AMERICAN SENTINEL.
WESTMINSTER MARYLAND

The Republican Paper of Carroll County

W. L. W. SEABROOK, Editor
GUY N. FRINGER, Manager

Published every Friday Afternoon by The American Sentinel Co., of Westminster, Maryland.

OFFICE:
MAIN AND LIBERTY STREETS

Entered at the Postoffice at Westminster, Md., as Second-class matter.

All communications for this office should be addressed to The American Sentinel Company, Westminster, Md.

Republican Ticket.

For United States Senator.
THOMAS PARRAN

For Clerk of the Court of Appeals.
AUGUSTUS M. DENHARD

For Comptroller of Treasury.
OLIVER METZEROTT

For County Commissioner.
BENJAMIN D. KEMPER

For Sheriff.
JAMES M. STONER

For House of Delegates.
EDWARD FRANK ELY
GEORGE B. KNOX
MELVIN W. ROUTSON
HERBERT R. WOODEN

For County Treasurer.
CHARLES B. KEPHART

STILL A PROBLEM

How to deal with the colored race and adjust its relations to the whites, in this country, is still a problem and a serious one. This is manifested by conditions prevailing in Baltimore at this time. Numbers of colored people, by thrift, industry and economy, in that city, have acquired sufficient means to purchase homes in prominent residential sections, and have, naturally, desired to get away from unattractive, and, in some cases, repulsive surroundings. They have invaded such localities as McCulloh and Mosher streets, which are, as a rule, inhabited by prosperous white citizens, and these have been strenuously objecting to the invasion, not only because the close proximity of colored neighbors is undesirable and offensive, but for the reason that their presence causes serious depreciation of property in such localities.

Sometime ago the city council passed a segregation ordinance, which prohibited the sale or rental to negroes of property in districts where the whites are either the only residents or nearly unanimously preponderate. The ordinance, on a test case, was carried to the Court of Appeals and declared unconstitutional. But the court, in view of the gravity of the situation, violated its own custom only to decide questions raised on appeal, and pointed out the defects of the ordinance in such manner as to indicate what sort of segregation ordinance would meet its approval, and such an ordinance has now been passed by the city council.

Pending the passage of this ordinance colored families were moving into the section to which they are now prohibited, and met with violence from small mobs of men and boys, who pelted their houses with stones, destroying windows and damaging furniture.

At this time, too, the board of governors of Morgan College, an institution for the education of colored people which has outgrown its present quarters on Fulton avenue, is looking for a site in the country, with enough land attached to be utilized in instructing students in agriculture. Its object in this respect is most praiseworthy, but people in the neighborhood of every site suggested are vigorously kicking against the location of the college in their vicinity. All this suggests an irreconcilable antagonism between the races, and, on the part of the whites is, in some respects, inconsistent with professions of interest for the elevation of the inferior race.

But the attitude of the whites on the subject is not to be condemned as unreasonable. Any cause that produces depreciation in the value of property must be objectionable to its owners, to say nothing of the social question involved. It is possible that the evils of the latter may be exaggerated, and that unjustifiable prejudice may be at its root. But it exists and will probably continue to exist and has to be reckoned with. As a rule, the colored people recognize it and prefer segregation. Most of them in this city are to be found on Charles and Union streets, a few only living in other localities. Only a very few of the more prosperous have homes elsewhere than on the streets named, some of them in close proximity to white neighbors.

Evidently the prosperous ones are those who are looking for a more desirable environment than they have been accustomed to, and this is only indicative of their cultivation in better things, their elevation, if you will, to which most white people profess to be favorable.

And there is a view of this question that most persons in discussing it seem to have overlooked. The very ability of colored people to purchase and pay for expensive homes must indicate that they are rising above the conditions in which they were born. That they have not ignored the opportunities afforded them by freedom from slavery, schools and institutions of learning, for their education and the just rewards of their labor. They have become ambitious to excel and are developing. It is unfortunate that such an ambition should be chilled by a hostile attitude on the part of the whites, but it is one of those things that could not be avoided, with centuries of different relations behind it.

One of the causes of these conditions is to be found in the proneness of the colored people to flock to the cities. The whites, to be sure, may be no better in this respect, but the country offers opportunities of advancement far superior to those of the city, if the general condition of the colored race in the latter is taken into consideration. "Back to the farm" is an admirable motto for young white men. "Back to the country," may be applied with equal force to the colored race, which is overrunning the cities.

At any rate, this should be said: colored people should suffer no injustice at the hands of the whites. If shut out of homes in desirable residential sections occupied by whites, they should be provided with opportunities of settlement in satisfactory localities, and should be promptly and fully remunerated for losses by raids of mobs on their property. It is most desirable that the race, which is here to stay, should be aided in its upward struggles; that it should be prompted and stimulated to better effort for better things than it is enjoying; that it should be made self-respecting and not kept, hopelessly, in a servile condition. How to accomplish this is still a problem.

BIGGER BOSS THAN BLAIR LEE

There are people who apprehend that Mr. Blair Lee, the Democratic candidate for United States Senator to succeed Senator Jackson for the unexpired term of the late Isidor Rayner, is laying plans to become the boss of the Democratic party in this State. His large expenditure of money, as a candidate for the Democratic nomination for Governor, two years ago, is cited as an indication of such a purpose. But according to the American Issue, the organ of the Anti-Saloon League, Mr. Lee is himself bossed by a man named Lamar, down in Motngomery county. That may be a mistake, but there is a much bigger boss controlling the Democratic party in Maryland than either Lamar or Lee, and his name is Woodrow Wilson. President Wilson dictated the nomination of Mr. Lee for United States Senator and not another Democrat in the State had the courage to contest for the prize in the direct primary. Not a member of the party could be found with ambition enough to aspire to the great office of United States Senator against the preference of Mr. Wilson. It is only reasonable to suppose that all of those who would have sought the place, under other and proper circumstances, were deterred from entering a contest for it by fear of Mr. Wilson's patronage club. That is a deadly weapon in the hands of an Executive who, right or wrong, determines to use it to promote the success of his pets, and so it transpired that Mr. Lee was given a clear field and has become his party's candidate, without opposition, by the grace of Woodrow Wilson.

Mr. Lee's nomination, under such a condition, does not assure his successful bossism, if he is aiming at such authority. The influence which brought it about would rob him of every grain of independence and render him only the subservient tool of the higher power, the bigger boss, even if he were to become, in very truth, the acknowledged dictator of his party in the State. In that case he would only be a subordinate; the real boss is in Washington.

It is doubtful, too, whether this boss has picked Mr. Lee as his chief lieutenant in Maryland. There is another, a certain William L. Marbury, who seems also to be a great favorite with the chief at Washington. It is true Mr. Marbury has yet to win out and will not have the fair sailing accorded Mr. Lee. Senator John Walter Smith is not likely to retire in his favor and there are others who are putting in strenuous claims to the place to which Mr. Marbury aspires. The patronage club will be less effective in the primaries, if the direct primary law can have the envelope system eliminated and the right of the voters to take tickets into the polling places and take tickets out prohibited. Some independence in voting may then be assured, as every voter can cast a secret ballot and not be spotted if he assumes to exercise that privilege. Under the existing law, for which Mr. Blair Lee is responsible, it is possible, by marking a ticket outside of the polls, to ascertain just how the elector votes. If that shall remain unchanged it will give Mr. Marbury some advantage in the primary, as those who fear the patronage club may make use of this method to coerce the voters, or many of them. Perhaps, however, the patronage will be, to a great extent, distributed, by the time next year's primary will be due. The terms of a large number of Republican officeholders will then have expired and the places probably filled by Democrats, unless, indeed, the boss with the big club shall decide to postpone appointments till after the primary.

The situation is a remarkable one and is without a precedent in the past history of this country. No President before Mr. Wilson ever undertook to dictate to the people of a State whom they should choose, through their representatives in the legislature, to elect to the United States Senate. The assumption of such authority is contrary to the spirit of our institutions and should not be tolerated. President Wilson has succeeded in the first part of his program, by securing the nomination of Blair Lee without opposition. Democrats who possess a spark of independent manhood should resent this by voting for Mr. Lee's Republican opponent, or, if that is asking too much of a sacrifice of principle, by leaving the squares for senatorial candidates entirely unmarked.

At best, however, the Democrats will find that Mr. Lee, whatever may be his aspirations for bossism, does not meausre up to the requirements of that station. He is subservient and there is a much bigger boss behind him.

SOLVING A MYSTERY

Those who see in the Sentinel's local columns the story of articles from the Berrett district cyclone's path having been picked up on the farm of Mr. Ephraim Bachman and elsewhere in Bachman's Valley, may wonder how it was possible for these articles to have been carried to that great distance beyond the point where the storm apparently lost its force. That point was in the neighborhood of Bird Hill, twelve miles from Mr. Bachman's farm. The explanation is probably simple. A characteristic of cyclones is that they rise and dip, that is, rise and pass greater or less distances in the upper air, then dip to earth again and continue their devastating course along its surface. This may occur more than once in the movement of a cyclone and probably did so in this case. It is believed, if not well established, that the storm which swept through Berrett and Woolery's districts was a continuance of that which on the same day and only a short time before, had played havoc in the southern counties of the State. Coming from that direction it probably rose above the earth until it struck the vicinity of Woodbine and then descended with terrific force on the premises of Dr. Hess, completely wrecking and destroying all his buildings. It may have partially rose and dipped again after passing Berrett, as its destructive force appeared less from that point. Then at Bird Hill, it probably literally went up in the air and swept onward high over head, without again descending and was diminishing in force and near extinction when it passed over Bachman's Valley, where it dropped the articles from Dr. Hess' wrecked home.

This explanation may serve to solve what otherwise would be a mystery. If any reader of this has a better solution the Sentinel will be pleased to learn it.

In the local columns of the Sentinel today will be found a brief account of the meeting of the Democratic County Central Committee, on Monday last, at which a resolution was adopted declaring the right of the committee to recognition in recommending appointments to office. That action would have been peculiar, if the right had not apparently been challengtd by the State Central Committee of the party at its recent meeting in Baltimore. At that meeting Dr. Thomas J. Coonan, who is a member of both committees, and chairman of the local one, offered a resolution similar to that adopted on Monday, but it was rejected. The rejection of the resolution by that body is construed as meaning that it only shall say who shall be endorsed for office by party authority. This is a remarkable assumption. Applying it to Carroll county it means, if carried out, that the three members of the State Central Committee from the county shall dictate all federal appointments within its borders; shall act, as it were, as a sort of Supreme court and elevate or turn down whomsoever they will. As one of these three Dr. Coonan, very sensibly, has a different opinion and endeavored, unsuccessfully, to induce the State Committee to adopt his view of the subject. He is undoubtedly right in his conception of the local committee's standing in the matter, but might have gone a step farther without violating Democratic —true Democratic—theory, the rule of the people. No good reason can be advanced for the suppression of their voice in the selection of their public servants. Every citizen has, or should have, the right to recommend or object to appointments. In selecting committees to manage their party affairs they do not surrender this natural right.

But then, this case arises in the Democratic party, which is only Democratic in name and, with all its protestations to the contrary, is not, when in power, a shining example of "government of the people, by the people and for the people."

DEFERRED CORRESPONDENCE

DEEP RUN

Corn cutting and seeding is the order of the day.

A very heavy rain passed over on Sunday which gave the ground a thorough soaking.

Quite a number of people from our vicinity attended the Hanover Fair on Wednesday and Thursday and were given a good soaking by the rain.

Mrs. Raymond Stonesifer is slowly improving from the fall she sustained last week.

Mr. Herman Feeser and lady friend, Miss Bertha Klinedinst, visited at Mr. and Mrs. Chas. W. Lippy's on Sunday.

Mr. Joseph Langdon has returned from Myersville, Frederick county, and entered upon his duty as teacher at Wisner's school.

Mr. and Mrs. Samuel F. Null and Miss Gertie Null, of Westminster, visited at the home of Henry and Moses J. Troxell at Deep Run on Sunday.

Mr. and Mrs. Raymond Stonesifer entertained the following at their home at Pine Hill on Sunday: Mollie and Allen Shealey, of Emmitsburg; Mr. and Mrs. Wm. Myers and son Eldon, of Westminster; Mr. and Mrs. Morris Stonesifer and daughter Elva, of Silver Run; Mr. and Mrs. Frank Vogt, of Sandyville; Mr. and Mrs. Harry Stonesifer, of Pine Grove, Pa.; Mrs. Harry Groft, Mrs. Geo. H. Houck and son, of Melrose: Mr. and Mrs. Chas. Furry and son Stanley, of Mountain View; William Stonesifer, of Littlestown, Pa.; Mrs. M. J. M. Troxell, son M. Burwell, and daughter Hilda N., of Deep Run; Gertie Stonesifer, Mr. and Mrs. William Everhart, Conrad S. Warehime, Paul Feeser, Elmer Lippy, John Mathias and Clarence Feeser.

Krideler's picnic was very well attended. A good program was rendered. One of the features was the singing by the children under the training of Miss Anna Krumrine.

Mr. Murry Erb moved to the Wolf mill property on Thursday.

Mr. William Hesson has purchased the tract of woodland known as "Sholl's new ground" along the Deep Run road, from Mr. Oliver Sholl, on private terms.

The mule that was reported drowned in the high water on Sunday for Mr. Harry Fuhrman, of Pine Hill, was found on Monday down the stream some distance, alive and all right. Also the 3 cows reported lost for Mr. Raymond Stonesifer were found at the home of Mr. Reuben Mathias, all right.

Jack Frost has put in his appearance but has done very little harm so far.

TANEYTOWN

Mr. Whitfield Buffington came from Philadelphia the latter part of last week to remain some time with his parents, Mr. and Mrs. John E. Buffington. He had been working in the Baldwin locomotive works for the past several years.

Mrs. John E. Smith and son, of York, Pa., visited friends here Saturday and Sunday last.

Mr. David Phillips returned Thursday last from several months visit to Michigan.

Mrs. William F. Clingan, of York, Pa., visited her children here Saturday and Sunday last.

Mr. Charles F. Hoffman sold his farm containing about fifty acres to Mr. Franklin H. Wantz for thirty three hundred and fifty dollars.

Mr. and Mrs. Richard Hill left Tuesday to visit their daughter, Mrs. Conover, in Harrisburg, Pa.

Nicholas Fringer died Monday night from the infirmities of age. He was in his seventy-ninth year. He is survived by four brothers, Michael, Worthington, Jacob and Ephraim. The funeral took place Wednesday afternoon and the interment was in Grace Reformed cemetery.

The State road is progressing very rapidly. The grading is nearly completed and soon will be ready for the final coat of finish.

NORTHERN CARROLL

Pleasant Grove school has 21 pupils enrolled. Mr. Herbert Koontz, of Littlestown, Pa., is the teacher. The writer wishes him an unusually successful school year. Mr. Koontz spent his first years of school at this school, his first instructor being Miss Edna Wilson, of New Windsor, one of the best liked teachers of Carroll county.

A heavy downopur of rain accompanied by some thunder and lightning passed over this section on Sunday. No damage has been reported in this immediate section.

Mr. and Mrs. Joseph Brown spent Sunday at Littlestown, Pa.

We are very sorry to report Mrs. George W. Dutterer is quite weak this morning, she having suffered a very weak spell early this morning. Mrs. Dutterer has been ill since June but at intervals has been able to be about the house.

Prof. Morelock, of Westminster, is calling upon the schools of the county. He visited Pleasant Grove on Wednesday.

MORGAN

Mr. and Mrs. Erman Shoemaker spent last Sunday with Mrs. Shoemaker's mother near Berrett.

The sympathy of the entire community is extended to the victims of last Sunday's cyclone.

Mrs. C. H. Milter and Mrs. Lynn Trayer were in Sykesville Tuesday.

The chicken supper held by the Ladies' Aid was a most gratifying success.

Mrs. Clinton Brightwell visited Mrs. John Allen Monday.

Mr. and Mrs. S. F. Hess are spending some time with their daughter, Mrs. Harry Crumm, near Lisbon.

Our P. O. A. Camp is comtemplating holding their oyster supper Oct. 31st.

Miss E. Pearl Mercier spent the week end with relatives in Howard county.

Miss Amelia Bersch and Miss Florence Milter visited Mrs. George R. Poole Wednesday.

Sunday School at 9 A. M.; Epworth League at 7 P. M.

PLEASANT VALLEY

One of the heaviest rains that we have had for years passed over this section of the county Sunday afternoon last.

Mr. Hollie Helwig is improving his property by putting in a bay window.

Mr. and Mrs. Wm. J. Myers and daughter Eevelyn, of Snydersburg, spent Sunday with relatives in this place. Mr. Myers is spending his vacation with his parents, Mr. and Mrs. Jacob Myers.

Our public school has again opened with about 40 pupils. Miss L. Miraud Nusbaum and Miss Hollis Leister are the teachers.

The new Hanover Health Board organized Wednesday evening by electing the following officers: Pres., Dr. C. M. Brown; secretary, David S. Eulet; health officer, T. Y. Stambaugh. Dr. C. M. Brown was a resident of Pleasant Valley for many years, and we are always glad to hear of our friends progressing.

BIRTHDAY PARTY

The home of Mr. and Mrs. James Hook was the scene of a most delightful birthday party on the 17th inst., which was the seventeenth anniversary of the birth of their daughter Mary. The guests began to arrive about 8 o'clock and amused themselves in vaious plays and games, including music and singing, until a late hour when all were invited to the dining room where refreshments, consisting of ice cream, lemonade, cakes, candies and fruits were served. Mary was perhaps the most pleased of all for she was the recipient of many useful and valuable presents.

Those present were: Messrs. and Mesdames James Hook, Theodore Beaver, Luther Zepp, Walter Hook, Geo. A. Shipley, John Gesell, Carroll Hook, Elias G. Shipley, Augustus Saddlers, Andrew Spencer, Mrs. Clara Smith, Mr. Frederick N. Hook and Mrs. Geo. Gesell, Misses Mary and Ethel Hook, Nettie Niner, Virgie Davis, Janet Rash, Eva Davis, Agnes Boylan, Hilda Davis, Pearl Lockard, Margie Schnauble, Julia Gist, Mary Shipley, Evelyn Jones, Goldie Shipley, Louise Brown, Jennie Rickle, Lena Gesell, Irene Shaeffer, Florence Spencer, Grace Rickle, Mabel Chrest, Lillie Davis, Ina Shipley, Lydia Schlosser, Elizabeth Sinnot, Mary E. Hook, Hilda and Julia Hook and Messrs. James L. Plack, Charles Saylor, Bernard Shaeffer, Clayton Stoner, Curtis Rash, David Little, Chas. Diffendal, Charles Noel, John Derr, Johnnie Rosenberger, Edward Little, Howard Coppersmith, Levi Wagner, James Boylan, John Wagner, Edward Heagy, Herman Saylor, Walter Sayers, Theodore Shaeffer, Rolan Shipley, Geo. Zepp, William Bush, Roy Gamber, Edward Spencer, Samuel Arnold, Tivis Buckingham, Isaac Rickle, Francis Smith, Wesley Shipley, James, Ray and Warren Hook.

A SURPRISE PARTY

A surprise party was given at the home of Mr. and Mrs. Edward Flickinger near Frizellburg, September the 11th, in honor of their daughter, Gertrude. The party was a complete surprise to her. Tht evening was spent in games and music. At a late hour all were invited to the dining room were refreshments were served in abundance, after which all departed for their homes wishing Miss Gertrude many more happy surprises. Those present were:

Messrs. and Mesdames Edward Flickinger, R. F. Wantz, Mervin Cashman, Aaron Miller, Robert Baust, John Fowler, T. H. Ries, of Baltimore; Mesdames Emily Wantz, Edward Hesson and Arthur Stevenson; Misses Ruth Young, Elizabeth Wolfe, Romaine Young, Grace Formwalt, Nora Ecker, Mary Wantz, Mary Wagner, Beatrice Everhart, Grace Wantz, Annie Ries, of Baltimore; Nellie Young, Romaine Formwalt, Rosie Wagner, Emma Dutterer, Marie Royer, Mary Zile, Jennie Dickensheets, Virgie Myerly, Clara Zahn, Mabel Wantz, Ada Coppersmith, Irene Fitz, Lulu Wellar, Gertrude Zile, Helen Hesson, Ruth Wellar, Grace Haines, Effie Cashman, Charlotte Haines, Helen Baust, Margaret Fowler, Mary Miller, Julie Wagner, and Messrs. Harry Formwalt, Benton Flickinger, Sterling Young, Elmer Wantz, William Hively, Milton Wantz, Hon Warehime, William Flickinger, Earl Haines, Edward Zepp, Mervin Feeser, Carroll Hively, Charles Graham, Charles Flickinger, Sterling Hively, Robert Dickensheets, Walter Haines, Maurice Bankert, Daniel Willett, Martin Koons, Clifton Null, Vollus Ecker, Charles Starner, John Schaeffer, Albert Zollickhoffer, William Bell, M. C. Haines, Paul Welk, Harry Leppo, Truman Dickensheets, Earl Schaeffer, Charles Hull, Thomas Devilbiss, Ernest Bell, Glenis Warehime, William High, Clarence Cashman, Herman Hesson, Oden Cashman Carlton Hesson, and Samuel Baust.

$100 REWARD, $100

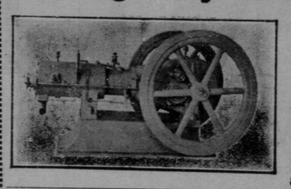
The readers of this paper will be pleased to learn that there is at least one dreaded disease that science has been able to cure in all its stages, and that is Catarrh. Hall's Catarrh Cure is the only positive cure now known to the medical fraternity. Catarrh being a constitutional disease, requires a constitutional treatment. Hall's Catarrh Cure is taken internally, acting directly upon the blood and mucous surfaces of the system, thereby destroying the foundation of the disease, and giving the patient strength by building up the constitution and assisting nature in doing its work. The proprietors have so much faith in its curative powers that they offer One Hundred Dollars for any case that it fails to cure. Send for list of testimonials.

Address: E. J. CHENEY & CO., Toledo, Ohio.

Sold by all Druggists, 75c.

Take Hall's Family Pills for constipation.

The Quincy Gasoline Engines



The easy starters.

The smooth runners.

The most economical fuel users.

The long livers, no hidden parts, stationary, portable and tractors.

New Holland Feed Mills, Ohio Feed Cutters

THE GEARLESS **New Ideal Manure Spreader**

handles top load three feet high, front and rear wheels track with wagon, spreads six feet wide.

Osborne Binders, Mowers, Harrows, all Supplies and Repairs. Special prices on Twine to dealers.

J. L. BAUST, Agent

Phone 239 Corner Main and Liberty Sts., Westminster, Maryland jan 7

READY FOR CHICKEN RAISERS

with the BEST OIL that can be produced for that purpose; true to name and quality,

We Guarantee It For Incubators And Brooders

as it has been carefully tested by the largest hatchers in Carroll county, and for producing an even temperature it cannot be surpassed. We can give you references from the best people of our county, who claim it is the cheapest because it is safe and lasts longer than the cheaper oils.

We also carry a full line of Foods and Supplies

Our Grocery and Confectionery Line is Complete

At The Old Reliable Merchants, **Geo. R. Grumbine,** At Forks of Road, Westminster, Md.
Both Phones

FRANK T. SHAEFFER

Opposite Anchor Hotel, - - - Westminster, Maryland

Plumbing, Heating and Tinning
General Repair Shop : : : :

¶ I am ready at all times to do any work in my line. Bids on heating and plumbing cheerfully given. Give me a call and save money.
C. & P. Phone 95-w My Work Speaks For Itself

We Will Save You Money

On your shoe purchases. Come in this store and see the unusual values now being offered in stylish new shoes for men, women and children. Our styles are right, our qualities are the best, our prices are the lowest. We want every man in Carroll county to try a pair of our

Heavy Working Shoes

just to see what is in them. You can't lose. If you are thinking of buying

Hats, Caps, Neckwear, Hosiery, Collars, Gloves,

this place is where you get the styles and low prices.

We want your trade.

Wm. C. Devilbiss,

22 W. Main Street, - WESTMINSTER, MD.

Stage Money

may look like real money, and somebody else's coal may look like our coal—but there the likeness ends. All coal is black but the quality varies just like the weather. You will find our coal uniformly good—free from dirt, dust, clinkers, coke and foreign matter. Burns smoothly, steadily and hotly. Priced right.

The Lumber, Coal & Supply Co.

sep 6-tf

Westminster Deposit and Trust Company,

Westminster, Maryland.

Capital,	$100,000.00
Surplus and Undivided Profits,	129,075.43
Deposited with the Treasurer of Maryland,	35,000.00
Stockholders Liability,	100,000.00
Security to Depositors,	$364,075.43

4 Per Cent Paid On All Time Deposits.

If you find it inconvenient to come in person to do your banking write us, inclosing Money Order, Check or Currency, stating what you wish done, and upon receipt of letter we will send you a Bank Book or certificate of Deposit.

Banking by mail is perfectly safe, as we have the Free Delivery, which brings the mail right to your door.

You can deposit from $1.00 to $100.00 month in the Savings, and interest is calculated January 1st, and July 1st, each ye.

Large or small amounts received on Certificate or Time Book of Deposit. Our boxes in the

Fire and Burglar Proof Vault

with two keys are for rent at prices from $3.00 to $10.00 a year and access can be had from 9 a. m. to 4 p. m.

We act as Executor, Administrator, Guardian or Trustee, and any business left with us receives the best of attention.

DAVID E. STEM, President.
N. H. BAUMGARTNER, Secretary and Treasurer.

©Maryland State Archives, msa_sc2900_scm2306-0323