

PROSPERITY NOT DUE TO DEMANDS OF WAR

Bulk Comes From Ordinary Business Channels, Declares Charles M. Schwab.

\$2,500,000,000 TRADE BALANCE

Department of Commerce Shows Vast Gain in Wealth Under Wilson—Munitions Business Is but One Per Cent. of Total.

In answer to the cry of Republican politicians, that the unprecedented prosperity that has come to America under the administration of President Wilson is due to the European war orders, comes a statement from Charles M. Schwab, head of the Bethlehem Steel Company, himself a Republican, that refutes the charge.

"It is a mistake to imagine that the major portion of our business is war order business," says Mr. Schwab, in a signed article in the October number of System. "Even a casual inspection of the great volume of exports will demonstrate that the bulk is drawn from the ordinary course of business. It is also found that, at present prices, domestic business is as profitable as foreign munition business."

No one can doubt the capability of Mr. Schwab to judge the business situation, nor can one gainsay the recent figures issued by the Department of Commerce. In this report, it is stated that, during the first eight months of the present fiscal year, the exports of the United States showed a trade balance in favor of this country of \$1,730,000,000.

Trade Balance \$2,500,000,000.

Predictions are made that the trade balance for the entire year will exceed the unprecedented figure of \$2,500,000,000. The value of the exports for the eight months was \$3,435,969,212, an increase of \$1,205,822,100 over the same period last year.

Another financial authority, too, has spoken—Charles Hayden, of Boston. He estimates that American securities held abroad have been reduced from \$8,000,000,000 before the war, to \$1,000,000,000 at the present time. Coincidentally, the United States has become a creditor of foreign nations, for the first time in history, to the extent of \$1,500,000,000. Under Wilson, therefore, we have wiped out \$6,000,000,000 of foreign indebtedness, and are a creditor to the amount of \$500,000,000.

Mr. Hayden calls attention to the fact that this always was a debtor nation under Republican rule.

All Classes Prosperous.

And so, from all sections of the country, from all kinds and classes of business, from the merchant, the manufacturer, the farmer, the workman, come reports of unparalleled prosperity. The Chamber of Commerce of the United States, in an official report, declares that basic stocks are rising, that railroad earnings are abnormally high (indicating the great movement of commodities), and that the national prosperity will continue.

Not temporary prosperity, due to the war, is this that is filling the coffers of the nation. It has a sound basis for permanency, made certain by the laws enacted under the Wilson Administration. The President himself, in his recent speech at Baltimore, emphasized the value to the country of the Tariff Commission, the Trade Commission, the Federal Reserve Board and the shipping bill. These enactments not only will stimulate the productiveness of the country, but will safeguard its output and provide a means of conveying it to all the ports of the world.

How Business Has Gained.

Here is just a glimpse at percentages, prepared by expert statisticians, that prove what the Wilson Administration has done for the people:

Increase in bank deposits, 68 per cent.; money in circulation, 22 per cent.; stock of gold in United States, 24.1 per cent.; foreign commerce, 62.7 per cent.; balance of trade in favor of United States, 287.6 per cent.; agricultural exports, 44.1 per cent.; manufactured exports, 15.1 per cent.; railway revenues, 37.6 per cent.; value of general crops and live stock, 12.4 per cent.; value of wheat crop, 67.5 per cent.; output of pig iron, 35 per cent.; production of steel, 35.5 per cent.; farm lands, 12.7 per cent.; men employed in manufacturing, 23.2 per cent.; wages paid in manufacturing, 41.5 per cent.; capital employed in manufacturing, 30.9 per cent.; value of manufactured products, 41.2 per cent.

So it may be seen that all lines of industry have profited under the great wave of prosperity that the Democratic administration has wrought.

AND THE MUNITIONS BUSINESS COMPRISES ONLY ONE PER CENT. OF THE TOTAL OF MANUFACTURED PRODUCTS.

Is it the part of wisdom, therefore, to gamble with prosperity such as this?

Will the American voter dare to throw away a sure thing, on the chance that his return may be the enormous cost of war's poverty and devastation?

Good Recipe.

"Do you ever worry, old man?" "Never." "How do you work it?" "In the daytime I'm too busy and at night I'm too sleepy."

Yeast—Have you any women's clubs in your town?—Have we? Say, don't you see that bump on the top of my head?

All Kinds of Printing Done.

RURAL CREDIT LAW MAKES MONEY CHEAP

Former High-Interest Agencies Rush to Reduce Rates to the Farmers.

BIGGER LOANS AT LESS COST

May Borrow Half of Land Value at Less Than Five Per Cent.—Effect Already Being Felt Strongly.

The effect of the new rural credit law, passed by the Democratic Administration, already is being felt in lower interest rates, although the land banks have not yet been organized. Testimony to this effect is being given at the hearings held by the Federal Farm Loan Board in various western cities.

At the hearings in Nebraska, numerous farmers stated that interest rates in the home-steaded section of that State already have been reduced from one to two per cent. by the prospective competition of the thirty to forty-year loans that the land banks soon will be making.

The average loan that an insurance company or other loan agency would make on a 640-acre "Kinkaid" claim was \$1,000. The commission deducted from this left the farmer \$850. He paid interest at from 8 to 10 per cent. for five years on \$1,000, making his average net interest rate from 11 to 13 per cent.

This now is stopped by the coming competition of the new rural credits law. Loan agents are rushing into Nebraska to make five-year loans at lower rates, to forestall the operation of the new law.

Lodge Protecting Banks.

This may account for the attack made on the Democratic rural credit measure by Senator Lodge, at Beverly, Mass., on Sept. 23, when he stated that money could be borrowed on better terms from regular agencies than under the rural credit act.

Mr. Lodge declares that this act will endanger the present National and co-operative banks and tend to break them down, according to the report of his speech in the Boston Globe.

The farmers of the West, who have suffered exorbitant interest rates for years, are not worrying about the banks. Their testimony before the Farm Loan Board showed that they are enthusiastic over the new law, and ready to help put it in successful operation.

Benefits to Farmers.

The new farm loan act provides means by which farmers can form co-operative or joint stock associations and borrow from the regional Federal Farm Loan Bank on the security of their land. Ten farmers can form one of these associations. They can borrow up to 50 per cent. of the value of their land, for a period running up to forty years.

The loan is repayable in small annual installments, or can be paid in full at any time. The estimated interest rate is 5 per cent. The farmer who borrows will share in the profits of the business, thereby reducing his interest rate to a still lower figure.

The Democratic National Committee has issued from its headquarters, at No. 20 East Forty-second street, New York, a pamphlet for free distribution fully explaining the rural credits law. It may be obtained from your Democratic State or County Committee.

LABOR TIDE FLOWING STEADILY TO WILSON

Organized Workers of Michigan and Illinois Indorse Democratic Candidate.

Enthusiastic offers of support continue to pour into National Democratic headquarters from working men and union leaders from every section of the United States and from every trade and industry. Not only will President Wilson get hundreds of thousands of votes from working men hitherto members of the Republican party, but thousands of wage-earners who have voted the Socialist ticket will this time mark their ballots for him.

The latest indorsement of President Wilson by a labor leader comes from John H. Walker, president of the Illinois State Federation of Labor.

"A working man who would vote for Hughes, in the face of his acts and declarations against labor, and in the face of the great accomplishments of Mr. Wilson for labor," said Mr. Walker, "must be uninformed, misinformed, blinded by prejudice, or carried away by party sentiment."

No word said for President Wilson will have greater effect than a statement by Andrew Furuseth, president of the Seamen's Union, declaring: "I am for the election of Woodrow Wilson and a Democratic Congress because of the enactment of the Seamen's law and of the Clayton act, recognizing and enforcing the equality before the law of workmen with other citizens."

Asking, "Are Ye for God or Mammon?" President A. B. Garretson of the Order of Railway Conductors urges President Wilson's re-election, in the October number of "The Railway Conductor." Mr. Garretson is a life-long Republican.

The third annual pilgrimage to the Jewish Hospital for Consumptives, near Reisterstown, was held Sunday afternoon by persons representing the various Hebrew congregations and societies of Baltimore, who held services in the grove at the institution, where about 100 trees have been planted in memory of deceased friends. The visitors were met at the cars by buses, which conveyed them to and from the grove.

Mr. and Mrs. John Everhart, Tiersh avenue, are receiving congratulations on the birth of a fine baby girl.

SYKESVILLE.

Miss Helen Dudderar, Ellicott City, is spending a month with her sister, Mrs. J. M. Brown.

Mr. and Mrs. F. M. Anderson, who have been visiting in Pennsylvania, have returned home.

Mr. Noel Bennett, of Baltimore, spent the week's end with his parents, Mr. and Mrs. W. H. Bennett.

Miss Ruth Berrett was the week's end guest of Miss Esther Sullivan.

Mrs. John M. Tiedeman, of Baltimore, is spending the week-end at the home of Mrs. Elizabeth Wood and Mrs. Molly Harding, of Baltimore, were the week's end guests of Mr. and Mrs. Wm. Melville.

Miss Ethel Emmart, of Baltimore, was the week's end guest of Mrs. Chas. Melville.

Mr. George Parks and family left Wednesday for their winter home in Norfolk, Va.

Mrs. Frank Ely visited Baltimore, on Tuesday.

Mr. and Mrs. Reuben Kooztz, Mrs. F. G. Grove, Mrs. James H. Wolfersberger and Mrs. C. G. Kooztz, of Maryland, and Mrs. M. J. Kooztz, of Baltimore, were the guests of Mr. and Mrs. Harry Weer, until Monday.

Miss Hattie Mellor, of Philadelphia, is the guest of her sister, Mrs. E. M. Mellor, Jr.

Mrs. Irvin Buckingham is at the Woman's Hospital, Baltimore, undergoing an operation for appendicitis.

Mrs. Samuel D. Shipley has returned to Sykesville, after spending four months in Maine and New Hampshire.

Dr. and Mrs. A. Hanning, Mr. and Mrs. John Coniff and Mr. and Mrs. J. Block, of Wheeling, W. Va., have been the recent guests of Senator and Mrs. Wade H. D. Wardfield.

Mr. Frank Beasman, of Baltimore, spent Sunday with his parents, Senator and Mrs. Baseman.

On Sunday, October 22nd, at three o'clock in the afternoon, there will be a temperance meeting at Stoney Ridge South Methodist Church with an address by Mrs. Parsells, one of the national lecturers, of the W. C. T. U.

A number will attend from Sykesville and it is hoped that all of the women of Stoney Ridge will be present.

Mr. and Mrs. Raymond Regnia and son, Dr. and Mrs. O. F. Linhardt, of Baltimore, were the Sunday guests of Mr. and Mrs. Abel Norris.

Mr. and Mrs. Wilson Grass, of Baltimore, were the Sunday guests of Dr. and Mrs. Wm. K. Marshall.

Mrs. Wm. Staley, and daughter, Margaret and Mr. Kendall Maddox, leave Thursday for a visit to two weeks with their mother, Mrs. G. F. Maddox, of Marion Station, Md.

Judge and Mrs. W. H. Forsythe are spending this week in Baltimore.

Mr. and Mrs. Abel Norris are spending this week with relatives in Montgomery County.

Mr. and Mrs. Wm. Shipley entertained the following guests on Sunday: Mr. and Mrs. F. G. Heilbram, Miss Daisey Catlin and S. H. Pollack.

Mr. Elbert Naylor West, who has been spending the summer and fall at the home of Mrs. Edwin Geiman will spend the winter in Wilmington, Del.

Mr. Richard Tappan was the Sunday guest of Mr. J. B. George.

Colonel Adams of the First Regiment, is expected to arrive in Baltimore on Friday.

Mrs. L. H. Schultz and Miss Ella Schultz are spending a few days in Frederick this week.

Miss Anna Mellor who has been spending several months in Harford county, has returned to the home of Mrs. E. M. Mellor, Sr.

BARE BRANCH.

Mr. and Mrs. Washington Myers and little grandson, Geirge, spent Sunday with their daughter and son-in-law, Mr. and Mrs. Arthur Frountel, of near Littlestown, Pa.

Miss Annie Hiltterbride spent Saturday and Sunday with Miss Cora L. Kooztz.

Mr. and Mrs. J. T. Kooztz were Sunday guests of Mr. and Mrs. Howard Hiltterbride, of near Mayberry.

Mr. and Mrs. Elmer Wantz and two children, of near Baxter's school house, spent Sunday with Mrs. Wantz's parents, Mr. and Mrs. G. A. Starner.

Miss Mary Koeltz entertained on Sunday, Misses Velma Welk and Elsie Leister.

Cow Testing.

C. S. Bollinger, secretary, and V. A. Fickens, official tester of the Carroll County Cow Testing Association have reported the names and records of the cows in the association which produced more than 45 pounds of butter-fat or 1050 pounds of milk during the period of 30 days ending September 30; as follows:

Robert Gist, P. B. Jersey, 6 years old, 1047 pounds of milk, 59.67 pounds of butterfat.

Robert Gist, Reg. Jersey, 5 years old, 912 pounds of milk, 51.07 pounds of butterfat.

Roland P. Baile, Gr. Holstein, 8 years old, 1176 pounds of milk, 47.04 pounds of butterfat.

Robert Gist, Reg. Jersey, 12 years old, 840 pounds of milk, 45.30 pounds of butterfat.

Harvey E. Beard, Gr. Durham, 11 years old, 1059 pounds of milk, 31.77 pounds of butterfat.

Stem.

Lend Stem, aged 42 years, 6 months and 21 days, died at his home on Pennsylvania avenue, Sunday evening, of heart trouble and dropsy. He is survived by his widow and six children: Mrs. Reine Davis, of Choptank, Md.; Mrs. Allie Wagner, near Freedom; Arthur Stem, near Patapsco; Carl (Clarence) and Evelyn Stem, at home; also two brothers, George Stem, this city and Charles Stem, of McSherrystown, Pa., and two sisters, Mrs. Rosie Klein, of Baltimore, and Mrs. Ida Dem, of Hagerstown.

Funeral services were held yesterday afternoon in Taylorsville church, Rev. Wm. H. Hetrick, officiating. Interment in adjoining cemetery. The pallbearers were Milton A. Sullivan, Charles Essom, Clarence Kemper, Jesse L. Berman, Charles Chrest and Earl Thompson. Harvey Banker & Son funeral directors.

Better Health Car Here.

The "Better Health Car" of the Maryland Tuberculosis Association, entered in the Association's state-wide educational and organizational campaign and bringing with it Alden Anderson, Field Secretary, and his Boy Scout helper, arrived in this city, the base of operations for Carroll county, Wednesday, October 18.

The car which is especially constructed for this type of work, has already covered 4900 miles in Maryland since the beginning of the campaign on May 15 last. It transports, besides the camping outfit of the Association's field staff, a portable standard size motion picture machine and accessories, an additional complete stereopticon, picture films, lantern slides, exhibits on tuberculosis, and various kinds of printed matter. The party is camped on the Chaataqua grounds.

"NO USE FOR TRAITORS"

Why Civil War Veteran Streeter Has Bolted Hughes.

From all over the country come reports of old soldiers supporting President Wilson. Old soldiers know what war is, and they, more than the average person, perhaps, appreciate the President's great service to the people in keeping the country out of war.

One of the latest of the Civil War veterans to declare for Wilson is A. E. Streeter, of Lincoln, Neb., who was a member of the First Wisconsin Cavalry in the historic dispute of 1861-1865.

"I voted the straight Republican ticket for forty-seven years," says Mr. Streeter, "and I guess I can claim to be as good a Republican as anybody. I have supported every Republican candidate for president, beginning with Lincoln in 1864 and continuing up to Taft in 1912. But I am not for Hughes. I have no use for traitors."

Birthday Party.

A very pleasant evening was spent at the home of Mr. and Mrs. James Staub Tuesday, October 17, it being Mrs. Staub's birthday. The evening was spent in music, games and social conversation until the wee sma' hours when all were invited to the dining room, to partake of refreshments, consisting of lemonade, cakes, candies, peanuts, to which all did ample justice. Those present were Mr. and Mrs. James Staub, Mr. and Mrs. Rex Anders, Mr. and Mrs. Jesse Nussbaum, Mr. and Mrs. John Eyer, Mrs. Louise Sipes, Mrs. Nathan Haines, Mr. and Mrs. Herbert Brown, Mrs. Margaret Mitten, Misses Ethel Brothers, Helen Gilbert, Blanche Lynn, Nellie Young, Hilda Lovell, Edna Haines, Daisy Eyer, Goldie Trumm, Nella Shettel, Anna Stultz, Mary Mitten, Catherine Sipes, Virgie Bollinger, Beulah Bollinger, Catherine Anders; Messrs. Walter Shettel, Jesse Shettel, Charles Shettel, Wilbur Duvall, Roscoe Hyde, J. Zollkoffler, Millard Staub, Harry Staub, Guy Nussbaum, Walter Nussbaum, Elmer Frock, Charles Mitten, John Peltz, Charles Peltz, Edgar Eyer, Wilbur Eyer, Melvin Bollinger, Herbert Brown, Leroy Brown, Robert Banker, Claud Haines, Ralph Warehime, William Stultz, Raymond Young, James Brown and Hayes Brown.

Wilson And Hughes Women Slap And Pull Each Other's Hair.

With Women's Hughes Campaign Train, Seattle, Wash., October 14.—A fight between women supporters of President Wilson and Charles E. Hughes in the lobby of the theatre in which the women campaigners were speaking enlivened last night's meeting here.

The fracas had approached the hair-pulling stage before a bystander separated the four angry combatants. The Wilson women had abruptly left the theatre while an attack was being made on the President's policies.

In the lobby they met two ushers employed by the Seattle Hughes Alliance. Words were exchanged.

Suddenly one of the angry Wilson supporters slapped her antagonist on the face. The blow was returned and immediately the four joined combat.

WEST IS FOR WILSON.

Congressman Glass Brings Optimistic Reports To Washington.

Representative Carter Glass, of Virginia, secretary of the Democratic National Committee, while in Washington from New York, predicted that Wilson would sweep the Middle and Far West.

"Everything is looking good for President Wilson and getting better every day," said Mr. Glass. "Our advices at New York headquarters indicate that he will sweep the Middle West and Far West."

The campaign in the East has been a little slow on both sides, but within the last 10 days the activity among the Democratic organizations in New York has been marked and the Democratic leaders predict certain victory in that State.

The ringing statements of Judge Lovett, president of the Union Pacific; Thomas A. Edison and Henry Ford have had a powerful effect in business circles and from all indications we are assured that the farmers of the country are turning to Wilson in great numbers.

SHOULD DAY FOR SHOEMAKERS.

Endicott & Johnson, Backers Of Wilson, Make Announcement.

Binghamton, N. Y., Oct. 16.—Endicott & Johnson, owners of the largest group of shoe factories in the world, announced today that beginning November 1 they would establish an eight-hour-day system in all of their factories, which employ 12,000 men.

The men will be given 10 hours' pay for the eight hours' work.

The action created a political sensation, as the tanneries and factories of the company are in strong Republican districts and both owners are Republicans, who, however, have announced their intention of supporting President Wilson. The new order was inspired by the President's action in the railroad case, which led to the passage of the Adamson law.

Jersey Independent Says Wilson Is Friend Of Plain People.

New York, October 13.—Alden Freeman, of East Orange, N. J., an independent, sent a \$1,000 check today to the Democratic National Campaign Fund, with this statement:

"Since Abraham Lincoln the plain, unprivileged people not seeking government protection have found no such friend as Woodrow Wilson.

"We love him for his enemies who are enemies of progress and exploiters of labor. President Wilson places humanity above property—in his speech of acceptance on September 2—just as Lincoln placed labor above capital in his first annual message."

FARMER

For the farmers of the country we have virtually created commercial credit by means of the federal reserve act and the rural credits act. They now have the standing of other business men in the money market.

(From President Wilson's Speech of Acceptance, September 2, 1916.)

WORKINGMAN.

The workmen of America have been given a veritable emancipation by the legal recognition of a man's labor as part of his life, and not a mere marketable commodity.

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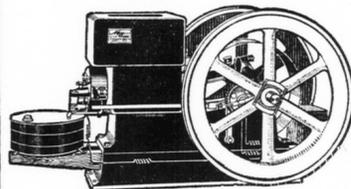
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