

Communications should reach us not later than Tuesday, in order to insure publication in current issue.

Attention is called to the new advertisements in this issue. Our merchants are beginning 1915 with attractive lines at remarkably low prices.

Fox hunters have had several keen chases during the past week.

Mr. Geo. J. Flury, of Baltimore County, is visiting relatives in Leonardtown.

Mr. S. H. Smith, of the Interstate Commerce Commission was in Leonardtown during the week.

Master Luke Dorsey Stone, spent the holidays at the home of his father, Judge Jas. J. Stone, Drayden.

The 100 piece dinner set raffled by Loker & DeWaal was won by Mr. W. C. Sadtler. The lucky number being 171.

Miss Anna Dell Millard, of Emmitsburg, visited near sister Mrs. Herbert Combs, of Drayden, during the holidays.

Leonardtown and Leonard Hall Basket Ball teams will play Thursday evening, January 14th, at Leonard Hall. Admission 10 cents.

In this issue we publish the statements of our National Bank at the condition of this reflects favorably the prosperity of the county.

Miss Lottie May Fenwick and Miss Eloise Moore, of Washington, who have been visiting relatives and friends in Leonardtown, returned to their home on Sunday last.

The date for the Concert at St. Joseph's Hall is Friday, January 15, 1915. Don't miss this—a great musical treat is in store for those who have determined to attend.

Attend the meeting of the 4th District Farmers Club, at which the Tobacco situation will be discussed. The meeting is to be held at Chaptico on Saturday, January 23rd at 1 p. m. See notice.

The Commissioners Court was in session on Tuesday last and owing to the illness of Clerk Jos. I. Gough, held only a brief session. All business that was before the Board, however, was disposed of.

President John L. Hilton, of the Board of County Commissioners has been selected to represent St. Mary's County at the Cerebrology Conference to be held at Annapolis on January 22nd and 23rd.

Miss Mildred Norris, the daughter of F. A. Norris, of Ingleside, returned from Baltimore, Wednesday before Christmas, where she has been attending school. She was accompanied by her cousin, Miss Lurline L. Burrier.

At their annual meeting Mr. Geo. R. Garner, of Chaptico was elected a Director of the Mutual Fire Insurance Co., of Montgomery county. In his letter of notification Mr. Garner complimented upon the showing he made as agent for the company.

We have secured a series of articles from the pen of the meditative sage "Cadius," the title of which appears in this issue. These articles will be published from time to time throughout the year and are most worthy of being marked and inwardly digested.

The annual supper for the benefit of St. Paul's E. Church, Leonardtown, will take place on Tuesday, February 2. The committee wishes to announce that the menu will be up to the standard, and the cost of the evening, on this occasion, will be only 50 cents.

There will be a public dance for the benefit of the Leonardtown Base Ball Club on Feb. 15, 1915. The dance of City Music will be on hand and the order of dancing will include waltzes, two-steps, lancers, Virginia reel, hesitation and one broad upon the breeze. A request is made that all are urged to patronize this benefit, especially those who are lovers of the National sport. The admission charge will be 50c. Particulars later.

The annual meeting of the shareholders of the First National Bank of St. Mary's was held at its banking house in Leonardtown on Tuesday last, at which the following officers and directors were elected for the year: President, L. E. Mumford; Vice-President, Geo. W. Joy; Cashier, L. J. Sterling; Asst. Cashier, F. J. King; L. J. Sterling, R. B. Brown, Jr.; Directors, L. E. Mumford, Geo. W. Joy, Enoch B. Abell, A. F. King, L. J. Sterling, R. B. Brown, L. B. Johnson. There were present a large number of shareholders.

After the meeting the Bank entertained its friends and patrons at dinner at Hotel St. Mary's. The president's annual report appears in full elsewhere in this issue.

Increase Pay for Rural Carriers. After a lively debate in the House of Representatives, in which Congressman Lanthicum of Maryland took an active part, it was voted to definitely fix the salaries of rural carriers under the law so that every carrier serving a route of 24 miles will be paid \$1200 a year.

In the preceding appropriation bill passed by Congress provision was made for the promotion of 43,335 rural carriers \$100 each, and the necessary amount was authorized for the increase. The Post Office Department so interpreted the law that only a fraction of them receive more money. This action aroused much indignation on the part of members of Congress and the statement was freely heard that when the next Post Office appropriation bill came up these promotions of rural carriers would be made mandatory.

Referring to the work of the mail carriers, Congressman Lanthicum said: "These rural letter carriers have considerable expense. They are compelled to provide their means of transportation and to deliver the mail each and every day in the year. While in the summer the work may be light and pleasant, in the winter it becomes onerous and very unpleasant. The roads in the greater part of the country where the mail is delivered by the rural carriers are not only bad in winter but often miserable and almost impassable."

"I received a letter this morning from a rural carrier in the State who says that during the winter he is compelled to have two horses to do the same service. There are many routes in the State of Maryland, especially those in the western part of the State, where more than one horse is required almost constantly."

Pres. Mumford's Report

Read at the Annual Meeting of the First National Bank of St. Mary's, January 12th.—Tribute to F. Oscar Morgan—Enlargement of Banking House Proposed.

The shareholders of the First National Bank of St. Mary's met at their banking house on Tuesday, January 12th, a goodly number being present.

The following report of the president was submitted:

To the Stockholders of The National Bank of St. Mary's, Leonardtown, Md.

My dear Sirs and Gentlemen: Our twelfth annual report will exhibit figures that will attest the solidity of our institution and from most, if not all other financial institutions, we think the meditation hereof will be interesting.

While it is gratifying to see the condition and rapid growth of our Bank, it is extremely sad to observe the vacant chair of our faithful Vice-President. To say the shadows have fallen heavily upon us, is but expressing it faintly, therefore it is our painful duty to include in this annual report a memoir of our chery and whose soul departed officer, F. OSCAR MORGAN, Esq., whose departure occurred February 28, 1914.

Enjoying for over a decade personal acquaintance, and, at times intimate association with our friend, we are enabled to declare his enviable character, possessing as he did in marked degree, those traits which go to complete the most approved types of mankind. His character was that of a devoted son; from Leonardtown and St. Mary's County, a distinguished and valued citizen; and, in the estimation of men a warm and steadfast friend.

Though in his sixtieth year, Mr. Morgan never grew old. The frost of time touched his hair, but the green of his heart knew no change. Few men possess as many estimable traits, and his character, as many fine characteristics as did he. Aided were his natural gifts, generous, true and loyal in his dealings and contact with men, and his life was a sincere and joyous one.

No one outside of his immediate family regret his departure more than the writer. During the twelve years of our association with him, the writer has received appreciative recognition of his personal worth, and of his genuine hospitality at his home, by the host and his admirable hosts.

Mrs. Abell and her granddaughters, Ethel, Alice, contributing to the pleasure and profit of our visit. As the local papers have gone into the details regarding Mr. Morgan's death, we deem it unnecessary to allude to this phase of the memoir.

When we look at our last annual, a living, active, moving power, is today a memory. Those who knew him once will know him no more forever, except in the recollection of those who were with him as members of the innumerable caravan.

'Neath the shades of old St. Mary's, On fair Potomac's shore, Where landed ancient Pioneers With good Lord Baltimore; A sight to be heard of the breeze, A requiem sounding through the trees.

A home of grace and beauty, Hospitable and bright, Fond mother and the only child Arroyo in beams of light; Grandmother in sunny grain, And Father—generous, noble man.

Such the domestic circle, A place of peace and rest, A joy to every neighbor's heart, A welcome to the guest, Where fervent burned affection's flame— Then, then the great Despoiler came.

Tears fell in old St. Mary's, One of her best was gone; A useful citizen, A mourned by every one; A lovely home beneath the blight, A sudden blow and all was night.

Grandmother's music saddened, The wife a strong stay was lost, The daughter bowed and drooped, Like birds beneath the frost; A sad and lonely life—the air— The vacancy was everywhere.

The Business World had felt it; All over Leonardtown, The gloom had settled down; A sigh abroad upon the breeze, A requiem in St. Mary's trees.

Your worthy and alert Cashier, We do not think our assertion that the stockholders should build a new banking-house, will be disputed by any person familiar with the inadequacy of the present one. It is manifestly inconvenient and under size, and we should have a home near our properties and needs; nor can we conceive of a greater tribute to our faithful clerical staff, whose efforts have contributed so largely toward the enviable reputation that our Bank enjoys. It is pleasing and fair to say in this connection, that no Bank can boast of more intelligent, truthful and industrious men, than Messrs. Sterling, Abell and Brown. Let us therefore attest our admiration and appreciation, by erecting an ornate edifice for the occupancy of these worthy gentlemen.

We would not conclude without grateful mention also of the alert Directors, to whom the affairs of our institution during the past twelve months have been well cared for in the hands of the aforesaid, and that confidence referred to, enable us to report 16 per cent. on our capital, after deducting all expenses and interest on time deposits. The statements were here read:

OUTLOOK FOR 1915. It is a new role for a great nation to stand calm and meek at a time when "half of the world is on fire" and when alarmists are sounding the note that is meant to arouse a peaceful people to prepare in hot haste for dangers that are far removed from us and which may never happen. This is the attitude that is unquestionably set forth in the President's message read in Congress on December 8, 1914, in which he deals with the question of our national defenses. He refuses to permit the administration to be stampeded into militarism or to take such defensive measures as might be interpreted by other governments as having a sinister object. The President's words convey reassurance and will inspire what is needed more than anything else, national moral courage to take up the temptation to yield to panic at a time when an example is needed

News from the Seventh.

On January 9, Mrs. W. S. Clarke died at her residence at River Springs, aged 71 years. Mrs. Clarke was the mother of Mrs. R. D. Blackstone, and purchased her home at River Springs from Wade H. Blackstone 8 years ago. She is survived by her two sons (Arthur and Milton Smith) and her two daughters (Mrs. R. D. Blackstone and Miss Sue Smith). Interment in Delaware.

Messrs. Bennie, Frank, Douglas and Webster Blair has been called home on account of the serious illness of their father, Mr. James T. Blair, of Snow Hill. We are pleased to learn that Mr. Blair is very much better and wish him a speedy restoration to health.

Mr. Webster Owens, of Cobrum's, who has been extremely ill with pneumonia, is, we are pleased to learn, very much better.

While returning from a sick call at River Springs, Dr. W. B. Dent's horse became unmanageable, ran into a wire fence demolishing the buggy, throwing the doctor out and severely injuring him. He broke his finger and two ribs and his liver seems to be injured, bruising his side from shoulder to hip. His injuries are real bad but not supposed to be serious. We wish him a speedy recovery.

Mr. Geo. Hayden, of Dyard, has purchased the Bushwood roller mill from Mr. Truman Stingliff, Mr. Frank Hayden and Webster Van Wert are in control and will be pleased to wait on all customers. Give them a call and get just as good flour as you can buy for the city.

Mr. E. T. Dent captured three coons in Church Swamp this week.

Our Oakley hunters, joined by Mr. Hurry, of Clements, organized a fox hunt Saturday. After chasing rabbits for half a day they returned home—brushless.

Fair and gentle Spring paid us a visit this week; lots of tobacco striped; some talk of tobacco beds and plowing.

Mr. Willie Mattingly, of Fox's Noal lost his horse, "Blackstone," last week. This horse formerly belonged to Mr. R. D. Blackstone, and besides being fast, was considered very smart.

The roads are real bad in this section; consequently our local mail-carriers are a little late in arriving at our offices.

The price of all kinds of food stuffs (except oysters) is increasing alarmingly. GABRIEL.

Items From Drayden. Mr. and Mrs. Frank Fraser, of Baltimore, together with their two attractive little daughters, Thelma and Evelyn, spent the holidays with Mrs. Fraser's sister, Mrs. J. W. Dent.

Miss Maxie E. Love, teacher of Drayden school, spent the holidays at her home in Loyville.

Miss Miriam Dent, of Piney Point, is spending a few days with her friend, Miss Catharine Copp.

Mrs. Hyatt and daughter, Miss Clara, of Porto Bello, have gone to New York to spend the winter.

The delightful drama entitled "The Heart of a Hero," given by the young people of St. George's parish on the 8th ult., was quite a success and, in spite of the hail and rain, it was enjoyed by many eager onlookers.

After a very successful season, Miss E. J. Edmonds, our distinguished milliner, has returned to her home in Virginia, where she will spend the winter.

Mr. Willie Beane, of Baltimore, spent a few days during the holidays with his mother, Mrs. E. V. Beane. Although his visit was short, his many friends and relatives were glad to have him in their midst.

Our congratulations and best wishes to the twin sons of Mr. and Mrs. Bernard Norris who, on Saturday last, celebrated their twenty-first birthday. We also extend our congratulations to little Miss Lela Norris, who celebrated her ninth birthday on the same day.

Billiousness and Constipation Cured. If you are ever troubled with billiousness or constipation you will be interested in the statement of R. F. Erwin, Peru, Ind. "A year ago last winter I had an attack of indigestion followed by billiousness and constipation. Seeing Chamberlain's Tablets so highly recommended, I bought a bottle of them and they helped me right away." For sale by all dealers.—Adv.

Death of Mrs. Anna Woodall Smith-Clarke. The death of Mrs. Anna Woodall Smith-Clarke, at River Springs, Md., on Friday, January 8th, will be a source of sorrow to her many friends. Mrs. Clarke, who was a daughter of Ezekiel and Deborah Woodall, of Camden, Del., was in her seventy-second year.

She was a lineal descendant of Thomas Mifflin, first Governor of Pennsylvania.

Mrs. Clarke is survived by six children (Mrs. Thomas R. Green, of Denton, Md.; Mrs. R. D. Blackstone, of River Springs, Md.; Mrs. Mary E. Egan, of Atlantic City, N. J., and Mr. Ralph Smith, of Philadelphia.) Her remains were interred in Odd Fellows' Cemetery, Camden, Del., on Monday the 11th inst., according to "The Friends'" rites, as her family had been members of that faith for a long line of years.

Mrs. Clarke embodied all that was true and good in motherhood and womanhood, and has left to her family and friends the influence and example of a pure Christian life.

May heaven open wide its portals and give her the welcome: "Well done, thou good and faithful one; enter into this eternal rest!" A FRIEND.

Deafness Cannot Be Cured by local applications, as they cannot reach the diseased portions of the ear. There is only one way to cure deafness, and that is by constitutional remedies. Deafness is caused by an inflamed condition of the mucous lining of the Eustachian Tube. When the tube is inflamed you have a rumbling sound and imperfect hearing, and when it is entirely closed, deafness is the result, and unless the inflammation can be taken out and this tube restored to its normal condition, hearing will be lost forever; nine cases out of ten are caused by Catarrh, which is nothing but an inflamed condition of the mucous surfaces.

We will give One Hundred Dollars for any case of Deafness (caused by catarrh) that cannot be cured by the Catarrh Cure. Send for circulars free.

F. J. CHENEY & Co., Toledo, O. Sold by all Druggists, etc. Take Hall's Family Pills for constipation.—Adv. 1-7-15-1m.

George R. Quirk

A well-known resident of Cedar Point who, this week, celebrates the fifth anniversary of his marriage.

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DUCK SUPPER AT HOTEL ST. MARY'S LEONARDTOWN, MD. THURSDAY, JAN. 28 \$1.00 THE PLATE. City Music. Can you afford to miss this great event? WM. A. FENWICK, Prop.

Ready for the Holidays! E. VOIGT 725 7th St., N. W., - - Washington, D. C. OUR HOLIDAY DISPLAY IS NOW READY. Everybody has some friend whom they wish to make happy. It may be Mother or Father, Sister or Brother. It may be a Wife or it may be a Sweetheart—and often themselves. Our stock of Jewelry and Bric-a-Brac is complete. Each piece has been carefully selected and we feel satisfied that a visit from you will bear us out that we have as fine a selection as can be found anywhere. Any article that you may select will be laid aside and delivered when wanted.

The Baltimore News AN INDEPENDENT NEWSPAPER Published Every Afternoon, Including Sunday A Newspaper for the Home, for the Family Circle Covers thoroughly the news of the city, State and country. Complete market reports. Buy it from your local newsdealer or order it by mail. One month.....\$1.00 | Six months.....\$5.75 Three months.....\$3.00 | One year.....\$10.50 The Baltimore News, Baltimore, Md.

There's a BULL DOG Gasoline Engine For Every Farm Need—1 1/2 to 12 H. P. one for your Thrashing Machine and Saw Mill others adapted to Pumping, Sawing, Running Separators, Churns, etc. The Bull Dog is a strong, compact engine which you can absolutely rely upon for long, hard service. Write today for complete, descriptive catalogue, air-firing designs and sizes for every purpose. THE FAIRBANKS CO., BALTIMORE, MD. FAIRBANKS SCALES.

EUGENE ROBINSON A Native of St. Mary's County, is now Representing the J. W. DENT Old Established Shoe Firm N. W. CORNER Market Place and Pratt Street. BALTIMORE, - MD. Clark-Hutchinson Co., 121 to 125 Duane St., New York. For Charter, Vessels and Barges of all sizes. Insurance Effected. Vessels Bought and Sold. Tug Boats for Hire.

Number 6606. Bank Statement 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, December 31, 1914. RESOURCES: Loans and discounts, 877,281.36; Overdrafts secured, 2,000.00; U. S. Bonds deposited to secure circulation, 24,000.00; U. S. Bonds to secure U. S. deposits, 1,000.00; U. S. Bonds to secure Postal savings, 2,000.00; U. S. Bonds on hand, 1,000.00; 2 percent Bonds, securities, etc. on hand, 4,300.00; Other securities, 2,000.00; Premiums on stocks, 24,431.95; Subscriptions to stock of Federal Reserve Bank, 800.00; Less amount unpaid, 800.00; Real estate, 2,278.00; Other real estate, 4,000.00; Due from Federal Reserve Bank, 77,000.00; Due from approved Reserve Agents, 1,000.00; Due from banks and bankers, 8,317.21; Inside checks and other cash items, 8,421.14; Fractional currency, 820.43; U. S. National Bank, 1,000.00; Lawful money reserve in bank, 1,000.00; Specie, 22,000.00; Redemption fund with U. S. Treasurer, 1,000.00; Total, 867,738.34. LIABILITIES: Capital stock paid in, 100,000.00; Surplus fund, 100,000.00; Undivided profits, 22,409.69; Reserved for interest, 7,784.91; 811,182.72; Current expenses, interest, and taxes paid, 22,611.79; Circulating notes, 24,000.00; Less amount on hand and in transit for redemption or in transit, 24,000.00; Due to banks and bankers, 431.71; Dividends unpaid, 72.39; Deposits subject to call, 128,000.00; Total, 867,738.34. State of Maryland, County of St. Mary's, I, L. J. STERNBERG, Cashier of the above named bank, do solemnly swear that the above statement is true to the best of my knowledge and belief. L. J. STERNBERG, Cashier. Subscribed and sworn to before me this 15th day of January, 1915. HARRY M. JONES, Notary Public. Correct—Attest. GEO. W. JOY, ENOCH B. ABELL, DIRECTORS.

Maxwell New 1915 Model \$695 17 New Features. The biggest automobile value ever offered for less than \$1,000. Powerful, swift, silent. The easiest car in the world to drive. The greatest of all hill climbers. Holds the road at 50 miles an hour. Practically all the Features of a \$1,000 Car. A superb, fast, powerful economy low-passenger family automobile. The car that is revolutionizing automobile conditions everywhere. With electric starter and electric lights \$55 extra. SOLD BY The Leonardtown Auto and Accessory Co., Coak & McKay, Prop.

SO EASY TO FIX. When you install one of these pumps you get lasting satisfactory service. For 40 years we have been building pumps fitted for wells. KANAWHA PUMPS. When we fit a pump for a well there is no guess work—it is correct, because—WE KNOW HOW—Catalog on Request. Kanawha Pump Works 29 W. Pratt St., Baltimore, Md.

RAWLINGS PULVERIZING HARROWS & CULTIVATORS. RAWLINGS IMPLEMENT COMPANY. Tell your needs to us or to your dealer, but insist on Rawlings Goods.

INSURANCE! For the purpose of collecting Annual Premiums due the Montgomery Fire Insurance Co., I will be at the following places (weather permitting): Leonardtown, Jan. 12 & 26; Mechanicsville, Jan. 20; Turner's Store, Jan. 21; Valley Lee, Jan. 27 & 28; St. Inigoes, Jan. 29; St. George's Island receipts at Adams Brothers on the Island. Members can remit to me by check, money order or registered letter and receipt will be forwarded by return mail. GEO. R. GARNER, Agent Montgomery Fire Ins. Co. 1-9-20.

WILLIAM BRAYSHAW SUCCESSION TO J. B. ABELL, COMMISSION MERCHANT. 917-919 La. Ave., WASHINGTON, - D. C. REFERENCES: J. B. Abell, Leonardtown, Md. District National Bank, Washington, D. C. The Bank of Westmoreland, Colonial Bank, Va. The People's National Bank, Leesburg, Va. Commercial Agencies. 16-14-15.

THE LATEST Patterns In WALL PAPER 5c apiece; Gilt, 8c apiece. Window Shades, All Colors. 36x72, 25c, 30c and 75c. 28x50, 50c, 60c and \$1.00. 42x90, \$1.25; 48x90, \$1.50; 54x90, \$2.00. Lucas Paints, 12c a quart. Floor Sticks, 43c a quart. Thomas & Messer Co., 1015 West Baltimore Street, BALTIMORE, MD.