The American Union.

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PUBLICITY APPROPRIATIONS

The people who have gone on to big success in retail trade have usually been generous advertisers. The average big city departent store appropriation for publicity is based on volume of business. The amount spent in advertising usually varies from two to five per cent. of the total amount of sales.

A big business keeps computations showing the amount of space each department in its store takes, and the expense of the advertising is considered a charge against that department. A failure of any department to get an amount of business proportionate to its amount of advertising is considered to be some one's fault. Commonly it is the fault either of the merchandise or of the man who wrote the advertising. Rarely is it charged against the medium in which the notice was placed.

A department store will frequently find that it can cut out its overhead expense by increasing its advertising appropriation. A typical instance was given by a large store in Indianapolis. This store increased the amount of money spent in local newspapers during 1919 by 60 per cent. But the increased advertising brought in 94 per cent. increase in business for the year. The result was that the percentage of advertising cost to sales was cut 4½ per cent. to 3½ per cent.

With all the examples of great businesses built up as a result of advertising, it seems strange that there is one single merchant left in the country who feels that he can neglect this means by which others have gone on to fortune.

John Wanamaker took in $24.67 the first day he was in business. He kept 67 cents for change, and spent $24.00 in newspaper advertising. In so far as the merchants of the Eastern Shore of Maryland have some touch of the genius that pushed Mr. Wanamaker ahead in the business world, they will make advertising the foundation of their system.

WHAT HAS CONGRESS DONE?

A great many citizens of this republic, expecting the new Republican administration to clear away the debris created during eight wrecking years of Democratic rule and rebuild from the foundation up in less than one-sixteenth of the time taken to bring about the wreckage, find it easy to ask the question: "Why doesn't Congress do somethings besides talk?" It's a question which the Democratic party organization and the Democratic press exploit daily and repeat with clamorous glee, and even some individual Republicans and some representatives of the Republican press are found also to be falling back upon this query as an outlet for expressions of impatience.

But what does a review of the first five months of Republican control of government reveal, in fact? Most assuredly it reveals that considerably more than "talk" has been going on at the seat of government in Washington.

Witness these accomplishments since the Republican administration began on the 4th of last March:

Inauguration of an economy and efficiency program by the enactment of the budget bill and the appointment of Charles G. Dawes as budget director and Walter F. Brown as chairman of the congressional joint committee on reorganization.

Emergency tariff bill passed.

Emergency immigration bill passed.

Sweet bill passed to reorganize the relief agencies for disabled soldiers and dependents.

Reduction of the discount rates of the federal reserve banks to relieve business stagnation.

Refunding of the government's short date debt to improve market for government securities.

Knox-Porter peace resolution passed.

Ratification of the Colombian treaty.

Settlement of the reparations dispute between the entente nations and Germany by American pressure.

Release of American prisoners in Russia agreed upon.

Arrangements made for early retirement of American military forces in San Domingo.

"Open door" policy in China reiterated.

Panama informed that she must accept White award in boundary dispute with Costa Rica, but has not yet yielded.

Disarmament conference called.

And these Republican undertakings that are in a state of progress:

Tariff revision bill passed by the House and pending in Senate.

Tax revision pending before House Ways and Means Committee and still to be passed by both houses, with prospect of becoming law in the autumn.

Bills for the relief of the railroads and the farmers introduced in the Senate and House at instigation of the President, and early action promised.

Plans for an international conference on limitation of armaments and Far Eastern problems progressing satisfactorily.

Complete peace with Germany and Austria still hanging fire pending negotiation of separate treaty or possible ratification of Versailles treaty with amendments.

Refunding of foreign loans awaiting authority from Congress.

Disputes with Great Britain and Japan over Mesopotamia and Yap mandates still being negotiated.

Is it not plain, from this summary of the facts, that there has been very much less "talk" and very much more "do" in the capital of the nation during the five months just past than had been the case for a considerable span of time previous thereto? The Republican administration, not alone in the legislative branch but in the executive branch, is doing a lot more than talk, and the proof of this is every day too manifest that "Why doesn't Congress do something besides talk?" is an obviously foolish question.

A NATIONAL INSURANCE CHARTER

The beginning of formal hearings on the McFadden-Kenyon rural credits bill will arouse a new interest in this measure, especially as it comes at a time when measures of agricultural relief have unusual prominence. Although called a rural credits bill, the insurance features, providing a substantial security for such credits, are being emphasized from the first in the testimony.

The bill would create for the first time in this country an insurance company acting under a national charter. It is proposed to offer this charter to one of the great existing companies. All of these are nominally mutual, but actually centralized in the control of so-called "big business" or "Wall Street." This merely mean that their management is held by those interlocked in interest with the great financial institutions of the country.

Their policy holders have the voting right, but do not exercise it. They do not know the officers save by name, if even that. Their touch is wholly with the local agents who have no part whatever in the management. As a result, a company with thousands of policyholders will elect its officers and pass or continue control in their hands with but a handful of votes representing no more than the immediate influence of those elected. Scandals have grown out of this closeness of control with its comparative absence of responsibility to the great body of policyholders who are, by virtue of their policies, the stockholders.

One of the objects of this bill is to create a company, or rather to adopt a present company and make it in fact mutual. It aims to hold the officers directly responsible and by providing for recall, to divorce the finances of the corporation from this centralized control and prevent financial policies which have been the subject of investigation and condemnation. The mutualization of the corporation is provided for and it will then pass under the control of forty-eight trustees, one from each State, each having but one vote and the term of one-fifth of the number expiring each year. A trustee must be what is defined as a qualified "positive elector." That is, he must be a resident of the State from which elected, and have been for ten years a policyholder with reserve values of $5,000.

The trustee of each State is to be elected by those policyholders of the State who have this same qualification as "positive" electers. But every positive elector, including the trustee, may be disqualified at a "confidence election" at which the smaller policy holders, with reserve values as low as $500, may vote. By this power, practically of recall, resting in the policyholders as a whole, it is expected to secure accountability. It may be exercised as to any positive elector and the confidence districts are small, bringing that personal contact which is a material agency in responsibility.

This is not a new system. It is applied in this instance from the working machinery of like organizations in Europe. It looks good in theory. It has worked there in application. It offers the means of real mutualization; of holding the trustees accountable to the great body of policyholders; of making a trustee as responsive to the judgment of his electors as is a Congressman. It avoids the cumbersome, by limiting the number of positive electors and gives ultimate democratic control through the negative electors.—Washington Herald.

GREENSBORO

Mr. and Mrs. Charles Clark and daughter, Margaret, of Philadelphia, spent the week end with Mr. and Mrs. Clarence Russell.

Mr. Lester Stevenson, of Wilmington, spent a few days this week with relatives here.

Mr. James H. Harrington, formerly of this town, was a visitor here last week.

Mr. I. L. Hudders, proprietor of the Riverside Hotel, who has been very ill for the past few months, is able to be out again.

Mr. James Dyers has sold his property on Main street to Mr. James Pinder.

Miss Mattie Mitchell and friend, of Chester, spent the week end with her parents, Mr. and Mrs. W. W. Mitchell.

Mrs. Roxannan Draper has returned to her home here after a visit with Mr. and Mrs. Joseph Van Sant, Philadelphia.

Mrs. Walter Roe has returned to her home in Baltimore after a visit with Mr. and Mrs. Milton Roe.

Mr. and Mrs. Ralph Ober and family, of Henderson, spent the week-end with Mr. and Mrs. T. P. Green.

Miss Ruth Bullock, of Harrington, is visiting her aunt, Mrs. M. B. Cooper

Miss Anna Walls spent last week in Dover.

Miss Agnes Hubbard has gone to Cambridge hospital to learn nursing.

Mrs. W. F. Clark and son, Pierce, of Henderson, spent one day last week with Mrs. S. D. Carrow.

Mr. and Mrs. A. A. Christian, Mrs. Temple Smith and Miss Florence M. Monk motored to Philadelphia on Thursday. to spend the week end, but were called back to Greensboro by the critical illness of Mrs. Irvin Brumbaugh.

Master Cornelius West and Emily Harrington, of Wilmington, are spending sometime with Mr. and Mrs. Thomas Hobbs, near town.

Miss Florence Monk has moved to the Riverside Hotel where she has taken a suite of rooms.

Master Eugene Jamison, of Oxford, is visiting relatives near town this week.

Wilson Murry, colored, had two fingers on his left hand badly mashed last week in a nailing machine at the F. P. Roe Company's canning plant, where he was employed.

Mrs. H. R. Pritchett and daughter, Eloise, and Mrs. James Swann and daughter, Louise, were guests at the home of Mr. William Cannon, at Preston on Tuesday.

Mrs. Katie Emerson, of Baltimore, is a guest of her brother, Mr. F. P. Roe.

Mrs. Ella Anthony and daughter, Anna, of Denton, spent last Friday with Mr. and Mrs. L. I. Jones.

Mrs. E. C. Carter and Mrs. E. C. Orrell were in Oxford last Friday.

Frederick Malone entertained a number of friends at a dance last Friday evening.

Mr. and Mrs. J. A. Latcher, of Wellsboro, Pa., motored here this week and were the guests of Mr. and Mrs. L. J. Walz. Mr. Latcher is connected with the Helvetia Milk Condensing Co.

Miss Robbin Rich, of Catonsville, who has been spending a few days with Miss Mariam Malone, has returned home.

Mr. and Mrs. Freeborn Ellwanger and children, of near town, spent Sunday with Mrs. Ellwanger's parents, Mr. and Mrs. George Carrow, of Henderson.

RIDGELY

Prof. Leonard Goodwin of College Park, has been appointed for the work in agriculture to be taken up in our high school the coming year and has been in town making a canvas among the country boys.

Miss Vianna Detwiler, who has been ill for some months is out again and visiting her sister, Mrs. Eno Zeigler last week.

Mrs. Otis Whorton and children have been the guests of her parents, Mr. and Mrs. George Imber.

Miss Rebecca Swing is visiting the Misses Barnes near Easton this week.

Mr. John Jarrell and family were called to Chestertown by the sudden death of his son Clifton L., last Friday.

Miss Dorothy Mancha returned on Saturday from a visit to friends in Wilmington.

Mrs. Norman Wilson and daughter Louise returned Friday from a visit to relatives in Newport, Del.

Mr. Mervyn Seward was in Washington last week to meet the chief of the aviation corps.

Miss Edith Cade who taught in Wilmington last year, is spending the month of August with friends in Cairo, Ill., and Chicago.

Mr. and Mrs. William Jarrell and two children spent a few days with Mr. and Mrs. Harold Fountain in West Chester last week.

Mr. and Mrs. Frank Seward and two children returned Monday from West Chester, Pa., where they spent a few days with Mr. and Mrs. Barwick, the latter being a sister of Mr. Seward.

Dr. Gray, of North Caroline, who has been overlooking the ground with a thought of locating for practice of dentistry is town will have an office in Hotel Ridgely and open for business this week.

Miss Flemming, of Hillsboro, who has spent the past week with Miss Dorothy Beauchamp at Hotel Ridgely, returned to her home Wednesday of last week.

Mrs. R. E. Fountain returned Monday from Rehoboth where she spent several days with the Ridgely camping party and reports a delightful trip.

Miss Mary Rebecca returned from a stay of several days with Miss Virginia Cooper at Rehoboth bringing the latter home with her.

Mr. Richard Jarrell is visiting his sister Mrs. Fred Flounders. Mr. Jarrell travels through the western states.

Mrs. Dr. Stone went to Rehoboth Tuesday to visit the Ridgely campers a few days.

Miss Teressa Fountain who is spending the summer with her sister, Mrs. M. C. Smith was called to Baltimore Saturday to attend the funeral of a friend, returning Monday.

Mr. and Mrs. Thomas A. Smith spent Sunday in Seaford.

Mrs. T. W. Jones is in Rehoboth with her two sons, Saunders and Billy this week

Mr. J. M. Swing and daughter went to Rehoboth Tuesday for a few days.

Mrs. Nina Muller, of Easton, is the guest of her niece, Mrs. Harry Hemmons, this week.

Mr. Joseph Cofone went to Greenwich, Conn., on Saturday to see his mother, who is ill.

Mr. P. L. Day who went to Norfolk last weekk with Mrs. Day, returned Tuesday, leaving the latter for a week or two.

Mr. Wilson, the manual training teacher at North East, who has taken a six weeks course at Johns Hopkins University, is home with his parents, Mr. and Mrs. C. W. Jackson.

About a dozen or more ladies went to Choptank Thursday to take in the picnic held by the Federation of Community Clubs of Caroline county. They contemplated a pleasant and profitable day.

HENDERSON

Mr. and Mrs. Freeborn Ellwanger and family of Denton, spent Sunday with Mr. and Mrs. George Carrow.

Miss Phylis Kirkbride has returned home after spending some time with Mr. and Mrs. W. F. Clark.

Mrs. Devolson Cartwright, of Goldsboro, spent Tuesday with Mrs. T. Alda Montague.

Quite a few from here spent Sunday at Tolchester.

Mr. and Mrs. Samuel Blessley and son, of Philadelphia, are visiting Mr. and Mrs. J. F. Quillen this week.

Mrs. Harry Reed, of Wilmington, has returned home after spending a few days with relatives here.

Miss Edith Cartwright, of Goldsboro, has returned home after spending a few days with her cousin, Anna Katherine Montague.

Mrs. Preston Harris, of Queen Anne is visiting her parents, Mr. and Mrs. C. H. Clough.

Mrs. David Jones and son spent the week end with Mr. and Mrs. Carroll Jones, of near Goldsboro.

Mr. Alonza Cohee and daughter Louise and Miss Lillian Meredith were Denton visitors this week.

Mr. and Mrs. Roscoe Taylor and children are the guests of Mr. and Mrs. F. B. Sweeny this week.

BURRSVILLE

Last week, while Mr. David Ellwanger was ploughing in the field, his horses became frightened and started running, knocking Mr. Ellwanger to the ground. It is supposed that some part of the plow hit him on the head, causing a bad bruise just below the eye. It is hoped there was no further injury.

Mr. Harry Parris and Miss Mabel Ferry of Jersey City and Miss Helen Parris of Selbyville spent part of last week with Mrs. John Parris.

Mr. Thurman Harris and family and Mrs. Daisy Garrett were Denton visitors this week.

Mr. Homer Stafford, Mrs. Mary Stafford and son Robert, Jr., spent Saturday in Milford.

Mr. and Mrs. Charles Ellwangor and daughter Hannah of Denton spent Sunday with Mr. and Mrs. David Ellwanger.

CONCORD NEWS

Mr. and Mrs. Harry Lightcap have returned to their home in Wilmington aftercamping ten days at Concord.

Mr. and Mrs. Lewis Wright of Philadelphia have been visiting Mr. and Mrs. C. E. Atkinson.

Mr. and Mrs. John Webb of Wilmington, Del., have been visiting Mr. and Mrs. Thomas Trice.

Mr. Charles E. Hignutt of Seaford, Del., has been visiting his parents, Mr. and Mrs. D. W. Hignutt.

Miss Lida Warrington of Seaford, Del., has been visiting Miss Edith Hignutt.

Miee Elizabeth Gardner of Oak Grove, has been visiting at the home of Mr. and Mrs. P. T. Everngam.

A freak, sometimes known as a "nut", always advertises himself in any company by having a violent opinion about something that doesn't amount to anything.

TUCKAHOE NECK

The two Misses Powell, of near Washington, have been visiting their uncle W. J. Martin for two weeks. Powell and Mary Martin returned with them on Wednesday.

Tuckahoe Community Club spent a very pleasant day at Oyster Shell Point on Wednesday.

The Farmers' Picnic, scheduled for Wednesday, was postponed indefinitely on account of rain.

ORPHANS' COURT

At the regular term of Orphans Court on Tuesday, Judges West, Harper and Shawn were present and the following business transacted:

Raymond T. Andrew and Otho B. Smith, administrators of William T. Andrew, deceased, filed an interest account and their first and final administration account and distribution.

Lillian R. Cox and Jerome R. Cox, administrators of Jerome A. Cox, deceased, filed an additional inventory of the personal property, which was approved by the court.

J. Herbert Dill, administrator of John N. Dill, deceased, filed an inventory and appraisement of the personal property, a list of sperate debts, an interest account, and his first and final administration account and distribution.

On application, letters of administration on the personal estate of Ferdinand Cook, deceased, were granted to Cora R. Cook and Raymond O. Cook. Bond filed and approved, notice to creditors ordered and Walter T. Covey and Louis St. James were named as appraisers.

On application, letters of administration on the personal estate of S. Asbury Henry, deceased, were granted to Grace R. Henry and Harvey L. Cooper. Bond filed and approved, notice to creditors ordered and Thomas W. Jones and M. Carroll Merideth were named as appraisers.

In the matter of the estate of Joseph F. Smith, deceased, on petition and orde rof the court, Josiah K. Smith and Ira Smith of said deceased, were authorized, empowered and directed to assign or foreclose mortgages.

GRAIN TRADERS ON TOES FOR HIGHER PRICES

The sensational losses scored in all grain stocks during the month of July gives the trader in futures, especially in wheat, a logical reason for expecting higher prices. Add to this that foreign countries are ready to pick up every stray bushel of grain we can spare, and you have one more good reason for higher prices, says Sugarman's Indicator.

Perhaps the least to suffer was corn as it received rains recently at critical moments. The area planted this year is estimated at 109,000,000 acres, and, of course, but a small deterioration would run into millions of bushels. We can expect, with reasonable weather, a production running close to three billion bushels.

The oat crop suffered severely because of the dry, hot weather. There is considerable surplus of old oats, but we doubt if this surplus is sufficient to make up the losses sustained during the very hot weather of the past few weeks.

But the most alarming situation is our relatively small exportable supply of wheat, which is estimated at only 200,000,000 bushels for the end of the crop year. The extent of European demand is shown that last year we shipped something like 366,000,000 bushels. Shortage of other crops across the ater wil naturally demand a bigger per capita consumption of wheat.

LUCKY STRIKE cigarette

It's toasted

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"THERE IT IS AGAIN!"

That fluttering sensation means heart trouble!

Short breath; smothering sensations; inability to lie on the left side; pain in the heart, left side or between the shoulders; swollen feet and ankles; are danger signals.

Dr. Miles' Heart Treatment

has been used with wonderful success in all functional heart troubles for more than thirty years. Try a bottle today. Delays are dangerous. Your druggist sells Dr. Miles' Medicines.

TWO THINGS

WHICH MAKE A BANK

Two things make a bank—Confidence and Service. If all the banks in the United States were to consolidate into one gigantic bank, that great institution would still require for its success the confidence of the public.

* * *

We appreciate the confidence our customers repose in us and we endeavor to repay that trust by showing them true courtesy and giving constructive service.

THE DENTON NATIONA L BANK

Capital, $100,000.00 Surplus, $175,000.00

A Member of the Federal Reserve System

DENTON - - - - MARYLAND

NEW LINE OF WRIST WATCHES AT SPECIAL PRICES

Wedding Rings

F. J. WRIGHT

Jeweler Optician

The Great SALISBURY FAIR

AT SALISBURY, MD.

AUGSUT 23,24,25,26

FOUR BIG DAYS AND NIGHTS

THOUSANDS WILL VISIT GROUNDS DAILY

The season for Agricultural Fairs is again here and these Fairs will prove a source of pleasure to our people who love to see fine spirited racing; who love to hear the noise and chatter of the fakers and showmen who line the Midway, calling out the attractiveness and unusual features of their specialties; as well as to those who like to see fine exhibits of fancywork, flowers, household goods, agricultural products, pure-bred poultry, and other stocks. Again on the Fair Ground one meets year after year familiar faces of friends and acquaintances who often have not been seen during the past 12 months.

Of all the Fairs on the Eastern Shore, the GREAT SALISBURY FAIR at SALISBURY, MARYLAND, easily takes the lead in racing, in exhibits, in midway and free attractions. This Fair is scheduled to open Tuesday morning, August 23d, and until the close on Friday August 26th, the gates will be thronged with tens of thousands of men, women and children coming from every section of the shore, including Virginia and Delaware. The management this year announces an unusually attractive and interesting program cosisting of five free attractions, namely: THE FIVE PATROWARS, a novelty act, posing dancing, equilibristic and acrobatic. THE FOUR BALTON SISTERS, an aerial act, performing on trapeze high in the air. THE FOUR HOLONES HAWAIIANS, a musical act, one of the best musical troupes in the country today. A sensational high dive, a very thrilling act. Another trapeze performance consisting of an aerial casting act above the stage. The management will invest more in high class free acts than ever before. Besides these, a larger line of exhibits in the various departments is promised than ever before. The outlook for fast races and good horses is said to be better than for several years. One feature of this great Fair which has proved especially interesting to its patrons, has been the fast motorcycle races on the track. This year some of the fastest cyclists of the country are said to have entered the races and this makes it certain that these races will be even more interesting than usual. If one enjoys a Fair, he cannot fail to be pleased if he attends

THE GREAT SALISBURY FAIR

FOR SALE

5,000 CEMENT BLOCKS

Well Seasoned

J. VIRGIL MOORE

Denton, Md.

SPEED QUALITY SERVICE

FINE JOB WORK AT THE AMERICAN UNION

DENTON - - - - - MARYLAND

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