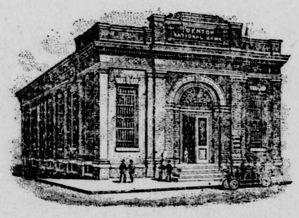

FARMERS OF AMERICA

The farmers have builded America, for despite the growth of our cities, Americas agricultrual industry is still the greatest in the world.

As the world has progressed, the farmer has improved his tools and his methods until today with fewer "hands" the farmer produces greater crops than ever before.

Good banking service is one of his requirements. All our facilites are at the disposal of our farmer-patrons.

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

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Baby Chicks

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from birds selected for health, vigor, conformation and production.

Satisfied customers repeat their orders, viz—"Send me 1,000 chicks, April hatch, as I have not had such chicks as I purchased from you three years ago. Wish I had used my own judgment and ordered your chicks in 1920 and 1921, instead of buying cheaper stock."

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As the price of paper is now considerably lower, we have also lowered our prices on printing.

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THE AMERICAN UNION

SPEED [illegible] E

HOME PHILOSOPHY FOR 1922

Doesn't it make you sick when you hear some irreligious smart Aleck laughing in his sleeve when he is told to have faith? He thinks he's wiser than the crowd, and can't see a thing in faith. Then he goes his way to make a fortune in some business that he never would start if he didn't have faith. Faith is the foundation of all human effort, ust as much as Truth is the one thing the human race is bound to search for, and just as sure as Love is the world's compelling dynamo. Faith, Truth, Love—three aces. Add Ideals to inspire, and Courage to persist, an' we have a full hand, it seems.

FARM DISTRIBUTION PLAN IS URGED BY McCUMBER

Chairman of Senate Finance Com. Shows Rep. Attitude in Backing Harding Idea

Washington, February 14—Immediately following upon President Harding's calling of an agricultural conference and his appeal for co-operative means to assist the farmers, Senator Porter J. McCumber of North Dakota, the successor of the late Boies Penrose as chairmain of the Committee on Finance, has introduced a bill and outlined a plan for farm benefit by the present Republican Congress. He says:

"The first step is to assure the American farmer the American market. That he is entitled to, and to the exclusion of the farmers of any other country, so long as he can supply our market at a reasoonable price for his products.

"What do I mean by a reasonable price? I mean such price as will enable him to pay himself and his children who perform labor on the farm a wage that will secure for them the same comforts and enjoyments of life as laborers of like intelligence and skill in our cities. If a merchant operating a store employs his son and daughter as clerks, he pays them the same salary that he pays other clerks. Would it not be a grand thing for this country if every farmer could do the same with his son and daughter?

"Would not that keep them at home, and would not it set the wheels of industry whirling throughont the land? It requires as much skill to perform farm work properly as it does to lay bricks, saw boards, or hang paper on the walls. I mean not only an earning capacity that will enable the farmer to pay a living wage to the adult and working members of his family but one that will bring in a reasonable return upon his capital invested in farm and equipment.

"There is no danger in the world that the price of farm products at any time in the near future will reach an undue height. Even in these days of depression we are raising a surplus. Anything that will raise that price to a profitable basis will stimulate and increase the production and hold to normal requirements.

"So the first needful step is protection against foreign imports. When we are producing a heavy surplus of any agricultural commodity which must compete in the world's market the price of that particular product does not respond to the full protection given. But we always receive some benefit even in times of surplus production. If a small surplus reduces the price, a greater surplus from imports must necessarily accentuate that depression. And by excluding further importation we thereby prevent that further depression.

"But when the crops are light and the production just about equalizes home demand, or in any section is slightly below it, then the full benefit of the tariff protection comes into existence, and it is at that time, when our crops are light, that we are most in need of the higher price secured through protection.

"The next step for the upbuilding of our agricultural interests is reduction in freights rates. Through government operation and government control of railways the cost of operation was so enormously increased that it not only practically bankrupted every railway in the United States but so increased the cost of transportation that the freight charges alone on farm products were in many instances far greater than could be received as a net price for such products. The railways are doing what they can to help out the agricultural interests by decreasing the freights on all agricultural products, but these freights are still inordinately excessive and we must find means to secure a reduction.

"I come now to the important feature of this discussion, namely, a nation-wide comprehensive and co-operative distribution of all farm products.

"The world's business today is done through organization. Industrial organization dominates the production and marketing of all the products of our factories. Organized capital has been met by organized labor, each advancing its own interest. The unorganized farming industry, unable to fix the supply to meet the demand, unable to control the flow of what it has to sell into markets of the country, must suffer the consequences of this inherent weakness just sol ong as that weakness continues. I am seeking in the bill which I have introduced to bring abont this very organization by a general and comprehensive system of marketing all farm products and bringing those products as closely as possible to the door of the consumer, steadying the flow of such products to prevent the flooding of the markets with its well known disaster, stabilizing the prices of those products, in the producing of which one-third of our population must exist and on which all must live.

"The cooperative system of marketing has been growing throughout our agricultural sections. But it has been sporadic only. There is no cohesion, no general assistance and mutual cooperation between the divers cooperative organizations. While such organizations eliminate some of the expenses of marketing, they have not as yet opened up and developed a system where the farmer's product may be brought into direct contact with the consumer of that product as possible. Outside of the marketing of citrus fruits, they have done little toward stabilizing operative marketing.

"The bill which I now introduce, in the preparation of which I have called upon those connected with the Department of Agriculture, is a comprehensive system of all farm products. While the system is more simple than that of the farm-loan associations, it is modeled somewhat upon that system. It provides:

"For associations of farmers in each and every state in the Union for cooperative selling of all farm products. These associations are to be organized under a general plan, but the bill permits any organization already in existence to become a member. The several state organizations are to elect or appoint not less than one nor more than three agents, whose duty it is to represent, advise, and assist the state associations in the marketing of their products, whether within their own states or at any place of consumption, the expenses of these agents to be borne and paid as a part of the expenses of all cooperative associations in the state.

"Before the manufactuers of articles of general consumption begin the production of those commodities for the ensuing season, they carefully measure the field of consumption, the markets that may be secured, and they conform their production as nearly as can estimate to the probable consumptive demand, to the end that they may not glut the market and have a heavy surplus on hand.

"But the American farmer has nothing but his individual guess to guide him. He has a given number of tillable acres. He must plant every acre to something to meet his debts and give him a living. He does not even know what acreage his neighbor is going to plant, let alone what other countries or states have done or are doing. His work is mere chance; he merely gambles with fate.

"Now, suppose that under a nation-wide cooperative system of marketing the agent of North Dakota meets with the agent of Oklahoma, of South Dakota, Minnesota, and every other wheat-producing state in the Union, and after a full investigation of world conditions, and especially of conditions in this country, they determine that the consumptive demand for wheat in this country will be a given number of bushels; that with the world crop conditions that production should not be increased. They could advise a reduction of wheat acreage and an increased acreage of some other crop. Would not this advice, if followed, be of immense value to the American wheat raiser? Would not it be a matter of great value to him to receive advice that the warehouses at the terminals were being overstocked and to with-hold shipping until they were more nearly empty?

"My colleague, Senator Ladd, testifying before the Finance Committee the other day, said that with the proper protection on flax the North Dakota farmer could increase his flax acreage to two or three million acres, which he is now planting to wheat and other cereals. If he could do this he could reduce the surplus of No. 1 northern hard spring wheat to an amount that would more nearly meet the consumptive demand and thereby increase its price. Would it not be of great interest to the North Dakota farmer, the wheat and flax grower, to have this proper protection on his flax and then conform his acreage of each kind of crop to the probable demand of the country? Would it not be of inestimable value to him to have expert advice on that subject, followed by cooperative assent and action throughout the country? We need this farm organization and cooperation to put farming where it ought to be placed ,on a plane of profit comparable with other lines of bnsiness.

"All of these associations and their agents will be brought under the general direction of a board consisting of five members, appointed by the President by and with the advice and consent of the Senate, all to be experts in cooperative marketing of farm products, their expenses to be borne by the Federal Government. Their duties will cover the whole field of marketing within and without tre United States—to give advice to agents and associations; to arrange for great marketing centers, as much as possible within the great consuming cities; to render advice at all times concerning the state of the market; to seek new markets; to secure the steady flow of farm products into those consuming centers; to prevent glutting the market at any time; to stabilize prices; and to perform such other duties as may be imposed upon them for the purpose of assisting in the distribution of food products, to the end that the producer may receive a living price for his product and the consumer may obtain food for himself and family at reasonable prices.

"While the system that I have outlined will not change the determination of price fixing, it will, without question, assist the farmer in securing the full price to which he would be entitled under that law of supply and demand.

"As soon as the organization becomes fully operative it will tend to conform the supply to the demand. It will prevent the recurrence of conditions which we have lately witnessed, where sheep raised in Wyoming, with good wool, hide, and everything, gave the farmer 32 cents per head at Chicago over cost of freight and marketing, while at the same time the Chicago housewife was compelled to pay as high as 40 cents for a single lamb chop. It would prevent the recurrence of a condition in which carloads of peaches were shoveled into the river because there was no market for them, while the people were paying ehorbitant prices for peaches. It would obviate or eliminate a condition existing and which has been existing in this very District and in the states of Maryland and Virginia, where fine apples were allowed to rot on the ground because the cost of marketing was more than the owner would receive for his product, while at the same time the consuming public in this city were being charged from 10 to 20 cents for a single apple.

"I admit that it is a great advance step, but these are days of organization and organized endeavors. City organizations of employers, capitalists, and laborers have so advanced the price of all manufactured products that they are getting beyond the reach of the great food producing portion of the United States who are unable, through lack of organization, to determine even in the slightest degree the price for which they should sell their products.

"We hear persons constanaly bemoaning the fact that our population is drifting to the cities. To what part of our domain would they have this population migrate? If the depression of the prices of our farm products is due to a considerable extent to the fact that we produce more than we consume in this country, does any one expect to remedy that by increasing the number of producers and to that extent diminishing consumption?

"The hope of the American farmer today lies in the ever-increasing numbers of the consumers of his products right here in the United States, right here at home. We have nearly reached the limit of our tillable acres, but the birth rate will continue. Population has no limit. In the light of this assurance let the American farmer take heart. The time is not far off when by increased consumption in the United States, demanding every bushel of his grain, every pound of poultry and dairy products, every pound of beef and pork and mutton, the farmer can and will receive the full benefit of this protection which has made prosperous and built up our great city populations, a policy which since the Civil War has converted a population which at the time was two-thirds food consumers. Let the farmer not try to drive this great consuming population back into the field of food production.

"Talk as he will, the United States which consumes 90 per cent of the farmer's products is his best customer, more today than ever, due to the poverty of the old European consumers. Let the farmer maintain the prosperity of the consuming class right here at home, to give employment to every laborer in the United States at living wages so that he and his family may buy greater quantities of the farmer's products.

"Let the American manufacturer and factory laborer remember that the principle of protection is mutual. Let them remember that their prosperity depends in like measure upon the prosperity of the farming class. I ask them, 'Why are not your mills operating today and why are millions of workers idle'? If you do not realize it, let me tell you frankly the cause: Your cost of production and cost of distribution are so high that the great agricultural class, the prices of whose main products are far below pre-war prices, cannot purchase those products Millions of bread winners can not purchase them. So just eliminate all selfishness from your hearts. Be willing, yet, anxious, to pay for your food products a price that will result in prosperity to your best customer, the American farmer. Give him every possible protection. Help him in every possible way, except by charity. He wants opportunity.

"Population will always drift to the field of greatest remuneration for labor or for business. None of it will ever drift back to the farm so long as the earnings in the cities are from five to ten times as great as in the country. Most people who have had experience in living on the farm and in the city would by far prefer the rural occupation if it could be made as remunerative.

"The whole effort of nations from a national standpoint should be to assist, so far as legislation can assist, in bringing about higher compensation for the producers of farm products.

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We state it as our honest belief that the tobaccos used in Chesterfield are of finer quality (and hence of better taste) than in any other cigarette at the price.

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CIGARETTES

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"They Satisfy"

Lower Prices

20 now 18c

10 now 9c

(Two 10's—18c)

HOLIDAY NOTICES

The Caroline County Bank,

Greensboro, Md. February 16, 1922

This bank will close all day Wednesday, February 22d, Wasrington's birthday, it being a legal holiday. All notes payable here and maturing on that day may be paid on the day following.

T. CLAYTON HORSEY, Cashier

The Farmers & Merchants Bank,

Denton, Md., February 16, 1922

This bank will close all day Wednesday, February 22d, Wasrington's birthday, it being a legal holiday. All notes payable here and maturing on that day may be paid on the day following.

SHERMAN E. HIGNUTT, Cashier

The Denton National Bank,

Denton, Md., February 16, 1922

This bank will close all day Wednesday, February 22d, Wasrington's birthday, it being a legal holiday. All notes payable here and maturing on that day may be paid on the day following.

W. I. NORRIS, Cashier

The Peoples Bank,

Denton, Md., February 16, 1922

This bank will close all day Wednesday, February 22d, Wasrington's birthday, it being a legal holiday. All notes payable here and maturing on that day may be paid on the day following.

T. J. JOHNSON, Cashier,

Before buying any stocks or bonds get our advice and quotations. We can save you money.

WE OFFER

20	Piggly Wiggly Corp., Com	$55.00
10	Piggly Wiggly Corp., Pfd.	85.00
50	Piggly Wiggly East. Units	125.00
10	United Auto Stores, Com.	15.00
20	United Auto Stores, Pfd.	25.00
100	Miller Train Control	3.50
2000	Harvey Oil	.08
4000	General Oil	.10
500	S. E. J. Cox	.15
1000	Cox Realization	.15
2000	Hull Copper	.60
50	Hydro United Tire	3.50
50	Smith Wilder	13.00
5	Dayton Rubber Units	60.00
100	Canario Copper	2.75
20	D. W. Griffith	7.00
50	Parents Motor	2.50
100	Remington Phonograph	.75
500	Advance Oil	.38
500	Marshall Spoonts	.95
25	Rightway Royalty	7.50

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