

ATION TO BE ASKED TO OBSERVE BIG WEEK

Tentative Program as Announced from the Treasury Department at Washington Shows Unusually Wide Scope and Great Potential Value of Proposed Celebration, Which is to Open January 17 All Over the United States.

Although National Thrift Week, which opens January 17, is some time away, the Savings Division of the United States Treasury has already completed tentative plans for its observance. The purpose of the week will be to start the country off in the New Year with a sound financial program for every individual and every household.

Two ends are sought, according to official announcement: First, that the condition of the individual be improved, and second, that the financial and industrial strength of the nation be increased by the great sums of capital which will be accumulated through the practice of systematic saving and sound investment on the part of the people.

The program for National Thrift Week, as at present tentatively planned, though at this time subject to slight change, has been announced from Washington as follows:

Saturday, January 17, 1920—National Thrift Day—To enlist the nation in a campaign to "Save First and Spend Afterward."

Sunday, January 18—Thrift Sunday—Sermons in all American pulpits on the relation of economic life to religious well-being, and the need of sharing with others.

Monday, January 19—National Life Insurance Day—To emphasize the importance of individual and family protection.

Tuesday, January 20—Own-Your-Own-Home Day—To show the pleasure and profit which come from owning your own home.

Wednesday, January 21—Make-A-Will Day—To urge upon men and women who possess property the necessity of making provisions for its proper distribution.

Thursday, January 22—Thrift-in-Industry Day—To emphasize the need of thrift in all plants and mills and factories and the economic value of co-operation between capital and labor.

Friday, January 23—Family Budget Day—To show the importance of using business methods in the conduct of the household.

Saturday, January 24—Pay-Your-Bills Day—To stress the moral obligation to settle all debts as promptly as possible.

It is believed that the observance of this week cannot fail to improve the industry and moral tone of the nation since it is designed to inculcate sound business principles which inevitably lead to increased prosperity and happiness.

MANY LOST FORTUNE

TRYING TO GET RICH

Hundreds Caught Under Stock Market Landslide But Those Who Invested in Government Securities Are Safe.

Whether or not many persons from this section were "caught" in the recent slump of the New York market probably will never be known, and there is no way of estimating the amount of money lost. But it is definitely known that many men and perhaps a number of women were badly "stung" and that their losses ran far into the millions of dollars.

It goes without saying, of course, that their losses came from the market collapse of certain securities or because they were unable to weather the storm when stocks, which they had bought on margin, suddenly depreciated. In other words, much of the loss was because men and women lured by the promise of great profits matched their wits with the old wares of the speculation game, and as a result many little fortunes were utterly wiped out.

Many business men realized some time ago that certain market quotations in Wall Street were abnormal—of course all of them realized the risk of speculating on vague promises of profit—and warning after warning was issued to the men and women of moderate means not to endanger their money in any get-rich-quick scheme which might be offered.

Those persons who invested their savings in such standard securities as Liberty Bonds and Victory Notes, or Treasury Savings Certificates or War Savings Stamps intending to hold to maturity, were not caught in the land slide, for government securities are always redeemed at full face value upon maturity. They provide the best protection in the world and the man or woman whose investments are represented by such securities—and who holds these securities—is always absolutely safe regardless of anything that may happen in the speculative stock markets of the country.

Of course the immediate market value of Liberty Bonds and Victory Notes fluctuates, but holders of these securities may rest absolutely easy because the changes in the market prices of these government securities are far less than in other bonds and their intrinsic worth with the Government back of them demands that on maturity they will be paid for at just exactly one hundred cents on the dollar. "Better safe than sorry."

KING GETS THRIFT STAMP.

Somewhere in the personal effects of King Albert of Belgium reposes a thrifty card with a United States Government Thrift Stamp attached. The king is that much ahead. There is a kid in San Francisco who is that much out.

As King Albert stepped into his automobile after the official reception in San Francisco, Richard Siprelle, eleven years old, leaped upon the running board to sell the king a Thrift Stamp. He thrust the card and stamp into the king's hand. The king looked at him and then said, smilingly: "Thank you." Then the king's car lurched forward and the king was gone.

The armistice was signed a year ago, but there is still a line of American Lentries along the Rhine. Keep a guard of War Savings Stamps on watch over your dollars.

MILLIONS ARE SAVED

BY SMALL DEPOSITS

Banks of Country Have Twenty-Seven Hundred Thousand Accounts Figures Announced at Convention Show.

There are 27,000,000 savings bank depositors in the United States, according to figures published at the convention of the American Bankers' Association here. In compiling these figures due allowance was made for duplications. Investigation by the bankers has proved that these saving bank depositors are, with few exceptions, people of small means, but they are the people who absorbed in large measure the war issues of government securities, Thrift and War Savings Stamps, Savings Certificates and Liberty Bonds AND ARE KEEPING THEM.

Not only did they buy and hold government securities, but those investments led to additional savings, consolidated the habit of thrift and increased bank deposits throughout the entire nation. These 27,000,000 depositors now own \$10,573,371,000 of savings.

This is the money which has built up the railroads, municipalities, homes and industries of the nation. These savers financed the war successfully, and on their continuation of the production of new capital, through savings, rests the solution for financing reconstruction and for the increase of production necessary to check the high cost of living, bankers agree.

The government savings securities and Liberty Bonds offer ideal means for the production of this new capital. They are adapted for investment of all sums no matter how great or small. They are the safest security possible. They are profitable and readily convertible into cash should necessity arise.

CHARGE OF THE STAMP BRIGADE.

Just a stamp, just a stamp,
Just a stamp onward;
Into the valley of life
Go many hundred.

Stormed at by costs and bills,
Boldly they faced their ills,
Bravely cut out all frills,
And bought a hundred.

High cost to right of them, high cost
to left of them,
High cost behind them volleyed and
thundered.

But they kept saving on, just as they
had begun
Till they'd a hundred.

When will the high cost fade?
O, the wild charge they made!
All the world wondered.
So let us fight the scamps
With more War Savings Stamps,
Stamps by the hundred.

The armistice cleared the sea of U-boats but your financial craft can be just as effectively sunk without trace by foolish investment in wild-card stocks. Government securities, War Savings Stamps and Liberty Bonds are safe.

The armistice ended the war but like typhoid, the after effects must be given close care and attention. Wise financial physicians prescribe the strong tonic of Thrift and the regular absorption of War Savings

CHRISTMAS GIFTS

For Golf Players

GOLF BALLS
CADDIE BAGS
GOLF CLUB SETS

Suitable for either lady or gentleman
and priced right.

R. A. LEONARD

Golf Course

Tryon, N. C.

EARN MORE INTEREST ON CONVERTED BONDS

Government Will Receive Older Issues
in Exchange for Newer Securities
Yielding Higher Rate of
Income.

More than \$900,000 in increased interest will be paid within the next six months to owners of bonds of the Second Liberty Loan and the First Liberty Loan Converted, if they present their holdings at once for conversion into 4-1/4 per cent bonds. This announcement, which of course applies only to those bond holders who have not converted their securities already, has just been made by the Federal Reserve Bank of Richmond. Government statistics show that there are outstanding in the United States about \$750,000,000 of these bonds which have not been converted, a block of no small size being owned, it is believed, in this state.

Owners of bonds of the Second Liberty Loan should have them converted before November 15, 1919. Bonds of the First Liberty Loan Converted ought to be presented for conversion before December 15, 1919. These securities will be received by local banks in exchange for either coupon or registered 4-1/4 bonds. The new rates of interest will begin on the dates given.

However, unless the bonds are presented for conversion before November 15, and December 15, respectively, the 4-1/4 per cent rate of interest will not begin until May 15, 1920, in the case of the Second Liberty Loan and not until June 15, 1920 on the bonds of the First Liberty Loan Converted. In other words, by waiting until after November 15 and December 15, respectively, the holders of the converted bonds, as indicated, would lose six months interest at one-fourth of one per cent, which on all the unconverted bonds outstanding of the issues named would amount to more than \$900,000.

Bonds of the First Liberty Loan originally paid 3-1/2 per cent. Bonds of the Second Liberty Loan carried interest at the rate of 4 per cent. Holders of the First Liberty Loan were therefore allowed to convert their 3-1/2 per cent bonds into 4 per cent securities known as First Liberty Loan Converted. A great many subscribers took advantage of this offer. Now those who did so and all holders of bonds of the Second Loan may again increase their interest return by converting their holdings into 4-1/2 per cent bonds, this being the interest rate of the Third and Fourth Liberty Loans.

QUAKER ACROSTIC

(Read both ways)

The man who saveth money
Hath his future guaranteed.
Remorse o'er substance wasted
Is unknown to him, indeed.
Fortune smileth on him,
Things he hath, as he may need.

The man who spendeth wisely;
Hath no idle, wasted hour;
Ruleth cities—even nations—
Interest for him doth flower,
For he learneth as he liveth
Thrift succeedeth—THRIFT IS
POWER.

Thrift is the surest and strongest foundation of an empire; so sure, so strong, so necessary, that no nation can long exist that disregards it—Lord Roseberry.

It is true that many loans, money, and cups of sugar, are forgotten or unpaid, Uncle Sam, however, gives us a bond for our little loans—"Iest we forget," he even pays interest on it to make it interesting.

TEXT BOOKS WILL BE FURNISHED TEACHERS

Two Courses Are Issued by Treasury
Department and Will be Sent
Free Upon Request.

To further the teaching of thrift in the schools the United States Treasury Department has issued two text books, copies of which may be had by any teacher desiring them. One is designed for use in elementary schools. It gives a suggested outline, the purpose being to shape the habits and character of the school child in the formative period of his life. The second book known as "Fifteen Lessons in Thrift" is to be used in the high schools and naturally is more advanced in the treatment of the subject.

The books are being handled in this district by William R. Timmons, director of the Educational Division of the War Loan Organization, at Richmond, Va. Mr. Timmons will be glad to send copies of the books free of charge to all principals, teachers and instructors who are interested in the subject.

In both pamphlets the lessons are sufficiently flexible to permit the introduction of such local material as has particular interest and value. Thrift and the principle of saving are now being taught in hundreds of schools throughout the country, having been incorporated in the regular work and assigned a place on the schedule ranking with other more important subjects, it being now recognized that the study of thrift is becoming more and more necessary in order that the pupil may be better equipped for the problems of life.

MORE THAN ONE WAY TO PRACTICE SAVING

There are ways and ways of barring the door against the wolf. But until six months ago David Broderick, of Niagara Falls, N. Y., had never learned how to slip the bolt into place. Convicted of a minor offense last January, he was placed on probation, and ordered to take \$12 a week to the probation officer.

Broderick protested, saying that it was impossible for him to pay so much, but agreed to try when he realized that a jail sentence was the alternative. Each week since that time he has paid in his twelve dollars, and at the expiration of the six months term he was handed \$230.50 worth of War Savings Stamps, the result of his saving.

When the justice entered his courtroom the next day he found on his desk a cigar wrapped in the following note signed by Broderick: "You're a friend of mine. Good luck, Judge." Broderick is now under a voluntary probation period of indefinite length promising to bring in \$10 a week to continue his savings investment.

WHAT BEN DID

Ben Franklin was a thrifty man,
To this you'll all agree;
Instead of squandering what he got
He used frugality.

His wealth increased from year to year,
He won fame and position,
But not alone did he succeed
In gaining his ambition.

To smooth the way, to help him on,
There stood his saving wife,
And 'twas this partnership of thrift
Gave him a happy life.

Some folks attribute wealth to luck,
'Tis fortune's known foundation—
His luck to find a thrifty mate
Was Ben's interpretation.

Member of Committee Directing Nation-Wide Episcopal Campaign



Rev. Dr. William H. Milton

The Rev. Dr. William H. Milton, who is a member of the Joint Commission on the Episcopal Nation-Wide Campaign, has been identified with the movement since its inception. St. James Parish, Wilmington, N. C., where he has been rector since 1909, released him temporarily at the request of the Board of Missions that he might head the Editorial and Publication Department in the preliminary organization for the movement. His call came because of his reputation as scholar and author, and because his Church has become the largest per capita giver to missions in the entire Episcopal Church.

Dr. Milton began his work with the Church in 1892 as a missionary in Northway and Lunenburg, Va. In 1894 he went to the Henshaw Memorial Church in Baltimore, and five years later to St. John's in Roanoke, Va. The purpose of the Nation-Wide Campaign is to arouse every member of the church to its responsibilities and opportunities in the present crucial era of reconstruction; to send out 1500 new workers that the church may expand its educational, hospital and social service work at home and abroad. More than one hundred thousand men and women are workers in this tremendous campaign.

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Collections a specialty. Deeds and Mortgages prepared, and Contracts written at reasonable prices.

TRYON, N. C.

Classified Advertisements.

FOR SALE OR RENT:—35 acres, good house and barn. Conveniently located near town. Fine place to keep boarders. House partly furnished. Apply to James Leonard, Real Estate, Tryon, N. C.

FOR SALE—94 acres of land, fair buildings, miles from Saluda and 3 miles from Melrose. Price \$800. H. Pace, Saluda, N. C. p7-2t

FOR SALE—Fine saddle horse, very gentle and has good gaits; saddle and blanket. Price \$300. Mrs. J. T. Coates, Saluda, N. C. 3t

FOR SALE—2 steers, weight about 900 pounds each; 1 wagon, all for \$200. One horse, sorrel, work anywhere, age 9 years. Hannon Face, Saluda, N. C. 2t-2p

WANTED—100 men at Chimney Rock at once. Apply to Chimney Rock Company 2t-2p

For Sale—Some pure bred White Leghorn Cockerels. See J. H. Savage, Tryon, N. C. 2t-pd.

For Sale—New 5 ft. 6 in. porcelain bath tub with fittings; also 30 gal. hot water tank, second hand. Prices reasonable. Apply to P. O. Box 153, or Phone 5. 2w-pd

NOTICE

D. V. Tallant enters 10 acres of land in Columbus township Polk county, N. C. on waters of North Paeolet river joining lands of D. V. Tallant, L. L. Tallant and others, beginning near the head waters of branch that empties into Horse creek waters of Paeolet river.

Entered October 28th, 1919.

F. M. BURGESS Entry Taker.

ADMINISTRATORS NOTICE.

Having qualified as administrator of Mrs. R. A. Watson deceased late of Polk County North Carolina this is to notify all persons, having claims against the estate of said deceased, to exhibit them to the undersigned on or before the first day of February 1920, or this notice will be plead in Bar of their recovery. All persons indebted to said estate will please make immediate payment.

This the 1st. day of December 1919.
N. T. MILLS
Administrator.

ADMINISTRATION NOTICE.

Having qualified as administrator of Walter Green deceased, late of Polk County, North Carolina, this is to notify all persons having claims against the estate of said deceased, to exhibit them to the undersigned on or before the first day of February, 1920. Or this notice will be plead in Bar of their recovery. All persons indebted to said estate will please make immediate payment.

This the 1st. day of December 1919
G. P. GREEN,
Administrator.

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Your orders for Flooring, Ceiling, Siding, Finish, Mouldings, Framing. We manufacture this and can save you money. See us for lath, brick, doors and sash.

J. T. GREEN LUMBER COMPANY.



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do your building. Full stock
Doors, Windows, Siding, Flooring
Ceiling, Shingles, Loths, Interior
Finish and Moulding, Rough and
Dress Lumber. Carry complete
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Attorney at Law
Columbus N. C.

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Meets Thursday Evening at 8:30
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without question if Hunt's Salve
falls in the treatment of Eczema,
Tetter, Ringworm, Itch, etc.
Don't become discouraged because
other treatments failed.
Hunt's Salve has relieved hun-
dreds of such cases. You can't
lose on our Money Back
Guarantee. Try it at our risk
TODAY. Price 75c at

MISSILDINE'S PHARMACY

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NOTICE DELINQUENT TAX PAYERS.

Notice is hereby given to the parties named below, and to all other persons who may be concerned as mortgagees, that the undersigned purchased at a sale of property of delinquent tax payers, in Columbus, Polk County, N. C. on the 5th of May, 1919, land listed and described as follows:

One town lot in town of Saluda, less one foot on back, listed in the name of Pauline Montgomery, for the year 1918. 44 acres of land in White Oak township, listed in the name of Vance Redmond, for the year 1918. 4 town lots in the town of Saluda, less 2 feet on back of each lot, listed in the name of Joe A. Johnson, for the year 1918. 5 acres of land in Columbus township, listed in the name of Will Simmons for the year 1918. 1 town lot in Tryon township, less one foot on back, listed in the name of John Johnson, for the year 1918. 4 acres of land in Tryon township, listed in the name of Arthur L. Smith, for the year 1918.

Notice is hereby further given that application will be made to the sheriff of Polk County, N. C. by the undersigned for deeds to said property after the 5th day of May, 1920. This Nov. 3rd, 1919.

J. H. NORVILLE, Purchaser.