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Messages to Seekers of Success

A Service of Safety

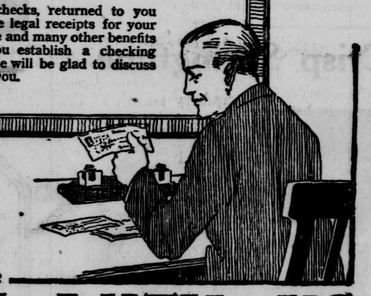
A bank, of course, keeps your money safe. And it just as surely can help you handle your money safely.

For instance, a checking account here is more than a simple convenience. It is a guarantee of security to you in the transmission of funds. It enables you to keep your money instantly accessible without danger of loss.

Checks Protect You

Your checks drawn on this bank carry your money to all parts of the country at the cost to you of a postage stamp. Checking enables you to keep track of your money in a systematic way. The stubs in your check book carry sufficient entries to do this.

The canceled checks, returned to you each month, are legal receipts for your payments. These and many other benefits are yours if you establish a checking account here. We will be glad to discuss it further with you.



To Save Your Money and Make Your Money Safe
BANK WITH US

Caroline County Bank
GREENSBORO, MD.

Messages to Seekers of Success

Your Dollar's Opportunity

Your dollar's opportunity is now, today! Set it to work for you. Give it the task of multiplying itself. In doing so it will perform its part in the world affairs.

Every man's money should be making use of this opportunity. Farmers, for instance, can not only feed the world; through businesslike handling of their farms and businesslike handling of their incomes they can help to develop the world.

Thrift Is Patriotism

Saving is a form of serving. It is one of the biggest forms of national service—service to your country. Our first president said, "Economy makes happy homes and sound nations."

The way to start right is to start right now! Saving is as much a habit as spending or putting things off. Once formed, it is easy to continue. But unlike other habits, it is a good habit.



To Save Your Money and Make Your Money Safe
BANK WITH US

THE PEOPLES BANK
DENTON, MD
H. T. NUTTLE, President. T. F. JOHNSON, Cashier.

MINISTERS COST LESS THAN AUTOS

World Survey Figures Reveal How Badly United States Is Paying Its Pastors.

MANY LIVING ON $600 A YEAR.

One of the Aims of Present Pro... Co-operation Is to End Disgrace of Underpaid Preacher—Pensions Also to Be Provided.

What are the chances of a young man who intends to be a lawyer making $3,000 a year? What are the doctor's chance? What of the minister or the manufacturer?

The lawyer has exactly one chance in five. The doctor's chances are one in seven. It is ten to one against the manufacturer. The modern minister, however, who formerly ranked with the doctor and lawyer as a member of the "learned professions," has fallen hopelessly behind. He is a 100 to 1 shot.

These figures are part of a mass of astonishing facts brought to light by the world survey being made by the Interchurch World Movement and whose sources of information are such that many economists and statisticians are availing themselves of the results. This survey puts America's minister at the bottom of the ladder of the nation's income receivers—and with responsibilities which equal those of any captain of industry.

A worker in a silk mill, a laborer in a rubber plant, a paper maker, a worker in a shoe factory—all are getting higher average wages, the survey shows, than does America's minister, city or country. Nor does the city man receive the luxurious salary that many persons, including many country parsons, believe he does. Not four ministers in a thousand, according to the survey, receive $5,000 a year. In no instance, whatever the denomination, does a majority receive $1,000.

Cotton Pickers Better Off.

Are you a Congregationalist? In 2,783 churches the yearly pay to your ministers has been less than $1,000. Are you a Presbyterian? You are then on the less than $1,000 list with 6,415 ministers. In the event that you are a Methodist the charge is that 4,719 pastors are trying to exist on the $20 a week that you pay them. Episcopalians do a little better, yet half of their rectors receive less than the $1,500 a year which government economists regard as the minimum on which a family can be decently maintained.

The initial cost of the cheapest "flivver" on the market is less than $800, but a very good, conscientious pastor, it is shown, can be hired for a year for that sum.

Ministers in the South are preaching to fifty or more cotton pickers who individually are paid more for picking cotton than their entire neighborhood pays to the preacher in a year.

One of the aims of the present co-operation of the world's Protestant denominations is to end this disgrace of the underpaid minister. With universities, business houses and municipalities daily taking action to provide for the comfort of their workers, the church is to keep pace with the times, and to arrange not only for adequate pay for its workers, but to provide pensions for those no longer able to work.

It is to move the public to prevent unfavorable comparison of pastors and plumbers. Until then, as for a puddler seeking jobs with a pastor drawing an "ordinary" salary—never! The highest salary paid to pastors is lower than wages paid in the entire steel

NEW WORLD PROGRAM DEVISED BY CHURCHES

By S. EARL TAYLOR.



DR. S. EARL TAYLOR,
General Secretary Interchurch World Movement.

If Christ, on the day He was born, had started on a tour to preach in every village in India, He would still have 30,000 more to visit.

We now believe we have found a way by which the leaders of the Protestant churches can sit around a common table and have the Christian program of the entire world laid before them. By means of the Interchurch World Movement we can see where the Methodists are, and where the Baptists are. We can see the general outline of their forces, their present status in this great world struggle, and may also have some idea of the unoccupied places, and what may be done by all of us to enter these unoccupied parts of the world field which Christ sent us to occupy.

CHURCHES TO AID LONELY SHEEP SHEARERS OF WEST

The bleat of the sheep on the backbone of the continent calls men to the mountains. On high uplands from the Canadian border to Mexico, in lonely and inaccessible places, one of the most romantic examples of the country's migrant worker—the sheep shearer—plies his trade.

Unheard of though he is to thousands of his fellow workers, it was for him that the immigration regulations of three countries—Canada, the United States and Mexico—were modified during the war. This permitted freedom of movement to many hundreds of this strange craft, and the means of employment to thousands in factories and stores.

Yet, for all his importance in the ranks of the nation's great Marching Army of the Employed, what sort of life does this man lead? The migrant fruit packer, or wheat harvester, or farmhand, or lumberman often roams inland through cities and the congested spots of civilization. But the sheep shearer, by the nature of his trade, is cut off from such influences.

Through a survey of the nation's migrant labor now being made by the Interchurch World Movement, it is suggested that for men of this class relief may be afforded through church-in outlaying districts. For social and other purposes these men, with proper co-operation by church bodies, could make use of many of the facilities without which they are doomed to a life of isolation.

Hobo Now Scorns the Breadline



Survey Made by Interchurch World Movement Shows That Even the Cheap Lodging House Is Going Out of Business.

The old "bread line" is gone from its accustomed place in the cities. In the slums throughout the country huddled queues of men no longer wait to be fed. Their passing is a symbol of the passing of the hobo.

Everywhere [illegible] of guests, the cheap lodging [illegible] are being abandoned. Only a [illegible] decrepit men remain in the [illegible] Army Industrial Homes. In Kansas City the once crowded dormitories of the "Helping Hand" building are closed. In Lincoln, Neb., in 1913 [illegible] more 1,756 nonresidents [illegible] enrolled for aid [illegible] only 193 [illegible] ing worker, who [illegible] use and [illegible] bread line between his seasonal jobs, has been lifted from his old plane by the war. A study of the conditions of migrant labor is now being conducted by the Interchurch World Movement that it may lay the facts before the Protestant Churches of America, whose closer co-operation is its larger purpose. This study shows that the hobo has found a closer succession of jobs, a higher return for his labor. He has become almost a "steady" worker. He no longer needs his old refuges.

Beyond the reach of these agencies, he offers the Protestant Churches an opportunity to provide new means of influencing his life and maintaining his standards of living, and the Interchurch World Movement survey is determining how this may best be achieved.

U. S. INCOME TAX EXEMPTS NOBODY

Every Person Who Had Income in 1919 Must Determine Own Liability.

MARCH 15 LAST FILING DATE.

Surest Way Is to Follow Form 1040A. Free Advice in Doubtful Cases. Severe Penalties in Law.

Nobody is exempt from Income Tax. An obligation is laid directly on the shoulders of each citizen and resident to consider his own case and to get his return in on time if one is due.

With each return showing a tax due a payment must accompany the return in the full amount of the tax or at least one-quarter of the tax.

All returns for 1919 must be filed on or before March 15.

Must Show True Figures.

In figuring up his earnings for income tax purposes a person must take into consideration all items of taxable income, and each item itself must be accurate in amount. Guesses and estimates must be avoided, for the return is made under oath.

Everybody who had an income during 1919 must now determine whether his or her net income was sufficient in amount to require an Income Tax return. The best way to find out is to get a Form 1040A and follow the instructions printed on it. That form will serve as a reminder of every item of income; and if a return is due, it tells how to prepare and file it.

One of the important points to keep in mind is that a person's net income is found by a computation prescribed in the law, and that each item of income from every source must be considered, unless specifically exempted.

Another thing to remember is that the personal exemption allowed taxpayers by law has no relation whatever to the requirement to file return. This exemption is not to be considered until a person has figured out his net income and determined whether it was sufficient to require him to file a return. Then, if a return must be filed, he should read carefully the instructions for claiming exemption, and complete his return.

If in doubt on any point as to income or deductions, a person may secure free advice and aid from the nearest Internal Revenue office. Many banks and trust companies are also furnishing similar service during banking hours.

Heavy Penalties in Law.

For failing to make a return on time the penalty is a fine of not more than $1,000 and an addition of 25 per cent to the tax, if any. For making a false or fraudulent return the penalty is a fine of not more than $10,000 or imprisonment not exceeding one year, or both: and, in addition, 50 per cent of the tax. There are other penalties for failing to pay tax when due and for understatement of the tax through negligence.

Many Sources of Income.

Aside from what one may earn by his services, there are many other sources of income. If he sold any property during 1919 he must figure out the gain realized. If he rented buildings, land, apartments or rooms such rents must be considered taxable, and he may claim deductions for necessary expenses incidental to rents.

Bank interest is a common source of income and is taxable whether withdrawn or not. Any amount of interest credited to a depositor is income to the depositor.

Interest on mortgages and notes is taxable; also bond interest received from corporations.

A taxpayer who cashed his insurance during 1919 must report as income any excess received over the total of premiums paid.

Members of partnerships or personal service corporations or beneficiaries of an estate or trust must report their shares of income distributable to them whether or not actually withdrawn.

Dividends of domestic corporations must be reported. Many other forms of income are taxable, unless specifically exempted.

INCOME TAX IS DUE MARCH 15

Penalties for Delay and Failure to Make Returns—Early Compliance Urged.

All income tax returns covering the year 1919 must be filed by Monday, March 15. Each taxable return must be accompanied by check or money order for the full amount or at least one-quarter of the amount of tax due.

Cash payments are accepted only at the collector's main office; if sent by mail, they are at the sender's risk.

Residents of Maryland should file their returns with, and make payments of Income Tax to, Joshua W. Miles, Collector of Internal Revenue, Baltimore.

Those who must file returns but have not done so are warned that the revenue law imposes heavy penalties for failure to get returns in on time or to make payments on time.

Early filing and early payments are urged, in order to relieve the internal revenue offices as much as possible of an overload on the final day, March 15.

INCOME TAX RETURNS DUE

Business Men, Farmers and Wage Workers Must File Schedules of Income for 1919.

MARCH 15 LAST FILING DATE.

Net Incomes of $1,000 or Over, if Single; or $2,000 or Over if Married, Must Be Reported.

The Income Tax imposed by Act of Congress on earnings of the year 1919 is now being collected.

Returns under oath must be made on or before March 15 by every citizen and resident who had a net income for 1919 amounting to:

$1,000 or over, if single; or if married and living apart from wife (or husband); or if widowed or divorced.

$2,000 or over, if married and living with wife (or husband).

The status of the person on the last day of the year fixes the status for the year with respect to the above requirements.

Under any of these circumstances a return must be made, even though no tax is due.

Husband and wife must consider the income of both, plus that of dependent minor children, in meeting this requirement; and, if sufficient to require a return, all items must be shown in a joint return or in separate returns of husband and wife.

A single person with minor dependents must include the income of such dependents.

A minor who has a net income of $1,000 or more is not considered a dependent, and must file a separate return.

Personal returns should be made on Form 1040A, unless the net income exceeded $5,000, in which case Form 1040 should be used.

Residents of Maryland should file their returns with, and make payments of Income Tax to, Joshua W. Miles, Collector of Internal Revenue, Baltimore.

How to Figure Income.

The best way to find out whether one must file a return is to get a Form 1040A and follow the instructions printed on it. That form will serve as a reminder of every item of income, and if a return is due it tells how to prepare and file it.

If in doubt on any point as to income or deductions, a person may secure free advice and aid from the nearest Internal Revenue office.

Guesswork, estimates and other hit-or-miss methods are barred when a person is making out his Income Tax return. Accuracy and completeness must be insisted upon. The return is a sworn statement. As such it must be thorough and accurate.

Salaried persons and wage earners must ascertain the actual compensation received. Overtime, bonuses, shares in the profits of a business, value of quarters and board furnished by the employer and other items which are compensations for services must be included.

It must be borne in mind that compensation may be paid in other forms than in cash. A bonus paid in Liberty bonds is taxable at the market value of the bonds. A note received in payment for services is taxable income at face value, and the interest upon it is also taxable.

Other Returns Due.

Every partnership doing business in the United States must file a return on Form 1065; and every personal service corporation must file a similar return.

Corporations must file annual returns on Form 1120.

Trustees, executors, administrators and others acting in a fiduciary capacity are required to file returns. In some cases, Form 1041 is used; in others, Form 1040; and still others, returns on both forms are required.

Information returns, on Forms 1099 and 1096, must be filed by every organization, firm or person who paid, during 1919, an amount of $1,000 in salary, wages, interest, rent, or other fixed or determinable income to another person, partnership, personal service corporation or fiduciary. These information returns should be forwarded directly to the Commissioner of Internal Revenue (sorting division), Washington, D. C.

INCOME TAX IN NUTSHELL

WHO—Single persons who had net income of $1,000 or more for the year 1919.

Married couples who had net income of $2,000 or more.

WHEN—March 15, 1920, is final date for filing returns and making first payments.

WHERE—Collector of Internal Revenue for District in which the person resides.

HOW—Full directions on Form 1040A and Form 1040; also the law and regulations.

WHAT—Four per cent normal tax on taxable income up to $4,000 in excess of exemption. Eight per cent normal tax on balance of taxable income. Surtax, from one per cent to sixty-five per cent on net income over $5,000.

FARMER'S INCOME SUBJECT TO TAX

Gains for 1919 Must Be Figured Under U. S. Law—Returns Due March 15.

LAND SALE PROFITS TAXABLE.

Necessary Farm Expenses May Be Deducted—Special Form for Farm Income—Cash or Accrual Basis for Computing.

A farmer, shopkeeper, or tradesman must figure up his net income for 1919; and if the farm or business income plus his other income was sufficient to require an income tax return a complete return must be filed with the collector of internal revenue by March 15.

A farmer should ascertain the gross income of his farm by computing all gains derived from the sale or exchange of his products, whether produced on the farm or purchased and resold.

Farm Expenses.

From his gross income a farmer is allowed to charge off all of his necessary expenses in the conduct of the farm during the year. These include costs of planting, cultivating, harvesting and marketing. In addition to these costs he may deduct money spent for ordinary farm tools of short life bought during the year, such as shovels, rakes, etc. Also, the cost of feed purchased for his live stock may be treated as an expense in so far as this cost represents actual outlay, but the value of his own products fed to animals is not a deductible item.

Other farm expenses allowable are the cost of minor repairs on buildings (but not the dwelling house), on fences, wagons and farm machinery; also bills paid for horseshoeing, stock powders, rock salt, services of veterinary, insurance (except on dwelling house), gasoline for operating power and sundry other expenses which were paid for in cash.

As to hired help, all the productive labor is a deductible expense; but the wages of household servants, or help hired to improve the farm, as in tree planting, ditching, etc., cannot be claimed against earnings. A farmer is not allowed to claim a salary for himself or members of his family who work on the farm.

Wear and Tear.

Purchase of farm machinery, wagons, work animals, etc., also the cost of construction or extension of buildings, silos, fencing, etc., should be considered additional investments in the farm and are not proper deductions against income.

A reasonable allowance may be claimed for wear and tear on farm buildings (except the farmhouse), fences, machinery, work animals, wagons, tanks, windmills and other farm equipment which is used in the conduct of the farm.

As to autos and tractors, the cost of these is not an expense, although the cost of their upkeep is an allowable deduction, if the machines are used exclusively for farm purposes and not for pleasure. Also, in such cases, a deduction for wear and tear is allowed.

Farm Losses.

The loss of a growing crop is not a proper deduction from income, inasmuch as the value of the crop had not been taken into gross income. The loss of a building or of machinery through storm, lightning, flood, etc., is an allowable deduction, but care should be used to ascertain the correct loss sustained, as restricted by income tax regulations.

No deduction is allowed in the case of loss of animals raised on the farm, but a loss is deductible from gross income if the animals had been purchased for draft or breeding purposes.

Shrinkage in weight or value of farm products held for favorable market prices cannot be deducted as a loss, for the reason that when such products are sold the shrinkage will be reflected in the selling price.

Sale of Farms and Land.

The value of agricultural lands has been jumping during the past few years, and during 1919 many owners sold out part or all of their lands at big profits. All such gains constitute income and must be taken into the net income for the year.

Any person who sold part of a farm or ranch, or part of a parcel of land, must also show any gains realized by the sale.

The method of figuring gains and losses on such transactions is prescribed in the Income Tax regulations, copies of which may be secured from Internal Revenue Collectors.

Forms for Returns.

The Internal Revenue Bureau has issued an improved Form 1040F for the use of farmers. This form, together with Form 1040A or 1040, will give the farmer explicit information as to how to properly figure his net income for 1919.

There are two methods of figuring a farmer's income tax return this year. He may make his return on the basis of the difference between the money and goods received for his products and the cash paid out for actual allowable farm expenses within the year. Or he may make his return on the accrual basis, which means computing the receipts and expenses that pertain to the taxable year, excluding income earned and expenses incurred in previous or succeeding years.

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