The Weekly Chronicle.

STERLING GALT, EDITOR AND PROPRIETOR

ESTABLISHED OVER A QUARTER OF A GENTURY

TERMS-\$1.00 A YEAR IN ADVANCE

VOL. XXXV

EMMITSBURG, MARYLAND, FRIDAY, JANUARY 2, 1914

NO. 37

CHRISTMAS IN **EMMITSBURG**

USHERED IN BY CAROLS Mid-Night Masses Celebrated In Catholic Churches

PRE-FESTIVAL ENTERTAINMENTS

Lights In The Houses And Wreaths In Windows During Holidays. - Programmes In The Churches .-Week of Garety.

Probably in no community of its size have the holidays been more thoroughly enjoyed than in Emmitsburg and throughout this district. A few days before Christmas the schools presented formal programmes of entertainment that were exceedingly interesting and in keeping with the spirit of the thenapproaching festival. The decorations were essentially Christmasy and candy and fruit was abundantly distributed to all the scholars.

Nearly every household in the town graciously responded to the suggestion in the Chronicle about lights in the windows and in consequence the streets presented a cheerful and friendly aspect, greens and brilliant lights being in evidence everywhere.

As has been the custom for years past the twenty-fifth was ushered in by Christmas carols sung in the open and at different places throughout the community by a chorus of twenty voices. Precisely on the stroke of twelve Solemn High Mass was begun in St. Joseph's Catholic Church, Rev. J. O. Hayden, C. M., Pastor, being celebrant, assisted by Father Eckels, Deacon, and Rev. Mr. O'Connor, of Mount Saint Mary's Seminary, sub-Deacon. This was the first time for many years that mid-night Mass was celebrated in the parish Catholic Church. The edifice was filled to overflowing for the services, many persons unable to obtain seats having to return to a later Mass. Two other Masses were celebrated, at 7 and 10 o'clock, Benediction of the Blessed Sacrament after the latter service concluding the ritual observance of

The musical programme of the midnight Mass was of a special nature, much time having been devoted to its preparation by the choir members under the direction of Mrs. John H. Matthews, organist. Mrs. Joseph Welty and Messrs. Thomas Lansinger and Robert Rider assisted in the instrumental renditions with violins and cornet. The solo parts were especially well tak-

The Sunday School of the Reformed Church held its Christmas service on Christmas Eve at 6.30. The exercises were appropriate to the occasion and the carols were those hallowed by long usage. A special offering for the orphans of the Hoffman Orphanage realized a very substantial sum. The scholars were also remembered. Festoons and garlands of green were tastefully

dren's exercises —a beautiful new Christ- chines, discarded phonographs, umbrel- H. Payne's gift of \$4,350,000 to Cornell mas time? There is nothing so cheermas service, entitled "Love's Offer- las, hat pins, and the like, collected comes next in size and is followed by ful looking, especially on a dark gloomy mas service, entitled "Love's Offer-ing" -on Friday evening. The vocal from every country on the globe. It is form every country on the globe. It is from every country on the globe. ing"—on Friday evening. The vocal find the globe. The passed through the windows during the numbers included solos, duets and a 10 feet high, three feet square, has 108 to Princeton University. Andrew Carhon the windows shades for banks, trust companies and savings helidays just possed the event number. numbers included solos, duets and a latest light, the feet square, has to banks, trust companies and savings quartet. Rev. Charles Reinewald, D. dials, shows the time, size, flag, form banks equal almost one half of depos-

D., delivered an address. Church-presented the Sunday before each country in the world, as well as University by Robert P. Doremus. Christmas—was more pretentious than languages. The globe is made of a After that the list shows that the do- as a rule, passers by are not as curious far in excess of that for the correspondthe customary elaborate service. After crust of Portland cement one inch in nations dropped in size to a mere million as those on the inside imagine, besides, ing period of any previous year. the Prelude on the organ, the exercises thickness, is three feet in diameter and or two. opened with the invocation by the pas- weighs 150 pounds. This globe makes a Great Number Of Lofty Mountains. tor, Rev. L. B. Hensley. The Christmas complete revolution every 24 hours. The Classics No. 2 was the order of vocal moon is also shown in relative size, selections followed, and this programme making its revolution in 29½ days. This was interspersed with many appropriate remarkable clock shows the phases of recitations by children of the Sunday School. Rev. Mr. Hensley preached the both sun and moon, The astronomic sermon. Gifts were distributed to the phases of the clock show in addition to ced by the pastor, and the organ post- relative sizes and distances. The clock lude concluded the enjoyable exercises.

The Christmas service of the Metho- ous levers, springs, etc. dist Church was held the Sunday before Christmas in the local church. A very elaborate musical programme was rendered which included several solos. A ter than fair," says H. H. Wheeler, feet high which have been named, or

few of the children recited. The Enormous Expense of Golf.

of this pastime. Of this staggering it was a year ago. spent \$235,000,000, the expert figures. with any degree of accuracy."



LIKELY THE MOST WON-DERFUL CLOCK EXTANT

Out of Discarded Wheels. Springs

Gives All Kinds of Inf rmation.

that compiled by Dr. Harbaugh and in- Colville, has completed one of the most tan Museum, of New York, heads the ers by, radiating a mellow friendly cluded Gospel and Epistle lessons for novel clocks in the world. It has more list, and the gift of \$10,000,000 by John glow, emblematic of good will. the day and the several festival chants. than five hundred wheels and is made D. Rockefeller, Jr., to put an end to We like the thought and the senti-The Lutheran Church held its Chil- of odds and ends from old sewing ma- "white slavery," is second. Colonel O. ment, but why confine them to Christ- augurated by the Department just of government postage stamps, lowest 000, and the next largest gift is \$3,000,- to make the exterior of the home look of sacks and pouches handled from The programme of the Presbyterian coin and the name of the capital city of oo the sum given Washington and Lee dark. Presumably, they are drawn to December 15th to the 27th being 450. the moon, together with the eclipses of youngsters. Benediction was pronoun- the movements of the planets, their has more than 500 wheels, with numer-

Bright Outlook For 1914 Business.

of the United States. Merchandise above 14,000 feet. stocks throughout the country are be-According to a table published by a low rather than above normal and liqui-Chicago golf expert there are 2,000,000 dation proceeded during the last year to At a meeting of the local Housekeep. of Woman Suffrage plans a rally at golfers of both sexes who pay \$3,000,- the extent of making the general busi- ers' Alliance to be held in Washington Washington to discuss plans for contin-000,000 a year to defray the expense ness outlook much more promising than January 7 plans will be formulated for uing the campaign to procure a stand-

total, \$200,000,000 goes for golf duds. "The value arising from the passage milk and other products into the hands House of Representatives. Nonclub members, 400.000 of them blow of the tariff and the currency bills lies of farmers, who will be urged to ship The occasion will mark the first anniabout \$45,000,000 yearly on equipment in their effect upon the public just now, direct to consumers. Members of the versary of the establishment of the and transportation to the links. Club rather than in the real operating effect, alliance say they hope to bring about Congressional Union in Washington and golfers, numbering about 1,400,000 which we cannot at this time forecast business relations between housekeep- for this the celebration has been ar-

Charity Gifts In 1913.

COPYRIGHT 1909 BY STERLING GALT

Charitable gifts in the United States to a compilation published here.

Things are wonderful principally by comparison. There are 60 or more lofty mountains in California rising more than 13,000 feet above sea level which are not considered sufficiently noteworthy among all the surrounding wealth of mountain scenery to have even received names, according to the United States Geological Survey. Any one of these mountain peaks, if situated in the eastern part of the United States, would of course be visited by millions of people. But California has 70 addi-"The business outlook for 1914 is bet- tional mountain peaks more than 13,000

To Act With Farmers.

ers and the farmers.

The "Light in the Window."

CHRONICLE PRESS, EMMITSBURG, MD.

The Emmitsburg CHRONICLE very apduring the last twelve months amount propriately, we think, suggested that, Made By Man In State of Washington of \$80,135,476, or at the rate of \$2.91 citizens of the town, during the holiday for every tick of the clock, according season, should raise their front shades at night, and allow the glow and warmth In the State of Washington a man The bequest of Benjamin Altman, of the interior to shed brilliance on the

keep curious eyes from looking in, but, The letter and post card mail was also what goes on inside should not be of the

of the cheap things, so cheap that one greatly facilitating distribution. least expect it. - Carroll Record.

On January 11, the eve of reconvengetting new containers for eggs and ing committee on equal suffrage in the

EMMITSBURG POSTOFFICE DOES

Local Office Handles Its Heaviest Christmas Mail Without Delay .-Rural Deliveries Busy.

The year just brought to a close was the church. The service followed was by the name of Friede who hails from valued at \$15,430,000, to the Metropoli- streets, and have its influence on passcrease in business receipts being directly attributable to the parcel post in-

More than double the amount of

Notwithstanding the great increase character that one objects to others in business all mail matter was handled with dispatch, and without any additional Let us have more "lights in the win- help. The regular force disposed of indows" at all times. The fashion of coming mail as fast as it was deposited sealing up a house, whether by day or so that every outgoing mail carried night, is all wrong. We need the light every piece of matter in the office up and investment companies, two securand ought to spread it abroad. Our to the time of closing the sacks. Inhomes should not be secret places, op- coming mails were handled with even erated behind screens, any more than greater celerity, the ruling doing away our lives should be; and as light is one with back stamping of ordinary mail,

need not practice economy with it, let The rural delivery men were taxed to it shine, whether in town or along the their full capacity in both delivery and country roadside. It may bring bright- collection. Carrier on Route 1, who ness and cheer to somebody when we handles probably more mail than any other carrier in the State, has a large ing of Congress, Congressional Union carrier had difficulty finding room for

> zones, and in all other zones to 20 3 to 5 cents each. pounds, and with a reduction in rates in the third, fourth, fifth and sixth zones, an almost indefinite expansion in the parcel post business is looked for. | ington, will cost \$650,000.

PARCEL POST RATES LOWER

THE SYSTEM A SUCCESS **Reduction Made Possible By**

Increased Revenue BOOKS ADMITTED ON MARCH 16th

Fifteen Million Dollars Increase Over Last Year For Fourth Class Matter. - Days of Express Graft Numbered.

The parcel post system, under the able and intelligent direction of Postmaster General Burleson is rapidly becoming one of the most important and useful functions of the postoffice department. The express congressional lobby, which for decades prevented such extensions of the postal facilities as the growth of the country and the needs of the public demanded, has been routed with the advent of a Democratic administration, and the postoffice department. is now being conducted in the interest of the whole people and for their convenience and benefit, regardless of the lessened profits of the express compan-

On January 1, the weight limit for parcel post packages was increased and the rates lowered, another forward step made possible by the vastly increased revenue the first great extension of parcel post facilities a few months agopoured into the postal treasury. The maximum weight of parcels for the first and second zones will be raised from 20 to 50 pounds, and in all other zones from 11 to 20 pounds The reduction of rates applies to the third, fourth, fifth and sixth zones.

Beginning March 16, another important development will be inaugurated, the admission of books to parcel post rates. Parcels of books weighing eight ounces or less may then be mailed at a postage rate of one cent for each two ounces, and for books weighing more than eight ounces the zone rates will apply. Heretofore books have constituted third class matter, with a high postage rate. Their exclusion from the parcel post was an injustice indefensible, now happily to be rectified.

The parcel post has demonstrated its success beyond cavil. It has increased the receipts for fourth class matter for the present calendar year by \$15,500,-000. It will increase the receipts for the same class of mail for the present fiscal year, which began July 1, to between \$20,000,000 and \$30,000,000, and give the postoffice department a surplus estimated at \$10,000,000. But more important than all this, to the public, it has broken the back of the express monopoly, which had robbed the people unhindered for 50 years, and it has opened a way for the elimination of unnec-BIG PARCEL POST BUSINESS essary middlemen and a reduction of the cost of living by affording adequate and cheap transportation facilities between producers and consumers.

New York The Big Money Center.

New York state banks, trust companies and savings banks represent over one sixth of banking power of the country. Their assets equal over one third of those of all national banks Deposits in savings banks are equal to about one quarter of savings deposits its in all national banks.

There are 914 state bank institutions of various classes, with aggregate resources of \$4,223,218,462. On Sept. 30, 1913, there were 196 banks of deposit and discount, with aggregate deposits of \$523,041,335; 140 savings banks, with deposits of \$1,724,607,279; and 80 trust companies, with deposits of \$1,310,789,-477. Other institutions include: 45 safe deposit companies, 10 mortgage, loan ity companies, 327 cooperative savings and loan associations, 158 branch banks seven branches of trust companies in Europe, and 21 foreign bank agencies.

Fine Plays For New York Schools.

Early in 1914 classic dramas are to be presented in the public schools of New York city several times each week under direction of the committee of the R. D. wagon, especially constructed to department of education connected with president of the Chamber of Congress 130 in all, as well as a dozen rising Suffrage Women On To Washington. accommodate parcel post matter, and this the Theater Center for Schools, a was so piled up sometimes that the branch of the Wage Earners Theater himself. The wagons of the other two ing concerts in the schools both in the leagues. This organization is now givnotwithstanding the extra burdens, all afternoons and evenings. Under the deliveries were made in excellent time. new plan well-known plays will be of-With the increase in weight limit to fered the schoolchildren and their par-50 pounds in the local, first and second ents, with the price of tickets at from

> The headquarter building for the Red Cross Society, to be erected in Wash-



IT WILL PAY YOU

To look for the announcement which will appear in this space in a short time.

CLEARANCE SALE

Is, as you know, an annual event of great interest and profit to the people of this district.

FULL PARTICULARS

as to quality of goods, quantity available and the

WILL APPEAR SHORTLY

OSEPHE. HOKE

AFTER X'MAS

With Custom Tailored Suits at Special Prices--many C. A. J. Suits, we give an

Extra Pair of Pants Free.

Come and look at the patterns. Ask your friend as to fit and satisfaction.

C. F. ROTERING,

West Main Street (Formerly Rowe Clothing Store)

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Snider's Department Store **NEWS FOR THE NEW YEAR**

WHY the very mention of it sets our hearts aglow, and recalls to mind many happy hours spent in company with friends, both old and young and prompts the feeling of good will within us, wherefore we send forth our wishes for their Happiness and Welfare for the New Year. We are glad to say that you will find each and every department in our Bargain Store full and complete of all the newest and best up-to-date goods for the New Year. We invite you to call at Snider's Department Store at all times to do your trading as our aim is to please you and to make it profitable for you.

Special Prices on Each and Every Suit and Overcoat

for men, youths' and boys', from last season. Now don't wait as they are good Styles and Quality.

New Suits, New Overcoats for the New Year

Come in and let us show you our extra fine line of New Clothing at away down prices.

Shoes, Gum, Felt and Lumberman Boots

for one and all. When you need footwear Snider's is the right place to get the right kind at the right prices.

Horse Blankets and Lap Robes

A beautiful line yet at prices in reach of all.

Groceries! Groceries!

One of the finest and most complete grocery stocks ever offered at away down prices. Remember at all times what you need you can get at all times at Snider's at right prices. Dr. Hess' and Barker's Horse, Cattle and Poultry Powders. My friends take my advice and buy powders that positively are guaranteed to do what they say, and it will pay you. The time is right here when you need them, and we have got them.

American Fence

A full car just received. My friends if you need fence buy it now as prices will be much higher in the spring. We have all styles in Field and Poultry Fence.

Free! Free! To our friends. Fifty Beautiful Rocking Chairs just received, also Stands, Mirrors, Clocks for you in return for Cash Register Tickets. 500 Beautiful Calendars Free, which gives you the weather forecast for each day

Highest cash prices paid for lard and beef hides. What you want to sell of buy call us by phone. Local Phone 21-N. C. & P. Phone 11-11. Wishing you all a prosperous New Year, I remain yours truly,

> M. R. SNIDER, HARNEY, MD.

HERE AND THERE



IN THE STATE

ily. A person in Middletown returning building lots off their large acreage. damaged and a chimney on the Myers- dining room. Several cottages at Braddock Heights against the negroes is running high. were damaged and traffic on the trolley road held up for an hour.

day. On Sunday his silver jubilee was regularly for religious services. the order.

the Blue Mountain house property, con- were saved.

The Middletown Valley was visited sisting of the site of the burned hotel by one of the most severe storms ever and about 400 acres of land, has been known in that section last Thursday purchased by a number of capitalists night, and farm property suffered heav- who will erect a new hotel and sell Teams for salesmen and pleasure from church was blown across the street. The new hotel will be of concrete and by the gale, but not seriously injured. will be erected on the foundation of the A stable on the property of Joshua old structure. It will contain two hun-Main was blown over, the car barn of dred rooms, about half as many as the the Hagerstown and Frederick Railroad old hostlery but will have a very large

ville Savings Bank leveled. At Jeffer- The attempt of angry farmers to son the doors of the Lutheran Church lynch the negroes in jail at Chestertown, were blown in and fencing carried away who confessed to the murder of James and outbuildings overturned in the lo- R. Coleman was frustrated by States calities of Brunswick and Burkittsville. Attorney Harrison Vickers. Feeling

St. John's Episcopal church, in Broad Creek, Prince George county, near Rev. Father Benedict, of Cumberland, Washington, D. C, the first house of provincial of the Capuchin Fathers, public worship built in this section, has quietly observed the twenty-fifth anni- recently been reconstructed and redediversary of his priesthood on Christmas cated, and hereafter it will be used

generally celebrated, with special ser- The burning of a large barn belongvices throughout the day and a special ing to George S. Summers at Mount sermon by the assistant provincial of Pleasant, occasioned a loss of of \$4,000. The entire contents of the barn, includ-It is stated on good authority that a ing 40 tons of hay and 30 loads of fodnew summer colony will be established der, and a large straw stack outside next year on the mountains not far the building were consumed. Six head from Pen Mar. Report also has it that of horses and all farming implements

MT. ST. MARY'S ITEMS.

A Happy New Year to one and all. The Christmas services at St. Anthony's Church were beautifully carried out this year. There was solemn mass at midnight Christmas Eve. Rev. G. H. Tragesser as celebrant, assisted by Messrs. Chas J. Brown and Walter Tobin of the College Seminary. The sermon was delivered by Rev. G. H. Tragesser. The church was crowded to its capacity and nearly all present received Holy Communion. The decorations were beautiful. The senior choir chanted Prof. Henry Dielman's mass. This mass was the last mass composed by the great musician he having composed it just two years prior to his death. His sister, Mrs. Mary Cretin, having had it published. While the choir was chanting the Dielman mass in the Church, Larry and his flute was heard on the mountain side, pealing forth the "Adeste." This year Larry will have made his 30th visit to the mountain side. Although 62 years of age he has still the ability of 30 years ago to handle the flute. At four A. M. Christmas morning, Larry was again heard on the mountain, this journey led to the tombs of his father and Prof. C. H. Jordan. This year Larry will be heard on New Year Eve. He and many of his friends have planned to bid 1913 farewell and welcome 1914.

Mr Joseph Wagner of Alt. spent Christmas here.

Messrs. Edw. and Ernest Seltzer entertained many of their friends last week with their new Victrola. Their Constables. new machine has afforded the owners much pleasure. The recent new record the "Adeste" on the chimes proves a winner for this season of the year.

NEWS FROM THE TRACT

Mrs. Samuel Warren and family visited Miss Annie Wivell.

Mrs. George Warren and family spent Christmas with her parents, Mr.

Stony Branch, spent Christmas with Mr. Otho Eckenrode and family.

George Warren on Sunday.

Mr. and Mrs. Daniel Shorb gave a reunion on Christmas to their children, Saturday, January 17th.—Mechanicstown, District No. 15. grand children and great grand son. Those present were: Mr. and Mrs. Samuel Myers, Catherine Grimes, Mary trict, No. 12. Miller, Ruth Shockey, Charles Miller and Susan Shorb all of Waynesboro, Mr. and Mrs. Charles Shorb and son, Charles Jr., Mr. and Mrs. George Shorb District, No. 18. Charles Jr., Mr. and Mrs. George Shorb and daughters, Mary and Bertha and son, Daniel and William and Howard

Miss Susan Shorb and Mrs. Shockey spent Friday noon with George Shorb.
Mr. Roy Shorb spent Sunday noon with his cousins, Alva and Jeral Shorb.

Tuesday, 50 trict, No. 19.

Wednesday District, No.

Thursday, 50 trict, No.

BUSINESS LOCAL.

HAVE your Watches, Clocks and Jewelry repaired by George T. Eyster who warrants the same and has always on hand a large stock of watches, clocks, jewelry and silverware.

DRS. RIEGLE & RAMSBURG

VETERINARY SURGEONS All Calls, Both Night and Day, Promptly Attended To

Offices at Rear of Dr. Riegle's Residence C. & P. Telephone 34-4 E. MAIN STREET



Special Meeting of The County Commissioners.

Frederick, Md., December 15, 1913. The January Session of the County Commissioners will commence at their office in the Court House, on

FRIDAY, JANUARY 2, 1914. The First two days will be devoted to general business, and appointment of

Road Supervisors will be settled with and new appointments made in accordance with the follow schedule. SECOND WEEK. Monday, January 5.-Lewistown Dis-

trict, No. 20.
Tuesday, January 6.—Ballenger District, No. 23. Lewis Overholtzer and family and Mr. and Mrs. Charles Sites spent Christmas with Mr. and Mrs. John Overholtzer. Wednesday, January 6.—Woodsboro District, No. 11.

Thursday, January 8.—Burkittsville District, No. 22. Friday, January 9.—Walkersville District, No. 26. Saturday, January 10.—Mt. Pleasant District, No. 13.

THIRD WEEK. and Mrs. W. P. Stansbury, of near Four Points.

Mrs. Mrs. David Marshall of Tuesday, January 12.—Emmitsburg District, No. 5.
Tuesday, January 13.—Urbana District No. 7. Mr. and Mrs. David Marshall, of trict, No. 7.

tony Branch, spent Christmas with Wednesday, January 14.—New Market District, No. 9.

Released and family. Samuel Warren and family visited Thursday, January 15.—Jackson District, No. 16 Friday, January 16.—Jefferson District, No. 14.

> FOURTH WEEK. Monday, January 19. - Petersville Dis-Tuesday, January 20. - Johnsville Dis-

Thursday, January 22.—Catoctin District, No. 6. Shockey.

Mr. Daniel Shorb had his hand bit very badly by a broncho. Dr. Brooke I Jamison was called in and dressed the wound.

Mr. Daniel Shorb had his hand bit very badly by a broncho. Dr. Brooke District, No. 4.

Saturday, January 24.—Middletown District, No. 3.

FIFTH WEEK. spending sometime with his brother, David Beard.

Monday, January 26.—Hauvers District, No. 10. Wednesday, January 28.—Tuscarora District, No. 21.

Thursday, January 29.—Buckeystown District, No. 1. Friday, January 30.—Frederick and Braddock Districts Nos. 2 and 24. Saturday, January 31.—Liberty District, No. 8.

SPECIAL NOTICE.

Supervisors are hereby notified not to bring the accounts before the day assigned for their district. Also report all road machines, tools, lumber, tiling, or other materials on their or in their possession belonging to the County.

By order JOHN W. HOLTER, President. Harmon L. Gaver, Clerk.

George S. Eyster

LIVERYMAN

AT THE ROWE STABLES

EMMITSBURG, MARYLAND

Fine teams for all occasions. parties a specialty. March 22-lyr.

LOCATED IN EMMITSBURG DR. S. J. DRAIS

EYESIGHT SPECIALIST AND MANUFACTURING OPTICIAN

Wishes to announce that he has permanently located here, and until he can get an office will work at the Biddinger Hotel and can be seen there after this week. Remember all work will be guaranteed or no pay and

Until X'mas to Introduce My Skill in the Optical Business will

Cut Prices One-Half as follows: \$5.00 glasses \$2.50; \$7.50 glasses \$3.50; \$10.00 glasses \$5.00. These prices are good until X'mas only, so don't wait but call at once and save money.

Wanted to rent rooms suitable for an office.

DR. S. J. DRAIS, Biddinger Hotel.

Dental Announcement Extraordinary

FULL SETS OF

A Written Guarantee for Five Years If You Want It.

DR. J. McC. FOREMAN,

EMMITSBURG, MD. nov, 7-4m



UNIVERSAL PORTLAND CEMENT makes the strongest CONCRETE

FOR SALE BY

E. L. FRIZELL

Emmitsburg, Md.

Apr. 80-09 1 yr.

FREDERICK RAILROAD.

THURMONT DIVISION.

Schedule in Effect June 13, 1913. All Trains Daily unless Specified.

	Leave Frederick Arrive Thurmont	l
	5.10 a. m 6.00 a. m.	l
-	6.25 a m Except Sunday 7.10 a. m.	
П	8.15 g m 9.00 a. m.	ı
-	10.00 a m	l
	12.00 M Except Sunday 12.50 p. m.	ı
a	150 n m 2.40 p. m.	l
	4 00 n m 4.50 p. m.	l
n	6 20 n m (.10 p. m.	ı
	10.00 p. m 10.50 p. m.	ı
d		l
	6.07 a. m 6.55 a. m.	l
-	7.30 a. m. Except Sunday 8.20 a. m.	l
-,,	9.15 a. m 10.05 a. m.	Į
	11 20 a m 19 10 n m	ı

1.20 a, m. 12.10 p. m. 1.00 p. m Except Sunday 1.45 p. m. 2.55 p. m. 3.45 p. m. 5.20 p. m. 6.10 p. m. Through Pullman service between Baltimore, Pittsburgh and Chicago. Direct connections are made with all

trains both East and West.

Paint----Drouth

The longer the drouth the more rain is required to water the earth.

The longer a building goes without painting the dryer it gets and more

paint is required to keep water out.

A ten gallon Job this year is a eleven gallon Job next year-you will save money by using the best

DEVOE'S

J. Thos. Gelwicks, Agt.

ALBERT ADELSBERGER LIVERYMAN

HOTEL SPANGLER

Emmitsburg, Maryland

Automobile For Hire Fine Horses and First-Class Carriages.

Teams for Drummers and

Pleasure Parties a Specialty



Immense Profits! Why Not Get Your Share? Eggs \$1.00 Per Doz. This winter.

E. A. Strout Farm Agency

47 WEST 34th ST., NEW YORK

J. R. OHLER,

Local Representative,

Emmitsburg, Md.

Philadelphia Pittsburgh

Such is being Predicted by Reliable Sources.



PRIZE WINNERS. Fed Exclusively on Bolgiano's 'Square-Deal' Poultry Food and Poultry Mash.

Bolgiano's "Square-Deal" Poultry Food and Poultry Mash makes hens strong and heal-duction over 100%. They are composed of only recleaned sound sweet Grains and Seeds, scientifi-cally preportioned to produce the greatest amount of protain and albumenoid contents - and these elements are what makes eggs.

Daily Egg Record Sheet Free

Send us your name and address and we will send you FREE - one of our Daily Egg Record Sheets-this you can tack up in your hen house and keep an accurate daily account of your egg production. Fe_d Bolgiano's "Square-Deal" Foods and note the increase. the increase.
Mr. John Baer of Orangeville, Baltimore, Co.
Md. writes he had 100 chickens and was feeding
with other food and was getting 23 eggs per week.
After feeding Bolgiano's "Square-Deal" Food for
one week he got 72 eggs. the second week he got
172 eggs, and the third week he got 204 eggs, and
the increase continued until he was getting 350 eggs
per week,

Our Expert Poultryman

We now have associated with us, an Expert Poultryman one who has made the study of poultry and their needs his life work his knowledge and experience is yours free for the asking if there are any conditions existing with your fowls or in your Poultry Houses which you do not know how to overcome drop a postal to our Poultry Dept. and our experts advise and suggestions you will receive by return mail.

"Poultrymen Paradise"

When in Baltimore - do not fail to visit our poultry dept. - Come to look - if not to buy. On account of our largely increased business in this line, we have devoted an entire floor to this departmenthere we have on exhibition numerous breeds of fowls, a complete line of "Buckeye" Incubators and Houses. International Sanitary Hovers - in fact a full line of everything that a Poultryman requires. It has very appropriately been called "The Poultrymen Paradise." We are at all times in the market for all kinds of thoroughbred fowls and day old chicks as well as eggs for hatching - if you have any for sale - do not fail to let us know.

If you cannot secure Bolgiano's "Square-Deal-Food and Poultry Supplies fom your local dealer-drop us a postal and we will tell you where you can secure them.

J. Bolgiano & Son, "Poultrymen Paradise"

Western Maryland, through and local Baltimore, . Md.

SOLID SILVER AMERICAN LEVER WATCHES

WARRANTED TWO YEARS

ONLY \$6.00

6. T. EYSTER. - EMMITSBURG, MD.

FINE NOTE PAPER

One pound of Fine Linen Note Paper - eighty odd sheets - with envelopes to

CHRONICLE OFFICE.

Be it resolved:---

"That every customer of Matthews Brothers will be treated in the same cordial and pleasing manner and same courtesy will be shown throughout the New Year that was rendered them during the year of 1913 and furthermore we extend to each customer best wishes for a happy and prosperous New Year."

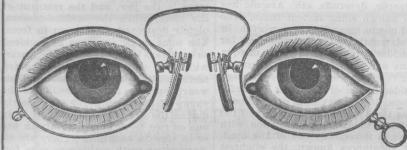
Matthews Bros.

dec1-lyr.

The Racket Store, through its Proprietors, wishes all its patrons and friends a Merry Christmas and extends its very best wishes for the new year 1914, appreciating the patronage it has enjoyed during 1913.

CHARLES ROTERING & SONS PUBLIC SQUARE EMMITSBURG, MD. STRICTLY CASH

DR. C. L. KEFAUVER, OPTOMETRIST FREDERICK, MD.



Will be in EMMITSBURG, MD., at "SLAGLE HOTEL" Second Thursday of Each Month. NEXT VISIT THURSDAY, JAN. 8th, 1913.

ASK FOR

THE G. L. BAKING COMPANY,

FREDERICK, MARYLAND

It is a bread of quality made of the best and purest ingredients and is baked in a sanitary up-todate Bakery by skilled bakers. If you appreciate quality ask your dealer for

G. L. BREAD

TAXES.

We have an agreement with the County Treasurer whereby we are authorized to Collect State and County Taxes.

> Come In and Avail Yourself of This Convenience

4% INTEREST PAID ON TIME DEPOSITS

WE SOLICIT YOUR ACCOUNT ANNAN, HORNER & CO.,

BANKERS.

oct 8-09tr-

Mrs. F. Harry Gross entertained a number of her friends at cards on Tuesday evening. Miss AnnaRowe entertained on Wednesday evening.

Many Card Parties During Holidays.

hundred party on Tuesday evening. The cal order: guests present were: Mesdames D. E. January 1, Catherine Byers, (infant). during the holidays than at any other single period of the year. It will there-Stone, Richard Zacharias, G. S. Eyster Annan Horner, Stewart Annan. Misses Anna Codori, Estelle Codori, Vincentia Sebold, Louise Sebold, Anna Felix, Nellie Rowe, Ruth Shuff, Grace Rowe, Francis Rowe, Helen Sellers, Madeline Frailey and Ruth Patterson, Messrs. Clarence Frailey, Herbert Gingell, E. L. Annan, Jr., Charles Sellers, and Clay Shuff. The first prize was won by Miss Anna Felix, second prize by Anna Codori and the last prize by Mrs. D. E.

Miss Mary J. Shuff entertained a few of her friends at "Five Hundred" on April 5, Miss Martina Adelsberger. Wednesday afternoon December 31. The following guests were present: Mesdames. J. Brooke Boyle, D. E. Stone, J. S. Annan, E. L. Annan, Annan Horner. Misses Edythe Nunemaker, Dorothy Cramer, Margaret Boyle, Tabitha Beam, Louise Beam, Frances Rowe, Madeline Frailey, Carrie Rowe, Eva Rowe, Ruth Patterson, Helen Sellers, Harriet Beam, Pauline Annan Mildred Biggs.

"Some Catholic Opinions."

"It fills me with joy when I think of J u l y the many changes that will be brought about when women have the right of August suffrage. They will defy the politicians and vote as any Christian man should and would vote if he had the moral

"I hope that women will consent to vote, as they do in England, for public officers. For the life of me I never could see that Blanche of Castile, or Matilda of Canossa, or Victoria Guelph were October 8, Wilson E. Ohler, (infant). less exemplary as women for their being all their lives mixed in politics; and I think that a great onward step in the progress of mankind will be made when every adult person shall take an active N o v . 12, Dr. J. W. Riegle. part in the government of our country."-Rev. Edward McSweeney, Mt. St. Mary's, Md.

Postmaster General Burleson has asked for an appropriation of \$1,000,000 for the improvement of roads used in rural mail service.

MARKET REPORTS.

The following market quotations, which are orrected every Thursday morning, are subject

EMMITSBURG. Jan. 2 Country Produce Etc. Corrected by Jos. E. Hoke.

Spring Chickens per D Ducks, per b Potatoes, per bushel..... Dried Cherries, (seeded)..... Raspberries. Apples, (dried)..... Lard, per b......

LIVE STOCK. Butcher Heifers..... Fresh Cows..... Spring Lambs 6@61 71/2009 Stock Cattle .. BALTIMORE, Jan. 2

WHEAT:-spot,@96 CORN:—Spot, @71 OATS:—White: @45

RYE:-Nearby, 72.@73. bag lots, 60@68 HAY:—Timothy, \$.19.00@20.00; No. 1 Clover \$16.50@\$17.00 No. 2 Clover, \$15.00@\$16.00. STRAW :- Rye straw-fair to choice, \$16.50@ No. 2, 13.00@\$16.00; tangled rye blocks \$11.50@

wheat blocks, \$8.50; oats \$10.00@\$10.50 POULTRY :- Old hens, 16 young chickens, large, 20@ ; small, 13 Spring chick-

Turkeys, 14@15 PRODUCE:—Eggs. 32: butter, nearby, rolls 0@23 Maryland, Virginia and Pennsylvania POTATOES:- Per bu. \$. 60@70 No. 2, per

50@60 New potatoes per bbl. \$.@\$. OATTLE:—Steers, best, 7@7½; others 3@6½ %.; Heifers, 4@5; Cows, %. 4@5. Bulls, 3½ 2.4½ \$.; Calves, 11@11³/₄
11 Lambs, @ c.sprlng lambs 7@7½c Shoats, 2.00@3.50; Fresh Cows

In the matter of the estate of Rowe K-Shriver, Absentee. On Application. In the Orphans' Court of Frederick County, Maryland.

December Term, 1913. December Term, 1913.

By virtue of an order of the Orphans' Court of Frederick County, passed on the 8th day of December, A. D., 1913.

Notice is hereby given that Ella M. Shriver, of Frederick County, Maryland, on the 8th day of December, 1913, applied to the Orphans' Court of Frederick County, Maryland, for Letters of Administration upon the estate of her brother Rowe K. Shriver, absentee, who is supposed to be dead, on account of uninterrupted absence for above seven years from the place of his last domicil within this State, and having been for years from the place of his last domicil within this State, and having been for such time unheard of, and that on the 19th day of February, A. D., 1914, the said Orphans' Court will hear evidence concerning the alleged absence of the supposed decedent, Rowel K. Shriver, and the circumstances and duration and the circumstances and duration

JOHN C. CASTLE. ALBERT W. ECKER, JOHN W. MUMFORD. Judges of the Orphans' Court.

Register of Wills for Frederick s County, Maryland.

ELLA M. SHRIVER, Applicant. EUGENE L. ROWE, Attorney. True Copy-Test: SAMUEL D. THOMAS,

Mecrology.

ICLE gives herewith a list of all deaths Miss Hazel Patterson gave a five that occurred during 1913 in chronologi-

17, Michael Robinson, (col'd). 19, Charles Zeck.

February 5, Joseph Fream. 17, Mrs. Penina Morrison. 23, James W. Eichelberger.

27. Margaret Sanders, (Inf). March 6, Miss Josephine Elder. 10, John H. Wetzel.

14. Mrs. Julia Annan. 25, Phillip Harbaugh. 26, Mrs. Virginia Wingerd.

27, Mrs. T. Gibbs. 27, John Hoke.

15, Daniel A. Sweeney. 18, Mrs. Adolphus Harner. 28, David R. Turner.

29, Prof. Charles H. Jourdan. 5, William B. Rimbey. 9, James P. Beam. 25, Mrs. John Rosensteel, Jr.

30, Mrs. Isabella A. Troxell. 1, Mrs. Louisa Caldwell. 7, Meade Fuss.

10, Mrs. Mary A. Hardman. 13, Stephen B. Byard. 16, Mrs. Phillippina Halm.

20, Mary G. Rotering (infant). 28, Barbara M. Wachter (inf). 2, Stella B. Agnew (infant). 10, Annette V. Gladhill (inf).

18, William Henry Hardman. 29, Samuel Jacob Florence. courage."—Bishop Bernard J. McQuaid. Sept. 9, Mrs. Isabella Bell.

13, Joseph Ohler. 19, Mrs. Sarah Ann Baker. 28, Mrs. Margaret Barry. 30, Marshall Michael.

17, Master Earl Spalding. 24, Clifford E. Snyder. 28, Matılda Hartdagen.

29, William H. Baker. 18, Daniel W. Stouter. 29, Bennett Tyson.

Dec. 13, Mrs. Elizabeth Porter. 16, Mrs. Mary Little. 29. Mrs. Mary E. Ehrehart.

PUBLIC SALE.

Saturday Jan. 10th, at 1.30 o'clock, P. M., of horse blankets, stable blankets, fancy plush robes, 2 Portland sleighs, secondhanded top buggy, feed cutters, New Holland chopping mill, etc. D. W. GARNER, Taneytown, Md.

PUBLIC SALE.

Augustus and Maria Kreitz, one mile and Mrs. Lizzie Pittenger and family. from Mt. St. Mary's College, known as Kreitz's store, personal property and store goods.

Kreitz's store, personal property and mear Creagerstown, spent Sunday with Mrs. Lizzie Pittenger and family of

Says the C. S. Monitor, Paris has passed an ordinance requiring women to of wear buttons on their hatpins.

HOLIDAY SMOKERS MAY SEE THE EFFECT OF TOBACCO

Following its usual custom the CHRON. It Is a Sedative and Narcotic, Making Its Users Much Less Liable To Become Slaves of Deleterious Drugs.

Probably more tobacco is consumed single period of the year. It will therefore be interesting to those who use it constantly to know just how it effects the system, what grades of tobacco are the least injurious etc. The following will give much valuable information:

Tobacco is a sedative and narcotic and used by more people than any similar substance. Dr. Richardson, in the (London Lancet,) says of it: "It is innocent as compared with alcohol; it does infinitely less harm than opium; it is in no sense worse than tea and by the side of high living it contrasts most favorably." Norman Kerr, another distinguished London physician, famous for his studies on the effects of narcotics on the human system, says: "No language can accurately describe the comfort enjoyed from a pipe, when exposed to severe weather in trenches, or the power it has to stay the stomach-crave when no food is to be had, and this action of tobacco, under such circumstances, cannot be harmful." Dr. Kerr, after long and patient investigation carried on through years under the most favorable conditions for arriving at the truth, declares that tobacco never impairs or destroys moral capacity or leads to offenses against morality or to acts of criminal violence. "The poison of tobacco," he says, "has effected physical injuries, but appears to leave untouched the conscience and the moral sense." Nor does he believe the habit of using tobacco increases the desire to use other stimulants or narcotics. Indeed, it would seem, from the concurrent testimony of all nations, that among those in which tobacco is most generally used there appears to be the least liability among the inhabitants to contract the habit of using morphine, opium, cocaine and hasheesh and other obnoxious and injurious drugs. So it may, with truth be said that if tobacco has no other merit, it at least diminishes the desire among those habituated to its use to substitute more deleterious substances in its place.

LOYS AND VICINITY.

Mr. and Mrs. Washington Pittenger spent Friday with their daughter, Mrs. Clarence R. Moser.

Mr. George F. Eyler visited Thurmont on Wednesday.

Miss Cara L. Pittenger, of New Windsor, spent last week with Misses On Tuesday, Jan. 13,1914 at 9 o'clock Elsie Robinson, Mrs. Nettie Shriner,

Mrs. Ruth Fox and sister Leah, of near this place.

There are 300,000,000 pounds sterling other peoples' money invested in

appreciate a subscription to The Chronicle. 52 weeks \$1.00,

Any absent Emmitsburgian would

M. F. SHUFF, Furniture of all Kinds FUNERAL DIRECTOR AND EMBALMER W. MAIN STREET,

Emmitsburg, Maryland



..VISITS..

MARYLAND

Every Two Months Next Visit JANUARY, 7, 1914

HOTEL SPANGLER

You Want The "F. & D." Guarantee

WE WRITE Fidelity and Surety Accident and Health Burglary Plate Glass Liability

Auto' ORGANIZED 1800 ASSETS \$6,904,365.36 HOME OFFICE: BALTIMORE MD.

Fidelity and Deposit Co.

OF MARYLAND EDWIN WARFIELD, President. We Do Business Everywhere HALLER & NEWMAN General Agents for Frederick County FREDERICK, MD.

THE OLD RELIABLE Mutual Insurance Company

OF FREDERICK COUNTY

ORGANIZED 1843

OFFICE-46 NORTH MARKET ST. FREDERICK, MD.

A. C. MCCARDELL O. C. WAREHIME

SURPLUS \$25,000

NO PREMIUM NOTES REQUIRED

INSURES ALL CLASSES OF PROPERTY AGAINST LOSS BY FIRE AT RATES 25 PER CENT. LESS THAN STOCK COMPANIES CHARGE A Home Insurance Company for Home Insurers

AT DUKEHART'S CARRIAGE WORKS

ANOTHER CARLOAD OF STUDEBAKER

Buggies Runabouts Surreys **Spring Wagons** Farm Wagons

Of Latest Style and Design. Come early and inspect them. It will pay you.

Repairing and Repainting All work guaranteed.

J. DUKEHART, Prop. C. & P. Phone No. 38-3

Patronize The Advertisers tit The Chronicle

For the new year---and every day

of it---the Ford is the car to

boost your business and broaden

your pleasure. It's the car for

all occasions---all year 'round.

Start the new year right. Buy

Five hundred dollars is the new price of the

Ford runabout; the touring car is five fifty;

the town car seven fifty-f. o. b. Detroit,

complete with equipment. Get catalog and

particulars from Emmitsburg Motor Car Co.,

Emmitsburg, Maryland, also agents for the

an economical Ford.

PUBLISHED EVERY FRIDAY AT EMMITS- little song: BURG, MARYLAND.

STERLING GALT, EDITOR AND PROPRIETOR,

TERMS:—One Dollar a year in advance: Six nonths, 50 cents. Trial subscriptions. Three nonths, 25 cents.

AVERTISING RATES made known on applica THE PROPRIETOR reserves the right to decline my advertisements which he may deem objection.

NO ATTENTION whatever will be paid to MANUSCRIPTS offered for publication will be eturned if unavailable, when accompanied by

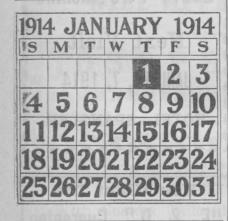
CHESAPEAKE AND POTOMAC PHONE.

Entered as second-class matter January 1, 1909 at the post office at Emmitsburg, Md., under the Act of March 3, 1879.

FRIDAY, JANUARY 2, 1914.

THE CHRONICLE will be independent in politics, progressive in spirit and a champion of what it conceives to be right. Its columns will always be open for a dignified discussion by the people of any subject that may seem to them interesting, or that may in anywise be a benefit to the community at large.

[Editorial from The Chronicle, June 8, 1906.]



¶ Communications intended for publication in this paper, letters of a business nature in relation to the Chronicle, and all orders for Job Printing to be done at this office should be addressed to THE WEEKLY CHRONICLE.

FREDERICK COUNTY.

Frederick is next to the largest of the counties of Maryland. In population and wealth it ranks next to Baltimore county. In the fertility and productiveness of its lands it ranks among the first in the Union, and especially in the production of wheat. The area of this great county is 633 square miles. The great body of the people are of German, English and Scoth-Irish descent, the progeny mostly of the early settlers. The land is mostly of fine limestone quality, and the greater part of the county is a valley of rolling lands lying between the Linganore Hills and the Catoctin Mountain. This splendid valley is drained by the Monocacy river, and is one of the best farmed and most highly improved and productive areas of the Union. The great crops are wheat and corn.-Maryland Manual issued by Board of Public Works.

"A TOAST IN DEW TO THE DAY THAT'S DONE AND ONE TO THE BETTER DAY BEGUN."

meet it with a will; throw in the erly and in full. Hope clutch. Tears will not avail creases your credit. A prominent adfor misspent days; no amount of vertiser wrote one of our readers the pining will straighten out crook- cash with order for all our goods, but ed paths once gone over; and we have found it pays to trust a man there is no use to let yesterday's who uses printed stationery as you do

don't mope bccause you've "made your County Superintendent of Schools; a break," because you've failed or if you wish to get information from to do all that you wanted to do—
any business house, in any case your letter will have increased weight and all that you started out to do. get prompter attention if you use Success, it may be, is only a mile printed stationery. or so further on. You may reach to 500 at the time and have your name it by getting another start and and address printed in the corner. by holding out a little longer.

some mood,"

Take heart, push on, never let go your optimism, and may the coming year be the best you have ever known. This is the CHRON-ICLE'S wish to all.

Remember that no matter

and strong. Don't let that worry you-- "go There is nothing new in the idea of this month.

Somebody said it couldn't be done, But he with a chuckle replied That maybe it could'nt, but he would

Who wouldn'nt say so till he tried. So he buckled right in with the trace of

On his face. If he worried, he hid it. He started to sing as he tackled the thing

That couldn't be done, and he did it. Somebody scoffed, "O, you'll never do

that: At least, no one has ever done it." But he took off his coat, and he took off

his hat: And the first thing we knew he'd be gun it.

With the lift of his chin and a bit of a Without any doubting or quiddit,

He started to sing as he tackled the thing That couldn't be done; and he did it.

There are thousands to tell you it cannot be done; There are thousands to prophesy fail-

There are thousands to point out to you

one by one, The dangers that wait to assail you; But just buckle in with a bit of a grin, Then take off your coat and go to it;

That "cannot be done;" and you'll do it.

NAME YOUR FARM AND USE PRINTED STATIONERY.

There are a great many farms n this district-in every district, in fact—that, although they are uality about almost every farm. A farm's location, character of soil, nature of nearby trees, its view its environment-any of these characteristics should suggest a name to the owner, and these names should by all means be perpetuated. The name will very soon become identified with your place. The rural carrier will kown it; your friends will quickif you use printed stationeryto you-every customer of yours, every firm with which you deal will direct your mail accordingly.

On the subject of stationery the Brunswick Herald aptly remarks:

Every farmer ought to have printed stationery, with his and the name of his farm and his postoffice address propperly given. The printed heading should also give the names of whatever crops he specializes on, and of whatever varieties of seed or whatever breed of hogs, cattle, or poultry he keeps. Printed stationery gives you standing with whatever person or firm you are writing to and gives you a new dignity besides insuring that your name As the New Year comes in and address will always be given prop-

Moreover, such printed stationery inother day saying: "We usually require

heartbreak hide the coming sun. If you want to write to your Con-Don't carry yesterday's log; gressman or member of the Legislature; or if you have a request to make of

Even if you use postal cards, buy 200

Get the habit of using printed stationery. The next time you go to town, "The path ascends; each winding why not drop into the printing office and give an order for 1,000 sheets of printed note paper and envelopes to Blooms at the touch of a blithe- match? It will be one of the best investments you have ever made in your

> by adopting this practical, convenient and common-sense idea?

> WORLD INTERVENTION IN MEXICO.

Mr. Hamilton Fyfe, corres- approaching session of the General Aswhat you endeavor to do there is pondent of the London Mail, pasalways somebody to predict fail- ing through Washington City reure. The wet blanket brigade is cently, stated that the only way pointed board. usually on the side lines, and from to solve the Mexican problem is ambush the strains of the knock- for a world intervention such as orderly to Generals U. S. Grant and Cumberland Daily News. ers' chorus may be heard-good the Powers made in China on the is dead. occasion of the Boxer uprising.

as you proceed, just hum this Herald of December 17 suggested the same plan. The situation in Mexico is different from that is financial starvation. Here are ous depositors in Mexico City, nal. but Huerta himself, under the guise of granting a holiday-circus all right, but bread minushas declared a legal holiday from Just start in to sing as you tackle the Dec. 22 to Jan. 2, no transactions with due gratefulness for expected faof concert action by the Powers, nor Fyfe's echo of it is needed; in a few weeks now, the cutting off of the sinews of war-the quite worthy of them, do not sordid dollar-will have worked we the time and we shall see.

to go wrong on the railway." them, judging from past performances, must be going wrong Managed) Railway.

LI HUNG CHANG wants to ly be made familiar with it and, know what wealth is. We might say that it is something that a

> If you climb the water wagon take a long and smooth old ride, hit "just one" and all is overyou are bound to take a slide.

FRITZIE SCHEFF "is at it

RING off, wild bells!

Some New Year Dont's. Don't sprinkle salt on the tail of temptation.

Don't try to get the better of a man who hasn't any. Don't snore in church. It's mean to

keep others awake. Don't be satisfied to pay as you go. Save enough to get back. Don't get married with the sole idea

that misery loves company. Don't follow the beaten track unless you are satisfied to remain beaten. Don't accept advice from a man who

never offers you anything else. Don't expect Opportunity to come to you with a letter of introduction. Don't trust to luck. Nine tenths of the people in the world guess wrong.

Don't buy your friends. They never last as long as those you make yourself. Don't envy the rise of others. Many a man who gets to the top is mere froth. Don't greet Misfortune with a smile unless you are prepared for a one-sided

flirtation, Don't make good resolutions unless you constantly carry a repair kit with tions on the immigrants that come to

appearances. Many a man with a red also. In the last three years over \$300,- aunt imbibes boarders, - Philadelphia nose is white all the way through.

Don't forget in times of peace to prepare for war. That's about the only use some of us seem to have for peace. Don't fail to have an object in view.

State Senator William Milnes Maloy, of the Third Legislative district, is contemplating the introduction during the sembly of a bill to place all cemeteries under the supervision of the Public Service Commission or of a specially ap-

without hitting it. - Lippincott's.

Capt W. F. Roberts, who served as

The Weekly Chronicle to it." And when you start, and a correspondent of the New York Editorials From Maryland Exchanges.

Be Your Own Landlord.

Many persons defer buying houses brought about by the Boxer re- until they have sufficient cash to pay bellion in China. There, the for what they desire, and as a consequence very few succeed in saving waters run deep" is a hint that your Powers had to co-operate as the enough to pay cash, therefore they con-quiet and demure person has more in base of operation is remote; here, tinue to be renters. This applies to him than the world supposes; if a rural as well as urban dwellers. Buy man is in a bad predicament he is in Uncle Sam can handle the situa- homes on credit. Every dollar you pay tion alone. When the Kilkenny for rent you might as well be paying on cats will have nearly exhausted your own home; the interest is all you risk, and as property the country over each other Wilson will rise to is enchancing in value the increment explain. In the meantime, a should, as a rule offset the amount paid in interest. There is no safer colateral most powerful auxiliary is doing than land, therefore it is advisable to he has "run dry;" news is always the work. If General Persuasion invest in land in order to save for the fails to accomplish the object, a future. On all sides may be seen men very effective power has begun other property on the installment plan, to put in some good blows, that while their friends and neighbors are still paying rent and are no further advanced financially now than they were not only the great London Bank ten or twenty years ago. Be your own and several others that have shut landlord. Land values are constantly enchancing, and those who buy now their doors in the face of clamor- will be gainers. - Democrat and Jour-

A New Leaf, a Fresh Start.

Nothing fits the New Year like a square corner, a new leaf, and a fresh start unless it be a hearty thankfulness for the good things already received, possible then so he will strive to vors. He is a stolid person to whom the tradition of the year does not recuperate meanwhile. Neither awaken some unwonted thoughts both Congressman's Sherwood's plan as to the past and to the future. Havre De Grace Republican.

A Time For Recollection.

It is well that at certain periods we should review our past, and from the success and failures, which come to all of us, make provision for the future. bear names. There is an individ- out Huerta's elimination. Bide Custom has established the passing of new year as a time for such reflections. SAYS a railroad expert: "There great teacher, and we should be wise are a hundred and eighty things enough to profit by its lessons. If there is one thing above all else which Time should impress upon us, it is the One hundred and seventy-nine of vanity and folly of placing our hope and reliance in mere material things. Too frequently we forget this, and we seem prone to look at the material side of all the time on the W. M. (Worst life as the more important one, forgetting or slighting the spiritual. - Catons-

What "They Said."

What "they said" is the source of many troubles, even though "they actually "said" what was attributed to and it will be a great convenience country editor never had and actually "said" what was attributed to them, which is very frequently not the case. Considering the false reporting and misconstructions placed on personal remarks, and the repeating of remarks that should not be repeated-in other words, considering the vast amount of the tale-bearing propensities of mischievous people, ordinary speech is very plentifully attended with dangers.

Whenever a person pr marks with "they say," it is best to recognize the expression as a danger signal, and exercise due caution in the conversation following. Either that, or insist at once upon knowing who "they" represents, and being insistent on definite exactness as to the language used, in order that possibly an incorrect interpretation moy be headed off before it reaches wide circulation.

Those who know about everything in a community, as a rule know too much -know things none of their business to know, and certainly not their business to peddle around. They are, as a rule, the "they say" crowd, especially when they hear things they only half understand, and are adepts at "pumping" every passing source for a new supply, frequently making intimations and expressing opinions merely for the purpose of getting a few missing links of a story that they do not have, and when they get them, consider themselves shrewd. Watch out for the "they say" crowd, and the "news depots." They may get you into trouble. - The Carroll both hands. - New York American.

We often speak of the enlightening influence of this country and its instituus; we rarely notice the fact that the Don't place too much confidence in influence affects their home countries, tence using the word. Fanny-My 000 Italians have returned to Naples | Ledger. from the United States. An Italian commission appointed to investigate social and economic conditions in southern Italy recently reported that these Why not begin the year 1914 Many a man leads such an aimless ex-returning emigrants are doing a great istence that he could fire at random deal to bring about important changes in that part of the kingdom. With their savings, they are buying small parcels of land from the large land owners, and are making more than a mere living on their farms. - Catonsville

This is no time for experimental legislation merely to satisfy a purlent curiosity to see whether business can stand on its head as well as on its feet .-

One of the great needs of the Huerta Government is a reliable and efficient President Wilson was 57 on the 28th habeas corpus system-Annapolis

Watered Talk.

Probably there is nothing under the sun which is the basis of so large a number of figures of speech as water.

A poor argument "won't hold water;" a babbler is "a leaky vessel;" a half drunken man is "half seas over;" "fishing in troubled waters" is another name for getting into difficulty; "still "hot water;" disappointment is "a wet

Of the rejected suitor it is said that 'cold water is thrown on his hopes;' the hungry man's "mouth waters;" the strengthless are "weak as water;" sometimes it "rains blessings;" when an orator begins to be tedious we say "afloat;" speculators are often "swamped;" many people find it impossible to 'keep their heads above water," and often we have to acknowledge that we

Beau Brummel's Dress.

Evidently we must not believe all that we have read of Beau Brummel. There were stories that he appeared in "a dove colored coat and white satin inexpressibles;" that it took two artists to make his gloves, a special expert being assigned to the thumbs, and that he had three hairdressers who specialized, so to speak, on the different parts of his head. All these stories, it eems, are fiction, according to Leon H. Vincent's "Dandies and Men of Let-

"Simplicity and unobtrusive elegance. were his ideals. To attract notice by conspicuousness in dress was in his opinion the most mortifying experience that a gentleman could have. Byron told Leigh Hunt that there was nothing remarkable in Brummel's dress except a certain exquisite propriety. From which it may be inferred that his reforms were of a sensible sort."

Arsenic.

Excepting possibly the bichloride of nercury, few toxic substances are so common as arsenic, for the arsenates and arsenites are not only much used That period is now at hand. Time is a in medicine, but are likely to be encountered in commercial substances, wallpaper, dyestuffs, etc. Arsenic has been known since ancient times. The word means masculine or powerful. In the sixteenth century it was used for homicidal purposes in the form of aqua tofana and in literature has been the most celebrated of poisons. Although considered one of the most powerful poisons, it is less so in its ordinary forms than potassium cyanide and the alkaloids, though in combination with hydrogen it becomes one of the deadliest substances known, the slightest whiff of the gas being sufficient to insure death. In the common form, the trioxide or "white arsenic." one or two grains cause death.-Boston Herald.

Great Poets and a Little Girl. James Russell Lowell used to walk along the gravel paths of his beautiful garden in Cambridge, Mass., band in hand with a bright little girl, who was his neighbor, and discoursed with her criminal carelessness in reporting, and upon fairies, paper dolls, roses and other important subjects. Henry Wadsworth Longfellow, a neighbor of Lowell's and of the little girl's, who wore a velvet coat and a big tie, was also her intimate friend. He used to tell her wonderful stories of ancient heroes and many other marvelous things. It was natural that the little girl should resolve even then to become a writer. and first of all a poet, for it was as a poet that the novelist, Eleanor Hallowell Abbott, first achieved recognition

> Quick Decision. "My gas meter is out of whack." "What's the matter with it?"

-Century.

"It lies. It doesn't register correctly. "That's what they all say." "But it doesn't register half the gas

we use." "Then it's lying on the wrong side! We'll send a man right out."-Houston

Out of Danger.

Pat, the hodcarrier to the carpenter, who is vigorously sucking his thumb, cursing at the same time)-Don't you know how to drive a nail yet without smashin' yer finger? Carpenter-No: you blamed foo!, and neither do you and when I woke up this morning I Pat-Sure. I do. Hold the hammer to

Applying the Lesson.

Teacher-Have you looked up the meaning of the word imbibes, Fanny? Fanny-Yes. ma'am. Teacher-Well. what does it mean? Fanny-To take in. Teacher-Yes. Now give a sen-

Your Own Strength.

We accompany the youth with sympathy and manifold old sayings of the wise to the gate of the arena, but it is certain that not by strength of ours nor by the old sayings, but only on strength of his own, unknown to us or to any, he must stand or fall .- Emer-

Safety Pins.

Pins fashioned almost exactly like those of the sort known today as have been found in "safety pins" Etruscan and Roman tombs, and the date of these has, in some instances. been assigned to a period prior to the Christian era.

Write your name with love, mercy and kindness on the hearts of those about you and you will never be forCounting by Knots.

It was the custom of the Aztecs to keep their accounts by means of strings. The numbers were indicated by knots. A single knot was ten, two single knots twenty, and so on. The hundreds were indicated by double knots. The color of the string indicated what the numbers referred to. Soldiers were red, gold yellow, silver white and corn green. This method is still in use on the sierras of the Argentina, where the herdsmen keep tale of their charges in a similar way. Several strands depend from one, the first of these strands being reserved for bulls, the next for cows, the milk and dry being differentiated; the next for sheep, and so on. Knots were probably among the first methods of man to record figures-the knot or the mark on a bit of stick. In the English hop gardens the tallyman (generally the local schoolmaster) goes around with the tally and its mark, and the most civilized Chicagoan still ties a knot in his handkerchief when he is asked "to be sure to remember."-Chicago News.

Tennyson and the Horse.

Tennyson once arrived at Haslemere station carrying a parcel of books, and as his own carriage had not arrived to meet him he was glad to accept the offer of a lift home. Going up the steep hill to Blackdown, Tennyson. his characteristic consideration for animals, suggested that they and the books were too heavy for the pony to drag. The two men therefore got out and walked for some distance in front of the trap, until they discovered that the books had dropped out. The owner of the pony asked Tennyson to stand at the animal's head while he went back for the books. These he Lound a hundred yards or more down the hill, and on his return he found the pony had been restive, but had quickly become quiet. Knowing that it disliked strangers, he wondered how Mr. Tennyson had kept it quiet. What was his surprise to learn that the poet had managed the affair by holding a watch close to the animal's ear.

Elephants' Teeth.

The elephant has no cutting teeth. like most animals, but only a series of molars. These molars or grinders as they wear away gradually move forward in the jaw, and the remnant of the tooth, when the surface is completely destroyed, is cast out in front. The same molar can thus be replaced as many as eight times. The tusks. which are only enormously elongated teeth, can be renewed only once. This wearing process and the ejection of the stump of the tooth go on very slowly during the life of the elephant. Only one or two teeth at a time are in use or in view in each jaw. There are always other teeth waiting to pass forward and begin their work, although there is a limit to this succession, for, when the last has come into use and been worn down, the elephant can no longer chew his food and must die or starvation, if he has not already suc cumbed to old age.

The Poet's Banknotes.

In "The Tragedy of Isabella II." it is said that the unfortunate Spanish queen, blessed with generous impulses. was exceedingly charitable. Unfortunately she had no notion of the value of money and would want to give away sums out of all proportion to the occasion. Once the queen had command ed a large grant in aid to a man of letters, and the steward, in order to give her a just idea of its magnitude, decided to present the donation in the form of many banknotes of small valueenough of them to paper the walls of the boudoir. Isabella was startled-she would never have believed, she said, that there were so many banknotes in the world. "But no matter." she concluded. "Since banknotes are so easy to get, it is quite proper to send the poor poet plenty of them."

Realistic Dream.

A Hanover college professor was annoyed by the pranks of a freshman in his classes. He resolved that if that individual would not reform he would "kick" him out of the class.

The other morning the professor was seen coming to college with a slight limp in his gait. He was met by a brother member of the faculty and asked why he was limping.

"I dreamed last night that I was 'kicking' - out of one of my classes, found that I had a very sore toe. must have struck the bedpost." - Indianapolis News.

Deeds and Mortgages.

Lord Barrenhurst-You must bear in mind, Gwendolen, that we of the nobility must do nothing unworthy of the deeds of our noble ancestors. Lady Barrenhurst (nee Gotrox of New York) -Deeds of your ancestors? Indeed! How'd you live if it wasn't for the mortgages of mine?-Puck.

Milk In Naples.

In Naples the cows and goats are led through the streets and milked at the doors of the houses. People lower their cans by a string from the upper windows; the animals are milked into the cans, which are then hauled up again.

Too True.

"Our washerwoman says it's funny about colors in dress goods." "What's funny about them?"

"That folks call 'em fast when they won't run." - Baltimore American.

Widows In Korea.

Widows in Korea never remarry, no matter how young they may be. Even though they had been married only a month they must not take a second husband.



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Mountain View Happenings That Held Attention In Year 1913

War With Mexico Threatened. Sulzer Removed—Volturno Burned at Sea - Morgan and Gaynor Died

By JOHN J. BREEN.

TINGING like an aeroplane through the atmosphere of time, another year is gone. Each day brought its quota of happenings, some great and others small. There were fast and strenuous doings in the world of politics, the grim reaper exacted its usual toll, playing no favorites; the menace of war between the United States and Mexico loomed large, and the Athletics again showed the Giants how to play the great national game.

President Wilson from the date of

his inauguration started out to make good on his promises of tariff and currency reform. After months of jockeying by both branches of congress and after many amendments had been written into the original draft of the document the Underwood-Simmons tariff bill became a law. It is too soon as yet to say just what effect it will be a panacea for all ills, real or imaginary. Others have held that any tinkering with this important subject would result in a national disaster. It is too early as yet to say who are the false prophets.

Having succeeded in passing a new tariff bill, President Wilson at once set about getting a new currency measure. Toward the end of the year his supporters declared that he would also win this fight. Just what kind of a bill would finally meet the favor of congress none would say. Some bankers maintained that any radical interference with the monetary system of the country would work disaster. while bankers of the south and west insisted that money reform would greatly help the crops and would make for unprecedented prosperity.

Sulzer Helps Mitchel.

It is agreed that the removal of Governor Sulzer was a big factor in the New York city election. Many who thought Sulzer guilty wanted to rebuke the forces that sought his im peachment. Sulzer announced himself as a candidate for the assembly in a lower east side district in Manhattan He ran on the Progressive ticket and was elected. There was a union of the forces against the Tammany Hall candidate. Edward E. McCall, and John Purroy Mitchel was elected

mayor. President Wilson took a personal interest in the gubernatorial election in New Jersey and was pleased when the returns showed that James Fairman Fielder was elected. Fielder has been called a progressive Democrat, and his election was regarded as a personal

vember elections also David I. Walsh.

Democrat, was elected governor of

Massachusetts, and Henry C. Stuart, Democrat, was elected governor of

Virginia. When President Wilson entered office he was confronted with the tangled Mexican situation, and toward the end of the year our relations with that country came near the breaking point. Matters became so threatening that troops and marines were dispatched to the border line. A great fleet of American warships assembled in Mexican waters, and the border patrol was re-enforced by several di-

visions of regular troops. Following the assassination of Francisco I. Madero Feb. 22 and the assumption of the presidency by General Huerta, President Wilson flatly declared that this country never would recognize the new order of things, which was characterized as a rule of blood and iron. This government figured that Huerta was near the end of

his financial resources. The year had its usual quota of dis asters and accidents. When the wire iess on Oct. 9 told that the steam ship Volturno was burning in mid ocean there came visions of another Titanic horror. But the wireless brought quick aid to the doomed ship, and 500 of its passengers were removed in safety to other vessel: that answered the calls for help. One hundred and thirty-six of her passen gers and crew were lost. There were pathetic scenes when the ships bear ing the survivors docked in New Yorl

Floods Sweep Middle West.

The great floods of the middle wes: which occurred in March aroused the sympathy of the country for the suf ferers. For weeks great sections of this country were under water. Entire cities were marooned. Secretary of War Garrison took personal charge of the relief movement. It was impossible for days to get any authentic

news from the stricken territory, and exaggerated stories of loss of life were circulated. For days entire communi ties lived on the upper floors of tall buildings to escape the rising waters It was a common sight to see entire families go drifting by on trees and small frame houses carried along by the rushing streams. A conservative estimate of the damage to property is \$163,000,000

Middle West Devastated by Floods Which Caused Great Loss-Jessie Wilson and Helen Gould Brides

Other casualties which caused more than passing interest were two wrecks on the New York, New Haven and Hartford railroad; a cyclone which swept the central and southwestern states, entailing a loss of over 100 lives and several million dollars in property; thirty-four killed and many injured by the collapse of a pier at Long Beach, Cal.; twenty killed and many injured by the explosion of mill dust in a Buffalo mill; fifty lives lost in a factory fire at Binghamton, N. Y.; twenty killed in a mine accident at Tower City, Pa.; Hot Springs, Ark., was swept by fire, with a loss estimated at \$6,000,000. In a wreck on the Mobile and Ohio railroad at Buckatunna, Miss., forty-five soldiers of the coast artillery were killed and 100 in-

Two of the social events of the year which attracted more than passing interest were the weddings of Miss Jessie Wilson, daughter of the president. and Francis Bowes Sayre and Helen Gould and Finley J. Shepard. Miss Wilson and Mr. Sayre were married at the White House Nov. 25 and went on a honeymoon trip abroad. Mr. Sayre is a lawyer and when his engagement was announced was attached to the office of District Attorney Whitman in New York city. Miss Gould and Mr. Shepard were marrie on Jan. 22. Mr. Shepard was a railroad man, and Miss Gould met him while she was on a tour of inspection of the Gould railroad properties in the

Among the noted men who died during the year were John Pierpont Morgan, the financier, and Mayor William J. Gaynor of New York city. Mr. Mor gan died in Rome, whither he went in search of health. Mayor Gaynor died aboard the steamship Baltic at sea. He had just been denied a nomination by Tammany Hall and had accepted a nomination tendered by a body of citizens. His death had a big effect on the New York city campaign.

Other deaths in the year were James R. Keene, financier and turfman; Dr. Thaddeus S. C. Lowe, founder of the Lowe observatory; Captain Orin R. designer of the Confederate flag; James McCrea, former president of the Pennsylvania railroad; Congressman ("Big Tim") Sullivan of New York; Benjamin Altman, dry goods merchant, and Charles G. Gates.

The crowning event in the sport world was the triumph of Connie Mack's 'Athletics over John McGraw's Giants. Incidentally the series was a rebuke to the knockers who are ever ready to cry fake. The series was ended in five games, the Athletics winning four and the championship.

Closed Door.

Hans von Buelow, the planist, at one time posted on his door a notice that was quite in the London vein: "Before Noon. Not Receiving; Afternoon, Out.

Plenty of Room at the Top. Knicker-There's plenty of room at the top Bocker-Yes, but your wife lets you have only the bottom bureau drawer - New York Sun.

A little in one's own pocket is better than much in another man's purse-

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By HOLLAND.

YOUR confidence is an asset that every manufacturer of reputable goods seeks. He spends money to gain it and will take all necessary pains to retain it. Your confidence in the integrity of a manufacturer, your belief that goods bearing a certain brand are always up to standard, is one of the intangible assets known as "good will" and which is regarded by a business man as essential to his success.

Manufacturers spend millions telling you about their goods. They cannot hope to get this money back by the first transactions. They must make you a customer and keep you a customer. To do this they must make honest goods at an honest price.

This accounts for the fact that advertised goods are always of high class. It would not pay to advertise goods that will not bear rigid test.

ADVERTISING CREATES

CONFIDENCE.

Then the manufacturer depends on the quality of his product to still further advertise it and still further increase the customer's confiGUY K. MOTTER

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---AND---See his splendid stock of

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NOTICE.

On November the 1st, 1909, this Bank increased its interest rate to Four (4%) per cent. per annum on all its special interest bearing deposits, saiddeposits to remain in all other respects subject to the provisions of the contracts under which they were made.

Referring to the above notice, it is not necessary for any depositor to present his or her book to have any change made. The 4% rate, will, of course, and be paid on new deposits made of the same class.

This bank offers first-class facilities for the transacting of your

July3 110-1v

New Fall Coats

Are open and selling freely. More beautiful than ever before, all say. Never has so much individual style been developed in a Top Coat. Designers have excelled themselves—telling compliments have greeted them on every side. The variety of ideas as well as materials will be most pleasing to buyers. The popular cloths will be Baby Lamb, Matalesse, Fancy Vicunas, Chinchillas, Mannish Cloths, Plushes, priced from \$5.00 to \$30.00.

Stylish New Suits

That will appeal to every lady who wants a becoming costume. The graceful lines of the coat coupled with the modern characteristics of the skirt offer a combination that will spell style in capitals. And MORE, certain figures that in other seasons could not be given the fullest opportunity will have full rein this season.

W. B. and Royal Worcester

Are familiar names to Corset wearers—synonymous with style and comfort. The Fall Models are very acceptable, One dollar buys either No. 1351 or No. 47 in W. B. or 410 or 433 in ROYAL WORCESTER. The New Bon Ton No. 848 at \$3.00, is a source of pleasure to its owner.

The Famous Gossard

Is daily winning and retaining friends. Some say, "After the Hospital" a Gossard. A friendly tip—A Gossard might help to avoid the Hospital. Wear a Gossard and be happy. All styles in Brassierres. New Sport Coats in all

New Matalesse Velvets, New Sweaters, Fashionable New Neckwear, New Fall Silk Hosiery.

Pictorial Review Patterns—The New Fall Fashion Book on

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choosing is best choosing.

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PERSONALS.

It is the aim of THE CHRONICLE to publish as many personal and social items as possible, but it frequently happens that those who have guests visiting them, and those who entertain, fail to send a list of their friends, or an account of these events, to this office. Readers who live at a distance are always interested in what is going on "at home," and for that reason, if for no other, this column should be filled every week. It is of course understood that anonymous contributions will not be published. Names of persons furnishing items will be withheld.

Mr. Robert Horner, of Baltimore, spent several days here this week.

Miss Lillian Baker, of Hagerstown, is visiting her sister, Mrs. Thaddeus

Mr. and Mrs. Harry Rawlings and John Tyson.

Miss Mary Stouter, spent Christmas in was in town on Monday.

Mr. Robert Slagle, of Brooklyn, N. Y., is visiting his mother, Mrs. Mary Slagle.

Mr. John Neck, of Washington, D. C., is visiting his mother, Mrs. Dorothy Neck.

Miss Julia Wardsworth, of Long Green, is visiting Mrs. J. M. Kerrigan. Mrs. Charles Baker and two children, Joseph and Lawrence, of Baltimore, Rial, of Pittsburgh. are visiting relatives here.

Mr. Joseph Overman, of Richmond, Va., spent the holidays here.

Miss Annabel Hartman, of Baltimore, is visiting here.

Mr. Daniel R. Gelwicks, of Baltimore spent the holidays with his family here. Mr. and Mrs. James Baker had as their guests during the holidays, Misses Clara and Mary Baker and Messrs. Maurice Baker and Harry Wise, all of

Mrs. Michael Hoke and Misses Gertrude Lawrence and Fae Linn visited in Baltimore this week.

Mr. Alexander Colliflower, of Altoona, Pa., spent the holidays with his parents, Mr. and Mrs. William Colli-

Mr. William Bowling, of Westminster, spent the holidays here.

Mr. Andrew Florence, of Gettysburg, spent the holidays in town.

Mr. Lucian Beam, of Washington, D. C., is visiting his mother, Mrs. Lucy Beam.

Miss Grace Favorite has returned to Hagerstown after spending a week here.

Mrs. J. Harry Gross had as her guests Misses Fitzgeralds, of Baltimore.

Mr. Ward, of Hagerstown, was among the visitors this week.

Mr. Firor, of Thurmont, was in town

Ridge Summit, Pa., spent several days

returned home. Mrs. Edward Alleman and Miss Hel- terest in all congregational matters. en Alleman, of Hanover, were the

week. Mr. E. Smith Waddles who spent

some time here has returned to St. Jos- nephew, Mr. Charles Dicks Eichelbereph, Mo.

week to his home in Chattanooga, Tenn. Pa., is spending the holidays here.

Miss Julia Tyson, of Baltimore, is Lutheran Cemetery. visiting her mother, Mrs. John Tyson. Mr. and Mrs. Frederick Welty, of Philadelphia, Pa., are visiting relatives and friends here.

Misses Agnes and Janet Taylor, of Baltimore, are visiting relatives and friends here.

Mr. and Mrs. Charles J. Wentz, Mr. and Mrs. M. Hyder Wentz, of Baltimore, and Mr. and Mrs. Samuel H. Boreman, of Minneapolis, Minn., visited Mrs. Catharine Hyder during the holidays.

Mrs. G. L Mering, of Uniontown, Md., spent several days with her nephew, Mr. E. L. Frizell.

Miss Ella Mae Caldwell visited Miss Mary Ohler last week.

Miss Ferne Snook, of Rocky Ridge, and Rachel Stevens, of Creagerstown, visited Ella Mae Caldwell, last week.

Misses Nellie Rowe and Ella Mae Misses Nellie Rowe and End Mark Reference At the last legals. At the last legals and ed in marriage. The ceremony was per-Caldwell spent Tuesday with Della Board of Directors of the Emmitsburg formed by Rev. Chas. Reinewald, D. D. Flohr, of Fountaindale.

Sherrystown. Mr. Raymond Topper returned to Al- Checks will be mailed to stockholders.

toona on Monday. Mr. Fritz Jones spent several days in

town, recently. Mr. Lester Topper spent several days burg, Md.

during the holidays, Miss Rhoda Gillelan and Mr. and Mrs. J. T. Gillelan, of Baltimore, Mr. and Mrs. L. Gillelan and daughter, Elizabeth, or Westminster, and Sister Flora Bell Ohler, of the National Lutheran Home, Washington,

town, is visiting Mr. and Mrs. Thaddeus Friday, Jan. 2, 1913.

Messrs. J. T. Ward and Ernest Hoffman of Gettysburg, Pa., were here on

Mr. Frank Weant and sister, Mary spent Tuesday in Frederick city. Mrs. Elizabeth S. Shields, of St. Jos-

eph, Mo., visited here on Monday. Capt. George T. Eyster was in Baltimore on Monday.

Misses Clara Rowe and Virginia Eyschildren, of Baltimore, are visiting ter spent several days at the home of Mrs. Rawlings' parents, Mr. and Mrs. the former's sister, Mrs Samuel Ott, of Taneytown.

Mrs. Daniel Stouter and daughter, Dr. Thomas B. Johnson, of Frederick,

Mr. H. M. Warrenfeltz spent Christmas in Wolfsville.

Mrs. Arthur L. Lamb, of Baltimore, is visiting the Misses Motter.

Mrs. Oscar Frailey and Mr. Thomas Frailey have returned from a visit to Washington.

Mrs. J. Ledlie Gloniger had as her Gloniger and Dr. and Mrs. Bruce P.

Mr. A. M. Longstaff, of Martinsburg, W. Va., was a recent visitor in Emmitsburg.

Mr. L. G. Harris, of Louisville, Ky., spent Monday at this place. Mr. E. C. Valentine, of Thurmont,

was in town on Saturday. Mr. S. H. Brahn, of New York city,

spent Monday here. Dr. E. Bester, of Clairmont, Va., visited friends in Emmitsburg.

Mr. L. Stevenson, of Frederick city, was here on Monday.

Miss S. Gallagher, of South Bethle hem, Pa., spent Tuesday here.

Messrs. W. F. Fennel and James L. humerus badly broken. Beard of Baltimore city were in town

on Monday.

Mrs. A. T. Pattison and Miss Mary Louise Pattison, of New Orleans, La., spent several days with relatives near

MRS. MARY ELIZABETH EHRE-HART.

Mrs. Mary Elizabeth Ehrehart died at her home on the Square early Monduring the holidays, her sisters, the day morning, December 29th. Mrs. tained at dinner on New Years' day the Ehrehart was born in Woodsboro, Oc- examining board of the Emmitsburg Dr. Charles Reinewald spent several tober 18th, 1830, being the daughter of Savings Bank. days at his home in Lovettsville, W. Dr. James W. Eichelberger and Mrs. Eichelberger, nee Anna Margaret Mot-Rev. C. J. Ehrehart, at that time prin- window on the second floor of Mr. Al-Gettysburg College. Her husband lived street. All the members of the family Mr. William Nunemaker, of Blue Mrs. Ehrehart returned to make her not known whether the ball was diswhere she remained the rest of her life. Mrs. Andrew A. Annan who has been Mrs. Ehrehart was a life-long and conspending some time in Baltimore has sistent member of the congregational Largest Mail In History Of Service. Lutheran Church and took an active in-

Mrs. Ehrehart was the last of a reguests of Dr. and Mrs. Foreman this markable family intimately connected for many years with the history of this community. She is survived by one

The funeral services were held on Mr. Guy Nunemaker returned last Wednesday afternoon at two o'clock with services at the house, her pastor, Mr. Wade Stonesifer, of Gettysburg, Rev. Charles Reinewald, D. D., officiating. The interment was made in the

MRS. ANNA SPALDING.

Mrs. Anna Spalding formerly of Emmitsburg, died on Sunday in Pittsburgh where she had made her home for about 9 years. She was aged 62 years. Mrs. Spalding is survived by nine children, one sister, Mrs. Margaret Mitchell, of this place and three brothers, Charles of Altoona, Lawrence, of Cincinnati and Walter Wilson, of Hagerstown.

MRS. ELIZABETH H. PORTER.

On Sunday, December 13, 1913 at her home near Emmitsburg, Mrs. Elizabeth H. Porter died of pneumonia. She was Her remains were taken to Baltimore where they were interred on Saturday.

Dividend Notice.

At the last regular meeting of the both of Emmitsburg district were united in marriage. The ceremony was per-Savings Bank the usual 3 per cent. Miss Rose Hopp is visiting in Mc- semi-annual dividend was declared; payable on and after January 2, 1914.

ANY MAGAZINE PUBLISHED.

Can be subscribed for through J. Ward Kerrigan, general agent, Emmits-

Miss Fannie Hoke attended the Elks and sympathy during the illness and Dance at Harrisburg on Christmas night.

Mrs. Ida S. Gillelan had as her guests and sympathy during the illness and her home near Emmitsburg, Mrs. Elizabeth H. Porter, aged 93 years, 2 months, 28 days. Funeral was held December 19, in Baltimore.

LOCAL BREVITIES.

Readings from The CHRONICLE Stand-Little Miss Marian Baker, of Hagers- ard Thermometer for week ending

	8 A. M.	12 M.	4 P. 1
Friday	-		
Saturday	30	34	2,083
Monday	30	34	34
Tuesday	31	36	36
Wednesday	30	40	40
Thursday	30	34	32
Friday		doin Dina	
201000000000000000000000000000000000000	harring a		

Mr. Andrew A. Annan is confined to his house with an attack of grippe.

The Equal Suffrage League will meet

at the home of Mrs. E. L. Annan, Friday, Jan. 9, 1914, immediately after church services.

A number of people from Emmitsburg were entertained by Miss Jessie Rouzer at Thurmont on Monday evening.

During the midnight Mass, at St. Joseph's Church, on Christmas morning some one went to the team of Mr. guests during the holidays, Mr. John David H. Guise and took therefrom Mr. Guise's overcoat and a valise containing a number of articles of value.

> Dr. John McC. Foreman who was indisposed during the early part of the holidays is able to be out.

Mr. John Hospelhorn who was taken suddenly ill on Sunday is able to be out

Mr. A. M. Comer, clerk at the New Hotel Slagle, fell while walking through the garage adjoining the hotel on Tuesday and broke his arm. Dr. D. E. Stone was immediately summoned and upon examination it was found that the elbow joint was dislocated and the

The Social Help Society of the local Messrs. A. C. Snyder and C. K. Wil- Lutheran Church will meet at the home son, of New Windsor, Md,, visited here of Mrs. Thaddeus Maxell on Friday

> Mr. Howard Turner misstepped from the porch at the home of his father, Mr. Jacob Turner and sprained his spine. Dr. D. E. Stone is attending Mr. Turner, whose condition is improv-

Mr. and Mrs. J. Lewis Rhodes enter-

About midnight on New Years' Eve ter. On August 5th, 1869, she married some one shot a bullet through a large cipal of the Preparatory Department at bert Patterson's house on West Main home with her parents in Emmitsburg, charged through recklessness or by intention.

amount needed was very small.

cers and employes of the service are to burg, January 7, 1914. be congratulated for the prompt manner with which parcel post packages were dispatched.'

Gov. Goldsborough has completed his 1914. message to the General Assembly

MARRIED.

DUBEL .- MUNSHOWER .- At the home near Emmitsburg, Mrs. Elizabeth
H. Porter died of pneumonia. She was
born September, 20, 1820 in Baltimore
and was the daughter of the late Elizabeth and John Redgrave, of Baltimore.
Her remains were taken to Baltimore.

But DUBEL — MONTHOW ER. — At the Lutheran Parsonage on Wednesday evening, Dec. 24, 1913, Mr. Ernest Nelson
Dubel and Miss Bruce Jane Munshower both of Emmitsburg district, were married. The Ceremony was performed by Rev. Charles Reinewald, D. D.

EYLER.-KOONTZ.-At the Lutheran Parsonage on Christmas eve, Wed-nesday at 6.30 oc'lock, Mr. Harry L. Eyler and Miss Emma Elizabeth Koontz

DIED

Regular death notices published one time free of charge. Obituary poetry and resolution charged for at the rate of five cents a line.

EHREHART - On Monday December 29th, at her home in this place, Mrs. Mary Elizabeth Ehrehart, aged 83 years. Funeral services were held on Misses Anna and Mary Felix and Madeline Frizell visited in Gettysburg this week.

Misses Anna and Mary Felix and Mr. and Mrs. John Little wish to extend their most heartfelt thanks to their many friends for the transfer of the control of the cont

PORTER -On December 13, 1913 at

CHURCH NEWS

Regular services in the Emmitsburg Churches are as follows:

CATHOLIC Mass, Sunday 7 and 10 a. m.

Vespers, Sunday 7:00 p. m. ST. ANTHONY'S Mass, Sunday at 7:30 and 10:30 a.m. Catechism, 9:30 a. m.

PRESBYTERIAN

Vespers, 3:30 p. m.

Sunday, 10:30 a. m. and 7:30 p. m. Sunday School, 9:30 a. m. Christian Endeavor, 7:00 p. m. Wednesday Prayer Meeting 7:30 p.m.

LUTHERAN

Sunday, 10 a. m. and 7.30 p. m. Sunday School, 9.00 a. m. Junior Christian Endeavor, 1:45 p. m. 6:45 p. m. Wednesday, Prayer Meeting 7:30 p. m. Saturday, Catechetical instruction 2

REFORMED

Sunday, 10:00 a. m. and 7:30 p. m. Sunday School, 9:00 a. m.

METHODIST EPISCOPAL Sunday School, 1:30 p. m. Service, 2:30 p. m. Epworth League, 6.30 p. m. Vesper Service, Thursday, 7:30 p. m. Tom's CREEK M. E. CHURCH

Sunday School, 9 a. m. Preaching, Alternate Sundays, 10:00

Church on Sunday.

Prof. Halm Knocked Down By Street

erick J. Halm was alighting from one Gross, Miss Fitzgerald, of Baltimore, street car in Baltimore he was struck Helen Alleman, of Hanover, Louise by another car on the same line coming Beam, Tabitha Beam, Jess Rouzer, of in the opposite direction. The profess- Thurmont, Madeline Frailey and Mary or was knocked unconscious for the White. Messrs. Dr. J. McC. Foreman, moment. Fortunately, outside of a se- Harry F. Gross, William Rowe, Clarvere shaking up and the laceration of ence Frailey, Arthur Stokes, Ralph his left ear, he sustained no injury and Zacharias, of Pittsburgh, Herbert Ginwas able with the assistance of an offi- gell, E. L. Annan, Jr., Samuel Annan, cer of the traction company to attend George Eyster, Richard Zacharias, Samservices at the Immaculate Conception uel White, Francis Rowe, Mr. Ward, of Church. Professor Halm speaks in the Hagerstown, Mr. Firor, of Thurmont, highest terms of the courtesy and con- Edward Alleman, of Hanover, Woodsideration shown him by the traction son Hundley, of St. Joseph, Mo., Prof. company and completely exonerates the Plummer, of Hagerstown, Robert Gille-

Another Man Loses Right Arm.

John Fisher, aged 21, son of Cornelius Fisher, of near Rocky Ridge had his noon. He, with a number of other me a call. Write, wire or 'phone. young men, was working at the farm of Mr. Harvey Ogle, of near Loy's sta-

Dr. Morris Birely, of Thurmont, was but a few years after the marriage and were at Church at the time, and it is member. This is the second unfortusummoned and amputated the injured nate accident that has befallen Mr. oak, etc., in short lengths, dry and Fisher, his left hand having been sever- ready for the stove. Delivered in two ely injured two years ago.

Headaches

The quantity of mail handled during Are often caused by eye strain, and ed Poplar suitable for cabinet work. the holiday season this year has been there is nothing in which delay is so the largest in the history of the postal dangerous as in eye trouble. When service according to the Postmater Gen- you consider that you get along fairly well without any sense except sight "As an indication of the prepared- you will understand how important it is ness of the department for the holiday to take chances with it. Our business price for cutting children's hair will be rush the reports says the head of the is to tell you when you need glasses. 15 cents Department show that the allowances We have the proper means of finding for extra clerk hire in postoffices prov- out. We don't guess when we fit ed amply sufficient, except in about glasses. We have the scientific instruhalf a dozen cases where the additional ments for determining and correcting mount needed was very small.

"This is the first experience in handing Christmas mails since the inauguration of the control o ling Christmas mails since the inaugur- glasses do not suit you perfectly call on please return it and save trouble ation of the parcel post and I am high- our eye-sight specialist, O. W. Hines ly pleased with the result and the offi- will be at Spangler's Hotel, Emmits-

> CAPITAL OPTICAL CO. 614-9th Street, N. W. Washington, D. C.

> > Addressed

noyance.

WEEKLY

Thurmont, Miller House, January 8.

BRIDGE ON GETTYSBURG ROAD

Charles Hartagen, Afoot and Allen Plank In Buggy, Stopped at Crossing.-Robbery Motive.

Within the past ten days there have been two hold-ups at what is known as the Black Bridge, on the Gettysburg road about a mile and a half from Emmitsburg. Charles Hartagen, who lives near Fairplay, was stopped in the bridge early in the morning about a week ago and relieved of all the money he had on his person, a sum of \$1.60. It was extremely dark and in the covered structure Mr. Hartagan was unable to see Undertakers, Funeral Directors who his assailants were.

The second person to be stopped with the evident purpose of being robbed was Mr. Allen Plank, son of Mr. Henry Plank, who driving to Emmitsburg for a doctor about 7 o'clock Sunday night was commanded to stop. Mr. Plank Robert Topper, Graduate of Johns Hopkins urged his horse and continued on to School of Embalming, town. Here he reported the occurrence and secured a revolver. Returning to his home about 9 o'clock, just as he approached the bridge the bridle of his horse was seized. He discharged the or Night. weapon on either side of the horse's head and escaped.

There is a very strong suspicion as to the culprits, who are thought to have been the same in both instances.

Christmas Dance.

A very enjoyable dance was given at

Wagaman's Hall Friday, Dec. 26, 1913, by the young society men of the town. Those present were: Mesdames John McC. Foreman, Lucy Beam, Harry F'. Gross, Richard Zacharias, George Eyster, Edward Rowe, Misses Edythe Nunemaker, Helen Kathryn Hoke, Bessie Mr. Fieg, of the Theological Seminary Hoke, Estelle Codori, Anna Codori, Gettysburg, preached in the Lutheran Carrie Rowe, Eva Rowe, Anna Rowe, Bessie Rowe, Grace Rowe, Nellie Rowe Frances Rowe, Ruth Patterson, Helen Sellers, Helen Shuff, Hazel Patterson, Dorothy Biggs, Luretta Gillelan, Ethel Last Sunday night as Professor Fred- Grace Patterson, Harriet Beam, Eloise lan, Alexander Colliflower, of Altoona, Lucien Beam, of Washington.

Painting and Wall Papering.

Rooms papered from \$2.50, up. Fine right arm torn into pieces while operat- line of samples to select from, All ing a fodder shredder Tuesday after- work neatly and promptly done. Give

M. S. HARDMAN, West Main Street, Emmitsburg, Md.

Wood For All Purposes.

cord lots for \$2.50 per cord. Also 500 feet of 11 in. White Pine, suitable for wagonbeds, 1000 feet of one in. season-

J. H. PECHER, Fairfield, Pa.

Barbers' Notice.

BREICHNER and TROXELL. GUY P. TOPPER.

The party that removed the small C. J. SHUFF & Co.

FARM FOR RENT. -76 acres, 2 miles east of town. Good buildings, etc. For full information apply to MISS RUTH GILLELAN.

The potato yield of Minnesota this year amounted to 38,003,754 bushels.

SALE DATES.

Don't wait until the last minute to select the day for your Spring

Dates are already being booked at this office.

If you are wise you will choose your day Now to avoid conflicting with the date determined upon by some one else.

SON

Successors to TOPPER & SWEENEY and Embalmers

Expert Embalming Service Rendered by Mr.

EMMITSBURG, MD. Telephone Connections. Can be Reached Day

EMMITSBURG

BOYLE BROS. -DEALERS IN-

Hay, Corn, Oats, Rye, Bran, Chop, Clover and Timothy Seed, Chicken Feed, Horse and Cattle Powder, Maryland Portland Cement, Terra Cotta Pipe. A Full Line of

And Repairs for same.

CoalinallSizes

before you buy.

BOYLE BROS.

Call and get our Prices

GOOD

Is Always in Demand.

I sell nothing but Good Furniture.

If there is anything you need in Furniture no matter On and after this date, the uniform what it is, whether inexpensive or costly, I can fur-

Furniture Dealer ON THE SQUARE

Decorations Medals and

exhibits. They are given For Merit Only.

are not awarded to inferior

There are two awards on exhibition at HARRY HOPP'S

that were won by the Hagerstown Brewing Co's

Export Pilsner Ask to see them, and be sure to order a case of

This Exceptionally Fine Beer.

uov. 15, '12-1yr

All Communications Intended For The Chronicle Should be GHRONICLE Failure to observe this rule may cause unnecessary delay and an-

The New City Hotel, Frederick, Maryland, is known to and patronized by Tourists from all parts of the country. This hotel makes a Specialty of Serving Delicious Meals to Auto Parties. Comfort, Cleanliness and Good Service, and Considerate Attention to all guests are the characteristics of the New City Hotel.

C. B. COX, Manager.

THE

Perfect Service. Finest Location. Excellent Cuisine. Liberal Management. Fireproof Construction.

WASHINGTON PLACE BALTIMORE,

A Bank Deposit is the Combination to

PPORTUNITY knocks once at every man's door." But many an oppor-

IN BANK who derives the benefit! If you haven't an account, open one

YOUR CHECK BOOK WILL BE READY!

The Emmitsburg Savings Bank

WE PAY 4% INTEREST ON TIME DEPOSITS.

UNDER THE SUPERVISION OF THE STATE BANK EXAMINER

compact and efficient lighting de-

vice for all kinds of vehicles. Will

not blow out or jar out. Equipped

with thumb screws, so that it is

easily attached or detached. Throws

a clear light 200 feet ahead. Extra

large red danger signal in back.

avo LANTERNS

For the

Road

UR RAYO DRIVING

LAMP is the most

today. When the opportunity arrives

tunity is lost when the man who sees it hasn't the wherewithal

to take advantage of it. It is the man with the READY CASH

KEYSVILLE.

Mr. and Mrs. Oliver Newcomer and Mr. and Mrs. Grier Keiholtz spent place, spent Christmas with Mr. and Christmas day with Mr. James Reid Mrs. C. W. Griffin, of Baltimore. and family at Taneytown.

Edward Knipple and wife entertained Sunday, George Eyler, wife and son, Chester, and Miss Anna Barnes and Hillery Broadwater, of Union Bridge, Harry Myers and wife, of Saugerties, N. Y., and Lloyd Knipple, of Naylor's Frank Anders, of Baltimore, spent the tives in McKeesport, and Pittsburgh

Mr. and Mrs. Moses Baumgardner, gave their annual Christmas dinner to their children and grandchildren.

Miss Nora Forney and gentleman friend, of Baltimore, visited the former's parents, Mr. and Mrs. A. M. Forney during the holidays.

Mr. and Mrs. Oliver Newcomer and son Charles, Mr. and Mrs. Grier Keiholtz, were visitors at Charles Keiholtz's

I. H. Samis, of Cordova, Md., is spending the Christmas holidays at the

home of Peter Baumgardner. Miss Helen Harner, of Baltimore, visited her parents, Sunday.

Messrs. Edward Knipple and Harry Myer called on George Eyler, at Union Bridge, Monday.

Mrs. George Chito is slightly improved at this writing. A deaconess from the Mother House, of Baltimore, is waiting

Mr. Edward Thomas, of Franklin Grove, Illinois, is visiting at Edward Knipple's this week.

On Sunday evening, January 4, Miss Maggie Mehring will address the W. C. T. U. meeting, telling about the great Prohibition Convention in Ohio of which she was a delegate. After the regular service a special meeting will be held for the purpose of paying the yearly dues and electing new officers.

Kansas has 27,500 women voters.

Success

THURMONT.

Mr. and Mrs. Charles Shaw, of this

Mr. George Wilhide and children spent Christmas with his brother, Mr. Lewis Willhide, in Baltimore.

Miss Ethel Heimer, of Millersville; Messrs. Roger Heimer, of Johns Hopkins University; Lloyd Mackley and holidays with their parents of this Pa.

with his sister, Mrs. George Schleigh,

of Pittsburgh, Pa. Miss Ethel Grimes, of Baltimore,

spent the holidays with her mother, Mrs. Gertrude Grimes. Miss Kate Hartley, of Baltimore, at "Pine Tree Cottage." spent the holidays with her sister, Miss

Lizzie Hartley. Dr. Lloyd Gall, U. S. N., is now at the home of his parents, Mr. and Mrs.

Charles Gall, near this place. Mr. Lester Eyler, of Philadelphia, B. Peddicord. spent Christmas with his parents of

this place. Mr. Donald Waesche, of New York, spent Christmas with his parents, Mr. and Mrs. L. R. Waesche.

Rev. and Mrs. Carl Mumford, of Mt. Holly. Pa., spent Christmas with Rev. M. L. Beard.

"The Country Doctor" a four act omedy given by the young people of this place, Saturday, Dec. 27th, was quite a success and was exceedingly

well rendered. Miss Nellie Kipe and Miss Florence Benchoff, of Highfield, Md., were in Thurmont Saturday evening to attend "The Country Doctor."

Mr. and Mrs. Wolf, of Foxville, were in Thurmont Saturday night to see their daughter, Miss Hazel Wolf, star in the 'Country Doctor.'

Mr. Glen Poffinberger, of Gettysburg college, spent a few days with Mr. Edgar Eyler.

Miss Esther Firor, of Graceham, spent few days with Miss Bessie Martin. Miss Ruth Dixon, of Frederick, is visiting Miss Marie Eyler.

Miss Nellie Cover, of Emmitsburg, visited her cousin, Miss Jane Gigeous, during the past week.

GRACEHAM

Mr. William Wertenbaker is visiting

friends on the Eastern Shore, Md. Miss Lottie Colliflower, of Washington, D. C., who spent Christmas with her mother, Mrs. Jennie Colliflower,

has returned. Mrs. Joseph Colliflower, of Canton, Adam Zentz.

Benjamin Keilholtz, of Walkersville.

tenger visited Mrs. Georgia Strong for each person present contributed his Monday evening.

and Mrs. Samuel Van Horn.

liflower are spending a few days with ed and served such a fine dinner in such her sister, Mrs. B. Keilholtz, of Walk- a skillful manner. After dinner the ersville.

Belva, are spending some time with her miring the tree all lit up by electric sister, Mrs. J. B. Pittenger.

flower.

in this place.

the sick list is not improved at this hope to enjoy their hospitality many writing and Mr. J. B. Pittinger who more times in the future. also has been sick is very much bet

ter and able to be out. The Christmas exercises which were held here Sunday evening were well attended and the service was finely ren-

Mr. Newton Six and family, of near Detour, spent Saturday with Mr. and

Mrs. Jago Colliflower. Mr. and Mrs. Charles Boller, Miss Ella Weller and Mrs. Georgia Strong spent Tuesday evening with Mr. and Mrs. J. B. Pittinger. The evening was very pleasantly spent and at a late hour

where refreshments were served. Mr. and Mrs. Harry Creager and daughter, Miss Blancoe, spent Wednesday in Thurmont.

The Christmas exercises held at Apples' Church, Saturday evening, entitled "The Wonderful King" was well rendered by the school and enjoyed by all. The attendance was very large.

Mrs. Bina Whitmore and daughter, Mrs. Freeze, of near Apple's Church, spent Tuesday afternoon with Mr. and Mrs. J. B. Pittonger.

Mr. Chester Joy and family are spending the holidays with her father Mr. Summers of Middletown.

Notes and Remarks Both Personal and Pertinent By "Country Contributor.

The writer wishes all:

"A happy glad new year, A New Year free from care, A year blest with all that's best;

And all that makes life tair." Miss Gertrude Ryan is spending the holiday season visiting Doctor and Mrs. Martin and family in Balimore.

Mr. John Jordan Jr., is visiting rela-

Mr. John Gloninger, of Pittsburgh, Mr. George Root spent Christmas Pa., is spending his Christmas vacation with his mother, Mrs. J. Ledlie Gloninger, "Valley View," Mt. St. Mary's. Mr. and Mrs. George Wagner and child, of Hagerstown, spent Christmas

with Mr. and Mrs. J. William Seltzer. Miss Mary Kaas has returned home

after spending a few days in Baltimore. Miss Addie Peddicord has returned to Baltimore after spending Christmas with her parents, Mr. and Mrs. John

Messrs. John Conner and Charles Brawner, of Hagerstown, and Felix Lingg, of Security, Md., spent the Christmas holidays with their respective families in this vicinity.

Doctor and Mrs. Riall and little daughter, Mary, are spending the Christmas holidays with their mother, Mrs. J. Ledlie Gloninger, and family at "Valley View."

Doctor O'Donoughue, of Passaic, N. J. is spending the holidays with his family at "Bella Vista."

Miss Jo. Cretin, of Hagerstown, is spending a few days visiting relatives in this locality.

Mr. Maurice Walter, of Baltimore, spent Christmas with his parents, Mr. and Mrs. William Walter, near town. Prof. and Mrs. Crumlish and children are spending the holidays season with friends in Baltimore.

Mrs. H. R. Grimes, who has spent the past two months in this place, is leaving for an extended visit to Baltimore.

Miss Mamie Cummings, of Baltimore, is visiting friends in this place for a

Professor and Mrs. Lagarde have gone to New Orleans, La., as is their annual custom to spend the Christmas vacation with their children. After the holiday season is over, Professor Lagarde will return to Mt. St. Mary's College and Mrs. Lagarde will remain South until spring.

Miss Mary Seltzer spent Tuesday visiting Misses Barry and Jordan and her sister, Catherine.

Mr. and Mrs. William Seltzer entertained at a dinner on the 28th at their home, "Pine Tree Cottage." The guests as they assembled greeted their host and hostess with all the compliments of the season and complimented Ohio, spent Sunday with Mr. and Mrs. them on the beautifully decorated Christmas tree, erected in the parlor Mr. and Mrs. Charles Boller spent for "Billy Jr." After a short time Christmas day with Mr. and Mrs. J. B. spent in pleasant conversation, the invited into the dir Mr. and Mrs. J. T. Joy and family where the hospitable board was laden spent Sunday with their daughter Mrs. with all the delicacies of the season, and whilst the inner man was being refresh-Mrs. Chas. Boller and Mrs. J. B. Pit- ed, the outer man was not overlooked, or her share of humorous anecdotes, Mr. and Mrs. Alva Zimmerman and quick repartee, and cheery conversation family spent Sunday morning with Mr. which were bandied around the festive board, whilst all enjoyed the delicious Miss Neliie Joy and Mr. Howard Col- viands, and praised the ones who cookguests adjourned back to the parlor, Mrs. Nattie Colliflower and daughter, where the evening was spent in adbulbs and fairy tapers presenting a Miss Colliflower, of Hagerstown, is scene of exquisite lovliness, in convervisiting her cousin, Miss Viola Colli- sation, and in the singing of songs both new and old, followed by the dear old Miss Belle Seiss, of Biglersville, is hymns in which all present joined. Afspending the holidays with her parents ter which the guests took their departure for their respective homes, cordial-Dr. M. A. Pittenger, of Union Bridge, ly thanking their genual host, and spent Saturday and Sunday evenings charming hostess for their hospitality, with his brother, J. B. Pittinger, of and pleasant evening spent in their company and in their cosy and home Mr. Jago Colliflower who has been on like home. And all who were present

FRANKLINVILLE NEWS.

Mrs. John Ambrose and children spent Christmas Day with her parents, Mr. and Mrs. Charley Eyler, of Thur-

Mr. Joseph Fry and Miss Ioma Manaham were married on Wednesday morning by the groom's pastor, Rev. Mr. Heimer, of Thurmont.

Mrs. William Dewees and daughter, Lula and little granddaughter, Mable. spent Christmas day with Mrs. Aaron all were invited to the dining-room Mr. and Mrs. John Fourney and little

daughter, spent Christmas day with Mr. and Mrs. Zentz, of Zentztown. Misses Maud and Mable Fry spent Christmas day with Miss Marie and Ed-

ith Dewees, of Zentztown. Among those who visited Mr. and

Mrs. Charles Gall on Christmas day were: Mr. and Mrs. Carl Gall and two daughters, Mr. and Mrs. Henry Hoke and children, of near Emmitsburg, and Mr. Warrenfeltz and daughter of Thur-

The Bill Posters Trust is negotiating with the Government for a voluntary dissolution.

26 often fre Gettysburg, Pa. | Gettysburg, Pa. | Gettysburg, Pa.

G. W. Weaver

Adams County's Dry Goods Department Store Greets All Its Customers & Friends

You have made it possible for us to say that 1913 was a year of increased business for us; and we thank you not only for the patronage that made this possible, but the confidence manifested by you in trading with us.

NOW-for a better store for 1914. Better in its assorted stocks, better in its up-to-date-ness, better in its efforts to obtain the best prices for its customers.

New goods, for which contracts had been made weeks ago, are now rolling in daily. These early contracts have been the means of price saving, especially on cotton goods-

Sheetings, Muslins, Tickings, Counterpanes, Long Cloths, Cambrics Dress Ginghams Percales, White Goods.

We are always the first to open up new stocks in all lines. In order to make this possible we immediately begin

Our Clear-Out Sale of All Odds & Ends & Remnants much under regular price.

SPECIAL CLEARANCE PRICES ON Coats, Furs, Dress Skirts, Suits, &c.

New Fall and Winter Stock at much less than regular. Still a big assortment for both Women and Children.

IIse Challenge Flour

FOR YOUR

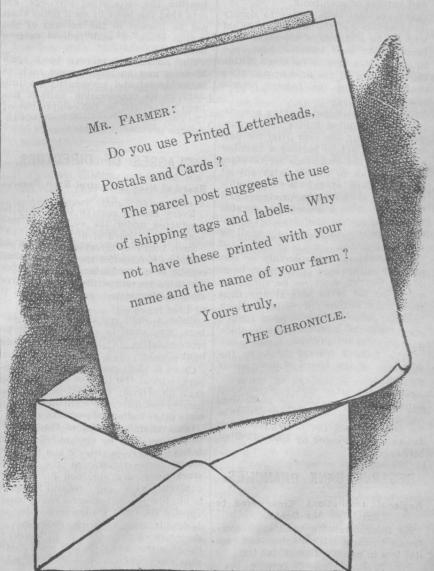
Xmas Baking

Mountain City Mills

FREDERICK, MARYLAND

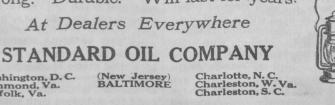
For Sale by all Dealers

Jan 3-1913



detached makes a good hand lantern. Strong. Durable. Will last for years. At Dealers Everywhere

It is equipped with handle, and when



CURRENCY BILL NOW A LAW; VITAL TO WHOLE



CARTER GLASS.

Chief Features of New Federa! Reserve Act Here Presented---Federal Reserve Board of Seven Members to Supervise Banking System of the Country.



R. L. OWEN.

Eight to Twelve Reserve Banks to Be Established In Various Parts of the Land --- Enacts Money Reforms, Particularly With Regard to farmers.

The reserve bank shall designate one

Sec. 4. * * * Upon the filing of * *

serve bank shall become a body cor-

porate and as such and in the name

designated in such organization cer-

Second.—To have succession for a pe-

becomes forfeited by some violation of

Fourth.-To sue and be sued, com-

plain and defend, in any court of law

vided, such officers as are not other-

wise provided for in this act, to define

their duties, require bonds of them and

fix the penalty thereof, to dismiss such

officers or any of them as may be ap-

pointed by them at pleasure and to ap-

directors bylaws not inconsistent with

general business may be conducted

and the privileges granted to it by law

to carry on the business of banking

within the limitations prescribed by

Eighth.-Upon deposit with the treas-

national banks to receive from the

comptroller of the currency circulating

notes in blank, registered and counter-

signed as provided by law, equal in

amount to the par value of the bonds

so deposited, such notes to be issued

under the same conditions and provi

sions of law which relate to the issue

of circulating notes of national banks

secured by bonds of the United States

bearing the circulating privilege, ex-

cept that the issue of such notes shall

not be limited to the amount of the

capital stock of such federal reserve

But no federal reserve bank shall

transact any business except such as

is incidental and necessarily prelimi-

nary to its organization until it has

been authorized by the comptroller of

the currency to commence business un-

CLASSES OF DIRECTORS.

Bank.

Such board of directors shall be se-

Class A shall consist of three mem.

Class B shall consist of three mem-

some other industrial pursuit.

der the provisions of this act.

point others to fill their places.

may be exercised and enjoyed.

Third.—To make contracts.

or equity.

this act.

of the directors as manager.

tificate shall have power-

THE federal reserve act is now a | shall extablish branch banks within the federal reserve district in which part of the law of the land. it is located and may do so in the dis-With President Wilson's signature to the new Glass-Owen currency reform bill the country looks forward to the practical working out of the act. The law is in part as fol-

An act to provide for the establishment of federal reserve banks to furnish an elastic currency, to afford

6

means of rediscounting commercial paper, to establish a more effective supervision of banking in the United States and for other purposes.

That the short title of this act shall be the "federal reserve act." Sec. 2. As soon

as practicable the Press Association. secretary of the treasury, the sec-

THE PRESIDENT. retary of agriculture and the comptroller of the currency, acting as "the reserve bank organization committee," shall designate not less than eight nor more than twelve cities to be known as federal reserve cities, and shall divide the continental United States, excluding Alaska, into districts, each district to contain only one of such federal reserve cities.

NAMING RESERVE BANKS.

To Take Title of Principal City In Reserve District.

The said committee shall supervise the organization in each of the cities designated of a federal reserve bank, which shall include in its title the name of the city in which it is situated, as "Federal Reserve Bank of Chicago.'

Under regulations to be prescribed by the organization committee every national banking association in the Unit-States is hereby required and every eligible bank in the United States and every trust company within the District of Columbia is hereby authorized to signify in writing within sixty days after the passage of this act its acceptance of the terms and provisions hereof.

When the organization committee shall have designated the cities in which federal reserve banks are to be organized and fixed the geographical limits of the federal reserve districts every national banking association within that district shall be required within thirty days after notice from the organization committee to subscribe to the capital stock of such federal reserve bank in a sum equal to 6 per cent of the paid up capital stock and surplus of such bank.

Any national bank failing to signify its acceptance of the terms of this act within the sixty days aforesaid shall cease to act as a reserve agent upon thirty days' notice to be given within the discretion of the said organization committee or of the federal reserve

Should any national banking association in the United States now organized fail within one year after the passage of this act to become a member bank under the provisions hereinbefore stated or fail to comply with any of the provisions of this act applicable thereto all of the rights, privileges and franchises of such association granted to it under the national bank act or under the provisions of this act shall be

thereby forfeited. No individual, copartnership or corporation other than a member bank of its district shall be permitted to subscribe for or to hold at any time more than \$10,000 par value of stock in any federal reserve bank. Such stock shall be known as public stock and may be transferred on the books of the federal reserve bank by the chairman of the board of directors of

such bank. Should the subscription of stock by banks and the public be inadequate the government itself may subscribe for stock. Stock not held by member banks shall be voted by Class C direc-

RESERVE BANK BRANCHES.

Regional Institutions Empowered to Establish Sub-Banks.

No federal reserve bank shall commence business with a subscribed capital less in amount than \$3,000,000. Sec. 3. Each federal reserve bar

organization of such federal reserve bank. No senator or representative in con-

gress shall be a member of federal reserve board or an officer or a director of a federal reserve bank.

No director of Class B shall be an officer, director or employee of any

officer, director, employee or stockholder of any bank.

Class C directors shall be appointed by the federal reserve board. They shall have been for at least two years residents of the district for which they are appointed, one of whom shall be designated by said board as chairman of the board of directors of the federal reserve bank and as "federal reserve agent." He shall be a person of tested banking experience, and in addition to his duties as chairman of the board of directors of the federal reserve bank he shall be required to maintain under regulations to be established by the federal reserve board a local office of said board on the premises of the federal reserve

bank. Sec. 5. The capital stock of each federal reserve bank shall be divided into shares of \$100 each.

Division of Earnings.

Sec. 7. After all necessary expenses trict of any federal reserve bank of a federal reserve bank have been paid or provided for, the stockholdwhich may have been suspended. ers shall be entitled to receive an Such branches shall be operated by a board of directors under the rules and annual dividend of 6 per centum on regulations approved by the federal the paid in capital stock, which divireserve board. Directors of branch dend shall be cumulative. After the banks shall possess the same qualifiaforesaid dividend claims have been fully met all net earnings shall be paid cations as directors of the federal reserve banks. Four of said directors to the United States as a franchise tax, except that one-half of such net shall be selected by the reserve bank earnings shall be paid into a surplus and three by the federal reserve board, fund until it shall amount to 40 per and they shall hold office during the centum of the paid in capital stock of pleasure, respectively. of the parent bank and the federal reserve board. such bank.

The net earnings derived by the United States from federal reserve banks shall, in the discretion of the secretary, certificate with the comptroller of the | be used to supplement the gold reserve currency * * * the said federal re- held against outstanding United States notes, or shall be applied to the reduction of the outstanding bonded indebtedness of the United States. Reserve banks shall not be taxed except First.-To adopt and use a corporate upon real estate.

Section 8 amends the existing banking laws, so that stockholders owning riod of twenty years from its organiza- 51 per cent of the stock of banks other tion unless it is sooner dissolved by an than national banks can convert their organizations into national banks. act of congress or unless its franchise

Section 9 describes how state banks may become members of reserve banks.

FEDERAL RESERVE BOARD.

Seven Members, Five of Whom Are to Fifth.-To appoint by its board of Get \$12,000 a Year Each. directors, elected as hereinafter pro-

Sec. 10. A federal reserve board is hereby created, which shall consist of seven members, including the secretary of the treasury and the comptroller of the currency, who shall be members ex officio, and five members appointed by the president of the Unit-Sixth.-To prescribe by its board of ed States, by and with the advice and consent of the senate. In selecting the law regulating the manner in which its | five appointive members of the federal reserve board not more than one of whom shall be selected from any one federal reserve district, the president Seventh.-To exercise by its board of shall have due regard to a fair repreby the provisions of this act and such | bers of the federal reserve board apincidental powers as shall be necessary | pointed by the president and confirmed as aforesaid shall devote their entire time to the business of the federal reserve board and shall each receive an annual salary of \$12,000, together with urer of the United States of any bonds actual necessary traveling expenses, of the United States in the manner and the comptroller of the currency, provided by existing law relating to as ex officio member of the federal reserve board, shall in addition to the salary now paid him as comptroller of the currency, receive the sum of \$7,000 annually for his services as a member of said board. The members of said board, the secretary of the treasury. the assistant secretary of the treasury and the comptroller of the currency shall be ineligible during the time they are in office and for two years thereafter to hold any office, position or employment in any member bank. Of the five members thus appointed by the president at least two shall be persons experienced in banking or finance. One shall be designated by the president to serve for two, one for four, one for six, one for eight, one for ten, and thereafter each member so appointed shall serve for a term of ten years unless sooner removed for cause by the president. Of the five persons thus appointed one shall be designated by the president as governor and one as vice governor of the Board of Nine to Control Each Reserve | federal reserve board. The governor of the federal reserve board, subject to Every federal reserve bank shall be its supervision, shall be the acting ex-

conducted under the supervision and control of a board of directors.

Its supervision ecutive officer The federal reserve board shall have power to levy semiannually upon the lected as hereinafter specified and shall federal reserve banks in proportion to consist of nine members, holding office their capital stock and surplus an asfor three years and divided into three sessment sufficient to pay its estimated classes, designated as Classes A, B expenses and salaries of its members and employees for the half year suc ceeding the levying of such assessment bers, who shall be chosen by and be together with any deficit carried for

representative of the stock holding ward from the preceding half year. The first meeting of the federal re serve board shall be held in Washing bers, who at the time of their election ton, District of Columbia, as soon as shall be actively engaged in their dis- may be after the passage of this act at trict in commerce, in agriculture or in a date to be fixed by the reserve bank organization committee The secretary Class C shall consist of three mem- of the treasury shall be ex officio chair bers, who shall be designated by the man of the federal reserve board. No federal reserve board. When the nec- member, of the federal reserve board essary subscriptions to the capital shall be an officer or director of any stock have been obtained for the or bank, banking institution, trust com ganization for any federal reserve pany or federal reserve bank nor hold bank the federal reserve board shall stock in any bank, banking institution appoint the Class C directors and shall or trust company, and before entering designate one of such directors as upon his duties as a member of the chairman of the board to be selected federal reserve board he shall certify Pending the designation of such chair- under oath to the secretary of the

exercise the powers and duties apper- this requirement. Whenever a vacantaining to the office of chairman in the cy shall occur other than by expiration of term among the six members of the federal reserve board appointed by the president, as above provided, a successor shall be appointed by the president. with the advice and consent of the

senate, to fill such vacancy. The president shall have power to fill all vacancies that may happen on the federal reserve board during the No director of Class C shall be an recess of the senate by granting commissions which shall expire thirty days after the next session of the senate

RESERVE BOARD POWERS.

Has Controlling Hand on Banking of the Nation.

Sec. 11. The federal reserve board shall be authorized and empowered: (a) To examine at its discretion the accounts, books and affairs of each federal reserve bank and of each member bank and to require such statements and reports as it may deem necessary. The said board shall publish once each week a statement showing the condition of each federal reserve bank and a consolidated statement for all federal reserve banks. Such statements shall show in detail the assets and liabilities of the federal reserve banks, single and combined, and shall furnish full information regarding the character of the money held as reserve and the amount, nature and maturities of the paper and other investments owned or held by federal reserve banks.

(b) To permit or on the affirmative vote of at least five members of the reserve board to require federal reserve banks to rediscount the discounted paper of other federal reserve banks at rates of interest to be fixed by the federal reserve board.

(c) To suspend for a period not exceeding thirty days, and from time to time to renew such suspension for periods not exceeding fifteen days, any reserve requirement specified in this act: Provided, that it shall establish a graduated tax upon the amounts by which the reserve requirements of this act may be permitted to fall below the level hereinafter specified; and provided, further, that when the gold reserve held against federal reserve notes falls below 40 per centum, the federal reserve board shall establish a graduated tax of not more than 1 per centum upon such deficiency until the reserves fall to 321/2 per centum, and when said reserve falls below 321/2 per centum, a tax at the rate increasingly of not less than 11/2 per centum upon each 21/2 per centum or fraction thereof that such reserve falls below 321/2 per centum. The tax shall be paid by the reserve bank, but the reserve bank shall add an amount equal to said tax to the rates of interest and discount fixed by the federal reserve

board. (d) To supervise and regulate through the bureau under the charge of the comptroller of the currency the issue and retirement of federal reserve notes, and to prescribe rules and regulations under which such notes may be delivered by the comptroller to the federal reserve agents applying there-

(e) To add to the number of cities act, or to reclassify existing reserve and central reserve cities or to terminate their designation as such.

(f) To suspend or remove any officer or director of any federal reserve bank, the cause of such removal to be forthwith communicated in writing by the federal reserve board to the removed officer or director and to said bank.

(g) To require the writing off of doubtful or worthless assets upon the books and balance sheets of federal reserve banks.

(h) To suspend, for the violation of any of the provisions of this act, the operations of any federal reserve bank, to take possession thereof, administer the same during the period of suspension and when deemed advisable to liquidate or reorganize such

(i) To require bonds of federal reserve agents, to make regulations for safeguarding of all collateral. bonds, federal reserve notes. money or property of any kind deposited in the hands of such agents, and said board shall perform the duties, functions or services specified in this act and to make all rules and regulations necessary to enable said board effectively to perform the same.

(j) To exercise general supervision over said federal reserve banks.

(k) To grant by special permit to national banks applying therefor, when not in contravention of state or local law, the right to act as trustee, executor, administrator or registrar of stocks and bonds under such rules and regulations as the said board may pre-

(l) To employ such attorneys, experts, assistants, clerks or other employees as may be deemed necessary to properly conduct the business of the board All salaries and fees shall be fixed in advance by said board and shall be paid in the same manner as the salaries of the members of said board. All such attorneys, experts. assistants, clerks and other employees shall be appointed without regard to the provisions of the act of Jan. 16. 1883 (volume 22. United States stat ates at large, page 403), and amend ments, thereto or any rule or regulation made in pursuance thereof.

Section 12 creates a federal advisory ouncil consisting of one member com each federal reserve district which is empowered to confer with the federal reserve board and make representations regarding the busines. man the organization committee shall treasury that he has complied with of the board.

RESERVE BANK POWERS.

Principal Functions of the New Regional Institutions.

Sec. 13. Any federal reserve bank may receive from any of its member banks and from the United States deposits of current funds in lawful money, national bank notes, federal reserve notes or checks and drafts upon member banks, payable upon presentation or solely for exchange purposes. may receive from other federal reserve banks deposits of current funds in lawful money, national bank notes or checks and drafts upon solvent member or other federal reserve banks payable upon presentation. Upon the indorsement of any of its

member banks, with a waiver of demand notice and protest by such bank. any federal reserve bank may discount notes, drafts and bills of exchange arising out of actual commercial transactions-that is, notes, drafts and bills of exchange issued or drawn for agricultural, industrial or commercial purposes or the proceeds of which have been used or are to be used for such purposes, the federal reserve board to have the right to determine or define the character of the paper thus eligible for discount within the meaning of this act. Nothing in this act contained shall be construed to prohibit such notes, drafts and bills of exchange secured by staple agricultural products or other goods, wares or merchandise from being eligible for such discount, but such definition shall not include notes, drafts or bills covering merely investments or issued or drawn for the purpose of carrying or trading in stocks, bonds or other investment securities except bonds and notes of the government of the United States. Notes, drafts and bills admitted to discount under the terms of this paragraph must have a maturity at the time of discount of not more than ninety days, provided that notes. drafts and bills drawn or issued for agricultural purposes or based on live stock and having a maturity not exceeding six months may be discounted in an amount to be limited to a percentage of the capital of the federal reserve bank, to be ascertained and fixed by the federal reserve board.

Discounting Acceptances. Any federal reserve bank may discount acceptances which are based on the importation or exportation or domestic shipment of goods and which have a maturity at time of discount of not more than three months and in dorsed by at least one member bank. The amount of acceptances so dis counted shall at no time exceed onehalf the paid up capital stock and surplus of the bank for which the rediscounts are made.

The aggregate of such notes and bills bearing the signature or indorseany one bank shall at no time exceed 10 per centum of the unimpaired capirestriction shall not apply to the disvalues

accept such bills to an amount equal at any time in the aggregate to more than one-half of its paid up capital stock and surplus.

Open Market Operations.

Sec. 14. Any federal reserve bank may, under rules and regulations prescribed by the federal reserve board, purchase and sell in the open market at home or abroad, either from or to domestic or foreign banks, firms, corporations or individuals, cable transfers and bankers' acceptances and bills of exchange of the kinds and maturities by this act made eligible for rediscount with or without the indorsement of a member bank.

Every federal reserve bank shall

have power:

(a) To deal in gold coin and bullion at home or abroad, to make loans shall be made for a longer time than thereon, exchange federal reserve notes for gold, gold coin or gold certificates and to contract for loans of the property offered as security. Any gold coin or bullion, giving therefor, such bank may make such loans in an when necessary, acceptable security, including the hypothecation of United States bonds or other securities which federal reserve banks are authorized to hold:

(b) To buy and sell at home or abroad bonds and notes of the United States and bills, notes, revenue bonds and warrants with a maturity from date of purchasing of not exceeding six months, issued in anticipation of the collection of taxes or in anticipation of the receipt of assured revenues by any state, county, district, political subdivision or municipality in the continental United States, including irrigation, drainage and reclamation districts, such purchases to be made in accordance with rules and regulations prescribed by the federal reserve board:

(c) To purchase from member banks and to sell, with or without its indorsement, bills of exchange arising out of commercial transactions as hereinbefore defined;

(d) To establish from time to time. subject to review and determination of the federal reserve board, rates of discount to be charged by the federal reserve bank for each class of paper. which shall be fixed with a view of accommodating commerce and business: (e) To establish accounts with other

federal reserve banks for exchange purposes and, with the consent of the federal reserve board, to open and establish agencies in such countries remainder of the act.

wheresoever it my deem best for the purpose of purchasing, selling and collecting bills of exchange, and to buy and sell with or without its indorsement through such correspondents or agencies, bills of exchange arising out of actual commercial transactions which have not more than ninety days to run and which bear the signature of two or more responsible parties.

Section 15 provides that moneys held in the general fund of the United States treasury, except the 5 per centum fund for the redemption of outstanding national bank notes and the funds provided in the act for the redemption of federal reserve notes. may be deposited in federal reserve banks which shall act as fiscal agents and that the funds of the Philippine Islands, the postal savings and any other government funds must be deposited in federal reserve banks.

Section 16 provides for the issuance of federal reserve notes to federal reserve banks, redeemable in gold on demand at the treasury department or in gold or lawful money at any federal reserve bank. The collateral security shall be notes and bills accepted for rediscount under section 13. Federal reserve banks shall have a gold reserve of 40 per cent of their federal reserve notes and shall maintain in the United States treasury in gold a reserve of not less than 5 per cent of the federal reserve notes for their redemption.

Section 17 repeals laws requiring national banks to deposit government bonds with the United States treasurer. Section 18 provides a plan for retiring the 2 per cent bonds on which the present currency is based. Under the plan \$25,000,000 worth of these bonds will be purchased each year, beginning two years after the system is placed in operation, by the new regional banks from member banks. On one-half of its holdings each regional bank may issue currency. The remainder will be refunded in 3 per cent thirty year bonds or 3 per cent one year treasury notes, which the banks must agree to renew each year for thirty years.

Section 19 describes how member banks shall establish and maintain re-

Section 21 provides for the examination of each member bank by the comptroller of the currency at least twice a year, for a special examination of member banks when desired by federal reserve banks and for a special examination of any federal reserve bank upon the application of ten member banks.

PENALTY FOR DISHONESTY.

Tampering With Bank Examiners Made Criminal Offense.

Sec. 22. No member bank or any officer, director or employee thereof ment of any one person, company or shall hereafter make any loan or firm or corporation rediscounted for grant any gratuity to any bank examiner. Any bank officer, director or employee violating this provision tal and surplus of said bank, but this shall be deemed guilty of a misdemeanor and shall be imprisoned not count of bills of exchange drawn in exceeding one year or fined not more good faith against actually existing than \$5,000, or both, may be fined a further sum equal to the money so loan-Any member bank may accept drafts ed or gratuity given. Any examiner classified as reserve and central re- or bills of exchange drawn upon it accepting a loan or gratuity from any serve cities under existing law in and growing out of transactions in bank examined by him or from an which national banking associations volving the importation or exportation officer, director or employee thereof directors or duly authorized officers or agents all powers specifically granted divisions of the country. The five memthan \$5,000, or both.

Section 23 provides that national bank stockholders shall be responsible for all contracts, debts and engagements of their banks to the amount of their stock at par value in addition to the amount invested in such stock. If they transfer their stock within sixty days before the failure of their banks they shall be liable to the same extent in case the transferee fails to meet such liability.

Loans on Farm Lands.

Sec. 24. Any national banking association not situated in a central reserve city may make loans secured by improved and unencumbered farm land situated within its federal reserve district, but no such loan five years nor for an amount exceeding 50 per centum of the actual value of aggregate sum equal to 25 per centum of its capital and surplus or to onethird of its time deposits, and such banks may continue hereafter, as heretofore, to receive time deposits and pay interest on the same.

The federal reserve board shall have power from time to time to add to the list of cities in which national banks shall not be permitted to make loans secured upon real estate in the manner described in this section.

Section 25 authorizes national banking associations possessing a capital and surplus of \$1,000,000 or more to establish foreign branches under the direction of the federal reserve board.

Section 26 authorises the secretary of the treasury to strengthen the gold reserve by borrowing gold on United States bonds or by selling them.

Section 27 extends from June 30, 1914, until June 30, 1915, the life of an act authorizing national currency associations, the issuance of additional national bank circulation and the creation of a national monetary commission. It re-enacts certain United States banking statutes amended by an act of May 30, 1908, subject to such amendments or modifications as are contained in the new currency law. It amends the May 30, 1908, act in regard to the taxation of circulating notes held by national banking associations and secured otherwise than

by United States bonds. Section 29 provides that if any part maintain banking accounts in foreign of the act is declared invalid by a countries, appoint correspondents and | court the judgment shall not affect the