CONDENSED STATEMENT

SHOWING THE CONDITION OF THE GRANGERS' MUTUAL FIRE AND STORM INSURANCE CO. OF CARROLL COUNTY, MD., DECEMBER 31st, 1913.

Total Income during the year.....	$ 8,894.22
Total Disbursements during the year	11,394.69

ASSETS

Cash in Office and in Banks and Trust Companies	$ 1,075.26	
Cash in hands of Directors and Surveyors	243.48	
Net amount of unpaid assessments or calls on premium notes and mutual premiums.....	15,304.50	
Office furniture	51.75	
Gross Assets		16,474.99

LIABILITIES

Losses and Claims Unpaid (net)....	17,079.33	
Promisory notes endorsed by Directors of the Company.....	2,850.00	
Office and incidental expenses.....	3.50	
Total Liabilities		19,933.83
Amount at Risk in United States December 31, 1913.....	1,459,096.83	
Risks written in Maryland during 1913	77,227.50	
Premiums on Maryland Business in 1913	5,988.54	
Losses Paid in Maryland in 1913....	9,677.98	
Losses Incurred in Maryland in 1913	11,134.36	

STATE OF MARYLAND,
Office of the STATE INSURANCE DEPARTMENT,
Baltimore, Md., March 3rd, 1914.

I Hereby Certify, That the above is a true abstract, taken from the Annual Statement of the Grangers' Mutual Fire and Storm Insurance Company of Carroll county, Md., for the year ending December 31, 1913, now on file in this Department.

WM. MASON SHEHAN,
Insurance Commissioner.

The Osborne Line



Save the Second Trip

USE an Osborne Double Disk harrow and double-disk the first time around. Then you won't have to go around the second time.

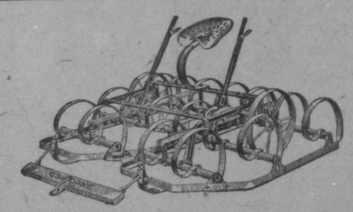
The Osborne Double Disk saves half of your time at a time when time counts.

We sell the double disk attachment separate, in 5, 6, and 7-foot sizes. You can add it to your own Osborne disk whenever you like.

Don't go home from town again without finding out how easy it is to make an Osborne harrow into a double disk. It's this kind of information that makes money for you.

Quincy Gasoline Engines

The Osborne Line



Do You Know Why the Frame Can't Wear Out?

THE frame can't wear out because it has a runner shoe bolted on to protect it. When the runner shoe wears out, you take it off and put on a new one. The wear never reaches the frame at all.

There is another thing about the Osborne spring tooth harrow that is just as important to you as the removable runner shoe. We'll tell you about it next time you come to town and stop in at our store.

J. L. BAUST,
Corner Main and Liberty Streets,
Phone 269 Westminster, Md.

Have You Seen the

Car--Nation?

Phone, Write, Call---
RUSSELL Y. LEWIS,
39 E. Main St., Westminster, Md.
Phone 81 F
Res. 59 W

The fishing parties report a corking time, but the corks did not stay in very long.

Many people are going to France in order to be shocked at the Paris fashions.

The Leader

CAHN, COBLENS CO.
HOWARD AND LEXINGTON STREETS
BALTIMORE

MEN, No Matter How You Look At The "New Clothes" Question, There's Nothing Else To Compare To The Economy Advantages Offered By THE LEADER In This Big

Sale of the Park Clothing Co.'s

Stock of New, Stylish and High-Grade

CLOTHES & FURNISHINGS

Now Selling Here at Savings of One-third to One-half Of Other Stores' Prices

If you live one mile or a hundred miles from THE LEADER it will pay you to come for these REAL SAVINGS on RELIABLE CLOTHES.

Our full, broad and liberal Guarantee of Complete Satisfaction or Money Back goes with every transaction.

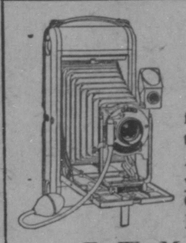
EXTRA--- If you are not quite ready to buy, you may make your selection and, upon payment of a small deposit, the goods WILL BE RESERVED FOR YOU. If you have a charge account here avail yourself of this privilege. We will be pleased to open accounts with all who are worthy of credit.

Clothes From the Following Famous Makers:

Rogers, Peet & Co., New York; W. S. Peck & Co., Syracuse; Michaels, Stern & Co., Rochester; Brandagee, Kincaid, Utica; L. Greif & Bro., Baltimore; Joseph Yeska, New York, and many others.

$10.00 to $12.50 Men's Suits	$5.75
$12.50 Men's and Youths' Suits	$7.50
$15.00 and $16.00 Men's Suits	$9.75
$18.00 and $20.00 Men's Suits	$12.50
$22.50 and $25.00 Men's Suits	$14.75
$18.00 Men's Tuxedo Suits	$10.00
$15.00 and $18.00 Men's Top Coats	$9.75
Men's Domestic and English Raincoats	$3.50 to 14.75
$15.00 High-Grade Balmacaan Coats	$9.75
$20.00 High-Grade Balmacaan Coats	$12.50
$1.25, $1.50 and $1.75 Men's Shirts, 3 for $2.50; each	89c
$4.50 and $5.00 Men's New Pure Tub Silk Shirts	$2.95
Men's 1914 Pure Silk Neckwear; 50c, 75c and $1 kinds for	35c
25c Men's Imported Lisle and Silk Hose for	17c
$2.00 and $2.50 Men's Silk Lisle Union Suits	$1.29
50c Men's Pure Silk Hose, 3 for $1.00; pair	35c

Don't Fail To Attend Our Big 9th, All-Over-The-House
Anniversary Sale
Beginning Friday, May 1st.
UNMATCHABLE BARGAINS AT
THE LEADER

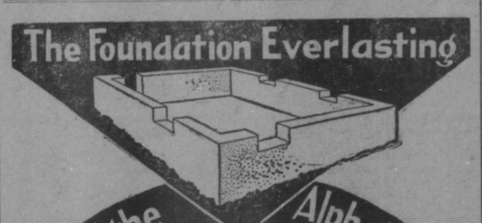


SPRING-TIME KODAK-TIME

There are few men and fewer women who are not thinking of a Spring Outfit. A modern Kodak will enhance your spring-time pleasures. Our Stock of Kodaks and Photo Supplies is complete.

F. W. McALLISTER CO.
Opticians — Photo Supplies — 113 N. Charles St.
BALTIMORE, MD.

The Foundation Everlasting



Ask the Alpha Dealer

Build Foundations Of Good Concrete

Make your supporting piers and walls of ALPHA Portland Cement, sand, and crushed stone shoveled into forms. The cost is low and you will have a foundation like solid stone, that will not rot or crumble.

ALPHA THE GUARANTEED PORTLAND **CEMENT**

is the special kind of Portland Cement that we recommend for your use in foundation walls and every other job where strength and *permanence* are needed. Cheap cements may spoil the job, but when you use ALPHA your work will grow stronger with age. Use ALPHA and be *sure* of satisfactory results.

ALPHA has been on the market for 23 years. It is a time-tried, tested cement that we *know* is of unusual quality. We *guarantee* it to be uniform, pure, live and active, and to more than meet the U. S. Government standard.

Lumber Coal & Supply Co. WESTMINSTER, MD.

MORE THAN GOOD!

We could charge more, but we could not give more "QUALITY" AND "STYLE" to our pictures.

"They're more than good"

Mitchell's Art Gallery,
Westminster, Maryland.

Kodaks, Films and Amateur Supplies. Established 1901.
Studio C. & P. Phone 21 F. Residence C. & P. Phone 37 F.

The R & L 5 & 10c Store

Westminster, Md.

SPECIAL Anniversary Sale

Saturday, May 2 to 9th,

¶ To-Day three years ago, we opened this store to the public. It was the opinion of many that the city of Westminster and surrounding country could not properly support such a store whose slogan "Nothing over 10c" was something new and novel for this city. It was a success from the start and with the appreciated assistance of the public we now have established a store of the greatest bargain and value in Carroll county.

¶ We wish to thank the patrons of this store for their support in the past 3 years and will continue to offer as usual the best values in latest and dependable merchandise for 10c and less.

Your's for Success,
The R & L 5 & 10c Store

Men's, Women's and Children's
STRAW HATS, 5 AND 10c EACH
A very Special Lot.

A fine assortment of
DECORATED GLASS VASES
A regular 25c item. Special for this sale at 10c EACH.

GREAT BARGAIN
Special lot of
HAND PAINTED PICTURES,
size 15x26, will be offered at 10c EACH.

2 IN 1 SHOE BLACKING AT 5c A BOX
You never bought it at that price before.

PURE SILK TAFFETA RIBBON
All colors, 4 1/2 in. wide. Special for this week, 10c A YARD.

OUR CANDY AND CAKE DEPARTMENT
is the best in Carroll county, both for prices, quality and quantity. Be sure and buy a pound of our pure and wholesome cakes or candies for 10c.

BOOKS
Cloth bound in attractive colors and pictures at 10c A COPY.

Alger, Optic and Meads works for boys and girls and latest fiction for the women.

Regular 25c Peroxide
ANNIVERSARY SALE PRICE 10c

Regular 25c Aluminum Mixing Spoon
ANNIVERSARY SALE PRICE 10c

Regular 25 and 50c Scarfs and Center Pieces
ANNIVERSARY SALE PRICE 10c

Regular 20c a yard Ruffled and Bordered Curtain Goods.
ANNIVERSARY SALE PRICE 10c

Men's Double Sole Lisle Gauze Hose
ANNIVERSARY SALE PRICE 10c

Air Float Talcum
ANNIVERSARY SALE PRICE 5c

Special 27 in. Embroidery
ANNIVERSARY SALE PRICE 10c A YARD

25c and 50c Hand Bags
ANNIVERSARY SALE PRICE 10c

Special Fine Decorated Salad Bowls. Regular 25c item
ANNIVERSARY SALE PRICE 10c

The R & L 5 & 10c Store.

The VALIANTS of VIRGINIA

By HALLIE ERMINIE RIVES (MRS. POST WHEELER)
ILLUSTRATED By LAUREN STOUT

COPYRIGHT 1912 BY DODD-MEAD & CO.

"Well," commented the doctor deliberately, "all I have to say is, don't materialize too much to Mrs. Poly Gifford when you meet her. She'll have you lecturing to the Ladies' Church Guild before you know it."

"I hope you ride, Mr. Valiant?" the latter asked genially.

"I'm fond of it," said Valiant, "but I have no horse as yet."

"I was thinking," pursued the major, "of the coming tournament."

"Tournament?"

The doctor cut in. "A ridiculous cock-a-doodle-do which gives the young



The Other Got Up and Stood Before the Mantel-Piece In a Napoleonic Attitude.

bucks a chance to rig out in silly toggery and prance their colts before a lot of petticoats!"

"It's an annual affair," explained the major; "a kind of spectacle. For many years, by the way, it has been held on a part of this estate—perhaps you will have no objection to its use this season?—and at night there is a dance at the Country Club. By the way, you must let me introduce you there—tomorrow. I've taken the liberty already of putting your name up."

"Good lord!" growled the doctor, aside. "He counts himself young! If I'd reached your age, Bristow—"

"You have," said the major, nettled. "Four years ago!—As I was saying, Mr. Valiant, they ride for a prize. It's a very ancient thing—I've seen references to it in a colonial manuscript in the Byrd Library at Westover. No doubt it's come down directly from the old jousts."

"You don't mean to say," cried his hearer in genuine astonishment, "that Virginia has a lineal descendant of the tourney?"

The major nodded. "Yes. Certain sections of Kentucky used to have it, too, but it has died out there. It exists now only in this state. It's a curious thing that the old knightly meetings of the middle ages should survive today only on American soil and in a corner of Virginia."

Doctor Southall, meanwhile, had set his gaze on the litter of pamphlets. He turned with an appreciative eye. "You're beginning in earnest. The Agricultural Department. And the Congressional frank."

"I'm afraid I'm a sad sketch as a scientist," laughed Valiant. "My point of view has to be a somewhat practical one. I must be self-supporting. Damory Court is a big estate. It has grain lands and forest as well. If my ancestors lived from it, I can. It's not only that," he went on more slowly, "I want to make the most of the place for its own sake, too. Not only of its possibilities for earning, but of its natural beauties. I lack the resources I once had, but I can give it thought and work, and if they can bring Damory Court back to anything even remotely resembling what it once was, I'll not spare either."

The major smote his knee and even the doctor's face showed a grim, if transient approval. "I believe you'll do it!" exclaimed the former. "And let me say, sah, that the neighborhood is not unaware of the splendid generosity which is responsible for the present lack of which you speak."

Valiant put out his hand with a little gesture of deprecation, but the other disregarded it. "Confound it, sah, it was to be expected of a Valiant. Your ancestors wrote their names in capital letters over this country. They were an up and down lot, but good or bad (and, as Southall says, I reckon"—he nodded toward the great portrait above the couch—"they weren't all little woolly lambs) they did big things in a big way."

Valiant leaned forward eagerly, a question on his lips. But at the moment a diversion occurred in the shape of Uncle Jefferson, who re-entered, bearing a tray on which set sundry jugs and clinking glasses, glowing with white and green and gold.

"You old humbug," said the doctor, "don't you know the major's that poisoned with mint-juleps already that he can't get up before eight in the morning?"

"Well, suh," tittered Uncle Jefferson, "Ah done foun' er mint-bald down below de kitchens dis mawnin'. Yo'all gemmun' 'bout de bigges' expuhts in dis yeah county, en Ah reck'n Mars' Valiant sho' 'sist on yo' sampin' et."

"Sah," said the major feelingly, turning to his host, "I'm proud to drink your health in the typical beverage of Virginia!" He touched glasses with Valiant and glared at the doctor, who was sipping his own thoughtfully. "Poems have been written on the julep, sah."

"They make good epitaphs, too," observed the doctor.

"I noticed your glass isn't going begging," the major retorted. "Unc' Jefferson, that's as good mint as grew in the gyarden of Eden. See that those lazy niggers of yours don't grub the patch out by mistake."

"Yas, sah," said Uncle Jefferson, as he retired with the tray. "Ah gwine-ter put er fence eroun' dat ar bald 'fo' sundown."

The question that had sprung to Valiant's lips now found utterance. "I saw you look at the portrait there," he said to the major. "Which of my ancestors is it?"

The other got up and stood before the mantel-piece in a Napoleonic attitude. "That," he said, fixing his eyeglasses, "is your great-grandfather, Devil-John Valiant."

"Devil-John!" echoed his host. "Yes, I've heard the name."

The doctor guffawed. "He earned it, I reckon. I never realized what a sinister expression that missing optic gives the old ruffian. There was a skirmish during the war on the hillside yonder and a bullet cut it out. When we were boys we used to call him 'Old One-Eye.'"

"It interests me enormously," John Valiant spoke explosively.

"The stories of Devil-John would fill a mighty big book," said the major. "By all accounts he ought to have lived in the middle ages." Crossing the library, he looked into the dining-room. "I thought I remembered. The portrait over the console there is his wife, your great-grandmother. They say he bet that when he brought his bride home, she should walk into Damory Court between rows of candlesticks worth twenty-thousand dollars. He made the wager good, too, for when she came up those steps out there, there was a row of ten candles burning on either side of the doorway, each held by a young slave worth a thousand dollars in the market.

"Some say he grew jealous of his wife's beauty. There were any number of stories told of his cruelties to her that aren't worth repeating. She died early—poor lady—and your grandfather was the only issue. Devil-John himself lived to be past seventy, and at that age, when most men were stacking their sins and groaning with the gout, he was dicing and fox-hunting with the youngest of them. He always swore he would die with his boots on, and they say when the doctor told him he had only a few hours leeway, he made his slaves dress him completely and prop him on his horse. They galloped out so, a negro on either side of him. It was a stormy night, black as the Earl of Hell's riding-boots, with wind and lightning, and he rode cursing at both. There's an old black-gum tree a mile from here that they still call Devil-John's tree. They were just passing under it when the lightning struck it. Lightning has no effect on the black-gum, you know. The bolt glanced from the tree and struck him between the two slaves without harming either of them. It killed his horse, too. That's the story. To be sure at this date nobody can separate fact from fiction. Possibly he wasn't so much worse than the rest of his neighbors—not excepting the parsons. 'Other times, other manners.'"

"They weren't any worse than the present generation," said the doctor malevolently. "Your four bottle men then knew only claret: now they punish whiskey-straight."

The major buried his nose in his julep for a long moment before he looked at the doctor blandly. "I agree with you, Bristow," he said: "but it's the first time I ever heard you admit that much good of your ancestors."

"Good!" said the doctor belligerently. "Me? I don't! I said people now were no better. As for the men of that time, they were a cheap swaggering lot of bullies and swash-bucklers. When I read history I'm ashamed to be descended from them."

"I desire to inform you, sah," said the major, stung, "that I too am a descendant of those bullies and swash-bucklers, as you call them. And I wish from my heart I thought we, nowadays, could hold a tallow-dip to them."

"You refer, no doubt," said the doctor with sarcasm, "to our friend Devil-John and his ideal treatment of his wife!"

"No, sah," replied th[illegible] warmly. "I'm not referring to [illegible]-John. There were exceptions, no doubt, but for the most part they treated their women folk as I believe their Maker made them to be treated! The man who failed in his courtesy there, sah, was called to account for it. He was mighty apt to find himself standing in the cool dawn at the butt-end of a—"

He broke off and coughed. There was an awkward pause in which he set down his glass noisily and rose and stood before the open bookcase. "I envy you this, sah," he said with somewhat of haste. "A fine old collection. Bless my soul, what a curious volume!"

As he spoke, his hand jerked out a heavy-looking leather-back. Valiant, who had risen and stood beside him, saw instantly that what he had drawn from the shelf was the morocco case that held the rusted dueling-pistol! In the major's hands the broken box opened. A sudden startled look darted across his leonine face. With smothered exclamation he thrust it back between the books and closed the glass door.

(Continued next week)

Children Cry
FOR FLETCHER'S
CASTORIA

Enormous parties of High school pupils are pouring into Washington, competently chaperoned by near sighted teachers.

A good beginning was made on spring work when 25,000 people turned out to the ball games in several of the large cities.

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