

Have You Had a Guess?

—On the—

\$25.00

IN GOLD TO BE GIVEN AWAY

We have in our window a jar of beans. The person who guesses the number of beans in the jar the nearest correct will receive \$15 in Gold on Feb. 1st; the next nearest correct guesser will receive \$10 in Gold.

A purchase of \$1.00 or more during our January Cash Sale entitles the purchaser to a guess. You can Save Money if you buy your Clothing and Furnishings of us this month.

F. E. HARRIS, St. Johnsbury, Vermont
71 R. R. St.

PERSONALS.

Mr. and Mrs. James Bracken of Inverness, P. Q., were guests of Mr. and Mrs. W. G. Cox, last week.

Joseph Legendre spent New Years with friends in Lanesboro, N. H.

Mrs. Gertrude Ranlet of Bethlehem, N. H., spent Sunday with Mr. and Mrs. Harry Blodgett.

Mrs. Percy Maillet of Lunenburg was a guest of her grandmother, Mrs. Abby Taylor, Wednesday.

Mrs. Colie Waite spent Sunday with her mother, Mrs. O. D. Cogswell in Wolcott.

Mrs. F. A. Estabrook who was operated on last week Tuesday in Brightlook hospital, is getting along well.

Albert S. Heyer spent part of last week with friends and relatives in Hartford, Conn.

Edward G. Asselin is confined to the house with rheumatism.

Mrs. Abbie Humphrey has closed her house and went to Concord, N. H., Saturday, where she will spend the winter.

Luther Greene spent Friday and Saturday in Newport, with relatives.

Mrs. George Gibbons, who has been confined to the house for the past three weeks by illness was able to ride out Sunday.

Miss Maud Cleary spent New Year's at her home in Lyndonville.

Mrs. Anna Ansell and daughter, Mrs. George Collinson and granddaughter, Naomi, of Sherbrooke are visiting at the home of Mr. and Mrs. Henry Rouleau.

Mr. and Mrs. James Kimball of Bath, N. H., spent Saturday and Sunday with their son, Lewis Kimball.

Mr. and Mrs. David Lee Miller of Burlington were guests of Mr. and Mrs. Henry Rouleau part of last week.

Charles A. Calderwood spent the first of the week with his son, Roy Calderwood in Albany, N. Y.

Miss Edwina M. Blodgett returned to Boston, Friday after spending two weeks with her parents, Mr. and Mrs. Harry Blodgett.

Mr. and Mrs. Frank H. Taylor and daughter, Blanche, returned home Wednesday night after spending a week with Mr. Taylor's parents, Mr. and Mrs. Fred W. Taylor in Springfield.

Mr. and Mrs. Charles Taft who have been visiting at the home of their nephew, A. Roy Taft, for the past two weeks, returned to their home in Mount Gilead, N. C., Wednesday.

Mrs. L. F. Kay of Newport was a guest of Mr. and Mrs. S. A. Moore on Wednesday.

Miss Isabel Gaskill went to Boston, Tuesday to remain two weeks with Miss Margaret Thurston.

Miss Vera Churchill of Orleans spent part of last week with Mr. and Mrs. Fabian S. Reed.

Mrs. George J. Asselin and son, George, are in Boston for a few days.

Supt. and Mrs. Corwin F. Palmer returned Monday from a week's visit to their son, J. C. R. Palmer, in Brooklyn, N. Y.

Robert Mackinnon was very pleasantly remembered on his 70th birthday, January 3, with a shower of over 100 postal cards, and gifts of flowers from his neighbors and friends, hearty appreciation of which he wishes to express.

Abel Hosmer expects to go Saturday to Boston and on Monday, accompanied by Albro Shorey of Malden, Mass., will sail from Boston for Jacksonville, Florida, for a few weeks.

Miss Mertie Underwood spent Wednesday and Thursday with friends in Hyde Park.

The friends of H. C. Kinney of Grant's Pass, Oregon, will be sorry to learn of his illness. A severe liver trouble makes his condition serious.

James I. Stockwell of Danville, P. Q., is visiting his cousin, Miss L. Emily Moore.

Mrs. J. F. Brighty has resigned her position as teacher in the Four Corners school and Miss Grace Locke has taken her place.

Merrick Council is in northern New York this week on business.

Paul Benedict who has held a position with the Dennison Co., in Boston, spent the holidays with his parents, Dr. and Mrs. M. G. Benedict, going from here to Hawaii, where he has a fine banking position.

Miss Edna L. Palmer, head of the French department, Mount Vernon, New York High school, spent Christmas with her parents, Supt. and Mrs. Corwin F. Palmer.

Mrs. Frank X. Lantot who has been in Brightlook hospital for the past five weeks, has so far recovered that it is expected that she will be able to return home Friday.

Mrs. Harry Pinkham has resigned her position as clerk in F. O. Clark's store and will remain at home during the winter. The vacancy will be filled by Miss Ellen Harris, who began work yesterday.

Mrs. Harry W. Chamberlin of Montpelier comes today to spend a few days with her mother, Mrs. John J. Rhodes.

Mrs. Renwick W. Cutting and daughter, Dorothy Julia, who have been spending two weeks with the former's parents, Mr. and Mrs. C. A. Humphrey, in Lancaster, N. H., returned home Saturday.

Mr. and Mrs. C. H. Kimball of St. Albans called on friends here New Years day.

D. W. Ranlet is spending some time in New York City.

Mr. and Mrs. W. A. Ricker are visiting their daughter, Mrs. Philip Thompson at Yonkers, N. Y.

Miss Pauline Randall will not be able to resume her teaching the coming term on account of illness.

Miss Hazel Parmalee of St. Albans will fill the vacancy.

Mrs. William Lynch of Boston is at the home of Charles A. McGovern, called here by the illness of Mrs. McGovern.

Miss Hazel Freer, who has been visiting friends in town for the past two weeks returned to her home in South Newbury, yesterday.

Mrs. Mary Fitzgerald who has been ill for the past few weeks is able to sit up some each day.

Mrs. William H. Shaw is ill with pneumonia.

Miss Florence M. Hudson went to Woodsville, N. H., Sunday to work for the Holbrook Grocery Company for three months.

James I. MacDonald is reported better after a severe attack of bronchitis.

Lieut. and Mrs. Harry A. Flint sailed from San Francisco on January 6 to Scotland Barracks, Honolulu.

Mrs. Mattie Howe of Biddeford, Me., visited Mrs. Harry D. Waite last week and Mrs. Charles Fletcher of West Burke.

Koydon Chickering of Schenectady, N. Y., spent a few days last week with his parents, Mr. and Mrs. S. B. Chickering.

Mr. and Mrs. Robert Eaden of headquarters are visiting their daughter, Mrs. W. A. Ricker.

Mrs. R. E. Lane of Winchester, Mass., is visiting her daughter, Mrs. Robert P. Clark.

H. J. Warden comes today from Cambridge, Mass., to visit his mother, Mrs. J. W. Warden.

Jason Barrett, who has been ill for several months was given a pleasant surprise on New Years when his friends and neighbors showered him with 150 postal cards.

Rev. Albert H. Gage, a former pastor of the First Baptist church of this city, has resigned as pastor of the First church, Bridgeton, N. J., to accept the position of assistant secretary of the American Baptist Foreign Mission Society with headquarters in the Federal Building, Boston.

Mrs. L. M. Rublee of Morrisville is spending the week with her sister, Mrs. W. J. Bigelow.

Mrs. Levi J. Cramer who has been confined to her room since before Christmas with rheumatism and grip is able to be about the house again.

Henry F. Estabrook has been ill since Friday, but was reported better yesterday.

Mrs. L. A. Drown of Evansville is spending some time with friends here.

CHURCH NOTES

First Church of Christ, Scientist, Pythian Building, Sunday morning service 10.45. Subject, "Sacrament." The reading room is in the same building and is open daily, except Sunday, from 2.30 to 5 p. m., also Saturday evening from 9 to 7.30.

Next Sunday evening the North and South churches will unite in a service in the North church for the students of St. Johnsbury Academy. The music will be furnished by the two glee clubs of the Academy and the Academy orchestra. Mr. Moody will give the address.

A class has been formed at the South church for the young ladies with Mrs. H. W. Blodgett as teacher. The object of the class will consist largely of missionary work.

The annual church supper and roll call of the South church will be held this evening in the vestry of the church at six o'clock.

Church of the Messiah, Universalist. The pastor's theme will be "Why do the Righteous Suffer; the Book of Job Plus the Book of Human Experience." Topics for the Y. P. C. U. meeting in the vestry at seven, "Bringing Gifts to Christ." Boy Scouts, Tuesday evening. Rehearsals for Young People's Chorus on Monday and Thursday evenings at a quarter of seven. The Men's League will meet in the vestry Friday evening. Lunch at a quarter of seven. Elisha May will say a word on the work of the probation officer. All men interested are earnestly invited to attend.

At Grace Methodist church, the Rev. R. F. Lowe will preach morning and evening. Mr. Lowe will also address the Men's Bible Class at 12.15 o'clock. Prayer meeting at the usual hour Wednesday evening, leader, Mrs. Lydia Beck.

First Baptist church, Sunday, 10.40 a. m. Subject, "Spiritual Dumb Bells." In the evening Mr. Tolman will give the second sermon on Some Worthy Ideals, the subject being "The Ideal Church." The address will be practical and suggestive and all without a church home will find a cordial welcome with a Midweek subject, "How to do Personal Work."

AT FIRST BAPTIST CHURCH

Annual Meeting and Roll Call—Officers for the Year

The annual meeting and roll call was held at the Baptist church on Friday evening, Jan. 3. Supper was served at 7 p. m., and a goodly number of the members of the church and congregation were gathered at the tables. After the supper the people went into the church. The meeting was called to order by the pastor and after singing a hymn and the responsive reading the reports of the various committees were given, showing that the past year has been one of growth and prosperity in every way. The finances are in a much improved condition and the new year looks very promising.

Following the reports came the calling of the roll of members, which there was a good response, considering the extremely inclement weather.

The speaker of the evening was Rev. H. B. Rankin of Newport, who took for his subject "My Church." It was a sparkling and suggestive address and one that gave a splendid idea of what Christ's church ought to be.

At the close of the address there was a brief consecration service led by the pastor and the closing hymn.

The list of officers for the ensuing year is as follows:

Deacons, Guy H. Wyman, Robert Gordon; honorary deacon, David Knowlton; clerk, R. A. Renfrew; treasurer, W. A. Wright; auditor, R. A. Renfrew; trustee for three years, EDDIT.

The Colonial

THE FOX TON CIRCUIT

3 NIGHTS 3

—and—

Saturday Matinee

Commencing

Thurs., Jan. 9th

The Ever Popular

KLARK-URBAN

COMPANY

In the Following Repertoire:

THURSDAY
"The Man of The Hour"

FRIDAY
"Wildfire"

SATURDAY
"Raffles"

SATURDAY MATINEE
To Be Announced

A Solid Car of Special Scenery

5 Big Vaudeville Acts 5

Prices

Evening 10, 20 and 30c

Matinee, 10 and 20c

Ladies Tickets 15c Thurs. Evening. Limited to 200 if bought at advance sale before 6 P. M. Thursday. Seats now on sale.

W. T. Parks, superintendent of Bible school, J. B. Drummond; music committee, Charles F. Wright, R. A. Renfrew, prudential committee, O. H. Smith, O. H. Henderson, W. T. Parks, P. F. Devenger, W. A. Wright, R. A. Renfrew, L. S. Hooker, G. K. Goss, G. P. Thompson, Robert Gordon, W. H. McFarlin, B. C. Sheldon; member of advisory board from the church, Mrs. George Spaulding, missionary committee, Mrs. W. T. Parks, Mrs. O. H. Henderson, Mrs. Julia Mitchell, Mrs. George Thompson, Miss Isabel Henderson, Mrs. B. M. Spaulding, Mrs. Nellie Scott; soliciting committee, Mrs. J. A. McLeod, Mrs. George Wright, Mrs. George Spaulding, P. F. Devenger, Charles F. Wright, Guy H. Wyman, M. W. Kelley, Mrs. W. T. Parks; visiting and relief committee, Miss Alice G. Clark, Mrs. W. B. Pinkham, Mrs. H. J. Burbank, Mrs. G. H. Wyman, Mrs. M. H. Kelley, Mrs. Frank Goss, Mrs. L. C. Howe, Mrs. George Spaulding; decorating and flower committee, Miss Alice Osgood, Miss Ruth Flint, Miss Eula Sheldon, Miss Blanche Spaulding, James B. Drummond, Charles F. Wright, Pearl Henderson, Harlan A. Tolman; ushers for the morning, M. W. Kelley, Robert Gordon, W. B. Pinkham, Pearl Henderson, R. A. Renfrew, J. B. Drummond; ushers for evening, W. T. Parks, Sheldon, Miss Blanche Thompson, Rheul Richardson, J. A. McLeod, George Hill.

MISS GRIFFIN RESIGNS

Will Finish as Director of the Museum With End of School Year

After ten years' directorship of the Museum of Natural Science, Miss Della I. Griffin resigns her position to take effect at the close of the present school year. Those who have been at all familiar with her work as director have readily recognized its importance and practical value. Under her expert and scrupulously careful management the building and its contents have attracted the attention of intelligent visitors from all parts of the country, as in many ways a model institution. To her enterprise, fertility of ideas and persistent efforts has been due the installation of many valuable acquisitions, the systematizing and perfecting of departments and emphatically the building up of the educational work of the Museum. Of this, the enthusiasm for nature study awakened among the pupils of the public schools is an important feature; on a broader field, published articles and lectures at educational conferences have given this Museum recognized standing for its practical work. With best wishes for the future, the people of this community will give Miss Griffin congratulations on the uplift given to the institution she has served with ten years of conspicuous ability and devotion.

Y. M. C. A. NOTES

Third Annual Indoor Academy Inter-class Meet Saturday, Jan. 11

The Third Annual Indoor Academy Interclass Athletic meet will be held in the Y. M. C. A. Gym on Saturday, Jan. 11, at two p. m. The Blackhawk Trophy will be competed for as the winners last year were the class of 1912.

The Boys' Bible class will meet again tonight to study Paul's adventures in Asia Minor.

The chicken on Christmas day went to Frank Lynch. On Jan. 1 a Blackhawk rolled 105 in Boston Pins thereby breaking the record of the alley held by W. A. Wright of 103.

The bowling committee met last Friday evening and drew up four teams and a schedule for Candlemas. The teams are captained by C. A. Blodgett, team No. 1; C. V. Perry, team No. 2; W. A. Wright, team No. 3 and George Green, team No. 4. The schedule starts Tuesday evening, Jan. 7.

SOCIAL EVENTS.

Rev. and Mrs. Alfred Poole Grint Entertained at Their Home on New Year's Day

Rev. and Mrs. Alfred Poole Grint were at home from three to five on the afternoon of New Year's day to their friends of St. Andrew's parish assisted by Dr. and Mrs. Grint. They were assisted by their daughters, Misses Virginia and Mary Grint, and the affair was in every way delightful. A Christmas tree with its pretty ornaments formed the principal decoration and other greens were effectively used. The dining room was attractive with shaded lights and candles and the table decorations consisted of a centerpiece of carnations with a circle of smilax around them. Tea and coffee were poured by Mrs. Mary Menut and Mrs. T. P. Farrell, and together with candies, cakes, ginger and waters were passed by Misses Gertrude Gramton, Ruth Bigelow and Lesley Coakley. Guests were met at the door by Fred Bennett.

The U. M. Picnic Club held the first meeting of the year on Thursday evening at Elisha May's office. A delicious supper was served under the direction of Miss Maude G. Menut. In the center of the table was a Christmas tree with its decorations and around its base were mysterious bundles each with a long red ribbon which ended at some member's place. After supper the bundles were opened and great merriment ensued. So many musical instruments were presented that it seemed best to organize an orchestra, which furnished music at intervals as often as the other members were permitted during the evening. An automobile race also furnished entertainment and some original limericks from the pen of Miss Clara H. Wilmarth and dedicated to some of the members gave much pleasure. Miss Ella L. Wilmarth was a guest of the club at this meeting.

Mr. and Mrs. Charles H. Horton entertained some of their friends very pleasantly at their home on Summer street last Friday evening with an informal musical program. Miss Emma Minard of Littleton, N. H., a singer of ability was their guest, and the gathering was in her honor. The program of the evening consisted of a bass solo by F. H. Brooks, accompanied by B. Frank Harris, an alto solo by Miss Minard accompanied by A. H. Brooks at the piano and Mrs. Horton with the violin, a piano selection by Mrs. J. H. A. Bousfield, a solo by Mrs. Don C. Stiles, Shakespearean readings by J. H. A. Bousfield, a piano selection by B. Frank Harris, a solo by Miss Minard and a second by F. H. Brooks. After the singing refreshments were served in the dining room, Mrs. P. F. Hazen and Mrs. A. F. Stone presiding at the table.

Miss Alice B. Warden, superintendent of the primary department of the North church Sunday school, entertained the members of the two graduating classes at her home Friday afternoon. The hours were very happily spent with games and refreshments.

Mrs. Walter P. Smith entertained a company of ladies at luncheon Saturday in honor of her guest, Mrs. A. W. Blair of Dorchester, Mass. Covers were laid for eight.

Miss Ruth C. Impey entertained the Lions Club at her home on Monday evening. After a social hour and a business meeting, dainty refreshments were served by the hostess.

Ten of the young lady friends of Miss Florence Bean were delightfully entertained at a shower party at the home of Miss Elyse Sargent on Thursday evening. Miss Bean was given a miscellaneous shower and delicious refreshments were served and a very pleasant evening passed.

U. V. M. MUSICAL CLUB

Gave very Pleasing Concert at Academy Hall Last Week

The musical clubs of the University of Vermont made a very favorable impression on their appearance at Academy hall last week Tuesday evening. The audience while not large was a representative one and all expressed their satisfaction at the quality of the work of the clubs. The program was in two parts, the first of the regular concert type with selections by the glee club, orchestra and string quartette, readings and solos. The readings by S. P. Johnson, '14, were largely from Drummond and Kipling and were very well done and much enjoyed. On account of the absence of Sweet, a solo was sung by Dane in place of the duet by him and Sweet. He sang "Nita Gitana" by DeKoven splendidly, his solo being one of the best things in a good program. The second part of the program portrayed what might happen in a boy's room in a dormitory. It depicted a boy getting ready to go to a ball, his borrowing everything from studs to a full dress suit and was very amusing at times. The informal "hum" introduced selections by the quartet, octette and brass quartet, the music including the popular songs of the University of Vermont and other colleges as well, the closing song being "Hall! Green and Gold" by Robinson, '16.

A reception followed the concert and the University orchestra played for dancing. Mrs. M. G. Benedict, Mrs. Walter P. Smith and Mrs. Walter J. Bigelow acted as patronesses and a social hour was enjoyed, many who did not care to dance remaining.

Caledonian National Bank

Danville, Vt.

The stockholders of the Caledonian National Bank are hereby notified to meet at their banking room, Danville, on Tuesday, January 8, 1913, at 1 o'clock p. m., for the election of Directors for the year ensuing.

ASA WISSON, Cashier.
Danville, Vt., Dec. 4, 1912.

Wanted, For Sale, Etc.

[Small advertisements will be inserted in this column at the rate of two cents a word for the first insertion and one cent a word for subsequent insertions.]

Mrs. C. J. Hron, professional nurse, 20 St. Mary's Street, N. E. Telephone 479-12.

FOR SALE. Make an offer for this dandy 10 room house and garage, three acres of land, beautifully located at Lake Morey. E. F. Dudley, age 7, Fairlee, Vt.

WANTED. Moulders and corncribers, moulders instructors, corncriber foreman, Apply at St. Johnsbury Hotel, Room 6.

WANTED. Roof cleaning. G. H. MEADER, N. E. phone 135-11.

FOR SALE. Second-hand sleigh. Good as new. 30 Concord Ave.

TO RENT. Suite of two rooms, furnished, 82 Pearl St.

TO RENT. Six room tenement, all modern improvements. Inquire at 44 Spring St.

FAIRBANKS STOCK for sale. J. M. CADY, Republican Bldg.

Room to rent. Mrs. MARY IMPEY, 13 Church St.

FOR SALE. A nice large buffalo robe. C. C. Bingham.

Rooms for storage of furniture. Also clerical room. Apply to A. E. COUSSELL & SON, 36 R. R. St.

FOUR GOOD HOUSES for sale. C. E. KIRK.

A LARGE pleasant front room to rent at 95M Main street. Gentleman preferred.

FURNISHED ROOM to rent at 25 Summer street.

MEN WANTED at once to learn auto repairing and driving by mechanical Garage and road experience. Positions at good salary after learning. Positively the only reliable and successful auto training ever given in Maine. We produce satisfactory results. Write for Photos, booklet of instruction Department and Special Certs. MAINE AUTO CO., 406 Fore St. Portland, Me.

PIANOS. We have two pianos, good standard makes, very little used, will sell at a bargain. Also one good Emerson square takes in exchange, a good one, will sell cheap.

SECOND HAND Sewing Machines, all makes, at your own price, good ones at \$2.00 taken in exchange for the new White and Standard Rotary Machines. Come in and see us.

HAIR DRESSING, shampooing, facial and scalp treatment. Hair goods a specialty. FLORENCE LYNN, 96 Railroad St. Telephone 103-11.

VACUUM CLEANERS for sale or to rent at McLEAN'S STORE, 66 Railroad St.

Ricker's Local Market.

The receipts at W. A. Ricker's market for the week ending Jan. 6, 1913 were:

Poultry, 200 lbs. @ 10 cents.
Lamb, 80 @ 3 to 6 cents.
Hogs, 100 @ 6 to 7 cents.
Cattle, 70 @ 2 to 6 cents.
Calves, 220 @ 3 to 7 cents.
Milk cows, 35 @ \$40 to \$60.

WEATHER.

At Bingham's Drug Store, for the week ending Jan. 6.

Day	Highest	Lowest
Tuesday	40	25
Wednesday	37	26
Thursday	34	25
Friday	50	27
Saturday	25	18
Sunday	28	18
Monday	32	8

A—before figures indicates below zero.

BIRTHS.

At St. Johnsbury, Dec. 29, a son to Mr. and Mrs. Joseph Thompson.

At Concord, Jan. 3, a son, Howard Willard, to Mr. and Mrs. H. D. Lee.

At Bath, N. H., Jan. 6, a daughter to Mr. and Mrs. W. H. French.

At St. Johnsbury, Jan. 2, a son, Andrew Conrad, to Mr. and Mrs. John A. Beck.

At Peacham, Jan. 5, a daughter to Mr. and Mrs. Ed. Moore.

At East Barret, Dec. 30, a son to Mr. and Mrs. Charles Bayless.

MARRIAGES.

At Sheldon, Jan. 1, by Rev. George Locke George Lyman and Miss Katherine Preston.

At Boston, Dec. 28, by Rev. Wm. W. Bowser, Harry B. Knapp of St. Johnsbury and Miss Helen Chaplin of Boston.

At Groton, Jan. 1, by Rev. P. A. Smith of Bradford, Harry B. Chamberlain of East Ryegate and Miss Lydia Heav of Groton.

At E. Burke, Jan. 1, by Rev. J. J. Hutchinson, Miss Alice Fitzpatrick and Horace Anderson.

DEATHS.

At St. Johnsbury, December 31, Mrs. Mary Garrison, Rayson, aged 38 years.

At Sherbrooke, P. Q., Jan. 1, Mildred Evelyn, daughter of Mr. and Mrs. John H. Ricker, of St. Johnsbury, aged nearly six years.

At Los Angeles, Cal., Jan. 4, Mrs. Maria E. Lanpher, aged 61 years.

At East Burke, Jan. 3, Miss Lillian Pinney, of Lyndonville, Jan. 2, Mrs. Phena Jenkins of East Burke.

At Groton, Dec. 29, Murdo Graham, aged 48 years.

At West Barret, Dec. 29, Mrs. Sarah McMillan.

At Wells River, Jan. 4, Mrs. Nancy A. Adams, aged 85 years, 8 months.

At Peacham, Jan. 4, Mrs. Phoebe Hubbard, aged 77 years, 3 months and 18 days.

At Peacham, Jan. 2, Mr. Frye father of Mrs. Charles Kenaston, aged about 80 years.

Annual Meeting.

The Annual Meeting of the Corporators of the PASSUMPTIC SAVINGS BANK of St. Johnsbury, Vt. will be held at the office of the Bank, Wednesday, January 8, 1913, at two o'clock in the afternoon.

E. C. BAKER, Secretary.
St. Johnsbury, Vt., Dec. 17, 1912.

Annual Meeting.

The annual meeting of the stockholders of the First National Bank of St. Johnsbury, Vt., for the election of a board of directors for the year ensuing, will be held at the office of said Bank on Tuesday, January 14, 1913, at 2 o'clock p. m.

HOMER B. SMITH, Cashier.
St. Johnsbury, Vt., Dec. 10, 1912.

The 25 cent piece was made famous by the American Liver Tablets, the perfect laxative.

DID 1912

mark any progress on your way to success?

Will the close of 1913 find you any better off?

Don't wait until the end of 1913 to find out.

Determine NOW whether you will spend all your income or save some of it.

A Checking Account here will help you make 1913 a successful year.

Merchants National Bank,

St. Johnsbury, Vt.



Checks are Safe

It is certainly safer to carry a check book about with you than to carry a roll of bills. Lost money is seldom recovered.

A lost check becomes a worthless piece of paper by asking the bank to stop payment.

Your check account may be opened at the FIRST NATIONAL BANK with any ordinary amount.

If you have no check account we suggest that now is the time and this bank the place to open one.

The First National Bank

ST. JOHNSBURY, VT.

U. S. Depository