

USE THE CHEAPER CUTS OF MEAT

How the Careful Housekeeper May Reduce the Cost of the Family Food Supply.

FLORENCE J. HUNT, Maryland Agricultural College Extension Service.

How can I lower the cost of the family food supply is a question constantly before every housekeeper. To find the answer look over your month's bills for food. Is not the meat bill usually one of the largest. In her desire to find a remedy, the housewife decides to try the cuts of meat which retail at a low price.

Why don't the cheaper cuts taste as good? Although they are just as nutritious, unless properly handled these cuts are usually lacking in flavor, the long, coarse fibers, and the large amount of connective tissue which is often called "gristle" making them less palatable.

To give these cuts flavor, they should be cooked with vegetables and carefully seasoned. Try doing this method and these cuts will soon become as much a favorite as the tender steak.

From such cuts as the lower round, the tail pieces of the porterhouse steaks, and even plate meat, you can fashion delicious combinations as: Salisbury Steak, Mock Duck with dressing, and garnish of vegetables, cannon of beef or beef loaf with tomato sauce.

The fibers of some of the cuts which we do not care to grind can be broken by pounding with the edge of a heavy saucer or a specially devised hammer. In doing this, be careful that the juices do not escape, because if they do the piece will lose flavor. These can be absorbed by pounding flour into the meat, which, when browned, will give added flavor.

Meat treated in this way is called "Swiss Steak." In cooking at first have a high temperature; then very carefully cook at a low temperature. Other variations may be made by using ground, chuck, flank, or skirt steaks with vegetables, finishing the cooking at a low temperature. A pot roast should be cooked slowly for several hours, thus the connective tissues is softened and the meat made more tender.

In cooking meat, first sear it on the outside so as to retain the juices, thereby preserving the flavor; then cook slowly over a slow fire. A fireless cooker is good to use at this stage of the cooking. Cross ribs, boned and rolled, are fine cooked this way, or rolled flank, chuck or rump.

When meat is put in cold water and allowed to heat gradually, a large amount of juice is extracted and the meat is tasteless. By long cooking the connective tissue is softened and dissolved, which gives to the stock when cold a jelly-like consistency. This principle is applied to soup making.

By putting meat in boiling water, allowing the water to boil for a few minutes, then lowering the temperature, juices in the outer surface are quickly coagulated, and the inner juices are prevented from escaping. This method of cooking is used where nutrient and flavor are desired in meat.

In solving the meat problem, the housekeeper must keep clearly in mind the retail price, the time she uses in cooking and preparing, the waste in fat and bone and the cost of the fuel consumed in preparing the especial cuts.

HYACINTHS MAY BE GROWN IN DOORS IN GLASSES.

B. W. ANSPON, Maryland Agricultural College.

Hyacinths may be grown indoors during the winter in hyacinth glasses. These glasses are special glasses having a shoulder on which the bulbs



HYACINTHS IN BLOOM.

rest. Fill your glasses with water to a point just below the bottom of the bulb, which rests on the shoulder of the glass. Place these glasses with the bulbs in a cool, dark place, changing the water occasionally. After the roots are well-developed (usually about 6 weeks), bring them into a cool room and here they will produce good flowers. A small piece of charcoal placed in the glasses will keep the water pure. Chinese Sacred Lilies and other types of Narcissus produce fine flowers when planted in glass bowls containing pebbles and water.

Buy's Coffin; Ends Life.

Washington, Dec. 17.—An aged man walked into the undertaking establishment of J. William Lee here, paid for a coffin, arranged for the cremation of his body, took a receipt made to Alexander Ruf, walked out to the curb and shot himself.

After a girl gives her hand in marriage she may discover later that she put her foot in it.

SOLVING THE PROBLEM OF LAND MORTGAGES

How the German Farmers Secure Long Term Loans Through Their Own Land Mortgage Associations.

F. B. BOMBERGER, Maryland Agricultural College.

The Landschaft, or Land Mortgage Association of Germany is a co-operative union of landholders within a limited district for the purpose of securing long time loans for its members on their land by issuing bonds against the collective value of the lands of the members. Anyone who owns from ten to twenty-five acres of land within the district may become a member. The association elects its own officers and, through an elective Executive Committee and Auditive Committee, carries on its own affairs, but it is always under the regulation and supervision of the government.

A landholder wishing to borrow money through the Landschaft, makes his application setting forth the amount desired and the use which he intends to make of the money. The title to his land is examined; and, if it is satisfactory he is permitted to borrow up to two-thirds of the assessed valuation of his land, by giving to the Landschaft a first mortgage on the land for the amount he borrows. To prevent fraud or loss three separate appraisals of the land are made.

The association is not a bank and has no supply of funds on hand, it does not, therefore, lend him the money directly; but it issues to him mortgage bonds of an amount equal to the face value of the mortgage. These bonds are sold by the borrower himself, or, more usually, by the Association in the open market. Thus the funds are secured for the borrower's use.

Are Best Of Security.

This mortgage bond is secured by all the property of the Landschaft, is made payable to bearer and is transferable at any time without endorsement. Although these bonds do not run for any definite length of time and are not payable on demand, the Landschaft may call them in and pay them off at any time. The amount of bonds outstanding at any time cannot exceed the amount of the mortgages held by the Association. So careful is the management of these Landschaften and so strict is the governmental supervision that, although the average rate of interest on these bonds is very low, ranging from 3% to 4%, they are regarded as the very best form of investment for trust funds, savings bank funds, etc. Thus on June 13, 1913, while German Government 4% bonds sold at 100; and on the same date Government 3% bonds sold at 74.80 while Landschaften 3% bonds sold at 90.50. Each of these Landschaften or Mortgage Associations is united with others to form a central or Provincial Mortgage Union, the function of which is to provide a wider market for the bonds.

Mortgage Is Gradually Paid Off.

One of the most valuable features of the loans secured through these Associations is the gradual amortization or cancellation of the debt by means of small periodical payments made at the time when the interest installments are paid. These small annual or semi-annual payments, which range from one-fourth to three-fourths of one per cent, are obligatory upon the borrower. Thus on a loan at 4 per cent, 1/4 of one per cent is added for amortization or cancellation and one-fourth per cent is added to cover the operating expenses of the Association, making a total of 5%. By paying this amount annually for from forty to forty-five years the whole loan will be paid off. In other words, the Landschaft requires the borrower, by making small payments, to accumulate a sinking fund which will, in the term of years of the mortgage, amount to enough to pay the principal debt. The longer the term of the mortgage the lower will be the amortization fee.

Necessary Capital Easily Secured.

Of course, if the borrower desires at any time to pay off the loan before the mortgage is due, he may do so. The average length of time for which loans run in the Province of Saxony is about twenty-five years. In most cases provision is made that when 10% of the original loan is amortized and additional loan for the same amount may be made on the same land. In each district is a local officer of the Landschaft, elected at their annual meeting, who assists members in getting loans and looks after the interests of the Landschaft in the district. If a borrower is misusing the money borrowed, this officer serves as the agent of the Landschaft in the matter of the foreclosure of the mortgage. The expense of operation of these Associations is exceedingly small. The result is that German farmers are able to secure ample capital, for long terms, at small rates of interest with the assurance that, so long as the interest and small amortization fee is paid, the principal debt is slowly but surely being paid off.

Bravery.

The teacher had been reading to the class about the heroes of ancient times. "Can any boy in the class tell a deed of daring performed by one of his acquaintances?" she asked as she closed the book.

Raymond's hand shot up. "Well, Raymond?" "I saw the first baseman of our team give the big bootblack on the corner a wallop on the jaw."

Right in Your Own Town YOUR Christmas Gift Might HELP

Get YOUR share of Christmas Happiness by helping those who are fighting Tuberculosis in your country and right in your own state or town.

Every effort you make to destroy Tuberculosis, will save life, add to the wealth of the community, and lessen the tax required for the support of institutions aiding tuberculous patients and those dependent upon them. Help stamp out the dread White Plague by buying Red Cross Christmas Seals.

It is your right—for Humanity's sake. Do your share, for your community. Even one seal will HELP.

RED CROSS Christmas Seals

BOSTON GOES WET

Majority for License is Over 14,000 in a Small Vote.

Boston, Mass., December 16.—At the municipal election today this city went wet by more than 14,000. The majority for license was surprisingly large. The vote today was: Yes, 46,115; no, 31,877. Thus the majority in favor of license was 14,238, and the total vote 77,992. Last year the majority was 11,000. The vote for license today was 16,241 more than it was in 1914.

Surprise was occasioned also by the fact that the vote for no license was larger in the downtown wards than it was in the outlying wards. Only twenty-eight of the 325 precincts in the city went for no license. The total registration of Boston is large. Many people did not vote at all.

BONE LEG FITS INTO SPINE

Little Tuberculosis Boy Marvelously Healed by Surgery.

Altoona, Pa., Dec. 18.—The best Christmas present Kenneth Geist, aged 4, will receive this year will be his discharge from the hospital. He was admitted Christmas Day, 1913, suffering from tuberculosis of the spine, and has been there ever since. He could neither talk nor walk. He can do both now, thanks to the doctors and nurses.

The hospital surgeons took a piece of bone from his right leg and inserted it in the place where they removed the diseased vertebrae from the spine. The operation was successful, and Kenneth can run and play like other boys. A great home-coming is being planned for him.

POLICE SCANDAL STIRS CHICAGO

Mayor Says Officers Are in Collusion With Worst Criminals.

Chicago, Dec. 18.—Aroused by a recent wave of crime which has resulted in several murders, robberies and holdups, Mayor W. Hale Thompson today charged the Chicago police department with shielding criminals, grafting and contributing to the orgy of crime.

The first step in the campaign was taken today by Mayor Thompson in calling into conference the chief of police, the assistant, and other officials. After the conference the mayor said both he and the chief were convinced that there was collusion between the police of Chicago and the criminals who are being protected.

JACKSON, MISS., MAN Tells How To Cure Chronic Cough

Jackson, Miss.—"I am a carpenter, and the gripe left me with a chronic cough, run-down, worn out and weak. I took all kinds of cough syrups without help. I read about Vinol and decided to try it. Before I had taken a bottle I felt better, and after taking two bottles my cough is entirely cured, and I have gained new vim and energy."—JOHN L. DENNIS.

Vinol is a delicious cod liver and iron tonic, guaranteed for coughs, colds and bronchitis and for all weak, run-down conditions.

SHAW DRUG COMPANY Westminster, Md.

Pains and Aches Caused by Kidneys

Many women attribute ailments and suffering to some disease peculiar to their sex, when often the pain and misery is caused by weak or deranged kidneys. Household office work or factory work may start the trouble, and dizzy spells, painless under eyes, sore muscles, stiff joints, discolored or scanty urine, red, disturbing bladder ailments, rheumatism or diabetes may result. When the kidneys are strong and healthy they filter out from the blood the poisonous waste matter. When they are sluggish or overworked they need a medicine to clean them out and invigorate action. Foley Kidney Pills are prepared expressly for the purpose of dissolving all poisonous substances and uric acid that lodge in the joints and muscles and to cleanse and strengthen stopped-up, inactive kidneys. Thousands of men and women in all parts of the country testify to the wonderfully satisfactory results they have had from taking Foley Kidney Pills.

SOLD EVERYWHERE.



Right in Your Own Town YOUR Christmas Gift Might HELP

Get YOUR share of Christmas Happiness by helping those who are fighting Tuberculosis in your country and right in your own state or town.

Every effort you make to destroy Tuberculosis, will save life, add to the wealth of the community, and lessen the tax required for the support of institutions aiding tuberculous patients and those dependent upon them. Help stamp out the dread White Plague by buying Red Cross Christmas Seals.

It is your right—for Humanity's sake. Do your share, for your community. Even one seal will HELP.

RED CROSS Christmas Seals

KEELEY CURE

812 N. Broad Street, Philadelphia, Pa. Established 26 years. Remove all desire for drink and drugs without causing sickness to the patient. If you are interested, it will be to your advantage to investigate. Only Keeley Institute in Eastern Penna.

BOYS' CLUBS AID THE COUNTY AGENT

The County Agricultural Agent Also Devotes Time To Interesting the Farm Boys.

REUBEN BRIGHAM, Maryland Agricultural College Extension Service.

Among the varied activities of the county agents of Maryland which are proving of practical helplessness to the farmer and his family, none are deserving of more appreciation than their Boys' Club work. The aim of this work, in which over 300 boys were enrolled in 1915 in Maryland, is to arouse in the country boy a live interest in farming as a business. To accomplish this purpose the County Agent visits the schools whose teachers are aware to the possibilities of giving to their boys lessons in everyday life and practice. He explains that to belong to the National Corn Club with its thousands of members throughout the South, a boy must get his parents to consent to his renting an acre from them on which he can



COUNTY AGENT AND CORN CLUB BOY

grow a crop of corn. This crop the boy is to grow himself, doing as much of the actual labor as possible. His teacher, if she is interested, will visit his acre occasionally and explain to him the directions which the County Agent has given him. The County Agent will send letters, also, both to the boy and his teacher, telling what can be done from time to time to improve the crop, what the other boys in the county are doing, why the boy should keep up his interest, and how to form a neighborhood boys' club in which his school mates can join. During the growing season the County Agent will visit a number of the acres calling field meetings to which neighboring boys and their fathers are invited to discuss the growing of the crop and the selection of seed corn. Later the County Agent plans with the teacher for a school exhibit to which her children, including her corn club boys can bring exhibits and where they can submit their accounts and read their essays telling how they grew their crop and followed the directions of their teacher and the County Agent. In this work our county agents are developing a spirit of loyalty to farm life and a knowledge of farm business among our boys that will show remarkable results in the agricultural production of the future. What better training could the boy have than in attempting to do better than anyone else what thousands of other men and boys are doing? In what better work can the county agent be engaged than in welding together the young life of his county into a united effort to make their neighborhoods and the county itself a leader in agricultural production and the seat of a happy farm life?

CLEAN UP YOUR POULTRY HOUSE BEFORE PUTTING IN YOUR PULLETS.

ROY H. WAITE, Maryland Agricultural Experiment Station.

At this time of the year when the pullets are being put into their winter quarters there should be a thorough house-cleaning. Clean the house by scrubbing it with a broom and water if necessary and then spray it with some good spray mixture. You can use to advantage one of the so-called sheep dips or coal tar products that are on the market. Directions for applying vary somewhat, but are always given on the cans of containers in which the products are sold. If the house is badly infested with mites, which, by the way, are worse than lice, it might be well to use a kerosene emulsion which is made as follows:

Hard soap, 1/2 lb. Boiling soft water, 1 gallon. Kerosene, 2 gallons.

This can be applied with a spray pump or a white wash brush or broom may be used. The important thing is to get the solution well into the cracks and other hiding places of the mites.

Sometimes poultry houses are white washed to free them from lice and mites and this is a very efficient method especially if well done. However several poultrymen have reported cases of eye trouble caused by the lime from the wash getting into the eyes of the fowls. Where the birds run out doors a great deal of the time this trouble probably will not occur. It only seems to appear in housed flocks.

White wash containing carbolic acid was once widely recommended for poultry houses, but it is doubtful if the acid does any good for its action is neutralized by the lime.

"It" is the most unsatisfactory word in our language.

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 is 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.—Nikolas Schmitz, Maryland Agricultural Experiment Station.

MACHINE SHED AND REPAIR SHOP FOR THE FARM.

G. H. ALFORD, Maryland Agricultural College.

There should be a machine shed and a repair shop on every farm. One of the big losses on many farms is the deterioration of farm machinery. The greater part of the loss sustained is due to negligence in housing the farm implements. I have had the use of a workshop practically all my life, and I cannot understand how farmers get along without one. The shop on the home-place was a necessity, and it is yet.

The machine shed and the repair shop may be under one shed. The building to be efficient, need not be very expensive. There should be proper drainage to insure dry storage. There must be ample protection against sun, wind and rain. The location must be convenient so as to be easily reached with all kinds of farm machinery. It ought to be so constructed that it is as easy to put the tools away as it is to have them out, and it must be so arranged that the different implements can be reached without any great inconvenience. A very convenient shed consists of a building of medium width, say 18 or 24 feet, the length being governed by the number of machines and implements to be stored and the size of the repair shop which should be a part of the building. A building 18x35, 25 feet long for implements and 10 feet long for repair shop is usually considered ample room for 160 acres of land.

The shed need not be built very high, unless one desires storage room on the second floor.

LETTER 55 YEARS IN MAILED

Received by Man Three Days Younger Than Missive Itself.

Lon Angeles, Cal., Dec. 19.—A letter written by Rev. Samuel Ward of Neoga, Ill., November 6, 1860, the day he cast his ballot for "good Abe Lincoln," was received through the mails here today by Prof. W. D. Ward of Occidental College, a son of H. O. Ward, of Zanesville, Ohio, the man to whom it was addressed. Where the letter went after it was mailed will remain a mystery.

The next postmark after that of Neoga in 1860 is that of College Station, N. Y., August 23, 1910. The letter reached Zanesville last October, and after search had been made for the addressee, was forwarded here to Professor Ward, who lacks three days of being as old as the letter.

Foi Eczema and other Skin Troubles We Guarantee

Saxo Salve to stop the itching and begin healing with the first application or return your money. There are lots of skin remedies but Saxo is the only one they guarantee like this. Why don't you try it?

SHAW DRUG CO., Westminster.

Windstorm Insurance

Losses have been tremendous in this County and near territory the past two years from TORNADES. Hanover, Pa., recently had a loss of from \$200,000 to \$300,000, and this should be an incentive for you to insure your buildings and contents from these Disastrous Storms. OUR RATES ARE—Dwellings (anywhere) 20c per \$100 for three years; Outbuildings 30c per \$100 for three years. For further information see

STONER & HOBBY, GENERAL INSURANCE AGENTS WESTMINSTER, MD. Office 17 W. Main St. PHONE 42-W. sept-3.

COAL C. O. D. Mrs. Newlywed told the maid to send the team back, that she ordered Coal not fish. Smith & Reinsider have polite assistants who will bring the bill and the right change if you say so, and save you the trouble of coming to the office.



The Rayo Lights Like a Gas Jet

To light the Rayo lamp you don't have to remove the shade or the chimney. Just lift the gallery and touch a match. It is just as easy to light as a gas burner and it requires little effort to keep it clean.

Rayo Lamps

are the modern lamps for the farm. Simple in design—yet an ornament to any room in the house.

Use Aladdin Security Oil or Diamond White Oil to obtain best results in Oil Stoves, Lamps and Heaters.

The Rayo is only one of our many products that are known in the household and on the farm for their quality and economy.

Ask for them by name and you are sure of satisfaction.

- Standard Household Lubricant
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House containing 5 rooms, stable and all necessary outbuilding in good condition, along the Baltimore & Annapolis turnpike, 3 miles from Westminster at Carrollton. Apply to JESSE F. CLOSE, Westminster, Md. R. F. D. No. 5. dec 3-3m

106 ACRE FARM

In fine state of cultivation, with all necessary buildings in good condition, fine water, one mile from Middleburg, Carroll County; possession April 1st, sold by January 1st, 1916. For further particulars, write, phone or call on ALBAUGH & HARRINGTON, Real Estate Agents, Frederick, Md. dec 3-1m

FOR SALE CHEAP

One 5-passenger Automobile, 30 horse power, in first class running order; good tires; new nickel-plated head lights; new Klaxon horn; 2 extra glasses; 2 extra inner tubes; just been overhauled. Demonstration will be given anytime. Address LOCK BOX 172, Westminster, Md. dec 10-3t

BICYCLES.

New and second-hand Wheels, Bicycle, Gun and Graphophone Repairing a specialty. F. A. LOGUE, Fairground Hill, 13 C. & P. Phone 6-11

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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, Westminster, Md.

HORSES AND MULES!

Will receive at my Stables, East Chestnut Street, Hanover, Pa., by express on FRIDAY, NOVEMBER 12, 1 carload of 2 and 3 year old Mules; also 1 carload of yearlings, 2 and 3 year old Ohio and Kentucky Horse Colts, FRIDAY, NOVEMBER 19.

Broke Mules and Horses on hand at all times for sale or exchange. H. A. SMITH, Hanover, Pa. nov 12

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This space is reserved for the special announcement of W. H. DAVIS & CO., John Street, Westminster, Md. It will be immensely interesting.

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