

Every Man's Covenant--Renewed

I renew my allegiance to the United States of America.
 I will obey and uphold my government, both state and national.
 I acknowledge my debt to religious and educational institutions and will support them morally and financially.
 I believe in the future of my city and will assist every endeavor to make it a better place in which to live.
 I will devote my best thought and fullest energy to my business in the belief that it will be just what I make it.
 I will devote less time to the discussion of my own experiences and more time to the study of the recorded experiences of great men.
 I recognize in so-called, "bad times," a reaction from certain excesses the responsibility for which I, as a member of society, accept my full share.
 I will hereafter save my last year's profits to meet my next year's losses instead of spending them.
 I will study my own particular line of business in an attempt to bring out and remedy any defects and will also study facts concerning other industries so that I may more clearly forecast fundamental changes in my own.
 I will keep my bank fully informed regarding my financial affairs and shall seek their advice and co-operation.
 I will never bow to defeat but will accept reverses as a challenge to greater effort.
 I will save part of my earnings and hold fast to my bank book as a good friend who sticks by me when other friends fail.

The Peoples National Bank of Barre

4 per cent—The Only National Bank in Barre—4 per cent.

BARRE DAILY TIMES

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MEMBER OF THE ASSOCIATED PRESS
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Vice-President Coolidge came all the way from Washington, D. C., to Northampton, Mass., to cast his vote in the municipal election in his home city. It is a good example of citizenship.

The Smith college girls had not only the last word but the most powerful word in their forensic tussle with the mere men of Dartmouth college. Theirs was, therefore, a signal triumph for the feminine end of the house.

Conviction of the three Cape Verde Island natives on varied charges, including that of criminal assault, at Bourne, Mass., several months ago, should be followed by the maximum of the possible sentence. The jury verdict

accords with popular belief in so far as the public was able to learn of the points at issue through the medium of the press; and nothing but the maximum punishment would meet with popular approval. This in spite of a valiant defense put up by defending counsel.

The part which the Salvation Army can play in the present period of industrial depression is indicated by the success of the leader of the Army in Rutland who has found jobs for sixty-nine persons during the past month. It is to be presumed that the jobs were not all permanent occupations but that they were of sufficient duration to tide over a part of the period of low funds. The Salvation Army has a habit of getting down to actual

work of relieving suffering, distress and lack of employment, whereas many relief organizations spend valuable time and money in making elaborate plans and going through extensive preliminaries. The Salvation Army gets in touch with actual want much more quickly and it serves as a very satisfactory medium of relief. Money and goods turned over to the Army may be expected to accomplish the ends intended.



BECAUSE CLOTHING PRICES ARE DOWN TO NORMAL OR LOWER.

If prices on other merchandise followed suit, it would indeed be a Merry Christmas for all of us.

Suits at \$35

that have all the good points you require; and here's another point—last year this quality was \$50 to \$55.

OVERCOATS, TOO—\$35 BUYS A GOOD ONE.

What's the matter?

F. H. Rogers & Company

Our Christmas Thrift Club Is a Gratifying Success

We are disbursing THOUSANDS of DOLLARS to our 1921 Thrift Club Members. The roll-call grows each year.

Why not associate yourself with this fast growing group of systematic savers? By making small deposits each week in our Club, you can watch the accumulations grow. It is an ideal way to save money. A membership reflects Prudence and Intelligence.

JOIN OUR 1922 CLUB NOW

Classes of weekly payments of 25c, 50c, \$1.00, \$2.00 and \$5.00.

Quarry Savings Bank & Trust Company

Quarry Bank Building
 BARRE, VERMONT

IMPORTANT ANNOUNCEMENT

Opening of Our New

CHRISTMAS CLUB

INVITATION TO ALL

Our Bank extends to every man, woman and child in our city and community, a cordial invitation to come in and join our new CHRISTMAS CLUB.

This is the most popular plan ever devised for having money next Christmas and enables those of small means, those in moderate circumstances and also business men to lay aside money by systematic deposit each week.

To Join is Easy—No cost, no dues, no red tape. Look at the Tables below and select the Club you wish to join, 1c, 2c, 5c, 10c, 25c, 50c, \$1, \$2, \$5, \$10, \$20 or more and come into our Bank with the first deposit. We will enroll you as a member of the Club and give you a pass book showing the money deposited.

That is all there is to it!

\$1 or \$2
 will start you now in OUR
CHRISTMAS CLUB
 next Xmas you will have
\$50 or \$100

\$5 or \$10
 will start you now in OUR
CHRISTMAS CLUB
 next Xmas you will have
\$63.75 or \$127.50

START NOW AND HAVE MONEY NEXT CHRISTMAS

INCREASING CLUB PLAN		
1c Club	Deposit 1c 1st week, 2c 2nd week; Increase 1c each week—in 50 weeks	\$ 12.75
2c Club	Deposit 2c 1st week, 4c 2nd week; Increase 2c each week—in 50 weeks	25.50
5c Club	Deposit 5c 1st week, 10c 2nd week; Increase 5c each week—in 50 weeks	63.75
10c Club	Deposit 10c 1st week, 20c 2nd week; Increase 10c each week—in 50 weeks	127.50

EVEN AMOUNT CLUB PLAN		
25c Club	Deposit 25c each week—in 50 weeks	\$ 12.50
50c Club	Deposit 50c each week—in 50 weeks	25.00
\$1 Club	Deposit \$1 each week—in 50 weeks	50.00
\$2 Club	Deposit \$2 each week—in 50 weeks	100.00

EVEN AMOUNT CLUB PLAN		
\$5 Club	Deposit \$5 each week—in 50 weeks	\$ 250.00
\$10 Club	Deposit \$10 each week—in 50 weeks	500.00
\$20 Club	Deposit \$20 each week—in 50 weeks	1,000.00
\$100 Club	Deposit \$100 each week—in 50 weeks	5,000.00

YOU CAN BEGIN WITH THE LARGEST PAYMENT AND DECREASE EACH WEEK MONEY EARNERS

The plan is simple. In the INCREASING CLUBS you begin with a certain amount, 1c, 2c, 5c or 10c and INCREASE your deposit the same amount each week.

In the DECREASING CLUB, you begin with the largest payment and DECREASE each week.

In the EVEN AMOUNT CLUBS you begin with a certain amount, 25c, 50c, \$1, \$2, \$5, \$10, \$20 or any amount and deposit the SAME amount each week.

You will never miss the money you deposit each week, and at the end of fifty weeks, which pass quickly, you will have a nice sum available for your Christmas, or start a regular account to help buy a Home, Educate the children or go into Business for yourself.

Deposit some money regularly every week—That is our plan.
 COME IN AND JOIN TODAY

YOU WILL RECEIVE TWO PER CENT INTEREST

GRANITE SAVINGS BANK & TRUST COMPANY

THE SUN'S RAYS

do not burn until brought to a focus.

Concentrate your efforts on saving, and you will accomplish your desired purpose of accumulating money.

Your account is solicited.

4 per cent Interest Paid on Savings Accounts.

The First National Bank
 MONTPELIER, VT.