Judge McClure Died at Lewisburg.

Judge Harold G. McClure died very suddenly at Lewisburg last Saturday evening. He was out walking and fell unconscious to the pavement. He was quickly carried into a doctor's office where he breathed his last in a few minutes. Heart failure was assigned as the cause. Judge McClure of the Snyder-Union county judicial district in 1890, when but thirty-four years old and re-elected in 1900. A year or two ago he was appointed a member of the Public Service Commission by Governor Brumbaugh and served with unwavering fidelity. He was re-appointed by Governor Sproul only about three weeks ago. Judge McClure was fifty-nine years old and McClure was fifty-nine years old and McClure was fifty-nine years old and was prominently identified with the economic, social and religious affairs of Lewisburg.

HAUPT .- Mrs. Hattie M. Haupt, wife of Philip H. Haupt, of Milesburg, died at 12:20 o'clock last Thursday following an illness of some weeks. She was a daughter of Daniel and Elizabeth Boileau and was born at Milesburg on December 25th, 1846, hence was in her seventy-third year. Surviving her are her husband and the following children: Charles B., of Johnstown; Robert B., of Clymer; applicants for membership will be giv-Mrs. George Showers, of Pleasant Gap; John, Rose and Ophelia at home. She also leaves two sisters and a brother, namely: Mrs. A. M. Mc-Clain, of Ridgway; Mrs. Annie Wilkie, of Fremont, Neb., and John P. Boileau, of Spokane, Wash.

Mrs. Haupt was a faithful member of the Methodist church and Rev. W. A. Lepley had charge of the funeral services which were held at her late home at 1:30 o'clock on Sunday afternoon. Burial was made in the Trcziyulny cemetery.

SHOOK .- Mrs. Malinda C. Shook, wife of Henry P. Shook, died very unexpectedly at her home in Williamsport last Thursday as the result of a stroke of apoplexy. She was a daughter of Mr. and Mrs. John Meyer and was born in Haines township, this county, on March 9th, 1845, hence was almost seventy-four years old. She was united in marriage to Mr. Shook in January, 1897, and ever since had made her home in Williamsport. Surviving her are her husband, one brother, David J. Meyer, of Centre Hall, ant Betz's store porch, and the report and two sisters, Mrs. Mary Bugbee, that he was "Jack the Hugger." of Stockton, Cal., and Mrs. Ellen E. Bower, of Bellefonte. Mrs. Shook was a faithful member of the Reformed church all her life and Rev. Rittenhouse had charge of the funeral services which were held at two o'clock on Monday afternoon, burial being made in the Wildwood cemetery, Williamsport.

"I'm Thru-enza."

Red Cross is called upon to combat a will find therein an incentive for new epidemic, originating this time making he biggest possible investment within its own ranks. The affliction in the Victory Liberty Loan. is known as "I'm-Thru-enza."

lassitude—a feeling of "What's the use? It's all over. Why should I tion very interesting facts were also work?" Steps are being taken to iso- established bearing upon the earning late the germ-also those who are carrying it.

The epidemic is not widespread; nevertheless an effort is being made to stem its advance.

"Cold feet" is a marked symptom. Another indication of the presence of the germ is forgetfulness (that the boys are still over there).

The victim as a rule, cannot concentrate the mind (on knitting). The sight becomes impaired (can't

see to sew). The ears become affected (can't

hear the appeals of hundreds of thousands of refugees who must be clothed, fed and housed). Heart dosen't beat as it used to,

and in advanced stage that organ apparently turns to stone. A vaccine consisting of equal parts

of tincture of I-won't-quit and Red Cross spirits, a dash of patriotism and a peck of pep is effective.

At the moment of going to press "I'm-Thru-enza" has not been located in the Pennsylvania-Delaware division, nor are we in the least apprehensive even of a sporadic outbreak of the disease in Bellefonte, much less an epidemic.

-Alfred Carlson, a Swede, was found dead near Clarence at an early hour Saturday morning. The man lived at Cato and with several companions visited Clarence on Friday evening. They all drank freely and were taken part of the way home by auto. No marks of violence were found on Carlson's body and a coroner's jury gave it as their belief that he died from exposure. He was 56 years old and leaves a wife and four children. Burial was made in Askey's cemetery Tuesday afternoon.

-Learn how to keep a husband as well as get him and see "Why I Would Not Marry," Scenic next Friday night, Saturday matinee and 10-1t

-Special feature, "Lafayette, We Come," coming to the Lyric theatre next Thursday, March 13. Matinee at 2:30, night 6:30. 10-1t

-On the 7th page of today' paper is an article relative to the painting of a series of fine pictures, representing the work of the Red Cross in the European war, by artist Cameron Burnside. Aside from the news value of the article special interest is attached to it because the artist is a descendant of one of the oldest families of Bellefonte, his grandfather having been Judge James Burnside.

County.

Christian Science Society.

Christian Science society, Furst building, High street. Sunday service 11 a.m. Sunday school 9.45. Wednesday evening meeting at 8 o'clock. To these meetings all are welcome. A was well known in Bellefonte, having free reading-room is open to the pub-frequently appeared in the Centre lic every Thursday afternoon from 2 county courts. He was elected Judge to 4. Here the Bible and Christian Science literature may be read, borrowed or purchased. Subject, March 9th, "Man."

St. John's church (Episcopal). Services beginning March 9: The children's vespers and catechism. 7:30 p. m., evensong and sermon, "Natural Hindrances to Grace in the Soul." Week-day Lenten services as follows:
Monday, Tuesday and Saturday, 5 p.
m. Wednesday, 7:30 a. m. Thursday,
7:30 p. m., preacher, Rev. A. C. Fliedner. Friday, 7:30 p. m. Visitors always welcome.

Rev. M. DeP. Maynard, Rector.

Methodist Episcopal Church. The approaching Sunday is our reception day, in preparation for the Annual conference meeting at Sunbury on the 19th inst. Reception of en at both hours of service. Also at Coleville at 3 o'clock in the afternoon.

-Marguerite Clark, in "Mrs. Wiggs of the Cabbage Patch," a special feature coming to the Lyric theatre Wednesday, March 12.

JACKSONVILLE.

Whooping cough is prevalent in this ection of the county. Mrs. Hazel Pletcher visited friends

at Eagleville over Sunday. Mr. and Mrs. Willard Harter and son spent Sunday at the George Har-

Mrs. George Stover and daughter Mary were Sunday visitors at the George Harter home.

Miss Rosetta Yearick returned to Bellefonte on Monday morning, where she is attending school.

Quite a number of Jacksonville people attended the reception to the Senior class of the High school at Howard on Friday evening of last week. Quite an excitement was caused among our girls recently by the appearance of a strange man on merch-

The delegates representing the Reformed Sunday school at the Sunday school conference in Bellefonte on Wednesday and Thursday were N. H. Yearick, Miss Mary Harter, Ralph Vonada and Miss Mary Weight.

Make Victory Loan an Old Age Prop.

minute to study the tables upon which

The tables were compiled to enable The initial symptom is a sense of insurance men to get reliable death rate averages. But in their preparacapacity and ultimate fortunes of the subjects kept under observation. It should point a moral to every

young man to learn that in one hundred cases upon which are based many important insurance figures, only five of the subjects died possessed of sufficient means to pay for their own

funerals. When observation was begun, one hundred men of good health and standing, aged twenty-five years, were selected. Their careers were followed through life. At the age of 45 sixteen were dead, fifteen were no longer self-supporting, sixty-five were still able to work but had no other means of support than their wages, and only four were wealthy.

Think of it! Only four per cent of these young men, who started in the prime of life under the same circumstances, in the same town, with the same health and the same opportunities, reached the age of 45 with means to enable them to face with confidence the downhill path of de-

clining years. At 55 years thirty were dependent upon children, relatives or charity. At 65 only ten of them, including the four wealthy men, were still selfsupporting. And at 75, sixty-three of the original 100 were dead without leaving any estate and all of the others, excepting the few possessing wealth, were supported by their children, their relatives or by charity.

These are no imaginary instances, but hard, matter-of-fact illustrations upon which the biggest insurance companies of the country stake their re-

There is a wonderful sermon to young men in this little story. It is taken from the Book of Life and it preaches Thrift. Unless the habit of saving is acquired in youth the prospects of reaching old age with a com-

petence are very poor. No better means of saving is offered to the young men of the country than that presented by the Victory Liberty Loan. You can share in the loan on the easiest terms imaginable. In buying you will be taking the first step toward providing for your old age. Perhaps it may be the foundation of

a fortune. Take heed of the unfortunate experiences of others. The law of averages never goes wrong. It has pointed an infallible moral in the case of the one hundred young men of insurance study and observation.

Don't drift into old age penniless as they did. Subscribe to the Loan!

With the Churches of the THE FEDERAL RESERVE BANK.

By CARTER GLASS, Secretary of the Treasury.

"The Federal Reserve system today is the firm base from which the readjustment of after-war enterprises must make the start, just as it was the sure foundation against which the financial storms raged in vain during the entire period of the great world-war.

"For Afty years we clung to the most unscientific banking and currency system in the world. Five times within the thirty years preceding the passage of the Federal Reserve Act financial catastrophe came upon us in the very midst of apparent business prosperity and contentment. These disasters ensued from two fundamental defects of the old system, one an inelastic bond-secured currency and the other an utterly fictitious bank reserve.

"Under the old system we proceeded upon the assumption that the country always needed a volume of currency equal to its bonded indebtedness, and never at any time required less, whereas we frequently did not need near as much as was outstanding and just as often could have absorbed vastly more than was available.

"The business of the country was made to suffer by this rigid currency system in times of stirring development and enterprising activity. It could not begin to meet the commercial and industrial requirements of the country. The total capitalization of the national banks, under the old system, measured their full capacity to respond to the currency requirements of the country.

"Thus, in time of panic, such as that which convulsed the country in 1907, these banks found it impossible to utilize their gilt-edge, short-time commercial paper in exchange for currency wherewith to respond to the requirements of business. Practically all the banks were in the same desperate plight, every one, with rare exceptions, looking out for itself, with

no other source of supply. "The Federal Reserve Act revolutionized this wretched currency system. It substituted for a rigid bondsecured circulating medium, unresponsive at any time to the commercial requirements of the nation, a perfectly elastic currency, based on the sound, liquid commercial assets of the country, responsive at all times and to the fullest extent to every reasonable | \$2400. demand of legitimate enterprises.

"It is a currency which comes forth when required and is canceled when not needed. The amount is ample when business is active and only enough when business is lax. Every dollar of it is based on a stable commercial transaction, whether of a mercantile, industrial or agricultural nature, fortified by a 40 per cent gold reserve, by the assets of a great bank-Any young man who will take a ing system, by the double liability of member banks, and by the plighted With the cessation of hostilities the insurance companies base their risks faith of a government of a hundred million free citizens

"The Federal Reserve Act corrected the old vicious bank reserve system by establishing regional reserve banks and making them, instead of private banks in the money centers, the custodians of the reserve funds of the United States: by making these regional banks, instead of private correspondent banks, the great rediscount agencies of the country; by requiring these regional banks to minister to commerce and industry rather than to the schemes of speculative adventure.

"Under the old regime we had been taught to believe that the balance of the country was dependent on the money centers. Under the new dispensation the fact was quickly revealed that the money centers are dependent on the balance of the country. Under the old system the country banks were subservient to the money centers, for only there could they resort for rediscount favors. Under the new system it is no longer a question of favor; it is purely a ques-

tion of business. "The whole startling contrast between the old system and the new may be summed up in the single statement that in 1907, under the old system, the failure of two banks in New York city precipitated the greatest financial panic that ever afflicted the nation. Under the new system, the greatest war of recorded history failed to create a ripple of alarm in the bank-

ing community of the United States! "In the panic of 1907 New York could not let a country bank have \$50,000 of currency to meet the ordinary requirements of trade. In 1915 New York loaned two European nations \$500,000,000 for the prosecution

"Today, the United States has bought back from foreign nations in excess of \$3,000,000,000 of American securities, has loaned foreign nations \$11,000,000,000 for purposes of war, has floated on Government account \$18,000,000,000 of Liberty Bonds and War Savings Certificates, not to mention the billions of dollars of Treasury certificates of indebtedness issued in anticipation of the Liberty Loans.

"The twelve reserve banks alone have engaged in commercial rediscount operations approximating \$1,-500,000,000 and have made open market purchases amounting to \$1,818,000, 000. The regional banks hold a gold reserve of \$2,100,000,000, an increase over last year of \$402,000,000. Notwithstanding the splendid provision made for the tremendous military and commercial needs of the country, the system maintains today a gold reserve of 64 per cent behind its notes and of 53.7 behind its combined note and credit issues."

-Put your ad. in the "Watch-

COURT HOUSE NEWS

REAL ESTATE TRANSFERS.

Philip Walker to Bessie M. Breon, tract in Benner township; \$805.

Charles F. Schibner to John S. Walker, tract in Bellefonte; \$3400. Burdine Butler, et al, to Wm. G. Runkle, et al, tract in Howard; \$1200. Philipsburg Coal & Land Co., to Andrew Naroschock, tract in Rush township; \$140.

Lucretia M. Erkhard, to George F. Shirk, tract in Union township; \$1200. Charles F. Schibner to Jerry Lutz, tract in Spring township; \$200. Jerry Lutz, et ux, to Harry A. Cor-

man, tract in Spring township; \$200. Toner A. Hugg, et ux, to Clarence. Heaton, et al, tract in Milesburg;

Alvie Croder, et ux, to John A. Erb, tract in Philipsburg; \$3000. John Heller, et al, to Michael Mc-Tigue, tract in S. Philipsburg; \$50. T. B. Motz to J. P. Wolf, tract in Penn township: \$175.

Fred Leathers, et ux, to Frank Devine, tract in Port Matilda; \$57.50. John H. White, et ux, to Cora E. Ray, tract in Spring township; \$160. Charles C. Stroh to Cora E. Ray, tract in Spring township; \$50.

son, tract in College township; \$175. Edward Bryan, et ux, to William Bigelow, tract in Taylor township; John D. Lingle, et ux, to Harvey

Andrew Lytle, et ux, to Belle Jack

Haugh, tract in Gregg township; Margaret Gunsallus, et al, to Mary

Tressler, tract in Walker township; O. P. Sharer, et ux, to R. R. McMon-

igal, et al, tract in Taylor township; Charles R. Norris, Admr., to Julia

E. Bodle, Admx., tract in Patton township; \$1800. Anna B. Sigel to William B. Sigel,

tract in Halfmoon township; \$450. William B. Johnson, et al, to Clarence D. Johnson, tract in Howard township; \$1.

J. W. Weaver, et ux, to Elmer Vaughn, tract in Taylor township; \$1. Wm. Butler, et ux, to Samuel Butler, tract in Curtin township; \$150. John D. Snyder to Mary A. Benner, tract in Haines township; \$400. Otto R. Hoffman, et ux, to A. G.

Ammerman, tract in Philipsburg; Elizabeth R. Crosby, et al, to Julia Jefferson, tract in Philipsburg; \$1.

M. Ward Fleming, Admr., to Julia Jefferson, tract in Philipsburg; \$1. Andrew Lytle, et ux, to Robert Rudy, tract in College township; \$225. F. E. Womelsdorf, attorney, to Frederick Jovanelly, tract in Rush

township; \$75. Nels Nelson, et ux, to Wm. Cassick tract in Rush township; \$1500. Sophia Lawrence to Thomas Cham-

bers, tract in Snow Shoe township; Wm. Neidrich to Mike Barachok, tract in Rush township: \$350.

Mary Reed to Frank Reed, tract in Rush township: \$1. Ervin S. Bennett to Jacob Shirk tract in Boggs township; \$225. Simler Batchelor, et al, to Polly

Williamson, tract in South Philipsburg; \$250. MARRIAGE LICENSES. John W. Bowmaster and Verna C.

Yeager, Howard. Hobart E. Grazier and Madeline R. Taylor, State College.

Robert S. Sims, Philadelphia, and Margaret M. Gilliland, State College.

Betty Plus.

A little tot out on the avenue with her sled was so wapped up by her careful mother that we hardly recog-

"Oh, is that you, Betty?" we said. "Part's me," th elittle one answered, "but it's mostly clothes."

Wouldn't Be Him.

He-Will you love me if I give up all my bad habits? She-But George, how could you expect me to love a perfect stranger?

-For high class job work come to the "Watchman" office.

Sale Register.

THURSDAY, MARCH 13.—At his farm at Axe Mann, D. M. Kline will offer at public sale horses, cattle, hogs, 816 International farm tractor, International hay press, full line of farm implements and household furniture. Sale at 9 o'clock a. m. L. Frank Mayes, auctioneer. ANNOUNCEMENTS.

The following are the prices charged for announcement in this column: Sheriff, \$8.00; Prothonotary \$8.00; Treasurer, \$8.00; Register, \$6.00; Recorder, \$6.00; All other county offices, \$5.00. Announcement will not be made for any candidate unwilling to pledge himself to abide by the decision of the Democratic voters as expressed at the primaries.

FOR SHERIFF.

We are authorized to announce the name of William A. Carson, of Haines township, as a candidate for the nomination for Sheriff, subject to the decision of the Democratic voters of Centre county as expressed at the general primaries to be held Wednesday, September 17th, 1919. FOR REGISTER.

We are authorized to announce the name of J. Frank Smith, of Bellefonte, as a candidate for the nomination for Register, subject to the decision of the Democratic voters of Centre county as expressed at the general primaries to be held Wednesday, September 17, 1919.

COUNTY TREASURER. We are authorized o announce the name of James E. Harter, of Penn township, as a candidate for the nomination of County Treasurer subject to the decision of the Democratic voters as expressed at the general primaries to be held Wednesday, September 17th 1919 tember 17th, 1919.

COUNTY COMMISSIONER. We are authorized to announce the name of George M. Harter, of Marion township, Nittany postoffice R. F. D. No. 1, occupation farmer, for the nomination for County Commissioner subject to the decision of the Democratic voters as expressed at the general primaries to be held Wednesday, September 17th, 1919.

New Shell-Shock Theory.

Recent developments in connection with cases of shell-shock have given rise to a new theory regarding the physical effects suffered by those who fall victim to this peculiar malady. The almost complete collapse which invariably follows an attack caused scientists at first to believe that the disorder was little or nothing more than a case of "nerves" brought on by the terrible strain to which the soldiers in the front line trenches were subjected. From recent experiments on wounded dogs and other animals, however, it has been observed that all symptoms of shell-shock displayed by these animals subsided when a tourniquent was applied just above the wound, preventing the blood from flowing thence to the rest of the body. The tightening of the tourniquent caused all traces of the disorder to disappear but as soon as the hand was loosened the shock effect arose immediately. From this observation scientists have concluded that the shock was due more to the flow of blood from the wounded part than to any nerve disturbance.—The Pathfinder.

New Advertisements.

ANTED.—Experienced stenographer desires position. Address J., care this paper. 10-1t*

RIENNIAL ASSESSMENT.—In accordance with the several Acts of General Assembly, regulating Triennial Assessments and constituting a Board of Revision, the County Commissioners of Centre county give notice that Thursday, March 6th, and Friday, March 7th, 1919, have been fixed upon which finally to determine whether any of the valuations of the Assessors have been made below the just rate; reserving, however, the right to perform the duties of a Board of Revision upon the same day and at the same time and place, of holding the appeal for the several Townships and Boroughs, as provided by Act of Assembly.

The rate of millage for the year 1919 has been fixed at 4 mills, and includes millage to raise funds for the annual sinking fund and interest on County bonds, and other current obligations of the

NOTICE OF TRIENNIAL ASSESSMENT APPEALS FOR 1919.

Notice is hereby given that the Commissioners of Centre county, Pennsylvania, will meet the taxpayers of the various Districts of the county for the purpose of hearing appeals at the following times and places:

FRIDAY, APRIL 4—Bellefonte borough, at the Commissioners' office, 9 a. m. to

SATURDAY, APRIL 5—Benner and Spring townships, at Commissioners' office, 9 a. m. to 4:30 p. m. MONDAY, APRIL 7—Milesburg borough, Walker and Boggs townships, at the Commissioners' office, 9 a. m. to 4:30 TUESDAY, APRIL 8-Snow Shoe borough

and Snow Shoe and Burnside townships at the Mountain House, Snow Shoe. 11 a m. to 4 D. m. m. to 4 p. m.

WEDNESDAY, APRIL 9—Philipsburg
borough, South Philipsburg borough,
and Rush township, in the Public building, at Philipsburg, 8 a. m. to 4 p. m.

THURSDAY, APRIL 10—Worth, Taylor,
Patton and Half Moon townships, at the
hotel at Port Matilda, 9 a. m. to 2 p. m.

THURSDAY, APRIL 10—Unionville borough, Union and Huston townships, at the Election house in Union township, from 2:30 to 5 p. m. FRIDAY. APRIL 11—State College borough, College, Harris and Ferguson townships at the hotel at State College, 10:30 a.m. to 4:30 p. m.

MONDAY, APRIL 14—Centre Hall borough, Potter and Gregg townships, at the hotel at Centre Hall, 10 a, m, to 4 WEDNESDAY, APRIL 16—Millheim borough, Haines, Penn and Miles townships, at the hotel at Millheim, 9 a. m. to 3

THURSDAY, APRIL 17—Howard borough, Curtin, Liberty, Howard and Marion townships, at the hotel at Howard, 10 a. m. to 4 p. m.

WEDNESDAY, MAY 23 and THURSDAY, MAY 24—A General Appeal for all Districts will be held at the Commissioners' office, 10 a. m. to 4 p. m. Persons wishing to be heard at this Appeal must have the Assessor present and arrange with him as to his compensation. NOTICE.—No exoneration will be allowed on State tax after the appeal day of the respective districts.

FOR UNSEATED LANDS. Appeals will be held as follows at the commissioners' office: PUESDAY, APRIL 29—Ferguson, Harris, Potter, Gregg, Penn, Haines, Miles, Mar-ion and Walker townships, 10 a. m. to

WEDNESDAY, APRIL 30—Liberty, Curtin, Howard, Boggs, Union, Patton. Half Moon, College and Benner townships, 10 a.m. to 4 p.m.

THURSDAY, MAY 1—Snow Shoe, Burnside, Rush, Taylor, Worth, Huston and Spring townships, 10 a. m. to 4. p. m. The Assessors will hereby take notice that they shall meet the Commissioners in their districts at the time and place men-tioned above, and bring with them all books and papers pertaining to their as-

essment.
All persons wishing to appeal from their assessments should meet the Commissioners and the Assessor at the place designated for holding the appeals for their respective districts. They may bring such witnesses as they may see fit to establish valuations. No appeal will be heard after the

time above stated.

DANIEL A. GROVE.

WM. H. NOLL, Jr.,

ISAAC MILLER.

County Commissioners.

Attest: Harry N. Meyer, Clerk

Commissioners' office, Feb. 7, 1919,

64-10-4t

Bellefonte, Penna.

New Advertisements.

ONEY TO LOAN.—From \$1,000 to \$3,000, on good security and for any length of time. Apply to O. J. STOVER, Blanchard, Pa.

TENANT WANTED. — On six-horse farm, three miles west of State College. Apply to JOHN SNYDER, Sr., State College, Pa.

C AUTION NOTICE.—My wife, Mrs.
Thomas E. Gummo, having left my
bed and board without any just
cause or complaint, all persons are hereby cautioned that I will not be responsible for any bills contracted by or through
her.

To whom it may concern:

Notice is hereby given that my wife, Jennie Fogleman, has left my bed and board and wilfully and maliciously deserted me without any just cause, and all persons are hereby notified not to trust her on my account as I will not be responsible for any bills that she may contract.

64-8-3t*

JOHN H. FOGLEMAN.

EXECUTOR'S NOTICE.—Estate of Michael Segner, deceased: Letters testamentary upon the estate of Michael Segner, late of Harris township, Centre county, Pennsylvania, deceased, have been granted to C. D. Moore, residing at 910 east Washington street, Wiliamsport, Pa., to whom all persons indebted to said estate are requested to make payment, and those having claims or demands will make known the same without delay.

C. D. MOORE. Clement Dale, Attorney, 910 E. Executor, 64-7-6t Bellefonte, Pa Williamsport, Pa.

IRA D. GARMAN DIAMONDS, MILITARY WATCHES

AND JEWELRY. FINE REPAIRING 11th Street Below Chestnut, 63-34-6m. PHILADELPHIA, PA

Paige Sedan Automobile For Sale

Seven-Passenger, 1918 Model. Driven 1500 miles.

Condition Guaranteed. W. W. KEICHLINE,

Bellefonte, Pa.

Garman Opera House Monday, March 10

Special Scenic Production

with Its Famous Characters

A Play for Everyone

POWERFUL, IMPRESSIVE AND AMUSING

Splendid Company Bright Comedy

Great Heart Interest

Prices.....25c., 35c., 50c., 75c.

Americans Do Not Save!

Many of them happen to earn more than they spend and thus acquire a surplus, but the saving habit is not general. During the past two years the number of those who have acquired the saving habit has been largely increased. They have economized; they have saved and invested. They have learned to do without many things that they thought necessary.

Why not make saving a habit, and, as a necessary aid to this habit, why not start a bank

A Bank Book showing a growing balance is one of the most attractive things in the world.

The First National Bank.

61-46-1**y**

Bellefonte, Pa.