BARGAINS—USED CAR SALE

1918 Hudson Speedster	1919 Buick Touring
1917 Hudson Touring	1917 Buick Touring
1920 Lexington Sedan	1918 Oakland Touring
1916 Hupp Roadster	1916 Buick Touring
1920 Dodge Sedan	1922 Dodge Touring
1921 Olds. 4 Touring	1923 Ford Delivery
1923 Chevrolet Touring	1918 Oakland Touring
1916 Buick Touring	1917 Ford Touring

All cars are in good condition.

H. H. HARBAUGH

The Palace Garage

SALESMEN

Benjamin Dorsey and Bailey A. Fleagle.

2-9-1y

It's Much Cheaper to Buy the Best

We can show you how to put an added dollar value into your home—new or old

Woodwork is something you can't afford to skimp on. You can only save a few dollars if you do—and the appearance and value of your home will be lessened accordingly.

IN Curtis Woodwork you will find all the beauty of authentic designs. You will secure the permanence which comes from selected woods skillfully fashioned by expert craftsmen. Regardless of the type of home you intend to build, you'll find items of Curtis Woodwork especially suited to your needs.



English China Closet

This built-in English China Closet provides great utility as well as charm. It is typical of the fine workmanship and beautiful design found in all Curtis Woodwork. This is design C-704

There are wide varieties of entrances, doors, windows, moldings and trim, and beautiful built-in items which make the home more comfortable and convenient.

1865 CURTIS
See that the woodwork you buy bears this trademark—the Curtis guarantee of quality

Let us show you how much you can add to the value of your home by selecting Curtis Woodwork.

Ask for the free booklet "Curtis Woodwork," helpful and interesting to builders.

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TAXI SERVICE

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Phone 73-R. Westminster, Md.

AN EXCEPTION

Husband—This tomato soup tastes just like that my mother used to make.

Wife—I'm glad to hear it. You have never said before that anything of mine was as good as your mother's. She was a fine cook, I suppose?

Husband—Yes. There was only one thing she couldn't make properly.

Wife—What was that?

Husband—Tomato soup!—Stockholm Kasper.

Unto This End

"By the way," said the lawyer who was drawing up the will, "I notice that you've named six bankers to be your pallbearers. Would you rather choose some friends with whom you are on better terms?"

"No, that's all right," was the quick reply. "Those fellows have carried me so long they might as well finish the job."—Boston Transcript.

HARD CASH



First Citizen—Has Zero made much money in the ice cream business.

The Other One—He made a cool million.

She Wants to Know

He said he had never loved before
As he gave the girl a kiss.
"Then how," asked the girl,
With her head in a whirl,
"Did you learn to love like this?"

Showed Her New Steps

Hostess (at dance)—What have you and Arthur been doing outside all this time?

Dolly—Oh, he showed me some new steps.

"But I thought he didn't dance."

"He doesn't. We sat on them."

Sorry for Thoughts

"Oh! Are you really a mind-reader?"

"Yes! I am."

"Then I hope you aren't offended I didn't mean what I thought about you."

Many Hearts Offered

Merritt—So that heiress refused you?"

Giles—Yes. She said that so many hearts were submitted to her daily, she hoped I would overlook the absence of any individual criticism.

Her Heart Engaged

He (admiringly)—You are a girl after my own heart.

She—Thank you; but I hope you are not a man after mine, because it's otherwise engaged.

RENEWABLE CHARMS



Mr. Laurels—Mere physical beauty is all too fleeting.

Miss Manchester—It doesn't last long but, then, it can be renewed every day.

Love's Labor

The man who loves his little wife
And heeds her every call and beck
Has still another duty now—
He shaves the back of dearie's neck.

The Vogue

Bill—When are you going to pay me that ten you owe?

Phil—I intend to open negotiations with you soon with a view to funding the debt.—Life.

Improved in His Studies

"You don't love me any more. I used to be all the world to you once!"

"Yes—but I have got better in geography since!"

Never

"I know a good joke—have I told it to you before?"

"No; you certainly have not!"—Princeton Tiger.

Location

"Adventure is just around the corner."

"Ya, I know. Where the traffic cop stands."

Dangerous Sport

"Are you going to the masquerade?"

"No; last time I won a prize and my friends all got mad at me."

Retreat

"Why should we buy a house, dear?"

"Well, we have no car, and we ought to get a place to hide."

Suspicions About Wall Street and How They Arise

By FRANCIS H. SISSON, President
Trust Company Division, American Bankers Association

WOULD-BE economists, political orators and the general public make frequent positive assertions about the functions of Wall Street without any realization of what constitutes Wall Street or what purpose it serves. Lack of knowledge breeds suspicion. Yet it is not difficult to understand the nature and function of Wall Street. Let us set down a few of the facts which account for the existence and nation-wide, as well as international, services of Wall Street.



F. H. Sisson

There are 316 banks in New York with combined capital and surplus of about $1,400,000,000. Their deposits aggregate over $11,500,000,000, and during 1924 their total volume of business reached nearly $250,000,000,000. The New York Stock Exchange in 1925 sold 463,000,000 shares of stock and in 1924 $3,828,000,000 worth of b nds. Wall Street is the national credit and money market. It is just as essential that there be markets for money and for stocks, bonds, mortgages and other securities as for cotton, corn, tobacco, wheat, hogs and other commodities.

If Wall Street Were Destroyed

Wall Street is the natural evolution of the forces of trade and finance. It exists because there is imperative need for it in the nation's business. If some cataclysm should destroy the financial district of New York we would see frantic efforts to re-establish it so that trade and industry could continue. If the production and marketing of agricultural and industrial commodities did not need such a financial institution, Wall Street would not exist.

We depend upon the farmer to help maintain the general level of prosperity. Wall Street as a money market is called upon to finance the growth and marketing of farm crops. Many Wall Street bankers were born and raised on farms. If they were not thoroughly familiar with agricultural requirements, they could not hold their present positions in the financial world.

In the period of deflation, Wall Street suffered proportionately as much as the farmer. The aggregate losses of Wall Street banks mounted to a staggering sum. Wall Street is not an independent institution, but an organic part of the country's business system, necessarily reflecting the ups and downs of business.

Four Billion Dollars

An approximate estimate of the main items in Wall Street's financial operations in handling farm crops shows that New York banks for the purpose of agriculture put out commercial loans to the value of one billion dollars, hold bankers' acceptances for another billion, buy commercial paper such as cattle and sheep loans for a third billion and carry balances of country banks for a fourth billion. Thus Wall Street furnishes a $4,000,000,000 river of credit annually to produce farm products and float them to market.

The outward flow to rural banks enables them to make the required advances on farm crops and for warehousing and handling cotton, tobacco, wheat, raisins, prunes and countless other products. Outside of his own personal efforts on his farm, Wall Street is the biggest single factor in the prosperity of the farmer. After these commodities have been moved to market, the money used in handling them returns to Wall Street for investment. New York is the largest security market in the country and offers a use and market for the idle capital of the rural banks between crops.

Funds from every part of the country flow to New York, attracted by the greater opportunity for their profitable use found in this center. Thus the accumulations of deposits are large, and in turn the openings for the useful employment of these funds in the facilitation of trade, industry and investment are upon a correspondingly ample scale. It is clear that these funds must be employed sanely, constructively and to the real service of the business community. Otherwise they would inevitably soon be withdrawn.

Huge Investments Help Farmers

These huge investment operations in Wall Street are of significance to the farmer. Much of the $10,000,000,000 invested in farm mortgages was advanced by Eastern financial institutions. In no sense is Wall Street's interest in agriculture local or sectional. The main function of New York financial institutions is to send money where it is most needed.

Another service rendered to agriculture by Wall Street is the purchase of Farm Loan bonds, Joint Stock Land Bank bonds and the debentures of the Intermediate Credit Banks. There is a total of $1,451,800,000 of this paper outstanding, of which New York banks took about one billion.

Wall Street loans to country banks are made at low rates, usually below 4½ per cent. The local banker's rates to his customers are adjusted to local conditions, which cannot justly be laid at the door of Wall Street.

General financial service to other industries related to agriculture also helps the farmer substantially. Wall Street loans to the packers, railroads, millers and farm-machinery manufacturers to help them serve agriculture.

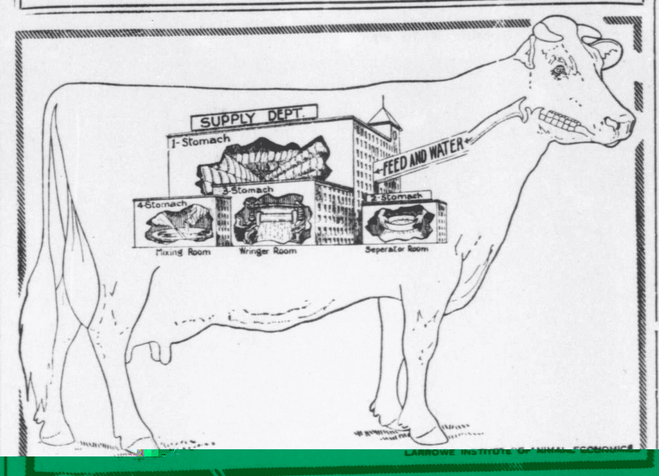
Wall Street is as necessary and serviceable in the handling of credit and capital as is the cold-storage plant in caring for seasonal perishable products. The necessity of such a credit center in a country with a $60,000,000,000 annual business is obvious.

What the People Want

Every great international bank in New York maintains close relations with thousands of other banks in the United States and in every foreign country of any importance. The movements of commerce and investment are supported upon this interrelated system of domestic and foreign banks. Thus it comes about that the products of the farm, factory and mine are financed by these banks all the way from the producer to the foreign consumer.

Wall Street in the discharge of its true functions as the nation's reservoir of capital and credit includes the whole business community in its field of operations. Its control lies with the people. Their demands govern it, and their presence or absence from the market determines its trends. Wall Street prospers as farming and industry prosper. Its service is to the people of the whole country and, for them, to the people of other countries. It is the direct reflection of American agriculture, industry and commerce.—From the *Country Gentleman*.

Cow Uses Four Stomachs to Digest Its Daily Food



ALL the four stomachs of the dairy cow must work as a unit if she is to produce the most milk year after year, states the Larrowe Institute of Animal Economics. The first stomach serves as a storehouse for bulky feeds and the second as a separator room, while the third stomach acts as a wringer to squeeze out water from the food, leaving it in a mealy condition, ready for the fourth stomach, where real digestion begins.

How the four stomachs, backed by a plentiful supply of well-balanced feed and pure, fresh water, can be made to pay big profits, is well illustrated in the official cow-testing association record of Sadie, the world's second highest record grade cow. In one year through the stomachs of this plebeian daughter there passed 6,803 pounds of a prepared dairy ration, 777 pounds of dried beet pulp, 2,133 pounds of mixed clover hay and 5,182 pounds of corn silage which were turned into 21,689 pounds of milk—enough to fill over 10,000 quart bottles! In other words, for every pound of grain entrusted by Sadie to her quartette of stomachs, they repaid with three pounds of milk in the bucket.

"The Cheese Box"

By CLARISSA MACKIE

(Copyright.)

DAVID BRICE rode into Banning village, a gleam in his keen gray eyes that denoted hunger. Business had brought him into this charming New England town several times each year, but his memories had always been painful in the extreme, for there wasn't an inn or eating place that served a good honest meal.

"Chaff and twitter," David had always called the dainty little tearooms that were sprinkled over the countryside.

"I am hungry," said David to Doctor Remish, his long-time friend, a bachelor, who boarded at Miss Prither's house.

"I wish I could take you home to my boarding house," apologized the doctor, with embarrassment, "but my good landlady will not be bothered with what she calls 'transients.' It seems confoundedly inhospitable to let you go hungry like this. Why not drive back to New Haven—or why not try Miss Tryon's tea shop—"

"Thanks," gloomed David, as he went on his way. He was sure he remembered the little shop. If he bought enough "chaff and twitter," perhaps he could satisfy his appetite. Even the absurd sign was gone, and instead there swung a round yellow-painted box, lettered in black, "The Cheese Box."

David's spirits rose. The tea woman had moved out and a man had moved in and opened an honest-to-goodness eating place.

A remarkably pretty girl was talking to two overgrown schoolboys at the next table.

"Aw, Miss Suzy, don't be mean," pleaded one of them, "You know you've got ham and egg sandwiches and lamb chops and minute steaks and French fried potatoes and everything—we're hungry and we didn't bring any lunches."

"It's a matter of principle, boys," said Miss Suzy Tryon, forgetting in her earnestness all about the nice looking stranger waiting to be served. "All those things on the menu are for my patrons, but I will positively refuse to serve anything to the Roland school boys, excepting cheese."

"But, why, Miss Suzy?" asked the smaller boy.

"You know, James," she said, and then discovering David, came apologizing, to serve him. She took his order for lamb chops, creamed potatoes, a salad, and apricot tart with whipped cream and coffee, and the boys listened with hungry eyes. When she disappeared behind a blue screen, the oldest boy, Fred, rushed to the front and spoke through the door-crack to a group of half grown lads. "Nothin' but cheese for us," he said mournfully. "I'm going to have a pound of it and eat it all! Shucks!" He closed the door and tiptoed to his chair.

"What's up?" asked David pleasantly. "Why are you on the blacklist?"

Fred wriggled, but garrulous James itched for an opportunity to inform. "You see we fellows all go to Roland's day school and our folk expect us to eat here at Miss Suzy's—we've always done it—then, some of the fellers, big ones like Fred, here—stole Miss Suzzy's signboard away. It had a gay bandbox and that was the name of this place, see? 'N the fellers thought it would be funny to steal the sign and have it painted over yellow and call it the Cheese Box! So they did it!"

"And she won't give us anything but 'cheese.' Nothin' else—if we're starving," piped James woefully.

"And our folks think it's a joke on us," brayed Fred's deeper voice. David, looking at Suzy Tryon with interest in her firm decisive stand against the outlaw boys. As he ate the delicious meal which he suspected was cooked by Suzy herself, he wondered if the girl would not rather have her own dainty sign swinging over the door.

"I say, Fred," he said to the boy who was gloomily consuming a slice of cheese, with one eye on the door through which the proprietor had vanished. "Would you fellows like to please Miss Tryon and show her you're sorry you stole her sign?"

"We sure would," muttered Fred hopefully. "We must eat at noon!"

"Why don't you save up your pocket money, all put it together, take the sign down and have a painter make a lovely bandbox out of it. Then put it back and come and apologize to Miss Tryon. Then—I'm sure it will be all right."

The boys rushed from the place and David followed slowly.

The next time he came to Banning, David went straight to the Bandbox Tea shop, dainty and cool, and inviting. Miss Tryon was alone there, and again she came to serve him.

"The boys told me," she said with a lovely pink color in her cheeks, "all about what you advised them to do—and now we are good friends again, and that perfectly darling hatbox swings over my door again."

"It is pretty," admitted David, and he saw through Suzy's eyes, that people liked those frivolous little names, and that it all made for gayety and good humor and good digestion. At that moment two words passed out of David's vocabulary forever. Afterward, he might have just mentioned them to Suzy, his wife.

"Chaff and Twitter," he confessed.

"What a cunning name for a tea shop," laughed Suzy.

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