SUPPER AT WISEBURG MARCH FIFTEENTH.

The Ladies' Aid Society of Wiseburg M. E. Church will hold an oyster supper in the church hall on Saturday night, March 15.

The ladies of this church are noted for the most excellent suppers they provide and as the proceeds are for the church benefit should be well patronized.

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Seedsmen Since 1878

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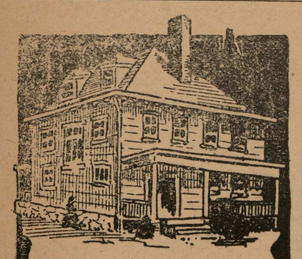

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SOONER OR LATER EACH YEAR FOLKS WILL PAY THEIR PROPORTIONATE PART OF FIRE LOSSES

Eighty-Seven And A-Half Per Cent. Of Blazes Caused Through Carelessness Or Design—Proposition Put Up To Maryland Insurance Companies Should Be "Snapped Up."

It makes no difference when a person owns property or whether he carries insurance, or whether he has a fire or sustans a loss—sooner or later each year he will pay his proportionate part of the $505,000,000 loss, eighty-seven and a-half per cent. of which is caused through carelessness or design.

While it may be essential that local fire departments take some precautionary steps toward fire prevention and create a system of inspection, surely the proposition put up to the fire insurance companies of Maryland by the Lancaster & Daugherty Detective Bureau cannot be "winked at."

For the past two years this concern has been making investigations of fires for the State Insurance Commissioner's Office, and during this time has learned that incendiarism is on the increase, and has come to the conclusion that the only way of checking blazes is by makng thorough investigations of each and every fire occurring in the State. If this is done systematically the loss in the first year can be cut 25 per cent. and in two years the loss can be cut 50 per cent.

To a representative of The Jeffersonian, Joseph F. Dougherty, a member of the firm, said:

"Our proposition is to employ about six high-grade investigators, who wll be in districts throughout the State, and whose duty it will be to inspect property. Where there is a new or additional insurance to be placed, he will be notified to inspect the property, and the report will be sent to the company's office.

When a fire occurs, he will make a thorough investigation, not only of the origin of the fire, but also an investigation of the inventory, where there is any suspicious circumstance of incendiarism fraud or carelessnesss. One copy of each investigation is to go on file at the State Insurance Commissioner's Office; one copy is to be sent to the insurance companies for the guidance of their adjusters, and one copy, where there is evidence of incendiarism or fraud, to be given to the State's Attorney of their respective counties, for his guidance in prosecution.

"Our investigators will be high-class men. Some of them are now employed by newsappers as investigators and writers, who will give our investigations publicity in all the county and city newspapers to such an extent, that we will create a moral dread to those inclined to burn.

This proposition is to be done in such a manner, that it will take all the responsibility of the investigation off the insurance companies. All of the men will be sworn in by the Insurance Commissioner as his deputies. Ths will give them official standing, which is really necessary to carry on these investigations. These investigations can be made at the rate of 3-8 of 1 per cent. of all the premiums received by the insurance companies of the State of Maryland.

"We propose to have our investigators in districts throughout the State with Ford cars. The name of the investigator of the State Insurance Commissioner painted across each door in red letters. It is proposed to have them on the scene of the fire, to start an investigation not later than forty-eight hours after the fire occurs. This can be done by the insurance companies immediately notfying us at the time they receive their notice of the fire. If it comes to the investigator's notice before the insurance companies are notified, he will immediately start an investigation.

"We have interviewed the Insurance Commissioner, and I am satisfied that we can have the men commissioned as deputiess. We have also interviewed some of the leading insurance men in the State, both of the Stock and Mutual Companies, and they seem to think that we can do as we claim. If we were given an opportunity to investigate all the fires in the State, we could save the insurance campanies no less than $500,000 per year. We know that within two years' time, our form of fire prevention will be adopted by the insurance companies throughout the United States.

GUEST OF DAUGHTER IN HARRISBURG.

Mrs. George Nash, of Trenton, has been the guest of his daughter, Mrs. Davidson, of Harrisburg, Pa.

AID SOCIETY ELECTS OFFICERS.

Mrs. Lilly Jordan was elected president of the Aid Society of Trenton Church, with Mrs. Dora Thompson, secretary, and Mrs. Rosa Merryman, treasurer.

MARCH TERM OF COURT TO CONVENE FONDAY.

The March Term of the Circuit Court for Baltimore County will convene at Towson on Monday, at which time the grand jury will be drawn.

COUNTIAN GAVE ANDERSON $5,000.

Wm. F. Cochran, who resides at Woodbrook, a director of the Anti-Saloon League of America and prominently identified with reform movements and religious activities has admitted that he gave William H. Anderson, former anti-saloon head in Maryland, whoh was recently convicted of third degree forgery in New York, $5,000 to promote activities of the League and prohibition.

At the trial of Anderson in New York City he stated John T. King, of Baltimore, gave him $25,000 to promote the interests of the League. "King" could not be located.

WILL OF MRS. LAURA V. FRANCIS PROBATED.

The will of Mrs. Laura Virginia Francis, widow of the late Isaac Hathaway Francis, was probated in the Orphans' Court at Towson. After directing the distribution of certain jewelry, she leaves all of her estate, real and personal, to her three executors—Isaac H. Francis, Jr., William H and Summer Francis, with power to convert into cash and divide among her five children, share and share alike. The will was executed March 18, 1921.

RETURNS FROM TRIP TO NIAGARA FALLS.

Mr. Maurice Robb Baldwin has returned to his home in White Hall after a trip to Niagara Falls and Buffalo.

DROPS DEAD AIDING INVALID.

Arising to attend her invalid husband at midnight, Mrs. Mary Ellen Sheeler, 67 years old, died suddenly of acute heart disease in her home on Sherwood Hill, Cockeysville. The husband, Bradley Sheeler, has been suffering many years from paralysis.

Surviving her are a son, Jacob Sheeler, and a daughter, Miss Mary Sheeler. Funeral services will be held at the residence at 3 P. M. today (Saturday). Burial will be in Ashland Cemetery.

GUSTAV ILLMER GIVES TWO RECITALS.

Gustav Illmer, of Towson and Lutherville, was piano soloist at the Knights of Columbus Hall, Baltimore City, recently, which was largely attended by an enthusiastic audience.

Mr. Illmer gave playe dlecture recitals at Knabe Studio; the audiences there are rapidly increasing and gaining much knowledge as to the beauty and composition of music.

DR. AND MRE. WILMER BORTNER TO ENTERTAIN CARD CLUB.

The White Hall Card Club was entertained on Wednesday evening at a pig roast in the hall by Dr. and Mrs. Wilmer Bortner.

SUPPER TONIGHT AT COCKEYSVILLE.

The Rectors' Aid Society of Sherwood P. E. Church Church, Cockeysville, will hold an oyster supper in Firemen's Hall, Marble Hill, this evening (Saturday) beginning at 5 o'clock.

NURSERY AT TOWSON CHURCH EQUIPPED BY HELD FAMILY AS MEMORIAL TO MOTHER.

As a memorial to their mother, the late Mrs. Frederica Held, members of the Held family here have equipped a nursery at the Towson M. E. Church where mothers can leave their youngsterss while attending churc hservice, in care of competent carettakers.

QUARTERLY MEETING AT HEREFORD CHURCH MARCH 8TH.

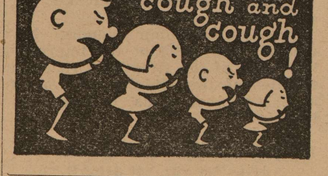
At the Herford M. E. Church on Sunday, March 9th, the quarterly meeting will be held with Rev. F. R. Bailey, District Superintendent, occupying the pulpit.

DANCE TONIGHT FOR BENEFIT OF ST. RITA'S CATHOLIC CHURCH.

A minstrel show and dance will be given tonight (Saturday) in the Dundalk Auditorium for the benefit of St. Rita's Catholic Church.

KEMP'S BALSAM

Don't let the children cough and cough!



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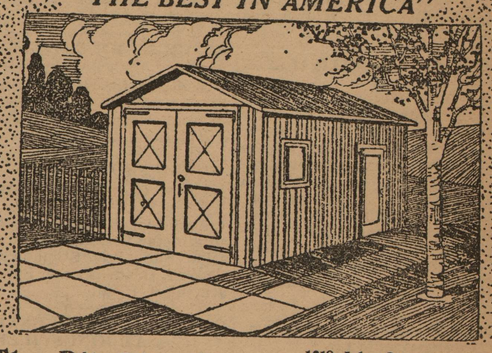

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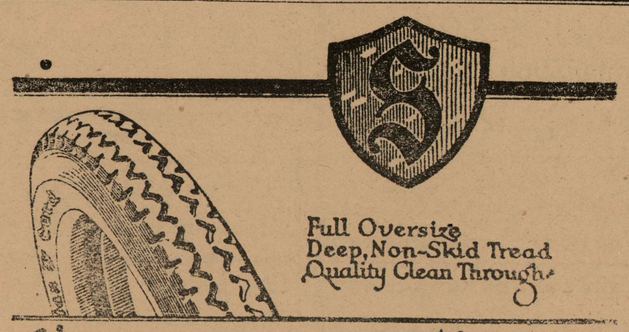

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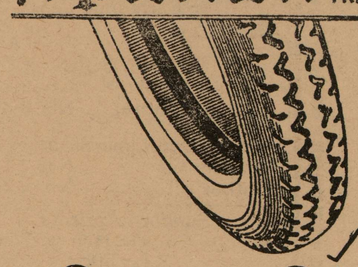

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30x3½ Spartan Cl.	10.95	1.70	35x4½ " "	26.00	3.30
32x3½ " S.S.	15.00	1.90	36x4½ " "	26.55	3.45
31x4 " "	17.95	2.30	33x5 " "	29.90	4.00
32x4 " "	19.30	2.45	35x5 " "	31.20	4.20
33x4 " "	19.90	2.55	37x5 " "	32.60	4.40
34x4 " "	20.50	2.65	34x5 " "	34.90	4.20
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