American Sentinel

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WHY BUSINESS DRAGS

While business prosperity is to-day on a level far above that of 1921, when the present administration assumed power, yet it is a little below the peak level of 1923.

All through the coming campaign we shall hear the voice of the calamity howler. He will emphasize every depressed spot in the business world. The person who is blue about business or who thinks it may pay him politically to express blue views, can find now as at any other time plenty of material with which to feed public alarm.

This is the kind of thing that makes business men dread a presidential year. This kind of talk helps make business worse. The constant reiteration of the idea that business is bad, creates the very condition people are most desirous of avoiding.

There is always an ebb and flow in business. If it was all high tide, trade would slop over, and we would see all the evils of inflation that almost wrecked the country in 1920. A certain amount of recession is necessary to prevent that over confidence that produces disaster.

In so far as what depression may exist now has any real cause, it is due largely to two causes. First, political agitation by people who are unsettling business by demanding a change of administration. Second, the refusal of Congress to pass a tax bill that shall encourage people of wealth to invest money in business. Keeping a tax rate so high that people keep their money in tax exempt bonds does not help business to expand.

There remains whatever depression exists among the farmers. This is due principally to conditions in Europe, which the administration has done much to remove by promoting the reparations plan drawn up by the Dawes commission.

PREPARATION FOR BUSINESS

The idea used to prevail that education was not necessary for business, and that anyone with a kind of money making genius could jump in most anywhere and achieve success. But to-day the idea is spreading that anyone's chances of business success are greatly improved by taking adequate preparation for it.

A big lift to this form of training has now been given by George F. Baker, by a munificent gift of $5,000,000 to the Harvard School of Business Administration. No doubt this liberal offering will inspire many others to give liberally to business schools.

The so called self made man is often able to work himself up from small beginnings with but little education. Sometimes he is naturally such a broad minded man that he seems to educate himself as he goes along, and comes out a good all around man and fine citizen. Some men have such a keen bargaining and trading instinct that everything they touch seems to turn to money.

Yet many of these men deeply regret, as they get up in life, that they did not have a more thorough education. They welcome the chance to put their sons through colleges and fine business schools.

As great industrial enterprises figure more and more, it becomes more difficult for a young man to work his way up. Without special education, it may take him many years to learn the things that the young man trained in a good business school acquired in a short time. People are needed who have both general culture, so that they are fitted to become community leaders, and scientific training in business methods so that they are able to grasp accurately the large commercial problems of the time.

THE PRICE OF EDUCATION

June is the month of graduations, and countless young people are now just finishing or have just completed their scholastic courses, and are going out into the world with more or less glory.

Some people have a tendency to speak slightingly of those who have gained education, as if they were filled up with book learning and were not practical.

Yet this must be remembered, that the young people who complete these courses are somewhat exceptional. The great majority drop out before they finish. Many can not seem to learn. Others are too indolent, they could if they tried, but they won't try. Others are too eager to get spending money, so they can have their own filing and enjoy life, as they think. It is only a minority who graduate from the high schools, and a still smaller minority who go on and finish the courses of higher schools.

It does take a certain amount of resolution and persistence for young people to go on and finish these courses. It means a good deal of self denial. Many times these students have wanted to do this and that to have a good time, but the necessity of study intervened. They had to give up the thing they wanted to do, to hold their position in their classes. They made the sacrifice, and are entitled to a reward of public appreciation for it. The honors they receive at Commencement day are earned by persistent work.

It is often said that education is something given to the young people free, but that is not wholly so. They may have to pay no money, their expenses may be paid by the community or their parents. But they have to pay their own price of earnest work. The Sentinel extends its heartiest appreciation and commendation to the young people of Westminster who this year have paid the price.

WOMAN'S REVOLT FROM FORCE

Attention continues to be excited by the instances where women have operated as bandits, bootleggers, and other criminals. A bobbed hair bandit or bootlegger is sure of unlimited publicity. But the fact that such cases attract so much attention simply shows how unusual they are, and how woman's gentler nature, in all but extremely few cases, revolts from those applications of brutal force which so many men use with coarse lack of feeling.

The revolt from force manifests itself not merely in resisting the temptation to the rougher crimes, but it will manifest itself more and more in a protest against the wickedness of wars. Sensible women will not hold that a nation shall lie down and allow itself to be trampled upon. But they will insist more and more that everything possible be done to avert the evil of wars. A great new force of women voters is now making itself felt. Politicians who insist that there always have been wars and always will be, have many millions of American voters to deal with who think differently.

COUNTRY VACATIONS

Vacations in the country are to be supplied this year to at least 71,000 children of New York City, as reported by the Children's Welfare Federation. Similar work is being done in other centers of population. It is a fine charity.

The child that grows up without having seen any green grass except in some city park or lawn, who never saw a cow or a sheep, who has not followed a running brook or looked for fish in its clear waters, who never jumped into the good old swimming hole, has missed something of a child's natural birthright. Such a child becomes too much a thing of the streets. There is a danger that he will get his ideas from the gutter.

THE POWER OF CATCHWORDS

The ability of people to impress themselves and their ideas on the world depends to some extent on their gift for making magnetic catchwords, which express in a word or a phrase some idea that wins popular favor quickly.

Theodore Roosevelt was one of the greatest producers of catchwords that this country has ever known. His famous phrase "the strenuous life" seemed to stir people to achievement. It woke up people who previously had been idling away their time, and it induced them to strive for excellence. Its effect on his generation was more extensive than people realize.

Woodrow Wilson was another manufacturer of catchwords. Some of them shook the whole world. His "self determination" was a famous phrase that at first thought seemed of universal application. But it has a tendency to the unsetting of normal discipline. He stirred the ideal of self determination in many races not yet fitted for it. Yet in his phrase of "making the world safe for democracy," he uttered a catchword that went a long way toward winning the war. It caught the popular imagination.

It is a wonderful thing to have the gift of packing a thought into one little phrase. The carefully reasoned address may fail to exercise great influence, because the orator did not have the gift of concentrating his thought. Yet some more superficial speaker may be able to boil down that thought into some striking phrase that people will carry away and remember, and it will influence their conduct for years.

It is customary for politicians to speak somewhat slightingly of "literary fellows." Yet the two men who have influenced American life most profoundly for the past generation, Roosevelt and Wilson, were notable for liberary gifts. In the quiet of their studies they acquired that power of expressing terse thought that lodges ideas deep in the minds of the people.

WHAT MAKES A GREAT SONG?

Congressman Sherwood of Ohio, delivering a Memorial day speech in the house, contrasted the popular jazz music of the present day unfavorably with the songs sung by the soldiers of the Civil war days.

He brought out the fact that during the Civil war, more than 150 songs were written and sung by the soldiers themselves. Perhaps that explains why so many songs of that period have lived for many years. Not so many of the songs that were produced during the World war will live permanently.

The song writers of the present day may be better educated, they may be cleverer in feeling the kind of thing that the public wants at any particular moment. But too many of these songs are written just to fill a market demand and make money. It is an interesting line of work, and a bright thing to do if one has success at it. But to write a song that will live many years, it usually must come out of a person's own experience, and express the longing of his own heart and that of others.

Mr. Sherwood brought out the idea how "Tenting to-night on the old camp ground" which he called the most plaintive of the war songs of the Civil war period, was written by a New Hampshire soldier who was lonesome for a sight of his sweetheart. He sat down before a camp fire and wrote this pathetic song on an old piece of brown paper. It is out of such experience that great songs grow.

The power of a truly great song is incalculable. It thrills the soldiers on the battle fields, and comforts the folks at home. It cheers people in dark hours, it makes them conscious of ties of human sympathy and it softens the hard places, and makes them feel that all humanity is sharing their own experiences. It thrills them to achievement, and makes people feel that after all sentiment is the biggest thing in life.

UNEARNED WEALTH

The Methodist General Conference has adopted a resolution declaring that if a man does not in some real sense earn his wealth, he is not entitled to it.

One practical question arising from such a declaration, relates to what economists call "unearned increment". Take money made by speculation in land. A man may buy land in the business center of some growing city, and make large sums by increase of population and growth of business. In many cases such a man has rendered no service to earn this increase according to the principle stated above. Some people claim, that as such increment is caused principally by the coming together of the people at that place, the public should get whatever gains come from such increase.

Yet in many cases it could be shown that the people who owned such valuable land were so active in promoting the advance of the place, that they did contribute a service which earned the profit.

To confiscate valuable land on the theory that its owners are not earning its gains, would be a bolshevistic proceeding, since the people who buy such land have been assured under our laws that it is a secure form of investment. It would of course be legitimate, and possibly desirable, to stabilize land values on their present level, and take by taxation any increase in value that might come through increase of population. But a town run on that basis might not gain anything. Such a system might discourage people from settling in a place where that opportunity for profit was cut off.

Whatever one thinks about these problems, the resolution passed by the the Methodists represents a growing feeling that possession of wealth involves special obligations to render service.

WEDDING JOURNEYS

The first aftermath of the June wedding season is a large number of young couples on the railroad trains and tourist routes of Maryland doing their best to conceal their sentimental looks and appear as if they were old married people.

To accomplish that result, they would have to manifest a studied indifference to each other, coupled with a slight rudeness and unconcern. A wedded couple may care for each other very deeply, but not many of them will maintain through the years the same solicitous attentions that prevailed on their wedding journey.

It would be better for them if they did. These little attentions cost nobody anything, and they soften over many differences. Instead of the just married folks trying to imitate the old timers, the latter would better copy the newlyweds, and realize that the little courtesies sweeten all life, and bring people into closer comradeship.

It is hoped that the political conventions won't forget the necessity of nominating a vice-president and go home without attending to that matter.

UNCLE TED'S BED TIME STORIES

THE NECESSITY OF OUTDOOR LIFE.

Making A Strong Body To Hold A Strong Mind

It had been a hard week for Jack. Being forced to stay in bed is not an appealing thought to any boy and when it becomes a reality as it had with Jack, it was the worst sort of punishment. Jack had been suffering with a bad cold, a cold that for a while threatened to go into pneumonia.

But now he was getting better and Ruth and Uncle Ted and Mother, could again breath easy and commence to enjoy life once more.

"Gee!" said Jack, "Anybody would think you were the ones who were sick to look at your long faces. Why don't you smile a little bit. I'm the one that ought to feel and look bad."

"Guess Jack's right," said Uncle Ted. "We have been going around with winter long faces. But it looked so bad for awhile. Thought we might lose our pal for good."

"I'll tell you how you can make up for it," said Jack, raising up in bed on one arm.

"How's that to be done?" asked Uncle Ted.

"By telling me a story," was Jack's reply.

"I have a story I would like to tell you, Jack. It is interesting and at the same time should give you something to think about.

"You may recall, that some time ago, President Coolidge called a conference at Washington on outdoor recreation. This meeting was for no other purpose than to find a way in which to interest more people in taking outdoor exercise and amusement. At first thought this may seem like a funny thing for a President to call a meeting about. You might almost think that it was entirely unnecessary.

"But let me tell you: You cannot develop your mind past the point of development of your body. In other words, there must be a sound body before you can have a sound mind. This should be of great interest to you, Jack, for of late you have been hanging around the house, not playing ball or going on your Saturday walks. And see what has happened. Your system became weakened and when the cold germs got into you they succeeded in making you sick. If you had been strong of body, those germs would probably never have been able to make you sick, let alone send you be bed.

"Our greatest men have found that a certain amount of recreation out of doors is absolutely as necessary to their success and well being as anything else. Certainly it is easier to keep fit than it is to get sick.

"The modern day life is a big change from the life of yesterday. Today many people work indoors in crowded offices, stores or factories. They go back and forth from home to work in trains, street cars, subways, closed automobiles, etc. They leave home early and return home late, and then at night it is a trip to a closed theatre or dance or a party at someone's house. Now all of those things are all right if they are not overdone. In other words, there are times for everything, but the modern person, the worker of today, must get a certain amount of rest and exercise in the open. When President Coolidge opened the National Conference on Outdoor Recreation in Washington, he said:

"This conference has been called to encourage Americans to make more of their opportunities and appropriate more of the advantages of America. For a long time one of the ideals of perfection has been that of a sound mind in a sound body. When most of our original educational institutions were founded they at first served a race of pioneers. They were attended by those whose very existence depended on an active outdoor life in the open country. The most universal custom among all the people was bodily exercise. Those days long ago passed away for most of the people of this country.'

"These were President Coolidge's opening words. He then went on to describe the various ways in which people can get this out door exercise. He told of golf, tennis, baseball, football and the many games planned for children in the various playgrounds everywhere. One of the finest things being done in America today is the maintenance in the cities and towns of public playgrounds with all kinds of apparatus with which to play and exercise."

"I know," said Jack, "just what we have at school."

"That's it, Jack. But the trouble lately with you has been that you don't use that playground enough. I want you to grow to be big and strong so that you will be able to do big things in this world. Unless your body is strong, no matter how great your ambition may be, you will be unable to be a truly great man.

"Before you go to sleep I just want to read you the last paragraph of President Coolidge's speech on this subject, because it is something well worth knowing:

"'I want to see all Americans have a reasonable amount of leisure. Then I want to see them educated to use such leisure for their own enjoyment and betterment, and the strengthening of the quality of their citizenship. We can go a long way in that direction by getting them out of doors and really interested in nature. We can make still further progress by engaging them in games and sports. Our country is a land of cultured men and women. It is a land of agriculture, of industries, of schools, and of places of religious worship. It is a land of varied climes and scenery, of mountain and plain, of lake and river. It is the American heritage. We must make it a land of vision, a land of work, of sincere striving for the good, but we must add to all these, in order to round out the full stature of the people, an ample effort to make it a land of wholesome enjoyment and perennial gladness.'

"So it is, Jack, that I want you to keep in mind the necessity of exercise, the necessity of making your body strong enough to stand the load that you will want to place upon it while making something of yourself."

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STATEMENT OF CONDITION OF THE WESTMINSTER SAVINGS BANK

Westminster, Maryland

Close Of Business April 10, 1924

RESOURCES

Loans and Discounts	$ 338,980.50
United States Bonds	278,307.31
Other Bonds and Stocks	1,422,345.89
Loans on Mortgages	579,656.22
Banking House and Lot	14,500.00
Due from Approved reserve agent	92,351.18
Cash in Bank	30,145.24
	$ 2,756,286.34

LIABILITIES

Capital Stock paid in	$ 50,000.00
Surplus (Earned)	175,000.00
Undivided profits	30,988.14
Dividends unpaid	5,000.00
DEPOSITS	2,495,298.20
	$ 2,756,286.34

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