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BY
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The Emblem of
LIBERTY AND HUMANITY

SENATOR HARDING GUARANTEES FAIR DEAL FOR FARMER

Declares Definite National Agricultural Policy Is Vital to Country's Welfare.

WOULD PUT END TO PRICE FIXING OF FARM PRODUCTS

In Address Before Minnesota State Fair Republican Nominee Shows Profound Understanding of Farming and Its Problems.

Minneapolis, (Special).—"The time has come when, as a nation, we must determine upon a definite agricultural policy. We must decide whether we shall undertake to make of the United States a self-sustaining nation—which means that we shall grow within our own boundaries all of the staple food products needed to maintain the highest type of civilization—or whether we shall continue to exploit our agricultural resources for the benefit of our industrial and commerical life, and to leave to posterity the task of finding food enough, by strong-arm methods, if necessary, to support the coming hundreds of millions.

"I believe in the self-sustaining, independent, self-reliant nation, agriculturally, industrially and politically. We are then the guarantors of our own security and are equal to the task."

So declared Senator Harding in a masterly address before the Minnesota State Fair here, in which he revealed a most profound understanding of agriculture, its problems and its relation to the farmer and the consumer in the cities. This speech has been described as the greatest speech on agriculture which has ever been made by a Presidential candidate.

Among other things he said:

"A good many years ago a Chinese philosopher uttered a profound truth when he said: 'The well-being of a people is like a tree; agriculture is its root, manufacture and commerce are its branches and its life; if the root is injured the leaves fall, the branches break and the tree dies.'

Cause for Concern.

"It may seem strange to many good people that at this particular time any one should quote this saying of a wise old Chinese. Never in all our history have prices of farm products ruled so high, measured in dollars, as during the past four years. Farm land in the great surplus-producing states has advanced to unheard of prices, with every indication that, but for the tight money conditions, it would go still higher. Apparently the farmers of the land are enjoying unprecedented prosperity. Why then, even by implication, suggest that something may be wrong with our agriculture, and that the trouble may be communicated to our manufactures and commerce? People in the cities are disposed to think that if there is anything wrong it is in the cities where food is selling at such high prices, and not in the country where the food is produced. But both farm and city students of national problems see in the present agricultural situation certain conditions which give cause for real concern to every lover of his country."

He then referred in a most interesting way to the development of the great central west and sketched briefly the settlement of the great central valleys, as follows:

"Through the homestead law the government gave a farm of the richest land in the world to every man who wanted one. Railroads were built, the prairies were plowed up, and almost overnight the agricultural production of the United States increased by 50 per cent. Grains were produced and sold at the bare cost of utilizing the soil, and the farmers of the older states to the east were smothered by this flood of cheap grain. The only thing that could be done with this superabundance of food was to build cities out of it. And great cities we did build, not only in the United States, but across the seas."

He spoke of the hard conditions which came upon the farmers of the central west as a result of their overproduction, and then of the gradual improvement which began about 1905, when the increased population in the cities began to catch up with farm production, and how this increased demand for food was accelerated by the great World War.

Speaking of the part played by the farmer during the war, he said:

Splendid Part of Farmers.

"The splendid part played by the farmers of the nation during the war probably never will be understood or fully appreciated by our people. More than 25 per cent of all our fighting men came from the farms, and after their sons to the camps, the fathers and mothers, with the help of the younger children, turned to and produced more food than was ever before produced in the history of the world in the same time and from the same area of land. Their working days were measured not by the clock, but by the number of daylight hours. They took to themselves the responsibility of feeding not only our own people, but also our allies across the sea. In more ways than one, our farmers made the war their war, and counted no sacrifice too great to help fight it through to a successful finish. The story of what they did, written by some one who understands it, will furnish one of the most glorious chapters in American history. **One thing I may say—in every American conflict, from the revolution for independence to the world war for maintained rights, the farmer has been 100 per cent American and ready for every sacrifice."**

He then pointed out some of the unfortunate results in agriculture, growing out of war conditions, especially the premium put on grain growing at the expense of livestock production. He referred to the heavy losses suffered by many livestock producers and feeders, and pointed out the urgent need of restoring the balance between livestock and grain production as quickly as possible. On this subject he said:

"For two outstanding reasons the maintenance of a normal balance between livestock and grain production is a matter of national concern. One is that we are a meat-eating people, and should have a fairly uniform supply at a reasonable price. Conditions which either greatly stimulate or greatly discourage livestock production result in prices altogether too high for the average consuming public or altogether too low for the producer. The other is that the over-stimulation of grain production depletes the fertility of our land, which is our greatest national asset, and results in a greater supply than can be consumed at a price profitable to the producer, and finally to widespread agricultural distress from which all of our people suffer."

Speaking of the trend of prices of farm products during the next two or three years, he said that no one could forecast them with any accuracy. That as a nation we are undergoing the same experience that the individual undergoes when recovering from a long and dangerous illness. And then he made this significant statement:

"It must be evident, however, to any one who has given the matter even superficial consideration, that we have now come to the end of the long period of agricultural exploitation in the United States. No longer are there great and easy and awaiting areas of fertile land awaiting the land hungry. We have now under the plow practically all of our easily-tillable land, though idle areas await reclamation and development by that genius and determination which ever have made nature respond to human needs. Additions of consequence, which we may make to our farming area, from this time on, must come by putting water on the dry lands of the arid and semi-arid country, or by taking water off of the swamp lands, of which we have large areas in some sections, or by digging the stumps out of the cut-over timber lands of the north and south.

Other Alternative an Unhappy One.

"If we should unhappily choose the course of industrial and commercial promotion at the expense of agriculture, cities will continue to grow at the expense of the rural community, agriculture will inevitably break down and finally destroy the finest rural civilization, with the greatest possibilities the world has ever seen. Decreased farm production will make dear food and we shall be obliged to send our ships to far-away nations in search of cheap foodstuffs, the importation of which is sure to intensify agricultural discouragement and distress at home.

"If, on the other hand, we shall determine to build up here a self-sustaining nation—and what lover of his country can make a different choice?—then we must at once set about the development of a system of agriculture which will enable us to feed our people abundantly, with some spare for export in years of plenty, and at prices which will insure to the farmer and his family both financial rewards and educational, social and religious living conditions fairly comparable to those offered by the cities. A sound system of agriculture can not be maintained on any other basis. Anything short of a fair return upon invested capital, and a fair wage for the labor which goes into the crops, and enough in addition to enable the farmer to maintain the fertility of his soil, and insure against natural hazards will drive large numbers of farmers to the cities."

Senator Harding made it perfectly clear that this is a problem in which city people have just as much interest as the farmer. That unless we can work out a rational and fair agricultural policy, the drift to the city will continue and our trouble will grow constantly worse.

Speaking of farm organizations, he said the farm organization of the present day is quite different from the organization of the past; that farmers have learned sound principles of organization; that they are adapting to their work the methods which business men and working men have found successful in furthering their own interests. He referred especially to the successful organizations established by the fruit growers of the west and by the grain growers of the northwest, and said the farmers of the corn belt states are also rapidly perfecting the most powerful organization of farmers ever known in the country. He pointed out very frankly the danger that would come to the nation if the problems of the farmer were not frankly recognized, and if the farmer was not given absolutely fair treatment.

He said we have witnessed restricted production of manufactures and of labor, but we have not yet experienced the intentionally restricted production of foodstuffs, and expressed the hope that we never may have that experience.

While frankly recognizing the need of a national agricultural policy, he disclaimed any intention of suggesting that the government should work out an elaborate system of agriculture and then try to impose it on the farmers of the country. He denounced such an effort as utterly repugnant to American ideals. He said that government paternalism, whether applied to agriculture or to any other of our great national industries, would stifle ambition, impair efficiency, lessen production and make us a nation of dependent incompetents. He said the farmer requires no special favors at the hands of the government. All he needs is a fair chance and such just consideration for agriculture as we ought to give to a basic industry, and ever seek to promote for our common good.

Senator Harding then spoke of the definite policies to which the Republican party is committed, and which he, as its candidate, endorses.

Farm Representation.

First.—The need of farm representation in larger governmental affairs is recognized. During the past seven years the right of agriculture to a voice in governmental administration has been practically ignored, and at times the farmer has suffered grievously as a result. The farmer has a vital interest in our trade relations with other countries, in the administration of our financial policies and in many of the larger activities of the government.

Second.—The right of farmers to form co-operative associations for the marketing of their products must be granted. The parasite in distribution who preys on both producer and consumer must no longer sap the vitality of this fundamental life.

Scientific Study.

Third. — The Republican party pledges itself to a scientific study of agricultural prices and farm production costs, both at home and abroad, with a view to reducing the frequency of abnormal fluctuations here. Stabilization will contribute to everybody's confidence. Farmers have complained bitterly of the frequent and violent fluctuations in prices of farm products, and especially in prices of live stock. They do not find such fluctuations in the products of other industries. In a general way prices of farm products must go up or down, according to whether there is a plentiful crop or a short one. The farmer's raw materials are the fertility of the soil, the sunshine and the rain, and the size of his crops is measured by the supply of these raw materials and the skill with which he makes use of them. He cannot control his production and adjust it to the demand as can the manufacturer. But he can see no good reason why the prices of his products should fluctuate so violently from week to week and sometimes from day to day.

To Stop Price Fixing.

Fourth.—We promise to put an end to unnecessary price fixing of farm products and to ill considered efforts arbitrarily to reduce farm product prices.

Government drives against food prices such as we have experienced during the past two years are vain and useless. The ostensible purpose of such drives is to reduce the price the consumer pays for food. The actual result is unjustly to depress for a time the prices the farmer receives for his grain and live stock, but with no appreciable reduction in the price the consumer pays. Such drives simply give the speculator and the profiteer additional opportunities to add to their exactions.

Fifth.—We favor the administration of the farm loan act so as to help men who farm to secure farms of their own and to give to them long time credits, needed to practice the best methods of diversified farming.

We also favor the authorization of associations to provide the necessary machinery to furnish personal credit to the man, whether land owner or tenant, who is hampered for lack of working capital. Unfortunately as land increases in value tenancy also increases.

An Increasing Evil.

This has been true throughout history. At the present time probably one-half of the high priced land in the corn belt states is farmed by men who, because of lack of capital, find it necessary to rent. This increase in tenancy brings with it evils which are a real menace to national welfare. The tenant who lacks sufficient working capital and who too often is working under a short time lease is forced to farm the land to the limit and rob it of its fertility in order to pay the rent. Amid such conditions we have inefficient schools, broken down churches and a sadly limited social life. We should therefore concern ourselves not only in helping men to secure farms of their own and in helping the tenant secure the working capital he needs to carry on the best methods of diversified farming, but we should work out a system of land leasing which, while doing full justice to both landlord and tenant, will at the same time conserve the fertility of the soil.

Transportation Systems.

Sixth.—We do not longer recognize the right to speculative profit in the operation of our transportation systems, but we are pledged to restore them to the highest state of efficiency as quickly as possible. Agriculture has suffered more severely than any other industry through the inefficient railroad service of the last two years. Many farmers have incurred disastrous losses through inability to market their grain and live stock. Such a condition must not be permitted to continue. We must bring about conditions which will give us prompt service at the lowest possible rates.

Seventh.—We are pledged to the revision of the tariff as soon as conditions shall make it necessary for the preservation of the home market for Almerican labor, American agriculture and American industry. If we are to build up a self sustaining agriculture here at home the farmer must be protected from unfair competition from those countries where agriculture is still being exploited and where the standards of living on the farm are much lower than here. We have asked for higher American standards; let us maintain them.

So long as America can produce the foods we need I am in favor of buying from America first.

Fewer Land Hogs.

Under a sound system of agriculture, fostered and safeguarded by wise and fair administration of state and federal government, the farmers of the United States can feed our people for many centuries—perhaps indefinitely. Farming is not an auxiliary; it is the main plant, and geared with it, inseparably, is every wheel of transportation and industry. America could not go on with a dissatisfied farming people, and no nation is secure where land hunger abides. We need fewer land hogs, who menace our future, and more fat hogs for ham and bacon. We need less beguilement in cultivating a quadrennial crop of votes and more consideration for farming as our basic industry. We need less appeal to class consciousness and more resolute intelligence in promptly solving our problems. We need rest and recuperation for a soil which has been worked out in agitation and more and better harvests in the inviting fields of mutual understanding. We need less of grief about the ills which we may charge to the neglect of our citizenship and more confidence in just government, along with determination to make and hold it just.

If you want to sell your wheat or rye see L. B. Towers & Bro. 7-23.

NUMBER 2547.

REPORT OF THE CONDITION
—OF—
THE DENTON NATIONAL BANK
AT DENTON

IN THE STATE OF MARYLAND, AT THE CLOSE OF BUSINESS ON SEPT. 8, 1920.

RESOURCES.

Loans and discounts		$1,152,235 34
Notes and bills rediscounted	62,495 00	$1,089,740 34
Overdrafts, secured		5,142 34
U. S. Government securities owned:		
U. S. bonds deposited to secure circulation (par value)		50,000 00
Owned and unpledged		11,800 00
Total U. S. Government securities	$61,800 00	
Other bonds, securities, etc.:		
Securities, other than U. S. bonds (not including stocks), owned and unpledged		69,856 00
Total bonds, securities, etc., other than U. S.	$69,856 00	
Stock of Federal Reserve Bank (50 per cent of subscription)		8,250 00
Value of banking house		12,000 00
Lawful reserve with Federal Reserve Bank		39,461 62
Cash in vault and net amounts due from national banks		49,299 82
Net amt. due from banks, bankers and trust companies other than included in Items 12, 13 and 14		23,061 41
Totals of Items 13, 14, 15, 16, and 17	$72,361 23	
Checks on banks located outside of city or town of reporting bank and other cash items		233 84
Redemption fund with U. S. Treasurer and due from U. S. Treasurer		2,500 00
Total		$1,361,345 37

LIABILITIES.

Capital stock paid in		$100,000 00
Surplus fund		175,000 00
Undivided profits	$38,729 53	
Less current expenses, interest, and taxes paid	12,229 18	26,500 25
Circulating notes outstanding		49,000 00
Net amounts due to National banks		3,035 41
Net amounts due to banks, bankers and trust companies (other than included in Items 29 or 30)		16,963 90
Certified checks outstanding		1,932 10
Total of Items 29,30,31,32 and 33		$21,931 41
Demand deposits (other than bank deposits) subject to reserve (deposits payable within 30 days:		
Individual deposits subject to check		302,576 32
Total demand deposits	$302,576 32	
Time Deposits subject to Reserve (payable after 30 days, or subject to 30 days or more notice, and postal savings):		
Other time deposits		$661,337 29
Total of time deposits	$661,337 29	
Bills payable, other than with Federal Reserve Bank (including all obligations representing money borrowed other than rediscounts)		25,000 00
Total		$1,361,345 37
Liabilities for rediscounts, including those with Federal Reserve Bank		62,495 00
Total contingent liabilities		62,495 00

Of the total loans and discounts shown above, the amount on which interest and discount was charged at rates in excess of those permitted by law (exclusive of notes upon which total charge not to exceed 50 cents was made) was none. The number of such loans was none.

STATE OF MARYLAND, County of Caroline, ss:

I, William I. Norris, Cashier of the above-named bank, do solemnly swear that the above statement is true to the best of my knowledge and belief.

WILLIAM I. NORRIS, Cashier.

Subscribed and sworn to before me this 15th day of September, 1920.

WM. S. CROUSE, Notary Public.

Correct—Attest:
J. ROLAND CHAFFINCH.
F. B. NUTTLE.
HARVEY L. COOPER.
Directors.

Report of the Condition
—OF THE—
Farmers & Merchants State Bank
AT DENTON

In the State of Maryland, at the Close of Business Sept. 8th, 1920.

RESOURCES.

Loans and Discounts		$198,299 51
Overdrafts, secured and unsecured		1,248 93
Stocks, Bonds, Securities, etc.		25 00
Banking House, Furniture and Fixtures		1,966 16
Due from National, State and Private Banks and Bankers and Trust Companies, other than reserve		2,572 62
Checks and other Cash Items		54 37
Due from approved Reserve Agents		13,144 46
Lawful Money Reserve in Bank, viz.:		
U. S. Currency and National Bank Notes	$3,851 00	
Gold Coin	200 00	
Minor Coin	968 46	
		5,019 46
Total		$222,330 51

LIABILITIES.

Capital Stock paid in		$30,000 00
Surplus Fund		6,000 00
Undivided Profits, less Expenses, Interest and Taxes Paid		4,778 36
Due to National, State and Private Banks and Bankers and Trust Companies, other than reserve		1,703 06
Deposits (demand):		
Subject to Check	$64,945 00	
Cashier's Checks outstanding	37.80	64,982 80
Deposits (time)		
Savings and Special	$89,866 29	89,866 29
Bills Payable, including Certificates of Deposit for money borrowed		25,000 00
Total		$222,330 51

STATE OF MARYLAND, County of Caroline, ss.

I, S. E. Hignutt, Cashier of the above-named institution, do solemnly swear that the above statement is true, to the best of my knowledge and belief. S. E. HIGNUTT, Cashier.

Subscribed and sworn to before me this 15th day of September, 1920. MILDRED GORSUCH, Notary Public.

Correct Attest:
JOS. H. CARROLL,
JOHN T. CARTER,
HENRY W. HUGHES,
Directors.

Report of the Condition
—OF—
The Peoples Bank
AT DENTON

In the State of Maryland, at the Close of Business Sept. 8, 1920.

RESOURCES.

Loans and Discounts		$363,770.89
Overdrafts, secured and unsecured		580.39
Stocks, Bonds, Securities, etc.		128,261.94
Banking House, Furniture and Fixtures		10,000.00
Mortgages and Judgments of record		10,500.00
Due from National, State and Private Banks and Bankers and Trust Companies, other than reserve		7,089.83
Checks and other Cash Items		85.08
Due from approved Reserve Agents		24,978.00
Lawful Money Reserve in Bank, viz.:		
U. S. Currency and National Bank Notes	$10,588.00	
Gold Coin	582.50	
Minor Coin	2,742.17	14,262.67
Total		$559,528.80

LIABILITIES.

Capital Stock paid in		$ 50,000.00
Surplus Fund		32,500.00
Undivided Profits, less Expenses, Interest and Taxes Paid		10,653.05
Due to National, State and Private Banks and Bankers and Trust Companies, other than reserve		8,705.32
Dividends unpaid		112.00
Deposits (demand)		
Subject to Check	$126,453.88	126,453.88
Deposits (time)		
Savings and Special	$286,104.55	286,104.55
Bills Payable, including Certificates of Deposit for money borrowed		45,000.00
Total		$559,528.80

STATE OF MARYLAND, County of Caroline, ss.

I, T. F. Johnson, Cashier of the above-named institution, do solemnly swear that the above statement is true to the best of my knowledge and belief. T. F. JOHNSON, Cashier.

Subscribed and sworn to before me this 16th day of September, 1920. WM. S. CROUSE, Notary Public.

Correct—Attest:
H. EARLE SMITH.
W. R. FOUNTAIN.
F. J. WRIGHT.
Directors.

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Office of the Supervisors of Elections for Caroline County,

NOTICE
—OF—
Intermediate REGISTRATION

TO VOTERS OF CAROLINE COUNTY:

In compliance with Article 33 of the Code of Public General Laws of the State of Maryland, notice is hereby given that the Officers of Registration for Caroline county will sit in the respective election districts at the time and places hereinfter stated, for the purposes named in and by the provisions of Article 33.

For the purpose of registration of voters the Registers will sit on

Tuesday, Sept. 28, 1920
Tuesday, Oct. 5, 1920
Saturday, Oct. 9, 1920
Tuesday, Oct. 12, 1920

between the hours of 9 o'clock a. m. and 9 o'clock p. m.

The places of sitting will be as follows;

First Election District at
HENDERSON:
Second Election District at
GREENSBORO;
Third Election District
First Precinct at
DENTON;
Second Precinct of Third District at
DENTON:
Fourth Election District at
PRESTON;
Fifth Election District at
FEDERALSBURG;
Sixth Election District at
HILLSBORO;
Seventh Election District at
RIDGELY;
Eighth Election District at
AMERICAN CORNER.

The Registers will also sit at the above-named places on

Tuesday, October 19

1920, between the hours of 9 o'clock a. m. and 9 o'clock p. m., for the purpose of REVISION ONLY.

JOHN K. LYNCH,
EVERETT H. GALE,
HARRY B. MASON,
Supervisors of Elections for Caroline County.
Test: C. LESLIE WALLS, Clerk.

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PATENTS

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