AMERICAN SENTINEL.

WESTMINSTER, MARYLAND

JOS. D. BROOKS, Editor

Entered at the Postoffice at Westminster. Md., as Second-class matter.

Roosevelt's advent into the political circle has added much to the gaiety of political slate making.

The Democrats want to postpone their National Convention. Teddy has 'em scared to death.

We think a Democrat is one who opposes everything advocated by the Republicans.

Anyway, Roosevelt has attracted the attention of the Democrats from tariff tinkering and many other things.

Roosevelt will support Taft and Taft will support Roosevelt; so don't get too gay about a split in the Republican party.

Roosevelt's speech before the fourth Ohio Constitutional Convention was a clean cut presentation of the platform of the Republican Progressives.

If the Republicans of Maryland are given an opportunity to express their choice for a nominee for president the person nominated will carry the state.

A presidential primary will soon show how the political winds are blowing in Maryland. The Republicans of Maryland will brook no Royal Family.

Some of the Democratics members of the legislature are still trying to solve the question of what constitutes a good Democrat. They may come to the same conclusion the cow boys have reached about the Indians.

President Taft's speech before the Republican Club of New York and ex-president's Roosevelt's before the fourth Constitutional Convention of Ohio make a well defined issue between the two wings of the Republican party. Both speeches have created an intense interest as to the platform to be adopted at the Chicago Convention.

Our Democratic friends will find very little to comfort them in either one of the great speeches delivered by Roosevelt and Taft. The Republicans have to show them which way the tide is running and then they are always too late to get into the boat.

THE SUGGESTION TO ESTABLISH A SCHOOL OF TECHNOLOGY AT JOHNS HOPKINS UNIVERSITY.

The effort on the part of certain members of the legislature to establish a school of technology at the Johns Hopkins University should be frustrated. The people of the counties are asking for state aid in their effort to improve the rural schools along the line of agricultural instructions and their wants, wishes and desires should be given priority over any other claim or request for state aid to either old or new schools.

The system of education which has been installed in Maryland has for its sole aim the elevation of the child above the position of its parents, both socially and industrially, and it has been found to be defective as regards its application in the rural districts. In the rural districts children are taught to look upon farming as a thing to be abhorred and avoided while many other things,—in fact everything—calculated to lead them away from the farm are held constantly before them. Is there any wonder that the child longs for the delights? of the cities, when it has been regaled, from the days of its A. B. C. class to its final year in the school, on everything on the face of the earth, save and except the most important one to its parents?

We have spoken on this matter several times and would like to make our present remarks more elaborate but time and lack of space prevents us. Suffice it to say that we are opposed —and we are dead certain we are voicing the sentiments of nearly every farmer in Carroll county when we say it—to any, all and every appropriation being made for the purpose of establishing a school of technology at the Johns Hopkins University until the farmers of the state have been given the recognition they deserve.

We are fully aware of the fact that many people of the city of Baltimore are anxious to have the school established and by opposing it we are inviting their adverse criticism, but they must remember that in advocating the cause of the farmer we are at the same time advocating the cause of the people of the cities of Maryland. The latter are non-producers of food stuffs and if the farmer can be shown how to produce his products cheaper and thereby sell them to the consumer at a much lower price and at the same time make a fair profit on his investment and a fair return for his own labor we are thereby helping the city people more than any schools of technology could possibly do.

In order to continue life every human being must eat a certain amount of food and if that food can be put within reach of every one by a proper training in the science of its production the world will be better off, much happier and all this talk about the country going to the "diminition bow wows" will cease. A full stomach has a mighty happy effect on nearly every one.

SMALLWOOD.

A very pleasant and interesting entertainment was given by the pupils of our public school on Washington's birthday. Miss Bessie Wine, the teacher, deserves much credit for the manner in which the scholars were trained. Speaking from an educational standpoint it was very beneficial to all those present.

The people who travel the new state road are very anxious for good weather. Messrs. Frech and Allen will resume road work as soon as possible and if those having heavy stone to sell will get them out on the road the work will progress rapidly.

The Deer Park Orchestra expects a large audience at their entertainment which will be given in the hall, as advertised, Saturday, March 2, 1912, commencing at 8 p. m. The program will consist of a drama entitled "Two of a Kind," a laughable farce; and "The Dutch Justice, songs, dances, concert, etc.

MORGAN.

The recent heavy rains have washed the roads in this section to the depth of one foot in places, and traveling is very unpleasant. Sunday seemed a harbinger of spring and we are hoping for more such delightful days.

All on our sick list are improving rapidly, and no new cases have developed.

Mrs. Stephen Gartrell, Mrs. Harry Owings and Miss Florence Milter went to Baltimore Monday. Miss Milter will remain several weeks.

Mrs. Robert F. Gosnell visited Mrs. Wm. Fowble, Saturday.

Miss Naomi Gartrell visited Mrs. John Gartrell in Baltimore this week

Mr. John Allen's saw mill is in operation at F. J. Brandenburg's turning out cross ties from mammoth trees, one tree having made forty odd ties, it is said.

Mrs. Wm. Fowble and Mrs. Carrie Flohr visited Mrs. C. H. Milter Sunday.

At this writing we are being visited by an electrical storm, the second touch of freakish weather this winter.

All very quiet at present, but wedding bells will soon be ringing.

The Aid Society of Morgan Chapel was entertained by Miss Meta Pickett, February 22.

Mr. and Mrs. Harry L. Pickett spent Sunday with Mrs. Frank Gosnell.

Mr. and Mrs. Harry B. Pickett entertained at dinner Thursday Presiding Elder Rev. E. L. Watson, Rev. T. M. Dickey, Mrs. C. H. Milter and Mrs J. J. Brandenburg.

Mr. and Mrs. Amos L. Gosnell attended the Heptasoph's banquet at Sykesville, Thursday night.

Mr. Wm. Lewis entertained a large number of friends Thursday evening of last week. Social games were indulged in and refreshments served.

Miss Annie Grimm is visiting Mrs Boyd Gosnell, Woodbine.

Mrs. Sheeler Flohr is spending the week with her mother, Mrs. Wm. F. Fowble.

Quarterly conference was held at Morgan Chapel Thursday morning. Presiding Elder Watson in charge. Many are desirous of having our pastor returned.

All our boys and girls are in readiness to attend the oyster supper to be held in Woodbine Saturday night. A violin is to be offered for sale.

Mr. and Mrs. Marion Cross entertained our younger set Tuesday even-

MILLER'S.

A large crowd was present at the sale of Isaiah Miller last Friday, and good prices were realized.

Mrs. Jacob Zepp spent Friday in Baltimore.

Mrs. Sparks, of Grave Run, is visiting her daughter, Mrs. George Dehoff, of this place.

Mr. and Mrs. Wm. E. Warner and daughter Mildred, and Mr. and Mrs Charles Martin and daughter Hazel.

Thomas Martin, all of Baltimore attended the sale of Isaiah Miller Friday.

Mr. and Mrs. Earl Dehoff and Miss Myrtle Dehoff, of Baltimore, visited their parents, Mr. and Mrs. George Dehoff, over Sunday.

Isaiah Miller, who recently sold his property moved his family and furniture to Baltimore last Monday, where he will open a meat and grocery store. We wish him the best success and hope they will not forget their friends at Miller's, who are sorry that they have left our community.

Mr. and Mrs. Jacob Zepp and daughter Minnie visited George Zepp and family near Melrose, last Sunday.

The infant child of Mr. and Mrs. Samuel Wertz has been very ill the past week with symptoms of pneumonia.

Mr. and Mrs. George Deagen, of York, Pa., visited friends here Tuesday.

Preaching here Sunday at 10.30 a. m.

Mrs. Joseph Frank and daughter Treva, Mr. and Mrs. George Kerchner and Mrs. Amanda Lessner accompanied Mr. and Mrs. Isaiah Miller to their home in Baltimore last Monday. They will remain several days.

We are pleased to note that Clarence McComas with the aid of crutches, is able to be about. He had two toes amputated, as was stated some time ago. He is rapidly improving.

PIPE CREEK VALLEY.

Irwin Wantz and wife spent Sunday with David Warehime and family, of Bachman's Valley.

Asa L. Wantz and wife spent Tuesday with Charles Bittle and wife.

Mrs. Maud Hull and son Ralph spent Sunday with her parents, Noah Bollinger and wife.

Harry Bollinger and family spent Sunday with relatives in Westminster.

Wilmer Haines and family spent Sunday with Lewis Zahn and family, of Cranberry Valley.

George Stewart and wife visited at the home of Harry Sullivan, near Meadow Branch, Sunday.

Mrs. John E. Bemiller, Mrs. Milton Keeser, Mrs. John Study and Miss Lillie Bemiller, visited at the home of Theodore King and family Sunday.

Frank Hollinger and family have moved from Silver Run to the home of his father Noah Hollinger.

Wilmer Haines and family will move on Monday, March 4th, to the Thomas farm, north of Westminster.

John Study will move from Union Mills to the farm vacated by Mr. Wilmer Haines.

Harry Bollinger and family will move to his father-in-law's farm, near Frizellburg.

Jacob Myers will move near Pleasant Valley.

Isaac Stonesifer will move to the house vacated by Mr. Jacob Myers.

Harry Babylon will move to the farm which he purchased near Silver Run.

Mrs. Martha Yingling will move to Silver Run.

Francis Fuhrman and wife and Miss Emma Erb spent Sunday with Harry Wantz and family.

SHIPLEY.

The oyster supper was quite a success.

Those who visited Mr. and Mrs. G. W. Caples Sunday, February 25th, were: Messrs and Mesdames Joseph H. Ward, Oliver Caples, of Bloom; Mrs. Elizabeth Wilhide, Louise Caples, of Westminster; Jeanette and Mary Owings and Geo. W. Owings, of Morgan Run Valley; Myrtle Caples, Robert Caples, John Caples, Daniel Shipley and Earl Gibson, of Shipley, and Wm. Caples, of Bloom.

A very pleasant evening was spent at the home of Mr. and Mrs. Joseph Ward, Friday evening, Feb. 23. Vocal and instrumental music, games, and dancing were indulged in until 11 o'clock, when refreshments were served. The music was furnished by Messrs. Harry Shipley and Harvey Davis. Among those present were: Messrs. and Mesdames Joseph H. Ward, Oliver Caples, Harry Shipley, John P. Wilhide, Albert Jordan, Jas. Bowers and Robert Zahn· Misses Lillie and Ethel Shipley, Bertha Barber, Bertha and Cledie Williams, Rosie and Julia Wagner, Larue Shipley, Stella Bowers and Gladys Zahn, and Messrs. Harvey Davis, Noah Edmondson, Clarence Caples, Harry and Clifton Shipley, Oscar Baker, Chester Shipley, Herschel Barber, Nicholas Barber, Paul Zahn, Chester and Reuben Williams.

Mr. and Mrs. George M. Owings, of Morgan Run Valley, visited Mr. and Mrs. Geo. W. Caples Friday, February 23rd.

Mr. and Mrs. Mack Horton, Mrs. E. O. Wilhide. Julia Wagner, Amanda Horton, Herman Wagner and Elsie Gibson visited Mr. and Mrs. George Yingling Sunday last, it being Mrs. Yingling's birthday.

Mr. John Arbaugh. Jr., of Westminster, is visiting Mr. J. Pierce Wilhide.

Mr. John O. Zahn, of Shellburg, Iowa, entertained a number of his friends at the home of his brother, Robert Zahn, February 27, 1912. Vocal and instrumental music, games and dancing were indulged in until 12 p. m., when refreshments were served. Those present were: Messrs. and Mesdames Robert Zahn, Luther Zahn, Joseph H. Ward, Henry Nichols and Byron Wagner, John P. Wilhide, Joshua Owings, Harry Shipley, Albert Gibson Albert Bair and Leo Davis; Misses Goldie Shipley, Gladys Zahn, Mary and Jeanette Owings, Mary Shipley, Julia Wagner, Bertha and Cledie Williams, Elsie, Melvie, Reda and Dorothy Gibson, Treva Wagner, Lilly and Larue Shipley, Bertha Barber and Minnie Miller and Messrs. Harvey Davis Oscar Baker, Paul Easton, Raymond Goodwin, Paul Wills, John and Truman Hook, Albert Nicholas, Earl and George Owings, John Jordan, Amon and Elbert Shipley, Myrl Owings, Herschel Barber, Nicholas Barber, Carroll and Chester Williams, Wesley Shipley, John W. Arbaugh, Sterling Stater, Harry and Clifton Shipley, Chester Shipley, Earl Gibson, Harrison Shipley, Harry Foutz, Raymond McQuay, Clarence Caples and Elias B. Shipley.

Miss Goldie Shipley entertained Miss Minnie Miller and brother Sunday last.

PLEASANT VALLEY.

Mr. and Mrs. Edward Hahn and daughter Amy spent Saturday and Sunday with Mr. and Mrs. William Myers, of Snydersburg.

Mrs. Ella C. Study spent from Saturday until Sunday with friends here.

Rev. J. W. Reinecke preached an elegant sermon to the P. O. S. of A., Sunday. Rev. Martin Sweitzer was present also and made some good remarks.

Mr. Oliver Myers, son of Mr. and Mrs. Wm. F. Myers, and Miss Mary Logue, daughter of Mr. and Mrs. Theo. Logue, were quietly married, February 24th, at the Lutheran parsonage, Silver Run, by the bride's pastor, Rev. John O. Yoder. Miss Margaret Myers and Mr. Milton Powell, sister and cousin of the groom were the attendants. The bride was very becomingly attired in a blue suit with hat and gloves to match. On Tuesday night there were treated to a lively serenade by the rattle band, also by the concert band, of which Mr. Myers is a member. Mr. and Mrs. Myers will reside in Westminster. They will both be missed in the church, as they are both members of the choir. Mrs. Myers is also a very active member of the W. H. and F. M. Society, and of the Y. P. S. C. E. They have our best wishes for a long, happy and prosperous life.

Mr. Luther Helwig has bought the store and fixtures belonging to Mr. Milton Powell and will conduct the business in the future. We wish him success.

Preaching Sunday morning by Rev. J. O. Yoder. Sunday school at 9. Y. P. S. C. E. at 7 a. m.

BLUE RIDGE BREEZES.

Both literary societies are making strenuous efforts to capture the Stoner prizes in the oratorical contest which will be held Friday evening, March 8, at 8 p. m. One of the interesting features of this contest is that one of the orators will give an academic discussion on "Cement dust and what are we going to do about it?" Some startling facts will be exposed. Eight orators will be competitors. All are cordially invited.

Elder Long brought his series of sermons to a close Wednesday evening. His talks have been exceedingly helpful to us. All greatly regret his departure.

The many changes of the weather and a great amount of the cement dust have caused three of our girls, Misses Chambers, Austin and Valient, to suffer with tonsilitis.

Mr. Albert Wine spent a week very pleasantly with his parents and Alma Mater.

The Blue Ridge singers and players' Club will make their initial appearance at Middleburg, this Saturday evening, March 2nd. Hear them and the burdens of your life will be lightened and the blues dispelled.

Miss Emma Alger, of Washington, D. C., visited friends here and in town over Saturday and Sunday.

Mr. Noah Teeter, a wealthy manufacturer of chewing gum, was a visitor at Dr. Hoover's recently. Gee whiz! We hope he hasn't taken any orders for goods at this joint.

A great concourse of friends and neighbors of the late Jacob Stoner assembled in Blue Ridge College chapel last Saturday afternoon to pay the last tribute to their deceased friend.

Who has had a dog stray from home? A black and brown dog of the Rat Terrior brand has been a visitor here for about a week. He has sparkling black eyes, abbreviated tail and enlongated ears. He also has a sleepy disposition and a special fondness for hot radiators and cold beef. Anyone missing such an animal will kindly call and relieve us of further responsibility.

Babylon & Lippy Co.

The Daylight Store---For Everybody

BEAUTIFUL SPRING GOODS FOR 1912 ON SALE NOW AND ARRIVING DAILY.

With the opening of 1912 we are showing the greatest line of imported and domestic merchandise ever shown in Westminster. To prove our assertion we ask you to visit this DAYLIGHT STORE FOR EVERYBODY. It has been completely changed from the heavy weight goods to the daintiest and sheerlike kind for spring and summer wear. Never have we shown such an array as this season.

Dress Goods and Silks

Our dress goods and silk department is full of the newest creations in Scotch Mixtures, Silk and Wool Mixtures, Serges, Whipcords, plain and fancy Mohairs, Crepes, Voiles and Poplins, Chiffon, Taffetas and Satins, Messalines, Foulards and Tub Silks that fill every available space.

Dress Trimmings

Never have we shown such an endless variety of Trimmings, Bandings, Braids, Allovers and Nets as we have for the spring of 1912.

Our 1912 Wash Fabrics

Only through special efforts—we may put it—we are enabled to present these lovely 1912 wash fabrics at our usual low prices consistent with quality and advanced styles.

Silk Striped Voiles, Bordered Voiles, Plain Voiles, Piques, Flaxons, Swisses, Lawns, plain and figured; Imported and Domestic Percales, Imported and Domestic Ginghams, Nainsooks, Long Cloths and White Goods of every kind.

Henderson and Nemo Corsets

Our new additions to the corset department has created quite a sensation. They are without a doubt the greatest value givers and comfort wearing corsets on the market today.

Laces and Embroideries

This is an important sale of real Embroideries and Laces to you. It includes nothing but the high grade kind at prices which places them within the reach of everyone.

Real Cluny Laces, Imitation Cluny Laces, Filet and Venice Laces, Princess and Irish Crochet Laces, Torchon and Saville Laces.

Bandings and Galoons of every Description.

Flouncings from 18 to 54 inches wide in all qualities.

WAKEFIELD.

We are having some colder weather at this writing.

Mr. Louis Stultz, has moved from near Roop's Mill to Mr. I. M. Stoner's tenant house, near this place.

Mr. and Mrs. J. L. Cromer and daughter Gladys, Mrs. E. E. Buckey and Mr. and Mrs. Charles E. Goodwin spent Monday evening with Mr. S. T. Robertson and family, of this place.

Mr. and Mrs. E. A. Newcomer, of New Windsor, spent Sunday evening with Mrs. N.'s parents, Mr. and Mrs. S. T. Robertson.

Preaching Sunday evening at 7.30 at the Bethel Church of God, by the pastor, Rev. V. K. Betts.

IN MEMORIAM.

SHIPLEY

In sad but loving remembrance of my dear wife and our dear mother, Lucinda S. Shipley, who departed this life two years ago February 23, 1910.

Gone but not forgotten, mother dear.
You are not dead, dear mother, to us;
But as a star unseen
Your loving form is ever near,
Though death intrudes between.

In the home of fadeless beauty
She is now a shining star,
Dwelling in the holy city
With the gates of gold ajar.

Through the pearly gates of heaven,
In the realms of endless day,
Passed our dear mother,
Two years ago to-day.

Some may think we have forgotten you
And our tears have all been dried
But 'tis not so, dear mother
For we miss you, yes, we miss you,
More than tongue can ever tell.

Dear children, though I have left you
in this world of care and trials,
Yet the Lord is everwilling to protect you and provide
For you a mansion if you will only trust him and in his love abide

By her daughters Tinney and Ella.

Two long years have passed, dear wife, and still I am alone. In the silent hours of midnight when on the wall beside my bed I sse your smiling face, I pray that God will keep me faithful so that when this life is ended that in the golden city we may meet and part no more.

By her husband C. H. Shipley.

The Sykesville National Bank

Deposits The Highest In Its History

The first call of the Comptroller for reports from National Banks for 1912 was made on February 20. There are five statements called for each year. The statement from the Sykesville National Bank shows a most prosperous condition. The deposits have reached the highest in its history, having increased eighty thousand dollars during the last twelve months. It is a strong, clean, aggressive National Bank, not only willing, but fully equipped to promote the interests of its customers.

march 1

OPERA HOUSE

Pictures Saturday Afternoon and Saturday Night.

Admission - - 5c

Talent For Amateur Nights.

EXECUTORS' SALE OF A Valuable Farm

In Woolery's District, Carroll County, Maryland.

By virtue of the last will and testament of Wm. H. Davis, deceased, and an order of the Orphans' Court of Carroll county, the undersigned, as executors, will sell at public sale, on the premises, on the road running from Smallwood to Bird Hill, and 1-2 mile from Bird Hill, on

WEDNESDAY MARCH 27, 1912.

at 1 p. m., the following described real estate and personal property: The farm containing **86 Acres, 1 Rood and 12 Perches,** more or less. The land is under a high state of cultivation. 4 acres are in timber. A good apple and peach orchard on the place. A stream of water runs through one field, and is located on the State road, now being constructed.

The improvements are a **2-Story Weatherboarded House,** new bank barn, and all necessary outbuildinngs. A well of water at house.

A cash deposit of $200 will be required of the purchaser on day of sale.

Terms of Sale:—One-third of the purchase money to be paid on day of sale or on the ratification thereof by the Court; one-third in six months and one-third in 12 months from the day of sale; the credit payments to be secured by the notes of the purchasers, with sufficient security, bearing interest from day of sale.

ELIAS N. DAVIS,
WM. E. DAVIS,
Executors.

At the same time and place the following personal property will be sold:

2 GOOD WORK HORSES, 2 huckster wagons and fixtures, 4-horse broad-tread wagon, stick wagon, buggy and huckster harness. Household and kitchen furniture and many other articles not mentioned. See hand bills for particulars.

ELIAS N. DAVIS,
WM. E. DAVIS,
Executors.

Francis J. Albaugh, Auct.
feb 23 5t

BLACK MARE FOR SALE.

I have for sale a fine black mare, weighing 1,000 pounds. She will work anywhere hitched, scares at nothing and paces or trots.

CHARLES D. WAREHIME,
mar 2 2t Bachman's Valley, Md.

TAKE NOTICE.

Anyone wishing to visit a prisoner in the jail must come on Wednesdays, between 2 and 4 p. m., as it will not be permitted at any other time.

E. N. DAVIS, Sheriff.
march 1 tf

FARM FOR RENT.

Located on Main Line of B. & O. R. R. about 25 miles from Baltimore. Land in good state of cultivation and suitable for dairy farm. Apply to Lester S. Patterson, Carrier 5, Westminster, Md. C. & P. Phone 805-14.
march 1 2t

Children Cry
FOR FLETCHER'S
CASTORIA

Simplex Typesetting Machine For Sale.

In good running order. Galleys and some type.

8 point. Displaced by linotype.

AMERICAN SENTINEL COMPANY

REPORT OF THE CONDITION OF THE SYKESVILLE NATIONAL BANK, AT SYKESVILLE, IN THE STATE OF MARYLAND, AT THE CLOSE OF BUSINESS, FEBRUARY 20th, 1912.

RESOURCES.

Loans and Discounts		$ 244,945 77
Overdrafts secured and unsecured		8 56
U. S. Bonds to secure circulation		50,000 00
Bonds to secure Postal Savings	7,297 50	7,297 50
Bonds, Securities, etc		55,068 50
Furniture and fixtures		3,300 00
Due from approved Reserve Agents		23,624 98
Checks and other cash items		807 03
Notes of other National Banks		1,090 00
Fractional paper currency, nickels and cents		139 83
Lawful Money Reserve in Bank, viz:		
Specie	$19,963 20	
Legal-tender notes	2,570 00	22,533 20
Redemption fund with U. S. Treasurer (5 per cent, of circulation)		2,500 00
Total		$411,309 37

LIABILITIES.

Capital stock paid in		50,000 00
Surplus fund		7,000 00
Undivided profits, less expenses and taxes paid		1,349 31
National Bank notes outstanding		49,100 00
Due to other National Banks	1,884 26	
Due to State and Private banks and bankers	24 00	
Dividends unpaid	10 80	
Individual deposits subject to check	294,390 93	
Demand certificates of deposit	92,388 95	
Cashier's checks outstanding	156 10	
Postal Savings Deposits	5 02	298,860 06
Bills payable, including certificates of deposit for money borrowed		5,000 00
Total		$ 411,309 37

State of Maryland, County of Carroll, ss:

I, W. M. Chipley, Cashier of the above named bank, do solemnly swear that the above statement is true to the best of my knowledge and belief.

W. M. CHIPLEY, Cashier.

Subscribed and sworn to before me this 26th day of February, 1912. J. FRED WAESCHE, Notary Public.

Correct—Attest:
C. F. BECK,
JAS. M. GAITHER,
ASA HEPNER,
Directors.

REPORT OF THE CONDITION OF THE WESTMINSTER SAVINGS BANK, AT WESTMINSTER, IN THE STATE OF MARYLAND, AT THE CLOSE OF BUSINESS, FEBRUARY 20th, 1912.

RESOURCES.

Loans and Discounts		$ 230,491 77
Stocks, bonds, securities, etc		663,806 83
Banking-house, furniture and fixtures		12,000 00
Other real estate owned		6,505 00
Mortgages and Judgments of record		307,380 39
Due from National, State and Private Banks and Bankers and Trust Companies, other than reserve		51,204 38
Checks and other cash items		2,279 17
Lawful Money Reserve in Bank, viz:		
U. S. Currency and National Bank Notes	7,609 00	
Gold Coin	102 50	
Silver Coin	143 50	
Nickels and Cents	304 23	8,159 23
Total		$ 1,281,826 77

LIABILITIES.

Capital stock paid in		50,000 00
Surplus fund		80,000 00
Undivided profits, less expenses, interest taxes paid		44,431 89
Deposits subject to check		36,565 70
Treasurer's Checks outstanding		141 72
Deposits Special	957,007 75	
Certificates of deposit	113,679 71	1,070,687 46
Total		$1,281,826 77

State of Maryland, County of Carroll, ss:

I, Jacob H. Handley, Treasurer of the above-named institution do solemnly swear that the above statement is true to the best of my knowledge and belief. JACOB H. HANDLEY, Treasurer.

Subscribed and sworn to before me this 26th day of February, 1912.
NATH'L. H. BAUMGARTNER, Notary Public.

Correct—Attest:
F. THOS. BABYLON,
ELIAS O. GRIMES,
CHARLES BILLINGSLEA,
Directors.

REPORT OF THE CONDITION OF THE FIRST NATIONAL BANK AT WESTMINSTER, IN THE STATE OF MARYLAND, AT THE CLOSE OF BUSINESS, FEBRUARY 20th, 1912.

RESOURCES.

Loans and Discounts		$ 333,500 58
Overdrafts, secured and unsecured		191 02
U. S. Bonds to secure circulation		125,000 00
Bonds to secure Postal Savings	5,000 00	5,000 00
Premiums on U. S. Bonds		625 00
Bonds, securities, etc		291,329 44
Banking house, furniture and fixtures		16,000 00
Due from National Banks (not reserve agents)		3,084 94
Due from State and Private Banks and Bankers, Trust Companies, and Savings Banks		8,560 92
Due from approved reserve agents		7,996 59
Checks and other cash items		938 07
Notes of other National Banks		250 00
Fractional paper currency, nickels and cents		485 34
Lawful Money Reserve in Bank, viz:		
Specie	$ 42,291 05	
Legal-Tender notes	1,075 00	43,366 05
Redemption fund with U. S. Treasurer (5 per cent. of circulation)		1,700 00
Total		$ 775,027 95

LIABILITIES.

Capital stock paid in		125,000 00
Surplus fund	$. 75,000 00	
Undivided profits, less expenses and taxes paid	15,360 02	90,360 02
National Bank notes outstanding		120,390 00
Due to other National Banks		4,043 39
Due to State and Private Banks and Bankers		728 54
Due to Trust Companies and Savings Banks	35,370 86	
Due to approved Reserve Agents		4,526 16
Dividends unpaid		563 12
Individual deposit subject to check	308,741 97	
Time certificates of deposit	85,975 57	
Certified checks	2,279 66	
		432,368 06
Cashier's checks outstanding		1 00
Postal Savings Deposits	47 66	47 66
Total		$ 778,027 95

State of Maryland, County of Carroll, ss:

I, Geo. R. Gehr, Cashier of the above-named bank, do solemnly swear that the above statement is true to the best of my knowledge and belief.

GEO. R. GEHR, Cashier.

Subscribed and sworn to before me this 27th day of February, 1912.
N. H. BAUMGARTNER, Notary Public.

Correct—attest:
DAVID J. ROOP,
FREDERICK MEHRING,
FERDINAND D. SCHAEFFER,
Directors.

Local Markets

Market report corrected by N. I. Gorsuch Son Co.

No. 2 Red Wheat	95@	95
Barley	55@	60
Oats	50@	55
Rye	70@	75
Flour--Sea Foam (patent)	5 00@	5 00
Bran per ton	30 00@	30 00
Middlings per ton	30 00@	30 00
Timothy Hay per ton	22 00@	25 00
Mixed Hay per ton	20 00@	22 00
Clover Hay per ton	14 00@	16 00
Rye Straw	11 00@	13 00
Wheat Straw	8 00@	8 00
New Corn	3 50@	3 50
Sucrene Dairy Feed	28 00@	28 00

Market reports corrected by Englar & Sponseller up-to-date.

Wheat	.95
Bran	1.50
Middlings	1.50
Cottonseed Meal (Bee brand)	1.60
Cottonseed Meal (Bonita)	1.50
Linseed Meal	2.00
Hammond Dairy Feed	1.30
Bovets Cattle Feed	1.25
Dried Beet Pulp	1.20
Hominy Chop	1.60
Screenings	1.10

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