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Messages to Seekers of Success

A Service of Safety

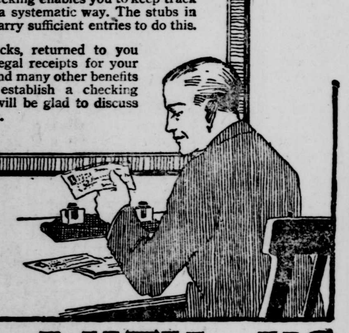
A bank, of course, keeps your money safe. And it just as surely can help you handle your money safely.

For instance, a checking account here is more than a simple convenience. It is a guarantee of security to you in the transmission of funds. It enables you to keep your money instantly accessible without danger of loss.

Checks Protect You

Your checks drawn on this bank carry your money to all parts of the country at the cost to you of a postage stamp. Checking enables you to keep track of your money in a systematic way. The stubs in your check book carry sufficient entries to do this.

The canceled checks, returned to you each month, are legal receipts for your payments. These and many other benefits are yours if you establish a checking account here. We will be glad to discuss it further with you.



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

HARVEY L. COOPER, President.

You May Bet on It.

When you see a young man sitting in the parlor with the ugliest four-year-old boy that ever frightened himself in a mirror clambering over his knees, jerking his necktie out of place, ruffling his shirt-front, pulling his hair, kicking his shins, feeling in all his pockets for coppers, while the unresisting victim smiles all the time like the cover of a comic paper, you may safely say that the howling boy has a sister who is in a room not 20 feet away, and that the young man doesn't go there just for the fun of playing with her brother.



Does Your Letterhead Get It?

The appearance of your letterhead may mean success or failure. Do yourself justice in the quality of your business messenger.

We do not advocate extravagance. We recommend the use of a very moderate priced standard paper —

HAMMERMILL BOND

—which has won recognition for its quality and the service it gives. We are prepared to furnish that paper and to print you a letterhead that is a dignified representative.

See What We Can Give You Before You Place an Order

Raising Skunks for Fur.

As wild fur-bearing animals have decreased in numbers and the scarcity and prices of furs consequently increased, many individuals have been led to undertake the rearing of fur bearers in captivity, as for example the efforts to breed foxes in Canada and parts of the United States, and the widespread interest in skunk raising. It is of significance that in one state alone the game warden, within a period of two years, issued more than fifty permits for breeding skunks in captivity.—Robert K. Nabours in the National Geographic Magazine.

VERMIN OLD PEST OF ARMIES

Reference to Them Found in Writings of the Romans, and in English Literature.

The newspapers have had much to say about the "delousing" of the returning troops, Philip Hale writes in the Boston Herald. The word is not a pretty one and it is not to be found in the dictionaries, but the war has brought with it many new words, some of which will disappear, some of which will soon be regarded as orthodox and of good and regular standing.

No soldier need be ashamed of necessary submission to the process. It may console him to recall the case of Thomas Otway, an Oxford man, the author of "Venice Preserved" and "The Orphan." As a cornet in a regiment of horse, he joined in 1678 the army under Monmouth in Flanders. It was reported that he came back from Flanders "mangy and covered with vermin." Rochester taunted him with this in his "Session of the Poets." It should also be remembered that when the troops were disbanded and recalled, the money voted by the commons for their payment was misappropriated. The soldiers were paid only by debentures, and the credit of these was so low that they were hardly salable.

It was observed in the sixteenth century that "lice cometh also of that cloth that is trained in the wool with the fat or grease of a horse or of a swine, and therefore the northern cloths worn of a sweating body do breed lice in 12 hours." The "humor" of an individual had much to do with the character of the pest. Lice gendered of sanguine humor were red and great; of phlegmatic, white; of choleric, yellow, long, swift and sharp; of melancholic, ashen colored, lean and slow in moving. Anyone of these pests "grieveth more in the skin with the feet and with creeping, than he doth with bitin. . . . And the leaner that a louse is, the sharper she biteth and grieveth." There were many approved remedies even in the elder Pliny's time, thus: "The old skin or slough that snakes do cast off in the spring, whosoever drinketh in his ordinary drink, it will kill all the vermin of the body within three days."

Story of a Dog.

"Marathon races in the woods will never become universal for the reason that speed and stamina like that of Buell Crannell's dog are not universal in the four-footed hunters," says Warwick S. Carpenter, secretary of the conservation commission. "Mr. Crannell lives at West Glens Falls, and while hunting near there recently his dog picked up a fox track. The dog was picked up next day near Cranberry lake, more than seventy miles away.

"Accounts do not state whether the dog was still going strong or whether he might have taken the fox back to Mr. Crannell but simply that identification of the dog was made by the conservation commission license tag and that Mr. Crannell went after the dog.

"The moral of all this is that if one owns a dog good enough to run a fox through two counties she should surely be protected by an identification disk."—New York Times.

Salutes.

Some clever Englishman, commenting on French politeness, once remarked that when a Frenchman bows, two-thirds of the bow is to himself. That may be true, and we have to admit that even the other third is quite a fraction more than most Anglo-Saxons offer.

Saluting is the same proposition. A snappy salute pulled by a buck to the most second of second lieutenants draws heavy interest; and the colonel who jerks his hand a few centimeters from his still affixed cigar is only insulting himself and the army.

If some privates were a little more polite to themselves, the saluting trap never would be sprung and the joke would all be on the other side of the military fence.—Stars and Stripes.

Something Worth While.

Rankin—I never was so disappointed in my life!

Phyle—What's the trouble?

"In the city the other day I saw an aquatic exhibition advertised—"

"Yes—"

"And I immediately bought tickets."

"You were disappointed?"

"Yes, all I saw was a lot of men in diving suits."

"But what did you expect in an aquatic exhibition?"

"Girls in bathing suits, at least."—Youngstown Telegram.

Saved Venus de Mile From Huns.

M. Heron de Villefosse, the eminent French archeologist, whose death has just taken place, was for many years head of the Greek and Roman sculpture department of the Louvre. Twice in his career he had to superintend the removal of that priceless art treasure the Venus of Milo to a place of safety—in 1870, and again in 1914. In each case the same enemy was concerned. Heron de Villefosse was seventy-four years old.

Going to Look Him Up.

"That fellow Glipping called me 'Old Silenus,'" remarked Mr. Jagsby. "He seemed to think it a great joke."

"What are you going to do about it?"

"I haven't decided yet. I have forgotten about all I ever knew about Silenus, but I have an idea that he was neither a pillar in the church nor an ornament to society."—Birmingham Age-Herald.

When Betty Struck

By JANE OSBORN

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"Say, Ferdie!"

"My dear, I wish you would not call me 'Ferdie.' I don't mind it myself, but I don't want any of the students to get on to it. First thing, they'll be calling me 'Uncle Ferdie,' or something like that."

"Well, then—Ferdinand."

"That sounds a lot better," and the professor put his gold-rimmed spectacles back on his well-shapen nose and went on with his reading.

"What I was going to say is this—when are we going to be married?"

Ferdinand closed his book without putting in a bookmark, a most unusual event in his well-ordered life; took off his spectacles, shut his mouth tight and looked at Betty.

To be sure, he and his young secretary were engaged. He had fallen in love with her when she was a student in college and keeping the fact of his love for her a secret, had convinced her that she wanted to "specialize in economics," and, having guided her through a year of post-graduate work in that science, he had then convinced the faculty that he needed an assistant and that she was the assistant he needed. Then he proposed; and Betty, who had been very much in love with the good-looking young professor all along, accepted. Betty had been his assistant for two years and, though at first they spoke often of the time when they would be married, they had hardly spoken of it within the past few months.

So this came as a surprise, and the professor took some time to consider before he answered. It seemed to him a slightly unfeminine question to ask, though he was an avowed believer in equal privilege for the sexes, spoke at all the feminist meetings and was looked upon as a champion of the co-eds in the university.

"Of course I'll have to get my book finished. That will take several months. With that on our hands we would hardly want to think about it."

Ferdinand was deeply interested in this book of his, which was a study of strikes in ancient Egypt. He considered that it would be a really valuable contribution not only to Egyptology but to the cause of labor in general. It seemed to his academic mind that the present labor agitator would have so much more power behind him, would be able to further his cause so much more convincingly if he had the precedent of ancient Egypt. If he could assure the capitalist that the engineers of the pyramids had had to make concessions to organized labor—what a boon it would be. But in order to undertake this work Ferdinand had had to delve deeply into hieroglyphics and had had to spend hours in conference with the department of Egyptology at the university.

"The labor situation is growing more insistent every day," he went on to explain, "and I must have my book with the publishers before the year is over. It would never do to pause now. And then after that I was thinking of spending my summer in one of the industries that is likely to go on strike so that I can give my actual bodily support to a strike. I want to feel that I have been in a strike—that I have rebelled against capital, that I—"

"Well, you can strike if you want to, but I can't say that I'll have any sympathy for you if you get your nose broken, Ferdie—Ferdinand dear. I'm not so sure that striking is the way that labor ought to go about it. I am not so sure that the strikers are always in the right."

To the enthusiastic Ferdinand this was rank heresy. Though he had hardly dared openly to espouse the cause of labor in his courses of economics in the university, he had hoped that the result of those courses always had been to create a prejudice in favor of labor and against capital in the minds of his students—this in spite of the fact that the university in question owed its existence, and he owed a rather generous compensation, to the benefactions of a certain liberal capitalist. There was something of the fanatic in Ferdinand.

"There is no other way to get what you want but to strike for it," announced he. "To attempt diplomacy, to wheedle, to compromise—those are the methods of insincerity, and labor is always sincere. If you believe you are in the right, if you know you are—why accept less than you want? Why not fight for it? Nothing has ever been gained without some sort of fighting. Every great advance in this world has always been made by methods that are analogous to those of the strikers."

Now, although Betty had heard all this before, she listened with an attention that was unusual. Likewise it was flattering to Ferdinand. He felt that he was interesting her, as he had apparently failed to do of late. But as he continued his laudation of the striker Betty's attention seemed to wander. She was apparently intent on something far off. She was no longer heeding him. That night when Betty left Ferdinand's office in the university building devoted to economics she carried with her a small volume from his shelves on "Methods in Striking."

The next day Betty arrived as usual at slightly before nine o'clock. She went through the routine of the morning until Ferdinand departed for his ten o'clock lecture. Then she was busily writing on her typewriter. She made frequent corrections and then made a fair copy of what she had written. This she placed on Ferdinand's desk and departed for lunch at twelve. He would be back from his second morning lecture shortly after that time.

When Ferdinand returned from his [illegible] he found a neatly typewritten note from Betty. It was entirely amicable. But after he had read it Ferdinand realized that Betty had told him that she would terminate her engagement with him at once unless he would give her assurance that she would be married within a reasonable length of time. She approved of marriage for women, and she did not approve of long engagements. A long delay would ruin their chances of ever finding happiness together later.

Of course, it was perfectly unreasonable. In the first place, that was not the right way to go about it. Ferdinand was out of all patience with Betty. If she wanted to be married before he finished the book she should have approached the matter in a more feminine manner. Ferdinand himself was eager enough—Betty ought to have known that. He had intended to surprise her and finish the book next month and then ask her to marry him at Eastertime. But this idea of coercing him was all wrong. He would simply discipline her. "If you do not give me some definite answer by five o'clock," Betty had said in the note, "you may consider the engagement at an end." One thing was certain in Ferdinand's mind. He would certainly not give her an answer to the note by five. He might shortly after, but he refused to be coerced.

Betty returned from lunch. She was apparently the same Betty that she had always been. Ferdinand made no reference to the note, nor did Betty. He tried to absorb himself in the strikes of ancient Egypt, but they had not the remotest appeal. Almost feverishly he waited until the university chimes announced five o'clock. Apparently Betty, as she sat typing off some of his corrected manuscript, felt no perturbation.

Five o'clock sounded. Betty arose, closed her typewriter. Then she put on her hat and coat and collected a few little personal belongings. An umbrella she had left for emergencies, a mirror—a vase on her desk. These latter she wrapped in a neat bundle, then—

"Good-by, Ferdinand," she said, and if there was a quiver in her voice Ferdinand did not notice it. "Perhaps it is not customary to shake hands—perhaps I should simply walk out."

Ferdinand's arms were around her—umbrella, bundle and all. "Betty, Betty—how can you torture me? What are you thinking of? What are you doing?"

"I'm striking—walking out," announced Betty. "That's the only way any one ever gets anything in this world. "If you know you are in the right, why accept less than you want? Why not fight for it—strike for it?" Betty quoted for a moment, imitating Ferdinand's vibrant voice.

"Betty, I never knew any one could love any one as I love you now. It makes it so different—knowing that you really want to—to be married. It makes it impossible to be patient."

LAND OF VARYING CLIMATE

Statistics Show That California Easily Leads Every State in the Union in Diversity.

In diversity of climate and surface, California, as is well known, leads every state in the Union. It is next to Texas in size, with an area of about 160,000 square miles and a length of 775 miles, and it extends through nearly ten degrees of latitude, with a vertical range from nearly 200 feet below sea level to 15,000 feet above. A. H. Palmer of the United States weather bureau reports that the annual rainfall varies from one-half inch in the Mohave district to over 100 inches in the Sierra Nevada, while certain areas have the greatest snowfall in the United States, and others have practically none. In the Sierra Nevada, the average annual precipitation increases 8.5 inches per 1,000 feet of rise up to 5,000 feet, and diminishes at greater heights. In the south, about 90 per cent of the rainfall is in winter; in the north, 75 per cent. Heavy falls often occur over short periods—71.5 inches for the month being a January record at an elevation of 2,750 feet; and 16.7 inches in 24 hours at a height of 2,543 feet is very curiously, an August record. Lower stations have shown periods of 13 months two years with no measurable rainfall, while the depressions—such as Imperial valley and Death valley—have several years' records of less than one-half inch. Tamarack, at 8,000 feet in the Sierra Nevada, has a winter snowfall averaging over 42 feet; and at some of the upper stations in the Sierras the snow accumulates on the ground to depths of 40 to 50 feet.

Had Father Cornered.

"May I have a word with you, Mr. Greene?" began the young man.

"Certainly, you may," said the Wall street father.

"I want you to decide a bet."

"Very good. Go on."

"I want to marry your daughter."

"Tut-tut, sir."

"But wait. Your daughter has bet me that you will give your consent to our marriage and I have bet her that you will not. Now, you certainly would not want to decide the bet so that she would lose; now, would you?"—Yonkers Statesman.

Messages to Seekers of Success

Your Declaration of Independence

Follow your country's example. Declare your independence—independence of the tyranny of financial worries. Banish the fear of the future. Win your complete freedom—and hold it. You do all these by starting to save and keeping at it.

Your signature to your initial savings deposit slip is your declaration of independence. Every daily or weekly deposit will be a celebration—safe and sane.

Save for Your Future

Ready cash makes you ready for opportunity. To be financially prepared is to have practical insurance on success.

You dream of the future. Why not plan to realize those dreams? Decide on a definite saving policy and stick to it with determination. You will be building character as well as capital. And character will bring you extra capital when you need it. Sign your declaration of independence today!



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Will Go Back to Work in France.

If Charles W. Bradlee, Jr., formerly a teacher of manual arts in Worcester academy, Worcester, Mass., hadn't been an obliging sort of gentleman, he wouldn't be carrying a shell splinter today under his right cheekbone, so cunningly lodged there that physicians hesitate to operate for fear of his face becoming paralyzed.

While a worker with the Foyer du Soldat in France, Bradlee consented August 7 to replace another worker on the front line at Lhery. The other welfare man was away on leave so Bradlee, with his knapsack filled with Y. M. C. A. supplies went up near the front line. At that time a jagged scar caused by a shell splinter was healing on his forehead. He had been working only a short period at Lhery when a Hun shell burst and he was given another memento of service. This time the sliver of a flying shell lodged in his cheek.

Bradlee learned to love the French and will return to Flanders to work among them in the devastated sections as a member of the international committee of the Y. M. C. A. He said that he feels he will be able to aid permanently wounded men in learning new occupations.

A Forgotten Language.

"Tee crowfoot girdle treetop turtle," said one gentleman to another, as reported by the Minneapolis Journal, in an office in that city. "Scalp thirty reel blaze," he continued, reading from an old leather-bound ledger. "Scalp thirty reel blaze," repeated his companion, and wrote it down on a sheet of paper. The two gentlemen, says the Journal, were talking a language once used but now forgotten in Minnesota, for they were respectively a former surveyor general of logs and lumber and his assistant, busy identifying some ancient logs that had been a long time sunk in a river. The strange-sounding sentences were composed of identification marks, of which at least 6,000 have been recorded since the pioneer days when logs were first cut in Minnesota forests. Billions of feet of lumber from the great forests have been thus marked, and once in a while some old logs are recovered from the river bottom, and the old ledger of bark marks and stamps on the ends of the logs is again referred to.

New Heat-Resisting Stone.

The heat-resisting building stone of Charles Ingvaldsen, a Norwegian, is made by mixing ground mica with just enough clay or like binder to form a coherent mass. The mixture may be shaped into blocks, plates or other forms of any size, and is fired at a temperature just high enough to fuse the mica. The stone has essentially the same properties as natural mica. For withstanding very high temperatures, equal parts of mica and quartz are used with the binder, and this mixture is fired at a heat sufficient to fuse the quartz. This stone is claimed to be not only a very refractory and durable material but to offer other desirable qualities, such as effective electric insulation.

The Holy Terror.

Lady—They say Father Hooley advanced to the attack with a prayer book in one hand and a bomb in the other.

Returning Soldier—They're always tryin' t' belittle a good man, mum.

Lady—Isn't it true?

Soldier—No, lady; he had bombs in both hands.—The Marine.

FIND UPAS TREE VALUA[illegible]

Natives of Java Procure Ready-Made Clothing From Its Branches, With Little Effort.

One of the strangest myths is that which concerns the "deadly upas tree" of Java, whose poisonous exhalations were formerly alleged to kill any man or animal that ventured into its neighborhood.

Doubtless it had its origin in some traveler's tale, for the tree in question—rather widely distributed in southern and southeastern Asia—has no terrors for the natives of these countries, who, on the contrary, find it extremely useful.

It is the only kind of tree in the world that produces ready-made clothing. The inner bark is a natural cloth, only requiring the removal of the soft cellular stuff in order to render it available for use. A cylindrical section of it from a small branch will furnish a leg for a pair of trousers or an arm for a coat, while from a bigger branch the body of the garment is obtained.

Copyright Acts.

The first act providing for the copyright of books and other publications in the United States was passed 129 years ago. The term of copyright was then fixed at 14 years, with the privilege of renewal for 14 years longer. In 1811 the period was extended to 28 years and providing for a renewal for 14 years. For nearly a hundred years after the passing of the first copyright law the protection was extended only to citizens of the United States. In England a similar injustice was practiced upon Americans, although the British government did permit foreigners to take out a copyright, provided their work was first published in England and the author was at the time of publication anywhere within the British dominions. International copyright conventions now exist between nearly all nations. The first copyright act in England was passed in 1709, giving protection for 14 years and for the author's life if then living. In 1814 the English law was amended by extending the period to 28 years.

Germ of Laughter.

Laughter, we are told by all authorities on the human emotions, springs from a sense of satisfaction and superiority in the laugher over the laughee, if we may coin the word for the occasion. The Paris Rose Rouge publishes a hitherto unprinted essay on laughter by Stendahl, in which the following definition occurs:

"What is laughter? It is a succession of pulmonary spasms accompanied by a peculiar facial expression which is so familiar that I need not describe it and by a pleasurable sensation around the chest.

"This physical state arises from a sudden inspiration to compare our own worth with someone else's and resulting in a verdict favorable to ourselves. Laughter thus arises from the sudden recognition of our own superiority."

A Gentle Reminder.

"I married you against the wishes of my parents."

"Well?"

"And contrary to the advice of my best friends."

"Speak on, woman, but think of satisfaction it gives every one of t to say 'I told you so.'"—Birmin Age-Herald.

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