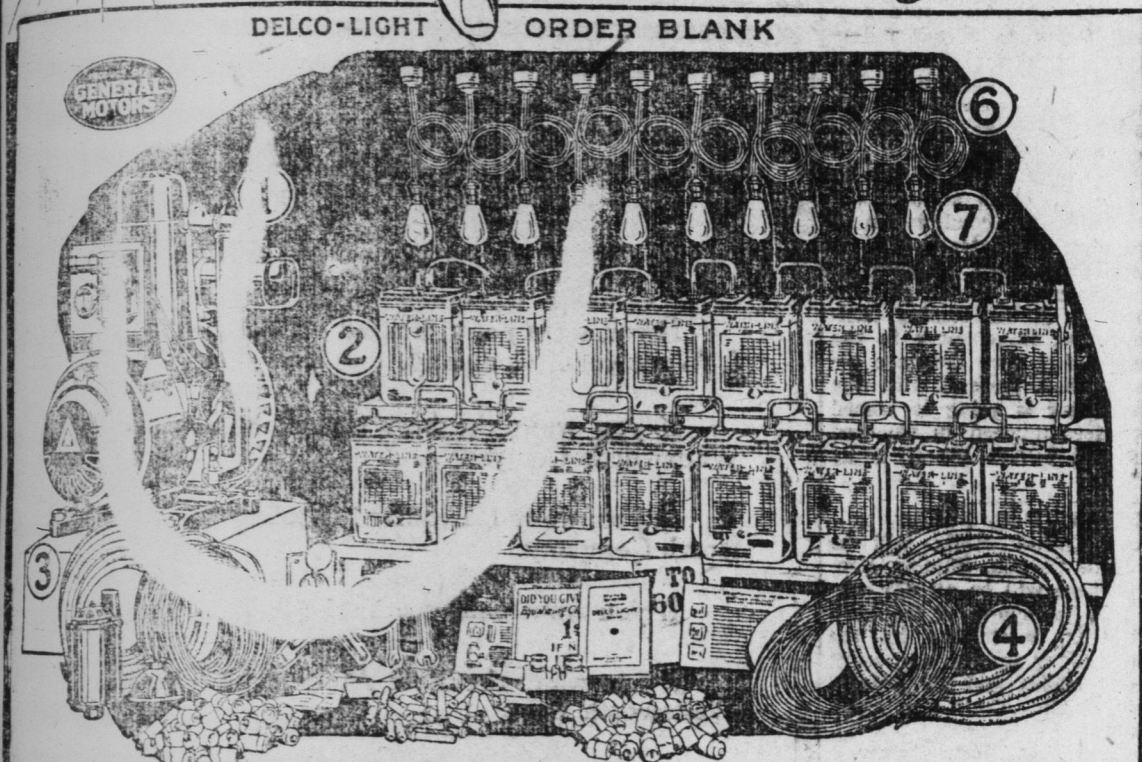


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**COMMISSION EXPLAINS ITS BANKING POLICIES**

The Corporation Commission defends itself in regard to banking policies. The North Carolina Banking Commission, the body which in connection with the supervision of enforcement of the banking laws were recently criticized in a report of a New Hanover grand jury, today issued a statement in which it declared: "The highly important work of making banks safe and sound is not helped by unintelligent criticism of the department that is made publicly and effectively in the newspapers and in the business press. The banking laws are the result of the wisdom of our fathers and the cooperation of many cases the special grand jury caused to convict banks."

The Commission Commission was given the opportunity presented by the grand jury of the New Hanover county to present its view of the public interest and the introduction of the banking laws. "In numerous grand jury indictments with reference to the supervision of the banking law, the grand jury has been very complete in its criticisms of the banking law. The grand jury has shown a certain amount of insolvency. Those who are not bank supervisors enough to have an intelligent opinion on this subject are not to be blamed for the conclusion that the banking laws are grossly negligent in their failure to continue in operation after it has been known that such bank was in a state of insolvency."

The Commission Commission's policy in regard to banking is to continue in operation until a passage from "Romance to Reality of Banking" by T. P. Jones, for 27 years the assistant comptroller of the currency. The expert testimony of a national bank system a large number of asso-

ciations have been saved from failure through excellent work of the bank examiners and the intervention of the Comptroller.

"The quiet and successful handling of such cases as the one described never becomes a matter of publicity, and this necessarily must be so, as publicity would defeat all efforts to straighten out a situation of this kind by creating alarm among the depositors, which would precipitate the very condition sought to be avoided. Consequently, the examiners and comptroller's office never receive the credit to which they are justly entitled for the effective work done in nursing banks that are in a critical condition, or on the verge of dissolution, back again into a state of healthy financial existence."

"On the other hand, if the nursing remedies fail on account of the incurable illness of the patient, no credit is given for the efforts made to save the life of the institution. The examiner and the comptroller are severely criticized and censured for having permitted the patient to live so long, and the effectiveness of the system of official supervision as a whole is generally measured by the failure in a few instances to accomplish the results desired and not by the numerous successes achieved in working banks out of desperate situations."

"There is about as much reason and justice in criticisms of this character as there would be in discrediting a noted surgeon as unskillful when in the course of his practice he operates successfully upon ninety-nine cases and unsuccessfully upon one, or in measuring the professional reputations of a regular practitioner by the occasional case that he loses in the course of a long practice instead of by the many that he successfully treats through the remedies prescribed."

The Corporation Commission committed itself to the policy of bank supervision outlined by Mr. Kane in the passage quoted and said that it would not be stamped into changing its policy in this respect by any amount of criticism.

"The commission has in mind at this

### DAVIDSON AND ELON SATURDAY

**Will Be First Try-Out of These Two Teams, Both of Which Have Lot of New Material.**

Davidson, Sept. 19.—The lid of the North Carolina collegiate gridiron season for 1923 will be pried off here Saturday afternoon on Richardson field when Elon and Davidson even clash in their annual battle of the popular fall sport. Coach Monk Younger will send his Wildcat team on the new \$30,000 athletic field against the Christians. The eyes of the whole student body, many alumni and hundreds of visitors will be following every move of the Red and Black machine to see what the new mentor has done with a few letter men and a handful of promising material.

Word from the Elon training camp is to the effect that the Christian coach is minus several stars and that he is depending upon a few high school stars to stay defeat the scrappy Wildcats. Pery is missing from the backfield, his work stood out very much in Elon athletics last season.

As the day of the opening battle fast approaches, Coach Younger and his assistants, Tex Tilson, are working their prodigies extra hard with the second full time scrimmage scheduled for Thursday afternoon. The back field looms bright for the 1923 Red and Black machine. The line is a bit shaky, with plenty of medium-weight candidates fighting for positions. Minor injuries to several men may keep them from playing a full game in the line.

It is expected that among the men to start the game against Elon will be Felds at center, White, Smith or McAuley, guards, Summers, Hodgins or Linwood, tackles, Captain Faison and Davis at the flank positions.

In the backfield one will most likely find Shepherd at fullback, Hunt, Laird or DeArmond at halves and Jimmy Hendricks as quarterback. The second backfield squad, appearing to be as good as the varsity, include Black at fullback, Buck, Hunt and Fenton, halves and Williams or Sappenfield, as quarterbacks.

A big crowd is expected Saturday. The new athletic stadium and the paved roads leading to Davidson from Charlotte and other southern points and from Statesville and other points will attract many fans besides the alumni who always come to the Wildcat performances.

Coach Younger is making no predictions. He is working hard and deep down in his heart hopes to put out a most creditable eleven. All of the big "FIVE" teams of the state are short on good men this year and Davidson is no exception.

### BORAH IN FAVOR OF PRESIDENT COOLIDGE

**Idaho Senator Confers With the President and Puts His Stamp of Approval on Him.**

Washington, Sept. 19.—Senator Borah, of Idaho, one of the leaders in the progressive wing of the Republican party, was a guest of President Coolidge at dinner tonight at the White House. Afterwards the executive and the senator had a general conference, with conditions facing western wheat growers as the principal theme of discussion. Senator Borah recently visited the wheat states and had some views to present as to legislation designed to relieve the situation.

The meeting of President Coolidge and Mr. Borah tonight was their first since Mr. Coolidge became chief executive. Before returning to Washington Senator Borah declared his belief that Mr. Coolidge was the logical man for the Republican presidential nomination next year and called upon the public to "give him a chance to make good."

President Coolidge and his advisers will be energetically occupied for the next 10 days in seeking a solution of the situation confronting agriculture in the west, the senator said after his conference tonight with the President.

Senator Borah said the question of calling an extra session of Congress to deal with the situation was discussed, but added that he was entirely in agreement with the President that "we ought to undertake to determine upon a remedy and define a program before an extra session is called."

"If we cannot find a remedy before such a session," the senator said, "we probably could not find one afterwards."

### ZR-3 Will Begin Flight Across Atlantic in November.

Washington, Sept. 19.—The ZR-3, German-built sister ship to the navy airship ZR-1, is expected to leave Friedrichshafen early in November for her transatlantic voyage to her future home at Lakhurst, N. J. A station ship will be placed in mid-ocean to direct the big craft, and the weather bureau, shipping board and other government agencies are preparing to cooperate in furnishing the latest meteorological data.

The planned route is across southern France, thence to the Azores, to the southern tip of Bermuda and north to destination. The route covers 4,500 nautical miles, or a distance nearly eight times that of the "air line" across England, New Foundland and Nova Scotia.

The flight is to be made "without intermediate stops," according to the present program, but because of the distance, no speed record in expended time is predicted.

A comparison of the two ships shows the German dirigible to be about 20 feet shorter than her American consort, measuring 680 feet in length, but she has a capacity of 2,500,000 cubic feet against 2,100,000 for the ZR-1. The latter is 79 feet in diameter as compared with 90.7 feet for the ZR-3 and 90 feet in height as against 101.6 feet.

The chief divergence in equipment is in the motive power, the American ship carrying six special Packard aerial engines capable of driving her 60 miles per hour for 50 hours. The ZR-3 has five Maybach engines of 400 horsepower each and is designed for speed of 30 miles per hour at her average "gait." The ZR-3 is expected to take 140 hours for the homeward trip.

On her initial trip, the ZR-3 will be inflated with hydrogen gas, but helium will be used after she has been taken over by the United States government.

### At The Theatres.

"Loyal Lives," and a Vanity comedy "Striking the Spooks," are on the program today at the Star.

"Love, Hate and a Woman," and "The Deserted Village," are the attractions at the Piedmont.

The Pastime is showing Norma Tal Younger and Tex Tilson are building

# THE ISLE OF RETRIBUTION

By EDISON MARSHALL  
ILLUSTRATED BY R.M. SATTERTFIELD © LITTLE, BROWN & COMPANY, 1923

**BEGIN HERE TODAY**

Ned Cornet goes on a voyage to Northern Canada and Alaska for his father, Jeffrey Cornet, who is to exchange two thousand silk and velvet gowns with the Indians for furs. The voyage is to be split 75-25, the lion's share to Ned. Seven persons go on the ship with Ned. His fiancée, Lenore Helenworth, and her mother; Bess Gilbert, a seamstress; Captain Knutzen, assisted by M. Mab and Forest and one cook.

Mrs. Hardenworth objects to eating at the same table with the sea-steps. Ned resolves to avoid the three aristocrats. Ned is polite to Bess, whom occasionally they meet, but Lenore and her mother ignore the girl.

The voyage continues and the weather grows colder much discomfort is felt by Mrs. Hardenworth and Lenore who have come unsuitably clothed for sea voyaging.

**NOW GO ON WITH THE STORY**

The name of the craft was the Charon! The thought chilled him and dismayed him.

For all his boasted realism, Ned Cornet had never got away from superstition. Man is still not far distant from the Cave and Squinting Place, and superstition is a specter from out the dead centuries that haunts all his days. The coincidence that their craft, plying through these deathly waters, should bear such a name as the Charon suddenly suggested a dark possibility to Ned. All at once this man, heretofore so sure, so self-sufficient, so incredulous of anything except his own continued glory and happiness and life, was face to face with the first fear—the simple, primitive fear of death.

Was that his fate at the journey's end? Not mere trial, mere hardship and stress and adventure, but uncompromising death! Was he experiencing a premonition? Was that training camp soon to be a reality, as terribly real as these cold seas and this sky of stars, instead of a mere figment of an old man's childish fancy?

The thought troubled and haunted him, but it proved to be the best possible influence for the man himself. For the first time in his life Ned Cornet was awake. He had been dreaming before; for the first time he had wakened to life. Fear, disaster, the dreadful omnipotence of fate were no longer empty words to him; they were stern and immutable realities. He knew what the wolf knows, when he howls to the winter moon from the snow-swept ridge; that he was a child in the hands of Powers so vast and awful that the sublimest human thought could not even reach to them! He could see, dimly as yet but unmistakably, the shadow of that travail that haunts men's days from the beginning to the end.

His father's blood, and in some degree his father's wisdom, was beginning to manifest itself in him. It was only a whispered voice as yet, wholly to be disregarded in the face of too great temptation, yet nevertheless it was the finest and most hopeful thing in his life. And it came particularly clear one still, mysterious night, shortly after the dinner hour, as he faced the North from the deck of the Charon.

The schooner's auxiliary engines came purred her through the Unimak Pass by now, the passage between Unimak and Akun Islands, and now she had launched forth into that wide, western portal of the Arctic—Bering Sea. Still the wonderful succession of bright days had endured, no less than marvelous, along the mist-swept southern shore of the peninsula, but now the brisk, salty wind from the northwest indicated an impending weather change. It had been a remarkably clear and windless day, and the night had come down, so swiftly and so soon, was of strange and stirring beauty. The stars had an incredible luster; the



glimmer of a ship's light. Seemingly such followers of the sea had been left far behind them.

But as he watched the light grew. His own pulse quickened. And presently a radiant streamer burst straight upward like a rocket, fluted a moment, and died away.

A strange thrill and stir moved through the intricacy of his nerves. He knew now what this light portended; it was known to every wanderer in the North, yet the keenest excitement took hold of him.

"The Northern Lights!" he told himself. A quiver of exultation passed over him.

A few feet distant on the deck Bess' eyes turned from the miracle in the skies to watch the slowly growing light in Ned Cornet's face. It was well enough for him to find his inspiration in the majesty of nature. Bess was a woman, and that meant that man that is born of woman was her work and her being. She turned her eyes from God to behold this man.

**VIII**

**B**EFORE ever that long night was done, clouds had overspread the sky and a cold rain was beating upon the sea.

The drizzle changed to snow that lay white on the deck and hissed softly in the water.

Once more the craft plied among islands; but now that they had passed into Bering Sea the character of the land had changed. These were not the dull-green, wooded isles met with on first entering Alaskan wa-

### DAVIDSON COLLEGE BOYS IN FIRST SCRIMMAGE SATURDAY

**Monk Younger and Tilson Working Hard to Whip Wildcats into Shape For the Initial Battle of the Fall.**

Davidson, Sept. 15.—Coach Younger, in a hard scrimmage this afternoon, ran the Wildcats against the Kittens in an effort to select the men who will represent Davidson in the Elon game next Saturday.

The Elon game marks a new era in Davidson athletics, since it is the first contest under Coaches Younger and Tilson, and will be played on the new \$30,000 athletic field.

As the opening game of the season, the game with the Christians is of importance because it will give a line on the strength of the 1923 Red and Black machine. Davidson followers believe that the Wildcats' claws are again sharpened and that the coming season will wipe out the string of last year's defeats. The Elon team is an unknown quantity this season, but the Wildcats will not be overconfident and the new field will be christened with a real fight.

Last season the Wildcats expected a runaway over the Christians, but were forced to content themselves with a 24-0 score. The year before, the Wildcats returned a 4-0 score but in football the scores of previous years meant nothing. The road between Davidson and Charlotte is in first class condition, and the management is expecting a large crowd from Charlotte to look the Wildcats over. The spectators will see the Wildcats under a different style of coaching which will vary the play of previous seasons.

As usual the Red and Black team is light, averaging less than 160 pounds. The team, however, is fast and speedy, well coached in line-plugging, as well as in open plays. Eight letter men, four in the back field and four in the line, form the nucleus about which Monk Younger and Tex Tilson are building

their team. Captain Faison and Nappy Davis are back in their old positions on the flanks, displaying their usual brilliance both in offense and defense. Mason Fields is back in the pivot position and Cox and another forward is back. At the tackle positions Tilson has four good men: Lindamood, Summers, Anderson and Edglin. Lindamood and Summers have the call at present but the other two are giving them a real scrap for their berths. McAuley and Fance are the most likely candidates for the guard positions. Tom Baker, captain of last year's freshman team, is showing great promise at end.

In the back-field, Monk has Jim Hendrix at quarter, Popsy Hunt at full, and Doc DeArmon, of Charlotte, and Gig Shepherd at half. All these are letter men. Black and Buck are pushing them closely. Black's specialty is line-plugging, while Buck has shown some skill as a broken field runner. It is still doubtful what the Wildcat lineup will be Saturday, but all the above men will probably get a chance to show their stuff against the Christians.

The freshman team this year is also light, but Coach Haxson has four full eleven from which to select his team. Sepp, of Winston-Salem; Hewlett, captain of the Wilmington high school team last season, and Godykuntz, of Bluefield, W. Va., are the class of the backs. Brand of McCallie and Groover of Thomasville, Ga., are also showing up well. Lincoln, of Marion, Va.; Green of New Mexico Military Academy; Hudgins, of Bluefield, W. Va.; Varnadoe, of Thomasville, Ga.; Wharton, of Smithfield, and Bohannon and McConnell, of Davidson are the most likely forwards.

**Abernethy-Dickson Matter Disposed of by Judge Long.**

Salisbury, Sept. 17.—Claiming that what he said in the Greensboro Record of last Thursday about Judge B. F. Long tacking a 60-day additional sentence on Roy Cauble because he had appealed from a sentence in the lower court, was editorial opinion and not a statement of personal knowledge, facts, Max Abernethy editor of the Record appeared before Judge Long in Rowan Superior court today and disclaimed any knowledge of Roy Cauble or his hotel, the terminal, or any first hand knowledge of the cases that were disposed of before Judge Long last week.

Abernethy was called as a witness in the Cauble case and he and John Dickson, managing editor of the Record, were heard as witnesses although the Cauble case had been settled and sentence imposed. Dickson disclosed any knowledge of the case or of the editorial until it appeared in print.

Judge Long stated that the witnesses had been called because it was thought they had some evidence that had not been brought out. His honor reviewed the Cauble cases, commented on the rightful privilege of the press to criticize and comment on cases and declared that he had never raised a sentence on a person just because he had appealed from a lower court, and stated that so far as he was concerned the matter was ended.

**Superior Court Calendar For Two Years**

Compiled by H. M. Lorton.

Raleigh, N. C., Sept. 19.—H. M. Lorton, state legislative reference librarian, announces that he has completed a compilation of a superior court calendar for the two years beginning July 1, 1923, and that copies of the calendar can be obtained by application to the office of the legislative librarian, Raleigh, N. C.

Copies of the calendars already have been sent to the various superior court judges and clerks of the county courts.

Visiting Cards Printed, 50 for \$1.00, 100 for \$1.50. Times and Tribune Office.