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Miss Flora Hutchens. Miss Lola Martin. Miss Topsy Morefield.

A trio of attractive girls who will visit the World's Fair as the guests of the Danbury Reporter. Miss Martin and Miss Morefield are of Stokes County; Miss Hutchens is of Patrick County, Va.

WHY YOU SHOULD OPEN A BANK ACCOUNT.

How It Will Help You, Help the Bank, And Benefit the Whole Community Is Explained And Illustrated By President Joseph G. Brown, Of the Citizens National Bank, Of Raleigh.

The value of a bank account to the individual, and therefore of a bank to the community is simply incalculable. The interests of the banker and customer are mutual. The banker realizes that his success depends absolutely upon the success of his customers, so that a selfish spirit, if not a humanitarian one will lead him seek their best good. There is scarcely a densely settled community in the South that has not felt the stimulating effect of a bank.

How often in our rural communities have we seen the humble mechanic at his bench and his anvil making every part of a wagon, putting it together and selling perhaps one a month at a margin sufficient only to furnish a bare support for his family! Presently the banker appears on the scene. With a few friends he puts up a modest capital, and opens the first bank. The neighborhood rallies about him. None of them, perhaps, has a large sum of money, but each deposits his savings and his monthly earnings, until before very long in the till of the bank there is an aggregate sufficiently large to justify the banker in seeking a way to use it. So he says to the wagon-maker, who perhaps owns his little home and shop (which with his skill and well-known integrity furnish a substantial basis of credit). "Here is a loan to enable you to increase your business, and instead of one wagon a month to put out a hundred." The result is marvelous.

A COMMUNITY TRANSFORMED.

The wagon maker calls about him other skilled workmen. The mechanic soon becomes the manufacturer. The little wooden shop grows away to the mammoth brick factory, equipped with the most modern machinery. More work is brought into the community, more wages are paid out, more homes are built. The modest wagon maker is transformed into the palatial residence; the children and the neighborhood are in the pretty school house on the hillside; the church spires indicate that religious development is keeping pace with material—and almost while you look, the little group of humble cottages has grown into a populous town or city. This is not the work of the imagination, but a

story in real life that is being repeated over and over throughout the length and breadth of our Southland.

A dozen little streams, starting from tiny springs among the hills, come dancing down the hillsides, of but little use until they come together in one stream, which, growing as it goes, presently becomes a mighty river bearing on its bosom the commerce of the nation and carrying in its downward flow richness and fertility to the soil, fragrance and beauty to the flowers of the field, and grace and strength to the trees of the forest. So the banks, gathering the small savings here and there, soon become the repositories of large volumes of funds whose activity, rightly directed, puts in motion every wheel of industry, and builds up great nations.

THE CITIZEN'S DUTY.

Almost invariably these industrial evolutions are traceable directly to the installation of the bank, and the resulting accumulation of funds, which in the pockets of the owners had been practically useless to the community, but collected together and under the management of the trained banker, had been turned into industrial channels, and put in operation the many mills and factories.

If these things are true,—and can they be gainsaid?—then does it not establish the other side of the question, that the citizen owes a duty to the community, namely: that he become a bank depositor, and thus add his own savings, however small they may be, to others that are being used for the upbuilding of his section?

The bank is not for the wealthy alone. Everyone who handles money should carry a bank account, and it is a mistaken notion that some people have, that banks do not care to bother with small accounts. A well regulated bank extends the same courtesy to the small depositor that it does to the large. All are welcome.

ADVANTAGES OF A BANK ACCOUNT TO THE DEPOSITOR.

The advantages of a bank account are many. It is a great convenience in paying bills, and the checks serving as a receipt. It begets a spirit of thrift, and by enabling one easily to keep the run of his expenses, encourages the practice of a proper economy. It gives the depositor the benefit of the business experience of the banker, who always invites and cultivates the confidence of his patrons, whom he is always ready to counsel and advise. This is often of great service for the reason that in dealing with all the

branches of trade the banker naturally acquires a great deal of varied information. Like the family doctor or the pastor he becomes the confidential friend of the household, and more than anyone else becomes acquainted with the financial success as well as failures of the business men.

HOW VARIOUS CALLINGS ARE HELPED BY THE BANK.

By relations existing through their bank account—

Investors are furnished the latest and best information about all classes of securities.

Housekeepers secure sympathetic counsel and careful handling of their expense accounts.

Farmers, by loans at reasonable rates, avoid extortionate charges, are aided over the planting and growing season, and put in position to hold their grain, cotton, tobacco, etc., for favorable prices, and not forced to throw it on the market at the dictation of the buyers.

Professional men are accorded accommodation when collections are slow, and investments, as in all matters of business in other lines than their own, get the benefit of the banker's experience.

Merchants are enabled to carry larger stocks, to extend larger lines of credit to their customers, and to take advantage of cash discounts.

Manufacturers are helped to buy and store the raw material, to indulge their desirable trade, and to hold their product for better markets when necessary.

All classes are benefitted then by the bank account, for every dollar deposited in a bank adds not only that amount to the available resources of the community, but also gives the benefit of the larger resource of credit based on the cash deposit, and of the circulation caused by floating checks, drafts, etc., in which way as is well known, nine-tenths of the country's business is done.

In all this I have not referred to two points which touch all people, but especially, perhaps, your farmer readers—namely, the tendency to spend the money in the pocket. It goes and we never know where or how; and then the danger of loss by accident, by fire or by robbery, when carried about the person or left in the house. There is, it seems to me, every reason for carrying a bank account and no good reason for not doing so, provided good judgment is used in the selection of a bank.—Joseph G. Brown, in Progressive Farmer.

Mr. W. S. Ray, of Meadows Route 1, was in town Saturday. Mr. Ray is having a lot of trouble with his eyes recently.

1861 COMES AGAIN.

Replies to Rev. P. Oliver Regarding Certain Questions.

Mr. Editor:

Please allow me space in your paper to say a few words to Rev. P. Oliver who has replied to my communication in your issue of the 21st of March in which I showed to the readers of the Reporter that our friend's professed Democratic principles were spurious, and that he has been voting the Republican ticket for 20 years, and also that he was a Union sympathizer in the war between the States, and was allied with the enemies to our beloved South, and that even at this late day his hate rankles for the South's cause.

In his second letter, which I beg of you opportunity to reply to, our ecclesiastical friend takes the defensive at some length, and his evasive writing clearly demonstrates that in his haste to doctor "Democratic sin" and old Confederate error, he has waded into water that has become uncomfortably warm.

The gist of Mr. Oliver's argument, with reference to Stokes county politics, as nearly as I am able to gather from his ponderous communication, is this: That he was born a Democrat, rocked in an old-fashioned Democratic cradle, etc., but if the Democrats are going to pass such a law as the railroad bill that was before the last session of the legislature, that while he has not been voting with them for the past 20 years, that he will just have to keep on not voting for them.

But now, inasmuch as the Democrats did not pass the bill, and inasmuch as he was born a Democrat and rocked in an old-fashioned Democratic cradle, etc., and whereas, according to the testimony of his letter, he has no other grievance against them, will he not out of his honest heart say "I will come back to my native ideals, and in the future there shall be no other cradles in my house but Democratic cradles?" and moreover will he not tear down from the corner-post that Republican flag that has fooled some of his neighbors?

We are glad that Brother Oliver has become enlightened enough to know that the Railroad Bill, in the very contemplation of which he raised his hands in holy horror, was not passed by the Democrats, against whom it is the only sin he charges, but that nevertheless it was twice passed by the Republicans with whom he has voted.

Now, as to the preacher's anti-Confederate views, and pro-Union preachments. Mr. Editor, I have heard that there swims in the briny deep a certain denizen called the scuttle fish, that, when attacked, emits a dark-colored fluid which so muddies the water that you can't find him, and in the confusion he escapes. Now, Mr. Oliver adopts the tactics of the scuttle-fish. In order to confuse those who are anxious to know his position on certain questions, he goes back and rakes up a lot of learned reminiscence about "convention" and "no-convention" that is calculated to disconcert those of your readers who are not acquainted with ante-bellum politics, that in their misunderstanding he may escape the real issue. In all of his learned dissertation he makes no points in his favor, but unwittingly he betrays himself. Like murder, truth will out. Read this colloquy with "his schoolmate who had volunteered and asked him to join the company."

"I asked him for what?" The answer was "Let us come out and show a bold front, raise a strong force and scare them to peace." I replied "If this is your object, you had just as well stop now, for they

have more than three fighting men to our one. I confess about this time I tried to convince myself that the move was right and for the best, but I could not."

Hear ye, old rebels, heroes of a hundred battlefields. Here is the high ground on which the Rev. P. Oliver bases his pro-Union and anti-Secession principles. Not that the States had no moral or legal right to secede; not that slavery was wrong. But because there were three Yankees to every one of us. This is why when the bugle call sounded and you rushed to the defense of your homes, our preacher took to the tall timbers, and now today when the cannon's roar is silent, and our bayonets are turned into plow-handles, he comes out into the open and says the cause for which we fought and our comrades died, was unjust.

Mr. Oliver's reason for being against secession reminds us of the incident mentioned in the good Book, where Moses sent a committee into the land Canaan with the view of subjugating it. The spies returned with an evil report that the land they had visited, though it surely flowed with milk and honey, was a land that "eateth up the inhabitants thereof; the inhabitants were men of great stature," and that "we are in their sight as grasshoppers," etc., and declining on such grounds to have nothing to do with the conquest.

One almost sympathizes with him when he says this: "I confess that about this time I tried to convince myself that the move was right and for the best, but I could not." Indeed that was such a beautifully opportune moment for one to convince himself that the "move" was wrong. It showed that while his heart was right, the idea of three Yankees to one rebel was too logical, too argumentative. It prevailed.

Along this same line of reasoning it might not be out of place to suggest that Brother Oliver loyally stands by the Republicans, winking at their sins and condemning Democracy in the flesh, because the Republicans outnumber us in Stokes. Perhaps if the tide ever turns, and we get in the saddle again, he will, in his skillful and astute reasoning powers, see cause to flop again.

1861.

JAMESTOWN SOUVENIR STAMPS.

Those in Ones, Twos And Fives Are Now On the Market.

The Jamestown Exposition now gets official recognition from the United States Postoffice Department, as commemorative souvenir stamps in denominations of one, two and five cents. These were put on sale on April 26th, and the sale is to close on the 30th of November.

The one cent stamp is green, on it being the portrait of Capt. Jno. Smith from an old engraving, while in the upper corners are medallions in oval frames of Pocahontas and Powhatan. On the scroll around the portrait of Smith are the words, "Founding of Jamestown, 1607," while on the base under Smith's portrait is "Captain John Smith, born 1580, died 1630."

The two cent stamp is oblong, red in color, on it being a picture of the landing of the adventurers at Jamestown in 1607. On one side is a tobacco plant and on the other side is a stalk of Indian corn and the words "Founding of Jamestown, 1607," being under the picture.

The five cent stamps are in blue, having a portrait of Pocahontas and under it on a scroll the words, "Pocahontas, born 1595, died 1617." On either side are shields and beneath these in a scroll "Founding of Jamestown, 1607."

COLDEST APRIL IN YEARS.

Within One Degree the Month Closing Yesterday Was the Coldest On Record—Remarkably Low Temperatures.

Washington, April 30.—According to the weather bureau records, the month just closed was the coldest April in the last 26 years, and within a degree of the coldest April ever experienced. The month was characterized by a succession of cold spells which swept southeastward over the northeast Rocky Mountain slope and gradually swept southward and eastward over the entire country east of the Rocky Mountains. The cold was almost continuous except for brief intervals of a day or so of warmer weather, and it closes with remarkably low temperature in the interior valleys and the southwest.

RAILROADS MAY CONTEST.

Trouble Expected When Corporation Commission Undertakes To Force Flat Rate Of Two And One-Fourth Cents.

Raleigh, May 1.—The impression prevails here pretty generally that the railroad companies will contest the application of the act of the recent legislature reducing passenger rates from three and one-half to two and one-fourth cents per mile, although no official announcement has been made to that effect.

The litigation in North Carolina will probably come in the shape of a proceeding against the corporation commission to restrain it from the ministerial acts incumbent on it in connection with putting into operation the new reduced rates July 1. At least this is the opinion of some of those in touch with the situation.

Suggestions For R. F. D. Patrons.

Vade Mecum, May 2.

You will be doing your carrier a great favor if you always stamp your mail before putting same in box, and always put return upon left hand corner, this will guarantee delivery or return of letter.

If you should not happen to have stamps or stamped envelopes wrap the amount in paper, remembering that in cold weather if the money is put in the box loose, the carrier has to take off his gloves to get hold of the loose pennies.

Always put stamp upon the upper right hand corner. If you should spoil a government stamped envelope, your carrier or postmaster will redeem it with stamps or postal cards.

When addressing a letter to one who is not a regular patron of a rural route or postoffice you should mark on the envelope in whose care the letter or package should go.

In addressing your letters do not write above the middle of the envelope, as the address may be partly blotted out by being struck with the postmarking stamp.

In regard to boxes, help your carrier by having a good one in a good easy place to drive up to, and always have your mail ready.

If you have visitors who are expecting mail you should give the carrier their names.

Any mail matter deposited in box is subjected to ordinary postage rates.

Packages should be well wrapped and securely tied, and all valuable letters and packages should be registered, which costs 8 cents in addition to regular postage. This means safe delivery and return receipt.

The mail boxes are protected by the government, and any one tampering with them not interested should be reported at once to your carrier or postmaster.

YOUR R. F. D. CARRIER.