THE
Saint Mary's Enterprise,
LEONARDTOWN, MD.

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Enoch B. Abell .....Editor.

SATURDAY MORNING, DECEMBER 11 1920

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ADVERTISING RATES.
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U. S. NOT FAIR TO FARMER.

By Arthur Capper, Senator from Kansas.

We can finance a $26,000,600,000 European war; we can finance European governments to the extent of another ten billions; we can supply more than a billion of funds to American railways; we can furnish month after month other billions of credit for wild and woolly speculation.

But we've no money to lend to the farmer, nor to save from bankruptcy the men who have invested their all in wool, their cotton, their live stock or their grain, the victims of car shortage and demoralized no-bottom markets.

We can supply Wall Street with billions for gambling; we can furnish more than a billion in Government funds to support a broken down transport system; we can and are financing the profiteering sugar farmers of Cuba during their market crisis, but we cannot help the American farmer, who is feeding our nation at prices far below the cost of production.

This all shows how faulty is a credit system which cannot finance American industry, which produces $20,000,000,000 of new wealth in food and raw material and which provided Wall street with two and one-half billions for speculation on forty-two different days this year, according to the report of John Skelton Williams, Comptroller of the currency.

It appears that the Secretary of the Treasury, the same treasury which advanced the railroad $1,301,899.451—and the Federal Reserve system, which has an unused lending power of $70,000,000 which could be raised to two and one-half billions, are both unable to provide a few million for an eighty billion dollar industry, which makes possible our national prosperity.

Every day we read of "bank credit being overstrained," for farmers, wool growers, stock producers and wheat raisers, when we can learn on the same page of the paper that four issues of foreign securities aggregating $42,000,000 were quickly sold in one week.

What a commentary! American financial support prompt to rescue the Cuban planter, but not the men who produce the food on which we live! And on the 20th of June last the assets of American banks exceeded the combined assets of all other leading nations—a total of more than $53,000,000,000.

There is something the matter with a credit system which works as unreasonable as that. Secretary Houston does not approve of the War Finance Board, but we might as well re-establish the War Finance Corporation to finance farm exports. We have got to open foreign markets immediately to our grain and meat products.

I have just talked to Eugene Meyer, Jr., former chairman of of the War Finance Board, and he has been in contact with the leading bankers themselves as being in favor of re-establishing the war finance board.

Furthermore, the Federal Farm Loan Board should have authority to issue and sell in the open market short-time securities, based on warehouse receipts, these securities to be acceptable for rediscount by the Federal Reserve banks.

Since the convening of Congress a resolution and a Bill for this relief has been introduced, but results may not be expected until sometime next year when farm products may have gone to the scrap basket.

New Advertisements.

STOCKHOLDERS MEETING.

THE FIRST NATIONAL BANK OF ST. MARY'S AT LEONARDTOWN, MARYLAND. Dec. 9th, 1920,

The Annual Meeting of the Stockholders of this Bank for the ELECTION OF DIRECTORS for the ensuing year and for the TRANSACTION OF SUCH OTHER BUSINESS AS MAY PROPERLY COME BEFORE SAID MEETING will be held at the Banking House, Leonardtown, Maryland, on TUESDAY, January 11, 1921, at 2 o'clock in the afternoon. L. J. STERLING, Cashier.
12-11-td

COME TO THE
SANDWITCH SUPPER AND DANCE
at Clifton Hall, Great Mills, on
WEDNESDAY, Dec. 29,
Good Music will be provided for the occasion.

CARNIVAL NEW YEARS EVE
OAKLEY HALL,
Fancy Dress. Prizes for Best Costume.
ADMISSION, - - $1.50
Including Mid-Night Supper
DARROH'S ORCHESTRA.

Charter No. 6606. Reserve District No. 5.
REPORT OF THE CONDITION OF THE
FIRST NATIONAL BANK OF ST. MARY'S
AT LEONARDTOWN, IN THE STATE OF MARYLAND, AT THE CLOSE OF BUSINESS ON NOVEMBER 15, 1920.

RESOURCES.

Loans and discounts, including rediscounts (except those shown on b and c) $553,258.12		
*Total loans.....		553,258.12
Overdrafts, secured, 824.97 unsecured, $507.54.....		1,332.51
UNITED STATES BONDS		
U. S. Bonds deposited to secure circulation (par value).....	24,990.00	
U. S. bonds and certificates of indebedness pledged to secure U. S. deposits (par value).....	1,000.00	
U. S. bonds and certificates of indebtedness owned and unpledged.....	188,929.94	214,919.64
BONDS, SECURITIES, ETC.		
Securities other than U. S. Bonds (not including stocks) owned unpledged	448.904.68	
Total bonds, securities, etc.		448,904.68
Stock of Federal Reserve Bank (50 per cent. of subscription).....		2,550,00
Value of banking house (if unincumbered.....	4,000.00	
Equity in banking house..		4,000.00
Furniture and fixtures....		1,500.00
Real Estate owned other than banking house.....		2,158.38
Lawful reserve with Federal Reserve Bank.....		45,445.70
Cash in vault and net amount due from national banks.....		82,058.99
Net amount due from banks and bankers and trust companies other than included in 11,12, and 13		3,584.08
Total of items 12, 13, 14 15, and 16.....	85,643.67	
Checks on banks located outside of city or town of reporting bank and other cash items.....		1,819.52
Redemption fund with U. S. Treasurer and due from U. S. Treasurer.....		1,249.50
Interest earned but not collected—approximate—on Notes and Bills Receivable not past due.....		11,000.00
Other assets, Acct new Bank Building.....		1,748.20
Total.....		$1,365,524.32

LIABILITIES.

Capital Stock paid in.....		$ 50,000.00
Surplus fund.....		35,000.00
Undivided profits.....	$56,174.55	
Less current expenses, interest, and taxes paid...	22,667.23	13,507.37
Interest and discount collected or credited, in advance of maturity and and not earned (approximate).....		2,000.00
Amount reserved for all interest accrued.....		28,299.19
Circulating notes outstanding		23,470.00
Certified c'ks. outstanding		64 75
Cashier's checks on own bank outstanding.....		723.49
Total items 28, 29, 31, 32, 33		86.25
DEMAND DEPOSITS (other than bank deposits) subject to Reserve deposits payable within 30 days:		
Individual Deposits subject to check.....		242,710.66
Dividends unpaid.....		46.89
Total demand deposits, (other than bank deposits) subject to Reserve, Items 34, 35, 36, 37, 38, 39,	$242,757.55	
Other time deposits.....		970,104.02
Total of time deposits, Items, 39, 40, 41, and 42...	970,104.02	
Total.....		$1 365,524.32

*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 such charge not to exceeded 50 cents was made) was $47,500. The number of such loans was 8.

State of Maryland, County of St. Mary's, ss:
I, L. J. Sterling, Cashier of the above-named bank, do solemnly swear that the above statement is true to the best of my knowledge and belief.
L. J. STERLING, Cashier.
Subscribed and sworn to before me this 6th day of November, 1920. C. HENRY CAMALIER
Justice of the Peace.

Correct—Attest:
GEO. W. JOY,
ENOCH B. ABELL,
WM. MEVEREELL LOKER,
Directors.
12-11-3t.

Order Nisi.

In the Circuit Court for St. Mary's County. No. 1359 New Equity.
Gustav Lachnit and Joanna Lachnit, his wife, Mortgagees,
vs.
Westbrook Barefoot and Avey May Barefoot, his wife, mortgagees

Ordered by the Circuit Court for St. Mary's County, in Equity, this sixteenth day of Nov., in the year nineteen hundred and twenty, that the sale of the property mentioned in the proceedings in the above entitled case, made and reported by Joseph H. Ching Attorney named in the mortgage, be ratified and confirmed, unless cause to the contrary be shown on or before the third Monday in December next; provided a copy of this order be inserted and published in some newspaper printed and published in said St. Mary's County, once in each of four successive weeks before the said third Monday in Decembar next.

The report states the amount of sale to be $1400.00.

ENOCH B. ABELL,
Clerk of the Circuit Court for St. Mary's County.
True Copy—Test:
ENOCH B. ABELL,
Clerk.
11-20-4t.

Oyster Supper & Dance
—AT—
St. Michael's Hall
RIDGE
Tuesday Even., Dec. 28

For Sale

Having purchased a tractor I offer the three following horses at prices below their real value:

1 Bay Horse, 7 years old, 1000 lbs., suitable for driving, saddle and farm work.

1 Bay colt, 4 years old coming spring, unbroken, promises to make an excellent driving and light farm horse.

1 roan mare colt, two years in spring one-half percheron,—promises well.

Write or call,
G. FRED HYDE,
Hawley Manor, St. Inigo's, Md.
12-4-3t

Order of Publication,

In the Circuit Court for St. Mary's County, Md. No. 1362 N. E.
McKinley Curtis, Plaintiff,
vs.
Ellen Fenwick Curtis, Defendant.

The object of this suit is to procure a decree for a divorce a Vinculo Matrimonii from the defendant.

The bill states that on or about the 11th day of July, 1916, the Plaintiff was married to his wife, Ellen Fenwick Curtis, the defendant, with whom he resided in the City of Washington, District of Columbia, until the 3d day of April, 1917.

2. That though the conduct of your Orator toward his wife, the said Ellen Fenwick Curtis, has always been kind, affectionate and above reproach, the said Ellen Fenwick Curtis, has without any just cause or reason, abandoned and deserted him and has declared her intention to live with him no longer and that such abandonment has continued uninterruptedly for at least three years and is deliherate and final and the separation of the parties beyond any reasonable expectation of reconciliation.

That the said defendant is a non resident of the State of Maryland, residing in the City of Washington, District of Clumbia.

To the end therefore,

That your Orator may be divorced a Vineulo Matrimonii from the said Ellen Fenwick Curtis.

That your Orator may have such other and further relief as his case may require.

May it please your Honors to grant unto your Orator, the order of publication giving notice to the said Ellen Fenwick Curtis, of the City of Washington, District of Columbia who is a non-resident of this State, of the object and substance of this bill and warning her to be and appear in this Court, in person or by solicitor on or before a certain day to be named therein to show cause, if any she has, why a decree ought not to pass as prayed.

It is therepon this 24th day of November, 1920, ordered by the Circuit Court for St. Mary's County, Maryland, in equity, that the plaintiff, by causing a copy of this order to be inserted in some newspaper, published in said St. Mary's County, once in each of four successive weeks, before the 1st day of January, 1921, give notice to the said absent defendant of the object and substance of this bill, warning her to appear in this Court in person or by solicitor, on or before the 20th day of January, 1921, next, to show cause if any she has, why a decree should or ought not be passed as prayed.

ENOCH B. ABELL,
Clerk of the Circuit Court for St. Mary's County.
True Copy—Test:
ENOCH B. ABELL,
Clerk.
11-27-4t.

from 7 a. m. to 7 p. m; Saturday until 10 p. m.
LEONARDTOWN
MEAT MARKET
Opposite I. S. Johnson's.
Our Motto is: Small Profits, but Fine Quality.

Our meats can not be equaled any challenge—ask our patrons. They can tell you of the quality and cuts. You have no trouble in securing our meats and groceries.

We are in a position to meet all demands and accommodate our patrons. We guarantee our beef to be absolutely Western dressed. We carry in stock a complete line of Meats and Green Groceries.

Give us your order over phone, 35-J. We will deliver same to your residence if in corporation or by parcel post.

LEONARDTOWN MEAT MARKET,
CLEMENTS & TUNIMAN, Props.
Leonardtown, Md.

Make Your Summer Car A Winter Ford

A CLOSE-TITE WINTER Enclosure, makes riding comfortable in the cold, wind and rain. Can be enclosed in 30 seconds without getting out of your car.

F. J. STOCKING & SON,
DISTRIBUTORS
926 N. St., N. W., Washington, D. C.
Representative
JOHN L. LEACH, Jr.,
COMPTON, MD.
11-20-pd

THE MORGANZA STORE

Shoes, Ready-Made Clothing, Tires, Myer Pumps, Fertillzers
everything in a Genera Store.
J Raley Wathen,
Morganza, Md.

$500. Reward

THE MARYLAND BANKERS' ASSOCIATION

Will pay the sum of Five Hundred Dollars for the apprehension and conviction of the person or persons who burglarized the FIRST NATIONAL BANK OF ST. MARY'S at LEONAMDTOWN in St. Mary's county, Maryland, on the nights of November 12 and 13, 1920.
11-27-

$2,000 Reward

The First National Bank of St. Mary's at Leonardtown, Md., hereby offers a Reward of Two Thousand Dollars, for the apprehension and conviction of the person or persons, who entered and robbed the First National Bank, on the night of Nov. 12th or morning of Nov. 13th, 1920. By order,
Geo. W. Joy, Vice-President.
L. J. Sterling, Cashier.

Fresh Meat

Having secured the services of Mr. Bartell, and having completely renovated my meat market, enlarged space and modern fixtures, I am prepared to give my partons the best possible service.

Beef Veal Pork Lamb

Native Dressed Beef and Chicago Dressed Beef. Country Sausage, green and smoked

Poultry, dressed and live

Pure Country Lard

Apples, Poratoes, Turnips, Cabbage, Celery and Sweet Potatoes.

See me for your wants in this line

Wanted to buy Dressed Pork

L. H. GETZ,
Leonardtown, Md.

REPORT OF THE CONDITION OF THE
Eastern Shore Trust Company,
AND ITS EIGHTEEN BRANCHES in the State of Maryland, at the close of business November 15, 1920.

RESOURCES.

Loans and discounts.....		$4,821,299 50
Overdrafts, secured and unsecured.....		4,737 67
Stocks, Bonds, Securities, etc		1,374,268 70
Banking houses.....		183,370 33
Furniture and fixtures.....		47,002 32
Other real estate owned.....		28,789 27
Mortgages and judgments of record.....		2,306,314 88
Due from National, State and private banks and bankers and trust companies, other than reserve		582,404 31
Check and other cash items		19,653 56
Exchanges for Clearing House		6,324 04
Due from approved reserve agents.....		401,914 96
Lawful Money Reserve in Bank, viz:		
U. S. Currency and National Bank Notes.....	$151,116 00	
[illegible]	10,334 50	
Gold coin.....	[illegible]	188,264 46
Silver coin, nickels and cents.....	20,814 [illegible]	[illegible] 34
Miscellaneous assets.....		15,[illegible]
Total.....		$ 9,974,306 84

LIABILITIES.

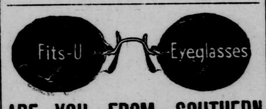
Capital stock paid in.....		$ 247,750 00
Surplus fund.....		247,750 00
Undivided profits, less expenses, interest and taxes paid.....		353,677 15
Due to National, State and private banks and bankers and trust companies, other than reserve		276,804 43
Due to approved Reserve Agents.....		11,487 90
Dividends unpaid		199 29
Deposits (demand) subject to check	1,911,720 36	
Certificates of deposit	14,550 00	
Certified checks	12,983 89	
Cashier's checks outstanding.....	16,235 23	1,955,494 48
Deposits (time) Savings and Special		6,326,178 23
Notes and Bills Rediscounted		36,500 00
Bills payable, including Certificates of deposit for money borrowed.....		458,000 00
Reserved for Taxes		12,398 91
Liabilities other than those above stated		39,066 45
		9,974,306 84

State of Maryland,
County of Dorchester, ss,
I, J. G. Mills, Cashier of the above named Institution, do solmenly swear that the above statement is true to the best of my knowledge and belief.
J. G. MILLS, Cashier.
Subscribed and sworn to before me this 2d day of December, 1920.
GEORGE W. MEEKINS,
Notary Public.
Correct Attest
LEVIN S DAIL,
W. LAIRD HENRY,
RUSSELL P. SMITH,
Directors.
12-11-1t

LOST between Indiantown Ferry, Chaptico, Md, and Washington, D. C., Saturday night, November 27, 1 Firestone Non-Skid Cord Tire, size 35x5. Same mounted on Cadillac rim. Notify Chapin-Sacks Mfg. Co., Washington, D. C. 3t

Dr. C. V. HAYDEN
DENTIST
LEONARDTWN, MD.

Social and Dance
AT
Odd Fellows' Hall
RIDGE
Xmas Night, Dec. 25
Music by Ridge Orchestra.
Admission 50c.



ARE YOU FROM SOUTHERN MARYLAND?

If so then call on an old acquaintance who will examine your eyes and supply you with a pair of
HIGH GRADE PRESCRIPTION GLASSES
to your best satisfaction.
WILLIAM KEILES,
REGISTERED OPTOMETRIST,
520 North Gay St., Baltimore, Md.
Opposite Woolworths 5 and 10c. Store.
Office hours: 9 A. M. to 6 P. M.
1-31-1y

Wm. D. Mattingly,
Blacksmith and Wheelwright,
LEONARDTOWN, MD.
Agent for
Ontario Wheat Drill,
Corn Planters,
Mowers, Wagons,
Rakes, etc.
And all Farm Implements.
Also Agent for
HARVY OIL CO.'S PAINTS.

UNDERTAKING

Having purchased of Jordan Bros. their latest style Hearst and outfit for funerals,—a fine line of Coffins and caskets of the very latest designs and all sizes, I am prepared to serve funerals on the shortest notice and upon very reasonable terms. All orders quickly and neatly attended to.

R. E. COLE
Oakley, Maryland.
PHONE OAKLEY 25-F-31:
9-28-tf.

FORD
The Universal Car
REDUCTION IN PRICER OF FORD PRODUCTS

The War is Over and War-Prices Must Go.

The following prices on Ford products are effective September 22, 1920:

Chasis -	$360.	
Runabout ,	395.	with dual electric starting and lighting system $465
Touring Car .	440.	with dual electric starting and lighting system $510
Coupe ,	745.	with dual electric starting and lighting system and demountable rims
Sedan .	795.	with dual electric starting and lighting system and demountable rims
Truck Chasis		with pneumatic tires and demountable rims $545
Tractor -	$790.	

These prices f. o. b. Detroit.

The Ford Motor Company makes this reduction in the face of the fact that they have on hand immediate orders for 146,065 cars and tractors. The Company will suffer a temporary loss while using up the material bought at high prices. They are willing to make the sacrafice in order to bring business back to a going condition as quickly as possible and maintain the momentum of the buying power of the country. Henry Ford says: "The war is over and it is time war-prices were over There is no sense or wisdom in trying to maintain an artificial standard of values. For the best interests of all it is time a real practical effort was made to bring the business of the country and the life of the country down to regular pre-war standards."

We are at your command, with regular Ford efficiency in service and eagerness, to fill your orders.

Leonardtown Implement Company,
Leonardtown, Maryland.

This is to ANNOUNCE THAT
Harry M. Jones,
Leonardtown, Md.,
Has Assumed the Local Agency for Columbia Grafanolas and Columbia Records

For the lower section of the County machines and Records may be had of
ANDREW J. NORRIS, Pearson, Md.

—Representing—
Harry C. Grove Inc.

E-B Manure Spreader
Spreads Evenly A Strip Full 7 Feet Wide

TWO tons of manure applied with this spreader has the efficiency of three tons spread with a fork. Every farmer in this locality will be interested in this machine.

The E-B Spreader is built low down—easy to load—easy to pull. Water-tight bed holds liquid in manure. Drives through a 6 ft. door. Double steel beater with 102 chisel pointed steel teeth and 18 wide spread steel blades thoroughly shred and evenly spread in most available plant food form. Wheels track. Turns square corner. Weight only 1800 pounds. 55 to 70 bushels capacity—only 3 ft. 5 in. from ground to top of box. Glad to talk spreaders with you. Come in and see us.

A. H. DAVIS, Agent
Leonardtown, Md.

If You Want to Sell or buy
A Farm,
A Home, Town or Country
A Store or Commercial Stand of any kind
SEE Geo. Y. McCully,
LEONARDTOWN, MD.
Water front Farms a Specialty.
Agent for PENNSYLVONIA FIRE INSURANCE CO.
Also Life Insurance, in its most liberal forms.
Call at my office at Hotel Leonardtown any week day and let us have a talk on any business relating to the above.
12-20-1y