

Essex County Herald.

Post Office, Island Pond, Vt.

Office hours, 5.30 a.m. to 8.30 p.m.
Office hours, Sundays, 9.00 a.m. to 10.00 a.m., and 1.00 p.m. to 2.00 p.m.
Drop box open all night.

MAILS ARRIVE.

From Newport and points south and west of Newport, 1.47 a.m.
From Newport, West Derby, Derby, West and East Charleston, 7.30 p.m.
From Morgan and Morgan Center, 11.45 a.m.
From points in Province Quebec Ontario and Western Canada, 1.47 a.m., and 1.25 and 10.10 p.m.
From Norton Mills, Wallis Pond, and Averill, 10.10 p.m.
From Lake 4.00 p.m.
From Beecher Falls, Canaan, and all points on upper Maine Central Railroad, north of North Stratford, 7.55 p.m.
From all local points Berlin to Island Pond, 7.55 p.m.
From all local points Portland to Groveton, 1.30 p.m.
From Lancaster, Littleton, Whitefield, and points on Boston & Maine south of Groveton. 1.20 a.m., and 1.30 p.m.
From North Stratford, Groveton, Berlin, Gorham, and all points south and east, 1.20 a.m. and 1.30 p.m.

MAILS CLOSE.

For Newport, Derby, Derby Line, and North; West Derby and Beebe Plain, 1.00 a.m.
For Newport, West Derby, Derby, East Charleston and West Charleston, 5.45 a.m.
For Lake, Norton Mills, Averill and Wallis Pond, 6.15 a.m.
For Morgan, and Morgan Center 7.15 a.m.
For Beecher Falls, Canaan, and all points on upper Maine Central Railroad, 1.00 a.m. and 5.00 a.m. and 1.00 p.m.
For Lancaster, Littleton, Whitefield, and points on Boston & Maine Railroad, south of Groveton, 1.00 a.m. and 5.00 a.m.
For local points, Island Pond to Portland, 1.30 a.m. and 5.00 a.m.
For local points, Groveton to Portland, 1.00 p.m.
For Berlin, Gorham, and all points south and east, 1.00 a.m., 5.00 a.m. and 1.00 p.m.
Rural Delivery carrier arrives 12.30 p.m.
Rural Delivery mails close 6.15 a.m. Except Sunday.

SUNDAY.

From all points south and east. 1.20 a.m. and 1.30 p.m.
Mails close for all points south and east, 1.00 a.m.
Mails for Norton Mills 1.00 a.m.
D. P. MacKENZIE, P. M.

FALL

Millinery Opening

All the Latest Styles in Ladies' and Children's Un-trimmed Hats and Ready-to-wear Hats, and a complete assortment of Feathers, Ornaments and Ribbons.

Call and see my line and get prices.

Miss Vina Mousseau,
Island Pond, Vt.

You Will Ultimately Subscribe for

The Ladies' Home Journal,	\$1.50 the year
The Saturday Evening Post,	1.50 the year
The Country Gentleman,	1.00 the year

Why Not Now Through Me?

JOHN W. THURSTON

VERMONT SAVINGS BANKS.

Annual Report of Bank Commissioners F. C. Williams Shows an Increase in Amount of Deposits, Surplus and Number of Depositors.

Bank commissioner F. C. Williams has issued his annual report of the condition of Vermont Savings Banks and Savings Banks and Trust Companies at the close of business June 30, 1916. This report is of interest to Vermonters, showing as it does, that Vermont savings banks and bankers stand at the head of all the states in the amount of deposits per capita of population. The following is from the report:

DEPOSITS

The total deposits of all the banks at the close of business June 30, 1916 were \$102,360,304.15, being an increase over last year of \$6,890,578.92. This increase is divided as follows: The twenty mutual savings banks have increased \$2,468,904.32 in deposits, and the thirty-eight savings banks and trust companies have increased \$4,421,674.60 in deposits for the year. Two-thirds of this increase of deposits has taken place during the last six months of the period. The savings deposits in all the banks have increased during the year \$5,907,501.20, and the commercial deposits have increased during the same time \$983,077.74. The number of depositors in all the banks has increased 9,450, and the number of Vermont depositors has increased 8,656, while the number of non-resident depositors has increased 794. The amount of deposits by residents of Vermont has increased \$5,910,905.51, and the deposits by non-resident depositors has increased \$976,697.02. The number of depositors having more than two thousand dollars each of deposits has increased 1,121, and the amount of such deposits has increased \$4,995,993.06. The banks have paid depositors an interest during the year \$3,567,053.91, being an increase of \$155,424.98 over the previous year. Dividends paid to stockholders in trust companies have increased \$34,572.79, while the rate of surplus to deposits has increased .0031. Eighteen of the mutual savings banks paid depositors at the rate of 4 per cent and two paid at the rate of 4 1-8 per cent per annum. Thirty-four of the trust companies paid at the rate of 4 per cent, and two at the rate of 4 1-8 per annum. Two trust companies have no deposits.

SURPLUS

The surplus of all the banks has increased during the year \$875,573.91, the ratio of surplus to deposits now being .0844 which is a good showing considering the rapid increase of deposits during the past year.

TAXES

The amount of taxes paid the State of Vermont upon deposits by the state banks during the past year is \$690,753.72, being an increase of \$28,051.74 over the previous year. As a very large proportion of the savings deposits in the state banks belong to people of small means and the average deposit is only \$449.29, it is apparent that a large proportion of the tax upon deposits is derived from small savings which otherwise would pay no tax whatever.

INVESTMENTS

The investments by Vermont

banks are of a high character. This is due to the restrictions enforced by the banking laws and to the excellent and conservative character of the men who are managing the banks in this State. The aggregate strength of the banks in Vermont is not excelled by the aggregate strength of the banks of any state in the country. Considering the rapid increase in savings deposits in the banks of the State, and the possible effect which the Rural Credits Law may have upon rates of farm mortgages in the west and south, it may not be possible for the banks to continue paying depositors at the rate of four per cent annually unless the field for investments by the banks is somewhat enlarged, and it is my opinion that the Legislature may well consider the advisability of extending the right to invest in municipal bonds to states which are now excluded and the right to invest in the best class of Canadian municipal bonds. I think it may be well also to investigate the advisability of allowing the banks to invest in first mortgage bonds of some of the strongest and best industrial and public service corporations in this country, and in the bonds of foreign countries. There is a difference of opinion among bankers as to the wisdom of enlarging the investment law along these lines, and at the present writing I am not sufficiently well informed so that I am willing to advise definitely with relation to all these different classes of investments, but I do advise the Legislature to investigate as suggested.

With relation to proper investments by the banks, I can only repeat what I have said in former reports that banks or the private investor in making investments outside the State should select with great care the companies or men through whom the investments are made, examine carefully the territory where the loans are located, and inspect regularly the property securing the loan. In making investments at home the same care should be exercised.

Our state now stands at the head of all the states in the amount of deposits in savings banks per capita of population and over 200,000 inhabitants of the State have deposits in the state banks, and when we consider that there are forty-nine national banks in the state, many of which have savings departments, I am impressed with the remarkable position which Vermont occupies in the number and amount of its savings deposits, but it is entirely possible to very largely increase not only the proportion of depositors in the savings banks in the State, but also the amount.

Public Asked to Act at Once to Save White Pines.

State nursery inspectors, state foresters and other official representatives from New Hampshire, Vermont, New York, Pennsylvania, Rhode Island and Massachusetts, met at Fall River Mass., on September 25th, at the invitation of the Massachusetts State Board of Agriculture, to examine a serious outbreak of the white pine blister rust on native white pine. This examination proved plainly to all that the blister rust is a deadly enemy of the white pine.

Reports given by the representatives of the states showed that the white pine blister rust is already widely prevalent throughout the New England states and eastern New York, and as this dangerous disease uses the currant and gooseberry as a host plant to grow upon and spreads very rapidly from currant to currant and from the currant to the pine, it was the unanimous opinion of all present that as the only way to avert the impending catastrophe, and save the white pine, would be through a complete destruction of all currant and gooseberry bushes and flowering currants, the public should be given this information at once.

This disease was brought into the United States from Europe on white

DIED VERY SUDDENLY

Mrs. Dustin Boardway Stricken With Death While at Work Tuesday Evening.

Mrs. Dustin Boardway was taken ill of cerebral hemorrhage Tuesday evening while at work in the restaurant of her husband and died at 9:30 o'clock. Mrs. Boardway had been in her usual health and active about the home and restaurant. The funeral was held Thursday afternoon from the Methodist church at two o'clock, the pastor, Rev. O. E. Barnard, officiating. There was a profusion of beautiful flowers. Music was rendered by friends. The bearers were F. E. Boyce, E. E. Blake, A. P. Cobb, J. S. Sweeney. The services were in charge of A. E. Bemis, undertaker. The remains were taken to Claremont, N. H., Friday and burial will be in the Mountainview cemetery Saturday afternoon.

Deceased was born in Unity, N. H., May 17, 1862. She came to Island Pond about eight years ago and for several years Mr. Boardway has been the proprietor of Boardway's restaurant. Besides her husband she is survived by two sons, Fred W. of Claremont, N. H., Charles D. of this place, one daughter, Clara, one granddaughter and several brothers and sisters.

Mrs. Boardway was a member of the O. E. S., W. R. C., W. C. T. U., the Methodist Episcopal church, and the Delta Alpha Bible class. She was held in high esteem by all who came in contact with her. Always willing to do her share of life's work, her faithful devoted life will be a loss to all who knew her and her place can never be filled in the home circle and in the hearts of those to whom she was near and dear. The family have the sincere sympathy of the community in their great sorrow.

Those from out of town attending the funeral were Mr. and Mrs. Fred W. Boardway, Mrs. Charles Mann of Claremont, N. H.; Clyde Mann, Sherbrooke, Que.; Wilbur Allen and family, Elmer Allen and family, Mrs. Maggie Allen, Mrs. Josie Boyce of Charleston.

pine seedlings. In the spring the spores or seeds are blown by the wind from diseased pines to the currant and gooseberry leaves. The seeds germinate, penetrate the leaf tissues and produce a rust on the underside of the leaves in the late summer and fall. The leaves produce millions of tiny spores or seeds capable of infecting the pines, which once thoroughly infected cannot recover.

The currant and gooseberry leaves in large areas throughout the New England states and eastern New York are now infected with the blister rust in the stage when it returns to the white pine, and the immediate removal of currant and gooseberry bushes is necessary to save our white pine trees. It is especially urged that all black and flowering currant bushes within half a mile of white pine should be destroyed at once, since these varieties are particularly susceptible to the disease.

Holsteins More Vigorous.

The breed of cows that produces upwards of one hundred pounds of milk a day is the breed the practical dairyman wants on his farm, or at his his country home.

Holstein cattle have broken every record in the systematic production of milk and butter, and there are many individuals of the breed that are daily yielding over a hundred pounds of milk.

Holstein cows are larger and more vigorous than the cows of any other breed,—they are more easily cared for, less susceptible to tuberculosis and other bovine diseases, and when their milking days are over, they are far more economical for converting into beef. There's pleasure and profit for you in purebred registered Holsteins.

A breeders' consignment sale at auction of 125 head of these cattle will be held Oct. 20 and 21, at Brattleboro, Vt., by The Purebred Live Stock Sales Co.

PROBATE NOTICE

Regular sessions of the Probate Court for the district of Essex will be held at Guildhall on the first Wednesday of each month, in the forenoon.

At Island Pond, the first Wednesday of January, April, July and October, in the afternoon.

At Lunenburg, the second Wednesday of January, April, July and October, in the forenoon.

At Concord in the afternoon of the same days.

Special sessions will be held by arrangement.

Communications should be sent to Edwin O. Carl, Judge, Canaan, or to George A. Hubbard, Register, Guildhall.

Ice Business for Sale.

I wish to sell my ice business at Island Pond; this includes all the tools to cut and handle ice, with carts for delivery. The business is worth about \$2,000 a year.

M. Rivard.

FOREIGN AND DOMESTIC

WOOLENS

Suits or Overcoats \$18.00 to \$60.00

Hand-Made Throughout

We also do

Cleansing and Pressing

G. H. ST. PIERRE, Merchant Tailor

FRUIT AND VEGETABLES

Cucumbers, Cauliflower, Celery and Green Tomatoes for pickling.

Peaches for preserves.

Sweet Potatoes, 10 lbs. for 25c
Bananas, 16 for 25c

Cigars, Cigarettes and Tobacco of all kinds

H. M. FRANCIS, Island Pond, Vt.

CLOCKS

Mantel and Parlor Clocks in handsome designs and suitable for every home. Alarm Clocks of latest makes and the artistic Athenic Bronze Clocks. These are reliable timekeepers and the prices are reasonable.

Call and see this line.

Watch Inspector Grand Trunk Railway.

T. C. CARR, Jeweler,
ISLAND POND, VERMONT

WHAT ARE YOUR BUSINESS METHODS? ARE THEY UP TO DATE?

Do you carry your money around in your pocket and risk losing it? Why not deposit your income and check it out, insuring its safety and avoiding the possibility of having to pay your bills twice.

Try keeping A CHECK ACCOUNT WITH US and thus have RECEIPTS from your creditors and a RECORD of your disbursements. Deposit your next pay check with us and you will find this the most satisfactory way to do business. We will gladly give you any assistance you need in opening your account.

Island Pond National Bank

New Arrivals

Pictures, 10c to \$10.00 each.

Again we mention Baskets. All sorts, the finest assortment we ever had. Several lines selling at 10 cents.

Marquisette Curtains and piece goods. Couch Covers, price from \$1.25 to \$10.50. Heavy Draperies at \$2.00 to \$15.00. Bedroom Rugs to sell at 90 cents. Grass Rugs 60 cents. Portable Electric Lamps \$3.75. A beautiful Indirect Dome \$15.00. Hassocks 60 and 85 cents. New lot of Fiction at 50 cents. Boys' and Girls' Books 25 cents.

Halloween Novelties and a good line of Masks, the best yet. Watch our stock and make your selections for Holiday Presents early. We cannot duplicate a large percentage of the goods just coming in.

The Bosworth Store Company
House Furnishers

Job Printing at this office.