

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will start an account and deposits no matter how small or large can be made whenever convenient and money can be withdrawn whenever needed.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

**A BANKING INSTITUTION FOR THE PEOPLE**

Visitors visiting this Institution have often remarked as to the number of accounts we have in our Saving Department.

We take this as evidence that this Institution is popular with the people.

**We pay 4 Per Cent. on Saving Accounts.**  
and interest is compounded semi-annually.

**We Pay 4 Per Cent. on Certificates of Deposit.**

ON ACTIVE OR CHECKING ACCOUNTS WE PAY 3 PER CENT. ON DAILY BALANCES ON SUMS OVER \$500.00, AND INTEREST IS CREDITED EVERY MONTH.

Will be glad to have you call and discuss the question of saving with you and will appreciate your account, whether large or small.

**WESTMINSTER DEPOSIT & TRUST COMPANY**  
Capital, \$100,000.00. Surplus & Undivided Profits, \$159,000.

**F. A. Sharrer & Son**

J. FRANCIS REESE, Prop.

**Funeral Directors & Embalmers**

Courtesy Efficiency Service

DAY AND NIGHT PHONES 117

**Automobile Equipment**

**BANKARD & SON**  
Funeral Directors  
AUTO EQUIPMENT  
Phone: 294

**Wanted at Once**

Young lady to attend to books and to act as Cashier. Must be able to use typewriter with accuracy and speed, and to have knowledge of bookkeeping.

Apply by letter in own handwriting to Edwin S. Gehr, care of D. S. Gehr. State salary expected.

**D. S. GEHR**

The Hardware Man on the Corner. Westminster, Md.  
dec30-1f

PATRONIZE OUR ADVERTISERS.

**ASBESTOS**  
Through the effort of the postmaster and his assistant, the citizens of Asbestos, assisted by the citizens of Pinksburg, a new year's purse of \$31.25 was raised for our veteran mail carrier, Chas. Kelley, in appreciation of his valuable services for the past thirty-five years. He was overjoyed when the money was presented to him, as it was an entire surprise to receive same at such strenuous times. I want to thank one and all who contributed to my new year's purse, and wish all a happy and prosperous new year. Charley Kelley.

Miss Emma Freberthauer, of Tannery, has returned home after spending a few days with her brother, Mr. James Freberthauer, of Asbestos.

Mr. Guy Smith took an extended trip to Trouble Hill Monday evening and spent a very pleasant evening with his friend.

Mr. Harry Peeling, of Asbestos, met with a very serious accident last week. While sawing wood with a hand saw, the saw became overheated and his hand was burned severely before water could be applied.

Mr. Percy Barns, of Carrollton, has moved to his new home in Asbestos.

Mr. Emory Zepp hired Mr. Jas. Freberthauer with his engine and saw to saw his winter wood, but the engine began to buck, so Mr. Zepp had the luck to saw his wood on the buck.

Mr. Jacob Miller and Mr. George Peeling, of Asbestos, expect to take an extended trip to Glen Falls, but they found that waiting was too much like work so they decided to spend their leisure hours at home.

Any man can have his own way if he agrees with his wife.

**FLOWERS**

America spends annually for cut flowers more than \$12,500,000. Chicago is the greatest flower market in this country, perhaps in the world. Roses and carnations are the florists' most popular flowers. There are 15,000 hot houses devoted to flowers, making 1,000 acres under glass.

January 1st, 1922

**Dissolution of Partnership**

Notice to Creditors and The Public

THIS IS TO CERTIFY, that the partnership heretofore existing between Smith and Reifsnider at Westminster, Carroll County, Maryland, has been dissolved by mutual consent as of December 31st, 1921. Mr. John L. Reifsnider, Jr., has succeeded to and will continue the business and has taken over all the stock in trade and other property, and has succeeded to the good-will of the business, and has assumed the payment of all the debts, obligations and liabilities of the partnership and business as shown on the books of said firm at the close of business at midnight on December 31st, 1921. All debts due the said partnership shall be paid to Messrs. Joseph W. Smith and John L. Reifsnider, Jr., jointly, and all debts owed by the partnership, as shown on the books of said firm at the close of business at midnight on December 31st, 1921, shall be paid by Mr. John L. Reifsnider, Jr.

JOSEPH W. SMITH,  
JOHN L. REIFSNIDER, JR.

Test:  
Nathan H. Baile,  
Lamotte Smith.

**Sullivan Farm Agency**

Farms, Town Properties,  
Building Lots.

**MILTON A. SULLIVAN**  
AGENT  
51 W. Main Street  
Westminster, Maryland.  
Bell Phone 218

**2 Automobiles For Sale.**

One Willys 6 Cylinder, 5 Passenger Touring Car. Been run about 7,000 miles. First Class Condition.

One Paige 6 Cylinder, 4 Passenger Sport Car. Excellent Condition.

**E. O. WEANT,**  
Westminster, Maryland.  
dec 23 3t

**DR. J. FRED. WAESCHE**  
**DENTIST**  
Arcad Building. SYKESVILLE, MD

**DR. E. C. ROYER**  
Chiropractor

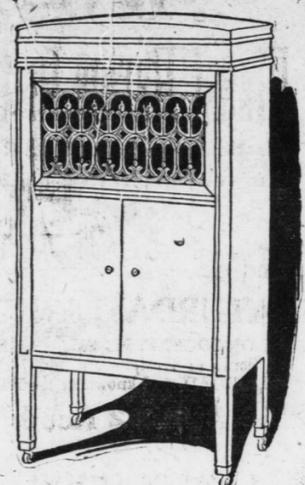
Tuesdays and Saturdays  
Hours: 10-12 a. m. 1-4 p. m.  
17 Park Ave. Westminster, Md  
C. & P. Phone 108-M. sept 10

**DR. GEO. E. BAUGHMAN**  
**SURGEON DENTIST**

ALL BRANCHES OF MECHANICAL DENTISTRY A SPECIALTY.

CROWN AND BRIDGE WORK.  
PAINLESS EXTRACTING  
GOLD AND ENAMEL FILLINGS.  
ALL WORK GUARANTEED.

Office 114 E. Main St., Opposite Union National Bank,  
WESTMINSTER, MD



Sheraton Upright

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**The GRANBY PHONOGRAPH**

represents the best that money can buy. The rich, resonant tone—the handsome and distinctive appearance—the perfection of motor design, are leading Granby points of merit which will greatly appeal to you.

Art Craftsmanship and Utility are wonderfully combined in this master musical instrument.

Plays all records artistically. Lifetime construction. An instrument that will prove the very best investment for the home that you could possibly make.

The spirit of music—as interpreted by the Granby—should be in your home—now.

Come to our store—Today. Hear your favorite selection on the Granby. And remember—the price is unusually attractive. Terms to suit.

**NACE'S MUSIC STORE, INC.**  
Hampstead, Md. Hanover, Pa. Westminster, Md.  
Gettysburg, Pa. Manchester, Md.

**BLOOM**  
Sunday morning, January 8, was a very busy morning at Salem Methodist Episcopal church. The regular benevolent work for the year, sermon by the pastor on the work and the organization of a Bible class. All seemed to be the order of the morning, to which all were interested and faithful to their duty. The Bible class was organized and the officers elected were as follows: President, Harvey L. Frizzell; Vice-president, J. Byron Gantt; Secretary, William Y. Frizzell; Treasurer, Jesse Blair. Along with the Bible work their has been a Junior work planned for the younger ones, who can attend during the winter months. Their work is very interesting. Services 10 o'clock Sunday morning.

Mr. Robert Brillhart and brother were entertained at the home of Mr. and Mrs. Harvey L. Frizzell, while in this community collecting insurance. Mr. John L. Freyman has purchased a new truck.

The fourth quarterly meeting of Winfield circuit will be held Thursday, January 26, in the afternoon.

Do not forget the Ladies' Aid meeting at Salem Methodist Episcopal Church on Saturday afternoon. The business of the year will be transacted and the election of officers for the ensuing year.

**PLEASANT GROVE AND REESE**  
The Sunday school was reorganized last Sunday morning and the following officers were elected for the year: Superintendent, John Magee; Assistant Superintendent, Wilbur Arnold; Secretary, Holmes Lockard; Treasurer, Miss Fannie Caple; President Missionary Society, Miss Mollie Read; Assistant, Mrs. Wilbur Arnold; Secretary, Miss Ada Conway; Treasurer, Ira Dorsey, Jr., Superintendent of Sunday school Temperance Work, Mrs. U. H. Shipley, to name her secretary and treasurer. Sunday school librarian, Mrs. W. Arnold.

Last Sunday was the regular Mission Day and Mrs. Herbert Myerly had a reading and Mr. Wilbur Arnold sang a solo. Ladies' class No. 1, kept banners for another month. Collection amounted to \$9.38.

Ladies' Aid meets this Saturday afternoon at the home of Mrs. Wilbur Arnold. All come out. Election of officers.

The next of the series of sermons will be on "Faith."

The 4th quarterly conference will be held at the parsonage, on Friday afternoon, February 17.

Mr. Clayton Green spent a few days last week with a soldier friend at Mt. Sovere.

Mrs. Butler Gorsuch was given a surprise by her friends, on her birthday, January 7. The guests were as follows: Mr. and Mrs. Butler Gorsuch, Mr. and Mrs. Lewis Gorsuch and son, Edwin, Mr. and Mrs. Chas. Green, Mr. and Mrs. Howard Taylor, Mr. and Mrs. Charles Miller, Mr. and Mrs. Wilbur Arnold, Mr. and Mrs. Herbert Myerly, daughter, Theresa, Mr. and Mrs. Magee, Mesdames Mary Miller, Ed Green and Sadofsky, Misses Mabel Read, Jessie Matthews, Ida Green, Zel Green and Florence Myerly, Messrs. Walter Miller, Herman Morgan Myerly. It was a complete surprise to Mrs. Gorsuch. She was the recipient of many beautiful and useful presents. At a late hour refreshments of cake, cream, candy and nuts were served in abundance. All left for their homes after wishing Mrs. Gorsuch many happy returns.

**DIZZINESS IS ANNOYING**  
As Many Westminster People Know Too Well.

When the kidneys are weak or disordered, they fall behind in filtering the blood of poisons. As these poisons attack the nerves, the result is felt in spells of vertigo, just as drunkenness will make a man dizzy from the poisoning of alcohol. Dizziness, headache, backache and irregularity of the kidney secretions are all signs of weak or disordered kidneys and should not be neglected. Use Doan's Kidney Pills, the home-endorsed kidney remedy. Read this Westminster resident's statement:

"Mrs. Grover Cole, 23 Johns St., says: 'My kidneys were weak and I had severe backaches and dull pains across my kidneys so I could hardly get going. When I stooped I became dizzy and spots floated before my eyes. My kidneys acted too often. A friend advised me to use Doan's Kidney Pills, and they helped me from the first. I continued to use them until I was free from all signs of kidney trouble.'

Price 60c, at all dealers. Don't simply ask for a kidney remedy—get Doan's Kidney Pills—the same that Mrs. Cole had. Foster-Milburn Co., Mfrs., Buffalo, N. Y.

**A "balanced diet" may sound confusing to many people**  
*The facts, as explained here, are simple.*

The secret of a "balanced diet" is to have food containing all the elements needed for proper nutrition. These elements are protein, to nourish the tissues; starch and sugar to furnish energy; fat to supply heat; and mineral salts to provide the material necessary for building nerves, brain, and tooth and bone-structure.

Grape-Nuts, the nourishing cereal made of whole wheat flour and malted barley, served with cream or milk, is a complete food for young and old alike.

Go to your grocer today and get a package of Grape-Nuts. Eat it with milk or cream for breakfast; or with stewed fruit, jelly or jam, as a delicious dessert for lunch or dinner.

Every member of the family will relish this palatable and nourishing food—

**Grape-Nuts—the Body Builder**  
"There's a Reason"

Made by Postum Cereal Co., Inc., Battle Creek, Mich.