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We are still doing business at the same old stand, and offering bigger and better values than ever before. Though everybody else is talking higher prices, you will find our prices as low as ever with only the quality of the goods higher.

Please note our statement at the top of this ad and come to our store and give us a chance to prove this statement.

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Davis' 5 and 10c Store
Spring Street

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Get your pig from the prize winning herd of this and other states. Prices reasonable and pig free to highest winner of state on pig bought from me.

B. F. BALLARD
Verona, Miss.

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That is founded on **QUALITY** and backed by a **SQUARE DEAL** Policy---Send me your work.

Suits, Dresses (plain and fancy), Furs, Feathers, Gloves Hats, Satins and Silks.

Can give you as good work as can be had in any city. In connection with my French Dry Cleaning I do club work.

Satisfaction Guaranteed

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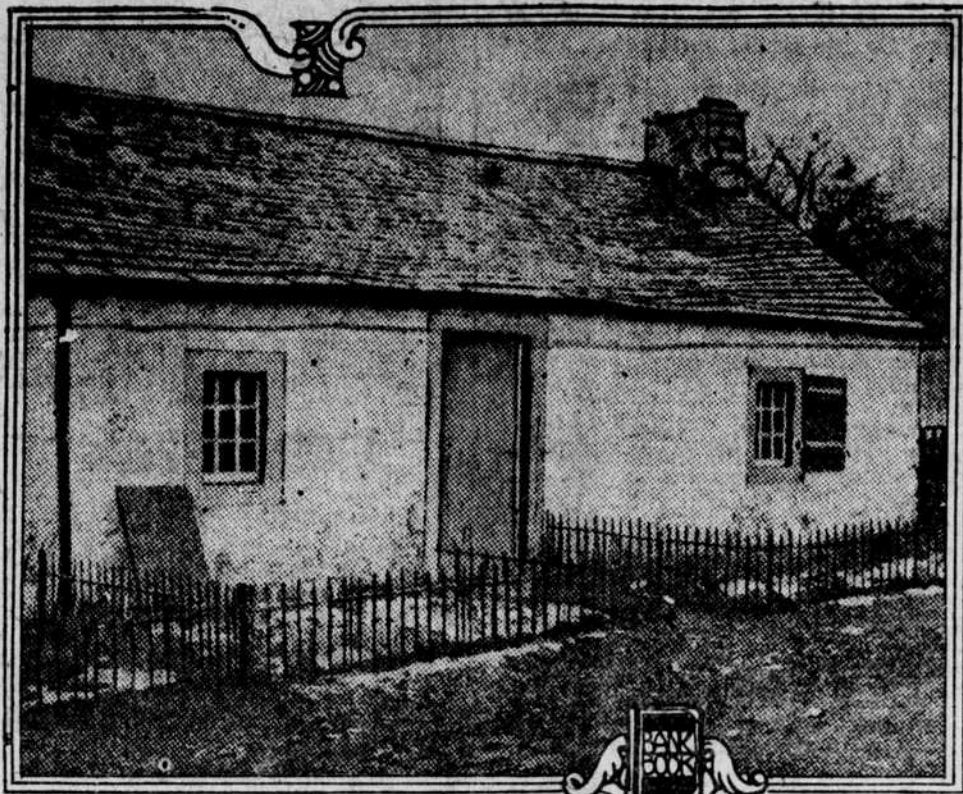
'Phone Cumberland 227 'Phone Stantonville 25
Prompt Delivery Full Measure

Delivered direct from wagons when ordered in advance at \$5.00 a cord, \$3.00 half cord, \$2 for third of cord. Smaller quantities in proportion from yards. Don't pay \$8 or \$10 per cord for green wood loaded loosely in wagons.

Get a Set of Dishes Free! Call at the Journal Office for full particulars

FIRST SAVINGS BANK ORGANIZED IN STONE COTTAGE IN SCOTLAND

Idea Was Not Long In Crossing Atlantic and Taking Root In Our Virgin Soil—Today Thrift Institutions Prove the Backbone of Our Country.



THE FIRST SAVINGS BANK, ESTABLISHED A CENTURY AGO AT RUTHWELL, SCOTLAND.

In a little stone cottage in Ruthwell, Scotland, in 1810 the Rev. Henry Duncan established the first savings bank which was organized and operated on the recognized savings bank principle which is: that from the deposits received, the bank should, by judicious investment, earn enough to pay the expenses of management, pay interest to the depositors and establish a guaranty fund to protect them from losses incident to all business.

Dr. Duncan was by no means the first to see the need of a safe depository for the savings of the people, for several others as high minded, but not so practical, had theretofore attempted to establish savings banks, but in their zeal to make the proposition attractive, combined features that smacked of charity, and therefore failed as business ventures. As early as 1798 the "Wendover Bank" was instituted by the Rev. Joseph Smith, who with two rich parishioners agreed to receive sums on deposit and repay the same at Christmas with a bonus of one-third the amount deposited. It was in substance like our modern "Christmas Club." Priscilla Wakefield in 1799 or-

Philadelphia. The plans for the Boston bank must have been well matured, for in December of 1816 the "Provident Institution for Savings in the Town of Boston" was chartered, being the first public act of legislation in the world which recognized the beneficial character of the savings bank. This bank in five years had deposits of \$600,000 and paid one per cent. quarterly.

Following the letter received from his English correspondent, Mr. Eddy and a group of public spirited men began an agitation that culminated in the Bank for Savings, now located at Fourth Avenue and Twenty-second Street, New York, a hundred-million-dollar bank. In the meantime, Philadelphia had been busy, and organized the Philadelphia Savings Fund Society, which opened its doors on Monday, December 2, 1816, being the first bank of its kind to open for business on the Western Continent.

In spite of this early beginning, the savings bank, as a mutual institution has remained a New England institution, in that this type of bank has never become a financial factor in the West and South, there being less than

ganzed a society to receive certain sums on deposit monthly, according to age and to pay the same as a pension after sixty years of age. In sickness a weekly benefit was allowed, and on death a funeral benefit. This was in substance like our modern "Sick and Aid Societies" so common among European nations. But Duncan's plan was the only one to prove adaptable to all peoples and to all times, and which would support itself. His bank would sustain itself on the earning power of money, rather than on the money earning power had accumulated. From the humble Scottish village the idea spread throughout England and Ireland and Scotland until there were over two hundred such banks in 1816.

As an outcome of Duncan's bank, grew the Edinburgh Savings Bank, which dates from 1814 and which is still in existence. It was in this bank that we find the same methods as are still in vogue, the modus operandi of the savings bank having changed but little in the century past. This bank issued pass books, the recognized form of savings bank evidences of indebtedness. It was managed by a body of trustees who gave their services gratis. It paid all depositors the same rate of interest. It had no stock and consequently no stockholders. It was a mutual institution. It sought safety first and profits afterward. It sought the highest forms of investment, namely government bonds.

Owing to the close association between the mother country and the colonies, it was but natural that any movement that succeeded there should be adopted here, and the idea was not long in crossing the Atlantic. The new country had its problem of poverty no less than the old, and in the endeavor to ameliorate the condition of the lower classes numerous undertakings were begun, which were based on the sick and aid society idea. Even lotteries were legalized in the attempt to alleviate the current distress. Tammany Hall was originally instituted as a society to "afford relief to the indigent and distressed members, their widows and others." Fully forty such societies were organized for similar purposes before the advent of the savings bank.

Historians are in doubt as to whom is due the credit of bringing the idea over to America, but it is conceded that Patrick Colquhoun, a London Magistrate, wrote Thomas Eddy of New York a letter in 1816, outlining the plan then in successful operation in England. A similar pamphlet fell into the hands of James Savage of Boston in the same year, and the first public announcement of a savings bank in this country appeared in the Christian Disciple, a small religious paper, in December, 1816. This article stated that such institutions were in successful operation in England and Scotland and that such a bank was proposed for

fifty of these banks west of Buffalo and South of Baltimore.

According to latest reports, there are 634 banks of the mutual type, located as follows: Maine, 48; New Hampshire, 40; Vermont, 21; Massachusetts, 190; Rhode Island, 15; Connecticut, 84; New York, 140; New Jersey, 23; Pennsylvania, 10; Delaware, 2; Maryland, 18; which accounts for all but 34 in the United States.

The deposits in these six hundred banks total \$3,915,626,190, of which \$1,700,637,766 is in New York, followed by Massachusetts with \$861,416,889. In depositors New York likewise leads, having 3,114,240 depositors, while Massachusetts has 2,249,824.

These figures do not include the stock savings banks, of which there are upwards of 1,300 in various parts of the country, nor banks of discount operating savings departments. Nor is it to be inferred that one is better than the other; but the Centennial celebration, which commemorates a century of savings banking is to do honor to the mutual savings bank with no disparagement to other types, whose history is not so clearly defined, although their operation may have done as great a good. In his first message to the Legislature in 1820, Governor Clinton of New York characterized the savings bank as "an institution to cherish meritorious industry, encourage frugality, and to promote the welfare of families, the cause of morality and the good order of society." And he was right. It has done all this in thousands of instances for a hundred years and well merits all the honor and credit that may come to it after a century of honorable conduct.

HOW TO CULTIVATE THRIFT.

First learn to distinguish between luxuries and necessities. You do not need all you think you need, and certainly not all you buy. You want things because you see them—that is what shop windows are for. Second, learn to know good value. Learn where and when and how to buy. Learn to know good meat from bad, nourishing from the worthless. Learn to judge clothing and shoes, and buy good material—it pays in the end. Third, keep track of your expenses. Know how much it costs you to live, and how much you spend on various items of the household. Limit your "pleasure money" and choose wholesome pleasures. If you like the theater, learn where to see the good plays at reasonable prices, and go consistently.

INTERNATIONAL SUNDAY SCHOOL LESSON

(By E. O. SELLERS, Acting Director of Sunday School Course, Moody Bible Institute.)

(Copyright, 1916, Western Newspaper Union.)

LESSON FOR FEBRUARY 20

CHRISTIAN BROTHERHOOD.

LESSON TEXT—Acts 4:32-5:16. GOLDEN TEXT—Love one another from the heart fervently.—1 Pet. 1:22 R. V.

The Sanhedrin had tried, threatening upon the disciples and this is generally pretty weak business. But their threat meant danger and the disciples were not unduly puffed up over their deliverance. With all their believing friends they prayed and in response the Holy Spirit came upon them in still further measure (4:23-31).

I. The Spirit-Filled Believers, 4:32-37. The two sections of this lesson are really one and are designed to bring out sharply the contrast between the Holy Spirit-filled church and an evil spirit-filled man. The communism of the early church was (a) Christian communion (see 2:44); and it was (b) for a special occasion; (c) it was benevolent—each had according to his "needs" (4:34, 35); (d) it was voluntary (5:4); and (e) it recognized the right to private property (see 5:4, 9). He, the Holy Spirit, does bring that unity, that altruism, those active social relations and services of which Pentecostal communism is the type. Unity and love are seen in genuine Christianity in all ages, but the forms of their expression may differ. The power of the Holy Spirit was manifested, not merely in love and unity which it produced, in the brotherhood thus evidenced, but also in the testimony given for the Lord Jesus Christ, "with great power gave the apostles witness to the resurrection of the Lord Jesus." There is much witness to the resurrection of the Lord Jesus Christ in our day, but not always "with great power." When we are filled with the Holy Spirit it is of Jesus, and especially of his resurrection, that we will bear witness. Another result of being filled with the Holy Spirit was that grace was upon all. "Grace" means favor. We are not told whether it was God's favor or man's favor that was upon them. It seems to imply both (see Luke 2:52). No man looked upon his own interests, but "every man on the things of others." Distribution was made according as each had need, not according to his ability, not according to his notable service. The pre-eminent illustration of Christian love in the brotherhood at Jerusalem was Barnabas. If we had more of such today we would have less of union labor troubles and missionary deficits. We do well to consider carefully the six distinguishing features of this early church: (1) A praying church (4:24-30), (2) A Spirit-filled church (31), (3) a united church (32), (4) a witnessing church (33), (5) a ministering church (34, 35), (6) a multiplying church (36, 37).

II. The Devil-Possessed Unbeliever, 5:1-16. Barnabas had received great praise for what he had done at the impulse of the Holy Spirit in his life. It is an exceedingly fair picture, but the scene of the early church had been from fees without, now it faces the greater peril of fees within. And when this great question, regarding the deity and personality of the Holy Spirit, is first brought to light, God, through his church, dealt with it in a stern manner. The devil is always presenting his imitations of everything good and holy. Ananias and Sapphira were not willing to make a like sacrifice. They, too, "sold a possession," but they secreted a part of the price and brought the rest with the intent to deceive the church. The Holy Spirit quickly informed the church of this hypocrisy and, Spirit-guided, they were not deceived. For Ananias to lie in the atmosphere of love and consecration engendered by the Holy Spirit made his crime the more unpardonable. The same words are used in describing his actions as those used in describing the actions of Barnabas up to a certain point. But what a difference we see subsequently. In the case of Barnabas his act was a deed of self-forgetting love; in the case of Ananias it was one of calculating hypocrisy. We thus see that the early church was not as perfect as we would have us imagine it to be.

The second section of this paragraph (vv. 12-16) is a record of what the results of this vindication of the Holy Spirit were. First the Spirit came upon the apostles and literally overflowed upon all those about them. In the second place those who were thinking of joining the church for mercenary motives were held back from so doing (v. 13). If the Holy Spirit were present in such power today there would be fewer hypocrites who would dare to join themselves to it. The deception of Ananias was deliberate (v. 4); he had talked it over with his wife (vv. 2, 9), and he was a grave danger to this early church. It threatened to choke the very fountain of love and unity which had sprung up in the midst of the selfish world. The stern judgment that came upon Ananias and Sapphira was richly merited and indeed was gracious, for it sifted and saved the church.

MRS. MELTON'S LETTER

To Tired Worn-out Mothers

Jackson, Miss.—"I shall feel repaid for writing this letter if I can help any tired, worn-out mother or housekeeper to find health and strength as I have.

"I have a family of five, sew, cook and do my housework and I became very much run-down in health. A friend asked me to try Vinol. I did so and now I am well and strong and my old time energy has been restored. Vinol has no superior as a tonic for worn-out, run-down, tired mothers or housekeepers." —Mrs. J. N. MELTON, Jackson, Miss. Pound-Kincannon-Elkin Co., Druggists, Tupelo, Miss.

Drainage Notice

To all persons interested. State of Mississippi, Lee County. Chancery Court in Vacation, February, 1916.

In Re Petition of Bonnie Dalrymple, et al, for Campbellton Drainage District. No. 3799.

All persons interested in any of the lands in Campbellton Drainage District in Lee County, Mississippi, are hereby notified that on the 2nd day of February, 1916, there was filed in my office the report of E. L. O'Shields, Jim Patton and R. A. Motley, Drainage Commissioners of said County, containing the starting point, route and terminus of the proposed work, and the location and size of the main ditch to be constructed in said Drainage District, which in their opinion would successfully drain said lands, together with the cost of same, also the description of the lands that will be injured or damaged by the proposed work, and the probable aggregate amount of damages, as well as a description of the lands that will be benefited by the construction of said work. There was also filed on said date the map of said District, describing the metes and bounds of same and the lands contained therein, together with the profile and map showing the proposed main canal to be constructed in said District, together with an estimate of the cost of construction and the plans of the work to be done.

A description of the lands proposed and reported by said Commissioners to be thrown out, or excluded, from said District is as follows:

North West Quarter of Section 4. West Half of South East Quarter of South West Quarter of Section 4. South West Quarter of South East Quarter of Section 5. South East Quarter of North East Quarter of Section 8. North East Quarter of South West Quarter of Section 9. South Half of North East Quarter of Section 16. South Half of North West Quarter of Section 15. North East Quarter of North East Quarter of Section 14. North West Quarter of North West Quarter of Section 14. North West Quarter of South West Quarter of Section 14. 36 acres, or East side of South East Quarter of South West Quarter of Section 14. South West Quarter of South East Quarter of Section 14. North half of North East Quarter of Section 23. North West Quarter of North West Quarter of Section 24. West Half of North East Quarter of Section 10. East Half of North West Quarter of Section 10. North Half of South East Quarter of Section 10. North Half of South East Quarter of South East Quarter of Section 10. South West Quarter of Section 11. South West Quarter of North West Quarter of Section 13. All being in Township 7, Range 6, East.

North Half of South West Quarter of Section 18, Township 7, Range 7, East, containing 1496 acres.

The South West Quarter of South East Quarter of Section 15, Township 7, Range 6, East, in Lee County, Mississippi, owned jointly by Mrs. M. S. Cochran, of Guntown, Lee County, Mississippi, and O. J. Cochran, of Jackson, Madison County, Tennessee, not now in said District, is reported as benefited, and asked to be added and annexed to said District, complaint as required by law having been filed at the same time as the above report, and a hearing will be had on said complaint at same time and place as hearing on said report.

Notice is hereby given that an application will be made by the Commissioners on

MONDAY, FEBRUARY 28TH, 1916, AT 9:30 O'CLOCK, A. M.,

to the Chancellor in vacation at the Court House in the City of Tupelo, Lee County, Mississippi, for the confirmation and approval of said report, and for the formal organization of said Campbellton Drainage District, and to add and annex said land, at which time you are notified to appear and contest the confirmation of same, and to resist said complaint if you so desire, and offer any evidence in support of your contentions.

Given under my hand and seal of Court, on this the 2nd day of February, 1916.

J. M. WITT, Chancery Court Clerk.

Robins & Thomas, Solicitors, Etc.

Executors Notice to Probate Claims

Letters of Administration having been granted to the undersigned on the estate of the late W. D. Tynes, Sr., deceased on the 26th day of January, 1916, any person or persons having claims against said estate are hereby given notice to have the same probated and registered by the Clerk of the Chancery Court of Lee County, Mississippi, within one year from this date and that a failure to so probate and register the same within the time required by law will bar the same. This January 26th, 1916.

W. D. TYNES, JR., A. M. TYNES, MRS. M. J. TYNES, Executors of the Estate of W. D. Tynes, Sr., deceased.

Piles Cured in 6 to 14 Days

our druggist will refund money if PAZO OINTMENT fails to cure any case of itching, ind, Bleeding or Protruding Piles in 6 to 14 days. Je first application gives Ease and Rest.