The Westminster Savings Bank

Westminster, Maryland.

Offers exceptional service for the transaction of all branches of commercial banking

4% interest paid on Savings accounts

3% interest paid on Checking accounts

Capital, Surplus and Undivided profits over

$375,000.00

Total Resources over $3,250,000.00

OFFICERS:

F. THOMAS BABYLON, President

MILTON P. MYERS, Vice-president.

JACOB H. HANDLEY, Treasurer

SECURITY SAVINGS SERVICE

BARGAINS—USED CAR SALE

1921 Hudson Speedster	1925 Essex 6 Coach
1921 Hudson Coupe	1920 Reo Sedan
1923 Essex 4 Coupe	1918 Hudson Touring
1922 Essex 4 Coach	1918 Hupp 4 Roadster
1922 Essex 4 Touring	1923 Dodge Touring
1922 Essex 4 Coach	1923 Chevrolet Touring
1919 Essex 4 Touring	

All cars are in good condition.

AUTHORIZED AGENT

—OF—

HUDSON & ESSEX CARS

H. H. HARBAUGH

The Palace Garage

Benjamin Dorsey, Salesman.

SANITARY PLUMBING



Hot Water And Steam Heat

THE QUAKER PIPELESS FURNACE

Installed under a guarantee to be absolutely Gas and Dust Proof

COMBINATION COAL AND GAS RANGE

ROOFING — General Repair Work — TINNING

FRANK T. SHAEFFER

West Main St. C. & P. Phone 91-J. Westminster, Md.

HAULING

Local and Long Distance

Also

TAXI SERVICE

Levi Barnes,

Phone 73-R. Westminster, Md.

THE CHRISTIAN ENDEAVOR TOPIC

By the Rev. Charles E. Schaeffer, D. D.

June 26th—Where Are Missionaries Most Needed—India or Africa? Matt. 18: 11-14.

This is by no means an easy question to answer. Missionaries are greatly needed in both of these gigantic countries. Much has already been done by the missionaries who have labored there, but a great deal still remains to be done. When we are dealing with India and Africa we are confronted by conditions physical and spiritual which are well-nigh baffling. We have been thinking of these countries as immersed in the depths and darkness of heathenism and we have at times failed to recognize the marvelous wealth of material and men which these countries furnish.

Let us look at India first. Here we are facing an ancient and a high type of civilization. Centuries before America was discovered or when our ancestors were still dwelling in caves and climbing trees, India boasted of a civilization that is astonishing to our eyes. Art and architecture, music and literature had all attained a high degree. We are mistaken when we fail to recognize the resources, material and spiritual, which India furnishes. On the other hand, however, India has its handicaps. One of these is found in the bad health conditions. India is the greatest plague reservoir in the world. The average life in India is only 24.7 years, as compared to 44 years in the United States. Medical men are now trying to get it in our country to sixty years. The death rate in India is 31.8 out of every thousand, whereas in the United States it is only 14.1 for every thousand. The principal forms of disease are the hook-worm and tuberculosis. Malaria and bad housing are responsible for the greatest number of deaths. People there never have their windows open at night. They close everything tightly. They are afraid of robbers and ever. if they do get a little air they cover their heads on account of the mosquitos and other pests. India has a population of about 318,000,000, almost three times that of the United States. There is only one medical practioner to every 5,000 people, whereas in America we have one to every 700, and in England one to every 1,200. There are 700,000 villages in India, in many of which there is only one physician to every 50,000 population. Thus only about 10% of the people are reached by any medical attention. About 200,000,000 of India's people are engaged in agriculture and their farms are so small and so divided and so scattered that it becomes exceedingly difficult to cultivate the same. The land is passed on from one generation to another. It is not sold and the proceeds divided among the heirs, but it is divided up into small parcels and patches.

The position of women in India is perhaps the lowest in the world. In many sections the caste system still obtains. There are many child-widows and they are extremely poor. The only kind of property which a woman in India can inherit is jewelry, and one cannot live very long on jewelry. There are thirty-eight million children of school age in India, but only eight million of them receive any kind of education. Only one in seventeen can read or write. Only 5.8% of the people of India can read. This becomes more impressive as we think of the fact that 95% of the people in Japan are able to read and in Great Britain 92%. There are, however, seven great universities in India. The missionaries have done much to bring about a better state of affairs. Modern missions in India began in 1792 when William Carey began his work there. Three of the great hymns which we love to sing in our churches were given us by a missionary to India, Bishop Reginald Heber. The hymns are, "Holy, Holy, Holy, Lord God Almighty!", "The Son of God Goes Forth to War," "From Greenland's Icy Mountains." India is the home of religions. Seventy millions of the people are Mohammedans, constituting about one-fifth of the population. The principal religion is Hinduism, and 68% of the people of India are Hindus. This is a vast, complex system of customs, philosophies, religious cults and social regulations. The people are mystical and contemplative. They are dreamers. A man is supposed to retire from active work at fifty years and spend the rest of his time meditating. The Wise Men came from India. Today the outstanding man in India is Gandhi. He is a lawyer and advocates non-resistance. He is today leading a revolt against a civilization which he believes to be hopelessly materialistic and hopes that in the future India may be controlled by spiritual forces. He wants to deliver his country from the dangers that are coming to India in the factory system and the whole economic order of the West. Stanley Jones' recent book. "The Christ of the Indian Road," throws much light on the present situation in India and the future prospects. It is said that the number of Protestant Christians in India is increasing six times as fast as the population. But it is impossible to graft a Western Christianity upon India, as it is upon any foreign country. All we can do is to build on the foundations, the material and spiritual background which the people themselves furnish, and give these elements of their own life the proper direction. The mission of the missionary is not to make American Christians out of the Indians, but Indian Christians.

Now let us turn to Africa. Here we have the second largest of the great divisions of the globe. Asia alone exceeds it. Into Africa you could put the United States, China proper, Japan, India, Great Britain, Norway and Sweden, Germany and France and have ground to spare. This vast country has only two sections that are controlled by natives, the Republic of Liberia and the Kingdom of Abyssinia. All the other portions of it are ruled by white men from without. It is not generally known that Germany during the War lost twelve times as much in Africa as it did in Europe. Africa has 135,000,000 people. This may seem strange when compared with India with almost three times as many, but it must be remembered that in Africa we have the Great Sahara Desert, which is as large as the Mediterranean Sea, and the vast interior, which is practically uninhabitable. In Northern Africa we have an ancient type of civilization, for we know that King Solomon when he built the Temple brought gold and precious stones from Africa to adorn and embellish the walls of that great structure. Egypt was the place where the children of Israel were in bondage and the River Nile has made its contributions to the country and to the history of the world for many, many centuries.

The greater part of Africa, however, is known to the world for less than one hundred years. In the middle of the nineteenth century Livingstone and Stanley, Missionary and Explorer, opened up vast stretches of the country that had been unknown to the world. There is an unfinished task in Africa. There is, first of all, the problem of savagery. The primitive negro never founded a stone city, nor builded a ship, nor produced a literature. Much of the life is still that of the jungle. Kipling's poems throw much light on present social conditions in Africa as well as in India. Another problem is that of slavery. It is called "Africa's open sore." Still another is ignorance and disease, every epidemic known in the world flourishes in Africa. There are only 139 medical missinaries at work in this vast country. The religious problem is a very serious one. Mohammedanism is increasing at a rapid rate and the Christian missionary finds it quite as difficult to convert a Mohammedan as to convert a pagan. Industrial missions, medical missions and Educational missions are the forms in which missionary work must be done. But by and by the darkness that still hovers over this dark continent will be dispelled by the light of the gospel of Jesus Christ. It is the duty of Christians to bring the gospel of light and love to all the nations of the world.

"From India's coral strand,
Where Afric's sunny fountains
Roll down their golden sand;
From many an ancient river
From many a palmy plain,
They call us to deliver
Their land from error's chain."

Western Maryland College

WESTMINSTER, MARYLAND

Albert Norman Ward, D. D., LL. D., President.

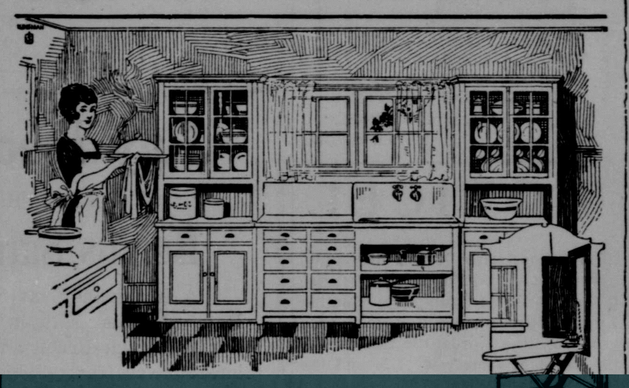
For Young Men and Young Women

UNEXCELLED LOCATION, MODERN CURRICULUM, COMPLETE EQUIPMENT, MODERATE RATES.

GRADUATES FROM APPROVED HIGH SCHOOLS ADMITTED WITHOUT CONDITIONS.

CATALOGUE UPON APPLICATION.

CURTIS WOODWORK



Let Your New Home Lighten Your Work

Curtis Woodwork in the modern home reduces household work.

The Curtis catalog and plan books will show you how. We'll get a plan book free for you if you are interested.

Curtis Woodwork comprises doors, windows, entrances, stairways, permanent furniture, trim and other woodwork products. Every piece represents the best of its kind in quality, beauty, utility.



And we handle everything else you'll need in building material, all in keeping with the Curtis high standard of value.

Make sure that the woodwork you buy bears this trademark

1865 CURTIS

Lumber, Coal & Supply Co.,

Westminster, Md.

WANTED

Second-hand bran and feed sacks, in good condition.

FARMERS' FERTILIZER & FEED COMPANY.

1-14-tf Westminster, Md.

Improved Uniform International

Sunday School Lesson

(By REV. P. B. FITZWATER, D.D., Dean, Moody Bible Institute of Chicago.)
(©, 1927, Western Newspaper Union.)

Lesson for June 26

Review—Life and Letters of Peter (Read I Peter 5:1-11).

GOLDEN TEXT—Follow me and I will make you fishers of men.

PRIMARY TOPIC—Lessons from Peter's Life.

JUNIOR TOPIC—Peter in the School of Christ.

INTERMEDIATE AND SENIOR TOPIC—Peter as a Leader.

YOUNG PEOPLE AND ADULT TOPIC—Peter's Life and Work.

At best, suggestions as to the method of review have only a relative value. The individuality of the teacher, the aptitude of the pupils and the department of the school are factors which determine the best method to use. Three methods are suggested, the first two of which are in part taken from "Peloubet's Notes."

I. Peter's Characteristics.

Among the outstanding characteristics of Peter may be mentioned impetuosity, leadership, courage, cowardice, changeableness, outspokenness. These traits and others are to be found in the quarter's lessons.

II. Biographical.

The features to be stressed in this plan are Peter's early life, discipleship, sad fall, restoration, preaching at Pentecost, imprisonment, writings.

III. The Summary Method.

Lesson for April 3.

Jesus had first called Peter and John to become His disciples. Afterwards he called them to become fishers of men. He first calls sinners to come to Him for salvation and then calls those who are saved to serve Him in winning others to Christ.

Lesson for April 10.

Following the feeding of the five thousand, some were disposed to compel Christ to be king. Seemingly to prevent the disciples from entanglement in this movement He sent them across the sea. From His place of prayer in the mount He saw them struggling against the storm on Lake Galilee and went to their rescue, speaking words of comfort. At his invitation Peter walked on the water, but when he took his eyes off of the Savior he began to sink.

Lesson for April 17.

To give the disciples a clear conception of His person, to prepare them for the dark hour of the cross, Jesus put to them two questions, "Who do men say I am?" (R. V.) "Who say ye that I am?" (R. V.) One's conception of Christ's person determines his character and his service.

Lesson for April 24.

To revive the crushed hopes of the disciples and to show them how the kingdom was to be realized, Christ was transfigured before them.

Lesson for May 1.

Peter's downfall began when he refused to hear about the cross. The steps in his downfall were self-confidence, sleeping at the post of duty, lack of prayer, zeal without knowledge, following Christ afar off, warming himself at the enemy's fire, and open denial. The look of Jesus brought him to repentance.

Lesson for May 8.

Upon word by Mary that the Lord's tomb was empty, Peter and John hurriedly made an investigation. After Jesus had shown Himself to be alive by many infallible proofs He recommissioned Peter. Resurrection must be beyond a peradventure before there can be missionary effort.

Lesson for May 15.

Fifty days after Christ ascended the Holy Spirit was poured out. When the promise of the Father was sent the disciples were empowered for witnessing of Christ.

Lesson for May 22.

In the power of the Holy Spirit Peter wrought miracles and witnessed for Christ with such power that great numbers were added unto the church.

Lesson for May 29.

After Pentecost Peter, who had cowered before a Jewish maid and shamefully denied his Lord, witnessed for Christ in spite of persecution.

Lesson for June 5.

In keeping with Christ's command to witness to the ends of the earth, the missionary program had so widened as to include the Gentiles. Cornelius, a prominent Gentile of good reputation among the Jews, was used of God to break down the middle wall of partition.

Lesson for June 12.

Peter was imprisoned for preaching the gospel. A great crisis was upon the church. The church prayed and God sent an angel to deliver Peter.

Lesson for June 19.

Though Christians are sojourners in the earth they have responsibilities as citizens. They should be obedient to the laws of the country.

Dwell Deep

It is God's will that I should be serene and strong and brave. He does not mean for me to be despairing or depressed. Day by day He will give me a measure of strength adequate for each emergency. "Dwell deep, my soul, dwell deep!"—Christian Observer.

True Faith

True faith detaches from the world and sin in proportion as it attaches to Christ.—F. B. Meyer.

©Maryland State Archives, msa_sc2900_scm2320-0210