Safety For Your Money THE Money For Your Safety

Westminster Savings Bank

CHAS. BILLINGSLEA, President. JACOB H. HANDLEY, Treas.

Capital $50,000.00 Surplus and Profits $150,000.00

When You Have a Surplus of Money Deposit it With Us

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OPEN A CHECKING ACCOUNT WITH US. NO MATTER HOW SMALL YOU WILL FIND IT CONVENIENT, AND ONCE TRIED WILL ALWAYS BE USED.

Start a Bank Account. It Will Help You To Save. When in The Need of Money, Come To Us, We Loan on Mortgages, Judgments or Personal Security.

FURNITURE

FOR THE NEW YEAR AT

LOCKARD'S

THE LARGE FURNITURE STORE ON LIBERTY STREET

"Push the Button-and Rest"



Fancy Rockers — all kinds, ROYAL Easy Chairs—The push button kind Davenports, Couches, Parlor Suits and Stands, Music Cabinets, Ladies' and Gentlemen's Desks, Book-Cases, Library Tables, Children's Rockers and in fact about everything in the Furniture Line.

We carry the LARGEST STOCK to select from. Every piece guaranteed and as always

MONEY SAVED ON FURNITURE AT LOCKARD'S

Yours for business,

J. W. LOCKARD & SON.

C. & P. Phone 58-w and 25-w

Agents for the well known and tried out BUICK AND HUDSON



Coal Talk

is interestiny, but coal facts are convincing, therefore its up to you to convince yourself of the superior quality of our coal. Get some and burn it. You will find it lasts longer, gives a better fire than the kind you have been using, and it costs no more.

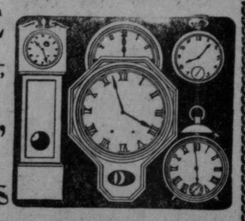
The Lumber Coal & Supply Co.

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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."

You Always Need Feed

We are here to serve you with whatever you need for the

Horse, Cow, Hog, Chicken, and have something Special for the Calf

Sugarota Calf Meal A perfect substitute for milk for Calves and Pigs

1 lb. of which is equal to 1 gal. of full milk.

Farmers' Fertilizer & Feed Company

Westminster, Maryland.

Newer, Finer Than Ever!

The Palace of Photography.

Our Studio being completely remodeled and refurnished and equipped with the finest of working outfits, we are prepared to give you better service than ever. We invite your inspection and patronage. :: ::

THE LEWIS STUDIO,

Westminster, Md.

Phone 81-F. Res. 59 W. Next door to Postoffice.

Gasoline Engines, Cream Separators, Manure Spreaders

Like People, all alike but Different.

The Quincy Engines start easy, cannot freeze, runs smooth, lives long, other makes different. De Laval, the world's standard, skims clean, runs easy, lives longest, other makes different.

The Gearless New Idea Spreader, no cog wheels, no worm gears, carries top load, spreads wide, other makes different. The other fellow does the knocking. Our satisfied customers help sell our goods. The purchasing public are always welcome at our office, The Busy Corner,

J. L. BAUST,

MAIN AND LIBERTY STREETS, WESTMINSTER.

Office Phone 269. Residence Phone 239.

GREAT SACRIFICE OF LIQUORS AND WINES

3 Large Bottles of Assorted Wine for $1.00

12 Bbls. and 30 Cases of Whiskey

Bottled in Bond, must be disposed of before April 1st, 1915.

Bottle of Wine FREE with each purchase of $100

Westminster Liquor Store,

12 11 3-m A. HECHT, Prop.

MY BIG SELLER

HUSKERS' LOTION

is made especially for the Farmers and others whose hands are chapped and roughened by out door work and exposure

6 ounces for 25 cents

CAMENTHOL CREAM

is also an excellent preparation for chapped hands and use after shaving, and is made especially for people having a delicate and sensitive skin.

The above preparations are for sale only by

J. J. WOLFE, Pharmacist.

NEW WINDSOR MARYLAND

ONE WAY TO SAVE MONEY

is to save paying big doctor's bills, by keepinig on hand a bottle of the old reliable SEVEN BARKS so that when your stomach gets out of order, you are troubled with Indigestion or Dyspepsia, your liver or kidneys don't act, or if you get a touch of rheumatism, you can get quick relief and not have to call a doctor. SEVEN BARKS will purify your blood and tone up your system, and has an unparalleled record of 43 years. Price 50 cents. Your druggist keeps it or can get it for you, or write to the manufacturer, LYMAN BROWN, 68 Murray St., New York City.

Sullivan's Prices

THAT'S ALL

3 lbs. Crackers	25c
2 lbs. Prunes	25c
3 lbs. Peaches	25c
6 lbs. Oatmeal	25c
5 lbs. Rice	25c
2 lbs. Mince Meat	25c
3 cans Tomatoes or Beans	25c
3 cans Corn or Peas	25c
5 lbs. 15c Peaches	50c
5 gallons Oil	55c
4 cans Larkin's Lye	25c
4 boxes Larkin's Boraxine	25c
8 bars Larkin's Soap	25c
6 boxes 5c Matches	25c
8 rolls Toilet Paper	25c
15 varieties of Candies	10c
35c jar Chip Beef	25c
1 lb. Cocoa	25c
35c Brooms	30c
30c Brooms	25c
25c Brooms	20c
4 cans Banner Lye	25c

Coffees 12c, 15c, 18c, 20c, 22c, 25c, 30c and 35c per lb.

Yours to serve,

MILTON A. SULLIVAN,

90 WEST MAIN STREET.

P. S.—Prices subject to change without notice.

2 5 4-t

SALE BILLS PRINTED AT SHORT NOTICE AT THIS OFFICE

OPERA! OPERA!

You may be sure of seeing something worth while.

Phone 273, and ask what is on to-night.

Bark Wanted AT Tannery Station

We will Pay

Seven Dollars

($7.00) per ton of 2,000 pounds for Prime

CHESTNUT OAK BARK

of this year's peeling, delivered in good order and condition at the Carroll Oak Tannery, before the first day of July 1915.

We will not buy any Span Oak Bark this season.

The Carroll Oak Tanning Company

of Carroll County, Md.

Tannery Station on the W. M. Railway

1 22 4m

Taking baby up at night is often the cause of bad colds. Use Dr. Fahrney's Teething Syrup and stay in bed. 25c. 1 1 2-m

There are some 38,000,000 church members in this country, but if they all turned out to church on the same Sunday some of them would have to sit on the pulpit stairs.

The following paragraphs, from that popular song, "It's a long way to Tipperary," have been clipped from an article published in the Literary Digest of recent date:

SINGING "TIPPERARY"

It's a long way to Tipperary,
It's a long way to go.
It's a long way to Tipperary,
To the sweetest girl I know.
Good-by, Piccadilly.
Farewell, Leicester Square!
It's a long, long way to Tipperary,
But my heart's right there!

The biography of "Tipperary" is given by the Evening Sun writer, who maintains that the now dominant song of the soldiers was "made in America."

"'It's a Long, Long Way to Tipperary' the marching song of the British Army, was written right here in New York. It was composed three years ago, but it needed a great war to bring it into popularity.

"It was originally intended for a little vaudeville skit. The composer of it, Harry Williams, is also the composer of that treasured local lyric, 'I'm Afraid to Go Home in the Dark.'

"It has been impossible to determine whether or not Mr. Williams is an Englishman by birth. At any rate, he has been spending six months out of every year in London or thereabouts, doing odd jobs in vaudeville. The other half of the year he has been living in this country.

"But it has been established definitely that 'Tipperary' was written at a house in Douglas Manor, L. I., to be exact. It was finished early in 1912. It was submitted to publishers on this side of the water and accepted by an English firm. But it was not published in America at that time. And, in fact, when it was brought out in London, a little later, it failed to arouse much enthusiasm. It was only after the war began and the weary marches were forced that some one in the ranks started this little ballad of the music-hall and found in it all the requisites of an immortal war-song.

"There is something peculiarly appropriate about the tune. The French have had it translated and are singing it as they go into battle. Scotch Highlanders, who probably never heard of Ireland's Tipperary, are playing it on their bagpipes. Canadian reservists, lonesome for the Western forests, are humming it. And native Bengalese are crooning the little song through their very white teeth as they shiver through the chilly nights and wipe their bayonets dry.

"But for all that it was 'Made in the U. S. A.'"

KEEP IT HANDY FOR RHEUMATISM

No use to squirm and wince and try to wear out your Rheumatism. It will wear you out instead. Apply some Sloan's Liniment. Need not rub it in—just let it penetrate all through the affected parts, relieve the soreness and draw the pain. You get ease at once and feel so much better you want to go right out and tell other sufferers about Sloan's. Get a bottle of Sloan's Liniment for 25 cents of any druggist and have it in the house—against Colds, Sore and Swollen Joints, Lumbago, Sciatica and like ailments. Your money back if not satisfied, but it does give almost instant relief. Buy a bottle today. No. 1

50 HORSES and MULES



Have just received another fresh shipment this week. Several of them weighing 1500 lbs. Among them are good leaders, and some extra fine mares in foal.

CHAS. W. KING,

Westminster, Md.

B. DORSEY

SALESMAN

Special Notice

Special Offer Until March 1, 1915

Special Notice (large head)

You can get an extra pair of pants with a suit or overcoat, pants, pants with overcoat, same price of suit. Pants from $4.25 to $12.00.

Our Spring Stock is in and it is beautiful for either men or Ladies, suits. Give me a call.

JOHN T. ANDERS,

At the Forks, West Main street, Westminster, Md.

2 19 3-t

There is a general feeling in the newspaper fraternity that militarism must be crushed, even if we all wear out our typewriters doing it.

Deferred Correspondence

BARE BRANCH

Mr. and Mrs. Jacob Warehime, of Littlestown, Pa., spent Sunday at Mahogany Farm with their son-in-law and daughter, Mr. and Mrs. Horace Koontz.

Mr. Horace Koontz, who had been suffering with rheumatism is slowly improving. Mrs. Horace Koontz is on the sick list also.

Miss Mabel Myers, of Pleasant Valley, spent Sunday with Misses Cora Koontz and Bertha Brown.

Mr. and Mrs. Jacob Fitze spent Sunday with Mr. and Mrs. John Brown.

Mr. and Mrs. J. T. Koontz spent Sunday afternoon with Mr. and Mrs. Circle.

Miss Nellie Helwig is on the sick list.

Mr. and Mrs. Elmer Wantz and daughter Margaret, of Cranberry, spent Sunday with Mr. and Mrs. Albert Starner.

Mr. and Mrs. Claude Myers entertained on Sunday Mr. and Mrs. Upton E. Myers, Mr. and Mrs. Joseph Myers and two children, Thurlow and Harvene, Messrs. Clarence Myers, John Kempher, Leroy Myers, Edward Zepp and Raymond Myers.

Mr. Claude Myers slaughtered four fine porkers recently which weighed as follows: 238, 252, 266 and 277 pounds.

CARROLLTON

We have been having very unfavorable weather but today, Wednesday, it has cleared and has been a most beautiful day which I think has been enjoyed by all.

The Ladies' Aid Society had a very pleasant quilting party in Carrollton Band Hall on Wednesday. A large crowd was present and all enjoyed themselves very much. An account of it will be found in another column of this paper.

Mrs. E. E. Koons has been very poorly with a slight spell of plural pneumonia. She is recovering slowly.

Mrs. Emily Allgire has had another very serious spell of apoplexy and epileptic spasms. She is slowly improving.

We are glad to see our afflicted friends, Wm. Long, John Walsh and Wilson Ebaugh, able to be out again.

Little Beatrice Houck is in Baltimore where she is going to get shoulder braces for a crooked spine. It is thought she will have to wear them at least a year.

Mrs. John Houck spent last week in Baltimore with friends.

Mrs. George Houck is spending some time in Baltimore with her sister, Mrs. Wm. J. S. Miller.

Mrs. Charles Mott spent last week with her mother, Mrs. E. E. Koons.

Mr. Lewis Green has had the C. & P. phone put in his house recently.

The Ladies' Aid Society of Bethel Church of God will hold a chicken supper in the Band Hall in Carrollton on Saturday night, February 27. Cake, confectioneries and ice cream will also be for sale. Everybody come and enjoy a pleasant evening. The proceeds will go to get needed things for the parsonage.

S. S. at 9.30 A. M. Preaching at 10.30 A. M. C. E. 7.30 P. M. Everybody welcome.

JASONTOWN

Mr. and Mrs. Mahlon Lambert, of Medford, spent Tuesday with Mrs. Lambert's mother, Mrs. Samuel Robertson.

Mr. Harry Fallor and two children, Evelyn and Harry, spent Sunday with Mrs. Florence Elgin, of this place.

Mr. and Mrs. Samuel Robertson spent Tuesday with their son, Mr. Harry Robertson, near Westminster.

Mesdames William, James and Samuel Robertson spent Wednesday with Mrs. Frank Miller and assisted her with some quilting.

Mr. and Mrs. Robertson, of this place, spent Friday with Mrs. Robertson's, brother, Mr. Rezin Barnes, of Westminster.

Mrs. Mary Babylon is improving and is able to sit up again.

We were very sorry to hear of the sudden death of Mr. Charles Fritz, of Wakefield. He died of paralysis Tuesday night. He felt well as usual that day and had visited his daughter, Mrs. May Little. He returned home at five-thirty o'clock in the afternoon and was stricken immediately after he got out of the buggy.

Much sympathy is felt for Mrs. Fritz and family in this their hour of trouble.

We have had very rough weather since Groundhog day.

AN ADVERTISING CLINCHER

In talking recently with a man who has made a big success as an advertising salesman, the question was asked him, "What has been the most effective argument you have used to induce merchants to advertise?"

"I ask them," the salesman replied, "What proportion of the population in the territory they serve has come into their store within the past three months."

"Very few of them, in reply to this question, claim that any large proportion of the population has come into the store. A few may say they have had 10 per cent of the people. Many would admit that not over 1 per cent of the people had been in their store during that period. In many cases the proportion would be away below 1 per cent."

"Then I say, how are all the rest of the people going to have any idea about the merits of the stock you carry? They may go by your place of business twice a day. But they know nothing about what you are doing. You will never get their trade unless you seek after their business and tell them what you have got."

"To do that," the salesman continued, "I tell them there are just three things that can be done. They can send a salesman around from door to door to tell them about the goods. They can distribute handbills or circular letters. Or they can advertise in the newspapers.

Newspaper advertising would not cost a twentieth of the cost of personal solicitation. It is more effective, because it gets attention where a solicitor would be turned away. And a newspaper advertisement is read where a handbill goes to the waste basket. If you don't care to adopt one of these methods, I tell them, the great mass of the people will continue to pass you by without knowing about your goods or ever giving you any business."

FANNY CROSBY DEAD

Mrs. Fanny Crosby, well-konwn hymn writer, whose name as a married woman was Van Alstyne, died at her home in Bridgeport, Conn., Friday, 12th inst., in her 95th year.

Her death was not unexpected, as her health had been failing for some time. Shortly before the end she became unconscious. At her bedside were her niece, Mrs. Henry D. Booth, and other members of the family, with whom she long had made her home.

In spite of feeble health, especially within the past few months, Mrs. Crosby continued writing hymns up to a short time before her death.

Eight thousand hymns of Christian worship sung in Protestant churches throughout the world is the work of Fanny Crosby. No one since the days of Charles Wesley or Isaac Watts has made anywhere near as large a contribution to the Gospel song book as did the blind writer.

Fanny Crosby's name was signed so regularly as author of one hymn after another that the hymn-book makers of a quarter of a century ago were forced to give her some 200 different pen names to make it appear that some one besides the famous writer had contributed. Perhaps hundreds of thousands who sang her songs, which were translated into every language, did not know that it was a blind woman's inspiration which they employed to express their Christian faith and hope in song.

"Saved by Grace," "Blessed Assurance," "Rescue the Perishing" and "Safe in the Arms of Jesus" are typical of Fanny Crosby's most popular religious verses. Of the latter the writer has related an incident showing the remarkable rapidity with which she employed her inspiration and her talents of versification.

W. H. Doane, who wrote the music for many of her verses, had called one morning at Mrs. Crosby's home in New York.

"'I must take a train to Cincinnati in 40 minutes,' he said. 'and I have some music for which I want you to write a hymn.'

"He sat down at the piano and played his music."

'I think I can write it, Mr. Doane," I said.

"I hurried upstairs and sat down to write. For sometime I was entirely oblivious to surroundings. When I came back to my full senses the hymn was written and was on paper before me. I learned that I had only taken 15 minutes. Triumphantly I carried it down to Mr. Doane. The music he played then and the words I had hurriedly written are the same as used today in singing 'Safe in the Arms of Jesus.'

"It was my most successful hymn, and I believe it was dictated by the spirit of the Lord and that it was born for a mission."

Mrs. Crosby did not begin hymn-writing until she was over 40 years of age. Fifty years ago she was best known for her popular melodies, which were whistled all over the country, such as "Proud World Good-by, I'm Going Home," "Hazel Dell," "The Honeysuckle Glen" and "Never Forget the Dear Ones."

Born in Putnam county, N. Y., on March 24, 1820, christened Frances Jane Crosby, she married Alexander Van Alstyne, a blind music teacher, who died many years ago. Her mother had lived to be 102 and her grandmother to be 106. She retained to the last all of her faculties, excepting eyesight. She lost this during a fever in infancy, when a hot poultice was applied to her eyes, destroying the optic nerve.

Last summer Misses Amelia and Bertha Mahaley, of Hanover, Pa., spent several weeks at Bridgeport, Conn., and through mutual friends met Mrs. Crosby.

The Misses Mahaley were frequent visitors at the Crosby home and a warm friendship soon developed. After their return to Hanover they corresponded quite regularly.

The following letter written shortly before she died impresses the reader deeply as to her greatness and personality.

Bridgeport, Conn.
January 27th, 1915.

My dear Miss Mahaley:—

As the years pass I am ever thankful that the words of my hymn, "All the Way My Saviour Leads Me" grow truer and truer as expressions of my own experience. I think if it were possible for anyone who is trying to live without Christ to realize the difference it would make to live with Him, and to feel that He was leading them from day to day, that no one could linger outside one day.

Sincerely yours,
Fannie J. Crosby.

THE COST OF EYEGLASSES

Many families felt as if they were being hit in a new place a few days ago, when it was announced that owing to the war, the cost of lenses for eyeglasses had increased from 25 to 50 per cent. But this may not affect the price of the completed glasses much, as the cost is largely in labor. It is to be hoped that this is the case, as the providing of suitable eyeglasses and spectacles is a very considerable burden on many families.

Wearing spectacles was formerly a sign of advanced age. If old people felt their eyes failing, they were apt to buy of peddlers. They would try on various pairs of spectacles, until they found one that seemed to make their eyes feel better, and buy them on the spot for a dime or a quarter.

Today it is generally recognized that weak eyes need careful examination and measurement by skilled oculists or opticans, and high prices are often paid by people whose eyes are at all complicated.

Probably a third of the children are now either wearing spectacles or ought to have them. It is quite a responsibility for a youngster to start out with a pair of spectacles that cost his father several dollars. If the little fellow keeps them on while playing rough games, he is almost sure to get the glasses broken. In that case a fragment of glass may lodge in an eye and destroy sight.

But if the little fellow takes them off and puts them in the case in the pocket, the first time he rolls over in a rough and tumble, the optical outfit is converted into pancake. It is a bill of expense that our grandfathers never knew, but often inevitable if one is to give one's children the best modern care. Poor eyes are such a serious handicap that parents who can afford it grunt and settle the bills without question.

For Rent

Modern Residence on East Green street. Apply to D. L. Farrar, Arcade Room No. 5, Maryland Casualty Building, Baltimore, Md.

2 5 4-t

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