MORALS, RELIGION AND COMMON SENSE

Don't mind criticism. If it is untrue, disregard it; if it is unfair, keep from irritation; if it is ignorant, smile; if it is justified, learn from it.

A winning definition for money—Money is an article which may be used as a universal passport to everything except heaven, and as a universal provider, except happiness.

Every business depression and financial panic has been caused by monkeying with the Ten Commandments or the multiplication table.

The man who does things worth while, does not do people. To discharge responsibilities, become loaded with them.

Think big, talk little, love much, laugh easily, work hard, give freely, pay cash, and be kind—it is enough.—Emerson.

Empty hours, empty hands, empty companions, empty words and empty hearts draw in evil spirits as a vacuum cleaner draws in dirt. To be occupied with good is the best defence against the inroads of evil.

Play life's game on the square. Put faith, courage, courtesy and perseverance on your team, never forgetting that God is always on the coaching line ready to help.

"Ifs" may be multiplied after success. After failure they hold no interest for any one.

Satisfaction may mean stagnation.

We expect that when we are dead a whole service will be held just for us, yet many a man while he is alive will ignore several thousand perfectly good services that others would be glad to share with him. Go to church next Sunday.

SUNDAY SERVICE and Lodge Meetings

CHURCHES

Henderson Methodist Episcopal
Henderson
Rev. S. L. Hanby, Pastor
9:00 a. m.—Sunday school
11:00 a. m.—Preaching
7:45 p. m.—Epworth League
8:00 p. m.—Preaching
8:00 p. m.—Thursday, prayer service.

* * *

Prospect Methodist Episcopal
Near Vernon
Harry Bailey, Pastor
10:00 a. m.—Sunday school
8:00 p. m.—Epworth League
Preaching every other Sunday evening.

* * *

Methodist Episcopal
Farmington
Harry Bailey, Pastor

* * *

Ebenezer Methodist
Hillsboro
W. T. McGuire, Pastor
9:30 a. m.—Sunday school
10:30 a. m.—Preaching
7:00 p. m.—Junior League
7:30 p. m.—Preaching
7:30 p. m.—Wednesday, Prayer service.

* * *

St. Paul's Protestant Episcopal
Hillsboro
Rev. I. A. McGrew, Pastor
2:00 p. m.—Sunday school
3:00 p. m.—Preaching

* * *

Thawley's Methodist Protestant
Denton
Rev. C. S. Marshall, Pastor
10:00 a. m.—Sunday school
11:00 a. m.—Preaching—every other Sunday
8:00 p. m.—Christian Endeavor

* * *

Pilgrim Holiness
Denton
Rev. S. Lewis Adams, Pastor
11:00 a. m.—Preaching
2:00 p. m.—Sunday school
7:00 p. m.—Preaching
7:30 p. m.—Tuesday and Friday evenings, prayer service

* * *

Baptist Church
Greensboro
Rev. Melvin G. Morris, Pastor
Rev. J. E. Berkstresser, Associate
10 a. m.—Bible school
11 a. m.—Morning worship
7 p. m.—Jr. and inter. and Sr. B Y. P. Vs.
7.45 p. m.—Musical program by orchestra and chimes
8 p. m.—Evangelistic service.
Mid-week service, Wednesday 8 p m.

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St. Paul's Reformed Church
Reformed Church of the United States
Ridgely
Rev. George Fitz, Pastor
9:30 a. m.—Sunday school
10:30 a. m.—Preaching
7:30 p. m.—Preaching

* * *

Cordova—Denton—Greensboro Parish
St. Paul's Lutheran
Cordova
Rev. H. Drews, Pastor
9:30 a. m.—10:30 a. m. — Sunday school, German and English
10:30 a. m.—Preaching, German and English, alternative
Note: Ladies Aid every 4th Wednesday in the month, 2:00 p. m. in the respective homes. Services every other Sunday at the home of Drew's Manor at 2:30 p. m. These services are German.

* * *

Methodist Church South
Goldsboro
Rev. J. H. Schooley, Pastor
10:45 a. m.—preaching
7:00 p. m.—preaching
9:30 a. m.—Sunday School
7:00 p. m.—League
7:30 p. m.—Prayer service, Wednesday.

* * *

St. Paul's M. E. Church South
Queen Anne, Md.
Rev. J. Alexander Rood, pastor
9:30 a. m.—Sunday school
10:30 a. m.—Preaching
7:30 p. m.—Preaching
Harris Chapel
2:00 p. m.—Sunday school
3:00 p. m.—Preaching

Methodist Episcopal
Denton
Rev. M. E. Wheatley, Pastor
9:45 a. m.—Sunday school
11:00 a. m.—Preaching
6:30 p. m.—Epworth League
8:00 p. m.—Preaching
8:00 p. m.—Wednesday, prayer service.

* * *

Church of the Brethren
Denton
Rev. S. I. Arnold, Pastor
10:00 a. m.—Sunday school
11:00 a. m.—Preaching
7:30 p. m.—Young Peoples Department
8:15 p. m.—Preaching
8:00 p. m.—Wednesday, mid week prayer and song service

* * *

Methodist Protestant
Denton
Rev. G. J. Hooker, Pastor
9:45 a. m.—Sunday school
11:00 a. m.—Preaching
6:30 p. m.—Christian Endeavor
7:30 p. m.—Preaching
8:00 p. m.— Wednesday evening, Prayer service.

* * *

Christ Church Protestant Episcopal
Denton
Rev. Irving A. McGrew, Pastor
10:00 a. m.—Sunday school
11:00 a. m.—Preaching

* * *

Ridgely Baptist
Ridgely
Rev. Melvin G. Morris, Pastor
9:30 a. m.—Sunday school
11:00 a. m.—Preaching

* * *

Methodist Episcopal
Ridgely
Rev. Leolan Jackson, Pastor
9:30 a. m.—Sunday school
10:30 a. m.—Preaching
6:30 p. m.—Young People's meeting
7:45 p. m.—Preaching
7:30 p. m.—Wednesday, prayer service

* * *

Church of the Brethren
Ridgely
Rev. H. H. Ziegler, Pastor
9:30 a. m.—Sunday school
10:30 a. m.—Preaching
6:30 p. m.—Young People's Meeting
7:30 p. m.—Preaching

* * *

St. Elizabeth's Roman Catholic
Denton
Fr. Eugene Kreamer, Rector
10:30 a. m., 9:30 a. m.—Preaching alternative Sundays.

* * *

St. Benedict's Catholic
Ridgely
Fr. Eugene Kreamer, Rector
9:00 a. m.—Service 1st and 3d Sundays.
10.00 a. m.—other Sundays.

* * *

LODGES

Caroline Chapter No. 62 O. E. S.
Masonic Hall
7:30—First and third Thursday evenings of each month.

* * *

Caroline Council No. 175 J. O. U. A. M.
Carter Building
8: p. m.—Monday evening.

* * *

Temple Lodge No. 128 A. F. and A. M.
Denton
Masonic Building
2nd and 4th Tuesdays of each month
Note: Closed July and August

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Patriotic Order Sons of America
Henderson
Eden Hall
Wednesday, 8:00 p. m.

* * *

Thawley's Farm Bureau
Thawley's Hall, Tuckahoe Neck
8:00 p. m. on the second Monday evening of each month.

* * *

Thawley's Ladies' Community Club
Thawley's Hall, Tuckahoe Neck
8:00 p. m. on the second Monday evening of each month.

Any churches or lodges in Caroline county not shown here, we will appreciate if some officer will furnish us the information, so that we may have complete record.

* * *

Methodist Protestant
Harmony
Rev. G. J. Hooker, Pastor
2:00 p. m.—Sunday school
3:00 p. m.—Preaching
7:30 p.m.—Christian Endeavor

DECORATION OF YOUR HOME NEED NOT BE EXPENSIVE

Washington, D. C., April 7, 1925—Decoration of the house of the family of moderate means—the family unable to pay for the expensive services of a professional decorator—was detailed to radio audiences from station WAEF, in New York, this morning by Mrs. Charles Bradley Sanders, recognized authority on the subject, in the Tuesday morning series of radio talks sponsored by Better Homes in America.

"House decoration is a domestic art whose application is, I find, of greatest interest to people of moderate means," she said. "Quite naturally, the rich turn to the professional decorators who relieve them of the burdens of purchasing, and the infinite detail and research necessary to develop the beautiful rooms. But those who find it necessary to make sacrifices in order to make their money go as far as possible, know that they cannot afford to make mistakes, and are eager to acquire what professional knowledge they can to help them develop a 'better home.' To help you and others who are striving either from an architectural or decorating viewpoint to create a 'better home,' Better Homes in America, an educational organization with headquarters in Washington, D. C., plans, with the help of hundreds of local committees, during the week of May 11 to 17, to open several hundred demonstration homes which will be model 'better homes.'

"The actual work in developing the demonstration homes is done by local committees who may have been aided and guided in their work by bulletins and other written matter sent out from headquarters in Washington. These bulletins are compiled by some of the greatest experts on housing in the country so that if you can possibly manage to visit a demonstration house I am sure you will find good architecture, efficiency and beauty combined, and it will help solve some of your own home-making problems.

"To my way of thinking," Mrs. Sanders continued, "the lack of money is a distinct asset toward the successful furnishing of a small house or apartment. I know from experience that the most individual treatment and charming effects have been gained by a little ingenious thought, and simplicity of furnishing rather than an expenditure of large sums on standardized objects of furnishing. That bit of ranchman's philosophy which runs something like this, 'Life don't consist of holding a good hand, but in playing a good hand well,' has always appealed to me, but never more than in the application of furnishings to the small home.

"Now I am going to let you in on a secret of successful house decoration: First, the thing which the professional decorator has mastered that the amateur has not, is the value of space, color and form as compared with drab, meaningless things. Of course, through an art training, or by natural artistic expression, this is easily demonstrated, but to arrive at a definite scheme for decoration even they must first analyze their room accordingly decide on a 'color scheme' and furniture. If this fundamental principle of analyzing a room, or an entire house, is observed before redecorating or purchasing furnishings, it will preserve and improve the present high standard of furnishing the shall home and further prove the rule that it is not how much an interesting room contains, but how little, carefully chosen. Remember that furnishings tell more about people who live in a house than clothes tell about the people who wear them, and that the impression which furnishings make on an individual is a lasting one."

Mrs. Sanders then laid down a catechism for decorators of their own homes, in these words:

"Question one—Ask yourself if you have a figured or vari-colored wall paper, and a fabric with different designs and coloring all in one room. And whether you have chosen the cold colors to use in rooms with northern and eastern exposures. It is a mistake if you have.

2. Have you finished the walls and wood work in your room in sharp contrast? It is a mistake if you have. To paint walls and wood work alike adds immensely to the size of a room, and if not alike, walls decorated with light colored paper or paint should have light colored wood work and dark walls should have the darker type of wood work.

3. Is your furniture so arranged as to give balance to your room? If it is no, it should be—meaning, are the high and low pieces of furniture intermingled, and not all tall pieces placed on one side of the room and all short pieces on an opposite side.

4. Have you provided for one or two easily moved pieces, such as a foot stool, small tables and chairs and lamps, with which to form inviting groups, which suggest that human beings are expected to live in and enjoy your room? You should, if you have not.

5. Does your furniture harmonize in style, character and colors of woods and upholstery? Meaning, have you selected things of harmonizing periods and covered whatever upholstery there is with appropriate materials, and are the woods alike in color, and not one piece of mahogany, golden oak or ebony, all in the same room.

6. If you have a fireplace, is it open and equipped with the necessary articles for making a safe, well-built fire? Amateurs should learn to make the fireplace and mantels the keynote of their decorative schemes, and it is wise not to indulge beyond the rule of three or five ornaments for mantel arrangements.

7. Are your rugs put down at different angles? If so, they should be changed to follow the long line of your base board, and one or two to parallel the shortest line of the baseboard. Never throw them willy-nilly on the floor and expect a restful room.

8. Are the pictures appropriate for the room in which they are hung?

9. Have you provided simple, sofe-colored vases and bowls for a few bright flowers or evergreens?

10. Are your lighting fixtures in keeping with the style of your furniture?

11. Is your desk placed so that the light, both day and night, will come over your left shoulder?

12. Are your rooms too full of little ornaments and photographs of family and friends? Family photographs belong only in the more intimate rooms in an arrangement close together on the wall.

Concluding, Mrs. Sanders said, "The most significant growth in America today is her home—and we, her proud people, must learn to make better homes. A better home of today can only be attractive by thoughtful planning, careful furnishing, practical arrangements, and an appreciation of beauty. What beauty in the home and understanding of its enjoyment means to the younger and future generation, only men and women of great vision can estimate.

PLAYGROUNDS ARE A NECESSITY

Real Character Building Done Under Supervised Play

A COMMUNITY CENTER

In the March issue of School Life we find an article on "Avocational Education Approaches Vocational in Importance" which was prepared by Mr. James E. Rogers, Director of Community Recreation Training School, Playground and Recreation Association of America.

The article contains so many good thoughts about the proper recreation for our school children that we are passing a few of them on to our readers for their consideration.

"Americans need to learn the art of enjoyment; of self-entertainment. To so great a degree have we lost the art of self-expression that we pay to be entertained. The greatest American industry is that of commercialized amusements. Is this not an indication that we are losing the art of self-expression, the real purpose of education? We must teach children to play wisely and wholesomely. Children do not know how to play. Grown folks do not themselves recreate because they do not 'know why.' The city, the machine, the distribution of labor, and other agencies have robbed man of his birth-right.

These truths I believe to be self-evident:

1. That constructive, wholesome recreation is real education.

2. That school playgrounds are as essential as school buildings.

3. That there are four R's instead of three: Reading, Riting, Rithmetic, and Recreation.

4. That modern school systems have recognized the importance of play by providing the space, the facilities, and the direction.

5. That the school plant should be used as a community recreation plant after school hours.

6. That the hiring of play teachers is an educational function.

That constructive play is an educational force of real and potential value has long been recognized. One only needs read Joseph Lee's 'Play in Education' to know the significance of this instinct in the growth and development of the child and the adult. Also Richard Cabot's 'What Men Live By' elevates play to the fine arts and proves that it is one of the most powerful instincts, making for the health and joy of the individual and the human race. Children and men must recreate themselves through their play.

"Play is the serious business of childhood. Play is the preparation for life. It is life and the living thereof. A child must play to live, grow, and develop. It is his very being—as important as food, sleep, or shelter. A child finds himself and the world through play. An abnormal or subnormal child is usually one who has not played or who has not had the normal opportunity to express its play periods at their proper time and place. This is the field of study—the influence of play on the defective and the delinquent.

School Playgrounds are Necessary

Need we ask why? All work and no play makes Jack a dull boy. A systematic and educationally conducted recess, with noon and afternoon play period, makes for better students and better class work.

Then again, we know that playgrounds and athletic fields are in them selves classrooms where the greatest lessons of life and caracter are taught and learned; hence the need of an educator or leader in charge of this delicate laboratory. In play periods we have the biggest opportunity to teach Moral conduct and ethical training are morals and ethics. We need not have a special recitation for these subjects. taught by act and not precept. It is doing right, not preaching it, that helps us to form right habits. Your playground is your training camp. Here can be taught, under wise leadership, fair play, the rules of the game, following skilled laedership, and the other lessons of life. Here is real fundamental education.

Teaching the Art of Living

We must have vocational training, for in order to live we must know how to earn a living. Most people do not now how to live properly because they have not been taught. Most children do not know how to play because they have not been directed. The majority of adults are dependent upon mechanical amusement or commercialized entertaiment because they do not know how to amuse themselves and do not have inner resources. The school must teach the lessons of life. They must show us how to live."

One Of Oldest Galena Residents Dies

Chestertown, Mr., April 2—Theodore Dempsey, 81 years old, one of the oldest residents of Galena, and for years a prominent leader in the Republican party, died at his home Tuesday. Mr. Dempsey during his younger days was a farmer in the upper section of the county, but retired to private life and moved to Galena where he had since resided.

For years he was regarded as one of the leaders of the Republican party and served one term as a member of the Board of County Commissioners. He was also a judge of election for some years.

Dutch—What style of a car do you drive?

Ham—A detouring car.

TCCB

More People Should Have Checking Accounts

If more people—both men and women, fully realized the usefulness of a Checking Account, they would avail themselves of it—not only on account of its convenience but because of its safety and economy in the payment of all bills. Checking Accounts, whether of large or moderate size are invited.

THE CAROLINE COUNTY BANK
GREENSBORO, MARYLAND
F. P. ROE President T. C. HORSEY Cashier
YOUR BANK CAN HELP YOU

THE FARMERS AND MERCHANTS STATE BANK

REPORT of the condition of The Farmers & Merchants State Bank at Denton, in the State of Maryland, at the close of business March 31, 1925

RESOURCES

Loans and Discounts		$157,729 63
Overdrafts, secured and unsecured		465 61
Furniture and Fixtures		2,128 24
Due from National, State and Private Banks and Bankers and Trust Companies, other than reserve		71 25
Checks and other Cash items		148 17
Due form approved Reserve Agents		13,829 92
Lawful Money Reserve in Bank, viz:		
U. S. Currency and National Bank Notes	$4,837 00	
Gold Coin	410 00	
Minor Coin	547 82	5,794 82
Total		$180,167 64

LIABILITIES

Capital Stock paid in		$30,000 00
Surplus Fund		6,000 00
Undivided Profits, less Expenses, Interest and Taxes paid		3,477 25
Due to National, State and Private Banks and Bankers and Trust Companies, other than reserve		27 65
Deposits (demand):		
Subject to check	$74,342 37	
Cashier's Checks outstanding	183 24	74,525 61
Deposits (time):		
Savings and Special	$57,877 13	
Certificates of Deposit	8,260 00	66,137 13
Total		$180,167 64

State of Maryland, County of Caroline, ss:

I, Geo. W. Beck, Cashier, of the above named Institution, do solmenly swear that the above statement is true to the best of my knowledge and belief.

GEO. W. BECK, Cashier

Subscribed and sworn to before me this 7th day of April, 1925

MARY L. TRAZZARE, N. P.

CORRECT—ATTEST:
C. C. DEEN,
J. W. THAWLEY,
JOHN T. CARTER,

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