"Of all sad words of tongue or pen,
The saddest are these, it might have been."

How often are these words on the lips of men who didn't
act at the proper time.
It is too late after the fire
The only time is now.
And we are the ones to insure your property, because-

1. We put you in only the best companies.

We never fail to keep your policy in force.
3. We extend you every accommodation.

Savings, Loan \& Trust Company, insurance department
English an $\boldsymbol{O}$ Richardson, Managers.

## A <br> BOOK <br> OF <br> INTEREST

the most absorbing one
fiction-is a bank book.
Its tale is never too long nor its pages too many, and the long row of figures so dry in other books are intensely interesting.

But in order to enjoy its pages each man must have one of his own. You can not borrow this book. You must own You can do this by opening an account with the Savings, Loan \& Trust Co., which numbers among its customers many of the best people of Union county, both rich and poor

And the weather man says:
"Cold doings between now and A pril first."

That means weeks of discomfort without a warm house or office.

You can work better or rest better with a warm, comfortable house, such as comes only from a steady fire.

Our high grade coal (no trash and cinders) makes the best fires. You may still buy much without risk. Phone 279. We do the rest.

Monroe Ice $\boldsymbol{a n} \partial$ Fuel Company.

## 40 OF THEM, straight and fine.



Come right along and see them. It will be our delight to Come right along and see them. It will
please you. We have been selling stock all our lives and we
know what our people want.

Armfield Bros.
 The Fountain Head of Life

## The Doctor Man will Getcha If You Don't Watch Out

All shoes get their hardest knocks and go to pieces twice as quickly in the wet of winter as in the dry weeks of summer. Muddy, slushy, wet walking is far more responsible for sickness than damp or cold air. A good pair of rubber boots, overshoes or arctics will make your winter less costly.


AND


Malden

## Rubbers,Arctics, Boots

are the surest "ounce of prevention." Made tout and strong of the purest Para gum and durable cloth fabrics, they easily outwear, wear. Made in all styles, from rubber footshoes to men's hip boots. Easily identified by the trade mark.
your dealer doesn't handle these brands, write us Dealers, Write for Price List CRADDOCK-TERRY CO. Lynchburg, Va.

Largest Manufacturers
and Disributers of Shoes in the South

## Gone after More Horses, Mules and Brood Mares.

M. J. W. Fowler, our buyer has gone to the western markets and expects to have a fine lot of stock in this week. Come and see them.
In the mean time, with Buggies and Vehicles of all kinds, we can make the price that will do you good.
New Harness sold, traded, or old repaired. Anything in the Horse, Mule, Vehicle, or Harness line to suit. Cash or credit; sale or swap.

Nice Livery Turnouts on short notice.
Don't lose money by failing to see us.
FOWler \& Lee.
The Upitu-Date Stadie People.

