

**Hoarding Money.**

There is a tendency among people who live back in the country districts, and away from general business and industrial activities, to hoard away or hide their money somewhere about the house or premises or to carry it in a large cumbersome roll upon the person. Two main reasons may be assigned for this practice. The one is that in former times when there was no nearby depositories and few safe and profitable means of investment, hoarding was the most practical way of conserving ready cash; and the other is distrust in the banks. Many country people do not regard the banks as safe places to put their money, and fear that in some way they may lose it.

This fear and distrust is largely due to ignorance and lack of information concerning the modern banking institution. The banks are about the fairest, most useful and safest business institutions we have, and there is scarcely ever a failure and a money loss to depositors. And our banks are forced to be straight and upright toward the public whether they would wish to or not. The banking laws are of the very strictest nature and supervision and direction complete in every detail. Besides the cashier, who is heavily bonded, the depositor's interests are faithfully guarded by the State Bank Inspector, who makes frequent unannounced visits; by the Bank Directors, who are stockholders and patrons of the institution and who are charged with the business direction of the bank; its investments, loans and keeping track of the conduct of the cashier and other employees; and beside these, every year the stockholders, who are the owners of the bank, come and look over every investment and

**Old People Everywhere Say**



MR. W. C. HEMPHILL.

**Eighty Years Old.**  
"I had a great deal of trouble with my bowels and bladder, and pain in my right hip which felt like rheumatism. Weak back, constipated, urine highly colored. Many doctors failed. I have taken Peruna and I am cured. I have gained twenty pounds in weight since I began Peruna." Mr. W. C. Hemphill, Louisville, Miss.

**Eighty-four Years Old.**  
"About fifteen or twenty years ago I was suffering with pains in my back. I could scarcely get about. I got some Peruna and was relieved of the pains ever since."  
"I have used Peruna occasionally since and recommended it to others."

**Peruna is good for Coughs, Colds, Catarrhal Diseases and after effects of the Grip.**

When I first knew of Peruna the druggists here did not keep it. Now they all keep it.

"I have lived in this place eighty-four years. I am a farmer. Was born where I live. I have three living children. Should you publish this in the papers it will reach many of my old friends. You can use my picture as you think proper." Mr. G. W. Roberts, R. F. D. 1, Box 56, Dickens, Miss.

**Eighty-two Years Old.**  
"I had a severe attack of grip. I suffered terribly while it lasted. After my attack I went for Peruna. My wife said I must have a doctor, but I insisted upon taking the Peruna, and made a quick and perfect recovery." Mr. J. R. Prince, R. R. 1, Tuckahee, N. Y.

**Eighty-one Years Old.**  
"I had nervous prostration, one doctor would say I had catarrh of the stomach and bowels, the other nervousness, and another enlargement of the liver. Nothing seemed to do me much good. I commenced taking Peruna, which built me right up." Mrs. Martha Avery, 22 Academy St., Leominster, Mass.

**Seventy-eight Years Old.**  
"I had catarrh of the head. Commenced taking Peruna and gained eleven pounds. It is a great medicine. A fair trial would convince any one of its efficacy." Mr. F. M. Joffron, Bogalusa, Louisiana.

Those who object to liquid medicines can now obtain Peruna Tablets

branch of the bank's business, and their word is law.

People who have saved up money and who have never trusted it to the bank should think over this matter, investigate and look into the thing and see just how safe a modern bank really is. We know there are many people who take wads of money and tuck them away between the bed covers, hang them up to the rafters concealed in bags of seed or stick them away in some drawer among rags and junk. You could not prepare a more inviting bait for thieves, and if it is not stolen it lies there and does you no earthly good. It would be safer in the strong vaults of the bank, protected by careful supervision, capital stock, surplus and burglary insurance, there at compound interest it

would double in amount in less than twenty years, without any effort on your part whatever. And that is not all. When you put your money in the bank it goes into circulation, into use—it helps you, helps the bank and helps the public.

Suppose all the money that is now hoarded away were brought and put in the banks. A business boom and a period of prosperity like we have never known would follow. The money would be absolutely safe, the owners would immediately begin to realize upon it, the banks would be made stronger and more prosperous and would have at hand money to lend for every legitimate business or purpose. A great volume of money would go to work and you can not imagine the result.

One of the greatest causes of hard times and panics is not a lack of money, but because people hold to their money and will not put it into use and circulation. As a matter of fact there is always just about the same volume of money in the country.

We believe that if people would look at it in the proper light they would see that it is wrong to hoard their money away and take it out of useful and necessary business and trade. We do not believe any man has a moral right to do that. The mere paper or metal is his of course to do with as he pleases; but the real value—the commercial, the trade and business value of money—is a thing that no man has a right to strike or destroy. He hurts other people without any cause and does himself no good, and that is certainly wrong.

Take your money from its hiding place and put it in the bank, and let it go to working for you, helping business and your community and county generally. Do not conclude that this is a bank advertisement. In a sense it may be, and it is also an advertisement for you if you will use it. But we are looking at the question from a public interest standpoint and we believe that all would be helped by following this advice.—Exchange.

**Many Disorders Come From the Liver**

Are You Just at Odds With Yourself? Do You Regulate Living?

Are you sometimes at odds with yourself and with the world? Do you wonder what ails you? True you may be eating regularly and sleeping well. Yet something is the matter! Constipation, Headache, Nervousness and Billious Spells indicate a Sluggish Liver. The tried remedy is Dr. King's New Life Pills. Only 25c. at your Druggist. Bucklen's Arnica Salve for Skin Eruptions.

**Stop the Child's Colds—They Often Result Seriously.**

Colds, Croup and Whooping Cough are children's ailments which need immediate attention. The after-effects are often most serious. Don't take the risk—

you don't have to. Dr. King's New Discovery checks the Cold, soothes the Cough, allays the Inflammation, kills the Germs and allows Nature to do her healing work. 50c. at your Druggist. Buy a bottle today.

**READ THIS!**

In Order to Make a Change in Business I Will Give a Discount of 20 Per Cent.

ON ALL

**Furniture, Stoves, and Clothing**

UNTIL

**February 15th.**

Anyone who needs Furniture, Stoves or Clothing, will do well to see me.

**J. W. Morefield & Co.,**  
WALNUT COVE, N. C.

P. S.—This Furniture, Stoves and Clothing must be Sold for something in order to make a change in business by or before FEBRUARY THE 15th.

**THE HISTORY OF A FORTUNE**

How a Young Lady Started Life With the Saving Habit Fixed Upon Her At Birth—How the Beaus Hung Around Like Grant Around Richmond—The Wonderful Power Of Four Per Cent. Interest.

A man went into the Bank one New Year's morning with a broad grin on his face. The Cashier inquired the wherefore of such good spirits, and received this answer.

"A stranger arrived at my house last night. She weighs 12 pounds, and is the prettiest girl in seven States. I am so proud of her that I am going to deposit \$100.00 on savings account for her in your bank, to remain till she is 21 years of age, at compound interest. If I live I will add \$100.00 to the fund every New Year's morning until she is grown."

The man was good as his word. He was a poor man, but he managed to lay aside \$100.00 a year. All through the years of adversity, The Bank compounded the interest regularly at four per cent. and the sum waxed larger and larger.

One day the man called the daughter to his side:

"Child, how old are you?"

"Father, I will be 21 next Tuesday, New Year's Day."

"Well, I want you to go with me to the Bank that day."

Bright and early the rig was hitched, the old mare went down the pike and drew up at the Bank. Alighting, the old man escorted his daughter into the Bank, where he told the Cashier he wanted to draw out his daughter's savings.

"Yes, sir."

The banker went into the vault, returning with a large stack of crisp bank notes from which he counted the 21 year's savings at \$100.00 per year.

"Here you are, sir."

"How much is it? Is all that money mine?" asked the delighted girl.

"Three thousand, four hundred forty-eight dollars, thirty-five cents (\$3,448.35.)"

Even the old man was astonished, as he had no idea the sum could have grown like that.

"Yes, four per cent. is powerful, if you will only give it a chance," said the Banker.

"Now, father, I don't need this money. What shall I do with it?" asked Miss Nancy. If I carry it home, we will be afraid to go to sleep with all that money in the house. Think of fire, rats, or robbers."

"Well, it is yours," said her father. "Do with it as you please."

"Then I am going to leave it in the bank till I get married, and will myself add another \$100.00 to it every New Year's morning from my chicken money."

Well, it so happened that the young lady did not get married until she was thirty-three and each year she had added from her money earned by growing chickens \$100.00 per year to the pile, just as her father had done. So on her 33rd birthday, the sum in the bank had grown to be \$7,067.06.

After the wedding, with the future before them, the happy couple discussed the question of what to do with the fortune that had been saved. It was decided to let it remain in the bank, and that each New Year's day not only the wife should deposit her \$100.00 regularly, as before, but that the husband should deposit \$100.00 also.

This plan was kept up for 21 years, at the end of which time the sum in the bank had grown to be \$25,104.38.

Then they drew it out and bought the finest farm in the county.

So, dear reader, you can see the power of interest if let alone awhile. Here only \$7,500 in all was deposited in the bank, yet it had earned \$17,604.38 interest.

The Bank of Stokes County will pay the young and the old to save their money.

Four Per Cent. Interest and Your Money Always Ready When You Need It.

**BANK OF STOKES COUNTY, DANBURY OR WALNUT COVE**