

THE DANBURY REPORTER. N. E. PEPPER, Editor and Publisher

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The President and the Bankers

That was a great speech which President Roosevelt delivered to the nation's bankers Wednesday. The occasion was the annual convention of the American Bankers Association.

"In March, 1933," the President said, "I asked the people of the country to renew their confidence in the banks. They took me at my word, and I ask the bankers of the country to renew their confidence in the people of the country. I hope you will take me at my word."

"As quickly as the banks are able to assume their task of lending money to industry, just so soon will government lending activities be curtailed," the President said.

The banks are bulging now with money all over the country, and because they will not lend it—on the pretext that there is no safe paper—is why the depression still stalks around the corner.

When the President expressed a wish that the bankers renew their confidence in the people we imagine there was breathed a strong undercurrent of "oh, yeahs?" in that distinguished gathering of financiers. Many faces were lit toward the ratters and there were sundry coughs.

The ideal banker does not enjoy confidence in anybody. His heart is not soft, but is made of gold. He has a collateral mind, and has never tasted the milk of human kindness. He is an arrant coward, and when the wind rises he trembles, and when danger looms he cowers. It is quite necessary that he be so. A person who believes in his fellowman, or who listens to the voice of pity or suffering, is unfit to sit behind a brass name plate on a glass-top desk. He is dangerous, and may lose the people's money.

He must be adamant of soul, and incapable of feeling the common emotions of the human heart. He must be suspicious and distrustful and ever wary. He must be tight-fisted and never be caught off his guard for a moment.

In such degree as he evinceth the above essentials of successful finance, will he be a safe, prosperous and heralded banker, and if he never lets any poor devil lose him his money, he may occupy a high seat in "heaven."

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CITIES SERVICE STOCKHOLDERS may learn something of interest by writing CRUMPTON & COMPANY, Washington, D. C.

Over 90 percent of the Lenoir County tobacco crop has been sold and growers are turning in their marketing cards for the benefit payments.

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Neil M. Smith, county agent of Onslow County, reports that 293 "relief" families produced \$27,914.50 worth of farm produce and \$8,661 worth of canned product this season.

A Chatham farmer reports harvesting 250 bales of fine leaf pedera hay from 11 acres of land. The bales will weigh about 11 pounds average.

Danbury County tobacco growers have purchased \$12,000 worth of marketing cards from Georgia growers.

A carload of lambs shipped to the Jersey City market by growers of Alleghany County netted the shippers \$5.66 a hundred pounds.

Thirty-six Catawba County Jersey breeders have signed agreements to have their herds tested for Bang's disease.

Less than one percent reactors was found among 2,034 breeding birds recently tested for Bacillary White Diarrhea in Burke County.

Stanly County dairymen who have opened their trench silos say the ensilage is keeping perfectly and makes an excellent feed for their cattle.

One Craven County farmer was allowed by the County Committee to take part in the adjustment program this year after destroying 25 acres of excess cotton and 1.7 acres of tobacco.

RED CROSS RELIEF GIVEN TO VICTIMS IN 193 DISASTERS

Tornadoes, Fires, Hurricanes, Floods, Epidemics, Make Record of Year

A history of the disasters in the United States in 1934 is written in the report of the American Red Cross, published by Chairman John Burton Payne, secretary of the report for the year ending June 30, 1934, which has just been issued in Washington. "Analysis of the disaster problem which was caused by the Red Cross the responsibility for disaster relief, our disaster relief workers are not only engaged in the relief of victims and the victims of storm and fire and flood, but also in the prevention of disaster. The disaster relief workers are to be held in case where the victims have their own resources to draw on. While it is true, however, that it brings the immediate relief of food, clothing and shelter for the homeless, or entails a program of reconstruction and rehabilitation, the Red Cross is the official director of all relief."

A great variation in type, and a wide geographical distribution, characterized the 1934 disasters reported last year. Tornadoes, hurricanes, hailstorms and other storms made up almost one half of the total. Especially numerous were the tropical storms which swept in from the sea to the Atlantic and Gulf Coast region. There were 21 storms of this type, establishing a new record for frequency.

Next in number to storms were disasters of fire, the report shows. Red Cross aid was given following 25 fires in the United States and insular possessions. The most spectacular was the Chicago stockyards fire, where Red Cross workers arrived shortly after the fire started, administering relief until the emergency period passed, giving first aid to about 1,000 persons.

Floods caused serious damage in some sections, 17 calling for Red Cross relief. Three explosions were reported, and three epidemics of malaria and typhoid fever. A school bus wreck was one of the year's tragedies for which Red Cross funds were needed for relief and rehabilitation.

"Technique acquired by the Red Cross in these disasters and the hundreds of others we have handled is at the service of the public," Chairman Payne said. "To make this possible the disaster relief service has issued a manual containing instructions for chapters interested in advance preparations for emergencies. Disaster in stories were held last year in 28 strategic locations, to enable Red Cross and civic workers to formulate plans for possible disaster emergencies in their communities."

Support of the disaster relief activities of the Red Cross comes from the annual roll call held each year from Armistice Day to Thanksgiving Day.

Trained to Save Lives. That all communities were visited by the Red Cross last year to insure proper disaster relief, the disaster instructions prepared by the Red Cross. Included in this list were more than 1,000 firemen, fire chiefs and other key employees in 11 Red Cross disaster preparedness centers. Further evidence of the government's endorsement of the Red Cross program is found in reports now under way where Red Cross chapters, at the request of the War Department, are giving first aid instruction in 100 camps. Where it has been requested by Army engineers the same instruction is also made available to lay men working on flood water emergency and food control projects.

War Veterans' Problems Increase

Last year American Red Cross chapters dealt with the problems of nearly 4,000 veterans and their families. The workers find that as the years go on their responsibility increases rather than decreases. Changes in legislation, the increasing age of veterans and the consequent increase in physical illness, bring new needs for sympathetic treatment, by trained Red Cross workers. In addition to this service to veterans the Red Cross served as the official medium between the people and the men in military and naval service, giving aid through this service last year to 6,979 men in the army, navy and marine corps.

COMPTROLLER COMMENTS INSTITUTE OF BANKING

WASHINGTON, D. C.—The American Institute of Banking, said to be the most successful project of its kind in the field of applied adult education, has performed a valuable function in training both clerks for "banked" job services and business managers. J. P. T. O'Connor, Comptroller of the Currency of the United States, said in a report made today. The Institute is a branch of the American Bankers Association.

"Each and every subject is one which is necessary to a knowledge of banking. However, the institute does not stop here, but encourages graduate study in Corporation Finance, Trust Service, Farm Credit Administration and Business Forecasting. Again it emphasizes in special courses the importance of the less technical but highly beneficial study of Constructive Customer Relations, Banking Fundamentals and Public Speaking. No comment is necessary on these courses: their value is at once apparent."

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