THE CECIL COUNTY STAR

(ESTABLISHED 1882)

Published Every Thursday at ELKTON, MARYLAND

Subscription Termss

By the Year $1.50

Single Copies ..... .03

ENTERED AT THE POST OFFICE AT ELKTON, MARYLAND AS SECOND CLASS MAIL MATTER

Publication and Business Office—ELKTON, MARYLAND

Yes–Banks Want To Make Loans!

A short time ago Gurden Edwards, Director of the Research Council of the American Bankers Association, had an extensive survey made to find out just how interested banks are in making loans. And here, according to the published report, is what was found:

1. A very high percentage of commercial banks are making active efforts to stimulate the use of bank credit by both business concerns and individuals.

2. They have made liberal adaptations of their loaning methods and policies to meet varied requirements of individuals and business concerns applying for credit.

3. The needs of small borrowers in the fields of business and personal finance alike are being well taken care of by the commercial banks.

This shouldn't come as a surprise to anyone who has thought about banking. Loans are commercial banks' main source of livelihood. They pay the overhead and the profits, if any. They help the community to grow, which is necessary to the growth of the bank.

No banks want to refuse any loans, but there is a percentage of loan applications which must be refused—because they are unsound or unsafe, would endanger the depositors' savings, and perhaps be illegal. After all, the banker doesn't own the money, and the protection of his depositors, who do own it, must come first. But that doesn't obviate the fact that banks are more than eager to make sound loans, for any productive, legal purpose.

REAL AID FOR AGRICULTURE

A logical aid to the solution of the problem of agricultural surpluses, is increased consumer consumption. That such aid is practical and possible has been dramatically illustrated during the past two or three years, in the many consumer-producer campaigns conducted on behalf of "distressed" crops by tens of thousands of American retail stores.

The campaigns were inaugurated by the food chains. Afterwards organized independents joind in. So did variety, hardware, mail order stores and others.

Beef, lamb, fresh fruits, canned fruits, nuts, poultry, citrus fruits, beans, dairy products—these are but a few of the products on whose behalf, at the request of th farmers concerned, American retailing has gone to the bat. And in most cases it has knocked out home runs. In no case has it struck out. During the campaign periods, ranging in length from a few days to weeks, consumption has been greatly increased at prices fair to all involved.

Furthermore, it has proven that these drives were effective not only during the campaign time. Consumers discovered new appetites and learned the pleasure of more varied, better balanced meals. And they kept on buying.

When the farmer and the retailer get together, everyone, including the consumer, is benefited.

NO LONGER AN EXPERIMENT

During August, representatives of hundreds of agricultural marketing cooperatives will hold an annual meeting in Chicago. And the delegates, while they plan for the future, will be justified in looking back with pride on years of achievement.

More and more of the produce of the farm moves into market through farmer cooperation. And the result is that a larger and fairer percentage of the eventual selling price is returned to the pockets of the producers. Markets are widened and stabilized. Thus, fluctuations in the craft of agriculture are lessened in severity.

Marketing cooperation was once an experiment. Today it is an established fact, which has earned the support of business as well as agriculture.

BREATHING SPACE

"If the people of the United States are to weigh intelligently the merits of public vs. private rendering of electric service . . . not only must public systems include taxes at the same rates as those paid by private utilities, but they must also accurately debit all free or under-cost services which are furnished by other governmental departments, and all of which represents an expense to the taxpayers." — E. R. Abrams.

THE HARVEST TIME

It is harvest time in Europe. And so for the moment, there are no new major crises. Men who are needed to bring in the harvest cannot be set to marching and fighting.

Most experts think Hitler will provoke another major crisis in his "war of nerves" when the harvest is over, about the end of this month. Object will be to win Danzig and the Corridor. What will happen then is any man's guess.

It is widely said that if no war breaks out before October, the chance of war occurring at any time in the comparatively near future will be greatly reduced.

"If, in order to combat the notion that American young people need to lok for guidance to that dictatorial regime which is the embodiment of Communism, it is felt necessary to set up counterorganizations among youth, let such organizations have the sponsorship of leaders whose devotion to American institutions has been tested."—Raymond Moley.

Bodyguard

An authority on insurance recently said: "Life insurance is sending money on ahead—so it will be there when you get there!"

That puts the case in a nutshell. Every life insurance policy, as Calvin Coolidge once phrased it, "is a declaration of independence." It is the individual's economic bodyguard the vicissitudes of the indeterminable future.

"It is no favor to loan money freely to those who are unbusinesslike, for the result is simply to get them in debt up to their necks, and they are never able to get out. They simply add to the long list of business failures and personal bankruptcies." James H. Perkins, Chairman, National City Bank of New York.

The Rhoades Family . . . by Squier

A MODERN JOSHUA—"Temporary" gasoline taxes, costing motorists $300,000,000 a year, are like the stationary sun of Joshua. Originally enacted for one or two year periods, they hang high in the sky nearly a decade later. These "emergency" gasoline taxes add about 40 per cent to the motorists' gasoline tax bill

On Senator Tydings

From the New York Herald Tribune

Senator Millard E. Tydings, of Maryland, seems extraordinarily insensible to the fact that he has been purged. True, he happened to be renominated and reelected to the Senate over the New Dal's virulent protest. But this was an oversight. When the Presidential ukase went out against him he was supposed to be killed completely dead. Certainly the last thing in the world he should have done was to toss his hat in the ring for the Democratic nomination for the Presidency. This is worse even than *lese majesty*. It is downright impertinence.

Mr. Tydings has, of course, an alibi. He can say that his hat was tossed into the ring by enthusiastic followers who did not stop to ask, "By your leave." Therefore, although a candidate, he is not a candidate. But not even this alibi can soothe the dictatorial spirit of the man who will dominate the Democratic convention in 1940.

Mr. Roosevelt is like the proverbial elephant. He does not forget—and he never forgives—political opposition. Nothing could induce him to extend the hand of friendship to any man who fought him and won. Mr. Tydings' duty was clear. He should have retired to self-imposed silence and inactivity Instead he has been constantly vocal and is now anything but inactive.

What makes Senator Tydings' candidacy so serious—and so unpardonable — is that it will surely encourage other anti-New Dealers to dare to oppose Mr. Roosevelt. If enough independent Democrats are thus emboldened it may be hard for Mr. Roosevelt to control the coming convention.

Chickens Shell-Shocked

SAN PABLO, Calif., Aug. 5 — Joe Mikulich has discovered that hens suffering from shell shock, lose their capacity for laying and he wants to know what the Government is going to do about it. The 143rd field artillery of the National Guard, limbering up for the next war, planted a shell in his chicken coop. The coop was destroyed, most of the chickens killed, and the others, suffering from shell shock, have not laid an egg since.

Quotation Marks

UNMASKED: "Let me say once again that this government will not reverse its policy in the Far East at the the request of another power, and I wish to add that we have not been asked by Japan to do so." — Prime Minister Chamberlain.

RESISTING: "The commercial people of Japan are grumbling but they are as patriotic as the others, and if they see the policy of the army is successful, they will follow it. Nevertheless, they are resisting it as much as possible now." — Sir Victor Sassoon.

UNKNOWING: "Presidents and Premiers in Europe have no more knowledge of what is going on than the man in the street."—Thomas W. Lamont.

NEVER: "We will never go back to normal conditions if one section is played against another."—Mayor La Guardia.

STRONG: "With the navy that is now built and building, we should be sufficiently strong to defeat the fleet of any single naval power wherever it can be brought into action."—Admiral William D. Leahy.

Tools Of The Modern Workman

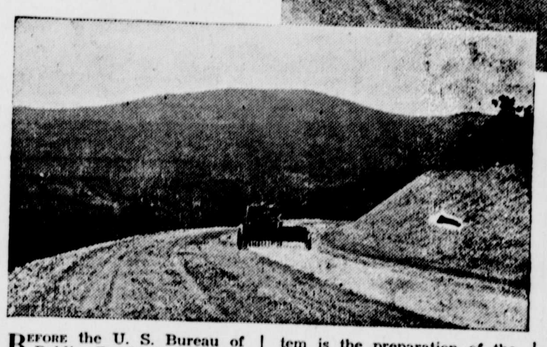
The flexibility of the use of electricity has resulted in a number of important changes in the tools of the carpenter and wood worker. The sue of the old-fashioned jack plane entailed considerable labor in pushing the implement back and forth over the work, and also the expenditure of considerable energy. A new rotary planer smooths off a piece of lumber very expeditiously and in a manner superior to the handwork. Several cutting blades are supplied with the tool for varying kinds of work, and one of these makes a concave cut for round work and gouging.

A portable electric hand saw is also a great labor saver. Some are capable of making a cut nearly three inches in depth. They can be readily carried about and made use of wherever the electric current is available. The circural saw is mounted on the bottom of the device and it is only necessary to guide it over the work. The saw is protected by a shield which moves out of the way when the implement is in use and as soon as it is raised from the work the shield moves back to a position covering the revolving cutter.

Detroit News:—It might be worth giving Tenor John McCormack a trial in the Irish presidency, just to tune in on the fireside recitals.

SKY-LINE ROUTE NEARS COMPLETION

Engineering Feat Provides 97-Mile Scenic Drive Along Crest of Mountain Ridges



Above: *Right over the tops of mountains is the route of Sky-Line Drive. Firm road foundations, topped with skidproof pavements, provide added safety for motor travellers.*

Left: *Spreading the white flakes of calcium chloride. This material is used in stabilizing the road base before the final paved surface is constructed.*

BEFORE the U. S. Bureau of Public Roads is through, John Motorist will be able to enter a mountain-top highway at Front Royal, Virginia, and ride south with the clouds for nearly 600 miles. The first section of this scenic highway, known as Sky-Line Drive, is now nearly completed and is open to traffic for almost its entire 97-mile length.

To link Sky-Line Drive in the Shenandoah National Park with the Great Smoky Mountains National Park in North Carolina and Tennessee, construction of the Blue Ridge Parkway is progressing rapidly and it is expected that over 150 additional miles will be open to travel by the summer of 1940.

Characteristic of the careful engineering employed in building this mountain highway system is the preparation of the road base before final surfacing. To guarantee long life and easy maintenance of the finished roadway, particular attention has been given to provide a firm, consolidated foundation. A typical method used to accomplish this purpose is illustrated above.

Here, a carefully proportioned mixture of coarse and fine soil materials has been placed on the roadway, then stabilized with calcium chloride, a chemical used to absorb and retain moisture. During the time preceding application of the bituminous surface, this stabilized layer solidifies and packs down as dense as concrete. In furnishing this firm foundation for the final surface, the engineers have greatly reduced the possibility of future frost bumps and dips which are so dangerous to motorists and costly to correct.

This, of course, is but one of the measures taken to insure safety and comfort for travellers of the mountain route. The bituminous pavement is of coarse texture to prevent skidding, stout guard-rails give protection wherever necessary, and parking overlooks are provided at frequent intervals to afford panoramic views without the danger of stopping on the travelled way.

When the Blue Ridge Parkway section of this scenic highway is completed a few years hence, American motorists will enjoy a mountain drive without parallel in the whole world—a monumental tribute to the ingenuity of the country's highway engineers.

ISLANDS EXHIBIT UNIQUE QUALITIES

ISLANDS have appealed to Mary Margaret McBride since she was a child in Missouri and used to sing a hymn in Sunday School named "Beautiful Isle of Somewhere," she admits in an article in Cosmopolitan for September. She mixed up her idea of island with a conception of heaven which included pearly gates, gold-paved streets, and people riding on clouds eating ice cream cones. Later on travel writers conspired to add vivid descriptions of coral strands, blue skies and indigo waves.

Miss McBride investigated a few islands recently with disillusioning results. She found that Bali, instead of being a paradise where all necessary food grew on nearby trees, has a council that apportions work to all inhabitants and slackers are declared officially dead and expelled from the villages. Tahiti, instead of being a haven of complete relaxation, is a place where natives have to lasso shrimp for food.

Saba in the West Indies sounded fine until Miss McBride discovered that all the men go away to sea and the island is practically a manless Eden. Other islands had disconcerting habits. Some were floating. Some went up and down like elevators. Some were volcanoes, temporarily off duty. Some laid claim to witches.

Miss McBride has decided to stick to Manhattan Island for her vacation.

New York — Outstanding shows in the Amusement Area of the New York World's Fair are doing a capacity business with one spectacle, Billy Rose's Aquacade, breaking all entertainment records for paid admission.

EYE OPENERS---by Bob Crosby

Since the gas industry must keep "steam up" to supply gas to its millions of customers in Los Angeles and the adjacent glamorous film capital, it is called upon to blow curfew (required by an old city ordinance) every night. Indignant protests were heard recently when a night was skipped to clean the whistle! Citizens set their watches by it.

Ebenezer Anderson received boxes for his store marked E. A., U. S. (for United States). Town wags said it stood for Uncle Sam, his superintendent's nickname. The joke became nationally popular; thus started the sobriquet for the United States.

This Family Gives 1st Prize to Their Electric Water Heater

Yes, of all their modern conveniences and comforts, this family unanimously awards the blue ribbon to their quiet, trouble-free Electric Water Heater. It gives them a constant supply of clean, hot water . . . without a speck of attention. Come in and ask for full details on how cheap it is to enjoy electric water heating on our special low off-peak rate. Popular 50-gallon size heater costs only $87 cash (installed under standard conditions). Slightly more on budget plan—$2 down, $2.05 per month.

Prices Subject to Change Without Notice

CONOWINGO POWER COMPANY

Live Electrically and Save