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BUSINESS and the STOCK MARKET

by BABSON'S REPORTS

Tax Reform Act of 1969. By Babson's Reports Incorporated, Wellesley Hills, Mass., April 9, 1970—Earlier this year the Internal Revenue Service reported an unusual lag in the receipt of tax returns for calendar 1969. This was attributed in part to the number of taxpayers waiting to learn the details of the Tax Reform Act, passed late last year. However, all of the important changes in the tax laws apply only to returns to be filed for taxable years after December 31, 1969. The Tax Act touches on corporations, mineral depletion allowances, charitable contributions, personal income, and a

wide range of subjects that have not had tax changes for many years. In order that readers may be informed on the effects of some of the more widely applicable changes, included here is a brief discussion of these alterations. As with any complex legislation, taxpayers are advised to consult their tax advisers as to the proper application of the new law in complicated situations. Mostly For Individuals. With the change in the tax surcharge from 10% through 1969 to 5% on January 1, 1970, and its elimination on June 30, 1970, taxpayers will compute

the surcharge on their 1970 returns at 2 1/2% for the entire year. The 2 1/2% figure does not relate to withholding during the year.

Personal and dependent exemptions have for many years been \$600 for each one claimed. This has been raised to \$625 for 1970, \$650 for 1971, \$700 for 1972, and \$750 for 1973 and later.

The minimum income level at which a return must be filed has also been \$600 (although a tax was not necessarily due). This has been raised to a generous \$1700 for single individuals, \$2300 for a married couple filing jointly, and greater amounts for persons 65 or over.

Taxpayers in the past have been able to take a standard deduction of 10% of adjusted gross income up to \$1000 in lieu of itemizing deductions. This has been raised to 13% of adjusted gross, with a \$1500 ceiling in 1971; 14%, \$2000 ceiling in 1972; and 15%, \$2000 ceiling in 1973. This, of course, will not affect returns for calendar 1970.

For Investors. Until now, capital losses on the sale of securities, whether long or short-term, could be used to offset up to \$1000 of taxable income. This has been changed so that all short-term losses but only 50% of long-term losses may be combined to offset income up to \$1000.

As to long-term capital gains, there is an alternative method of computing this tax with a base rate of 25%. For long-term capital gains of \$50,000 or more, the rate has been raised to 29 1/2% in 1970, to be lifted further to 32 1/2% in 1971, and to 35% in 1972.

The controversial minerals depletion allowance was generally reduced for rates over 14%. The most debated of these was the rate for oil and gas depletion. Formerly at 27 1/2%, this was reduced to 22%.

For Oldsters and Youngsters. There are several other provisions in the Tax Reform Act that are not directly related to taxes per se. One of these of interest to the retired person increases Social Security payments by 15%. The increase is retroactive to January 1, 1970. The "catch-up" payment and the increase in monthly checks will be made this month.

For part-time workers, notably students and others who do not expect to earn enough to be required to pay a tax and who have not paid a tax in the past, there is a provision in the Act that means more take-home pay. After April 30 this group may file a certificate which will exempt them from having taxes withheld. This also relieves them from filing a tax return in order to recoup taxes formerly withheld.

Mechanical ventilation provides more than 3,000,000 cubic feet of air per minute to the underground mines of International Nickel in Canada.

Thanks To Johnny Applesced



Swinging down the road scattering apple seeds, Johnny had no idea how popular apples would become. And a hit with the dessert crowd, Apple Turnovers are a proud tribute to this delicious fruit. Convenient pie crust mix gives these turnovers a tender, flaky crust. For a perfect flavor complement serve Apple Turnovers with cheese.

Apple Turnovers

Makes 8 turnovers. Apple Filling: 4 cups thinly sliced cooking apples, 2 tablespoons butter or margarine, 1/2 cup sugar, 1/4 cup water, 1/2 teaspoon cinnamon. Heat oven to hot (400°F.). For apple filling, combine apples, butter, sugar, water, cinnamon and lemon peel in saucepan. Cook over low heat until liquid is almost absorbed, stirring frequently. (Mixture will resemble applesauce.) For crust, empty contents of package into bowl. Sprinkle water by tablespoons over mix; stir with fork until just dampened. Form into ball. (If too dry, add a little more water.) Divide into 8 equal parts. Roll out each part on lightly floured board or canvas to form a 6-inch circle. Place a tablespoonful of the apple filling on bottom half of each circle; top with a teaspoon of currant jelly. Fold the top half of each circle over the apple filling; seal edges and prick tops. Bake on ungreased cookie sheet in preheated oven (400°F.) about 30 minutes or until golden brown. Cool. Serve with cheese.

More Graduates Attending College

Three times as many Frederick County students are attending college as there were ten years ago according to a report recently released by the Maryland State Department of Education. Entitled, "Follow Up of Graduates", it covers the ten-year period from 1958 through 1968.

According to the report, 585 students graduated from Frederick County schools in 1958 and 120 or 20.5% of them went on to college. Frederick ranked 16th among the 24 educational systems in the state in 1958. By 1963 the number of graduates had increased to 719 and 178 went on to college, a 24.7 percentage. The county had advanced to 14th in its ranking among other school systems in the state. In 1968 1067 students graduated and 371 went on to college representing 34.8% of the student body. Frederick County now stood eighth in

the percentage rankings among school systems in the state.

Most school systems in the state showed increases in the percentage of students attending college over the ten year period. However, Frederick's increase from 20.5% to 34.8% was large enough to move it from 16th to 8th in ranking among the state's systems.

Leading the state in percentage of students attending college was Montgomery County with 70.3% of the 1968 graduates going to degree granting institutions. The next highest was Prince George's County with 47.2% attending college. The state average for all systems was 42.1%. Only four counties showed percentages as high as this state average. They were Montgomery,

Prince George's, Howard and Hartford. Lowest in the state was Calvert at 19.6% with Garrett next at 20%. Carroll County had 30.9% of their graduates attending college in 1968 and Washington County 33.7%.

The total figures for the state show a doubling of graduates from 1958 to 1968, and a tripling of the number attending college. This indicates Frederick County is following the pattern for the state because the county also doubled its graduates, and tripled its number attending degree granting institutions.

Almost anyone can tell you how to live your life.

It's just as well not to yell for help until you need it.

LEGAL

State of Maryland NOTICE OF APPOINTMENT AND NOTICE TO CREDITORS TO ALL PERSONS INTERESTED IN THE ESTATE OF EDITH SWETT STEVENSON

This is to give notice that the undersigned, Jean S. Walsh whose address is Buckeystown, Md., has been appointed personal representative of the estate of Edith Swett Stevenson who died on March 22, 1970.

All persons having any objection to such appointment (or to the probate of the decedent's will) shall file the same with the Register of Wills of Frederick County on or before October 3, 1970. All persons having claims against the decedent must present their claims to the undersigned, or file the same with the said Register of Wills on or before October 10, 1970.

Any claim not so filed on or before such date shall be unenforceable hereafter.

JEAN S. WALSH Personal Representative THOMAS M. EICHELBERGER Register of Wills Date of first publication: April 10, 1970-3t



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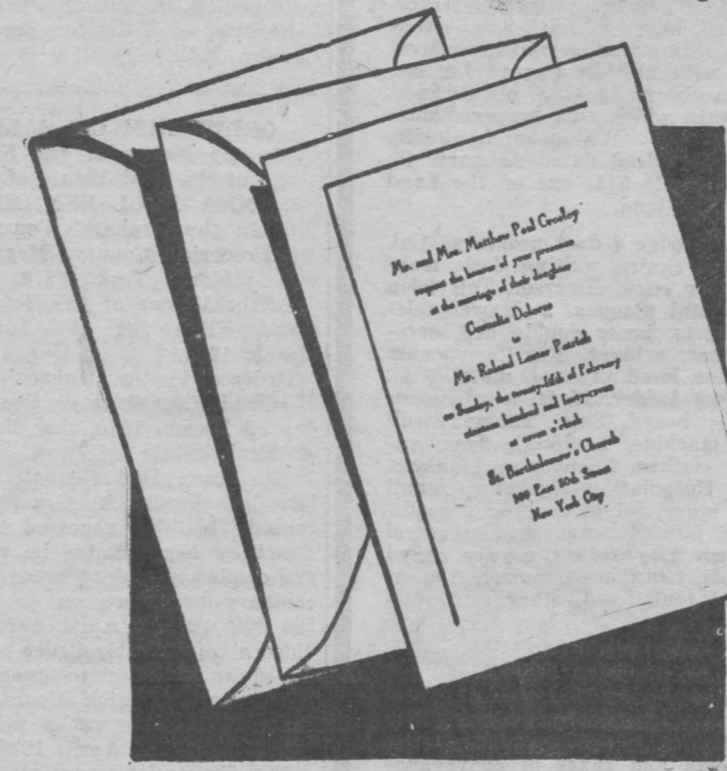
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Hospital Prescribes Care-Free Windows

Maintenance is an essential consideration in hospital house-keeping. So it's particularly important to provide for low upkeep of hospital buildings in the design stage.

An unusual solution to a potential maintenance problem was provided in a four-story addition to St. Luke's Hospital in St. Paul, Minn.

The original hospital, built in 1885, has been expanded several times. An ancillary services base and a three-story cloverleaf wing, containing space for radiology, surgery and laboratory facilities as well as hospital beds, were added in 1960. However, when the decision was made to add another four stories and penthouse atop the cloverleaf wing in 1969, it was determined that the addition would include windows that required no painting.

This raised the question of whether the low-maintenance windows in the four-story addition would clash esthetically with the wood windows in the first three stories. The problem was solved through use of Andersen Perma-Shield case-ment windows for the newest addition.

Perma-Shield sash features a tough, rigid-vinyl cladding over a preservative-treated wood core and sub-frame. Rigid vinyl requires no painting, and will not rust, pit or corrode. The low-maintenance convenience of welded insulating glass is standard, eliminating the need for separate storm sash and simplifying glass cleaning. Perma-Shield windows, which



Architects performed some slight-of-hand in this hospital addition. The top four floors, built over an earlier addition, have new maintenance-free Perma-Shield vinyl-clad windows by Andersen. The bottom stories in the original addition have Andersen wood sash. Even experts have a tough time telling them apart.

were not available when the first three stories of the cloverleaf were built, blend well with the white-painted Andersen wood windows in the original St. Luke's addition. Two other hospitals in the area, Lakeview Hospital in Stillwater, Minn., and an addition to St. John's Hospital in St. Paul, utilize Perma-Shield windows. All three hospital projects were designed and engineered by Elerbe Architects of Minneapolis and St. Paul.

Homeowners Want Welded Glass

The Andersen Corporation reports that most of the windows it produces have welded insulating glass—an indication of consumer preference.

Welded glass, which eliminates the need for storm sash, is standard in Andersen's maintenance-free Perma-Shield windows and patio doors.

Tempered Glass Best For Safety

The popularity of gliding patio doors—which offer unobstructed views and easy access to the outdoors—has increased tremendously in recent years. Unfortunately, the danger of injury from broken glass has increased too, as indicated by home accident statistics.

However, most of these accidents are avoidable. With proper planning, homeowners can enjoy the beauty and convenience of patio doors without the threat of injury.

A leading manufacturer, the Andersen Corporation of Bayport, Minn., has long championed the use of tempered safety glass in gliding doors. Today, this type of glass is standard in Andersen gliding doors.

Tempered safety glass is much harder to break than ordinary plate glass. In the event it does break, tempered glass crumbles into harmless pellet-size pieces rather than jagged slivers that can cut and maim.

Andersen points out that while tempered safety glass costs more than ordinary glass, it offers greater safety and peace of mind. The company advises homeowners to insist on this feature when buying gliding patio doors.

Which Windows?

Wondering which windows would best suit your home? Two free booklets on window planning and selection can help.

Write to Andersen Corporation, Dept. C-1, Bayport, Minn., 55003, for "How To Get Good Windows When You Buy, Build, Remodel" and "The Low-Upkeep Window".

Emmitsburg Chronicle

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CHARLES ARTHUR ELDER, Editor-Publisher

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MEMBER



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"Antique Special" Available To Adults

The Adult Education Department of the Board of Education announced this week a three evening "Antique Special" to be held at the Governor Thomas Johnson High School cafeteria on Thursday evenings, April 30, May 7 and May 21. Each session will begin at 7:30 p.m.

The series will feature three illustrated and narrated presentations by Lawrence E. Gichner, a life-long student of antiques. Gichner will present three slide and narrative presentations. The first, entitled "Adventures in Antiques" will be a slide tour of Virginia and Maryland attics exposing unrecognized items of untold value. "Collectors and their Collections" is the title of the second presentation. On this evening, Gichner will explore a variety of collections throughout America, giving attention to both the substance of the collections and the inspiration which motivated each collector. The third evening will feature a global guide through the flea markets, antique shops, and auction houses of the world. In this session Gichner will emphasize methods of differentiating a fake from an authentic antique. Also at this final session participants bring their own articles for discussion and appraisal.

Mr. Gichner brings to his presentation years of experience as an author, art collector, antiquarian authority, photographer and world traveler. Today he travels to out of the way places for art objects, old maps and rare books which he brings back for the Library of Congress, and the Smithsonian Institute for which he is

a consultant and an appraiser. Series tickets may be purchased in advance by sending a \$3.00 check (payable to the Board of Education, 115 East Church St., Frederick) to the attention of Robert Smith, Supervisor of Adult Education. Tickets may also be purchased at the door. Registration, however, will be limited to the size of the facility and tickets will be issued on a first come, first serve basis.

For further information call the Board of Education (662-4191, Ext. 71).

Emmitsburg Alumnae Hold Meeting

On April 1, members of the Emmitsburg Club, Saint Joseph College Alumnae, met on campus for dinner and a business meeting. Mrs. Richard Koogler, Frederick, was elected President of the Club for the 1970-72 term. Mrs. Regina Rybikowsky, Emmitsburg, was elected to serve a second term as Vice President.

Plans were made for a Card Party to be held in DuBois Lounge on campus, Wednesday, May 6, at 8 p.m. This will be open to the public. Mrs. John Walter, Emmitsburg, was appointed chairman for the annual picnic.

Highlight of the evening was a visit to the College Art Department. Sister Anna Mae Schaben, Assistant Professor of Art, presented a slide-illustrated talk on the various media of art presently taught at the college. The members and their guests especially enjoyed an exhibit of sculpture, prints, ceramics, and paintings.

Attending were: Miss Julie Christie, Miss Linda Knox, Mrs. Thomas Leonard, Mrs. John Walter, and Mrs. Robert Hampson, all of Emmitsburg; Mrs. William Fanning, Fort Ritchie; Mrs. William I. Jones, Mrs. Richard Koogler, Mrs. McCaffrey, Miss Betty McCaffrey, Mrs. George Meyer, Mrs. Richard O'Connor, Frederick; Miss Edith Burkee, Mrs. Helen Smith, and Miss Mary Frances Smith, McSherrystown; Sisters Marie Therese Eberhart, Juliana Kowal, Anna Mae Schaben, and Marcella Scully, Saint Joseph College; Sisters Odile Almutt and Veronica Hunt, Saint Joseph's Provincial House; Mrs. Nadine Brown and Miss Harriet Harner, Taneytown; Misses Margaret and Leeanna Franklin, Thurmont; and Miss Angela Rocks, Waynesboro.

Housekeeping would be ideal if there were really little fairies to do the work.

Colleges To Hold Open House

Mount Saint Mary's and Saint Joseph Colleges will conduct a joint open house program for guidance counselors with high schools in seven states and District of Columbia on Tuesday, April 14.

Purpose of the one-day affair is to acquaint the counselors with curriculum offerings at the two Emmitsburg colleges, hopefully paving the way for more graduates of these high schools to enroll at the local institutions.

Dr. John J. Dillon, Jr., executive vice president of Mount St. Mary's College, is scheduled to welcome the visitors in the Coad Science Building on the Mount campus at 11 a.m. on April 14. Talks by student government presidents of the two schools will be followed by campus tours and group seminars.

After lunch in the Cogan Student Union, the visitors will tour neighboring Saint Joseph College and be guests at a reception

there. Invited to the one-day program are representatives from high schools in Delaware, District of Columbia, Maryland, New Jersey, New York, Pennsylvania, Virginia and West Virginia.

MECHANICS SCHOOL

Washington County Vocational/Technical Center, Hagerstown, will offer classroom skill training to 15 auto mechanics, it was announced this week by the U. S. Departments of Labor and Health, Education and Welfare.

The Federal government has approved \$43,338 in Manpower Development and Training Act funds for the 32-week training course. The 15 auto mechanic trainees will be drawn from the ranks of the jobless or underemployed.

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- 1968 Chev. Impala 4-Dr. Sed., V-8; R&H&A; P.S.; Low Mile
- 1967 Buick LeSabre 4-Dr. Sed.; R&H&A; P.S.; P.B.
- 1967 Chevrolet Impala Conv.; R&H&A; Air Cond.; Like New.
- 1967 Olds Delmont 88, Custom 4-Dr. H.T.; R&H&A; P.S.; P.B.
- 1967 Plymouth Fury 2, V-8; 4-Dr. Sed.; R&H&A; 1 Owner.
- 1967 Ford 4-Dr. Sedan, V-8; R&H&A; P.S.; P.B.
- 1966 Chevrolet Impala Conv., 327; 4-Speed; R&H; P.S.
- 1965 Chevrolet Impala, 2-Dr., Spt. Cp.; R&H&A; P.S.

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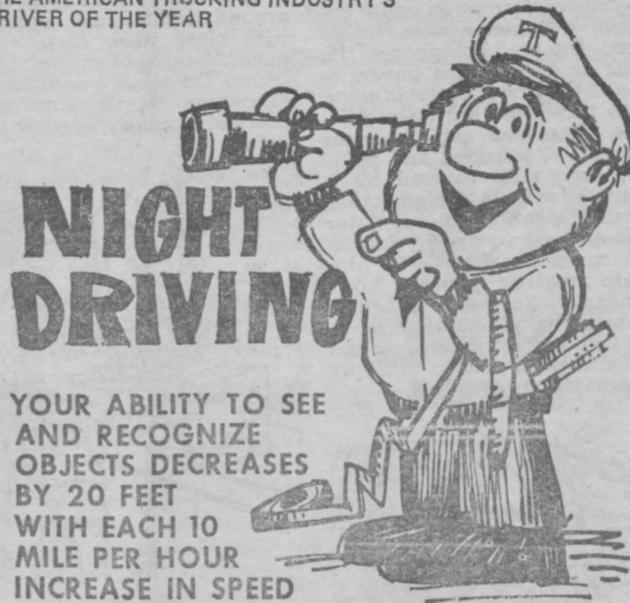
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UNDER THE WIRE—Vietnamese soldiers attempt to infiltrate through concertina wire during testing of new techniques for stringing wire obstacles. The obstruction was designed and erected by the 26th Engineer Battalion of the American Division near Chu Lai, Republic of Vietnam. Tin cans attached to the obstacle sound an easily identified warning when jiggled. (U.S. Army Photo by Sp4 J. B. Majerus)

GOOD VIEWS:

STV Will End Blackout Of Home Sports Events

Washington—(HK)—The architect of the home game TV blackout is looking forward eagerly to the day soon when local sports teams will have their crowds and let thousands of Subscription Television viewers in on the action too.

Robert Hall, former chairman of the NCAA TV Committee, has told a congressional subcommittee that college and professional football will continue to use commercial TV as a gate builder for out of town games, but that subscription TV is the only way on the horizon that those unable to obtain tickets will ever be able to see home contests.

Hall, who pioneered the blackout for NCAA telecasts and then persuaded the late Bert Bell, then National Football League commissioner, to impose blackouts on NFL home telecasts as well, favors STV principally because of the greater exposure it will give sports.

Hall, who is now secretary, National Football Foundation and Hall of Fame, outlined several circumstances in which STV

might serve the TV sports fan better, among them:

—A great team overlooked by the NCAA TV schedules might be picked up for STV at mid-season and shown without interfering with the college Game of the Week.

—Traditional rivalries or sports contests primarily of local interest could be shown to regional audiences though not on NCAA schedules. Examples would be Southern California-Stanford, Georgia-Alabama, Notre Dame-Ohio State, Penn State-Syracuse, or Texas-Oklahoma.

—Unscheduled games that would "decide" mythical national championships could be scheduled as the possibilities developed.

Under Federal Communications Commission rules governing STV, the new over-the-air subscription service will be able to televise sports events only if they have not been on commercial (free) TV within the preceding two years. "The rule would en-

able games of special and local interest to be seen by segments of the sports-minded public who now have no opportunity to see the games either live or on commercial TV," Hall explained.

Plan Is To Protect The Gate

As for lingering hopes that such games might eventually be offered anyway, Hall predicted: "The NCAA won't broaden its advertiser sponsor offerings because the reason for the NCAA plan and the pro football plan is to protect the gate."

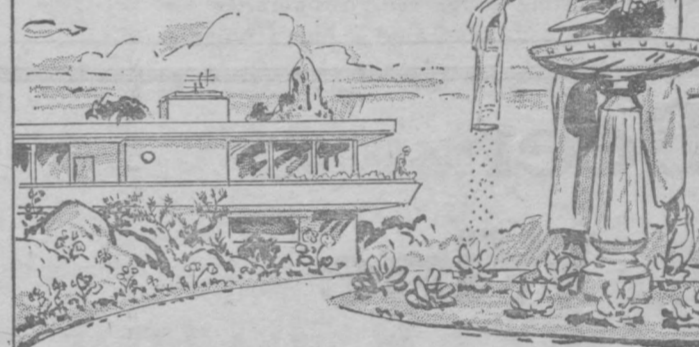
"But they would like to extend that box-office and STV would enable them to do so," he added.

"There are many sports events that could be seen in the home for a small fee which are not now and in the foreseeable future will not be available on commercial TV," Mr. Hall said.

"I am sure that I am speaking for a majority of the sports world when I urge the support of the proposed FCC rules and regulations."

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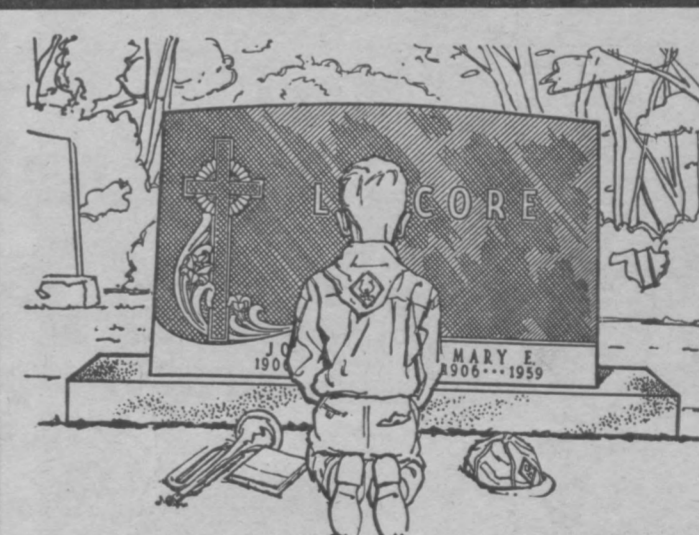
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Census Takers Easily Identified

Householders will not have any difficulty identifying enumerators for the 1970 Census of Population and Housing, District Manager Nan M. Nichols pointed out this week. Enumerators, or census takers (most of whom are women), started making their rounds in the area on April 1 and are expected to complete their work in

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DIRECTOR
Bureau of the Census

FORM SC-2
(5-15-69)

three to five weeks.

Each census taker will wear a red, white, and blue identification card. This card bears the seal of the Department of Commerce, and the words "Census Enumerator, Official Credential" are printed across its face. It bears the census taker's signature and certifies that she is authorized to perform the duties of a census enumerator and has sworn to keep confidential all census information you provide.

Persons purporting to be cen-

sus takers who do not have this identification card should be reported immediately to the local police or to the census district office, which is located at 55 E. Washington St., Hagerstown, Md.

Census takers will be further identified by the portfolio containing their supplies. The portfolio is blue and bears the legend, "1970 Census." In the portfolio, the census taker carries her supplies of report forms, maps, pencils, and other tools necessary for her work.

State Prohibits

"Superbird" Auto

The Maryland Department of Motor Vehicles warned this week that it would not permit Plymouth's Special Edition 1970 Road Runner "Superbird" to operate on Maryland highways for failure to conform to this State's inspection laws.

In a special bulletin to all franchised Plymouth dealers in Maryland, the Department noted that the vehicle in question is not equipped with bumpers as required by the Maryland Motor Vehicle Code.

The Code also directs the Department of Motor Vehicles to "refuse registration or issuance of a certificate of title or any

transfer of registration (if) the vehicle is mechanically unfit or unsafe to be operated or moved upon the highways of this State . . ."

The Bulletin noted that DMV officials had been in contact with Chrysler Corporation in Detroit. It also noted that Chrysler did not contact the Maryland DMV prior to initiating plans to sell the vehicle in this State.

"Chrysler officials indicated that they had researched the laws in every State, but apparently were unaware of the Maryland prohibition," the Department Bulletin said.

"There are indications that several of these vehicles already have been sold in this State and may be operating in violation of the law," the Bulletin warned, ad-

ding:

"The Maryland State Police already have been advised by the Attorney General's office that it is illegal to operate the 1970 Plymouth Road Runner "Superbird" on Maryland highways without a bumper."

In contacting Plymouth dealers in Maryland, the Department strongly urged that they immediately contact customers who may have purchased the vehicle and arrange for the appropriate modification "to insure such vehicles conform to this State's safety laws."

cesses that use gas-shielded continuous electrodes, predicts ARC Products, Hanover, Pa. These processes, which require flux-cored or solid electrodes and use the shielding effects of externally applied carbon dioxide to protect the welding zone from contaminants in air, are just now beginning to enjoy wide use.

Masonry manholes are expensive and time-consuming to build, says a Detroit company. It is researching a fiberglass-reinforced plastic prefab that is expected to ease the problem.

Primitive peoples considered meteoric iron a rare and valuable metal, not realizing it was its high concentration of nickel that made it special. This high nickel content explains the good state of preservation of certain primitive artifacts unearthed by archaeologists through the years.

NOTICE TO BIDDERS

The Board of Trustees of Frederick Community College, 115 East Church Street, Frederick, Maryland, invites bids on supplying, delivering, and assembling furniture as listed for the Frederick Community College, Frederick, Maryland.

Specifications and proposal sheets may be obtained at the Board of Education Office, 115 East Church Street, Frederick, Maryland.

Sealed bids will be received at the Board of Education Office until 10:00 A.M. (DST), April 28, 1970.

The Board of Trustees reserves the right to reject any and all proposals and to waive informalities. BY ORDER OF THE BOARD OF TRUSTEES OF FREDERICK COMMUNITY COLLEGE.

JOHN L. CARNOCHAN, JR.
Secretary-Treasurer
Bid #70-FCC-B5 1t



Metallic Hydrogen Perfect Conductor

High pressure engineers at Cornell University are trying to create metallic hydrogen — a substance that could revolutionize rocketry and make possible a truly "perfect" conductor of electricity at room temperature. Using a 1,000-ton press, they already have created pressures up to 700,000 atmospheres — approximately one-fifth the pressure at the center of the earth. (One atmosphere is 14.7 pounds per square inch.) They are pushing to reach pressures of at least 1,000,000 atmospheres.

Call them "micro-earthquakes" or "mini-tremblers"; whatever, they're no great shakes. Few persons notice or are alarmed by them, and scientists have found it difficult if not impossible to record and analyze them, although the minuscule vibrations occur frequently in the California southland. Data on these micro-earthquakes may help provide scientists predictive capabilities and knowledge about larger earthquakes in the Los Angeles area, which is crossed by a system of active and inactive faults, says a University of Southern California geophysicist. He plans to monitor these minute earth tremors in downtown Los Angeles.

A movie with more stars than Hollywood ever imagined — about 100,000 of them — has been produced by three scientists. The producers are astronomers from Columbia University and the University of Chicago. Their film is the first computer motion picture showing the birth of a galaxy and its early evolution. The movie covers 2 billion years in 10 minutes, beginning with the first turbulent moments of a galaxy's life: a vast cloud of gas 100,000 light-years wide begins to swirl; spiral arms emerge and spin; and stars are formed.

Although new methods will be developed and utilized, the greatest growth in the welding industry in the '70s will come from the increased use of existing automatic and semiautomatic pro-

Health Hints

FROM BLUE SHIELD



Glaucoma

Glaucoma, a serious eye disease which millions of Americans have without recognizing it, occurs when fluid pressure within the eyeball is markedly increased. Blindness can be prevented in most cases of glaucoma if it is discovered and subsequently controlled. Symptoms include: blurred vision, pain or an indefinite ache in one or both eyes, halos around lights and difficulty with close work despite frequent changes of glasses. Don't ignore the silent possibility of glaucoma. Have your eyes checked regularly by your physician.

Eczema

The new chemicals which simplify homemakers' cleaning chores may also irritate the hands that do the cleaning. Detergents, polishes, floor waxes, and disinfectants can cause eczema, a common skin condition. Intense itching on the back or sides of the fingers is one of the first symptoms along with tiny scattered water blisters. Damaged skin becomes dry, scaly, inflamed and painful, eventually covered by a crust. To relieve itching, hands should be soaked in cool water and allowed to dry by letting the water evaporate. To promote healing protect your hands with "cotton-lined" plastic or rubber gloves when working with soap or detergents and resist the temptation to apply cream, lotions or salves.



Don't Drink The Water

When rediscovering the outdoors this Spring, don't trust any surface water for drinking. All water sources should be considered polluted. Among the diseases which are spread by contaminated water are typhoid and paratyphoid fevers, cholera and dysentery. Bring along your own drinking water on all your future outings.



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Capitol Comment

By Charles McC Mathias
U.S. Senator



Maryland Day—1970

During the past week, we in Maryland passed a significant milestone. On March 25th we commemorated the 336th anniversary of the founding of Maryland, the day that the first settlers arrived at St. Clement's Island at the end of their journey from England. Maryland is older than any other northern state save only Massachusetts. Marylanders share a history of the continuous exercise of the right of self-determination, of representative government, of freedom of religion and of many of the principles which today are considered keystones to the operation of a modern social and political system. We can very truly be proud of the tradition and of the heritage which we have been given by the early settlers who on March 25, 1634 first set foot in Maryland and the object of making it a good place to live.

But there is a high tax on this pride of pedigree. It is a tax that I think everyone of us should be happy to pay because it is a tax which merely demands that we do in our time and in our generation the very best that we can to equal and, if possible, to improve the quality of life that we have inherited. This means that Marylanders today have a high standard to match in meeting the kind of effort and the kind of principle which was established for our benefit 335 years ago. We have, I think, a tremendous record of progress. Maryland has grown from an original population of about 250 settlers to now a State of more than four million, larger than many of the sovereign nations of the earth. We have wealth and technology and a variety of landscape and seascapes.

We have the material ability to contribute to life on

this planet, and we must have a correlative, a parallel desire, to use this bounty for the benefit of mankind. Moreover, I think we must develop a great respect for the resources that were used first by the settlers who came to Maryland on the Ark and the Dove, and we must preserve the Chesapeake Bay as well as the mountains of Western Maryland from pollution and from despoilment. So, I think it's appropriate that on this Maryland Day of 1970, during the week in which we celebrate the anniversary of the settling of our state, that we remember the prayer which was offered on behalf of Maryland by the Very Reverend Francis Sayer, Dean of the National Cathedral in Washington:

"Blow, Lord, Thy clean winds upon the shores and shoals of Maryland. Blow gentle breeze of blessing across the earth atop her stallow hills, and over the greening fields.

Blow, Holy Spirit, the freshness of liberty through the hearts of Thy people whose domain named for a queen, yet worships the King who is the Father of us all.

So may Thy children catch upon their hopes the breath of glory which Thou doth send to fill the spangled sky, the lofty sails of ships, and faithful lives of men.

Fulfill then, O God, the promise once borne upon the wings of a dove of a land of peace and companionship, and encourage enough ever to follow after Thee; Through Jesus Christ Our Lord, Amen."

The average American breadwinner will earn \$300,000.00 in his lifetime. What are you going to do with yours?



Spend it, what else? Well, let's hope you save a little. Let's hope you have something set aside for those years when your children are going to college. For that dream trip you've always wanted to take. For retirement. One of the easiest ways to make sure you'll have that nest egg is by joining the Payroll Savings Plan where you work or the Bond-a-Month Plan where you bank. U.S. Savings Bonds now pay 5% interest when held to maturity of 5 years, 10 months (4% the first year; thereafter 5.20% to maturity). That's the highest rate ever. U.S. Savings Bonds. The easy way to save for those times when it will come in handy.



Bonds are safe. If lost, stolen, or destroyed, we replace them. When needed, they can be cashed at your bank. Tax may be deferred until redemption. And always remember, Bonds are a proud way to save.

Take stock in America.
With higher paying U.S. Savings Bonds.

