



1926 CHRISTMAS CLUB

BEGIN YOUR NEXT MERRY XMAS. NOW

If you had started saving a few cents a week a year ago today, how much easier it would have been to buy gifts this year.

And how much merrier would the Christmas be with more and better gifts to hand to father or mother, sister or sweetheart, wife or daughter, or to the little kiddies that want them most?

Join Our Xmas. Savings Club--Now Open

And be ready with a nice snug bank account when Christmas comes again. The plan is simple, easy and satisfactory in every detail. Here it is:

- In Class 1, you pay 1 cent the first week, 2 cents the second week, 3 cents the third week and so on for 50 weeks. Total \$12.75.
In Class 2, you pay 2 cents the first week, 4 cents the second week, 6 cents the third week, and so on for 50 weeks. Total \$25.50.
In Class 5, you pay 5 cents the first week, 10 cents the second week, 15 cents the third week and so on for 50 weeks. Total \$63.75.

You May Reverse The Payments If You Wish To Do So

For instance, in Class 2, the payments start with 2 cents and end with \$1.00. If you wish you may pay \$1.00 the first week and 2 cents less each week until the last payment is 2 cents, and so on with all the classes.

We also have five classes in which the payments are always the same, as follows:

- Class 10-5-10 Cents Each Week, Total \$ 5.00
Class 25-25 Cents Each Week, Total \$ 12.50
Class 50-50 Cents Each Week, Total \$ 25.00
Class 100-\$1.00 Each Week, ... Total \$ 50.00
Class 200-\$2.00 Each Week, ... Total \$100.00
Class 500-\$5.00 Each Week, ... Total \$250.00

You may join as many classes as you wish.

Interest Is Allowed On All Classes At The Rate of 4 Per Cent

Every member of the family may join, from the youngest to the oldest--your neighbor and all their children are sure to join. No membership fee.

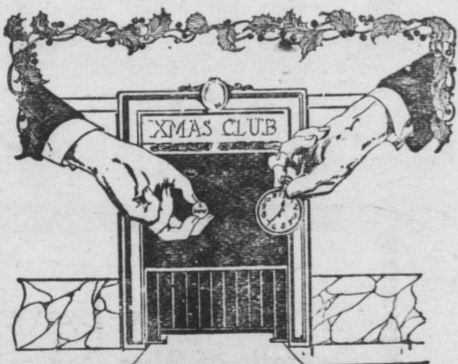
OPEN NOW

Come into the bank and let us tell you all about the plan.

THE UNION NATIONAL MOUNT JOY BANK MOUNT JOY, PENNA.

Christmas--Time to Save

4 Percent Interest



4 Percent Interest

New Christmas Savings Clubs are now starting at this Bank, and you are most cordially invited to join. A small amount deposited weekly will insure you a handsome sum for next year's Christmas Shopping.

FIRST NATIONAL BANK MOUNT JOY, PA.

OWL-LAFFS



BY O. W. L. (On With Laughter)

No matter how tough things break for you, remember that kicking won't get you a thing outside of in a foot ball game.

While at Lancaster a few days ago I saw a fellow running up Prince street. I asked what was wrong and he said a young chap stole his car. I said: "Well, you'll never catch him." He said: "O yes I will. He forgot the tool kit."

I told that one to Lester Roberts and he said: "I'll bet a plugged dime that the car stolen wasn't a Hudson or an Essex."

A lady went to Hauer's store and decided to kid one of the clerks so she said: "Have you any eggs without chickens in them?" The clerk replied: "Sure; duck eggs."

Harry Darrenbamp asked one of his frequent callers: "What has four legs and leaves?" The fellow didn't know and Harry said: "A rat up at my barn when my neighbor's big cat appears."

Recently a fellow from Philadelphia visited friends here. At the table the chap took what he thought was a portion of butter on his knife but in reality was limburger cheese. Then he whispered to the fellow beside him: "That butter is strong as lightning."

One of our young bloods went to the Capitol theatre at Lancaster the other evening and when one of the comedians said that "young men part their hair in the middle because there must be an alley in every block", he felt so darn guilty that he walked out.

You know some folks kid the single men for not getting married, but really you can't blame 'em. It takes war heroes or men with an awful lot of courage to live with some of the women nowadays.

There is more cooperation among wild animals than most people realize, says a Florin man. He thinks the stork and the wolf usually work in the same neighborhood.

This morning a man asked the writer of this column if writing a joke was. I told him its darn funny if it does.

Pays to Advertise On a tombstone in a cemetery near Ozark, Ark., is this inscription: "Here lies the body of Jane Smith, beloved wife of Thomas Smith, marble cutter. This monument was erected by her husband as a tribute to her memory and as a specimen of his work. Monuments of the same style, \$250."

John Keener, at Maytown, will erect these kind if any one wants them and we presume Jimmy Glatfelter would too.

A man on Mount Joy street came up town Monday with a black eye. I asked him how it happened. He said he insisted on having his rights at home and his wife threw a few lefts in the bargain.

Love and Marriage He was introduced to me and called me "Miss Mabel." Half an hour later, he called me "Mabel." He took me out and called me "Kid." During our engagement, he called me "Sweetie." On our honeymoon, he called me "Tootsum." Six months after the marriage, he called me "Dear." After five years, he calls me "Hey, you!"

I met a man from Florida yesterday. I asked him if he wanted to go south this Winter and he said: "No, I made so much money last Summer that I can't afford to stay at home."

I asked Arthur Hendrix why women are frequently called angels and he said he thinks its because they are always harping on something.

Dan Cupid is a marksman poor. Despite his love and kisses; For while he always hits the mark, He's always making Mrs.

Dr. Snyder was called to a certain home and he said to the lady of the house: "Madam, your husband is quite ill." She replied: "O, I do hope its nothing trivial."

A fellow here in town says that he thinks a lot of bootleggers save themselves by giving a case to the jury.

Figures don't lie but oh, you figures, said one of our young bloods after he came home from the burlesque show at Columbia last Tuesday night.

Well, here's hoping this cold weather keeps up. Its about the only time in the year that my wife cares for me.

A WISE OWL The original warrant for the execution of Charles is in the library of the House of Lords. This warrant was produced by Colonel Harker after the Restoration and was the evidence upon which those who had signed it were excused from the Indemnity Act.

DON'T GUESS ABOUT SEED CORN

Seed corn for 1926 planting offers an interesting contrast to that for last year, says United States Department of Agriculture. From the standpoint of maturing corn, the summer of 1924 was one of the poorest in many years. As a consequence there was every indication that there would not be enough seed corn to go around in the spring of 1925. An active campaign by the agricultural experiment stations and the Federal Department of Agriculture, aided by realization of the very evident danger, resulted in more seed corn being field selected and dried than ever before. Finally, unusually favorable weather during September and October permitted much corn to dry in the field without being damaged for seed purposes. Therefore an abundance of good seed corn was available for planting in 1925.

In contrast, the summer of 1925 was unusually favorable for the rapid development of corn. The crop went into September in excellent condition and the prospects for seed corn were the best. Field selection of seed corn was put off in many cases because of these facts and early frozes occurred before many farmers had selected their seed. These conditions have contributed to a prospective seed corn situation next spring which, while not serious, may be unfavorable.

In Iowa, for example, the temperature during the last week in October was low, zero weather occurring over more than half of the State. Corn containing more than 20 per cent of moisture is ruined for seed purposes when subjected to such temperatures. Conditions similar to those in Iowa occurred over much of the Corn Belt.

Farmers who did not have their seed corn out of the field before the first freeze should test it for germination as soon as possible. Directions for conducting such tests may be had from their State agricultural experiment station or the United States Department of Agriculture. A preliminary test of two kernels from each of 100 ears of the kind to be planted will show whether the seed can be used or whether other arrangements must be made.

AUCTIONEER WEBSTER GIBBLE'S 1926 SALE LIST

January Sat. 1--In Mt. Joy, 333 Marietta St., household goods by Henry Evans.

Thurs. 28--Nr. Greentree Church stock and imp. by Martin Greiner.

Sat. 30--Four mi., north of Mt. Joy, stock, fur, by Mary Snyder.

February Sat. 13--Nr. Mt. Joy, household goods, poultry sup. by Sam. Hoffman.

Wed. 24--Near Chiques Church, stock, imp., hhd. goods by S. Shelly.

Sat. 27--Nr. Union Square, implements and stock by Irvin Stoner.

March Tues. 2--Near Mastersville, stock and imp. by Allen Geib.

Thurs. 4--Near Union Square, stock and imp. by Sam. Normbold.

Tues. 6--Nr. Breneman's School, stock and imp. by Almus Earhart.

Wed. 10--Nr. Mt. Hope Church, stock and imp. by Francis Shreiner.

Thurs. 11--North of Manheim, stock and imp. by Samuel Shonk.

Sat. 13--Near Elizabethtown, stock, and imp. by Isaac Koser.

Tues. 1--At Naumanstown, stock and imp. by John Houser.

Thurs. 18--Nr. Union Square, imp., stock, fur, by Amos Nissley.

IS EVERY DAY A BACKACHE DAY?

Mount Joy Folks Have Found the Cause and Corrected It

Is your back lame and achy? Are you troubled with sharp, rheumatic pains; miserable with headaches, dizzy spells and kidney irregularities? No wonder, then, you feel worn-out and discouraged. But have you given any thought to your kidneys? You should! Weak kidneys cause just such troubles. Don't risk neglect! Use Doan's Pills--a stimulant diuretic to the kidneys. Here's a Mount Joy case. Mrs. E. S. Hendrix, 106 E. Donnell St., says: "A cold settled on my kidneys and I had dull pains in the small of my back. When I bent over, it was all I could do to straighten up. Mornings by back was sore and lame and it ached continually. I had headaches, too, and spots came before my eyes. My kidneys also acted irregularly. Doan's Pills from Garber's Drug Store rid me of the trouble."

ROWENNA

Evangelistic meetings began at the Church of God, here, Sunday evening. The meetings will begin each evening with a song. D. E. Breneman, 7 o'clock Sunday and 7:15 week day evenings. Monday evening, Rev. W. H. Shades, pastor of the Church of God, Columbia, will bring the gospel messages nightly. Rev. Shade is an evangelist of marked ability.

Modern Home Cheap A new house, six rooms and bath, on West Donegal street, Mt. Joy, for sale. Brick with asbestos shingle roof. All conveniences. Possession now. If you want a good home, free from expensive repairs for years, buy this property. Jno. F. Schroll, Phone 41R2, Mount Joy.

Here's a Nice Home Who wants a nice brick property, on corner with wide lot on side, on Marietta street, one of our most beautiful residential streets, for only \$4,500. This property won't last long at that price so don't delay if you are interested.

BOBBING SHINGLING CURLING and MARCELLING Milady Shoppe 70 E. Main Street

REPORT OF CONDITION OF THE UNION NATIONAL MOUNT JOY BANK AT MOUNT JOY, IN THE STATE OF PENNSYLVANIA, AT THE CLOSE OF BUSINESS ON DECEMBER 31, 1925.

Table with columns: RESOURCES, Loans and discounts, Total loans, Deposited to secure circulation, All other United States, Total, Other bonds, stocks, securities, etc., Banking House, Furniture and fixtures, Lawful reserve with Federal Reserve Bank, Cash in vault and amount due from national banks, Total of items 9, 10, 11, 12, and 13, Miscellaneous cash items, Redemption fund with U. S. Treasurer and due from U. S. Treasurer, Other assets, if any.

Table with columns: LIABILITIES, Capital stock paid in, Surplus fund, Undivided profits, Circulating notes outstanding, Certified checks outstanding, Cashier's checks outstanding, Total of items 21, 22, 23, 24, 25 and 26, Individual deposits subject to check, State, county, or other municipal deposits secured by pledge of assets of this bank or surety bond, Dividends unpaid, Other demand deposits, Total of demand deposits, Certificates of deposit (other than for money borrowed), Other time deposits, Bills payable (including all obligations representing money borrowed other than rediscounts), Total, State of Pennsylvania, County of Lancaster, ss: I, H. N. NISSLY, Cashier of the above named bank, do solemnly affirm that the above statement is true to the best of my knowledge and belief.

Subscribed and affirmed to this 6th day of January, 1926. Wm. M. Hollowbush, My commission expires Jan. 6, 1926. Correct--Attest: ELI G. REIST, T. M. BRENNEMAN, H. S. NEWCOMER, Directors

REPORT OF CONDITION OF THE FIRST NATIONAL BANK OF LANCASTER, IN THE STATE OF PENNSYLVANIA, AT THE CLOSE OF BUSINESS ON DECEMBER 31, 1925.

Table with columns: RESOURCES, Loans and discounts, Total loans, Deposited to secure circulation, All other U. S. Govt. securities, Total, Other bonds, stocks, securities, etc., Banking House, Furniture and fixtures, Lawful reserve with Federal Reserve Bank, Cash in vault and amount due from national banks, Amount due from State banks, bankers, and trust companies in the United States, Total of items 9, 10, 11, 12 and 13, Miscellaneous cash items, Redemption fund with U. S. Treasurer and due from U. S. Treasurer, Total, LIABILITIES, Capital stock paid in, Surplus fund, Undivided profits, Circulating notes outstanding, Cashier's checks outstanding, Total of items 21, 22, 23, 24, 25 and 26, Individual deposits subject to check, State, county, or other municipal deposits secured by pledge of assets of this bank or surety bond, Dividends unpaid, Total of demand deposits, Certificates of deposit (other than for money borrowed), Other time deposits, Bills payable (including all obligations representing money borrowed other than rediscounts), Notes and bills rediscounted, Total, State of Pennsylvania, County of Lancaster, ss: I, J. N. SUMMY, Cashier of the above named bank, do solemnly swear that the above statement is true to the best of my knowledge and belief.

Subscribed and sworn to before me this 5th day of January, 1926. Henry H. Koser, Notary Public, My commission expires Feb. 21st, 1927. Correct--Attest: ELMER L. SNARELY, JACOB H. MUSSER, M. L. SWARR, Directors

REPORT OF CONDITION OF THE FIRST NATIONAL BANK OF MOUNT JOY, IN THE STATE OF PENNSYLVANIA, AT THE CLOSE OF BUSINESS ON DECEMBER 31, 1925.

Table with columns: RESOURCES, Loans and discounts, Total loans, Deposited to secure circulation, All other United States, Total, Other bonds, stocks, securities, etc., Banking House, Furniture and fixtures, Lawful reserve with Federal Reserve Bank, Cash in vault and amount due from national banks, Checks on other banks in the same city or town as reporting bank of items 9, 10, 11, 12 and 13, Miscellaneous cash items, Redemption fund with U. S. Treasurer and due from U. S. Treasurer, Other assets, if any, Total, LIABILITIES, Capital stock paid in, Surplus fund, Undivided profits, Reserved for losses, Reserved for taxes, interest, etc., accrued, Circulating notes outstanding, Amount due to State banks, bankers, and trust companies in the United States, Certified checks outstanding, Cashier's checks outstanding, Total of items 21, 22, 23, 24, 25 and 26, Individual deposits subject to check, Certificates of deposit due in less than 30 days (other than for money borrowed), State, county, or other municipal deposits secured by pledge of assets of this bank or surety bond, Dividends unpaid, Total of demand deposits, Certificates of deposit (other than for money borrowed), Other time deposits, U. S. Govt. securities borrowed, Bills payable (including all obligations representing money borrowed other than rediscounts), Liabilities other than those stated, Total, State of Pennsylvania, County of Lancaster, ss: I, R. FELLEBAUM, Cashier of the above named bank, do solemnly affirm that the above statement is true to the best of my knowledge and belief.

Subscribed and affirmed to this 6th day of January, 1926. Wm. M. Hollowbush, My commission expires Jan. 6, 1926. Correct--Attest: J. N. HERSEY, J. S. CARMAN, H. H. MYERS, Directors

REPORT OF THE CONDITION OF THE TRUST DEPARTMENT OF THE FIRST NATIONAL BANK OF MOUNT JOY, PA., LOCATED AT MOUNT JOY, LANCASTER CO., PA., AS OF THE DAY OF DECEMBER, 1925.

Permanent Investments, viz: a. Mortgages \$60,000.00 b. Other investments 17,400.00 Temporary Investments, viz: a. Mortgages and other securities, none. b. Advances and loans from general uninvested cash, none. c. Overdrafts, Schedule A--Trusts, none. d. Cash balance 1,740.00

Total Trust Funds \$18,140.00 Total amount (i. e. face value) of Trusts under deeds of trust executed by Corporation as Trustee to secure issues of corporate bonds, Equipment Trusts, none. Total amount of securities held by Corporations with company as Trustee to secure Collateral Trust Bonds, no State of Pennsylvania, Lancaster, ss: I, R. FELLEBAUM, Cashier of the above named Bank, do solemnly affirm that the above statement is true to the best of my knowledge and belief. R. FELLEBAUM, Subscribed and affirmed to this 6th day of January, 1926. Wm. M. Hollowbush, My commission expires Jan. 6, 1926. Correct--Attest: J. S. CARMAN, AMOS N. MUSSEY, H. H. MYERS, Directors

REPORT OF THE TRUST DEPARTMENT OF THE UNION NATIONAL BANK OF MOUNT JOY, PA., LOCATED AT MOUNT JOY, LANCASTER CO., PA., AS OF THE DAY OF DECEMBER, 1925.

Permanent Investments, viz: a. Mortgages, none. b. Other Investments, none. Temporary Investments, viz: a. Mortgages and other securities, none. b. Advances and loans from general uninvested cash, none. c. Overdrafts, Schedule A--Trust, none. d. Cash balance, none.

Total amount of securities held by Corporations with company as Trustee to secure Collateral Trust Bonds, no State of Pennsylvania, Lancaster, ss: I, H. N. NISSLY, Cashier of the above named bank, do solemnly affirm that the above statement is true to the best of my knowledge and belief. Subscribed and affirmed to this 6th day of January, 1926. Annie C. Koser, My commission expires Jan. 6, 1926. Correct--Attest: H. N. NISSLY, T. M. BRENNEMAN, E. G. REIST, Directors

REPORT OF THE TRUST DEPARTMENT OF THE FIRST NATIONAL BANK OF LANCASTER, IN THE STATE OF PENNSYLVANIA, AT THE CLOSE OF BUSINESS ON DECEMBER 31, 1925.

Permanent Investments, viz: a. Mortgages, none. b. Other Investments, none. Temporary Investments, viz: a. Mortgages and other securities, none. b. Advances and loans from general uninvested cash, none. c. Overdrafts, Schedule A--Trust, none. d. Cash balance, none.

Total amount of securities held by Corporations with company as Trustee to secure Collateral Trust Bonds, no State of Pennsylvania, Lancaster, ss: I, H. N. NISSLY, Cashier of the above named bank, do solemnly affirm that the above statement is true to the best of my knowledge and belief. Subscribed and sworn to before me this 5th day of January, 1926. Henry H. Koser, Notary Public, My commission expires Feb. 21st, 1927. Correct--Attest: ELMER L. SNARELY, JACOB H. MUSSER, M. L. SWARR, Directors