

The Weekly Chronicle

PUBLISHED EVERY FRIDAY AT EMMITSBURG, MARYLAND.

STERLING GALT, EDITOR AND PROPRIETOR, J. WARD KERRIGAN, BUSINESS MANAGER.

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FRIDAY, FEB. 25, 1916

"A glance over the pages of history reveals to us that of all institutions which affect the wellspring of human activity the newspaper is perhaps the greatest."

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.

1916 FEBRUARY 1916 calendar grid showing days of the week and dates from 1 to 29.

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.

EMMITSBURG. In all Western Maryland—the beauty spot and the garden spot of the State—there is no town more attractive than Emmitsburg.

Meunt Saint Mary's College and Ecclesiastical Seminary—with an enviable reputation extending over 106 years—is located here; St. Joseph's College and Academy for young ladies—equally as noted during its 105 years of splendid achievement—is also here.

WORTH LOOKING INTO.

Dogs, according to the Bureau of Animal Industry, are disease spreaders. Their stomachs are "maleficent laboratories in which the shells of parasite eggs are dissolved away and the nuclei permitted to develop into a form harmful to man."

Fleas, mosquitoes and flies are the greatest disease carriers known. They are responsible for millions of dollars worth of damage. That is why men of science and practical business men are turning their attention to the extermination of these pests; that is why cities and towns and smaller communities are joining in the nation-wide crusade against these health destroyers.

The opinion of the New Jersey Mosquito Exterminating Association is that "Ridding New Jersey of its mosquitoes would not only result in decreasing carriers of poisons and distributors of disease, but would eventually increase the value of the taxable property of the State by \$200,000,000.

The Bureau of Animal Industry advocates the destruction of stray dogs and those whose owners will not take proper care of them; the health bureaus of the Government urge the extermination of flies and mosquitoes.

Is there not an opportunity to better conditions right here in Emmitsburg? There are any number of curs running at large—dogs absolutely worthless—disturbing property owners by their night prowling in search of food. Their owners pay no dog tax; they evidently do not feed them, and yet the public must put up with all kinds of annoyance from them, and at the same time run the risk of having children and whole families infected with disease germs.

The prevention of disease by the other pests named is in the hands of the people. Their interest, their cooperation, which means everything, is essential. The Civic League has already manifested keen interest in the subject and before long, it is understood, preparations will be made to wage war upon both flies and mosquitoes.

There was an auction sale of costumes and "properties" in New York the other day—finery used by E. H. Sothern and Julia Marlowe in the 75 plays in which these stars had appeared. They were stars of the first magnitude, this pair, and perhaps for a few more years, at least, they could hold the attention and receive the plaudits of thousands of admirers; but they determined (as so few actors do) to leave the stage while they were in the zenith of their careers.

After all wasn't it an unusual thing, a brave thing to do? How many stars scintillate, and then, while retaining only a place in the heaven of their profession, go out—failures because they stayed too long. How many in public life do the same—sink into oblivion, with naught but pity, past glory and sad memories for their final companions.

Far better to leave the arena voluntarily with the victor's chaplet upon the brow and the bravos still ringing in the ear.

GOOD DOCTRINE. "Read the newspapers thoroughly if you want to keep well and live long, advises Dr. Stephen R. Smith, 93 years old. He also advocates moderation and young people's company."

George Washington was eulogized and quoted this year perhaps as never before. It is quite astonishing how many different views he was made responsible for by those who "orated" about the "Father of his Country."

THE SAME OLD STORY? In all seriousness, "what has our Legislature done thus far at this session?" Nearly two-thirds of the time has passed and some measures that would mean much to the State have barely been touched upon; promises that were made before election are yet unfulfilled.

KNOWS THE VALUE OF IT. "Henry Ford is to invest a large sum of money in an advertising campaign against preparedness."

ACCORDING TO SUNDAY. There ain't no seats for colored folks in the house that Billy built; the Tabernacle ain't to hear no colored bird's sweet lilt.

THEY have a fine sense of justice in some parts of Missouri at least. For cruelly abusing an eleven-year-old girl a man in Carnthersville was sentenced to fifty years imprisonment; his wife to three. A better sentence than hanging.

AND strange to say T. R. is still for T. R.—with God always a close second.

LOOKOUT for more Barnes-storming if the Colonel comes out.

ALL the while the culinary incense rises from Claude Kitchin.

"WHAT IS Hell?"—Ask Billy Sunday; he's raising it.

Beautiful Land of Alsace. This land of Alsace is in many respects the most beautiful that I have ever seen. Strung along the horizon, like sentinels wrapped in mantles of green, the peaks of the Vosges loom against the sky.

Japan's Dragon Lamps. Japan abounds with sacred places—Shintoist and Buddhist—formerly reputed for the appearances of the so called "dragon's lamp."

Last Chance. "It is said," he remarked reflectively, "that women's hands are growing larger."

Leaping Treason. King William III. of England was passionately fond of the chase and made it a point never to be outdone in any leap, however perilous.

Salt in Roumania. Veritable mountains of salt are to be seen in some sections of Roumania, for the salt deposits cover an enormous area and have a thickness varying from 600 even to 800 feet.

Washington's Rebuke. "Washington," said a senator, speaking in the city of Washington, "was not a cynic, yet he sometimes said things so wretchedly true that they had a cynical note."

Bits of Byplay

By Luke McLuke. Copyright, 1915, the Cincinnati Enquirer

Some Men. A care free man is William Torr. He laughs at all his ills; He makes light of his troubles for He always burns his bills.

A care free man is William Speer, He also laughs at ills; He lets his wife and children dear Take all the dope and pills.

A sprightly man is Alex Snap; Old, but athletic still; For when he boards around, you see, He always jumps his bill.

Huh! "The drama is only in its infancy in this country," remarked the old fogey.

Advice. To this advice, my son, give ear, And you will seldom grieve; Do not believe all that you hear Or say all you believe.

Effeminate. "Smith is an effeminate cuss, isn't he?" said Jones.

Sew-sew. He's getting better, is old Bland, His illness soon will end; He says he's feeling so-so, and He must be on the mend.

Looked Like the Original. "The first silk hat was manufactured just a hundred years ago," said Gabe as he looked up from the paper he was reading.

You Know Him. He surely is a spendthrift mutt; He always wants to buy; He isn't a magician, but He can make money fly.

Giddap! Dear Luke—Did you know that Moon & Son run the Star Laundry dairy in Oshkosh, Wis.—R. H.

Correct. The world would feel good and we'd grin The grin that spreads and spreads If soft spots were as common in Our hearts as in our heads.

No We Ain't! Dear Luke—Bet you're skeered to let the six Wild brothers into the club. They run the Wild meat market in Van Wert, O.—Mrs. C. M. D.

That's Queer! Dear Luke—Vera Strange lives at Glasgow, Ky.—E. M. L.

The Editor Gets Skarkastick. A lady in Idaho recently sent to an editor a poem bearing the title "Will You Miss Me, Darling?"

We'll Collar Him. Dear Luke—Can A. Cuff of the Bank Street laundry get into the club?—J. K.

Almost as Big as the U-9. Dear Luke—Do you know that Everett Proudfoot of Cincinnati wears size 11½ in shoes?—G. S. W. D.

Names Is Names. Iduma Best lives at Louisville, Ky.

Things to Worry About. Electricity can travel around the world eight times in sixty seconds.

Our Daily Special. We spend half our time trying to save it and the other half trying to kill it.

Luke McLuke Says: Mother can't understand a word father is saying when father tries to talk when he has food in his mouth, but if the baby happens to make a noise like "Bobbiewuggmaglugg" mother knows that the little darling is saying, "Oh, look at the pretty baby!"

Doomed. "I like to see a smart, well educated woman," said young De Sapp. "but I wouldn't want to marry one who knows more than I do."

One Form of It. Grubbs—They tell me Rinks is very much interested in music. Stubbs—I suppose he must be. At any rate, he is an expert at blowing his own horn.

Sightseeing. On a visit to his grandmother Harry examined her handsome furniture with interest and then asked, "Grandma, where is the miserable table that papa says you always keep?"

The Equinoctial Storm Fiction. The widespread belief in the existence of an equinoctial storm and Indian summer comes, to a certain extent, under the head of popular superstitions. If the equinoctial storm is defined as a rainstorm, lasting at least three days and occurring within two or three days of the 21st of September, then there is very seldom a year when several equinoctial storms do not occur.

Monster Petticoats. During the reign of Charles I. the hoop petticoat was worn only by wives of the lower gentry and by the wives of the citizens. In the latter part of the reign of Queen Anne it rose again, this time in another form—that of an enormous hoop.

A Strange Rock Dweller. One of the strangest creatures known to science is the pholas, or boring clam. When still very minute the animal bores into the sandstone ledges at extreme low water, by means of its sharp shell, which is replaced by secretions as it is worn away.

Mexico City Is Aged. Mexico City is traditionally nearly 600 years old. It was founded when the Aztecs settled on an island near Lake Tezocco. Cortez practically destroyed the city in 1521.

The Word Tramway. Tramway is the term applied in Great Britain to all kinds of street railroads, whether using horses, engines, a cable or electricity.

Encouraging Sign. "How are you getting along with Miss Gadder?" "Oh, first rate." "What makes you think you are making some progress in her regard?"

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SOLVING THE PROBLEM OF LAND MORTGAGES

How the German Farmers Secure Long Term Loans Through Their Own Land Mortgage Associations.

F. B. BOMBERGER,
 Maryland Agricultural College.

The Landschaft, or Land Mortgage Association of Germany is a co-operative union of landholders within a limited district for the purpose of securing long time loans for its members on their land by issuing bonds against the collective value of the lands of the members. Any one who owns from ten to twenty-five acres of land within the district may become a member. The association elects its own officers and, through an elective Executive Committee and Auditive Committee, carries on its own affairs, but it is always under the regulation and supervision of the government.

A landholder wishing to borrow money through the Landschaft, makes his application setting forth the amount desired and the use which he intends to make of the money. The title to his land is examined; and, if it is satisfactory he is permitted to borrow up to two-thirds of the assessed valuation of his land, by giving to the Landschaft a first mortgage on the land for the amount he borrows. To prevent fraud or loss three separate appraisals of the land are made.

The association is not a bank and has no supply of funds on hand, it does not, therefore, lend him the money directly; but it issues to him mortgage bonds of an amount equal to the face value of the mortgage. These bonds are sold by the borrower himself, or, more usually, by the Association in the open market. Thus the funds are secured for the borrower's use.

Are Best Of Security.

This mortgage bond is secured by all the property of the Landschaft, is made payable to bearer and is transferable at any time without endorsement. Although these bonds do not run for any definite length of time and are not payable on demand, the Landschaft may call them in and pay them off at any time. The amount of bonds outstanding at any time cannot exceed the amount of the mortgages held by the Association. So careful is the management of these Landschaften and so strict is the governmental supervision that, although the average rate of interest on these bonds is very low, ranging from 3% to 4%, they are regarded as the very best form of investment for trust funds, savings bank funds, etc. Thus on June 13, 1913, while German Government 4% bonds sold at 96 Landschaften 4% bonds sold at 100; and on the same date Government 3% bonds sold at 74.80 while Landschaften 3% bonds sold at 80.50. Each of these Landschaften or Mortgage Associations is united with others to form a central or Provincial Mortgage Union, the function of which is to provide a wider market for the bonds.

Mortgage is Gradually Paid Off.

One of the most valuable features of the loans secured through these Associations is the gradual amortization or cancellation of the debt by means of small periodical payments made at the time when the interest installments are paid. These small annual or semi-annual payments, which range from one-fourth to three-fourths of one per cent., are obligatory upon the borrower. Thus on a loan at 4 per cent., 1/4 of one per cent. is added for amortization or cancellation and one fourth per cent. is added to cover the operating expenses of the Association, making a total of 5%. By paying this amount annually for from forty to forty-five years the whole loan will be paid off. In other words, the Landschaft requires the borrower, by making small payments, to accumulate a sinking fund which will, in the term of years of the mortgage, amount to enough to pay the principal debt. The longer the term of the mortgage the lower will be the amortization fee.

Necessary Capital Easily Secured.

Of course, if the borrower desires at any time to pay off the loan before the mortgage is due, he may do so. The average length of time for which loans run in the Province of Saxony is about twenty-five years. In most cases provision is made that when 10% of the original loan is amortized and additional loan for the same amount may be made on the same land.

In each district is a local officer of the Landschaft, elected at their annual meeting, who assists members in getting loans and looks after the interests of the Landschaft in the district. If a borrower is misusing the money borrowed, this officer serves as the agent of the Landschaft in the matter of the foreclosure of the mortgage. The expense of operation of these Associations is exceedingly small. The result is that German farmers are able to secure ample capital, for long terms, at small rates of interest with the assurance that, so long as the interest and small amortization fee is paid, the principal debt is slowly but surely being paid off.

The annual short courses at the Agricultural College begin January 3, 1916 being as follows:

Soils and Fertilizers, January 3-8;
 Farm Crops, January 10-15; Domestic Science, January 10-15; Road Building and Maintenance, January 10-15; Poultry Husbandry, January 17-22; Horticulture, January 24-February 5; Animal Husbandry, February 7-26; Farm Machinery and Farm Engines February 28-March 4; Farm Carpentry and Blacksmithing, March 6-11.

SEND A COPY of "Souvenir Views of Emmitsburg" to your absent friend. The price has been reduced one half. 5 cents delivered over counter—7 cents by mail, postage prepaid. THE WEEKLY CHRONICLE.

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Groceries are known only to customers who have bought them from us for years. They know they have got the best Teas, Coffees, Canned Goods, etc., procurable; that they have got unequalled value for their money. Prompt careful service, and satisfaction in every way. Why not become one of our customers? It will pay you.

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 that will count for much to those who want Seasonable Merchandise at Money Saving Prices. If you are interested in
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 Sheets, Muslins, Long Cloths, Nainsooks, Embroideries, Muslin Underwear
 A splendid time to be fitted with a
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 Drop in and Talk it Over.
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tf THE WEEKLY CHRONICLE.

What Professor Halm said is very true,
To argue different would be hard to do,
So let us all go to Matthew's hence,
And teach our dollars to have more sense.

You never need to wait or worry,
In Matthew's store the clerks all hurry,
The customer can then ever be calm,
If you don't believe this, ask Professor Halm.

He, who reads this will profit thereby.
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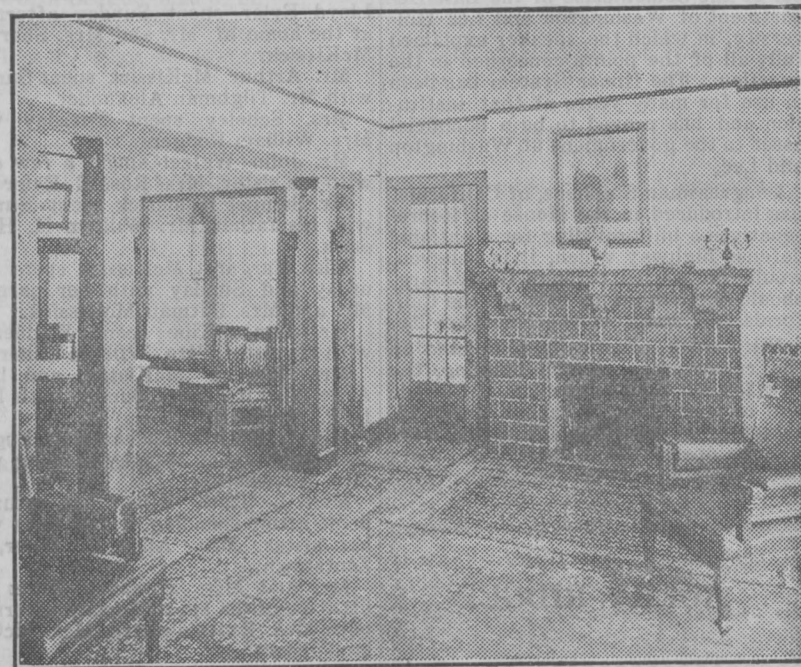


VIEW OF ONE END OF A LIVING ROOM
IN A COLONIAL DUPLEX.

Design 973, by Glenn L. Saxton, Architect, Minneapolis, Minn.



PERSPECTIVE VIEW—FROM A PHOTOGRAPH.



INTERIOR VIEW—DINING ROOM.

The interior view shows living room, with French door leading to the sun
parlor, and open fireplace for either coal or logs. The fireplace is laid up with
6 inch dull glazed tile; wood mantle shelf set on brackets. Square posts between
the living room and dining room, 7 feet high. Size, 26 feet wide and 38 feet
deep over the main part. Finish, gumwood throughout both stories, with birch
floors. Cost to build, exclusive of heating and plumbing, \$4,800.

Upon receipt of \$1 the publisher of this paper will furnish a copy of Sax-
ton's book of plans, "American Dwellings." It contains over 300 designs of cot-
tages, bungalows, etc.; also book of interiors, \$1 per copy.



Designed by Hickson, New York

THIS gown was created by Hick-
son for Mrs. Vernon Castle. The
trock is of Quaker gray satin chif-
fon. The skirt is eight yards around
the hem, while a single yard and a half
of chiffon makes the scant little basque
bodice. A deep Quaker collar and cuffs
are the only trimming. Many of the
imported models this season are so
striking and eccentric that they are ap-
propriate for stage use, but are fre-
quently copied by society women.

Ostrich, gouna, paradise plumage and
fur ornament the newest hats. In
hats the military tendency is still in
evidence. An exceedingly smart black
beaver cloth sailor hat shows a vel-
vet crown, having stiffened collar and
semistiffened crown, literally showered
with plain silver or nickel military
buttons. The hat is further trimmed
with a grosgrain cockade of black.

One of these delightful little innova-
tions is the transparent hem. It isn't

a durable hem, but that it is a very
pretty one we must admit, and usually
the material used for it is so inex-
pensive or there is such a small quan-
tity of it used that the replacing of
the transparent hem is a simple mat-
ter. Sometimes this hem or edge is
of malines, sometimes of net and some-
times of lace. The transparent hem is
used both in afternoon and evening
dresses. A further innovation in hems
is that they are pointed instead of
scalloped.

On the coating serges a good deal of
broad black military braid is to be
seen.

Velvet suits are much worn by col-
lege girls this season. They do for so
many occasions that they are an econ-
omy despite the care that must fre-
quently be taken of this beautiful fab-
ric. Fur trimmings appear on most
suits. In any material, for young girls.
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We make Sausage, Pudding and
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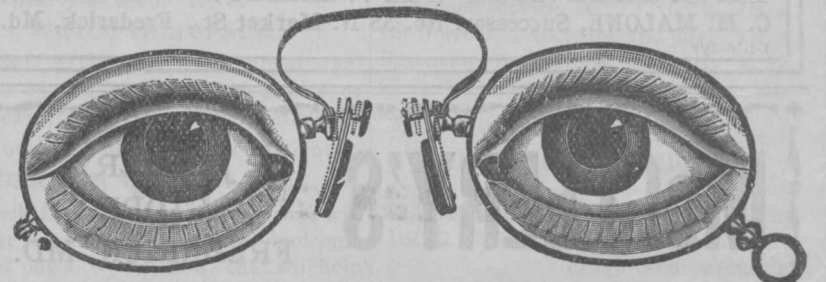
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C. L. KEFAUVER, Registered Optometrist
FREDERICK, MD.



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(SUCCESSOR TO HOKE & RIDER)

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CONCRETE EXPERT

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C. & P. TELEPHONE-26-4 RESIDENCE.
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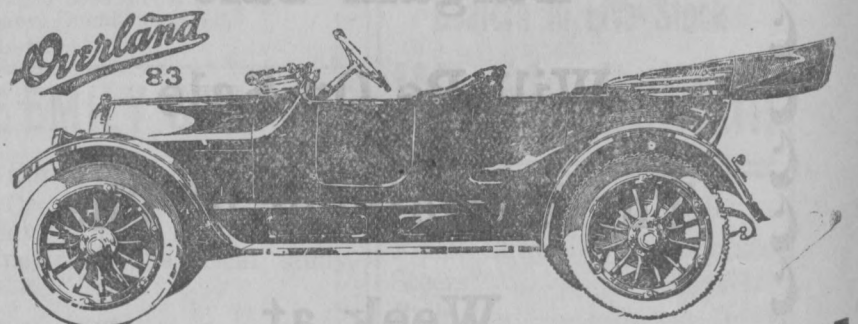
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