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HERBERT F. L. ALLEN, Editor

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WAR PROOF NEUTRALITY NOT YET DEVISED

In a letter to the Editor of the Baltimore Sun, L. S. Matthews of Ridgely, Md., says the President should notify the big powers that he, the president, regards it as his duty to serve notice that in case of war "he will do all that the powers of his office will permit to prevent exchange of any goods or products whatsoever between this county and the nation which the President himself believes to be the chief aggressor."

So far as Mr. Matthews' suggestion relates to the principles of neutrality we are in accord, but he overlooks the important fact that Mr. Roosevelt is only President of these United States and neither King nor Dictator, arbitrarily to proclaim who is the chief aggressor in war.

The opinion of the President expressed in the first person and a Nero gesture of thumbs down against any particular nation would be received by the world only with derision.

Moreover the very act of proclaiming who started the fight, would defeat the object of neutrality and align the U. S. in favor of one side against another.

For the minute the U. S. shows partiality to one or another nation, that minute we invite a declaration of war, or acts of aggression leading to war.

A war proof neutrality act is yet to be devised.

CONSTABLES FOR SCHOOL TRAFFIC GUARDS

There is a commendable note of economy in the suggestion recently made by Frank H. Karn, President of the Board of County Commissioners that constables be employed to act as traffic guards at schools, thereby releasing highly trained policemen to devote their full time to police duties.

Commissioner Karn appears certain that the county police force does not need to be increased if its members are not taken from their legitimate police work.

He says: "To guard the schools three times daily in most cases practically breaks up a day's work for a policeman. By having constables do this work it would be less expensive particularly as it is seasonal work."

The alternative appears to be that if an efficient police service is to be maintained, additional police must be appointed to replace those assigned to school guard work.

The appointment of constables at lower cost would be a step toward economy and better police protection to the county's citizens.

More economy ideas are needed as we face the New Year and its enormous toll of taxes.

A New Year—A New Congress

By RAYMOND PITCAIRN
National Chairman
Sentinels of the Republic

America at this time greets a New Year—and a new Congress

What do the American people ask of each?

Of the New Year, opportunity for longer strides along the road to recovery

Of the new Congress, whatever action, or restraint, may be necessary to make such strides possible

America is ready for those lengthened strides. The need exists for new buildings, new goods, replacements; for many things that supply and serve the people. Industry and commerce—all our creative facilities—stand ready to meet that need. Workers in every field are eager for the employment that increased production assures. Talk of closer cooperation among all elements essential to a quickened program fills the newspapers

All that seems necessary is Confidence.

Confidence that public, rather than factional, advantages will sway the men chosen to represent us in our National Legislature

Confidence that no new barriers will be placed in the way of work and production

Confidence that constructive plans for the future will not have to be scrapped overnight to meet the vagaries of every glittering economic novelty.

Confidence that the worker's income will not be wasted by political extravagance billed against his present and future earnings.

Confidence that throughout the nation humanitarian considerations will dominate political aspects in emergency measures to aid the unfortunate.

* * *

The Seventy-fifth Congress faces a glorious opportunity to inspire this confidence.

If it grasps the opportunity, it can earn the gratitude of a great and encouraged people

If it fails our wishes for a Prosperous New Year will have been in vain.

NOTICE TO CREDITORS

In the United States District Court for the District of Maryland, in Bankruptcy.

Notice is hereby given that Martin F. Iverson, having been adjudicated a bankrupt by the Honorable, the Judge of said Court, on October 7, 1936 a first meeting of creditors will be held at the Court House, Rockville, Md., on January 5, 1937 at 11 o'clock a. m., at which time the said creditors may attend, prove their claims, appoint a trustee or Trustees, examine the Bankrupt , and transact such other business as may properly come before said meeting.

JAMES P. CURLEY, Referee,
Laurel, Md., and
2 E. Lexington St., Baltimore, Md.

NOTICE TO CREDITORS

In the United States District Court for the District of Maryland, in Bankruptcy.

Notice is hereby given that Naomi B. Iverson, having been adjudicated a bankrupt by the Honorable, the Judge of said Court, on October 7, 1936 a first meeting of creditors will be held at the Court House, Rockville, Md., on January 5, 1937 at 11 o'clock a. m., at which time the said creditors may attend, prove their claims, appoint a trustee or Trustees, examine the Bankrupt , and transact such other business as may properly come before said meeting.

JAMES P. CURLEY, Referee,
Laurel, Md., and
2 E. Lexington St., Baltimore, Md.

ORDER NISI

In the Circuit Court for Montgomery County, as a Court of Equity. No. 8041 Equity

In the Matter of the Deed of Trust from Ruth Money, unmarried,

To

Robert S. Bains and T. Howard Duckett, Trustees

ORDERED, this 29th day of December A. D. 1936, by the Circuit Court for Montgomery County, as a Court of Equity, that the Auditor's Report filed in the above entitled cause, be ratified and confirmed, unless cause to the contrary thereof be shown on or before the 23rd day of January next Provided a copy of this order be inserted in some newspaper published in said Montgomery County, once in each of three successive weeks before the said 23rd day of January, 1937

CLAYTON K. WATKINS,
Clerk of the Circuit Court for
Montgomery County.

True Copy—Test:
CLAYTON K. WATKINS,
Clerk.

Takes Worry From Old Age

Workings of New Law Analyzed; It Makes Industry Care for Its Own

By EARL GODWIN

WASHINGTON. — This government is now embarked in a project to insure pensions to commercial and industrial workers who reach the age of sixty-five years. This is provided for in the social security law. The project starts a series of pension funds for twenty-six million workers, employees of every known sort of activity—with the two broad exceptions of farm laborers and domestic servants. These two classes will be included in the course of time.

Social security as a federal policy is based on the idea that industry and commerce should take care of its own people; and that as a practical matter of unemployment insurance and these old age pensions will prevent sudden emergency "dole" operations in the future. There certainly would have been less relief by federal agencies with federal money if we had established a well-working system of this sort thirty years ago.

The contributions by employers certainly constitute a tax on payrolls; it is a sort of income tax; and may be looked upon as a burden on manufacturers and business which will ultimately be reflected in the price of goods—something to be eventually paid for by the consumer. Farmers particularly have a question to ask about this social security, because at the moment they appear to be getting nothing out of it except the possibility of a definite increase in the price of the goods they buy. However, the view of administration economists here does not entirely support the assumption. Industry, particularly large industrial plants, gets more efficient as the years roll by. Actually the administration foresees more machines and fewer employees as one result of these pay roll taxes. Also, in a broad view, there is this to be said about the whole business: It is designed to create a self-supporting industrial community which will have a greater purchasing power in toto than if the purchasing power dropped off and ceased suddenly at old age or in depressions.

For the average individual at work in an office, store, factory, mine, etc., the thing is simple. When he starts work he asks the postmaster for a blank; he fills it out with his name, address and employer's name. The postmaster receives the filled-in card and in due time the worker gets a card with his name on it—also a number—which is the number of his security account for the rest of his life. And all the rest of his working life, the boss and the worker chip in equal driblets, from one to three per cent of the pay check. For every dollar the boss contributes the worker contributes a dollar. This continues until the worker is sixty-five. If the worker dies before that age his estate gets a lump sum payment. At age sixty-five the process reverses; instead of the worker contributing, he begins to get a monthly check for the remainder of his life. The checks range from around $10 to $85 a month in accordance with a man's working period and his pay. The highest pay on which the government takes a portion is $3,000 a year. A worker can earn more than that, but $3,000 is the limit on which the security account is built.

When a man has a job his employer chips in one per cent of the man's wages through 1937 and up to 1940. Then the percentage is raised and by the time 1949 rolls around it becomes a three per cent contribution by both parties. Thus a man drawing $1,500 a year in 1937 gets that $1,500 minus $15, taken out every time he is paid. If weekly, his pay check is minus about 29 cents, and his boss chips in the same. If the man is still

(Continued on page 6)

STOCKHOLDERS' MEETING

The annual meeting of the stockholders of the First National Bank of Sandy Spring, Maryland for the election of directors, and the transaction of such other business as may properly come before the meeting, will be held at the bank on Tuesday January 12, 1937, between the hours of one and two o'clock, p. m.

FREDERIC L. THOMAS
President.

ORDER NISI

In the Circuit Court for Montgomery County, as a Court of Equity. No. 8124 Equity

In the Matter of the Mortgage from George Byrd, unmarried,

to

Frank L. Hewitt.

ORDERED, this 9th day of December, A. D. 1936, by the Circuit Court for Montgomery County, as a Court of Equity, the sale made by William F. Prettyman, person named in mortgage to make sale, to Frank L. Hewitt and reported in the above entitled cause, be ratified and confirmed, unless cause to the contrary thereof be shown on or before the 2nd day of January next: Provided a copy of this order be inserted in some newspaper published in said Montgomery County once in three successive weeks before the said 2nd day of January 1937.

The report states the amount of the sale to be $3,000.00 subject to first mortgage in favor of Savings Institution of Sandy Spring, Maryland, in sum of $8,000.00 with accrued interest in the approximate sum of $800.00.

CLAYTON K. WATKINS,
Clerk of the Circuit Court for
Montgomery County.

True Copy—Test:
CLAYTON K. WATKINS,
Clerk.

NOTICE TO CREDITORS

NOTICE IS HEREBY GIVEN, that the Subscriber of Montgomery County, has obtained from the Orphans' Court of Montgomery County, in Maryland, Letters of Administration C. T. A. on the Personal Esate of Carolyn G. Caughey, late of the District of Columbia, deceased. All persons having Claims against the deceased, are hereby warned to exhibit the same, with vouchers thereof, legally authenticated to the subscriber on or before the 20th day of May next; they may otherwise by law be excluded from all benefit of said Estate. All persons indebted to said Estate are requested to make immediate payment.

Given under my hand this 12th day of November in the year of our Lord, one thousand nine hundred and thirty-six.

WILLARD G. McGRAW,
Union Trust Bldg.,
Washington, D.C.
Admistrator c. t. a.

Thomas M. Anderson, Attorney

ORDER NISI

In the Circuit Court for Montgomery County, as a Court of Equity. No. 7464 Equity.

William Wallace Poole, et at.,

vs.

Steven Williams, et al.

ORDERED, this 30th day of November, A. D. 1936, by the Circuit Court for Montgomery Count, as a Court of Equity, that the Auditor's Report filed in the above entitled cause, be ratified and confirmed, unless cause to the contrary thereof be shown on or before the 26th day of December next: Provided a copy of this order be inserted in some newspaper published in said Montgomery County, once in each of three successive weeks before the said 26th day of December, 1936.

CLAYTON K. WATKINS,
Clerk of the Circuit Court for
Montgomery County.

True Copy—Test:
CLAYTON K. WATKINS,
Clerk.

NOTICE TO CREDITORS

Notice is hereby given, that the Subscriber of Mongomery County, has obtained from the Orphans' Court of Montgomery County, in Maryland, Ancillary Letters of Administration c. t. a. on the personal estate of

Maria E. Sixbury

late of District of Columbia, deceased. All persons resident and non-resident having Claims against the said deceased, are hereby warned to exhibit and file, the same, in said Court, with vouchers thereof, on or before the

8th day of June

next; they may otherwise by law be excluded from all benefit of said Estate. All persons indebted to said Estate are requested to make immediate payment.

Given under my hand this 8th day of December in the year of our Lord, one thousand nine hundred and thirty-six.

JAMES C. CHRISTOPHER,
Bethesda, Maryland.
Administrator c. t. a.

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NOTICE TO CREDITORS

In the United States District Court for the District of Maryland in Bankruptcy.

Notice is hereby given that Joseph F. S. Devereux, having been adjudicated a bankrupt by the Honorable, the Judge of said Court, on October 1, 1936, a first meeting of creditors will be held at the Court House, Rockville, Md., on January 5, 1937 at 11 o'clock a. m., at which time the said creditors may attend, prove their claims, appoint a Trustee or Trustees, examine the Bankrupt , and transact such other business as may properly come before said meeting.

JAMES P. CURLEY, Referee,
Laurel, Md., and
2 E. Lexington St., Baltimore, Md.