BILLINGSLEA—ZEPP

Miss Emily R. Zepp, daughter of Mr. and Mrs. Thomas Zepp, of this city, and Leeds K. Billingslea, son of Mrs. Charlotte L. and the late Dr. James H. Billingslea, of this city were married Thursday September 23, 1920 in Memorial Episcopal Church, Baltimore, by Rev. Frank Gibson. a former rector of Ascension Episcopal Church, of this city. Only a few immediate relatives were present. The happy couple will reside in this city where the groom is in business.

WAREHIME—MILLER

A pretty wedding was solemnized at the home of ex-Judge and Mrs. Samuel Miller, York, St., Manchester, Monday 8 P. M. at which time their daughter, Mary G. was married to William H. Warehime, son of Mr. and Mrs. Jacob Warehime. The ring service was read by their pastor, Rev. C. G. Leatherman.

The home was beautifully decorated and festooned with cut flowers, ferns and vines.

The bride was gowned in white satin, trimme din Irish point lace, and carried white astors. She was attended by her sister, Miss Ruth, who wore pink organdy and carried pink Astors. Mr. Ottis W. Zumbrum acted as best man. The flower girls, Misses Mary Katherine Massicott and Esther Mae Swinderman were dressed in embroidered white organdy and carried baskets of pink and white astors.

The wedding march was played by the brides sister, Mrs. J. C. Swinderman, of Westminster.

A very nicely arranged reception followed with refreshments consisting of chicken, sandwiches, salad, ice cream, cake and coffee.

Those present besides the wedding party were: Rev. C. G. Leatherman, Mr. and Mrs. Jacob Warehime, Mr. and Mrs. Jacob Warehime, Jr., and son, Mr. and Mrs. Paul Warehime, Mr. and Mrs. Harry Warehime and daughter, May, Mr. and Mrs. Albert Warehime, Miss Ruth Warehime, Mr. and Mrs. Samuel Miller, George Miller, Mr. and Mrs. Geo. Therit, Roland Shaffer, Mr. and Mrs. Jacob Wink and son, Howard, Mr. and Mrs. William Hosfelt, Misses Susan Bixler, Alverta and Bertie Hoffacker, Mr. Carroll Swinderman and son, of Westminster, William and Mildred Marshal, of Baltimore.

CARROLLTON

Sunday school in the Bethel at 9.30; Missionary Musical Entertainment at 7.45 which will be led by Beulah Pickett. Don't fail to be present.

Freddie Crouse, who has been spending sometime with his aunt of Middleburg, returned home with his parents on Sunday last.

The many friends of Harland Greene will be delighted to hear of the splendid position he accepted as Professor of English and Latin in Dickinson Seminary, Williamsport Pa. Harland is the son of Mr. and Mrs. Lewis Greene, of this place.

Mr. and Mrs. Herschel Wareheim and son, Vincent and Miss Hilda Friese spent last Sunday with their parents, Mr. and Mrs. Frederick Friese.

Mrs. Randolph Taylor and granddaughter, Mrs. Charles Chew, who were taken to the Woman's hospital last week, are improving, Mrs. Taylor underwent an operation for appendicitis and Mrs. Chew received treatment for stomach trouble. Their many friends wish for them a very speedy recovery.

A few of the many friends of Jennings Long, son of Mr. and Mrs. Noah Long, remembered him with a "post card shower." Jennings has been in the Air-plane service for fifteen months. He says he took a little trip of 300 miles a couple weeks ago and says it goes good at first but one gets tired of it. We hope to see him home about Christmas. About fifty cards were sent him.

The L. T. L. held its picnic at the home of the superintenedent, Mrs. Gussie Blizzard, on Saturday afternoon. All enjoyed themselves very much.

C. T. U. will meet at the home of Gussie Blizzard, next Thursday, September 30.

The Ladies' Aid will meet at the home of Mrs. Mary Mummaugh, October 2. A good attendance is desired at both of these meetings.

CLEAR DALE

Mr. and Mrs. William Lemmon and daughter, Ella, spent Sunday at Hanover with Mr Lemmon's parents, Mr. and Mrs. Alfred Bowers.

Mr. and Mrs. Wm. Stear and daughter, Grace, spent Sunday with the former's father and sister, of Hanover.

Mrs. Wm. Plunkert, who has been ill for several weeks, is now in a serious condition.

Mr. and Mrs. Oliver Hesson and Miss Esther Bair spent Sunday at Stonersville.

The many friends of Mrs. Tressler Wallet were sorry to hear of her sudden death and all extend their sympathy to Mr. Wallet and family.

Fortify Yourself Against THE "FLU" NOW

It is about this time of year when "FLU", "GRIPPE" and colds are expected and everyone should be prepared against them and the best preventive is to have the system in a thoroughly healthy condition which can be had by a regular course of

PEPTONA

to give necessary vim and strength, and

REXALL LIVER SALT

to put the system in a clean, healthy condition. Some times a person does not care for an Effervescing salt, in which case

REXALL ORDERLIES

Should be used. In fact one frequently gets more beneficial effect by taking an Orderlie at night and a dose of Liver Salt in the morning before breakfast

"Rexall Orderlies" is the simplest and easiest way to administer a laxative to children. The chocolate flavoring makes them exceedingly palatable and they are perfectly harmless and work naturally on the system. As a rule half of one is sufficient for a child.

THE REXALL DRUG STORE

WEHLER & KING, Proprietors

55 East Main St., Westminster, Md.

Own Your Home

One More Opportunity To Buy Building Lots At a Sacrifice Price.

These lots are situated in the West End of Westminster, Md.; are supplied with city Water and Gas, and some of them command an extended view of the Mountains

Special Prices On All Lots

Satisfactory arrangements can be made for deferred payments.

For Plat and full Information.

Call J. W. Smith 170 or Smith & Reifsnider 227

JOSEPH W. SMITH

USED CARS FOR SALE

SACRIFICE PRICES

1916 Dodge touring: new top; good paint and tires; a-1 condition.

1916 Dodge touring: four new tires; A-1 condition.

1916 Overland touring, model 75: Top painted; tires A-1 condition; mechanically perfect.

1917 Ford Sedan: new tires; painted; A-1 condition.

2—1917 Hupmobiles, touring: painted, mechanically perfect.

One-ton Overland truck: solid tires on rear; a bargain.

1914 Ford touring: painted; A-1 condition, $198.00.

There are great bargains in all these cars. Come at once and pick the best.

H. H. Harbaugh

Phone 211 Westminster, Md.

Fall Is The Ideal Time To Paint



DON'T RUIN A VALUABLE HOUSE

You might save $10.00 or $20.00 today by not painting your house, but what of tomorrow?

Monarch Paint

100% PURE

will lengthen the life of any building 25 years if kept properly painted. It Covers best — lasts longer — wears better. Come to our store today or at your earliest convenience, we have color suggestions that will help you make a selection.



Fall is the ideal time to paint. There is no time of the year that is as favorable for painting as Fall. By painting at this season of the year, it gives the paint a chance to set slowly, and to become hard and firm before the hot rays of the Summer sun drives upon it.

Another feature to be taken in consideration is that the painter can accomplish more work at this season of the year, than he can in the hot Summer months. This reduces the cost of the paint job.

If you put the painting of your property off when it needs it badly, it is a very expensive proposition for in the course of a year your property has begun to decay and it will mean that eventually you will pay more in the end, than if you had painted when it was needed.

Now when you have decided to paint, the thing to consider is what is the best paint to use and what will eventually make you the cheapest job. The work on a paint on job will cost as much as the materials, so don't make the mistake of employing good labor and use a cheap grade paint. It costs no more and in fact not as much to use the best paint, for it works more smoothly and the painter can cover more surface with it in a day.

MONARCH PAINT IS 100 Per Cent PURE, IS ABSOLUTELY GUARANTEED AND IS SOLD SUBJECT TO CHEMICAL ANALYSIS. IT WILL COVER MORE SURFACE THAN LEAD AND OIL, WILL NOT CHALK-OFF AND PRESENTS A SURFACE THAT IS POSITIVELY SEALED AND TIGHT-NOT PORUS LIKE LEAD AND OIL BUT A SURFACE THAT IS WEATHER RESISTING AND THAT CANNOT BE PENETRATED BY WINTER'S BITING COLD NOR SUMMER'S SCORCHING HEAT. BE SURE THAT YOUR PAINT JOB IS A MONARCH 100 Per Cent PURE JOB. SATISFACTION GUARANTEED.

D. S. GEHR

The Hardware Man on the Corner

Established 1886 Westminster, Md.

REPORT OF THE CONDITION OF THE WESTMINSTER SAVINGS BANK AT WESTMINSTER, IN THE STATE OF MARYLAND, AT THE CLOSE OF BUSINESS, September 8th, 1920.

RESOURCES

Loans and Discounts		$344,208.83
Overdrafts, secured and unsecured		139.00
Stocks, Bonds securities, etc.,		1,587,069.97
Banking House		12,500.00
Furniture and Fixtures		1,500.00
Other Real Estate Owned		6,000.00
Mortgages and Judgments of Record		492,793.49
Due from National, State and Private Banks and Bankers and Trust Companies, other than reserve		3,781.31
Checks and other Cash Items		3,051.46
Due from approved reserve Agents		63,327.96
U. S. Currency and National Bank Notes	26,304.00	
Gold Coin	460.00	
Minor Coin	867.96	
		27,631.96
Total		$2,541,942.99

LIABILITIES

Capital Stock paid in		50,000.00
Surplus Fund		110,009.00
Undivided Profits, less Expenses, Interest and Taxes paid		52,491.50
Subject to check	192,394.98	
Certified Checks	40.25	
Treasurer's Checks outstanding	100.00	192,535.23
Deposits (time)		
Savings and Special	2,069,136.90	
Certificates of Deposit	67,779.36	2,136,916.26
Total		2,541,942.99

STATE OF MARYLAND, COUNTY OF CARROLL, SS.

I, Jacob H. Handley Treasurer of the above-named Institution, do solemnly swear that the above statement is true, to the best of my knowledge and belief.

JACOB H. HANDLEY, Treasurer.

Subscribed and sworn to before me this 17th day of September 1920.

NORMAN B. BOYLE, Notary Public

Correct Attest:
Milton P. Myers,
Uriah Bixler, Directors.
Alfred C. Bachman.

The Great Hagerstown Inter-State Fair

Sixty-Fifth Annual Exhibition

October 12, 13, 14, 15, 16, 1920

THE GREATEST EXHIBITION OF LIVE STOCK, MACHINERY AND AGRICULTURAL PRODUCTS IN THE STATE.

Running races daily. Pari Mutual system of betting.

Special rates on all railroads. For further information apply to

J. C. REED, Secretary.

D. H. STALEY, President.

CHURCH NOTICE

Uniontown Lutheran, B. E. Petrea, pastor, St. Luke (Winters) 9.30 Sunday school, 10.30 preparatory service and Lord's supper. New members received by baptism, confirmation, or letter of transfer.

Mt. Union:-

1.30 Sunday school. 2.30 Divine Worship, sermon by pastor, A cordial welcome to all.

Report of the condition of

The First National Bank

AT WESTMINSTER, IN THE STATE OF MARYLAND, AT THE CLOSE OF BUSINESS ON SEPTEMBER 8, 1920.

RESOURCES

Loans and discounts		439,290.14
Overdrafts unsecured		8.11
U. S. GOVERNMENT SECURITIES OWNED:		
a Deposited to secure circulation (U. S. bonds, par value)	108,000.00	
f Owned and unpledged	224,197.15	
Total U. S. Government securities		332,197.15
Bonds and securities (other than U. S. securities) pledged as collateral for State, or other deposits (postal excluded) or bills payable	10,037.50	
Securities other than U. S. bonds (not including stocks) owned unpledged	433,851.41	
Collateral Trust and other notes of corporations issued for not less than ONE YEAR nor more than THREE YEARS' time	138,110.13	
Total U. S. Government Securities		581,999.04
Stock of Federal Reserve Bank (50 per cent of subscription)		6,300.00
Value of banking house, owned and unincumbered	15,000.00	15,000.00
Furniture and fixtures		900.00
Lawful reserve with Federal Reserve Bank		56,593.51
Cash in vault and net amounts due from national banks		125,334.95
Net amounts due from banks, bankers, and trust companies in the United States (other than included in Items 12, 13 and 14).		6,626.08
Checks on other banks in the same city or town as reporting bank (other than Item 16)		3,651.80
Total of Items 13, 14, 15, 16 and 17,	135,612.83	
Checks on banks located outside of city or town of reporting bank and other cash items		4,590.50
Redemption fund with U. S. Treasurer and due from U. S. Treasurer		4,400.00
Interest earned but not collected—approximate—on Notes and Bills Receivable not past due,		2,966.45
Total		$1,579,857.73

LIABILITIES

Capital stock paid in		125,000.00
Surplus fund		85,000.00
Undivided profits,	15,137.33	
Less current expenses, interest, and taxes paid	2,510.99	12,626.43
Interest and discount collected or credited, in advance of maturity and not earned (approximate)		1,004.81
Circulating notes outstanding		105,095.00
Net amounts due to banks, bankers, and trust companies in the United States and foreign countries (other than included in Items 29 or 30		23,973.72
Certified checks outstanding		31.42
Cashier's checks on own bank outstanding.		12,968.12
Total of Items 29, 30, 31, 32 and 33	36,073.26	
Individual deposits subject to check		426,498.55
State, county, or other municipal deposits secured by pledge of assets of this bank.		9,747.23
Dividends unpaid		1,335.41
Total of demand deposits (other than bank deposits) subject to Reserve, Items 34, 35, 36, 37, 38 and 39	437,581.19	
Certificates of deposit (other than for money borrowed		139,103.79
Other time deposits		638,373.25
Total of time deposits subject to Reserve, Items 40, 41, 42 and 43	777,477.04	
Total		$1,579,857.73

*Of the total loans and discounts shown above, the amount on which interest and discount was charged at rates in excess of those permitted by law (Sec. 5197, Rev. Stat.) (exclusive of notes upon which total charge not to exceed 50 cents was made) was $79,000.00. The number of such loans was 13.

STATE OF MARYLAND, COUNTY OF CARROLL, SS.

I, Geo. R. Gehr, Cashier of the above-named bank, do solemnly swear that the above statement is true to the best of my knowledge and belief.

GEO. R. GEHR, Cashier.

Subscribed and sworn to before me this 18 day September, 1920.

(Seal) NORMAN B. BOYLE, Notary Public.

Correct—Attest:

LEWIS K. WOODWARD
JOHN L. REIFSNIDER, JR,
HARRY P. GORSUCH
Directors.

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