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The Maryland Garden Clubs ask the cooperation of all Marylanders in conserving the State's supply of Holly-Laurel-Ground Pine and to buy Tagged Holly. What is Tagged Holly? Holly that has been properly cut and offered for sale, to which is attached the Tag of the Garden Clubs, thereby certifying that it has been harvested in accordance with the Maryland State Law, Act 27, Chapter 179, Acts 1918. Why cut Holly properly? To improve its condition and to insure crops yearly and to prevent its extermination. Tagged Holly will be in demand not only by all Garden Club members but by an interested public. Therefore buy Tagged Holly!

MARYLAND FARM DEBT REDUCTION

According to a statement issued by the Farm Credit Administration of Baltimore, the farm mortgage debt of Maryland dropped nearly thirty-three and one-third percent from 1930 to 1935.

"In 1930, the 43,303 farms recorded by the U. S. Census to the Free State carried a mortgage debt of $64,825,000. At the end of 1935, the farm mortgage debt in Maryland had been reduced to $41,645,000," says the report, adding: "Thirty and one-half per cent of the dollar volume of farm mortgage loans in the state on that date was carried by the Federal Land Bank of Baltimore. Between the years 1933 and 1936 the total scale-down for Maryland farmers refinancing them of Baltimore amounted to $633,000. Refinancing either through the land bank or a commissioner loan has netted borrowers in Maryland an annual saving of $135,000. Due to the temporary reduction in the land bank's interest rate to the current 3½ per cent, Maryland farmer-borrowers from that bank have made a further saving of $145,000. The total saving for 1936 will be approximately $280,000."

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