

Saint Mary's Beacon

A. F. KING, Editor. LEONARDTOWN, MD.

Thursday Morning April 9, 1914

BUSINESS SENSE

IN FARMING.

By Karl Lagenbeck.

CONCENTRATION—The farmer is a wholesale producer like the manufacturer, to succeed in business, he must be guided by his principles.

A manufacturer does not try to run a plant that is too large for his capital or his energies. If he has one that he finds too big for these, he rents out a part of his building and his power. He saves his strength and gains time for better supervision. He concentrates and most farmers should do the same. But, few of them feel they can cut down their acreage, the crops, the animal and milk yield are none too big as it is. That is true, but one and one-half times the labor now put on twenty-five acres and a half the money value of such labor put on the one chemical that improves soil permanently—lime, will make them produce as much as seventy acres as ordinarily cultivated. In other words, two-thirds the cost of working the present average farm will get the produce out of one that is one-third the size. Less pay for help, reduced taxes and more energy to tend stock, repair fences, tools and buildings, will make the concentration pay.

USE OF A GOOD NAME—A well worked farm, no matter how small, increases a man's reputation and reputation means credit. Like everything else, credit improves with use. It is hard for any man to get his first loan. It is easier after he has paid the first one promptly. No manufacturer and no farmer can get along who does not make and use credit. It is the banker's business to find money and loan it to him to work with. But in making loans, he sizes up the man as well as the security. He prefers a tidy productive property and a man with the sense not to wear himself out.

CONCEALED FERTILITY—Even poor land has much fertility locked up in it. By working only a sufficient part, which responds best to work, and aiding the work chemically with the fertility developer, lime, you concentrate your "plant." Let the rest of the land go, rent it or sell it off. If manure is insufficient, you must make nitrogen and humus in the soil with the use of legumes or clover. But, the man who sows clover seed at \$8 to \$10 a bushel, without liming, throws away his money. Every farmer knows this, or should know it by now, but few do it. It is useful to help out with phosphates and potash when tillage and reasonable liming do not develop enough in the soil for a good crop. But, buying all the crop's needs of these is extravagant waste. The man who makes the excuse that the season is wet and late, labor scarce and that there is no time to spread lime now, but will leave it for next year, and for this attempts to improve fertility with a useless fertilizer, gives away to the worst habit. There will be just as many reasons next year for avoiding the "troublesome" but necessary job of liming. The man who feels that he cannot afford to buy lime or go into debt for it, withholds the soil improver that maintains fertility. A lime debt is a good debt. Every well informed rural banker knows that a farm worked regularly to maintain its fertility and not to get an exceptional bumper crop sacrificing future productiveness, is the safest collateral. Money borrowed for labor and lime is a good soil investment for their efforts extend beyond the season.

The Useful Citizen.

When you see a man with a car he can afford, big or little, drive along a fine road with his wife beside him, his mother and the children in the tonneau—do you really think he would be a better, more useful citizen if he put that motor money into some bonds and let his mother, wife and children sit indoors with their noses pressed against the glass—watching other motors go by?

London's Sewage.

London sewage has its main drainage out falls at Barking and Crossness; the average daily quantity dealt with is about 200,000,000 gallons, while the total quantity of sludge collected at Barking and Crossness is more than 2,500,000 tons.

Reasons and Women.

"When a woman can give a reason for disliking a man, she hasn't any. If her dislike comes just because she knows no reason there's generally good ground for it."—Reginald Wright Kaufman.

Worse Than Quoted.

"I don't see," said Mrs. Potzelle, "why it is said of a homely woman that her face would stop a clock. If her dislike comes just because she knows no reason there's generally good ground for it."—Reginald Wright Kaufman.

Russians the Sane Race.

In Russia only eleven in ten thousand people are mad; in England the rate is 33 in ten thousand.

IN MEMORIAM.

Died at the residence of his parents, 616 M St., N. E., Washington, D. C., ALLISON, son of T. Freeman and G. T. Mattingley, aged eight years and nine months.

That sad and natural termination of existence death which must, at some times or other, drop its veil over every household shadowed the home of my darling little grandson Allison and plucked from its mist one bright little boy who was all the world to his grandmother. Darkness came and with it the voice of God calling him home in heaven and whose place is now a blank. I sometimes feel how I can give my darling up but must bow my head in sorrow and say: "God's Will must be done."

You are not forgotten, my darling, or ever will be; as long as life and memory last Grandmother will remember my darling little Allison.

By His Loving Grandmother, R. R. M.

In sad but loving remembrance of our dear father, THOMAS OSCAR MATTINGLEY, who died 10 years ago today, March 27, 1904.

Those days have flown and passed as if they were but a dream.

Since last we saw your face; The memory of your loving heart Can never be erased.

Our dear father is sleeping, So free from pain; Oh, wake him not, sweet spirit! To suffer again.

He slumbers so peacefully, Oh, let him sleep on! His sickness all ended, His troubles on gone.

Who think what he suffered, No racked with pain, In the long weary night, We soothed him in vain.

Till God in His mercy Sent a messenger of love, And took him from all pain, To heaven above.

By His Daughters, Essie and Ruth Mattingley.

WAS MAN OF BUSINESS

OWNER OF PURLOINED COAT WASTED NO TIME.

Completed Task, With Time to Spare, and Recovered Property With Satisfaction to All the Parties Concerned in Transaction.

Sidney was a man of business. When he found that some one had walked out of the restaurant with his mackintosh he went about recovering his property in a businesslike way. It was then 12:40 o'clock and he wished to catch a 1:10 train so he had no time to waste in hysteria.

Some men would have made a scene. Some would have thrashed the manager and thus become entangled with the police. Others would have consumed valuable time suing the restaurant company or consulting a clairvoyant. Still others would have had recourse to a want ad, which would have restored the coat, but not in time for the 1:10 train. None of these things did Sidney.

Five overcoats were hanging on the wall behind the bar and the next, to be divided among four diners. Each of the four men identified his own coat as Sidney's request. Sidney took the fifth coat and looked in the inside pocket. There the card of John Jones, tailor, Market street, was attached.

At 12:43 o'clock he left the restaurant. At 12:46 he stood by the desk of John Jones, tailor, while Mr. Jones looked through an account book.

"I made that coat away back in 1900 for Chris Minderman, the shoe dealer," said John Jones.

Two minutes later Sidney entered the shoe store of Mr. Minderman. The day being Saturday, the store was doing a rushing business. Saturday is always busy day in Newark.

Mr. Minderman looked up from trying to put a shoe on a fat customer's foot.

"Something for you?" he asked Sidney.

"Yes," said Sidney. "I'd like to trade overcoats with you."

"You can't trade overcoats with me," said Minderman, positively.

"I think I can," said Sidney. "Isn't this yours?"

"It sure is," said the dealer, astonished. "What are you doing with it?"

"I'm carrying it over my arm until I get my own. I think we'll do a little trading after all, won't we?"

"But I haven't got your coat. I don't know anything about it. Where did you get mine?"

"In Kidd's restaurant. You must have taken mine by mistake, and left your own."

"But I haven't been inside Kidd's restaurant in a week."

"Then how did your coat get there?"

"By selling it to the shoe merchant, I lent that coat to Lou Spiegelmeyer not an hour ago. He's a lawyer friend of mine in the Sussex building."

It was 12:55 by the village clock when Sidney got Mr. Spiegelmeyer on the wire.

"What do you mean I got a coat that don't belong to me?" shouted Mr. Spiegelmeyer. "I'm a thief, am I?"

"Look in the pockets and see whose coat it is," said Sidney. "By the time you find out I'll be over there to get it."

At 12:57 he opened the door of Mr. Spiegelmeyer's office in the Sussex building. Within was a man wild-eyed with worry.

"Yes," answered the wild-eyed man, "and I ain't got the coat I thought I had. I borrowed Chris Minderman's and now I got somebody else's, a mackintosh besides, and I suppose now I have to buy Chris a new one when I can't afford a new one for myself, even."

His eyes lighted on the overcoat which his caller was taking off. Joy swept the worry from his face.

"Got set dank!" he cried.

"My sentiments exactly," said Sidney, slipping into his mackintosh. "Good day."

As he stepped out of the elevator into the street he looked at his watch. "One o'clock," he said. "Ten minutes to kill before train time."—Newark News.

Neatly Countered.

The action at law came up in London. The lawyer was Scotch and the judge was English. The case in argument concerned certain water rights, and the lawyer had frequently used the word "water," which he pronounced very broad. "Mr. Macpherson," at last interrupted the judge, "do you spell water with two 't's in your country?" "Na, na, my lord," quickly retorted the lawyer, "but we spell manners w' two 't's!"

VOLCANOES IN ACTION

TERRIFIC DAMAGE DONE WHEN MOUNTAINS BLOW UP.

Long List of Disasters Due to Eruptions—That of Krakatoa in 1883 About the Worst of Which There is Record.

The eruption of Sakura recalls that of Mount Pelee, which destroyed St. Pierre, Martinique, the most beautiful city in the West Indies, with appalling suddenness. Like Sakura, the volcanic peak of Pelee had been quiet for a long period, and was believed to be practically extinct. It smoked a little for a few days before it blew up, but it had previously said up similar thin, vaporous clouds at intervals of ten or twenty years—no nobody paid attention to its seemingly harmless activity. Without warning a pillar of black shot up from the crater of Mount Pelee to a height of nearly 100 feet, and a rent opened half-way up the mountain's slope, from which blew a hot blast, stupifying and incinerating every organic thing in the path of its withering breath. In less time than it takes to tell, St. Pierre, with nearly its entire population, was wiped out and buried in the rain of ashes which followed the explosion.

In its tremendous force, however, the eruption of Sakura more nearly resembles that of Krakatoa in 1883. This is believed to have been the greatest cataclysmic disturbance suffered by the earth in historic times, and possibly within the more recent of the geologic era. Krakatoa was a volcanic peak rising 2,000 feet above the sea level, in Sumatra, after various manifestations, which continued several days, the outbreak came on August 27. The entire northern half of the volcano was blown away, and the soundings subsequently made showed a depth of 4,000 feet of water where the mountain had stood. An eye-witness of some of the phenomena observed from the shore of Java pronounced that of Krakatoa was a current of many times more irresistible than that of Niagara and such that the vortex caused by the great hole torn in the floor of the ocean. It is estimated that the column of stones and ashes thrown up by Krakatoa's explosion shot up to a height of 17 miles. Nearby islands were veiled with volcanic debris to the height of the tree tops of their forests. The dust particles left floating in the upper strata of the atmosphere depressed the earth as with a belt 75 degrees wide, producing a deep red glow in the sky after sunset for months after the upheaval. On the day of the eruption and for several days thereafter lamps had to be lighted at Batavia at noon. The waves started by the explosion reached almost around the earth. They were distinctly observed at Cape Horn, and were perceptible even in the English channel. The most remarkable fact, however, was the distance to which the noise of the explosion traveled. It was audible in the Philippines, 1,400 miles; at Ceylon, 2,000 miles, and in South Australia 2,300 miles away; and a sea captain sails to have distinctly heard it all the way across the Indian ocean off Zanzibar.

The Destroying Teeth.

It is somewhat cruelly said that a number of prominent men, civil and military, who have passed away in Washington recently, ate themselves into untimely graves.

Of course this might well be true of the civil persons, but what are we to think of our stalwart army and navy officers succumbing to soups and roasts, and driven down and out by soufles and strifins!

In these piping times of peace when the dove twitters on the epauletted shoulder, will the insidious enemy resort an ornamental soldier with potage and with pudding?

Where are the army regulations? Where are the shades of the ragged continentals starving at Valley Forge? Where are the abstemious habits of the warriors of old?

Where are a lot of things that have been mislaid?

When Cadmus sowed the teeth and the soldiers sprang into life, he certainly did not dream that teeth would also lay them low.

Luxury of Sugar.

Sugar was considered an article of luxury in Europe until tea and coffee became usual articles of diet. Sugar was then used to sweeten these beverages and so gradually came to have a prominent part in the daily diet. Before the days of sugar much more meat was eaten and the drinking of alcoholic beverages was much more common. The fat maiden who could not, with impunity, drink a pint of ale for breakfast was unusual. Perhaps in spite of the fact that most of us eat too much of it, sugar is a blessing. Even overwrought coffee and cereal covered with sugar sound more beneficial than a pint of ale and half a pound of beef for breakfast.

Boy Nature.

Bishop Olmsted was talking about boy nature.

"Boy nature," he said, "shows itself in numbers of ways. I once said to a little boy:

"Do you know the parables, my child?"

"Yes, sir," he replied.

"And which of the parables, said I, do you like best?"

"I like the one," he answered, after a moment's thought, "where somebody loafs and fishes."

NEW ADVERTISEMENTS

FOR SALE

3 Thoroughbred Registered Duroc Jersey Boars. (Shoals).

JAS. C. GREENWELL, Beauve, Md.

Work Wanted.

FARM HAND, white, aged 26, can help to milk, handle horses, understand keeping of bees and poultry, last year on a truck farm, wants work. Board, room, \$25 a month.

Y. T., Beacon office.

MARYLAND STATE VACCINE AGENCY

DR. WILLIAM B. BURCH, 828 CARROLLTON AVE., BALTIMORE, MD.

PHONE 202 GILMORE.

4-2-3.

STATEMENT of the Firemen's Insurance Company of Newark, N. J., December 31, 1913.

Capital, \$1,000,000

Total Admitted Assets, 4,832,210

Total Liabilities, 3,119,172

Surplus, 2,723,038

STATEMENT of the Home Insurance Company of New York, to December 31, 1913.

Capital, \$5,000,000

Total Admitted Assets, 33,139,916

Total Liabilities, 23,066,846

Surplus, 10,073,070

STATEMENT of the Insurance Company of the State of Pennsylvania, Phila. Pa., to December 31, 1913.

Capital, \$1,000,000

Total Admitted Assets, 4,006,633

Total Liabilities, 2,558,879

Surplus, 1,447,754

STATEMENT of the American Surety Insurance Company of New York to December 31, 1913.

Capital, \$5,000,000

Total Admitted Assets, 8,871,339

Total Liabilities, 2,764,623

Surplus, 6,106,716

STATEMENT of the National Surety Insurance Company of New York to December 31, 1913.

Capital, \$2,000,000

Total Admitted Assets, 7,128,984

Total Liabilities, 2,558,884

Surplus, 4,570,100

STATEMENT of the Illinois Surety Insurance Company of Chicago, Ill., to December 31, 1913.

Capital, \$5,000,000

Total Admitted Assets, 886,217.49

Total Liabilities, 337,618.86

Surplus, 548,598.63

STATEMENT of the John Hancock Mutual Life Insurance Company of Boston, Mass., to December 31, 1913.

Total Admitted Assets, \$102,157,404.33

Total Liabilities, 97,106,602.28

Surplus, 5,050,802.05

STATEMENT of the Manhattan Life Insurance Company of New York to December 31, 1913.

Capital, \$100,000.00

Total Admitted Assets, \$22,137,936.83

Total Liabilities, 21,328,915.37

Surplus, 809,021.46

STATEMENT of the Mutual Benefit Life Insurance Company of Newark, N. J., to December 31, 1913.

Total Admitted Assets, \$167,894,367.93

Total Liabilities, 190,556,460

Surplus, 7,337,907.47

STATEMENT of the Aetna Life Insurance Company of Hartford, Conn., to December 31, 1913.

Capital, \$4,000,000.00

Total Admitted Assets, 113,956,997.45

Total Liabilities, 100,931,370.42

Surplus, 13,025,627.03

L. J. STERLING, Agent, 4-2-3. Leonardtown, Md.

For Sale.

DEMINGTON STANDARD TYPE-WRITER, No. 7, in first-class condition. Cost \$100 now, will take \$20. I have Bedworth's, 1 year old, very gentle and manageable, \$50. I have two big, in almost good condition as new \$40, or the other in good running condition, cheap.

Leaving county to engage in other business. J. P. FREEMAN, JR., 4-2-3-4. Scotland, Md.

Grain Privileges

MONEY IN WHEAT

Puts and calls are the safest and surest method of trading in wheat, corn or oats. Because your loss is absolutely limited to the amount bought. No further risk.

Positively the most profitable way of trading.

Open an account. You can buy 10 puts or 10 calls on 10,000 bushels grain for \$10, or you can buy both for \$20, or as many more as you wish. \$20 advance or decline of 1 cent gives you the chance to take \$100 profit. A movement of 5 cents \$500 profit.

Write for full particulars and references.

R. W. NEUMANN, New First National Bank Building, COLUMBUS, OHIO, Mch 19/14-11.

Stockholders' Meeting.

THE STOCKHOLDERS OF THE LEONARDTOWN BANK OF THE EASTERN SHORE TRUST COMPANY, will hold their Second Annual Meeting, in the Bank Building, at Leonardtown, Md., on

TUESDAY, April 14th, 1914, at 11 o'clock a. m., for the purpose of electing Directors for the ensuing year.

Shareholders are respectfully requested to attend in person or by proxy.

By order of the Board, J. J. NORRIS, Secy.

MOVING PICTURES

HARRY K. THAW

THE BIOGRAPH COMPANY OF BALTIMORE Will Bring the World's Sensation Films of

"THAW'S DASH FOR LIBERTY"

—and other Biograph Pictures through Southern Maryland, playing first at LEONARDTOWN, April 13 and 14.

MECHANICSVILLE, April 15.

CELESTIC, April 16 and 17.

SOLOMON'S, April 20 and 21.

MUTUAL, April 22.

PRINCE FREDERICK, April 23 & 24.

Everyone should see these thrilling pictures as they were made at an enormous expense and are excellent.

Prof. J. B. Hoffman will have charge of the Music and Dance as usual.

3-26-3.

NEW ADVERTISEMENTS

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PHONE 202 GILMORE.

4-2-3.

Bank Statement

Number 6606.

REPORT OF THE CONDITION OF THE FIRST NATIONAL BANK OF ST. MARY'S, at Leonardtown, in the State of Maryland, at the Close of Business, March 4, 1914.

RESOURCES

Loans and discounts, \$119,528 50

Overdrafts, secured and unsecured, 72 75

U. S. Bonds to secure circulation, 34,000 00

U. S. Bonds to secure U. S. deposits, 4,200 00

U. S. Bonds to secure Postal Savings, 2,600 00

U. S. Bonds to secure Postal Savings, 1,000 00

Real estate, 18,146 13

Banking houses, furniture, fixtures, 7,675 00

Other real estate owned, 4,491 10

Due from National Banks not reserve agents, 24,731 30

Due from State and Private Banks and Bankers, 7,000 00

Savings Banks, 511 07

Due from approved reserve agents, 72,500 00

Due from other National Banks, 1,010 42

Notes of other National Banks, 40 00

Fractional paper currency, nickels and cents, 306 11

Lawful money reserve in hand, viz: Specie, \$14,250 15

Legal-tender notes