Babylon & Lippy Co.

"The Dependable Store"

January Clearance Sale

This will be the largest January Clearance Sale in the history of our business.

It will be represented by every department in our Entire Store

Nearly every article in some department are reduced by this Clearance Sale.

It will be money well spent to come and see the hundreds of real bargains throughout out store.

Ladie's and Children's Suits, Coats and Skirts

We have made the knife cut very deep on every Ladie's Suits, Coats and Skirts in the department. For an example.

$18.00 to $20.00 Coats aud Suits now $10.98 $12.00 to $15.00 Coats and Suits $6.75
$9.00 to $12.00 Suits and Coats $3.98 Odd lot ot Ladie's Coats $1.98
Odd lot of Ladie's Skirts 98c and $1.98 Odd lot of Children's Coats 98c and $2.98

LADIE'S WAISTS

Odd and End lot of Waist formerly sold for $1.00, $1.50 and $2.00 now 49c
Another Lot now 19c

BABY CAPS

A Special Assortment of good Baby Caps that sold for 50 and 75c, during this Sale 39c
Another lot just one or two of a Kind left, our Clearance price - - 15c

PICTURES PICTURES PICTURES

Our Stock is very much broken, have decided to close them out for half price. Will Pay You To See Them.

FURS FURS FURS FURS

We had an excellent season on FURS and our Stock is anything but complete. The remaining ones we have priced to suit all prospection purchasers. Not with Standing Furs are much higher. It will pay you to anticipate your futher needs.

LONG KIMONOS

We have about 1 dozen Long Flannellete Kimonos left that sold from 98c to $1.50 we are Closing out for - - - - - - - 79c

OUTING and WOOL SKIRTS

The season has left us with about 2 dozen Ladie's Outing Flannel Skirts that sold from 50 to 75c to close out the small lot we say 29c

Only 4 Wool Skirt Patterns left. Value $1.00 our price 39c

BED BLANKETS

15 Soiled Bed Blankets left, mostly white regular, $1.00 value, closing price - 59c

RUGS AND CARPETS

$2.00 quality Axminster and Velvet Rugs size 27 x 54 Clearance price $1.69
Reduced price on large Rugs. Short ends and Remuants of Carpets, Linoleum and Mattings must be sold to make room for spring arrivals. Hence the price has been made for quick selling.

List of Items that will Interest you

Men's extra Vests - 25 and 50c
Broken lot of Men's, Women and Childrens rubber boots half price
Small lot of Womens combinations Boots regular price $1.60 now 98c pair
Few pairs of men's rubber artics for felt boots, worth $1.65 sale price 98c
Broken lot of Men's wool underwear $1 quality, as long as they last 49c
Anther lot men's underwear - 19c
Small lot 11 Sweaters now - 39c
Lot of Men's Dress Shirts in nearly all sizes $1.00 values 39c
About 2 doxen Men's and Boys' Heavy Fleased over Shirts color blue price 19c
Broken lot of Men's brown, gray and blue Flannel Shirts worth $1.25 sale price 59c
Lot of Men's and Boys' heavy work coats 49c
Lot of Men's and Boy's Hats worth from $1.00 to $1.50 now 50c
4 Men's Rain Coats $1.98
Lot of Ladie's and Childrens Rubbers 30 and 40c
Lot of Ladie's Shoes formerly sold for $1.50 and $2.00 make splendid everyday and school shoes 98c
Lot of children shoes lots to small to stock worth $1.00 to $1.50 now 79c

MEN'S and BOYS' CLOTHING

15 Boy's Kinckerbocker Suits left that sold from $4.00 to $6.00 Clearance sale price $2.98

25 Boys' Straight pants Suits left, regular price from $3.00 to $4.00 to close out during Sale - - - - - - $1.98

12 Men's Suits left, worth from $10.00 to $15.00 Clearance sale price $5.00

15 Men's and Boys' Overcoats to close out we say half price

Don't fail to see our special Corset offering - - - - - 69c

25 dozen Childrens Black Hose all sizes heavy ribbed fast color 15c values 11c pair

25c Fascinatiors until gone 11c $1.00 Fascinatiors until gone 50c

Several Broken lots of Childrens Sweaters in Brown, Greys, Cardinal and white, while they last they are bargains

DOMESTIC BARGAINS

Heavy Collonades 20c Value - - - - - 12½

Comefort Calicoes, Challies. Outings and yd wide Muslin - - 5c

32 in. Ginghams, 27 in. Kinkles, and 27 in. Golateas - - - - 10c

Extra good yard wide Bleached Muslin
Extra Healy yard wide Unbleached Muslin **8c**

Flannellettes, Draperies, Seersuckers, Ginghams, Light and Dark Heavy Outings and yard wide Percales **8c**

32 in Pongee 25c Values 18c

MISCELLANEOUS

Lot of Short ends of Dress Goods suitable for Skirts and Childrens Dresses at half price
Some bargains in Hair Ribbons 10c
Lot of Childrens Wool Gloves 19c
Lot of short length Linen Table Damask less than cost
Broken lots of Childrens Union Suits and Extra Pants - - - 19c

MILLINERY

Ladie's $3.00 and $3.50 Mourning Hats on special sale - - - $1.49
All other trimmed Hats on sale 98c

The Dependable Store **BABYLON & LIPPY CO.,** **Westminster, Md**

CORN CLUB CHAMPION TELLS HIS STORY

1915 State Winner Produces 105.5 Bushels Of Shelled Corn At a Cost Of 19.9 Cents Per Bushel.

WILLIAM TROY,
Queen Anne's County.

I succeeded in growing my acre of corn by making up my mind to complete the contest when I asked my brother to let me have an acre of ground to enter the Corn Club. Mr. H. S. Koehler, our County Demonstration Agent, told me to get a piece of ground and have it covered with a heavy coat of manure. I was given the ground at the last School Fair. It had grown a crop of tomatoes and was heavily set in crimson clover and turnips. I did not apply any manure as it had been manured the previous spring, a crop of clover plowed under, and a ton of ground oyster shell lime drilled in before the tomatoes had been planted.



After a large portion of turnips had been gathered, we turned our hogs on the acre to feed on the balance of turnips and clover. They remained there until the first of April this year. On Saturday, April 3, the ground was plowed and rolled to preserve the moisture. On Saturday, April 17, I used a spring tooth harrow on it, and afterward rolled it tight, and this was done again on May 8 and May 22. On Monday, May 31, we used a levelling square drag and ran the ground out with a tomato marker, opening the cross rows about three inches deep. The next morning I was out bright and early and dropped the corn by hand, putting three or four grains to the hill, and planting the hills thirty-six inches apart each way. I covered the grain with a small, fine toothed cultivator. I had to stay home from school to do this work. This was the only time that I missed from school.

On June 12, the corn was dragged with a spike-toothed harrow. The corn was given thorough cultivation on June 24, July 5, July 16, and July 29. I would have cultivated it again but the storm, August 3, twisted it about so badly, that I could not get through it.

It was cut on August 30 and allowed to stand in the shock until October 25, when it was husked, the total weight being 7,356 pounds. The corn was not in the best condition, being rotten on the tip from lying on the ground. It was nearly all twin corn, standing three to four stalks to the hill.

My expenses were as follows:

Rent of one acre of land	$5.00
Plowing, 4 hours @ 20c	.80
Harrowing with spring tooth, 3 hrs. @ 20c	.60
Harrowing with spike harrow, 2 hrs. @ 20c	.40
Rolling, 7 hrs. @ 20c	1.40
Planting, 3 hrs @ 10c	.30
Marking the ground, 3 hrs. @ 20c.	.60
Cultivating, 12 hrs. @ 15c	1.80
Replanting, 3 hrs. @ 10c	.30
Cutting, 15 hrs. @ 10c	1.50
Husking, 15 hrs. @ 10c	1.60
Lofting, 3 hrs. @ 20c	.60
Labor of man hoeing, 18 hrs. @ 10c.	1.80
Kainit, 200 lbs	1.25
Pulling weeds, 20 hrs. @10c	2.00
Labor of putting on kainit, small amounts of wood ashes, chicken manure, etc., 5 hrs. @ 10c.	50
Cost of seed corn	.50
Total expenses	$20.95
Total value of crop, 105.5 bushels @ 50c	$52.75
Less expenses	20.95
Net value of crop	$31.80

100 lbs. of cob corn shelled 83.5 lbs., the percentage of moisture being 18.1 per cent. according to the test made by the Maryland Agricultural Experiment Station of the sample sent them by County Demonstration Agent, Mr. H. S. Koehler. The variety of corn I used as seed was Boone County White.

(Signed) WILLIAM TROY.

The above story of how he grew his crop of corn by William Troy is authorized by the Department of Boys' Club Work, Co-operative Extension Work of the Maryland Agricultural College and the Department of Agriculture, College Park, Md., Reuben Brigham, Assistant State Agent, in charge.

SCIATICA'S PIERCING PAIN

To kill the nerve pains of Sciatica you can always depend on Sloan's Liniment. It penetrates to theseat of pain and brings ease as soon as it is applied. A great comfort too with Sloan's is that no rubbing is required. Sloan's Linament is invaluable for stopping muscular or nerve pain of any kind. Try it at once if you suffer with Rheumatism, Lumbago, Soar Throat, Pain in Chest, Sprains, Bruises, etc. It is excellent for Neuralgia and Headache. 25c. at all Druggists. No. 3

HOW THE FRENCH FARMER IS FINANCED

Ample Provision For Rural Credits Make Efficient And Organized Co-operation Possible.

F. B. BOMBERGER,
Maryland Agricultural College.

In France there are two agricultural credit institutions: first, the Credit Foncier, or long-time land mortgage credit institution; second, the Credit Agricole, or short-time personal credit system. The Credit Foncier is a stock company, organized under the strictest government supervision, the Governor and two Vice-Governors being appointed by the President of the Republic. Its capital stock was originally $2,000,000, the state having granted it a subsidy of an equal amount; now, however, its capital stock is $45,000,000 and it is independent of government aid. It pays annual dividends of 6.4% and its stock in 1914 was worth about 180 in the open market.

The Credit Foncier makes loans on agricultural land and to municipalities. It operates on substantially the same basis as the German Landschaften, except that it is not co-operative. It makes short-time loans not to exceed nine years and not subject to payment by amoritzation; it makes also long time loans which run from ten to seventy years, repayable by amortization.

Strict Government Supervision.

The Credit Foncier issues bonds secured by mortgages held by it as is the case with the Landschaften. Although these bonds are not guaranteed by the French Government, so strict is its supervision, that there is practically no chance for loss. As a result, the bonds are deemed the safest kind of investment for trust funds, savings funds and even public funds. In 1913 the bonds sold in the open market as follows: 3½% bonds at 97.4; 3% bonds at 90.6.

The Credit Foncier is administered by a board of directors consisting of the Governor, the two Vice-Governors, three auditors and about twenty directors. This body is subject to the French Law and to the will of the general assembly of stockholders.

The operations of the Credit Foncier are carried on throughout the Republic by branches of the central institution. It will be observed that this great institution is organized from the top down in contrast with the German Landschaft System, in which the cenrtal control is created by a union of local units. It also does away with unlimited liability and is in the strictest sense a joint stock enterprise, operated in the interest of the stockholders.

Short Time Loans.

The Credit Agricole, the short-time personal-loan institution of France, is organized upon a plan from which our new Regional Bank system of Banks was probably derived. By laws of 1894 and 1899, the local agricultural banks of a certain area or district are grouped together under a regional bank. Through these regional banks the local banks do their business, and the French Government has placed at the disposal of the regional banks, in order that they may lend them to the local institutions, large sums of money, which the Bank of France is bound to lend them without interest. These funds are distributed among the regional banks by a special committee named by the minister of agriculture.

The local banks are composed in whole or in part of one or more agricultural syndicate or buying-and-selling societies. The local bank acts as the guarantor of the financial obligations of the individual farmers or groups of farmers, to the regional banks, which in turn do the real banking business, securing the money, etc. The most common method is for the regional bank to discount the bills of the local bank.

Low Interest Rate.

Capital of the local bank which is usually very small is invested in stock of the regional bank, and interest of 4% per annum is paid upon the same. The matter of receiving deposits is optional with the local banks, as is also the extent of liability of the individual members of the local banks, varying from liability merely for the capital stock to unlimited liability, as in the case of the Raiffeisen Banks. Only about one-fourth of the local banks in France have adopted the unlimited liability system.

Loans must be secured by collateral, or by a guarantor; and range from three months to one year. Rates of interest are very low, ranging from ½% to 1% above the amount paid by commercial or savings banks upon deposits. In 1906 the Credit Agricole was authorized to make loans secured by mortgage on land; but this branch of the business has not grown greatly as yet.

The Credit Agricole is of especial value to the French farmer in developing the co-operative projects for which France, as well as the other nations of Europe, are noted. Without these organizations for providing agricultural credit, efficient co-operation in rural life and industry would be, as it is in this country, practically impossble. A study of the Credit Foncier and the Credit Agricole indicates that it ought to be a comparatively easy matter to create some modification of the Landschaften and Raffeisen Credit institutions suitable to American conditions

Announcement that President Wilson fears the defeat of his defense plan is not at all surprising. He was such a recent convert to a national defense policy and preparedness plans so hurriedly that not even the friends of preparedness could be expected to stand for it. Rome was not built in a day nor was it built over-night by believers in the greatness of Rome.

The North went to war to abolish slavery, but even now in every Northern paper you read about ball players being bought and sold.

EARLY SPRAYING OF THE ORCHARD IS URGED

T. B. SYMONS,
Maryland Agricultural College.

The man who wins in the orchard business is the man who prepares for the harvest in the early spring. Trees should be pruned properly, and all dead wood and brush removed from the orchard. Both apple and peach orchards should be sprayed with the concentrated lime sulphur at a dilution of one part of the solution to nine parts of water. Growers can buy this material and make it themselves using 100 pounds sulphur and 50 pounds stone lime, 55 gallons water and boil for one hour. The home-made solution had better be diluted at the rate of one to seven or eight parts of water.

The above treatment will control the San Jose Scale, and aid in preventing leaf curl, a disease especially bad on the Elberta variety of peaches. All spraying apparatus should be gone over and put in good shape for work. It is expensive to stop work in the field to fix up parts or mend hose, etc.

Be sure that the spraying is done thorough, that is all parts of the trees should be hit especially the terminal twigs for it is on the tender wood that the scale settles. Trees can be sprayed with this dormant solution until the buds begin to swell.

Small Orchards.

It is the small growers that sometimes neglects this treatment. There are many home orchards in the state that are not producing a revenue. Now is the time to make their fruit good by first giving them a severe pruning and good spraying. In many places, such as towns, a group of people should get together and employ some one to spray their trees. In this way the work can be done more cheaply and satisfactorily, buy using a good barrel pump, than if the individuals attempt to do the work with small pumps. Orchardists who have been troubled with scab in apples should prepare to spray with Bordeaux mixture just as the bloom shows pink. Persons desiring further information should communicate with the Extension Service, College Park, Md.

EARLY HATCHED PULLETS MAKE WINTER LAYERS.

Poultry Keepers Are Advised As To Best Time And Methods of Hatching.

ROY H. WAITE,
Maryland Agricultural Experiment Station.

In order to get a flock of pullets that will produce well in early fall and winter the chicks must be hatched early enough so that they will have time to mature. A partly matured pullet cannot grow, keep warm, and lay eggs in cold weather. The time to get her matured is during the natural growing season when the weather is most favorable.

The period required for maturity varies with different breeds and it also varies with the way the chickens are cared for and fed. Two flocks of the same breed, hatched at the same time, may look very different when they are a few months old. Some flocks under favorable conditions may even mature twice as quickly as others poorly cared for.

Five or six months is usually considered about the proper time to allow for maturing the Leghorn varieties. They can sometimes be grown in a shorter period but it is not considered good practice to force them too much.

The heavier breeds like the Plymouth Rocks, Wyandottes, Rhode Island Reds, etc., require more time. Six or seven months should be allowed for them and with some of the extremely large breeds like the Light Brahmas an even longer time is required.

Hatch In April.

White Leghorns hatched during April will usually commence laying a few eggs about the first part of September and be laying in "full blast" in October. April is an ideal month in which to hatch this breed for the weather is usually such as to give the chicks a good start and they mature in time to fill in part of the gap between the moulting and the starting of the old hens to lay. White Leghorns hatched even as late as June sometimes begin laying about December and June hatched Leghorns are usually considered successful.

March is considered an ideal month for hatching the large breeds but it is often difficult, especially to those on farms, to have things in shape for such early hatching. In any event chickens should be hatched as early as possible.

Where one can make use of an incubator the problem is considerably simplified. An incubator is broody any time the lamp is lighted and the machine regulated, but it is often difficult to get hold of sitting hens before April.

OUR FARM BOYS AND GIRLS.

The boys of today will be the men of tomorrow, and the girls of today will be the homemakers for tomorrow's men. Wherefore let every one, now careless concerning the boys and girls on the farm, wake up and go to work to solve the greatest of all the questions before the American people: how to save the bright, wide-awake youth for the land and for the right kind of living, and home-making and farming in the country.

"A sharp note of warning is sounded concerning the permanence of a large portion of our present trade with beligerents," says the Bureau of Foreign and Domestic Commerce, in a bulletin just issued. But you have been mighty slow sounding the note of warning. The Republican newspapers of the country have been telling you for months that this war "prosperity' is as unsafe as it is unsound. There is not much statesmanship in a warning that is a mere echo of what you have been told and retold till you couldn't be silent longer.

THE PROBLEMS OF THE RETAIL MERCHANT

People who were never engaged or employed in retail trade have little idea of the pains most merchants will take to please the public. "When I lock this store up at night," says one merchant, "I feel that at last my soul is my own, and I can do what I think is right. But there are many times when I have to sink my own sense of fairness and justice in order to meet the requirements of the public. In the main people are reasonable. But there are many cases of unjust demands that are terribly irritating."

"For instance," he contineed, "a man came in here one day and wanted to exchange some collars. They weren't bought here nor in this town. He had got them off on some trip, had brought them home, and then didn't like them. He thought he could come in here and get us to work them off for him and give him some of our regular goods in exchange." "These collars were unlike anything sold in our store. They were so much cheaper that it would have hurt our trade to sell them. We simply could do nothing with them, and so we told him so. He went off huffy, and has never been inside our store since." 'benotmhi

"We were under no obligation to work off his collars. If we had taken them for him, the best thing we could have done would be to throw them in a rubbish barrel, and charge their value up to advertising. And really as a pure business proposition, that would have been the thing to do. The trade of his we lost was worth much more than a total loss on those miserable collars."

The merchant went on to say that this illustrated how he had to deal with many people who have no experience with business methods. A man familiar with the ordinary ways and ideas of business men would never ask for any such exchange. The merchant is up against it.

Whether to yield to people who make these unbusiness like propositions, or to take his stand on the established standards of trade, and thereby secure the dislike of the many people without business sense, is a problem which bothers many stores.

THE DISAPPEARANCE OF THE FRONTIER

A young college professor who was suffering from ill health recently made an effort to find a farm proposition at a moderate price. He spent several months looking at many properties in the western states. He had little money and found nothing that he felt like buying on mortgage. The farms offered for moderate prices all had defects. Water rights were often unsatisfactory, or the moisture was too uncertain. Fruit orchards frequently suffered from some pest. Plenty of good farms were offered him, but at prices he called prohibitive for him.

The professor was so discouraged by these obstacles that he went into Canada, and spent several months in some of the newer sections now being opened to settlement. It seemed to him that it would take a whole generation to get these new lands into profitable propositions, with comfortable living conditions.

He felt the Canadian governments were much to blame for holding out too flattering hopes for pioneers. He advised settlers to stay in the United States, where the obstacles, serious as they are, are not as discouraging.

With such conditions as these existing, it is not surprising that there is an urgent demand for a system of rural credits that will lend money on farm land at lower rates. Illusory hopes may and no doubt are entertained, of what can be done by a farm credit system.

But the country is in great need of some method by which young men who want farms, can secure them under favorable conditions, without assuming such heavy interest burdens. The frontier has disappeared, good land costs high, and buying a farm is not the easy affair it was a few years ago.

CHOOSING VICE-PRESIDENTS

The office of vice-president is one of the greatest in the gift of the American people. According to past history, a vice-president stands about one chance in five of succeeding to the highest American office. In this neurotic age, with so many cracked-brained people loose, the perils attaching to the office of president tend to increase. The chances for the advancement of his successor become more numerous.

Yet the filling of this important office on whose hands the entire responsibility of leadership may be thrown any minute, is always an after thought. The political conventions always make their nominations for the place amid the hurry of leave-taking. The delegates are anxious to get home. They give but scant thought to the choice that may have fateful results on the national life.

It is customary to nominate a vice-president as a kind of consolation prize to some element, state, or section that might consider itself slighted in the presidential choice. The history of American politics has seen some very eccentric awards of this honor and responsibility.

The next four years promise to be very critical ones in our history. The field of International relations, which for so many years, was so little disturbed, is ominous with threats of trouble. Not merely is a strong man needed in the White house, but a strong man is needed as his possible successor. In these times of race passion, some fanatic in a moment of stress might easily put the president out of the way, in spite of the best vigilance of secret service men. Another man equally capable should be ready to step into his shoes.

A particular duty therefore rests on both national conventions of next summer, to make fit nominations for this office. The position should not be handed out as a political plum to some one who could never hope to aspire directly to the presidency. It should really go to the convention's second choice for president, to the one who seemed to have the greatest strength and the best qualifications next to the nominee for the higher place. No statesman should consider himself above accepting this position with its peculiar responsibilities.

MANY PEOPLE DON'T KNOW

A sluggish liver can cause a person an awful lot of misery. Spells of dizziness, headaches, constipation and biliousness are sure signs that your tone up the whole system. Fine for the stomach too. Aids digestion. Purifies the blood and clears the complexion. Only 25c. at your Druggist. No. 3

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