

Money Deposited Is Money Saved---Money Spent Is Money Gone

COME IN NOW AND JOIN OUR NEW

# CHRISTMAS CLUB

DEPOSIT SOME MONEY EVERY WEEK---THAT IS OUR PLAN

10c 5c 2c 1c

will start you  
in **OUR**  
**CHRISTMAS**  
**CLUB**

Come in and Join.

### MONEY EARNERS:

Sure, you are going to need money next Christmas—but will you have it?

You will when you come in and join our Christmas Club which gives you a systematic plan for depositing money regularly.

From their earnings, men and women are in a position to deposit \$1, \$2, \$3, \$5, \$10, \$20 or more each week without inconvenience to themselves.

To have money for next Christmas or any other purpose, join our Christmas Club. JOIN TODAY.

### Business Men

Business men are urged to encourage their employees to join our Christmas Club and to explain to them that it is a weekly method for banking money. Thrifty employees are the most valuable to their business.

JOIN OUR CHRISTMAS CLUB TODAY

25c 50c \$1 \$2 \$5 \$10 \$20

will start you  
in **OUR**  
**CHRISTMAS**  
**CLUB**

Come in and Join.

What the different Clubs will amount to in 50 weeks

INCREASING CLUB PLAN		
1c Club	Deposit 1c 1st week, 2c 2nd week. Increase 1c each week—in 50 weeks	\$ 12.75
2c Club	Deposit 2c 1st week, 4c 2nd week. Increase 2c each week—in 50 weeks	25.50
5c Club	Deposit 5c 1st week, 10c 2nd week. Increase 5c each week—in 50 weeks	63.75
10c Club	Deposit 10c 1st week, 20c 2nd week. Increase 10c each week—in 50 weeks	127.50

EVEN AMOUNT CLUB PLAN		
25c Club	Deposit 25c each week—in 50 weeks	\$ 12.50
50c Club	Deposit 50c each week—in 50 weeks	25.00
\$1 Club	Deposit \$1 each week—in 50 weeks	50.00
\$2 Club	Deposit \$2 each week—in 50 weeks	100.00

EVEN AMOUNT CLUB PLAN		
\$5 Club	Deposit \$5 each week—in 50 weeks	\$ 250.00
\$10 Club	Deposit \$10 each week—in 50 weeks	500.00
\$20 Club	Deposit \$20 each week—in 50 weeks	1,000.00
\$100 Club	Deposit \$100 each week—in 50 weeks	5,000.00

YOU CAN BEGIN WITH THE LARGEST PAYMENT AND DECREASE EACH WEEK

### How to Join

Look at the different Clubs in table above and select the one you wish to join, the 1c, 2c, 5c, 10c, 25c, 50c, \$1.00, \$5.00, \$10.00, \$20.00 or more; then come to our bank with the first weekly deposit. We will make you a member of the Club and give you a Christmas Club Pass Book showing the Club you have joined.

### Why We Have Our Christmas Club

It is part of the business of our Bank to encourage thrift and to teach economy. In no better way can we render service to all of the people of this city and community than by giving them a definite plan for saving their money. Our Christmas Club is just such a plan.

We Pay 4 Per Cent. Interest on Christmas Club Accounts

## Farmers and Mechanics National Bank

Savings Accounts Pave The Way For Future Needs and Success.

The First National Bank of Westminster

Pays 4 Per Cent. Interest on Savings Accounts

One Dollar will start an account and deposits no matter how small or large can be made whenever convenient and money can be withdrawn whenever needed.

A splendid thing for Boys and Girls and older folks to build up a permanent Savings Account with the Strong, Conservative, Progressive, Well Managed First National Bank.

4 Per Cent. Interest on Time Deposits.

You will find checking account with this Bank convenient and satisfactory.

The First National Bank of Westminster  
WESTMINSTER, MARYLAND

## NEW MAXWELL

### First Showing

Of the First Touring Car Designed and Produced Entirely by the New Maxwell Organization, a car which reveals, at a glance, such a wealth of beauty and goodness that the price seems almost unbelievable.

- Cord tires, non-skid front and rear; 31x4 inch.
- Disc wheels demountable at hub and rim.
- Unusually long springs promote comfort, tire economy, roadability.
- Alumite lubrication.
- Drum type head lamps, nickel trimmed.
- Real leather upholstery.
- Side curtains open with doors.
- Special curtain compartment in back of front seat.
- Carefully tailored top of high grade waterproof material.
- New steering comfort.
- Plate glass window in rear curtain.
- Motor driven horn.
- A powerful four cylinder motor quiet and unusually free from vibration, economical.
- Car is lower, without sacrifice of head room. Greater comfort. Smarter appearance. Body is larger.
- The above is just a portion of the high grade equipment that is used on the New Series Maxwell. Come in and see it. You will be surprised.

## Studebaker

The popularity of the Studebaker Car is well known to all the most popular car in its class. We can supply you with three sizes in this six cylinder car, and every type of body on each size, making the most complete line on the market to select from.

### This Is A Studebaker Year!

The factory has made and sold more cars than any other factory, except the Ford.

The Studebaker and New Series Maxwell gives us a line of cars that have no equal in their class. We invite you to look them over and judge for yourself.

Telephone or write us for prices.

## KLEE & HOFF,

East Main Street, P.O. Box 28 Westminster, Maryland

Dec 9-47

### PRIZE WINNERS IN BASS CONTEST

The special bass contest held by the Forest & Stream Club, giving prizes to those who caught the largest bass in Maryland waters from July 19 to December 1st, just closed and the winners were invited to the home of H. L. Hobby last Monday, and after spending a very enjoyable evening the prizes were awarded by Vice-president, J. A. Mitten, as follows:—

First, Jas. M. Stoner, 3-pound, two woolen blankets, Home Woolen Mills Co.

Second, Dr. Glen W. Horner, 2½ pounds, Mansfield line, G. H. Mansfield Co. and Durham Duplex Razor, Durham Duplex Razor Co.

Third, Arthur M. Zille, 2 pounds, Mansfield line, G. H. Mansfield Co.

Fourth, M. E. Campbell, 1½ pounds, Oliver & Gruber Glow Worm, Oliver & Gruber.

Fifth, H. L. Hobby, 1 pound 10 ounces, Forest & Stream Tobacco Pouch, Forest & Stream.

Sixth, George R. Babylon, 1 pound, 2 ounces, Ideal Fishing Float, Ideal Fishing Float Co.

This is one of the best contests held by this Club. Many nice bass were caught that were too small to be winners. Bass fishing seems to be improving although bass fishermen are increasing in numbers. This is a good healthy clean sport and should be enjoyed by more.

For though my Portland Me did love I threw my Portland Ore.

The passenger rates on the W. M. R. R. will be reduced January 1st. The reduction is so little that you will hardly notice it.

### WHAT IS A CHRISTMAS CLUB

The Christmas Club which the Farmers & Mechanics National Bank has just installed is worthy of the attention of every man, woman and child in our community.

It affords a systematic method for saving money. It is surprising how a start with these four amounts will count up to a nice tidy sum in 50 weeks.

You can start with 10 cents and increase your payment of 10 cents per week for 50 weeks. The largest payment is only \$5.00 yet next Christmas you will have \$127.50.

Start with 5c—Increase 5c each week—next Christmas you will have \$63.75.

Then there is the Club for the little folks and the baby. Start with 2c, increasing the payment 2c each week and you will have, at the end of 50 weeks—\$25.50.

Start with 1c—you will have \$12.75.

Of you can start with the largest deposit and decrease your payments each week.

Then there are the "even amount or fixed sum" Clubs. Start with 25c, 50c, \$1.00, \$2.00, \$5.00, \$10.00 or \$20.00. Deposit this same amount each week and at the end of 50 weeks, you will have from \$12.50 to \$1,000.00. Figure this out for yourself.

The Christmas Club is a good thing for every one in our community, from baby up.

All or a part of this money can be drawn out of the bank next Christmas, or all or part of it can remain on deposit in the bank to start a regular account.

The Farmers Mechanics National Bank will be very glad to have any one come in and receive a Christmas Club bank book, which shows how much is to be deposited and when and how much the various Clubs will amount to.

This campaign for thrift is certainly to be commended and the Farmers & Mechanics National Bank is to be congratulated for offering such an attractive system to every one for saving money.

During the past few weeks "Disarmament" has been the main topic of conversation among millions. Chas. M. Schwab, the Steel Magnate, made a speech in New York City, declaring that War is against industry that is permanent in making a nation. Though only an individual his words will bear weight, as he said that his war-making machinery would better be at the bottom of the sea.

### WEDDINGS

#### LEATHERWOOD—NAILL

A pretty, but quiet wedding was solemnized at the home of Mr. and Mrs. Harvey E. Naill, on the evening of November 24, at 6 o'clock, when their daughter, Helen Elizabeth, became the bride of Mark Leatherwood, of near Woodbine. The ceremony was performed by Rev. Frank R. Isaac, Jr., in the presence of the members of the immediate families. The wedding march was played by Mrs. F. R. Isaac. A reception was held after the ceremony and was largely attended. The bride received many useful and handsome presents. Mr. and Mrs. Leatherwood will reside at the home of the groom, near Woodbine. Those present: Rev. and Mrs. Frank R. Isaac, Jr., Mr. and Mrs. Harvey Naill, Mrs. Minnie Leatherwood, Mr. and Mrs. John B. Fleming, Mr. and Mrs. Harvey Goshell, Miss Cora Baker, Mr. and Mrs. George Klein, Mr. and Mrs. Harry Rhinecker, Mr. and Mrs. Orla Ghanan, Mrs. Wm. Chaney, Mr. and Mrs. Raymond Etzler, Mr. and Mrs. Charles Wagner, Mr. and Mrs. Samuel Lease, Mr. and Mrs. J. Edward Chaney, Mr. and Mrs. George Geimes, Mr. and Mrs. Monroe Chaney, Mr. and Mrs. Herman Moxley, Misses Lois Moxleyworth, Daisy Leatherwood, Genevieve Naill, Elizabeth Naill, Elizabeth Chaney, Frances Moxley, Ella Belle Ghanan, Melars, John Naill, Albert Haines, Russell Leatherwood, Lewis Klein, Carl Chaney, Guy Leatherwood, Claude Naill, Russell Klein, Edgar Rhinecker, Marvin Moxley, Edward Chaney, Jr., William Lease, Spencer Chaney, Wesley Leatherwood, Fred Goshell, Roland Naill.

#### SMITH—DUVAL

A very quiet wedding was solemnized when Mr. J. Paul Smith, son of Mr. and Mrs. Joseph W. Smith, this city and Miss Susan Duval, daughter of Mr. and Mrs. Charles A. Duval, of Upper Marlboro, were united in marriage. The ceremony was performed on Tuesday, December 6, at the home of the bride, Mr. and Mrs. Smith will reside in Upper Marlboro.

#### MANN—LEPPO

Carrie B. Lepko and John L. Mann, of near Patapsco, were married on Tuesday evening, December 8, at 7 p. m., at the Carrollton Church of God parsonage, by the pastor J. L. Masemore. A reception was given at the bride's home after the ceremony. Their many friends wish them a happy and prosperous life.

#### TAYLOR—DOTTOR

Annie E. Dottor, of Thurmont, and Norris C. Taylor, of Carrollton, were married on Saturday evening, December 10, at 7 p. m., at the Carrollton Church of God parsonage by the pastor, J. L. Masemore. The bride and groom each enjoy a large circle of friends in their respective communities, who wish them a happy and prosperous life.

### DEATHS

#### HYSER

Samuel S. Hyser, died December 6 in Littlestown, of a lingering illness of Bright's disease, aged 84 years. Mr. Hyser was married three times. His first wife was Miss Georgia Harner, who died in 1885. In 1887 he was married to Miss Elizabeth Ridinger, who died in 1903. He married again to Mrs. Jennie Keefer Wolf, who survives, with the following children by the first wife: Howard Hyser, of Kamp's Station; Mrs. Philip Mummet, of near Littlestown; Ernest, of Taneytown; Mrs. Mervin Spangler, of near Harney, and Mrs. Calvin Bowman, of Littlestown. By his second wife, he is survived by the following children: Mrs. Felix Florence, of near Two Taverns; Mrs. Clinton Harner, of Littlestown; Mrs. Charles Harner, of near Brantown; Alvia, of near Littlestown; Mrs. Clyde Ober, of near Harney; Clarence and Ralph, of near Hanover. One brother, Benjamin, and two sisters, Mrs. Ella Bowers, of near Harney, and Mrs. Harvey Storer, of Gettysburg, also survive. Funeral was held Friday morning with services in St. Paul's Lutheran Church. Interment in Mt. Carmel Cemetery, Littlestown.

#### SHADLE

Mrs. Emma R. Shadle, wife of Frank L. Shadle, of Littlestown, died December 12, 1921. She was confined to a chair, being unable to be in a reclining position. She was aged 52 years, and is survived by her husband and the following children: William Shadle, of near Littlestown; Mrs. Harry Fleckinger, of Hanover; Harry, John, Roger, Helen, Richard and Joseph, at home. Also by her father, Lewis Hailey, of Union Mills; two sisters, Mrs. Milton Bink, of Dixon Mills, and Mrs. Della Howell, of Hanover, and two brothers, Franklin Hailey, of Westminster, and Robert Hailey, of York. Funeral Saturday morning with services by Rev. Samuel Strain and interment in Mt. Carmel Cemetery, Littlestown.

#### HAWK

Elmer E. Hawk died at his home, near Taneytown, December 2nd, aged 69 years. Funeral services were held at his home December 5, by his pastor, Rev. Wilbur Shipley, assisted by Rev. Wachter, interment in Piney Creek cemetery.

He is survived by his wife and four children, Mrs. Birdie Bowers, of near Taneytown; Mrs. Charles Shildt, of near Harney; Mrs. John Sautz, of Barlow, and Miss Beulah, at home, also by his aged mother, Mrs. Mary Hawk, of near Taneytown; and three brothers, Harry G. Hawk, of Hanover; William Hawk, of Baltimore, and Robert Hawk, of Woodbine. C. O. Fuss & Son funeral directors.

#### BOSSEM

Albert W., aged 2 years and 8 months only child of Mr. and Mrs. Wm. Bossem, died at their home in Boring, Baltimore county, on Sunday evening. His funeral was held on Tuesday afternoon at Pleasant Grove Methodist Episcopal church. Rev. W. B. Heavener officiating, assisted by Rev. Sinclair C. V. Tipton & Son funeral directors.

### ANIMALS AT THE WHITE HOUSE

Of course, poppies were prominent when children were there to see them. When Roosevelt and his family were there, such animals as Pheasant rats, Badgers, Guinea Pigs, Horned Frogs, Macaws, Eagles, Owls, Alligators, Tame Snakes, carried in the pockets of the Roosevelt boys and some others. When Wilson was there, no children were living there to enjoy "Blackie," a beautiful stray, black cat, but when it suddenly became ill, President Wilson had it removed to the Cat Hospital and personally paid all the expenses.

### AN AMERICAN JERUSALEM

Once Jerusalem in Asiatic Turkey was considered the stronghold of the Jews. Now, out of 15,000,000 Jews in the world, New York City and vicinity have nearly 1,500,000. Every sixth person you meet is a son of Lyvel Washington Irving College in New York City, the largest in the world, has 6,000 students, 90 per cent being Jews. There are Jewish Congressmen, Governors; even the "New York World" has a Jewish owner. Do not Jews ever attend protestant churches? They marry people of other denominations.