

Milk in Hot Weather.
 In the current issue of Farm and Fireside appears the following:
 "There is always trouble with milk and cream in hot weather. They will spoil if you give them half a chance. It is possible to keep them good, however, and on a dairy farm absolutely necessary."
 "The bacteriologist says that in warm milk or cream the bacteria multiply every twenty or thirty minutes, so that before long our milk is a regular menagerie. It seems that the system is like that of the old horse-shoer who charged a cent for the first nail and doubled the price each nail. The results soon amount to enormous figures."
 "In actual practice, we are too busy to stop and count the bacteria. And if we tried, it would be pretty hard to see them unless they were magnified a few hundred times. But we know that the milk sours very quickly if it stands a while warm. We are able to make it stay sweet a long time—a couple of days if we wanted it to—by cooling it immediately after it is milked."
 "Where there is much milk to handle, the best way is to use one of the regular coolers or 'aerators.' They are not expensive, and they help wonderfully in keeping the milk in good condition. If there is only a little milk, it may be cooled pretty rapidly in pans set in cold water."
 "People are deceived sometimes in the length of time it takes to cool a big can of milk set in the cellar. Try it with a thermometer and see. It won't be all cool for nearly twelve hours. And that gives those germs a big start. Sudden and rapid cooling is the big secret in keeping milk and cream in summer."

Senator Works Leans to Wilson.
 The controversy between Senator John D. Works and Progressive leaders of California advanced another stage today when the Senator was called upon by telegraph by Lieut. Gov. A. J. Wallace to inform the Progressive voters whether he intended to vote for Roosevelt, Taft or Wilson. "Will not vote for Taft," Senator Works telegraphed back. "Would have voted for and added the election of Roosevelt if he had stood on his Chicago and New York nomination at just rights to the nomination. Will not follow him into a new party. Believe a new party abandons the ground that would make his claim invulnerable."
 Senator Works added that whether he would now vote for Roosevelt depends on how he is nominated and whether he runs as a Republican. He further said that he felt that he could "as a Progressive Republican vote for Wilson consistently, if no Republican other than Taft is nominated."

LUMBER AND COAL.
100,000 Feet of Boards and Framing Timber for Sale.
300 Cords Oak and Chestnut Wood. Apply to DAVID E. WALSH or JAMES WALSH, 7th Westminister, Md.

PUBLIC SALE OF LUMBER AND CORD WOOD.
 The undersigned will offer at public sale on the premises known as the Rook farm, about 3 1/2 miles south of Westminister, adjoining the lands of Harry Buckingham and Mrs. Nelson, and near the new state road, on
FRIDAY, AUGUST 2, 1912,
 at 1 p. m., 20,000 feet of Oak and Chestnut Boards and Scantling, 40 cords of Slab wood and a lot of Chestnut Posts.
 Terms of Sale—A credit of three months will be given on approved commercial paper.
BENJAMIN D. KEMPER,
 July 26 2t

LUMBER
 A TIP about Lumber will be of interest to many people.
OUR STOCK of Lumber, and Building Material comes direct from the largest producers in the country, we save you the middle man's profit, of strictly "up to grade" stock that must pass your inspection as well as a licensed association inspectors requirements. When you buy of us you get the best.
ESTIMATES ON LUMBER for future delivery, consult us for we are positive we can satisfy you in every way.
WE FEATURE THE FACT "if we don't keep in stock what you want we'll get it for you."
SMITH & REIFSNIDER.
 Phone calls—S. & R. 227 J. W. S. 224 J. L. R. 241
FESTIVALS.
Westminister's Best Meat Market.
 EVERYBODY GOES TO **CAMPBELL'S**
 New, Sanitary Meat Market
 When they want a good piece of MEAT. Highest Cash Price Paid for Fat Cattle, Hogs, Sheep, Calves and Beef Hides. The largest and exclusive Butcher in town.

DRY GOODS. DRY GOODS.
STOCKINGS FOR THE FAMILY
Dependable H. K. & Co. Grades
Which Can Be Purchased By Mail.

Stockings for men, women, girls, boys and infants—selected in accordance with the H. K. & Co. policy of giving the best possible value at each price. We will send them to you by mail, with the understanding that if they are not to your satisfaction, you may return them and receive back the purchase money.

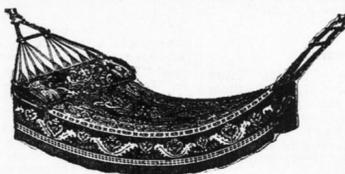
WOMEN'S STOCKINGS.
 Women's Seamless Stockings; light and medium weights; in black and tan. 12 1/2 cts. a pair.
 Women's Cotton and Lisle Stockings, in gauze, light and medium weights, full regular made; in black, tan and white. 25 cts. a pair. Six pairs for \$1.38.
 "Duro" Stockings; guaranteed to give satisfactory service. Of lightweight silk lisle; fine gauge; full regular made. 35 cts. a pair; three pairs for \$1.00.
 Women's Boot Silk Stockings. Of pure thread silk, with lisle heel and toe; fine gauge; full regular made; in black, white, tan and colors. 50 cts. a pair; six pairs for \$2.75.
 Women's Silk Stockings; of pure tagrain silk—all-offit, with lisle feet, or with lisle feet and tops. \$1.00, \$1.20, \$1.38, \$1.50 and \$2.00 apais.

MEN'S SOCKS.
 "Duro" Socks; of fine gauge silk lisle, in light and medium weights; seamless; in black, tan, navy and gray. 25 cts. a pair; six pairs for \$1.38.
 Men's Seamless Socks; light and medium weights; pure dye; in black and tan. 12 1/2 cts. a pair.
 Men's Silk-Plated Socks; of pure thread silk, interwoven with lisle; in black, tan and colors. 25 cts. a pair; six pairs for \$1.38.
 Men's Pure Thread Silk Socks; lightweight; fine gauge; full regular made; in black, tan and colors. 50 cts. a pair; six pairs for \$2.75.
 Men's Pure Thread Ingrain Silk Socks; full regular made; in black and colors. \$1.00 and \$1.50 a pair.

INFANTS' & CHILDREN'S STOCKINGS.
 Infants' and Children's Seamless Ribbed Stockings in light and heavy weights. Infants' sizes, 12 1/2 cts. a pair; sizes 10 to 11, 15 cts.
 Children's Ribbed Stockings; fashioned feet; in black, tan, white and colors. 25 cts. a pair; six pairs for \$1.38.
 Children's and Infants' Socks; of cotton; regular made; in black, white and tan 15 cts. a pair.
 Children's and Infants' Socks of fine quality lisle thread, in black, tan, white, red, pink and blue; also with fancy tops, allover stripes, plaids, etc. 25 cts. a pair; six pairs for \$1.38.
 Infants' and Children's Imported Silk Socks and Stockings; full regular made. 50 cts. a pair; six pairs for \$2.75.
 Misses' Flat-Weave Stockings of lightweight lisle; full regular made. 25 cts. a pair.
 Misses' Pure Thread Boot Silk Stockings; seamless. 50 cts. a pair.
 Misses' Pure Thread Ingrain Silk Stockings, \$1.00 a pair.

Hochschild, Kohn & Co.
Baltimore's Best Store

HARDWARE. HARDWARE.

Hammock Time is Here

 The convenience and pleasure to be had from a good hammock in the summer time will prove a revelation to those who have not had the good kind. A poor hammock that has no shape cannot be comfortable, nor safe, and there is no pleasure in them.
 We would like to show you a hammock that is built for actual use and for continual use. There is the greatest difference in hammocks, as you well know. Let us show you the good one.
D. S. GEHR, The Hardware Man on the Corner,
 Westminister, Maryland.

SHOES. SHOES.

Thinking about SHOES or OXFORDS?
 Then you should think of us.
 We have for your inspection the largest stock of Men's, Women's and Children's footwear that has ever been shown in this city.
 You will not find elsewhere the varieties and values we are showing in Felt and Straw Hats, come in and make your selection.
 We have all the correct styles in Neckwear, Shirts, Collars and Hosiery.
 We want your trade.
WM. C. DEVILBISS,
 22 W. MAIN STREET, WESTMINSTER, MD.

WANTED. WANTED.

HELP WANTED!
GEORGE B. JACKSON,
 Jackson's Torpedo Factory,
 Westminister, Maryland.

SALE BILLS PRINTED ON SHORT NOTICE AT THIS OFFICE.

INSURANCE.

WIND AND HAIL STORM INSURANCE.
 The Grangers Mutual Storm Insurance Company of Carroll County,
WILL INSURE YOUR BUILDINGS and Contents against loss by **WIND STORMS** and your CROPS against loss by **HAIL STORMS.**
 No Premium Notes Required.
 A share of your patronage is solicited.
John Henry Leister,
 GENERAL AGENT,
 Westminister, Maryland.

ATTENTION! FARMERS and OTHERS
 Now is the time you want your Buildings Insured Against

FIRE AND STORM AND YOUR—
 Stock, Crops, Cattle, Machinery, Furniture etc., Insured against Fire,
 Either by Lightning or Otherwise. I will do it Cheap and Right, as I represent a number of Cash Companies. No Premium Notes asked.
JACOB H. BLOCHER, Agent,
 Manchester, Md.

FIRE INSURANCE FREE ALMOST

I have saved money for others and can do the same for you I am now prepared to write Fire Insurance on Dwellings, Household Goods in the very best companies for almost nothing; as low as \$2.00 a \$1000. You cannot afford to be without the protection at the price I charge. Before your present policy expires, see me first.
CHARLES E. GOODWIN,
 All kinds of Insurance.
 98 E. Main St., Westminister, Md.
TO THE PUBLIC—If you want Fire Insurance, Life Insurance, Accident Insurance, Windstorm Insurance, Steam Boiler Insurance, give me a call. Lowest Rates. Best Stock Companies. No Assessments. No Premium Notes. Quick Cash Settlements.
JAMES E. SMITH,
 General Insurance Agent,
 Main and Church streets,
 Westminister, Md.

MOTORCYCLES.


1912 HARLEY-DAVIDSON 1912
"THE SILENT GREY FELLOWS"
 At last! A Comfortable and Cleanly Motorcycle,
The New Harley-Davidson
 Full Motor Free-wheel
 SEAT CONTROL
 Real 1912 models—singles and twins—belt or chain drive, 4-8 H. P. Now being used by Baltimore's Park Superintendents, Electricians and Police.
CHASE MOTOR CO.
 Office—2 W. Read St., at Charles Garage—905 Morton St., Baltimore, Md.
 The only Motorcycle Garage in Baltimore.
 Demonstrations by Appointment. Phone, Mount Vernon, 38. Demonstrators for Carroll County, J. N. Carroll, Jr., and C. H. Harden.

PROFESSIONAL CARDS.
 Chronic Diseases a Specialty Consultation Free
E. L. SCHMID
 Osteopathic Physician
 Westminister Hotel Wednesdays
DR. J. FRED. WAESCHE
 DENTIST
 Arcade Building, SYKESVILLE, MD.
 J. S. Myers, D. D. S. J. E. Myers, D. D. S.
DRS. MYERS
DENTISTS
 Westminister, Md.
 C. & P. Telephone 96-W. Jan 6 1yr

DR. GEO. E. BAUGHMAN,
 SURGEON DENTIST.
 ALL BRANCHES OF MECHANICAL DENTISTRY A SPECIALTY.
 CROWN AND BRIDGE WORK. PAINLESS EXTRACTING. GOLD AND ENAMEL FILLINGS. ALL WORK GUARANTEED.
 Office 114 E. Main St., Opposite Union National Bank,
 apr 8 1yr **WESTMINSTER, MD.**

THE Osborne Lever Harrows and the Cloverleaf Manure Spreaders are the most up-to-date machines now made. Are sold by P. T. Bennett, of Sykesville.

GROCERIES.

East End Market.
 Fresh and Smoked Meats.
 Watermelons.
 Cantaloupes.
 Peaches.
 Fruits and Vegetables of all kind
 Highest Cash Price paid for Calves, Lambs and Hides.
 O. C. CORBIN.
 Phone 7-F.
 July 12

THE DINST GROCERY CO.
 187 1/2 East Main Street.
 WESTMINSTER, - - MD.
 Are Giving Absolutely Free To You When Your Cash Purchases Amount to \$25.00 **ONE SET OF 3 NICKEL PLATED ALUMINUM TOP SAD IRONS WITH HANDLE AND STAND.**
 Buy your groceries at this store and get valuable premiums free.
 —We have a full line of—
Fancy and Staple Groceries
 Candles Nuts and Fruits.
 When in this city visit our Ladies' and gentlemen's Dining Rooms and Oyster Parlors.
 —Make this your Headquarters—
 Yours Respectfully,
The DINST GROCERY CO.

CALL AND GET MY PRICES ON
 Glass Jars,
 Jelly Tumblers,
 Jar Gums,
 Jar Tops,
 Granulated Sugar,
 Flour,
 White Fish, Brooms,
 Baled Hay, Straw, Corn and Oats, Chicken Feed and Fountains.
WM. N. KEEFER,
 88 East Main Street,
 Westminister, Md.
 June 14

NOTICE.
 On Monday, July 29, I will buy Onions delivered at the car in Westminister and will pay highest cash prices for same. Any one wanting sacks can get them from The Albaugh & Babylon Grocery Company, Westminister, or from my place of business, Shipley, Md.
SPECIAL PRICES FOR THIS WEEK.
 Lima Beans for cooking..... 12c qt
 Soup Beans for planting..... 9c qt
 Early June Sifted Peas..... 10c can
 Large smooth Lemons..... 25c doz
 Pearly White Hominy..... 5c qt
 Pretty Flowered Oil Cloth..... 15c yd
 Granite Wash Basins..... 5c
 15c cans Tomatoes now..... 10c can
 Boy's Work Shirts..... 19c
 Men's Cottonade Pants..... 48c
 Leather Halters..... 59c
 Men's Fine Shirts..... 29c
 Blue Ball Mason qt. Jars..... 45c doz
 Blue Ball Mason gal. Jars..... 67c doz
 Jelly Glasses with tops..... 17c doz

Now remember we are going to handle Onions, and will pay highest cash price for same delivered at car in Westminister on days we ship.
 Will pay two cents less than daily paper quotations.
 Let us handle your Onions.
ORVILLE C. ZEPP,
 General Merchandise,
 SHIPLEY, - - MD.
 C. & P. 800-11 July 12

Everybody's Doing It! Doing What! Going To STEWART'S
 Main and John Sts.
 And get a supply of **JARS** Mason's, Sure Seal and Lightning } and Rubbers. } For Preserving.
 Jelly Glasses (In Three sizes.)
SOMETHING NEW! Special Refined Sugar for Berries, Fruit, etc., in 2 lb. packages.
 Try our 22c Coffee, Can't be beat.
 Fancy and Staple Groceries, Queens-ware etc.
FRANK S. STEWART,
 Main & John Sts.
AUTOMOBILES.
 —This is for you—
1912 OVERLAND.

OVERLAND MODEL 59 T
 Overland 59-T is without question the greatest value ever offered in an Automobile. Neat, Roomy and of the popular four-door type of body, including the latest Mechanical Niceties and Conveniences, and the FAMOUS OVERLAND CENTER CONTROL SYSTEM, it is not too much to say that this car is astounding the entire country.
 Compare the specifications of this model with other cars of the same price and your choice will unquestionably be a 59-T Price.....\$900.00.
 F. O. B. Factory.
 Write or phone us for catalogue.
The W. H. DAVIS CO.,
 Westminister, - - Maryland.

INSPECTION DESIRED?
The Locust Stock Farm
 BELL PHONE Westminister 111.
BREEDER OF
 Registered Guernsey Cattle.
 Registered Berkshire Hogs.
 Registered Russian Ter-Hounds and...
 Well Bred Boston Terriers.
 Highly-Bred S. C. Black Minorcas and...
 Bred Plymouth Rocks.
 Eggs for Hatching and Stock for Sale.
G. LYNN COANE, Owner,
 WESTMINSTER,
 Carroll County, Maryland.

STOCK FOR SALE. STOCK FOR SALE.
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 Carroll County, Maryland.

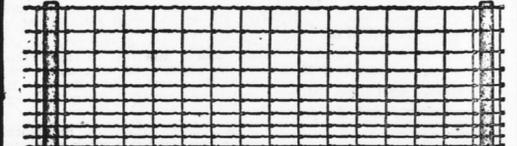
FINANCES. FINANCES.

What It Means
 Many people do not know what a bank's Capital is for, or the difference between a bank with a small Capital and a small surplus or a bank with a large Capital and a large Surplus.
A BANK'S CAPITAL AND SURPLUS
 Is the fund that protects the depositor from loss, therefore, the larger it is the greater protection the Depositor has. This bank has a
 Capital.....\$50,000.00
 Surplus fund of..... 80,000.00
 Undivided profits of..... 40,000.00
 Additional Stockholders Liability of..... 50,000.00
 A total of.....\$220,000.00
 This means that this bank must lose \$220,000.00 before its depositors could lose one cent. This protection is for YOU. When you think "Bank," think

THE WESTMINSTER SAVINGS BANK
 WESTMINSTER, MD.

***** ORIGINAL CHARTER 1898. *****
Westminister Deposit and Trust Company,
 WESTMINSTER, MARYLAND.
 CAPITAL - - - - - \$100,000.00
 Surplus and Undivided Profits - 110,000.00
 Invites personal and business accounts. Acts as Executor, Trustee, Guardian or Administrator, and does a General Banking Business.
 We pay four per cent. per annum interest on deposits in our Savings Department. Interest due depositors will be added to their principal on the books of the Company on the first day of July in each year.
 Safety Deposit Boxes for rent from \$3.00 to \$10.00 per annum. Three and one-half per cent. interest paid on Certificates of Deposit if left with us for one year, and three per cent. for a shorter time than one year.
OFFICERS.
 DAVID E. STEM, President.
 T. HERBERT SHRIVER, First Vice-President.
 JACOB H. BLOCHER, Second Vice-President.
 GEO. M. PARKE, Treasurer.
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 Geo. W. Albaugh Charles E. Nicodemus J. Ezra Stem

HARDWARE. HARDWARE.

Stands Like a Stone Wall
 Turns Cattle, Horses, Hogs—Is Practically Indestructible

 Now remember we are going to handle Onions, and will pay highest cash price for same delivered at car in Westminister on days we ship.
 Will pay two cents less than daily paper quotations.
 Let us handle your Onions.
ORVILLE C. ZEPP,
 General Merchandise,
 SHIPLEY, - - MD.
 C. & P. 800-11 July 12

AMERICAN FENCE
 Buy your new fence for years to come. Get the big, heavy wires, the hinge joint, the good galvanizing, the exactly proportioned quality of steel that is not too hard nor too soft.
 We can show you this fence in our stock and explain its merits and superiority, not only in the roll but in the field. Come and see us and get our prices.
FOR SALE BY
Westminister Hardware Co.
 Westminister, Md.

MONUMENTS. MONUMENTS.
 Now is the time to buy for **SPRING DELIVERY.**
 All work first-class and up-to-date. Cut by the very best Pneumatic Tools. See me before placing your orders and save money.
 Call and inspect my large stock of Marble and Granite Monuments and Headstones, or drop me a card and I will call upon you.
JOS. L. MATHIAS,
 Opposite Court St. Westminister, Md.
 Jan 18 C. & P. Phone 127.

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INSPECTION DESIRED?
The Locust Stock Farm
 BELL PHONE Westminister 111.
BREEDER OF
 Registered Guernsey Cattle.
 Registered Berkshire Hogs.
 Registered Russian Ter-Hounds and...
 Well Bred Boston Terriers.
 Highly-Bred S. C. Black Minorcas and...
 Bred Plymouth Rocks.
 Eggs for Hatching and Stock for Sale.
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