American Sentinel

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PRODUCTION AND CONSUMPTION

The annual report of the president of the American Bankers Association makes the point that extravagant consumption has caused a great deal more trouble the past two years than slack production, which has been credited with most of existing ills.

No community and no individual ever gets ahead if consumption equals production. If a race of people devote all their labor to raising what they need for food, they never build any cities or develop any civilization. A fixed proportion of human labor always has to be set aside for improvement of equipment.

When people spend all their incomes, they disobey this basic law. It is only when they save a portion of their earnings and invest it in public enterprises that add to the facilities of production, that prosperity increases. During the past two years this normal addition to production facilities has not been made.

THE LOWLY PENNY

The thrifty old timers used to say that "a penny saved is a penny earned". Every home used to have its penny savings bank. The children would lovingly shake it daily to hear the cheerful ring of the coppers, and they rejoiced as the contents grew heavier.

Children were instructed to make regular savings out of their meager little earnings or allowances, and deposit them in banks. The "Five Cent savings bank" was a favorite name for such institutions, and many of them developed a big volume of deposits based on the education of young people in frugality.

Today the principal use for pennies is to put into slot machines. Not many newspapers are sold for a copper. In some sections you can't buy them for less than a nickel. Probably some persons still put coppers in contribution boxes. When people have a few cents coming to them in change, they feel ashamed to wait for them or show the slightest regard for any such contemptible little coin.

Other countries that have suffered from the war worse than the United States, find that they can still make use of the little copper coin and do big things with it. Great Britain has paid off its share amounting $250,000,000 with interest, of the Anglo-French loan of 1915, largely by a campaign for penny savings.

This splendid result was accomplished by thorough organization. Savings societies were started in every hamlet and working center. The French people are equally capable of paying off their great debt by small economies.

Similar campaigns in this country would accomplish a great deal to reduce taxation and to provide the capital needed to finance industrial operations and house building.

INTEREST IN WORK

The craftsman of a former generation was keenly interested in quality and quantity of work. He bragged about the fine shoes he made or the fine potatoes he grew, and much of his reward came from the satisfaction he got from high class work.

The complaint is often heard now, that multitudes of people are not interested in the quality or amount of work done. They do not feel pride in its excellence. Their aim is to get by, to satisfy the requirements enough to hang on to their job. The pay envelope is the only reward that counts.

People who work for such ends may obtain plenty of employment in rush times when work is abundant. But slack times always come, and the first workers to be laid off are always the clock watchers who never take interest in their work.

GOOD LOSERS

It is interesting to note the attitude of a well seasoned politician after being beaten in an election. It is well expressed by the remark of former Congressman Gardner of Massachusetts, to the effect that he "never licked his sore paws in public". Novice candidates and those of an irascible temper, will issue statements on being defeated showing how deeply they take their ill luck to heart.

But a man who knows the game is very apt to keep exceedingly quiet after a losing battle. He no doubt feels very wrathful and sore within. But for him to express his feelings would be to accuse the people of stupidity or worse. It is never good policy to do that.

The good course for a defeated candidate is to take his medicine smilingly, as if it did not matter much after all. To manifest that you are eating your heart out, is to confess weakness, and to show oneself lacking in the cheerful philosophy that makes anyone efficient in handling human affairs. The man who shows himself thus superior to the shocks of fortune proves his self command, which is one way of indicating fitness for positions of trust.

Perhaps the American love for sport has taught most of the politicians to be good losers. The crowd at the ball game hate the losers who cry fraud and won't play when the game goes against them.

It is an essential in good sportsmanship to feel superior to the ups and downs of fortune. The fellow who can carry that spirit into politics wins a good many friends among those who voted against him And it is true in all life, that every defeat shows a man his own mistakes. If he will profit by it, it helps him play the game better next time.

THE RESULTS OF HIGH PRICES

Newspapers are interested to note the news item to the effect that the paper mills of Finland are working to introduce their product in this country. They turned out 210,000 tons of paper this year, and may become quite a factor in the situation. If they should multiply this production, paper producers who have been asking exorbitant prices in this country would wish they hadn't.

The law of supply and demand may sometimes seem to be nullified. Combinations control prices, and competition is prevented. But when you put too high a figure on a commodity, you invite other people to go into the business from all over the world.

It may be a fairly easy thing to line up all the producers in a given line in this country. But so far international trusts have not developed much. The paper producers of Finland would probably prefer to act independently, and build up a permanent American business as the result of fair prices.

Paper making is an industry which it takes a long time to develop, so immediate relief is not in sight. Publishers should not hesitate to ask a fair price for their product, since it will take time to stabilize this industry. But just so sure as paper producers hold prices up to the present level, they will invite competition that in the end will hurt their business.

The same condition has been seen in the sugar industry, only relief came sooner because cane and beets can be grown sooner than paper mills can be created.

Many sugar dealers have been forced to see the dangers that go with profiteering, and the same business risk exists in any industry where the consumer is unfairly squeezed.

PROSPERITY AND DECLINE

Some one said the other day that prosperity carries with it the seeds of its own destruction. "When we become prosperous", the speaker went on, "we are inclined to become ultra conservative, a little lazy, and often self centered. The man who has his way to make in the world is usually willing to risk his shirt to do something big, while the man who has made his pile is not so inclined."

A certain degree of poverty is good for people, or at least it tends to develop their initiative. The rich man's son has everything handed to him without effort. He does not feel it necessary to cultivate excellence of any kind, save perhaps in golf or tennis. He loafs around the fraternity houses at college, while other boys are digging into the basic facts of technical science. He may slip through life easily enough as the result of his father's dollars. If reverses of fortune come, he finds he is not equipped for life

These truths apply particularly at this time to the United States. This country is richer than it was before the war. Its debts are more than offset by the leading financial position it has attained. Prosperity is far more general than ever before.

Over in Europe, the nations are nearly bankrupt. Some of them are quite so. They have every spur to work. The result will be to stimulate ingenuity in every line of industry. All kinds of business will be so systematized and organized as to provide the maximum of efficiency.

It is not going to be an easy matter during the next few years for rich and prosperous America to compete with peoples who feel so keenly the spur of ever driving necessity America has a leading position now, but it is going to take untiring ambition and earnest endeavor to retain it.

Children Cry
FOR FLETCHER'S
CASTORIA

Aren't so many torchlight parades since United States laws removed the facilities for getting "lit up".

HEMPHILL EXPLAINS ORGANIZATION OF NEAR EAST RELIEF

Prominent New York Banker Says Aim Is 100% Relief of Starving Peoples.

"Just what is the Near East Relief? is the question that many people are asking whose interests have been awakened to the terrible conditions existing in the Levant today," says Alexander J. Hemphill, President of the Guarantee Trust Company and well known New York banker and financier. "In prosaic facts, the Near East Relief is a body incorporated by act of Congress the object of which is 'to provide relief and to assist in the repatriation, rehabilitation and re-establishment of suffering and dependent people of the Near East and adjacent areas; to provide for the care of orphans and widows and to promote the social, economic and industrial welfare of those who have been rendered destitute or dependent, directly or indirectly, by the vicissitudes of war, the cruelties of men or other causes beyond their control.'

ALEXANDER J. HEMPHILL.

100 Per Cent Relief.

"The aim of the organization is 100 per cent relief, the relief which puts those aided on a self-supporting basis, which instills in them a confidence for the future, places in their hands the means with which to begin life anew, and in their hearts the courage to go on. Work, that is the prescription subscribed and provided by those loyal men and women who have journeyed into perilous places for the sake of their fellow men; to make these people independent for the future, to encourage the flickering fire of national pride.

"There are 82,291 workers employed in the industrial establishments of the Near East Relief, where wool is furnished for the women to spin and weave, and all the girls who are strong enough are washing wool, sewing beds, grinding and sifting wheat, tailoring and learning to make lace. The big problem is to make these women independent.

"About 500 American men and women, Near East Relief workers, are now in the field, including 36 eminent physicians and surgeons, 76 nurses, 7 mechanics, 15 industrial experts, 16 agriculturists, 14 bacteriologists, 197 relief workers, 25 supply and transport workers, 19 teachers, 20 administrators, 34 secretaries, 7 engineers and 45 army officers.

Where Money Goes.

"Funds for relief purposes are distributed in two ways: First, the various relief centers are authorized by the Executive Committee to draw sight drafts on New York for specific amounts each month; second, by supplies purchased in America, the major portion of which are shipped to the committee warehouses at Derindje, and the remainder either to Beyrouth or Batoum.

"The relief is rapidly expanding and meeting the situation, but the future depends on the continuation of American support."

According to Mr. Hemphill, the need for American help to see the destitute peoples of the Near East through the crisis of present conditions is greater now than ever before on account of the uncertainty as to the future, the truculence of the Turkish government and the danger of bolshevism from Russia which threatens to engulf the whole of Armenia.

Who Direct the Work.

Mr. Hemphill is the Chairman of the Executive Committee of the Near East Relief. Other members are Dr. James L. Barton, Secretary of the Foreign Department of the American Board of Commissioners for Foreign Missions; Edwin M. Bulkley, banker, of Spencer Trask & Co., New York; Judge Abram I. Elkus, former United States Ambassador to Turkey; Harold A. Hatch, a well known New York cotton man; Herbert Hoover; William B. Millar, one of the Secretaries of the Interchurch World Movement; Henry Morgenthau, United States Ambassador to Mexico; Edgar Rickard of the American Relief Administration; Charles V. Vickrey, who is Secretary of the Near East Relief, and Dr. Stanley White secretary of the Board of Foreign Missions of the Presbyterian Church.

Assignee of Assignee of Mortgagee Sale OF Desirable Home

ADJACENT TO UNIONTOWN, CARROLL COUNTY, MARYLAND.

The undersigned, assignee, for collection, of a deed of mortgage from John L. Shaw, now deceased, and his wife, Mary J. Shaw, to The Carroll County Savings Bank of Uniontown dated the 10th day of January 1885, and recorded among the Real Estate Mortgage Records of Carroll County in Liber F. T. S. No. 21 folio 382 &c., which by various assignments was assigned to the undersigned for collection, will offer at public auction on the premises, situated on the turnpike running into Uniontown, Carroll county, Maryland, and adjacent to said village, on

SATURDAY, NOVEMBER 20, 1920,

at 2 P. M., all that valuable piece or parcel of land of which a certain John L. Shaw, late of Carroll county, Maryland, died seised and possessed, and fully described in said mortgage, containing one and one-quarter acre of land, more or less. A plat of which will be exhibited on the day of sale.

The improvements consist of a well-built frame weatherboarded dwelling house, containing 8 rooms, also other outbuildings. Some fruit and good water.

This is a very desirable little home and is being sold for the purpose of closing up the estate of John L. Shaw, deceased.

TERMS OF SALE

One-third of the purchase money to be paid in cash upon the day of sale, or upon the ratification of the sale by the court, and the balance in two equal payments of six and twelve months, the deferred payments to be secured by the notes of the purchaser, with approved security, bearing interest from the day of sale. Or all cash, at the option of the purchaser.

JOSEPH D. BROOKS,
Assignee of Assignee of Mortgagee.
10-29-4t.

It takes a search warrant the day after election to find anyone who voted for the losing candidate.

It is not so far reported that sympathy with the coal operators had discouraged investigation of the reported invention that would heat houses for $9.00 a month by hydro-electric power.

There Never Will Be A Better Day

on which to start the saving of a portion of your earnings

$ Than To Day! $

Right Now!

One Dollar Will Open the Account And the Start Is Made!

THE WESTMINSTER SAVINGS BANK
WESTMINSTER MARYLAND

ARMISTICE DAY
NOVEMBER 11, 1920
DANCE
UNDER AUSPICES OF
CARROLL POST No. 31
AMERICAN LEGION
ARMORY - WESTMINSTER, MD.

Babylon & Lippy Co.

"The Dependable Store"

Lower prices on staple lines of seasonable merchandise

At the opening of the season on heavy materials for Fall and Winter you will find here lower prices on Ladies' Coats, Hats, Suits, Underwear and Domestic Dry Goods. Regardless of what they have cost us we have lowered the price to the present market on these goods.

Domestic Reductions

A few of the new prices are here quoted. Hill Muslin 25cts. yard. Anderson Dress Ginghams now 50cts. the yard. Heavy Unbleached Muslin 25cts. the yard. Light and Dark Outings were 45cts. New price is now 35cts. the yard.

Lancaster Apron Gingham the best 25cts. the yard.

New Prices on Ladies' Silk and Cotton Hose

Here you will find Silk Hose that sold up to $4.59 the pair now $2.50. A good Hose in Cotton for Ladies' 35 and 50cts. the pair.

Special Values Mens' Hose

Seamless Cotton Hose in Black and Gray at 15cts. and 17cts. the pair

Shoes Shoes Shoes

Special value in Ladies' Shoes that were $6.00 and $7.00 and $8.00 the pair, now $4.98. Special values in other Shoes. These new prices will be welcomed by everybody.

Ladies' Coats and Suits

These have been lowered in price to meet the reduction in the cloth. Here you will find excellent values from $25.00 up.

The Millinery Dept.

Always new Hats arrive every week. Then too they are reasonable in price Ladies' Turbans. Misses and Children's Plush and Velvet Tams. Untrimmed shapes our special Hats ready to wear at $5.00

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