Saint Mary's Beacon

A. F. KING .... Editor.

Communications intended for publication in current issue should reach us not later than 12 noon Tuesday; and must be accompanied by the name of the writer—not for publication, but as a matter of good faith.

LEONARDTOWN, MARYLAND.

Thursday Morning, Dec. 16, 1915.

WHY THE FARMER NEEDS RURAL CREDIT

How He Could Secure the Capital Needed For Investment in Farm Property and in Permanent Improvements.

F. B. BOMBERGER,
Maryland Agricultural College Extension Service.

In the old days when the American farmer produced for a local market and bought in a local market, under conditions determined largely by local needs, when crops were staple and methods of production were standardized, there was little need for extended credit. Each crop paid the way for the next, and store credit was sufficient for his needs. Nowadays this is all changed. The commercial farmer of today produces his crops under conditions that are affected by world-wide influences. He sells in a market that is fixed by national and international conditions and he buys under conditions similarly fixed. Further, the old, careless, slipshod methods of production are no longer efficient. The impoverished land demands more intensive cultivation, drainage, fertilisers, more live stock and more labor. All of these call for more capital; and the question is, where shall he get it?

Why not from the banks? it may be asked. The answer is that our whole banking system has been created and organised to meet the needs of commerce, trade and manufacturing industry, and is not suited to the requirements of the farmer.

To carry on his business effectively the farmer must have two distinct types of credit, neither of which is adequately provided by our present banking system: first, long term credit, by means of which he may secure capital to buy his land or to make permanent improvements; second, short time credit which will supply him with capital for the purchase of seeds, fertilisers, machinery, live stock, labor, etc. He needs long time credit because the returns from one or two or five years' crops cannot be expected to repay capital invested in the form of permanent improvements. He needs short time credits because crops do not mature within the limited credit periods customarily allowed by our commercial banks. The farmers of European countries are provided with two distinct types of credit agencies which are especially designed to meet these needs. The one is the Land Mortgage Association, which enables him to issue and sell bonds, running for long periods of years, bearing a low rate of interest and secured by the value of his land. The other provides a special form of personal credit not limited to thirty, sixty or ninety days or even six months, but extending from six months to three years. These are the Rural Credit Banks which play so important a part in the development of efficiency in European agriculture.

These two types of institutions, in some form, should be placed at the disposal of American agriculture; for until the American farmer is permitted to mobilise his assets and his credit as fully and as freely as does the merchant, the manufacturer or the industrial corporation, his productive capacity must necessarily be limited and the progress of the industry is bound to be retarded.

UNIFORMITY DESIRABLE IN SELECTING EXHIBITION CORN.

In selecting ten ears for exhibition the first thing to remember is that the sample will be judged as a whole and not in part on the merits of a few exceptionally good ears. Two or three unusually fine ears cannot make up for the deficiency of the rest of the sample. They will bring out more prominently the poor qualities of the other ears and therefore detract from, rather than add to, the appearance of the sample.

Uniformity should be one of the principal considerations in selecting corn for exhibition. Have every ear like every other ear in shape, size, character of kernel, color of cob and in shade of color of the grain. When selecting sample, first pick out in the field while husking or from the wagon or crib, one hundred or more of the best ears to be found. Lay them out on a table or floor side by side, and, having in mind all the characters of a good ear, study each carefully and eliminate the poorest ones. Two or three hours can be spent very profitably at this. Next, select two or three of the most ideal ears in the pile, using each as a standard, match them with as many good ears as can be found. Finally, out of these lots, choose the best ten ears that will match.

The ear should be cylindrical, or at least only slightly tapering, with rows running straight from butt to tip. A tapering ear has either less rows on one end than on the other, or the kernels are shorter or narrower on the tip end. In either case, the yield of grain is less than that of a cylindrical ear; besides, in the latter case, there is the additional objection of lack of uniformity in shape of kernel which makes it impossible for the planter to drop them evenly.—Nickolas Schmitz, Maryland Agricultural Experiment Station.

Why You Should Use Chamberlain's Cough Remedy.

Because it has an established reputation won by its good works.

Because it is most esteemed by those who have used it for many years, as occasion required, and are best acquainted with its good qualities.

Because it loosens and relieves a cold and aids nature in restoring the system to a healthy condition.

Because it does not contain opium or any other narcotic.

Because it is within the reach of all. It only costs a quarter. Obtainable everywhere.—adv.

New Advertisements.

Notice ! The Annual Supper for the benefit of Saint Michael's Church will be held on

MONDAY, DECEMBER 27, 1915.

Supper will be served from 5 to 9.
12-16-2t.

Wanted—I want to buy two Farms in St. Mary's County, one near the water and the other not more than five miles from State road. Give full description of the property. Address: B., 1342 New York Ave., N. W., Washington, D. C. 12-16-1m—p

Annual Meeting of Hospital Association.

In compliance with constitution of St. Mary's Hospital Association, the annual meeting will be held at the Hospital Building, Leonardtown, on JANUARY 3, 1916, 2 P. M.

F. F. GREENWELL, Acting Pres.
12-16-2t.

Stockholders' Meeting.

The Annual Meeting of the Stockholders of the First National Bank of St. Mary's at Leonardtown, for the election of Directors for the ensuing year and for the transaction of such other business as may properly come before the meeting, will be held at the Office of the Bank, Leonardtown, Md., TUESDAY, January 11, 1916, at 11 o'clock a. m.

L. J. STERLING, Cashier.
12-16-3t.

SALE OF BONDS.

The Commissioners of Leonardtown will offer for sale on

FRIDAY, DECEMBER 31st,

at 2 P. M., at the Court House door, Leonardtown, municipal bonds in the denominations of $100.00 and $500.00. These bonds, in the aggregate, amount to $5,000.00 and bear interest at the rate of 4½ per cent per annum, payable on the first day of July and January of each year and are redeemable in 15 years.

The corporation of Leonardtown has no bonded debt, and these bonds should be very attractive to prospective investors, as they are exempt from municipal and county taxation.

Santa Claus Headquarters
Loker & De Waal

Toys,
Stationery,
Bric-a-Brac,
Pictures, etc.
A Fine Assortment of Christmas Articles to select from

Application for Oyster Ground

The following application for oyster ground in or adjacent to St. Mary's county, is now on file in the office of the Board of Shell Fish Commissioners of Maryland.

Published charts of the natural oyster bars of St. Mary's county are filed with the Clerk of the Circuit Court of said county.

Notice is hereby given that all protests against the granting of said lease must be filed in the Circuit Court of St. Mary's county on or before the 4th day of February, 1916.

Applicant: W. E. Northam, Address: Benedict, Md.
Not exceeding 30 acres.

Located in Patuxent River, on the westerly side thereof, off mouth of Indian Creek and adjoining oyster lots leased to William Wallace and Miss Fannie B. Sothoron, as shown on published chart No. 19. 12-9-4t.

NOTICE !

All work on Public Roads will be discontinued until further notice.

By order of the Board,
JOS. I. GOUGH, Clerk.
12-2-1m.

Ratification Nisi.

Elizabeth C. Powell and James Hall, Administrators of Wm. P. Powell,
vs.
Rachel Biscoe, et. al.

In the Circuit Court for St. Mary's County. In Equity. No. 1222 N. E.

It is hereby ordered by the Circuit Court of St. Mary's County, this 29th day of Nov. 1915, that the Auditor's Report and Account filed in the above entitled case be ratified and confirmed, unless cause to the contrary be shown on or before the Fourth Monday in Dec., 1915; provided a copy of this order be published in the St. Mary's BEACON once a week for three successive weeks, prior to said Fourth Monday in December, 1915.

ENOCH B. ABELL, Clerk.
True Copy—Test:
ENOCH B. ABELL, Clerk.
12-2-3t.

For Sale !

—1 large black Horse, old but sound, price $16; 1 second hand Dayton-Wagon, cost $125; price $40. R. J. STARKWEATHER, Hillville, Md., P. O. Hollywood, Md. 11-18-1m.

E. VOIGT

DEALER IN ALL KINDS OF
JEWELRY
SUITABLE FOR CHRISTMAS PRESENTS

725 7th Street Northwest,
WASHINGTON, D. C.

MERTZ SAYS---
Special Holiday Offerings

We will make for you men of Leonardtown the same kind of smart clotes that we are making for the men in Washington. You are guaranteed perfect fit and first quality all wool fabrics.

SUIT OR OVERCOAT To measure .... $14 Up

Our Prices are $10 Less Than You Ordinarily Pay.

Write for Booklet, Samples and Measuring Plant Your order will receive prompt and careful attention

Mertz & Mertz Co., Inc.,
906 F St., WASHINGTON, D. C.

FORD CARS

The J. P. Greenwell Implement Co., has been selected by the Ford Company to handle their cars for St. Mary's county, and will carry a number in stock for immediate delivery. They will be pleased to communicate with anyone considering the purchase of a car.

The J. P. Greenwell Implement Company,
LEONARDTOWN, MD

A bank account is the first foundation stone for a fortune. By looking through a bank account the road to prosperity is always visible and the little bank account draws you into the property road as the magnet draws the needle. Why not start an account with us today ?

The First National Bank of St. Mary's,
LEONARDTOWN, MD.

Capital, $50,000 - - Resources, $500,000.00.
Surplus and Undivided Profits, $20,000.00
4 Per Cent. Paid on Savings Accounts, Computed January and July.
Your Checking Account Solicited.
Safe Deposit Boxes for Rent at $2.50 Per Annum.

Watch This Space !
FOXWELL
&
FOXWELL
will have something of interest for you to read here !

Look Here, Mr. Shipper
If You Want Top Prices and Quick Returns For your
POULTRY & PRODUCE
SHIP TO
Clifton & Woodland Co.
Old Reliable Firm---30 Years' Experience,
BALTIMORE, MD.

Pennsylvania Avenue and Seventh Street — **Saks & Company** — Washington D. C.

Let Our Stock Guide Your Christmas Giving

A safe guide because quality is sure; a sane guide because the suggestions are practical; an economical guide because our prices are on the saving side now, as they are always.

House Coats and Bath Robes

Here are two things you can well consider to give any man—he'll appreciate both—and our assortment of each is the biggest we've ever gathered. Naturally we are looked to—and have been for years—to offer not only the most complete assortment—but the strongest values. You'll find them so.

House Coats.....$3.98 to $12.50
Bath Robes......$1.95 to $10.00

Double-faced Cloth House Coats, with the reverse side in contrasting color, forming lapel facing and cuffs. Two silk frogs. Special.. $3.98

Double-faced Cloth House Coats, with plaid and stripe collar, revers and pocket facings. Blue, Gray, Brown, Green and Maroon. Special.. $5.00

Blanket Robes, in Blue, Brown, Gray and Red combinations; cut long and full, with cord and girdle. Special .. $5.00

Blanket Robes and Slippers to match—choice of six different patterns; in all the popular combinations. Special .. $2.98

Blanket Robes, in new color effects and combinations—cut long and full, with silk cord all around. Special.. $5.00

—Second Floor.

For 25c
Neckwear.
Shirt Buttons.
Suspenders.
Handkerchiefs.
Hosiery.
Tie Clasps.

For 50c
Neckwear.
Scarf Pins.
Sleeve Buttons.
Shirt Buttons.
Tie Clasps.
Suspenders.
Handkerchiefs.
Underwear.
Hosiery.

For $1.00
Umbrellas.
Canes.
Neckwear.
Pajamas.
Underwear.
Shirts.
Belts.
Gloves.
Full Dress Sets.
Watch Guards.
Coat Chains.
Vest-Pocket Knife Set.
Combination—Three Handkerchiefs and Tie.
Combination—Hose and Tie.

For $1.50
Neckwear.
Pajamas.
Underwear.
Shirts.
Belts.
Gloves.
Full Dress Sets.
Watch Guards.
Coat Chains.
Combination Set—Tie, Hose and Handkerchief.
Umbrellas.

—First Floor.

Boys' Gift Clothes

To be really acceptable as gifts they should be out of the ordinary—and that's what these are. The best offerings we have ever made—and a little better still.

Boys' Plaid Mackinaw Norfolks—in all the smart conbinations—coldproof and nobby; all sizes. Regular $5 value.......... $3.98

Boys' Rain Outfits—Raincoat and hat—Tan and Gray; waterproof as can be made. Sizes 6 to 16 years. Regular $2.50 value... $1.98

Boys' Chinchilla Overcoats; Double breasted cut; button to the neck; cloth lined. Blue, Gray and Brown effects. Sizes 2½ to 10 years. Regular $3.50 value... $1.95

Boys' Outfits—Corduroy Norfolk Suit, with 2 pairs of pants and hat to match—guaranteed. Mouse color. Regular $7.50 value... $5.00

Boys' Gray and Brown Mixed Cheviot Norfolk Suits; with 2 pairs of pants. Sizes 7 to 16 years. Regular $4.50 value... $2.98

Soldier and Indian Play Suits

The Soldier Outfits consist of Coat, Cap, Pants and Belt, in Khaki color; trimmed with Red. Gilt emblem on collar. Sizes 4 to 10 years. Special...... 98c

The Indian Outfits consist of Coat, Pants and Feathered headpieces. Red and Yellow trimmings. Sizes 4 to 10 years. Special...... 49c

—Second Floor.

Mertz & Mertz Co. Inc.,
906 F St. N. W., Washington, D. C.
The GUARANTEE Tailors Who Make Clothes to Suit Your Purse
Write for Booklet and Samples

Leonardtown Bargain House !

Great Reduction in Prices ! Specials in Clothing !

Men's $8 Suits, $4.98 — Boys' $4 Suits, $2.25
" 10 " 5.75 — " 5 " 2.75
" 12.50 " 6.50 — " 6 " 3.25
" 15 " 9.00 and up. — and up.

DRY GOODS !

10c. per yard, Bleached Cotton, 6½ cts. yard.
1 yard Wide Brown Cotton, 22 yds. for $1.
10c. Dress Ginghams, 6½ cts. yard.
8c. Apron Ginghams, 4½ cts. yard.

Men's Underwear !

Shirts and Drawers, regular price 25c. 17c.
Men's 50c Fine Shirts, 39c.
50c Overalls, 39c.
Men's 10 and 12c Hose, 4 pairs for 25c.
Boys' 25c Caps, 16c.

Great Reduction in Shoes !

$2 and $2.50 Ladies' Oxfords and Pumps, $1.29
$3 " " " " $1.98
Also Children's Shoes, the Lowest Prices.

LEONARDTOWN BARGAIN HOUSE,
(Millison's Old Stand.)
9-26-tf. Leonardtown, Maryland.

The City Hub Store
Will Run a Large Sale on The
COMPLETE STOCK

Having decided to discontinue handling Ladies' Coats and Suits, and having a large stock on hand, will sell them at GREAT SACRIFICE PRICES.

Sale Will Begin Saturday, Dec. 11, 9 a.m.
SO COME EARLY.

Coat and Suit Sale !

Handreds upon hundreds of Magnificent Coats and Suits have just received from New York, all of the finest and most reliable qualities will be offered in this special sale, at Prices that Break all Previous Records.

$20 and $25 Handsome Tailored Suits, Rich Fur-Trimmed and other models $12.98
All lined with finest quality Peau de Cygne and Satins. The new jaunty fur-trimmed, braid-trimmed and plain tailored models in at least forty different styles; the materials are rich broadcloth, poplins, gabardines, cheviots, serge, whipcords, etc. All sizes, in green, navy, brown, plum and black. Custom alterations without charge as usual.

Women's and Misses' Coats, $15 and $20 Coats, Sale Price $6 and $8.50.

This sale will cause some talk among the women!—and why not? It is something out of the ordinary to get such fine coats for so little money. There are mixtures, novelties, checks, zibelines, corduroys, Persiana and Salt's Arabian, trimmed with plush, fur and buttons. All have smart pockets and belts.

Ladies' and Children's Hats Will Be Sold at Half Price at This Sale.

CITY HUB STORE,
LEONARDTOWN, MD.

Notice !

All persons are warned not to trespass with dog or gun on the farm known as "Burroughs' Farm." The law will be enforced against all offenders. THOMAS H. COLONA,
11-4-1m. Huntersville, Md.

For Sale !

—A very nice two-year old Harris Bedworth Allan Tere Mare Colt, well broken and a fine driver; can be seen at the Leonardtown Fair.
ROBT. H. WIBLE,
10-14-1m. Pearson, Md.

WANTED

—To buy a good Bird Dog, well broken and a good hunter. Apply
C. MANNING COMBS,
10-21-1m. Leonardtown, Md.

For Sale !

—Pure-bred Holstein Bull, of the famous De Kol family, grandson of the $10,000 bull "Monarch Vale;" exceptional individual. Will be on exhibit at the County Fair. Also some fine Duroc Pigs.
JAS. C. GREENWELL,
10-14-1m. Beauvue, Md.

M. R. BAILEY,
Agent for the Miana's Marine Motor
River Springs, Md.
References in St. Mary's,—30 satisfied users.

FOR SALE AT CATHOLIC RECTORY, Chaptico,

a good, strong six year old Horse, Happy Russell stock; a 2½ horse-power Gasoline Engine and corn Masher; a deep Well Pump. 11-1-m