7th CHRISTMAS SAVINGS CLUB

For 1920 is now ready for you to join at

The UNION NATIONAL BANK

What we all need at this time of the year is

Money

If You Want It,
We Have It;
If You Have It,
We Want It.

Try a Christmas Savings Club Card this year, and see how fine it works.

By taking advantage of this opportunity you can save a little each week during the year and you will never miss it, and when you want money

For Christmas

For Your Life Insurance
For Your Automobile License
For Your Coal Bill
For Your Taxes

or for many other things that become necessary at this time of the year, you will have it with interest.

Try it and see how well it does work. Ask the person who had a card.

Has been in business in this city 102 years.
Condensed Statement as of December 16, 1919.

Resources

Loans and Securities	$1,029,398.10
Banking House and Fixtures	16,000.00
Cash due from Banks & Treas. of U. S.	55,719.00
	$1,101,117.10

Liabilities

Capital Stock & Undivided Profits	$ 182,215.62
Circulation	97,200.00
Deposits	821,701.48
	$1,101,117.10

We have ten different cards and you can get any of the following:

1 cent first week, 2 cents second week, 3 cents third week and so on for fifty weeks you will get $12.75 with interest at 4 per cent.
2 " " " 4 " " " 6 " " " " " " " " " " " " $25.50 " " " " " "
5 " " " 10 " " " 15 " " " " " " " " " " " " " $63.75 " " " " " "

50 cents first week, 49 cents second week, 48 cents third week, and so on for fifty weeks you will get $12.75 with interest at 4 per cent
$1.00 first week, 98 cents second week, 96 third week and on for fifty weeks you will get $25.50 with interest at 4 per cent
$2.50 first week, $2.45 second week, $2.40 third week and so on for fifty weeks you will get $63.75 with interest at 4 per cent

25 cents each week for fifty weeks will give you $12.50 with interest at 4 per cent.
50 cents each week for fifty weeks will give you $25.00 with interest at 4 per cent.
$1.00 each week for fifty weeks will give you $50.00 with interest at 4 per cent.
$2.00 each week for fifty weeks will give you $100.00 with interest at 4 per cent.

LET US TEACH YOU TO SAVE **TEACH YOUR CHILDREN TO SAVE.**

We Pay 4 Per Cent. On All Savings And Special Deposits.

DIRECTORS:

GEORGE K. SCHAEFFER, President. CHARLES V. WANTZ, Vice-President.
JEREMIAH GEIMAN, J. W. HOFFACKER, T. WILLIAM MATHER, Jr., CARROLL N. LOCKARD, JAS. PEARRE WANTZ, Cashier.
WILLIAM T. LUCABAUCH, EMORY C. ZEPP, CHARLES R. FOUTZ, JOHN H. YOUNG,
GEORGE E. BENSON.

UNCLE TED'S BED-TIME STORIES

What's Wrong With Uncle Sam's Navy?

"Hurry up Sis,' called Jack to his sister who was up stairs working on what she called her "secret Christmas gifts," 'Uncle Ted is coming and you know he said he would tell us all about his trip to New York."

There was a real boy's reason for Jack's eagerness to hear about his Uncle's trip to New York. True, Uncle Ted had made many trips to New York but on this particular one he was lucky enough to carry a ticket to the Army and Navy football game. Like all boys, Jack was a great football fan and he had followed every move of the two teams before the great battle. He had waited what seemed to him like years for his Uncle's return and for the story of the game from one who had been "right there."

"Well Jack," said his Uncle, "I know what you want to hear so here goes without any waits."

Jack sat with eyes popping all attention as he drank in every word from his big Uncle who repeated move for move of the two teams as they battled over the field at the big poto grounds in New York City. As they neared the end of the game Uncle Ted said: "So Jack you see it was a great game, a wonderful game although I wanted to see the Army win, having been in the army myself but those navy boys from Annapolis put up a great fight. It was the first game they had won from the W. Pointers since 1912 and you can bet there was some celebrating that night. Now children, all this victory of the future officers of our navy brings up an even more important story which I want to tell you. It may mean the future success of our country in any trouble we may have with other countries. It is about the condition of our navy today."

"Is there anything wrong with it?" asked Jack.

"Yes, Jack, there is. On my way back from New York I stopped in Philadelphia where one of our largest navy yards is located. More than fifty vessels of the great Atlantic fleet are tied up to the docks there. They can't be moved, all because there are not enough men in the navy to run them. You can see that such a condition is worse at this time than it might be otherwise because of the threatened trouble with Mexico. If we should declare war on Mexico tomorrow it would be a long time before these ships could be moved. Now you will ask, as does everyone, 'why is the navy so short of men'? That is a question that may be answered by Josephus Daniels, Secretary of the Navy. It has'nt been answered yet. Why children, since November 11, 1918, when the armistice with Germany was signed, so many men have been discharged and so many others have deserted that tody there are only two-fifths the necessary number of men to run the navy in peace times, not to speak of war times."

"What do you mean by men who have deserted?' asked Jack.

"When a man deserts it means that he runs away from the service. If he is caught, he is punished and must serve the rest of his enlistment and in many cases some additional time. Every enlisted man in the navy knows that it is a dangerous thing to desert and no man ever deserts unless he is bound to get out and is sure he can't be discharged honorably. He knows he is taking dangerous chances. He is not only deserting his ship or post or wherever he is located but he is also deserting his country.

"I tell you all this to show that as a rule conditions must be mighty bad or something awful wrong before men will desert. But despite all this, more than 2,000 men, or two per cent of the entire number of men of the Navy have deserted in the last five months. To show by example what this shortage of men means, some of the big officers attached to the big group of ships tied up at Philadelphia, say that only two of the war ships there, the Nevada and the North Dakota, could go to sea for any length of time with the present number of men. At best, not more than twenty per cent of the Atlantic and Pacific fleets could be manned for sea duty. The ships which are idle at Philadelphia include, one dreadnought, eleven pre dreadnoughts, three cruisers and five destroyers (of the new type) and five times that number not in full commission. And all those vessels are held because there are not enough men. The loss to the government because these ships are idle means about $100,000 a day. The same shortage of men holds good with the Pacific fleet, with ships tied to docks at Mare Island, California, and Bremerton, Washington, on the western coast.

"All this refers to the enlisted men. The situation regarding the officers is just as bad. They are resigning because they are not paid enough, their salaries not having been increased during the last seven or eight years, or more."

"Whose fault is it?" asked Ruth.

"Secretary Daniels will no doubt try to blame it on the present Republican Congress but that excuse won't hold good. Up until this year, Congress was Democratic during the whole of the Wilson administration. Why didn't they do something about it? The first bills to be introduced looking toward an increase of fifty per cent in the pay of enlisted men and thirty per cent in the pay of officers have been introduced by Republicans. Senator James L. Wadsworth Jr., of New York has introduced one in the Senate and Representative Walter R. Stiness, of Rhode Island, has introduced one in the House. But even admitting that the small pay has something to do with it, that does not explain the great number of men who have deserted. It is very easy to get a discharge now through regular means. Why should they desert? It is therefore no wonder that everyone interested in the matter is asking, 'What's wrong with Uncle Sam's Navy?' Secretary Daniels has talked so much about how efficient he has made the Navy and yet here is a situation worse than any we have ever been faced. I think it is up to Mr. Daniels to do some explaining. If he will do his job as well as the future officers of the Navy did theirs on the Polo grounds at New York we will be able to protect ourselves on any of the waters of the world. We have the ships, where is the system?"

Dr. Fahrney's Teething Syrup is the best remedy for any sickness baby gets, no matter how young or how old. Try it.

The politicians are asking for a Moses to lead them out of the wilderness, but they should remember that Moses was opposed to the use of pork.

PUBLIC SALE

OF

Personal Property

The undersigned having sold his farm will sell at Public Sale on the road leading from Stonersville to Pleasant Valley, about 1-2 mile from the latter place on

THURSDAY, JANUARY 15, 1920,

at 12 o'clock, sharp, the following goods, viz: 1 Horse, will work wherever hitched; 1 Cow, with her sixth calf by her side; 1 Acme one-horse wagon, as good as new; falling-top buggy, stick wagon, horse rake, Keystone corn planter, one spring tooth harrow, one-horse spike harrow, corn plow, one shovel plow, Roland chilled furrow plow, corn coverer, feed cutter, grain cradle, 2 sets of buggy harness, one set of front harness, set of one-horse-wagon harness, bridles, double and single trees, one fifth-chain, cow halter, and breast chains, iron-digger, scoop shovel, mattock, hoes, forks, rakes and a lot of shingles, lot of hard bricks, 30 bu. of hen manure, fodder by the bundle and hay by the ton.

Also Household and Kitchen Furniture, consisting of 3 bed-steads, organ, 2 tables, stand, cupboard, barrels, boxes, work-bench, lot of old-time furniture and many other articles too numerous to mention.

Terms of Sale:-All sums of $5 and under, cash; on all sums above $5 a credit of 4 months will be given on note, with approved security bearing interest from the day of sale.

AARON LEISTER,

Wm. E. Warner, Auctioneer.
Upton E. Myers, Clerk.

Claimed the Little Red School House used to bring up better children. Perhaps the Little Red Woodshed had something to do with it.

Under prohibition it is pointed out that the moon will get full, also the fog will be dissipated. And the tide will get half seas over.

Children Cry
FOR FLETCHER'S
CASTORIA

ELECTION NOTICE

The Stockholders of the Farmers' Fertilizer and Feed Company of Westminster, Md., are hereby notified that the annual election, for the purpose of electing a Board of Directors to manage the affairs of said Company for the ensuing year, will be held at the Company's office in Westminster, on

TUESDAY, JANUARY 13TH, 1920,

between the hours of 1 and 2 P. M.
By order of the Board.

JOHN ROYER,
12-19-4t. Secretary.

ELECTION OF DIRECTORS

The Carroll County Savings Bank, Uniontown, Md.

Uniontown, Md., December 22nd, 1919.

The stockholders of this Bank are hereby notified that the regular annual election of Ten Directors to manage the affairs of the Bank for the ensuing year will be held at the Banking House on Wednesday, 14th day of January, 1920, between the hours of 9 o'clock P. M. and 2 o'clock P. M.

Jesse P. Garner,
12-26-3t. Treasurer.

ELECTION NOTICE

The First National Bank of Westminster.

Westminster, Md., December 5th, 1919.

The stockholders of this bank are hereby notified that the regular annual election of Nine Directors to manage the affairs of the Bank for the ensuing year, will be held at the Banking House, on Tuesday, the 13th day of January, 1920, between the hours of 10 and 11 o'clock, A. M.

GEORGE R. GEHR,
12-5-6t. Cashier.

STOCKHOLDERS' MEETING

The annual meeting of the stockholders of the Westminster Fertilizer Company will be held at the office of the company on

Saturday, January 3, 1920,
at 1.30 o'clock P. M.

The purpose of said meeting is the election of nine directors to serve one year and until their successors are elected, chosen or qualified.

W. U. MARKER,
Secretary and Treasurer.
12-12-4t.

ELECTION NOTICE

First National Bank of New Windsor, Maryland.

New Windsor, Md., December 6, 1919.

The annual election for ten directors of the above named Bank will be held at its Banking Rooms on

TUESDAY, JANUARY 13, 1920,
from 1 to 3 o'clock P. M.

NATHAN H. BAILE,
12-6-6t. Cashier.

ELECTION NOTICE

First National Bank of Mt. Airy.

Mt. Airy, Md., December 19, 1919.

The Stockholders of this Bank are hereby notified that the regular annual meeting for the election of fourteen Directors to manage the affairs of the Bank for the ensuing year, will be held at the Banking House,

TUESDAY, JANUARY 13, 1920,

between the hours of 10 o'clock A. M., and 12 o'clock M.

J. L. BURDETTE,
12-19-4t. Cashier.

IF WOMEN ONLY KNEW

What a Heap of Happiness It Would Bring to Westminster Homes.

Hard to do housework with an aching back.

Brings you hours of misery at leisure or at work.

If women only knew the cause—that

Backache pains often come from weak kidneys.

'Twould save much needless woe.

Doan's Kidney Pills are for weak kidneys. Ask your neighbor.

Read what a Westminster citizen says:

Mrs. Lewis A. Berman, 129 Pennsylvania Ave., says: "My back pained me terribly. The pains bothered me mostly at night and in the morning. Sometimes I couldn't get up to do my work. My kidneys didn't act right and my sight was so poor I had to wear glasses. I tried different remedies but they didn't do me any good and when a friend advised me to try Doan's Kidney Pills, I did. They gave me great relief. I still use this medicine whenever I need it and I highly recommend it."

Price 60c. at all dealers. Don't simply ask for a kidney remedy—get Doan's Kidney Pills—the same that Mrs. Berman had. Foster-Milburn Co., Mfgrs., Buffalo, N. Y.

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