

PERSONAL AND LOCAL HAPPENINGS

Items Pertaining to the Town in General and Prepared for the Readers By Our Busy Staff.

Miss Lydia Hay, of Berlin, was visiting relatives here last week.

Coming Soon—"Betty's Degree". Watch for the time and place.

John A. Miller, of Summit Mills, advanced his subscription last week.

Thomas Williams, of Connellsville, spent Sunday here visiting friends.

Miss Marion Leydig spent Saturday and Sunday with her parents at Glen-coe.

Rev. A. S. Kresge, is holding a series of services at Glen-coe, during the week.

Robert Stouten, of Listonburg, was a Monday visitor here with friends.

J. S. Wengard, of Route No. 3, was transacting business in Meyersdale last week.

Joe. Phillips, of Magnolia, W. Va., spent a few days of this week here with friends.

Misses Agnes Shannon, and Sara Smith, were Sunday visitors with Garrett friends.

Menno C. Beachy, and wife of Oregon, are spending the winter in Somerset county.

Mr. and Mrs. John Darrah, spent a few days of last week with relatives in Baltimore, Md.

Miss Lettie Williams, of McKeesport, is visiting relatives and friends here for a few weeks.

James L. Dixon spent several days of this week visiting relatives and friends in Connellsville.

Mrs. Annie Matthews has returned from Frostburg, Md., where she visited relatives for several days.

Messrs. R. D. Pfahler, and C. E. Deal, spent Saturday and Sunday with friends at Wheeling, W. Va.

Postmaster J. F. Naugle, spent a few days of this week with his mother, Mrs. Mary Naugle, in Pittsburgh.

Mrs. Nelson Ressler of Cumberland, Md., is spending a few days visiting the Misses Coulehan of North street.

Mrs. Sue Liston, entertained a few of her lady friends at her home on Beachley street, South Side Wednesday.

Mr. and Mrs. Calvin Lint, and two children and Miss Ellen Lint spent Sunday with relatives in Greenville township.

James Albright, and G. L. Albright of Route No. 3, came to the office on Saturday and advanced their subscriptions.

Mrs. S. B. Philson, left Tuesday on Mo. 6, for a visit with relatives and friends at Philadelphia and Washington, D. C.

Elmer E. Folk, of Elk Lick, was a pleasant caller at The Commercial office on Friday and advanced his subscription.

Miss Marie Winters of Somerset, is visiting at the home of her grand parents, Mr. and Mrs. John Stein of North street.

Mrs. Chan Fisher, of Somerset, is the guest of her brother-in-law and sister, Dr. and Mrs. O. P. Large, of the South Side.

Mr. and Mrs. Lloyd Beachy of West Salisbury, and Mr. and Mrs. Philip Reich, left this morning for a few days visit in Pittsburg.

Miss Lelia Coulehan, returned home Tuesday from Cumberland, Md., where she had been spending a few days visiting friends.

Mrs. Robert Gordon, came up from Cumberland, Md., to visit her parents, Mr. and Mrs. John Willard, of Main street, for a few weeks.

Miss Lena Sinsel returned today from Grafton, W. Va., where she had been attending the funeral of a relative which was held there yesterday.

Mr. and Mrs. J. H. Black, have returned home from a visit with relatives and friends in Canada, Buffalo, N. Y., and other places of interest.

Messrs. Elmer Dia, of this place, and Wm. Bowman and John Wright of Boynton, took in the Poultry Show at Frostburg, Md., Thursday last week.

Mr. and Mrs. H. C. Knierim, and daughter Miss Marion and George Benford attended the funeral of a relative at Rockwood, one day last week.

F. M. Goughnour, one of Northampton township's thrifty farmers was in town this morning and renewed his subscription to The Commercial.

Messrs. O. C. Gurley, and E. W. Plock, spent a few days recently in New York, where Isadore Weinstein, manager of the prospective shirt factory showed them the sights of New York and Brooklyn. They came across many who inquired about the genial Col. Weinstein in Louis Cohen's store.

Mr. and Mrs. C. E. Crowe, spent Sunday with the former's father, Mr. George Crowe, who is very ill at the home of his son, near Frostburg Md.

Mrs. Benjamin Green, and daughter Miss Margaret of Johnstown, are guests at the home of the former's son-in-law and daughter, Mr. and Mrs. Joseph Hartman.

W. F. Hady was at Everett, Pa., on Wednesday, where he attended the funeral of his niece, Mrs. George Germain, who died in Dayton, O., on Monday, and was buried at Everett, her former home.

Mrs. Nelson Klingaman, of Johnstown, arrived here Saturday evening on No. 16, for a visit with her son and daughter-in-law, Mr. and Mrs. Elmer Klingaman, of Lincoln avenue, and with other relatives.

Rev. A. E. Truxal, D. D., pastor of Amity Reformed church, returned Monday from Larimer Station, near Pittsburg, where on last Sunday was re-dedicated the Reformed church which was built during his pastorate at Irwin.

Rev. Father Brady, pastor of St. Philip and James Catholic church, returned Tuesday evening from Pittsburg, where he attended the ordination services of his friend, Rev. Joseph Byrne, which took place in St. Pauls cathedral on Tuesday morning at 8:00 o'clock.

For good coffee get an Aluminum Tricolator at Bittner's Grocery. ad

SHIRT FACTORY.

The shirt factory will be ready to install the machinery in about a week. The inclement weather delayed the work for several days. The machinery has already arrived from the city and in a comparatively short time the new industry will be in operation, giving employment to a number of girls and women.

Just received a lot of Lake Herring; every pair guaranteed, at Bittner's Grocery. ad

IN MEMORIAM.

It hath pleased the Lord of life and death to call from our midst into eternity the talented and honored and treasured member of our organization, Mr. James Stanton, of Boynton. The vacancy occasioned by his demise will ever remind us of our irreparable loss.

To the bereaved wife and children we convey, individually and collectively, our humble and impotent, though sincere message of condolence.

Mellow, dulcet, vibrant, clear, Captivating and persuasive Music sweet to every ear Did thy lips evoke at all times, Master cornetist!

But thy clarion notes no longer Make the air resound, For through death, who proved the stronger Rest thou now hath found.

Requiescat; rest in peace! All thy cares and woes now cease, Slumber sweetly; but arise again When at last through every land Shall again resound the trumpets Of the angel band.

NORTHAMPTON CORNET BAND.

INSTALLATION OF OFFICERS.

Installation of officers of Gazella Rebekah Lodge, No. 369:

Noble Grand—Margaret Currie. Vice President—R. A. Winter. Secretary—Maggie Wardlow. Conductor—F. W. Carter. Chaplain—Mattie Winter.

R. and S. to Noble Grand—Sarah Carter. L. S. to Noble Grand—Barbara Cochran.

Inside Guard—Wm. Carter. Outside Guard—Robert Wardlow. Trustee—Etta Mosholder.

The officers were installed by Etta Mosholder.

WANT'S DIVORCE.

Katharine M. Ling, of Shade township, on Tuesday filed a libel in divorce against her husband, Robert P. Ling, alleging that he deserted her on February 11th, 1911. The couple were married on December 3rd, 1907.

Keep your hens busy shelling out eggs in spite of cold weather by using Pratt's Poultry Regulator. Sold on money back guarantee by Habel & Phillips and Cover & Son. ad

SUMMARY OF THE NEW BANKING LAW.

After discussing some of the effects of the new banking law with R. H. Philson, cashier of the Citizens National Bank, at our request he agreed to summarize the law for the readers of The Commercial, which we believe will be helpful to many and for which we acknowledge our appreciation.

The new Banking Law as we interpret it will affect the banking institutions of Somerset county, to a very small degree—as will be the case in all similar communities where the banks are so thickly located and their strength so evident.

The law is a prevention measure, by this is meant that just as our government prevents war by being prepared for it with ships and men should it arise, so under government supervision there has been provided the means to cope with the abnormal demands of the legitimate business of any locality—any portion or for that matter the whole country—and it is believed that a panic similar to the so called one of 1907 could not occur under the system devised and now about to be put in practice.

Business depressions of a lesser nature arising from natural causes as drought, etc., cannot be avoided by law, but a means is at hand whereby the crops of the middle west, cotton in the south and cattle in the southwest for example that required more money for short periods than the local banks of their respective communities can provide, when representing actual commercial transactions can be secured from the Federal Reserve Bank of their district, and so the system prove of great immediate benefit to such sections of our country and indirectly to all of it by providing for recognized demands of such localities at the source before they widen and affect the nation at large.

Space will not permit going into the matter in detail but in brief the law provides for the division of the United States into not less than 8 or more than 12 districts on the basis of commercial or agricultural activity. One Federal Reserve Bank in each district.

These banks to be managed by the government and to deal with the people of their district through their local banks. All national banks are required to take stock in the Federal Reserve banks on the basis of six percent of their present capital and surplus, and keep a percentage of their deposits with the Federal Reserve bank.

State banks and Trust companies are permitted to enter into the same privileges by submitting to regular examinations under the supervision of the treasury department. The final supervision and managing head of the 8-12 Reserve banks is vested in a board appointed first in the following manner five men appointed from five different districts of the United States, one for 2, one for 4, 6, 8 and 10 years respectively and as their terms expire their successors for 10 years thereafter, thus removing the management from political dictation and the five acting with the secretaries of the treasury and agriculture constituting a supreme authority over the whole system.

Now for its operation—Besides the capital furnished and deposits required of the present national banks the government will take a portion of its five hundred million stored away in the treasury at Washington, say one hundred to one hundred and fifty million and likewise deposit ten to fifteen million in each of the eight Reserve banks thus as we stated in the beginning be able to assist the respective localities when they need help, aid the local banks in those particular sections to help harvest the grain, get the cotton picked and baled and assist in getting both to their respective markets by discounting a minor portion of the banks commercial loans of this nature, on the bank's endorsement. These loans are designed for emergencies have a 90 day limit and the provisions are so drawn that only conditions of such a nature will be helped.

Furnishing the capital for a coal mine, real estate transaction, etc., will not be tolerated but only notes representing commodities of the actual trade needs of the farmer or commerce will be considered and accepted—notes of a nature that in short periods will be paid by the product they represent and the transaction closed.

In the past, in times of real stress and strain the government, no matter how willing was unable to assist with any portion of the enormous means at its disposal—the general acceptance and hearty approval of the system as finally passed and the ability of the government now to act and help through its own agencies those certain areas of our nation that do need helps, is, it seems, certain to give a greater confidence to all worthy business enterprises and establish a degree of confidence and commercial security throughout the whole nation through the feeling of preparedness and the satisfying knowledge that as a worthy need arises helps is at hand and available for those particular localities named or similar ones.

NOTICE TO SUNDAY SCHOOL WORKERS.

Mr. B. S. Forsythe, of Uniontown, the newly elected Superintendent of O. A. B. Classes for the state of Pennsylvania will devote eight days to the interests of the Sunday Schools of Somerset County beginning Jan. 26. Rallies have been arranged according to the following schedule:

Winder, Monday, Jan. 26; Speakers—Mr. Forsythe, Mrs. C. I. Shaffer, Mr. Harclerode, Mr. Lambing, Rev. Ware and Rev. Zener.

Hooversville, Tues. Jan. 27.—Mr. Forsythe, Mrs. Shaffer, Mrs. Hamer, Mr. Sanner, Mr. Lambing, Rev. Huey and Rev. Zener.

Shanksville, Wed. Jan. 28.—Mr. Forsythe, Mrs. Jones, Rev. Deeds, Mr. Sanner, Mr. Ross and Mr. Lambing.

Berlin, Thurs., Jan. 29.—Mr. Forsythe, Rev. Deeds, Mr. Swope, Mr. Mountain, Rev. Stephan and Rev. Burkholder.

Garrett, Friday Jan. 30.—Mr. Forsythe, Rev. Deeds, Mr. Shober, Mr. Mountain, Rev. Romesburg, Rev. Hassler and Rev. Carney.

Stoystown, Wed. Feb. 4.—Mr. Forsythe, Rev. English, John S. Miller, Rev. Wetzel, Geo. Aunt, Mr. Sanner and Rev. Huey.

Rockwood, Thurs. Feb. 5.—Mr. Forsythe, Mrs. Stotter, Mr. Lambing, Rev. Kurtz, Rev. Duke and Rev. Zener.

Meyersdale, Friday, Feb. 6.—Mr. Forsythe, Rev. Neeld, Rev. Hassler, Rev. Kresge and Rev. Coughenour.

Meetings will be held at each of the above places both in the afternoon and in the evening. All Sunday School workers are urged to take part. The general public is invited to attend. Mark the dates.

V. C. Zener, Sec. for Somerset, Co.

Good Broom for 25 cents, at Bittner's Grocery. ad

Photographs and Picture frames at Conrad's Studio at half-price. Satisfaction guaranteed in every sale of Photos or Frames. E. E. Conrad. ad

Correct Attention of the Eyes Should be Given When Your Eyesight Begins to Fail.

Consultation Free.

Special Offer!

On account of the extreme cold weather during my last visit to Meyersdale, I will continue my special offer on my next visit.

M. D. GOLDSTEIN,

Eye Sight Specialist.

At Collins' Drug Store

MEYERSDALE, PA.,

TUESDAY AND WEDNESDAY,

January 27 and 28.

From 8:00 A. M. to 5:00 P. M.

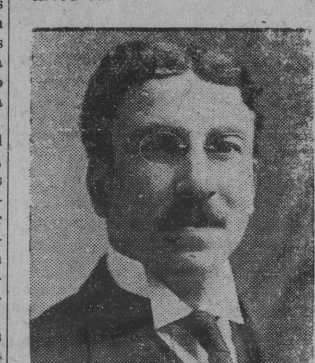
Special Prices During Offer on Special Lenses, Bi-Focals and Torics.

I will fit your eyes with "Stevens' S. A. Gold-Filled" Eye Glasses for \$2.00. Satisfaction guaranteed.

Please remember I am doing this to build up a big business, to receive the future recommendation of each and every patient given this reasonable offer which will give best results.

Come in the morning if possible and you will be sure to get waited on.

Have you any eye troubles? Do your eyes ache at night? Does artificial light cause discomfort in reading or sewing? Are you troubled with headaches, nervousness or dizziness? Do your eyes water, itch, smart and burn? Do you experience pains or aches in the eyeball or in the top or back of head, extending oftentimes into the neck and shoulder? Many other defective eye troubles too numerous to mention. Best results come from my work. Hundreds of patients are satisfied and well pleased. I can both satisfy and please you.



SHEET MUSIC.

A few popular sellers from our big stock of 1,500 selections are here listed. Remember we order anything not in stock.

Sailing Down Chesapeake Bay.
Kiss Me Good Night

Curse of an Aching Heart.

That International Rag.

On the Old Front Porch.

Sing Me the Rosary

15c Per Copy, Postpaid.

COLLINS' DRUG STORE,

The Retail Store

Hartley Block

Meyersdale, Pa.

BALTIMORE & OHIO R. R.

VIA WASHINGTON OR BALTIMORE TO

FLORIDA

3 ALL-RAIL TOURS		3 RAIL AND WATER TOURS	
RETURN LIMIT 18 DAYS		RETURN LIMIT 21 DAYS	
ROUND TRIP	\$49.60	ROUND TRIP	\$36.00
VIA WASHINGTON		VIA BALTIMORE	
AND ATLANTIC COAST LINE.		AND M & T Co. Steamers	
JANUARY 28		JANUARY 28	
AND BOARD AIR LINE		FEBRUARY 9	
FEBRUARY 9		FEBRUARY 27	
AND SOUTHERN RAILWAY		FEBRUARY 27	
FEBRUARY 27			

ILLUSTRATED BOOKLET GIVING FULL INFORMATION AT TICKET OFFICE

BIG SAVINGS

ON

GROCERIES

AT

McKENZIE & SMITH'S,

Saturday, January 24th.

25 pounds Granulated Sugar at	\$1 25
3 pounds Loose Crackers at	25c
3 5c boxes Matches at	10c
3 cans Corn at	25c
1 pound can Salmon at	10c
3 10c cans Tomatoes at	25c
2-pound can Early June Peas at	10c
2 pound can Lily Brand Succotash at	10c
10c bottles Salad Dressing at	7c
25c glass Heinz's Jelly at	15c
10-pound bag fine Table Salt at	10c
3-pound can Sauer Kraut at	10c
2-pound can Golden Wax Beans at	15c
10c bottle Pepper Sauce at	7c
Loose Rolled Oats, per pound	5c
Good quality Broken Rice, per pound	5c
Cracked Hominy, per pound	4c
Dry Sweet Corn, per pound	12c

Give Us a Trial Order and be Convinced.

McKenzie & Smith,

MEYERSDALE, PA.

TAKE NOTICE.

Members of Dale Lodge No. 810, business of importance requires your attendance. Business First degree. All Odd Fellows are cordially invited to attend the meetings every Thursday evening.

H. G. WILL, Secretary.

For Sale.

A four horse power, gasoline engine in good repair—for sale, cheap, for cash. Also a ten gallon gasoline tank Apply, at The Commercial office.

It will pay you to buy your Canned Goods, at Bittner's Grocery. ad

Your Fowls Need Pratt's Poultry Regulator now to produce more eggs and build up your breeding stock. Sold on money back guarantee by Habel & Phillips and Cover & Son. ad