

SYKESVILLE.

Miss Leona Hale was the week's end guest of Miss Caroline Bevard, of Hidersburg.

Mr. and Mrs. Floyd Spurrier, of Baltimore, were the Sunday guests of Mr. and Mrs. R. W. Carter.

Senator and Mrs. Wade H. D. Warfield, of Annapolis, were in Sykesville on Friday.

The Little Workers, of Springfield Church, gave a social to Rev. and Mrs. William Murhead in the basement of the church on Friday evening.

Mr. Frank Hale is confined to his home with the grip.

Mrs. Frank Beninger is spending several days in Baltimore this week.

Miss Helen Warfield attended the Johns Hopkins dance at McCoy Hall, on Friday night.

Mrs. Levi Barnes entertained the Ladies Aid Society last Thursday afternoon.

The regular meeting of the W. C. T. U. met at the home of Mrs. William Jones, on Tuesday afternoon.

Mrs. Frank Flor, of Alpha, was the guest several days last week of her sister, Mrs. Levi Barnes.

Mrs. Benjamin Fowble, of Baltimore, is visiting Mr. and Mrs. Edward Arrington.

Mrs. E. M. Mellor, Jr., entertained the Hill Club on Tuesday evening.

Mr. and Mrs. Edwin Alexander's family have the measles.

Miss Olga Poole is visiting her aunt, Mrs. Edwin Alexander.

Miss Margaret Harris is spending two weeks at Wilmington, Del., with her cousin, Mr. and Mrs. Leonard Vannerson.

Mr. and Mrs. Edwin Arrington, of near Gather, gave a party on Monday night in honor of their son, Raymond's, nineteenth birthday.

The evening was spent in playing games and dancing. The invited guests were Mr. and Mrs. Benjamin Fowble, Mr. and Mrs. J. E. Mercer, of Baltimore; Mr. and Mrs. Henry Bennett, Misses Eunice Slack, Nellie Brown, Isabelle Lauterbach, Pearl and Dona Hood, Lulu Stevens, Gladys Jenkins, Mabel Stull, Margaret Hodson, of Baltimore; Emma and Grace Hobbs, Jessie and Norma Fleming, Helen and Adelle Harris, Ruth Bennett, Esther Sullival, Messrs. C. and Aubrey Williams, of Baltimore; Joshua Arrington, of Baltimore; Howard Smith, Hugh Stull, Brook Gallion, Charles Day, Maurice and Noel Bennett, Charles Holman, Raymond Beall, Ivan Gather, Raymond Trimble, Randolph Weer, Marshall Carter, Oliver Ridgely, Athel and Russell Hobbs, of Baltimore; Harry McDonald, Nathan Hobbs, Aubrey Hood, Clarence and Henry Clark, Dorsey Shipley and Raymond Jenkins.

Miss Nellie Gathier spent the week's end with her grandparents, Mr. and Mrs. William Hobbs, of Cooksville.

The ladies of Springfield Presbyterian church will give a hot turkey dinner with all the trimmings in the Lyceum, February 17, from 4:30 o'clock on. Don't forget, everyone is invited.

Mrs. William Wilson, of Baltimore, was the Friday and Saturday guest of Mrs. Robert L. Swain.

The Up-To-Date Club will be entertained on Friday afternoon by Mrs. John Morris.

Mrs. Robert Swain entertained at a card party on Saturday afternoon in honor of her guest, Mrs. William Wilson, of Baltimore, Mesdames Robert Graham, E. M. Mellor, Jr., D. B. Sprecher, Howard Warfield, Harry Purdum, John M. De Lashmutt, John Morris, Lee Warfield, Lowndes Bennett, Pennington T. Bennett, J. Fred Waesche, Louis P. Schultz, Misses Elva Selby, Lillian Schultz, Mary Morris, Elsie Jones and Grace Wellington.

BERRETT.

Those who were in Baltimore last week were Mr. Byard Dorsey, Mr. Will Garheart, Mr. F. J. Brandenburg and Mr. Harry Streaker.

Mr. Reese Shipley and family entertained Sunday Mrs. Nellie Fleming, Misses Grace and Fannie Hatfield, Mildred Shipley, Elsie Shipley, Audrey Wilson, Annie Wilson, Messrs. Henry Preter, Paul Preter, Masters Dorsey and Gilbert Fleming.

Mrs. Byard Dorsey has not returned home from St. Agnes Hospital yet, but is able to sit up now. We hope she will soon return.

"Never Die" Lodge No. 338 met in the hall on Tuesday evening. It will be the permanent meeting place from now on.

Miss Leona Cook called on Bertha Shipley Thursday evening.

At 9:30 a. m. there will be Sunday school Sunday morning in Brandenburg Methodist Protestant church. At 10:30 a. m., preaching service by the pastor, Rev. S. A. Sites.

At Messiah Lutheran Church on Sunday at 1:30 p. m., there will be Sunday school. At 2:30 p. m., preaching by the pastor, Rev. G. W. Baughman.

Mr. H. H. Garheart has rented the building and property of Mr. Wm. F. Jordan, who formerly moved to Westminster, and expects to open up a store in the near future.

The R. & B. contest of Never Die Lodge is in full progress. There is a tie now and there is just one more week; it is doubtful about which side will have to treat. There has been twelve installed this quarter. Visitors and new members welcome at any time.

Mr. and Mrs. George Cook were in Baltimore from Saturday until Monday.

Mr. Walter Wolbert visited his sister, Mrs. W. T. Fleming, last week.

A Good Gnesser.

Herbert Edwin—"I say, Johnny, which is the way to the pavilion?"

The Gamin—"Owd yer know me name's Johnny?"

Herbert Edwin—"I guessed it." The Gamin—"Well, if yer so good at the guessing game, yer can keep on and guess yer way to the pavilion."—"Til-Bits."

Her Idea of It.

"Now, Miss Fanny," said the Sunday school teacher to a sixteen-year-old pupil, "what are we to infer from the parable of the five wise and five foolish virgins?"

"That we should always be on the lookout for the approach of the bridegroom," answered Miss Fanny.

Family Banking.

Bank Clerk—"You wish to open a joint account for yourself and wife?" Mrs. Whittier—"What does he mean by a joint account?"

Whittier—"Well, I keep putting it in and you keep drawing it out—Life."

A Matter of Shape.

Customer—"Have you anything in the shape of bananas?" Grocery Clerk—"Yes; cucumbers."

HOW THE FRENCH FARMER IS FINANCED

Ample Provision For Rural Credit Made Efficient and Organized Co-operation Possible.

F. B. BOMBERGER, Maryland Agricultural College.

In France there are two agricultural credit institutions: first, the Credit Foncier, or long-time land mortgage credit institution; second, the Credit Agricole, or short-time personal credit system. The Credit Foncier is a stock company, organized under the strictest government supervision, the Governor and two Vice-Governors being appointed by the President of the Republic. Its capital stock was originally \$2,000,000, the state having granted it a subsidy of an equal amount; now, however, its capital stock is \$45,000,000 and it is independent of government aid. It pays annual dividends of 6.4% and its stock in 1914 was worth about 180 in the open market.

The Credit Foncier makes loans on agricultural land and to municipalities. It operates on substantially the same basis as the German Landeshafen, except that it is not co-operative. It makes short-time loans not to exceed nine years and not subject to payment by amortization; it makes also long time loans which run from ten to seventy years, repayable by amortization.

Strict Government Supervision. The Credit Foncier issues bonds secured by mortgages held by it as in the case with the Landeshafen. Although these bonds are not guaranteed by the French Government, so strict is its supervision, that there is practically no chance for loss. As a result, the bonds are deemed the safest kind of investment for trust funds, savings funds and even public funds. In 1913 the bonds sold in the open market as follows: 3 1/2% bonds at 97.4; 3% bonds at 90.6.

The Credit Foncier is administered by a board of directors consisting of the Governor, the two Vice-Governors, three auditors and about twenty directors. This body is subject to the French Law and to the will of the general assembly of stockholders.

The operations of the Credit Foncier are carried on throughout the Republic by branches of the central institution. It will be observed that this great institution is organized from the top down in contrast with the German Landeshafen System, in which the central control is created by a union of local units. It also does away with unlimited liability and is in the strictest sense a joint stock enterprise, operated in the interest of the stockholders.

Short Time Loans.

The Credit Agricole, the short-time personal loan institution of France, is organized upon a plan from which our new Regional Bank system of Banks was probably derived. By laws of 1894 and 1899, the local agricultural banks of a certain area or district are grouped together under a regional bank. Through these regional banks the local banks do their business, and the French Government has placed at the disposal of the regional banks, in order that they may lend them to the local institutions, large sums of money, which the Bank of France is bound to lend them without interest. These funds are distributed among the regional banks by a special committee named by the minister of agriculture. The local banks are composed in whole or in part of one or more agricultural syndicates or buying-and-selling societies. The local bank acts as the guarantor of the financial obligations of the individual farmers or groups of farmers, to the regional banks, which in turn do the real banking business, securing the money, etc. The most common method is for the regional bank to discount the bills of the local bank.

Low Interest Rate.

Capital of the local bank which is usually very small is invested in stock of the regional bank, and interest of 4% per annum is paid upon the same. The matter of receiving deposits is optional with the local banks, as is also the extent of liability of the individual members of the local banks, varying from liability merely for the capital stock to unlimited liability, as in the case of the Raiffeisen Banks. Only about one-fourth of the local banks in France have adopted the unlimited liability system.

Loans must be secured by collateral, or by a guarantor; and range from three months to one year. Rates of interest are very low, ranging from 1/2% to 1% above the amount paid by commercial or savings banks upon deposits. In 1906 the Credit Agricole was authorized to make loans secured by mortgage on land; but this branch of the business has not grown greatly as yet.

The Credit Agricole is of especial value to the French farmer in developing the co-operative projects for which France, as well as the other nations of Europe, are noted. Without these organizations for providing agricultural credit, efficient co-operation in rural life and industry would be, as it is in this country, practically impossible. A study of the Credit Foncier and the Credit Agricole indicates that it ought to be a comparatively easy matter to create some modification of the Landeshafen and Raiffeisen Credit institutions suitable to American conditions.

It's Kind.

"The conductor is going to pack this car to suffocation," said one suburbanite as the car stopped to take another waiting crowd aboard.

"Yes," replied another, with a rueful glance at his somewhat large pedal extremities, "he is going to set plenty of trouble on foot."

Life vs. Existence.

"Where do you live now, Bill?" "No place," still boarding at the same house."

CORN CLUB CHAMPION TELLS HIS STORY

1915 State Winner Produces 105.5 Bushels Of Shelled Corn At A Cost Of 19.9 Cents Per Bushel.

WILLIAM TROY, Queen Anne's County.

I succeeded in growing my acre of corn by making up my mind to complete the contest when I asked my brother to let me have an acre of ground to enter the Corn Club. Mr. H. S. Koehler, our County Demonstration Agent, told me to get a piece of ground and have it covered with heavy coat of manure. I was given the ground at the last School Fair. It had grown a crop of tomatoes and was heavily set in crimson clover and turnips. I did not apply any manure as it had been manured the previous spring, a crop of clover plowed under, and a ton of ground oyster shell lime drilled in before the tomatoes had been planted.



After a large portion of turnips had been gathered, we turned our hogs on the acre to feed on the balance of turnips and clover. They remained there until the first of April this year. On Saturday, April 3, the ground was plowed and rolled to preserve the moisture. On Saturday, April 17, I used a spring tooth harrow on it, and afterward rolled it tight, and this was done again on May 8 and May 22. On Monday, May 31, we used a leveling square drag and ran the ground out with a tomato marker, opening the cross rows about three inches deep. The next morning I went out bright and early and dropped the corn by hand, putting three or four grains to the hill, and planting the hills thirty-six inches apart each way. I covered the grain with a small, fine toothed cultivator. I had to stay home from school to do this work. This was the only time that I missed from school.

On June 12, the corn was dragged with a spike-toothed harrow. The corn was given thorough cultivation on June 24, July 5, July 16, and July 29. I would have cultivated it again but the storm, August 3, twisted it about so badly, that I could not get through it.

It was cut on August 30 and allowed to stand in the shock until October 25, when it was hauled, the total weight being 7,366 pounds. The corn was not in the best condition, being rotten on the tip from lying on the ground. It was nearly all twin corn, standing three to four stalks to the hill.

My expenses were as follows: Rent of one acre of land, \$5.00; Plowing, 4 hours @ 20c, .80; Harrowing with spring tooth, 3 hrs. @ 20c, .60; Harrowing with spike harrow, 2 hrs. @ 20c, .40; Rolling, 7 hrs. @ 20c, 1.40; Planting, 2 hrs @ 10c, .20; Marking the ground, 3 hrs. @ 20c, .60; Cultivating, 12 hrs. @ 15c, 1.80; Replanting, 3 hrs. @ 10c, .30; Cutting, 15 hrs. @ 10c, 1.50; Husking, 15 hrs. @ 10c, 1.50; Lofting, 3 hrs. @ 20c, .60; Labor of man hoeing, 18 hrs. @ 10c, 1.80; Kainit, 200 lbs. @ 1.25, 2.50; Pulling weeds, 20 hrs. @ 10c, 2.00; Labor of putting on kainit, small amounts of wood ashes, chicken manure, etc., 5 hrs. @ 10c, .50; Cost of seed corn, .50.

Total expenses, \$20.98; Total value of crop, 105.5 bushels @ 50c, \$52.75; Less expenses, \$20.98.

Net value of crop, \$31.80; 100 lbs. of cob corn shelled 83.5 lbs., the percentage of moisture being 18.1 per cent. according to the test made by the Maryland Agricultural Experiment Station of the sample sent them by County Demonstration Agent, Mr. H. S. Koehler. The variety of corn I used as seed was Boone County White.

(Signed) WILLIAM TROY.

The above story of how he grew his crop of corn by William Troy is authorized by the Department of Boys' Club Work, Co-operative Extension Work of the Maryland Agricultural College and the Department of Agriculture, College Park, Md., Reuben Bright, Assistant State Agent, in charge.

"WE ARE SO APT TO LOSE THE OLD DELIGHT IN FAMILIAR HUMBLES THINGS." (Fiona MacLeod). Fiona had never been short of Coal in February, or she would have remembered one exception. A binful of Coal looks good this year, if it's Smith & Reifsneider's Coal. It is good Coal.

WEAK, AILING CHILD

Made Strong By Delicious Vinol. Lakeport, N. H.—"Our little girl 8 years of age was in a debilitated, run-down condition and had a stubborn cough so she was weak and ailing all the time. Nothing helped her until we tried Vinol. Then her appetite increased and she is strong and well, and I wish other parents of weak, delicate children would try Vinol."—Geo. A. COLLINS.

This is because Vinol contains the tissue building, strengthening cod liver element and the tonic iron which a weak and run-down system needs.

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HOODS MILL.

W. L. Hammond was in Ellicott City Friday on business.

Herman Hood, now of Taneytown, but formerly of Hoods Mill, who was operated on for appendicitis two weeks ago at Frederick City Hospital, has returned home and is getting along nicely.

Mrs. Harry Lorentz was in Sykesville Monday.

Mrs. Joshua Trayer, who had been at Frederick City Hospital with her brother, Herman Hood, has returned home.

Mr. and Mrs. Lynn Trayer were in Woodbine Friday on business.

Wm. Strickler, of Baltimore, spent Friday with Mr. and Mrs. Lynn Trayer.

E. J. Hammond, of Dickerson, who has been visiting his brother, W. L. Hammond, has returned home.

Miss Hazel Clary and Miss Margie Lowman, of Mt. Airy, spent several days last week with their aunt, Mrs. J. R. Hood.

EDGEWOOD.

We are having real winter weather at this writing.

Those that spent Sunday with Clarence Barnes and family were Mr. Olen Barnes and two sons, and two children. Miss Jessie Barnes and Mrs. David Cantwell and son.

Mrs. A. S. Alexander and son, Carville, spent Tuesday in Westminster. Miss Carrie Cashman, of Blue Ridge College, spent from Friday until Sunday with her parents, P. N. Cashman and family.

Mr. John Selby and family spent Sunday with his parents, F. E. Selby, and family.

Mr. Joseph Lovett has been very sick with the grip, but is improving at this writing.

The stork visited our town and left a grand big baby boy at the home of Clarence Barnes.

There will be a special program rendered at the Brethren Church on Sunday evening, at 7:30 o'clock. All are cordially invited to attend.

Many an illiterate man is able to make his dollar mark.



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LUMBER SAND CEMENT PLASTER STONE

Francis Neal Parke and Charles O. Clemson, Attorneys, Westminster, Md.

IN THE CIRCUIT COURT FOR CARROLL COUNTY, MARYLAND. MISCELLANEOUS DOCKET, NO. 155.

The State of Maryland, Plaintiff, vs. The Grangers' Mutual Storm Insurance Company of Carroll County, Maryland, otherwise known as The Grangers' Mutual Fire and Storm Insurance Company of Carroll County, Maryland, Defendant.

Upon the foregoing petition of Francis Neal Parke and Charles O. Clemson, Receivers of The Grangers' Mutual Storm Insurance Company of Carroll County, Maryland, otherwise known as The Grangers' Mutual Fire and Storm Insurance Company of Carroll County, Maryland, filed in the above entitled case the second day of February, in the year nineteen hundred and sixteen, and upon a consideration of all the proceedings had in the case.

IT IS ADJUDGED, ORDERED AND DECREED, this second day of February, in the year nineteen hundred and sixteen, by the Circuit Court for Carroll County, in the State of Maryland, that the said Receivers be, and they are hereby directed, by advertisement to be inserted in some newspaper published in Carroll County, in the State of Maryland, once in each of three successive weeks before the twenty-eighth day of February, 1916, to give notice to all persons having claims against the said THE GRANGERS' MUTUAL STORM INSURANCE COMPANY OF CARROLL COUNTY, MARYLAND, otherwise known as THE GRANGERS' MUTUAL FIRE AND STORM INSURANCE COMPANY OF CARROLL COUNTY, MARYLAND, to file their claims, properly authenticated, with the Clerk of this Court, at Westminster, Maryland, on or before the 3rd day of April, 1916.

WM. H. THOMAS, True copy.—Test. EDWARD O. CASH, Clerk. feb-4-t

W. CABELL BRUCE. Democratic Candidate for United States Senate, Subject to Primary Election May 1, 1916. President of Maryland Senate, 1896; Head of Baltimore City Law Department, 1903-1908; Counsel to Public Service Commission, 1910-1916.

PLATFORM: The old Jeffersonian principle of equal and exact rights to all men; reliance for individual well-being upon individual enterprise and energy rather than upon Government patronage; the regulation (but not the ownership) of the telephone and the railroads by Government; the highest degree of administrative economy consistent with the public necessities; a tariff for revenue only; the largest measure of local self-government compatible with a vigorous national authority; and an army and navy unquestionably strong enough to preserve our shores and liberties inviolate.

Published by authority of Carroll Gorman, Treasurer. feb 4-13t

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JAMES M. STONER, Westminster, Md. dec 24-3m

MEET ME AT SACH'S, State Road right to SACH'S NEW STORE. Drive up and fill up. MR. LEWIS SACHS, (formerly of this city), has now opened his NEW GENERAL STORE with a full line of everything at lowest prices. I have also installed a large Gasoline Filling Station and sells Gasoline 18c gallon and Autoline Oil 40c gallon. Drive up and fill up. Will also buy all kinds of Hides and pay the best prices.

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