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Friday, August 14, 1942.

Better Start Saving While Saving is Good

Britain has had forced savings for over a year," says Business Week. "Canada just broke down and put it in the new budget. We are going to have it soon. It's a question when and what sort Several agencies are already working quietly on blueprint

The Government, in both its legislature and executive branches, has so far shown remarkable ability in avoiding coming to grips with the forced savings issue. Secretary Morgenthau has said that he hopes that voluntary sales of War Bonds will prove adequate to absorb excess consumer income. For the most part, Congress men have looked upon the forced savings idea as a political ogre of horrible mien, which might cost them votes next November. However,the bulk of economists seem to be convinced that, whether for good or ill, some type of forced savings will eventually have to be adopted.

The arguments in behalf of forced savings are simple enough. This year, the national income is reaching an all-time high, due to the 67 million dollars which is being spent for war production. The pockets of the people especially those in the lower income brackets, are better lined with currency than they ever have been before. At the same time, the supply of goods available to civilians is steadily diminishing—and it will keep on diminishing until the war ends, unless an unlooked for production miracle occurs. The combination of more money and less goods adds upto but one thing: inflation. Even today, despite black market, is growing in this country. Unscrupulous men are bootleg ging tires, sugar, metals and other controlled items precisely as liquor used to be boot legged in the prohibition era and they are demanding and they are demanding and receiving extortionate prices. A ten-dollar tire, for instance, will bring $50 and often more in the black market.

Economists of all the schools agree that inflation can be prevented only if some means is found to absorb and make inactive a large part of the public's income. Taxes, the theory con tinues, offer onliy a partial solution—Congress obviously feels that the new tax bill which is unprecedented in severity, comes pretty close to the limit. On top of that, it is generally believed that the people will balk and yell for relief if taxes go much higher. Sales of War Bonds have been excellent, but they haven't closed the so-called "inflation gap". Therefore, the argument goes, forced savings constitute the answer.

In England, the forced savings plan seems to have worked reasonably well. Under it, tax rates are hiked to the hilt—but part of what the Englishman pays will be returnedto him after thewar In other words, he simply builds up a credit with the Government, which will be rebated once the guns stop firing. It is likely that if and when forced savings is adop ted here, we will follow the English plan in essentials.

There are other possible methods. For example, Congress could pass a law making it obligatory for everyone to put ten per cent of his savings in War Bonds. Then, to further encourage savings, deductions would be allowed for private savings in making income tax returns. Whatever method is finally decided on,the main point will be to take money out of the channels of trade —to keep it from purchasing goods. The less the consumer buys, in other words, the more we will have for war purposes.

There is still another argument which the forced savings advocates use persuasively. When the war ends, war production will na turally end—and there is going to be a difficult period while we make the adjustment from a war economy to a peace economy. If people have money saved, the argument runs, this adjustment will be eased. To quote Business Week again, it would "act as a kind of automatic unemployment insurance."

There seems to be a little active opposition to forced savings—many economists hope that it won't prove necessary, but admit that before long it may prove unavoidable. In both conservative and liberal circles, there is unanimity of opinion to the effect that inflation must be avoided at all costs. The very credit and solvency of the nation is the issue at stake. So don't be surprised if the Government tells you one of these days that you're going to have to save a definite percentage of your earnings.

V

THE NEW DEAL DEMOCRATIC Organization Ticket For VICTORY 1942

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ASSIGNEE'S SALE OF DWELLING AND 18½ ACRES

near Centreville, Md.

Default having occurred in the terms of the mortgage from Herbert Z. Beaven and Mary C. Beaven, his wife, to Lena Covington, said mortgage being dated June 6th, 1922, and recorded among the land records of Queen Anne's County in Liber J. F. R. No. 9, fol. 55,&, the undersigned Assignee of said mortgage by mesne assignments, will sell at Public Sale to the highest bidder in front of the Court House, at the Town of Centreville, Queen Anne's County, Maryland, on

Saturday, Sept. 5th, 1942.

beginning at the hour of 2.00 o'clock P. M., the following property to wit:

Parcel No. 1. All that lot or parcel of land situate, lying and being in the Third Election District of Queen Anne's County, Maryland, on the right side of the public road leading from Centreville to Hope, bounded on the east by the farm known as "Needwood" formerly belonging to the late Wm. McKenney (now owned by Charles S. Quimby), on the south by the land formerly belonging to the late Margaret T. Gadd and also by the land of Walter S. Turpin and the other children of Wm. T. P. Turpin, decd. (now belonging to J. R. E. Turpin,) on the West by the land hereafter described as Parcel No. 2, and on the north by the land formerly of Samuel Seney, and now of Bordley Seward (and the said public road), and containing 10 acres of land, more or less; and

Parcel No. 2. All that lot or parcel of land situate, lying and being in the Third Election District of Queen Anne's County, Md., on the right side of the said public road leading from Centreville to Hope, bounded on the east by the land hereinabove described as Parcel No. 1., on the south by the land of Walter S. Turpin and the other children of Wm. T. P. Turpin (now the land of J. R. E. Turpin), on the west by the land formerly of Isabel W. Thawley and Claude R. Whitaker and John T. Bruehl (now belonging to J. Grant Yates,) and containing 8-½ acres of land, more or less.

Containing in the aggregate 18½ acres of land, more or less, and improved by a frame dwelling house and outbuildings, and splendidly located on a stone road about 1 mile northeast of Centreville, and is now in the occupancy 'of Mr. Spedden Hardesty.

Being the same land conveyed to the said mortgagors by Jos. B. and Virginia H. Loflin, his deed dated April 14, 1919, and recorded in Liber J. F. R. No. 2, fol. 182.

TERMS OF SALE:—CASH. Further particulars day of sale.

THOMAS J. KEATING,
Assignee of Mortgage.

John Palmer Smith,
Solicitor for Assignee.
J. Elmer Anthony, Auctioneer.

Vote For The Present Chief Judge
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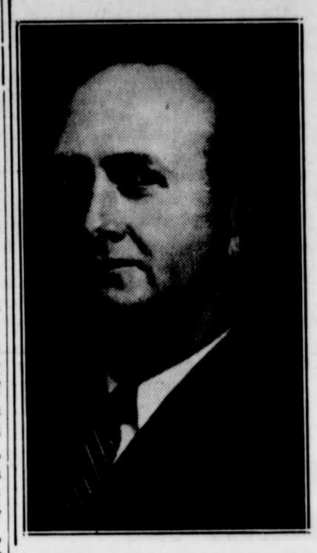
STEPHEN R. COLLINS



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