

The Democratic Advocate WESTMINSTER, MD.



FRIDAY AFTERNOON, AUG. 9, 1918

THE WAR-SAVINGS PLAN SUMMARIZED.

The war-savings plan provided for in the last bond act, of September 24, 1917, has been formulated and announced by the Treasury Department and goes into operation on Monday, December 3.

The plan puts it easily in reach of every American citizen to save money and at the same time aid the Government by supplying it with the sinews of war.

Stamps, which are the Government's certificates of indebtedness, are to be sold in two denominations—thrift stamps, which cost 25 cents each, and war-savings stamps, which cost from \$4.12 to \$4.23 each according to the month in which they are purchased.

With the first thrift stamp the purchaser is given a thrift card with spaces for 16 stamps. When 16 thrift stamps have been purchased and affixed the thrift card can be exchanged for a war-savings stamp by paying the difference between the \$4 the thrift stamps represent and the current value of a war-savings stamp, which in December, 1917, and January, 1918, will be \$4.12, and thereafter 1 cent for each succeeding month during the year 1918.

With the first war-savings stamp obtained by purchase or exchange the owner is given a war-savings certificate containing spaces for 20 war-savings stamps. If the 20 spaces are filled during December, 1917, or January, 1918, the cost to the purchaser will be \$4.12 for each stamp, or \$82.40 for the full certificate, and on the 1st day of January, 1923, the Government will redeem the certificate at \$100, giving the holder a net profit of \$17.60 for the use of his money.

Although these investments do not mature until January 1, 1923, provision is made whereby upon 10 days' written notice after January 1, 1918, such certificates will be redeemed by postmasters at their cost to the purchasers plus 1 cent a month on each war-savings stamp on the certificate. The thrift stamps do not bear interest, but the war-savings stamps bear 4 per cent, compounded quarterly. The certificates will be dated January 2, 1918, and mature January 1, 1923.

Under the plan an amount as small as 25 cents can be invested in a Government security, and as soon as \$4 has been thus invested an interest-bearing certificate of the United States Government can be secured. The stamps and certificates can be obtained from post offices, banks, or trust companies, at most railroad stations, stores, factories, and many other public places.

Having the entire wealth of the United States back of them, and being redeemable as above stated, there is no danger of any depreciation in value of the certificates.

THE ARMY AND NAVY INSURANCE LAW—A PARTIAL SUMMARY.

A division of military and naval insurance of the Bureau of War Risk Insurance has been organized as a part of the Treasury Department and is in active operation. A number of policies on the lives of soldiers have already been issued, aggregating nearly \$25,000,000 in insurance. The benefits of the law are available to all of the members of the United States Army, Navy, and Nurses' Corps.

A short summary of some of the main features of the law follows: Premiums for a \$10,000 policy begin with \$6.30 per month at ages 15, 16, and 17; increase to \$6.40 per month for the ages 18, 19, and 20; to \$6.50 per month for the ages 21, 22, and 23; to \$6.40 per month for the ages 24 and 25; to \$6.70 per month for the ages 26 and 27; to \$6.80 per month for the age of 28; to \$6.90 per month for the ages 29 and 30; to \$7 per month for the age of 31, with progressive increases for ages above those given. The minimum amount of insurance that may be taken out is \$1,000.

The compulsory allotment to a wife or children, which is separate from the insurance, shall not be less than \$15 a month, and shall not exceed one-half of a man's pay. A voluntary allotment, subject to regulations, may be as large as the insured desires, within the limits of his pay. In addition, the Government will pay monthly allowances as follows: Class A. In the case of a man to his wife (including a former wife divorced) and to his child or children.

If there be a wife but no child, \$15. If there be a wife and one child, \$25. If there be a wife and two children, \$30. If there be a wife and three children, \$35. If there be a wife and four children, \$40. If there be a wife and five children, \$45. If there be a wife and six children, \$50. If there be a wife and seven children, \$55. If there be a wife and eight children, \$60. If there be a wife and nine children, \$65. If there be a wife and ten children, \$70.

ren, \$30, with \$5 per month additional for each additional child. Class B. In the case of a man or woman, to a grandchild, a parent, brother, or sister: If there be one parent, \$10. If there be two parents, \$20. For each grandchild, brother, sister, and additional parent, \$5.

In the case of a woman, to a child or children: If there be one child, \$5. If there be two children, \$12.50. If there be three children, \$20. If there be four children, \$30, with \$5 per month additional for each additional child.

If the man makes an allotment to certain other dependent relatives the Government will also pay them an allowance which may equal the allotment, but this shall not be more than the difference between \$50 and the allowance paid to the wife and children.

The increased compensation in case of death runs from a minimum of \$20 monthly to a motherless child, or \$25 monthly to a childless widow, to a maximum of \$75 monthly to a widow and several children. The widowed mother may participate in the compensation.

In case of total disability the monthly compensation runs from a minimum of \$30, if the injured man has neither wife nor child living, to a maximum of \$75 if he has a wife and three or more children living, with \$10 a month extra if he has a widowed mother dependent upon him.

The maximum is enlarged still further when the disabled man constantly requires a nurse or attendant \$20 monthly may be added. If the disability is due to the loss of both feet, both hands, or total blindness of both eyes, or if he is helpless or permanently bedridden, \$100 monthly is granted. The law contemplates future legislation for reeducation and vocational training for the disabled. It gives them full pay and their families the same allowance as for the last month of actual service during the term of reeducation.

PROTECT FARM MACHINERY. Thousands of dollars are lost annually through insufficient sheltering of farm machinery. Plows are left ungreased along the fence row, the hay rake stands in the middle of the meadow, the mowing machine is pulled around behind the chicken house, or under a tree in the orchard and if the binder is put away it is often in such a place where the reels are used as obliging roots for the hens. Shelter is usually provided for the wagons, since wood is used in their construction. But even iron and steel are not immune to deterioration.

How many times during the spring rush does a bolt or truss rod break because of weakness due to rust? How much valuable time is consumed each year in twisting nuts from rusted threads? The experience of every one who each year spends a day making the old plow "sour," or tries to loosen taps in order to replace broken parts, knows that this delay is often very expensive. The mower tongue rots out and the corn planter tongue warps to such an extent that a straight row is practically an impossibility. And all this for lack of shelter.

"Shelter for farm machinery," says O. C. Bruce, of the Maryland State Agricultural College, "is one of the most important farm economies. Machinery prices are advancing steadily. There is a dearth of farm machinery in Europe, and America must supply what has been worn out during the war. But the loss of Europe's machinery could have been lessened had not inexperienced men and women, who did not know how to care for it, find themselves compelled to use it when the able-bodied farmers were called to war. This shows that care is essential to long life of farm implements. It would be surprising to know that in our own country a year or two of stand-still in machinery manufacture would place us in the same position practically as the farmers of Europe. All machinery should be placed under a shed, nuts and bearing surfaces should be oiled or smeared with axle grease, and all unpainted exposed parts should be repainted or greased. Neglect of machinery, if at all excusable, is in times of peace; but with advancing prices and the needs of Europe so urgent, something better and more leak proof than the great blue sky should be sheltering our farming implements when they are not in use."

TOO MANY FEUDS AND LAWSUITS IN RURAL DISTRICTS. It is this second great commandment, love for one's neighbors, love for all mankind, that I wish now especially to emphasize, and to urge our preachers and religious leaders to emphasize. We have too many church members professing a religion of love who do not speak to some neighbor; who instead of forgiving some ancient injury he awake nights planning to get even; who instead of putting a charitable construction upon the words and deeds of neighbors, live in a perpetual state of suspicion and distrust; or who belong to some "set" or faction in the community which cherishes nothing but hate or bitterness for some other faction.

Especially, it seems to me, are such conditions likely to prevail in country communities. It is not that country people are worse at heart than city people, but that they are not so

mistrust the man you don't know. It was a wise saying of a great man, "Know one another and you will love one another." I remarked the other day that in proportion to property interests involved, I believe there are ten times as many lawsuits among farmers as among city business men.

No matter what our object may be—whether it is to develop individuals of noble, generous character; or bring about greater business cooperation among rural people; or bring about a more satisfying social and community life—in any case, there is nothing more important for us than to get our people to put life's emphasis on love rather than hate, on trust rather than on suspicion.—The Progressive Farmer.

PREVENT POULTRY DISEASES.

Investigators have found that it requires from 7 to 8 pounds of feed to produce a pound of poultry meat to the adult stage. Hence when chickens are allowed to die off there is wasted not only the feed but the same time and care required to bring that chicken through the summer and to the stage where profit begins to roll in.

"After you have fed a lot of expensive feed to a chicken, it is your duty to the public as well as yourself to see that the chicken is not wasted, for it amounts in the end to exactly the same thing as throwing away or destroying the amount of feed previously consumed by the bird. Such is the opinion of Roy H. Waite, Poultryman of the Maryland Experiment Station.

"Most poultry diseases are preventable," continues Mr. Waite, "and nearly all of them trace back to some form of mismanagement. Mites weaken the fowl by sucking their blood and annoying them while on the roosts. Chickens should be resting instead of fighting mites all night.

ROOSEVELT URGES EVERYONE TO JOIN UNCLE SAM'S TEAM.

Theodore Roosevelt says: "Let us put through the war-savings campaign."

In a recent editorial he wrote: "Of course the primary factor in deciding this war is and will be the Army. But there can be no great army in war to-day unless a great Nation stands at its back. The most important of all our needs is immensely to strengthen the fighting line at the front. But it can not be permanently strengthened unless the whole Nation is organized back of the front. We need increased production by all. We need thrift and the avoidance of extravagance and of waste of money upon nonessentials by all. We need the investment of our money in Government securities by all of us.

"The Government, through the war-savings campaign, offers the opportunity to every individual in the Nation to join in a great national movement to secure these ends. This is the people's war. The responsibility for the Government rests on the people as a whole. The Army is the people's Army. It can be supported only if the people invest in the securities of the Government, and this investment by the people should be as nearly universal as possible. All the men, all the women, and half the children of the land should be active members of Uncle Sam's team. The war-savings campaign offers them the chance to be active members of this avowed movement to secure these ends. It means the encouragement of thrift and production. But it means much more than this. It also means to make our people realize their solidarity and mutual interdependence and to make them understand that the Government is really theirs. Therefore, it is the movement to fuse all our different race stocks into one great unified nation. It is emphatically a movement for nationalism and patriotism. Let all of us join in this movement.

DEATHS. Ellenberger. Mrs. Martha A. Ellenberger died at San Mar, Washington county, Md., August 3rd, after a lingering illness, in her 86th year. Mrs. Ellenberger's early life was lived in Virginia, where she was born, grew up and married to Jacob B. Miller. In 1870 the family moved to Missouri, where her husband died very suddenly in 1873. She married in the late seventies Jacob Ellenberger, who left her a widow after living together some 25 years or more. After his death she lived for a time in Wyoming, then for a while in Westminster with her son, Rev. P. H. Miller, D. D., and then with her only surviving daughter, Mrs. Lucy A. Scott, in Virginia. Later she came back to Maryland and spent most of the rest of her life at San Mar, Md.

She was a member of the Church of the Brethren, and, at her request, she was buried at Meadow Branch. Elders Charles D. Bousack and William Rooy officiated at the funeral. The pallbearers were Ezra Bish, Oliver Grott, W. T. Wilson, S. C. Stoner, Theodore Kaufman and Luther Weimert. Harvey Bankard & Son were the undertakers. One daughter, Mrs. Lucy A. Scott, of Virginia, and three sons, William W. of Virginia; Andrew E., of the State of Washington; and Rev. P. H. Miller, of Baltimore, survive her.

Zepp. J. Wilson Zepp, of Sandymount, died from heat stroke on Wednesday, August 7th at the University Hospital, Baltimore, aged 35 years.

He is survived by his widow, Mrs. Carrie Shreeve Zepp, his mother, Mrs. George Zepp, three brothers, Charles and John, of Odenton and Lewis, of Hampden, and four sisters, Mrs. Walter Taylor, of Baltimore; Mrs. Bertram Cagle, of East View; Mrs. Bernard Oursler, of Hampstead; and Mrs. Hazel Zepp, of Baltimore. Funeral services will be held Saturday, August 10th, at 1 p. m., at Sandymount Methodist Protestant church and interment made in the adjoining cemetery. Services will be in charge of Rev. Carroll Maddox and Rev. N. B. Zepp. The pallbearers will be

CLINE'S

Closing Out Sale Closing Out Sale

We still have on hand a complete stock (with very few exceptions) of good, reliable, staple dry goods, all of which is in the same perfect condition, that you should expect to find it, BUT you can BUY it HERE at prices less than wholesale, because this is a genuine Closing-Out Sale of High-Class Goods. Our TIME is getting SHORTER and the QUANTITY is LIMITED of the following goods, but while they last you can buy them at our CLOSING-OUT SALE prices:

- Bleached Muslins Taffeta, navy and black
Lonsdale Cambric Georgette, blk., white, navy
Long Cloth Crepe-de-Chine
Sheeting Silk Chiffon
Apron Gingham Percales
Flaxons, plain and check Nainsook
Etc. Curtain Scrims. Etc.

SPECIAL!

Ladies' Silk Gloves, black and white, at 59c per pair, best grade. Ladies' pure silk and silk lisle Hose at 20c and up. You know our reputation for good, reliable Hosiery and our line at present is at its best. Our regular \$2 Ladies' Pure Thread Silk Hose we have priced at \$1.69 per pair, they are "guaranteed pure thread silk, without any weighting whatever, heels, soles and toes strongly reinforced." This is a wonderful bargain, we suggest your buying ahead on these for future needs.

Store Opens 8 A. M. and Closes 6 P. M. Daily Beginning Monday, August 12th.

C. L. CLINE & SON, Westminster, Md.

Do Your Part A wrong number is sometimes the result of speaking in an indistinct tone. You will notice that the operator always repeats the number. This is so you can correct her if she has misunderstood. If she repeats it correctly, affirm it by saying, "Yes," or "Right." If she repeats it incorrectly, tell her the correct number before she completes the connection. Cooperation between telephone user and operator promotes good service.

THE CHESAPEAKE AND POTOMAC TELEPHONE COMPANY A. C. ALLGIRE, Local Manager. 72 E. Main St., Westminster. Tel. 12000

Weligand. Rev. Joseph A. Weligand, of Newark, N. J., at one time a resident of this city, and well known to many of our citizens, died Tuesday at the Newark Memorial Hospital, after a lingering illness, in his 72d year. Mr. Weligand had been an ordained minister of the Methodist Protestant church for 40 years. He is survived by three children, Mrs. H. Herrigal, wife of Lieut. Herrigal; Mrs. Harry Pooks and Joseph Weligand, of Newark, N. J. Funeral services were held yesterday evening at First Methodist Protestant church, Newark. Interment today in Evergreen cemetery.

AMERICAN PLATOON KILLS 21 BOCHES WITHOUT A LOSS General Pershing in Day's Report Confirms Advance North of the Marne. Reports of the complete success of attacks between the Aisne and the French forces. The despatch follows: American troops, co-operating with the French, in an attack on the enemy's positions between the Aisne and the Marne, penetrated his lines to a depth of several miles, capturing many prisoners and guns.

On the night of July 15 to 16 a platoon of our troops operating east of Rheims was attacked by a raiding party of twenty-one Germans. Our men went over the top to meet them and killed the entire party with the bayonet without loss to themselves. One of our regiments in this same region repulsed a party of German helmets and coats, and one of our men succeeded in the capture of a helmet and coat.

Saving Beef. Food conservation orders and suggestions change almost weekly. A short time ago we were urged to go slow on pork products; now we are told to eat them freely and cut down on beef. We shall be very short of beef from now on until the middle of September, says the Food Administration—that is, we shall be short in proportion to the need of it. So we are asked to reduce our beef consumption per person to at least a pound and a half a week. The portion includes bone, a fact which should not be lost sight of, as it means one-third of the ration.

WANTED! MEN AND BOYS For Machine Work. Apply to MR. A. H. KYLER, Supr., THE FRED H. KNAPP CO., Westminster, Md. aug 9, 21.

WANTED! Large Picture of Famous Actress by Holly Emory, Upright Piano, rose inlaid, made to order—best work. Address R. D. 3, Box 11 aug 9-21.

WANTED! HATS MADE-TO-ORDER: old ones remodeled. MRS. ZENTZ, Milliner, Sullivan Road, R. D. 3, Box 11 aug 9-21.

WANTED! Be sure you see Charlie at the Star Saturday afternoon and evening, August 17th. 8-9-21.

WANTED! The United States Army owns a patent for wireless equipment for aeroplanes that weigh 7 but seven pounds and will transmit messages seven miles.

T. W. Mather & Sons WESTMINSTER'S LEADING STORE

REDUCED PRICES ON Needed Summer Goods!

\$3.00 Misses' Gingham, Dresses. \$2.48

Dresses for misses' from 14 to 20 year sizes. The patterns are this season's best plaids, made up in attractive styles, extra value at \$2.48.

WASH SKIRTS REDUCED.

Several dozen new white skirts in very pretty styles, all sizes from 25 waist to 36 inch waist at the following reductions: \$3.50 Wash Skirts reduced to \$2.65. \$2.00 Wash Skirts reduced to \$1.69. \$2.50 Wash Skirts reduced to \$1.95. \$1.50 Wash Skirts reduced to \$1.18.

Muslin Underwear Bargains.

These under Muslins were made up when muslins were very much lower in price than at present, so we offer you these bargains: \$2.00 value Ladies Gowns \$1.50. \$1.50 value Ladies Gowns \$1.00. \$1.00 value Ladies Gowns 75c. 50c Ladies Drawers 39c. 39c Corset Covers 29c. 75c Corset Covers 68c. 50c Brassiers 39c.

Two Corset Specials.

Corsets are about to make another big advance in price, we offer these two styles at just about wholesale cost to-day: \$1.25 value Corsets for \$1.00. \$1.00 value Corsets for 75c.

Boy's Wash Suits.

We are headquarters for these goods. Lots of attractive styles in white and colors at \$1.25, \$1.50, and \$2.00.

Boy's Khaki Blouses 98c.

These are much in demand and very scarce. These are made of fine khaki chambray, genuine khaki color, in sizes 7 to 15 at 98c.

Boy's Khaki Pants \$1.25

Just receive a new lot of the best khaki pants we have ever offered. Heavy weight, genuine olive drab in color, and made up strong and full size, 8 to 17 year sizes at \$1.25.

\$5.00 Ladies' Rain Coats, at \$3.98

Tan colored ladies' rain coats, all sizes, value \$5.00, this special lot for \$3.98.

SEWING MACHINES



Home sewing these days is an absolute necessity. With a good machine and a Butterick Pattern home sewing is a pleasure. You cannot buy a better sewing machine than the Standard. Every one we sell sells another. As yet we have made no great advance in price. See the new Standard models here for immediate delivery. Every one fully guaranteed by the manufacturers and by us. Best Standard Rotary \$40.00. Standard Rotary Electric, \$45. Standard Cleveland, Vibrator \$25.00.

T. W. Mather & Sons, Westminster, Md.

Scholarship Vacancies

There will be an examination of College entrance grade to compete for the following Senatorial Scholarships on August 24th, at the office of the Board of Education: Western Maryland, board and tuition, one male (or female), Washington College, tuition and text books, one male; St. John's College, board and tuition, one male. There is also a Scholarship vacant good for three years at the Maryland School of Arts. No examination is required. For further information apply to the BOARD OF EDUCATION OF CARROLL COUNTY, Westminster, Md. Aug 10-21.

WANTED AT ONCE!

A man to drive team and do general farm work; salary \$50.00 per month; house free. Apply to JOHNIE E. BEASMAN, aug 9 Sykesville, Md.

WANTED!

MEN AND BOYS For Machine Work. Apply to MR. A. H. KYLER, Supr., THE FRED H. KNAPP CO., Westminster, Md. aug 9, 21.

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