

A Bit of History

The Montpelier Savings Bank & Trust Company began business in the State Capital in 1871—nearly fifty years ago. Under able and conservative management from the beginning, holding steadily to the investment policy of the founders which required that any loan or security offered must be first of all safe in the best judgment of the trustees. "The Old Bank on the Corner" has gradually grown to be one of the largest and strongest banking institutions in Vermont.

With assets of more than Five Million Dollars, with ample capital and surplus for the protection of depositors, with an experienced and capable management, with a history and record second to that of no bank in Vermont, we believe you will agree with us that these are sound reasons why it will be to your advantage to make this bank your bank.

If you want to open a checking account or a savings account; if you wish information concerning Liberty Bonds; if you wish to send money anywhere in this country or abroad you may send this business to us with full assurance that it will be satisfactorily handled. If it is not convenient for you to come to the bank send us your business through the mails and it will receive the personal attention of one of our officers.

Our customers will be interested in the following statement of condition July 1, 1920, while those who do not now do business with us may be interested in it also since it reflects the strength and stability of the institution.

Ninety-Eighth Semi-Annual Statement

The Montpelier Savings Bank and Trust Company

July 1, 1920

RESOURCES		LIABILITIES	
Loans secured by First Mortgage	\$2,677,294.84	Capital Stock	\$100,000.00
Loans personal and secured by collateral	464,831.94	Surplus	187,500.00
United States Bonds (at par)	422,900.00	Undivided Profits	\$31,290.99
Public Utilities Bonds	158,000.00	Trust Fund	
Municipal Bonds (at par)	886,300.00	Guaranty	54,032.69
War Savings Stamps	832.00	Deposits	4,456,434.99
National Bank Stock (at par)	33,600.00	Treasurer's Checks Outstanding	6,939.84
Cash on hand and due from Reserve agents	201,439.73	89th Dividend	6,000.00
Trust Investments	219,127.01	Extra Dividend	3,000.00
		Trust Funds	219,127.01
	\$5,064,325.52		\$5,064,325.52

TRUST DEPARTMENT

RESOURCES	LIABILITIES
Investments under terms of Trusts and Deposits in Banks	Trust Funds held under order of Court
\$219,127.01	\$219,127.01

Trustees.

Albert W. Ferrin, William W. Brock, Walter H. Martin, Chas. F. Lowe, William S. Smith

Officers.

Albert W. Ferrin, President; William S. Smith, Assistant Treasurer; C. F. Lowe, Vice-President and Treasurer; H. G. Woodruff, Assistant Treasurer; William W. Brock, Vice-President

The Montpelier Savings Bank and Trust Company

"The Old Bank on the Corner," Montpelier, Vermont.
Depository of the State of Vermont.

HARDWICK

Word has been received here of the marriage of Jennie Williams, daughter of W. M. Williams of this place, to Edmund Eastman of Providence, R. I. Mrs. Eastman has been working in Waltham, Mass., for the last three years. Mr. Eastman is a draftsman in Providence, where they will make their home for the present.

The stone crusher, which the town voted to purchase, has finally arrived and is being set up by men employed by the company in the Murray pit on Craftsbury road.

Dr. H. F. Taylor of Burlington was ex. over-Sunday guest at his parents', Judge and Mrs. W. H. Taylor.

Mr. and Mrs. Orlo Norcross of Portsmouth, N. H., are visiting friends and relatives in town this week.

Earle Ainsworth and family of Springfield are guests of relatives here this week.

Miss Nora Gallagher is in Springfield for a week.

Mr. and Mrs. Clifford Gregory leave for Detroit, Mich., in a few days. Mr. Gregory has employment there.

Mrs. Danti Bardelli and child, who have been visiting relatives here for the past month, returned home the first of the week.

Mrs. Alex Scott, who was quite ill at the hospital, returned home a few days ago.

Miss Frances Dutton, who is employed in the office of the dean at Harvard college, is spending a two weeks' vacation with her mother, Mrs. Nellie Bell.

Clarence Montagu returned home from Jeffersonville, where he has been spending a couple of weeks.

Mrs. R. E. Ferris, who has been spending a couple of months at the homes of her daughters, returned to Hardwick Friday night.

A large crowd from here attended

the dance by Carrill's orchestra at Greensboro Thursday night.

Miss Beatrice Simonds of Springfield is visiting friends here.

W. A. Dutton was a business visitor in Johnson last week.

WELLS RIVER

During the vacation of Rev. Fraser, the Wells River church will be closed. Mr. Fraser and family are spending their vacation at Caspian lake.

Mr. Whitelaw's two sons, Will and Harry, are spending their vacation at his farm a few miles out of Wells River. They are both accompanied by their families.

Karl Morse and family motored from Roselle, N. J., and will spend a few weeks with Mrs. Morse's father, David Allison.

Mr. and Mrs. D. G. Farwell and family are spending a week at Hall's pond. Walter Martell, who is employed at the North station, Boston, is spending a few days with friends in town.

S. E. Clark, Mrs. Clark and Wendell, who have been on an auto trip through northern New York state, returned to their home the first of the week.

The Woodville baseball club won from the Beaton Shoe club of Manchester last Wednesday by a score of 4 to 1. During the entire game there wasn't an earned run, every one being scored on errors or errors of judgment. The Woodville man was hit hard and scored few strikeouts. After the first inning Woodville was unable to hit the Manchester pitcher. Circus catches by Smith and Sullivan with two catches by Aldrich were the features of the game.

Mrs. K. D. Lee and daughter, Mrs. Nellie Pasquet, together with her three children, were visitors in town on Thursday and Friday while on their way back from Canada to their home in Peterboro.

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STOWE

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Miss Margaret Mae Harris Bride of Sumner D. Harrison.

The marriage of Miss Margaret Mae Harris, oldest daughter of Mr. and Mrs. W. F. Harris, to Sumner Denby Harrison of East Orange, N. J., was solemnized at 4:30 o'clock on Saturday afternoon at Unity church. President John Thomas of Middlebury performed the ceremony. The bride wore a white georgette gown with bridal veil and carried a bouquet of roses showered with white sweet peas. She was attended by Mrs. Dwight W. Harris as matron of honor and Miss Dorothy Harris as maid of honor, and by Miss Grace Harrison and Miss Dorothy Brown as bridesmaids. The matron and maids of honor wore pink organdy gowns with picture hats, and carried pink asters of a deeper shade. The bridesmaids were attired in lavender organdy with picture hats and carried pale lavender asters. The bridegroom had George S. Harris as best man, and Dudley Courtney, Philip Morton, Dwight Harris and Harlan Harris as ushers. The bride was given away by her father, W. F. Harris. Miss Marjorie Gades of Morrisville played the wedding march. The church was very beautifully decorated with evergreens and wild flowers. The altar was so arranged with doric columns as to simulate a Greek temple. The color scheme of the decorations carried out that of the bridesmaids' gowns in tones from deep lavender, through pink to white.

Immediately following the ceremony there was a reception at the Harris residence at the lower village. The house was decorated with sweet peas and ferns. Refreshments of salad and sandwiches, ice cream and cake, coffee and punch were served. Mrs. Alfred P. Cate and Mrs. Dudley Courtney presided at the tables, while the Misses Pauline Harris, Charlotte Stiles, Marion Cate and Hazel Oakes assisted in the serving. In the receiving line were Mrs. W. F. Harris, mother of the bride, Mrs. H. L. Harrison, mother of the groom, and the bride and groom. There were many beautiful and choice gifts displayed. Gifts of money aggregated nearly a thousand dollars. The bride gave her bridesmaids solid gold cuff pins, and the groom's gifts to his ushers were sterling silver cuff links and to his best man, solid gold links. The groom's gift to the bride was an elegant fitted traveling bag. After the reception Mr. and Mrs. Harrison left for a wedding trip to Montreal, Que., and up the Saguenay river. The bride's going away gown was grey and her hat was blue. There was a large attendance at the wedding and reception. Guests from out of town were Mr. and Mrs. D. W. Harris and Harlan Harris of Keene, N. H., George S. Harris, Philip Morton and Ralph Perry of St. Albans, Mrs. A. P. Cate and Miss Marion Cate of Pittsburg, Mass., President and Mrs. Thomas of Middlebury, Harry Graves and Miss Sarah Graves of Waterbury, Dr. and Mrs. T. P. Stiles and Miss Charlotte Stiles, Miss D. D. Bean of St. Johnsbury, relatives and friends of the bride, Mr. and Mrs. H. L. Harrison, Miss Grace Harrison, Mr. and Mrs. Dudley Courtney, Mr. and Mrs. Oscar Condit of East Orange, N. J., relatives of the groom.

Mrs. Harrison was born in Stowe, is a graduate of Stowe high school in the class of 1913, and of Middlebury college in the class of 1918. For the past two years she has taught French and Spanish in Morrisville high school, Morrisville, N. J. Mr. Harrison is a native of East Orange, N. J. He graduated from Middlebury college in 1917. He was an ensign in the naval aviation branch of the war department during the World war. He is now engaged in engineering work with his father, H. L. Harrison, in Newark, N. J.

After two weeks, Mr. and Mrs. Harrison will be at home to their friends at the residence of the groom's parents, 147 South Main avenue, East Orange, N. J. The best wishes of their many friends in Stowe go with them.

The meeting for the organization of a "Young American club" was postponed until Tuesday afternoon at 3 o'clock, there being only a small attendance on account of the rain Friday. Dorothy Barrows, Catherine Matthews, Lyle Peterson, Edward Wells and A. D. Lynch were appointed to serve as a committee to nominate officers for the club.

Dr. and Miss Wells and Mrs. C. L. Pervier and Mrs. Lizzie Plus-tridge of Northfield, who visited Smugler's Notch Friday, also called on Mrs. Pervier's parents, Mr. and Mrs. Herbert Mayo. Miss Frances Pervier remained for a visit with her grandparents.

Mrs. C. F. Eddy of Hyde Park and guests, Mrs. W. H. Styles and two sons of Lee, N. H., were visitors at H. S. Matthews' and L. B. and C. A. Tomlinson's Friday and Saturday.

A son was born Friday, to Mr. and Mrs. Jerome Wilkinson.

Mrs. Leora Armstrong Henry and daughter of Underhill Center were in Stowe Friday.

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SOUTH ROYALTON

Mrs. Abbie Walton of Nashua, N. H., is visiting her sisters, Miss Jessie Benson and Mrs. Ellen Coe.

Mrs. Mary Newton and two children, who have been with friends in town, returned to their home in Windsor Saturday.

Bids are now open for laying the brick for the new building for the Royaton Memorial library.

Miss Mildred Graves of Providence, R. I., who has been a guest at C. P. Tarbell's, has gone to Waterbury.

Fay Lyman, who has been in Canton, Mass., is at the home of Fred Shepard for the summer.

A reception was held Saturday evening by the East Bethel grange for Mr. and Mrs. E. S. Folsom, who were recently married. They are to reside in Dover, N. H.

Will Waldo of Royalton Center, who has been sick for some time, has gone to work in a blacksmith shop in Claremont, N. H.

Mr. and Mrs. Wilbur Welch, who were married August 3, are spending a two-weeks' honeymoon at points in Canada and New York.

Miss Merle Gou of Barre is the guest of her aunt, Mrs. S. S. Whitcomb.

Mrs. Millie Sanborn Harding and little daughter from Canada are the guests of her mother, Mrs. Chester Sanborn, and her sister, Mrs. Irving Taylor.

Mrs. D. E. Deering, who underwent a serious operation at the Randolph sanatorium recently, is getting on nicely.

Mr. and Mrs. C. E. Black, who have been in St. Albans visiting, have returned home.

Mr. and Mrs. Stephen G. Witham are visiting relatives and friends in this town.

Mr. Bora, car repairer for the Central Vermont railroad between Randolph and Hartford, has rented the lower tenement in Mrs. Nellie Skinner's house.

A. A. Abbott, who is ill with a spinal trouble, still remains in a critical condition.

C. C. Paine of Bethel, who bought the Luther Merrill place last summer, is moving his family there.

Supt. V. K. Brackett and family are in Maine, visiting relatives for the remainder of the school vacation.

A son, Gordon Everett, weighing seven and one-half pounds, was born August 9 to Mr. and Mrs. Cliff E. Joslyn.

The Franco-Belgian Alliance.

The uncertainty and the confusion which becloud the international situation in Europe to-day have made imperative a continuance, through the next few years, of a close co-operation between Belgium and France. Accordingly both nations have formulated a defensive military alliance, the terms of which have just been made public.

Under the provisions of this alliance, which have been prepared by Marshal Foch and the Belgian general staff, Belgium promises armed support of France in future conflicts, provided France shall prove not to be the aggressor. Belgium furthermore reserves the right to neutrality in such disputes as may arise between France and another power involving the former's colonial interests. The details of France's pledge to Belgium have not yet been made public. In all likelihood they will provide a blanket guarantee of Belgium's sovereignty in the event that it stands in peril through aggression on the part of a third power.

Obviously, the Franco-Belgian alliance is primarily designed to avoid the possibility of another 1914. Equally clearly, the alliance is desired by France and Belgium because both countries have reason to believe that a German "revanche" lies within the realm of possibilities. Great Britain has not yet committed itself in regard to the proposed Franco-Belgian alliance. The Belgian government more than once in the past year is reported to have urged Great Britain to become a party to the proposed alliance. But her efforts proved futile and Great Britain, although presumably she would act in conjunction with Belgium and France in a great arising under the terms of the agreement between the two, has nevertheless refused to give a written pledge of its future military support.

The Franco-Belgian defensive treaty will have to be submitted to the league of nations before it can go into effect. That the league will readily give its approval appears virtually certain. The league's approval, however, is a mere empty form. What is chiefly significant in the alliance between Belgium and France is that the two nations which have suffered most from the ravages of war have decided a defensive military alliance is a better guarantee of their future than the barren pledges of the untested and untried super-government at Geneva—Boston Transcript.

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WATERBURY

Funeral of William P. Hills Was Held Saturday Morning.

The funeral of William P. Hills, who died at the Vermont state hospital, was held from the laboratory of that institution Saturday morning, Rev. George H. Lock officiating. The bearers were Messrs. Adams, McCuen, Huntington and Supt. E. A. Stanley, M. D., of the hospital. Burial was in the family lot in the village cemetery.

The deceased was the son of Gideon and Mary Hills and was born in Waterbury about 76 years ago. He served four years in the Civil war and was in many of the prominent battles. Because of mental trouble, which developed soon after he reached home, he was taken to Brattleboro and removed here, when the state hospital was built. Some of the older people will remember him. He was a brother of the late Mrs. George Nash.

The dreadful storms of Saturday kept many from attending the funeral of Myrie Haskins at the Wescott home. The house was well filled, however, and Rev. George H. Locke officiated, speaking comforting words to those upon whom the sorrow has so deeply fallen.

The bearers were John Clark, Henry Farnsworth and Arthur Coffin of Waterbury and Mr. Goodrich of Montpelier. Among those present from out-of-town were Mrs. Carl Miles and son, Mr. and Mrs. Goodrich of Montpelier, Mrs. Cora Somerville of Barre, Mr. and Mrs. Howard Racin of Stowe, Nan Farnsworth, Mr. and Mrs. Elmer Farnsworth and Mr. and Mrs. Henry Farnsworth of Waterbury.

The Duxbury local of the N. E. M. P. A. held a meeting at the town hall Friday evening, at which many helpful suggestions were made and received. E. T. Palmer, president of the local, introduced the speakers, who were: John Gough of Burlington and Frank Clark of Williston. Mr. Gough is one of the hustling organizers of the association and is adding new members daily to the ranks. He told of the difference in the status of the milk producer since the formation of the N. E. M. P. A.; how, formerly the company buying the milk would go to the farmer and tell what price they had decided to pay. Now, through the N. E. M. P. A., how, formerly, the company, while there is no thought of profiteering, there is a growing demand for a fair price. That September milk will be much higher is already conceded. Frank Clark, formerly president of the society, told much of historical interest and of the national board of farm organizations. He told of the efficiency of the work and that now nearly all the farmers see the advisability of belonging. He also gave information along the line of co-operation work and felt that the time was not far distant when creameries would manufacture different products with milk as the basis. The meeting was of much helpfulness to the ladies, as well as gentlemen, who attended.

To-morrow in Seminary hall at the Center is the farmers' meeting under the auspices of Waterbury local, N. E. M. P. A. This begins at 10:30 o'clock and has prominent speakers, as already mentioned: E. S. Adams, president, N. E. M. P. A.; Richmond Pattee, manager N. E. M. P. A., Boston; Senator William P. Dillingham, and C. E. Lowe of the Montpelier Savings Bank and Trust Co. There will be community singing and all will be interested. It is hoped this will be a genuine get-together meeting for Washington and Lamoille counties.

People have been much impressed with the kindness of the management of the Vermont state hospital and the attendants, who go with the patients for the outings, which are being given them on Sundays. A week ago a number of ladies were taken through Lovell's Lane nearly to the power plant, where a picnic lunch was served and yesterday the gentlemen went to the Duxbury farm and enjoyed supper at the shack. The large truck is equipped with seats and, with David Symes as chauffeur, many good times are passed. Many have never had an automobile ride and the novelty of the ride, as well as the outdoor life, is conducive to this enjoyment.

E. C. Kinney of Greensboro was in town Sunday and visited the Sunday school at Duxbury Corners.

Frank Ingalls, son, Duane, and daughter, Dorothy, of Keene, N. H., are guests of Mr. and Mrs. B. F. Hart.

Rev. Calvin Moody of Kansas City is a guest of relatives in town and extending a cheery word to his many friends here.

Mr. and Mrs. Robert McAllister of Waterbury were guests of Mrs. J. E. Crossett Sunday.

Dr. and Mrs. J. F. Claire are in camp at Highgate Springs.

Miss Lydia Woodward of New York has been with her niece, Miss Maude

Woodward, at the Hodge farm at the Center for the past week.

Robert Perry is representing the Drew Daniels Co. at the annual convention of the International Monumental Granite Producers' association and the National Retail Monument Dealers' association in St. Louis. Mr. Perry is one of our younger business men, who is making good.

Allan Perry, who has been spending his vacation with his parents, Mr. and Mrs. W. H. B. Perry, has returned to his work in Schenectady, N. Y.

Mrs. Ollie Walker and daughter, Mrs. Bertha Wood, and party have been guests of Mrs. Myron Hutchins.

Misses Marie Scott and Jessie Scott of Troy, N. Y., are guests of their sister, Mrs. W. H. B. Perry.

Rehearsals begin Friday evening for an old folks' concert to be given in the

Duxbury town hall the 27th for the benefit of the Duxbury Corner Cemetery association.

NORTHFIELD

Building on Fred Rich Farm Struck by Lightning.

During the electrical storm Friday afternoon the buildings on the Fred Rich farm, located just off the Cox Brook road, were struck by lightning and totally destroyed by fire. The lightning struck the horse barn entering it near where the telephone wires got into the building. The contents except two pigs and a dog were saved. The house, which is very new, was also totally destroyed, but timely aid of the nearby neighbors saved all the furniture. The buildings were partially covered by insurance.

CLARA KIMBALL YOUNG

in her second Big Equity Production "THE FORBIDDEN WOMAN"

From the Famous Story by Lenore J. Coffee

If you are one of those who enjoy motion pictures of the finer sort, if you take pleasure in brilliant acting, lavish investitures, and wondrously directed, cinema dramas, you will find expression for fullest enjoyment in this

De Luxe Parisian Love Story

that presents CLARA KIMBALL YOUNG at the very zenith of her long and brilliant career in motion pictures