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VOL. LXV1I-NO. 41

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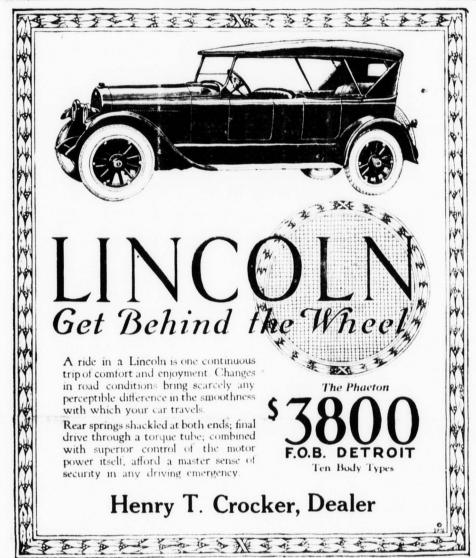
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is to give notice that the subscriber of from the Orphans Court of Har Md. letters testamentary on the On or Before the 11th day of March, 1923

HUTCHINSON W. HAYS, Execute

NOTICE TO CREDITORS

*USAN DEAN, Administ

NOTICE TO CREDITORS

HARRY W. WHISTLER, Executo

N. HANSON DEAN farford County, deceased. All persons laims against said deceased are hereby to exhibit the same with the legal thereof.

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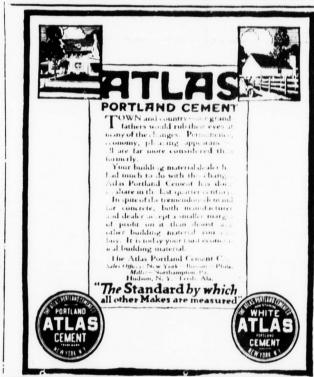
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In a recent address before the State Bank Division of the American Bank-ers Association, Eugene Meyer, Jr., Managing Director of the War Finance

EXCERPTS FROM SPEECH OF MR.

Corporation, outlined his views re garding a nation wide policy for agri garding a nation wide policy for agri-cultural financing. "The keynote of our national policy." he said, "should be the development of the usefulness of the Federal Reserve System to the maximum. New machinery should be held to the minimum. It would be un-economical and unsound—it would be the height of folly—to set up other agencies for doing the things the Sys-tem can and should do, "Agricultural financing", continued

'Agricultural financing', continued "Agricultural financing", continued Mr. Meyer, "must be based, first of all, upon the fundamental facts of American agriculture and second, upon the existing economic and financial structure of the Country. Not to meet the first requirement is to force agriculture into the impossible position of endeavoring to make production and distribution conform to banking practices. Not to meet the second is to Not to meet the second weaken, rather than strengthen, the weaken, rather than strengthen, the financial machinery of the nation."
"Those who object to adjusting the eligibility rules of the Federal Reserve System to the time required for the orderly marketing of agricultural products seem to feel that the soundness of the System will be jeopardized. But the System suffers from friends as well as from foes—those who defend its every act and policy and who stand for very act and policy and who stand for the inutability of its present law and regulations may be as harmful as those who are extreme in their denun-ciation of the part played by it in the ollapse of commodity markets an, orices. The true friends of the Fed

prices. The true friends of the Federal Reserve System are those who are willing to see its machinery adjusted along sound lines to meet changed conditions, both in this country and abroad." Rapid Improvement in Eighteen Months

"The acute phases of the agricultural crisis of 1920-1921," Mr Meyer stated, "are now happily passed. The aftermath, in the form of a burden of debt on the farmers and stockmen, still remains, and some thousands of banking institutions in the country districts are still in an over-extended condition. But probably at notime in our history has there been so rapid and extensive an improvement in our economic condition as during the past eighteen months. The position of the farmer and stockman has been immensely strengthened, the harvest prospect is favorable and, although there were declines recently in the prices of some commodities most staple farm products are considerably higher than they were in the summer

staple farm products are considerably higher than they were in the summer and fall of last year.

"Now is the time to determine the features of our recent experience which may be properly classified as unique and therefore unlikely to recur and those which may be attributed to definite changes in our economic position, internally as well as internationally With exact knowledge of the facts and with a thorough understand. any with exact knowledge of the facts and with a thorough understanding of the complex forces that have been of chief influence in the crisis, we may hope to arrive at sound conclusions as to what modifications are necessary to adapt our banking method and machinery to the needs of agricul-tural finance."

Need For More Gradual Marketing

Mr. Meyer pointed out that the crisis Mr. Meyer pointed out that the crisis served to emphasize one outstanding fact—the need for the more gradual marketing of agricultural products, with longer term financing to correspond with this slower process. "Unquestionably," he said, "it would have been advantageous, even under preducts more gradually. Under present conditions, to market our products more gradually. Under present conditions, it is more than a matter of advantage—it is an absolute necessity. vantage—it is an absolute necessity.
"It is idle to designate as specula-tion the carrying of agricultural com-modities by farmers or farmers' orgazations for orderly marketing, or to

the hands of the products out of the hands of the producers speculation will be avoided. Somebody must carry crops between seasons. When an agcrops between seasons. When an agricultural product has been produced, either the consumer must buy it and carry it until it is actually needed, or the dealer who supplies the consumer must do zo, or the jobber must stand between the producer and the manufacturer who ultimately takes it for distribution to the consumer, or, going back still farther the producer himself must find ways and means of carrying. must find ways and means of carrying

his product and marketing it gradual

Cooperative Marketing Associations In referring to the growth of the cooperative movement in this country Mr. Meyer stated that through further development along this line we may expect to see a definite improvement in our whole system of distributing farm commodities. "The War Finance Corporation, has

"The War Finance Corporation, has already authorized loans aggregating \$110,000.000 to cooperative marketing associations in financing the orderly marketing of the 1922 crops. It is expected that only a portion of this amount will be actually advanced and that the banks in the interested districts will do the major part of the financing for the associations. That is what happened last year. While the Corporation agreed to lend approximately \$61,000,000 to cooperative marketing associations in all parts of the country, on such products as cotton, wheat, rice, peanuts, and tobacco only slightly more than \$18,000,000 was actually used. It is gratifying to note

wheat, rice, peanuts, and tobacco only slightly more than \$18,000,000 was actually used. It is gratifying to note that this year the large Eastern financial centers are showing a decided interest in the financing of such associations, and considerable amounts will be made available from these centers in addition to the advances provided by the local banks. "Cooperative marketing associations," Mr. Meyer continued, "have a definite place in our economic structure. If they are soundly organized and competently managed, they are beund to be helpful not only to the agricultural interests themselves but to the business of the country at large. I am glad to say that the relations of the War Finance Corporation with the associations to which it has made loans have been satisfactory. They have met the requirements and regulations of the Corporation in a whole-hearted way and have conducted their operations in a thoroughly businesslike manner in almost every case. They have not only made considerable progress in bringing about more uniform grading and classification, furnishing a better basis for credit and insuring the more efficient handling of the product, but they have erected machinery which will greatly facilitate the gradual, orderly distribution of the products of their members. d, orderly distribution of the product of their members.

A model of the poultry house recommended for farm flocks by the State college of agriculture, attached to the county extension agent's automobile, has been carried by the agent in Medonald County, Co., on his demonstration trips for several months. Special demonstrations of its construction were given at 14 community fairs. As a result, 21 new poultry houses, modeled on this type, are under construction in the county, according to reports to the United States Department of Agriculture, and 27 poultry houses were remodeled last year.

A THIEF AT LARGE IN MARY-LAND

A thief is now operating in several counties of Maryland that has one of the most unique criminal careers in the annals of crime. This pilferer history informs us first began operations in the State of Ohio about 1833. Possessing more energy than conscience it widened its field of operation until it is now carrying on its nefarious practice in every state of the Union.

One striking feature of this criminal is that it possesses no means of locomotion. It depends entirely on those whom it would not be carry or permit it to be brought to their premises. Isn't it almost unbelievable that a thief so handicapped and after 90 years of operation should still be permitted by the farmers to steal their property?

An investigation of this arch enemy of the farmers and stock raisers has shown it to be Mr. Hog Cholera Germ and it is really most interestering how, in sulte of its believe.

shown it to be Mr. Hog Cholera Germ and it is really most interestering how, in spite of its helplessness, it manages to get around over the country and continue its plundering.

One of its favorite methods of getting to the hog pens is by hiding in a bone, rind or a scrap of pork. This is thrown into the swill pail or garbage barrel and fed to hogs. After being eaten by the hogs, the balance is easy, for once in the animal it begins to

carrier and fed to hogs. After being eaten by the hogs, the balance is easy, for once in the animal it begins to multiply and after the hog is sick it throws off the infection to the other swine in the herd.

Another successful mode employed for getting to free premises is to have a farmer purchase a hog which is already sick or came from a place where hog cholera exised.

After it oned gets into a neighborhood it depends on the carelessness of the farmer to permit him to get to other farms. Nothing suits it better than to have a farmer hide the fact that his hogs are sick. Another bit of thoughtlessness that works to its benefit is for a farmer to throw out the careass of a hog or the buzzards or dogs to dispose of. He finds both these will help him get around to other farms.

A continual search is below works.

A continual search is being made for this criminal and should you learn of any sik hogs promptly report the fact to your County Agent or the U. S. Specialist of Hog Cholera in your district.

FAILURE TIDE EBBING

FAILURE TIDE EBBING

Weekly reports by Bradstreet's during September pointed to a rather decided ebbing in the number of commercial failures, and the total for that month as a whole, 1,469,confirms this, the aggregate being 12.3 per cent less than was reported during August,46 per cent, below the peak total of January this year, 9,2 per cent, below the aggregate for September a year ago, and the smallest monthly aggregate since June 1921. While four times the size of the low level total of July, 1919, it is only 32 per cent, in excess of the month of September, 1913. The decrease in the number of failures in September is paralleled by the falling off in liabilities, which totalling \$31, 920,466, are 13 per cent, less than in August, less than one-third those of January, 1922, 30 per cent, less than in September a year ago, and the smallest recorded in any month since August 1 4920. Perhaps the most notable feature of the month's return is that failures show a decrease from like month a year ago, a point not noted since the early months of 1920, before the post-war boom burst.

The effect of the recent decline in failure totals is reflected in the aggregates for the third quarter, 4,719 failures with \$111,926,834 of liabilities, the smallest aggregate of failures for any three months' period of 1922, swelled as it has been by record monthly totals early in the year, is the heaviest ever recorded, totaling 17,199 failures, an increase of 24 per cent, over the like period of 1921 and 17 per cent, in excess of the first nine months, totaling \$607,278,100, are, howeyer, 83 per cent.

cess of the first nine months of 1915, Liabilities for nine months, totaling \$507,278,100, are, however,8.3 per cent. soir,218,100, are, however,8.3 per cent, below those for the first nine months of a year ago, although double those for the like period of 1920, and over five times those of the like period in 1919.

"KNOW YOUR OWN WHEAT" AIDS FARMERS TO MARKET

WISELY To enable farmers and local grain buyers to meet more satisfactorily the conditions under which wheat is han-dled and graded and when it reaches the dled and graded and when it reaches the terminal market, the extension services of Minnesota, North Dakota and South Dakota, cooperating with representatives of the United Stated Department of Agriculture, are conducting a "Know Your Own Wheat" campaign, During the first tendays of the campaign, schools were held at Fargo, N. Dakota and Brookings, S. Dakota, where specialists in handling and grading wheat gave instruction to county agents from the three States.

Following this preliminary work, io-

the three States.

Following this preliminary work, local meetings of one or two days each are being held in wheat-producing counties where the county agents, assisted by the specialists assigned for the campaign, are demostrating directly to farmers and local grain buyers the best methods of handling and graing wheat for shipment to terminal market. Grain-grading apparatus has been supplied to 10 counties in each of the three States, for use under the direction of the county agents and specialists conducting the work.

It is planned to have farmers and huyers attend the same meetings so that both may have like information regarding methods of handling and grading. A representive of the department recently spent three weeks assisting in the campaigns.

Joseph Ropa violated the ethic erved by corpse when, instead of lying quietly on a slab in the Hyde Park quietly on a slab in the Hyde Park morgue, he insisted upon sitting up and bawling out the attendants. His arguments against the ministration of the mortifivian became so heated that the "corpse" was hauled into Court and fined \$1 for disorderly conduct.

Ropa who is 21 years old, was found lying on the Illinois Central Railroad tracts, bruised and bleeding. It was thought he had fallen from a train. Station attendants who found him telephoned simultaneously for the police and the undertaker. Two embalmers were sent with a "dead wagon" and the corpse was removed to the undertaking shop.

dertaking shop.

As the embalmers were about to be As the embalmers were about to be-gin work on him, Ropa suddenly sat-up and turned loose a choice line of vituperation. He was taken to the police station and laid away until noon, when Judge Ehler slapped the fine on

Formers and farm women have re-cently celebrated the tenth anniversary of the beginning of agricultural exten-sion work in four counties—De Kalb County, Ill.; Sussex County, N. J.; Cape Girardeau County, Mo; and Port-age. County, Ohio—according to re-ports to the United States Department of Agriculture. The first county ex-tension agent began work in Texas in 1906. Organized extension work is now being carried on in over 2,100 now being carried on in over 2,100