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FRIDAY, SEPTEMBER 11, 1936

Despite the efforts of the ultra party organs to make it otherwise, there is at least one question that both President Roosevelt and Governor Landon are agreed upon, and that is that drought should remain a non-political issue. And the conference in Iowa, where the President and the Governor met with other Chief Executives of States resulted in a profitable exchange of views wherein politics had no part.

The President declared that the human misery involved in drought was not a subject to be brought into political discussion. Governor Landon affirmed a similar position, stating that drought is an emergency standing above partisan considerations.

The campaign in Maryland is getting under way. Democratic women to the number of 2000, so reported assembled on the estate of Senator Tydings, near Havre de Grace, on Saturday, and listened to verbal attacks on the G. O. P. and defense of the New Deal policies.

The Republicans will get under way in earnest on September 22, when National Chairman John D. M. Hamilton, of Kansas will speak in Baltimore, and confer with Republican leaders.

The Labor Day fatal accident toll grows, as reports come from all parts of the country. Tuesday morning more than 200 deaths from auto accidents, drowning, plane crashes, etc., were reported by the Associated Press despatches, with the number growing. This in spite of safety campaigns and every other means to instill carefulness in the public mind. The larger percentage of this terrible death toll was attributed to carlessness.

FARM CREDIT IN MARYLAND

"Maryland Farm Credit Handbook" is the title of a bulletin just issued by the Experiment Station of the University of Maryland. According to the author, Ralph Russell, assistant in Agricultural Economics, "Farm credit agencies sponsored by the Federal Government are becoming increasingly important in our national life and economic structure". This bulletin, he states, "is intended to help Maryland farmers and others interested to understand the set-up of these agencies and to use the services to the best advantage".

Copies of this bulletin, which is No. 396, may be obtained without cost by writing to the Experiment Station at College Park.

TEACHING SAFE DRIVING IN SCHOOL

The plan that has been adopted in Indiana and some other States that teaches safe driving in high schools may prove an important step in promoting the cause of motor accident prevention. The lessons constitute a regular course in the fundamentals of right driving and are incorporated with the health education division of teaching.

While it cannot be expected that such courses would bring about any miraculous changes in driving habits, they cannot but help to have their effect upon those who are willing to do their part in promoting safety. The real fault in reckless driving lies with the individual character of the operator, but many who might otherwise be careless unthinkingly or unknowingly will be impressed by the instruction they receive.

The lessons will be carried to the young people right at the time when they are first entrusted with the operation of an automobile and should be well worth the time and effort expended on the part of instructors. The effectiveness will lie in how seriously and conscientiously the instruction is given. If nothing more is accomplished than the mere stressing of the safety thought so that it will stick in the minds of the majority, an important work will have been done. The drive for safe driving must be brought forward on all fronts for the situation is becoming more serious each year.

CIVIL WAR IN SPAIN

Mr. Frederic B. Acosta, 32 degree, Latin scholar with a rich background of Spanish history, customs and traditions, was an instructor of Spanish in one of our larger universities. A close observer of the political, economic and religious conditions obtaining in Spain under both monarchial and republican forms of government, he describes the present situation there as follows:

"At the present time old Spain is in the throes of the bitterest civil strife that country has ever experienced in her long history. This war should decide whether she should continue the democratic form of government established in 1931, which guarantees the people those inalienable rights—among which are life, liberty and the enjoyment of political freedom and economic liberation—or whether she should revert to the old order of affairs, namely, the return to the monarchial form of government, dominated by the Church.

"The Spanish people from the time of the ascension of the Bourbon Kings to the throne up to the time of the founding of the Republic five years ago had been clamoring for freedom and for their fundamental right—the right to live a better life with less poverty and less oppression, politically and economically.

"Thus, in the fateful year of 1931, the people, rising as one man, overthrew the then existing monarchial government, sending Alfonso into exile, and founded a liberal form of democratic government in the Iberian peninsula. This new government promised freedom from oppression and tyranny to which the people had been subjected for so long. For the first time they breathed the breath of life.

"The complete separation of Church from State was effected. It is for the preservation of this Republic that the masses in Spain are fighting.

"The long reign of the Bourbon dynasty had left the country impoverished. Before the advent of the new government, the Church owned nearly 50 per cent of the entire land, and the remainder was owned by the Grandees (Spanish aristocracy). So between the Church and the nobility there was nothing left for the common people. All sources of finance, industry, commerce and agriculture were in the hands of and controlled by the Church and the aristocracy.

"Another thing that the outside world does not seem to understand is public education in Spain. For hundreds of years prior to 1931, education was entrusted to friars, priests and nuns. As late as 1930, the last year of King Alfonso's rule, the percentage of illiteracy was very high in comparison with other nations of Europe. The civilized world was amazed when the fact became known that 45 people out of every 100 could neither read nor write.

"The people of Spain do not want to go back to the old order of affairs. That is why they are engaged in this fierce war for something dearer than life itself, and are resolved to shed the last drop of blood to preserve for themselves and posterity their hard-won independence."

FARM BUREAU MEMBERSHIP INCREASES

Increase in membership in the farm bureau indicate the recognition of farmers of the need and possibilities of organization, according to Martin L. Sutton, organization director of the Maryland Farm Bureau. Successful solicitations of new members are reported by Mr. Sutton from several counties in the State. Carroll county, he reports, recently added nearly 90 per cent to its membership total in one week. Baltimore county placed more than 200 members on its rolls in early August, and Kent county has added nearly one-third to the total of its membership in recent solicitations.

Sales by Maryland cooperative associations amount annually to about $19,000,000 and supplies purchased through these associations total $2,500,000 in the same length of time.

HYGIENE INSTITUTE FOR NURSES

To Be Held By Red Cross In Maryland, Delaware and Virginia

Washington, D. C., September 9.—A two day training Institute for nurses in Virginia, Maryland and Delaware who teach the Red Cross Course in Home Hygiene and Care of the Sick will be held in the headquarters of the District of Columbia Chapter, 1730 E. Street, N. W., on September 11 and 12, it was announced today by Miss I. Malinde Havey, National Director of Red Cross Public Health Nursing and Home Hygiene and Care of the Sick.

Mrs. Charlotte M. Heilman, Assistant to Miss Havey, will conduct the Course. Sessions will be held from 10:000 A. M. until 5:00 P. M. on both days. No fee will be charged for the instruction, but nurses planning to attend are requested to notify either the District of Columbia Chapter or Miss Havey by writing in advance.

The program, it was announced, will be closely related to the actual teaching experience of the Instructors themselves. Each Instructor attending will be asked to present for discussion one or more of the problems which she has encountered in her class work; she also will be asked to outline teaching methods she has found helpful. It is also expected that each person attending will submit at least one article of equipment, a scrap book, a poster or similar instructive guide used in her class work.

As taught by the American Red Cross, Home Hygiene is not designed to train practical nurses, but rather to develop better hygiene practices in the home by teaching parents and children alike the rudiments of good health and good living, and instructing them in caring for and preventing illness in the home, under the driection of the family physician.

The increasing popularity of this Red Cross Course is evidenced by the fact that in the past year over 53,126 persons completed the Course; in Maryland the total certificates awarded were 498; in Virginia 395; and in the District 219.

SAFETY OF SCHOOL CHILDREN

With the opening of schools for the Fall term, motorists are urged by the Keystone Automobile Club of Maryland to give their fullest cooperation to the movement fostered by the Club for the protection of school children.

Edward P. Curran, Safety Director of the Club, points out that many dangers confront children returning to school after the summer vacation, and emphasizes the responsibility of motorists in safeguarding the lives of pupils.

"A factor having important bearing on the problem of child safety," he said, "is the appearance on the streets of thousands of youngsters attending school for the first time. These children have not had the benefit of safety instruction in the classrooms, and in their behalf we appeal particularly to motorists. To a very great extent, the safety of first-year pupils will depend upon the care with which motor vehicles are operated, not only in the vicinity of schools, but on all streets where children are walking on their way to and from their classrooms.

"All drivers are strongly urged to use the utmost caution where children are crossing streets. No one can fortell when a child is going to rush forward from a group into the path of moving vehicles. Because of this uncertainty the duty devolves upon the motorist to have his car under such control that he can stop at a moment's notice. Safe drivers never take chances where children are concerned.

"The Keystone Automobile Club of Maryland also wishes to impress upon motor vehicle operators the importance of cooperating with the School Safety Patrols. The boys and girls who constitute these patrols are doing a splendid work in accident prevention. They are always on the alert to safeguard fellow pupils, but their efforts will be hampered without complete cooperation of motorists."

Popular appreciation of the value of property improvement is increasing each year. Evidence of this fact is seen in the larger number of tastefully landscaped grounds of homes, schools, farmsteads, parks, and other public properties; by the growth in size and number of ornamental nurseries, the network of garden clubs covering the State, and the many publications on the subject now available as a result of the demand for such information.

The farms of Maryland place upon the markets each year raw products to the value of approximately $95,000,000, which in their manufactured form represent a value of several times that amount.

She never waits for **HOT WATER**

And what a joy! This mother and all mothers who can rely on the constant supply of an Electric Water Heater are in luck, for it takes no time to send the youngsters off to school sweet and clean.

Actually, it's amazingly cheap to buy and operate an Electric Water Heater. Popular 50-gallon size costs just $80 cash. Slightly higher on budget plan—$2 down, 36 months to complete payments.

Operating Cost—Your electric water heater will operate on our special low, off-peak water heating rate—only 1¼c per kilowatt-hour.*

*Plus a flat charge of 50c a month to cover cost of operating and maintaining facilities necessary to register and control off-peak current consumed. (Minimum monthly bill $1.)

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"GOTT MIT UNS"

In Germany this week a large section of the German Evangelical Church held its breath, not knowing what to expect as a result of the boldness it displayed the Sunday before last. At that time, pastors in the faith daringly stood up in their pulpits and hurled defiance in the teeth of the Hitler regime.

The defiance was in the form of an open manifesto, a religious declaration of war, addressed to Evangelical Christianity and to high government officials in Berlin. Mincing no words, it called upon Realmleader Adolf Hitler to put a stop to Nazidom's anti-church program and to the neo-pagan philosophy of Dr. Alfred Rosenberg, cultural director of National Socialism.

For the world at large, the manifesto brought into clearer light than ever before the long-smoldering rebellious attitude of German clergymen toward the repressive tactics of the Third Reich. By its words, it marked the beginning of a new fight to force Chancellor Hitler to take regimenting hands off the House of God.

In another sense, the manifesto meant that German Evangelical ministers had reached a point where they considered the religious situation so perilous that their own personal safety no longer mattered. Plainly enough, they voiced a willingness to endure the punishment of a concentration camp as a price for liberty of conscience. "Gott mit uns," they said in so many words—"God with us, if not the government."

Because it expressed opposition in such blunt and fearless terms, the manifesto was immediately likened to the famous 95 theses nailed by Martin Luther more than 400 years ago to a church door in Wittenberg. Luther's action, however, took place in a Germany of different character, and it is problematical whether this new historic document will lead to reform or to imprisonment. Heretofore the Third Reich has ignored all such protests with typical Nazi scorn. What it will do this time still remains to be seen. Certainly, the manifesto is couched in words unequivocal enough to bring either of two things to its authors: victory or the Nazi jailer.—The Pathfinder.

INCREASE IN FARMS OPERATED IN STATE

The Census Bureau said there were 1,200 more farms in operation in Maryland in 1935 than in 1930, Frederick County leading all others in the state with a total of 3,474.

A total of 44,412 farms were operated in the state last year; 43,203 in 1930, and 49,001 in 1925.

The bureau said there were 11,570 persons on farms in Maryland as of January 1, 1935, who had lived in a non-farm residence five years earlier, and reported the total farm population in the state last year was 241,596.

The number of farms operated in Maryland in 1935, by counties, was given by the bureau as follows: Allegany, 1,352; Anne Arundel, 1,447; Baltimore County, 3,263; Baltimore City, 155; Calvert, 1,269; Caroline, 1,977; Carroll, 3,290; Cecil, 1,298; Charles, 1,663; Dorchester, 1,961; Frederick, 3,474; Garrett, 1,999; Harford, 2,128; Howard, 1,226; Kent, 1,014; Montgomery, 1,900; Prince George's, 2,303; Queen Anne's, 1,220; St. Mary's, 1,436; Somerset, 1,653; Talbot, 1,046; Washington, 2,600; Wicomico, 2,635, and Worcester, 2,103.

BANK GROUPS MAKE NATIONWIDE SURVEY

American and State Banking Associations Collaborate in Investigation

LOAN SERVICES STUDIED

Activities of the Government in the Banking Field Are Reviewed and Position of Banks Analyzed

NEW YORK.—Detailed bank researches, covering all phases of practical operating and economic facts and conditions related to banking, are being made by the American Bankers Association. The resulting material is being placed at the disposal of all state banking associations, which in many instances are extending the researches of the national association in their own states. These activities are said to be a part of the general program of banking development which is being carried on by the organized banking business.

Among the most extensive researches being conducted by the American Bankers Association is that of its Committee on Banking Studies, which is making a detailed survey of Federal Government lending agencies and policies. The basic material, which is kept up to date by continuing studies, shows where the Government agencies get the money they lend, what liability the Government assumes, what subsidy it extends, what return it gets, for what and to whom the money goes and on what terms it is loaned.

The Government in Banking

"It is not the intention of the committee to express its viewpoint about any agency," says the foreword to this material. "Its intention is only to determine the facts. These facts properly assembled and presented should help banks to meet Government competition if and where it exists. The committee believes the Government entered the lending field at a critical period in order to aid banks and financial institutions. If the time has come for the Government to withdraw, it is the duty of bankers to demonstrate their readiness to take care of all sound credit needs."

It adds that the banks must be equipped with full factual material as to the Government's emergency lending activities and practices, and that full cooperation has been given the committee by Government agencies in obtaining facts. Binders of the material gathered have been placed by the committee in the hands of state associations.

Investigation of Postal Savings

The Committee on Banking Studies has also made a survey of the Postal Savings System throughout the United States to ascertain to what extent it is competing with chartered banks. Questionnaires were sent to banks in all places where Postal Savings depositories are operated and their answers will be analyzed as a basis for the committee's findings.

The Bank Management Commission of the American Bankers Association has made a nation-wide survey covering the movement among banks to increase their earning abilities "through fair and legitimate rates for services they render their depositors." It has developed a plan of account analysis as a basis of fair charges.

"All business in order to justify its existence is founded on the economic principle that a reasonable return should be expected from services rendered," the commission says.

Personal Income Loans

The Bank Management Commission has also formulated methods for installing and operating personal income loan departments in banks. "This plan contemplates making loans primarily to individuals and small business concerns, based upon the character and assured incomes of the borrowers, as distinguished from the usual basis for 'commercial loans,'" the commission says.

It points out that a large part of the population is not now making use of available bank credit and that "to these people the personal loan department extends a valuable service which at the same time is profitable to the bank." It adds that it is "the duty of the banks to educate the public to come to the bank for all financial services. Small borrowers should be informed that the local bank is willing to care for their demands."

Other Researches

Other researches are being made by the Economic Policy Commission of the association dealing with shrinkages in liquid commercial loans caused by economic changes in the nation's business methods while the National Bank Division has made studies of the lending and investment powers of this class of bank, the present status of the real estate investment field and of detailed data by states on earnings and expenses.

The Savings Division has gathered the facts showing savings in banks of all types, the number of savings depositors, the per capita savings for the country as a whole and the effects of current economic and social changes upon the savings habits of the American people.

The association's State Bank Division has issued the most recent figures available as to the detailed conditions of state banks, showing steady improvement in the position of the state banks, with marked expansion in their aggregate resources, while the Trust Division has compiled a guide to fees with a recommended cost accounting system.

Grain seed will germinate when 25 years old.

We begin by fooling others and end by fooling ourselves.

Commercial canning had its beginning in Maryland and the State has continued to hold high rank in that industry. In 1935, Maryland ranked fourth in acreage of the principal truck crops for canning with 123.260 acres, and second in farm value of these crops with a total valuation of $5,533,000. According to the last census report (1933), the value of canned and preserved fruits and vegetables and products in the State was $21,624,000.

Neither party expects to get the votes without spending as much money as they can collect.