PARTY AT MORGAN.

A party was given by the young lady employees of Morgan Canning Co., at the home of Mr. and Mrs. Clifford Davis, at Morgan, on the evening of November 1st. An enjoyable evening was spent in dancing, games and music. Refreshments were served in abundance and all voted the first annual party of Morgan Canning Co. a great success. The committee in charge of arrangements were Mrs. Stella Gosnell, Misses Mary Day and Hazel Haugh.

Among those present were Mr. and Mrs. Clifford Davis, Mr. and Mrs. Atley Davis, Mrs. Alberta Gosnell, Misses Nellie Clin, Otie Clin, Ella Leatherwood, Margaret Leatherwood, Hazel Hough, Mary Day, Elsie Davis, Catharine Davis, Ethel Day, Goldie Gosnell, Margaret Davis, Maud Davis, Esther and Myrtle Pickett, Messrs. Levi Frizzell, Charles Gosnell, Harry Frizell, Mehrle Morgan, Chas. Campbell, Chas. Keeter, Ralph Dorsey, Carl Ion King, Tolly and Aaron Gartrell, Willie Leatherwood, Samuel Leatherwood, Weldon Gosnell, Norman Clin, Parker Hough, William Haugh, Jerry Hamiller, Francis Grimes, Edwin Harrison, Dewey Davis, Dewey Hess, Austin Davis, Owen Fowble, Vernon Fowble, Peter Porter, Bowman Gann, Jesse Haugh, Howard Frizzell, Floyd Barnes, Earl Welch, Austin Haines, Andrew Miles, Alvin Hood, Paul Rigler, Ollie Leatherwood, James Pickett, Willie Day, Masters Raymond, Albert and George Gosnell, Little Misses Madeline and Gladys Davis.

BETHEL HEIGHTS

Those who visited Mrs. Jane Taylor and family Sunday were Mr. and Mrs. Gussie Yockel, of Baltimore, Mrs. Annie Trsler, Master Gerald Trusler, of Baltimore; Miss Mary Pallham, of Oakland; Miss Emma Brown, of Westminster, and Mr. and Mrs. Bertie Taylor and son, Luther, of Bethel Heights, and Mr. John Storp and son, John, of Sandyville.

The stork left a fine baby girl at the home of Mr. and Mrs. James Shilling Sunday night. Both mother and daughter are doing fine.

Mrs. Randolph Taylor spent Tuesday at the homes of Mrs. Jane Taylor and Mr. Gertie Taylor.

Rev. J. L. Masemore and family, Mr. and Mrs. Randolph Taylor and Mrs. John H. Parker, of Norristown, Pa., were entertained Sunday by Mr. and Mrs. Oscar N. Taylor, of Westminster.

Mr. William A. Lockard and family and Mr. and Mrs. Randolph Taylor visited Mrs. Amanda Lockard, of Westminster, Sunday afternoon.

Mr. Norris Taylor is confined to his home with the grip.

Mr. Russell has just finished another new hen house 20 by 70 feet.

Mr. Nimrod Green is shipping squabs to New York City.

The Ladies' Aid met at the home of Mrs. Joseph Baust Saturday afternoon, with a good attendance. Money received was $46.78. The hostess served ice cream and cake. Every one enjoyed themselves.

Evangelistic services at the Church of God are still in progress. The interest is good. The attendance good also. We are very glad to hear that so many young boys and girls are giving their hearts to the Lord so young. Mrs. Parker certainly is a fine speaker. She is a truly devoted Christian woman. In her own peculiar way she explains and teaches the Bible that all who hear her can understand it. A cordial invitation is extended to all to come. Services beginning promptly at 7.30 each night. Regular services next Lord's day as usual.

Do not forget our Harvest Home and Thanksgiving services which will be held Sunday, November 26. Let all the members be ready and doing and bring in the fruits of the season. Any thing that you bring will be appreciated. Let us make it as attractive as possible.

Mr. and Mrs. Lionel Lockard and daughter visited Mrs. Lockard's sister, Mrs. Harry Utz, Tuesday afternoon.

We are very thankful for the fine shower of rain we had Monday night. It makes the grain grow and look beautiful.

CARROLLTON

Services in the Church of God on Sunday as follows: Sunday school at 9.30 a. m. Preaching at 10.45 by Mrs. Parker of Norristown, Pa. L. T. L. at 6 o'clock. Junior and Senior Christian Endeavor at 6.30 p. m. and preaching services at 7.30. Mrs. Parker will preach again in the evening. A very cordial invitation is extended to everybody to attend all these services. Don't fail to come out and hear Mrs. Parker. She has brought wonderful messages. Evangelistic services each evening next week except Saturday. The meeting has been a wonderful success up to this time, being ten conversions up until Tuesday evening.

The Aid was well attended at Mrs. Josepit Baust's on Saturday. Over $46 was taken in. The next meeting will be held at the home of Mrs. Jacob Caple.

The Thanksgiving Harvest Home services wil be held in the Church of God on November 26. Each member and friend of the church and community are requested to bring something toward this Harvest Home donation. Also everybody is invited to be present. Let us try to make this the "best yet."

Congratulations to Mr. and Mrs. James Shilling on the birth of a new daughter on Sunday evening.

Quite a number of ourfolks attended the parade in Westminster on Sunday. Rev. Walck spoke in the Methodist Protestant Church. Among the many good things he said, "Why not make it Sunday School day and have the ladies' and children take part also. Who will second this motion?"

"Uncle" Kimmey Evans is still among the sick. Glad to report that the other sick are improving.

The families of Dr. G. Lewis Wetzel and C. Irving Kroh, of Silver Run, traveling in Mr. Kroh's large touring car, made a week's end trip to Washington, Alexandria and Mt. Vernon.

At Kelbaugh's lumber sale, at Union Mills, last Saturday, the slab pile, estimated at over a hundred cords of wood, was purchased by John W. Humbert for $204.

UNIONTOWN

Mr. and Mrs. B. L. Cookson entertained at dinner on last Wednesday Mr. and Mrs. Ezra Smith, of Chambersburg; Mrs. Joseph Dingle, of Cascade; Mrs. Martha Singer and Mrs. Mary C. Cookson, of Uniontown.

Mr. and Mrs. Jacob Price sold their household goods on Saturday. Mr. Price has gone to Bark Hill to make his home with his daughter, Mrs. George Bostion, and Mrs. Price, to Baltimore to make her home with their grandaughter, Mrs. Bernard Pinning, and family.

Mrs. Norman Myers and son, Billy, of New Windsor, visited her sister, Mrs. Frank Haines, the past week.

Mrs. Cummings, who has been visiting in Baltimore for several weeks, returned home on Saturday improved in health.

Mr. and Mrs. Ezra Smith, of Chambersburg, visited Mr. Smith's sister, Mrs. Martha Singer, the past week. They were entertained at dinner by Mr. and Mrs. B. C. Cookson.

Rev. Nicholson, of Cambridge, who was with us for ten days, preached night after night, giving strong forcible sermons containing much food for thought.

Mrs. G. W. Baughman, of Philadelphia, spent the week's end with her daughter, Mrs. H. B. Fogle and family.

Prof Norman Eckard, of Baltimore, was the guest of his sister, Miss Laura B. Eckard, on Sunday.

Mr. and Mrs. Benjamin Wann, of near Belair, are visiting Mrs. Wann's parents, Mr. and Mrs. Milton Shriner. We wish Mr. and Mrs. Wann a happy journey through life.

Mr. and Mrs. Roscoe Dubbs, of Hanover, was the guest of her parents, Mr. and Mrs. Milton Shriner, on Sunday.

friends in Union Bridge this week.

Mr. and Mrs. John Burall visited their son in Westminster on Sunday.

Rev. J. H. Hoek, the news pastor of the Church of God, and his family, arrived on Wednesday and were given a reception at the parsonage on Friday. Quite a large number of members were present to welcome the new pastor and his family.

Mr. and Mrs. B. L. Cookson were the guests of Mr. and Mrs. John Mitten, of Westminster, on Sunday.

Uniontown Lutheran pastorate, J. Edward Lowe, Jr., pastor—Immanuel (Baust)—Sunday school 9.30 a. m. Worship and sermon 10.30 a. m.

St. Paul's (Uniontown)—Sunday school 9.30 a. m. C. E. 7.00 p. m. Worship and sermon 7.30 p. m.

Mt. Union—Sunday school 9.30 a. m. C. E. 7 p. m.

Uniontown Circuit, Church of God, pastorate, J. H. Hoke—Sunday school 9.00 a. m. Preaching service 10.15 a. m. Subject, "The Ark As a Type of Christ."

Preaching service at Wakefield Bethel 2.30 p. m.

Evening preaching service at Uniontown 7.30 p. m. Subject, "The Transfiguration." Come and hear the Gospel. All welcome.

SYKESVILLE

Mr. Earl Carter, who is employed in Southern Maryland on road construction, received a broken arm cranking an automobile one day last week.

Parent-Teacher Association was well attended last Monday, at high school rooms. The number of high school students, 55, is very encouraging.

Miss Mildred Potter, of Baltimore, spent the weeks end with her cousin, Mrs. R. R. Bennett, Jr.

Quite a number from here went to Westminster Sunday for the Sunday school demonstration.

Mr. and Mrs. Frank Stuhl and family and Miss Helen Stevens, of Arbutus, visited Mr. and Mrs. Harry Hesse Sunday.

Mr. Walter Hawkins is moving his family to Westminster. We are sorry to have Mr. Hawkins leave our community.

A bunch of young men around her are having a fine time coon hunting.

Mr. R. R. Bennett, Sr., went last week to visit his daughter, Miss Ernestine Bennett, who is a student a Lewisburg College, Va., and from there he will go to White Sulphur Springs, where he will take the baths for his health.

Mrs. Beasman, mother of Mrs. Albert Duderar, died suddenly Saturday night at her son's home in Howard county. Mrs. Beasman was a resident of Sykesville a number of years. She was buried in Springfield cemetery.

The largest crowd ever seen in Sykesville came to the confirmation at the Catholic church Sunday afternoon. Archbishop Curley was present and confirmed over eighty. Archbishop Curley and party and Rev. Wm. Milne were entertained at dinner at the home of Ex-Senator Wade Warfield.

Mrs. Jonathan Dorsey entertained the Woman's Auxiliary of Springfield Presbyterian Church last Thursday afternoon.

Henry Davis and family have moved to Florida, where they will make their future home.

Special revival services are now being held in the Methodist Church at Gaither Mrs. Emma Heckman, of Washington, D. C., a fine singer and young people's worker, will be present at all the services and assist.

A SURPRISE FOR MR. SHILLING.

A very pleasant surprise party was given Mr. Elias B. Shilling at his home, at Bird Hill, Friday evening. Mr. Shilling had retired for the evening when a number of automobiles from Baltimore aroused his slumbers and started festivities. Those present were his daughter, Mrs. Allie Collins, Mrs. Addie Buffington, Mrs. Louisa Brauning, Mrs. Tille Dorsey, Mrs. Etta Waters, his sons, Charles and James, grandchildren, Harry and Audrey May Collins, Anna, George, Catherine and Lucille Buffington, Thos. Miller, Myrtle Miller, Robert Walters and Robert Shilling, sons-in-law, Harry Collins, George Buffington, Alvie Brauning, Chas. Dorsey, George Walters, others were Mr. and Mrs. Wm. Davis, Mr. and Mrs. L. W. Salfner, Mr. Thos. McCullough, Mr. Wm. Ward, Milton Zepp, John Walter Bull and Lawrence Salfner.

FINKSBURG

The Ladies' Aid Society met at the home of Mrs. Wm. Crist on November 2 with a good attendance and decided on plans for an oyster supper, which will be on November 18, in the basement of the church. Hope all will come and help bring a basket of nice things for the supper. Supper from 5 until 10.30 p. m.

Finksburg was well represented in the Westminster Bible class parade.

Corn husking is still going forward, some has finished.

The Ladies' Aid of Finksburg will have its next meeting at Mrs. Annie Shipley's.

Notice of Examination

The State Employment Commission of Maryland will hold an examination at Westminster, Maryland, on Tuesday, November 14, 1922, for District Game Warden, Carroll County, starting salary $1200 per annum. This examination is open to residents of Carroll County only. Application blank and full particulars regarding the examination may be secured from the State Employment Commission, 22 Light Street, Baltimore, Maryland. Calvert 2200. nov3-2t

NO. 5225 EQUITY.

In the Circuit Court for Carroll County.

George D. Reese, next friend of Harry I. Reese, vs. Harry I. Reese, Lunatic.

Ordered this 27th day of October, A. D., 1922, that the account of the Auditor filed in this cause be finally ratified and confirmed, unless cause to the contrary thereof be shown on or before the 13th day of November, next; provided a copy of this order be inserted for two successive weeks before the last named day in some newspaper published in Carroll county.

EDWIN M. MELLOR, Jr., Clerk

True Copy, Test:
oct27-3t EDWIN M. MELLOR, Jr., Clerk.

NOTICE TO CREDITORS.

This is to give notice that the subscriber has obtained from the Orphans' Court of Carroll County, Maryland, letters of Administration on the Personal Estate of

T. FRED BOISVERT,

late of Carroll County, deceased. All persons having claims against the deceased are hereby warned to exhibit the same, with the vouchers thereof legally authenticated, to the subscriber on or before the 20th day of May, 1923; they may otherwise by law be excluded from all benefit of said estate.

Given under my hand this 15th day of October, 1922.

GRACE A. BOISVERT,
oct20-4t Administratrix.

NO. 4470 EQUITY.

In the Circuit Court for Carroll County, in Equity.

John Milton Reifsnider and others, Trustees, and others, Plaintiffs, vs. Mary Anna Reifsnider and others, Defendants.

Ordered by the Circuit Court for Carroll County, sitting as a Court of Equity, this 20th day of Oct., in the year 1922, that the sale of the property mentioned in these proceedings, made and reported by John L. Reifsnider, Jr., and George R. Gehr, surviving trustees under the last will and testament of John L. Reifsnider, deceased, be ratified and confirmed, unless cause to the contrary thereof be shown on or before the 20th day of November, 1922; provided a copy of this order be inserted in some weekly newspaper published in Carrolly, county, once in each of three successive weeks before the 13th day of November, 1922.

The report states the amount of sale to be $15,000.00.

EDWIN M. MELLOR, Jr, Clerk.
True Copy Test:
EDWIN M. MELLOR, Jr., Clerk.
oct20-4t

NO. 5374 EQUITY.

In the Circuit Court for Carroll County, in Equity.

Annie S. Smith, Plantiff, vs. Hattie E. Zile and others, Defendants.

Ordered, by the Circuit Court for Carroll County, sitting as a Court of Equity, this 1st day of November, in the year 1922, that the sale of the properties mentioned in these proceedings, made and reported by Francis Neal Parke and Edward O. Weant, Trustees, appointed by a decree of this Court, to make said sale be ratified and confirmed unless cause to the contrary thereof be shown on or before the 4th day of December, 1922, provided a copy of this order be inserted in some newspaper published in Carroll County, in the State of Maryland, once in each of three successive weeks before the 27th day of November, 1922.

The report states the amount of sales to be $2,150.00.

EDWIN M. MELLOR, Jr., Clerk.
True Copy Test:—
nov3-4t EDWIN M. MELLOR, Jr., Clerk.

IN THE ORPHANS' COURT OF CARROLL COUNTY.

October Term, 1922.

Estate of Nimrod T. Bennett, Deceased.

On application, it is ordered, this 24th day of Oct., 1922, that the sale of real estate of Nimrod T. Bennett, late of Carroll County, deceased, made by Sarah E. Bennett, Executrix, of the last Will and Testament of said deceased, and this day reported to this Court by the said Executrix, be ratified and confirmed, unless cause be shown to the contrary on or before the 4th Monday, 27th day of November, next; provided a copy of this order be inserted for three successive weeks in some newspaper printed and published in Carroll County, before the 3rd Monday, 20th day of November, next.

The report states the amount of sale to be $700.00.

THOMAS J. HAINES,
J. WEBSTER EBAUGH, } Judges.
JOHN K. MILLER,

True Copy, Test:—
WILLIAM F. BRICKER,
oct27-3t Register of Wills for Carroll County.

NO. 5401 EQUITY.

In the Circuit Court for Carroll County.

Mary E. Stonesifer, widow et al., Plaintiffs, vs. Molly K. Masenheimer (nee Ridder) and husband, Defendants.

Ordered this 1st day of November, A. D., 1922, by the Circuit Court for Carroll County, sitting as a Court of Equity, that the sale of the property mentioned in these proceedings, made and reported by Ivan L. Hoff and Edward O. Weant, Trustees, appointed by a decree of this Court to make said sale, beratified and confirmed, unless cause to the contrary thereof be shown on or before the 4th day of December, next, provided a copy of this order be inserted in some newspaper published in Carroll County, for three successive weeks previous to the 27th day of November, inst.

The report states the amount of sale to be $1,400.00.

EDWIN M. MELLOR, Jr., Clerk.
True Copy, Test:
nov3-4t EDWIN M. MELLOR, Jr., Clerk.

PLEASANT VALLEY

Mr. Archie Myers and Mr. Elmer Kindig wishing to see the sights below, took an upward coarse in the airplane last Sunday which was stationed on the Shriver farm, near Westminster. Mr. Myers says it was a nice ride and viewed Pleasant Valley, Frizellburg and the surrounding country.

Mr. Henry C. Helwig, who had a light stroke of paralysis last Sunday, is somewhat better.

The apple butter boiling season has closed and no more apple butter will be boiled this year.

Mr. Edward Zepp is improving his property by adding an addition to it.

As an author, Mr. Hohenzollern is a pretty fair Kaiser.—New York Tribune.

Honey Bees Wanted

Will buy Bees in any kind of Box Keg, Skep or Hive

Write me at once saying how many you will sell.

ROCKWARD NUSBAUM,
Uniontown, Md. mar31-tf

COMMISSIONERS' NOTICE.

The County Commissioners of Carroll county will meet at their office, in Westminster, every Monday and Tuesday, for the transaction of business.

By order,
SAMUEL J. STONE, Clerk.

DR. FAHRNEY

DIAGNOSTICIAN

Specialist in chronic diseases.

I make study and treatment of any kind of disease the family Doctor is not curing. Tell me your trouble and I'll tell you what is your disease and what can be done for it. I'll send blank and specimen case. Give me your name.

HAGERSTOWN, 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 103-M. sept 10

WETZLER & KING — GET IT AT THE Rexall DRUG STORE WESTMINSTER, MD. PROPRIETORS

Cider Making On Wednesdays.

We have all preparations made to accommodate the public in making cider. Our machinery is first-class in every particular for the business.

Our operating day for the present time will be Wednesday of each week.

JOSEPH D. WIMERT,
HOWARD MARTIN,
Place of business Red Hill, Manchester State Road.
aug11-6t

Money To Loan

For first mortgages on tracts of 75 acres or more IMPROVED FARM LAND.

H. C. FOOKS,
aug4-1yr Munsey Bldg., Baltimore.

STOP, LOOK, LISTEN, then go to the Automobile Garage of JOHN E. ECKENRODE

at the old established Buggy and Paint Shop, George and Liberty streets, Westminster, where you can get first-class work. I have been in the business for thirty-five years and claim to know when a job is up to standard. I have a painter that worked for McRenell's Bros, of Washington, D C, and can give you first-class work. I paint automobiles and put on new tops and do repairing of all kind. I am still in the BUGGY BUSINESS. Glad to have you call and look my work over.

George and Liberty Streets,
WESTMINSTER, MD.
Phone 15M.

FOR SALE

Fine Farm of 205 acres, 120 under cultivation, 70 acres in all kinds of good timber, remainder in meadow land. Improvements: Six room frame Dwelling, Bank Barn and other necessary outbuildings.

Apply to

J. O. BUCKINGHAM,
Winfield, Md.

Address, Woodbine, Md.

Gains 15 Pounds And Feels Fine

Bronchial Trouble and Dyspepsia Were Quickly Ended By Tanlac, Says Mrs. Leach

"I have just finished my third bottle of Tanlac and now feel better than I have in years. I have gained nearly fifteen pounds and am still taking the medicine, for I want to get good and well," said Mrs. Hannah Leach, 2673 Pennsylvania Ave., Baltimore, Md.

"For about two years I suffered with bronchial trouble, with terrible coughing spells that would almost smother me. My throat felt sore and rasped all the time and I was just constantly in misery. I lost weight until I was a walking shadow and was so weak, pale and run down that the slightest effort would tire me out completely.

"My stomach got to be badly disordered, and my food would disagree with me and did me no good. I was so unstrung and worried over my condition I spent many a night without getting even a single nap, and in the mornings was nearly always as tired and sluggish as when I went to bed. A terrible pain between my shoulder blades added to my miseries and it was just simply agony when I had one of my coughing spells.

"I tried several things recommended to me but never got any relief until I took Tanlac. I now feel so wonderfully improved I just can't say enough for this medicine. I have a splendid appetite, relish all my food and it agrees with me perfectly. I am stronger and better in every way. I bless the day I got Tanlac and I am more than willing to tell what it has done for me."

Tanlac is sold by all good druggists.

IMMANUEL LUTHERAN CHURCH SERVICES FOR SUNDAY.

This will be observed as Home Mission Day and the special item presented will be the call for support of the Orphan Home Heating Plant, of Loysville. Bring your offerings on the 12th. Pastor will speak on Home Mission Problems at 10.30 and "The people who know their God" at 7.30.

Luther League at 6.30. Topic for discussion, "Meaning of Church Membership." Mr. Shaffer, of Baltimore, is expected to assist at this meeting.

The Pipe Organ committee will report and ask instructions from the congregation.

The "Movies" in Church.

There are upwards of five thousand churches in the United States using "moving pictures," and many more being added daily. True, they are supposed to be pictures of the Holy Land and scenes in the time of Christ here on earth. Those church members who, never attended a "moving picture" show in a parlor or theater, seeing that the "church" has decided to have them, may get a craving for other movies, and will soon mingle with the world in going to see immoral and degrading moving-pictures even in theatres and moving-picture houses.

And this new innovation in the church is expensive. Some of the church members must help to pay for it. An advertisement reads: "The Holy Bible in moving pictures required five years to produce, engaged the services of a complete staff of the world's experts in costumes, properties, historical accuracy, and general research, and cost $3,000,000. We have 52 subjects now. Rental price $10 a subject.

If Christ were here on earth in person, perhaps he would drive the "Money-changers" from the church—St. Mark 11:15.

Desirable Residence, Store Stand, Merchandise and Equipment at Private Sale.

The long established store of the late David E. Stem, at Sam's Creek, Carroll County, including all goods and fixtures and the adjoining residence, can be purchased at private sale of the Executor.

This is one of the most desirable business stands and residences in Carroll County, equipped with a new Delco Light System in both store and house. Here a successful general country store was carried on for many years by David E. Stem until his death, and since then the business has been conducted without break and will now be sold,—residence and large store, 24 feet by 99 feet, with warehouse attached of 12 feet by 90 feet; complete stock of merchandise and store fixtures,—at private sale as a going, live business stand. Possession of entire property will be given on April 1, 1923, and of store earlier to suit purchaser.

For prices and particulars inquire of

J. EZRA STEM, Executor.
oct13-ts Westminster, Md.

THE

Telephone Directory

Goes to Press

NOVEMBER 25

All Changes in or addition to listings and advertisements must be in our hands before that date.

The
Chesapeake and Potomac
Telephone Company

WANTED FOR CASH

Good Milling Wheat and New Corn

Fresh Home Ground Pure Winter Wheat
Bran and Pure Winter Wheat
Middlings For Sale.

The Malko Milling & Lighting Co.
Hampstead, Md.
nov3-tf

FARMERS, LOOK!

I can supply your wants with cattle of all kinds. I can show you several hundred head at any time such as

Steers, Bulls, Heifers, Fresh Cows and Springers

These catile will all be tested and a good quality at the very lowest market price. I also want your

FAT HOGS

as I have orders for them now right along. Being very busy with my farming and threshing and a little later on hulling clover seed is the reason why I can't come to see you all, so call to see me, or phone 824-F6 Westminster, Md.

Butchers, I can furnish you with your Fat Cattle right along. Prices low.

J. ELMER MYERS,
Westminster, Md.

WHY BUY A NEW HAT?

We can make your old one LOOK LIKE NEW.

SOFT AND STIFF HATS

Cleaned and Reblocked

TONY CHRISSAFUTHES

Shoe Shine Parlor East Main Street
sep22-tf

Fire, Life and Accident Insurance of all Kinds

Having taken over the business of the late firm, we will continue at the former offices on East Main Street, the Insurance business in all its lines and ask the patronage of all our former Policy holders and others who may want to take insurance.

By giving strict attention to business we hope to receive and continue your insurance as heretofore. Our companies are all first-class and we offer you rates as low as any other sound financial Company can do. Respectfully yours for business.

JAMES E. SMITH & SON,
Westminster, apr14-tf Maryland.

IT PAYS TO ADVERTISE.