

What a Savings Bank Does

As a general rule, when a man deposits in a savings bank he has little or no idea of withdrawal. He intends to leave it in the bank as a permanent deposit. And this is the reason why a savings bank, to a larger extent than a commercial bank, is enabled to use the money deposited with it as an aid in the creation of what economists would call "Capital," or in everyday language, the permanent plant or property used in the production of goods. The money deposited is used for the purchase of securities from, or the loaning of money to persons who use it in building factories, warehouses, dwellings and the like, as distinguished from people who would use it for food or drink, or touring cars, or movies.

The profits which come to the factory or warehouse owner are large, and he can well afford to pay 5 per cent or 6 per cent for the money. But he has to wait for his profits. And so the savings bank must wait for its pay, or in other words, must loan on long time basis, and can't use its security things like land which though highly valuable are not quickly saleable. It need not pay its depositors on demand and in ordinary times their demands will be few. So it keeps but a small percentage of cash in its vault and a fair sized deposit at some commercial or checking bank like THE VERMONT NATIONAL.

Meanwhile the money deposited and lent has been used in buying materials and paying workmen. It is again in circulation among the people of the community. But by passing through the bank it has been the means of allowing those best qualified to get the necessary money for an addition to the substantive plant or tools of business.

THE VERMONT NATIONAL BANK

Banking Series No. 7.

IT is a part of our business to purchase Stocks, Bonds and other Securities.



We offer our services to anyone considering an investment.

Peoples National Bank
BRATTLEBORO

Your Valuable Papers

would be beyond the reach of fire and burglars if they were in a Safe Deposit Box in the vault of the

BRATTLEBORO TRUST CO.

which you can rent for
\$3.00 a Year

We welcome new accounts—the amount is not a consideration at the BRATTLEBORO TRUST COMPANY—and assure you of every courtesy and accommodation that a progressive and conservative bank can extend to its customers.



You will find no safer or more profitable means of investing your surplus funds than we offer in the way of First Mortgages on improved farms in Oregon, Washington, Idaho and Montana. Each property is personally inspected by an officer of this company. We buy the mortgages outright, reselling them to you in any amount from \$500 up. All payments of interest and principal made through this office without charge.

VERMONT LOAN & TRUST COMPANY
BRATTLEBORO, VT.

It Pays to Advertise in The Reformer

DAY SCHOOL

opened Sept. 5th. Classes are now forming. Individual instruction. Expert teachers. Enroll now.

NIGHT SCHOOL

opens Sept. 26 with same teachers and instruction as in day school. Office open day and evening for registration. Come in and talk it over.

Clawson-Hamilton College
Brattleboro, Vermont

Sporting News

LOCALS WIN FROM TURNERS FALLS

"Dug" Smith Puts Fast Team in Field, but Loses by 2-1 Score

BLAKE STRIKES OUT FOURTEEN VISITORS

Never in Better Pitching Form — Allowed but Two Hits — Former Red Sox Pitcher Entered Box in Eighth Inning.

"Dug" Smith, the former Red Sox pitcher, brought up a fast team from Turners Falls yesterday and furnished the Brattleboro team with a very fast game which was not decided until the last man was out with the score 2 to 1 in favor of the home team.

Blake was never in better pitching form than yesterday and sent 14 of the visitors back to the bench by the strike out route, while the total number of hits off his delivery was two, both clean singles over second base and the last one scoring the solitary run for the visitors.

Neither team was able to score until the eighth, when Brattleboro gathered both of its runs. Taylor got a clean single and made third on Riley's single to center, scoring when Fitzgerald failed to handle the return throw cleanly. Riley made second on the play and scored a minute later on Blake's hard rap to the outfield.

Not until then, with one out and a man on base, did "Dug" Smith elect himself pitcher. He easily retired the next two men without further scoring. In the ninth inning "Dug" was hit by a pitched ball and went to second on a wild pitch. He scored on P. Smith's clean single to center, but Blake tightened immediately and retired the rest of the side without further scoring. The score:

| | | | | | | | | | |
|-------------------|----|---|---|----|----|----|---|---|---|
| Brattleboro, | ab | r | h | tb | po | a | e | | |
| Taylor, ss, | 4 | 1 | 1 | 1 | 0 | 0 | 0 | | |
| Riley, cf, | 4 | 1 | 2 | 0 | 0 | 0 | 0 | | |
| Blake, p, | 4 | 0 | 2 | 2 | 0 | 2 | 0 | | |
| Tompson, lb, | 4 | 0 | 1 | 1 | 0 | 0 | 0 | | |
| Clune, c, | 3 | 0 | 1 | 1 | 4 | 2 | 0 | | |
| R. Angier, 2b, | 3 | 0 | 0 | 0 | 2 | 3 | 0 | | |
| Harwood, 3b, | 3 | 0 | 0 | 0 | 1 | 1 | 1 | | |
| Kennedy, lf, | 3 | 0 | 1 | 1 | 0 | 0 | 0 | | |
| Filion, rf, | 3 | 0 | 0 | 0 | 0 | 0 | 0 | | |
| Totals, | 31 | 2 | 8 | 8 | 27 | 8 | 1 | | |
| Turners Falls, | ab | r | h | tb | po | a | e | | |
| Donahue, lf, | 3 | 0 | 1 | 1 | 2 | 0 | 0 | | |
| Robinson, cf, | 4 | 0 | 0 | 0 | 1 | 0 | 0 | | |
| Dug Smith, lb, p, | 3 | 1 | 0 | 0 | 6 | 0 | 0 | | |
| P. Smith, 3b, | 4 | 0 | 1 | 1 | 2 | 0 | 0 | | |
| Fitzgerald, ss, | 3 | 0 | 0 | 0 | 3 | 1 | 0 | | |
| Connors, 2b, | 4 | 0 | 0 | 0 | 5 | 3 | 1 | | |
| Tebann, rf, | 3 | 0 | 0 | 0 | 1 | 0 | 0 | | |
| A. Smith, c, | 2 | 0 | 0 | 0 | 8 | 4 | 0 | | |
| Davis, p, lb, | 3 | 0 | 0 | 0 | 0 | 0 | 0 | | |
| Totals, | 29 | 1 | 2 | 2 | 24 | 12 | 2 | | |
| Innings, | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 |
| Turners Falls, | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 1 |
| Brattleboro, | 0 | 0 | 0 | 0 | 0 | 0 | 2 | 2 | 2 |

STANDING OF THE CLUBS.

| American League. | | | | |
|------------------|-----|------|------|--|
| Clubs | Won | Lost | P.c. | |
| Boston, | 86 | 69 | .559 | |
| Chicago, | 85 | 64 | .571 | |
| Detroit, | 85 | 65 | .568 | |
| New York, | 76 | 70 | .521 | |
| St. Louis, | 78 | 73 | .516 | |
| Cleveland, | 76 | 73 | .510 | |
| Washington, | 72 | 73 | .497 | |
| Philadelphia, | 33 | 113 | .226 | |

American League Games Today.
Boston at Cleveland.
New York at Chicago.
Philadelphia-St. Louis schedule advanced.
Washington at Detroit.

| National League. | | | | |
|------------------|-----|------|------|--|
| Clubs | Won | Lost | P.c. | |
| Brooklyn, | 87 | 56 | .608 | |
| Philadelphia, | 85 | 57 | .599 | |
| Boston, | 79 | 58 | .577 | |
| New York, | 78 | 62 | .557 | |
| Pittsburg, | 65 | 81 | .445 | |
| Chicago, | 64 | 83 | .437 | |
| St. Louis, | 60 | 87 | .408 | |
| Cincinnati, | 57 | 91 | .385 | |

National League Games Today
Pittsburg at Boston (double-header).
St. Louis at New York (double-header).
Chicago at Brooklyn (double-header).
Cincinnati at Philadelphia.

| American League (Saturday Games.) | | | | |
|--|------------|----|----|---|
| At Detroit | Washington | 6 | 10 | 1 |
| Detroit | 3 | 10 | 2 | |
| Gallia and Henry; James, Jones and Stange. | | | | |
| At Cleveland | Boston | 5 | 14 | 2 |
| Cleveland | 3 | 9 | 2 | |
| Mays and Thomas; Lambeth, Morton, Coumbe, Gould and O'Neill, Daly. | | | | |
| At Chicago | New York | 7 | 14 | 0 |
| Chicago | 2 | 8 | 1 | |
| Shawkey and Walters; Russell, Danforth and Lapp. | | | | |

| | | | |
|---------------------------------------|---|---|---|
| At St. Louis | 4 | 9 | 2 |
| St. Louis | 2 | 7 | 2 |
| Philadelphia | 1 | 7 | 2 |
| Groom and Hartley; Johnson and Haley. | | | |

National League (Saturday Games.)

At Brooklyn—first game
Chicago 3 8 1
Brooklyn 1 7 2
Vaughn and Wilson; Coombs, Dell, and Miller.

At Brooklyn—second game, 7 innings, dark
Brooklyn 4 10 2
Chicago 1 4 7
Pfeffer and Meyers; McConnell, Prendergast, Packard and Wilson.

At Boston—first game
Boston 4 7 2
Pittsburg 2 6 0
Radolph and Gowdy; Mamma, Evans and Fischer, Wagner.

At Boston—second game, 13 innings, dark
Pittsburg 1 9 0
Boston 1 10 1
Cooper and Fischer; Ragan and Blackburn, Gowdy.

At New York—first game
New York 6 7 0
St. Louis 1 6 4
Teevan and Rariden; Watson, Williams and Gonzales.

At New York—second game, 7 innings, dark
New York 3 10 0
St. Louis 0 3 2
Teevan and Rariden; Ames and Gonzales.

At Philadelphia—first game
Philadelphia 7 7 2
Cincinnati 3 12 0
Alexander and Killifer; Schulz, Moseley and Hahn.

At Philadelphia—second game
Philadelphia 4 9 0
Cincinnati 0 8 0
Alexander and Killifer; Toney, Moseley and Wingo.

American League (Sunday Games.)

At Cleveland
Cleveland 5 4 1
Boston 3 6 2
Boehling, Bagby and O'Neill; Leonard and Carrigan, Thomas.

At Chicago
Chicago 2 4 1
New York 1 5 3
Williams and Lynn; Cullop, Russell and Walters.

At St. Louis—first game
Philadelphia 2 6 0
St. Louis 0 3 0
Seibold and Haley; Sisler and Hartley, Haley.

At St. Louis—second game
St. Louis 3 6 1
Philadelphia 2 8 1
Koob and Hartley; Parham and Pielnich.

At Detroit
Detroit 6 11 0
Washington 5 10 3
Ehmke and Stange; Johnson and Williams, Henry, Gharitty.

College Football Results.

At Soldiers Field—Harvard 10, Colby 0.
At Hanover—Dartmouth 33, New Hampshire State 0.

At Worcester—Holy Cross 7, Connecticut Agricultural 0.

At Lewiston, Me.—Bates 7, Fort McKinley 0.

At Middlebury—Bowdoin 7, Middlebury 0.

At State College, Penn.—Penn State 27, Susquehanna 0.

At Kingston—Rhode Island State 69, Fort Adams 0.

At Washington—Washington and Jefferson 37, Bethany 6.

Sporting Notes.

The Red Sox have won 15 out of 22 games on the road.

Pipp of the Yankees turned in his 11th home run of the season Saturday.

Another of Mack's twirlers, Seibold by name, appeared in the limelight yesterday. He held the St. Louis team to three hits and scored a shutout.

Through the White Sox won yesterday and the Red Sox held the champions are still two and one-half games ahead. Boston has eight games to play and the White Sox only five, while Detroit has only four.

The Giants by defeating St. Louis twice Saturday tied the modern consecutive victory record of 19 games made by the Chicago American team in 1905.

Both teams had one tie game in their long string of victorious contests.

Alexander not only pitched and won a double header Saturday against Cincinnati, but in the second game shut out his opponents. This broke the major league record of shutouts by one pitcher in a season, established by Alexander. He now has won 15 shutout games this season.

A hole in the fence around the Cleveland ball park allowed a ball hit by Kavanaugh to roll out of the ground and gave him a home run with three men on bases. Thus the Red Sox lost a game. In any event the hit was good for three bases and would have scored three runs. As the Indians won, 5 to 3, the Red Sox were due to lose anyway.

PERSONAL.

John D. Barrows of Springfield, Mass., spent the week-end at his summer home on Ames hill.

Miss Emma Nazario, who has been ill two weeks at her home on Thomas street, is improving.

Mrs. Gerrish and Miss Olga Turner of Boston, who were guests of Mrs. W. H. Heywood, have returned to their home.

Mrs. Nellie Spafford of Springfield, Mass., was a guest over Sunday in the home of John O. Stone on Spruce street.

Dr. and Mrs. E. C. Haviland and son of Keene spent yesterday in the home of her parents, Mr. and Mrs. O. E. Randall.

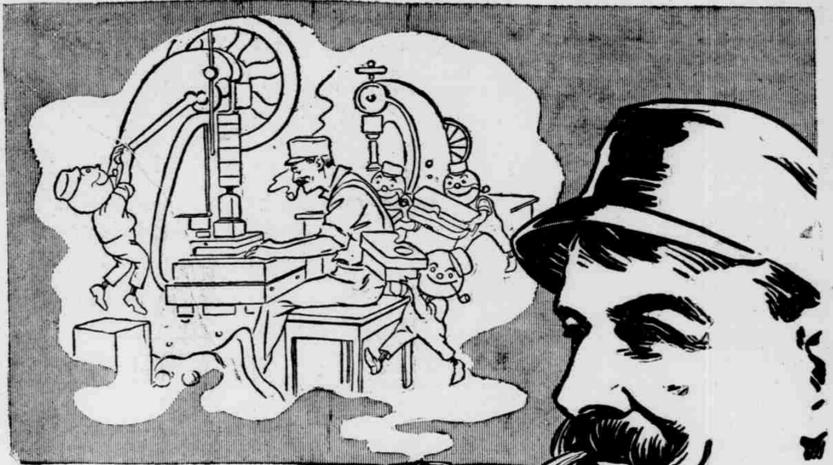
Miss Nettie Johnson of New York was a guest Saturday of Miss Nettie Bishop on her way to her home in Wardsboro to spend a week's vacation.

Mr. and Mrs. E. M. Angier and Miss Dorothy Angier, who spent the summer at their cottage at Lake Warren, Alstead, N. H., have returned to their home on Canal street.

Mrs. Charles Crane and two children of Brooklyn, who spent the greater part of the summer at the home of Dr. and Mrs. W. H. Lane, returned yesterday to their home.

Miss Maude Higgins and Miss Jessie Ransom left this morning for Montclair, N. J., where Miss Higgins begins her second year and Miss Ransom her first as teachers in that city.

Stanley C. Wilson, who has been on the Mexican border as orderly to Dr. Herbert W. Taylor of the medical staff of the regiment and who returned to Fort Ethan Allen with Company C of the First regiment, all of whom are students in the University of Vermont, is in town on a brief visit before the opening of the university Wednesday.



MAYO'S IS A Real Help

Get behind a well-packed pipeful of Mayo's, with the fragrant smoke curling under your nostrils and the mellow taste of it on your tongue, and you've just got to be happy at your work. Mayo's fills a man with so much Cheerful Energy he has to have an outlet for it, and that outlet is Work. That's why New Englanders are always busy and happy—they're always smoking away on



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It's all ripe, mild Burley leaf—the finest smoking tobacco leaf on earth—aged until it's rich and fragrant, sweet and satisfying. Made into Cut Plug to make it pipe-perfect—even burning and cool-smoking.

No better Cut Plug than Mayo's has ever been made—and you'll back that statement to the limit after a week's trial of Mayo's.

Sold everywhere in 5c Packages, 10c Pouches and 50c Lunch Boxes.

THE AMERICAN TOBACCO COMPANY



PERSONAL.

Mrs. Luther Miller is assisting in Houghton & Simonds's store for two weeks.

Walter C. Halladay spent the week-end with Mrs. Halladay and daughter, who are visiting in East Dover.

Mr. and Mrs. W. C. Bond of Buffalo, N. Y., are guests in the home of his brother, Henry Bond of Tyler street.

Mr. and Mrs. Royal Smith of New York, who had been guests a month of

Mr. and Mrs. W. H. Perry, left this morning, Mr. Smith going to New York and Mrs. Smith to their summer home in Oak Bluffs, Mass.

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We can give you more for your money than in past seasons.

Quality—finish—style—comfort
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In Southern Vermont. That's the reason why we can offer you the best stock of flowers to be had. We are thoroughly competent to put out the best funeral work and wedding bouquets in this state. Our cut flowers and potted plants are up to the highest standard. Still our prices are very reasonable. We deliver anywhere in the United States or Canada by Parcel Post, Express or Telegraph.

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