heard.

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

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 yonr banking business.

HARVEY L. COOPER,
President.

The new mathematics teacher was thin and angular, indeed, also very severe of countenance and speech. At the very first session with her high school pupils she told them that she had had many years' experience as a teacher of algebra. The statement impressed them.

"But I knew it before she told me," Helen informed her chum on the way home. "You see teaching mathematics so many years consecutively is bound to affect one's figure and make it take on the shape of lines and angles."

MICKIE SAYS

Smile Is Better Than Frown.

It has been proved that anger and violent emotion cause for the time being a poisonous condition of the blood which is injurious. It must be equally true that facing the passing hour with a mouth turned up at the corners and a mind alert for the best that the day offers is beneficial. This is a pretty decent old world after all, if we but treat it right. And surely if we face our obligations and our work, not with frowns but with gladness, it will give us a more kindly greeting and a helping hand in return.—From the Three Partners.

Your Business Partner

It is a good bank's duty to assist its clients in the solution of their problems—whether they be the problems of a merchant or a farmer. Both are business men.

In fulfilling this moral obligation, we like to consider our organization as your business partner — interested in your success and eager to forward your plans.

Confidential Counsel

If you wish sound advice in seeking credit, making investments, or even the more personal problems of your business you will be welcomed here. You will find a talk with our officers helpful.

This service is in addition to those commonly attributed to banks and is a mark of our appreciation for your account.

We want to show you that this bank wants your business. And we want to show you the many practical benefits you receive through placing it here.

To Save Your Money and Make Your Money Safe

BANK WITH US

Caroline County Bank

GREENSBORO, MD.

T. CLAYTON HORSEY, Cashier.

Messages to Seekers of Success

CHINESE GIRL STUDENTS HAVE ICE CREAM AT MEETING

One of the Chinese girls who has taken an active part in the Students' Patriotic Association dishing up ice cream at a Y. W. C. A. student conference. At these meetings women students from all parts of China come together to discuss problems affecting them and the future of China.

AROUND THE WORLD WITH THE AMERICAN RED CROSS.

In the Arctic Circle.

Wherever American soldiers went during the war and after, there also went the American Red Cross. This policy carried Red Cross workers to far corners of the globe and here they are seen near the rim of everlasting ice and snow in North Russia. Automobiles were used whenever possible but on many journeys the reindeer pictured here proved most effective.

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Sam was on trial, charged with stealing ten dollars. He pleaded not guilty. Being unable to hire a lawyer the judge appointed young Clarke as counsel. Clarke put up a strong plea in defense, and Sam was acquitted. Afterward the pair met outside the courtroom.

"Now, Sam," said the young lawyer, "you know the court allows the counsel very little indeed for defending a case of this kind. I worked hard for you and got you clear. I'm really entitled to a good big fee and you should dig up some money and pay me. Have you got any money at all?"

"Yes, sah," replied Sam, happily, "I still done got dat ten dollahs."

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