Capital $50,000.00 Surplus and Profits $140,000.00

THE
Westminster Savings Bank

Don't Carry Large Sums of Money.

BUT if you must, do so only until you Can get to this Bank.

We Pay 4% on Time Deposits

We Combine absolute Safety with Satisfactory Service. You Cannot go wrong when you are in NEED of MONEY, or when you have MONEY to DEPOSIT by calling at

The Westminster Savings Bank
Westminster, Md.

CHAS. BILLINGSLEA, President. F. THOMAS BABYLON, V. President.
JACOB H. HANDLEY, Treasurer.

FRANK T. SHAEFFER
Opposite Anchor Hotel, - - - Westminster, Maryland

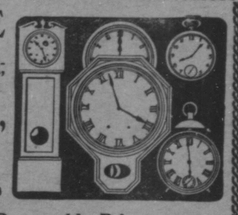
Plumbing, Heating and Tinning
General Repair Shop : : : :

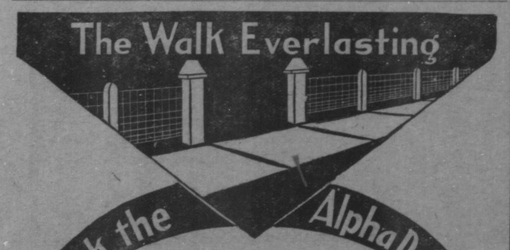
¶ I am ready at all times to do any work in my line. Bids on heating and plumbing cheerfully given. Give me a call and save money.
C. & P. Phone 95-w My Work Speaks For Itself

Bargains For Some One
I received a car load of
Quincy Gasoline Engines, To-day
Come to see us and we will cheerfully show you how they work and get our prices and terms.

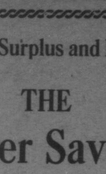
I have quite a number of second-hand Engines on hand of other makes: One 12-H P. P. Water Circulating I. H. C.; One 8-H. P. P. Water Circulating Kerosene and Gasoline I. H. C., the latest style they build, only used a few times; One 16-H. P. S. P. Twin Cylinder Columbia Kerosine Engine, not used over a hundred hours; One 5-H. P. Metcalf, in fine running order and a lot of others, all guaranteed, also a lot of second-hand Sharples Cream Separators, in fine shape, Cheap.

A Full Line of
DeLaval Separators, New Idea Manure Spreaders, Feed Mills, Feed Cutters, Plows, Harrows, lever and disc; Kentucky Grain Drills and Lime Spreaders.
"Everything For Farm Use."
J. L. BAUST,
Busy Corner, . . Main and Liberty Streets.

ALL THE TIME
We aim to carry a full and complete stock of "up to grade,"
Lumber, Millwork,
AND
Building Supplies

And Sell Them At Reasonable Prices.
GET OUR PRICES - - - SEE OUR STOCK
GIVE US YOUR BUSINESS.
SMITH AND REIFSNIDER.
"We guarantee to please in every particular."



Concrete Walks Are Cheapest by the Year
Figure the cost of repairing or replacing any other kind of walk, and you will see that the concrete walk will save money for you. It is smooth, neat, easy to clean and lasts like solid stone when you use
ALPHA THE GUARANTEED PORTLAND CEMENT
"Many brands of Portland Cement are on the market," says the U. S. Government, "and the user should select a make *guaranteed* to meet the government standard." We warrant ALPHA to more than meet this standard. It is stronger, finer and greater in binding power than ordinary cements, because it is mixed, burned and ground unusually well.
"Concrete in the Country," explains how to make walks, steps, posts, hot-beds, etc., of ALPHA and sand and gravel. Call for it; it is *free* and you will find it valuable.
Lumber Coal & Supply Co. WESTMINSTER, MD.

SO EASY TO WORK TO FIX
When you install one of these pumps you get lasting satisfactory service. For 40 years we have been building pumps fitted for wells.

KANAWHA AND RED JACKET PUMPS

When we fit a pump for a well there is no guess work — It is correct, because
—WE KNOW HOW—
Catalog on Request. Sold by Dealers
Kanawha Pump Works
9 W. Pratt St., Baltimore, Md.

RAWLINGS PULVERIZING HARROWS & CULTIVATOR

RAWLINGS IMPLEMENT COMPANY
Baltimore, Md.
Manufacturers and Dealers in
Implements
Engines
Vehicles
Tell your needs to us or to your dealer, but insist on Rawlings Goods.

Dr. Geo. E. Baughman
SURGEON DENTIST,
Westminster, Md.
All kinds of Crown and Bridge Work. Teeth extracted; also Filling. All work guaranteed.
OFFICE 114 EAST MAIN STREET
Opposite Union National Bank.
sep 1e 19

OPERA! OPERA!
You may be sure of seeing something worth while.
Phone 273, and ask what is on to-night.

1914
Overland
35 H. P.
The World's Best Car.
5 Horse power more than any other car selling for $1200.00 or less.
4 inches longer than any car selling for $1200.00 or less.
The Real Go and Come Back Kind.
Call up 75 W and we will come and show you.
The W. H. Davis Co.
Westminster, Md.

The Hunter Market
Fresh and Salt Meats, Fish
Fruits and Vegetables
always on hand.
Your patronage solicited.
GEO. N. HUNTER,
Wantz Building, - Westminster, Md.
C. & P. Phone 18-W

POISEL'S CAFE
Meals at all Hours.
Permanent Boarding.
Ladies Dining Room.
Bar Stocked with Choice Wines Liquors and Cigars
Bowling Alleys. Stable Room.
Oysters in and out of Season.
POISEL'S CAFE
JOHN POISEL, Proprietor.
E. Main St., Westminster, Md.

Westminster Fruit Market
Wholesale and Retail
STORES FRUIT SUPPLY
36 W. Main Street,
A. GORERA,
Phone 75 F Westminster, Md.
3 1 14 1-y

LOST

Certificate of Deposit No. 2871, for $220, on Manchester Bank, issued April 16, 1909, of which $120 was withdrawn June 24, 1914. Application for a duplicate certificate has been made.
Emma C. Folk,
Jacob Folk.
9 18 3-t

Literary study will be successfully conducted by the woman's clubs this fall by serving tea and wafers.

Children Cry for Fletcher's
CASTORIA
The Kind You Have Always Bought, and which has been in use for over 30 years, has borne the signature of Chas. H. Fletcher and has been made under his personal supervision since its infancy. Allow no one to deceive you in this. All Counterfeits, Imitations and "Just-as-good" are but Experiments that trifle with and endanger the health of Infants and Children—Experience against Experiment.

What is CASTORIA
Castoria is a harmless substitute for Castor Oil, Paregoric, Drops and Soothing Syrups. It is pleasant. It contains neither Opium, Morphine nor other Narcotic substance. Its age is its guarantee. It destroys Worms and allays Feverishness. For more than thirty years it has been in constant use for the relief of Constipation, Flatulency, Wind Colic, all Teething Troubles and Diarrhœa. It regulates the Stomach and Bowels, assimilates the Food, giving healthy and natural sleep. The Children's Panacea—The Mother's Friend.

GENUINE **CASTORIA** ALWAYS
Bears the Signature of
Chas. H. Fletcher.
The Kind You Have Always Bought
In Use For Over 30 Years
THE CENTAUR COMPANY, NEW YORK CITY.

Farmers Supply Co.
Wm. T. Kimmey, Manager
11-13 Liberty Street Westminster, Md.

The Sharples Mechanical Milker
Having proven to be the ONLY successful Milking Machine on the market.
We now offer them to our patrons feeling fully assured they will give perfect satisfaction.
Thousands of them are in daily use on the leading dairy farms of the world.

A Car Load of Double Disc and Lever Harrows

Notice to Employers
Get in touch with me as soon as possible to see if you come under the new Compensation Law that goes into effect Nov. 1, 1914.
I represent the Aetna Insurance Co., the largest Co. in the world writing
COMPENSATION INSURANCE
Ass[illegible] over $114,000,000 and service tha[illegible]efies.
T[illegible]aw affects over 75 per cent of [illegible]usiness men in the county.
Phone Office 42 W S. C. STONER
Residence 17 k 17 W. Main st
Westminster, Md.

Constipation
Is to be dreaded. It leads to serious ailments, Fever, Indigestion, Piles, Sick Headache, Poisoned System and a score of other troubles follow. Don't let Constipation last. Keep your Kidneys, Liver and Bowels healthy and active. Rid your system of fermented, gassy foods.
Nothing better than
Dr. King's New Life Pills
All Druggists 25 cents
SATISFACTION OR MONEY BACK

NO. 4821 EQUITY
IN THE CIRCUIT COURT FOR CARROLL COUNTY, SITTING AS A COURT OF EQUITY.
Glenn W. Horner, Mortgagee and Assignee of Mortgagee
vs.
E. Oliver Grimes, Jr.
Ordered this 24th day of September, A. D. 1914, that the sale of the properties mentioned in these proceedings, made and reported by Glenn W. Horner, mortgagee and assignee of mortgagee, in pursuance of the power of sale in the several mortgages filed among the proceedings in this cause, be ratified and confirmed, unless cause to the contrary thereof be shown on or before the 26th day of October next; provided a copy of this order be inserted in some newspaper printed in Carroll County, once in each of three successive weeks before the 19th day of Ohtober next.
The report states the amount of sale to be $2755.00.
OSCAR D. GILBERT, Clerk.
True Copy. Test
OSCAR D. GILBERT, Clerk.
9 25 3-t

DRESSED HOGS
From 10000 to 12000 weight per week at highest cash market price.
Cider making Tuesdays, Wednesdays, Thursdays and Fridays of each week until further notice.
WILLIAM F. MYERS AND SONS,
Corner Liberty and Green Sts., Westminster, Md.
C. & P. Phone 226F. 10 2 3-m

Leap's Prolific Wheat.
Most Prolific and Best of Milling Wheats.
A report on this wheat from **Delaware** shows a yield of 3,430 bushels on 74 acres, and 881 bushels on 17 acres.
In **Maryland** it leads in popularity; has proven its superiority in all parts of **Virginia**; is the most popular variety in **North Carolina**; heads the list in **South Carolina** for profitable yields; in **Georgia** ranks far above all others; **Tennessee** growers discarding other wheats for this; at the head of beardless wheats in **Kentucky**, and equally well suited to **West Virginia**.
Therefore we are justified in recommending Leap's Prolific Wheat for all sections.
We suggest early orders. Present price, $1.50 per bushel, bags included and f.o.b. Richmond.
We are the original distributors of Leap's Prolific Wheat. Write for DESCRIPTIVE FALL CATALOG.
T. W. WOOD & SONS,
Seedsmen, - Richmond, Va.

COMMISSIONERS' NOTICE
The County Commissioners of Carroll county will meet at their office, in Westminster, every Monday and the first Tuesday after the first Monday of the month in April, 1913, for the transaction of business.
By order,
O. EDWARD DODRER,
3 11 Clerk.

MAKES RAPID HEADWAY.
Add This Fact to Your Store of Knowledge
Kidney disease often advances so rapidly that many a person is firmly in its grasp before aware of its progress. Prompt attention should be given the slightest symptom of kidney disorder. If there is a dull pain in the back, headaches, dizzy spells or a tired, worn-out feeling, or if the kidney secretions are offensive, irregular and attended with pain, procure a good kidney remedy at once.
Thousands recommend Doan's Kidney Pills. Read the statement below.
Mrs. Mary A. Twist, 917 S. Hanover St., Baltimore, Md., says: "I felt badly all the time as the result of kidney trouble. I had pain across the small of my back and at times I could hardly endure it. I finally used Doan's Kidney Pills and they helped me a great deal. I have seldom had trouble from my back since, but when I have had, a few doses of Doan's Kidney Pills have made my kidneys normal. All I ever said about this remedy before still holds good."
Price 50c, at all dealers. Don't simply ask for a kidney remedy—get Doan's Kidney Pills—the same that Mrs. Twist had. Foster-Milburn Co., Props., Buffalo, N. Y.

RETAIL TRADE WITHOUT NEWSPAPERS

A writer in an exchange remarks that recently, when the Chicago papers stopped publication for three days, business at the city stores was practically at a standstill. Such stores reach the public through the advertising in the newspapers, and if that advertising stops, the business stops.

People do not stick in one rut in buying nowadays. If a merchant announces a bargain that looks good, 19 out of 20 people will break previous habits and look up that bargain, even if they never entered the store before. There is no such thing as loyalty to any particular store any more. The trade goes to the place that seems to be giving the best return for the money or some particular article.

Information about bargains circulates infinitely faster through the newspaper than any other way. Where a customer gets one tip through friends, there are a score that come through the newspaper advertising.

THRIFT IN WAR-TIME

The remark is frequently made and with good sense, that in the uncertain business outlook now existing, there should be a wholesale effort for more thrift and economy in living expenses. The war is going to destroy billions of loanable capital. The American people will have to take up enormous quantities of their stocks and bonds now held in Europe.

The trouble comes, in putting this idea into practice, that as the prosperity of the country has grown most people have taken on more costly habits of living. It is easy to let the dimes and dollars slip out into new ways of spending, and triply hard to return to former frugal habits.

For instance, a young man remarked in the hearing of the writer a short time ago, that a man must hold on to a nickel pretty tight, if he made it a practice to black his own boots. In his home city, he said, the business streets were lined with boot-blacking establishments. Few young men in his set condescended any longer to black their own boots.

This young man is apparently getting a salary of about $15.00 per week. His business demanded that he make a good appearance. He should have his boots polished every day. At five cents each time, that would be over $15.00 a year. A substantial chunk out of his moderate income.

One such expense may not be of al moment. But just as soon as people begin to hire others to do what they can equally well do for themselves, they become infected with the contagion of waste and easy spending.

All the money that the people can save will be needed in the next few years to keep the factories, the railroads and the mines going. It is a time when people in moderate circumstances should cast away false pride. They should feel no shame even if they do cook their own dinners, and carry their own suitcases when travelling.

A TIME WHEN BUSINESS NEEDS PUSHING

The uncertainties of this war period of course make the immediate business future more or less problematical. Most people agree that in time the United States will get new trade out of this war. But any sharp and sudden revival can hardly be expected.

Under these circumstances, prudence is of course called for. All the same, it is no time to stop efforts to sell goods.

The right view to take of the matter was illustrated by the course of a certain manufacturing concern known to the writer. They found war complications had cut off about 25 per cent of their trade. What did they do? A timid management might have called in part of their salesmen, in order to save expense.

On the contrary, this firm took their highest priced man, and started him out on a very extensive and expensive tour all over the country. Their old trade being injured, they are meeting the situation by drumming up new business.

This spirit of enterprise and of adaptiveness to conditions has a lesson for all engaged in retail trade. Here and there one finds a merchant who feels shaky about the business situation. He decides that he must prune his expenses, so perhaps he cuts his advertising appropriation.

The sales department of a business is its very heart. Whatever pruning may be done, you can't touch the sales expense without striking directly at the receipts of the concern.

The successful and enterprising business, if it finds its sales hurt by the present depression, is trying to make new customers, and increasing its sales work through larger advertising.

AMERICAN ROAD CONGRESS

Overtopping all other road problems in its importance is that of maintenance," says Logan Waller Page, Director of the U. S. Office of Public Roads and President of the American Highway Association. "The destructive agencies of traffic and the elements are unceasing in their activities and it is idle to talk of permanent roads any more than to speak of a house, a fence, or of railroad ties as permanent," says Mr. Page. "The public roads today, by reason of the exceptionally destructive traffic conditions, are more costly in construction and this is continually increasing with the advance in the prices of labor and material. It is criminally wasteful, therefore, to invest large sums of public money in building the highways demanded by traffic, unless investment is conserved by adequate maintenance. Without such adequate maintenance a road costing anywhere from $5,000 to $15,000 per mile may go to ruin in a year or two thus involving a permanent loss of considerable magnitude.

"When it is considered that the aggregate expenditure on roads in the United States is well over $200,000,000 annually, the seriousness of the question is apparent. I look to the conference of highway officials which will be held during the Fourth American Road Congress, which meets in Atlanta, Georgia, on November 9, to devote much attention to road maintenance, and that their findings will go far towards bringing legislatures and county boards to a realization of the necessity for prompt and efficient action. The roads should be classified and suitable maintenance, in organization and money, provided according to the importance of the representative classes of roads."

One of the questions which the Congress will discuss is that relating to the revision of road laws. A complete compilation of the road laws of all the states will be available for the session devoted to legislation and it is expected that in outlining bases for revision, maintenance will be given particular attention.

WHAT THE GARDEN CONTESTS SHOW

A great many cities and towns have been holding garden competitions the past summer. Newspaper exchanges bring many reports of prizes awarded in these contests. It is often noted that children have won out in these contests who never stood well in their book work in school.

Formerly the boy who could not learn lessons readily was set down as a blockhead. Yet the boy who does not take easily to books is often very adaptive in other ways. He frequently is ready of speech in the ordinary matters of daily life, tactful in what he says, with a gift for leadership and doing things.

In the old fashioned school, the boy who was dull at his books was prodded and spurred along the thorny path which he was never fitted to travel. Somehow he never could see things through the printed page. Put him out in a garden and give him corn seed, hoe and spade, or put him on the ballground, and he might raise a crop or play a game much superior to the bookish boy's.

Books are the record of the world's wisdom, but their use should not be over emphasized. Too much reading and study makes the boy overmuch of a spectator. His energy is satisfied by the thrill of reading how other boys do things. Meanwhile the dull boy is out selling his papers or raising his potatoes, and slowly winning his way.

Every school should have some outlet for the children who are slow at books. Home and school gardens are one of the most useful of these outlets. Dressmaking and cooking classes teach an art that lies at the foundation of home economy, and which the average mother fails to impart. To more than half of the boys, success in life is to be reached through skill of the hand rather than through the printed page.

CENSORSHIP AND THE WAR CORRESPONDENT

When the war began, the news censor and his big blue pencil were very obvious. One could hardly tell whether a dispatch was describing the battle of Waterloo in 1815 or that of Liege in 1914. As the campaign proceeded, the lid was lifted quite a little. The world could see and hear the clash of Armageddon. But last week things seem to have tightened down again.

It is perhaps taken for granted that war movements must be conducted in secrecy. Yet one can't help feeling that a war correspondent performs a very important function, and one that an armed force distinctly needs.

It is the business of the trained military writer to present a vivid picture of the work of the soldiers. If the preparation of this account is left to the press agents of the war offices, all the color of the picture is left out. It becomes as pale and flat as a law brief, with little to arouse enthusiasm or win sympathy.

But if the trained war correspondent is permitted to accompany the troops, and write with some freedom, he transmits to the world a thrilling picture of the daring and sacrifices of war. This communicates enthusiasm to his own countrymen, relieves anxieties, and elicits hope and confidence. It arouses the admiration and sympathy of neutral nations. When the censor cuts out the news, he cuts the line of communication with home enthusiasm.

It is natural that military commanders should wish to conceal movements of troops. But to conceal these movements until long after the enemy are aware of them is poor policy. If a graphic story of past events is promptly sent home by writers trained to observe and tell what they see, a most efficient means of eliciting home support and winning favorable sentiment has been set to work.

HOPELESS LUNG TROUBLE CURED
Many recoveries from Lung Troubles are due to Dr. Bell's Pine-Tar-Honey. It strengthens the Lungs, checks the Cough and gives relief at once. Mr. W. S. Wilkins, Gates, N. C., writes: "I used Dr. Bell's Pine-Tar-Honey in a case given up as hopeless and it effected a complete cure." Get a bottle of Dr. Bell's Pine-Tar-Honey. If your cough is dry and hacking let it trickle down the throat, you will surely get relief. Only 25c at your Druggist.
10 2 4-t

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