

The Journal-Patriot

INDEPENDENT IN POLITICAL

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MONDAY, SEPTEMBER 11, 1933

You Pay For Insurance Frauds

Honest casualty insurance policyholders are annually defrauded of millions of dollars through faked claims.

This isn't suspicion, but fact. Today one out of every four personal damage claims is likely to be fraudulent. Hard times have made the problem most acute. Dishonest doctors and lawyers seize on unemployed persons in need of money, and enter claims for accidents that have never occurred. The doctor testifies to imaginary injuries, the lawyer sues and in thousands of cases the insurance company is powerless and must pay, even when it is confident of fraud. Last year the casualty companies of the country paid out 96,000,000 to injured policyholders, an increase of more than 7,000,000 in 12 months. Company officials conservatively estimate that \$14,000,000 of this—15 per cent—was crookedly obtained.

Here is a real public problem. The casualty insurance companies are making an intense fight against the "accident racketeer," and they helped send a number of offenders to prison. But they will never get far without public interest and support, and a general realization of a situation that penalizes every policyholder, congests the courts, is a continual source of trouble to the authorities, and has become an appreciable item in the cost of essential insurance protection.

We Forget So Easily

At a time like this when hearts are grieved at the electrocution of a Wilkes county man, the first Wilkes man to be killed legally since 1888, we would be the last to say anything that would be likely to offend those who are moved so deeply by this unfortunate event.

But while the horror of a legal killing is fresh on our minds, we should not forget the other side of the picture. When we see punishment meted out, whether the punishment be death or a long prison sentence, we are inclined to be sympathetic. We see the harshness of the present condition or occasion as the case may be.

The thing we forget is the sadness that it brought when the defendant with whom we sympathize snapped out the life of another man who wanted to live also, another man who cherished his wife and loved the beauties of nature, too. We forget so easily.

We forget a God-given life was taken by the hand of the one whose life we would save. We forget that the slain man was a human being who breathed God's air and enjoyed what pleasures life held in store for him. We forget the sorrow his passing brought. We forget that he was ushered into eternity without a moment's notice and without a chance to prepare to meet his God.

If we seem to be preaching, it is not so intended. We merely cite these facts because in a majority of cases we lose sight of the picture which the defendant drew by his thoughtless hand.

A Tax-Destroyed Building

Up to a short time ago a 20-story skyscraper stood in the famous Loop district of Chicago. The building returned a rent of \$50,000 a year. A Chicago business man was offered the opportunity to buy it for \$5.00. And he turned it down!

Since then the building has been wrecked, and the lot it stood on is being used for a parking space.

This amazing little story appeared recently in the editorial columns of the San Francisco Call-Bulletin. As the knowing will have guessed, the trouble with the building was taxes. They came to \$40,000 a year. And the owners were in arrears an entire year. To continue to operate they would have had to pay out \$80,000. The rent return didn't justify it.

And the result? Well, everyone lost: The owners of the building, who had invested money in it and were finally forced to destroy it in self-defense; the city, which was out thousands in taxes; and, lastly, the general public, which must make up the taxes the building would normally pay.

This is the old story of excessive taxation,

and it has been told a thousand times. Bankruptcy, unemployment, industrial recession, slowed community progress—these are the inevitable corollaries of wasteful and expensive government. It is time our law-makers read the handwriting on the wall.

Drys Open Fight

"As I see it, we can't prevent the repeal of the Eighteenth Amendment, but we can let the world know how we stand on state prohibition... Repeal of the amendment appears inevitable and our vote will be relatively unimportant in deciding the national movement for repeal, but it is tremendously important to state prohibition."

It is Judge Johnson J. Hayes, judge of the middle federal district, firing the opening gun of the fight against repeal in Wilkes county. With these words, Judge Hayes launched the campaign which will terminate in the "wet and dry" election November 7.

The federal jurist offered effective arguments against repeal of the prohibition amendment.

In his opinion, the arguments of the repealists to the effect that repeal will get rid of the bootlegger, that it will reduce crime, that it will reduce taxes are fallacious. The lowest tax the government ever placed on liquor so far as he could remember was \$1.10 per gallon. If the bootlegger can supply a five-gallon can of liquor for \$5.00 and stay in business now, he can certainly find a market for his product in competition with government-taxed liquor if revenue is to be derived from legalized whiskey.

Judge Hayes declared that of the court cases which came under his observation during his service as solicitor, fully 75 per cent of them were directly or indirectly the result of liquor. Would providing liquor for everybody reduce crime if this is a true picture of the situation, he asked.

It is a non-partisan, non-political matter, Judge Hayes declared, and every citizen ought to vote as he sees fit.

Discussing the revenue side of the question, Judge Hayes asked if there was a man or woman in the audience who wished to offer their sons and daughters as potential taxpayers as consumers of liquor.

With the address of Judge Hayes as a starter, the campaign of the wets and the drys promise to be replete with interest from now until election day.

Borrowed Comment

THE DANGER OF TURNING LOOSE HABITUAL CRIMINALS

(Chapel Hill Weekly)

Every newspaper reader must have noticed how frequently a person arrested for a crime is found to be an ex-convict. The latest instance is that of Harvey J. Bailey, captured, along with his machine gun, automatic rifle, and automatic pistol, in a Texas farmhouse. He is accused of the kidnapping of Charles F. Urschel, the Oklahoma oil millionaire, and also of the murder of a Government agent and three police officers in the Kansas City railroad station June 17.

Bailey led the break in which 11 convicts escaped from the prison at Lansing, Kansas, in May. He was serving a 10-to-50 year sentence for a bank robbery. We recall that three or four years ago a man who killed a citizen of North Carolina, and who was himself killed in Raleigh, had in his pocket papers which showed that he had been recently paroled from prison. The authorities who signed his parole were signing the death warrant of the law-abiding citizen whom he subsequently murdered.

Students of crime and punishment, even those who are most sympathetic with efforts at regeneration, agree that there are habitual criminals for whom there is practically no hope of reform. Their trade, and their only trade, is to prey upon society. To whatever cause we may ascribe a professional criminal's depravity—whether it is some disease of the brain for which he is not responsible, or bad upbringing, or early poverty and debasement chargeable to the defects of our social system—it is certain that, after his character and habits are thoroughly recognized, he should not be turned loose to resume his robberies and his killings. It is not executed he ought to be locked up and kept locked up.

A committee of the United States Senate has begun an investigation of racketeering, and at its first open meeting, on Monday of this week, it listened to suggestions from well-known police and prison officials. One of the suggestions, offered by Police Commissioner Bolan of New York, was that island prisons be established for hardened criminals. In view of the frequency of escapes, this seems rather a good idea. A great deal has been written about the barbarous treatment of prisoners in the French penal colony on Devil's Island, but there is no reason why an island prison cannot be conducted just as humanely as any other. The American public, we believe, would look with favor upon the incarceration, in some remote place whence they could not escape, of men who are determined to employ freedom, if they get it, in robbery and murder.

No small part of Scotland Yard's remarkable reputation in modern times can be ascribed to the fact that it has never had to contend with an 18th amendment.—Salisbury Post.

"Reptile's Bite Cancels Expert's Talk on Snakes."—Headline. It will do it nearly every time.—Macon Telegraph.

Whispering Rock

By JOHN LEBAR

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EIGHTH INSTALLMENT

Ruth had backed to the door. As Snavelly ceased speaking, slowly the fingers of his right hand began to rub his forehead. "I'll take the money," breathed Ruth, and ran out of the room.

She entered the adobe and stood for several minutes just inside the door, her hand on the crib against the wall. She trembled so that she could hardly stand. After a time, she stepped beyond to the bed beneath the window and seated herself, chin on palm, her eyes on the strip of far horizon seen through the doorway. Her face was white and the four fingers of the hand beneath her chin were pressed in a row against her lips. The sun had set; long shadows raced into the valley. Near the grindstone by the kitchen door David's small voice determinedly explained something to Sugarfoot. With her eyes still on the skyline, she went to the doorway. Part of that great expanse of land belonged to her. The rolling pasture lands to the east might extend forever, for any sign of boundary. Behind her, she knew, the ranch extended to the mountain tops—acres and acres, grass, trees, canons, hills. . . . Old Charley had spoken as though the Dead Lantern was a wonderful ranch—feed enough for two thousand head—forty thousand dollars a year. But suppose he was wrong, suppose even, that the ranch could be made to earn only a quarter of that—the very amount she had just agreed to take for her entire interest. What would she and David do when that money was gone? Then David would have to go to work. His inheritance could have been a fine cattle ranch, a wholesome life out of doors, a good education, and a reasonable number of opportunities afterward.

Suppose she fought down her pride. Ruth could imagine how her stepmother would smile over such a letter. Pride. . . . Ruth had always been proud; how high she had held her head that day she had left home to go to Kenneth. No, she could not beg to be taken back, but perhaps she could write a business letter to her father.

For a long time Ruth stood in the doorway, her eyes following David as he played with Sugarfoot. Yes, she would write the letter; what was pride compared with that pudgy-cheeked little being? But, oh, that terrible man in the ranch house! Where was the strength to fight her fear?

Ann left the ranch house on the path which led to the barn. The giantess eyed Ruth curiously. "Hello, Ann." Ruth smiled un-
decidedly.

The huge woman paused. "Mr. Snavelly says to git out the buckboard—I'm goin' to take you all over to Thane's place so's you kin go in with him tomorrow."

Ruth put out her hand as though begging for time. The hand trembled. Slowly she stood up. "N-no, Ann." The girl walked swiftly past her and entered the living room. "Mr. Snavelly," she called.

The door of Snavelly's bedroom opened at once and he looked out.

"I'm sorry, but I've changed my mind"—Ruth chilled as she spoke—"I don't want to go back on my word—I can't help it. The money you offered me wouldn't be enough. I must have a steady income—something I can depend on for years. Don't you see? I've just got to stay here and make this ranch pay. I'm writing East for capital. I—if you'd help, I'm sure —" She paused, then straightened and said clearly, "Mr. Snavelly, this is all I have; it's all my son can ever have from me or his father. I've got to make it a big ranch. I'm going to stay!"

Snavelly did not move, nor did he make a sound; with pale eyes contracted to slits, he looked at the girl for a moment, then his head withdrew and the door closed softly.

Breakfast the next morning was a silent affair. Snavelly seemed wholly absorbed with his food, but there was a tenseness about his every movement.

As she was leaving the room, Snavelly looked up. "Any time you get enough of this here place, an' want to take me up on that deal, jest say so."

She paused and tried to smile. "Thank you, I shall remember. But first I'm going to see what can be done with capital—I'm writing East this morning."

"What if you don't git it?" "Well—perhaps then we can make some other arrangement. Mr. Snavelly—if I am successful—I wonder—would you sell me your quarter interest? I'd like to

know the value you set on it—" Snavelly took three slow steps to the girl's side. "I told you yesterday," he said tensely, "that I didn't want no money." Again the girl forced herself to smile. "All right; the ranch will need you badly, of course. If we do obtain capital, it will have to be spent by some one who understands what improvements should be made."

The man nodded, then said easily, "You goin' down to the box? I'll be ridin' that way—I can take your letter for you. Today's the day the mail goes in." "Thank you—but I haven't had a ride for weeks. I think David and I will go."

"You won't get there in time—with the boy. Thane'll be goin' past inside of an hour. Better let me have it."

Ruth hesitated. "Thank you," she smiled, "perhaps it would be best for you to take it—if it isn't out of your way. I'll get the letter. But please catch my horse for me; I think I'll take a ride anyway."

She hurried to the adobe, Snavelly following. Her letter lay upon the table. For a moment she picked it up and going to the door gave it to Snavelly with another word of thanks.

Ten minutes after he had ridden along the southern bank of the gulch, Ruth mounted her horse and followed. Tucked in her blouse was another letter to the Dempster Greys. This letter, which she had just written, was a duplicate of the one she had given Snavelly.

She left David with Ann. She hoped she wouldn't meet Snavelly but, if so, she could say that she had forgotten something in the first letter. Perhaps he would take her letter to the mail box; but he had seemed too eager. . . . She knew that he would rather not secure capital for the ranch.

Ruth saw no sign of Snavelly. Nor, when she reached the box, had Snavelly been before her—there was nothing in the box but the tin can.

She determined to wait for Old Charley. She waited nervously, for she was worrying about David. She had never left him before. . . . She believed Ann would watch him carefully; but suppose she didn't? David could slip out of sight so easily. He might step on a snake; he might wonder what the fence around the old well concealed and find a way to crawl over.

Ruth tortured herself with such thoughts for half an hour more. Finally, after a long look around, she put the letter in the box, carefully placed the can on top as a signal to Old Charley to pick up the mail, and started back.

Five minutes after she had disappeared Snavelly rode out of a ravine three hundred yards north of the ranch road and galloped toward the mail box. He had just reached a brush-bordered gully, still some distance from the box, when Old Charley's car swooped over a hill on the main road and disappeared at the bottom. The car would be at the box very soon.

Snavelly brought his horse to a sliding stop, forced it into the gully and dismounted.

A forty-five barked from the gully and a splinter flew from the top of the mail box. At the next shot the can fell to the ground.

Shortly after, Old Charley drove past, glancing at the bare top of the mail box. When he was quite gone Snavelly rode leisurely out of the gully.

For three consecutive Saturdays Ruth and her son were waiting at the mail box when Old Charley arrived. She was by this time expecting an answer to her letter. And though no letter came, Old Charley always managed to have a magazine or two, which, together with the newspaper for which Ruth had subscribed, made a welcome little bundle. The old man also saw that she received a small weekly devoted to Arizona cattle raisers.

But the most important part of these weekly meetings was the hour or so of conversation with the old man. For sixty years he had raised cattle in this part of the San Jorge Valley and he loved to "talk ranchin'."

Ruth progressed rapidly in her education from the aimless asking of questions to the brisk formation of plans. The talk often turned upon the building up of herds and ranch improvement. Old Charley seemed to know by instinct just what Ruth wanted to learn most. She learned that it is often possible to do much without capital; that one may even increase the quality and number of one's cattle without spending huge sums or becoming



Let us put your car in shape to give you dependable service this fall. You can't afford to have trouble and delay out on the highway.

Are your tires in good condition? If not, don't fail to figure with us before purchasing. We can save you money on tires, batteries and accessories.

Wiley Brooks and Jeter Orsuel
The Motor Service Co.
North Wilkesboro, N. C.

too artistic with a branding iron. Old Charley praised the "fine feed along the foothills there" with a gesture which included the whole Dead Lantern ranch.

These talks with the old man gave the girl new courage; she understood something of what she had to do; she saw her problem clearly. Old Charley had given her weapons with which to fight her battle; she was no longer quite so helpless.

She had avoided Snavelly and had not yet given him a hint of what she was learning. Later, she told herself, she would have suggestions to make; now she waited for the capital which did not come.

On the fifth Saturday since she had placed her letter in the box, Ruth and David were again waiting for Old Charley.

It was a great day for David; had he not ridden the entire distance on a spirited horse of his own, Old Sanchez? And he had a new pair of chaps which his mother had made from the brown canvas of an old army cot. And last week mother had ordered some things which Uncle Charley was to get in town. The most important of these things was a small cowboy hat.

The eyes of both mother and son were anxiously focused far to the northeast, where a strip of brown road stood out on a small dun-colored hill. For Ruth, this was the last day of grace; a letter could have traveled twice to Philadelphia and back since that morning at the mail box.

Ten minutes after the car came over the hill, it appeared again a hundred yards down the road and the horn gave its customary wheeze of salutation.

Ruth saw that Old Charley had a passenger—it must be his son, Will; she remembered that he was expected this week. A single glance told her that Will Thane was the first civilized person she had seen since leaving her East.

It seemed years since she had seen a man in a tailored business suit, white shirt, an actual collar and tie. As they were introduced, she saw that he smiled exactly like his father. The young man seemed a silent, observant sort—not so very young either—she put him down as being on the other side of thirty.

"Any mail for—the Dead Lantern?" she asked Old Charley in a casual tone.

"Nothing but the papers. But I got all the stuff you wanted." He smiled, beginning to take packages from the machine. One of these, a roundish box of cardboard, he gave to David. After

one look inside, David carried the box reverently to a rock some distance away. There he seated himself, wrapped in a rosy nimbus of bliss, the hat covering his small knees. It even had a horse-hair band!

(Continued next week)

SET PRESS CODE HEARING

Washington.—The NRA announces that hearings on the proposed code for the newspaper publishing industry would begin September 22, in the department of commerce auditorium.

NOTICE

Notice is hereby given to all parties interested that John Bumgarner, who was sentenced to six months on the road on June 12, 1933 by the Judge of the Mayor's Court in the town of North Wilkesboro, will make application to the Governor of North Carolina for a parole.

All parties interested and desiring to protest the granting of a parole to the undersigned will please file their protest with Governor or Pardon Commissioner of North Carolina.

This 27th day of Aug. 1933. 9-4-2t. JOHN BUMGARNER.

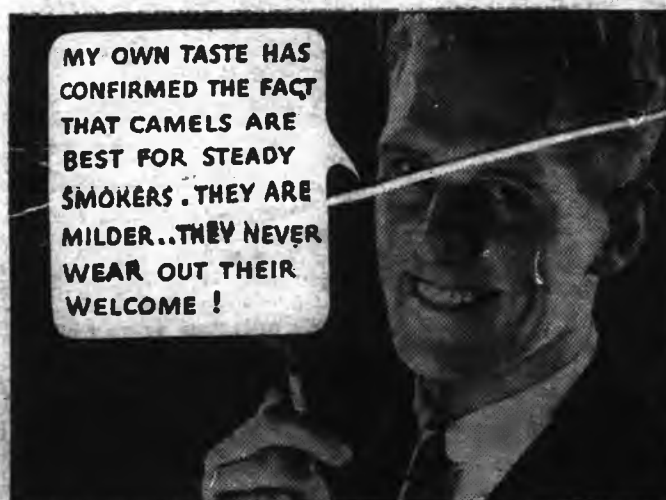
NOTICE

By virtue of an execution to me directed from the Superior Court of Wilkes County in a certain action entitled Yarkin Valley Motor Co., against R. L. Hendren, commanding me to levy upon the property of R. L. Hendren to satisfy said execution and levy having been made by me on the following property as prescribed by law, I will, on Monday, 2nd day of October, 1933, at 2 o'clock p. m. at the Court House door in Wilkesboro, N. C. offer for sale for cash to the highest bidder all the right, title, interest, and estate of the defendant R. L. Hendren, in and to the following tract of land situated in Wilkesboro.

Beginning on the Southeast corner of Salem and Winston street and runs north 75 degrees 39' east along the south side of Winston street 60 ft. to a stake; thence south 14 degrees 21' east 150 ft. to a stake on the north margin of the alley; thence south 75 degrees 39' west along the north margin of the alley 60 ft. to a stake of the east margin of Salem street; thence north 14 degrees 21' west along the east side of Salem street 150 ft. to the beginning. And being lot No. 14 in block No. 3 as shown on the Winston Lands and Improvement Company's map of the east end of Wilkesboro. Said map recorded in book 18, page 131, to which reference is made for more definite description, to satisfy said execution.

This 2nd day of Sept., 1933. W. B. SOMERS, Sheriff.

9-25-4t. By Old Wiles, D. S.



MY OWN TASTE HAS CONFIRMED THE FACT THAT CAMELS ARE BEST FOR STEADY SMOKERS. THEY ARE MILDER..THEY NEVER WEAR OUT THEIR WELCOME!

Camel's costlier Tobaccos never get on your nerves... Never tire your taste