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Your Dollar's Opportunity

Your dollar's opportunity is now, today! Set it to work for you. Give it the task of multiplying itself. In doing so it will perform its part in the world affairs.

Every man's money should be making use of this opportunity. Farmers, for instance, can not only feed the world; through businesslike handling of their farms and businesslike handling of their incomes they can help to develop the world.

Thrift Is Patriotism

Saving is a form of serving. It is one of the biggest forms of national service—service to your country. Our first president said, "Economy makes happy homes and sound nations."

The way to start right is to start right now! Saving is as much a habit as spending or putting things off. Once formed, it is easy to continue. But unlike other habits, it is a good habit.

Messages to Seekers of Success

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.

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 your banking business.

HARVEY L. COOPER,

President.

If the angles at the corners of the lips point downward it indicates pessimism; if upward, optimism.

A large mouth denotes a shameless person with a hasty judgment not always kind, also a good conversationalist.

One with thin lips drawn down at the corners, rather bloodless and pale, is extremely obstinate, given to hysteria and melancholy.

JEWISH BABES CRY FOR FOOD.

In War-Racked Europe Mere Babies Forage Alone.

Children in war-devastated Poland whose parents are still alive often fare little better than the orphans of the street, according to the experiences of Major Lowenstein, of the American Red Cross. Major Lowenstein, who was connected with relief work for the American Jewish Relief Committee, which is now seeking $25,000,000 in state by state campaigns in this country. Maryland's campaign begins November 23, and it is hoped to raise $165,000 in the twenty-three counties.

The suffering endured by little children is unquestionably the most terrible part of the aftermath of war," said Major Lowenstein. "Even those who have homes are submitted to awful hardships in these days of starvation. One day I heard some little children crying, and followed the sound until I came upon two tiny youngsters who had been locked in the courtyard when their father went to work in the morning and were crying because they were both cold and hungry. We secured the key from a neighbor, and let them into the house. It was as desolate and bleak as the outdoors. There was a heap of earth in one corner, with almost no covering on it. The children had had no food since morning, and only a crust of bread then. The rags they wore could not be called clothing.

"The last thing I saw as I came out of Syria was a Jewish baby (she could not have been more than four years old) standing upon the corner begging. We learned that she was altogether 'on her own.' Such rare pennies as she got she exchanged for scraps of bread, or any food that she was able to get. At night she slept where she could, in a house when it was permitted, outdoors, when it was not. She held out her hands to us as we passed. In my mind that little Jewish girl stands out as a symbol of all the children of her race who are holding out their hands for help to America today."

GIVE ME SOME WAR SAVING STAMPS

MANY PERSONS HELD BY HYPNOTIC SPELL

Erroneously Imagine That Value of Money Lies Within Itself and Not in Those Things It Will Buy.

Thousands of Americans are under the hypnotic spell of money. With distorted viewpoint they have come to regard money as a great treasure in itself whereas money has its real significance only in what it buys for us. A man's reward for his work does not depend merely on what he earns. For the true reward of labor is the service the worker is able to obtain with the money he earns.

It is evident that a man may earn twice as much as he once did in money and yet be no better off if the goods he needs cost twice or three times what they formerly cost. But it is apparent to all that apart from increase or decrease in wages as expressed in money, there is a wide difference in the real value earned by persons receiving the same in actual cash.

What a person gets out of the world in return for what he gives it, depends finally on the choice made in disposing of his income. One man by wise buying, careful and consistent saving and safe and profitable investment in such securities as War Savings Stamps, Treasury Savings Certificates and Liberty Bonds, may transform the reward of his labor into all the necessities and comforts of life that he requires and even its luxuries. Another, gaining exactly the same sum in actual cash, may, through waste, extravagance and failure to save, find himself unable to secure even the necessities.

Whether or not a worker earns a sum which fulfills his estimate of what should be his just reward for labor, the responsibility for the way he spends what he gets remains with him and with him alone and cannot be transferred to any other person. Prices of necessities and wages may ebb and flow like the tide but the fundamental fact remains unchanged that apart from the nature and volume of his earnings every man can, within limits, determine the richness of the reward of his labor. He can accomplish this by the amount of restraint and intelligence he exercises in spending what he has to spend and in saving and investing what he has to save.

SCALPER OF WAR SAVING STAMPS ARRESTED.

From every Federal Reserve District in the United States information is being received by the Treasury Department in Washington that a determined war is being waged against persons, who, by preying upon the unwary, are trafficking in War Saving and Treasury Certificates.

The latest information regarding the activity of the "Scalpers" comes from St. Louis, where two arrests have been made by Deputy United States Marshals. Both prisoners were released on $5,000 bonds and are now waiting for a hearing before the Federal commissioner.

One of the men is said to have altered registered numbers on War Savings Certificates, it being alleged by St. Louis postal authorities that in the man's office were found $875 in War Saving Certificates from which the registration numbers had been removed. It is charged that the other accused man had in his possession $866.90 worth of altered government securities.

One of the suspects is employed by a St. Louis brokerage concern; the other is the proprietor of a hotel.

WHY CERTIFICATES ARE SO ATTRACTIVE

Unusual Features Make New Government Securities Splendid Medium in Which to Invest Savings.

Details of the features which make the new Treasury Savings Certificates of $100 and $1,000 maturity value attractive investments have been compiled in pamphlet form by the Savings Division of the Treasury Department. In addition to the regulations governing the sale of these "baby" securities, the pamphlet contains the rulings of the Secretary of the Treasury on various questions concerning the new issue.

One of the interesting features of these certificates that make them unique investments is that they may be issued and registered in the name of an infant. Every certificate is issued and registered as a means of absolute protection to the purchaser. Certificates may also be issued and registered jointly to two persons and may be made payable to either of the two purchasers or to both.

Rulings governing payment of certificates to deceased owners are also contained in the pamphlet, with speciti mention made for each legal requirement according to laws of various states regarding wills, etc. At discretion of the Secretary of the Treasury, in event of no other legal obstacles, payment will be made in the following order of classes:

First, husband, wife, next of kin or other person who pays the reasonable funeral expenses of the last illness or other preferred claims against the decendents estate; second, creditor for funeral expenses, expense of last illness or other preferred claims; third husband or wife, child or children father or mother, any other of the next of kin of the deceased.

UNCLE SAM SAYS HERE'S LIBERTY BOND'S BROTHER.

Treasury Savings Certificates are a new issue of United States government securities. They are of $100 and $1,000 denominations. They run for five years and bear 4 per cent interest, compounded every three months.

They are little brothers of the Liberty Bond and big brothers of the War Savings Stamp.

A $100 Savings Certificate costs $84.40 this month. It will be worth $100 January 1, 1924. It is cashable any time with accrued interest at any postoffice on ten days' notice. It is a government obligation.

A $1,000 savings certificate costs $844 this month. It will be redeemed by Uncle Sam January 1, 1924, for $1,000. It is cashable with accrued interest at any time at any postoffice on ten days' notice.

Treasury savings certificates are registered in your name, thus insuring against loss.

BRITISH NOW SAVING LARGE SUMS OF MONEY

In spite of the exigencies of war the volume of saving deposits in England has grown tremendously in the last five years according to the comptroller of the British Post Office Savings Bank. Only twice, the comptroller states, was the flow of savings deposits interrupted: once by the war loan of 1915 and once by the 5 per cent loan of 1917.

Total deposits increased despite the fact that depositors transferred over $1,000,000,000 from their postal savings into the various issues of the government. The recent figures show conclusively, the comptroller asserts, the power of saving of the British public for the amount diverted to the government war issues has not been wasted or dissipated but must still be included in the savings of the nation.

The Ostrichette

By WILL T. AMES

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"Honest to goodness, Edie, isn't she the funniest tramp you ever saw outside of vaudeville?"

"She's all of that, Mame. All the duds she's got on, counting them things on her feet, wouldn't bring a plugged dime in a rummage sale. Bet he found her living in a tree somewhere."

"Heard Harris call her an ugly duckling. Don't hit her at all. She's an ostrichette."

The two girls behind the soda fountain counter at Benson's had given much of their first Monday morning half hour to a critical inspection of the new waitress for the ice cream parlor, who was also to help at the fountain.

"Bet you Benson hired her to break her in on Jeff's job!" And the girls giggled joyously. Jeff was the drug store roustabout, a negro, who washed the cream cans, changed fountain tanks and carried an advertising sandwich afternoons.

Mame and Edie weren't the only persons in the store who wondered, before the week was out, why Benson had hired Julia Weeks.

The reason was that long ago, before old John Weeks went to keeping Fog Island lighthouse, he and Benson had been friends, and when old John, in his last hours, wrote a note to Benson asking him to give his daughter a job, he insured for the girl a more than ordinary chance to make good.

But Benson didn't usually explain things like that to his employees. The girl told nothing about herself. So it was only known that Julia Weeks was to have her chance. But she was, as big, brown-eyed Ralph Matthews, the chief dispenser, said, "An awful mess."

Julia was grotesquely ill dressed; her clothes might have been thrown to her out of somebody's second story window. She knew nothing at all about doing her taffy-colored hair. Her eyes were a pallid blue and her eyebrows scant. Apparently she had never heard of such a thing as a powder puff. Her color and skin showed the marks of the weather and too much frying pan diet.

Worse still, she was reaching up toward 5 feet 9, walked with the stumbling gait of a plowman and dropped at least one dish out of every six she handled. She couldn't remember more than one order at a time and frequently got that one wrong.

She spoke Pumpkinville English, and Mame Kennedy declared she didn't know there had been a war. But withal there was a queer decisiveness about her.

Matthews' first assistant, who stood the opposite trick as head dispenser in Ralph's off hours, was a fresh, slangy little fellow named Bartuso.

From Ralph, Julia accepted admonitions, rebukes, satire, actual scoldings with a submissiveness that was pathetic; from the girls she took the thoughtless cruelties of their kind with bovine indifference; from Bartuso she would stand nothing at all.

On the fourth day the assistant dispenser, finding Julia alone in the ice cream parlor, made some unkindly bantering remark. By way of rejoinder Julia punched him on the nose and wiped him five times across the face with the table swab. After that she was let rather severely alone.

Slowly Julia lost much of her clumsiness, but it was nearly three months before she began to show that she possessed the primary feminine attribute. Then one day Ralph noticed her standing before one of the cream room mirrors trying to fluff out the hair over her ears with her fingers. Within the week Edie exclaimed under her breath to Mame: "For Gawd sake, see what's got on silk socks and Louie Quince heels!"

It was even so. The evolution of Julia had begun. In another month the very ugly duckling had become, if not a swan, at least as nifty and pert looking a chicken as adorned any soda fountain in town.

Nobody in that store, except Miss Robbins, of the toilet articles, knew any more about eyebrow pencils and lip sticks and brick-colored rouge and such matters; while her taffy-colored hair had been converted into a crowning glory of startling designs. Julia had most successfully standardized herself.

"What's the Lady Giant's game, Mame?" Edie wonderingly remarked. "She's dolling something fierce. But when it comes to the men, she's something she spped and put away in the cooler—wouldn't give one of them a glad look on a bet."

"Search me, kiddo. Mebbe she's got the movie bug. Some of 'em are like that."

Now Ralph Matthews was not only big but he was fresh-colored and good-looking and cool-headed and capable and had a winning smile. A head dispenser like that, with a bunch of girls on the counter with him, is most unlikely to escape being the object of rivalry.

Mame Kennedy, however, acknowledged no rival. She claimed Ralph for her own. And with all her feminine perspicacity she never even thought of Julia as sharing her aspirations, for Julia never talked to Ralph except on business. Yet it was for Ralph, and Ralph only, that the gawky waitress was putting herself through the painful process of transformation into a butterfly. She dumbly, utterly adored the big dispenser.

It was just after the opening hour. Jeff hadn't showed up and two of the soda tanks in the basement needed to be replaced. Ralph had gone down to do it himself.

The girls were furbishing up the fountain, counter and tables. Suddenly the building trembled. A rending, metallic roar came from below.

White-faced, the clerks, and the few customers stared at each other in momentary speechlessness while Edie screamed long and loud. There was a crash of dropped glasses as Mame Kennedy and Julia, with one thought, sprang for the door leading downstairs. Julia had three times her rival's distance to go. When she reached the foot of the stairs it was to find Mame, pale as a ghost, leaning against the door casing. "Oh, oh!" she cried as she turned back to the stairs, "let me go! Get out of my way! He's all bloody! I can't touch him!"

Julia pushed the shrinking girl aside. "Get a doctor, you coward!" she cried and flung herself across the basement and down on the drenched floor where Ralph Matthews lay huddled.

From one arm the white duck-coat sleeve had been torn and out of a great gaping gash the blood was spurting in throbbing jets. Kicking a high-heeled pump half across the room Julia tore off one of the brand-new silk stockings, knotted the ends with the speed and skill of a sailor, grabbed a wrench that lay on the floor beside her and in ten seconds had a mighty tourniquet twisted around the arm from which Ralph Matthew's life blood had been flowing at an alarming rate.

When Dr. Emery arrived a few minutes later Julia, in her war paint, and hobbling about with one bare leg and foot, became a mere ridiculous adjunct to the scene. But Dr. Emery remarked that the splinter from the imperfect tank had cut clean through the artery, and that whoever got that tourniquet working did so in the very nick of time.

When the tank exploded Ralph did not lose consciousness at once—not till after he heard Mame's ejaculation. Afterward Dr. Emery told him about the tourniquet. So when the dispenser returned after his recovery he didn't receive Mame's effusive greeting as enthusiastically as she had anticipated. And soon something happened that set the store agog. It was on Ralph's short day and Julia's afternoon off.

"Whatcha think I see?" demanded Jimmy, the errand boy, of Mame Kennedy as he raced breathlessly into the store. "Matthews and Yaller Head going into the Imperial picture theater together!"

"You're a liar!" angrily exclaimed Miss Kennedy.

But Jimmy wasn't a liar—not that time, anyway.

New Guinea is the home of a large percentage of the world's birds of paradise. The supply of these beautiful birds is fast failing. Not only do the women of Europe and America demand feathers for their bonnets, says the Savannah News, but the natives of New Guinea and surrounding islands make lavish use of the plumage as headdresses. Some precautions are now taken to prevent visitors to New Guinea from killing the "most beautiful birds in the world," but the natives are left alone and they continue to deck themselves out in capes and headpieces more gorgeous than any seen on our stage beauties or the wives of our millionaires.

Luck and Lack

Don't trust to luck. Luck is untrustworthy. Systematic, scientific striving for any goal is far more likely to bring you success than any mere faith in your success.

Just as changing a single letter changes "Luck" to "Lack," so will the reverses of a single day change plenty to want. But you can insure yourself against this by building your success on the habit of saving.

Save and Win

Be well dressed. Make friends. Increase your influence in your community. Enjoy the respect of all your associates.

These things do not come to those who trust to luck for them. Systematic saving will win them for you. Systematic saving will accumulate for you a small fortune that can safely and readily be expanded to a large one.

Decide on a regular deposit and start depositing NOW.

Messages to Seekers of Success

To Save Your Money and Make Your Money Safe

BANK WITH US

Caroline County Bank

GREENSBORO, MD.

T. CLAYTON HORSEY, Cashier.

RED CROSS CHRISTMAS SEALS TO SAVE LIVES

Last Year 2914 Died Needlessly Of Tuberculosis In Maryland.

Seals Finance Fight Against Disease.

Startling facts are revealed in the report just made public by the State Board of Health showing the number of people in Baltimore and the counties of Maryland who died of pulmonary tuberculosis during the past year and the number at present known to be suffering from th edisease. Taken in connection with the warning given by leading health authorities everywhere that influenza is the best runner-up of the tuberculosis score yet known to medical science and the threatened return of the "flu" in epidemic form these figures are enough to "throw a scare" into the most self-satisfied community and into each citizen of Baltimore.

The number of deaths from the disease in the state, of which 1,273 were in Baltimore city, totaled 2,914.

Known to be suffering from the disease were 3,669 persons, of whom 2,083 were resident in Batlimore city

In other words, the death rate last year from tuberculosis in Maryland was 204.5 per 100,000 of population taking 1,425,000 as the estimated population of the state. The rate for the country as a whole was only 141.6 which means that Maryland had 44 per cent more deaths from tuberculosis than the average for the nation.

The State of Maryland is one of the sore spots on the national health map

The figures by counties follow:

Allegany, 58; Anne Arundel, 96; Baltimore, 263; Calvert, 22; Caroline 42; Carroll, 44; Cecil, 26; Charles, 38; Dorchester, 65; Frederick, 183; Garrett, 9; Harford, 45; Howard, 21; Kent, 37; Montgomery, 47; Prince George, 63; Queen Anne, 32; Somerset, 39; St. Mary's, 47; Talbot, 31; Washington, 73; Wicomico, 63; Worcester, 28. The Frederick county figures include the deaths of many non-residents in the state tuberclosis hospital.

To lower the death rate, intensive educational work, visiting tuberculosis nurses in every community, special tuberculosis clinics and more tuberculosis hospitals are needed. Maryland must have $125,000 to carry on this work during the next year. It can be raised through the sale of the little Red Cross Christmas Seals, which are again offered to the public beginning December 1. The country as a whole will be expected to buy $6,500,000 of the seals. Every man, woman and child, must buy ten seals each if the quota of the state is to be reached.

It Was.

The fisherman dashed into the country hotel and excitedly grasped the manager by the arm.

"What do you mean by luring anglers here with the promise of fine fishing?" he said. "There isn't a bit of fishing here. Every brook has a sign warning people off."

"I didn't say anything about fine fishing," said the manager calmly. "If you will kindly read my advertisement carefully, you will see what I said was 'Fishing unapproachable.' "—Variety.

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