The Curbstone Diplomat

BY

WILLIAM S. COLLINS

The much talked of hot town election has now reached the freezing point. The Mayor, Mr. Charles N. Satterfield and likewise two of the Councilmen, Messrs. Barnes and Rogers will have no opposition what so ever on eection day. Saturday was the last day in which candidates could file, so Mr. Barnes will represent the third ward and Mr. Rogers the first for four more years. Mayor Satterfield's term is for two years.

There seemed to be no interest at all in the offices as the last day for filing drew near. Four or five months ago there was a lot of wild talk about the coming election.

Issues seem to be lacking. Everything is going along smoothly which was contrary to the case at the last election. At the last election the idea was to punish the incumbents who had been so sacraligous as to allow minature golf courses to operate on Sunday. At the time of the election the golf courses were out of business anyhow, but the blue law backers remembered how they had been turned down when they appealed to the commissioners to ban the game which was competing with the Sunday Schools and Churches. The blue law party will continue to be in control for at least two years more.

The passing of Charlie Hutchins, big colored politician has taken somewhat the edge off town politics. He used to urge different ones to come out and run for town commissioner promising them a big block of colored votes. The new charter took the wind out of his sails somewhat as it eliminated all but a scant few of colored votes. With this scant few however he was able to score a couple of wards at the last election. He seems to have no successor.

Although Chestertown has no very important issues at the present time, Elkton has. There is a move on now to widen part of the Baltimore and Philadelphia highway. Some people of the town backed up by the women want the new high way to go around the town and the business men want the Main street to be used for the highway as it is as present. Chestertown should be able to understand the situation as we have had cases of this kind before.

The Mayor of Chestertown a few days ago stated that the commissioners had no private barber ship, cafeteria, gymnasium like the honorable gentlemen in Washington.

Of course the main topic of conversation has been the banking situation at every loafing place in the town. It gives me great pleasure to know that so many people have money saved up. It is hard to find anyone to talk to you about the money you owe to the banks.

A slip up has been made somewhere at Annapolis in regards to the 42 per cent. money lenders that do such a thriving business in our state and which lately have been invading Kent County in a big way. These organizations that specialize in family loans, school teacher loans, etc., are likely to have their interest rate dropped from 42 per cent. to 24 per cent. These money lenders however are well heeled and probably the lawful rate of interest will not be limited to only 24 per cent. Some one in their "Bureau of Legal Education" made a slip up to let the matter even get to a committee. Maybe a special assessment will be levied on all companies by the "Bureau of Legal Education" so as to defeat this bill. Something is wrong somewhere.

The cash shortage situation in New York should soon be relieved, if all counties are sending as much cash as Kent County is reported to be doing. We do not see how much cash money can be coming into the county at this time and the weekly shipping out should soon be felt.

The Princess Anne Rotary Club in the regular meeting last Tuesday night, formally went on record as opposing construction of the proposed bridge across the head of the Chesapeake Bay.

The Elkton Chamber of Commerce will meet at the Howard Hotel in special session on Monday evening to reconsider the action taken at the last meeting with reference to the 72 hour marriage bill to be introduced in the Maryland General Assembly.

Smilin' Charlie Says



"Wonder how the reformer gets around th' old sayin' "The good die young"-

STATE RULES FOR LOCAL BANKS

(continued from page one)

ther notice.

RULE V.—Any banking institution may accept deposits in special trust, which shall be subject to withdrawal on demand without any restriction or limitation, and shall be kept separately in cash or on deposit in Federal Reserve banks until further order by the Bank Commissioner. All such new deposits shall be entered on separate ledger sheets. A separate control shall be maintained for such new deposits on the General Ledger.

RULE VI.—All banking institutions may allow their customers free access to the safe deposit boxes and safes rented to such customers.

RULE VII.—All banking isstitutions may make change by the exchange of currency or coins of various denominations for an exactly equal amount of currency or coins of other denominations, but no gold or gold certificates shall be paid out in making change.

RULE VIII.—All banking institutions may accept payments in cash or any other form acceptable to it on account or in settlement of obligations payable at or to such institutions.

RULE IX.—All banking institutions may upon request of the respective customers return intact and without restriction all cash, checks, and other items delivered for deposit or collection which were received after the closing of business hours on February 24th, 1933, and have not been entered on the books of such banking institutions.

RULE X.—Any banking institution may deliver to the person entitled thereto, properly identified, documents and securities held by such institution for safe keeping.

RULE XI.—Where settlement for checks charged by drawee institutions to the drawers' accounts on its books, on or before February 24, 1933, is incomplete, settlement may be completed where such settlement does not involve the payment of money or currency.

RULE XII.—Any State banking institution may make loans on adequate security to such extent as its situation shall permit and as shall be absolutely necessary to meet the needs of its community for food, medicine, other necessities of life, or the relief of distress, for the payment of usual salaries and wages, for necessary current expenditures, for the purpose of maintaining employment, and for other essential purposes, provided, however, that:

(a) Every precaution shall be taken to prevent hoarding or the unnecessary withdrawal of currency.

(b) No State banking institution shall engage in any transaction under this regulation which is in violation of State law or of any regulation issued thereunder.

(c) No gold or gold certificates shall be paid out.

RULE XIII.—Any banking institution, lawfully engaged in the business of acting as trustee, executor, administrator, register of stocks and bonds, transfer agent, guardian of estates, assignee, receiver, committee of estates of lunatics, or in any other fiduciary capacity, may continue to transact such business in the normal and usual manner. Provided, that, in the conduct of said business, except as may be permitted by other regulation of the bank commissioner, such institutions shall not pay out or permit the withdrawal of coin or currency nor permit the withdrawal of any trust or fiduciary funds on deposit with the bank.

RULE XIV.—Each banking institution and its directors and officers and employes will be held strictly accountable for faithful compliance with the spirit and purpose, as well as the letter, of these regulations.

JOHN J. GHINGER,
Bank Commissioner of Maryland.

Approved:

ALBERT C. RITCHIE,
Governor.

W. PRESTON LANE, JR.,
Attorney-General

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FURROWS



BY JOSIAH ALLEN WEATHERBY

Mr. Hoover has retired to private life. Like all the rest of the human beins in the world he has made mistakes and plenty of 'em. No one can carry a responsibility such as that imposed by the people of these United States upon their President and not make some mistakes. But when the people decided last November that they wanted a change from the policies of Mr. Hoover and his party, he took the count like a man and showed a fine spirit in takin it. It is true that he wanted to carry on until tne end and tried to help. He might have proved hisself to be a bigger man if he had not insisted on projectin his own policies into the next administration. Had he been willin to accept the verdict of the people immediately he would have offered to put Mr. Roosevelt's plant into effect at once, and let his own rejected line of policies go into the discard. And this is one of the mistaes he made. Mr. Roosevelt was blamed by a lot of republicans and so-called democrats fer not lettin Mr. Hoover ham-string his incomin administration with a lot of rejected policies. Mr. Roosevelt wuz right and time will prove it.

Whenver a certain leadership in governmental affairs has been rejected by popular edict, it ain't good statesmanship on the part of the new leadership to let itself git tied up with discarded policies. It may be good party politics fer the outgoin leader to entangle his successor all he can, but it ain't good government business And Mr. Roosevelt wuz too wise to let hisself git hog-tied to a foreign policy that he didn't agree with. If it turns out that he wuz mistaken in his attitude it is best fer the verdict of time and events to say so. It ain't right fer no retiring leader to try to saddle his successor with policies that he don't agree with.

In the next campaign the republicans will probably try to put the blame fer this here collapse of the financial system of the country on Mr. Roosevelt and the Democratic Party. But it don't belong there. It belongs on the shoulders of the people that has been in power fer the past twelve years. Some of it goes back to Mr. Coolidge a nd Mr. Harding and the party policies that they advocated. Mr. Roosevelt and the Democratic Party has inherited a panic brought about by the financial practices encouraged by the last three administrations.

But the last three presidents ain't entirely to blame fer the condition of this country. The big moneyed men, bankers and brokers, and them that is in practical control of the financial affairs, and their supporters is responsible. And a lot of Congressmen comes in fer their part, too. And I reckon there ain't no sensible person in this country that will say Mr. Hoover didn't do what he honestly thought wuz best. He will have a good while to reflect on the mistakes of the past and in the face of events of the past three years and them of the present time, I reckon he'll do a lot of sober thinkin.

And as he went away from the inaugural stand last Saturday receivin the cheers of crowds of his admirers, so let us all throughout the country give him the respect and admiration that is due an ex-President and extend to him our heartiest good wishes fer a peaceful and happy life in whatever line of activity he decides to pursue in the future.

GALENA

Dr. and Mrs. J. M. Pyle, of Media, Pa., spent Sunday with his brother and sister-in-law, Mr. and Mrs. Edgar Moore.

Rev. Charles Atkins and Mr. Norman Food attended a District and Preachers Layman's Meeting in Worton, Md.

The Ladies Aid met at the home of Mr. and Mrs. Lemuel Marks on Tuesday evening.

Miss Margaret Mulford spent the week end with Miss Bertha Beaston, near Kennedyville, Md.

Mr. Isaac Huhn, of Wilmington, Del., spent last Friday with friends near town.

Miss Agnes Jarman, of Baltimore, Md., Messrs. James Ryan, James O'Neal, of Philadelphia, Pa., were week end guests of the formers parents, Mr. and Mrs. E. S. Jarman.

Mrs. James Scotton and daughter, Miss Annie Hayes spent last Tuesday with the latter's sister, Mrs. Elizabeth Money, of near Worton, Md.

Mr. Ernest Hicks spent a few days last week with relatives in Washington, D. C., while there he attended the "Inaugural Ceremonies."

Miss Carrie Schrieber, of Chestertown, Md., spent the week end with Misses Margaret and Helen Mulford.

Mrs. E. S. Jarman spent a few days last week with her son, Mr. Harry Jarman and family at Bel-Air, Md.

Miss Martha Whitaker, of Chestertown, Md., spent the week end with her sister, Mrs. Ernest Hicks.

Mr. and Mrs. John P. Cochran, of Warwick, Md., were Sunday visitors at the home of his daughter and son-in-law, Mr. and Mrs. Ralph VanDyke.

Miss Julia Deshane, of Bethel, Md., Samuel Deshane, near town.

Miss Agnes Wilson, of Georgetown, spent last week with Mr. and Mrs. Md., is spending this month with her sister and brother-in-law, Mr. and Mrs. Richardson Cole in Florida, Miss Wilson and Mrs. Cole, are daughters of Mr. and Mrs. Andrew Wilson, of Georgetown, Md.

Miss Carrie Dempsey of the "Strawbridge Home for Boys", near Baltimore, spent last Wednesday with the relatives in town.

Mr. E. S. Jarman spent Sunday with his son, Harry Jarman in Bel-Air, Md.

NOTICE TO CREDITORS

NOTICE is hereby given that the undersigned has obtained from the Orphans' Court for Kent County letters Testamentary on the personal estate of

MARY ELIZABETH CAPEL

late of said county, deceased. All persons having claims against said deceased's estate are hereby warned to exhibit the same, with the proper vouchers thereof, to the undersigned on or before the 25th day of August, 1933, otherwise they may by law be excluded from all benefit of said deceased's personal estate.

All persons indebted to this estate must settle at once.

Given under my hand this 21st day of February, 1933.

ELIZABETH TAYLOR, Executrix.

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