

The Oldest Trust Company in Vermont

Ninety-Ninth Semi-Annual Statement

OF

The Montpelier Savings Bank & Trust Company

January 1st, 1921

Table with columns: RESOURCES, LIABILITIES. Rows include Loans secured by First Mortgage, Loans personal and secured by collateral, United States Bonds, Public Utilities Bonds, Municipal Bonds, War Savings Stamps, National Bank Stock, Cash on hand and due from Reserve agents, Trust Investments, Capital Stock, Surplus reserved, Undivided Profits, Trust Fund, Guaranty, Deposits, Treasurers' Checks Outstanding, 90th Dividend, Extra Dividend, Bills Payable, Trust Funds.

A Big Reserve Fund

We call especial attention to two things shown in the foregoing statement: First, the exceptionally large RESERVE FUND FOR THE PROTECTION OF DEPOSITORS, amounting to nearly HALF A MILLION DOLLARS, made up as follows:

Table with columns: Item, Amount. Rows include Capital Stock, Surplus Reserved, Undivided Profits, Trust Fund Guaranty, Shareholders Liability.

Quick Assets

Second, the large amount of QUICK ASSETS—cash and bonds—which we constantly keep on hand:

Table with columns: Item, Amount. Rows include United States Bonds, Public Utility Bonds, Municipal Bonds, War Savings Stamps, National Bank Stock, Cash on hand and due from Reserve Agents.

A Strong Showing

The unusually strong showing made by The Montpelier Savings Bank and Trust Company is the result of fifty years of sound management, careful investment and an ever present sense of responsibility to the thousands of depositors who have entrusted their savings or their business deposits to us.

The Montpelier Savings Bank and Trust Co.

"The Old Bank on the Corner," Montpelier, Vermont.

Depository of the State of Vermont.

CABOT

David Cunningham, Who Died Jan. 10, Was 84 1/2 Years Old.

David Cunningham passed away at the home of his nephew in Craftsbury Jan. 10, at the advanced age of 84 years, six months, after illness of two months. He was born in Scotland in July, 1836, coming with his parents to this country when about five years of age, living for a time in Walden. Later they purchased a farm in the north part of Cabot. After the death of both parents, he was married to Miss Lela Knapp of Waterbury, remaining on the home farm. After a few years of lonely life following the death of his companion, he sold his home and came to live with his two elderly sisters in this village. In about two years the eldest of these was suddenly taken away by death, and in a few months more the other sister was made an invalid for life by slipping on an icy pavement, fracturing her hip, causing much suffering for many months and rendering her unable to care for herself and brother. She, too, passed away. Through the kindness of his nephew, David Urie, he was invited to spend the remainder of his days at his home in Craftsbury, where he has received the kind and necessary ministrations of faithful relatives.

Leading the lonely life he had for so many years and being the only remaining one of his father's family, he had many times expressed the wish to be taken over yonder to be with his loved ones. He was a man of unassuming nature and very much attached to his home, an industrious and prosperous farmer. His two nephews and families accompanied his remains here, where funeral services were held in the M. E. church, Rev. E. L. Goddard officiating, with burial in the family lot in Cabot cemetery.

Miss Grace McKinstry has resigned as teacher of the grammar department at the upper village. Mrs. Della Saxby has been released from the high school department to take the place of Miss McKinstry in the grammar school, which commenced this morning.

The grammar school at upper village did not resume its session last week as was expected, on account of the illness of the teacher.

W. J. Coates of Montpelier has been in town several days, inspecting stove pipes, chimneys, furnaces, etc., in the interest of the Vermont Mutual Fire Insurance company.

Wednesday evening, Jan. 26, there will be a public installation of officers of W. R. C. at Society hall. Supper will be served from 5 to 8 p. m. A cordial invitation is extended to everybody.

During the year 1920 there were 29 births, 11 marriages and 12 deaths in town.

Mr. and Mrs. J. T. Orne went to Burlington Tuesday to attend the meeting of the Dairymen's association, held there.

Miss Mildred Boies, home demonstration agent, will be at the home of Mrs. D. M. Barrett on Wednesday, Jan. 26, from 10 a. m. to 4 p. m. "Dress Forms" will be the subject of the meeting. All those interested are invited to come and bring something toward the dinner.

WATERBURY

The condition of "Aunt" Crete Coffin seems to be improving.

Mrs. Minnie Lawrence fell the length of the cellar stairs, bruising herself quite badly. She is confined to her bed. Her sister is with her.

Miss Pauline Bidwell has returned from a 10-day stay with her sister, Miss Lestina Bidwell, in Syracuse, N. Y.

B. F. Atherton, whose hand was bitten by a dog about a week ago, was very ill Wednesday and Thursday, but was feeling better Friday. It seems that his dog and the dog of J. T. Smith were scrapping and in some way a little child was knocked down and, while looking out for this child, the Smith dog jumped at Mr. Atherton and fastened its teeth in his hand, so that it was hard to shake him off. Medical attendance was had at once, but the injury has been very painful. The temperature which developed Wednesday, it is now thought, came from a cold. Any way that has subsided and Mr. Atherton is out again, although having his hand dressed once each day.

The score of the Burlington high school-Waterbury high school basketball game in Burlington last Friday night was 23 to 18 in favor of Burlington, instead of 23 to 1, as a misprint in Saturday's paper gave it.

Ellen Terry's Witty Reply to Judge of Appeals.

Ethel Barrymore, apropos a witty remark made by a young actress at a garden party, said:

"This young lady reminds of Ellen Terry, who was the wittiest and most tactful woman I ever knew."

"I once heard a story which is characteristic of Miss Terry's ready wit. She was sued by her dressmaker for an unpaid bill and the case went against her. Asking to be allowed to appeal, she gave as one of her reasons that the judge who rendered the decision was too old to understand the case."

"The judge of appeals reminded her that once before, in another suit, she had complained that her case had been tried by 'a bit of a boy'."

"What age, may I ask, madam, do you want a judge to be?" the judge of appeals inquired.

"Your age," Miss Terry smilingly replied.—Detroit Free Press.

Could Do His Own Bending.

A Yorkshire man, who was very bow-legged, entered a tailor's shop to be measured for a pair of trousers.

He selected the cloth, and the tailor proceeded to measure him. When he passed the tape down the "mow" of the leg the customer tapped him on the arm and said:

"D'wd on, mate! Thee mak' 'em straight: Ah'll bend 'em!"—Los Angeles Times.

A Good Time.

Allee—Did your cousin have a good time during her holiday visit in Boston?

Kate—I guess so. Mother and I took to our beds after she left, and she writes that she took to hers as soon as she got home.—Boston Transcript.

HOW OUR MEAT IS HANDLED.

Inspection of 15 Billion Pounds Consumed in a Year.

The American people consume 15,000,000,000 pounds of meat in a year, or at the rate of half a pound a day. Two-thirds of this is inspected by bureau of animal industry employees, while the remainder should be inspected by state and municipal men, but, unfortunately, this is true only to a certain extent, says the chief of the bureau of animal industry of the United States department of agriculture in a recent interview.

"Modern meat inspection in this country dates from 1906. Congress had made but timid inspection laws. About that time President Roosevelt became interested in newspaper reports about activities in 'packing down' and he sent two committees to Chicago to investigate. Their reports convinced him that the thing needed in the law was teeth. After much sensational argument, every one seemed to agree, so Congress put on the books the stringent act of 1906, a complete, effective, model measure, that has worked every hour since for the protection of the public against unwholesome food as well as for development of the nation's livestock industry in removing the prejudices of foreign countries against our meat exports."

"Fundamentally, the law is based on the principle of interstate transportation. It says that no meat can cross a state unless it bears the legend 'U. S. Inspected and Passed.' To get this mark the animal must have been examined twice by federal scientists—first alive, then after killing, when it lies skinned, headless and disemboweled, with every telltale membrane, muscle and gland open to pitiless scrutiny. Then, if it was pickled or smoked or went into a can or casing, it must have been prepared without any harmful preservative, and the cans must have been truthfully labeled. Moreover, the slaughter house must have been light, clean, sanitary, the packing rooms like kitchens and every man or woman who touched the meat must have been clean and healthy and dressed in clean clothing."

"Under this law, last year the bureau operated at 800 houses in 200 cities scattered over the country, chiefly in the middle west, but extending to Boston, San Francisco and New Orleans. It inspected more than 65,000,000 animals and watched the preparation of 8,000,000,000 pounds of meat products. Of these it threw out 228,000 diseased whole carcasses, 750,000 parts of carcasses and 18,000,000 pounds of products. It did this with 2,500 employees, two-fifths being professional veterinarians and the remainder practical meat-curing men. At seven centers over the country it had the assistance of its laboratories where skilled chemists probed into the problems of preservatives, spices, waters and other ingredients. It maintained also a corps of highly trained men who traveled from place to place, giving each station an inspection so as to keep the men up to the mark and so make the whole system uniform throughout the country."

"No, this ought to add not to the cost of meat. Carcasses and parts condemned for disease are not entirely waste. They are cooked in tanks under high steam pressure, and the resulting products used for grease in soap and tallow and for fertilizer. The real loss is only a fraction of a cent a pound, and that is more than offset by the efficiency of modern factory conditions brought about by the requirements of the law."

On the Boast.

J. Coleman du Pont said at a dinner in New York:

"An auctioneer is a man who raises bids. A volunteer is one who raises our patriotic flags. A pioneer raises his country's flag in new places. A profiteer—well, he raises everything!"—Detroit Free Press.

NOW FEELS LIKE OLD SELF AGAIN, HE SAYS

"I Never Felt Better in My Life Than Now," Says Bangor Man After Taking Tanlac—Troubles Ended.

"The way I eat and sleep since I began taking Tanlac reminds me of the good old days of my boyhood," recently said Paul E. Aucoin, a valued employee in the round house of the Maine Central Railroad, residing at 40 Union St., Bangor, Me. Mr. Aucoin has held his present position for twenty-seven years and numbers his friends by the score. "Last winter I had influenza, and it is hardly worth while for me to try to tell just how I suffered, for only those who have had this trouble could understand how I got along."

my stomach got out of order and I lost a lot of weight and became very weak. I couldn't sleep any to speak of, and always felt tired and worn out and just could not get in shape to go back to work. "Finally a friend told me about Tanlac and I decided to try the medicine. Well, it wasn't long before I began to pick up. I gained six pounds in weight in almost no time, and after that I came back to my old self rapidly. "I am eating like a wolf now and everything agrees with me perfectly. At night I sleep like a log, get plenty of rest and mornings when I start to work I feel like putting in a great day. My improvement has been so real that my wife says I look as strong and healthy as I ever did and I know she's right for I never felt better in my life. I just want everybody to know Tanlac is what put me back on my feet." Tanlac is sold in Barre by the Barre Drug Co., and by the leading druggists in every town.—Adv.

Can't Lose Aunts.

"So you've hired an apartment on the top floor of the Skye building?" "Yes, we move next week." "What's the idea of going so high up—trying to escape the mosquitoes?" "It isn't that. My wife has an aunt who never ride in elevators. She had trailed us up 12 flights of stairs, but I think she'll balk at 25."—Minneapolis Tribune.

QUICK RELIEF FROM CONSTIPATION

Get Dr. Edwards' Olive Tablets

That is the joyful cry of thousands since Dr. Edwards produced Olive Tablets, the substitute for calomel. Dr. Edwards, a practicing physician for 17 years and calomel's old-time enemy, discovered the formula for Olive Tablets while treating patients for chronic constipation and torpid livers. Dr. Edwards' Olive Tablets do not contain calomel, but a healing, soothing vegetable laxative. No gripping is the "keynote" of these little sugar-coated, olive-colored tablets. They cause the bowels and liver to act normally. They never force them to unnatural action. If you have a "dark brown mouth"—bad breath—a dull, tired feeling—sick headache—torpid liver—constipation, you'll find quick, sure and pleasant results from one or two of Dr. Edwards' Olive Tablets at bedtime. Thousands take them every night just to keep right. Try them.

WAITSFIELD

The ladies' aid society of the Methodist church will have a sleigh ride and social Thursday evening, Jan. 20. The objective point will be the home of Mr. and Mrs. John Neill. A start will be made from the home of Mr. and Mrs. A. L. Boyce about 6:30. Everyone is cordially invited to go on the ride.

Foreign Quarantine Station Goes to Public Health Service.

With the transfer, now imminent, of the New York quarantine station to the U. S. public health service, the federal government will come into complete possession and administrative control of the country's inner line of defense against disease coming from abroad.

BLISS NATIVE HERBS. Over 1 Million Tablets Taken Daily. A clean healthy skin is desired by every woman. Bliss Native Herbs Tablets will quickly provide it. All skin complexion is caused by disordered stomach, biliousness, constipation, rheumatism. These can be corrected by taking Bliss Native Herbs Tablets made of roots, herbs and berries. MONEY-BACK GUARANTEE in each box. O. BLISS CO., WASH., D. C.

EAST MONTPELIER

There will be a meeting of the East Montpelier grange on Wednesday, Jan. 19, in the forenoon at 11 o'clock for business. In the afternoon open to the public with a good program. E. B. Cornwall of Middlebury, president of the Federation of Vermont Farm Bureaus, will speak, with other good speakers. A good attendance desired.

NORTH MONTPELIER

The annual Masonic ball, with chicken supper, will be held in the Masonic hall, North Montpelier, Thursday evening, Jan. 20. Music, Carrolls orchestra.—adv.

What Constitutes Being Really Poor Man.

- A man is poor; If he is without friends. If he has low-flying ideals. If he has a guilty conscience. If he has lost his self-respect. If his morals are questionable. If he has lost his grip upon himself. If he lacks education and refinement. If he is selfish, uncharitable or cruel. If he has forfeited his health for wealth. If his mind and soul have been engrossed. If he has traded away his character for his money. If his wife and family do not love and respect him. If he has a disagreeable disposition that makes enemies or repels people. If making money has crowded out the cultivation of his esthetic faculties.—New Success Magazine.

Bijou Theatre

Where Everybody Goes. Presents for To-day Only Buck Jones IN THE SQUARE SHOOTER A Tale of the Land Where the Best Man Wins—Also THE LATEST NEWS REEL and SLIPPING FEET, Sunshine Two-Act Comedy TO-MORROW

Advertisement for Bijou Theatre featuring a picture of a man and a woman.

EUGENE O'BRIEN A Fool and His Money Director—Robert Ellis

OUTING CHESTER and SHOULD A HUSBAND TELL, Comedy

Barre Opera House

Three Days, Starting Monday—Cecil De Mille's Big Metropolitan Special Super Feature Attraction

Advertisement for Barre Opera House featuring a picture of a man and a woman. TONIGHT A butterfly woman's toast to the husband of a too wifely wife. Until at last he "dared." But the wife was still young and— SEE— these two beautiful women—culture, manners, breeding flung in an instant to the winds—fighting like maddened tigresses—in his room—for the man they loved. SEE— the dash, the fashion, the vivid, intimate revelations of this sensational companion picture to Cecil B. DeMille's "Don't Change Your Husband."

Advertisement for Cecil B. DeMille's production "Why Change Your Wife?" with cast list: THOMAS MEIGHAN, GLORIA SWANSON, BEBE DANIELS, THEODORE KOSLOFF. Added Attractions: And Music By the Regular Opera House Orchestra. Prices—Balcony 25c, Orchestra 35c, Plus the Tax.

NEWSPAPER ADVERTISING

NEWSPAPER reading is a universal daily habit; newspaper advertising therefore reaches each day virtually all who buy. Newspaper advertising is the life-blood of local trade because it touches all consumer sources in every community. It gives the national advertiser the same opportunity for complete consumer appeal in any locality. Newspaper advertising cuts selling costs because it entails no waste in locality of circulation. Manufacturers use it to cover markets where it is profitable to do business. Newspaper advertising insures quick, thorough and economical dealer distribution and dealer good will, because retailers are willing to sell products advertised direct to their own customers. Newspaper advertising enables manufacturers to tell where their products may be bought. Newspaper advertising can be started or stopped overnight, can be prepared between days to meet sudden developments and to obtain immediate results. Newspaper advertising enables manufacturers to check advertising results and costs in every market in which they enter. Newspaper advertising costs less than any other kind.

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