5th CHRISTMAS SAVINGS CLUB

FOR 1918, IS NOW READY FOR YOU TO JOIN AT

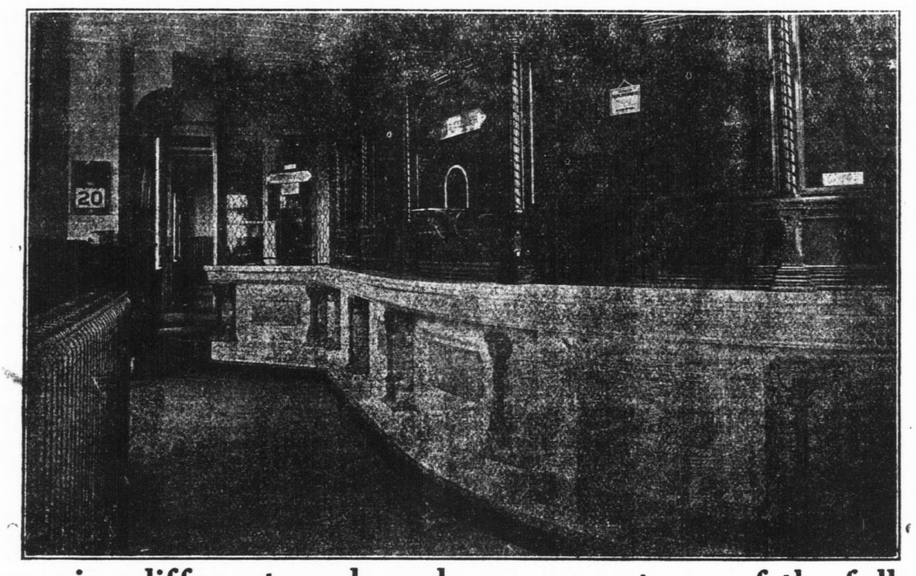
THE UNION NATIONAL BANK

What we all need at this time of the year is

MONEY

If you want it,
We have it;
If you have it,
We want it.

Try a Christmas Savings Club Card this year, and see how fine it works.



Has been in business in this city 101 years.

Condensed Statement of last report sent to the Comptroller of the United States, Washington, D. C., November 20, 1917:

RESOURCES

Loans and Securities - -	$706,663.42
Banking House and Fixtures -	16,000.00
Cash due from Banks & Treas. of U. S.	56,645.31
	$779,308.73

LIABILITIES

Capital Stock & Undivided Profits -	$172,468.57
Circulation - - - - -	97,500.00
Deposits - - - - -	509,340.16
	$779,308.73

We have nine different cards and you can get any of the following :

1 cent first week, 2 cents second week, 3 cents third week and so on for fifty weeks you will get $12.75 with interest at 4 per cent.
2 cents " " 4 " " " 6 " " " " " " " " " " " " $25.50 " " " " " "
5 " " " 10 " " " 15 " " " " " " " " " " " " $63.75 " " " " " "
50 " " " 49 " " " 48 " " " " " " " " " " " " $12.75 " " " " " "
$1.00 " " 98 " " " 96 " " " " " " " " " " " " $25.50 " " " " " "
$2.50 " " $2.45 " " " $2.40 " " " " " " " " " " " " $63.75 " " " " " "
25 cents each week for 50 weeks will give you $12.50 with interest at 4 per cent.
50 " " " " " " " " " $25.00 " " " " " "
$1.00 " " " " " " " " " $50.00 " " " " " "

Let Us Teach You To Save. Teach Your Children To Save.

WE PAY 4 PER CENT. ON ALL SAVINGS AND SPECIAL DEPOSITS.

DIRECTORS.

GEORGE K. SCHAEFFER, President. CHARLES V. WANTZ, Vice-President. JAS. EARRE WANTZ, Cashier.
B. F. SHRIVER, J. W. HOFFACKER, EMORY C. ZEPP, CHARLES R. FOUTZ,
JEREMIAH GEIMAN, WILLIAM T. LUCABAUGH, T. WILLIAM MATHER, Jr.

MANCHESTER.

Trinity Reformed Sunday School held its Christmas entertainment Sunday evening, December 23. The church was beautifully decorated with greens and pine trees. The Allies flags and a service flag with the Red Cross displayed in every window showed that back of the Christmas spirit was a thought of the boys away from home, lighted candles on the alter and in the windows added to the beauty of the decorations. The following program was well rendered and enjoyed by a large congregation. The service was entitled, "The Hope of the Nations." The following program was given: Procesional, singing, "Sing Joyful Sing," scripture reading and invocation; responsive reading, Gloria Patria and prayer; singing, "Unto Us;" Welcome, Elizabeth Lippy and May Lippy; recitation, "What A Boy Thinks," Leo Bending; singing, "Welcome the Morn," exercise, "Soldiers of the U. S. A., by 4 boys;" recitation, "Something Worth While," Clark Strevig; singing, Shine on Wonderful Star;" recitation, "No Room for a King," Vesta Fridenger; vocal duet, Misses Mary and Helen Lippy; "The Prettiest Tree," by three small boys; singing, "Baby Mine;" exercise, "Star of Bethlehem;" singing, "Tell the Christmas Story;" recitation, "Up the Airy Mountain;" Vesta Fridinger; Trombone solo, Mr. H. M. Loats, singing by primary department, "Christmas Joy Bells;" recitation, Miss Gertrude Atkins; duet and chorus, the Manger; address by the pastor, Rev. F. H. Blatt; recitation, "A Talk About Giving;" Paul Barnhart; Offering, Anthem by the Choir; singing, "The Tale of the Christ;" distribution of gifts, "singing, "A Parting Song;" prayer and benediction.

On Christmas morning the Reformed Church had services that was largely attended. One of the special features was the solo by Mrs. Nagle. The collections at both services were sent to the churches Orphanage at Littlestown.

Christmas Eve all the church bells in town were rung for 5 minutes every half hour from 7.30 to 9. The last appeal for the drive by the Red Cross.

William Masenhimer, first private, stationed at Camp McClellan, Anniston, Ala., arrived home Monday evening on a seven days' furlough. Several other of our boys had been promised leave of absence, but at the last minute their parents received a wire that they could not come, owing to the inability of the railroads to handle their transportation.

Miss Mae Musselman and Miss Fannie Shower, students at the State Normal School, Towson, are spending their holiday vacation at their respective homes.

Mr. John Brilhart and Mr. Eli Wareheim connected with the First Company of Baltimore, spent Christmas at their homes.

Mr. William Shultz employed in Baltimore, spent Xmas at home.

Mrs. Cornelius Miller and son, Charles, of Baltimore, were guests at the home of Mr. and Mrs. H. F. LaMotte.

Mrs. Irwin Scringer, of Winston-Salem, N. C., is a guest at the home of her brother, Mr. J. B. Baker.

Dr. Harry Masenheimer, of Cleveland, Ohio, spent the week with his par[illegible] and Mrs. J. E. Masen[illegible]enheimer als[illegible]

daughter, Mary, of Pikesville, Md.; and Dr. and Mrs. John Stick and son, William, of Hampstead, Md.

Mrs. Edgar Nagle, of York street, had a unique form of entertaining her friends on Christmas day. The party all attended early service, after which Mrs. Nagle entertained them to a sumptuous breakfast. Judging from the description of it and the amount eaten by one of the guests it was no Hoover affair. Those in the party were Mr. and Mrs. Edgar Nagle, Mr. and Mrs. H. N. Burgoon, Miss Ray Hoffacker, Mr. Ross Blocher, and Mr. Eli Werheim.

Miss Ross had a community dinner at her home Xmas day. Those present were Miss Ross and brother, Mr. Geo. Motter, Mr. and Mrs. J. M. Motter, Mr. and Mrs. LaMotte, Mr. and Mrs. C. M. Masenheimer, Mrs. Cornelius Miller and son, Charles, Mr. George A. Crouse and sister Mary, a deaconess from the home at Walbrook.

Mr. and Mrs. Maurice Unger and son, Robert, of Westminster, spent Xmas day with their parents, Mr. and Mrs George Shower.

Mr. and Mrs. J. M. Motter, of Baltimore, are spending the week at the home of Miss Ross.

The roads on this side are almost impassable, all kinds of vehicles are practically out of commission.

On Christmas night the Lutheran Sunday school held its entertainment. The large church was crowded with an appreciative congregation. The entertainment given showed the excellent training the children had received. One of the speical features was a drill by young ladies. A large collection was lifted that will be devoted to benevolence.

A happy and prosperous New Year to all.

STATEWOOD.

Mt. Pleasant Methodist Episcopal church Sunday School will hold its annual Christmas Holiday treat in the church on the evening of New Year's night at 7.30 o'clock.

Mr Lloyd Pool, of Berrett District, is on the sick list

Master Leslie Zentz, of Howardville, spent the week's end with his brother, Fuller and sister, Martha Zentz, of Statewood.

Mr. Arthur H. Griffee, of Griffeewood, spent the week's end with friends at Trenton.

Wishing the Advocate and Readers a Happy New Year.

Mrs. Margaret Elder, of Baltimore, spent from Sunday until Christmas day with her parents, Mr. and Mrs. Richard K. Wilderson, of Statewood.

Mrs. Alice Bartholow, of Baltimore, who has been visiting Mrs Jane Blizzard, returned to her home in Baltimore Christmas day.

The Misses Mildred and Gladys Knox, of the State Normal School, are spending the holidays with their parents, Mr. and Mrs. Geo. B. Knox, of Statewood.

Two of our sailor boys, Harry C. Monroe and Alfred Gamber spent the Christmas holidays with their parents.

The Statewood Parent Teacher's Association met at the school house Thursday evening, December 20. Every chair in the assembly room was occupied by guests who had come to enjoy the fine Christmas entertainment which had been prepared by the teach[illegible] and pupils. The school rooms were [illegible] prettily trimmed Christmas tree stood on the piano and added greatly to the festive appearance of the scene. The following program was executed in a manner which reflected great credit on the teachers, showing careful training and hearty cooperation between teachers and pupils: Song, "America;" Scripture Reading by the president; opening chorus, "Christmas Banner Waving;" recitation, "Welcome," Elizabeth Palmer; exercise, Acrostic, ten pupils; exercise, Acrostic, "Christmas," nine pupils; song, "Why Do Bells for Christmas Ring;" exercise, "Christmas Dolls," Marie Shauck and Naomi Lockard; chorus, "Holy Night;" primary exercise, "Christmas Gifts;" chorus, "Joy to the World;" exercise, "Christmas Candles;" exercise, "The Way to Christmas Land;" chorus, "O the Beautiful Old Story;" address on Red Cross work by Mr. Lester Patterson; monologue, "Old Aunt Dina's Christmas;" exercise, "Good Night;" song, "Star Spangled Banner," Miss Whitmore presided at the piano. Every pupil deserves special mention. The audience was delighted and showed appreciation by applause after each number. At the close of the exercises Mrs. Knox explained that there is a vacant space on the walls of the primary room for which the teachers wish to buy a picture that will cost about fifty cents. She asked for a contribution and so generously did the audience respond that when counted the amount contributed proved to be $2. The teachers were more than pleased and the things they are going to buy for that school after deducting fifty cents for the picture are too numerous to mention. Mr. Patterson's talk was entertaining and instructive and resulted in thirteen members being added to "The American Red Cross." The next Parent teacher's meeting will be held on the usual date, the first Thursday evening in January.

DETOUR.

At a family reunion dinner on Christmas Day at Charles Stambaugh's the following guests were present, Mr. and Mrs. J. W. Albaugh, Milton Stambaugh, Guy Wilhide, Charles Stambaugh, Curtis Stambaugh, Mrs. William Uglow and children, Mary, Elizabeth and Gerald, of Erie, Pa., S. T. Eyler, Misses Mary, Catherine, Lucille and Marie Stambaugh, Alice and Estella Albaugh, Messrs William and Edward Stambaugh and Charles Albaugh. At 12 o'clock dinner was served and at 3 o'clock the table was laden with refreshments. All present enjoyed the day.

Dr. M. W. Shorb, of Baltimore, visited his parents during the week.

Doran Albaugh, of Williamsport, Pa., is visiting relatives here.

Through the kindness of E. D. Diller a number of our folks were able to attend the Red Cross Meeting at Middleburg, Friday night and enjoy a sled ride also.

Lester Troxell, wife and son and H. H. Boyer visited Mrs. Fannie Sappington, of Keymar, Saturday.

Those who spent Christmas Day with Mrs. Mary Weybright and daughter were, Mr. and Mrs. J. S. Weybright, daughter and son, Thurmont; Mr. and Mrs. J. P. Weybright and daughter; Prof. and Mrs. J. T. Royer, sons and daughters and Miss Matilda Soler, of Westminster; Mrs. C. W. Baker, [illegible] and son, of [illegible]

MILLERS.

Our Christmas service on Monday evening was well attended and was a success. The scholars received a fine treat as usual.

Mrs. Bender is spending the winter months among her children at Jersey City, N. J.

Thomas Martin, Jr., who was employed in the West is home where he will spend the winter with his parents.

Our Red Cross Workers have been busy and worked hard with good results.

Miss Minnie Hoover visited friends at Baltimore over Christmas.

Miss Lottie Dell of Baltimore, visited Miss Fern Miller during the holidays.

Mrs. John A. A. Miller and three children, of Baltimore, spent Christmas here.

Miss Myrl Miller, of the State Normal School, is spending the holidays with her parents here.

Messrs. Everett Miller, Howard Garret and Lloyd Miller spent Monday at Baltimore.

Mr. and Mrs. Joseph Smith of Baltimore, are visiting Nelson Garrett and family.

Mr. and Mrs. Howard Garrett, Mrs. Lloyd Miller and Miss Rena Garrett spent a day at Hanover last week.

Charles Giller, of Jersey City, and William Giller and family, of Arlington, spent Christmas at the home of their parents, Mr. and Mrs. Charles Giller.

Emory Bollinger and family spent Christmas at York, Pa.

PILL[illegible]
Largest Sale of Any Medicine in the World.
Sold everywhere. In boxes, 10c., 25c.

Medford, Md.

Agents Wanted !

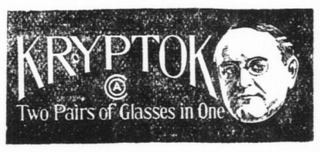
Every Ford needs a National Intensifier to get bright driving light at slow speed. Only one agent for each County wanted. Retail price $2.50, 100 per cent profit. A guaranteed durable article. Send $1.25 today for sample and start doing business. National Intensifier Co., Halethorpe, Md. d28

S. L. FISHER

OPTOMETRIST AND OPTICIAN OF BALTIMORE, MD.

will be at BOYLE'S Drug Store, Westminster, Two Days Only.

FRIDAY AND SATURDAY, JANUARY 4th and 5th.



Anyone in need of glasses call and get fitted up properly and carefully, all work guaranteed.

Eyes examined FREE—no drops used.

PRICES REASONABLE.

Examination made at your home if inconvenient to call at the Drug Store, no extra charge.

John D. Belt

WESTMINSTER'S NEW STORE,
West Main St. and Pennsylvania Ave.

Domestics, White Goods, Notions and Hosiery

GENT'S FURNISHINGS.

The busy Xmas trade is now past and we want to thank you for your Liberal Patronage and ask for a continuance of the same.

Our sales were far beyond our expectation, and in appreciation of this fact, we are going to make this a RED CROSS STORE for one week by giving 5 per cent. of all sales during the week to the RED CROSS FUND.

BEGINNING JAN. 2d to JAN. 8th, 1918.

JOHN D. BELT

Store Open at Night. Phone 141-J.

If You Have Not Bought Your Suit or Overcoat Do Not Delay.

We have some splendid values to offer at MONEY SAVING PRICES.

100 FINE KNEE PANTS SUITS AT SPECIAL PRCES.

25 BOYS' OVERCOATS AND MACKINAWS AT REDUCED PRICES.

BARGAINS IN BATH ROBES AND SMOKING JACKETS.

If you need anything in Clothing for men or boys or furnishing goods you can get the best qualities and lowest prices at

SHARRER, GORSUCH & STARR'S

CARROLL COUNTY'S BIG AND ONLY EXCLUSIVE CLOTHING STORE.

New Year Ideals

On the first of Januar there open[illegible]s before us all a new era of opportunity—opportunity or personal [illegible] advancement and opportunity for increased helpfulness [illegible] others.

THE OFFICERS AND EMPLOYEE[illegible]S of this Institution look forward to 1918 as a year fu[illegible] of opport[illegible]nity for service—

To make every financia[illegible]sactio[illegible]n pleasant as well as profitable

To have this Institu[illegible] by our community residents in the light of a "financial [illegible]

Together, may we al[illegible]e-heartedly for national and individual success.

THE SYKESV[illegible]ATIONAL BANK
SYK[illegible]E, MD.

Farmers' [illegible]eadquarters !

We extend hear[illegible]thanks to our many friends and patrons for the liber[illegible]patronage given us during 1917, which has been by f[illegible]he biggest year's business in our history.

We have tried hard to give you value received and make every purchase absolutely satisfactory and shall exert every effort in giving you during 1918 best goods and efficient service at lowest prices.

Our best wish is that all our patrons and friends may have a happy, healthy and prosperous 1918.

FARMERS SUPPLY COMPANY

Liberty St. Phone 263 Westminster, Md.

SALE BILLS PRINTED ON GOOD PAPER AT SHORT NOTICE. June 1-tf