PUBLIC SALE

OF VALUABLE

White Oak And Other Timber

formerly belonging to the late David W. Earhart, situated near Union Mills, Carroll County, Maryland.

The undersigned will offer and sell at public auction, on

Saturday, December 2, 1922

at 1 o'clock, p. m., on the ground, at public auction, the right to cut and remove the valuable and desirable timber, principally white oak, on the following tracts of land situated near Union Mills, Carroll County, in the State of Maryland, convenient to public and state roads and formerly owned by the late David J. W. Earhart and now the property of the undersigned, that is to say:

1. The undersigned will first offer to sell the growing timber, known as the "Silver Mine Woods," containing

11 Acres And 15 Perches of Land

more or less, as recently surveyed. This tract of woodland is situated on the north side of the Deep Run public road, adjoining the lands formerly owned by Rebecca Earhart and others, and is covered with fine timber, principally white oak.

2. In the next place, the undersigned will offer and sell all that tract of woodland lying chiefly on the north side of the Deep Run public road, and containing

46 Acres, 2 Roods and 39 Perches of Land,

of land, more or less, as recently surveyed. This woodlot lies along the public road and contains some of the finest timber, chiefly white oak, in the county.

These woodlots offer one of the best opportunities ever presented for all lie within two miles of Union Mills, Carroll County, Maryland, and are accessible to the market.

The timber rights on the two lots will be first offered separately and then as a whole and sold to the best advantage. If sold separately, each purchaser will have two years from the first of April, 1923, for the removal of the timber; and if one purchaser buys both lots he will have five years from the first day of April 1923, for the removal of the timber.

A deposit of $750 on each lot, or $1,500, if both wood-rights are bought by one purchaser, will be required in the form of cash or certified check on the day of sale, and the residue of the purchase price must be paid before any timber is cut and not later than six months from the day of sale.

The purchaser or purchasers will be required to sign a contract in a form to be approved by the undersigned attorneys, a copy of which will be exhibited on the day of sale, or may be seen at the office of the attorneys.

MRS. MILLY EARHART.
Union Mills, Maryland
Reid & Parke, Attorneys,
Westminster, Md.

Assignee of Assignee of Mortgagee's Sale

—OF—

Valuable Property

In Uniontown District, Carroll County, Maryland.

By virtue of the power and authority contained in a mortgage from Albert L. Wentz and Eliza J. Wentz, his wife, to The Westminster Savings Bank, a body corporate of the State of Maryland, dated April 20, 1896, and recorded among the Real Estate Mortgage Records of Carroll County in Liber B. F. C. No. 38, folio 304, and by assigned to the Union Bridge Banking and Trust Company, a body corporate of the State of Maryland, which assignment is of record in the office of the Clerk of the Circuit Court for Carroll County, and by it assigned to Edward O. Weant, which assignment is of record in the office of the Clerk of the Circuit Court for Carroll County, the said Edward O. Weant, Assignee of Assignee of Mortgagee will sell at public sale upon the premises in Uniontown District, Carroll County, Maryland, on

SATURDAY, DECEMBER 2nd, 1922,

at 2 o'clock P. M., all that tract or parcel of land containing

10 ACRES,

more or less, located on the road from Bearmount School House to Mayberry in Uniontown District, Carroll County, Maryland. This land is improved by a Weatherboarded House, 5 rooms; Stable Hen House, Hog House. Two sheds and other outbuildings, as well as fruit of all kinds. There is about 1½ Acres in fine timber, running water through the property, joins the lands of Oliver Heltibridle, Oliver Brown, Dr. Kemp and Charles Fogle-song, and now occupied by Eliza J. Wentz. Being the same land which was conveyed to Albert L. Wentz by Uriah J. Babylon and wife, by deed dated April 2nd, A. D. 1878, and recorded among the Land Records of Carroll County.

TERMS OF SALE: CASH.

EDWARD O. WEANT,
Assignee of Assignee of Mortgagee.
J. N. O. Smith, Auctioneer.

Kentucky Mule Colts

FRIDAY, November 17th,

I will have at my Stables, on Railroad Street, Hanover, Pa., 2 Carloads of Fine MULE COLTS. Sucklings 1, 2 and 3 years old. For sale at the RIGHT PRICES.

HORSES CATTLE and SHOATS on hand at all time for sale and exchange.

H. A. SMITH.

"How Fresh It Is!"

It is a pleasure to go to your cake-box when you have baked with ROYAL Baking Powder because it is in the nature of a pure Cream of Tartar Baking Powder to keep baked foods fresh.

This means a real economy and is just one of a hundred reasons why careful housekeepers insist upon Royal Baking Powder. Some others are:

It Contains No Alum
Leaves No Bitter Taste

PUBLIC SALE

On

SATURDAY, DECEMBER 2,

at 2 p. m., the

Edgar C. Bankert Farm,

formerly known as Westaway Farm, on the road leading from Sandyville to Patapsco,

13½ ACRES

with GOOD HOUSE and outbuildings. House rebuilt, ground in good farming condition.

LEWIS BLIZZARD, Auct.

At the same time and place the following articles will be sold: 2 bedrom suits, No. 8 Range, parlor suit, buffet, refrigerator, leather couch, kitchen chairs, rocking chairs, stands, blankets, table, pots, pans, dishes and lot of things too numerous to mention.

Terms of Sale.—All sums of $5, Cash; on all sums above $5 a credit of 6 months, will be given, on note with approved security. No interest if paid when due.

ROLAND L. WISNER, Owner.
Lewis Blizzard, Auct.
Chas. Wisner, Clerk.
nov10-ts

PUBLIC SALE

The undersigned intending to quit farming will offer at Public Sale, ½ mile East of Bearmount Schoolhouse and 1¼ miles West of Pleasant Valley, on

TUESDAY, DECEMBER 5, 1922,

at 12 o'clock sharp, the following personal property:

Pair of mules, 10 years old, work anywhere hitched; sorrel horse, coming 5 years old, good off-side worker and excellent driver; 3 cows, will be fresh in January, the other two in the spring; 3 fat hogs, 2 shoats, 200 chickens, 2-horse wagon, mower, hay rake, harrow, plows, corn cultivator, sulkey, plow, manure spreader, good rubber tire buggy, runabout, sleigh, buggy pole, gasoline engine, chopper, feed cutter, circular saw, one-horse engine, cream separator, power churn, washing machine, line shaft, belts and pulleys, butter worker, vice, emery wheels, corn sheller, 32 ft. ladder, Stewart horse clippers, dung, pitch and sheath forks, single, double and triple trees, tackle block, jockey sticks, three-horse equalizer, log, breast and cow chains, shovel, mattock, picks, 3 sets lead harness, 4 collars, 5 bridles, 2 sets buggy harness, check line, 4-horse line, corn by the barrel, fodder, also the following household furniture: bed room suit, bed, bed springs, mattresses, kitchen cabinet, almost new; good sewing machine, sink, zinc lined; chairs rocking chair, ice cream freezer, iron kettle and ring, vinegar, apple butter by the crock, jarred fruit, potatoes, milk buckets, and many other articles too numerous to mention.

Terms of Sale.—All sums under $5, cash; all sums of $5.00 and over, a credit of six months will be given, the purchasers giving their notes with sufficient security, bearing interest from date of sale. No goods to be removed until settled for.

JOHN H. UTERMAHLEN.
J. N. O. Smith, Auctioneer.
nov24-2t

PUBLIC SALE

Saturday, December 9, 1922

AT 12.30 P. M.

The undersigned will sell at public sale on his farm, situated 1¾ miles North of Bachman's Church, on road leading to the Deep Run road, and 1½ miles from Bachman's Mill, the following property: 2 horses, 2 Jersey cows, brood sow, 7 shoats, 300 chickens, farming implements, harness, 30 barrels corn, about 500 bundles fodder, player piano and rolls, 2 bedroom sets, etc.

Will also sell at the same time and place my farm containing

13¾ ACRES OF LAND,

3 acres in woodland, balance under cultivation. Improvements are new 5-room Frame Dwelling, new bank barn and other outbuildings, all in good condition.

Terms of Sale—All sums of $5, cash, on all sums over $5 a credit of 10 months will be given.

Real Estate Terms—One-third cash on day of sale, balance in 10 months.

DAVID F. LOATS.

AFTER A HARD DAYS TOIL, THINK WHAT A RIDE IN A NASH WOULD MEAN.
FROUNFELTER BRO

PUBLIC SALE

The subscriber will offer at public sale on

THURSDAY, DECEMBER 14, at 1 p. m., on the farm of Wm. T. Lucabaugh, about ½ mile north of Lucabaugh's Mill, and joins the farm of John Gahle and Joshua Hunter and others,

12 ACRES OF UNCUT TREE TOPS,

laid off in lots to suit purchasers. The wood is principally oak and hickory, also 1 slab pile and about

9000 FEE OF LUMBER,

consisting of 1 inch boards and scantlings, full edge.

Terms made known on day of sale.

MICHAEL McCAFFREY, Owner.
dec1-2t Jack Gamber, Agent.

NOTICE TO CREDITORS.

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

JAMES FERRIER,

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 15th day of June, 1923, they may otherwise by law be excluded from all benefit of said estate.

Given under my hand this 6th day of November, 1922.

JOHN E. MASENHIMER,
nov10-4t Administrator.

HOUCKSVILLE

The New Wesley Methodist Episcopal Church will be dedicated December 10. The program will apear elsewhere in the paper.

Mr. and Mrs. Wm. Fuhrmalt and son, Marvin, Mr. Wm. Fuhrmalt, Sr., of Littlestown, Pa.; Mr. Benton Flater of Uniontown, and Mrs. E. Gertrude Hunt, of Hampstead, spent the past Sunday with Mr. and Mrs. T. W. Buchman.

Mrs. Clara Richards and son, Delma, and Mrs. Mattie Henderson, of Baltimore, were guests of Mr. and Mrs. Elmer Richards, over Sunday.

Mr. and Mrs. Scofield Richards, of Hanover, Pa., spent the past Sunday with Mr. and Mrs. N. E. Basler.

Mr. and Mrs. John Bossom and family have the sympathy of the entire community in the loss of their adughter, Winifred.

The Ladies' Aid Society of Wesley will meet Thursday, December 21, at the home of Mrs. Maggie Smith.

Mr. and Mrs. Noah W. Rill and family spent the past Sunday with Mr. and Mrs. Wm. McMillan, of Baltimore.

Mr. Wm. Chapman, who has joined the army and has been stationed at Fort Howard will leave Tuesday for the Hawaiian Islands. He will be gone three years.

Mr. Charley Pearce, Mr. Charley Shaffer, Jr., and Mr. Marlen Pearce and son, Maurice, spent the past Saturday at T. W. Buchman's. The day was spent hunting, dinner was served gipsy fashion. The meat was cooked on green sticks held over the fire.

The quarantine at Mr. Monroe Taylor's, which had been on for several weeks for diphtheria, was lifted last Saturday and his son, Wilson, has recovered.

Mr. Lewis Leppo, of Washington, D. C., spent several days of last week with his mother, Mrs. Carrie Leppo.

Farmers are pretty well through husking corn and some have their fodder in.

BENNERSVILLE

Mr. Chester Stevenson is having a bath room put in his house.

Mrs. Harry Devilbiss and Miss Mary Harmon, of Union Bridge, called on Mrs. Edward Haines on Saturday.

Mrs. Annie F. Miller and granddaughter, Pauline Goodwin, spent Thursday with her mother, Mrs. Sarah Warehime, of Westminster.

Mrs. John Hesson, of Westminster, is visiting in the home of Robert Young and family.

Mr. and Mrs. Samuel O. Miller had as their guests on Sunday Mr. Lewis Shuey, Mr. and Mrs. David R. Miller, and son, Woodrow, of Mt. Union; Mrs. Howard Davis, Caroline Crabbs, Aaron Miller and Mr. and Mrs. William Flickinger and daughter, Alice, of Frizellburg.

Mr. and Mrs. George Devilbiss, of Pleasant Valley, spent Sunday with Mrs. Arthur Wagner; Mr. Earl Wagner, of Baltimore, spent Sunday with his mother.

WINDIE HEIGHT

Sunday school Sunday morning at Harmony Grove at 10 o'clock. There was preaching last Sunday at Harmony Grove by Rev. J. L. Link. He preached a Thanksgiving sermon. There were 13 taken in the church Sunday afternoon. The converts were from the recent union revival service held between the two churches, Harmony Grove and Bethesda.

Wedding bells were ringing last night in our neighborhood. We wish them much happiness.

SYKESVILLE

Miss Alma Eckard has been visiting Miss Alice Bennett, at the home of Mr. and Mrs. George Gardner.

Miss Margaret Frazier, of Baltimore, is visiting friends in Sykesville and North Branch.

Mrs. Moore, of Virginia, who has been spending some time with her daughter, Mrs. Matthew Scott, left last week for Norfolk, where she will visit a daughter before going to her home in Virginia.

Mrs. Walter Allen was taken to a hospital in Baltimore last week for an operation.

Little Mary Agnes Shipley still continues sick.

Last Friday night the Epworth League of St. Paul's Methodist Episcopal Church gave a very enjoyable social.

The "Tom Thumb" wedding last Thursday night, for benefit of the public school here, was quite a success.

A big wreck on the B. & O. last Thursday, just below Sykesville, overturned eight car loads of coal.

Mrs. Newton DeVries entertained the Senior Card Club at luncheon last Friday.

Mrs. Wm. DeVries and little daughter, have been visiting relatives in Gaithersburg for ten days.

The W. C. T. U. is sending a barrel of vegetables to the Free Kindergarten in Baltimore this week.

Mrs. Wm. K. Marshall is visiting in Romney, W. Va., and Washington.

Mrs. Raymond Arrington and children, of Baltimore, are visiting Mrs. Arrington's parents, Mr. and Mrs. Elmer Jenkins.

UNIONTOWN

Mrs. Nancip Plowman, of Clear Ridge, passed her 91st mile stone on Wednesday last. A number of her friends called to see her on that day and others sent cards. Members of the Lutheran Church sent her a sunshine box containing a number of things to please the appetite of an invalid. Mrs. Plowman has been an invalid for some time and unable to walk. Quite recently she fell, and the result of the fall was to render her more helpless than she was before.

Margaret Stultz, who was operated on at the Frederick hospital for appendicitis, has returned home.

Miss Nettie Myers is in Baltimore with her sister-in-law, who has been ill, but is now improving.

Mrs. Geo. Staub and Miss Nellie Hann went to Philadelphia on Tuesday to remain over the holidays.

Dr. and Mrs. J. J. Weaver have gone to Washington for the winter months.

Uniontown Lutheran pastorate, J. E. Lowe, pastor. St. Paul's, Uniontown—Sunday school 9.30 a. m. Catechise 7.00 p. m. C E. 7.30 p. m. W. H. and F. M. Society at Mrs. Harry Fogle's Saturday at 2.30 p. m.

Mt. Union—Sunday school 9.30 a. m. Worship and Near East Relief address at 10.30 a. m. C. E. 7.30 p. m.

St. Luke's (Winter's)—Worship and address by a Near East Relief speaker at 2.30 p. m.

The Uniontown Lutheran pastorate recently sent two one-ton truck loads of provisions to the Lutheran Deaconess Mother House, Baltimore.

Uniontown Circuit, Church of God—pastorate, J. H. Hoch. Sunday school 9.30 a. m. Preaching service 10.30 a. m. Subject, "Jonah and His Message to Nineveh." Preaching service at Frizellburg 2.30 p. m. Revival services at Wakefield 7.30 p. m. Come hear the Gospel. All welcome.

MILLERS

Mrs. Harry Hosfeld, of Baltimore, spent several days the past week visiting her parents, Mr. and Mrs. Geo. Hoover.

Sunday visitors at the home of Mr. and Mrs. John Rinehart were Mr. and Mrs. Noah Warner, Mr. and Mrs. Harry Warner, of Sparrow's Point; Misses Alverta Hoffacker and Myrl Rinehart, of Manchester.

Mr. and Mrs. Harry Martin, of near Hampstead, spent last Sunday visiting the later's parents, Mr. and Mrs. Henry K. Miller.

Harry Brilhart had the misfortune of cutting his left hand very badly. Dr. Denner, of Manchester, dressed the wound. Will also keep him from his work a week or more.

Those who spent last Sunday at the home of Mr. and Mrs. Walter Miller were Mr. and Mrs. Ruby, of Baltimore; Mr. and Mrs. George Lippy and children, of near Grave Run, and Mr. and Mrs. Dora Wink, of near Maple Grove.

Praises Aid of Mother-In-Law

"I Am Feeling Like A New Person Already," Declares Baltimore Woman.

"I am so grateful for what Tanlac has done for me I just wish I could tell everybdoy what a remarkable medicine it is," said Mrs. Elizabeth M. Gentile, highly esteemed resident of 447 N. Robinson St., Baltimore, Md.

"I suffered from stomach trouble and a terribly run-down, nervous condition for about a year. I lost my appetite and fell off several pounds. The little food I managed to eat would upset my stomach so bad the pains were almost more than I could stand, and I was so weak I could do no housework. I never got a good night's sleep, just tossed about all restless and so nervous that in the morning I was even more tired out than ever. Fearful pains in my back and limbs added to my agonies, and I got so bad off I had to take to my bed for two weeks.

"My mother-in-law finally got me to take Tanlac for it had been so helpful to her. My pains have about all gone now and I have picked up wonderfully. My appetite has come back, my nerves are steady, I get plenty of restful sleep and I am feeling like a different person. Tanlac is worth its weight in gold."

Tanlac is sold by all good druggists.

SOLD EVERYWHERE
RYZON
BAKING POWDER
you use less

out Mar. 14*

FOR SALE

Rhode Island Red Roosters and Cockerels. These birds are bred from real Red stock, for breeding. Price from $2 to $7 dollars.

DAVID D. WATSON,
Route 5, Westminster, Md.
nov24-4t*

Dr. Florence H. Keller

CHIROPRACTOR

OFFICE HOURS: Tuesday, Thursday, Saturday, 10-12 A. M. 2-4.30 P. M.

Evening hours by appointment.

Consultation and Spinal Analysis Free

102 E. Main St., Westminster, Md.

CHIROPRACTIC ADDS LIFE TO YEARS AND YEARS TO LIFE.

Small Farm For Sale

House and lot and all outbuildings; plenty of fruit of all kinds. Apply to ADVOCATE. sep23-tf

PUBLIC SALE

OF A VALUABLE

House and Lot in Westminster

I will sell at Public Sale, on the premises, No. 147 West Main street, **Westminster, on Saturday, December 2nd, 1922, at 2 p. m.,** my house and lot and some furniture. The house has 11 rooms, with bath, hot water furnace, electric lights and other conveniences, all in first class condition. Terms at sale.

JOSEPH E. SHREEVE.
oct3-ts

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SANITARY PLUMBING

Hot Water and Steam Heat

The Quaker Steel Pipeless Furnace installed under a guarantee to be absolutely Gas and Dust proof.

Combination Coal and Gas Ranges.
Roofing—Tinning

GENERAL REPAIR WORK.

Frank T. Shaeffer

C. & P. Phone 91-J. Westminster

Assignee of Mortgagee's Sale

—OF—

Valuable Property

LOCATED IN MANCHESTER DISTRICT, CARROLL COUNTY, MARYLAND.

By virtue of the power and authority contained in a mortgage from Ralph H. Bankert and Lettie M. Bankert, his wife, to Lavina James dated April 3rd, 1920, and recorded among the Real Estate Mortgage Records of Carroll County in Liber E. O. C. No. 72, folio 538, and duly assigned to Charles E. Ehrehart, which assignment, is of record in the office of the Clerk of the Circuit Court for Carroll County, the said Charles E. Ehrehart, Assignee of Mortgagee will sell at public sale upon the premises in Manchester District, Carroll County, Maryland, on

Saturday, December 9th, 1922

at 2 o'clock P. M., all that tract or parcel of land containing

12 Acres, 2 Roods and 10 Perches

of land, more or less, situate, lying and being on the Baltimore pike between Melrose and Hanover, about 1 mile north of Melrose, in Manchester District, Carroll County, Maryland, and adjoins the lands of George Shue, George Warner, William Bankert and others. This land is improved by a Frame House, Barn, Hog House, Chicken House and all necesary outbuildings. The above real estate is the same described in the aforesaid mortgage from said Ralph H. Bankert and Lettie M. Bankert, his wife, to the said Lavina James, and assigned as aforesaid.

TERMS OF SALE:—CASH.

CHARLES E. EHREHART,
Assignee of Mortgagee
E. O. Weant, Attorney.

MT. OLIVE

Our farmers have about finished husking corn, and ready for winter, which looks as if it is here by the snow we are having.

Butchering seems to be the order of the day.

A number of our folks attended the revival services at Morgan Chapel on Tuesday night.

Mrs. Corwin Penn and Mrs. Augustus Gosnell are spending a few days in Baltimore.

Mr. and Mrs. Spencer Mullinix spent Sunday with Mr. U. G. Pool and daughter.

Mr. and Mrs. A. E. Shipley spent Sunday with Mr. and Mrs. C. B. Buckingham, of Mt. Airy.

Mr. and Mrs. Albert Grimes and little son spent Sunday afternoon with Mrs. Lucinda Ecker and family.

Mr. and Mrs. J. Theo. Gosnell spent Sunday with Mr. Charles Kreglo and family, near Liberty.

Miss Alice Benett, of Sykesville, and Miss Alma Ecker spent Saturday in Baltimore shopping.

Mr. W. E. Buckingham and family spent Sunday in Baltimore.

While going out to fasten her chickens up Saturday evening, Miss Susan Penn, fell and dislocated her right shoulder. We wish her a speedy recovery.

Sunday, December 3. Sunday school at 1.15 p. m. Preaching at 3.00 p. m. Epworth League 7.30 p. m. Everyone welcome

QUALITY HILL

Those who spent Sunday with Mr and Mrs. Waltman were Mr. and Mrs. Lerman Schaeffer, of Baltimore, and Mr. and Mrs. Mills, of Day.

Miss Mamie Waltman spent a few days with her cousin, Goldie Barth of Sykesville.

Mrs. Franklin, Virgie Franklin, Pearl Day and Mary Day, spent Sunday afternoon with Mrs. Levie Franklin.

Mrs. Clara McDaniel, Florence McDaniel, Goldie Barth, Mrs. Roop, Mrs. Sarah Allen and Mrs. Blanch Hatfield and son, John William, spent Thursday at the home of Mrs. Ella Waltman.

Mr. Clifford Davis and family are going to move near Watersville.

Winter is coming. We are having freezing weather and plenty of snow at this writing.

We wouldn't mind traveling 248 miles an hour in an airplane, but we'd hate to stop at that speed.—Dallas News.

Notice To The Public

Will pay Highest Price for

Farmers' Produce

of all kinds. Also do hauling of any kind. Phone 158-W.

CARROLL HOOK.

June 23-tf

A Wish

"I have taken Cardui for run-down, worn-out condition, nervousness and sleeplessness, and I was weak, too," says Mrs. Silvie Estes, of Jennings, Okla. "Cardui did me just lots of good—so much that I gave it to my daughter. She complained of a soreness in her sides and back. She took three bottles of

CARDUI

The Woman's Tonic

and her condition was much better.

"We have lived here, near Jennings, for 26 years, and now we have our own home in town. I have had to work pretty hard, as this country wasn't built up, and it made it hard for us.

"I WISH I could tell weak women of Cardui—the medicine that helped give me the strength to go on and do my work."

E 95

After you eat—always take

EATONIC

FOR YOUR STOMACH'S SAKE

Instantly relieves Heartburn, Bloated Gassy Feeling. Stops indigestion, food souring, repeating, and all the many miseries caused by

Acid-Stomach

EATONIC is the best remedy. Tens of thousands wonderfully benefited. Positively guaranteed to please or we will refund money. Call and get a big box today. You will see.

Shaw Drug Co. Says

Shaw Drug Co., - Main & John Sts.

J. S. Myers J. E. Myers

Dentists

73 E. Main St., Westminster, Md.
Nitrous Oxide & Oxygen X-Ray
Lady Attendants.
Phone 162. Jan. 21, 1921.

BLUE MONDAY COMES ONCE A WEEK UNLESS IT IS IN A DELCO-LIGHT HOME.

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 AS 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 and Undivided Profits $188,000.00.
CHAS. E. NICODEMUS, Pres.; FRANCIS NEAL PARKE, Vice-Pres.; N. H. BAUMGARTNER, Sec. and Treas.

"SAFETY FOR SAVINGS"

"Safety for Savings" is the slogan of a Bank that has been highly successful in inducing people to save.

Safety is, of course, and should be the first consideration in choosing a place for your savings.

No Bank has a monopoly on safety, but we do claim to be AS SAFE AS THE SAFEST, and you will find safety---100% safety---for your savings with us.

You will also find courteous and considerate treatment. Furthermore, we pay 4% interest on savings balances.

The Sykesville National Bank

Sykesville, Md.