GAMBER

Deer Park and Providence M. P. churches will hold Christian Endeavor week services jointly, beginning next Sunday night, February 1, at Deer Park. Rev. J. N. Link will be the speaker. Tuesday night at Providence Rev. Nichols, the speaker; Wednesday night at Der Park, Rev. Martin; Thursday night at Providence, some of the state officers will be present. Walter R. Heath, Carroll Wright, and others Friday night at Deer Park. Next Sunday night, February 8th., will be at Providence. All welcome to attend these services.

Mr. and Mrs. Herbert Bowers, of Catonsville, spent Sunday with Mrs. Clara Hinkel.

The play which was to be given this Saturday night by the orchestra of this place has been postponed until a later date.

Mrs. Albert Gamber and Mrs. Lawrence Gamber spent last Thursday with Mr. and Mrs. Martin Gamber, of Westminster.

Sunday school at Providence M. P. church Sunday morning at 9:30. Preaching at 10:30. The annual membership meeting will be held after preaching.

Those who spent Sunday evening with Mr. and Mrs. Clinton Shipley were Rev. and Mrs. J. N. Link and son Howard, Mrs. D. N. Leister and Mrs. Carroll Stocksdale.

Those who spent Sunday with Mr. and Mrs. Herschel Miller were Mr. and Mrs. Andrew Hayes, Mr. Hugh Parseley, Miss Hare, Mr. Roger Day, and Mr. Ray Day.

The Ladies' Aid Society will hold an oyster supper in the J. O. U. A. M. hall Februray 21st.

Mrs. Pearl E. Allen and family, and Mrs. Lee F. Ward and family spent Sunday with Mr. and Mrs. J. N. Barnes.

NOTICE TO CREDITORS

This is to give notice that the subscribers have obtained from the Orphans Court of Carroll County, Md., letters of administration on the estate of

ELSIE MAE STEVENSON

late of Carroll county, deceased. All persons having claims against the deceased are hereby warned to exhibit the same with the vouchers thereof legally authenticated to the subscribers on or before the 30th day of August, 1925, they may otherwise by law be excluded from all benefit of said estate.

Given under our hands this 30th day of January, 1925.

JESSE STEVENSON,
ETHEL B. BIXLER,
1-30-5t Administrators.

Pruning Apple Orchard Is Good Job for Winter

A cold-weather job is the pruning of the apple orchard. Most of this work should be done when the trees are dormant. Pleasant weather is needed, so those days which are suited to the work should be utilized to get the appe trees into shape for the next season's bearing. Young trees which are kept in shape by yearly prunings need but little attention. Occasionally it will be found that there are too many branches and it will be necessary to remove a few.

Among the older trees which are of bearing age it is usually advisable to do little more than a light trimming and thinning. It does not hurt to cut out entire branches, when there are too many. Let the sunlight in. The apples will be better next year even if there are not as many in number. It is not always good practice to cut back branches, as this is sometimes likely to induce several sprouts to start—better cut out the branch altogether. It is all right to trim off part of the branches when they are so thick as to keep the sun's rays from reaching all parts of the tree.

Horticultural Facts

Don't forget to clean up orchard, vineyard, and garden.

* * *

The task of shaping the head of the young tree is an important one, and, if it is done right, the work of caring for the orchard will be considerably lessened.

* * *

Fruit trees may be planted as soon as the ground can be worked and danger of freezing is past. Clean, thrifty trees that have made a good stocky growth are generally best.

* * *

See that all dead limbs are removed and that all dead fruits are picked up before spraying is started. This work is well worth while and is vitally necessary, if we are to grow good fruit in this state.

* * *

Cheap trees usually prove to be very dear. Therefore deal directly with some reliable nursery rather than through a tree agent, and insist on having varieties recommended for your section by your horticultural authorities.

* * *

Early orders for nursery stock as a rule are most satisfactory. Orders placed later, especially where long distance shipment is necessary, quite often arrive in poor condition caused by heating in package and are often too late for the best results in planting.

Evangelistic Meeting

Evangelist, Dr. Geo. W. Cook, and his singer, Mr. Herald Vigneulle

who have been winning men, women, and children to Christ by the thousands in many parts of the United States, will open a series of

Evangelistic Services in Centenary M. E. Church on

Sunday, February 15th.

This meeting promises to be the greatest meeting of its kind ever held in this county, and you cannot afford to miss it. Mark this date,

February 15th to March 8th

on your calendar, and it should be done with red ink, as every day during this campaign will be a "RED LETTER" DAY.

By order of Publicity Committee.
ARTHUR M. ZILE,
ATLEE W. WAMPLER,
CARROLL CRAWFORD.

1-30-2t

REFORMS IN STATE SUPERVISION OF BANKS AS ADVOCATED BY BANKERS

By FRANK W. SIMMONDS
American Bankers Association

ALTHOUGH many states have unexcelled systems of bank supervision by public authority, in some instances political entanglements have resulted in lax methods and dangerous practices. Public opinion today demands that bank supervision be as free from partisan interference as the judiciary itself.



Frank W. Simmonds

State banking laws are increasing in number and diversity. Much thought and study has been given by the State Bank Division of the American Bankers Association to uniformly efficient supervision. It is on record as urging that the office of Bank Commissioner be freed from entangling politics and divorced from all other functions of state government; that the tenure of office be made more secure and lasting, with sufficient compensation and discretionary power to attract men of outstanding executive ability and successful banking experience, and that bank examiners be selected from those having the requisite qualifications.

A careful study and survey of state bank supervision has been made with the cooperation of State Bank Commissioners and state bankers to bring out the high lights of successful supervision, and at the same time indicate remediable weaknesses, as the basis for formulating a model code of law dealing with bank supervision, and also for developing public opinion in favor of its general adoption.

This survey shows that in forty-one states Bank Commissioners are appointed by the governors and generally hold office "during their pleasure." In two states they are chosen by popular election, in others they are chosen by a banking board, but in only a few is the advice of organized banking considered. In Mississippi the selection is made by a convention of delegates from the state chartered banks.

Long Terms Make Bureaucrats

The term of office was found to range from two years to six. The majority of recommendations favor a five-year term, reasoning that a long term of life tenure tended toward bureaucracy in office, while a short term was condemned on the grounds that the Bank Commissioner would scarcely have time to become thoroughly conversant with his field of work before the expiration of his term of service and the public would lose the fruits of his experience. A five year term is long enough to permit his rendering useful service through capitalizing his experience and then if he is found capable the chances of his reappointment would be strong.

It was found that duties other than bank supervision are frequently imposed on the banking department, ranging from insurance matters to irrigation projects and even state hail insurance. The almost unanimous expression of opinion is that the position of bank commissioner is a task of such outstanding importance as to demand that he devote all his time and attention strictly to problems of bank supervision and regulation.

Some states impose no statutory qualifications whatever for Bank Commissioner. A number merely require that he have nominal qualifications, in many cases purely negative. Only twenty states require actual banking experience varying from one to five years.

Powers of Bank Commissioners

In the majority of states, the Bank Commissioner is given more or less power to approve or deny applications for charters of state banks. Clearly this authority should be exercised chiefly with a view to supplying each community with safe, adequate banking facilities. Hence the importance of carefully weighing all factors involved such as the character and responsibility of the organizers and the community's needs for banking facilities. In the very nature of things no one is so well qualified to pass on charter questions as the Bank Commissioner. Comments from all states favor granting the banking department large if not absolute jurisdiction in granting bank charters.

A number of states now confer more or less complete authority on the state banking department to act as receiver in liquidating failed banks, usually providing that the Bank Commissioner must file a report with the court for approval. In other states the court names a receiver and the Bank Commissioner thereafter has no jurisdiction or authority. The almost unanimous opinion of bankers and the Bank Commissioners is that authority should be placed in the banking department as it permits the employment of experienced bank administrators in winding up the affairs of a bank, is more expedient, economical and altogether more satisfactory.

Changes Needed

The consensus as to changes needed to strengthen the work of the state banking departments is summarized in the following recommendations:

1. Provide adequate salaries.
2. Give Bank Commissioner large discretionary power in granting charters and enforcing bank regulations.
3. Remove the office from partisan politics by providing for election or nomination of the Commissioners by the bankers.
4. Provide for a sufficient number of examiners, with adequate pay, and free their appointment from politics.
5. Give the Banking Department full authority to act as receiver in the case of failed banks.
6. Make Bank Commissioners' terms five years.
7. Make requirements for Bank Commissioner eligibility not less than five years of successful banking experience and well recognized executive ability.

Bank supervision, when wisely and impartially administered, is capable of rendering one of the highest types of service a state can give its people.

Remarked that too many people marry for money, but perhaps some of them can't support themselves in any other way.

Many men won't remove their hats for the American flag, but they will take them off and wave them frantically for the baseball pennant.

Those who have doubted the value of education can be assured that anyway it helps solve cross-word puzzles.

If some families would cuss their landlords a little less, and discuss plans for owning their own homes a little more, they would be more comfortable and prosperous.

Notice Of Removal Of Office

The office of James E. Smith & Son, Inc., Insurance Agency, has been moved to

Room 4, Times Bldg., Westminster, Md.

All accounts payable at this office.

Carroll L. Crawford, Manager.

MEDFORD PRICES

Granulated Sugar 6½c lb.
Cotton Seed Meal $2.39 bag
Gold Metal Flour $1.35
Pillsbury Flour $1.35
1 Bushel Bag Potatoes 98c
Small Kow-kar 39c
Small Tumbler Baking Powder 7c
Large Tumbler Baking Powder 11c
Muslin 7½c yard
10-Peck Bag Potatoes $2.25 bag
Large Kow-kar 79c
Clarks Cotton 4c spool
Couches $13.75 each
Kitchen Safes $7.75 each
Buffets $11.98 each

Gal. Can Pineapple 39c

Gal. Can Pie Peaches 25c
3 Lbs. Dried Peaches 25c
Brooms 29c each
Ford Anti-skid Chains $1.69 set
Gingham 7½c yard
28 gauge Galv. Roofing $4.75 sq.
Polarine Auto Oil 55c gal.
Yard Wide Muslin 10c yard
All our Automobile Tires have been reduced
Alfalfa Meal $2.50 per 100 lb.
Paramount Cord Tires $7.75 each
Large Mothers' Oats 29c box
[illegible] Macaroni [illegible]

Coal Oil Drums 98c each

Dark Green Window Shades 39c each
Tractor Kerosene 10c gal. (drum lots)
Tractor Kerosene 11c gal. (less lots)
Boys' Slipon Sweaters 48c each
3 Large Pks. Cream Corn Starch 25c
Jersey Gloves 19c pr.
Black Hawk Bran $2.05 per 100 lb.
Clothes Pins 1c doz.
Amoskeag Gingham 13c yard
50% Beef Scrap $2.98 per 100 lb.
STORE CLOSES AT 6 O'CLOCK
3 Lb. Raisins for 25c
Women's Buckle Arctics 98c
Watches 98c each
Mascot 30x3½ Tires $6.39

Half Soles 10c pr.

Girls' Sweaters 98c each
Women's Sweaters 98c each
Gal. Can Table Syrup 59c can
1-lb. Jar Prince Albert Tobacco $1.25
Box of 25 Cigars for 50c
Chair Seats 5c each
25-lb. bags Fine Salt for 29c bag
50-lb. Fine Salt for 55c
50-lb. Lard Cans 39c each
Men's Heavy Sweaters 48c each
Boys' Heavy Sweaters 48c each
Wooden Wash Tubs 98c each
Ford Red Auto Tubes 98c each
Camel Cigarettes $1.20 per carton
Chesterfield Cigarettes $1.20 carton
Piedmont Cigarettes $1.20 carton

Roofing Paint 69c gal.

Ford Roadster Tops $2.98 each
Ford Touring Tops $3.98 each
4 Bars Palm Olive Soap for 25c
140-lb. bag Coarse Salt 98c
56-lb. bag Coarse Salt for 49c
Women's Rubbers 69c pr.
3-lb. Ginger Snaps for 25c
Crackers 12c lb.
Babbits Soap 5c bar
Ford Radiators $9.98 each
Silvertown Cord Tires $10.28 each
Commander Cord Tires $7.98 each
Stock Syrup 21c gal.
Oyster Shell 90c per 100 lb.
Columbia Phonograph Records 11c

AC Spark Plugs 49c each

Boys' Union Suits 98c each
Boys' Knit Union Suits 48c each
Arbuckles Coffee 39c lb.
Men's Fleeced Shirts or Drawers 69c
3 pks. Kellogg's Corn Flakes for 25c
3 pks. Post Toasties for 25c
Cheese 29c lb.
Ford Carburators $3.39 each
Gold Seal Congoleum 39c sq. yd.
2 cans Salmon for 25c
Cocoa 5c lb.
Campbell's Beans 10c can
Small Home Raised Potatoes 75c bu.
Strainer Cothe 98c box
Chicken Oats $3.85 per bu.
1-gal. can Havoline Medium Oil 65c
Sewing Machine $27.50 each

Medford Grocery Company
Medford, Maryland.

The kid element could be reminded that the Sunday school instruction is just as helpful as it was before Christmas.



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SYRUP, best light table, ...	75c gal.
COFFEE, good quality	36c lb.
HOMINY, fine or coarse	4½c lb.
CORN MEAL, white or yellow	4½c lb.
BUCKWHEAT MEAL, pure	6c lb.

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In some European countries an effective method has been devised for selling information sent out by radio. According to a report from W. A. Schoenfeld, of the Bureau of Agricultural Economics, United States Department of Agriculture, stationed at Berlin, Germany, prices and other agricultural information are sent out in code. Those who subscribe for the service are provided with an explanation of the code by which they are enabled to interpret the messages. When the time comes for renewal of subscriptions the code is changed.

Those who complain of too long sermons do not usually find any fault with having to sit through a double header ball game.

It is remarked that oratory and eloquence are declining in these times, but that is not said after hearing the automobile salesmen.

Claimed that colleges should not create any aristocracy of brains, but no alarm has been raised on that score by those best acquainted with the students.

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