

THE CARROLL RECORD

(NON-PARTISAN)

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by The Carroll Record Company

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All articles on this page are either origi-
nal or properly credited. This has always
been a fixed rule with this office.
All advertisements for 2nd, 3rd, 6th and
7th pages must be in our office by Mon-
day morning of each week; otherwise, in-
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following week.

The publication in The Record of clip-
ped or signed editorials does not neces-
sarily mean that such editorials are en-
dorsed by The Record. In many instances
they are published in order to show
varying opinions on public topics.

THURSDAY, JANUARY 13, 1966

ALL AROUND THE PROBLEM

Should a scholar who accepts a government research grant also be willing to accept government rules on how to do the work? That question is being discussed quite a bit these days in colleges and universities. And with millions of tax dollars being spent on such grants, it might be a good idea if we taxpayers gave a little thought to the question, too; perhaps passing our thoughts along to our Congressmen, who are supposed to have some control over how our tax dollars are spent.

It's easy enough to say, as some do, that anyone who accepts money to do a research job should also accept the rules laid down by whoever puts up the money. But this doesn't work with a government grant because the taxpayers put up the money while some political appointee or career bureaucrat lays down the rules. A classic example of what usually happens under that arrangement showed up during the hearings in early 1965 on appropriations for the Arms Control and Disarmament Agency. When members of the House and Senate appropriations committees examined research papers produced by professors who received grants from that agency, almost without exception those researchers had left unchallenged the premises laid down by the agency beforehand, and ended up simply endorsing and promoting the current policy line. In some cases the research papers appeared as nothing more than rewrites of theoretical papers published months and years before by leading proponents of international arms control.

Former Secretary of HEW, Arthur Flemming, who is now president of the University of Oregon, said recently that if conditions surrounding research grants "would impair a scholar's freedom of inquiry, he has an obligation to say no to the government . . . This may cause the government to change its policies." A noble thought, we agree, and perhaps practical enough for a university president. But faculty members in lower pay brackets might see it a little differently. Those who agree with the current policy line, or who were willing to say so for cash, would then get all the grants and there would be even less objective research.

Moreover, it is apparent that Mr. Flemming and most other scholars who have made news on this topic never entertain the thought of doing away with government research grants. They propose there should be even more such grants, only with fewer restrictions on "freedom of inquiry." Which is, as we see it, talking around the real problem. The question should be whether all these government grants are necessary or proper in the first place.

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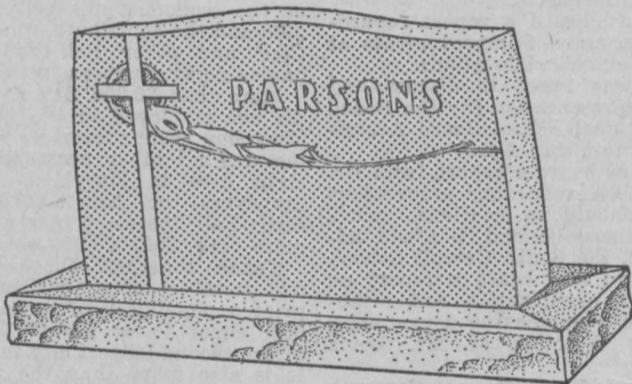
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Call to arrange an appointment with a Travelers Aid social worker a week or ten days before the trip is to begin. Bring the child with you; the social worker will want to talk with him, too, about the trip.

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1. Has it been verified that the child is expected at his destination and is there a plan for a relative or friend to meet him when he arrives? Travelers Aid can arrange through a sister Travelers Aid for a child to be safeguarded when he arrives so that he will not be alone and frightened in a strange place.

2. Does the child have to make a change on his journey? Might this also mean going from one station to another? Travelers Aid can arrange for

the child to be met and supervised during this change through its chain of services.



3. What arrangements can be made for food and other expenses incidental to making the trip?

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NOTICE OF SPECIAL MEETING OF STOCKHOLDERS

Notice is hereby given that, pursuant to call of its directors, a special meeting of the stockholders of The Birnie Trust Company of record at the close of business on January 31, 1966, will be held at its principal office, 103-105 East Baltimore Street, Taneytown, Maryland, on Monday, February 7, 1966, at 10:00 o'clock A. M. Eastern Standard Time, for the purpose of considering and determining by vote whether an Agreement of Merger to merge the said Bank and First National Bank whose main office is at Taneytown, Maryland, under the provisions of the laws of the United States and of the State of Maryland, shall be ratified and confirmed, subject to the approval of the Federal Deposit Insurance Corporation and the Bank Commissioner of Maryland; and for the purpose of voting upon any other matters incidental to the proposed merger. A copy of the aforesaid Agreement, executed by the appropriate officers of each of the two banks pursuant to authorization of a majority of the Board of Directors of each institution, providing for the merger, is on file at the principal office of the Bank and may be inspected during business hours.

Stockholders who dissent and vote against approval of the Agreement shall be entitled to payment of the value of only those shares which are voted against approval, pursuant to the provisions of Article 11, Section 113 of the Annotated Code of Maryland (1957 Edition), should the merger become effective.

Merwyn C. Fuss,
President

1-6-5t

FIRST NATIONAL BANK

TANEYTOWN, MARYLAND.

NOTICE OF SPECIAL MEETING OF SHAREHOLDERS

Notice is hereby given that, pursuant to call of its directors, a special meeting of the shareholders of First National Bank of record at the close of business on January 31, 1966, will be held at its office, Taneytown, Maryland, on Monday, February 7, 1966, at one o'clock P. M. Eastern Standard Time, for the purpose of considering and determining by vote whether an Agreement of Merger to merge the said Bank and The Birnie Trust Company whose main office is at Taneytown, Maryland, under the provisions of the laws of the United States and of the State of Maryland, shall be ratified and confirmed, subject to the approval of the Federal Deposit Insurance Corporation and the Bank Commissioner of Maryland; and for the purpose of voting upon any other matters incidental to the proposed merger. A copy of the aforesaid Agreement, executed by the appropriate officers of each of the two banks pursuant to authorization of a majority of the Board of Directors of each institution, providing for the merger, is on file at the principal office of the Bank and may be inspected during business hours.

Shareholders who dissent and vote against approval of the Agreement shall be entitled to payment of the value of only those shares which are voted against approval, pursuant to the provisions of The National Bank Act, Title 12, United States Code Annotated, Section 214 a (b), and of Article 11, Section 113 of the Annotated Code of Maryland (1957) Edition, should the merger become effective.

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President

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CURRENT EVENTS
FIFTY YEARS AGO

A cold wave, fresh from Canada and the Dakotas, arrived last night and should drive away the grippe bugs.

For the first time in its history, Taneytown is regularly supplied with a Baltimore evening paper, the bus from Westminster making the service possible.

At a regular meeting of the Taneytown Fire Company held on January 7, 1916, the following officers were elected to serve for the year: president, Burgess S. Miller; secretary, Lenny Valentine; vice president, Norman B. Hagan; treasurer, James Galt; foreman, Albertus G. Riffle.

Governor Harrington Inaugurated Wednesday, Emerson C. Harrington of Dorchester County was inaugurated Governor of the State, on Wednesday. The ceremonies were held in the State House. Gov. Goldsborough presented the Governor-to-be to the Assembly.

RANDALL — ALTHOFF, WALSH — ALTHOFF — A double wedding at St. Joseph's Catholic Church, Taneytown, was solemnized Tuesday morning by Rev. Father J. S. Cuddy. The contracting parties were Miss Edith M. Althoff to Charles W. Randall of Littlestown, Pa., and Miss Mary M. Althoff to James Walsh of Westminster. The brides being the daughters of Mr. and Mrs. Joseph E. Althoff, near Taneytown.

(Advt.) "Third annual Bargain Sale of D. M. Mehring & Son: Ladies house dresses, 69¢; boys overalls, 22¢; white enameled basins, 9¢; boys gun metal button shoes, \$1.39. A few of the multitude of bargains.

Frizzellburg . . . The soft weather has again crippled the prospects for ice. . . Calvin Starner, while butchering on Monday, accidentally cut an ugly gash in his hand. . . Charles Sweigart, who resides in Minnesota, arrived here unexpectedly last week. After spending much of his early life here, he left for the West about 18 years ago. . . After a delightful wedding tour of one week in Waynesboro and York, Benton Flickinger and bride returned home Tuesday evening.

(Advt.) The Carroll County Savings Bank, Uniontown, will open a Christmas Savings Account for patrons who so desire. 4 percent interest paid on such accounts. Jesse P. Garner, treasurer; Dr. J. J. Weaver, president.

NOTICE

The regular annual meeting for the election of seven Directors to manage the affairs of The Detour Bank for the ensuing year, will be held at The Detour Bank, in Detour, Md., on Monday, January 17, 1966, between the hours of 1:00 and 2:00 o'clock, P. M., E.S.T.

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NOTICE TO READERS AND SUBSCRIBERS

The editor wishes to advise the readers and subscribers of The Carroll Record that we welcome and encourage your social items such as anniversaries, parties, weddings, trips, out-of-town guests, unusual happenings, etc. This is your weekly newspaper and is a weekly record of happenings and events in this community. We do request that these articles be signed, and given to us as early as possible in the week.

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NOTICE TO CREDITORS

This is to give notice that the subscribers have obtained from the Orphans' Court of Carroll County, in Maryland, letters Testamentary on the personal estate of

ANGIE SAYLER MYERS, late of Carroll County, deceased. All persons having claims against the deceased are warned to exhibit the same with the vouchers thereof, legally authenticated, to the subscribers, on or before the 21st day of July, next; they may otherwise by law be excluded from all benefits of said estate.

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NOTICE OF PROPOSED BANK MERGER

Notice is hereby given that The Birnie Trust Company, Taneytown, Maryland has made application to the Federal Deposit Insurance Corporation, Washington 25, D. C., for its written consent to merge with First National Bank, Taneytown, Maryland.

This notice is published pursuant to Section 18 (c) of the Federal Deposit Insurance Act.

December 22, 1965

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Taneytown, Maryland

FIRST NATIONAL BANK
Taneytown, Maryland

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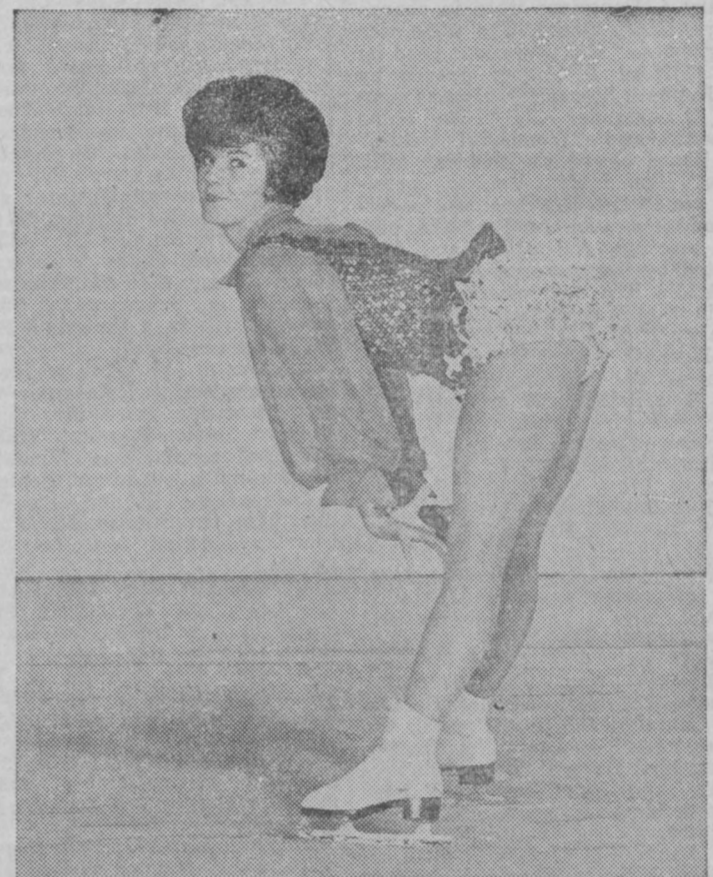
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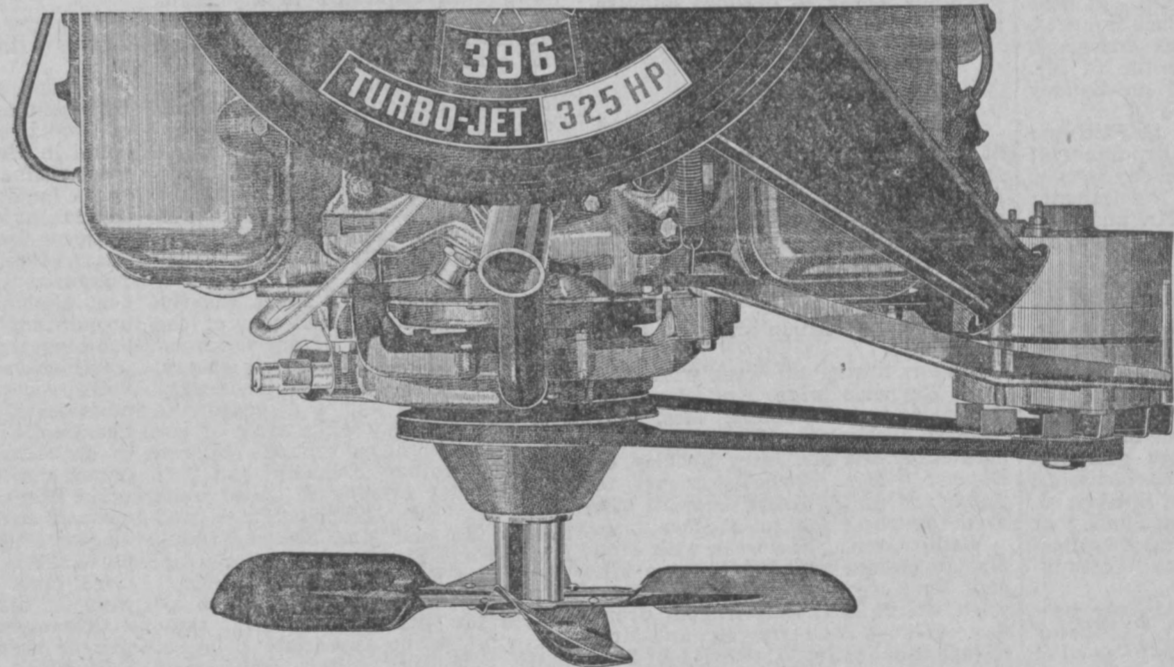
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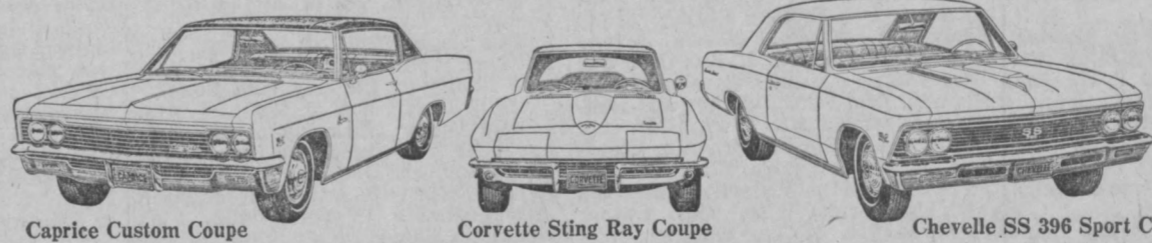
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TANEYTOWN, MARYLAND

THE CARROLL RECORD THURSDAY, JANUARY 13, 1966

CORRESPONDENCE

Latest Items of Local News Furnished By Our Regular Staff of Writers

We desire correspondence to reach our office on Wednesday, if at all possible. It will be necessary, therefore, for most letters to be mailed on Tuesday morning. Letters mailed on Wednesday may not reach us in time.

FRIZELLBURG

Services on Sunday at the Frizzellburg Church of God will include: Worship Service at 9:00 A. M.; S. S. at 10:00 A. M. On Thursday, prayer meeting at 7:30 P. M. The Rev. Fred E. Horn, pastor, Mr. Howard Carr, S. S. Supr.

On Friday night, January 14, Linda O'Ligney, Jimmy Willet and Herman Barrick will represent the church in the Quarterly Eldership Bible Quiz to be held at the South Mountain Church of God, South Mountain, Pa. The text for the quiz is Hebrew 7 to 10.

On Monday, January 17 the quarterly Bible Conference will be held here at Frizzellburg. There will be a service at 2:00 and 7:30 P. M. The Ladies Aid of the church has planned to serve the evening meal.

The Ladies Aid of the Frizzellburg Church of God held their monthly meeting at the home of Mr. and Mrs. Robert Bosley on Tuesday evening, January 4. Devotions were in charge of Mrs. Larry Beard. The topic was "Forgiveness." Scripture was read by Mrs. Clifford Pittinger; prayer by Mrs. Kenneth Stonesifer. Hymns sung were, "I Surrender All," "I Am Thine O, Lord" and "Wonderful Peace."

Mrs. Beard closed the meeting with prayer. Mrs. Harry Frizzell, president, conducted the business meeting, minutes were read of the previous meeting, roll called and dues collected by the secretary, Mrs. Ross Heltridde. The next meeting will be held in the Educational Building on February 1. Mrs. Larry Wimert and Mrs. Kenneth Stonesifer will be the hostesses. The meeting closed with C. E. benediction. A personal gift shower was given Mrs. Fred Horner. She received many lovely and useful gifts. Refreshments of ice cream, cup cakes, candy and ginger ale were served to 28 members present.

Last Saturday Mr. and Mrs. Walter Senft visited at the home of Mr. and Mrs. Charles Sackman, Edgewood, Md. On Sunday they visited Mr. and Mrs. Guy Neudecker and family, Grasonville, Md.

Visitors at the home of Mr. and Mrs. Harry Frizzell last Thursday afternoon were Mr. and Mrs. Samuel Gore, Chartley. Other visitors in the evening were Mabel and Jim Shaffer, Mr. and Mrs. Carol Davis and daughter, Mr. and Mrs. Merwyn Palmer and sons, Mr. and Mrs. Jerry Tenney, Finksburg.

The Baptist 4-H Club will meet on Saturday, January 22 at the home of Gail Sanner at 9:30 A. M.

The Frizzellburg Homemakers Club will meet Wednesday evening, January 19 at the home of Mrs. Robert Willet, Tyrone Road, at 8:00 P. M. The program will be in charge of the International Relations chairman, Mrs. Albert Kingston and a film strip will be shown on the topic, "The Associated Country Women of the World." A good attendance is urged.

Mr. and Mrs. Charles Armacost, Uniontown Rd., were guests of Mr. and Mrs. Walter Senft on Sunday evening.

Mr. and Mrs. Samuel C. Pittinger entertained 21 to a family dinner at their home during the holiday season. Miss Dorothy Helwig, Westminster was a dinner guest of Mr. and Mrs. Walter Myers, Jr. and Mark on Wednesday evening.

Mr. and Mrs. Harry Frizzell spent from Friday to Tuesday during the holiday season at the home of Mr. and Mrs. Hershall Frizzell and family, Hampton, Va. Allen and Sheri Frizzell returned with their aunt and uncle and visited here with them a week. On Friday Mr. and Mrs. Hershall Frizzell and children also visited in the Harry Frizzell home, all returning to Hampton on Sunday.

Mrs. Ella Basler spent Sunday at the home of Mr. and Mrs. Ray Basler, Jr., Arnold Rd., near Westminster.

The Never Weary Class members of Emmanuel (Baust) Lutheran Church held their monthly meeting on Tuesday evening, January 4 at the home of Mr. and Mrs. Geo. Sanner. The leader, Harold Myers used chapter 1 of the new text book "The Courage to Care," entitled "Troubles and Tranquilizers." The hymn, "Blessed Assurance" was followed by scripture and prayer by the leader. The president, Walter Myers, Jr. conducted the business meeting. Birthdays of Edna Myers, Mrs. Edward Haifley, William Flohr, Mrs. Grace Myers and Mrs. Martin Myers were noted. The following officers were elected for the coming year: president, Mrs. Audrey Buffington; vice president, Kenneth Lambert; secretary, Mrs. Vernon Zimmerman; cor. secretary, Mrs. George Sanner; treasurer, Mrs. David Sprinkel; auditing committee, Mrs. George Sanner and Wm. Flohr. The next meeting will be held at the home of Mr. and Mrs. Norman Welk with Edna Myers as leader. Refreshments were served and a social hour followed.

The Uniontown Lutheran Parish Council will meet January 14 in Mt. Union parish hall at 8:00 P. M. The Emmanuel (Baust) Church Council will meet January 18 at the home of Wayne Rohrbaugh at 8:00 P. M.

The church bulletins for the Worship Service at Emmanuel (Baust) Lutheran Church on Sunday were given by Mr. and Mrs. Kenneth Lambert in loving memory of Mrs. Nellie Lambert who passed away January 3, 1965.

Mr. William Hesson, Sr., Littlestown Rd., was a Sunday dinner guest at the home of Mr. and Mrs. Russell Warner on Sunday. Mrs. William Erb, Billy and Katyn, Union Bridge,

visited in the same home on Sunday evening. Other recent visitors were Mr. and Mrs. Ralph Dutterer, this place.

Mr. and Mrs. Sterling Zimmerman, Westminster, spent Wednesday afternoon and evening at the home of Mrs. Walter Myers, Sr. and Mrs. Bessie Freet.

On Tuesday evening Mr. and Mrs. John Hyle and Denise visited Mr. and Mrs. Herman Eyer and daughter, near Tyrone. The Hyles' were guests of Mr. and Mrs. Joseph Knauer, Warehime Rd., on Wednesday evening.

Two rosebuds were on the altar of Emmanuel (Baust) United Church of Christ at the Worship Service on Sunday in honor of the occasion of a daughter born to Mr. and Mrs. Philip Lawyer and a daughter born to Mr. and Mrs. Larry Bowers. The choir sang an anthem, "Blessed Assurance," accompanied by Mrs. Denton Wanz. The offertory piano-organ duet was by Joyce Maus and Mrs. Wanz. The ushers were: Ralph Dutterer and Norman Graham. The acolyte was Neal Frock.

Services on Sunday, January 16th, at Emmanuel (Baust) U.C.C. include: S. S. at 9:30 A. M.; Holy Communion at 10:30. The Rev. Robert V. Johnson, pastor, Mrs. Raymond Dukehart, S. S. superintendent.

On Sunday evening the Council of Lay Life and Work will sponsor a program in the parish house at 7:30 P. M. The planning committee is: Mr. and Mrs. Wm. Maus, Mr. and Mrs. Noah Warehime, Mrs. Betty Lacey, Mrs. Herman Arrington. The Gideons will speak of their work throughout the world.

The Aid Society met on Tuesday evening in the parish house. The devotions were led by Mrs. Shirley Little. Reports were heard from the secretary, Mrs. Ardel Stonesifer and the treasurer, Mrs. Ralph Koons. The business meeting was conducted by the president, Mrs. Ralph Dutterer. Thank-you notes were read from Mr. and Mrs. Merwyn-Dutterer and Mr. and Mrs. Charles Simpson. The birthday of Mrs. Stanley Stonesifer was acknowledged. Plans were made to serve a banquet to the Guernsey Association on February 11. The next meeting will be a Valentine Party to be held February 1.

Visitors at the home of Mrs. Wm. Flickinger and Joyce Garber on Sunday afternoon were Mr. and Mrs. Howard Davis, Pleasant Valley.

Billy Sherman, New Windsor, was a week-end guest at the home of his grandparents, Mr. and Mrs. William Sherman. On Sunday Mr. and Mrs. Charles Sherman were also dinner guests.

Mr. and Mrs. Jack Hesson and family moved on Wednesday to their newly built home on the Uniontown Road.

Mr. and Mrs. Harold A. Warner and family moved on Saturday to the Mrs. Margaret Warner property. Our best wishes to each family.

Mr. and Mrs. John Hyle and Denise visited at the home of Mrs. Thelma Coleman and Vickie on Friday evening.

Mr. and Mrs. Harry Frizzell and niece, Sheri Frizzell visited Mr. and Mrs. Robert Jones, Lochern last Wednesday.

Mr. and Mrs. John Buckingham of Westminster visited Mr. and Mrs. Walter Myers, Jr. and Mark on Friday evening.

Thought for today - Today has one thing in which I know I am equal with others - time. All of us draw the same salary in seconds, minutes, hours.

HARNEY

Service on Sunday, January 16, at St. Paul's Lutheran Church - Worship at 9:00 A. M.; S. S. at 10:00 A. M. The Primary Department will have S. S. in the Parish Hall. Pastor, Rev. Eugene Young.

Visitors during the week with Bernice and Georgia Hiteschew were Mrs. George Shriver, Mrs. Luther Fox, Mrs. J. Walter Kump and Mrs. Clarence Baker.

Visitors during the week with Mrs. Ruth Reynolds were Mrs. Raymond Reynolds and Ramonda, Mrs. Roy Cramer, Littlestown, Pa.; Miss Barbara Kiser and Mr. Jerry Buckley, of Keymar. Mrs. Reynolds wishes to thank the V.F.W. Auxiliary for the basket of cheer she got at Christmas.

Visitors during the week with Mrs. Marian Haines and family were Mr. and Mrs. George Marshall, Littlestown, Rt. 2; Mrs. Earl Angell, Brenda and Janet, Mt. Airy; Mr. and Mrs. Claude Fissel, Gettysburg Rt. 5, Pa.; and Mrs. Robert Strickhouser.

Mr. and Mrs. Jennings Martin and sons visited Tuesday evening with Mary Haines.

The following visited Mr. and Mrs. Reynold Ridinger and father Withers during the week: Mr. Dennis Hartlaub, Mr. and Mrs. Ray Slaybaugh, Sharon and Lisa, Littlestown, Pa.; Mr. George Clingan, Mr. Fred Spangler and Mrs. Theodore Ridinger and Ronald.

Callers during the week with Mr. Samuel Valentine were: Mr. Gene Waybright, Mr. and Mrs. Edward Cluck and sons, Mr. George Valentine, Littlestown, Penna. and Mrs. Anna Frock.

Visitors during the week with Mrs. Howard Kump and Mrs. Effie Fream were Mrs. George Naylor, Taneytown; Mrs. Ernest Fream, Greenville; and Mrs. Robert Strickhouser.

Visitors during the week with Mr. and Mrs. Theodore Ridinger and Ronald were: Pvt. Richard Ridinger, Fort George G. Meade; Miss Jeanne Groft, Hanover Rt. 4, Pa.; Mr. and Mrs. Claude Fissel, Gettysburg, Pa.; Mr. and Mrs. Wm. Ridinger and family, Littlestown Rt. 1, Pa.; Mr. and Mrs. Lake Ridinger, Sr., Mr. Cleveland Stambaugh, Mrs. Clarence Baker, Mr. and Mrs. Russell Wanz, Jr., Mrs. Katherine Wise, Mrs. Luther Fox and Mr. Walter Clingan.

Recent visitors with Mr. and Mrs. Martin Six, Barry, Brett and Belinda were Mr. and Mrs. Carroll Kooztz, Littlestown, Pa.; Mrs. Wilbur Gross, Taneytown and Mrs. Ronald Welty and Kevin.

Mr. and Mrs. Elmer LeGore visited Thursday afternoon with Mr. and Mrs. Dabert Spangler.

Mr. and Mrs. Stockton Rouzie, of Frederick, prepared supper and

brought and ate with Mr. Samuel Valentine.

Mr. Charles Shildt returned home from the Annie M. Warner Hospital on Saturday; our son, David and grandson, Thomas Shildt, brought him home.

A public turkey and oyster supper will be served on Saturday, January 15, at the Firemen's Building, from 1:00 P. M. until 7:00 P. M.

Mrs. Florence Poole, Deer Park Road and Mrs. Roy Wagner, Westminster, visited Saturday afternoon with Mary Haines.

Mrs. Esther Fuss prepared supper on Saturday for Mr. Samuel Valentine and Mrs. Mary Clutz.

Mr. Fred Spangler will collect junk Saturday, January 15.

Callers at the home of Mr. and Mrs. Charles W. Bridinger over the week-end were Mr. and Mrs. Wm. Welling, Westminster, and Mr. C. Francis Bridinger, Littlestown, Pa.

Visitors over the week-end with Mr. and Mrs. Carroll Hively, Jr., Jackie and Kimmy were Mr. Perry Lewis, Keymar; Mr. and Mrs. Larry Hively, Keyville Rd. and Mr. and Mrs. Wayne Hively, Karen and Roxanne, Baptist Road.

Week-end visitors at the home of Mr. and Mrs. David Yealy were Mr. and Mrs. George Patterson and Catherine, Littlestown, Pa. and Mr. and Mrs. Luther Luckenbaugh, Taneytown.

Sunday callers at the home of Mr. and Mrs. Charles Shildt were Mr. and Mrs. David Shildt, Littlestown, Pa.; Mrs. Catharine W. Shildt, Mrs. Thelma Yingling and Mrs. George Shriver.

Sunday guests with Mr. and Mrs. Fred Spangler, Susie, Freddie and Cindy Lou were Mrs. Oharo Clabaugh and Mr. and Mrs. Ralph Vaughn, Bonnie, Vonnie and Mikie.

Mr. and Mrs. Robert Strickhouser visited relatives at Damascus on Sunday afternoon.

Mr. and Mrs. Oscar Haines, Woodbine visited Sunday afternoon with Mary Haines.

Monday visitors with Mr. and Mrs. Charles Shildt were Mr. Dabert Spangler, Mrs. Anna Shildt and son, Elmer, Mr. and Mrs. Elmer LeGore and Mr. Fred Spangler.

Monday evening visitors with Mr. and Mrs. Ralph Vaughn and family were Mr. and Mrs. Kenneth Vaughn and family of Emmitsburg.

KEYSVILLE-DETOUR

Congratulations this week to the new grandparents, Mr. and Mrs. Glenn (Jimmy) Groshun of Keysville. Their daughter Frances, who is now Mrs. David Francis of Bel Air, gave birth to a daughter - Lissa Ann - last week.

We were all sorry to hear of the accident last Thursday when Virginia Kehne, daughter of Mr. and Mrs. Lawrence Kehne of the Keysville Rd., was struck by a car while crossing the road to meet the school bus. She is in Annie Warner Hospital and I'm sure cards would be most welcome. I understand she is on the critical list.

The remodeling of the former Dayhoff house in Detour (next to the store) has been completed and looks just grand. Mr. and Mrs. Raymond Clingan, Tammy and Terry, formerly of Taneytown, are now living in it.

Mr. and Mrs. Michael Miller, who recently moved into their new home in Rocky Ridge, were Sunday evening callers with Mr. and Mrs. Richard Wilhide, Susan and Christine of the Forest and Stream Club Road.

I've been requested to say thank you to each and every one of you who remembered them at Christmas-time with cards and letters by Capt. John Hood of the U.S. Army and L/Cpl. Robert Dinterman of the U.S. Marine Corp. Both young men sincerely appreciated being remembered by so many of you.

A number of people from this area attended the funeral services on Friday for Mrs. Donald F. Brake, mother of our former pastor, in Waynesboro, Penna.

It is with a heavy heart (as the saying goes) that I tell you of the death of our family of our sister-in-law, Mrs. Ralph (Lillian) Felharty, Jr., of Overall, Va., last Wednesday afternoon. Bill and I attended the services on Friday while some of our wonderful neighbors kept the children for us. Mother Felharty had left here Tuesday evening to spend some time with her granddaughter and family, Mr. and Mrs. Robert Rudin, Michael and Steven of Silver Spring, but she is now with Ralph, "Butch" and Patsy in Overall. Thanks to all of you for your expressions of sympathy for we do appreciate them so.

Mr. and Mrs. Lloyd Wilhide of Keysville visited on Sunday evening with Mr. and Mrs. John Smith near Mayberry.

Callers last week at the home of Mr. and Mrs. Charles Clutz of River Dale Farm near Detour were Walter Garrett and Gordon Garrett of Greenmount, Mr. and Mrs. Jennings Frock of Mayberry, Mrs. Upton Dayhoff and Mrs. E. M. Valentini of Keysville, Mr. and Mrs. Carroll Wilhide near Detour and Oliver Leaking of Key- mar. Mrs. Leonard Reifensider visited with Mrs. Clutz Wednesday evening while the men attended the Kiwanis meeting. On Saturday afternoon their daughter and son-in-law, Mr. and Mrs. Hugh Heaps of Silver Spring visited with them.

Visitors on Sunday with Mrs. William Weishaar and Randy of Forest and Stream Club Road were her daughter and family, Mr. and Mrs. Paul Wildisan, Kevin and Kim of Westminster.

Miss Gladys Ault of Accident, Md., has been visiting with the Clyde Wilhide family of the Keysville Road.

"Bill" Dilley, son of Mr. and Mrs. Luther Dilley (formerly of Detour), has been reactivated in the Marine Corps and left December 12 for California. His wife and three children are remaining in Gainesville, Fla., where he has been studying for his doctorate and hopes to return. His address is: Warrant Officer (W-1) George William Dilley, USMC, 7th Communications Battalion, Force Troops, FBNPAC, Twenty-nine Palm, Calif.

Guest speaker at Keysville Lutheran Church on Sunday was Paul Case, a senior at the Seminary in Gettysburg, whose home is Enola, Pa. He spoke about Christ in the temple

as a young boy when he said he must "be about the things of my Father." Too often, he said, we have very little concern about God and the things of God. Sin is defined as a rebellion against God and we so often plot our own course with no regard for Him. We don't seem to care until disaster is upon us and then it is too late. The basic theory, he went on, to explain why man's way for men without regard for God.

Happy Birthday wishes next week to Fred Wilhide, Roy Baumgardner and Wayne Fleharty on the 18th, Daniel Ridinger on the 21st and Mrs. Carroll (Edith) Wilhide on the 22nd.

Dates: Eager Beaver Girls' 4-H Club meeting on Friday evening (14th) at the home of Ellen Fleharty, a joint Union Bridge Parish Council meeting on Jan. 20 at 8 P. M. at Rocky Ridge. On the 19th, three Homemakers meeting at the Ag Center, beginning at 10 A. M.; regular meeting of Keysville-Detour Homemakers Club at the home of Mrs. Lloyd Wilhide at 7:30 P. M., and Union Bridge Parish Lutheran Men at Rocky Ridge at 7:45 P. M. Cub Pack 459 monthly meeting on Friday, the 21st.

FAIRVIEW

I was shocked last Tuesday evening when I received a telephone call from Mrs. Richard Stansberry telling me Mrs. Noah Babylon, near Baust Church, had been taken to the Carroll County General Hospital in Westminster; and since then learned she underwent surgery on Wednesday. We wish her a speedy recovery.

I wish to thank all, who in one way or another, remembered me on my birthday, January 10. Again many thanks.

Mr. and Mrs. Charles Frock and children, Steven and Debra and Franklin Baker called on Mr. and Mrs. William Doble and son and Mr. and Mrs. Grant Baker on Sunday evening.

Mr. and Mrs. Franklin Baker and son, David called on Mr. and Mrs. Levi Frock last Tuesday evening.

There is not much for news around here. People do not visit as in years gone by. I remember around Christmas and New Year the neighbors would gather at one another's homes and we would have a wonderful evening together. In those days people would bake lots and lots of layer cakes and cookies and home-made candy and in no time it was all gone. Now we run across a few who will say I have baked this kind and that and made so many cookies; but very few, me included - diets are hard to stick by.

INNER STORMS (Romayne Allen) Bellows roll and tempests toss, lightning falls and thunder; but for clinging to the Cross the waves would pull me under. Storms may rage outside of me; my only foes is sin; inside is calm as calm can be, for Christ is Lord within.

Though outside seas be fierce or wild, he'll guide me safe to shore. Winds and waves obey his will; pray, who could ask for more?

So, whether storms be in or out, I'll join the peaceful bands of those who trust hearts - tossed - about and gales to his good hands.

Portraitist Stephens, 80, known in Carroll County. Frequent Visitor to Hollow Rock Farm with the Victor Weybrights.

Thomas Edgar Stephens, British-born painter known for his portraits of world personalities, died in his home in New York January 4 after a long illness. He was 80 years old.

The artist, who steadfastly distinguished his works at exhibitions, took greatest pride in two things: that he had painted former President Dwight D. Eisenhower to take up painting and that he did the life portrait of Sir Winston Churchill when he was Prime Minister.

Over the years he did numerous portraits of Mr. Eisenhower. In 1954 President Eisenhower's Christmas gift to Mrs. Stephens was a Stephens portrait of their three grandchildren.

Mr. Stephens regarded his Churchill portrait so highly that he refused to dispose of it. It was one of the few paintings in his apartment at the National Arts Club, 15 Gramercy Park, when he died.

Other personalities Mr. Stephens painted included the Duke of Windsor, General of the Army Douglas MacArthur, George C. Marshall as Secretary of State, Gen. Henry H. (Hap) Arnold and Gen. Omar N. Bradley. He also did portraits of other Cabinet members and prominent industrialists.

One set of Stephens portraits figured in a controversy in 1961. Members of the Eisenhower Cabinet had their portraits painted less than three weeks before they were to leave office. The commissions on the paintings ranged from \$750 to \$4,000.

The portraits, paid for out of departmental funds, were criticized privately in Washington as having been extravagances. A departmental aide defended the action, explaining, "The Congressional bigwigs on the Hill spend as much or more on their own pictures." Another aide explained it was "art for posterity's sake," and added, "anyway it's a nice custom."

The Stephens portrait of Postmaster General Arthur E. Summerfield, completed in 1957, was valued at the highest figure of \$4,000. The portrait was placed in the anteroom of the Cabinet member's offices. Stephens portraits now hang in the White House, in the National Portrait Gallery in Washington, in the Harry S. Truman Library at Independence, Mo., and in the Wright D. Eisenhower Library at Abilene, Kans.

Mr. Stephens came to the United States in 1929 and made his residence here since then, eventually becoming an American citizen. He was already a trained artist when he arrived. He had studied at the arts school of Cardiff University, the Heatherly School in London and the Julian Academy of Paris.

He was a member of the Salmagundi Club, the Chelsea Arts and the Savage Clubs of London and the

Meeting of Kiwanis Club of Taneytown

Last night the Kiwanis Club saw a film produced by the trucking industry which told of the importance of trucks in modern times. The film was secured by Norman Graham, president of the club and shown by Jimmy West of Taneytown High School.

Norman, along with the other officers: Francis E. Lookingbill, vice-president; Edmund J. Nusbaum, immediate past president; Oliver T. Leaking, secretary and Felix W. Westine, treasurer were installed last week by Andrew Mason of Mt. Airy, who is Lt. Gov. of the Ninth Div. of Capitol District. Andy, a former principal at Taneytown High School and a former member of the Taneytown Kiwanis Club also installed the Board of Directors for 1966. Those members serving as directors are: Norman Baumgardner, Charles H. Hopkins, George N. Shower, John H. Skiles, Sam Breth, Roy Knoose and Charles L. Stonesifer.

Next week's program in charge of Thomas Albaugh will be in honor of the 51st Anniversary of Kiwanis International.

Signup Period Announced for 1966 Diversion Program

The signup for the 1966 programs for wheat and feed grains will start on January 31, 1966, Gary R. Brauning, Chairman, Agricultural Stabilization and Conservation County Committee, has announced. The signup deadline will be April 1.

For the long-term Cropland Adjustment Program (CAP), the signup will begin January 31; the signup deadline for CAP will be announced later. Producers who file intentions under CAP but do not enter into final agreements will have 15 days to file applications to take part in one or more of the annual commodity programs after applicants withdraw or after County Committee notifies them that no agreement will be available.

In general, both the commodity programs and CAP call for diversion of crop acreage into an approved conserving use. By meeting provisions of the programs, farmers become eligible for various benefits in the form of payments - and also for loans under the commodity program.

However, Mr. Brauning reminded farmers that participation in the various diversion programs is not automatic - filing an application which shows the operator's program intentions is the first necessary step in qualifying for program benefits.

All of the signups are conducted at the ASCS County Office, 33 Court Street, Westminster.

University Club of Washington. He is survived by his widow, Evelyn; two sons, Richard Waring, the actor, and Peter John Stephens, a poet; and by two grandchildren.

Private funeral and cremation has taken place; but memorial service will be announced in the "New York Times" at the conclusion of the transit strike.

IN MEMORIAM

In loving memory of our dear mother, Mrs. Edna M. Hess, who passed away one year ago, Jan. 9, 1965.

Sad and sudden was the call. Of one so dearly loved by all. A happy home we once enjoyed, How sweet the memory still, But death has left us loneliness That the world can never fill. God gave us strength to bear it And courage to fight the blow But what it meant to lose you No one will ever know. We often sit and think of you And speak of how you died, To think you could not say goodbye Before you closed your eyes, For all of us you did your best May God grant you eternal rest. By her loving Children.

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If you're planning to do any painting in your home, you can "buy insurance" against a possibly fatal illness in your child by being sure the paint you buy does not contain lead.

Lead poisoning in small children is still a critical health problem, according to a report from the Association of Casualty and Surety Companies. Lead poisoning, which can be fatal, is difficult to diagnose, and, if undetected, can damage a child's brain cells and prevent their regeneration.

The accident prevention department of the Association says children are particularly susceptible because of their tendency to chew objects of all kinds. They gnaw on the sills as they look out of a window, they chew on their cribs or they'll put a toy in their mouths just because it somehow seems to be a good idea.

The disease is most prevalent in slum areas although children in better homes are not immune. Entire families are sometimes poisoned when they burn old automobile battery casings for heat. The fumes contain lead.

The accident prevention department of the ACSC suggests five preventive measures parents can take: give your baby a clean teething ring or hard rubber toy he can chew without danger; never use a lead paint indoors; never use outside paint for indoor work, because many outdoor paints have a high lead content; remove old paint if it contains lead; if you suspect your child may have eaten lead paint, call your physician or local health department to investigate.

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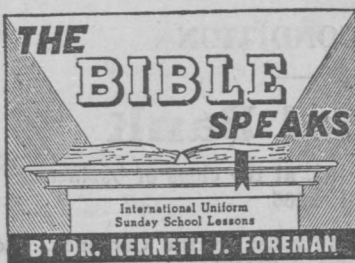
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God Is Holy
Lesson for January 16, 1966

Background Scripture: Leviticus 19:1, 2; 1 Chronicles 23:10-13; Psalm 29; Isaiah 40:21-31; 55:9; Acts 17:22-31; Romans II: 32-35; Revelation 4:6b-11. Devotional Reading: Psalm 97.

IF YOU STOP a dozen Christians on the street or on the way home from church, and ask them: Do you believe God is holy? They will all give you an odd look that means — What a silly question! Of course he is holy. But then if you asked these people just what exactly does "holy" mean? You would run into a blank wall. If ordinary believers are confused by this word, no wonder, for professional theologians themselves are not agreed about the exact meaning of it. Probably the best suggestion is that holiness in the Bible has two meanings: for one thing, it stands for the highest degree of goodness, the closest following of the will of God. The other meaning is lofty even if obscure: it stands for those qualities in God which a man can never understand and cannot fully share. It stands for God's apartness, his indescribable greatness, for all the mystery and majesty of his sublime Being. God's holiness in his "otherness," what is technically called his "transcendence."

God alone creates
The Saturday Evening Post a few years ago carried an article by a famed theologian of our time in which he said that God does not exist. This shocked a great many readers, who did not read on to see what the writer meant. Just look at any object in sight — a window-plant, your own hand, a glass of milk, the mercury in a thermometer . . . These things and uncounted millions more exist. God is as real as they are, and much more so indeed. But God "exists" in such a different way that some theologians (including the author of the article) do not like to use the same word for it. The fact is, we believe in God first of all as Creator. You would not have to rearrange the universe much to wipe out the entire human race; but even if you wiped out the universe down to the last atom, God would be just as great as ever, and just as able to create all over again.

Words that point at God
One way in which men have tried to speak of God is to use the noblest and strongest words imaginable — glorious, just, merciful, wise, victorious and many others, and say that God is all these things PLUS. God is greater than the greatest we can imagine, more powerful than any power dreamed by man, good to a degree we can never appreciate. Language about God is (so to speak) thrown at him rather than fitted around him. God's holiness is this beyondness, this more-ness, this most sublime, this all-highestness which our human languages can only suggest and never describe.

Stand in awe
The writers of the Bible dare not be too familiar with this majestic and holy lord of all. A common word used in the Bible to describe the attitude toward God that is the basis of religion itself is the word "fear." We read of God-fearing men. The fear of the Lord is the beginning of wisdom, and so on. This does not mean terror. God is not a big Scare. It does mean the most profound reverence. Another word for what is in the heart of a man who sincerely wishes to worship this one true God, a better word than fear, is awe. Awe has been described as a mingling of desire and dread. The true worshipper never forgets the overwhelming greatness of the Almighty, and so never treats God like an equal. But unlike those African tribes who know of the High God, but have no desire to meet him, the Christian feels in the midst of his embarrassment and even fear in the presence of the Eternal Mystery, the drawing power of the Divine Love.

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**Directory of
TANEYTOWN AND COMMUNITY
ORGANIZATIONS**

Taneytown Chamber of Commerce meets on the 3rd Monday in each month at the Taney Inn at 8:00 o'clock. Frank Duhamel, President; 1st Vice President, Neal W. Powell; 2nd Vice President, Paul M. Morelock; Secretary, Donald Smith; Treasurer Murray M. Baumgardner; Executive Committee, Merwyn C. Fuss and Charles R. Arnold.

The Taneytown Vol. Fire Company meets 2nd Monday of each month in the Firemen's Building from April thru Sept. at 8:00 p. m. and October thru March at 7:30 p. m.; President, J. Earl Smith; Vice President, Howard Welty; Secretary, J. Wendell Garber; Financial Secretary, Donald Clingan; Treasurer, Harry Dougherty, Jr.; Chief, Earl Lookingbill; Trustees: Norville Welty, Meredith Gross, Graham Wildasin, Arvin Bollinger, Robert Boone.

The American Legion — Hesson-Snyder Post No. 120 meets third Thursday of each month at 8:00 P. M. in the Legion Home. All service men welcomed. Commander, Robert K. Miller, Jr.; Adjutant, Clarence Harner; Finance Officer, Kenneth Hall; Service Officer, Neal Powell. You are eligible to belong to The American Legion if you served honorably in the Military Forces at any time during one of these three periods: April 6, 1917, to Nov. 11, 1918; or Dec. 7, 1941, to Sept. 2, 1945; or June 25, 1950, to July 27, 1953.

Monocacy Valley Memorial Post 6918, Harney, Md., meets on 1st and 3rd Tuesday of each month in the V.F.W. Hall, Harney, Md. Commander, George Koontz; Adjutant, Charles Ohler; Quartermaster, Raymond Claybaugh.

The Taneytown Junior Chamber of Commerce, Taneytown, Md., meets the second Thursday of each month at The Old Hotel Restaurant. President, Donald Smith; 1st Vice President, Kenneth Crouse; 2nd Vice President, Paul Roop; Secretary, Ronald Hopkins; Treasurer, George Crouse; Board of Directors: Harry Dougherty, Jr., Ceal Lewelling and Leonard Waitz Jr.; State Director, Larry Heltebride.

Hesson-Snyder Unit 120, American Legion Auxiliary meets the first Thursday of each month at 8 p. m. at the Post Home. Pres., Betty Jane Houck; 1st Vice Pres., Bernice Rodkey; 2nd Vice Pres., Betty Shann; Sec., Lois Wetzel; Treasurer, Mae Long; Historian, Irene Unger; Sergeant at Arms, Catherine Myers; Color Bearers, Loudel Leatherman and Emma Stutely; Chaplain, Regina Foreman.

Harney Volunteer Fire Company meets 2nd and 4th Monday of each month in the Firemen's Building at 7:30 P. M. President, Melvin Amoss; Vice President, David W. Hess, Sr.; Secretary, Ray Slabaugh; Treasurer, Elwood Strickhouser; Chief, Fern Haines; Trustees: Chester Moose, Dalbert Spangler, Walter Clingan; Chaplain, George Clingan.

Kiwanis Club of Taneytown, Inc., meets every Wednesday evening at 6:30 at Taney Inn. President, Edmund J. Nusbaum; Vice President, J. Norman Graham; Immediate Past President, Paul M. Morelock; Secretary, Oliver T. Leakins; Treasurer, Felix W. Westine; Directors: E. Elwood Baumgardner, Carl E. Frock, Harry M. Mohney, Norman Baumgardner, Charles H. Hopkins, George N. Shower, John E. Skiles.

Monocacy Lodge No. 203, A.F. & A.M., Taneytown, meets the 1st and 3rd Mondays of the month in Lodge Hall at 7:30 p. m. The officers are: W.M., Martin Smith; S.W., Edward Sauble; J.W., Theodore Newcomer; Sec'y, Roy A. Knouse; Treas., Glyde L. Hesson; S.D., Wm. Doble; J.D., Kenneth Barr; S.S., Leroy Myers; J.S., Sterling Smith; and Chaplain, Rev. Edmund Welker.

All other Fraternities and organizations are invited to use this directory for the public information it carries. Cost for one year only \$3.00.



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TANEYTOWN YOUTH TO TAKE NAVY FLIGHT OFFICER CANDIDATE TRAINING

John William Williams, Jr., son of Mr. and Mrs. John Williams, Sr., of Route 2, Taneytown, Md., has been accepted at the Washington, D.C. Naval Air Reserve Training Unit for Navy Flight Officer Candidate training. He is slated to begin classes at the Pensacola, Florida "Annapolis of the Air" on April 27, 1966.

Before enlisting in the U.S. Naval Reserve on November 14, 1965, John was graduated from St. Joseph's H. S., Emmitsburg, Md. and is a June 1965 graduate of Mt. St. Marys, of Emmitsburg. At Mt. St. Marys John received a Bachelor of Science Degree and was a letterman with four years in track.

When John Williams completes 4 months of pre-flight training at Pensacola, Florida, he will be commissioned an Ensign in the U.S. Naval Reserve. There are six categories in which the Navy Flight Officer candidate may train and earn his designation as a Navy Flight Officer. This step in training comes after men in John's category receive their commission. When they go into the fleet men like John are specialists whose skills combine with those of the pilot to plan and successfully complete any required mission to defend the free world.

TANEYTOWN GRAIN MARKETS

WHEAT	\$1.50
BARLEY	\$1.05
CORN	\$1.35
OATS	.80

What you are to be, you are now becoming.

NOTICE TO CREDITORS

This is to give notice that the subscriber has obtained from the Orphans' Court of Carroll County, in Maryland, letters Testamentary on the personal estate of

CATHERINE MARIE FROCK late of Carroll County, deceased. All persons having claims against the deceased are warned to exhibit them with the vouchers thereof, legally authenticated, to the subscriber, on or before the 3rd day of August, next; they may otherwise by law be excluded from all benefits of said estate.

Given under my hand this 5th day of January, 1966.

ROBERT FRANCIS KRITCHEN,
Executor.
1-13-5t

NOTICE

All members of the Taneytown Volunteer Fire Co. who have not paid their 1966 Membership Dues of \$1.00 as of this date. The Financial Secretary will be at the fire hall on Tuesday, Jan. 18, 1966, from 6:30 P.M. until 8:30 P.M., at which time you may obtain your card.

New Legislation Being Considered

In preparation for the coming session of the General Assembly of Maryland the County Commissioners met with Senator Thomas R. O'Farrell and Delegates Wilbur Magin, William B. Dulany, Jacob Yingling and Preston Hale relative to legislation which might be necessary during the coming Session of the Maryland General Assembly scheduled to open January 20th at Annapolis. Also attending this meeting was the Westminster Chamber of Commerce Board of Directors who sought some answer to extension or provision of water and sewerage facilities to industries or industrial areas in the county.

Discussion during the meeting included such subjects as the Cooper Report, dog laws, industrial park, water and sewerage financing, recording tax, capital improvements commission, sanitary district law, states attorney, treasurer and sheriff's duties or salaries.

No recommendations were made during the meeting relative to any of the subjects discussed. Future meetings between the County Commissioners and the Delegation will be held during the coming session of the General Assembly.

The trouble with most of the co-operation in business is that the consumer, in the long run, pays for it.

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Charter No. 14513

REPORT OF CONDITION OF THE First National Bank

of Taneytown, in the State of Maryland, at the close of business, on December 31, 1965

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

ASSETS.	
1. Cash, balances with other banks, and cash items in process of collection	\$ 591,051.43
2. United States Government obligations, direct and guaranteed	1,318,603.63
3. Obligations of States and political subdivisions	50,032.61
4. Securities of Federal agencies and corporations not guaranteed by U.S.	349,871.88
5. Other bonds, notes, and debentures	156,855.00
7. Loans and discounts	1,964,625.11
8. Fixed assets	26,975.00
11. Other assets	8,250.00
12. TOTAL ASSETS	\$4,466,264.66
LIABILITIES	
13. Demand deposits of individuals, partnerships, and corporations	\$ 857,261.87
14. Time and savings deposits of individuals, partnerships, and corporations	3,211,291.93
15. Deposits of United States Government	10,076.24
16. Deposits of States and political subdivisions	89,808.63
19. Certified and officers' checks, etc.	14,633.95
20. TOTAL DEPOSITS	\$4,115,383.67
(a) Total demand deposits	904,091.74
(b) Total time and savings deposits	3,211,291.93
25. TOTAL LIABILITIES	\$4,183,072.62
CAPITAL ACCOUNTS	
26. (c) Common stock—total par value	\$ 100,000.00
No. shares authorized 10,000	
No. shares outstanding 10,000	
27. Surplus	175,000.00
28. Undivided profits	8,192.04
30. TOTAL CAPITAL ACCOUNTS	\$ 283,192.04
31. TOTAL LIABILITIES AND CAPITAL ACCOUNTS	\$4,466,264.66

MEMORANDA

32. Average of total deposits for the 15 calendar days ending with call date	\$ 31,510.66
33. Average of total loans for the 15 calendar days ending with call date	87,987.70

I, Clyde L. Hesson, President of the above-named bank do hereby declare that this report of condition is true and correct to the best of my knowledge and belief.

CLYDE L. HESSON, President.

We, the undersigned directors attest the correctness of this report of condition and declare that it has been examined by us and to the best of our knowledge and belief is true and correct.

E. ELWOOD BAUMGARDNER,
HARRY B. DOUGHERTY,
NORMAN R. BAUMGARDNER,
Directors.

State Bank No. 65-121

REPORT OF CONDITION

The Birnie Trust Co.

of Taneytown, in the State of Maryland, at the close of business on December 31, 1965

ASSETS	
1. Cash, balances with other banks, and cash items in process of collection	\$ 549,115.91
2. United States Government obligations, direct and guaranteed	1,373,859.50
3. Obligations of States and political subdivisions	102,728.80
4. Securities of Federal agencies and corporations not guaranteed by U.S.	799,714.06
5. Other securities (including \$1.00 corporate stocks)	1.00
7. Other loans and discounts	3,435,901.27
8. Bank premises, furniture and fixtures, and other assets representing bank premises	12,000.00
12. TOTAL ASSETS	\$6,273,320.54
LIABILITIES	
13. Demand deposits of individuals, partnerships, and corporations	\$1,338,193.15
14. Time and savings deposits of individuals, partnerships, and corporations	4,386,297.09
15. Deposits of United States Government	22,125.13
16. Deposits of States and political subdivisions	62,398.39
19. Certified and officers' checks, etc.	42,876.03
20. TOTAL DEPOSITS	\$5,851,889.79
(a) Total demand deposits	1,404,955.27
(b) Total time and savings deposits	4,446,934.52
24. Other liabilities (including \$none mortgages and other liens on bank premises and other real estate)	5,430.75
25. TOTAL LIABILITIES	\$5,857,320.54
CAPITAL ACCOUNTS	
26. (c) Common stock—total par value	\$ 150,000.00
No. shares authorized 15,000	
No. shares outstanding 15,000	
27. Surplus	230,000.00
28. Undivided profits	36,000.00
30. TOTAL CAPITAL ACCOUNTS	\$ 416,000.00
31. TOTAL LIABILITIES AND CAPITAL ACCOUNTS	\$6,273,320.54

MEMORANDA

1. Average of total deposits for the 15 calendar days ending with call date	\$5,777,797.90
2. Average of total loans for the 15 calendar days ending with call date	3,466,640.18

I, Charles R. Arnold, Cashier of the above-named bank, do solemnly swear that this report of condition is true and correct, to the best of my knowledge and belief.

CHAS. R. ARNOLD, Cashier.

Correct—Attest:

MERWYN C. FUSS
HARRY M. MOHNEY
J. ALFRED HELTEBRIDLE
Directors.

State of Maryland, County of Carroll, ss:

Sworn to and subscribed before me this 10th day of January, 1966, and I hereby certify that I am not an officer or director of this bank.

M. JANET POWELL, Notary Public

My commission expires July 1, 1967.

REPORT OF CONDITION OF

The Detour Bank,

of Detour, in the State of Maryland, at the close of business on December 31, 1965

ASSETS.	
1. Cash, balances with other banks, and cash items in process of collection	\$ 159,685.38
2. United States Government obligations, direct and guaranteed	155,636.68
3. Obligations of States and political subdivisions	185,493.75
4. Securities of Federal agencies and corporations not guaranteed by U.S.	264,743.57
5. Other securities (including \$none corporate stocks)	58,592.50
7. Other loans and discounts	641,146.64
8. Bank premises, furniture and fixtures, and other assets representing bank premises	3,510.00
12. TOTAL ASSETS	\$1,468,808.52
LIABILITIES	
13. Demand deposits of individuals, partnerships, and corporations	\$ 394,901.23
14. Time and savings deposits of individuals, partnerships, and corporations	943,287.12
15. Deposits of United States Government	593.21
16. Deposits of States and political subdivisions	15,036.47
19. Certified and officers' checks, etc.	1,567.78
20. TOTAL DEPOSITS	\$1,355,385.81
(a) Total demand deposits	397,098.69
(b) Total time and savings deposits	958,287.12
24. Other liabilities (including \$none mortgages and other liens on bank premises and other real estate)	1,000.00
25. TOTAL LIABILITIES	\$1,356,385.81
CAPITAL ACCOUNTS	
26. (c) Common stock—total par value	\$ 25,000.00
No. shares authorized 2500	
No. shares outstanding 2500	
27. Surplus	75,000.00
28. Undivided profits	7,422.71
29. Reserve for contingencies and other capital reserves	5,000.00
30. TOTAL CAPITAL ACCOUNTS	\$ 112,422.71
31. TOTAL LIABILITIES AND CAPITAL ACCOUNTS	\$1,468,808.52

MEMORANDA

1. Average of total deposits for the 15 calendar days ending with call date	\$1,333,492.17
2. Average of total loans for the 15 calendar days ending with call date	639,928.69

I, Mary Ellen Catlin, Cashier of the above-named bank, do solemnly swear that this report of condition is true and correct, to the best of my knowledge and belief.

MARY ELLEN CATLIN, (Cashier.)

Correct—Attest:

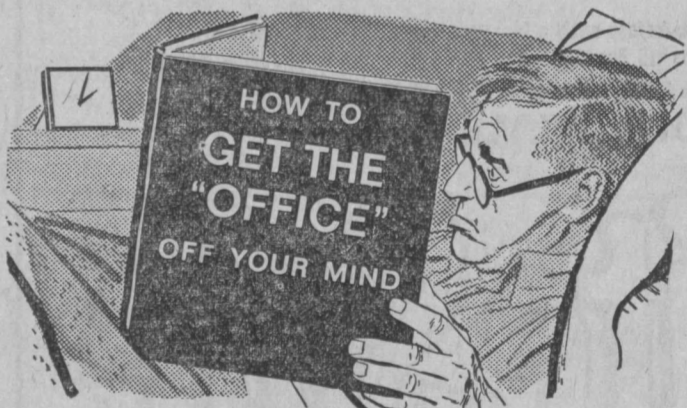
WILLIAM J. STONESIFER,
D. LEONARD REIFSNIDER,
ARTHUR W. CLABAUGH,
Directors.

State of Maryland, County of Carroll, ss:

Sworn to and subscribed before me this 11th day of January, 1966, and I hereby certify that I am not an officer or director of this bank.

KATHRYN F. COSHUN, Notary Public.

My commission expires July 1, 1967.



Stop worrying, worrying, *worrying* about those daily receipts—the cash and the checks—you've left locked in a desk or file drawer overnight or over the week end. Use our quick, bank-safe NIGHT DEPOSITORY any hour of any day or night of the week, before or after regular banking hours.

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TANEYTOWN, MD.

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