## Jon odr gristmas banilig curb and YOU CANSTART N OWSTART you can Start WITH <br>  <br> PLAN OF THE CLUB <br> The Plan is Simple: You begin with a certain amount, 1 c , $2 \mathrm{c}, 5 \mathrm{c}$, or 10 c , and increase oyur deposit the same amount each week Or, you can begin with 'a certain amount, $50 \mathrm{c}, \$ 1.00, \$ 5.00$, or any amount, and depos ti the same amount each week. <br> HOW TO JOIN <br> Look at the different Clubs in table below and select the one you wish to jotn, the 1c, and select the one you wish to $2 \mathrm{c}, 5 \mathrm{c}, 10 \mathrm{c}, 50 \mathrm{c}, \$ 1.00, \$ 500$, or any of the clubs, then come to our Bank with the firs weekty payment. We will make you member of the club and give you a Christ mas Bank Book showing the club you have joined.

WE ARE NOW ACTING SANTA CLAUS TO OVER 400 SUBSCRIBERS TO THE 1917 OLUB TO THE AMOUNT OF $\$ 6,022.69$ ARE YOU IN ON THIS? EVERYBODY CAN JOIN- Men and Women, Boys and Girls, Little Children, The Baby. You can take out memberships for your family and your friends. An em ployer can take out memberships for his e mployes. We will welcome eiveryone.

WHAT THE DIFFERENT CLUBS WILS PAY YOU.


## THE REASONS FOR THE CLUB

 To provide a way for those of moderate and even small means to bank their moneyTo teach "the Banking habit" to those who have never learned it. It makes your pennies, nickels \&qa dimes, often foolishly spent grow into dollars;

To give you a Bank connection and show FOR OLD AND YOUNG
The sensible thing for all parents to do
is to join our Christmas Banking Club and also put every member of their family into This will teach them the value of monand how to bank and have money Maybe this little start you give them now may some day set them up in busineso or WE PAY 4 PER GENT INTEREST IN OUR CHRISTMAS BANKING CLUB

## THE <br> FIRST <br> NATIONAL <br> BANK

## CHE FRANKLIN TIMES





## uy them a home.

How often have you wished that your parents had taught you early the value of banking your money. You would be well off today. . Don't make the same mistake with your children.
A. E. JOHXSOX, Editor and Manager
O. J. HALEF, Asststant Mañager.

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| What the teltox peace BidMEANsStripped of ita diplomatic phraseol- | "status qua ante bellum THose "ExCESS |
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| Litovsk-męans: |  |
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| mo restration or concesslons whatsoever until and untess all belligerents |  |
| sutserfie to the principie of "nio for- <br> aiblo annexations or indemnities." <br> That the central powern hope thus |  |
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| to draw Russia entirely to their side by branding allied continuations of war aimed at conquest. |  |
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| es joining the peace negotiations |  |
| on the basis of the above principles -Germany is willing. <br> 1. To evacuate all occupled terri- |  |
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| ratare Belgium Serbia |  |
| and Rumaña to political |  |
| Independence. <br> That Germany insists upon the return of her colonles and opposes Loyd |  |
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| George's plan to make the wishes and Interests of the poulatlons the domlnant factor in the decision of heir fate. |  |
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| That Germany refuses |  |
| 1. Ti restore Alsace-Lor <br> 2. To restore Prussian |  |
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| That Austra-hungary refuses |  |
| 1. To restore "Italian Irrendenta." <br> 2. To restore Hungary, Bohema |  |
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| and other formerly independent nat- |  |
| sonalities in the Hapsburg emptre. <br> That Gboth Germany and Austria |  |
| Hyngaty are wiling to "photect the rights oot minorities"-whtch mantgestly Yepters to the races and national- |  |
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