The ladder of life is full of splinters, but we never realize it until we begin to slide down. Keep climbing.

Get down from your roost and boost.

Never throw mud; you may miss your mark but your hands will have been soiled.

Where straight and crooked fit.—A straight Gospel is designed for crooked people.

Our Christianity must function or fizzle.

Some Pilgrims of the Lord's highway have become simply tourists.

Moderate play quickens the wit. Play is the first poetry of the human soul.

Too many sweets become repulsive to the palate. One can not take too many liberties if he wishes to enjoy liberty.

The yellow peril which we should fear is the yellow streak that persists in human nature.

Go to church on Sunday like mother use to do. Lend God an hour at church next Sunday. It will be repaid with big interest.

SUNDAY SERVICE and Lodge Meetings

CHURCHES

Henderson Methodist Episcopal
Henderson
Rev. S. L. Hanby, Pastor
10:00 a. m.—Sunday school
11:00 a. m.—Preaching
7:45 p. m.—Epworth League
8:00 p. m.—Preaching
8:00 p. m.—Thursday, prayer service.

* * *

Prospect Methodist Episcopal
Near Vernon
Harry Bailey, Pastor
10:00 a. m.—Sunday school
8:00 p. m.—Epworth League
Preaching every other Sunday evening.

* * *

Methodist Episcopal
Farmington
Harry Bailey, Pastor

* * *

Ebenezer Methodist
Hillsboro
W. T. McGuire, Pastor
9:30 a. m.—Sunday school
10:30 a. m.—Preaching
7:00 p. m.—Junior League
7:30 p. m.—Preaching
7:30 p. m.—Wednesday, Prayer service.

* * *

St. Paul's Protestant Episcopal
Hillsboro
Rev. I. A. McGrew, Pastor
2:00 p. m.—Sunday school
3:00 p. m.—Preaching

* * *

Thawley's Methodist Protestant
Denton
C. F. Cummins, Pastor
10:00 a. m.—Sunday school
11:00 a. m.—Preaching—every other Sunday
8:00 p. m.—Christian Endeavor

* * *

Pilgrim Holiness
Denton
11:00 a. m.—Preaching
2:00 p. m.—Sunday school
7:00 p. m.—Preaching
7:00 p. m.—Tuesday and Friday evenings, prayer service

* * *

Baptist Church
Greensboro
Rev. Melvin G. Morris, Pastor
Rev. J. E. Berkstresser, Associate
10 a. m.—Bible school
11 a. m.—Morning worship
7 p. m.—Jr. and inter. and Sr. B Y. P. Vs.
7.45 p. m.—Musical program by orchestra and chimes
8 p. m.—Evangelistic service.
Mid-week service, Wednesday 8 p m.

* * *

St. Paul's Reformed Church
Reformed Church of the United States
Ridgely
Rev. George Fitz, Pastor
9:30 a. m.—Sunday school
10:30 a. m.—Preaching
7:30 p. m.—Preaching

* * *

Cordova—Denton—Greensboro Parish
St. Paul's Lutheran
Cordova
Rev. H. Drews, Pastor
9:30 a. m.—10:30 a. m. — Sunday school, German and English
10:30 a. m.—Preaching, German and English, alternative
Note: Ladies Aid every 4th Wednesday in the month, 2:00 p. m. in the respective homes. Services every other Sunday at the home of Drew's Manor at 2:30 p. m. These services are German.

* * *

Methodist Church South
Goldsboro
Rev. J. H. Schooley, Pastor
10:45 a. m.—preaching
7:30 p. m.—preaching
9:30 a. m.—Sunday School
7:00 p. m.—League
7:30 p. m.—Prayer service, Wednesday.

* * *

St. Paul's M. E. Church South
Queen Anne, Md.
Rev. J. Alexander Rood, pastor
9:30 a. m.—Sunday school
10:30 a. m.—Preaching
7:30 p. m.—Preaching
Harris Chapel
2 p. m.—Sunday school
3 p. m.—Preaching

Methodist Episcopal
Denton
Rev. C. N. Jones, Pastor
9:45 a. m.—Sunday school
11:00 a. m.—Preaching
6:30 p. m.—Epworth League
8:00 p. m.—Preaching
8:00 p. m.—Wednesday, prayer service.

* * *

Church of the Brethren
Denton
Rev. S. I. Arnold, Pastor
10:00 a. m.—Sunday school
11:00 a. m.—Preaching
7:00 p. m.—Christian Workers
7:45 p. m.—Preaching

* * *

Methodist Protestant
Denton
Rev. G. J. Hooker, Pastor
9:45 a. m.—Sunday school
11:00 a. m.—Preaching
6:30 p. m.—Christian Endeavor
7:30 p. m.—Preaching
8:00 p. m.— Wednesday evening, Prayer service.

* * *

Christ Church Protestant Episcopal
Denton
Rev. Irving A. McGrew, Pastor
10:00 a. m.—Sunday school
11:00 a. m.—Preaching

* * *

Ridgely Baptist
Ridgely
Rev. Melvin G. Morris, Pastor
2:00 p. m.—Sunday school
3:00 p. m.—Preaching

* * *

Methodist Episcopal
Ridgely
Rev. Melvin E. Wheatley, Pastor
9:30 a. m.—Sunday school
10:30 a. m.—Preaching
6:30 p. m.—Preaching
8:00 p. m.—Wednesday, prayer service

* * *

Church of the Brethren
Ridgely
Rev. L. R. Brumbaugh, Pastor
9:30 a. m.—Sunday school
10:30 a. m.—Preaching
7:15 p. m.—Preaching

* * *

St. Elizabeth's Roman Catholic
Denton
Fr. Eugene Kreamer, Rector
10:30 a. m., 9:30 a. m.—Preaching alternative Sundays.

* * *

St. Benedict's Catholic
Ridgely
Fr. Eugene Kreamer, Rector
9:00 a. m.—Service 1st and 3d Sundays.
10.00 a. m.—other Sundays.

* * *

LODGES

Caroline Ghapter No. 62 O. E. S.
Masonic Hall
7:30—First and third Thursday evenings of each month.

* * *

Caroline Council No. 175 J. O. U. A. M.
Carter Building
8: p. m.—Monday evening.

* * *

Temple Lodge No. 128 A. F. and A. M.
Denton
Masonic Building
2nd and 4th Tuesdays of each month
Note: Closed July and August

* * *

Patriotic Order Sons of America
Henderson
Eden Hall
Wednesday, 8:00 p. m.

* * *

Thawley's Farm Bureau
Thawley's Hall, Tuckahoe Neck
8:00 p. m. on the second Monday evening of each month.

* * *

Thawley's Ladies' Community Club
Thawley's Hall, Tuckahoe Neck
8:00 p. m. on the second Monday evening of each month.

Any churches or lodges in Caroline county not shown here, we will appreciate if some officer will furnish us the information, so that we may have a complete record.

* * *

Methodist Protestant
Harmony
Rev. G. J. Hooker, Pastor
2:00 p. m.—Sunday school
3:00 p. m.—Preaching
7:30 p.m.—Christian Endeavor

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INCOME TAX IN A NUTSHELL

Who? Single persons who had a net income of $1,000 or more or gross income of $5,000 or more, and married couples who had net income of $2,500 or more or gross income of $5,000 or more must file returns.

When? The filing period is from January 1 to March 15, 1925.

Where? Collectors of internal revenue for the district in which the person lives or has his principal place of businesss.

How? Instructions on Form 1040A and Form 1040; also the law and regulations.

What? Two per cent normal tax on the first $4,000 of net income in excess of the personal exemptions and credits. Four per cent normal tax on the next $4.000. Six per cent normal tax on the balance of net income. Surtax on net income in excess of $10,000.

* * *

No. 1

Your income tax for the year 1924 is less, in proportion to your income, than was the tax for 1923. A rate reduction however, is not the only benefit afforded by the revenue act of 1924. Increase in the exemption for married persons, a 25 per cent. reduction on "earned income," and other changes in revenue legislation are of immediate interest to every taxpayer.

The revenue act of 1924 requires that returns be filed by every single person whose net income for 1924 was $1,000 or more, or whose gross income was $5,000 or more, and by every married couple whose aggregate net income was $2,500 or more, or whose aggregate gross income was $5,000 or more. Last year returns were required of married couples whose aggregate net income was $2,000 or more. Husband and wife, living together, may include the income of each in a single joint return, or each may file a separate return showing the income of each. Net income is gross income less certain specified reductions for business expenses, losses, bad debts, contributions, etc.

The period for filing returns is from January 1 to March 15, 1925 the return accompanied by at least one-fourth of the amount of tax due, must be filed with the collector of internal revenue for the district in which the taxpayer has his legal residence or has his principal place of businesss.

* * *

No. 2

The exemptions under the revenue sons and $2,500 for marrried persons act of 1924 are $1,000 for single per- living together, and heads of families. In addition a $400 credit is allowed for each person dependent upon and receiving his chief support from the taxpayer, if such person is under 18 years of age or incapable of self-support because mentally or physically defective.

The normal tax rate under the revenue act of 1924 is 2 percent on the first $4,000 of net income in excess of the personal exemptions, credit for dependents, etc., 4 per cent on the next $4,000, and 6 per cent on the balance. Under the preceeding act the normal tax rate was 4 per cent on the first $4,000 of net income above the exemptions and credits, and 8 per cent on the remaining net income.

The revenue act of 1924 contains a special provision for reduced taxes which did not appear in previous laws. All net income up to $5,000 is considered "earned income." On this amount the taxpayer is entitled to a credit of 25 per cent of the amount of the tax.

For example, a taxpayer, single and without dependents, may have received in 1924 a salary of $2,000 and from a real estate transaction a profit of $3,000. His total net income was $5,000. Without the benefit of the 25 per cent reduction his tax would be $80. His actual tax is $60. From his net income of $5,000 he is allowed a personal exemption of $1,000; the tax of 2 per cent on the first $4,000 is $80, one-fourth of which, or $20, may be deducted.

For the purpose of computing this credit, in no case is the earned net income considered to be in excess of $10,000. A taxpayer may have received for the year 1924 a net income from salary of $20,000 but the 25 per cent credit can be applied to only one-half of this amount.

* * *

No. 3

If you are single and support in your home one or more persons closely related to you and over whom you exercise family control, you are the head of a family and entitled under the revenue act of 1924 to the same personal exemption allowed a married person, $2,500. In addition, a taxpayer is entitled to a credit of $400 for each person dependent upon him for chief support, if such person is either under 18 years of age or incapable of self-support because mentally or physically defective. Such dependent need not be a member of the tax payer's household. For example, an unmarried son who supports in his home an aged mother is entitled to an exemption of $2,500 plus the $400 credit for a dependent, a total of $2,900. If from choice the mother lived in another city, the son, although her chief support, would be entitled only to the $1,000 exemption, plus the $400 credit. The mother not living with him, he is not considered the head of a family.

An exemption as the head of a family can be claimed by only one member of a household.

The $400 credit does not apply to the wife or husband of a taxpayer, though one may be totally dependent upon the other.

* * *

No. 4

The revenue act of 1924 provides that the status of a taxpayer relative to the amount of his personal exemptions shall be determined by apportionment in accordance with the number of months the taxpayer was single, married, or the head of a family. Under the preceeding act the amount of the exemption to which the taxpayer was entitled was determined by his status as a single person, a married person, or the head of a family on the last day of the taxable year, December 31, if the return was made on the calednar year basis, as most are.

For example, a taxpayer married on September 30, 1924, would be entitled to an exemption of $1,375. For the first nine months he is classified as a single man entitling him to an exemption of $750—three-fourths of the $1,000 exemption allowed a single person—and for the last three months he is entitled to an exemption of $625—one-fourth of the $2,500 exemption allowed a married person.

If on June 30, a taxpayer ceased being the head of a family—the support in one household of a relative or relatives being discontinued—he is allowed an exemption of $1,750—one-half of the exemption of $1,000 granted a single person plus one-half of the exemption of $2,500 granted the head of a family. With regard to the $400 credit for a dependent, the taxpayer's status is determined as of the last day of the taxable year. If, during the year, his support of such dependent ceased, he is not entitled to this credit.

* * *

No. 5

In making out his income tax for the year 1924 the business man, professional man, and farmer is required to use Form 1040, regardless of whether his net income was or was not in excess of $5,000. The smaller form 1040A is used for reporting incomes of $5,000 or less derived chiefly from salaries or wages.

Forms have been sent to persons who last year filed returnes of income. Failure to receive a form, however, does not relieve the taxpayer from his obligation to file a return and pay the tax within the time prescribed, on or before March 15, 1925. Copies of the forms may be obtained from offices of collectors of internal revenue and branch offices. The tax may be paid in full at the time of filing the return, or in four equal instalments, doe on or before March 15, June 15, September 15, and December 15.

No. 6

The taxpayer must include in his income-tax returns for the year 1924 all items of gross income specified by law. In the case of a storekeeper, gross income usually consists of gross profits on sales, together with income from other sources. The return must show the gross sales, purchases, and cost of goods sold. The professional man, lawyer, doctor, dentist, must include all fees and other compensation received from professional services. The farmer must report as gross income the proceeds of sales of exchange of products raised on the farm or whether purchased by him and resold. He must report also gross income from all other sources, such as rentals or profits from the sale of farm lands.

Net income, upon which the tax is assessed, is gross income less certain deductions for business expenses, losses, bad debts, contributions, etc. To take full advantage of the deductions to which entitled taxpayers should read carefully the instructions on the form under the head of "Income from business or profession."

* * *

No. 7

Net income, upon which the income tax is assessed, is gross income less certain specified deductions for business expenses, losses, contributions, bad debts etc. A storekeeper may deduct as a business expense amounts spent for rent of his place of business, advertising, premiums for insurance against fire or other losses, cost of water, light and heat used in his place of business, drayage and freight bills, and the cost of maintenance and repair to delivery wagons and trucks, and a reasonable allowance for salaries.

A professional man, such as a lawyer, doctor, or dentist, may deduct the cost of supplies used in his profession, expenses paid in the operation and repair of automobiles used in making professional calls, dues to professional journals, office rent, cost of water, light, and heat used in his office, and the hire of office assistants.

The farmer may deduct as necessary expenses all amounts actually expended in carrying on the business of farming, such as amounts paid in the production and harvesting of his crops, cost of seed and fertilizer used, cost of minor repairs to farm buildings, and cost of small tools used up in the course of a year or two. The cost of farm machinery, equipment, and farm buildings is not deductable as expense.

Deductions for personal or living expenses, such as repairs to the taxpayer's dwelling, cost of food, clothing, education of children, etc., are not allowed.

* * *

No. 8

Losses if incurred in a taxpayer's trade or business or profession or in "any transaction entered into for profit" not compensated for by insurance or otherwise are deductible from gross income in determining net income upon which the income tax is assessed. To be allowed, losses not incurred in trade, business or profession must conform closely to the wording of the statute. For example, a loss incurred in the sale of a taxpayer's home or automobile, which at the time of purchase was not bought with the intention of resale, is not deductible, because it was not a transaction "entered into for profit." Losses sustained in theop eration of a farm as a business venture are deductible. If sustained in the operation of a farm operated merely for the pleasure of the taxpayer, they are not deductible.

* * *

No. 9

Losses arising from fires, storms, shipwreck, "or other casulty," or from theft, whether or not connected with a taxpayer's business, may be deducted from gross income in his 1924 income tax return. If his home or automobile is destroyed by fire or his property damaged by storm, the loss is deductible for the year in which it was incurred.

Loss of property by theft or burglary is an allowable deduction, and need not be incurred in the taxpayer's trade or business.

A loss from embezzlement is also deductible.

All losses are deductible only to the extent by which they are not compensated for by insurance or otherwise.

* * *

No. 10

A debt discovered to be worthless and charged off the books of the taxpayer for the year 1924 may be deducted from gross income in computing net income for that year. The return must show evidence of the manner in which the worthlessness of the debt was discovered and that ordinary and legal means for its collection have been or would be unavailing.

Bad debts may be deducted in whole or in part. When deducted, the taxpayer must be able to show with a reasonable degree of certainty the amount uncollectible. Partial deductions are allowed with respect to specific debts only.

A valid debt proved to be worthless may not always be proper deduction. For example, unpaid amounts representing wages, rentals, or similar items are not allowed as deductions unless included as gross income in the creditor's return for the year in which the deduction is sought or in a previous year. The fact that expected income was not received does not reduce the amount of taxable income to the creditor.

Unpaid loans made to needy relatives or friends with little or no expectation that they would be repaid are not deductible, but are regarded as gifts.

* * *

No. 11

Where by reason of illness or absence from home additional time for filling an income tax return is required, the taxpayer should address to the commissioner of Internal Revenue, Washington, D. C., a request for an extension. Collectors of internal revenue are not, as under preceeding acts, permitted to grant such extensions. hTe request must be made before the return is due—on or before March 15, 1925, if made on the calendar year basis—and must contain a full recital for the causes of the delay.

An extension of time for filling the tension. As a condition o extension, the commissi quire the submission of a turn and estimate of th the tax, and the payment o one-fourth of the estimated amo.

* * *

No. 12

Under the revenue act of 1924, thousands of persons are required to file returns of income although the incomes are not taxable. The act provides that returns shall be filed by every single person whose net income for 1924 was $1,000 or more or whose gross income was $5,000 or more, and by married couples living together, whose aggregate net income was $2,500 or more, or whose aggregate gross income was $5,000 or more. The exemptions are $1,000 for single persons and $2,500 for married persons living together, plus a $400 credit for each dependent. A person may have a gross income of $5,000 and, by reason of the deductions for business expense, bad debts, losses etc., a net income of less than $1,000. A single person may have an exemption of $2,500 as the head of a family. Nevertheless, returns are required in both instances.

Heavy penalities are provided by the act for failure to file a return and pay at least one-fourth of the amount of tax due within the time prescribed, on or before March 15, 1925.

HARMONY

Mrs. Ruth Whiteside spent Sunday with Mrs. McConnell.

Mr. and Mrs. E. Storey spent Thursday evening with Mr. and Mrs. Jamts Cox of Laurel Grove.

Miss Elsie Todd has been kept home from school all of this week on account of sickness.

Those of this place who heard Dr. Lewis over the radio last Sunday were Dr. and Mrs. Duhadway, Mr. and Mrs. W. R. Thomas and Mrs. Cora Todd.

Mr. Roy Hubbard delivers the milk from this section to Greensboro. He has a trailer behind his truck which he leaves off at Harmony. Sunday night someone took both tires for their own benefit.

Mr. and Mrs. Albert Willes of near Hobbs were the guest of Mrs. Bell Dean and Dr. and Mrs. Duhadway, Sunday.

Mr. C. C. Dean and Mr. Roland Towers are spending several days in Baltimore.

Mrs. Roland Towers and son, Chester, are the guests of Mrs. C. C. Dean this week.

Mrs. Leon Todd and Mr. Hanson Todd were in Wilmington the first of the week.

WOLF IS KILLED UNDER AUTO IN MARYLAND

Hagerstown, Md., Jan. 23.—A full grown timber wolf, the first seen in this section in many years was run down and killed by an automobile, driven by Chester Worthington, of Williamsport, on the road between Carfoss and Mercersburg.

The wolf is believed to have wandered down from North Mountain, where several were seen during the last hunting season.

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