JOIN OUR CHRISTMAS SAVINGS CLUB

AND HAVE MONEY NEXT CHRISTMAS

YOU CAN START WITH ONLY 1c, 2c, 3c, 4c, 5c or 10c

THIS IS AN EASY WAY TO SAVE MONEY

HOW IT WORKS

The Christmas Savings Idea is not new, but it is not generally known here how it works.

We will have six classes of savings, which can be worked either up or down, that is, increasing and decreasing each week from the smallest to the largest, until the last week the opposite amount is paid, viz:—

In the 2c class, the first week, paying UP, 2c is paid in; the nezt week, 4c; the nezt, 6c, the nezt 8c, each week adding 2c. At the end of 50 weekks, when the Christmas checks are sent out, you will receive $26.74.

If you decide to pay down, 50c is paid in the first week, 48c the second, 46c the third, decreasing 2c each week. The last week only 2c is paid, and thend you receive a check for $27.09.

The same method applies to the other classes.

4% interest is paid on these acounts as soon as $5 is paid.

How to Save

	SAVING UP	SAVING DOWN
1c CLASS	$12.82	$13.02
2c CLASS	25.71	26.04
3c CLASS	38.56	39.06
4c CLASS	51.41	52.07
5c CLASS	64.26	65.10
10c CLASS	128.62	130.24

MAKE YOUR PENNIES WORK

Will YOU Receive a

Christmas Savings Check

DECEMBER 15, 1922

JOIN NOW

Get Your Card Today

Systematic way to Save Money

Come in and Have It Explained

THE FARMERS & MERCHANTS STATE BANK

DENTON, MARYLAND

We Pay 4 per cent Interest On These Acconts After They Reach FIVE DOLLARS

CHRISTMAS SUGGESTIONS

OUR DENNISON GOODS HAVE ARRIVED AND PRESENT A FASCINATING ARRAY FROM WHICH TO CHOOSE.

HAVE YOU BOUGHT YOUR

Tissue Paper
White Wrapping Paper
Brick Wrapping Paper
Christmas Seals
Christmas Tags
Tinsel Cord
Shipping Tags
Holly Boxes
Gummed Ribbon Tape

HOW ABOUT DECORATIONS FOR YOUR CHRISTMAS PARTY?

Dennison Table Cloths
Dennison Napkins
Dennison Fancy Crepes
Dennison Plain Crepes
Dennison Festoons
Dennisonn Streamers

STATIONERY

BOXED
Sinex Lawn
Greycourt Notes
Mi Ladi Faire
Sinex Correspondence Cards
Holiday Notes
"Pitter Patter"

LOOSE
Deckle D'Aigle
Strathmore Bond
Dorrington Bond
City Bond

AND THEN THOSE LAST-MINUTE GREETINGS

Cards and Folders 5c and 10c

Postals, 3 for 5c, and 1c

Calendars, 10c and 25c

The American Union

Denton, Maryland

FEDERALSBURG

Yuletide greetings.

Mr. Charles P. Wright, of the U. S. Treasury department, is home with his parents, Mr. and Mrs. J. B. Wright for a week.

The senior class of the high school will present a three-act play of college life, "At the End of the Rainbow," here next Friday night, December 23d.

Mr. Floyd Williams of Philadelphia was a recent guest at the home of his father, Mr. W. S. Williams.

Mr. Sam Quillen, who has been spending some time with his daughter, Mrs. H. H. Long, left this week for his home at Ocean City, Mrs. Long expects to entertain her brother, Mr. Jennings Quillen, for Christmas.

Mr. Cheevor Davis has purchased the property formerly owwned by Mr. T. Fred Brown, on Bank Street.

Miss Anna Brown, who for six months has been engaged with the Swirthmore Chautauqua, acting as a Junior superintendent and cashier, returned to Federalsburg this last week and will be the guest this month of her brother, Mr. Ralph S. Brown.

Mrs. Lena Jefferson has with her for Christmas her daughters, Miss Caroline, of Johs Hopkins Hospital, and Miss Ruth, of the State Normal School.

Miss Dora Noble left this week for a month's visit with her sister, Mrs. Fred Booker, at Sudlersville.

Mrs. Anna Davis McCall of Bennettsville, S. C., is spending some time here with her parents, Mr. and Mrs. Charles T. Davis.

Mrs. Kitty Davis of New York City widow of the late H. Winter Davis, is spending the holidays here with her sister-in-law, Mrs. Fernandes Davis.

Miss Elena Davis has as her Christmas guest, Mrs. J. Clement Clark, of "Springfield," Sykesville, Md.

Mr. and Mrs. William Adams, Mrs. Maggie Gillette and Mrs. Lou Moore on Sunday visited Mrs. Moore's son and daughter-in-law, Mr. and Mrs. Manning Merriken, at Hobbs. The latter's son, Richard, wwho was so seriously injured in an automobile accident near Williston last summer, is practically recovered now, though for a long while his recovery was feared for.

Federalsburg Has Fine Restaurant

The Palace Candy Kitchen and Restaurant made an auspicious opening on Saturday evening, December 10. Mr. Ernest Ballas, who owns and conducts this new lunch room, has certainly succeeded in making it a most attractive, inviting eating place. The room which was formerly a pool room has been entirely transformed into a light, bright, cheery place, small tables being arranged in the rear, the front of the store being given over to soda fountain and sale of sweets. The menu presents food of interesting variety such as the large and up-to-date lunch rooms offer. Miss Olive Neal is employed as waitress in the lunch room.

In addition to the needed restaurant, Mr. Ballas conducts a candy kitchen where he concocts all sorts of tempting sweets in great variety so that the buyer is assured of getting fresh candies here.

On the evening of the opening, Mr. Ballas served supper free to the members of the Federalsburg Band, which played before and after the moving picture show. Many patronized the new eating place after the show, the proprietor distributing chewing gum as favors among his guests. Meals are served at all hours so that the hungry motorist or busy Christmas shopper may lunch or dine here when they will.

Hanging on the walls of the restaurant are four canvasses, painted by Mr. C. M. Walker of this town, which merit more than a passing glance. They depict "Spring," "Summer," "Clouds," and "Caligula's Bridge," respectively. All are well executed, the one "Summer" being particularly fine in suggesting the soft hazy atmosphere of summer as one views the hay-stacked field beyond the shade of a majestic oak. The paintings are exhibited here and may be replaced by other work of Mr. Walker and other local artists from time to time.

CAPTAIN LOUIS WHITE

Captain Louis White died here very suddenly last Saturday following an attack of acute indigestion.

Captain White, known well on the Nanticoke River, was suddenly seized with illness while in town and died about an hour following his removal to the home of his sister, Mrs. Ray Plummer, near town. He was 60 years old. Funeral services, held Tuesday afternoon, were in charge of Rev. J. L. Nichols. Interment was made in Mt. Pleasant Cemetery.

Captain White is survived by four brothers and a sister.

Caroline Yields to Catonsville

(Continued from page 1)

was a very certain factor in the defense the visitors put up.

Downes booted the sphere for the best distnces of any of the 22 boys on the field, and made some remarkable kicks against the strong wind, which hindered the efforts of both sides. Beuchamp, at inside left, in spite of his handicap, helped keep his team in the running. Captain Carter led in the attack.

Phillips was not long in tripping through the defense of the Denton boys in the second half, when things were going just as Catonsville wished. Maisel kicked goal within another two minutes, and Chris Maisel added the finl tally for Catonsville shortly before the end of the contest.

Goals—Fisher, Phillips, E. Maisel, C. Maisel. Referee—Neun, P. A. L. Linesmen—Kirchheimer and Ammon, P. A. L. Time of halves—30 minutes.

—Baltimore Sun

MISS ELLA KELLEY

Miss Ella Kelley, daughter of John Kelley, of near Denton, died Wednesday morning of tuberculosis, after an illness of some time. Up to the time of going to press, the funeral arrangements were not known.

Much interest is being manifested in the community Christmas carols to be sung around the tree from December 25 to New Year's Eve, not merely among the townspeople, but by the rural folks who are attending the song rehearsals in progress now.

The sale of Long & Beall's stock of merchandise took place Wednesday afternoon at their late place of business here. There was a large attendance and much spirited bidding, the lot finally going to a Philadelphia buyer for $2550.00 This did not include any fixtures, these being bought by various local merchants. Mr. Heather, of lower Caroline, bought the Ford truck. The storehouse was not sold.

Injuries Resulted Fatally

Howard Fisher, of Berlin, Md., who was injured in an automobile accident near Milford on the duPont Boulevard, the first of last week, died in the Milford Hospital early Friday morning as a result of his injuries. Accompanied by his wife and son, Mr. Fisher was riding south on the boulevard, and, blinded by a storm, ran head-on into a truck that had stopped in the road. The truck was the property of Thackery & White, of Milton, and the driver claims that he was repairing the lights of the truck when the Fisher car struck it.

Fisher's car slid under the rear platform of the truck and all in the car were badly injured, but Mrs. Fisher and son Robert, who was driving at the time of the accident, are now out of danger.

It is said that an official investigaion of the accident will bemade.

Woman's Club Defers Meeting

At its meeting last week, the Woman's Club decided to eliminate its meeting for this Wednesday, deferring it till December 28, on which date no regular meeting was scheduled. The club, which is in charge of the Christmas Seal campaign in this district, bought a Health Bond, the money for which, ($5.00) goes toward the Anti-Tuberculosis Fund. A benefit moving picture will be shown here Tuesday night, December 27, for the same good cause. The picture is "Scrambled Wives" with Marguerite Clark as the drawing card.

The club women sang the Christmas carols which will be sung around he community Christmas tree.

Yearbooks Upon Request

Congressman T. Alan Goldsborough will be glad to send a copy of the latest issue of the Yearbook to anyone who is interested. Write him at Room 384, House Office Building, Washington, D. C.

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