ANNOUNCEMENT

Having remodeled my store, increased my stock, and, having taken my son, Grove F. Zahn, as partner, we are able to render more service to the community, and we are very anxious to have more of our fellow citizens of the city and county call on us and learn of the saving you will make here, also of the quality of goods, courtesy and good service you will receive.

We have a complete line of Groceries, a fine assortment of Notions, and a good stock of Shoes and Rubber Footwear.

A purchase here means money saved for you, why not do it now? Let's get together and make this a more prosperous community this year.

Give us a call, send or phone your order, and we will deliver it promptly.

Yours truly,

JOHN T. ZAHN & SON

PHONE 27-M.

221 & 223 E. MAIN STREET, WESTMINSTER, MD.

PE-RU-NA and MANALIN Cured Me



Mrs. E. M. Harris, R. R. No. 3, Ashland, Wis., sends a message of cheer to the sick:

"After following your advice and using Peruna and Manalin, I **was cured of catarrh of the nose, throat and stomach,** from which I had suffered for **several years.** When I commenced taking Peruna I could not make my bed without **stopping to rest.** Now I do all my work and am in good health. **I recommend this valuable remedy to all** suffering from any disease of the stomach."

Catarrh of the Nose, Throat and Stomach.

Peruna Is Sold Everywhere Liquid or Tablet Form



Highest Cash Price

paid for all Cattle, Hogs and Sheep. Good fresh cows and springers a specialty. All stock sold must be as represented or money refunded. Will ship every Saturday. Drop me a card and I will come and look at your stock or phone 55-J

CHARLES E. OWINGS, Westminster, Md.

12-6-tf.



WHAT man would build a house for his own use and not put in a bathroom? Then the house equipped with modern fixtures will surely attract the best class of tenants or find the readiest sale. For the finest plumbing equipment at reasonable cost we recommend "Standard" plumbing fixtures. Ask for illustrated booklet.

HEATING, TINNING AND PLUMBING

FRANK T. SHAEFFER,

PHONE 91-J WESTMINSTER, MD.

Select Your Memorial Now



from our large and exceptionally fine assortment. The range in prices is broad, but even the most inexpensive reflect the careful thought and taste that characterizes our work. We have nearly

300 DESIGNS

in the finest materials known. If you make your choice now before the rush season we can quote you more attractive prices than may be possible later.

All stones delivered any- where by Auto Truck.

JOSEPH L. MATHIAS

Westminster, Maryland.

Phone 127 East Main Street, Opposite Court Street

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

Farmers' Fertilizer & Feed Company

Westminster, Maryland.

TWO-THIRDS OF TREE WASTED

Turning Forests Into Lumber Involves Enormous Loss.

R. G. Skerrett in the Scientific Amer.

How many of us realize the appalling wastefulness which is practiced in our inroads upon our timber lands? It is authoritatively declared that in turning the forest tree into lumber and then into finished products, the original wood is subjected to greater losses than any other important raw material. Remember, we cut down every year now fully 40,000,000,000 feet of timber, and the wastage is such that only 320 feet of marketable lumber is obtained on an average from each 1,000 feet cut in the forest!

Take the long leaf pine for example. Instead of sacrificing two thirds of the tree, as is now done, that particular branch of the lumber industry could be made to furnish us daily from the discarded material quite 40,000 tons of paper, 3,000 tons of rosin, 600,000 gallons of ethyl alcohol and 300,000 gallons of turpentine.

Thanks to the activities of the United States Department of Agriculture, and especially the Forest Products Laboratory, ways have been revealed by which well-nigh every scrap of a tree can be put to good account, and the waste material of one plant or factory can be utilized gainfully in the manufacture of commodities turned out by others. Through the medium of wood waste exchange much is being done to promote the further working up of by-product lumber, but the practice is relatively only in its infancy with us. Finally it should be kept in mind that the alcohol that can be made from sawdust is chemically identical with grain alcohol, and therefore valuable for many industrial purposes. As a source of energy, in place of gasoline, it is used successfully and extensively abroad. A ton of socalled wood refuse will yield as much as 20 gallons of alcohol.

Children Cry FOR FLETCHER'S CASTORIA

INDUSTRIAL SUSPICION

There will never be efficient industrial production where employers and employes are mutually jealous and suspicious of each other. Where such hostile feelings exist, production will be below standard, and the returns of a business less than they might be.

The way to remove such suspicion, is for some means to be found for employer and employes to confer together regularly about their mutual interests. The employer who holds his workers at arms' length, and never tells them anything about his business, is getting out of date and will not be able to compete under conditions as they are now shaping themselves.

When a corporation becomes so large that it can not maintain intimate personal relations with its help, it disarms much suspicion, and refutes many lies, by frankly publishing its financial reports, showing how much money it makes, and what salaries it pays its managers. It might just as well publish these facts, as usually it gets credit for making double as much as it does.

IT will pay you to get our prices before you order

SALE BILLS

$100 REWARD, $100

The readers of this paper will be pleased to learn that there is at least one dreaded disease that science has been able to cure in all its stages and that is catarrh. aCtarrh being greatly influenced by constitutional conditions requires constitutional treatment. Hall's Catarrh Medicine is taken internally and acts thru the Blood on the Mucous Surfaces of the System thereby destroying the foundation of the disease, giving the patient strength by building up the constitution and assisting nature in doing its work. The proprietors have so much faith in the curative powers of Hall's Catarrh Medicine that they offer One Hundred Dollars for any case that it fails to cure. Send for list of testimonials.

Address F. J. CHENEY & CO., Toledo, Ohio. Sold by all Druggist, 75c.

INCOME TAX RETURNS DUE

Business Men, Farmers and Wage Workers Must File Schedules of Income for 1919.

MARCH 15 LAST FILING DATE.

Net Incomes of $1,000 or Over, if Single; or $2,000 or Over if Married, Must Be Reported.

The Income Tax imposed by Act of Congress on earnings of the year 1919 is now being collected.

Returns under oath must be made on or before March 15 by every citizen and resident who had a net income for 1919 amounting to:

$1,000 or over, if single; or if married and living apart from wife (or husband); or if widowed or divorced.

$2,000 or over, if married and living with wife (or husband).

The status of the person on the last day of the year fixes the status for the year with respect to the above requirements.

Under any of these circumstances a return must be made, even though no tax is due.

Husband and wife must consider the income of both, plus that of dependent minor children, in meeting this requirement; and, if sufficient to require a return, all items must be shown in a joint return or in separate returns of husband and wife.

A single person with minor dependents must include the income of such dependents.

A minor who has a net income of $1,000 or more is not considered a dependent, and must file a separate return.

Personal returns should be made on Form 1040A, unless the net income exceeded $5,000, in which case Form 1040 should be used.

Residents of Maryland should file their returns with, and make payments of Income Tax to, Joshua W. Miles, Collector of Internal Revenue, Baltimore.

How to Figure Income.

The best way to find out whether one must file a return is to get a Form 1040A and follow the instructions printed on it. That form will serve as a reminder of every item of income, and if a return is due it tells how to prepare and file it.

If in doubt on any point as to income or deductions, a person may secure free advice and aid from the nearest Internal Revenue office.

Guesswork, estimates and other hit-or-miss methods are barred when a person is making out his Income Tax return. Accuracy and completeness must be insisted upon. The return is a sworn statement. As such it must be thorough and accurate.

Salaried persons and wage earners must ascertain the actual compensation received. Overtime, bonuses, shares in the profits of a business, value of quarters and board furnished by the employer and other items which are compensations for services must be included.

It must be borne in mind that compensation may be paid in other forms than in cash. A bonus paid in Liberty Bonds is taxable at the market value of the bonds. A note received in payment for services is taxable income at its face value, and the interest upon it is also taxable.

Other Returns Due.

Every partnership doing business in the United States must file a return on Form 1065; and every personal service corporation must file a similar return.

Corporations must file annual returns on Form 1120.

Trustees, executors, administrators and others acting in a fiduciary capacity are required to file returns. In some cases, Form 1041 is used; in others, Form 1040; and still others, returns on both forms are required.

Information returns, on Forms 1099 and 1096, must be filed by every organization, firm or person who paid, during 1919, an amount of $1,000 in salary, wages, interest, rent, or other fixed or determinable income to another person, partnership, personal service corporation or fiduciary. These information returns should be forwarded directly to the Commissioner of Internal Revenue (sorting division), Washington, D. C.

INCOME TAX IN NUTSHELL

WHO—Single persons who had net income of $1,000 or more for the year 1919.

Married couples who had net income of $2,000 or more.

WHEN—March 15, 1920, is final date for filing returns and making first payments.

WHERE—Collector of Internal Revenue for District in which the person resides.

HOW—Full directions on Form 1040A and Form 1040; also the law and regulations.

WHAT—Four per cent normal tax on taxable income up to $4,000 in excess of exemption. Eight per cent normal tax on balance of taxable income. Surtax, from one per cent to sixty-five per cent on net incomes over $5,000.

Little Maid in the "Moon Door" Symbol of the Hope of New China



Ginling College, at Nanking, Is Girls' School in Five Provinces With Population of 111,000,000—Interchurch World Movement to Aid Institution.

The way to all things at Ginling lies through the moon door. And through the moon door on the way to wisdom pass and repass, every day the 70 Chinese maidens of the "gung-gwan."

The moon door at Ginling is round as the full moon whence it has its name. And the Chinese maiden, as she steps over its high sill, may spread wide her arms and still not touch its rim with the tips of her fingers.

Some times across the court yard is another moon door, and beyond it, like a smaller concentric circle, still another, leading on through that Chinese puzzle of a house, the "gung-gwan" or official residence at Nanking, China, which is now the home of Ginling College for Chinese girls—one of the three women's colleges in all China.

The moon door is but a single feature of the old place. Once inside the high stone walls that enclose it one is lost in a maze of courts and galleries and covered passages and isolated rooms.

The whole is China, old China and new. The moon doors and the architecture as a whole lend the dignity and the greatness of old China. But the laboratories and dormitories, libraries and studies made from the old rooms of state and ceremony are modern, just as the spirit of the Chinese girls who use them is modern; just as the force of America is behind it all, represented by the five American missionary organizations and the American Smith College which maintain Ginling, modern.

e pushes ajar the halves of a moon door, latticed over paper in plum blossom and honeycomb design, and enters a chemical laboratory set up in a room with 20 windows, each framed in dragon tracery. And from the flagstones of the laboratory floor, often is scraped fungi and mould for use under the microscope.

These are typical contrasts of Ginling College, revealed through the survey of the Chinese field now being made by the Interchurch World Movement, which seeks to promote the closer co-operation of Protestant Churches of America in attaining their world aims.

Ginling College the survey shows, is at the heart of five Chinese provinces with a total population of 110,000,000—and is the only woman's college in that great area. Yet its capacity to receive young Chinese girls is limited by the capacity of the old "gung-gwan," rented since the beginning of the institution, four years ago.

Fund of $500,000

Ginling owns 37 acres of land on the hills beside the Yangtze river. In the Interchurch World Movement survey of China, there is a budget item of $500,000. It is there to show the Churches of America how they can place upon that land on the hill the library, administration building, recitation buildings, chapel—all that are needed for a modern college. Unless the fund is available by 1921, many young women of China seeking college educations must be denied admission to Ginling, because the old "gung-gwan" is too small.

City Folks Becoming Wanderers Due to Increasing Cost of Homes



More Than 54 Per Cent of Nation's Population Are Paying Rent, Interchurch Survey Shows—New York City Leads Country, With 97 In Every 100 in Manhattan Giving Monthly Tribute to Landlord.

More than 88 per cent of the homes in New York City are rented. In the Borough of Manhattan the percentage rises to 97.

Nor is this condition limited to the Metropolis. It is common to most cities. The people of the United States who live in rented homes are in excess of 54 per cent of the population, according to the latest government returns. About 45 per cent own the houses in which they live.

These statistics have been collected for the survey of city life now being conducted by the Interchurch World Movement to provide a practical program for closer co-operation of Protestant Churches in America. And the survey already reveals one of the gravest problems now confronting the Church.

Rented homes, the survey shows, mean migrant families, for the day of the long lease is passing, and increases in rent cause increases in moving. The migration of families has shifted and changed the congregations of urban churches. And too often the family that moves beyond the reach of one church does not transfer its membership to another, even though it attends that other.

The moving family, say the workers on the survey, leaves the church letter, by which membership is transferred, and the family cat behind. If the church did not have more lives than a cat, these survey workers are beginning to think, it would have been dead long ago, for, just as the family "loses" its cat, a church loses members, although another church does not gain them.

One preacher in a pastorate of 13 years noted 3,000 changes in his congregation.

The present generation of the city, the survey reveals, is a generation of wanderers because of the growing number of rented homes and the rising rents. As a result, the family church is becoming an urban rarity. The family in which the father is a founder of the Church he attends, married to a member of the congregation, and with children baptized by the family minister, is more and more seldom found, the survey workers report.

Too often the increase in rent has sent the family to another neighborhood. One purpose of the Interchurch World Movement survey of the cities is to determine how, through that efficient co-operation of churches which is the major aim of the movement, migrant families may not be lost to the membership of their respective denominations.

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