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FEBRUARY 28, 1941

INCOME TAX DON'TS

Don't prepare your income tax return until you carefully read and understand the instructions accompanying the forms. Make out a work sheet and check it with the instructions before filling in the forms.

Don't delay in making out your income tax return. Tax problems deserve careful study, and the early assembling of your date expedites this.

Don't destroy the data from which your return is compiled. You will need them for possible rechecking and verifying the return.

Don't overlook any item or schedule on the form which you are required to fill out. They are all necessary to the exact computation of your income tax.

Don't omit any explanation or information that is essential to a complete audit of your return. An ounce of care may save you a pound of unnecessary expense, and time and annoyance both to you and your Government.

AWAKE AT LAST

Senator Dudley G. Roe in his remarks welcoming a group of taxpayers appearing before the Senate Finance Com. to oppose increases es in the proposed State Budget summed up in a few words the reason for all our government ills as well as the cure.

The Senator said, in effect--you are the first group that has appeared in Annapolis that has not asked something from the State. You taxpayers are doing something that should have been startd years ago.

There is the diagnosis and the cure.

For generations numerous special groups have demanded special legislation and appropriations, each one seeing only its own particular desire and forgetful of the total cost to all the people.

While this was going on the taxpayer has year after year taken boost after boost in the tax bill without doing anything about it.

It took the double threat of ruin caused by tax increases for ordinary government services and the mountainous approaching defense taxes to awaken him.

But now he is aroused and once on the warpath he will not stop until the friends of governmental extravagance are routed from their raids on the treasury.

With a tax-action conscious citizenry Legislators are freed of the the bondage of threats of political reprisals if they refuse to vote for this or that costly scheme.

The people who pay the State's bills far outnumber those who waste the State's money--and with taxpayers aroused and doing their duty we may look forward to common sense in State spending.

Current plans now call for raising $1,000,000,000 or more per year through new taxes and increases in existing taxes. And this is but a start—we can't build and maintain a twenty or thirty billion dollar military defense establishment on deficits.

The next inescapable step will be to assess direct taxes against a larger proportion of our population. That has already been done to a minor extent, through reductions in Federal income tax exemptions approved by last Congress. The new Congress will have to go to much greater lengths in this direction to raise needed revenue.

The old theory that we can support the government, no matter how costly it is, by the easy expedient of soaking the rich, is at least exposed. The rich--and this goes for industries, no less than for inividuals--have about reached the limit of their ability to pay, without bringing business to a standstill. New revenue, in large amounts, can be raised now onyl by going after those whose incomes fall in the middle and lower brackets.

A hazardous pasttime which gained great "popularity" following the recent snow storm, and which may again jeopardize lives of children before the close of winter, is the subject of a safety bulletin just issued by the Keystone Automobile Club.

"Hitching" sleds to automobiles and trucks is the practise warned against by the Club, which says that serious accidents have resulted from children being thrown from their sleds in the wake of fast-moving vehicles, drivres of which were unaware of the younsters presence.

QUESTIONS AND ANSWERS

By J. E. Jones

Washington, D. C. February 24--"Help lick 'em, or join 'em", an ex-Senator observed the other day. In his opinion it should be helpful to American business to "join 'em".

That philosophy may account for the hectic political conditions in Washington, where the Republicans found when they voted on the Lease-Lend bill in the House that the President and his Democratic supporters had "'em licked".

The Senate took over the bill, and the Committee hearings, and speeches in the chamber, showed that the members pretty well agreed to the principle of giving allpower to the President, and almost unlimited aid to England. The present and future generations of American taxpayers would pay, they declared.

In fact, Congress has crossed its fingers and whispered to itself that there will be "no harm" in letting the President have his own way until July 1, 1946, providing the contracts and agreements are made before July 1, 1943. If you find anything in provisions of this kind that limit the powers of the President you will be qaulified to pose as an expert on "questions and answers".

* * * *

To Speed Defense Training

There is much concern these days as to how we can speed the training of unskilled workers now employed in plants that are turning out products vital to our national defense. Many of the nation's leading educators are seeking to learn how best to train adults by short refresher courses that are closely related to the job at hand.

A most important step toward this objective, according to Samuel Baker, dean of the school of technology, International Correspondence Schools, is the simplification of the job, and a breaking up of complex operations into smaller units of accomplishment. Mr. Baker has made a special study of this matter, and the institution he represents has 50 years experience with more than 4,000,000 studnts enrolled.

It is Mr. Baker's opinion that in spite of the improvements made in the art of training persons long removed from the public schools class rooms, the techniques of adult education are widely misunderstood, and too often inadequately applied.

In this connection he pointed out that the vital time element is needed to allow realignment of the mental processes, and the coordination of hand and brain. While progress results inevitably from anything learned, refresher and retraining courses must first re-establish former abilities as habits before much advancement in new learning is possible.

Experience proves that the unskilled worker employed on a production line can gain skill more readily when he studies and understudies exactly what he is doing. Naturally the study should be related to the job at hand. In this manner his accomplishments will keep pace with the acquiring of skill and the permanent goal of adult training will be attained.

* * * *

Job For A Clairvoyant

The present plan is to keep the United States out of War. Nevertheless, a large part of the American Congress is very much in doubt whether the U. S. will remain at peace. Some overt act, such as Hitler's threat to sink ships carrying food and arms, might touch off the American fireworks.

In the meantime it is as well to make up one's mind that matters have gone so far that the future is beyond predicting by man.

* * * *

Where Ships Sailed For 44 Years

The Clyde-Mallory Lines discontinued their ship service from New York to Texas this month, after having operated that line continuously for 44 years. Vice-President John E. Craig says that the business on that route no longer pays, but he reports the company is doing a fine business with its ships now operating between New York and Florida. The Clyde-Mallory is one of the most popular of all American lines.

In a statement from the U. S. Maritime Commission this week the information was given that there are 747 American ships of 2 thousand gross tons and over operating on the coast wise and foreign oceangoing trade. The Commission believes that practically all of these ships are successful, and that one of the reasons for that success comes from the transportation of uniforms, guns and powder, and food for soldiers and sailors.

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MANY FAMILIES IN MARYLAND BENEFIT BY THE SOCIAL SECURITY ACT

Under the old-age and survivors insurance provisions of the Social Security Act as amended there is being currently paid to workers, their families and survivors, in the State of Maryland approximately $61,784 a month, or at the rate of $741,408 a year according to a statement issued today by G. R. Parker, Regional Director of Washington, D. C. Of this, Mr. Parker said, $38,020 is being paid monthly to workers formerly engaged in industrial and other employment covered by the act, who have elected to retire t age 65 or over. Monthly paymnts will continue during the lifetime of these retired workers.

Mr. Parker went on to explain that upon the death of such a worker, leaving a widow age 65 or more the latter receives a continuing month benefit during the remainder of her life. In addition, there are a number of younger widows, under 65 years of age who, because they were left with children, are entitled to benefits. At the end of 1940 about 836 Maryland children were being provided for in this manner, and benefit payments will continue until they reach working age.

More than 740,902 workers in Maryland have now been assigned social security account numbers, by means of which records are being kept showing wages earned, which will form the basis of future payments to them, or to their families.

The Social Security Act also provides some measure of assistance to those older people who have never had the opportunity of building up a wage record and who are in need. At the end of 1940 under the public assistance provisions of the act, approximately 18,252 old people in Maryland were receiving monthly payments. These payments for the year aggregated $3,871,509, provided jointly by the State and Federal Government. Similarly, $2,743,437 was paid during the year to the families of needy and dependent children, the latter numbering about 18,941. Blind people, separately provided for, to the number of 686 received monthly payments which amounted to $172,513 during the year.

Mr. Parker called attention to the fact that, under unemployment compensation, able-bodied workers receive substantial amounts, intended to help out during periods of temporary idleness, and that through the 14 employment offices in this State, every effort was made to find jobs for them as promptly as possible. During 1940, he said some 76,539 workers were paid benefits amounting to about $6,676,000 while re-employment was found for 43,327.

"We make no pretense of being a cure-all for every type of misery and distress", said Mr. Parker, "and we are fully conscious of the fact that continued improvement, both in the law itself and in its administration, may be expected. However, we do feel that much has already been accomplished, and we are sparing no efforts to utilize experience gained as a foundtion for future progress".

Unemployment is said to be going down rapidly. The defense drive calls for workers who are unskilled and semi-skilled as well as skilled. In some highly skilled trades, such as machine-tool work, there is a definite shortage of capable men.

Drastic changes in our normal economy are anticipated soon. For instance, don't be surprised if automobile production is cut by a third or more before the year ends. Motor facilities are going to be needed to a constanly increasing extent for arms purposes. That is also true of factories making heavy household equipment--refrigerators, etc.

Increases in the cost of heavy goods are expected. The general cost of living index, which deals with the basic necessities, is showing no particular change at the moment.

What do the American people think of life insurance?

Here, in figures, is the answer. According to Holgar J. Johnson, president of the Institute of Life Insurance, there are now 6½ times as many policyholders as there were in 1900--and most every family has at least one life insurance policy.

The American people seem to think life insurance is one of the best and safest forms of economic protection. The amazing record of life insurance has proven them right

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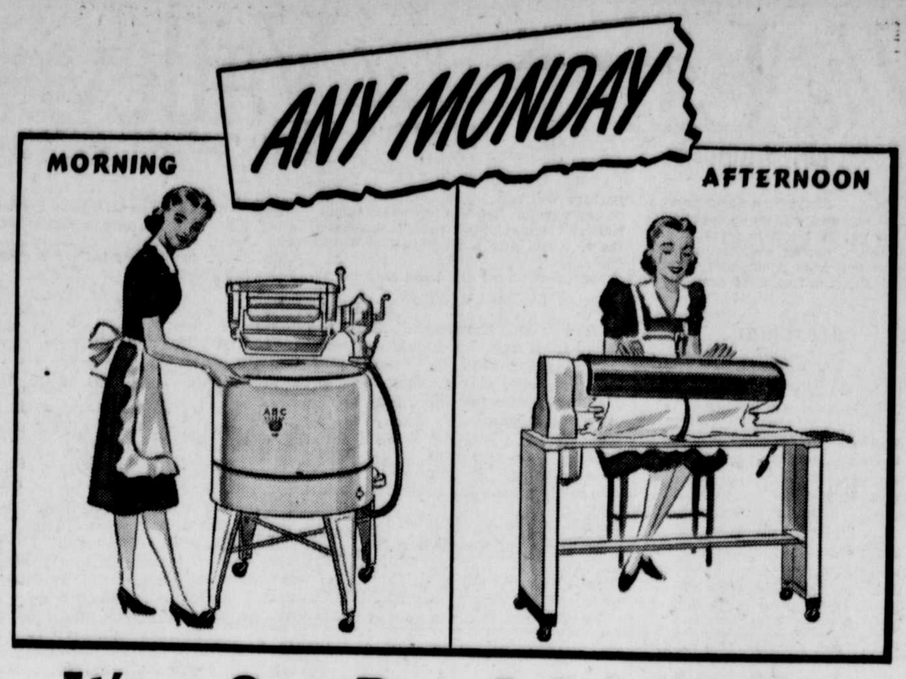
Some men are so accustomed to making fools of themselves that they don't mind it.



It's a One-Day Job with Her ALL-ELECTRIC Home Laundry

You're right! She's one of those energetic homemakers who itches until the weekly laundry is finished. You may be like her ...or like many who prefer to take it easy Monday afternoons. The point is—with an all-electric laundry—washer and ironer—you can suit yourself. But, however you arrange the two jobs, you can count on these electric twins doing all the hard work...quickly and thoroughly. And all for a few cents worth of electricity a month. Do your laundry job this easy way!

CONOWINGO POWER COMPANY

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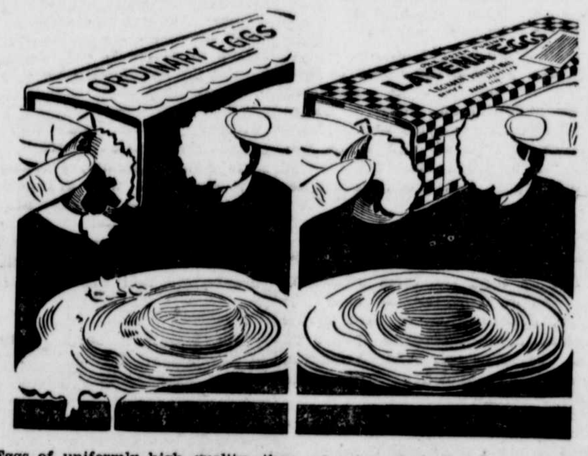
The H. M. Duyckinck Co. Phone 47 Rising Sun, Md.

Housewives Now Able to Buy Uniformly High Quality Eggs



Eggs of uniformly high quality—the kind the particular housewife wants—are now available to local housewives, reports C. S. Johnson, manager of the poultry department, Purina Mills, and friend of our local Purina distributor.

According to Johnson, these special eggs are sold in strong, attractive checkerboard cartons that protect their identity from the time they are packed by the producer until they are used by the housewife. The checkerboard carton is a sign of guaranteed quality, Johnson says.

"Every egg packed in these checkerboard cartons is the same," Johnson claims. "Each yolk is of the same rich, lemon-yellow color and so firm that it can be separated easily from the white and rolled from hand to hand without breaking. The whites are exceptionally firm. The shells are dense and thick and not easily broken."

Johnson explains that these special eggs, known as Layena eggs, are produced by hens kept under carefully controlled conditions of management, feeding and care of eggs. They are fed a balanced feed enriched with vitamins A, D and G, and blended to produce a highly nutritious egg containing dependable amounts of vitamins A, D and G. At no time are these hens allowed to run loose where they can pick up bugs and other materials that affect the color and taste of eggs.

EDITOR'S NOTE: If you would like to try a carton of eggs produced and cared for this special way, and don't know where to get them, give our local Purina distributor a ring. He will be happy to tell you where they may be obtained for a few cents more than the price asked for ordinary eggs.

Daylight saving time seems silly. If the idea is to use more daylight, why not set clocks up an hour in the morning and back two hours in the evening.

A great oil company is paying suckers 300 per cent profit for little leases they bought and forgot years ago, and now we'll not be surprised by anything.

METHODIST ARMY TO CHARGE CONGREGATIONS

More than 100,000 men enough make a sizeable army if assembled in one place, will "right dress" and "forward march" down the aisles of the Methodist Churches of America next Sunday (March 2) in a maneuver, while not military, is definitely war-related.

Armed with offering plates they will receive gifts in a campaign to raise a total of a million dollars for three appealing causes; aid to British Methoists; general oversease relief; religious and social welfare work among the boys in training. Because the nation-wide effort centers on a single day, Methodist ministers are asking those who cannot be present to send their offerings in advance or by someone who can place it on the plate.

WHAT DO YOU KNOW ABOUT SLEEP?

Famous psychologist answers interesting questions about sleep and explains whether or not it is a mistake to sleep on soft beds, rock the baby or if people should sleep with the windows open. An informative illustrated article in the March 9th issue of

THE AMERICAN WEEKLY

the big magazine distributed with

NEXT SUNDAY'S BALTIMORE AMERICAN

Ten years ago less than one-seventh of the fruits and vegetables received in New York came by truck according to E. R. Biddle of the Agricultural Marketing Service, in charge of reporting these items in the New York market. Today, more than a third come by truck. It would have taken 80 thousand railroad cars to bring in what came by truck last year. And those trucks came from 22 States.

The average value in cents per pound of candy purchased in the United States is 15c; the total being spent . . . $600 per minute, all the year round.