The Kent News

SATURDAY, JULY 18, 1931

PROMISE YOORSELF

To be so strong that nothing can disturb your peace of mind.

To make all your friends feel that there is something in them.

To look on the sunny side of everything and make your optimism come true.

To think only of the best, to work only for the best, and to expect only the best.

To be as enthusiastic about the success of others as you are about your own.

To forget the mistakes of the past and press on to the greater achievements of the future.

To wear a cheerful countenance at all times, and to have a smile ready for every living creature you meet.

To give so much time to the improvement of yourself that you have no time to criticise others.

To be too large for worry, too noble for anger, toostrong for fear and too happy to permit the presence of trouble.

To live in the faith that the world is on your side so long as you are true to the best that is in you.

AN EXPERIENCE TO REMEMBER

During the time of rising prices, there was political agitation to force fire insurance companies to lump their investment profits in with their underwriting profits on the ground that the return shown thereby would justify a reduction in fire insurance rates, already the lowest in history.

While the argument had a plausible sound, the most casual examination would show its fallacy. Nevertheless, it had support from men in high public positions.

It is probably not sportsmanlkie to say, "I told you so," but this is too good an example to let pass. What would be happening to fire insurance rates today if they were based on investment profits?

There is no more sense in basing the cost of writing fire insurance on profit or loss from invested reserve funds, than there is in trying to base the cost of raising potatoes on the profit or loss to be derived from raising a flock of sheep. In each case, both operations are separate and distinct.

The law of averages tells accurately what fire losses can be expected on a certain type of property over a period of years. Rates can be based accordingly. There is absolutely no comparison, however, between possible investment profits and losses and the known cost of writing fire insurance.

What would have happened to the stability of fire insurance companies if their investment profits during good times had been used to reduce underwriting costs? There would have been a merry mix-up under depressed investment conditions. Fortunately, political meddling was not permitted.

The Bible shows how each one may find the promised land; how each one may attain freedom now.—Christian Science Monitor.

The Kent Farmers Receive Reports

Based on careful full-year records covering, "Production of Milk," "Butter-fat," "Value of Product," "Total Feed Cost," Returns Over and Above Feed Cost," on the herds belonging to members of the Kent Dairy Herd Improvement Association (a group of farmers who in an effort to improve their herds band together and employ a trained man to keep the records at relatively little expense as compared with the dollars and cents value received from accurrate records kept by a disinterested party), very valuable facts applicable to all dairy herds are revealed in the second annual report of the Association, just released by County Agent McVean, who has made a detailed study of the herd record books belonging to the members.

In view of the milk situation, it seems desirable to list some of the outstanding lessons based on Kent Kent County facts as revealed by this study. "When You Test You Know" is the slogan of the members. Facts are better than "Guesstimates." Facts furnished the bases for business like procedure in making the adjustments that are so necessary in all lines of business. Ask members of the Association to see a copy of the Report. It merits careful study.

Each cow is recorded under the headings listed in the open paragraph. The facts concerning the high cow are tabulated along with the average for all cows in the Association. Data covering the highest producing herd are listed. The five high high herds are averaged under the above headings—also the five intermediate herds—also the five lowest producing herds. In order to make the facts more apparent the facts relating to 24 low producing cows were isolated and averaged. (These were cows on test for the year and do not include any of the "Border" cows weeded out of the herds during the year.) All of the above data are tabulated on one sheet in the Report.

On another sheet the data relating to "Returns Above Feed Cost" were reduced to a graph in the form of a series of "Stair-steps" which gives the contrasts in unmistakable clearness since each step is drawn to scale. The average returns above feed cost are the basis for the bottom step. The amount is only $41.43 out of which the cow-keeper pays for the labor, allows for "overhead" (or interest on investment in the cows and ejuipment, depreciation in value of cows and equipment, taxes on cows and equipment) and the balance? if any is his profit.

The second step—the amount of returns above feed cost made by the five lowest producing herds—is labeled $62.58. The third step—the average returns per cow in all the herds completing the year of testing — is represented by $87.45 which is near the average for the five middle herds. The average (per cow) for the five high herds forms the fourth step or $115.62; while the fifth step—$127.77 is the per cow average as made by the members of the high herd.

At the left of the stairs is a jag pole carrying a pennant which bears the returns above feed cost as made by the highest producer in the Association (Mr. Edgar Pennington's cow which for the second consecutive year produced over 450 pounds of butter fat), $239.88.

These data show in no uncertain terms that many Kent farmers are going through the motions of dairying but are not getting any profit from low producing cows, poorly fed. The data cover the year from June 1st, 1930, to May 31, 1931, and therefore credit the cows with the higher prices prevailing last summer. The data therefore understate the present dairy situation.

In general the farmer who fed the most got far greater returns over and above feed cost than the farmer who fed little. In other words, Kent facts bear out the findings elsewhere. "Poor feeding of good cows is wasteful—heavy feeding of poor cows is financial suicide—but poor management, discomfort and neglect of details will offset all the other favorable factors combined." Out of the returns above feed costs must count labor costs, overhead, and profit. If the returns are small the profit is very small and more commonly lacking.

The data reveal that good cows furnish a fine market for farm crops, especially if the farmer will plan his cropping system for pastures, for silage, for legume hays, for feed grains (corn and barley). Under such procedure he need buy only protein-rich by-products as supplements to balance rations. (Not so much protein needed as has been thought in past years. The good cow saves commissions, freight charges, profits, solves your marketing and reduces bulky crops to a concentrated edible product for which Kent farmers have a good market if they will keep it. (See below).

Not every farmer loves cows. Not every farmer is "cut-out" to be a dairyman. No more keeper of cows are needed as the milk situation indicates. Too many cows are in milk and more coming along. Even under normal market conditions, one-third of the dairy cows do not pay for the feed, labor and overhead expended on them. Under present market conditions and especially when Kent's average production is considered, along with the system of feeding in vogue, it is undoubtedly true that one-half of the cows do not show a cent of real profit to their owners. On the average, tht feed cost is rated as one-half the cost of keeping a cow.

Both the cow situation and the market situation can be greatly improved by "culling the herds from the bottom and building at the top." Weed out the unprofitable cows—feed well the good cows. You will have just as much income—probably more—and will have much less labor overhead changes. The Kent Association records show ample evidence to support the above statement. Then the additional fact that the milk produced by the unprofitable cows is very apt to keep the market flooded with milk which means a lower price for all milk. Present basic price cannot be kept if the total production is maintained or increased. Better reduce cow population and total production of milk than break the price for milk.

Surplus milk is worth more on the farm than on the market. Butter and cheese for the family, milk for family use, skim milk and butter milk for the poultry, hogs and calves will save cost of purchased feeds and produce splendid results. Using the milk will help save the market and is in line with the "live at home" idea. which seems to be sound practice until the farmers dollar returns to normal or full purchasing value.

Members of the Association are realizing the situation. Their herds average over 500 pounds more milk per cow than in their first year in the Association. Culling of lowest producers and use of improved feeding practices account for this increased production in spite of reduced feed supplies caused by the drought, and the reduced feeding of grain due to the low price for surplus milk.

This is a time for readjustments in all phases of farming and other businesses. Why go through the motions of dairying if those efforts do not show a reasonable return above feed cost, out of which to pay the labor, the overhead, and the profit if any? Dairy Herd Improvement Associations supply the facts or basis for placing herds on a business basis. All dairy herds in Kent should be in such associations. The situation indicates that we must get into dairying or get out of keeping cows. As an indication of the opportunity for improvement in production average it is but necessary to mention that the average production of 262,996 Herd Improvement Association cows studied in 1929 was nearly 50 per cent greater than the average for the cows in the representative herds belonging to the local assiciation.

See attched sheets for data relative to members, averages, high cows, high herds, etc.

Names of Owners of the Five Highest Producing Herds.

	Pounds of Milk	Pounds of Fat
1. E. R. Pennington	8896.7	312.8
2. J. C. Sutton	8131.6	273.76
3. T. R. Jones	7760.1	278.7
4. J. D. Davis, Jr.	7373.9	262.8
5. Harvey Coleman	6842.6	247.3

Names of Five Owners of Highest Producing Cows.

	Pounds of Milk	Pounds of Fat
1. E. R. Pennington	13263	453.5
2. E. R. Pennington	11568	438.7
3. E. R. Pennington	11757	435.5
4. E. R. Pennington	12070	434.8
5. J. D. Davis, Jr.	8365	372.7
6. J. C. Sutton	10457	364.7
7. E. R. Pennington	11897	361.6
8. T. R. Jones	10861	360.0

Name of Owner of Honor Roll Herd.

Edgar R. Pennington	8896.7	312.8

Alphabetical List of Members 1930-31

George Carroll	Chestertown
George Clendaniel	Millington
Harvey Coleman	Rock Hall
James D. Davis, Jr.	Galena
M. P. Edwards	Rock Hall
Percy Hepbron	Rock Hall
T. Ringgold Jones	Rock Hall
E. Thomas Massey	Massey
Romie Morris	Chestertown
Walter T. Morris	Chestertown
A. Earle Nicholson	Chestertown
T. Earle Nickerson	Millington
E. R. Pennington	Kennedyville
Wm. G. Smyth	Chestertown
John Carvel Sutton	Kennedyville
Walter Walbert	Chestertown

AUCTIONEER

Sales called on short notice, both personal and real estate. James H. Lee, Chestertown, Md. Phones—Store 238; Home 342. jy4

APARTMENTS FOR RENT

Three nice apartments for rent in Chestertown, formerly occupied by J. H. Clendaniel and Mr. Valliant. Possession of one on June 1 and the others about June 10. Apply to Jas. E. Cooper, Chestertown, Md. m30-tf

NOTICE TO CREDITORS

Notice is hereby given that the undersigned has obtained from the Orphans' Court for Kent county letters of Administration on the personal estate of

PERRY HENRY LANDING,
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 30th day of December, 1931, 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 30th day of June, 1931.

ETTA LANDING,
Administrix C. T. A.
jy4-4t

NOTICE TO FARMERS & OTHERS

If you are going to have a sale this year think of the live-wire Auctioneer. One who will work to your interest and will get the best price for your personal and real estate sales. I take tht KENT NEWS and Transcript and put my name to adv. will sufficient notice. I will be on hand.

JAS. T. IRELAND, JR.,
Coleman's Corner, Worton, Md.
jy4-3t

Advertise in the KENT NEWS

NOTICE TO CREDITORS

A. Woodall Jones
versus
Frank Newnam and Lottie Newnam, his wife.

In the Circuit Court for Kent County, Maryland.

No. 7. Petitions, April Term 1931.

The Creditors of Frank Newnam and Lottie Newnam are hereby notified that the said Frank Newnam and Lottie Newnam have been adjudicated by the Circuit Court for Kent County as insolvent Debtors and that the proceedings in insolvency in relation to their estate are now pending; and that the creditors of the Frank Newnam and Lottie Newnam are requested to appear at the Court House in Chestertown, in the County of Kent and State of Maryland, on the 30th day of July, 1931, at Two o'clock to chose a Permanent Trustee for the estate of the said Frank Newnam and Lottie Newnam.

HARRISON W. VICKERS,
Preliminary Trustee.
jy11

REMEMBER
EVERY DAY IS
SALE DAY
AT
FOX'S
5c to $1.00 STORE
Where Your Dollars Have
Always Had More Cents

BEAUTIFUL
NEW FORD
De Luxe
Bodies

TOWN SEDAN — DE LUXE SEDAN
CONVERTIBLE SEDAN
DE LUXE TUDOR — VICTORIA
CABRIOLET

THE most striking fine car types ever offered at such low prices are now being presented by Ford dealers. These are the six newest de luxe creations of the Ford Motor Company. They are designed and built to meet every need of the automobile buyer whose desire for motoring luxury and outstanding performance is tempered with sound economy.

Get the facts about these fine cars. Compare their lithe, clean-cut style with any you have ever created in your own imagination. Learn about the de luxe materials with which each car is trimmed and upholstered, and how carefully these are tailored. Sit and ride in the wide, restful seats and you will realize that just as no restrictions have been put on mechanical performance, so no limits have been placed on comfort and beauty.

There is much to interest the careful buyer—a choice of sparkling colors, a variety of rich upholstery materials, Rustless Steel, safety glass, Houdaille double-acting shock absorbers, one-piece welded steel wheels, slanting windshields, and many other features which make the Ford a happy investment.

Ford

LOST
—all profit in a final devastating
MERCHANDISE SWEEP

Noland's Greatest Sale!
Comes to a Close SATURDAY, JULY 18th
Scores of Final Clearance Specials will take your breath away with the unprecedented daring of our ruthless reductions.

Your last Chance for Values like These

9 A. M.
Jergens TOILET SOAP
5 CAKES FOR 9c

3 P. M.
Stainless Steel PARING KNIFE FREE

SPECIALS for Saturday

Any of These Specials to first 100 customers making purchase of 50c or more

8 P. M.
Granulated SUGAR
5 LBS. FOR 9c

9 P. M.
Gold Plated GILETTE RAZOR FREE!

A Clean SWEEP

A Clean Sweep of all Odd Lots----Bringing Unexpected Bargains to Everyone for miles around! These goods must go without regard to price or profit! So we're cleaning house and giving you the benefit of Savings.

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