THE AMERICAN UNION

Sixty-Fifth Year. DENTON, MARYLAND, THURSDAY AFTERNOON, DECEMBER 29, 1921 $1.00 Per Year.

PREPARING FOR NEXT CHRISTMAS AT F & M BANK

augurationof Savings Club Means Big Business for Town Next December

VE YOU JOINED YET?

hristmas saving! One usually ks of Christmas as a time for nding rather than a time for sav- . That is exactly right. Most of , however, fail to think of where the money is going to come from to spend at Christmas time, and trust to luck, rather than good management, to have the funds necessary for the purpose.

The Farmers and Merchants State Bank has decided to help those who want to look forward and see where the money is coming from, and has inaugurated a new department—a Christmas Savings Account.

Beginning the first week in January and continuing for the next 50 weeks, they will receive deposits in this Christmas Savings account to be put to any individual's account, money for the purpose of saving for next Christmas. The money thus deosited in this fund will not be withdrawable but must remain until next December 5th, at which time Christmas checks ·ll be mailed to those who have de deposits for the amount they e paid in, plus interest after the l amount reaches five dollars.

plan is a simple one,, and is a easy way to save money. Ifchilren go into one of these Chrismas avings account, it is splendid training for them in systematic saving. he plan is fully explained in their rge advertisement on another page this paper.

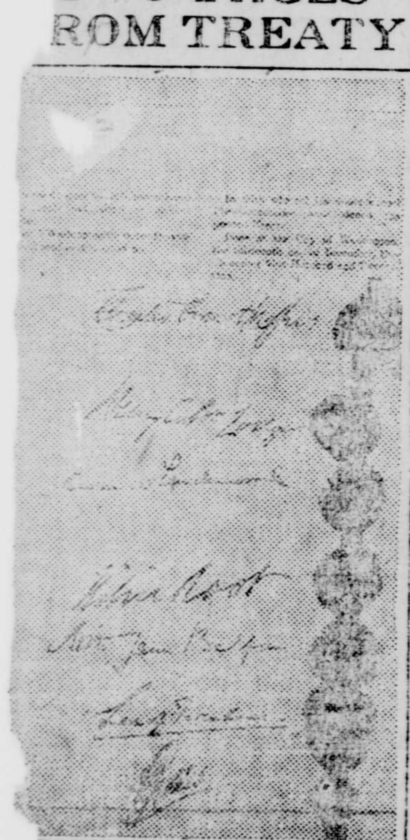
This idea is new to Denton, though to many localities. In Milford, ., there are three sich savings acunts and this year over $30,000 was d out in Christmas Savings checks out the 15th of this month. In Sea-d, Del., $22,000 was distributed, en the bank handling the Christs Savings Club sent out their cks a few weeks ago. Thus it is t a few pennies saved this week a few more next week soon mount to dollars and become valuable posions to their owners in a short e.

f you are not quite sure as to the n or which class to take, call at bank and you will receive sufficient information for your guidance.

Watermelon Served Christmas Day

Mr. and Mrs. John Lynch of Federalsburg entertained on Christmas Day Mr. and Mrs. Norman C. Wright of Denton and Mr. and Mrs. Emory Lynch and family of Federalsburg. At 12 o'clock was served a fine large watermelon, which had been kept since summer.

TWO PAGES ROM TREATY



otograph of Pacific treaty was signed at Washington her day by the United States, Britain, France and Japan. r signed twice, the second r South Africa.

PEN. FERTILIZER ASSO. PERMANENTLY ORGANIZED LAST MONDAY

Twelve representatives of the leading manufacturing companies on the Delmarvia peninsula met in Salisbury Monday morning, December 19th, and effected a permanent organization of a new association which will be known as the Peninsula Fertilizer Association. The fertilizer men held a meeting in Salisbury on November 28, at which time tentative plans were laid for bringing the association into existence, and last Monday's meeting saw the hopes and aims of the organizers fulfilled.

W. B. Tilghman, Jr., of Salisbury was elected president of the new association, E. Benson Dennis, of Crisfield was elected vice-president, W. E. Valliant of Georgetown, Del., secretary and W. P. Ward, of Salisbury, treasurer. The executive committee of the Association was selected as follows: W.. B. Tilghman, Jr., E. Benson Dennis, W. E. Valliant, W. P. Ward, Thomas Massey, Chestertown, L. W. Culver, Seaford, and W. D. Fooks.

Seven standing committees were appointed, as follows: Membership and Entertainment, W. D. Fooks, chairman; Manufacturing cost, W. E. Valliant, chairman; Finance and Credit, W. B. Tilghman, chairman; Trade Statistics, Thomas Massey, chairman; Soil Improvement, W. P. Ward, chairman; Publicity, L. W. Culver, chairman.

The by-laws and constitution drawn up a few days ago by the committee appointed at the former meeting, were adopted by the Association, and the fertilizer men have incorporated into their constitution a declaration of the purpose, objects and aims of the organization which shows that they are primarily interested in bettering agricultural conditions on the Peninsula.

Article 2 of the Constitution sets forth: "The objects of this association are to promote the agricultural interests of the Delmarvia Peninsula, thereby best promoting our own best interests; to disseminate to the people information pertaining to the scientific development of Agriculture; to promote social and business intercourse among all persons interested in the improvement of soil; the production and intelligent use of fertilizers; the diffusion of information concerning their profitable use; the promotion and development of this Peninsula, the aim being to improve and facilitate the increase of soil production.

According to the statement made by one of the officers of the Association, much interest is being shown in the new organization by many of the farmers, and letters are being received every day in which the writers express their belief that the Association will fill a long-felt need on the Peninsula.

On Monday, January 9, a special meeting of the Association will be held in the Chamber of Commerce Rooms, Salisbury, and the county agents in all of the counties on the Eastern Shore of Maryland, Virginia and in Delaware, also representatives of the U. S. Department of Agriculture and from the State Departments of Agriculture of Maryland, Delaware and Virginia will be invited to attend. Members of the association are anxious to secure the co-operation of the Department of Agriculture representatives in helping to promote the best interests of agriculture on the Peninsula, and it is believed that such a meeting will be resultant of much good.

M. E. Sunday School Pageant

The Sunday School of the Methodist Episcopal Church gave a pageant on Sunday night which was a great success. It was in the nature of a missionary pageant, representing the home of a typical Christian American family on Christmas Eve. The mother has just finished telling the old Christmas story to her children before the fire, when she is reminded of the story of St. Christopher. As she completes the story dream children appear in the firelight, emphasizing the need of the little unfortunate children all over the world, who have not the story of the Christ to help them. The hermit who led St. Christopher in his search for the Master steps from the fire, and challenges the entire family and especially the children to help in taking Christ to these other children, whereupon the children of the Sunday School responded with their offerings.

The pageant was made very impressive by the excellent way in which the characters took their parts, and the intense earnestness of the children. Appropriate hymns and carols were sung by the congregation during the service.

OVER $100,000,000 LOANED TO FARMERS BEFORE XMAS BY WAR FINANCE CORPORATION

Washington, D. C. Dec. 21.—Before Christmas the War Finance Corporation will have made loans in excess of $100,000,000 to farmers of the country. The War Finance Corporation is making loans at a rate in excess of $10,000,000 a week. For the week ending December 3d, it made 279 separate loans, aggregating $11,505,000. On December 5th it made 50 more separate loans aggregating $2,813,000. This makes the grand total of its loans since it began functioning under its new powers in August, to over $85,000,000, divided into over 900 separate loans. Iowa still leads all the states in the amount of money obtained from the War Finance Corporation.

HIGNUTT-TRIBBETT

Mr. John F. Hignutt and Nettie L. Tribbett, both of Federalsburg, were married at the M. E. parsonage by Rev. V. E. Hills Saturday evening.

Read The American Union—$1.00.

Here's a Happy New Year's Day to you—and 364 other days after it, just as happy, brimming over with prosperity.

We couldn't wish you more!

The American Union

J. L. EVERNGAM EXTENDS BUSINESS

J. L. Everngam, who purchased the stock of Long & Beall at the bankrupt sale yast week, will sell the goods then purchased at a big sale beginning tomorrow, December 30.

After the goods purchased at the sale are disposed of, Mr. Everngam will occupy the store room vacated by Long & Beall. Plans for alterations have not as yet been drawn, but it is assured that the two stores will be joined together, making one of the largest stores in the county retailing dry goods and furnishings.

After the alterations are completed a new department will be made of the addition, but it is undecided whether it will be men's or ladies' furnishings or shoes.

CHRISTMAS STUNTS AT CAROLINE HIGH SCHOOL

Last Friday morning the old assembly hall of C. H. S. seemed quite a bit brighter than ever before. The freshmen, sophomores, juniors and seniors all had a Christmas tree, glittering with big balls, electric lights and even gifts for every member of each class. At ten o'clock the high school pupils and visitors sang "Noel" and several other pieces. Then the juniors gave a little play, "A Christmas Eve at Dicken's Home." The freshmen gave a play similar to the junior. Then they all gathered under their trees and got their gifts which were tied on the end of crepe paper and thrown up in the top of the tree After the gifts were all distributed the benches were taken out and those who could dance enjoyed the victrola until noon.

ELMER RAMSON

Mrs. Ida Statum of Denton recently received a letter concerning the details of the death of Mr. Elmer Ramson, of Huntington Valley, Pa., who was a cousin of her hurband.

Mr. Ramson, who was a telegraph operator, was killed in a train collis on December 5th, while on his way to work. He had boarded the train at his home station and was within a mile or so of his work when the two P. &R. R. R trains collided, killing 26 people, 12 of whom were unidentified.

Many of the bodies were horribly burned, among them that of Mr. Ramson, whose body was only identified by the keys lying beside it.

Surviving are a wife and three babies, one only three weeks old at the time of the accident; two sisters and three brothers; Mrs. Mary A. Statum, an aunt, nearly 85 years old, of Denton, and the following cousins of this place: John R., Aaron, Gustavus and Charles Statum, and Lemuel Statum of Marcus Hook.

FLYER WRECKS PLANE ON SALISBURY FIELD

Forced to turn his plane suddenly to avoid striking several spectators, who had crowded into the landing field at Salisbury Sunday afternoon, Captain Paul V. Burwell, of the Maryland National Guard Air Service narrowly escaped injury when the craft "nosed over" after its right wings had struck the ground and crumpled. Oliver Tilghman of Salisbury, Burwell's only passenger, also escapen unhurt. The plane was completely wrecked.

Burwell was "taking off" and the wheels of his plane had scarcely left the ground when a number of bystanders ran across the field. In order to avoid an accident, which probably would have taken toll of several lives, he "banked" quickly to the right, digging the craft's wings into the ground. The machine, then out of control, literally did a somersault.

Prior to the mishap, Lieut. Townsend Scott and Lieut. Charles A. Masson, who flew two of three planes to Salisbury Saturday from Logan Field, Dundalk had made several exhibition flights, with State guardsmen from the latter town as passengers. Several thousand persons witnessed the flights.

Entertained for Miss Lucas

The Misses Anne Anthony anr Margaret Pastorfield gave a tea on Monday afternoon, December 26th, from four to six o'clock, at the home of the latter, in honor of Miss Anna Lucas. The guests included the Misses Anna Lucas, Marjorie Todd, Virginia Coopper, Margaret Rathell, Grace Rutter, Elizabeth Stevens, Esther Willey, Katherine Stewart, Pauline Nichols, Adeline and Louise Fisher, Mildred and Louise Nuttle, Emily and Frances Johnson and Katherine Taylor.

Thy will be done,-then guide Thou me God, I acknowledge Thee!

BRICK HOTEL TO OPEN MONDAY

Resumption of business at the Brick Hotel is promised for next week by the new proprietor, Mr. R. L. Porter, who purchased the hotel last summer of Captain C. W. Wright of Baltimore. The hotel has been closed over a week since the furnishings were sold at public sale by the former lessee, Mr. John H. Baggs.

Improvements are being made to the hotel, running water is being put in each room and new furnishings are being placed in all the rooms. Several of the regular roomers have already returned to their rooms, but the hotel will not open for business until next Monday.

WOMAN'S CLUB HAS NEW WINTER QUARTERS

The Community Club will hold the first meeting of the new year in the Red Men's Hall in the Law Building. At the last meeting it was decided to rent this hall for the coming year as the club is growing too large to be entertained in the homes. We are planning to work for a clubroom of our own and would like the co-operation of all the members as to ways and means so be sure to be on hand with ideas.

The treasurer will be glad to receive the annual dues at this meeting. The annual report of officers is desired. Mrs. T. Alan Goldsborough, Mrs. Ed Breeding, Mrs. Garton and Mrs. R. W. Emerson are the hostesses for the afternoon, which is Friday, January 6, at 2 o'clock sharp.

The subject for the meeting will be "Study of the State Educational Program."

The new board of officers for 1922 are: President, Mrs. W. W. Newcomer, re-elected; 1st vice-president, Mrs. F. E. Yeoman; 2nd vice-president, Miss Hattie Dukes; Secretary, Miss Clara Hitchcock; Assistant secretary, Miss Blanche Hobbs; treasurer, Mrs. Thomas Guest.
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POSTAL IMPROVEMENTS SUSTAIN HAY'S REPUTATION OF "LIVE WIRE"

The remarkable improvement in the postal service since Will H. Hays has been Postmaster General can not have failed to attract the attention of all who use the mails. He has proved to be what is termed in business circles a "live wire" and his fertile brain is constantly devsing new means of making the force under his supervision more efficient.

One of his latest orders is calculated to elmnate red tape, delay and duplcation in postal operations, by establishing a policy that will result in details being taken from the department at Washington wherever possible and placed out in the states. This will result in economy as well as in less delay.

One detail of the plan gives more discretion to postmasters in meeting requirements of the public by placing greater responsibility upon them and holding them to it, and very seldom hereafter will the public be aggravated by the stock phrase "I will submit it to Washington." Central accoungtin offices in each state will be used as centers from which to quickly disseminate information of importance, such as will prevent money orders stolen in different pars of the country being passed on business men in another, and will disseminate exchange rates on a few hours' notice. Dead letters and packages are to be disposed of in the state, saving congestion and delay in the disposition of this mail matter which was inevtable when all of t went to Washington. Money orders will be cleared, listed, and filed in a large postoffice of each state, which will be equipped with modern appliances for the purpose. This will not only give more efficient service, but Postmaster General Hays says it will "effect a net saving of scores of clerks in one division of our department." Accounting systems will be simplified by a large part of the work being absorbed in accounting divisions of central accounting post-offices.

These are only a few of the details of the plan, which will be amplified as fast as possible. After the abominable postal service the people had to put up with during the Wilson administration, Postmaster General Hay's up-to-date methods and initiative will be doubly appreciated. —Albany Evening Journal.

If you didn't get a box of our monogrammed paper for Christmas, treat yourself to one now,—it is worth it. We can supply the paper, or you can bring in your own.

IMPORTANT FACTS ABOUT MD. PUBLIC SCHOOLS

Do you know the important facts about Maryland's Public Schools? A survey prepared by the State Board of Education gives some enlightening information:

That Maryland in 1918 ranked 34th among the 48 states in the Ayres index of school attendance and financial support of schools, and that in 1890 Maryland ranked 11th in the same index;

That Maryland ranks 41st among the 48 states in the percentage of total expenditures for general governmental purposes devited to education.

That Maryland ranks 21st among the 48 state both in actual wealth and in assessed valuation per capita;

That Maryland ranks 5th among the 48 states in per cent. of state expenditures for general governmental purposes devoted to roads;

That Maryland ranks fist among the 48 states in its system of state roads;

That in a state school system as in a state road system, results depend in the long run on the amount of money wisely expended under efficient administration, (a) on construction, and (b) on maintenance;

hat there is a close relationship between Maryland's low rank in education (34th) and her low rank in state expenditure for schools (41st), just as there is a close relationship between her high rank (1st) in state roads and her high rank in state expenditure for state roads (5th) ?

That the fnal purpose of he State program for education is:

"A competent, well-trained teacher, in hearty accord wit American ideals, in every public position in Maryland."

That this purpose can be accomplished y:

(a)Improving thef inancial rewards and the social status of the teacher.

(b) Improving the facilities for teacher-training in our State Normal Schools.

(c) Improving the ficilities for training teachers in service through:

(1)S ummer schools;

(2) Extension courses for teachers during thes chool year in their home communities;

(3) Placing supervising teachers and "helping teachers" in each coiunty, the state bearig two-thirds of the cost;

(4) Graduating more students high schools in all counties so that more students may be eligible ennually to enter the state normal schools;

(5) Increasing efficiency of to be the best school administration under the 1916 school law, conceded to be the best any state has so far enacted.

That the new state program for education proposes that Maryland shall increase her state appropriation for schools so that her rank in expenditures for schools (41st) shall more nearly approach her rank in per capita wealth (21st) and thereby raise her rank in education from 34th to a place nearer where she rightfully belongs.

The article goes on to state that in the 3 years since 1918 Maryland has increased her index figure for schools 11.3 points, 9.6 of which were madein the school year ending July 1921. This was due partly to the enthusiastc support given by every county to the school legislation passed by the 1920 session of the General Assembly, and partly to the fine record made by the schools of Baltimore City.

Then follows a list of the average monthly salaries of the teachers in the various counties, ranging from $42.60 in St. Mary's County to $66.30 in Prince George's County, with old Caroline registering $59.40. In a comparison with the states, Baltimore county would rank with the highest, Montana, and St. Mary's less than the lowest, South Carolina.

WAR FINANCE CORP. AIDS AGRICULTURE

The War Finance Corporation is informed that a new livestock loan company has been organized in Montana with an authorized capital stock of $500,000, and loans will be made to it within 10 days. It is also informed that an agricultural and livestock loan company, with an authorized capital of $1,000,000 has been organized in Nebraska which it will finance.These, together with applications already on file and certain to be approved, will easily bring the total amount of loans made, by the War Finance Corporation to over $100,000,000 by Christmas.

Inasmuch as the first two months of the War Finance Corporation's activities under its new powers were occupied largely in organizing to take care of the farm and livestock loan business, practically all of the loans have been made during the last 60 days, and the bulk of them have been made during the last 30 days.

As the real purpose of the War Finance Corporation is being more generally understood by the farmers and therefore more generally taken advantage of, the amount of loans is tremendously increasing each week. It is probable that inside of 90 days the Corporation will be making loans at the rate of $25,000,000 to $30,000,000 a week.

U. S. Educates 90,000 Veterans

Washington, Dec. 20.—Uncle Sam is now the biggest school teacher in America. In government controlled institutions, or those under its indirect supervision, 90,000 veterans of the World War are students.

Director Forbes, of the Veteran's bureau, says that the new record of enrolment shows that the United States is engaged in the largest educational proposition ever undertaken by any government.

The men after honorable service under the American flag are being fitted to take their places again among the nation's producers.

BUSINESS CHANGES ON MARKET STREET

Coming Week Will Find Many Changes of Location and Management

BLACKISTON BLDG. TO GO

During the coming week many changes will take place in the business section of Denton. Several new firms will appear, while a number of others will cease operation, due to the lack of business facilities in the town.

Through the removal of one building on the Blackiston property, which was sold last March to Dr. P. R. Fisher, who will later erect a garage on this location, four tenants will be ejected next Monday, only one of whom has secured a location to date.

Bradley's Studios will remove from this old location to the second floor of the Carter block, over the store room now occupied by A. E. Miller. Mrs. I. S. Hollingsworth, milliner; Mr. J. L. George, meat market, and the Denton Cleaning and Pressing Company will all close their doors, at least for the present, until other quarters can be secured.

Anderson & Bailey have secured the store room under the Brick Hotel, and upon completion of the remodelling, will move there from their old quarters in the Masonic Building.

A. E. Miller, who purchased the D. T. Hammond property at the corner of Market and Third streets, will store his goods from the first of the month until such time as he can reconstruct the dwelling property into a business block.

The store room vacated by Mr. Miller in the Carter block will be occupied by one of the chain of stores operated by The American Stores Company.

J. L. Everngam who purchased last week at the bankruptcy sale the stock of Long & Beall, will connect their present store room in the Carter block with the Long & Beall store adjacent, which they have leased, and will connect hte two stores as soon as alterations are completed. This will make the store one of the largest in the county for dry goods and furnishings. The plans have not as yet nor has it been decided just what new stock will be kept in the new addition.

FEDERAL EXPENDITURES CUT OVER $3,000,000,000 BY G. O. P. ADMINISTRATION

Pledges of Business Methods and Economy in Public Affairs Are Redeemed

Washington, Dec. 12.—Acting under the provisions of the budget act which was put on the statute books by the recent special session of Congress, President Harding has submitted to the Congress, a budget for the fiscal year beginning July first next and ending June 30, 1923. The requests for appropriations to run the government during the next fiscal year show a reduction of $2,032,285,962, as compared with the total actual expenditures of the government for the year 1921.

In this connection it should be emphasized that the expenditures for 1921 are $1, 250,000,000 less than the Democratic administration, in December 1919, estimated it could run the government for during the current fiscal year. That is, in December, 1919, the executive departments of the then Democratic administration sent estimates to the Congress of what would be required to run the government for the next two fiscal years, under the last one of which we are now operating. The present Republican administration, due to cooperation between the executive and legislative branches, has made a saving of $1,250,000,000 as compared with what the Democrats estimated would be needed.

The Republican administration, now that it has got its stride, announces that for the next fiscal year it will cut $2,000,000,000 more from the federal expenditures, thus bringing the cost of running the federal government in times of peace $3,000,000,000 lower than the Democratic administration estimated would be necessary.

Some of the notable reductions in the estimates submitted in the budget sent to the Congress by President Harding are: $308,000,000 in the Treasury department, a reduction of 64 per cent; $731,000,000 in the War department, a reduction of 65 per cent; $219,000,000 in the Navy department, a reduction of 34 per cent; $11,000,000 in the department of Commerce, a reduction of one third; $80,000,000 for the Shipping Board, a reduction of 62 per cent; $66,000,000 for various independent bureaus, commissions, etc., a reduction of 79 per cent.

The immense savings which will be made during the next current fiscal year are possible, not only because of a determination upon the part of both the executive agencies of the Republican administration and the Republican Congress to cut expenses, but also because the burget law makes it easy for the executive departments and the Congress to carry out their desire to economize. Economy was impossible under the old system.

9th Birthday for Miss Anne Bryant

Miss Anna Bryant celebrated her ninth birthday on Thursday afternoon. The little folks played games and danced. Those present were Edwina Nichols, Mary Nuttle, Frances Lee Cooper, Anna Wilson, Julia Wilson, Burdette Nuttle, Frederick Towers and Fountain Rochester. Refreshments which consisted of Harlequin blocks, cake, candy and salted nuts were served, and the kiddies returned to their homes after having a very pleasant time.

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