DEATHS

MRS. EMMA FALLS LYNCH

Mrs. Emma F. Lynch, widow of the late Wm. Lynch, former residents of Zion, died at the home of her daughter in Philadelphia on Jan 1. Funeral rites held Wednesday afternoon. Interment in Ebenezer Church cemetery at Greenhurst.

MRS. MYRTLE HOWARD

Mrs. Myrtle Howard, died Thursday, January 5, in Union Hospital Elkton, aged 34 years. The deceased had resided in Elkton for the past five years, with her mother, Mrs. Louella Powell, moving from Wilmington. She is survived by a son, a daughter, and her parents.

MRS. SUSAN McCALL

Mrs. Susan McCall of Nottingham, Pa., passed away early Monday morning of last week, after a short illness. She was 87 and is survived by eight children; her husband, Henry McCall, died several years ago. Funeral services were held Wednesday afternoon from Fremont church, with interment in adjoining cemetery.

J. HARVEY GROVES

J. Harvey Groves, 74 years old, for many yars engaged in business in Elkton, died Jan. 2, in Wilmington, after a brief illness.

The deceased was a member of several fraternal organizations and Elkton M. E. Church. He is survived by a daughter, Mrs. Ruben Dunbar, of Philadelphia, and John H. Groves of Baltimore. His funeral was held Thursday afternoon from Pippin's funeral home. Interment in Elkton Cenetery.

REV. JOSEPH BROWN TURNER

Rev. Joseph Brown Turner, widely known historian and former pastor of the Presbyterian Church at Dover, Del., and Port Deposit, Md., departed this life on January 7, at the Flower Hospital, Newark, Del. Funeral services were held at the Presbyterian Church, Newark, on Tuesday, at 11 a. m., and interment made at Englewood, New Jersey.

Mr. Turner was born at Cannonsburg, Pa. He studied at Washington and Jefferson College, taking his degree at Western Theological Seminary, Pittsburgh. His first pastorate was at the Little Britain Church, Lancaster County, Pa., from 1882 to 1888. From there he went to the First Presbyterian Church of Glenshaw, Pa., and later to the Broad Avenue church in Altoona. In 1894 Mr. Turner went to Dover, where he served as pastor of the First Presbyterian Church until 1912.

Mr. Turner served as general secretary of the Presbyterian Historical Society Library in Philadelphia from 1912 until 1920. During part of this time he was also pastor of the Presbyterian Church at Port Deposit, Maryland.

Nationally known as a historian, Mr. Turner moved to Newark in 1928 after his retirement from active duty in the church. Maintaining a library of more than 3,000 books at his home on Main Street, he continued his historical work. His genealogical works were purchased by the State Archives Commission years ago.

Mr. Turner was the author of several historical works regarding Delaware. He was also the author of several articles appearing in the Presbyterian Historical Society magazine.

Surviving him are, a son, Dale Turner, who is associated with the Archives Department of Newark, N. J.; and a daughter, Mrs. H. C. Louderbough of New York, who is now attending a missionary conference in India.

DEPTH OF C. & D. CANAL

The minimum depth of the Chesapeake and Delware Canal, which has remained at 18 feet during the past few months, has been increased to 19.5 feet recently.

Until additional funds are provided by Congress, the canal is being deepened slightly by maintenance work.

Depth of the canal at various points now is: Delaware River entrance to Reedy Point Bridge, 21 feet; to Biddles Point, 21.3 feet; to St. Georges Bridge, 25.2 feet; to Light No 12, west of St. Georges Bridge, 22.8 feet; to Pennsylvania Railroad bridge, 20.9 feet; to Summit Bridge, 21.5 feet; to Guthries Run, 19.5 feet, the minimum; to Bethel, 20.6 feet; to Chesapeake City Bridge, 24.3; Light No. 13, west of Chesapeake City, 24.7; to Sandy Point, 25.9 feet, and to Court House Point, 23.9 feet.

Vessels under 250 feet in length, not more than 50-foot beam, and 16-foot depth draft may transit the main canal at will. Masters of larger vessels must communicate with the dispatcher at Chesapeake City.

Mooring basins and tieup dolphins have been completed on the north side of the channel 3,500 feet east of Reedy Point Bridge, and 5,000 feet west of the Chesapeake City Bridge. Traffic lights are now operating at Reedy Point entrance and in Back Creek 6,000 feet west of the Chesapeake City Bridge.

Ambition is a balloon which carries no parachute.

Friends are almost as scare as umbrellas when they are needed.

The Business Of Living

"Take a leaf from the custom of financial concerns at this season and start the year by having your health account balanced," Dr. R. H. Riley, Director of the State Department of Health advises Marylanders, particularly grown-ups as 1939 opens.

"In the reports of the recent surveys of health condiions throughout the country by the U. S. Public Health Service and other national agencies, particular emphasis is laid on the steady increase in illness and deaths from chronic diseases, particularly diseases of the heart and arteries; diseases of the kidneys; the mental and nervous diseases; rheumatism; cancer; tuberculosis; diabetes; chronic diseases of the gall bladder, and the complications of syphilis.

"We are inclined to associate most of these diseases—with the exception of tuberculosis—with persons beyond middle age, but the nationwide survey showed that a marked increase in illness from chronic ailments begins in those just reaching maturity—young men and young women of twenty or thereabouts—and reaches its maximum in old-age. So the advice to check up on your physical resources applies to the young as well as to those farther on in life.

"If you havn't had it done recently," he continued, "go to your doctor for a complete checking up of your physical assets and liabilities. If his audit of your physical capital shows general or specific weakness, your doctor will tell you what you can do to conserve your resources to the best advantage. You may find that you need to slow up a bit, possibly make some change in your dietary habits or in your daily routine, If your doctor finds that your physical liabilities exceed your assets it is better for you to know about them so you can budget your resources intelligently.

"Nearly all of the chronic diseases have slow beginnings, but the majority may be dectected by means of a careful medical examination. In most instances, early recognition, prompt attention and a readjustment of activities under the direction of the family physician will do much to check the advance of the diesease, prevent suffering and prolong life and usefulness."

COLORA

A son was born to Mr. and Mrs. Horace Reynolds Monday morning at the Plummer Home in Rising Sun.

Mrs. Asa Stephens was brought to her home from Union Memorial Hospital, Baltimore, last Thursday afternoon, where she remains in a very serious condition.

Lorane, young daughter of Mr. and Mrs. Raymond Carter, is recovering from a serious attack of illness

Mrs. Robert Muldoon is spending a few days with her father Philip Felpel, who is still quite ill.

Mrs. Cecil Armour, of Greenhurst, spent the holidays with her daughter and family in Wilmington.

Mrs. S. E. Riley, visited her sister Mrs. R. F. Pierce last Thursday.

Mrs. Pheobe McCush is spending sometime with the Asa Stephens, Liberty Grove.

Mrs. John Thompson, of Newark, Del., is visiting her son Samuel W. Fitzgerald and family.

Mrs. Granville Barrett, Rising Sun, Mr. and Mrs, Robert Muldoon motoerd to Spring City last week.

Mr. and Mrs. Norman Way were in Wilmington last Friday.

Joseph Wiggins, son of Mr. and Mrs. Harry Wiggins, Colora, is in a C.C.C. Camp near Washington, D. C., leaving for the Camp Wednesday last week.

Mr. and Mrs. Evan Keating, of Avondale, visited the Way families, Sunday.

Wanda Reynolds and sister Joan, Rising Sun, week-ended with relatives in Wilmington.

Miss Betty Murray, of Elmhurst, Del., visited Friday night and Saturday with her grandmother, Mrs. S. E. Riley and the Mrs. Fitzgerald family.

Relatives and family of Mrs. Ernest Hambleton were shocked to learn of her sudden death last Sunday after giving birth to a son at the Plummer Home Rising Sun where the infant is being cared for. Mrs. Hambleton was a daughter of Mrs. Anna and the late William Hurlock, of North East. She was also a niece of Mrs. Albert Ewing, Colora. Her husband, daughter Eva and son Joseph are left to mourn the loss of a loving wife and mother. Funeral services will be held Thursday at 2 p. m., at the Funeral Home of J. Earl Tyson, Rising Sun. Interment in West Nottingham Cemetery.

Mr. Aldridge and family have moved into the Joseph McKee bungalow, near Spready Oak.

B. McPeak has installed a Delco Plant at his home at New Bridge.

PARTIAL ECLIPSES OF SUN AND MOON

Partial eclipses of the sun and moon will be visible in the U. S. during 1939, according to Dr. Oliver Lee, director of the Northwestern University astronomy department.

Dr. Lee said a total eclipse of the moon May 3 will be visible in the Eastern Hemisphere, while a total eclipse of the sun will occur Oct. 12, and will be seen as a partial eclipse from western Australia and the southern tip of South America.

An annualar eclipse of the sun April 19 will be partial in the United States, he said explaining that an annualar eclipse is one occurring while the moon is so far away from the earth that a rim of the sun is visible even at the moment of maximum eclipse.

Dr. Lee said that a partial eclipse of the moom would be visible throughout the Americas about midnight between Oct. 27 and 28. He said there also would be two particularly bright meteoric showers.

BANK REPORT

Charter No. 2481

Reserve District No. 5

REPORT OF THE CONDITION OF THE

National Bank Of Rising Sun

IN THE STATE OF MARYLAND

At The Close Of Business On

Dec. 31, 1938.

(Published in response to call made by Comptroller of the Currency, under Section 5211, U. S. Revised Statutes)

ASSETS

Loans and discounts, including $55.78 overdrafts		$ 372,122 54
United States Government obligations, direct and fully guaranteed		265,896 07
Obligations of States and political subdivisions		50,652 66
Other bonds, notes, and debentures		302,965 85
Coporate stocks including stocks of Federal Reserve banking		4,695 00
Cash, balances with other banks, and cash items in process of collection		251,466 73
Banking house	57,000 00	
Furniture and fixtures	8,000 00	65,000 00
Bank premises owned are subject to $ None.. liens not assumed by bank		
Real estate owned other than banking house		2,694 24
Other Assets		1,342 81
Total Assets		$1,316,835 90

LIABILITIES

Demand deposits of individuals, partnerships, and corporations		$ 258,877 90
Time deposits of individuals, partnerships, and corporations		706,177 61
Deposits of United States Government including postal savings		17,298 50
Deposits of State and political subdivisons		170,023 05
Deposits of banks		3,227 27
Other deposits including certified and cashier's checks, etc		2,483 98
Total Deposits $1,158,088 31		
Total Liabilities		$1,158,088 31

CAPITAL ACCOUNT

Capital stock: Common stock, 1,000 shares, par $100.00 per share	$100,000.00	
		100,000 00
Surplus		35,000,00
Undivided profits		23,747 59
Total Capital Account		158,747 59
Total Liabilities and Capital Account		$1,316,835 90

MEMORANDUM: Loans and Investments Pledged to Secure Liabilities

United States Government obligations, direct and guaranteed, pledged to secure deposits and other liabilities	66,435 75
Other assets pledged to secure deposits and other liabilities including notes and bills rediscounted and securities osld under repurchase agreement	156,774 33
Total	223,210 08
Deposits secured by pledged assets pursuant to requirements of law	185,811 91
Total	$ 185,811 91

State of Maryland, County of Cecil, ss:

I, Geo. E. Lawrence, cashier of the above-named bank, do solemniy affirm that the above statement is true to the best of my knowledge and belief.

GEO. E. LAWRENCE, Cashier.

Sworn to and subscribed before me this 10th day of January, 1939.

RUTH C. EWING, Notary Public.

CORRECT—Attest:

JOHN T. NEARY
W. M. POGUE
CHAS. H. MORRIS
Directors.

Member Federal Deposit Insurance Corporation

WOODLAWN

Mrs. Edward W. Kreumel has been visiting her sister-in-law Mrs. Harry Pinkerton in Baltimore.

Mrs. Rufus G. Jackson has returned from a few days at the home of Mr. and Mrs. E. Wilmer Jackson, Aikin.

Mr. Clayton McDowell and Clayton Lee spent Sunday with Rev. Norris McDowell and Mrs. McDowell Collingdale, N. J.

Mrs. R. S. Tome spent a day in Norwood, Pa., during the holidays.

Miss Minnie Meck, Philada., was a week end guest of her sister, Mrs. Florence McNeil.

Mr. and Mrs. Harold Tyson, Naomi and George Edward spent Sunday in West Chester with his sister, Elizabeth. His father returned with them.

Mr. Robert Taylor, of Blythedale, was given a luncheon by the Embroidery Club at the home of Mrs. E. Wilber Jackson, Engleside Farm, Aikin, the fifth. The special guests were Mrs. Seward Cooper and Mrs. Alexander Hasson, Aikin; Mrs. Joseph Simmers and Mrs. Robert McKay, Woodlawn.

When a man starts out to make a night of it the small hours disappear about as rapidly as his small change.

BANK REPORT

Charter No. 13840

Reserve District No. 5

REPORT OF THE CONDITION OF THE

Cecil National Bank

At Port Deposit In The State of Maryland, At The Close Of Business

Dec. 31, 1938.

(Published in response to call made by Comptroller of the Currency, under Section 5211, U. S. Revised Statutes)

ASSETS

Loans and discounts		$228,651 66
United States Government obligations, direct and guaranteed		67,879 13
Obligations of State and political subdivisions		74,625 00
Other bonds, notes and debentures		157,483 75
Corporate stocks, including stock of Federal Reserve bank		2350 00
Cash, balances with other banks, including reserve balance and cash items in process of collection		80,636 65
Banking house, $15,000. Furniture and fixtures, $2,000		17,000 00
Real estate owned other than banking house		7,619 44
Total Assets		$636,245 63

LIABILITIES

Demand deposits of individuals, partnerships, and Corporations		$156,460 43
Time deposits of individuals, partnerships, and corporations		264,763 64
United States Government and postal savings deposits		80,000 00
Deposits of States and political subdivisions		37,012 90
Other deposits, certified and cashier's checks, etc.		3,118 84
Total Deposits	541,355 81	
Total Liabilities		$541,355 81

CAPITAL ACCOUNT

Capital account: Common stock, 5000 shares par $10 per share, $50,000 00	50,000 00
Surplus	27,500 00
Undivided profits	17,389 82
Total Capital Account	94,889 82
Total Liabilities and Capital Account	$636,245 63

MEMORANDUM: Loans and Investments Pledged to Secure Liabilities

United States Government obligations, direct and fully guaranteed	$ 24,825 00
Other assets pledged to secure deposits and other liabilities, including notes and bills rediscounted and securities sold under repurchase agreement	79,625 00
Total	$104,450 00
Deposits secured by pledged assets pursuant to requirements of law	$104,450 00
Total	$104,450 00

State of Maryland, County of Cecil, ss:

I, Walter Touchstone, cashier of the above-named bank, do solemnly swear that the above statement is true to the best of my knowledge and belief.

WALTER TOUCHSTONE, Cashier.

Sworn to and subscribed before me this 9th day of January, 1939.

JAMES H. TOUCHSTONE, Notary Public.

Correct—Attest:

DEAN MOORE,
C. T. KIMBLE,
W. G. JACK.
Directors.

AIDS IN REDUCING FARM DEBTS

The farm debt adjustment service of the Farm Security Administration has completed settlements in 80,255 cases since 1935, involving $265,803,668. Reductions of $65,961,643 reduced debts about 25 percent and enabled farmers benefited to pay $4,175,759 in back taxes to local governmental agencies. In many instances where the total debt was not reduced, terms and interest rates were revised.

The adjustment committees have settled indebtedness of 59 group enterprises—such as irrigation, drainage, and diking associations—involving 8,724 farmers and 754,490 acres of land. Debts totaling $13,888,762 were reduced 32 percent.

Officials appointed by the FSA work with local voluntary committees in every State. They study debt problems at the request of either the debtor or the creditor. Each case is considered on its own merits. A farmer with a $50 equity in a farm is relieved by a $10 reduction as much, comparatively, as a large-large scale operator who has his debts reduced by thousands of dollars.

The committee has no authority to force adjustments. It merely brings together the debtor and his creditors, and offers advice on the best means of reaching a mutually satisfactory agreement. There is no charge for this help.

Many farmers contracted debts when prospects were favorable for repayment under term which are now too stiff for them to meet. The farmer faces foreclosure and the creditor, loss of a part, if not all, of his investment. In such cases, a reduction o fthe principal is sometimes necessary in order for the farmer to retain his farm and the creditor to realize the best return on the loan. Sometimes extensions or changes in the amortization system are all that is needed. Frequently no drastic changes are required. An opportunity for the farmer and his creditors to meet and talk things over with a third party often leads to a better understanding all around.

We get our happiness from people Purposely limiting our number of acquaintances is limiting the capital that pays dividends in happiness.

Charter No. 11193 Reserve District No. 5

REPORT OF CONDITION OF THE

NATIONAL BANK OF PERRYVILLE

Of Perryville, In The State Of Maryland, At The Close Of Business

On Decembber 31, 1938

Published in response to call made by Comptroller of the Currency, under Section 5211, U. S. Revised Statutes.

ASSETS

Loans and discounts, including $82.82 overdrafts		$ 170,713 85
United States Government obligations, direct and guaranteed		152,800 00
Obligations of States and political subdivisions		5,000 00
Other bonds, notes and debentures		388,952 50
Corporate stocks, including stock of Federal Reserve bank		4,993 80
Cash, balances with other banks, including reserve balance, and cash items in process of collection		138,294 49
Banking house, $4,500 Furniture and fixtures, $7,000.00		11,500 00
Real state owned other than banking premises		4,000 00
Other assets		1,870 33
Total Assets		878,124 79

LIABILITIES

Demand deposits of individuals, partnerships, and corporations		$ 130,188 64
Time deposits of individuals, partnerships, and corporations		488,120 90
United States Government and postal savings deposits		1,000.00
Deposits of States and political sudivisons		127,683.48
Deposits of banks		5,000 00
Deposits of other banks, including certified and cashier's checks		4,861 82
Total Deposits	$ 756,854 84	
Other liabilities		10.97
Total Liabilities		756,865 81

CAPITAL ACCOUNT

Common stock, 500 shares, par $100.00 per share	50,000.00	
		50,000 00
Surplus		55,000 00
Undivided profits—net		16,259 16
Total Capital Account		121,259 16
Total Liabilities and Capital Account		$878,124 97

MEMORANDUM: Loans and Investments Pledged To Secure Liabilities

United States Government obligations, direct and guaranteed, pledged to secure deposits and other liabilities	83,000 00
Other assets pledged to secure deposits and other liabilities, including notes and bills rediscounted and securities sold under repurchase agreement	60,000 00
Total	143,000 00
Deposits secured by pledged assets pursuant to requirements of law	128,683 48
Total	$ 128,683 48

State of Maryland, County of Cecil, ss:

I, W. E. Alexander, cashier of the above-named bank, do solemnly swear that the above statement is true to the best of my knowledge and belief.

W. E. ALEXANDER, Cashier.

Sworn to and subscribed before me this 9th day of January, 1939.

(SEAL) VELVA M. KRAUSS, Notary Public.

WM. H. COLE.
JOHN A. HARTENSTINE
J. F. MAGRAW,
Directors.

NORTH EAST THEATRE

North East, Maryland

§ Delightfully Air-Conditioned §

Free Parking Lot

Shows 7 & 9 P. M. week days

Saturday **Jan 14**

Matinee 2 P. M.

DOUBLE FEATURE

Under Western Stars

Roy Rogers — Smiley Burnette

Meet the screen's newest singing action star.

AND

Highway Patrol

Robert Paige — Jacqueline Wells

Chapter play

The Adventures Of Wild Bill Hickock

Monday-Tuesday **Jan 16-17**

The Gladiator

Joe E. Brown — June Travis
Robert Kent — Dickie Moore

Wednesday-Thursday **Jan 18-19**

Four's a Crowd

Errol Flynn — Olivia De Haviland
Rosalind Russell — Hugh Herbert

AWARD NIGHTS

Friday **Jan 20**

Thanks For The Memory

Bob Hope — Shirley Ross

PLAY— WAHOO

FREE—FUN—PRIZES

Next Week:
The Man From Music Mountain
Sharpshooters
You Can't Take It With You
There Goes My Heart
Broadway Musketeers

BEST PRICES PAID

for

DEAD AND DISABLED ANIMALS

Special prices for old horses that can be removed alive.

Henry B. Anderson

Phone 405-R-2

Oxford - - - Pa

NOTICE!

The annual meeting of the members of The Farmers' & Mechanics' Mutual Insurance Association of Cecil County, Incorporated, will be held in the office of the association, Zion, Maryland, on Saturday, January 14, 1939, at 2:00 P. M.

Leonard C. Wilson, Secretary.

FOR RENT

Six Room Dwelling on Mount Street, Rising Sun, Md. Apply to **Jos. F Pogue, Rising Sun, Md**

Most people would fall short if measured by the golden rule.

enjoy!

Additional Protection with the Extended Coverage Endorsement –

which will protect your property financially against loss or damage by – Windstorm, Hail, Explosion, Riot, Aircraft, Smoke and Vehicles.

CHAS. S. PYLE

Insurance

Rising Sun, Maryland

Telephones 1 and 89

TEN-TON TOMATO CLUB

The past season was the most unfavorable for good yields of tomatoes that has been experienced in the last seven years. In view of that fact the grower enrolled in the contest made a very creditable showing.

This contest is divided into two groups, dependent upon the acreage of tomatoes grown. The first group includes growers with from two to five acres; the second group is made of growers with more than five acres.

Highest yield in the first group was made by Robert G. Howard of Upperco, Baltimore County, who produced 13.06 tons to the acre on 2.995 acres. Second prize in this group went to Randall Lewis of Cambridge, Dorchester County, with 12.956 tons per acre on 2.322 acres.

First prize in the large acreage group was won by S. Seymour Smith of Glen Arm, Baltimore County, with a yield of 12.38 tons to the acre on 6.23 acres. Second prize in this group was awarded Elmer H. Oller of Smithsburg, Washington County, with 12.196 tons per acre on 8.05 acres.

Each of the four winners will receive a gold watch, funds for which were provided by commercial companies interested in development of canning crops work in the state. They will also be given trips to the University of Maryland in February to attend the annual canning crops conference, at which time the prizes will be awarded.

Other growers who qualified for membership in the club by producing ten or more tons of tomatoes to the acre are: William H. Bringham, Oxford; Fred S. Harrison, Easton; Thorpe-Nesbit Farm, C. P. Carter, Manager, Queenstown; Clinton W. Cooper, Trappe, and Francis Bryan, Trappe.

If a doctor ignorantly injuries one, he can be punished. If a public official's ignorance injuries millions, it is merely an unfortunate mistake.