American Sentinel

ISHED EVERY FRIDAY AFTER-
NOON BY THE

American Sentinel Company

OF WESTMINSTER, MD.

WESTMINSTER, - MD.

FRIDAY, APRIL 1, 1910.

TERMS.

$1.00 per year, to be paid in advance. Fifty cents for six months, and 25 cents for three months. Single copies 3 cents.

ADVERTISING RATES.—One square (8 lines) will be inserted 3 times or less for $1.00, and 25 cts., for each subsequent insertion. One square 3 months, $3.00; 5 months, $5.00; 12 months, $8.00. One square 1 time 50 cents. Business Cards, not exceeding 8 lines, $8 per year. When the number of insertions is not marked advertisements will be continued until forbid and charged accordingly. Yearly advertisers must confine advertisements to their own business. Rule and Figure Work double price. Business Locals 10 cents per line. Marriages and deaths inserted free. Obituaries and Personal Communications 5 cents per line.

TERMS.

Yearly advertisements $5.00 per inch, for more than one inch, per year; $3.00 per inch for 6 months and $2.00 per inch for 3 months.

One column one year $100; half column $60; quarter column $30. Monthly changes allowed without extra charge. Extra changes will be charged for as follows:—Column advertisements, 75 cents each; half column, 40 cents; quarter column, 25 cents. Advertisers desiring changes should notify the office by Tuesday noon.

☞ All correspondence with this office should be addressed to "THE SENTINEL."

Entered at the Post Office, Westminster, Maryland as Second Class Matter.

WILL FORESTRY PAY?

With the increasing cost of building material and timber of all kinds, the question is often asked why not grow timber for profit? The fact that it takes many years to grow a timber crop deters most people from undertaking it. Conditions today are more favorable for the adoption of forestry methods than ever before. There are large areas everywhere that are better suited to timber growing than for any other purpose and such lands will eventually be managed for timber production. It is a crop that requires a minium amount of labor and good prices are assured. In most cases the land is already fully stocked with young growth which, with a little care, can be developed into valuable forests. The writer recently examined a volunteer growth of yellow locust, 18 years old, on a mountainside in Garrett county. A majority of the trees were big enough to make two fence posts each. The stand had been thinned at the proper time and would produce on the average 1,500 posts per acre. On a mountain farm of 350 acres in Washington county, about 150 acres had grown up in locust, the trees being about 6 years old. The question asked by the owner was, "will this stand of locust net me at the end of the next 15 years more than clearing up the land and rentnig it for farming purposes?" By comparing the rate of growth of the trees and the probable return in 15 years as compared with the net rental for the same amount of cleared land, the balance was decidedly in favor of growing locust fence posts in preference to corn and the land-owner has decided to let the locust grow. While locust is probably the best for fence post production, there are a number of other trees that will produce equal financial returns for other purposes, such as chestnut, for poles; yellow poplar, lob lolly pine and red oak for saw timber. Of course a longer time will be required to grow telephone poles than to grow fence posts and a still longer time to grow saw logs, but the value of the product is likely to increase, to a certain limit, in production to the age of the crop or even at a greater rate. If practical forestry will pay under present conditions, surely the profits to be derived from future timber crops with the certain advance of prices makes it a good proposition.

Change Doesn't Alter.

"Senator Ben Conge," said an Albany lawyer, "was praising the other day the change for the better that had come over politics.

"Changes," he said, smiling, "always occurred with the passage of time, but too often they were changes for the worse. He instanced the case of a Groton lad.

"This lad, from New York, where he was working, sent word to his father that he wanted to get married. But his father sent word back that he was too young to marry. He must wait a year. If, however, he was still of the same mind at the year's end he might then marry and welcome, and the old man would furnish the house.

"At the year's end the son came back home to Groton.

"'I guess I'll get married now, father, he said.

"'You don't really, after a whole year, want to marry?' the old man shouted.

"'Yes, I do. I certainly do,' was the obstinate reply.

"'Well, marry you shall, then,' and I'll furnish the house,' said the old man. 'Son, I'm proud of you. I didn't believe such constancy existed.'

"'Thanks, father,' said the youth, 'But I forgot to tell you that it isn't the same girl.'"—Rochester Herald.

A Woman's Essay on Man.

A boy can sit still on a sled six inches square, tied to a sleigh moving eight miles an hour; but couldn't sit still on a sofa five minutes for a dollar. A man will sit on an inch edge of a board and talk politics for three hours; put him in a church pew for forty minutes, gets nervous, twists and turns, and goes to sleep. A man will pouch his cheeks with filthy tobacco, juice runs down to his chin, feels good; but a hair in the butter kills him. He stays out till midnight, wife don't know where he is, comes home when he pleases, but if a meal is not ready just on time, pouts, frowns and says unpretty things. Evidently man is a strange animal. Gets full, beastly drunk, imagines he's rich, a great man, bets on the losing horses, goes broke, quarrels, fights, lands in jail, eyes dressed for Xmas, face frescoed and morals depraved, yet he is "Lord of all creation and monarch of all he surveys." Strange animal this man.

Perfectly Equipped.

When the large and healthy looking individual who has asked at the door for "a little something to eat" was told that he might have it if he would work awhile at the wood pile he shook his head mournfully.

"I've got the ague," he explained, "and my hand is that unstiddy I couldn't hit more'n one stick in seven."

"All right," exclaimed the mistress of the house. "Go out in the back yard and shake those ashes for me."

Mainspring of Life.

(Charleston News and Courier.)

It would seem that the mainspring of life is the ability to enjoy it to the utmost; to be able to pierce with a confidence born of hope the shadows that must inevitably enshroud us at times; and to absorb into our beings so much of the sunshine of happiness while it is ours that its radiance will be reflected in later life even after the sun has set upon some cherished hope. There is a great store-house of riches within everyone's reach if only we know how to get at it, but its doors are closed to those who substitute a life of anxiety for one of appreciation, humble through it may be. The man who worried incessantly about what the future holds soon becomes a nervous wreck, and naturally to a degree forfeits his place in the esteem of his friends. The man who is actuated only by a perfectly sane desire to insure himself and family against possible need and does not allow that desire to control his entire life merits, and generally obtains the admiration of his fellowmen.

After all, the responsibilty of distinguishing between wise provision and unwise anxiety rests with the individual, and a little more self-confidence and brave determination would go a long way in the adjustment of our material concerns, There's a divinity that shapes our ends, rough hew them how we will," and when that same Divinity preached into our souls that of an everlasting existence. He did not intend that our waiting time here below should be one of anxiety, but rather that it should be a joyous anticipation of the blessed life to come.

A Thought for Sunday.

(Ohio State Journal.)

It is the duty of every person who puts a proper value on himself to come within the sphere of some influence that will be beneficial and uplifting. It is in the very nature of things that a vile association will degrade a man. As the old saying has it, you can tell a man by the company he keeps.

The suggestion is, however, of a positive character—find out the best and be with that as much as possible. And who are the best? Why, the people who have a respect for religion, who read good books, think on real things, cultivate beautiful domestic lives, love the birds and the flowers and esteem honor and virtue as guiding principles. Here is where one feels the influences that support a true life.

A person may go among the blasphemous, the scornful, the licentious, the drunken, the virtue-deriding elements of society, but unless he goes with care or a high purpose, he will come forth with a stain. The point is this, that it is the duty of a man or woman to seek influences that lift up and not pull down. This is not applicable to individuals only, but to occasions and places as well. There is the church, the library, the lecture room, the social center, the friendly gathering in some intelligent home—all going to build up individual character and success in life.

SLEEP.

(Boston Globe.)

All that we know about sleep is that we know nothing about it. The venerable John Bigelow—Poultney's father—wrote a book not long ago on "The Mystery of Sleep," and left it more of a myserty than ever. A famous psychologist has lately considered the subject in a book that will cure the average case of insomnia if the victim attempts to read it. The effects of sleep are known, but not its cause or conditions. A medical journal says that brain workers should get all the sleep they possibly can, whether it is nine hours or only five. Some men sleep slow and others fast. The secretary of a manufacturers' association in Boston, a man verging on middle age, has for years worked at high pressure and got along finely on an average of three hours' sleep a day. Most intellectually active men, however, can't knit up the raveled sleave in less than eight or nine hours. They sleep slow.

Everything is being investigated in this inquisitive age. Will a part of the Rockefeller Foundation be devoted to an investigation of the causes and conditions of that unknown state in which one-third of human life is passed, and bout which we know absolu tely nothing?

Gambling.

Gambling is one of the curses of modern life which has its root apparently in an instinct of human nature. Like other vices of the kind, it will never be thoroughly suppressed; but boys should have no opportunity offered them to indulge in the vicious practice at a time when habit becomes more firmly fastened. The law should be strict in this regard, and it should be rigidly enforced. The whole business community is interested in this matter, for gambling among boys and very young men often means frauds, defalcations and plain theft from employers to cover up losses or supply funds.

Art From Two Viewpoints.

Robert Henri, the noted painter, discussed at a dinner in New York the popular taste in art.

"The popular taste in art," he said, "is a picturesque bit of woodland—a lane, a tree and charming effect of sunlight and shadow—when a hand fell heavily on my shoulder and the voice of a young farmer said:

"'What are ye paintin' that little bit o' road for? Come along with me, mistar, an' I'll show ye somethin 'worth paintin'—three miles of road, all just repaired.'"—Washington Star.

Nobody to Blame.

William Pruette, the singer, tells of a servant girl who came to Mrs. Pruette in tears and asked permission to go home a few days, says the Cleveland Leader. She had a telegram saying her mother was sick.

"Certainly you may go," said Mrs. Pruette, "only don't stay longer than is necessary as we need you."

A week passed and not a word from her. Then came a note which read:

"Dear Miss Pruette: I will be back next week an' please keep my place for my mother is dying as fast as she can."

"Grandma, do you think birds go to heaven?"

"I see no reason to doubt it, dear. I sometimes think, though, that parrots go to the other place."—Chicago Tribune.

Making Father Give Proof.

A Washington scientist is the father of several boys, to whom the greatest freedom is accorded He was recently engaged in some computation, being at the time near the window of his house, when he heard a shril cry of "Dad, dad!" from his youngest born, who was playing with neighbors' children

An Equinox.

Tommy—Pa, what is an equinox?

Pa—Why—er—it is—ahem! For goodness sake Tommy, don't you know anything about mythology at all? An equinox was a fabled animal, half horse, half cow. Its name is derived from the words 'equine' and 'ox.' It does seem as if these public schools don't teach children anything nowadays! outside.

"What a trial my children are!" murmured the distinguished man, as he thrust his head out of the window, "Well, Harington," he asked, "what is it?"

Whereupon the lad, who was standing in the center of a group of youngsters, replied:

"Willie Johnson wouldn't believe you hadn't a hair on your head. That's all, dad."—Lippencott's.

NO REASON FOR IT.

When Westminster Citizens Show the Certain Way Out.

There can be no just reason why any reader of this will continue to suffer the tortures of an aching back, the annoyance of urinary disorders, the dangers of diabetes of any kidney ills when relief is so near at hand and the most positive proof given that they can be cured. Read what a Westminster citizen says:

C. H. Campbell, Main St., Westminster, Md., says: I used Doan's Kidney Pills with highly satisfactory results for an attack of kidney complaint, that had bothered me for at least ten years. My back was weak and I tired easily, but the most annoying symptom of my trouble was a dull pain through my kidneys. My health was much run down and I was steadily growing worse. When I saw Doan's Kidney Pills advertised, I procured a box at C. W. Moore's Drug Store. They gave me immediate relief and strengthened my back. I have great faith in Doan's Kidney Pills and take pleasure in recommending them to anyone suffering from kidney complaint.'

For sale by all dealers. Price 50 cents. Foster-Milburn Co., Buffalo, New York, sole agents for the United States. Remember the name—Doan's—and take no other. apr 1 2t

Tutt's Pills

FOR TORPID LIVER.

A torpid liver deranges the whole system, and produces

SICK HEADACHE, Dyspepsia, Costiveness, Rheumatism, Sallow Skin and Piles.

There is no better remedy for these common diseases than DR. TUTT'S LIVER PILLS, as a trial will prove.

Take No Substitute.

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Daily and Sunday

¶A live, independent newspaper, published every afternoon (daily and Sunday).

¶Covers thoroughly the news events of the city, State and country.

¶A newspaper for the home—for the family circle.

¶Enjoys the confidence and respect of its readers.

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Buy it from your local Newsdealer or order by mail.

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Six months..... $1.75
One year.....3.50

The Baltimore News
BALTIMORE, MD.

HAIR.

Cut Hair and Combings made to Order by EMMA F. OGG,
99 W. Main St., Westminster.
oct 8 tf

Farmers Look to Your Interest.

ASOW.

The German Coach Stallion Asow No. 3609, will make the season of 1910, commencing April 4th and ending June 30th, at the following named places.

Monday in each week at the Stable of Chas. Fritz, in Wakefield Valley.

Tuesday in each week at the stable of Oliver A. Shipley, (known as the Ralph S. Reifsnider farm) near Fenby.

Wednesday in each week at the stable of Wm. M. Heagy, on the Baltimore Turnpike near Sandyville.

Thursday in each week at the stable of J. D. Kauffman, (on the old Royer farm) Meadow Branch.

Friday in each week at the stable of W. K. Leese, Bachman's Valley.

Saturday in each week at the Palace Stables of H. H. Harbaugh, in Westminster, from 1 to 3 o'clock, P. M.

Asow is a Jet Black German Coach Horse 7 years old, and will weigh about 1460 pounds.

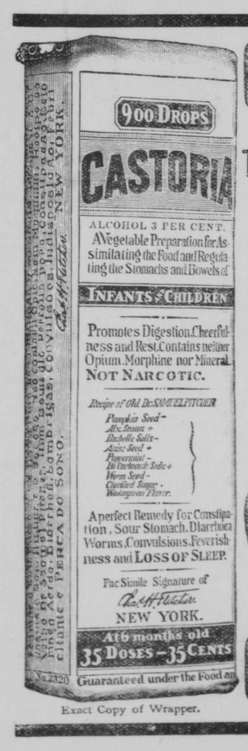
For terms and further particulars see bills.
H. H. HARBAUGH,
mar 25 3t President.

Notice.

Call and get my prices on Cypher's Chick Feed.
New Garden Seeds, Package, ounce or quart.
Pillsbury and Gold Medal Stock Foods.
All the leading Stock Foods.
Dishes free with Tea or Baking Powder.
Herring Roe 5c and 10c cans.
Beef Scrap, Oyster Shells, Hemp Seed.
Kaffi Corn, Charcoal, Canada Peas, &c.
Full line of Automobile Supplies.
Columbia Ignitor, dry batteries.
Shorts, Bran, Corn, Hay and Straw.

Wm. N. Keefer
Phone 38 F. Free Delivery.
88 and 92 East Main street,
Westminster, Md.
March 4 1910 3 5

SEE JAMES E. SMITH for Fire, Life, Tornado, Steam Boiler and Accident Insurance. Main and Church Sts., Westminster. sept 27 1y



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CASTORIA

For Infants and Children.

The Kind You Have Always Bought

Bears the Signature of Chas. H. Fletcher.

In Use For Over Thirty Years

CASTORIA

THE CENTAUR COMPANY, NEW YORK CITY.

EVER GREEN IN THE MEMORY will be those departed ones, but their last resting place should show the outward mark of your esteem. In our marble works you will find

ALL STYLES OF MONUMENTS from the headstone to the family vault. We handle LASTING marbles and granites, and submit designs that you may select your choice. Prices moderate.

JOSEPH L. MATHIAS.
(successor to JOHN BEAVER.)
126 East Main Street, Westminster.
C. & P. Phone 70-R ap 13

Bark Wanted AT Tannery Station.

We will pay EIGHT DOLLARS AND FIFTY CENTS ($8.50) per ton of 2,000 pounds for 2,000 Tons of Prime Chestnut Oak Bark, and

Six Dollars

($6.00) per ton for BLACK OAK BARK of this year's peeling, delivered in good order and condition at the Carroll Tannery, before the 1st day of July, 1910. We will not buy any Span Oak Bark this year, and will only buy Black Oak Bark from parties who will sell us their Rock Oak Bark.

THE
Carroll Oak Tanning Co.,
OF
Carroll County, Maryland.
Tannery Station on
Western Maryland R. R.
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John D. Bowers

Headquarters For
Fancy and Staple Groceries

The quality of my goods and the low prices for same, speak for themselves. We give one Soda Ticket with every cash purchase of one dollar, except sugar, which will entitle you to one Glass of Soda Water.

John D. Bowers
C. & P. Phone. 47 E. Main St.
QUICK DELIVERY.
Jan. 7 3. 1.

FOR SALE

T. T. Peerless Traction Engine, B-1 Seperator, Chase Shingle Mill and Eli Hay Bailer. To purchaser can give a good route lying within three miles of Westminster. Term to suit purchaser.

Buggies, Wagons, Binders, Mowers, Rakes and Tedders. Everything for the FARM.

The W. H. Davis Co.
Cor. Main and John Sts.,
Westminster, Maryland.
February 18 1910 2½ 1

Pianos and Organs.

PIANOS:
BLASIUS & SONS,
LABRECHT & REGENT,
BEHR BROS & Co.

ORGANS:
ESTEY, WEAVER,
and Newman Bros.

All sold at MODERATE PRICES and on EASY TERMS.

SPECIAL BARGAINS in good Second-hand Pianos and Organs.

☞ Call and see goods and get prices before purchasing elsewhere.

JOHN T. ROYER,
West Main Street, Westminster, Md.
oct 16 tf

M. E. CAMPBELL,

BUTCHER,
Dealer in Fresh and Cured Meats.

Highest Cash Price Paid for Fat Cattle, Hogs Sheep, Calves and Beef Hides.
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Lumber Coal AND Wood

You make no mistake when you buy from us. Only the best Anthracite Coals are sold by us, delivered promptly, well screened, and 2240 lbs. for a ton.

Try a ton of our
"Elkhart Domestic Lump"

Has no equal on the market. The Genuine Big Vein Georges Creek for Heating, Steaming.

The best is the cheapest.

LUMBER LUMBER

Everything in Lumber for all kind of buildings at Bottom Prices. A complete stock of Sash, Doors, Blinds and all kinds of mill work kept in stock. Call and examine our stock, before placing your orders.

ROOFING ROOFING

Slate, Mineralite and Felt Roofing always in stock. 100 rolls 2 and 3 ply Felt Roofing at special price until sold.

WOOD WOOD

Wood sawed, split or in cord to suit.

A satisfied customer our best advertisement.

Yours to serve,
Lumber, Coal & Suppiy Co.
Both Phones.
May 8 1y

F. A. Sharrer & Son

UNDERTAKERS and CABINET MAKERS

A Fine and Assorted Stock of
COFFINS and CASKETS
always on hand.

We have just had completed one of the finest Hearses in the State with which all funerals entrusted to our care will be attended. We are manufacturers and dealers in

Fine and Common Furniture

Spring Beds, Mattresses, Fancy Chairs, &c., which we offer at lowest rates. An examination of our stock is solicited before purchasing elsewhere, as you can save money by buying from us.

F. A. SHARRER & SON
East Main St. Westminster, Md.
ap 10 1y

It will pay you to see
MITCHELL
before having Pictures or Kodak work finished
OPEN SATURDAY NIGHTS.
J. D. MITCHELL,
Progressive Photographer,
Westminster, Maryland.
Above Bowers Store

Herr & Babylon

BUILDERS OF
FINE CARRIAGES

Having taken the agency for the Celebrated
Ford & Pullman AUTOMOBILES
are ready to take orders and give demonstrations. Also all repair work done at our Factory.

Write us for prices on Carriage and Automobile Work.

No. 56 W. Main St., Westminster, Md.
BOTH PHONES feb 10 05

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WESTMINSTER, MARYLAND

PLUMBING
HEATING
AND
TINNING

GENERAL REPAIR SHOP

I am ready at all times to do any work in my line. Bids on heating and plumbing cheerfully given. Give me a call and save money.

MY WORK SPEAKS FOR ITSELF
C. & P. Phone 95w feb 10 07

We furnish estimates on all kinds of Job Printing, use good paper and give full count. Come in our write us.

JNO. E. ECKENRODE & SON, CARRIAGE BUILDERS

Announce to the public that they have added to the Carriage business a fine line of

Children's Vehicles—

The Irish Mail line of muscle makers for Boys and Girls namely:

SENIOR IRISH MAIL,
JUNIOR IRISH MAIL,
FLYING DUTCHMAN,
IRONSIDES HILLY COASTER,
FRENCH MOBILE
Hand Cars, Coast Wagons,
Velocipedes, Tricycles,

and other Vehicles for children. Call and look them over as they will interest the little ones.

We also have purchased a machine for applying Rubber Tires on Go-Carts, Baby Carriages, Velocipedes and Toy Automobiles. Prices very asonable. Work called for and delivered.

JNO. E. ECKENRODE & SONS,
Cor. Liberty and George sts., Westminster Md
C. and P. and Md. Phones. sept 14 07

LENT IS HERE

— LIKEWISE —

STEWART'S

Groceries and Queensware
Cor. Main and John Streets.

Where you can get lots of good things to eat during lent. For instance we have
SARDINES in Oil (imported or domestic.)
SARDINES in Mustard.
Smoked Sardines, Herring Roe.
Canned Salmon, Shredded Codfish.
Boneless Codfish, and other requisites too numerous to mention.
FRESH ROASTED COFFEES,
(that tickle the palate.)
A splendid drink at 14c per lb.
A better one at 16c per lb.
Much better at 18c per lb.
(Also special Blend and Java and Mocha)
jan 26 3 2 FRANK S. STEWART.

WANTED. Horses AND Mules.

I want to buy within the next 30 days 100 head of Horses and Mules, of all grades, for which the Highest Cash Price will be paid. Call on or address,

F. P. GOODWIN,
Reisterstown, Balto. Co., Md.

P. S.—Also have on hand at all times 50 head of good serviceable Horses and Mules for sale or exchange, and satisfaction guaranteed. my 14tf E. P. GOODWIN.

FIRE and LIFE INSURANCE AGENCY.

I am prepared to issue through the leading
FIRE, LIFE, HEALTH
and Accident Insurance Companies, Policies.
Sick and Accident Benefits
from $7.50 to $25.00 per week.

Rates reasonable. A share of your patronage solicited.

Call C. & P. Phone 45-K or write.
S. C. Stoner, Agent,
145 West Main Street,
dec 19 09 1y Westminster, Md.

Found Found

A Jewelry and Silverware Store where I can get Easter presents good enough for me and prices are reasonable too, and that store is

Cassell's
The Jeweler
C. & P. Phone 196-R.
March 11th, 1910 3 2

THE BUSINESS OF J. W. Lockard & Son.,

will be continued as before and the same low prices will prevail. We now have a full and complete line of

FURNITURE

of all kinds, also a nice line of Holiday Goods; such as

FANCY RATTAN and WOOD ROCKERS,

Children's Rockers, Parlor Tables, Taboretts and Odd Pieces of all kinds.
We have

Surreys and Buggies.

We are also Agents for the Celebrated Maxwell, Pickard and Cameron

AUTOMOBILES.

Demonstrations given. We invite the public to see our large stock before buying., for as always, we are sure to save you money.

Yours for business,
J. W. LOCKARD & SON,
13 and 15 Liberty street, Westminster, Md.
C. and P. Phone.

NOW READY FOR THE HOLIDAYS

With a Large Stock of
WINES and LIQUORS.

Best $2.00 per gallon Whiskey in the county.

A handsome Tray will be given to every purchaser of $2 worth of goods or over during the holidays.

I have recently added to my place of business a restaurant, where Meals and Oysters will be served at all hours.

LOUIS SACHS,
73 E. Main St., Westminster, Md.
C. & P. Phone 51R. nov 12 tf

WESTMINSTER IRON and METAL CO.,

Cor. Green and Bishop St.,
WESTMINSTER, Md.

Having organized under the above firm name we will buy all Iron and Castings at 55 cents per 100 pounds.

Highest cash price paid for all
METAL, Rags, Bones and Gums,
delivered at our yard.

CHARLES COHEN,
C. & P. Phone 37-R. Manager.
dec 10 tf

DR. J. W. HELM

New Windsor
SURGEON DENTIST

Crown and Bridge Work, Plate Work, Filling Teeth, and teeth extracted without pain.

I will be in TANEYTOWN, 1st WEDNESDAY of each month. Engagements can be made with me by mail, and at my office in New Windsor, at all other times except the 3rd Saturday, and Thursday and Friday, immediately preceding that day. Nitrous Oxide Gas administered.

J. W. HELM, D. D. S., Graduate of Maryland University, Baltimore. C. & P. Phone. jul 0 05

FOR SALE.

Rose Comb Rhode Island Reds, Dark Cornish Indian Games and Partridge Wyandottes. Winners at Baltimore, Frederick and Hagerstown, Md.

EGGS FOR SETTING $1.00 and up for 15.
J. H. FOWBLE.
feb 25 3m* Sykesville, Md.

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Have Your Money In Our Bank
And Pay your Bils with Checks

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1st. It is Convenient.
2nd. It avoids keeping receipts.
3rd. It pleases the receiver.
4th. It requires no change.
5th. It gives you a business air.
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We furnish Bank Books and Check Books FREE.

The Westminster Savings Bank

WESTMINSTER, MD.

E. O. GRIMES, President. JACOB H. HANDLEY, Treasurer.

—ORIGINAL CHARTER 1898.—

Westminster Deposit and Trust Company,

Westminster, Maryland.

CAPITAL	- - - -	$100,000.00
SURPLUS	- - - -	27,500.00
UNDIVIDED PROFITS		72,500.00

Invites personal and business accounts.

Acts as Executor, Trustee, Guardian or Administrator, and does a General Banking Business.

We pay four per cent. per annum interest on deposits in our Savings Department. Interest due depositors will be added to their principal on the books of the Company on the first day of July in each year.

Safety Deposit Boxes for rent from $3.00 to $10.00 per annum.

Three and one-half per cent. interest paid on Certificates of Deposit if left with us for one year, and three per cent. for a shorter time than one year.

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T. HERBERT SHRIVER, First Vice-President.
JACOB H. BLOCHER, Second Vice-President.
GEO. M. PARKE, Treasurer.
N. H. BAUMGARTNER, Assistant Treasurer.

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Jacob H. Blocher, Alfred Stevenson, Francis Neal Parke
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THE Union National Bank

OF WESTMINSTER,
Westminster, Maryland.

STATE DEPOSITORY.

Does a General Banking Business. Has been in continuous existence for 94 years; has declared 187 semi-annual dividends.

The Bank pays 3½ per cent interest on Time Certificates of deposits for 12 months and 3 per cent on deposits for a shorter time.

INVITES YOUR ACCOUNT.

Extends such accommodations to Patrons as is consistent with safe and conservative banking.

J. H. BILLINGSLEA, President. J. W. HERING, Cashier.
J. PEARRE WANTZ, Assistant Cashier.

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Chas. V. Wantz, Benj. F. Crouse
Harry F. Cover, Geo. K. Schaeffer
Chas. E. Stewart, Emory C. Zepp
J. W. Hoffacker, B. F. Shriver

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Open a Bank Account. Pay bills and accounts by check.
Books Furnished Free.

Start an interest account and earn 3 per cent on your money. Get a Time Certificate of Deposit at 3 1-2 per cent.

DEAL WITH THE

Farmers' & Mechanics' National Bank,

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