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Messages to Seekers of Success

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.

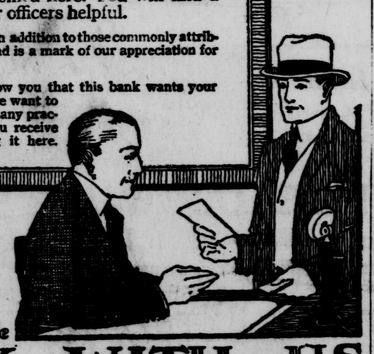
In fulfilling this moral obligation, we like to consider our organization as your business partner — interested in your success and eager to forward your plans.

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

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 Natioaal 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.

Life.

Life is beautiful, and it should be ed in beauty. It has, and must have hadows, to be sure, but there is uty in the shadow as well as in glint and glimmer of the sun. etimes there are sorrows that are for us, because they clear our ts of selfishness and teach us to athize with our fellow human be- Grief has made many a heart le that was not so before.

MICKIE SAYS



We Do ...L HEAD ...RINTING on ...MMERMILL BOND

Y. W. C. A. PLANS WORLD PROGRAM

Mrs. John D. Rockefeller, Jr., Heads Association's 1920 World Service Program.

$3,000,000 NEEDED FOR WORK.

Leader Calls Association a "Stabilizing Influence" in Outlining Post-War Program for Women—Federal Council of Churches to Announce "Y. W. C. A. Sunday."

Mrs. John D. Rockefeller, Jr., chairman of the National Educational Campaign Committee of the 1920 World Service Program of the Young Women's Christian Association, has made the following statement:

"Since the war we are more than ever aware of the economic, industrial, educational, social and religious difficulties which beset the lives of girls and women everywhere. In meeting the post-war needs of women the Young Women's Christian Association stands as an instrument of service, tested and proven by war, and organized to meet the manifold problems of peace.



MRS. JOHN D. ROCKEFELLER, JR.
Chairman of the Educational Campaign Committee of the Young Women's Christian Association.

"Because of its fifty odd years of experience in meeting fundamental problems affecting girls, the Young Women's Christian Association is an organization particularly fitted to exert a stabilizing influence upon the troubled times through a consistent program of service for girls and women.

"American women are asking how they may share in the world's reconstruction. They can do so by enlisting the support of their communities for this World Service Program, which will insure to the world a healthier and better womanhood.

"This campaign of the Y. W. C. A. to tell the people of the United States about its work and to raise $3,000,000 with which to carry on Y. W. C. A. work during 1920 in the United States, Europe, China, Japan, India, South America, Egypt, Siberia and Mexico will close the week of February 22 to 29, which will be known as Y. W. C. A. Week.

"The Federal Council of Churches will probably set one Sunday as a time for ministers throughout the country to address their congregations on general conditions affecting women and the Young Women's Christian Association as an instrument of service.

"The immediate task is to bring to the people of the United States a knowledge of conditions affecting the lives of women in all parts of the world. We can no longer ignore the character, the manner of life and the ideals of other peoples, whether we want to or not. A special call is now coming to the Association from China, Japan, India and South America, where work was held back during the war because of the necessity for special activity in France and the United States.

"The World Service Program calls for $4,500,000. Of this amount $1,500,000 has already been secured."

The educational campaign committee includes among its members Mrs. Robert E. Speer, president of the National Board of the Y. W. C. A.; Mrs. Henry P. Davison, Mrs. William Van V. Hayes, Mrs. Robert L. Dickinson, Mrs. William Adams Brown, Mrs. Van Sanford Merle-Smith, Mrs. Lewis H. Lapham, Miss Ellen Hale Stevenson, Mrs. Frederic B. Pratt and Mrs. Herbert Lee Pratt.

SMALL Y. W. C. A. IS COMMUNITY CENTER

Recreation for Girls Is Important Feature of Work.

Fifty-two young women in the United States are known as Y. W. C. A. "town secretaries." All of which means that the fifty-two are organizing recreation work for girls and for the community at large in towns of less than 10,000 inhabitants.

The Y. W. C. A. may be in one rented room or more. It may be a whole building, but at any rate there is a recreation room and if possible a kitchen, reading and writing rooms. If the Y. W. C. A. has a building of its own it becomes a community center, where all women's organizations may meet.

KEEPING FASHIONABLE

By R. RAY BAKER

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Elza Correll believed in clothes.

"Clothes make the man—and they also make the girl," she told her sister repeatedly. "Some day you'll learn that you ought to dress up more and keep fashionable.

Certainly Elza kept fashionable. Eight dollars constituted her weekly stipend, earned by mixing tempting potions at Silverworth's drug store. Elza was one of a half-dozen girls who presided within the circular formation of marble at which "airplane" sodas were served, and the high cost of living, the fate of the League of Nations, the future of Jugo-Slavia and the salaries of the film stars discussed.

But the eight dollars—to return to the subject. Of the eight dollars, two went for board and room and the remaining six were expended to adorn Elza with fashion's latest creations. Board and room for two dollars a week? Yes, you see Elza lived at home, as did her sister Isabel.

Isabel clerked in Flemmel's dry goods store, and her share of the world's goods every week was seven dollars. Of this seven two went for board and room, 15 cents purchased cinema thrills at the Palace theater, an average of 68 cents was used for wearing apparel, and $3.14 was deposited in the bank.

Contrasted with Elza's extensive and expensive wardrobe, Isabel's adornment was like a minnow unto a goldfish; yet the latter seemed satisfied with her lot in life and never complained about her rather drab, nevertheless neat, attire.

Nor was there reason to complain; for Isabel could have afforded more attractive garb as well as her younger sister—could better afford it, in



She Did Not Know His Name.

fact, because she had several hundred dollars in safe keeping.

With the situation as it was regarding clothes, the two girls should have changed positions. Silk at a soda fountain was as out of place as cotton behind the silk counters, where Isabel presided. Yet each of the girls was an expert in her particular line of endeavor.

Elza had a secret. She was in love.

Every afternoon there came into Silverworth's drug store a fascinating, neatly dressed young man, who had the ginger-ale habit. The sun might forget to shine, the clock might stop, the river might run dry, but always at 2 p. m. John Hendricks settled himself at his favorite place at the marble counter (unless some one else got there first) and ordered ginger ale.

Then he would plunge into the depths of a newspaper and remain absorbed in it until his beverage arrived, when he would fold the paper, thrust it into a pocket and sip of the cooling concoction, while his eyes roved abstractedly and looked at nothing in particular, although seeming to take in everybody and everything in his range of vision.

Yes, Elza Correll loved John Hendricks. She did not know his name, she had no knowledge of his vocation, she had never spoken a word to him or been addressed by him except on a matter of business. She waited on his order; but John Hendricks noticed her not at all.

Being in love with some one she did not know, Elza felt that it behooved her to interest him if it lay in her power; so she paid even more attention to her clothes and deprived herself of all forms of amusement so that she might make herself what she styled "presentable" before the "ginger-ale fiend." Be it said to her credit that she did not purchase her raiment on credit.

"There's one hopeful thing about it," she told herself. "He's a brunette and I'm a blonde; and they say that's the way it ought to be."

It seemed fine to be in love, even if it was unrequited, Elza thought, and then she got to wondering if her sister ever had experienced the exhilaration attendant on being paid attention by the little winged god with bows and arrows. One day Elza observed:

"Isabel, it's about time you got married. But there's no chance in the world for you, with those plain clothes you wear."

To which Isabel replied merely with a smile, and went her way.

"She's a deep one," Elza mused. "That's the way with brunettes. The ginger-ale fiend must be a deep one, too."

Elza was a good-looking girl and Hendricks continued to order his ginger ale, read his paper, sip his drink and hurry out of the store.

One morning, as she lay in bed snatching a few extra minutes of semi-slumber, a startling fact crept into Elza's brain. She had no clean clothes! She had been working harder than usual of late and had allowed her soiled garments to accumulate. She had intended to wash out a waist and skirt the night before, but had forgotten to do it.

She leaped from bed, on the verge of a panic. Horrors! Go behind the soda fountain with soiled clothes? Impossible! What was to be done? There was nothing that could be done unless—oh, she couldn't do that, and yet—well, it was the only course.

She shook her sister, who was not due at the clothing store until Elza had been mixing drinks for an hour.

"Isabel!" cried Elza. "Wake up! Can you let me wear a waist and skirt of yours today? I hate to ask you, but mine aren't fit."

Isabel sat up and rubbed her eyes, and yawned, then glared at Elza as though debating whether to rend her limb from limb.

"You—want—to—borrow—a— waist—and—skirt?" she said, as though she could not believe her ears. "You—you queen of fashion—you want to wear my plain clothes?"

Elza felt somewhat abashed.

"Well, no, I really don't want to," she replied; "but there's nothing else to do."

So it was that Elza Correll, fashion plate of Silverworth's soda emporium, appeared that morning in plain attire—startlingly plain; so plain that her fellow workers were awe-stricken and talked in undertones.

While she worked Elza became filled with apprehension.

"What will the ginger-ale fiend think?" she wondered, and resolved to keep out of sight at two o'clock. But this proved impossible, for at 1:45 a rush began and every available hand was needed.

"Maybe he won't come today," Elza thought, but she realized she might as well hope to halt time itself in its flight. Sure enough, at two o'clock in walked John Hendricks. He seated himself and waited for his order to be taken. Contrary to her ordinary course of procedure, Elza tried to keep in the background, but all the other girls were busy, and "service" was a byword at Silverworth's.

"Well, here goes. All is lost," she murmured, and approached John Hendricks. For the first time in history he smiled at her.

"Hello!" he said pleasantly; "I'd like a ginger ale. You're new at this job, aren't you?"

Elza's power of speech was paralyzed momentarily, but she managed to get it in working order long enough to stammer:

"No—oh, no; that is, not especially new. I've been here off and on."

"Never noticed you before," said the ginger-ale fiend. "Must be you had different hours."

Elza deigned no reply. She busied herself with the ginger ale, while John plunged into his newspaper, laying it down to smile at her again as she returned with his favorite drink. And it was a friendly smile, a sincere smile; "nothing fresh about it," as Elza remarked afterward.

When she gave him his check, instead of leaving, he said:

"I've asked Miss Joyce to introduce us. I need some one to help me use a couple of tickets at the Temple theater tonight."

Miss Joyce, another soda fountain worker, thereupon formally made them acquainted, and arrangements were made for the theater party.

When Isabel went home that afternoon she found Elza enthusiastically busy at the washtub. The news was too good to keep, and Isabel was informed of the big event of the day at the soda counter. After hearing her sister's story, she said:

"Elza, you made a hit with that young man because you wore plain clothes—my clothes. Take my advice and leave off the gaudy stuff tonight. You can have my best dress."

Elza completed her work at the tub, but when John Hendricks called for her she was attired in her sister's Sunday garments.

One week later Elza announced to her sister that she was going to marry John Hendricks, the real estate man.

"Congratulations!" said Isabel. "As long as you've confided in me, I might as well tell you that I'm to become Mrs. Welding—the wife of the assistant manager of our store."

"Congratulations, yourself," returned Elza. "You certainly did have the right idea about clothes, Isabel. John told me last night, when he proposed, that he had been looking for a girl who didn't overdress. After all, clothes don't make the girl. They help a lot—but they must not be overdone.

"Do you know anyone who wants to buy a second-hand wardrobe—one that is guaranteed against Cupid's arrows?"

Man's Strain of Obstinacy.

Almost any married woman can tell you that there is some mule blood in her husband's family.—Cincinnati Enquirer.

Messages to Seekers of Success

To Help You Win

Riches—power—happiness. The average man places these as his goal. He dreams about having them.

But the average man is slow to take a practical step towards that goal. He is content to dream about it—and never gets there.

The most practical start is to start a savings account. Rockefeller had to save his first thousand dollars. It earned the rest of his fortune.

Character Earns Credit

Saving men not only have capital for their efforts. In saving, they establish a reputation which will make it easy to secure additional capital when necessary.

A farmer has frequent need for capital if he is striving continually to improve his property. How important it is then that he build up his credit—establish his character.

The easiest and quickest way is to start a savings account.



To Save Your Money and Make Your Money Safe

BANK WITH US

Caroline County Bank

GREENSBORO, MD.

T. CLAYTON HORSEY, Cashier.

Y. W. C. A. CALLS BIG CONVENTION

2,000 Women Expected to Gather in Cleveland the Week of April 13-20, 1920, for National Convention.

MEETING POSTPONED TWO YEARS BY WAR

Delegates Will Discuss New Membership Basis for Students and Question of Future Support for Work. Many Other Things.

The Young Women's Christian Association of the United States of America will meet in national convention in Cleveland, O., the week of April 13 to 20, having postponed the convention from the spring of 1918 in order to comply with a government request that travel be reduced to a minimum during the war.

The department on conventions and conferences of the National Y. W. C. A., of which Mrs. Harry Emerson Fosdick is chairman, estimates an attendance of 2,000 women, representing all departments of Y. W. C. A. work—board members, secretaries, students, club girls, Girl Reserves, girls from Industrial Service Centers, women from the International Institutes for foreign born women, members from city, town and country Associations.

Each Association in the United States will be entitled to one voting delegate for every one hundred voting members in the Association.

Two of the most important questions which will come up before the convention will be the membership basis and the question of support. Of old business to be considered the most important question will be the membership basis for student associations, the granting of charter membership privilege to the Chicago Young Women's Christian Association and a recommendation providing an increase in membership of the National Board of the Association will also be presented.

Rev. Charles W. Gilkey, pastor of Hyde Park Baptist Church, Chicago, will give a series of morning addresses during the convention week. Dr. Robert E. Speer, secretary to the Foreign Mission Board of the Presbyterian Church, North, will also give an address. Mrs. Speer is chairman of the National Board of the Y. W. C. A.

The convention will be in session morning and evening, the afternoon being given over to sectional meetings held in various churches. Attendance at these meetings will be determined by group membership and also by activities.

Mrs. W. P. Harford of Omaha, Neb., will preside at the opening session, having been elected as president at the last convention of the Young Women's Christian Association, held in Los Angeles in 1915.

The committee on business to come before the convention has for its chairwoman Mrs. John French and includes among its members Mrs. John D. Rockefeller, Jr., Miss Eliza Butler, sister of Nicholas Murray Butler, president of Columbia University; Miss Martha McCook, Miss Mabel Cratty, general secretary for the National Board of the Y. W. C. A., and Mrs. William Adams Brown, all of New York city.

Ecible Fish Found at Great Depths.

While there are many varieties and great quantities of curious fish in the abysmal depths (some have been trawled up from depths of three miles and more), none of these are eatable. The limit to which fish fit for food are found is 1,600 feet. Even so, the discovery that valuable food fishes live in far deeper water opens up amazing possibilities, and will have a most important bearing on the future food supply of the world.

The North sea, which has for ages supplied most of the fish markets of western Europe, is so shallow that, except in a very few places, a building as high as St. Paul's cathedral, placed on the bottom, would stick out above the surface. It has generally been considered useless to fish in greater depths.

Romans' Fondness for Amber.

Amber was the first precious stone made use of for the purposes of personal adornments. Homer mentions "the gold necklace hung with bits of amber" which was offered by the Phoenician trader to the queen of Syria, and Nero, in one of his badly composed verses to Poppaea's hair, ascribed it as of an "amber" shade. The Romans valued amber highly, not alone for its beauty, but also for the medicinal qualities which they believed it to contain. In their opinion, an amulet of amber, worn round the neck, was an infallible cure for ague or chills; ground up with honey and rose oil, amber was a specific for deafness, and ground with honey a remedy for defective sight.

Eighteenth-Century Amusements.

In the eighteenth century dancing and card playing were the two chief amusements of the court and the fashionable world. Cheating at cards was not only tolerated, but admired as clever and smart.

Fancy dress balls were very popular in the olden days, but they do not appear to have been carried out with as much propriety as in our times. Every effort was made to confine the audience to "the quality," and to prevent drunkenness and disorder, but without success. As for dancing, it was like cards, "a diversion for grave and gay alike." Men did not stand out half the program in those days; they were as keen for the dance as their fair partners.

Postgraduate Course.

A maidservant in the home of the poet Wordsworth, told a caller who asked to see her master's study, that he studied in the fields. No one can read Wordsworth's poems without realizing that however much he owed to books, he owed more to nature. No matter how many diplomas you may take, your education will not be complete till you have taken a postgraduate course in the open.—Girls' Companion.

It Was.

"The law ain't nigh as flexible as it ought to be!" grumbled the landlord of the Petunia tavern. "There's a whole lot of cases that it can't begin to cover properly."

"What is one of them, for instance?" asked the guest.

"Why, right here, tomorrow, a life insurance agent is going to be tried for calling an oil stock seller a liar, and I'll be dod-blasted if I see how, according to law, they can both be struck!"—Kansas City Star.

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