

## STRAIGHT TALKS WITH AUNT EMMY

### ON SAVING AND INVESTING

Aunt Emmy and Maud were talking about saving money.

"What does a savings bank do with the money people put in it, Aunt Emmy?" inquired Maud.

"It is invested in sound mortgages, perhaps, or government and corporation securities. You see, the men who run savings banks are trained financiers. They know what securities are good and what are questionable, so they invest the bank's funds—that is, the money they receive from their depositors—in the best securities in such a way that they will be able to pay you interest on your deposits and be able to return your money to you when you want it. In order to do that they must invest in securities that pay a higher rate of interest than they give you to cover the bank expenses and set aside a surplus against emergencies."

"But, Auntie, if the banks invest our money, why can't we invest it ourselves?"

"We could if we knew as much about investments as the bank does. Bankers are not likely to make the mistakes made by the ordinary person. They are not deceived by impressive looking stock certificates, plausible letters from brokers or charming voices over the telephone urging them to buy this or that. Your banker is a hard-headed business man who investigates thoroughly before he invests the bank's money. For this reason many conservative persons prefer to keep their savings in a savings bank, knowing that their money is in wise hands and that even though the rate of interest they get may be moderate their money is far safer than it would be if it were invested less skillfully."

"Surely, though, it must be possible to get more than 4 per cent on your money and yet be safe," Maud said.

"It is under certain conditions," Aunt Emmy agreed. "The trouble is that so few people are frank about their money matters with men who really can be trusted for advice. They would rather take the advice of a glib stock salesman. No matter how small a sum a person is thinking of investing, advice should be sought from a trust company or bank. Women especially don't seem to realize this."

"The savings bank is always safe. It is a good plan to keep putting money in the savings bank until you have a good sum. Then withdraw part and invest it in some security paying a higher rate of interest. But be sure to seek good advice before you buy. In this way you can always have some cash on hand in the bank, yet gradually convert most of your savings into high grade securities."—ANNE B. AYMES.

#### Easily Proved

At a mill in Boston the workers were having a discussion about who was the quietest man they knew.

They got a minder to act as judge. Then they got their thinking apparatus to work, to think who was the quietest man they knew. Many hundred names were mentioned. The judge was about to give his decision when he saw a minder who had never mentioned one.

The judge then said: "Now, Jack, does that not know any quiet man?"

"Well," said the minder, "I think I know just one."

"Well, out with it," said the judge.

"Well, I think owd Bill Kite the quietest mon I know."

The minder looked surprised and then they all exclaimed at once: "Why, mon, he's dead!"

"I know that. I think he's the quietest mon I know. He's never spoken to me for nearly twenty years!"—London Tit-Bits.

#### Real Estate Transfers.

H. B. Allen, to Howard Vail, tract in Rush township; \$1.

Clarence Gunter, et ux, to Charles E. Snyder, tract in State College; \$1,500.

Julia L. Hale, et al, to Harold M. Harworth, tract in Rush township; \$922.50.

E. M. VanSant, et ux, to J. E. Isenberg, et ux, tract in State College; \$10.

R. D. Bigelow, et ux, to George W. Bigelow, tract in Philipsburg; \$1,000.

Mary A. Confer, et al, Exr., to James W. Runkle, tract in Spring township; \$10.50.

George H. Emerick, et al, to James W. Runkle, tract in Centre Hall; \$1,610.

L. A. Murray, et al, to James W.

Runkle, tract in Potter township; \$325.

James W. Runkle, et ux, to Laura S. Runkle, tract in Spring and Potter townships and Centre Hall; \$1.

Sarah B. Williams to Bess A. Heim, tract in State College; \$1,350.

Adam H. Krumrine, et al, to Paul Thayer, tract in State College; \$1,800.

Louisa T. Bush to Wilson S. Sholl, tract in Bellefonte; \$700.

Andrew Lytle, et ux, to Hannah L. Williams, tract in College township; \$200.

Adella C. H. Jones, et al, to Harriet Landis, tract in Bellefonte; \$2,500.

Ella E. Yingling to John E. Bragonier, tract in Rush township; \$2,600.

Mary J. Daley to Maude Daley, tract in Curtin township; \$1.

Bellefonte Trust Company, Exr., to

Hiram R. Grove, tract in Spring township; \$300.

John Sebring, Exr., to the American Legion, tract in Bellefonte; \$6,250.

C. Homer Hess, et ux, to Calvin M. Sharer, et al, tract in Taylor and Rush township; \$1.

W. W. Dunkle, et ux, to Harriet A. Dunkle, et bar, tract in Boggs township; \$1.

Commissioners of Centre county to John A. Mann, tract in Curtin township; \$5.

G. Edward Haupt, et al, to Samuel F. Gordon, tract in Bellefonte; \$140.

John T. McCormick, et ux, to Adam H. Krumrine, tract in State College; \$300.

Bessie R. Haines, et al, to S. L. Gilbert, tract in Haines township; \$1.

Edward Gill, et ux, to Lowery Jus-

tice, tract in Benner township; \$100.

Louisa Bush to William C. Taylor, tract in Spring township; \$2,100.

#### Marriage Licenses.

Milsom Davis and Bernice M. Har-nish, Snow Shoe.

Orvis R. Rockey, Bellefonte, and Edna M. Lockhart, Milesburg.

Samuel A. Finberg, Philipsburg, and Ida D. Lipez, Lock Haven.

Cyrus A. Schaeffer, Zion, and Myr-tle Watkins, Nittany.

Clayton Snyder and Helen Ream, Spring Mills.

Loney Boone and Eleanor M. Heich-el, Howard.

Joseph J. McDowell, Philadelphia, and Carrie R. Hoy, Pleasant Gap.

William Arthur Miller, Edendale,

and Marie Aldah Vaughn, Sandy Ridge.

Frank G. Emel, Bellefonte, and Barbara Bumbarger, Wingate.

James C. Wilson Jr., Midway, and Myra E. Barton, Fleming.

Clair Walford Hartle, Philipsburg, and Claire Cecilia Greenland, Hawk Run.

—The best job work done here.

#### How to Strengthen Eyes.

In a surprising short time simple camphor, witchhazel, hydrastis, etc., as mixed in Lavoptik eye wash, strengthens eyes so you can read or work more. One small bottle shows results. Aluminum eye cup free. Runkle's Drug Store. 70-2



# The BIG SALE

The Greatest Sale in the Store's History

Begins Saturday January 10, 1925

Over \$40,000 worth of the Best Mens and Boys Wear in Central Penn-sylvania to be sold regardless of cost or value. EVERYTHING in the Store included in this sale—Suits, Overcoats, Hats, Shirts, Underwear and Shoes—all to be sold at prices that mean a REAL BARGAIN FEAST for you. Nothing reserved—the reduction in no case less than 25 per cent., and on many Suits and Overcoats as much as ONE-HALF.

Overcoats for Men as Low as \$13.50 Regular \$22 and \$25 Values

Suits as Low as \$13.50 Values up to \$32

"Walk-Over" Shoes \$7 and \$8 Values (odds and ends) as low as \$2.85

This is beyond all question the greatest opportunity to save real money ever offered the people of Centre county. It's our loss. We have entirely too much merchandise to carry over. We are going to take our medicine and take it in one big dose and be through with it. Neither original cost or replacement value considered. This big stock simply must be converted into cash and at once.

Sale will Last 10 Days Only

You cannot afford to miss this the Biggest Saving Opportunity of your lifetime. IT'S AT FAUBLE'S. You know what that means. IT'S HONEST. Don't forget the date. Sale starts Saturday, January 10th, and lasts exactly 10 days. Don't miss it. It's the biggest money-saving event you have ever known.

## A. FAUBLE



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