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BANKERS TOLD OF NEED FOR GRADUAL MARKETING OF AGRICULTURAL PRODUCTS

Head of War Finance Corporation Points Out the Necessity of Extended Crop Loans to Ten Thousand A. B. A. Members

MUST MARKET OUR PRODUCTS SLOWLY

By ROBERT FULLER
Written Specially for The American Union

New York, October 10—Bankers of the United States are wide awake to the importance of working out a more liberal platform for agricultural and live-stock financing. Already preliminary steps have been taken and a unity of action assured which experienced economists predict are the foundation stones to an era of unprecedented national prosperity.

Summed up, the American farmer played a stellar role in the annual convention of the American Bankers' Association, held here this year and attended by 10,000 of its members. First Eugene Meyer, Jr., Managing Director of the War Finance Corporation, put the issue squarely up to the bankers in his address, "Financing Agriculture." Then followed the principal fight of the convention over the branch bank issue. Here again agriculture came to the fore, as it was the small town banker, the farmer's banker, opposed to the branch bank idea of the city bankers.

Farmers and the stock raisers may expect to see these developments.

Longer termed financing which will permit a gradual marketing of crops. In other words, loans which can be rediscounted or extended to permit holding of crops until a favorable market is offered.

A supervision of live stock loan companies in line with that exercised over State and National Banks.

Must Market Our Products Slowly

The need for a more gradual marketing of agriculture products through longer termed financing as presented to the National Bankers' Association by Eugene Meyer, Jr., received their closest attention.

"Unquestionably," said Mr. Meyer, "it would have been advantageous, even under pre-war conditions, to market our products more gradually. Under present conditions it is more than a matter of advantage—it is an absolute necessity.

"Paper based upon the security of non-perishable commodities," Mr. Meyer stated, "should be made eligible for rediscount for the length of time necessary to market a season's product before the next harvest. The view seems to prevail in some quarters that paper, in order to be liquid, must have a maturity of sixty to ninety days. But a sharp distinction should be drawn between short-time bank paper, and the question of the liquidity of the security that underlies bank paper, long or short.

"Long-time paper may be more liquid as to security than short-time paper. During the past year it was clearly shown that commercial paper depends for its liquidity on the orderly buying of the manufactured goods, and that this orderly buying, in turn, depends largely upon a purchasing power based upon the orderly marketing of our basic agricultural products."

Crop Loans Most Desirable

"Indeed, if our late experience established any definite differentiation between the liquity of commercial paper and of paper based upon staple, non-perishable agricultural commodities, properly ware housed, it established that fact that the latter is decidedly more liquid under adverse conditions than the former. At no time were such commodities so entirley unmarketable as were certain lines of manufactured products upon which the so-called liquid commercial paper was based.

"While it is important," continued Mr. Meyer, "to safeguard the Federal Reserve System by proper restrictions regarding eligible paper, it is equally important to safeguard business and agriculture by avoiding discrimination against paper which may properly be considered as eligible."

Branch Banks Weaken Farm Loans

The strongest point scored by the state bankers as opposed to the National branch bank idea, was the claim that branch banks, if extended to small towns and agricultural districts, would be manned by outsiders unfamiliar with local conditions, thus making loans in many instances unsound and weakening our whole financial structure. The Branch Bank idea was voted down as detrimental to the best interests of the nation.

Tells Bankers of Rural Needs.

Eugene Meyer, Jr., [illegible] the War Finance Corp., told [illegible] thousand national bankers at New York last week that our Federal Reserves system should be built up to properly care for agricultural and live stock needs.

12-YEAR-OLD GIRL IS VICTIM OF ASSAULT

The town and countryside of Federalsburg, were incensed and aroused to action Tuesday by the assault of a negro, Edward Banks, upon Nora Willin, the 12-year-old daughter of Winnie Willin, a farmer who lives in Dorchester county, just across the rive' from Federalsburg.

The child was returning home from school in Federalsburg, and was passing through a strip of woods as a short cut home when the negro, employed on the farm of Mr. George Tull, and who was the sole person at home that day, seized her and dragged her to the farm and most brutally assaulted her.

Afterward he drove her homeward, threatening to kill her if she told about his deed. Suffering greatly from fright and abuse, the child, nevertheless, told her story at home and immediately search was made at Mr. Tull's for the negro, who of course, was missing.

A large party of men searched all night and early Wednesday morning, found him at the farm of Mr. Arthur Handy, near here. The negro was committed to the county jail at Cambridge

Hold your tongue almost everywhere but not in praise.

FRANK P. COVEY

Mr. Frank P. Covey, vice president of the Peoples Bank, Denton, died on Wednesday evening, October 11th, at his home here, aged 71 years.

Mr. Covey served two terms as Delegate in the Maryland Legislature.

He was a highly respected citizen and was well thought of among his associates and many personal friends. A member of the Methodist Episcopal Church since boyhood, he led a Christian life and was a man wonderfully gifted in prayer.

He is survived by his widow, formerly Miss Sallie Malooney, and two daughters, Mrs. Jacob Ellwanger, of Baltimore, and Mrs. C. E. Brown, of Bridgeville, Del.

Funeral services will be held Saturday afternoon at 1:30 o'clock at the Denton M. E. Church. Interment in Concord Cemetery.

To Have Hallowe'en Social

At a meeting of the Guild of Denton M. P. Church last Friday it was decided to have a Hallowe'en social in the S. S. room Tuesday. October 31. Committies have been named and they are busy making arrangements for the occasion. From present indications a pleasant occasion is promised.

Same with wives as with autos

DENTON M. E. S. S. OBSERVES RALLY DAY

A unique pageant was presented by the Sunday School of the Denton M. E. Church last Sunday evening in observance of Rally Day. Across the pulpit of the church was stretched a screen portraying green fields and in the foreground many tents forming "Camp Rally." To this camp came the various members of the Sunday school for a general get-to-gether day, beginning with the cradleroll members and ending up with those who seldom see the Sunday School, even though they are a part of it—the Home Department. Appropriate songs formed a part of the program.

Following the pageant came a special rally day collection, used toward the support of some theological student, and then the distribution of certificates and diplomas by the superintendent, Mr. Henry R. Lewis.

Those who were promoted from the 1st to the 2d year of the Intermediate Department, receiving certificates were Katherine W. Thawley, Mary E. Hills, Esther M. Bowdle, William I. Norris, George D. Crouse, Mary Emily Walls, Ann P. Wilson, Bernice P. Wooters, Mary C. Nuttle.

The following were graduated from the Junior class to the Intermediate: Elsie L. Crouse, Edwina G. Nichols, Caroline V. Deen, Shirley L. Cooper, Ruth V. Williams.

The church was filled, chairs being brought in to take care of the extra people. It was a very interesting way of presenting the Sunday school work, and the entire congregation enjoyed the unusual service.

SUNDAY SCHOOLS TO MEET IN BALTIMORE

The State Sunday School Convention for 1922 will be held in Baltimore October 18th, 19th and 20th and is expected to surpass all previous conventions in attendance, information and inspiration. The speakers are among the ablest in the world and include:

Hon. Albert W. Roper, Mayor of Norfolk, Va.

Mr. William H. Ridgway, of Coatsville, Pa., prominent business man of the Key Stone state.

Dr. Joseph Clark, (Timothy Standby) General Superintendent New York Sunday School Association.

Rev. Clevis G. Chappell, D. D., pastor Representative Church, Washington. Mrs. Maud Junkin Baldwin, Superintendent Children's Division International Sunday School Association.

Mr. John L. Alexander, Superintendent Young Peoples Division International Sunday School Association.

Dr. Hugh Magill, Field Secretary National Education Association, General Secretary International Association.

Sixty other speakers.

The convention will be held in First Methodist Episcopal Church, St. Paul and 22d. streets with conferences in St. Marks Lutheran, St. Michael and All Angels, Protestant Episcopal, St. John's Methodist Protestant and the Associate Congregational churches.

Those desiring lodging and breakfast free, will be more certain of securing such entertainment by registering at Sunday School headquarters, 1915 St. Paul street, previous to the convention. This may be done by mail.

Delegates and visitors should bring credentials of Sunday School membership from the pastors of their respective churches.

The great Pageant entitled "The Lamp" to be presented in the Associate Congregational Church Wednesday evening, will be a two-fold revelation:-first, of the supreme value of Religious Education; secondly, the tremendous teaching value of the Pageant, Pastors, parents and teachers should make a special effort to see it.

Rev. Joseph Clark, D. D. State Supt. of New York Sunday School Association, will conduct conferences on School Administration and Adult work in the local school. His great address on "The Pathway to Power" will be given before the entire convention. Dr. Clark is known among writers as "Timothy Standby", under which pseudonym he has written books and pamphlets for many years.

Sunday schools are urged to elect delegates. But all other Sunday school people are also invited. The Convention is free to all, no enrollment fee will be charged. Baltimore is making great preparation for the entertainment of at least 1000 delegates from the counties.

The qutoa of this country is 25 and the County Sunday School organization is making speical effort to have its whole quota of delegates present and go over the top.

Every man approves the strict enforcement of all laws that don't affect him.

WOMEN'S FEDERATION MET AT ELKTON ON 5TH

All roads led to Elkton on October 5th, The large gathering of earnest club women who journeyed there that day assured the success of the semi-annual conventions for future times. Mrs. Robert C. Levis, President of the Women's Club of Elkton welcomed all most heartily and with her club members served tea and wafers to the women as they arrived, certainly a hospitable way to start a convention, and a treat most relished by those from distant points who started early to reach Elkton at noon when the convention was called to order by invocation, followed by the always fluent remarks by the District President Mrs. Andrew A. Hathaway of Easton. Mrs. Daniel Miller of Baltimore told much about Federation headquarters at Washington. Dr. J. Richard Bolt of Washington, D. C. addressed the convention upon child welfare, giving facts in a concise and forceful manner. Then our own Mrs. Alfonso Boley of Royal Oak, District Chairman of public welfare followed Dr. Bolt's remarks upon the subject with her own interesting views and in confidence told of her dreams of the future of this great work. Mrs. Branch of the Pittsburg Carnegie Institute of Fine Arts held her audience while she talked for libary extension in a fascinating manner. Mrs. E. S. Newell delighted as she too told of what books should and did mean to the people of the earth for "good books to read are good friends indeed". Mrs. T. C. Martindale of Salisbury the only club woman of the Eastern Shore to go as a delegate to the National Convention at the Chautauqua read a classical report of that wonderful convention. Luncheon was served at the Howard House, and a most enjoyable feast it was, made doubly so by the cordial addresses of Mrs. Levis and Mrs. A. J. Jones the Vice President of the Maryland Federation. Then the charming personality of Mrs. John W. Garrett Chairman of Fine Arts of the Maryland Federation asserted itself when she told of her desires along the lines of musical work for her department, and we hope they will work out for the great benefit of the Eastern Shore. Mrs. Lewis R. Dick of Philadelphia, made us acquainted with Vashael Linsday, and after her reading from his poems, wa were ready to agree also that he is nearly our greatest American poet.

A farewell by Mrs. Hathaway, brought the second convention also to the end of a perfect day, perfectly spent with the Woman's Club of Elkton. Upon the cordial invitation of Mrs. Walter A. Sheppard, Pres. Wicomico Woman's Club, the convention adjourned to meet at Salisbury next April.

Civil Service Examinations To Be Given Again

The Civil Service Commission invites special attention to the fact that in examinations held recently in cities throughout the United States for junior chemist, Departmental Service, matron, Indian Service, apprentice plate cleaner, apprentice sideographer apprentice picture engraver, and apprentice letter engraver, Bureau of Engraving and Printing, applicants were not secured in the number desired, and that these examinations will be held again. The junior chemist examinations will be held on October 18; the others on November 8th.

Persons interested in these or other examinations should apply to the Secretary of the U. S. Civil Service Board at the local post office for detailed information and application blanks.

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The Civil Service Commission invites special attention to the fact that in an examination held recently in cities throughout the United States for assistant examiner, Patent Office, applicants were not secured in the number desired, and that this examination will be held again on October 18, 19, and 20.

Revival Services

Revival services will be held on Hillsboro charge, Methodist Episcopal churches as follows: At Ebenezer near Ruthsburg, Oct. 15—22; at Hillsboro Methodist Church, Oct. 24 to Nov. 7. Brother W. Townsend Jefferson will have charge of the music. Mr. Jefferson has wide experence in revival work in the Southern states, as leader of choirs, a master leader, a splendid singer, and one who is well trained in working with young people.

The Pastor and members of the above churches will welcome all the folks of the communities of the above named churches to work and worship with us. Come lend a hand to widen the Kingdom of God in these places.

SPLENDID PROGRAM AT E. L. CONVENTION HERE

The Thirty-second Annual Convention of the Middletown District Epworth League convened in Denton M. E. Church, Tuesday October 10th.

The Denton choir led the convention in a praise service lasting one-half hour. Rev. Mr. C. N. Jones conducted the devotional services and the announcements were made by the district president, the Rev. Mr. J. A. Leach, of Greensboro.

Dr. W. A. Wise, district superintendent of the Middletown District Conference, introduced the Rev. Mr. Harvey Winfield Ewing, pastor of Union M. E. Church, Wilmington, Del., who addressed the convention, taking for his subject, "The Two Ravens." By all those who heard this address it will long be remembered because of the wonderful truths which were so masterfully presented. After the assignment of delegates to their homes by the local pastor, the Rev. Mr. V. E. Hills, the evening session was adjourned with the benediction by Dr. Ewing.

The second session, on Wednesday morning, began at 6:30 a. m., with the Morning Watch under the direction of the Rev. Mr. O. T. Baynard, of Hillsboro, which was well attended and continued for one hour.

At 9:45 the convention reconvened with the Rev. Mr. J. T. Rowlenson conducting the devotional period.

At 10:15, President Leach, assumed the chair.

At 10:30 the Rev. Mr. O. E. Jones was presented and delivered a most inspiring address upon the subject "Face to Face with Jesus."

Rev. Mr. George E. Sterling was then called and spoke briefly regarding the social and recreational life of the league, outlining various suggestions by way of helping those in charge of the Fourth Department work

Mrs. Allan Walls, district treasurer, made her report for the past year.

Being obliged to be absent, owing to an urgent pastoral call, the Rev. Mr. V. E. Hills was unable to deliver the formal address of welcome until 11:45, at which time in a few most fitting words, he welcomed the convention to the hospitality of the Denton Church.

Committees were announced, the offering taken and the session adjourned

The afternoon session opened with devotional services led by the Rev. Mr. Leolan Jackson, following which the Junior League hour was called. Miss Eleanor Maddux gave a splendid report showing that good work had been done by the junior chapters during the year. The banner was won by the Denton juniors and was presented by Miss Maddux to the local president.

Miss Elsie Freeman, of the Lucy Webb Hayes Training School, Washington, D. C., who addressed the convention on the supreme work of the Junior League was then presented and gave a very good talk on its worthwhileness and rewards. Denton Juniors then gave a brief demonstration of the work they were doing

Mrs. William P. Taylor of Oxford, Md., made a most enthusiastic report of the instiutte which was held at Dover last July.

Dr. Charles Guthrie, of Chicago, the general secretary of the Epworth League, was then introduced by the convention and made a few remarks.

Wednesday evening's service was begun with an appropriate song service, the devotional service being in charge of Dr. George M. Clayton, pastor Methodist Protestant Church, Centreville.

President Leach in fitting words then presented Dr. Charles Guthrie, who delivered a masterly and most instructive address on the "Chain of Christian Fellowship," which showed the tie of friendship born of the Christian spirit, which binds the people of all lands into the comradeship of the Cross. He showed the many magnificent strings of beads presented him by the young people of different nations. Over $1000 was promised at this meeting toward the Centenary movement.

At this morning's Watch Hour service Dr. W. A. Wise presided. After a season of song and prayer and remarks on our three-fold relationship to Christ, the communion was administered to 56 persons.

Following this service a social hour was held in the Sunday school room.

At 9:30 devotions were conducted by the Rev. George E. Sterling of Galena, after which the minutes were read.

Mr. Burton Williams, Middletown, was then introduced and delivered a very interesting address upon "Youth's Obligation to the Church."

Miss Elsie Freeman of Washington, addressed the convention in a very interesting manner from the theme "What a Girl Can Do in the Church."

Miss Florence Hills spoke of the "Girl's Place in the Future Church" which was very instructive and received with a great deal of appreciation.

Dr. R. P. Nichols, conference secretary of the Board of Sunday Schools, gave inspiration to the convention as he warmed to the theme "The Understanding Heart," which he delivered in a masterful manner.

Afternoon and evening sessions were conducted according to the program. Dr. Victor G. Mills, of the Baltimore Conference, addressing the convention Dr. Mills is one of the outstanding ministers of Methodism.

MISS KERR PUTS OUT ANOTHER NOVEL SKETCHING CAROLINE

Many Eastern Shore residents, and especially those of Caroline County will read with interest the latest novel written by Miss Sophie Kerr, "One Thing's Certain."

Miss Kerr is a native of Denton and from a review of the book it would seem that she had used Caroline County as the scene of the plot. She has vividly painted the Eastern Shore and its customs in varying aspects. No one but a native could so easily give the atmosphere of the fertile pleasant land and the manners and customs of the people. Her book shows that the writer is familiar with the mannerisms of the Shore of twenty years ago, before he day of the telephone, the state road or the automobile.

Miss Kerr is a writer for the Woman's Home Companion.

U. S. DEATH RATE DROPS AS BIRTHS SHOW INCREASE

Washington, Oct., 9.—A record low death rate was established last year in the registration areas of the United States, according to an announcement tonight by the Department of Commerce, which gave the 1921 rate as 11.7 per 1,000 population against 13.1 in 1920. The infant mortality rate for 1921 also decreased from 1920, according to the statement which gave the rate for 1921 as 76 per 1,000 and 86 per 1,000 for the previous year. The registration areas include a population of 70,425,000.

The birth rate for 1921 was 24.3 per 1,000, against 23.7 per 1,000 in 1920.

The department statement showed 1,714,261 births in the registration areas for the year. The total number of deaths were 821,511, of which 129,588 were of children under one year of age.

Other kinds of genius often go unrewarded, but a financial genius always "gets his."

BIBLE CLASSES TO MEET HERE ON SATURDAY

A county-wide rally of the Adult Bible Classes of Caroline will be held in the Methodist Episcopal Church, Denton, Saturday, October 21, at 7:30 o'clock p. m. The speaker will be Dr. Joseph Clark, D. D., (Timothy Standby), superintendent New York State Sunday School Association. Subject, "Fishin' for Men."

An attendanc contest between two groups of adult classes will be a feature of the rally. Enroll your class for this contest with the Rev. Mr. O. T. Baynard, Hillsboro, stating membership of your class. He will furnish the blanks to report attendance to the rally.

Dakin says "No results without adults." Come out and help fill Caroline County's Sunday Schools with men and women.

WILLISTON

Mr. and Mrs. J. S. Raymond and son Byrns, recently spent Saturday and Sunday at the home of Mrs. Raymond's brother, Mr. Aldia Robinson, of Felton.

Mrs. O. M. Hignutt and Mrs. J. W. Thawley and daughter Eloise, were Baltimore visitors this week.

Mr. Frank Hoagland was the guest of his sister, Mrs. William Willoughby last week.

The Williston Community Club will meet at the home of Mrs. F. R. Depew on October 13th.

Mr. Thomas Robinson and daughter of Milford; Mr. and Mrs. Aldie Robinson, of Felton, and Mr. and Mrs. Taylor, of Harrington, were guests at dinner at the home of Mrs. J. S. Raymond.

Mrs. Oscar Maloney, who is in the Easton Hospital under the care of Dr. Davison, is improving.

None so wise as he who knows nothing and knows not that he knows nothing.

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