OUR MOTTO:
"Safety Beyond All Else"

This Bank was the First Bank in Kent County ever known to pay interest on Deposits.

DIRECTORS

Judge Lewin W. Wickes
Fred. G. Usilton
Howard Turner
J. D. Bacchus
Thomas W. Eliason, Jr.



DIRECTORS

M. A. Toulson
J. Edward Hurlock
John D. Urie
Charles S. Smith
William F. Russell

Kent County Savings Bank

4- PER CENT. INTEREST ON ALL SAVINGS ACCOUNTS -4

OUR ADVICE—Save and Deserve Success.

Farm Bureau Organization Lays Plans for Current Year

Co-operative Marketing of Agricultural Products to Be Given Special Attention by Federation During 1923.

The American Farm Bureau Federation has placed the farmers' problem in a test tube and under the microscope, four elements have been found: production, transportation, marketing and finance. It is then to a solution of the evils affecting these four elements that the organization laid its plans for this year.

Finance, transportation and marketing come particularly in the province of the national organization. Production is dealt with through the county farm bureau with its connection with the extension services of the Department of Agriculture and the State College of Agriculture. The American Farm Bureau machine is built to deal with the first three.

Unify Co-operative Efforts.

In its work on "the other half of agriculture"—marketing—the farm bureau is so closely associated with the development of the co-operative commodity idea that the terms "farm bureau marketing" and "co-operative marketing" have become synonomous. With the beginning of 1923 the American Farm Bureau created a new department which devotes its entire time and resources to the development of this form of marketing. This division has now well in hand a plan for coordinating all co-operative marketing organizations in a united marketing program.

Following its work in 1922 the Information Department has carried on an extensive national, educational campaign for co-operative marketing. The Legislative, Research, Relations, Organization and Transportation departments are all giving outstanding attention to the marketing program. The work of these departments first of all consists of direct specialized assistance to co-operative marketing organizations, and in the second place to the investigational work necessary to the unified program mentioned before.

Definite Transportation Program

Transportation remedies for which the farm bureau is working this year are set forth in the transportation resolution adopted at the annual meeting of the American Farm Bureau in Chicago last December. Briefly summarized this resolution urges the railroads provide equipment sufficient to prevent congestion of freight traffic; demands freight rates be reduced in working relation with purchasing power of farm crops; recommends extensive highway and waterway improvements; asks certain legislative changes, including amendment of the Transportation Act of 1920 and limitation of the Esch-Cummins Act; opposes Pittsburgh Plus; suggests establishment of a Public Relations Service to interpret agricultural and business needs to the carriers; approves the work of the Joint Commission of Agricultural Inquiry, and commends the work of the Car Service Division of the American Railway Association and the Bureau of Service of the Interstate Commerce Commission.

To obtain these specific improvements in the big problem of getting the farmers' products from the farm to the market place is the job of the Transportation Department of the American Farm Bureau. In this work the department is directly aided by the Legislative, the Research and the Information departments.

In the matters of agricultural credit and finance, the farm bureau recognizes three forms of credit are necessary: long-time invested capital on an amortization basis; short-time credits such as should be provided through ordinary banks of deposit, and an intermediary credit to take care of marketing and productive needs.

Seek Financial Relief.

To meet these ends it started to work early this year to secure an amendment to the federal land bank act removing the $10,000 loan limit; an amendment of the federal reserve act making that system more readily accessible for banks of small capital, and an amendment extending the rediscount period of agricultural paper to at least nine months; the establishment of intermediary credit institutions for rediscounting paper properly secured, for the purpose of orderly marketing live stock and other productive needs covering a period of from six months to three years.

Most of this work falls directly on the Legislative Department, but for the popular support of the legislative amendments suggested the Information Department is held responsible.

Broadly the big 1923 task of the American Farm Bureau has been sketched. No account has been taken of the hundreds of specific daily jobs that pour into the national headquarters of the American farm industry. From one place will come a request for special economic research work, from another place a cry for assistance in organization work or a request for support in securing some local legislation. Shippers from one end of the nation to another depend on the Transportation Department to aid them in securing cars sufficient for their needs. Nor has space permitted a description of the work done in developing the home and community ideal of the farm bureau. These are but details in the big job of protecting and improving the well being of agriculture, economically, educationally and socially.

1923 Executive Committee



Reading from Left to Right, Top Row—Gen. E. H. Woods of Kentucky, J. F. Reed of Minnesota, William H. Settle of Indiana, J. M. Rodgers of Colorado. Middle Row—Frank Smith of New York, Charles S. Brown of Arizona, John T. Orr of Texas, George M. Putnam of New Hampshire. Bottom Row—Howard Leonard of Illinois, Edward A. O'Neal of Alabama, John F. Burton of Utah, Frank App of New Jersey.

Who Sets the Prices?

"When the people stop to think, old and established institutions crumble and disappear."

The farmer and his son rode silently home from town. The wagon was empty but for the two sacks of flour purchased from the merchant who had bought their produce.

Puffing on his pipe the farmer pondered over some question of the moment. The boy's mind was not inactive.

"Pa," he said, "when you took our stuff to the store what did you ask the man?"

"I asked him how much he was giving today."

"And when you bought the flour, what did you ask him?"

"How much he was asking."

"You asked him how much he would pay for our stuff and then how much he would take for his?"

Lapsing into silence the boy thought over this and the silent man puffing his pipe by his side also thought.

"When the people stop to think, old and established institutions crumble and disappear."

CO-OPERATIVES WILL COMBINE ALL FORCES

Eleven Farmers' Associations Set Up Information Headquarters at Ithaca, N. Y.

Eleven farmers' co-operative associations, organized in the New York State Co-operative council, have set up a central headquarters at Ithaca, N. Y., where information concerning all phases of co-operative marketing will be gathered with the purpose of perfecting the co-operative distribution of farm products in New York and decreasing the spread between producer and consumer. The information collected by the council, which will work closely with state and federal agencies, will be made available to farmers seeking help in setting up co-operative associations.

H. E. Babcock, general manager of the Grange League Federation exchange, is chairman of the council, and E. V. Underwood, secretary of the New York Farm Bureau federation, is secretary.

"The co-operative type of marketing organization is still new, and even those closely associated with the movement are uninformed on some phases of it," Mr. Babcock, chairman of the council, pointed out. "Some co-operatives have been set up with insufficient knowledge and no experience as a background. Learning their organization's weakness has been very expensive. It is to eliminate so far as possible these errors in the future that the council has been set up."

The council represents farm business in New York state of nearly $100,000,000 a year, having as its members all the big farmers' business co-operatives in the state.

The president and manager of the following organizations make up the council: Co-operative Grange League Federation exchange; Dairymen's League Co-operative association, Inc.; Maple Producers' Co-operative association, Inc.; New York Canning Crops Co-operative association, Inc.; New York Co-operative Seed Potato association, Inc.; New York State Co-operative Poultry Certification association; the New York State Guernsey Breeders' association. New York State Holstein-Friesian association; New York State Sheep Growers Co-operative association, Inc.; Empire State Potato Growers' Co-operative association, Inc.; Western New York Fruit Growers Co-operative Packing association.

A research committee composed of Mr. Babcock, K. C. Livermore, president of the Empire State Potato Growers' association, Rochester, and F. E. Robertson, manager of the New York State Sheep Growers' association, Syracuse, has been appointed to work with the various member co-operatives, the state college of agriculture, and state and federal authorities in collecting information concerning organization, merchandizing, legal aspects and the like.

TALKS *to* MOTHERS *about* THEIR BABIES



By DR. J. H. MASON KNOX, JR.,
Chief, Bureau of Child Hygiene, Maryland State Department of Health.

HABITS AND TRAINING.

Reprinted by permission of the Baltimore Sun.

IT is said that grown-up people are creatures of habit. It is, therefore, important that this dominant influence in our lives should be beneficial and not hurtful. From earliest infancy the baby should be taught habits of living which will continue to promote its health and diminish the annoying details of its care and make it a more agreeable member of society. Regularity is one of the outstanding factors in the life of the baby.

Sleep.

UP to 6 months of age a newly-born infant sleeps most of the time. The amount of sleep required gradually diminishes, and at about 6 months the healthy child sleeps 12 hours at night and two hours morning and afternoon. After the first year a long sleep at night and a single nap in midday is sufficient. It must be remembered that the rest is valuable, even if the child does not sleep all the time.

In order to induce sleep the child should be in a quiet place in a bed by himself, should be warm and dry and in a well-ventilated room or on the porch in suitable weather. No sedatives or medicines are required for the healthy baby.

Babies will not sleep if they are placed in an uncomfortable position, if the clothing is tight or wrinkled, or a pin be sticking. Occasionally they are over-tired, hungry, or more often overfed.

The covering of the sleeping baby should be carefully adjusted to the temperature. There should be just enough to keep the hands and feet warm, not enough to make him perspire. A hot water bottle carefully protected may be advisable in cold weather.

In summer most of the clothing can be removed, but there should always be additional protection at hand to meet a sudden change in temperature. He should be scrupulously protected from flies.

Exercise.

MANY people do not realize that the young baby needs exercise as much as older children do. A good plan is to remove the baby's clothes, except his band, place him on a large bed or a creeping pen with a padded floor, in a warm room for a half an hour each day, and allow him to roll and play. There is nothing to be gained in wheeling a young baby out doors except for the exercise it gives the attendant. Plenty of fresh air can be obtained on the porch or in a room with the windows open.

If a carriage is to be used later on in infancy it should be large enough to give the baby plenty of room.

The custom of playing with the baby is often harmful and develops "nervousness." The real trouble often with the nervous baby is that the family are nervous and irritate the baby. The condition is best cured by ceasing to exhibit the baby's accomplishments to admiring friends.

This does not preclude the occasional skillful quiet fondling of a baby by its mother or nurse. In this atmosphere the baby thrives. No one should kiss the baby on its mouth, nor should he be handled for anyone's amusement.

Playthings.

A VARIETY of toys is unnecessary. The baby is just as happy with one simple toy as with many complicated ones. Only those which can be cleaned should be selected.

A pacifier should never be used. It cannot be kept clean, it deforms the arch of the mouth, and interferes with the regularity of the teeth, probably promotes the development of adenoids, produces drooling, and its use is altogether ill advised.

Thumb or finger sucking is a habit easily acquired and difficult to break. This habit has many of the bad consequences that follow the use of the pacifier. The earlier the habit is broken, the easier it will be. Splints may be applied at the elbows so that the arm cannot be bent, or the arms may be pinned to the sides so that they cannot be raised. Attention and persistence from the beginning will always succeed in overcoming this bad habit.

Training Of The Bowels.

IT is remarkable how early in life a baby can be trained to have a movement regularly each day. He should be taken up early in the morning after his first feeding and placed upon a vessel. It may be necessary for the first few days to use a soap stick, but if this habit is conscientiously carried out often after a month of two a well baby may be trained not to soil his napkin, with the result of a great saving in laundry.

Training Of The Bladder.

THIS is a matter of habit which is acquired later in infancy. It is brought about by the frequent use of the vessel and the avoidance of heavy material for the napkins which make the baby's buttocks too warm, and by the change from napkins to drawers at as early a date as practicable. If the training of the bladder is not undertaken, bed wetting may persist for months and even years with great annoyance to all concerned.

Crying.

THE mother soon learns to distinguish the cry of pain from that of fretfulness or habit. Crying is a natural expression of a baby. Many babies cry to be taken up. One should be sure that he is not hungry or thirsty; that he is dry and comfortable; that he is not ill, and if no cause for crying can be found, it is better to leave him alone. Under these circumstances he will not do himself any harm by crying.

©Maryland State Archives, msa_sc6000_43_1-0253