

BUNCO MEN ARE STILL HOT AFTER THE COIN

But New Securities Offered by Government Are Calculated to Go Far Towards Ending Their Business

Farmers are a great deal more prosperous than they were a few years ago. Nobody knows this any better than that suave and oily gentleman, the "bunco man." The farmers' prosperity has made him a shining mark in these gentry. The fake security man, the stock company promoter and the wily sharper are mighty busy persons just now and a great many of them are "working the country," and working it hard.

Do you recall the "miracle wheat" proposition of a few years ago? May be not by that name, for it had a good many names. One of its aliases was "Jerusalem wheat." Another was "Egyptian wheat." However, the name doesn't matter much for it was all the same thing. Most farmers will recall it, anyway.

When the farmers would not fall for the story any other way they were told that if they would give \$10 or maybe \$20 a bushel for the seed they could sell the whole harvest back in the fall for the same price per bushel that they paid for the seed.

Of course, some people bought and paid for the seed. And they went ahead and sowed it and waited a year full of trustfulness but the sharper who was to take the crop off their hands failed to show up. They found that they had a very poor grade of wheat, anyway, and it dawned upon them that they had been stung and stung hard and deep.

Right now a good many farmers are being offered all sorts of investments, oil stocks and plantation stocks and a whole lot of other stocks. Some of these are offered in exchange for War Savings Stamps and Liberty Bonds. Some of them, too, are just about on a par with the "miracle wheat" that came from Egypt or Palestine. It will pay about such dividends. It is likely not to pay a cent one way or another. In a few years it will be valuable only as waste paper.

The same United States government that more than a year ago promised the American farmer \$2.25 for his wheat, and is making good every day, is now offering the farmer an investment that is just as safe as the wheat that he grew on his farm this year after it is stored in his granary.

New Treasury Saving Certificates, simply a development of the familiar War Savings Stamps, can be had. These certificates are offered in denominations of \$100 and \$1,000 on the identical terms of the War Savings Stamps.

Eighty-four dollars and twenty cents invested in a \$100 Certificate will grow into a \$100 bill by January 2, 1924. Multiply these figures by ten and the words will apply to a \$1,000 certificate. Or the youngsters, or the person with limited means to invest, may pay \$4.21 for a War Savings Stamp and on January 1, 1924, it will be a \$5 bill. These securities draw four per cent interest, compounded quarterly.

War Savings Stamps do more than add dollar to dollar. They begin to multiply.

Vitalize the saving habit. Buy War Savings Stamps.

Lend money to your government. Buy Thrift and War Savings Stamps.

Own a part of the United States government. Buy Thrift and War Savings Stamps.

A stamp in time saves time. Buy W. S. S.

Opportunity knocks. It's knocking now. Buy W. S. S.

BANKS GAVE SPLENDID AID IN LOAN DRIVES

Public Should Now Help Them in Their Efforts To Make Country Even More Prosperous.

By Carter Glass, Secretary of the Treasury.

No group of men in the United States measured up to the test of the great war more admirably than did the bankers. The success of the United States Treasury Department in floating over \$21,000,000,000 in Liberty Bonds and Victory Notes during the last two years was due in no small measure to the patriotic co-operation of the banks. They took a most active part in each of the loan campaigns.

They subscribed generously for themselves, made loans to their customers in order that they might buy bonds, and sold bonds on installments to accommodate those having small savings. In other words, the banks did everything possible to promote the sale and distribution of government securities.

The banker can render an equally great service in reconstruction by co-operating with the government in its movement to teach the people of the United States the lessons of sound finance and wise investment. In promoting this cause the banker will aid his institution and the financial situation in general at the same time.

Now that the war is over the people should be impressed with the wisdom of holding their government securities and also of purchasing more, from time to time. The more generally the people of the United States absorb government securities the greater will be the ability of the commercial banks to devote practically all of their resources to furnishing adequate credit to the commerce and industry of the country.

Providing short-time credit to commerce and industry is their normal peace-time function. The sale and movement of farm crops, manufactured products and other commodities, as well as the continuous and efficient employment of labor, in fact, the whole industrial process will be promoted by permitting the commercial banks to devote all their resources to this function.

The people of the United States should, therefore, be encouraged to pay off their installments and borrowings on bond collateral as rapidly as possible, and also to purchase additional government securities as issued from time to time or in the market. If this is done the people of this country will be benefited in a twofold way. They will free material and labor for the production of commodities which are now so desperately needed the world over. At the same time they will be strengthening themselves financially.

HOW THEY GROW

Plant a crop. Nothing happens. Nothing that one can see.

Be patient. The seed sprouts. The stalk pushes its way through the earth. Still no sign of fruit.

Be patient. Leaves come out. Buds open. Berries begin to form. Still no harvest.

Be patient. The fruit fills out. It ripens. It matures.

Harvest at last—miraculously increased from a little handful of seed.

But the War Savings Stamp beats this. There is no element of risk.

There is no way to lose. You must win.

Your money works for you. It makes more money all the time.

War Savings Stamps work bank account wonders.

"THE FATHER OF THE MAN"



THIS is "Jimmy," towheaded, with an eye that meets yours unwaveringly and as winsome a liddle as ever knelt for bedtime prayers. Jimmy is one of more than 25,000 homeless or poor children yearly cared for by the Salvation Army in the United States, and he lives in one of the Army's many orphanages.

"Send me a papa and mamma!" is the burden of "Jimmy's" nightly plea. "And—and, God bless the Salvation Army!" he almost invariably adds.

The Salvation lassies find full as much enjoyment in caring for "Jimmy" and his thousands of brothers and sisters as they did in frying doughnuts for doughboys and marines in France. If the child is father to the man, they argue, the father must have a good bringing up. And so the chain of fifty Salvation Army orphanages, day nurseries and children's hospitals that stretch from coast to coast.

LOCKHART JUNCTION

I want to thank the Times supporters for the stand they are taking—almost every one renews for the paper without a word. This is your county and as a citizen you ought to support your county paper. Union ought to be proud to have a daily paper—many county seats have only a weekly but Union has a booster at the head of the Times. I have been highly pleased and encouraged with the many renewals I am getting every day. Money is getting a little scarce in some places with some people who really want the paper and they have no kick about the paper going up—nobody kicks any more about the advanced price of things, they simply pay or say they cannot. I find people who are called poor, who are always more ready to lending a helping hand than those of larger means. However, I expect every citizen of this county to be taking the Daily Times before many months. Remember how the editor boosted the price of cotton last fall, so talk up the paper that helps you up. I hope the editor will allow me to say this; he is a man who wants to see the world go on in a successful way in the right way for the benefit of all people. We need more men running the press like this man and in all business; we need men who will help advance and defend the principles of law and order. We never stop to think for a moment what am I worth in dollars and cents but what am I doing in speaking words of kindness and lifting up and cheering the fallen and broken heart. Remember friends, to stand by your daily paper—the editor stands by the farmer and the farmer of all people ought to stand by him.

Not long ago I went into a home to get a renewal for the paper and I met the lady of the house on the porch and told her I could not come in as I was in a hurry, but heard a

voice inside saying "come in Moxey, I want to see and talk with you." I went in and found a dear old lady lying flat on her back suffering with that dreadful disease cancer which had covered one side of her face. She was suffering a great deal but I talked with her and it seemed to do her good. A thought came to me that the strong and healthy did not appreciate their good health until it is gone and we do not think enough about suffering humanity or try to help in any way. I do not know the temperal needs in this case but I am going back in this community and find out and see if there is not some way to relieve.

R. L. White is very sick. J. E. Gault and I visited John Hames, of Cherokee county last week where we spent the night and enjoyed the kind hospitality shown by his wife and himself.

I had a treat last week—heard Joe B. Free sing. I was glad to see this young man and talk with him, he reads my letters in the Times and says he enjoys them; he has a kind manner and courtesy that every young man don't have.

Isn't it fine to meet your friends with a good warm handshake? Some times the young forget to be polite, but boys and girls don't forget your manners. Educate your heart in the right principles of right doing and right living.

Stand by your county paper for it is a booster, the best one Union county has. Moxey.

A portrait of Charles I., in an art gallery at Oxford, England, is composed entirely of small letters. The dead and ruff contain the Lord's prayer, the Apostles Creed, and the Book of Psalms.

Miss Mabel Hennesy has been engaged to handle the advertising of the Winchester Arms Company, of New Haven, Conn.

THE BANK OF UNION

THAT SUNNY DAY

Much has been said of laying aside for the rainy day, and it is good advice. But consider the SUNNY DAY—the time when OPPORTUNITY calls, and when the man with ready money can reap the advantage of his foresight and preparation.

Many fortunes have been founded simply because money was available at the right time.

YOU MAY NOT KNOW WHEN YOU WILL NEED MONEY, or how good the opportunity to use it—but you can know that your money will be secure in a bank account, earning interest, and ready for you on demand.

STORE UP ENOUGH SUNNY DAYS to fill the year, and there will not be room for rainy days.

START A SUNNY DAY ACCOUNT AT THE BANK OF UNION TODAY AND BE READY FOR THAT TIME WHEN OPPORTUNITY WILL RAP AT YOUR DOOR.

4

New accounts came to us today, making a total of

1641

THE FIRST REQUISITE OF A SUCCESSFUL BANKER IS ABSOLUTE FIDELITY TO TRUST.

MAKE THIS YOUR BANK.

"THE BANK WITH A SMILE."

THE BANK OF UNION

C. C. SANDERS, President.

E. F. KELLY, Vice-Pres.

W. W. ALMAN, Cashier.

White House Coffee

YOU KNOW ITS GOODNESS AND VALUE AS WELL AS WE DO. WE ARE SELLING IT

Special This Week

ALL SIZES

For 55 Cents the Pound

Listen. If we offer you the Best Goods Ten or Fifteen per cent less than the regular price. For one day or for ten days, or for as long as an add stays in print, it is up to you to be progressive, read your newspapers and take advantage of our offers while they are good. Don't wait a week or a day or ten days after a special has been offered and then tell us you want the article at that special price or at the price your neighbor bought it.

Remember, all our offers are open to all our friends and customers at the same time and under the same conditions, but if we offer gold dollars today at 75 cents, there is no obligation expressed or implied to sell them for less than \$1.00 next week or tomorrow unless we renew or continue the offer.

This you can always depend on, as good goods if not better, at a reasonable price, often better than you buy them, where you get a square deal and full weight and measure.

We don't know how to do business otherwise. If you like to do business with live wires, who have your interest at heart as well as their own, then come to see us every day in the week.

UNION-BUFFALO MILLS STORES

Union Store Phone 74. Buffalo Store Phone 9
L. L. WAGNON, Manager.

A familiar pest is the tent caterpillar, which is destructive to all fruit trees.

Miss Elsie Southgates England's famous violinist, has decided to appear in overalls at all her future engagements, in protest against the high cost of clothing.

Among the botanical curiosities, found in the Isthmus of Tehantepec is a botanical clock. It is a flower which in the morning is white, at noon is red, and at night blue, and the alternations of color are so regular that the time of day can be told from the tint of the flower.

N. Shapiro's Dry Goods Emporium

WHERE DOLLARS DO DOUBLE DUTY

I Have Put The Knife In Old High Cost Of Living Up The Hilt

Every article in the store has been marked down 20%--you save money when you come here

Dry Goods, Dress Goods, Ladies Ready-to-Wear, Shoes, Clothing and Every Item in The Store is Included in This Sale

N. SHAPIRO