—THE—

CENTREVILLE OBSERVER

"ALL THE NEWS ALL THE TIME"

PUBLISHED EVERY SATURDAY MORNING BY
The Centreville Observer Publishing Company
AT CENTREVILLE, MD.

WM. J. PRICE, Jr., President
S. CHAS. WALLS, Sec. and Treas.

$1.00 PER ANNUM IN ADVANCE
Advertising rates furnished upon application.

Correspondents wanted in every town in Queen Annes County

SATURDAY MORNING, JAN. 27, 1917

ADVERTISING VALUE AND RESULTS.

"I have yet to hear of an advertiser who has persistently, judiciously and intelligently advertised for any considerable length of time, and has supported that advertising in the proper conduct of his business in other directions, who has not succeeded. Loss through advertising is largely due to inadequate support, indifferent or useless extravagance. Your business, like your soil, must not be robbed. It is a law of nature that where we receive much, we must give something in return. Your soil will wear out if you do not fertilize and properly care for it. Your business will run down if you do not advertise and keep it in a healthy state of cultivation. It is activity that causes growth and development; in fact, it is activity that makes us strong. An active advertising campaign will make your business healthy and strong."—Frank B. White, Managing Editor, Agricultural Publishers' Assoc.

FARMERS NEED BOOKKEEPING.

In all business occupations, the necessity of bookkeeping has been apparent for some time. But tillers of the soil have been slow to realize that they needed a system of accurate accounting to enable them to know just what are their outgo and income and how one is affected by the other.

In an article furnished The Observer last week, County Demonstrator Everett F. White called definite attention to the necessity of farm bookkeeping, but space forbade its publication. In quoting an eminent authority on bookkeeping Mr White said:

"The ability to predetermine results by means of accurate accounts and statistics is the highest development of the modern business man."

In this sentence lies the pith of the whole scheme. No business man—the farmers yearly are becoming better acquainted with the fact that agriculture is a business, pure and simple—can afford to be without a system of accounting. He must know what his materials cost him. He must know how much he receives for his farm productions. He cannot efficiently manage his farm unless he has more to post him on his outgo and income than the yearly balance of his bank book.

To be effective and practical, farm accounts must be simple, easily kept, and readily understandable. Former Secretary of Agriculture James Wilson says:

"I would not impose on a busy farmer the keeping of an elaborate set of books, but some simple form of accounts will be a great aid in successful farming, just as accounts are essential in all other forms of business."

The Country Gentleman says:

"Business methods are indispensable. The man who doesn't know what his annual income is, should wake up and find out. Only bookkeeping will do the trick. After he has adopted it, he may discover that he has been relying on some one crop to make up the deficiencies of others. Then his sins of omission will rise up against him like a nightmare and he will be convinced that business is business just as truly as farming is farming—and that the latter cannot thrive without the former.

"Most of the disputes about accounts are because someone forgot, rather than because of dishonesty."

Some farmers may argue that they have been successful despite the fact that they have not kept books. It is possible that some men in any line of business would be able to make both ends meet, even to acquire some profit, without books, but such men are few. And not one of them is able to say that he might not have been far more successful had he kept an accurate record of his payments and receipts. The urgency of keeping books is shown by the fact that all business houses that make a pretense of being modern keep books and pay men to see they are kept accurately.

Mr. White will be glad to explain to any farmer what are the best and simplest systems of keeping farm accounts. If you want this information without cost and at the expenditure of slight effort, consult him.

GNAWING OVER OLD BONES.

The Easton Gazette has staged a comedy by which it hopes to win the emotional applause of the peanut gallery. And not being content with its overtures toward the favors of these "gods," it has dug around in the pit of peanut politics until it has unearthed some old bones to gnaw over.

Though the sovereign voice of the American people has repudiated every issue of Republicanism—though this same still, silent mandate of a ruling people, as expressed by their ballots, twice has told the G. O. P. that its tariff bugaboo is a back issue and should be relegated to the tomb of long dead, malodorous policies, The Gazette rears on its hind legs, nearly two years before another national election, and raises the howl of "a protective tariff is necessary."

Has our esteemed, thoug misguided contemporary paused to consider that the American Congress has created, by its lawful power, a non-partisan tariff board? Has it no light on the fact that the fundamental duty of this board is to settle the vexed and vexing question of what customs duties are necessary for the best interests of the American people as a whole? Does the Gazette want to show its extreme impatience and political bias by refusing to await the outcome of the deliberations of this purely American plan to take out of the mire of politics a commonweal question that never should have been plunged into the slough of partisanship?

Regardless of what answers to these questions it may muster from the musty files of the G. O. P., we want to say that we have been considerably amused by two recent editorials in The Gazette. In one, it works out, to its own satisfaction, of course, why there will be a close fight for the United States Senate in 1918 and why the angelic Republicans have rosente hopes of obtaining a majority in that body.

In its other, it plunges, without the foresight of angels, into a rushing theory of what may happen after the European war and why a protective tariff then would be an ideal buffer for the American commonwealth. If the Gazette knows what will happen after the war, it is gifted with a prophetic vision that few sane and rational human beings now would care to pack around with them for public exhibition.

In the meantime, while our Talbot county contemporary is gnawing over its long-buried bones, we would be obliged if it would show a little more real American patriotism, and await some definite information as to what the legally constituted tariff board proposes to recommend about it. We have had reams upon reams of printed speeches from Congressmen who understood less about the tariff than a cat does about Christmas, yet they all have expanded their mental powers to express their expert views thereon.

As a consequence, the former and present American tariffs are medleys of unwise legislation. We will not be so partisan as to claim that the Democratic administration has solved through the tariff board, the problem of duties for proper revenue, for a good many sensible Republicans have aided in the good work, but we do believe that The Gazette should let the dog sleep on until there is occasion for his barking.

As for us, we have reason to believe that the tariff board will, through conservative and expert study, reach a conclusion as to what is the best scheme of customs duties for the country as a whole. If it decides that we should have protection, even of the ultra Republican kind, we believe its recommendations should be tried out. But until it does take some step toward solving the problem, we regret that the purblind partisanship of The Gazette should lead it into meandering over ground that ill befits the trampling of its tender feet.

We shall be glad to hear any defense The Gazette may offer to offset what well-nigh savors of Toryism.

Agricultural News

On next Wednesday, January 31st, there will be a meeting of all tomato growers in Queen Annes who are interested in the formation of a county tomato growers' association. The meeting will be called at 10 o'clock in the court house, Centreville. The object of the formation of the association is to organize tomato growers for union benefit in marketing their products and in looking after the interest of members generally. The object of the meeting next Wednesday is to get our growers together for a mutual understanding of the benefits to be derived from an organization and, if sufficient interest is shown, actually to effect an organization.

Incidentally, it might be said that the meeting will consider an informal offer from the Snyder preserving people for tomatoes at 25 cents a basket, providing sufficient tomatoes can be guaranteed to make a daily car lot shipment.

It is useless to add that all farmers who grow tomatoes will do well to attend this county meeting next Wednesday.

How To Organize Farm Loan Bank.

A number of questions regarding the recent Federal Rural Credits Act and its probable benefit to the farmers have come to me for reply. I have deemed it wise to give herein a detailed account of how banks coming within this act are organized.

Not less than ten farm owners, desiring loans amounting to $20,000 or more, may form such an association. Its affairs are administered by five directors, including president, vice president and a loan committee of three serving without compensation, and a secretary-treasurer with salary fixed by the Farm Loan Board and paid by the Association.

Ten or more farmers desiring to borrow in the aggregate not less than $20,000, may form a Farm Loan Association, whereupon they shall apply to the Federal Land Bank in the district in which the association is being formed. (In this case the district bank is located in Baltimore.) The Federal Land Bank will furnish blanks for this application.

Each individual signing the application must subscribe for shares of stock in the said Association to an amount equal to 5 per cent of the face of the loan he desires. Thus, if the subscribing farmer wants $1,000 in a loan, he must take $50 in the shares of the Loan Association which he is assisting in forming; if the desired loar is $100, he must take $5 of the shares. The application must be accompanied by an affidavit stating that each of the subscribers is the owner, or about to become the owner, of farm land as the basis of the mortgage loan, said land being within the said Land Bank District; that the loan is not less than $100 nor more than $10,000, and that the aggregate of the loan desired is not less than $20,000.

System of Appraisal.

Upon receipt of the application, the directors of the Federal Land Bank shall send an appraiser to investigate the solvency and character of the applicants and the value of their lands, and shall then determine whether, in their judgment, a charter should be granted to the association. Their recommendations and the papers are then sent to Washington to the Federal Farm Loan Board. If the recommendation is favorable, the charter will be issued designating a territory in which the Association shall make loans. They shall then elect their officers and directors and the loan committee of three members as mentioned above. There is no limit to the number of farmers who may form an association, except that there shall not be less than ten. All officers and directors shall be residents of the territory where the association operates. After having received its charter, membership therein may be denied or accepted by a two-thirds vote of the directors. In this way, the farmers' own local borrowing society can control its membership.

Capital Requirement.

The only requirement as to capital is that it shall at all times be equal to not less than 5 per cent of the original loans made to members and endorsed by the association. It can never be less than $1,000.

To make it clear: The application for loans must accompany application for charter of the Association. They ask for individual loans aggregating $20,000, no individual loan to be less than $100, nor more than $10,000. Loans are made on security of farm land to be appraised by the Loan Committee of the association and by an appraiser from the Federal Loan Bank. No loan will be made to any person who is not at the time or is about to become a farmer. No loan will be made for more than 50 per cent of the value of the land and 20 per cent of the value of the improvements. Money so borrowed may be used only to purchase land for agricultural purposes; to purchase equipment, fertilizer and live stock for the operation of the mortgaged farm; to provide buildings for the improvement of the farm lands or to pay debts existing at the time of organization of the First National Farm Loan Association in the county.

Loans will be made for not less than five nor more than forty years, payment must be made every six months, each payment being used to pay the interest and retire a small amount of the principle. The payments are so easy that they will hardly be noticed. No interest may be charged in excess of 6 per cent. If money should become cheaper, you may refund your loan, taking advantage of the cheaper rate. You receive your dividend on the stock in the association which is cancelled and the value at par paid to you when your loan is paid. All loans to associations are made through the district Federal Land Bank. The Association will endorse all loans to the land bank. Loans are not made by the bank to the individual, but to the association. The Association distributes the loan to the competent individuals.

What It Does For Farmer.

It enables the farmer to borrow money as cheaply as anyone can. It enables him to pay off his debt in small installments over any period not shorter than five nor longer than forty years and to get money at a rate of interest which cannot be higher than 6 per cent and may be as low as 4 per cent.

To pay a little something on the principal every six months, say not less than one-half of one per cent.

To have the privilege of paying off your debt still faster at any interest date and to discharge it in full, if desired, after five years. But also to have the indebtedness spread over so long a period as to make possible small semi-annual payments and thus insure that you absolutely will be able to keep up your very modest semi-annual payment so that your mortgage cannot be foreclosed.

To have the right to let your note run for not less than five nor more than forty years, so that while you obligate yourself to pay it off only a trifle at a time, you reserve the right to pay it off more rapidly when, and as you wish.

These National Farm Land Associations, operated in conjunction with and through the Federal Farm Loan system, a part of which is the District Farm Loan Bank, is the most beneficial economic movement ever inaugurated in the interest of the American farmers. By it the government undertakes to see that the farmer gets his money as cheaply as any one, and is beyond the reach of money sharks or the danger of foreclosure. It will do the most good in the newer sections of the south and west.

HAS AERIAL VISITOR

MYSTERIOUS AIRPLANE FLIES OVER "PINEY POINT" DURING STORMY NIGHT.

While most every resident of Queen Annes county was sheltered from the stormy weather of last Sunday night, a mysterious aerial visitor flew over "Piney Point," the residence of Dr. James L. Cornell, alarming some feminine folks on the premises, but failing to drop any token of the visit.

Dr. Cornell, in telling of the incident Tuesday, said that the airplane, accompanied by much humming and chugging of its motor, came from the direction of Centreville, apparently having flown over Tilghman's Neck. It first was heard about 11.30 o'clock and the noise of its flight, 100 feet up, attracted attention despite the soughing of the wind as it drove showers of rain before its blasts.

The airplane circled over the farm buildings at "Piney Point," illumining the landscape with a powerful searchlight. It turned toward the woods near the river, but circled back and, using its searchlight apparently in an effort to obtain some terranean guide, steered off to the southeast, its light flashing down the roadway. Whither it went, Dr. Cornell could not ascertain, but it is supposed the nocturnal flier was one of the naval aviators from Annapolis who probably was testing his machine for observations on a stormy night.

Classified

LOST.

Lost, between Queenstown and Mr. Henry Wright's, Friday morning, Jan. 12, a long black silk cape, lined with gray squirrel fur. Reward will be paid if returned to Observer Office. J27tf

FOR SALE.

Old established mercantile business in village near Centreville. Owner has good reason for selling. Apply to
J27tf* OBSERVER OFFICE.

FOR SALE.

Grocery business in town of Centreville. Located on Commerce street. Ideal location. Inquire for particulars
W. T. TAYLOR.
J27t3 Centreville, Md.

BUSINESS OPPORTUNITY.

Will sell thriving business in town of Centreville. Purchaser will have privilege of either renting or buying building. For particulars apply at
OBSERVER OFFICE.
J13tf Centreville, Md.

MONEY TO LOAN

$10,000 on first mortgages in Queen Annes County. Apply to
EDWARD O. THOMAS
Counselor at Law
Central Savings Bank Bldg.
J6tf Baltimore, Md.

COCKERELS FOR SALE.

Buff Rock and White Leghorn Cockerels for sale at $1.25 each. These are a choice lot of cockerels. The Leghorns are from the famous Summit Poultry Farm. Call and see them.
J. B. T. MERRICK.
R. F. D. 1 Barclay, Md.

FOR RENT.

24 room hotel all in good order, in town of Millington. For rent for 1917. Possession given January 1st, 1917. Apply to
FRANK A. EMORY.
N26tf Centreville, Md., R. R. No. 2

STRAW.

Now is the time to sell your surplus straw. Telephone or write and our buyer will call.
American Straw Board Co.
Telephone 56 Chestertown, Md.

REWARD.

A suitable reward will be paid for the return of
50 shares Philadelphia Company Common Stock. 2 $1,000 Montgomery Light and Water Power 5 per cent Consolidated Gold Bonds. Due 1943. Numbers 119 and 120.
MARY BERTIE WALLS.
N4tf Church Hill, Md.

Bethlehem's Bid on Shells for the United States Navy

To the American People:

The Secretary of the Navy has awarded contracts amounting to over $3,000,000 to a British bidder for 14 and 16-inch projectiles for the Navy because of very much lower prices offered by the English bidders.

We know nothing of the basis upon which the British bids were made, but the public is entitled to know the facts upon which we ourselves bid for this work.

Two years ago we took contracts to make 4,200 14-inch shells at a price of $1,515,000. Up to now not a single shell has been accepted by the Government, although we have expended, in wages, materials, etc., on these orders $522,881, and we have not received a SINGLE DOLLAR on these contracts.

In addition, a literal interpretation of the contract might make us liable for penalties amounting to $678,318.

In the light of our experience, and having no other basis, we bid for 16-inch shells approximately the same rate per pound as that which the Navy Department actually awarded a 14-inch shell contract one year ago.

Bethlehem Steel Company
CHAS. M. SCHWAB, Chairman
EUGENE G. GRACE, President

WALTER T. WRIGHT, President J. LEMUEL ROBERTS, Cashier

DIRECTORS

JOHN H. EVANS WALTER T. WRIGHT J. LEMUEL ROBERTS
J. LOUIS RHODES JOHN M. PERRY
Z. R. COLLINS J. FRANK HARPER WILLIAM F. WATSON
CHARLES L. JOSLIN H. W. MITCHELL
JAMES T. BRIGHT JOHN P. ROE W. H. TEMPLE

The Queen Anne's National Bank
OF CENTREVILLE

—WE ARE NOW—
CONTRACTING FOR PEAS
AT $50.00 TON

We have only a limited supply of seed on hand, and it would be to the advantage of prospective contractors to communicate with us at once.

IF INTERESTED SEE E. ELMER LANGRALL OR J. OREM CECIL, CENTREVILLE.

J. LANGRALL & BRO., Inc.

Kennard & Co.

GARMENT NEWS

Styles of spring Garments never were more varied and more beautiful. Our early selections have arrived and reflect all that is newest and best in the prevailing vogue.

Large showing of Cloth Suits, Silk Suits, Sport Suits, Top Coats of all kinds, Dresses, Waists and Skirts.

Bear in mind our clearing sale of fall and winter Coats, Suits and Furs; wonderful values.

We solicit charge accounts from those of established credit, and prepay delivery charges within a reasonable distance.

621-623 Market St.
Wilmington

Lax-Fos, A Mild, Effective Laxative & Liver Tonic Does Not Gripe nor Disturb the Stomach.

In addition to other properties, Lax-Fos contains Cascara in acceptable form, a stimulating Laxative and Tonic. Lax-Fos acts effectively and does not gripe nor disturb stomach. At the same time, it aids digestion, arouses the liver and secretions and restores the healthy functions. 50c

Whenever You Need a General Tonic Take Grove's

The Old Standard Grove's Tasteless chill Tonic is equally valuable as a General Tonic because it contains the well known tonic properties of QUININE and IRON. It acts on the Liver, Drives out Malaria, Enriches the Blood and Builds up the Whole System. 50 cents.

Try a Classified Adv. in the Obserevr.

Try an advertisement in the Observer. It will pay.