LESS THAN 70,000 VOTES WERE CAST

State Board of Canvassers Goes Over Returns for General Assembly.

SEVERE LIMITS TO EXPENSES

Light Vote, Under New Primary Law, Cuts Into What Candidates May Spend.

Returns from the recent election for Commissioner of Agriculture, Superintendent of Public Instruction and for members of the General Assembly were canvassed yesterday by the State Board of Canvassers, and commissions of election will be issued shortly. The envelopes containing the returns for Governor, Lieutenant-Governor, Secretary of Commonwealth, Attorney-General and State Treasurer were not opened, but will be presented to the General Assembly when that body convenes in January. The State Board of Canvassers is composed of the Governor, the Secretary of the Commonwealth, Auditor of Public Accounts, Attorney-General and State Treasurer.

Although these officials were not permitted to examine and certify the returns in regard to the offices they now hold, Secretary of the Commonwealth B. O. James, who was reelected without opposition, seemed to think it might be safe to assert that the entire Democratic State ticket had been elected. Of the members of the House of Delegates there will be ninety-two Democrats, seven Republicans and one Independent.

Vote Approximately 70,000.

As indicated at the time of the election, the returns show that an exceptionally small vote was cast—approximately 70,000 ballots having been returned for the various State officers. For Commissioner of Agriculture George W. Kolner received 65,913 votes, and H. A. Muller, Socialist Labor, 4,458. For Superintendent of Public Instruction R. C. Stearnes received 56,926 votes and B. M. Dutton, Socialist, 7,812.

Attention was called yesterday to one effect of the exceptionally light vote cast, that may prove embarrassing unless some action is taken by the next General Assembly. The primary law of 1912 limits the expenditures of candidates for office, outside of the entrance fee, to not more than 15 cents for every vote cast for the candidate of his party receiving the largest vote at the last preceding gubernatorial election, within the territory, the qualified voters of which have the right to vote for the office for whose nomination such person is a candidate.

Severe Limitations.

In those counties and cities in which there was no contest and where the vote was merely nominal, this may have the effect of limiting expenses of candidates below the actual amount of necessary expenses of an entirely legitimate campaign.

Richmond gave Governor-elect Henry C. Stuart 3,195 votes. If the present primary law stands, this would have the effect of limiting candidates in the Democratic primaries for Mayor next spring, and for the Administrative Board next summer, to total expenses not to exceed $165.75. This would not much more than cover the cost of printing, addressing and postage on one letter to each registered voter in the city, and would leave nothing for hall hire, or the other expenditures which are regarded as entirely legitimate.

U. S. Circuit Court of Appeals.

The United States Circuit Court of Appeals convened yesterday morning at 10 o'clock, with Circuit Judges Pritchard (presiding) and Woods, and District Judge Rose in attendance.

Case argued yesterday: No. 1393—Harriet L. Betts and Laurel River Logging Company, plaintiffs in error, vs. Ben W. Gahagan, George W. Gahagan, A. J. Gahagan, Lillie Nell Gahagan, minors, and Ben W. Gahagan, administrator of George W. Gahagan, deceased, defendants in error. In error to District Court at Asheville, N. C. Argued by Zebulon Weaver and Alf. S. Barnard, Asheville, N. C., for the plaintiffs in error, and Julius C. Martin, Asheville, N. C., for the defendants in error, and submitted.

Case in call to-day: No. 1394—Dean, partnership, bankrupt, vs. H. Reale Davis, trustee, et al., appellees, appeal from District Court at Richmond, Va. To be argued by Wyndham R. Meredith, of Richmond, Va., for the appellant, and Barlett Roper, Jr., of Petersburg, Va., for the appellees.

Judge Knapp, who has been attending the court, has returned to Washington, but will come to Richmond on December 1 and continue to sit as a member of this court to the end of the term.

Court adjourned until this morning at 10 o'clock.

Use Vitaqua (Ve-taw-qua) Sparkling Water in high-balls. A combination of wonderfully pure Broad Rock water and carbonic acid gas, and NOTHING ELSE. No foreign adulterants to affect the flavor of your "mixings."

GIANT COAL DEAL ON STABLE BASIS

English Syndicate Will Take Over New Lands, Says Kirby.

HEADQUARTERS IN RICHMOND

Projected $65,000,000 Corporation Over New River Lands, Says Kirby.

Negotiations for the purchase by an English syndicate of extensive coal properties in the New River section of West Virginia, are in a fair way to be completed within the next two months, and will bring to Richmond the head offices of a new $65,000,000 corporation, according to Hugh L. Kirby, of Harpers Ferry, originator of the American syndicate which is engineering the deal.

Mr. Kirby, in discussing the big deal at the Jefferson Hotel, said yesterday that the large interests involved and the task of arranging the mass of papers for the actual taking over of the properties, will defer the maturity of the plan several more weeks, but the transfer is now assured. He left yesterday afternoon for Washington in the interest of the deal.

Davis Makes Statement.

Morgan Davis, Jr., of Scranton, Pa., who has spent several weeks in London arranging for the European end of the transaction, arrived in New York on Sunday morning. He made this statement:

"A European syndicate has agreed to purchase all the operating properties and some of the virgin properties in the New River field of West Virginia, which have been under negotiation. The whole payment for all the properties purchased is to be in cash.

"The transaction will be finally closed when the corporations owning the properties purchased shall have executed legal contracts to sell and deliver all the assets of their respective corporations to George Dobbin Penniman, as trustee, and such contracts of sale shall have been deposited and the properties themselves found equal to the representations made by the owners as to quantity and quality of the coal and marketability of the title."

Richmond Capital Interested.

Considerable Richmond capital, said Mr. Kirby, is interested in the deal. The American syndicate controlling the options on the New River property, which will be taken over by the English company, is manned by the following officers: Morgan Davis, Scranton, Pa., chairman; Morgan R. Mills, Richmond, treasurer; Captain Wentworth Tucker, New York, secretary; George D. Penniman, Baltimore, general counsel, and General David Branson, Philadelphia, consulting engineer.

Mr. Kirby, as originator of the enterprise, is financially and otherwise interested. Capital on this side has been secured from the estate of Theodore B. Floyd, and Fleischman's, of New York, and from several individuals in Richmond.

The English syndicate is headed by Peter D. Millory, of London. Sir Frank Crisp, of the same city, solicitor for the Bank of England, is solicitor-general for the British capitalists. When the properties are formally transferred, it is stated, the new syndicate will take out a Virginia charter and locate its operating offices in Richmond.

RED CROSS SEALS ARE NOW ON SALE

Brought Out in Advance in View of General Shop Early Movement.

To meet the demands of those who "shop early," the Red Cross Christmas seals are to be placed on sale a week earlier than usual, and, beginning this morning, can be had in most stores.

As in the past, the seals are to be sold in Richmond for the benefit of the Nurses' Settlement and Pine Camp Sanatorium. Fifty per cent of the gross proceeds, it is announced, will be divided between these two charities, while the remaining 50 per cent, after the payment of expenses, is divided between the State Antituberculosis Association and the National Red Cross.

The annual sale of seals is the only appeal which the State Antituberculosis Association makes for funds, and is the only appeal throughout the country, in behalf of needy consumptives. As in the case of no other charity of its kind, it is stated by those in charge, that all the proceeds are applied directly to relief and to educational work.

The funds raised by the sale and applied to local tuberculosis work are divided between two charities, which care for two very distressing classes—the indigent consumptives at Pine Camp and those in private homes. It is hoped that the growing tuberculosis relief work carried on by the Nurses' Settlement will be materially aided by this year's sale.

In particular, those in charge of the campaign are anxious that Richmond regain the position it lost last year, when Roanoke led the State in contributions to this cause. Until that time, Richmond had made the largest annual contribution for consumptives, but it was outstripped last year by the Magic City.

The seal this year is larger and more beautiful than any ever used. It is declared to be even prettier than the 1912 seal, and is more suited to general use than the red seal used so extensively in 1910. The seal for 1911 is declared to be entirely outclassed by the tasty creation which will adorn Christmas mail and packages during the next month.

Supreme Court Proceedings.

The following cases were argued yesterday in the Supreme Court of Appeals of Virginia:

Winston Tinsley and others against Gordon and others. Argued by C. J. Collins and W. L. Williams for appellant and by James G. Martin and Tazewell Taylor for appellees, and submitted.

Southern Railway against Grubbs. Argued by Smith Chapman for appellant and by Rodney Howard and Don P. Halsey for appellees, and continued to-day.

Next cases to be called: Cannon against Bates; Schroeder against Woodward; Lemons against Harris and others.

Lunenburg Man Is Bankrupt.

Frank Mead Douglass, of Victoria, Lunenburg County, yesterday filed a voluntary petition in bankruptcy in the United States District Court through his attorney, George E. Allen, of Victoria. Douglass declared liabilities of $1,935, with no tangible assets.

Marriage Licenses.

Marriage license were issued yesterday in the Hustings Court to Andrew Harris and Mary Blakey; Richard P. Magruder and Lillian Augustus Myers; James Isaac Watkins and Gertrude Virginia Starke and Owen O. Woody and Mary P. Britton.

HARMAN SUBMITS ANNUAL REPORT

State Treasurer Handled Last Year $7,690,403.83 of State Funds.

BALANCE PUT AT $482,023.34

Report Shows Disposition of Several Special Funds in Detail.

The annual report of State Treasurer A. W. Harman, Jr., for the fiscal year ending September 30, was submitted to Governor Mann yesterday and ordered printed. It shows as follows:

Balance October 1, 1912, all funds	$ 224,896.52
Received during year	7,466,007.31
Total in treasurer's hands	$7,690,403.83
Disbursed during year	7,062,448.51
Balance, all funds, September 30, 1913	$ 627,955.32
Account of Literary Fund.	
Balance October 1, 1912	$ 109,930.62
Received during the year	861,344.40
Total in treasurer's hands	$ 971,275.02
Disbursed during year	874,142.76
Balance September 30, 1913	$ 97,132.27
Interest on Public Debt.	
Balance October 1, 1912	$ 6,796.32
Received during year	840,033.00
Total in treasurer's hands	$ 846,829.32
Disbursed during year	834,413.36
Balance September 30, 1913	$ 12,415.36
Account Sinking Fund.	
Balance October 1, 1912	$ 178.13
Received during year	210,126.92
Total in treasurer's hands	$ 210,305.05
Disbursed during year	167,920.00
Balance September 30, 1913	$ 42,385.05
Account Miller Fund.	
Balance October 1, 1912	$ 16,422.98
Received during year	79,822.89
Total in treasurer's hands	$ 96,245.88
Disbursements during year	80,359.34
Balance September 30, 1913	$ 15,886.54
Retired Teachers' Fund.	
Balance October 1, 1912	$ 13,072.34
Received during year	45,226.85
Total in treasurer's hands	$ 58,299.69
Disbursed during year	38,976.51
Balance September 30, 1913	$ 19,323.18

After allowing for the balances of the special funds enumerated above, the report shows the balance on the Commonwealth or general fund on September 30, 1913, to have been $482,323.34. Allowing for checks out and not presented at the treasurer's office for payment, this agrees with the figures of the forthcoming report of the Auditor of Public Accounts.

The Weather.

Forecast: Virginia—Fair Tuesday and Wednesday.

Special Local Data for Yesterday.

12 noon temperature	47
3 P. M. temperature	48
Maximum temperature up to 8 P. M.	58
Minimum temperature up to 8 P. M.	46
Mean temperature	52
Normal temperature	46
Excess in temperature	6
Excess in temperature since March 1	38
Accumulated excess in temperature since January 1	319
Rainfall last twenty-four hours	T.
Deficiency in rainfall since March 1	57
Accumulated deficiency in rainfall since January 1	293

Local Observation 8 P. M. Yesterday.

Temperature	49
Humidity	64
Wind—direction	N. W.
Wind—velocity	9
Weather	Clear

CONDITIONS IN IMPORTANT CITIES.
(At 8 P. M. Eastern Standard Time.)

Place.	Ther.	H. T.	L. T.	Weather.
Asheville	46	52	42	Clear
Atlanta	54	66	46	Clear
Atlantic City	44	52	40	Clear
Boston	40	48	40	Rain
Buffalo	38	42	36	Cloudy
Calgary	32	44	24	P. cloudy
Charleston	62	72	58	Clear
Chicago	48	52	38	Clear
Denver	52	62	36	Clear
Duluth	38	44	28	Clear
Galveston	68	68	66	Clear
Hatteras	52	62	52	Clear
Havre	46	56	46	Clear
Jacksonville	64	80	62	Clear
Kansas City	54	58	42	Cloudy
Louisville	50	56	44	Clear
Norfolk	52	60	50	Clear
Oklahoma	44	54	36	Rain
Pittsburgh	46	44	38	Cloudy
Raleigh	50	60	50	Clear
St. Louis	52	56	42	Clear
St. Paul	44	52	20	Cloudy
San Francisco	54	56	46	Rain
Savannah	66	76	58	Clear
Spokane	44	52	44	Cloudy
Tampa	70	80	68	Clear
Washington	46	52	40	Clear
Winnipeg	40	44	22	Clear
Wytheville	42	48	38	P. cloudy

MINIATURE ALMANAC.

November 25, 1913.

		HIGH TIDE.	
Sun rises	7:01	Morning	1:30
Sun sets	4:53	Evening	2:15

Post-Office Hours on Thanksgiving Day

Cashier's office will be open from 9 to 11 A. M.

Stamp and general delivery windows will be open from 7:30 A. M. until 11 A. M.

Carriers will make deliveries as follows:

Four-trip carriers will make two deliveries.

Two and three-trip carriers will make one delivery.

Hotels will be given one delivery by collectors at 7 P. M.

Money order division will be open from 9 to 11 A. M.

Registry division and parcel post windows will be open from 9 to 11 A. M.

Stations "A," "B" and Manchester will observe the same hours as the main office.

Mails will be dispatched as follows:

"A," 6:10 A. M., 9 A. M. and 10:20 A. M.

"B," 5:40 A. M., 9 A. M. and 10:00 A. M.

"Manchester," regular dispatches.

Collections will be made in the morning by carriers. In the evening the regular holiday schedule will be observed.

BON AIR CITIZENS EXPLAIN POSITION

Issue Statement in Regard to Girls' Home Controversy.

SAY ENVIRONMENT IS BAD

Little Girls Brought Into Contact With Lowest Form of Depravity.

Reasons for Bon Air's hostile attitude toward the Virginia Home and Industrial School for Girls, located near that village, are defined in a lengthy statement issued yesterday by the Bon Air Citizens' Association, over the signature of its secretary, H. Carl Boschen. The document embodies practically every point raised in the controversy which resulted in an official investigation of the institution by the State Board of Charities and Corrections, and two grand jury probes in the Chesterfield Circuit Court.

Starting with the statement that the general public has a special interest in the proper and successful management of the home, because it is supported by the taxpayers of the State, and that the actual managers are neither responsible for the wise expenditure of the money nor the efficient control of the inmates, it is charged that the chief purpose of the institution, the protection of society and the reformation of the inmates, is not being accomplished.

No Reformation.

The law provides, it states, that either vicious and incorrigible girls from eight to sixteen years of age, or destitute, ill-used and uncared for or criminal girls under seventeen years of age, shall be admitted to the home. The management, under its rules, receives females much older and some of them married. Girls, it is charged, who might have been reformed, are sent to this "house of horrors" and are placed in physical contact with depraved inmates. To sentence a girl because she is destitute and friendless, or who, though erring, still has the capacity for reformation, is to sentence her to certain, final and unescapable moral death, says the statement. Little girls of eight years and over can be sentenced to this place, and little girls have been sent there, and are there now.

Great stress is laid upon the retention of the negro, Beverly Banks, at the institution, and numerous incidents of the unruly and indecent conduct of the girls in public are mentioned. The document ends with the following arraignment of the institution and its management:

Banks Still There.

"The fact that the negro Banks is now, and has for a long time been, the overseer and in practical charge of these girls, and that they will not permit a decent white man to remain on the place; that these white girls walk the public roads with their arms about the neck of the negro Banks; that the management of the home continues to keep the negro Banks at the home, is in itself a conclusive indictment against the management.

"These are only a small part of the proven facts which constitute this so-called home a dreadful nuisance and a dangerous menace to the community in which it is situated, and the significance of these facts is in no way changed, nor their influence for evil lessened, by the conceded fact that the motives of the gentlemen who are responsible for this management are pure and philanthropic. A motive is a state of mind, but when an act is done to carry a motive into effect, the act becomes a fact, and this fact is to be judged by what it is, whether it is good or bad, and not by the motives of the people who are responsible for the act. The moral responsibility of men is fixed by their motives, but facts as to whether they are good or bad must be judged by themselves. If a man sincerely thinks his child, who is suffering from smallpox, should neither be segregated nor medically treated, and bases this belief upon a religious opinion, nevertheless society is justified in protecting itself and enforcing segregation and treatment, despite the sincerity of the parent's motives.

Must Protect Their Homes.

"In the same way the estimable gentlemen who are now managing the home may, and, we are willing to admit, do, sincerely believe that it is a Christian and philanthropic act to inflict these depraved and perverted females, without control or discipline, upon their fellow-citizens of Chesterfield County; but the existence of this belief or motive on their part ought not to deprive the citizens of Chesterfield of the right and duty of protecting their homes and their children.

"It is just to the managers of this home to say that the men who organized the home and who created the law which enabled the courts to sentence girls to its care, could not have foreseen into what sort of an institution the home would develop. We appreciate many of the difficulties which surround the situation. The fact is that the home is essentially a penal institution without the machinery of penal control, and it has become the menace and the nuisance that it is because its inmates are uncontrollable, except by physical means, and that these physical means have not been provided.

"The Times-Dispatch, in a recent editorial, suggested the proper procedure. The General Assembly should take over the institution, remove it from the suburban community where it now is, and build somewhere an institution where there would be physical provisions for segregating the different classes of females, and with the physical means and the legal authority to exert such control as may be necessary to carry out the objects and purposes of the institution.

Neighbors the Real Martyrs.

"We have no objection to our good friends, upon whom is imposed the management of this institution, seeking to enlist in the noble army of martyrs, but we do not think that this is a proper occasion. An indictment for a nuisance of this character is not a criminal charge, its procedure only is analogous to criminal procedure.

"A nuisance of this sort is no more a crime than a charge against a factory for emitting dense smoke from the chimneys of its plant or against a citizen for maintaining a hog pen in a populous community.

"Besides, the martyr is one who suffers, and these good gentlemen are only suffering vicariously, because they established this home, not in their own neighborhood, but in Chesterfield County. The people who live in the vicinity are the real martyrs. People may sympathize with the troubles of the managers, but they should sympathize more with the people who have to endure the evils of the management. We resent the idea that any class of men are of such station or character that their acts cannot be questioned, no matter how harmful these acts may be to unoffending citizens. There is no man whose personality is so sacred that citizens cannot try to protect themselves against his mistakes. The facts connected with this matter are so vital to the community affected, to the State at large, to real humanity and philanthropy, that they should not be suppressed by any influences, journalistic, financial or ecclesiastical."

Dreyfus
Broad at Second.
"Specialists in Apparel for Women."

Suits, Coats, Gowns, Waists

You may not care how long you wait for a garment, be it Suit, Coat, Gown or Waist, just so long as it's right when you get it.

The trouble is the garment you wait from two to six weeks for is not as likely to be right as the one you buy ready to put on and wear home, or at the latest get the next day or two.

Time is not the only advantage, however, or reason why you should buy fine ready-to-wear clothes instead of made-to-measure. In them you get everything the best custom maker can give you for considerably less money. Try it. Priced from

$10 TO $100

Waists at Dreyfus excel anything at a like price elsewhere. Priced from.... $3 to $25

NO PLANS TO CLOSE ANY STEEL PLANTS

Persistent Rumors and Dispatches From the West Denied by Gary.

[Special to The Times-Dispatch.]

New York, November 24.—Persistent rumors and dispatches from the West that the United States Steel Corporation contemplated shutting down the Gary plant were denied to-day by Judge E. H. Gary, chairman of the corporation. Judge Gary said:

"We have no plans for closing any of our plants. Individual mills or furnaces may be temporarily closed from time to time if business conditions compel, but any such question will be considered and decided if and when it arises.

"I hope business will improve, but I have no special information on which I could base an opinion."

Judge Gary refused to say anything regarding the allegations made by Thomas W. Lawson, but it can be stated on high authority that the question of passing or cutting the dividend on the common stock has not come up at directors' meetings.

The Steel Corporation now has a surplus of between $[illegible] and $[illegible], and has $50,000,000 in bank. It was pointed out that the corporation has earned $110,000,000 so far this year and that depreciation, sinking funds and dividends call for $50,000,000.

Investigation of the insinuation that the directors and officers of the corporation use inside knowledge and speculate in the company's shares revealed that the quarterly dividends of earnings are not received by Judge Gary until 1 o'clock on the day on which they are made public. From 1 to 2 o'clock the chairman goes over the figures, making allowance for fixed charges and depreciation. At 2 o'clock they are given to the finance committee, which analyzes the statement for one hour, and then turns it over to the board of directors. Shortly after 3 o'clock, usually about 3:30, they are released to the newspapers.

Reports that the Gary plant would be shut down were undoubtedly due to the falling off of new business in the steel trade and indications of a further contraction. Steel interests do not expect a revival until spring, when the effects of the tariff on general business will have been known.

Mills of the steel trust are working at 70 per cent of capacity, and those of the independents at 55 per cent.

DONAGHE CASE BROUGHT TO TRIAL.

Old Man, Charged With Murder of Sister, Faces Court.

[Special to The Times-Dispatch.]

Staunton, Va., November 24.—The trial of Charles Donaghe, an old man, for the murder of his aged sister, Becca, at their lonely home near Parnassus, in Augusta County, on June 3 last, began to-day in the Circuit Court. A jury was secured and much of the evidence was submitted. The murder was one of the bloodiest in the annals of Augusta County.

The evidence to-day did little toward fixing the crime on Donaghe, who has always protested his innocence.

STRENGTH FOR OLD PEOPLE

Old people, to overcome the weakening, debilitated effects of increasing old age, often make a very sad mistake in using so-called "remedies" that contain alcohol and dangerous or habit-forming drugs. Often this stuff, because it livens and brightens them up a little just after taking a dose, leads them to imagine that it is doing them good when it isn't. Remedies that rely for their sale on such deceit do harm, because the false excitement of the nerves and heart leaves them worse than they were before.

Rexall Olive Oil Emulsion is a real medicine—a splendid body and strength-builder, especially good for old people, because it furnishes to the system ingredients necessary to rebuild wasted tissues, strengthen the nerves, give new energy and a younger and livelier feeling to the body. It doesn't contain a drop of alcohol, nor any dangerous drug. It may not make you feel better after the first dose, nor perhaps for several days. But if you don't feel much better and stronger before you have taken a quarter as much as you have of other medicines that didn't help you, we will gladly give you back your money. That's certainly a square deal.

The four Hypophosphites it contains are used by leading physicians everywhere in debility, weakness and liability to disease, to tone and strengthen the nerves. Purest Olive Oil, one of the most nutritious, most easily digested foods known, being taken with the hypophosphites, gives rich tissue nourishment to the entire system.

You who are weak and run-down, and you who are apparently well now, but are liable to suffer from various cold weather ailments, use Rexall Olive Oil Emulsion to get and keep well and strong. For the tired-out, run-down, nervous, emaciated or debilitated—the convalescing—growing children—aged people—it is a sensible pleasant-tasting aid to renewed strength, better spirits, glowing health. If it does not help you, your money will be given back to you without argument. Sold in this community only at our store—The Rexall Store—one of more than 7,000 leading drug stores in the United States, Canada and Great Britain. Polk Miller Drug Co., 834 East Main Street, Richmond, Va.

(Advertisement.)

The BEAUTIFUL Christmas Scribner

ON SALE EVERYWHERE
25 CENTS

A Keen Creative Brain

Has value far above money alone because such a brain can win not only money, but—what money often fails to win—SUCCESS.

Brains are built—same as other parts of the body—from the food one eats.

The ordinary diet often lacks certain elements essential to the well balanced nourishment of both body and brain. Especially is this true of white bread flour, which, to make it white, is deprived of valuable mineral salts in the milling process.

Grape-Nuts
FOOD

made of finest whole wheat and barley, retains the mineral salts (grown in the grain) and other nutritious elements, and thus supplies perfectly what white flour bread lacks.

This lack is often the difference between a weak body and dull, ineffective brains and the strong, keen, creative kind.

Grape-Nuts comes ready to eat direct from package—fresh and clean. Delicious with cream or good milk.

It is a concentrated, easily digested food, and as the cereal part of the usual meal has helped thousands toward a new and successful life.

"There's a Reason" for Grape-Nuts

$1 Starts You

In what other way can you start with $1, and add to it regularly, WITH THE KNOWLEDGE THAT YOU WILL SOON HAVE A BIG SUBSTANTIAL SUM? For the small man there is no way to SUCCESS like the savings account.

Why not start to-day. Bring in $1. We allow 3% interest, COMPOUNDED SEMI-ANNUALLY.

Planters Nat'l Bank
Capital and Surplus
$1,800,000