Issued Twice a Week—Tuesday and Friday

AMERICAN SENTINEL.

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$1.00 PER ANNUM. WESTMINSTER, MD., FRIDAY AFTERNOON, JANUARY 3, 1913. VOL. 82—NO. 1

Local Items Of Interest

The Orphans' Court held a special session yesterday.

Mrs. John H. Lippy and niece are visiting her brother, Elmer Yingling, of Waynesboro, Pa.

The stork visited the home of Mr. and Mrs. Guy N. Fringer Tuesday and left them a fine boy baby.

Little Miss Mabel Weant only child of Mr. and Mrs. E. O. Weant, of this city is ill with appendicitis.

Messrs Sidney Hughes, Sidney Forrester and Arthur Kershaw, of Waynesboro, Pa., visited friends in this city during the holidays.

Mrs. Robert Davidson, of near Hampstead, this county, is visiting her sister, Mrs. Guy Segafoose, of Uniontown, this week.

Mr. B. Frank Gorsuch, of near Mechanicsville, this county, will quit farming and move to Reisterstown. We are sorry to lose him as a resident of this county.

The president, directors, cashier and other officers of the Union National Bank, of this city, enjoyed a fine dinner Tuesday at the Hotel Westminster.

The section hands on the Western Maryland Railroad between this city and Carrollton have quit because the railroad company made a heavy reduction in their hours of labor.

Mrs. M. E. Crout has resigned as manager of the Main-Court Inn and her place has been taken by Mrs. Jos. D. Brooks, sister of Mr. Harry Gosnell the proprietor.

A horse belonging to Mr. Levi Barnes broke loose this morning and ran out Liberty street to the Englar and Sponseller mill before being caught.

Messrs W. Carroll Shunk, teller, and Guy Williams, clerk, in the Farmers and Mechanics' National Bank of this city were remembered Christmas by the directors with an increase in salary.

While Mr. Henry Arnold, of Dayton, Ohio, was visiting his sister, Mrs. Wm. E. Arnold, of Mechanicsville, this county, he fell down several steps and fractured one rib on his right side. Dr. M. L. Bott, of this city, reduced the fracture.

A dance was given Tuesday December 31st., at the residence of Mr. and Mrs. Oliver Shipley, of near this city. Several fine selections were rendered by the musicians and every one spent a pleasant evening. A number of persons were present.

Postmaster H. P. Gorsuch, of this city, sent the first package by parcels post. It was directed to his brother who resides in Lawrence, Kansas. Altogether seven packages were sent from this office January 1st and three received.

The annual election was held yesterday by the American Sentinel Company and the following were elected directors: Nathan H. Baile, Simon P. Weaver, Joseph D. Brooks, Chas. E. Goodwin, Frank C. Sharrer, Harry Gosnell, Greenbury T. Palmer, W. L. Seabrook, Milton P. Myers, Arthur M. Zile and Dr. S. Luther Bare.

The reported of the treasurer showed a decided improvement in the financial condition of the company.

The Westminster Gun Club held a clay pigeon shoot New Year's day on the home ground. The score was as follows:

	Shot at	Broke
Dr. G. E. Baughman	115	84
C. Fisher Wantz	105	81
Guy W. Leister	100	90
Nace M. Albert	100	73
J. Carbrey Boyle	90	66
Geo. R. Osborn	70	26
Frank Myers	50	31
J. L. Reifsnider Jr.	50	37

The first steps towards merging the banking interests of Sykesville, were taken on Monday December 31st, at a special meeting of the stockholders of The Sykesville National Bank and The First National Bank

The stockholders of The Sykesville National Bank voted unanimously to increase their stock from $50,000 to $75,000 and to offer the increase to the share holders of the First National Bank at $12.50 per share. The stockholders of The First National Bank appointed.. a committee of National Bank to go over the assets and liabilities of the First National Bank and make a report, to the stockholders on January 14th.

The merger will not only be an advantage to the stockholders of both banks but to the patrons & banking interests of that section of the state, as it will place at their coummand, a bank with seventy-five thousand capital and resources of over half a million dollars.

Western Maryland Council No. 79, J. O. U. A. M. will hold its annual banquet Wednesday evening January 22. These banquets have in the past been a credit to the lodge. Each member is invited to bring with him a lady.

Western Maryland Council, No. 79 J. O. U. A. M., Friday evening elected the following officers for the ensuing year: Jr. P. C., Robert Hesson: C. D., C. Yingling; V.C., Geo. H. Starner; F. S. Wm. [illegible] R. S. Claude T. Kimmey; [illegible] P. J. Flater; Treas., E. J. [illegible] David N. Myers; War. [illegible] Benj. Miller; [illegible] Captain De[illegible]immey; Trus[illegible] P. J. Flater, [illegible] Six, J. W. [illegible]Hering; Re[illegible] Council, J. [illegible]Weagly; Alter[illegible]rs and P. J. Flat[illegible]

This community was visited this morning by a thunder storm.

Mr. and Mrs. Harold Shugars, of Hampstead, visited friends in this city the past week.

The heavy rain of last night and this morning removed the last particle of snow which fell Christmas eve.

The Girls' P. P. M. Club, of this city, were entertained Wednesday evening last by the Misses Zahn, of E. Main street, this city.

Mrs. Charles H. Mackley, of E. Main street, this city, will spend several weeks with friends in New Jersey and New York.

Misses Marie Lindsay, of near Dennings, and Treva Brown, of Mexico, this county, spent the holidays with friends in Baltimore.

Mr. Guy Eckenrode, of Virginia, visited his mother, Mrs. Betty Eckenrode, of E. Green street, this city, during the past week.

Mr. J. Smith Reifsnider and Miss Bettie Reifsnider, of this city, will, leave this evening for a month's stay in Baltimore.

The Fidelity and Deposit Company of Maryland and the American Bonding Company of Baltimore have merged. Ex-Governor Warfield will remain president of the company. The Fidelity and Deposit Company absorbed the American Bonding Company and the office of the latter will probably be closed.

Westminster Arie No. 1078, Fraternal Order of Eagles held its annual election last night. The officers elected are: Past Worthy President, Wm. Kimmey; Worthy President, David E. Walsh; Worthy Vice-President, Jos. Hahn; Secretary, James M. Stoner; Treasurer, N. H. Baumgartner; Trustees, Charles O. Clemson, M. E. Walsh and J. Wesley King.

During the past year the Order has lost three members by death, namely, Jos. L. Franklin, Wm. Staub and Jno. Thomas Hyde. The Order pays $100 death benefit and $7 per week sick benefits.

After the election the members adjourned to the Eastern Hotel where an oyster roast and fixings were enjoyed.

Mr. and Mrs. Augustus Humbert steward and stewardess of the Carroll County Home for the poor and aged, treated their charges to a fine turkey dinner on Christmas day which was heartily enjoyed. The dining room was tastefully decorated with evergreens and bells.

On Friday, the annual dinner to the Commissioner was given but, owing to the inclement weather, several failed to get there. Those who were present and enjoyed the feast of good things were: County Commissioner Myers, County Treasurer Dodrer and wife Charles E. Fink Esq., Counsel to the Board, Rev. S. Hilton Orrick, Miss Mary Bostwick Shellman Miss Jennie Dell, Mrs. Elizabeth Zahn, Mrs. Russell Haines, Misses Mary Grace Roberts and Nancy Thomas, of Westminster and Mrs. James M. Shellman, of Uniontown.

UNIONTOWN

The Week of Prayer, will be observed in the churches of this place beginning in the Methodist church Sunday evening, Jan. 5., Sermon by Rev. L. F. Murray.

The little two year old son of Ward Warren, and wife, of Trevanion, was buried in the Lutheran cemetery here last Friday morning. Services had been held at the house, by Rev. G. W. Baughman.

Quite a number are, and have been on the sick list during the past week Those suffering are: Mrs. T. H. Routson, Mrs. Missouri Routson, Miss Ella May Hiltebridle, Mrs. Ann Eckard, Mrs. B. L. Cookson, and Harvey Erb.

Mrs. W. P. Englar, and daughter Hilda, spent Saturday and Sunday in Frederick with relatives.

Miss Effie Wagner, and Miss Gertrude Devilbiss are spending the week in Baltimore.

G. Fielder Gilbert, was in Virginia, several days last week.

Miss Nellie Davis, of Washington hospital, is nursing Mrs. B. L. Cookson, who has been very ill, but who, we are glad to say, is somewhat improved.

Cleveland Garver, while feeding a circular saw, had the misfortune to have his hand caught by the saw, and having it considerably torn.

Miss Florence Hobbs, of Middleburg, is stopping with her grandmother, Mrs. Sammie Hiltebridle.

Harry Routson spent a few days with his mother and her aunt, Mrs. M. Singer.

Miss Nellie Crabbs, of Hagerstown, is with her grandmother, Mrs. Emily Baust.

Miss Bessie D. Mering is on a visit to friends in Mt. Airy.

Dr. T. Glyde Routson and family are visiting his parents, T. H. Routson and family.

TWENTY-FIRST REUNION

During the past twenty-one years it has been the custom of the sons and daughters of the late John Smith of Wakefield with their wives and husbands to held a reunion on the first day of the year at the home of some one of the number. The twenty-first event in order was held January 1st, 1913, at the residence of Mr. and Mrs. Nathan H. Baile, of New Windsor, this county. Those present were: Dr. and Mrs. Charles Billingslea, Dr. and Mrs. Wm. R. McDaniel and Mr. and Mrs. Joseph W. Smith, of Westminster; Dr. and Mrs. E. B. Fenby, of Baltimore; Mr. and Mrs. George E. Emmons and Mr. and Mrs. J. Paul Smith, of Washington, D. C.; Mr. and Mrs. Dennis A. Smith, of Wakefield, this county and Mr. and Mrs. Nathan H. Baile, of New Windsor. The ladies are spending the remainder of the week with Mrs. Baile.

Marriages

NIGHTINGALE—BAKER

Miss Mary E. Baker and Charles A. Nightingale, both of this county, were married December 28, 1912, by Rev. W. L. Seabrook, pastor of Trinity Lutheran church, Deer Park Road.

GREGORE—SHOWALTER

Miss Bernice Showalter and George Gregore, both of Hanover, Pa., were married January 2, 1913, by Rev. W. L. Seabrook, pastor of Trinity Lutheran Church, Deer Park Road.

BROADBECK—HOLLENBERRY

Miss Romaine V. Hollenberry, of Uniontown, this county, and Mr. William J. Broadbeck, of Philadelphia, Pa., were married Tuesday, December 31, 1912, in Washington, D. C., by Rev. William I. M. Kenney, of Washington, D. C. Miss Hollenberry is the eldest daughter of Mr. and Mrs. Jno. C. Hollenberry, of Uniontown. The bride will be very much missed in her home community. Mr. and Mrs. Kenney will reside in Philadelphia, Pa.

PARRISH—REPP

A very pretty and quiet wedding took place at the Reformed parsonage, at Union Bridge, on Wednesday evening at seven o'clock, when Miss Mary L. Repp was united in holy matrimony to Mr. Raymond A. Parrish Only members of the immediate family were present. The bride is the youngest daughter of the late Mr. C. C. Repp and Mrs. Repp, o fUnion Bridge, and the groom is the only son of Mr. andMrs. Charles Parrish, of near McKinstry's Mills. The beautiful Reformed church service was read by the bride's pastor, Rev. Martin Schweitzer.

After the ceremony a reception was held at the residence of Mr. Parrish. The occasion was the more impressive because it was the 23rd anniversary of the marriage of the groom's parents. A very large wedding cake, baked by Mrs. Arthur Yingling, was in the center of the festive board. The following were present:— Rev. Martin Schweitzer, Mr. and Mrs. Raymond Parrish, Mr. and Mrs. Charles Parrish Mrs. C. C. Repp, Mr. and Mrs. D. B. Laudis, of Keymar; Mr. and Mrs. J. H. Barnes, Mr. George and Miss Alma Shriner and Mr. W. H. Flickinger, of Taneytown; Mrs. Arthur Yingling, of Philadelphia, and Misses Frances and Louise Parrish.

SELBY—STITELY

The hospitable home of Mr. Amos Wampler, of Medford this county was the scene of a quiet, but pretty wedding Saturday evening, December, 28 1912, when Miss Annie Elizabeth Stitely, daughter of Mr. and Mrs. Charles N. Stitely, of Liberty, Frederick county, became the bride of Mr. Phillip Edward Selby, son of Mr. Eugene Selby, of Oak Orchard. The bridal party entered the handsomely decorated parlor promptly at 8 P. M., where the ceremony was performed by Elder William E. Roop, of this city. The wedding was a quiet one. Only the immediate friends of the families were present. The bride was becomingly attired in a blue cloth suit trimmed in white. The groom wore the conventional black. After congratulations a sumptous collation, which consisted of all the good things of the season, was served. Mr. and Mrs. Selby will reside on the farm of Mr. H. G. Englar, of Linwood, this county. The happy couple have the good wishes of their many friends.

COURT HOUSE NEWS.

TRANSFERS OF REAL ESTATE

Wm. N. Yingling, trustee to Annie E. Yingling, several tracts.

Henrietta M. Miller to Wm. H. Hahn, parcel of land in Manchester.

Ross R. Willhide and wife to Harry S. Green, 1a and 3 1|3 prs.

MARRIAGE LICENSES ISSUED

Theo. R. Hooper, 39, of Baltimore county, and Viola Myrle Green, 24 of Westminster.

Wm. T. Belt, 21, and Ruth Glosco, 18, both of Baltimore.

Raymond A. Parrish, 19, and Mary L. Repp, 21, both of Union Bridge.

George Gregore, 21, and Bernice Showalter, 18, both of Hanover, Pa.

ORPHANS' COURT

Tuesday, Dec., 31, 1912

John W. Crowl, executor of David Crowl, deceased, returned inventory of personal property.

Tempest Manchey, executor of Leonard Kreitzer, deceased, received orders to sell personal property and leasehold property.

Thomas C. Slingluff, administrator of Louis P. Slingluff, deceased received order to sell personal property

Susan Blaxten, administratrix of Wm. H. Blaxten, settled her first and final account.

Letters testamentary on the estate of Louisa A. Smith, deceased, granted unto Charles E. Smith who received warrant to appraise and order to notify creditors.

Howard Blacksten, administrator of George P. Smith, deceased, returned inventory of personal property and received order to sell same.

Titus Bucher, administrator of Henry S. Bucher, deceased, reported sale of personal property.

Joseph Englar administrator of Caroline Englar, deceased, settled his first and final account.

Joseph Englar, surviving executor of Josiah Englar, deceased, settled his eighth and final account.

Mollie M. Furry and Edward Furry, administrators of Samuel B. Furry, deceased, reported inventory of personal property and received order to sell the same.

LIST OF UNCLAIMED MATTER

Cashon Mr. J. T.
Comean Clement.
Crabbs Mr. James W.
Collings James L.
Dorsey Mr. Harry
Englar Miss Lillian.
Franklin Miss Elizabeth.
Hieman Mrs. H. C.
Learsey Mr. B. D.
Lyme Mrs. Daniel.
Reddick Mr. Martin.
Royse Mr. Wilber.

H. P. GORSUCH, P. M.

Is a Forest a Storage Reservoir or a Stream Regulator?

Effect of Forest Land on Navigable Streams

By Guy Elliott Mitchell, United States Geological Survey

(In Scientific American)

The United States Geological Survey has announced the results of an exhaustive investigation covering a period of twelve months, which disposes of a problem which has long been a source of contention among scientists as well as laymen; namely, Do forests conserve ground fluctuations in stream flow? In other words does the forest act as a storage reservoir or a stream regulator? Also, does snow disappear more quickly from forested areas? Many scientists including probably most foresters, and doubtless a great majority of laymen, have assumed the affirmative in all these cases. Nevertheless, there have been many people, among them engineers and other experts of eminent standing and undoubted ability, who have held to the converse—that forest cover has little effect, if any, upon stream flow and related phenomena.

The Geological Survey, after more than a year of field investigations under the Weeks Forest Reservation Act, has finally, reported on at least two distinct classes of forest lands, under which must be included a large proportion of our forests, to the effect that the forest and the forest ground cover are important factors in the regulation of stream flow.

The Weeks Act in brief provides that forest land which can be shown to exert an appreciable effect upon navigable streams may be purchased by the Government and created into forest reserves of national forests. The duty of determining this relation between the forests and the navigable streams is placed by the law upon the Geological Survey. Considered for their forestry value, lands cannot be so purchased. Such an act of government was declared by the Judiciary Committee of the House of Representatives some five years ago, to be unconstitutional. Upon the passage of the Weeks Act, therefore, appropriating $11,000,000, it devolved upon the Geological Survey to make a favorable showing on any and every tract of land prior to consideration of its purchase. The Director of the Geological Survey held that his report in each case must be based on actual field examination and the presentation of scientific data in support of his report.

The Southern Appalachian Mountain forests were first selected as presenting the most promising fiel[illegible] prompt action being required, sin[illegible] the appropriation was made in ter[illegible] of fiscal years, $1,000,000 for the fir[illegible] year and $2,000,000 annually for t[illegible] succeeding five years, these amount[illegible] unless expended, lapsing with ea[illegible] July 1st. Utilizing what geological a[illegible] stream flow data were availabl[illegible] field parties were immediately sta[illegible]ed out, and during the four remai[illegible]ing months of the fiscal year from t[illegible] passage of the act in March, 191[illegible] several large tracts of mountain fo[illegible]est land in the Southern Appalachi[illegible] States were favorably reported [illegible] based squarely upon the principle [illegible] protection of navigable streams fr[illegible] the products of excessive erosion due to deforestation and repeated burning of the forest mat or mulch. The silt and detritus, it was clearly shown, resulting from such forest treatment are washed down into the tributaries and from them find their way into the lower navigable rivers and clog them.

In the White Mountain region, however, physical conditions were found to be different. Geologic investigation could find no basis for the statement that deforestation of the granite slopes of the White Mountains would endanger the navigability of the Merrimac, the Kennebec, or the other navigable rivers of new England. Geological Survey officials along with the majority of conservationists and nature lovers might believe that the protection of the White Mountain forests would steady the flow of the streams rising therein, but they could state their belief only as a matter of opinion. This was not sufficient under the law. If its provisions were to be carried out both in the interests of the proper expenditure of the Government money which it appropriated, as well as with a view to considering even this large appropriation as only the beginning of a broad governmental policy for the acquirement of great tracts of land in all parts of the United States where navigable rivers head, there could be but one method of procedure to show beyond question a direct and important relation between forest cover and stream flow.

Failing, therefore, to find any excessive erosion in the White Mountain, due to deforestation, the Survey instituted hydrometric investigations in an endeavor to show that deforestation, and subsequent burning of the vegetal forest mulch, does result in a more rapid runoff, and therefore tends to make unstable the flow of streams. In this it has been successful even beyond expectations.

The hydrometric showing presented in the Survey's preliminary report is of results on two small, almost exactly similar, drainage basins on the east branch of the Pemigewasset River of about 5 square miles each, one largely clothed with virgin timber and the other deforested and burned and is so striking as to render the position of the Survey impregnable. Careful measurements of precipitation over the areas and of the runoff of the respective streams show that not only was the snow held better in the forested area, but that during a period of 17 days in April, 1912, including three extended storms, the runoff in the stream in the deforested area was a comparative flood—practically double that of the stream flowing through the forested area. In Shoal Pond basin (the forester area) the Survey had established seven rain gages and twenty snog gages, the engineers visiting these continually during the winter on snow shoes, the snow being from 4 to 7 feet deep; in the adjoining Burnt Brook basin (the deforested area) it established nine rain gages and eighteen snow gages. On both streams hydrometric stations were established and the stream flows determined with a high degree of accuray. The stream discharge from the forested basin, and the maximum flood from the forested basin was only 67 per cent of that from the deforested basin.

During the period of these storms, Burnt Brook (deforested) is shown by the report to have contributed a much greater volume of water to the Pemigewasset River than did Shoal Pond Brook (forested). "The stream of the forested basin is observed to be the steadier of the two, and in proportion to its drainage area it tends—at least during the spring months—to promote a steady flow of water in the master stream of which it is a tributary."

The conclusion of Director George Otis Smith of the Survey are as follows:

"The comparison between two adjacent basins during critical periods is presented in this preliminary statement as a sufficient showing for the purposes of the National Forest Reservation Commission. While data covering longer periods for both these and other basins in the White Mountains have been collected and will be available for the more complete report, the particular case of the Burnt Brook and Shoal Pond basins is typical for the region and establishes the general conclusion that a direct relation exists between forest cover and stream regulation.

The results of the Burnt Brook Shoal Pond Brook studies are held to show that throughout the White Mountains the removal of forest growth must be expected to decrease the natural steadiness of dependent streams during the spring months at

[redacted]

indicated in the comparison of the forested Shoal Pond Brook with the deforested Burnt Brook.

"While the intensive hydrometric work was confined to a few headwater tributaries of the Connecticut and Merrimac rivers, the basins studied were selected as typical for the whole White Mountain area, and the field examinations over this region have shown the tracts now under consideration for purchase to be similar to the basins here reported upon. Therefore, the favorable showing of this report is of general application in the White Mountain area."

Such an actual demonstration and quantitative measure of the performance of different areas, some forested and others deforested, has never been attempted in trying to determine the effect of forest cover on stream flow. Efforts to arrive at definite conclusions have always been attempted on a basis of a study of long-time records of precipitation and stream discharge; but owing to the many qualifying factors, these have simply resulted in divergent opinions and inconclusive controversies. The results of the present actual measurements in these small drainage basins so accurate and refined in method as to approach laboratory experiments where exact results may be expected, leave no doubt as to the conclusion. Forest cover and the resulting forest mat in the White Mountain granite area does, to a considerable and measurable degree, steady and regulate stream flow, and therefore must be stated as an important factor in maintaining the navigability of streams whose headwaters lie in such regions.

While the report made by the Survey refers specifically to two small drainage basins, and while the conclusions reached are that the entire White Mountain area is subject to purchase under the Weeks law; nevertheless a large amount of additional work has been carried on in the White Mountains and many additional basins and areas investigated and the reults recorded. In fact, the work is not even yet quite completed. As soon as finished, a final report will be made to the Commission, and at the same time a Survey bulletin will be issued which will present the facts in full and also discuss the problem from a scientific standpoint. It is believed that this will establish a fact which has been accepted, believed, and advocated by many prominent men for many years, yet which upon the challenge of equally eminent men, they have never been able to prove,

Miss Lucy Mackley, of Middleburg; Miss Mabel Mackley, of Frederick; Miss Mary Ohler and Mr. Lloyd Mackley, of Thurmont, spent the holidays with Miss Margaret Mackley, of E. Main street, this city.

A large amount of wheat was hauled yesterday to the elevators in this city. At one time during the day there were ten four horse wagon loads standing on Liberty street and about the same number on Main street.

The Banks Of Westminster

THE WESTMINSTER SAVINGS BANK

We stated in a previous article that the Westminster Savings Institution was absorbed by the First National Bank at the time of the organization of the latter. The one absorbed was not the one of which we are writing. It was a small affair compared to the present one but had been in existence for a long time.

Savings' banks have been in existence ever since colonial days. They were organized chiefly for the benefit of people earning moderate sums of money to encourage a spirit of economy of living and to lay up something for a rainy day. In those days industrial life insurance and all its kindred subjects were unknown and the working people looked to the savings' banks to aid them. In those days the banks were owned absolutely by the depositors as no one received interest or dividends except those having money on deposit. Shares of stock were unknown. It was just such a savings bank as we have described which was absorbed by the First National Bank. Its affairs were closed up with the consent of the depositors and Westminster was without a savings bank until October 9, 1869.

The Civil War had increased the volume of money in Carroll county and immediately after the close of that contest the price of farm products was high, thereby still increasing the volume of money and at the time of the organization of the present Westminster Savings Bank there were three national banks in existence in Westminster. One would have thought that was sufficient to accommodate the financial needs of the town. There were, of course, no banking institutions anywhere else in the county and none closer than Baltimore or Frederick. This county, however, has, as a rule, been prosperous as now evidenced by its twenty-one prosperous banking institutions.

The spirit of saving in small amounts and the lessons of economy taught by the forebears of the generation of 1869 were still among the people of those days and they would not do without a savings bank where they could deposit their small sums and receive some return for the same. In those days national banks paid no interest on deposits, that being a recent thing with them. Accordingly on October 9, 1869 The Westminster Savings Institution was organized with the following officers and directors: President Jesse Reifsnider; Nathan I. Gorsuch, treasurer; John T. Diffenbaugh, secretary, and Benjamin W. Bennett, Josephus H. Hoppe, Jno. Englar, William J. Beggs, Henry L. Norris, James Beacham and Charles T. Reifsnider directors, all of whom qualified before Abner Neal, a Justice of the Peace. At a meeting held November 6, 1869, the treasurer was ordered to keep his account with the Farmers and Mechanics National Bank of Westminster, and to insert a notice in the local papers that the Westminster Savings Institution, would be ready to begin business November 13, 1869. Under instructions from the board the treasurer purchased ten shares of The National Exchange Bank of Baltimore, it being the first investment made by the institution. The first dividend on the capital stock, weekly and monthly deposits for the year ending Oct. 4, 1870 was 5 per cent. and was declared January 7, 1871. January 24, 1871 Henry Shriver and Joseph Shafer were elected directors in place of John Englar and William J. Beggs. January 28, 1871, the new board organized by electing Jesse Reifsnider, president; Benjamin W. Bennett, treasurer, and John T. Diffenbaugh, secretary. It was also decided to change the place of meeting to the residence of B. W. Bennett. Up to this time the meetings had been held in the office of Charles T. Reifsnider, attorney for the institution. From 1872 to 1875 the only change in the directors was the election of Dr. Chas. Billingslea. In 1876 Edwin J. Lawyer and Mordecai McKinstry were elected directors. On March 7, 1879 Benjamin W. Bennett resigned as treasurer and Jesse Reifsnider as president and Dr. Chas. Billingslea elected president pro tem and Jesse Reifsnider, treasurer. April 26, 1869 B W. Bennett was elected president October 2, 1880, Elias O. Grimes was elected a director. January 2, 1882, a special meeting was called, the death of Jesse Reifsnider was announced and William H. Starr elected treasurer. October 6, 1883, Andrew N. Stephan and David Snider were elected directors. October 13, 1883, E. O. Grimes was elected president and Wm. H. Starr secretary and treasurer. September 18, 1885, Dr. Charles Billingslea was elected secretary and served until 1889. October 1, 1887, J. Wesley Myers was elected a director and B. G. Blanchard secretary who served until 1890. April 1890, Thomas E. Reese entered the bank as a clerk and served in that capacity until the death of Wm. H. Starr in September 1900, at which time Mr. Reese was elected secretary and treasurer and served as such until his death in June 1907. October 1, 1892, F. Thomas Babylon was elected a director in the place of David Snider, his father-in-law. In 1894 the Westminster Savings Institution changed to the Westminster Savings Bank for a term of 40 years. April 1901, Jacob H. Handley was appointed clerk and at the same time it was decided to build the present building. In May 1901, the bank was moved into the dwelling owned by it and prior to April 1, 1901, occupied by J. Q. Stitely. In March 1902, the new bank building was completed and occupied by the Westminster Savings Bank. October 11, 1903, Charles T. Reifsnider died and Uriah Bixler was elected a director. October 1, 1904 Joseph W. Smith was elected a director in place of E. J. Lawyer. June 29, 1905, J. Wesley Myers died and his son Milton P. Myers was elected a director to fill his place. June 1907 Thomas E. Reese secretary and treasurer died and Jacob H. Handley was elected secretary and treasurer and Oliver M. Crouse appointed clerk. In 1908 a bill was passed by the legislature amending the charter of the bank authorizing it to in[illegible] its capital stock and to cond[illegible] ing business. Ma[illegible] dividend was decla[illegible] tal stock increased[illegible] to this time the cap[illegible] 000. October 29, [illegible] was appointed a c[illegible]

The present officers [illegible] Elias O. Grimes, president; [illegible] Billingslea, vice-president; Jacob H. Handley, secretary and treasurer; Oliver M. Crouse, assistant treasurer; Ober S. Herr, clerk; E. Oliver Grimes attorney, and E. O. Grimes, Charles Billingslea, F. Thomas Babylon, A. C. Bachman, Uriah Bixler, Joseph W. Smith and Milton P. Myers directors.

The bank has been managed carefully and its present high financial standing is a monument to the men who have been intrusted with its affairs. Starting with a small capital of $10,000 and now of $50,000 it has earned the confidence of the public, the evidence of which is shown by the large line of deposits now carried by it. Since January 1, 1903 the deposits have nearly doubled. On January 1, 1903 they were $681,501.68 and on January 1, 1913 they were $1,172,216.90 The bank has a surplus of $100,000 and undivided profits amounting to $32,206.25. "Saving" is a facinating word, especially when used in connection with money, and when one sees his bank deposit gradually increasing.

PLEASANT VALLEY

The Sunday school, of this place, held its Christmas service on Christ[redacted] and is now in a critical condition.

Miss Jane Young, who is visiting at Mr. C. Herbert Myer's, was taken ill suddenly, but at this writing is improving slowly.

Mrs. Harry L. Devilbiss, who has been on the sick list, is improving.

Mr. Harry Frock, of Hagerstown, spent the past week with his parents, Mr. and Mrs. David Frock and other relatives and friends.

Master William Hahn, of Westminster, spent a few days with relatives of this place.

Mr. Raymond Hahn, of Philadelphia and Mr. Norval Hahn, of Baltimore, who spent the holidays with their parents, Mr. and Mrs. Edward Hahn, have returned home.

Mr. and Mrs. Edward Hahn entertained Mr. and Mrs. Emory C. Ebaugh Christmas day.

Miss Grace Martin, of Taneytown, who spent the holidays with her sisters, Mesdames John Myers and Harry Wantz has returned home.

Mr. and Mrs. William Myers and daughter evelyu, of Snydersburg, parents, Mr. and Mrs. Jacob Myers.

Mr. and Mrs. Harvey Moothart, of Culbertson, Montana, and Mr. Roger Cookson, of Froid, Montana, are the guests of Mr. and Mrs. Joseph P. Yingling. Mr. and Mrs. Moothart are on a wedding tour. She is a daughter of Mr. and Mrs. Robert L. Cookson, of near Uniontown, this county.

MILLERS'

Edward Canoles, former pastor here but now of Jefferson, Pa., spent last Thursday among friends here.

Mrs. Noah Warner, of Baltimore, is visiting her daughter, Mrs. John Rinehart.

Preston Miller, who had been ill, caused by stepping on a nail, is convalescent.

Mrs. Neuman, of Glenville, Pa., spent a day last week at the home of her parents, Mr. and Mrs. Henry Rinehart.

John Null is digging the foundation for his new house which he expects to build in the spring, on Church St.

Miss Minnie Hoover, who had employment at Hanover, Pa., has returned to her home here.

Those visiting at the home of Samuel Hare and wife last Friday were: Rev. Strine and wife, Mrs. Bosley, Mrs. Price, Mr. and Mrs. C. Snyder, Miss Mamie Murray, all of Green mount, and Rev. Daughertey, of Baltimore.

Mrs. Charles Giller and daughter Marguerite visited Baltimore relatives a few days last week.

Mrs. Hoover, and daughter, Mrs, David Ebaugh, and children, of Hanover, Pa., are visiting the former's son, George Hoover, and family here.

Mr. and Mrs. John Albaugh, and children, of Greenmount visited Geo. Albaugh and wife, near here, last week.

George Deagen and wife, of York, Pa., visited here on Tuesday.

On Sunday afternoon, at 2 o'clock Rev. J. B. Lau, of Manchester, will preach the funeral sermon of William Miller's child, of Baltimore, who died from diptheria and was buried here several weeks ago.

Mrs. Clarence McComas and brother, Master Roland Dehoff spent New Year at Baltimore.

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