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

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

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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

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.

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.

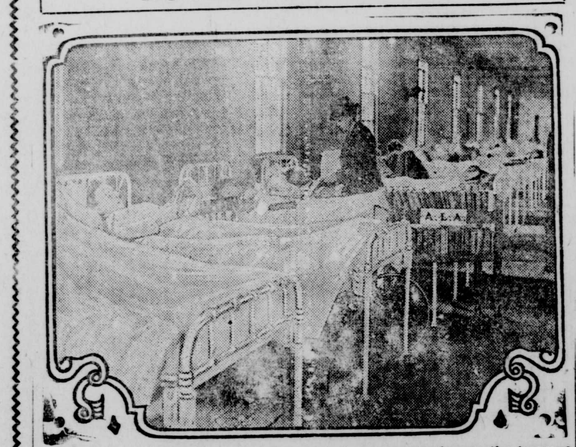
You dream of the future. Why not plan to realize those dreams? Decide on a definite saving policy and stick to it with determination. You will be building character as well as capital. And character will bring you extra capital when you need it. Sign your declaration of independence today!



To Save Your Money and Make Your Money Safe
BANK WITH US

THE
PEOPLES BANK
DENTON, MD.
T. H. NUTTLE, President. T. F. JOHNSON, Cashier

BOOKS AS MEDICINE



Books are frequently referred to as tools and as the key to the treasure trove of knowledge. The American Library is daily demonstrating in U. S. Public Health Service Hospitals that convalescent soldiers and sailors find returning health and increasing strength in good books.

FARM DWELLERS ASK FOR BOOKS

Announcement of the "Books for Everybody" Movement Brings Letter Flood.

INFORMATIVE WORKS SOUGHT

Requests for Reading Matter Range From Volume on Drainage to Collins' "Book of the Stars."

The announcement of the entrance of the American Library Association upon the "Books for Everybody" movement and still later news accounts of the activities of the organization along these lines resulted in a widespread appeal from residents of the rural districts of the country for books on farming. Whether the American farmer is simply evidencing his ambition to do a good job better or whether the better crops of his neighbor, who has attended an agricultural college or school, has spurred him on is a matter difficult to determine. But the fact remains the farmer is asking for books. The great majority of American farmers are either without libraries and book service or they are inadequately served.

One of the points which the American Library Association in its "Books for Everybody" movement is strongly urging is the extension of the county library system in states where enabling acts have been passed—some twenty-one in number—and the proper legislation in others which have not yet taken the step. The system, with its central library and radiating lines to stations in the remotest sections of the county, assures good books to every man, woman and child who cares to reach out a hand and grasp one.

Letters Show Need of Service.

The American Library Association is not giving its entire attention to the urban dweller, nor is it neglecting the centers of population for the rural districts and communities. It is, however, unquestionably eager to create a steady flow of informative reading to rural America. That the need for such service exists and that it is anxiously sought is evidenced in every letter of this nature received by state library commissions and by the A. L. A. A few excerpts have been selected because they seem to express most truly the needs of thousands of others.

When Lydia Carlson, whose farm is beyond Mason, Wis., asked for copies of "Productive Farm Crops," "Productive Vegetable Growing" and "Principles of the Practice of Poultry Raising" she echoed the book needs of her neighbors. Then she revealed the fact that her eyes are not always in the furrows by asking for a copy of Collins' "Book of the Stars."

What Others Desired.

There was a pressing need behind the letter from James Dunn, who lives ten miles from Convent, La., the nearest town, which has a population of only 500 people. He asked for a copy of "Practical Farm Drainage." The task of keeping his acres dry was beyond him. Walter Williams of Osseo, Wis., wanted to know if he could make fuel alcohol from frozen potatoes and spoiled fruits, and if he could, were there any books on the subject. The requests run the whole range of farm operations. Some wish to know how to treat scale, others desire facts on hog raising. Books giving information on crop rotation are in demand.

The American Library Association is raising a $2,000,000 fund to finance "Books for Everybody" movement during the next three years will be carried on in co-operation with existing state and library agencies. The fund is not being raised through the medium of an intensive drive but through the individual efforts of the librarians, library trustees and friends of libraries.

BOOKS BRING AID TO SOLDIER SICK

American Library Association Serves Ten Thousand Men in Nation's Hospitals.

EFFORTS BRING RESULTS.

Works on Vocational Training Circulated Among Men Who Must Take Up New Callings Because of Their Injuries.

Hospital library service maintained by the American Library Association during the war was credited with great value in aiding in the recovery of many sick and disabled men.

There are still in our hospitals more than 10,000 former service men. Of these nearly 8,000 are in Public Health Service hospitals, the remainder in civilian hospitals. Books, magazines and newspapers are sent to these men from the American Library Association. In the larger hospitals, containing over 300 patients, special librarians are placed. To the smaller hospitals, through the co-operation of many public libraries, library visitors are sent to visit the wards once or twice a week and learn the book needs of the patients.

A special effort is made to supply to ex-service men in hospitals the books in demand as a result of the training given by the Federal Board for Vocational Education.

More Books for Blind.

The A. L. A., in co-operation with other agencies already interested in work for the blind is printing books in the new Braille type. Because of the newness of the revised Braille adopted for teaching to the American war blind, literature printed in it is limited to fewer than 200 books. Though the total number of blinded soldiers is small, their need of books is great, and the "magic of print" can do much to restore hope and usefulness to them.

Not only for former service men who are sick or disabled is the association working. The value of books proved so great to men in camps that efforts are still being made to connect discharged soldiers and sailors with libraries wherever they may be. Hundreds of letters have reached A. L. A. headquarters from former service men telling of the lack of library facilities in particular localities to which those men have returned.

Direct Service Provided.

In many cases there is a state library commission or a nearby library to which a man can be referred for the books he needs, but if there is no such organization through which he can be served, books for almost any serious purpose may be borrowed directly from the A. L. A. War Service, 24 West Thirty-ninth street, New York city. The only expense in connection with these loans is prepayment of return postage on books borrowed.

The A. L. A. has published lists of books to help ex-service men who are studying to advance themselves in their work. "Five Hundred Business Books," "One Thousand Technical Books" and reading courses on practical subjects are now in preparation.

Other Work Being Done.

Other branches of work which the A. L. A. War Service is carrying on include service to the Merchant Marine, Coast Guard and lighthouses, service to industrial communities which are resultant from the war, service to United States forces overseas. This work is carried on with money received from the United War Work funds, the use of which is limited by the conditions of the gift to these specific purposes.

The service of the Merchant Marine department provides free library service to seamen on American merchant ships in the form of "crews' libraries," bookcase boxes, each containing about 80 books. These libraries are exchangeable at principal ports. Books and magazines are sent also to men in coast guard stations, in lighthouses and on lightships.

PREPARE FOR COLLEGE NEW CAMPAIGN SLOGAN

PUBLIC SCHOOLS TO OBSERVE MAY 14 TO GIVE STIMULUS TO IMPORTANT MOVEMENT.

Public schools here have been requested to observe May 14, which has been designated "Prepare for College Day" in this state and in the other states comprising the Fifth Federal Reserve District.

During chapel exercises, or at other specified periods that day, it is suggested that addresses be made in the high schools by leading business men and prominent educators, and in the elementary schools by the teachers. The purposes of the observance, it is explained, are to stress the importance of a college education and to offer suggestive methods whereby the pupils, and their parents, may plan ahead with a college course definitely in view.

Women's clubs are being asked to help in the movement, and the Rotary clubs also are expected to take part, while many churches have expressed their interest and indicated their desire to participate. Further, the United States Treasury Department, through the district War Loan Organization, is lending assistance, and the general plan, it is announced, has received the heartiest approval of practically every college president in the state.

Miss Mary G. Shotwell, director of the educational division of the War Loan Organization of this district, recently discussed the project before the convention of the Virginia Association of Women's Colleges and Schools. The association, by resolution, pledged its "sincere and hearty co-operation in carrying out all the plans."

It is proposed by the Treasury Department that parents who desire to send their sons and daughters to colleges and that boys and girls who wish to provide a college fund for themselves—that they definitely plan for the future and make regular systematic saving a part of their plan. As safe, productive investments for such funds government securities, such as Treasury Savings Certificates and War Savings Stamps, are suggested.

Observance of "Prepare for College Day" will be fruitful of extensive results, it is believed, and the stimulus toward higher education is expected to be very valuable, particularly since the statement has so frequently been made recently and so authoritatively that never before has the country been in more imperative need of men and women of trained minds and broad vision

BREAK IN BOND PRICES IS NO CAUSE FOR WORRY

LARGE YIELD MADE POSSIBLE TO ASTUTE INVESTORS WHO SEIZE BIG OPPORTUNITY.

Investors who bought Liberty Bonds and Victory Notes at recent market prices were thus able to earn considerably more than the bond rates of interest on their money, according to figures compiled by stock and bond brokers. Moreover, income tables recently completed by the War Loan Organization of this district show that the bonds, inasmuch as they are exempt from all state and local property and income tax (except estate or inheritance taxes) are equivalent in their net yield to taxable stocks and bonds paying rates of interest substantially higher.

The property tax on stocks and bonds is sometimes considerable. From these property taxes, state and city, Liberty Bonds and Victory Notes, of course, are exempt. This means, therefore, brokers point out, that the government securities yield a net income equal to that of taxable stocks and bonds paying much more.

The following figures show in the order named the issues of Liberty Bonds and Victory Notes, their respective periods to maturity, recent market quotations and the approximate annual interest based upon these prices and conditional upon the securities being held to maturity.

First 3 1-2, 27 years; $98.30; 3.90 per cent.

First 4, 27 years; $85.50; 5 per cent.

First 4 1-4, 27 years; $95.50 5.5 per cent.

Second 4, 22 1-2 years; $85.50; 5.15 per cent.

Second 4 1-4, 22 1-2 years; $85.80; 5.5 per cent.

Third 4 1-4, 8 1-2 years; $90.80; 5.62 per cent.

Fourth 4 1-4, 18 1-2 years; $85.90; 5.47 per cent.

Victory 4 3-4, 3 years; $96.30; 6.08 per cent.

Victory 3 3-4, 3 years; $96.30; 5.05 per cent.

In comparing the income from Liberty Bonds and Victory Notes with the net yield of taxable stocks and bonds the usual taxes should be added to each of the percentage yields given above.

It rests with the legislature, brokers point out, to increase the taxes here. This then would make the income yield of non-taxable government bonds just that much greater and the bonds would therefore be all the more valuable, bankers and business men say, as investment securities.

HERBERT HOOVER CAMPAIGN LAUNCHED IN MARYLAND

Strong State Organization is Functioning Among Men and Women

Headquarters Now Open In Baltimore City, Big Men Of This State Start Boom With Gusto—Women Very Active.



HERBERT HOOVER

Baltimore.—Reports from far points throughout this State show conclusively the Hoover boom is firmly taking root. The Maryland headquarters for Herbert Hoover are now established in the heart of Baltimore's business district, 119-121 West Fayette street, where hundreds of visitors appear daily.

Though the Hoover organization for Maryland has only been functioning a short while and headquarters were just opened, the daily mail brings encouragement from all classes, parties and creeds who offer their moral and financial support.

Some of Maryland's most astute citizens in civic and professional life form the State Executive Committee. John T. Stone heads the guiding organization as President. Mr. Stone is President of the Maryland Casualty Company, and was active in war work. The Executive Committee members are:

John T. Stone, H. F. Van Trump, Emory H. Niles, S. F. Evans, J. S. Wilson, Jr., W. B. Miller, William H. Maltbie, H. E. Corner, Carl C. Thomas, William B. Littleton, George S. Jackson, Henry W. Williams.

This organization was launched at a State-wide conference called by Mr. Stone on April 14th, 1920. About sixty residents of Baltimore City and the counties of both political parties attended this meeting, and letters were received from most every county in the State, endorsing the candidacy of Mr. Hoover in a most enthusiastic way. The meeting, after a talk by Mr. Stone, explaining the purpose of the meeting, unanimously resolved that a Club should be formed, to be called the Hoover Club of Maryland, open to all residents of the State in favor of the election of Mr. Hoover to the Presidency.

Mr. Stone was elected President; Mr. Maltbie and Dr. Van Trump, Vice-Presidents.

Women of Maryland will play a vitally important part in the Hoover drive. They are already well organized and actively canvassing the entire State. The Hoover Club of Maryland prides itself in the fact that it has the valuable support of patriotic women. Women in the campaign are not organized in a separate auxiliary, but rather have their place shoulder to shoulder with the men workers. They are on an equal footing.

Two public meetings have been held by the women and a series of parlor meetings is being arranged. A very successful meeting has already been held at Mrs. Francis King Carey's house, at which there were about two hundred representative women of Baltimore, invited to meet Mrs. F. Lewis Slade, of New York, and hear her speak about Hoover. Mrs. Slade is very popular in Baltimore, and it will be remembered that on one of her visits she helped to organize the Junior League, which has been such a success. She is now a delegate from New York to the National Convention. Her speech aroused much enthusiasm and most of those present enrolled as members of the Hoover Club.

Women help to make public opinion. In all probability the women will have the right to vote by next November, but in any case they can be of great service in the campaign, which consists chiefly in getting signatures of men and women pledged to vote for Hoover.

The roster of the women's committee which will be enlarged from time to time is as follows:

Miss Alice Tiffany, Mrs. B. Corkran, Jr., Mrs. A. Morris Carey, Mrs. J. H. Mason Knox, Mrs. Francis King Carey, Mrs. Jacob G. Moses, Mrs. Julius W. Freeman, Dr. Lillian Welsh, Mrs. Austin McLanahan, Mrs. Mark O. Shriver, Mrs. John W. Garrett, Mrs. Francis Sanderson, Mrs. Carl C. Thomas, Secretary.

"The most encouraging phase of our efforts in Maryland thus far has been the support volunteered by the man who has his nose to the grindstone," declared Mr. Stone. "Hoover supporters are developing regardless of sect or party, race or color. The letters we receive invariably convey the thought that the United States needs first and foremost a 'business administration.' They state it is their belief Hoover is the business man to handle the job properly. They are convinced of his sincerity and real ability.

"Hoover is not so much the politician as he is the capable business man. He has a mind that few leaders in our country have. The best argument for Herbert Hoover is his 'bigness'. Everyone knows of his great brain and capacity for disposing of knotty problems, either vast or infinitesimal in scope. It is not necessary to mention his unblemished record as national food administrator. Just read his record in the business world. He is a 'big man' in whatever he undertakes. And he is just what the westerner calls a 'square shooter.'

"Mr. Hoover's candidacy is open and above board. He was not seeking the office. If he had been, he made a very unbusinesslike poor start by not stating his affiliations promptly. Hoover was engaged in another merciful undertaking, the records of congress will show, when his friends were beseeching him to run for president. He did not decide to run until he completed his object, namely getting a large sum from congress for carrying on much needed foreign work.

"The main object of the Hoover clubs is to show by enrollment the extent of the public interest in national issues as expressed by Herbert Hoover. This is desired in order to convince delegates to the Chicago convention of the support of this movement from all elements in the community. This line of action is thought to be wiser than at this late date and with unequal organization to initiate new contests in the primaries.

Cut out and mail to HOOVER CLUB OF MARYLAND, headquarters 117 West Fayette Street, "second floor front."

.....Md.....1920.

I am a supporter of Herbert Hoover for the Presidency of the United States, and I pledge myself to do all I can to further Mr. Herbert Hoover's candidacy.

I hereby enroll myself as a member of the Hoover Club of Maryland.

Give Personal answers to the following questions:

Sex .....
Democrat .....
Republican .....
Independent .....
City .....
County .....

Name .....
Address .....
.....
.....

All residents of Maryland in favor of Herbert Hoover for President of the United States are invited to join this Club. No dues.

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