WHEN A FELLOW'S STRONG AND WELL

and the world seems his to conquer it's pretty hard to work up any real concern over the future.

But assuredly it deserves some serious thought—for no one can afford to forget that youth is the accepted time of preparation for old age.

The man who consistently builds up a savings fund forestalls dependence in later years.

This institution welcomes the young peoples' accounts.

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Last year the Equitable was obliged to decline to insure 11,826 persons, most of whom could have secured policies, if they had not procrastinated. If you need insurance, now is the time to get it. Next week or next month may be TOO LATE.

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House and Office

409 MARKET STREET

Office Hours—9:15 a. m. to 5 p. m.

Appointments by mail or telephone

Telephone No. 82

QUESTIONS and Bible Answers

If Parents will encourage children to look up and memorize the Bible Answers, it will prove a priceless heritage to them in after years.

What are some of God's manifold and marvelous blessings?—Psalm 18: 25-32

What is to be desired more than gold?—Psalm 19:7-9

What should be sweeter than honey and the honeycomb?—Psalm 19:7-9

As a shepard, what will the Lord do?—Psalm 23: 1-6

Who is the King of glory?—Psalm 24:8-10

How did David express his confidence in God?—Psalm 25: 1-6

How did David pray for remission of sins?—Psalm 25:7-11

Effective Rat Clean-up

The bad results of carelessness in leaving breaks in the basement walls of a building originally intended to be rat proof are shown in a case recently reported to the Biological Survey of the United States Department of Agriculture. In the course of a rat campaign in Portland, Ore., in which the rodent-control men from the department were backed by the city bureau of health and the chamber of commerce, a building with unrepaired breaks of this sort was visited. The owner was advised to clean up all the rubbish in his basement, repair the breaks in the cement wall, use barium carbonate on Hamburg steak to poison the rats, and also to set some traps. A few days later it was learned that in removing the trash three rat nests were uncovered, one of which contained 15 young. Thirty-six adult rats were found dead the morning after the poison was spread.

Wimble, the inventor, wore a puzzled frown when he greeted his visitor.

"What's the problem today," his friend queried.

"I'm inventing a parking space that can be folded up and delivered with every new car but I don't know how to furnish the place where it can be used," he answered.

Order Your Christmas Cards Now!

GIVING THANKS

For the hay and the corn and wheat
that is reaped,
For the labor well done, and the barns
that are heaped,
For the sun and the dew and the
sweet honeycomb,
For the rose and the song, and the
harvest brought home—
Thanksgiving! Thanksgiving!

For the trade and the skill and the
wealth in our land,
For the cunning and strength of the
workman's hand,
For the good that our artists and
poets have taught,
For the friendship that hope and
affection have brought—
Thanksgiving! Thanksgiving!

For the homes that with purest af-
fection are blest,
For the season of plenty and well
deserved rest,
For our country extending from sea
to sea,
The land that is known as the
"Land of the Free"—
Thanksgiving! Thanksgiving!

SUCCESS ATTENDS AREA PLAN OF CATTLE T. B. ERADICATION

The efforts being made to free definite areas of cattle tuberculosis, such as counties, in all parts of the United States are meeting with success in nearly every instance according to reports being received continually by the United States Department of Agriculture. Much of this success has been brought about by the whole-hearted cooperation of all interested persons in the community, not only cattle owners, but business men, particularly bankers.

During a campaign recently put on in Lemhi County, Idaho, the three banks of the county joined in advertising in the local paper their indorsement of the tuberculin test. Under the heading "Tuberculin test indorsed," they made the following statement: The campaign that has been started in Lemhi County by the Bureau of Animal Industry of the United States and Idaho State Departments of Agriculture toward the control and eradication of cattle tuberculosis that might exist in herds within Lemhi County has the fullest indorsement of the undersigned banks of the county."

The banker is always a strong influence in a community, and such support has much to do with the success of an undertaking such as the testing of all of the cattle in a county. When the campaign in Lemhi county got under way the first week in November practically every owner of a range or dairy herd was ready to have his cattle tested. All the cattle were tested, a total of nearly 35,000 head, 90 per cent. of them in range herds. Special chutes were built for handling the range animals.

NEW SAVING STAMPS SERIES 1918 ARE DUE

War Saving Stamps, series of 1918, become due and payable on January 1, 1923. The people who bought these stamps will receive their full value upon redemption, and will find that the money they saved five years ago has earned every year about 4 per cent. compound interest. In order to afford the holders of war savings stamps an opportunity to continue their investment in a safe government security, the treasury department is offering an exchange of war savings certificates. These certificates are issued in denominations of $25, $100 and $1000, maturity value, and sold for $20.50, $82 and $820 respectively. The holders of war saving stamps can get the certificates at these prices upon applications through their own banks or their post offices. Exchanges will be made as of January 1, 1923 upon applications presented between November 15, 1922 and January 15, 1923. Immediate payment will be made in cash of any difference due the holder of war savings stamps if he takes the largest possible amount of treasury savings certificates on the exchange.

If a holder has $25 in war savings stamps, he may exchange them for a $25 certificate and get $4.50 in cash. His original investment in that instance grows to $29.50. If he has $100 in war savings stamps, he can get a $100 treasury savings certificate and $18 in cash, in which instance the original investment grows to $118; if he has $1000 in war savings stamps he can get a $1000 treasury savings certificate and $16 in cash, in which instance the original investment grows to $1216.

A growing inclination of the people to save, and their desire to find a safe re-investment for their money, leads treasury officials to believe that a large part of the $600,000,000 in war savings stamps soon to become due will be exchanged into treasury savings certificates.

TRESPASS NOTICES

Post your lands with No Trespass signs if you would keep the hunters off. These signs obtainable at The American Union.

AN ANALYSIS OF THE NOVEMBER POLL

LENNA LOWE YOST, National W. C. T. U. Legislative Representative, Washington, D. C.

The announcement of the Association Opposed to the Prohibition Amendment that they have gained more than seventy members in the 68th Congress for modification, is not borne out by facts revealed in the final returns of the election. In the 67th Congress the opposition never mustered at any time more than 133 votes and in the 68th Congress it is doubtful if they ever total more than 150 for a beer and wine amendment to the prohibition act.

In the Senate prohibition has a net gain. The election in New Jersey of Governor Edwards, the national idol of the wets, is offset by the defeat of Pomerene in Ohio. Missouri returns Senator Reed, an avowed supporter of the opposition, but Mississippi and Georgia are sending two drys to take the place of Senator Williams and the late Senator Watson, and in Nebraska the newly elected Senator Howell, a "dry," defeated Senator Hitchcock. In Pennsylvania the two dry Senators, Pepper and Reed, who have been members by appointment for a short period, have both been elected and for the first time in years that state has a solid dry delegation in the upper house. In other states like Michigan, West Virginia and Washington, where there were changes, there will be no loss to prohibitionists.

Nowhere was the issue on wine and and beer so clearly drawn as in Ohio, where an amendment to the Constitution was proposed, permitting 2.75 per cent beer and there this proposal was defeated by nearly 200,000—a vote so decisive as to leave no doubt as to the sentiment in the President's state. The Illinois vote means nothing unless there was secured a majority of all the votes cast for the proposal. The defeat of the prohibition amendment code in Massachusetts leaves the state without any state law, but this in no wise affects the enforcement of the Federal law. Latest reports from California indicate that the Wright Enforcement Act has carried.

Sentiment in the great states of the West, middle West and South, which were dry long before national prohibition became effective, shows no change A few states in which large cities are found, like New York, New Jersey and Massachusetts, cannot swing the entire country on any phase of the question.

The defeat of Congressman Volstead though his successor is dry, is to be regretted because, as chairman of the House Committee on judiciary, the vacancy caused by his retirement goes by seniority rule to a man opposed to prohibition.

The 68th congress holds out no promise of success to those who hope for modification of the enforcement law, yet, the victory of the campaign and a few successes gained here and there by "modifications" indicate clearly the necessity of renewed and sustained efforts on the part of the prohibition forces.—Union Signal

WEATHER BUREAU RECORDS SETTLE MANY DISPUTES

Over 90 per cent. of cases involving the loss of goods in transit, paricularly perishables, for which weather conditions may be responsible, are settled without ever coming into court, after consultation with the Weather Bureau of the United States Department of Agriculture. The report of the Weather Bureau as to its records of temperature and other conditions along the route in question is usually accepted as final in such disputes. Sometimes the shipper and sometimes the railroad or steamship line is the one to ask for evidence of the Weather Bureau, but both sides accept the impartial records in the Government files.

Why Autos Have Headlights

"Courtin'?" asked the farmer in amazement. "I never took a lantern with me when I went courtin'."

"Yes," replied the hired man, "An' look what you got."—Kablegram.

ONTARIO **DRILLS** 8 and 11 Hoe

At Less Than Cost to Move Them Quick

NUTTLE HDW. CO.

If John Alden Came Back

Even the crude, home made tallow candle was a luxury and a rarity in Pilgrim days. A burning pine knot, or the feeble, smoky light of the open fire was the usual illumination.

Step by step this curtain of darkness has been lifted. Today the radiance of electricity fills our homes, lights our streets and flashes the message of commerce in letters a story high.

With what amazement John Alden would behold this rival of the solar system.

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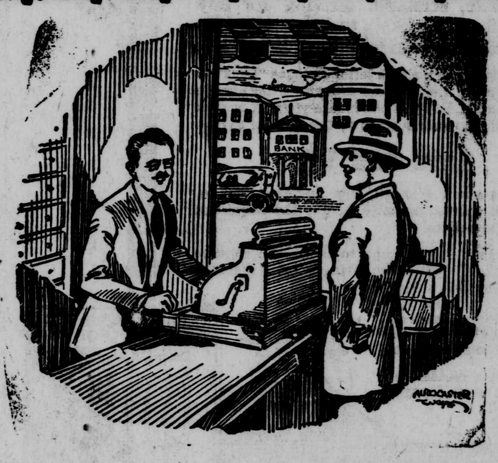

How The Bank Serves The Merchant

The Bank is the merchant's right-hand assistant because it facilitates his commercial transactions and stamps him as a reliable man to deal with.

The merchant sells for cash, and deposits his daily receipts in the bank's burglar-proof vaults. The merchant buys on credit established by his bank account or borrows from the bank when he needs financial assistance.

Wholesale business houses dealing with the local merchant have full confidence in him if he is known to the bank.

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CAROLINE COUNTY BANK

T. CLAYTON HORSEY, Cashier.

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