

CLASSIFIED ADVERTISEMENTS, NOTICES, BUSINESS CARDS

BUSINESS CARDS

Pains in the back are symptoms you should not allow to continue unchecked. Kidney troubles are dangerous where they reach final stages. Let me examine your case. My corrective methods will rid you of your kidney worries.

FOR BETTER HEALTH SEE
DR. FROHNAPFEL, D. C.
Chiropractic and Osteopathic
Treatments given to suit your needs
at 144 So. 2nd St. Phone 614
Office Hours 10-12 a. m.—1-5 p. m.

S. E. BLACK
UNDERTAKING AND EMBALMING
Calls answered promptly day or night
Private Ambulance Service.
Office Phone: 90.
Home Phone: 727
Agents for Pianos and Phonographs

DR. H. E. KELLER
Decatur, Indiana
GENERAL PRACTICE
OFFICE SPECIALTIES: Diseases of women and children; X-ray examinations; Gynecologic examinations of the internal organs; X-ray and electrical treatments for high blood pressure and hardening of the arteries; X-ray treatments for GOITRE, TUBERCULOSIS AND CANCER.
Office Hours: 9 to 11 a. m.—1 to 5 p. m.—7 to 9 p. m.
Sundays by appointment.
Phone: Residence 139; Office 492

FRED W. BUSCH
AUCTIONEER
Experience with training assures you of a good sale.
Monroe or Decatur Phone

JEFF LIECHTY
AUCTIONEER
A successful sale and the high dollar.
Berne Phone.

N. A. BIXLER
OPTOMETRIST
Eyes Examined, Glasses Fitted
Hours: 8 to 11:30—12:30 to 5:00
Saturday 8:00 p. m.
Telephone 135.

DR. C. C. RAYL
Surgeon
X-Ray and Clinical Laboratories
Office Hours: 1 to 4 and 6 to 8 p. m.
Sundays, 9 to 10 a. m.
Phone 651.

FEDERAL FARM LOANS
Abstracts of Title. Real Estate.
Plenty money to loan on Government Plan.
See French Quinn.
Office—Take first stairway south Decatur Democrat.

DR. FRANK LOSE
Physician and Surgeon
Located in office formerly occupied by Dr. D. D. Clark.
North Third Street
Phone: Office 422; Home 413
Office Hours—9 to 11 a. m.
1 to 5—9 to 9 p. m.
Sunday 8 to 9 p. m.

"SAY IT WITH FLOWERS"

Roses, Carnations and Chrysanthemums. Blooming plants in cycleman and pompons that are just fine. Why not enjoy a few Chrysanthemums now while they are in season? Place your orders early for Thanksgiving. We are members of the F. T. D. Association which guarantees quality and service to any part of the United States. Visitors are welcome. Call and see us.

Moses Greenhouse Co.,
FLORISTS
Corner Fifth and Indiana streets.
Phones 476, residence 195.

Dance—Moose Hall, November 24. 273-51

FT. WAYNE & DECATUR TRACTION LINE

Leaves Decatur	Leaves Ft. Wayne
5:45 a. m.	7:00 a. m.
8:00 a. m.	9:00 a. m.
10:00 a. m.	11:00 a. m.
12:00 p. m.	1:00 p. m.
2:00 p. m.	3:00 p. m.
4:00 p. m.	5:30 p. m.
5:30 p. m.	7:00 p. m.
7:00 p. m.	9:00 p. m.
10:00 p. m.	11:00 p. m.

Freight car leaves Decatur 7:45 a. m.
Arrives at Fort Wayne 9:30 a. m.
Leaves Fort Wayne 12:00 noon
Arrives at Decatur 1:30 p. m.

F. A. RAYMOND, Agent.
Office Hours 7:30 a. m., 7:00 p. m.

CLASSIFIED ADS

FOR SALE

FOR SALE—Lump rock salt at 1c a lb. Adams County Equity Exchange, Monroe St. & G. R. & I. Phone 233. 218ft

FOR SALE—Rose comb Rhode Island Red cockerels, and Mammoth Bronze turkeys; best I have ever raised; prices reasonable; J. F. Rupert, Monroe, Ind., Monroe phone 58. 267-ft.

FOR SALE—Airedale dog. Good hunter and good with stock. Reasonable. Phone 849-Red. 704 High St. 273-3t.

FOR SALE—Full blooded S. C. Buff Orpington cockerels; bronze turkey; terms; show winners; write for prices; W. T. Rupert, Monroe, 273-6tx.

FOR SALE—Short Horn cow, 3 years old, eligible to register with calf by side. Frances Murphy, Monroe, Ind. 273-3t.

FOR SALE—Hampshire hogs, all ages. Three sows with pigs by side. Sumner Mumma, Decatur, Indiana, R. 3. Phone 811-F. 273-6tx.

FOR SALE—Black and tan coon dog. Call at 717 No. 2nd St. after 6 o'clock. 373-3tx

FOR SALE—One buzz saw complete. L. E. Summers, 909 Walnut St., phone 651 before 6:30 a. m. 273-3t.

FOR SALE—Full blooded Poland China. Big type male hog. Inquire of Kitson, Decatur, R. 2, phone 863-R. 273-3tx

FOR SALE—2 shot guns, 1 double barrel and 1 single barrel hammerless. Call after 5 in the evening at 257 North 6th St. 273-3tx

FOR SALE—All kinds of fire wood, prices right. Phone 576-3 rings or address Adolph Schamerloh, Decatur R. R. 8. 274-3tx

FOR SALE—Flour sacks at 50 cents per bundle. Millers Bakery. 274-3t.

FOR SALE—Cheap: 120 acres good land on stone road, two miles to good market; see Merryman & Sutton, Decatur, Ind. 267-eod-2wks.

FOR SALE—Light oak bedstead and springs; mahogany music cabinet. Call 137. 269-3tx, e-o-d

FOR SALE—10 bull blooded Buff Orpington pullets. 1 Buff Orpington rooster, no relation to pullets. Telephone 580-L. 273-3t.

FOR SALE—Two lots, 9 room house, partly modern. 121 N. 10th st., or call phone 658. 275-ft

FOR SALE—McDougall kitchen cabinet; kitchen range; 3 hole gas plate; porch swing and chairs; single iron bed, spring and mattress; Wilton heater; Krantz ball bearing vacuum sweeper; light pair Kirsch curtain rods; Axminster rug 12x14 ft.; 3 small rugs 3 ft. by 3 ft.; kitchen table. Call phone 658 or at 121 N. 10th street. 275-ft

FOR SALE—White Wyandotte cockerels, full blood; heavy laying strain. Call 323. 275-3t

LOST AND FOUND

LOST—\$12 somewhere between Fifteenth St and Second St. Finder please return to Henry Stevens, 1510 W. Madison St. 266-ft.

LOST—A black rosary, gold chain. Owners name on cross. Call 117 White. 274-3tx

WANTED

WANTED—Small house, modern to semi-modern. Call Standard Oil Service station. 274-3tx.

Government Railway Mail Clerks start—\$133, month; expenses paid. Specimen examination questions free. Columbus Institute, Columbus, Ohio. 191-eo wed

For Rent

FOR RENT—5 room modern house near G. E. Inquire of Dan Erwin. 274-3t.

FOR RENT—Rooms over the Holt-house Drug Co., formerly occupied by the Macabees. Call Mrs. Holt-house, at 137. 269-3tx, e-o-d

Shadow social and 2-cent supper benefit Buehler Chapel, at Peterson school Friday evening, Nov. 24. 274-2t

WANT ADS EARN

2 cent supper, Saturday, Nov. 25th, K. of P. home, 5 to 7, benefit Civic Section of Woman's club. 274-4tx

GO TO

MOTS' PLACE
FOR
HOT WAFFLES



Sale Calendar

Nov. 22—Crist and Floyd, 4 miles south, 3 miles west of Decatur.
Nov. 23—C. F. Wertz, 2 mile south of Pleasant Mills or 2 1/2 miles north-west of Willshire.
Nov. 28—Otto Rodenbeck, 3 1/2 miles northeast of Decatur.
Dec. 12—Mart Stalter, 2 1/2 miles west of Decatur. 2 miles east of Peterson.

MENU FOR ANNUAL DINNER

Following is the menu for the annual Thanksgiving dinner at the Evangelical church, Thursday, November 23: Noodle soup, roast chicken, mashed potatoes, gravy, glazed sweet potatoes, escalloped corn, cream slaw, cranberry sauce, pickles, jelly, bread and butter, pie and coffee. The menu for the two-cent supper on the evening of Thursday, November 23 at the same church is: noodle soup, cream chicken, meat loaf, escalloped potatoes, sweet potatoes, baked beans, potato salad, pie, cake, fruit salad, coffee, and ice-cream. 2t.

2 cent supper, Saturday, Nov. 25th, K. of P. home, 5 to 7, benefit Civic Section of Woman's club. 274-4tx

Indianapolis Physician To Address Doctors Here

Dr. Charles Sowder, of Indianapolis, and a member of the Indiana University School of Medicine, will speak on the subject of "Diagnosis and Treatment of the Cardiopathies," at the regular meeting of the Adams County Medical Society in the dining room of the Hotel Murray, at 7 o'clock to night. The members of the Wells and Jay counties medical societies in addition to a number of other physicians have been invited to attend the meeting tonight. Many visitors have accepted the invitation and a large attendance is expected. A dinner will be served previous to the address. Dr. Sowder is a leading physician of Indianapolis.

MARKETS-STOCKS

Daily Report of Local and Foreign Markets

New York, Nov. 22.—Further announcement of increased dividends and stock distributions excited the speculative interest at the opening in a few issues with similar prospects, but the general market continued dull and irregular. Renewed efforts for a Cuban loan caused some demand for stocks of the sugar producing companies like Cuban Cane and Cuban American, but the industrial leaders were either unchanged or showed only fractional variations, apparently awaiting a new incentive to govern the immediate course of their fluctuations.

Indianapolis Livestock Market
Hogs—Receipts 14000; market steady; best heavies \$7.95@8.00; medium mixed \$7.95@8.00; common choice \$7.95@8.00; bulk of sales \$7.95@8.00.
Cattle—Receipts 900; market slow, steady; steers \$12.00@12.50; cows and heifers \$6.00@9.25.
Sheep—Receipts 350; market steady top \$5.00.

NEW YORK PRODUCE
Flour—dull and steady.
Pork—Quiet; mess \$29.50@30.
Lard—Steady; middle west spot, \$12@12.50.
Sugar—Quiet; centrifugal \$5.53; refined quiet; Granulated, \$6.90@7.
Coffee—Rio No. 7 on spot 10 1/2@10 3/4.
Tallow—Quiet; special 8@8 1/4; city, 7 1/2.
Hay—Dull; prime No. 1 \$1.25; No. 2, \$1.10@1.05; clover 90c@1.20.
Dressed Poultry—Firm; turkeys, 30@60c; chickens 18@40c; fowls 16@32c; ducks 25@32c.
Live Poultry—Firm; geese 22@26c; ducks 22@25c; fowls 18@20c; turkey 45@48c; roosters 15c; chickens, broilers 22@23c.
Cheese—Firm; state milk, common to specials 20@27c; skims, common to specials 20c.

Cleveland Produce
Cleveland, Ohio, Nov. 22—
Butter—Extra in tubs 56@56 1/2c; prints 57@57 1/2c; firsts 55@55 1/2c; peaking stock 28@29c.
Eggs—Fresh gathered, northern Ohio 57c; western firsts new cases 54c; refrigerator extras 20@32c; refrigerator firsts 28@29c.
Poultry—Live heavy fowls 22@23c; roosters 14@15c; ducks 20@24c.
Potatoes—\$150@2 per 100 lb sack.
East Buffalo Livestock
East Buffalo, Nov. 22—Receipts, 2280; shipments 4370; official to New York yesterday 4750; hogs closing slow; medium and heavies \$8.25@9.35; mixed \$8.35@8.40; Yorkers, \$8.42@8.45; pigs \$8.50; few, \$8.65; roughs \$5.00@7.50; stags \$4.50@5; cattle 325 steady; trade slow; sheep, 38; best lambs 31.50; ewes 6@7.50; calves 250, tops \$11.50.

LOCAL GRAIN MARKET
No. 2 Wheat or Better \$1.15
Old Yellow Corn, per 100 85c
Old White or mixed corn, per 100 85c
New Yellow Corn, per 100 90c
New White or mixed corn, per 100 40c
Rye 40c
Barley 50c
Timothy Seed \$1.00 to \$2.00
Alsike \$3.00 to \$7.00
Red Clover \$10.50
DECATUR PRODUCE MARKET
for delivered produce
Large Hens 16c
Leghorn Fowls 11c
Leghorn Chickens 11c
Heavy Spring Chickens 15c
Heavy Fowls 16c
Old Cocks 8c
Ducks 18c
Geese 13c
Turkeys 35c
Old Tom Turkeys 25c
Eggs, dozen 55c

Butterfat Prices
At cream buying station 48c

DOINGS IN SOCIETY

CLUB CALENDAR

Wednesday
St. Vincent de Paul society with Mrs. E. L. Carroll, 2:30 p. m.
Psi Iota Xi meeting with Mrs. E. B. Adams.
So Cha Rea—7:45 — Mrs. Francis Schmidt.
Bachelor Maids—6:30, Murray Hotel, Miss Kynth Voglewede hostess.
Historical Club, Mrs. John Schug—2:30 p. m.
"500" Club—Mrs. Glenn Cowan.

Thursday
Annual Thanksgiving dinner and supper at Evangelical church, noon and evening.
7:30 p. m.—Helping Hand Society, S. S. Rooms.
Eastern Star Initiation — Masonic Hall.
Auction Bridge Club, Miss Cecil Miller, 8 o'clock.
Ladies Aid Society of Presbyterian Church—Mrs. F. E. France—2:30.
Baptist Woman's Society—Mrs. Will Winnes.

Friday
M. E. Ladies Aid—2:30 o'clock—church parlors.
Zion Lutheran Aid Society, School House, 3 o'clock.

Saturday
Hospital Board, Smith & Bell office.
Women's Bible Class of Baptist church — Pastry Sale—Green Meat Market.

The Ladies Aid Society of the Christian church will hold a bazaar in Mrs. Burd's millinery store on December 2.

A very interesting meeting was held last night at the home of Mrs. Edna Sellemeyer, when the Tri Kappa sorority met for a business meeting and social good time. Plans were completed for the annual Christmas dance. The program and decorating committees submitted their plans which were approved. It was also decided that they continue with their plans for the annual poor farm treat, and committees were appointed to complete plans. About twenty-two members were present. Refreshments were served by the hostess.

The Three Link club met after the Rebecca lodge last night at the hall for a social and business session. Delicious refreshments were served by the hostesses, Mrs. Amos Yoder and Mrs. Minnie Teeple.

Mrs. Frank Wemhoff, of Fort Wayne, gave a bridge party in honor of Miss Ora Weber and Miss Moore, of Indianapolis, yesterday. Mrs. Wal Wemhoff of this city also attended.

Miss Cora Steele of Kirkland township, and Mr. Arthur Pence, of Fort Wayne, were married at 4 o'clock this afternoon, at New Haven, the Rev. Jones, pastor of the New Haven Methodist church, officiating. The newlyweds have a home furnished nine miles southeast of Fort Wayne, where they will make their home.

The Standard Bearers of the M. E. church had a very interesting meeting with Miss Janette Thomas in the form of a potluck supper last night. There were twenty-two present and the guests were Mr. and Mrs. U. S. A. Bridge, and Mrs. Chalmers Porter. Miss Mildred Butler, who was elected president at the former meeting, resigned and Miss Mary Poling was elected to take her place. The next meeting will be with Mrs. Heber Humberger.

Mrs. A. J. Lewton, of north of the city, entertained at dinner today: Mrs. F. A. Peoples, Mrs. Dee Lewton, and Mr. Henry Magley.

The Progressive class of the Presbyterian Sunday School, meeting with Mrs. J. C. Patterson last evening, had an unusual instructive and interesting time. The subject of "Eve" given by Mrs. Blossom, was rendered in her interesting manner. Miss Rose Dunathan, who is a guest at the Patterson home, delighted the members with a descriptive of the Passion Play at Oberammergau, which she visited this year. She showed pictures, thirty-two in number, of the building, grounds, people in groups and singly who took part. These pictures were about 8 by 10 inches in size, and then card size of same, showing colors of garments worn. She gave a wonderful talk, bringing out the weaknesses and strength of the real people who condemned our Lord. She told of the costumes, the salary, the home life; everything that one wonders about in this wonderful play.

Mr. and Mrs. D. Haggard entertained the following Sunday: Mr. and Mrs. Henry Edwards of Grover Hill, Ohio; Mr. and Mrs. Joe Dodson, of Van Wert, Ohio; Mrs. Frances Kane and two sons, of Dayton, Ohio; Mr. and Mrs. Chas. Marshaud and family,

of near Monroe; Mr. and Mrs. Harry Haggard and son Enos, of Monroe; and Mr. and Mrs. Freeman Evans and daughter, of Muncie.

Mrs. C. A. Dugan was hostess to the Ladies Shakespeare Club at her home on Monroe street, at 2 o'clock this afternoon. Mrs. Dugan was the leader, also, and she presented a paper on "Our Pilgrim Fathers and Mothers."

The V. I. C. class of the United Brethren Church had a splendid meeting with Mr. and Mrs. Jesse LeBrun last night with about twelve members present. Games were played and interesting talks by the members given. Refreshments were served.

The Teachers of the Presbyterian Church held a very interesting session and meeting with Mrs. Alma Frisinger last night. Plans were discussed and completed for the Christmas entertainment and other business was discussed. There were about twelve members present. Refreshments were served.

Mrs. W. R. Smith entertained the Mary and Martha Sunday School Class of the Methodist church last night. Plans were completed for the Christmas party and exchange which will be held at the home of Mrs. Charles Colter. After the business meeting refreshments were served.

Baptist Woman's Society will meet with Mrs. Will Winnes on Thursday afternoon for Missionary Study. Mrs. Sam Hite will be leader.

The Catholic Ladies of Columbia gave a very interesting card party at the . of C. Hall last night playing "500" and rum. The prizes were won by Agnes Costello, first second, Ethel Edwin; and guests prizes went to Elsie Bunnegraph and rs. Fred Fullenkamp. The committee in charge was composed of rs. William O'Brien, rs. Ray Glutting, Cella Nesswald, and Agnes Nesswald.

The Young en's Christian Class of the First Presbyterian Church, held a very enjoyable and interesting party at the home of Herbert Foreman on ercer avenue. The boys gave stunts, played games and had a general good time. Delicious refreshments were served.

WANT ADS EARN

A Rat That Didn't Smell After Being Dead for 3 Months.

"I swear it was dead at least 3 months," said James Sykes, Butcher, Westfield, N. J. "We saw this rat every day. Put a cake of RAT-SNAP behind a barrel. Months later my wife asked about the rat. Remembered the barrel, looked behind it. There was the rat—dead, not the slightest odor."

Three sizes, 35c, 65c, \$1.25. Sold and guaranteed by Holthouse Drug Co., Lee, Hd. Co., Schafer Hd. Co., Callow & Kohne, W. W. Parks, Willshire, Ohio.

PUBLIC SALE

The undersigned will offer at public auction at his farm, 4 1/2 miles northwest of Wren, 5 1/2 miles south-west of Convoys, 10 miles east of Decatur, Ind, 10 miles west of Van Wert, Ohio, 1/2 mile north and 1/2 mile west of Middlebury, on what is known as the old Britton Farm on

MONDAY, NOV. 27, 1922.

Beginning at 12 o'clock sharp. The following described milch cows and full blooded hogs:

15 MILCH COWS—1 Holstein cow, 5 years old, be fresh Dec. 20; 1 Holstein cow, 6 years old, be fresh Dec. 17; 1 Holstein cow, 5 years old fresh now; 1 Holstein heifer, be fresh Feb. 19; one Holstein heifer, 2 years old, be fresh June 20; 1 Red Polled cow, 4 years old, now fresh; 1 Durham cow, 6 years old, will be fresh March 10; 1 Durham Cow, 2 years old with calf by side; one Jersey cow, 7 years old, will be fresh Jan. 29; One Jersey cow, 5 years old will be fresh, Dec. 29; Jersey and Guernsey cow, 3 years old, will be fresh March 10; Jersey and Guernsey heifer will be fresh March 25; Two Durham heifers, be fresh in April; 1 Holstein heifer calf, 5 months old; 1 Holstein bull, big enough for service. This is a real bunch of milk cows, the milk from each cow will be weighed the day before the sale and weight will be made known on sale day. So you will know just what you are buying. 17 BROOD SOWS—Carry some of the best blood lines of the leading herds in the country of Big Type Poland herd headed by Gerthdale Superior, No. 12701. He is by Gerthdale Jones and Lady Gerst-price. This is one of the best boned and bucked hogs in the country and if fitted would be a real show boar. FIVE TRIED SOWS WILL SELL—Such sows as: Bob's Bell; Bob's Big Model; Bob's Model; Bob's Anna; Bob's Model 2nd. All sired by Louk's Big Bob the greatest breeding boar in Ohio. Sows are out of such sows as King Model; Anna Buster; Pats Lady and other good sows. 12 NICE BIG GROWING SPRING GILTS—Every thing bred to come in February. Buy that boy, a nice gift and start him in the full blooded hog business. These sows will sell at Farmer's Prices and are all double immuned against cholera. There will be a guessing contest in which the winner will receive 1 full blooded pig.

TERMS—Made known on day of sale. Come and win the free pig. **CHRIST and MARTHA E. BEERY** Col. Ed. Kirkland, Auc. nov 20-22-24 Henry Huffman, Clerk

Instant Quaker Oats

Cooks to perfection in 3 to 5 minutes



You Can Sleep

Longer now, if you wish

Quaker Oats now comes in two styles, identical in quality and flavor.

Our experts have perfected Instant Quaker Oats—the quickest cooking oats in the world. It cooks in from 3 to 5 minutes, and it cooks to perfection.

Now your oat dish can be ready, if you wish, before the eggs or coffee.

Now two great supremacies

Now Quaker Oats in two ways excel any other oats in existence. Long ago their flavor won the world. It has made Quaker Oats the dominant brand wherever oats lovers live.

Quaker is flaked from queen grains only—just the rich, plump, flavorful oats. We get but ten pounds from a bushel, but those ten pounds are the finest oats that people ever get.

Now comes quick cooking. Instant Quaker is flaked from the same queen grains. But the oats are cut before flaking. They are rolled very thin and are partly cooked. So the flakes are smaller and thinner—that is all. And those small, thin flakes cook quickly.

If you want exquisite flavor you must get Quaker Oats. If you want five-minute cooking you must get them. Get either or both, as you like. But get Quaker always if you want this dish delightful.

Regular Quaker Oats
Come in package at left—the style you have always known.
Instant Quaker Oats
Come in package at right, with the extra "Instant" label.
Your grocer has both. Be sure to get the style you want.

Packed in sealed round packages with removable covers

Tri-Weekly Through Service TO AND FROM JACKSONVILLE FLORIDA

Via Cincinnati and the L. & N. R. R. in THE SOUTHLAND

EVERY MONDAY, WEDNESDAY AND SATURDAY

Leaves	Arrives	Leaves	Arrives
6:50 P. M. Lv. Jacksonville	Ar. 11:55 A. M. Cincinnati	6:50 P. M. Lv. Cincinnati	Ar. 10:20 A. M. Jacksonville
7:35 P. M. Lv. Jacksonville	Ar. 12:20 A. M. Cincinnati	7:35 P. M. Lv. Cincinnati	Ar. 9:15 A. M. Jacksonville
11:20 P. M. Lv. Jacksonville	Ar. 1:50 A. M. Cincinnati	11:20 P. M. Lv. Cincinnati	Ar. 8:15 P. M. Jacksonville
3:55 A. M. Lv. Jacksonville	Ar. 1:50 A. M. Cincinnati	3:55 A. M. Lv. Cincinnati	Ar. 9:15 P. M. Jacksonville
7:30 A. M. Lv. Jacksonville	Ar. 3:20 P. M. Cincinnati	7:30 A. M. Lv. Cincinnati	Ar. 8:20 P. M. Jacksonville
8:50 P. M. Lv. Jacksonville	Ar. 12:20 A. M. Cincinnati	8:50 P. M. Lv. Cincinnati	Ar. 7:25 A. M. Jacksonville
9:45 A. M. Lv. Jacksonville	Ar. 12:20 A. M. Cincinnati	9:45 A. M. Lv. Cincinnati	Ar. 6:25 P. M. Jacksonville

Requests for reservations are invited and may be addressed to any ticket agent of the Pennsylvania System, or to M. F. Quaintance, Division Passenger Agent, Grand Rapids, Mich.

Pennsylvania System

You Can Walk Far If

We Pay 4% On Savings Accounts

you strike an easy, steady gait and stick to it.

You can save a lot of money on the same plan by depositing a small but fixed amount in our savings department each week or each pay day.

Try a few dollars a pay day—it's regularity and sticking to it that counts. The 4% interest, compounded semi-annually, which we pay will help along.