COUNTRY LIFE PROBLEMS WILL BE DISCUSSED.

Conference For Rural Ministers Of Maryland At the Agricultural College Opens August 4th.

Following along the broad lines of last year's conference, the Conference of 1915 has been planned with a view to a still more intimate discussion and co-operative study of our country life problems. A hearty response from ministers of every denomination is anticipated.

Among the prominent speakers will be Rev. Ward Platt and Miss Anna B. Taft. Miss Taft is an authority on problems of country life. Her address last year on the needs of the country woman was most illuminating. In the following paragraph, taken from the published bulletin report of last year's conference, she plead for a better business basis in the farm home:

"Farming is one great industry in which the woman is her husband's business partner. In most cases the woman feels that if she helps to spend the family income she has done a large piece of work. But with the farmer's wife she is also interested in making the farm pay. Any man's business partner should get fair share in the business income and it is usually said of the farmer's wife that what she gets is her board and clothes and a good, steady job. I said that at one time at a farmer's institute, and the farmer's wife said to her neighbor "and mighty few clothes too." Now I plead for a better business basis in the farm home, for a definite share in the farm income for the wife, and also, if they are at home helping, the young people in the family.

1914 CONFERENCE SPEAKERS.

Of course, I realize how this condition came about. It is an inheritance from the old barter days. It was only comparatively recently that the farmer himself had need of a cash income. The table was supplied from the farm and in the small village store farm products were exchanged for goods. So the farmer has never learned the necessity of a cash income until comparatively recent years, so he has not been accustomed to dividing up as I think he should.

One very great consideration in this connection is the effect that it has on the young people in the home. You all know, who are fathers, that the boys and girls of the present day want a stated income. It is more to get a stated income that the young people go from the country to the town and city. They would rather be stenographers or clerks and have definite incomes. One of the things that I plead for particularly, when I am talking to farmers, and I think it is just as essential when talking to ministers, who have the leadership in the country—I plead that the farmer take his daughter or his son into business partnership.

HOME STUDY THROUGH CORRESPONDENCE COURSES IN AGRICULTRE SHOULD PROVE HELPFUL.

DIRECTOR T. B. SYMONS,
Maryland Agricultural College Extension Service.

We hear from many men and women who desire to study agriculture and who cannot leave their homes or their present occupation to go to College even for a short course. In order to provide for the people so situated, the Extension Service of the Maryland Agricultural College has arranged to give instruction by mail, as a part of its service to the people of the State.

It has been fully demonstrated that instruction by correspondence is practical and it is recognized as an efficient means of giving valuable information and direct systematic study. While such instruction lacks some of the advantages of personal contact which resident study gives, yet it has some advantages of its own.

The student taking a correspondence course is thrown upon his resources and thus develops self-reliance. He comes in contact with the instructor through correspondence as an individual, not as a member of a class. Correspondence study enables the student to employ his spare time in his home, while permitting him to pursue his daily work. It thus furnishes an opportunity for the busy man and woman on the farm, the ambitious teacher, and the young student of limited means to gain knowledge that will increase his efficiency and make his labor more profitable to himself and useful to society.

The courses offered have been prepared by the teachers and specialists at the College and Experiment Station and, therefore, follow similar lines as the instruction given in the respective subjects at the Institution. They are planned so as to be of special adaptability to Maryland conditions.

When sowing timothy alone, 15 lbs. or more per acre should be used; when sowing with redtop 12 lbs. of timothy and 2 or 3 lbs. of redtop (recleaned seed) should be used. When seeded with red clover, 10 lbs. of timothy and 6 to 8 lbs. of red clover is sufficient.

No Day to Be Cross.

Easter Sunday my aunt dressed her daughter in her new Easter clothes and took her walking. Alice, not paying any attention to her feet, stumbled, fell, and got her pretty clothes soiled and was scolded for not watching where she was going. Whereupon Alice said: "Why, mother, how can you be so cross on this happy day?"—Exchange.

Recognition of a Fault.

There is one sure help toward the cure of every fault, and that is the honest recognition of it.—Grillparzer.

Genius.

Men give me some credit for genius. All the genius that I have lies just in this: When I have a subject in hand, I study it profoundly. Day and night it is before me. I explore it in all its bearings. My mind becomes pervaded with it. Then the effort which I make is what people are pleased to call the fruit of genius. It is the fruit of labor and thought.—Alexander Hamilton.

OUR PUBLIC FORUM

IV.—F. A. Vanderlip

On The Business of Banking

The farmers of this nation to come into their own must study business. We must, as a class, understand the fundamental principles that underlie every industry, its functions to society and its relation to agriculture, for there can be no intelligent co-operation without understanding. Mr. F. A. Vanderlip, president of the National City Bank of New York, when asked, "What is a bank?" said in part:

"The first and most familiar function of a bank is that of gathering up the idle money of a community, small sums and large, and thus forming a pool or reservoir upon which responsible persons may draw as they have temporary use for money. It is evident that this makes large sums in the aggregate available for the employment of labor and the development of the community. But much more is accomplished than the use of the money actually deposited in the banks, for by the use of drafts, checks and bank notes the efficiency of money is multiplied several times over. A very large business, for example one of the great beef packers, may use very little actual money; on one side of its bank account will be entered the checks and drafts it is daily receiving from everywhere in payment for meats, while on the other side will be entered the checks it draws in payment for cattle, etc., its only use of money being for small payments, to labor and otherwise.

If there were but one bank in a community and everybody paid all bills by drawing checks on that bank, and everyone receiving a check immediately deposited it in the bank, the amount of money in the bank evidently would not change at all and the entire business of the community would be settled on the books of the bank. And the situation is but slightly changed when there are several banks, for they daily exchange among themselves all the checks they receive on each other, which practically offset themselves, although the small balances are paid in cash. This is called 'clearing' and in every large city there is a 'Clearing House' where representatives of the banks meet daily to settle their accounts with each other.

A bank is constantly receiving from its customers, particularly those that are shipping products to other localities, drafts and checks drawn on banks in other cities, which it usually sends for deposit to a few correspondent banks in the central cities with which it maintains permanent accounts. In this way these scattered credits are consolidated and the bank draws upon these accounts in supplying customers with the means of making payments away from home. As each local community sells and buys about the same amount abroad in the course of a year, these payments largely offset each other. It is evident that the banks are very intimately related to the trade and industry of a country. The banker is a dealer in credit much more than a dealer in money, and of course his own credit must be above question. He exchanges his credit for the credits acquired by the customers, and lends credit for their accommodation, but he must conduct the business with such judgment that he can always meet his own obligations with cash on demand. This is the essential thing about bank credit, that it shall always be the same as cash."

OUR PUBLIC FORUM

V.—E. P. Ripley

On Relations of Railroads and People

The industrial leaders of this nation are talking to the public face to face through the columns of this paper. The time was when if a corporation had anything to say to the people they sent a hired hand, whispered it through a lawyer or employed a lobbyist to explain it to the legislature, but the men who know and the men who do are now talking over the fence to the man who plows.

When the leading business men of this nation get "back to the soil" with their problems, strife and dissension will disappear, for when men look into each other's faces and smile there is a better day coming.

Mr. E. P. Ripley, president of the Santa Fe Railroad, when asked to give his views in reference to relations existing between the railroad and the public said in part:

"Frequently we hear statements to the effect that these relations are improving, that the era of railroad baiting has passed and that public sentiment now favors treating the railroads fairly. As yet this change in public sentiment, if any such there be, is not effective in results.

It is true that in the legislatures of the southwestern states during the past winter there were fewer unreasonable and unreasoning laws passed than usual, but a consideration of the hostile bills introduced shows that there is still reason for much disquiet even though they were defeated by more or less of a majority.

Moreover, the idea that the railroads have been harshly treated does not seem to prevail in the offices of the State Railroad Commissions which seem to cherish a notion that their business is not to act as an arbitrator between the railroads and the people, but which proceed on the theory that the railroads are able to take care of themselves and that their duty is to act as attorney for the people even though in so doing they deny justice to the railroads. It requires no argument to demonstrate that the railroads are entitled to justice equally with other citizens and taxpayers. That they have not received it and are not receiving it is perfectly susceptible of proof. That they have practically no recourse in the courts has also been determined.

The situation therefore is that the people, through their representatives, must elect whether the services of the railroads shall be adequately compensated or not; and it requires no fortune teller or soothsayer to predict that in the long run the service will take the class that is paid for and no better.

The natural competition between the railroads and the natural desire to perform first-class service has heretofore resulted in giving the public much more than it was willing to pay for. Continuation of this will be impossible and no laws, however drastic, can long accomplish the impossible."

OUR PUBLIC FORUM

VI.—F. C. Howe

On The Advantages of Free Ports

Mr. F. C. Howe, Federal Commissioner of Immigration, who is one of the best American authorities on marine commerce, in discussing the relation of free ports to the development of sea trade said in part:

"Ships will go hundreds of miles out of their way to avoid ports surrounded by a tariff wall. The only way, therefore, for a country with a tariff to compete in the shipping world with a free trade country is to establish free ports at strategical points along its coast line. Germany has done so, and in a comparatively short period has built up a carrying trade which before the war was seriously threatening England's supremacy. Hamburg, one of the three German free ports, now ranks as the second greatest seaport in the world, its total foreign commerce in 1913 being only $6,000,000 under that of New York.

The free port would offer great opportunity for financial operations, now made possible by the recent currency act. It would stimulate international banking, and would tend to shift the financial center of the world to this country. And America, by the logic of events, has become the natural center for the world's financing, just as London became that center several centuries ago, when it shifted from the cities of the Netherlands. But the financial center will only move to this country when it becomes a clearing house of goods as well as of money. For credit the world over is created by currently created wealth in transit or change so that even our financial expansion is dependent upon the opening up of American ports to the clearance of the wealth of the world. A port should not operate to yield a return on the investment, but to develop the prosperity of the country." In recapitulating the advantages, Mr. Howe brings out the importance of the free port in developing our shipping, and linking us with South America, Asia and Africa, and then concludes:

"The most important gain is the direct gain to America. It will cheapen commodities by bringing great quantities of goods to our doors for importation or export, as trade needs demand. It will stimulate the growth of exporting houses, which can hold goods for an indefinite period without the payment of tariff dues (often equal to the cost of the article itself) for disposal to meet the trade demands of the whole world. It will upbuild international credit, and shift to America an increasing and ultimately a predominant share in international exchange.

Finally, America is the natural country to be the counter of the world. Its seacoasts face every other continent; it is the greatest of all reservoirs of raw materials and foodstuffs. In iron and steel and standardized production it is in a position to compete with the world. But international trade (and this is always overlooked) must be reciprocal. It cannot be one-sided, and credit balances cannot for any prolonged period be paid in gold. They can only be paid by exchange of wealth."

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Real Estate Broker

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Southern Maryland.

200 Farms, $500 to $50,000. Waterfronts, Interiors. Stores, Timber lands; Nearly All the Real Estate That's For Sale In Southern Maryland.

The only Real Estate Brokers Licensed by the Clerk of the Circuit Court of St. Mary's Co.

Both Farmers and to the Manor Born.

J. C. HOWARD,
Leonardtown, Md.

J. W. FREEMAN,
Great Mills, Md.

1-21-tf.

A Damper.

"Was your request to Blifkins for the hand of his daughter successful?" "Not exactly. The old man demanded to know if I was prepared to support him in the same style his daughter was accustomed to do."

Beware of Ointments for Catarrh That Contain Mercury

—as mercury will surely destroy the sense of smell and completely derange the whole system when entering it through the mucous surfaces. Such articles should never be used except on prescriptions from reputable physicians, as the damage they will do is ten fold to the good you can possibly derive from them. Hall's Catarrh Cure, manufactured by F. J. Cheney & Co., Toledo, O., contains no mercury, and is taken internally, acting directly upon the blood and mucous surfaces of the system. In buying Hall's Catarrh Cure be sure you get the genuine. It is taken internally and made in Toledo, Ohio, by F. J. Cheney & Co. Testimonials free.

Sold by druggists. Price 75c. per bottle.

Take Hall's Family Pills for Constipation. 10-15-1m.

YOU CAN SHARE IN THE GREAT SAVING

On Commercial Fertilizers By The Use Of

CRIMSON CLOVER

Read Farmers Bulletin No. 579 on Crimson Clover. It's Free. Address U. S. Dept. of Agriculture, Washington, D. C.

A bushel of Crimson Clover Seed sown on four acres of ground will increase the succeeding yield of Corn or Cotton about the same amount as would a ton of complete fertilizer applied at the rate of 500 lbs. per acre. A good stand of Crimson Clover turned under wil ordinarily double the yield of the crops which follow. The physical condition of the soil is also materially benefited. The Sandy Soils are increased in Humus and Nitrogen Contents. The Stiff, heavy clay soils are rendered more open and friable.

Crimson Clover makes an excellent grazing crop, hay, ensilage and pasture for all classes of live stock. Milch cows make considerably more milk when pastured on Crimson Clover. It is also valuable as a honey plant, furnishing an abundant supply of nectar in the spring.

Crimson Clover is valuable as a Winter Cover crop. It is especially valuable in Orchards where it is generally plowed under as a green manure crop. The plants retain for the use of the trees the following season much of the plant food which would otherwise leach out of the ground during the Winter and early Spring. A good stand of Crimson Clover not only reduces the erosion and the gullying of the fields, but on sandy fields, the blowing of the soil by the wind is greatly lessened. The Plants also serve to hold the snow to a greater extent than if the field was left bare during the Winter. More and more each year farmers are realizing the importance and great value of Crimson Clover.

"Gold" Brand Standard Crimson Clover is exceptionally fine. It has large well matured plump bright, golden berries. If you want the best Field Seeds of any Kind always insist on getting Bolgiano's "Gold" Brand Standard Clovers and Grasses.

We Offer Enormous Stocks Cow Peas, Winter Vetch, Sudan Grass, Timothy Seed, Red Clover, Alfalfa, Alsyke, Red Top or Herds Grass, Pure Kentucky Blue Grass, Orchard Grass, Winter Oats, Tall Meadow Oats Grass, Millet, Permanent Pasture Mixture, Dwarf Essex Rape, all varieties of Turnip Seed, including Cow Horn Turnip, Southern Seven Top, Yellow Globe, Etc. Cabbage, Kale, Spinach, Winter Radish.

We both buy and sell Fancy Seed Wheat Send Samples.

Instruction Books Free

Send for our large Garden, Field and Flower Seed Catalogue, also our 24 page Poultry and Poultry Supply Catalogue containing valuable information for all Poultry Raisers.

Five Dollars in Gold.

For the largest and best developed Red Top White Globe Turnip grown from our seed and delivered at our store on or before November 15th 1915. This is the handsomest and most salable Turnip. It is a large, rapid-growing sort, with globular shaped roots, flesh pure white. The skin is white and purple. The under portion being white and the top bright purple.

Send us ten cents in stamps, mention this paper and we will send you a large package of this wonderful turnip so you can enter this contest.

J. Bolgiano & Son,
Founded 1818.
Almost 100 years selling "Big Crop" Seeds.
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Sept. 4tf. LEONARDTOWN, MD

Md. Del. & Va. Ry. Co.

POTOMAC RIVER LINE.

Schedule in Effect September 3, 1913

Three Trips Weekly

—BETWEEN—

Baltimore and Washington.

Read carefully as important changes have been made.

Leave Baltimore, pier 3, Light street wharf, (weather permitting) at 5 p. m., every Monday, Wednesday, and Saturday for the following river landings Alexandria and Washington:

Baltimore, 5 p.m. Miller's, Broomes' Porto Bello, Grason's, Coan, 5 a. m., Bundick's, Lakes, Walnut Point, Cowarts, Lewisetta, Kinsale, Lodge, Mundy's Point, Cintra, Piney Point, 10 a. m., Leonardtown, 12 noon; Abell's, Cobrums, Stones, Bushwood, Lancaster's, 4 p. m., Riverside, Liverpool Point, Glymont, Alexandria and Washington.

: : Stops only on Signal.

Leave Washington, Seventh street wharf, (weather permitting), 4 p. m., every Monday, Wednesday and Saturday for the following river Landings and Baltimore:

Washington, Alexandria, 4:45 p. m. Glymont, Liverpool Point, Riverside, Bushwood, Lancaster. Cobrums, Stones, Leonardtown, 5 a. m., Abells, Piney Point, Cintra, Lodge, 10 a. m., Mundy Point, Kinsale, 12 noon; Coan, Bundick's, Lakes, Walnut Point, Cowart's, Lewisetta, Miller's, 4 p. m., Grason's, 5 p. m., Broome's, Porto Bello, 6 p. m., Baltimore.

: : Stops only on Signal.

Arriving in Baltimore every Wednesday, Friday and Monday mornings.

Special Notice—The extra steamer leaving Baltimore on Saturday and arriving on Tuesday, is withdrawn.

Freight received daily in Baltimore on sailing days until 4 p. m.

This time-table shows the time which steamers may be expected to arrive at and depart from the several wharves, but their arrivals or departure at the times stated is not guaranteed, nor does the company hold itself responsible for any delay or any consequences arising therefrom.

WILLARD THOMPSON, Gen'l. Mgr.
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HOTEL SAINT MARY'S
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HOTEL ST. MARY'S is new building equipped with gas, steam heat, hot and cold water, well furnished rooms, with telephones and splendid service.

Since the first of November the establishment has been under the management of W A. Fenwick, who for the past 12 years has made such a success of the "Donald" in Washington.

The meals are excellent and service is prompt and courteous.

The management caters to the county patronage.

There is a grill room and the Bar is unexcelled.

All in all Hotel St. Mary's is the most completely equipped hostelry in Southern Maryland.

You can always be accommodated.

Rates moderate.

Wm. A. Fenwick, Prop

Dec-19-tf.

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FLUR, MEAL, SUGAR, GROCERIES, HARDWARE, LUMBER, CIGARS, TOBACCO, NOTIONS, MILL FEED

Biggest Line in the Section.

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301 Tenth St., N. W., Washington, D. C.

Highest market prices paid for raw furs, hides, metals, scrap rubber, fat, tallow, bones, etc.

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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 Brie-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.

WATCHES, DIAMONDS, EMBLEMS, RINGS, SILVERWARE, CLOCKS, BRONZES, PRAYER-BOOKS, MEDALS.

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Our Suits are Perfect Fit; fine Workmanship Guaranteed.

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9-10-14-1y.

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For the next 60 days I will dispose of my Spring and Summer goods at Sacrifice Prices.

Men's and Boys' Hose and Blutchers—Endicott-Johnson and Battle Axe—Low Shoes; and ladies' of same make. Ladies' and Children's latest style Trimmed Hats and Ready-to-wear Dresses, finest quality Embroidery, Laces; Dry Goods of all kinds; Palm Beach Collars, Men's and Boys' Clothing, Knee Pants all sizes; also a full line of General Merchandise. Give us a call so we can prove prices and goods are what we offer. Ladies can safely drive to our store, as we are not on State Road.

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7-22-3m.

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Great Reduction Stock-Taking Sale. No Unseasonable Article to be carried over. Everything Must Go at Cost or Less!

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Leonardtown, Md.

Md. Del. & Va. Ry. Co.

PATUXENT RIVER ROUTE.

SCHEDULE.

In effect September 3, 1913.

Steamer will leave Baltimore, Pier Light Street wharf, (weather permitting,) Tuesdays, 2 p. m., for Fair Haven, Plum Point, Dares, Governor's Run, Cove Point, Millstone, Solomon's Island, Spencer's, St. Cuthbert's, Sotterley, Parkers, Forrest's, Duke's and Benedict.

Returning steamer will leave Benedict, (weather permitting,) Wednesday, 5 a. m. stopping at all the above points. Solomon's, 9:30 a. m., Millstone, 10 a. m., Governor's Run, 12 noon, Plum Point, 1 p. m., Fair Haven, 2 p. m., arriving in Baltimore about 8 p. m.

Steamer will leave Baltimore, Pier 4 Light street, (weather permitting,) Thursday, at 2 p. m., for the following points: Fair Haven, Plum Point, Dare's, Governors Run, Cove Point, Millstone, Solomon's, Spencer's, St. Cuthbert's, St. Leonard's, Soller's, Sotterley, Parker's, Forrest's, Williams, Duke's, Trent Hall, Holland Point, Benedict.

Returning, steamer will leave Benedict, (weather permitting,) Friday, 12 noon, stopping at all the above points Soloman's, 5:30 p. m., Millstone, 6 p. m., Cove Point, Governor's Run, 8 p. m., Dare's 8:20 p. m., Plum Point, 9 p. m., Fair Haven, 10 p. m., Baltimore, next morning.

Leave Baltimore, Pier 4, Light St., (weather permitting,) Saturday, 2 p. m., for the following points: Fair Haven, Plum Point, Dare's, Governor's Run, Cove Point, Millstone, Solomon's, Spencer's, St. Cuthbert's, St. Leonard's, Sollers, Sotterley Parker's, Forrest's Williams, Duke's, Trent Hall, Holland Point, Benedict, Lietch's, Truman's Point, Deep Landing, Holland's Cliff's, Magruder's Ferry, Lower Marlboro, White's Landing, Ferry Landing, Nottingham's.

Steamer will go to Lyon's Creek, Monday morning.

Returning, steamer will leave Lyon Creek, (weather permitting,) Monday 7:30 a. m., stopping at all the above landings. Nottingham, 8:30 a. m., Lower Marlboro, 10 a. m., Benedict, 12 noon, Solomon's, 5:30 p. m., Millstone, 6 p. m., Cove Point, Governor's Run, 8:30 p. m., Dare's, 8:20 p. m., Plum Point, Fair Haven, 10 p. m., arriving Baltimore next morning.

Freight received in Baltimore, Pier 3 Light street, on Tuesday, Thursday and Saturday, until 1:30 p. m.

This time table shows the time at which steamers may be expected to arrive at and depart from the several wharves, but their arrivals or departure at the times stated is not guaranteed, nor does the company hold itself responsible for any delay or any consequence arising therefrom.

WILLARD THOMSON, Gen Mgr.
T. MURDOCH Gen. Frt. & Pass. Agent

Undertaking.

William C. Mattingly, of Leonardtown, Md., and A. C. Welch, of Chaptico, Md., having formed a co-partnership, under the firm name of WM. C. MATTINGLY & COMPANY, —for the conduct of the— UNDERTAKING BUSINESS, inform the general public that they are prepared to attend Funerals from Leonardtown at short notice and on reasonable terms.

EMBALMING A SPECIALTY.

Trimmings and ornaments of all kinds for burial cases kept constantly on hand. Ready-made Coffins of all sizes and of various styles always in stock. Personal attention given at funerals and satisfaction guaranteed in all cases. 3-7-'07—tf.

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Boarding and day School for Young Ladies. Beautifully located on one of the most picturesque heights of Southern Maryland. Ideal environment for study and recreation. Excellent equipment, physical, moral and intellectual ideals.

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Now open for business at MECHANICSVILLE, MD.

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Delivery Wagon will visit Leonardtown on Tuesdays, Thursdays and Saturdays, arriving at 7 A. M.

'PHONE 8-2.

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All orders for Lumber, Doors, Sash, Laths, Lime, and Hair promptly attended to.

Cash upon delivery at yard.

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Fresh Meat can always be had at the Leonardtown Meat Market.

If you have any especially fine Cattle for sale drop me a card.

My prices are right, both for buying and selling. Call and see me.

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Having purchased a Four-Seated Automobile, I am now prepared to take parties to any part of the county or to Baltimore and Washington. Terms reasonable. Address:

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