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A SEMI-WEEKLY NEWSPAPER DEVOTED TO THE INTEREST OF WARRENTON AND WARREN COUNTY

5c. A COPY

THE FARM LOAN PRIMER

(Continued from Friday Edition)

Q. You have spoken entirely from the point of view of the farmer borrower. Suppose I have money to invest, how does this system interest me?

A. The bonds of the Federal land banks ought to be a very attractive investment for you.

Q. Why?

A. Because they are secure, will command a ready market, and because they are free from all forms of taxation.

Q. Why are they secure?

A. Because they have specifically pledged as security first mortgages on farms, the appraised valuation of which is twice as great as the obligation against them.

Q. Is that all the security there is?

A. No. The assets of all the 12 Federal land banks are behind the bonds of all the banks.

Q. And is that all?

A. No; they are secured also by the 5 per cent stock owned by each farmer-borrower and held as collateral security by the local loan associations.

Q. Is that all the security?

A. If that is not sufficient to meet the bonds, there is the additional 5 per cent liability against each farmer-stockholder.

Q. So, as a matter of fact, the security back of the bonds is twice their face value plus the resources of the 12 Federal land banks plus the indorsement of the National Farm Loan Association.

A. Yes; and with the further assurance that the wide distribution of the security, so unaffected by local conditions in any part of the Nation, will contribute to the value and stability of the security and make losses almost an impossibility.

Q. You say the bonds are free of all forms of taxation. Does that include income tax and all forms of State and municipal tax of every kind and character?

A. Yes.

Q. And is the income of all these bonds also free of taxation?

A. Yes.

Q. Does the Government guarantee these bonds?

A. No; but they are issued under the supervision of the Government and can not be issued until Government authorities have passed upon the securities and satisfied themselves that each dollar of bonds issued is secured by at least \$2 worth of land, and each bond will contain on its face a certificate of its regularity signed by the Federal Farm Loan Commissioner, a Government official.

Q. In what denominations are these bonds to be issued?

A. In \$25, \$50, \$100, \$500, and \$1,000.

Q. Are they protected against counterfeiting?

A. They will be printed and engraved by the Government Bureau of Printing and Engraving the same as money is printed, and will be as carefully protected from counterfeiting as money is protected.

Q. Will the bonds of all the banks bear the same rate of interest?

A. Probably, because they have equal security and are mutually guaranteed.

Q. Must a bank get authority from the Federal Farm Loan Board to issue bonds?

A. Yes; and the bank may issue them only after it has taken approved first mortgages with which to secure them and deposited such mortgages as collateral security.

Q. Can you tell what rate of interest these bonds will bear?

A. Not yet. The rate will depend upon supply and demand. The rate will be just as low as possible so as to dispose of enough of the bonds at par to keep the bank supplied with money to meet the demands of farmers.

MANSON ITEMS

Rev. E. R. Nelson, of Henderson, was a pleasant visitor in the home of Mr. S. G. Champion Friday night of last week.

Miss Etta Fleming and niece, Miss Louise Wilson, spent the week end with friends at York.

Mrs. Martha Hayes, of Middleburg, was a visitor in our midst some days ago.

We are glad to say that Mr. J. D. Champion who has been sick for the last two weeks is much better.

Miss Lillie Brack spent Friday night at Creedmore.

Mrs. S. J. Spatterwhite spent a day of last week at Henderson.

Mr. R. L. Watkins made a business trip to Youngsville and Littleton this week.

Messrs. Jack Williams and Frank Pinnell spent Sunday night in Warrenton.

An automobile en route for Henderson caught fire here Sunday night. The passengers being unable to extinguish the fire, the car was entirely destroyed, and only the iron framing is standing on the road.

Mr. Jack Duke, of Middleburg, was in town Wednesday.

Miss Pearl Fleming spent Saturday afternoon in Henderson.

Mr. Hamel Kimball and wife returned to their home at Buffalo, New York, last week.

Mrs. J. E. Brack spent a day of last week in Henderson.

Mr. L. O. Reavis made a business trip to Warrenton Monday.

Mr. Nat Williams, of Drewry, was on our streets Wednesday.

Messrs. J. W. Dowling and W. W. Wilson spent Monday in Henderson.

SONGS AND READING

Those who were fortunate enough to be at the Ecclat and Musical given by Mrs. Renshaw, Miss Allen, Mr. Harris, and Miss Chandler under the auspices of the Red Roses on last Friday night were delighted. No entertainment of any character has been productive of more real pleasure than this entertainment.

As a Reader, Mrs. Renshaw has not been surpassed by any who have appeared before Warrenton audiences. She is just simply highly gifted, and makes the very best use of her gifts.

Miss Allen's beautiful Soprano voice was a delight; her personality charming. She was encored repeatedly. Warrenton always has a warm welcome for Petersburg's gifted singer, and we trust she will visit Warrenton again in the near future.

Mr. John Harris has sung for "home folks" repeatedly, and always with pleasure to them. He has a fine Baritone voice, and has it under splendid control. He was at his best Friday night, and his audience appreciated the fact.

Like the private soldier, who does all the fighting, and the generals get the credit, so an accompanist is "taken for granted", and the singer gets the bouquets. Miss Chandler, as accompanist, however, deserves the "bouquets" too, for the harmonious blending of her touch with the voice of the singer made the music all that could be desired.

The entertainment was a success, and the Red Roses deserve the thanks of the people of Warrenton for their effort to give to the people here an hour's pleasure by talented friends.

N. B.—When we get that steam-heated auditorium these evenings of pleasure will not be so rare.

SEABOARD WRECK

The old saying that one wreck brings two more in its train, prompts us to announce that the Seaboard has now had its share, and will doubtless have freedom from misfortune for some time to come. Let us hope so.

The head-on collision yesterday afternoon between No. 14 and No. 3 which occurred near La Crosse was due to human frailty—not to defect in roadbed or equipment. An error was made by the engineer in his order; but the Conductor discovered it as soon as the siding was passed and pulled the emergency, but too late to prevent the collision; but soon enough to slow the train, and prevent a bad smashup, and a loss of life. No. 3 ran past a siding, but before the Conductor could pull the engineer down, and get back into the siding, No. 14 came around a curve and was upon him. Both engine crews after applying emergency jumped, and were not seriously hurt. No passengers were hurt.

If the writer had his automatic stop on these trains, he would be able to publish a better paper (a sure-put paper), and would prevent all of these wrecks in addition.

WARREN PHARMACY, INC.

The Warren Pharmacy was incorporated since our Friday's edition, with the following stockholders: Dr. G. H. Macon, Dr. William Rodgers, Mrs. Lizzie Tarwater.

The Warren Pharmacy is a believer in the use of Printer's Ink, and we have no doubt that its use of the Warren Record has been of service in bringing it to the attention of the public, as well as has its courteous management.

Oh, how hard it is to die and not be able to leave the world any better for one's little life in it.—Abraham Lincoln.

MARMADUKE ITEMS

Last Sunday Mr. C. A. Haithecock and family, Mr. Clifford Robertson, the Misses Clark, Mrs. Tom Davis, Miss Sallie Powell, and Mrs. M. T. Duke spent the afternoon with Mr. and Mrs. Mark Duke.

The Saturday night before Misses Clark and Powell with Mrs. Russell King spent an enjoyable time in the combined homes of Mr. Tom Davis, his wife and mother, Mrs. Mary C. Davis. They called to see Mr. Jim Cheek and family who now live at or near Buffalo Station.

Mr. Russell King, of Oakville, is visiting his wife for a couple of days at the home of her father.

Mr. S. R. Duke visited his daughter Mrs. Harry Leonard at Essex and her little wee daughter, Ertie Hope, Sunday.

Mrs. Bettie M. Haithecock and daughter-in-law, Mrs. Leonard Haithecock, spent Friday with Messrs. C. E. and S. P. Haithecock's families of this place in spite of the rain and snow which fell almost all the forenoon but which cleared off in the afternoon.

Mrs. Russell King and Miss Bessie Powell spent a couple of days visiting Mrs. J. D. Riggan the first of this week.

We have to keep so close to home duties and the fire that news is some thing of the past.—MIZPAH.

ARCOLA ITEMS

Miss Lizzie Davis, of Nashville, Tenn., arrived Saturday to be with her people here for some time.

Don't forget the Church Conference at Bethlehem Church Saturday afternoon.

Mr. Walter Duke was on the tobacco market in Warrenton Friday.

Miss Beaufort Hunter spent the past week with her grandmother, Mrs. Rebecca Davis.

Mr. Herbert Tharrington has accepted a position as salesman with the Fosberg Company at Hollister.

Messrs. Albert Coleman and Robert Arrington seem to have found quite an attraction at Grove Hill. Blizzards, rain or mud seems to be as the days of June when they are plodding their way toward the Hill.

Measles and war are the chief topics of conversation.

According to the prediction of the subterranean weather prognosticator we will have about thirty days more of real winter.

The Union here is growing in numbers. It now has about all of the farmers in this community enrolled and a number from adjoining sections also.

We hope this strong band of deserving people will get wide awake on the education of their children. We have made great improvement in the past few years, but let's don't be satisfied until we have the best for the children of this community. Let's have an eight months school for this district next term, and three good teachers. What's to hinder it?

Some of the children of this district walk six hundred miles each session to and from school. Bad roads and inclement weather seldom keeps them from being present. Boys and girls who are anxious to attend school even if they have to walk a distance greater than the length of our State, deserve a term of sufficient length and a course of study which when completed will meet the A grade college entrance requirements at least. Let's lay aside selfish motives, if there be any, and bring this thing to pass at an early date.

(Vote Special tax for education, and have a three teacher school. When Fishing Creek gets her good roads, you can build at Arcola an educational center.—Editor.)

TEACHERS AND CITIZENSHIP

"Every person appointed as a teacher in the public schools should furnish proof of American citizenship as one of the required qualifications."

Thus President Wilson writes to the New York Board of Superintendents, in answer to a question as to what he thought about public school teachers and American citizenship. The President added: "I had assumed that this was already the rule, and am surprised that it has not been so." It is reported that there are over 500 New York teachers who are not American citizens.—Current Events.

CRUEL COLD IN 'SUNNY FRANCE'

France has lately been in the grip of a cold wave, said to be the most severe in 114 years. The shortage of coal makes conditions much harder, and there is cruel suffering among the soldiers in the trenches.—Current Events.

YORK ITEMS

I will not fear,
Though storm clouds gather fast;
Though kingdoms fall and mountains
crumble into dust,
When every ship comes home with
broken mast,
And every doubt of earth and hell assails
my trust,
Then whether Heaven above be dark
or clear,
My anchor chain will hold—
I will not fear.

I will not fear
When dearest friends turn back,
And earthly ties are snapped by un-
expected strain;
When those once dear now follow
in my tracks,
And rend me, then, though bleeding,
I will not complain
I shall expect my Lord will then
appear,
To shield his trusting child—
I will not fear.

I will not fear,
When everything goes wrong;
When losses, crosses, pains and sor-
rows overwhelm;
When days are dreary, nights are
dark and long,
And storm blasts hide from view the
Master at the helm
I see Him not, but while His voice
I hear
Unflinching I'll wait—
I will not fear.

Life is a short day, but it a working
day. Activity may lead to evil, but
inactivity cannot lead to good.

War, war, war, seems to be in the
air, while nothing definite has result-
ed at this writing, everything possible
is being done to get ready for the
strife should it come. Let us hope
that war may be averted, for the
cruelty of it is beyond compare.

Mr. B. W. Mitchell made a business
trip to Henderson Friday.

Mr. E. L. Moss, of Keats, Va., passed
through Sunday en route to visit
friends near Townsville.

Messrs. Howard E. Robinson and
Young, of Drewry, were visitors in our
vicinity Sunday.

Mr. Warren Watkins, of Middleburg,
spent the week end in our midst.

We were glad to see Mr. Ernest
Buchanan and wife, of South Hill, Va.,
in our little village Sunday.

Mr. J. Claridie Watkins made a busi-
ness trip to Henderson Friday.

Mr. Abb K. Fleming and sisters
Misses Lucia and Lollie Fleming spent
Friday in Warrenton.

Mr. Willie F. Caliss, of South Hill,
Va., and Miss Annie Mae Paschall
from near Newmans were united in
holy wedlock at Mount Auburn Chris-
tian Church Sunday, February 11th.
We extend hearty congratulations to
this young couple, and trust joy, peace
and prosperity may accompany them
on their journey through life.

Mr. W. H. Kimball, from Henderson,
spent a couple of days in the home of
Messrs. W. W. and J. A. Kimball re-
cently.

Mr. F. F. Fleming made a business
trip to Manson Friday last.

Mr. Peter Hilliard and family, from
near Palmer Springs, Va., were on our
streets Sunday.

Mr. Edward Spain and wife, of Gold
Leaf, Va., were the guests of Mr. and
Mrs. George Spain a day of last
week.

Mr. Willie Cole, from near New-
mans, was on our streets a day of this
week looking after business.

Miss Lollie Fleming spent Thursday
in Henderson.

Dr. F. E. Perkins, of Henderson, was
a welcome visitor in our midst Friday
last.

Rev. Charlie L. Reid, of Washington,
N. C., returned to his home Monday,
after being most delightfully enter-
tained in the home of Messrs. W. W.
and J. A. Kimball and other relatives
and friends in our midst.

Mr. William Stewart, of Middleburg,
was among the out of town visitors
who attended the Reid-Robinson mar-
riage Saturday.

Miss Etta F. Fleming and niece,
Louise, from Manson, spent the week
end in the home of her sister, Mrs. J.
A. Wilson.

Mr. W. W. Wilson, of Manson, was
on our streets Friday looking after busi-
ness.

Mr. Ernest Hecht, of Henderson,
was a business visitor in our midst one
day last week.

Mr. Milton Capps made a business
trip to Manson Friday.

Mr. Howard Alford, of Golf Leaf,
Va., still makes his frequent visits in
the home of Mr. George Spain. It is
E. Z. to guess what the attraction is.

Rev. W. C. Merritt, of Norlina, spent
a couple of days last week in the home

FOR FARM LIFE SCHOOL

(Contributed By Educator)

Editor of the Warren Record: I am not a resident of your County, but a reader of the Warren Record, therefore I venture these few words of approval of that timely article by Mr. Connors in a preceding issue about the Farm Life School.

We have all come to see that the University, State Normal, and the Agricultural and Mechanical College, and other state schools are absolute necessities for the State. They are institutions that we can not do without. Although these institutions are necessities, they are not reaching and benefiting directly the masses of our boys and girls. According to the best information available, we find that far less than one-fourth of the young men and women of school age ever attend one of the State colleges or higher institutions of learning. There is, therefore, the great majority of our people that have no opportunity of training save that which is furnished by the county schools. These are being improved, and we desire to see them made more efficient in all practical training. We need an educated rural population. These rapid improvements in our rural school systems will soon give us a better educated citizenship.

The vital question now is shall we make the same mistake that has been made in the past, namely that we shall fail to see the necessity of the need of the individual. I have been connected with the school work of the State for six years, and I have not found in our present school system the opportunity for the right development of the majority of the pupils in the schools. Our courses of study are planned with the one thing in view, that the boys and girls should be prepared to go to College, but the great mass of them do not go; they soon drop out of school without any special preparation for their life's work. I believe the time is close at hand, and that it is the purpose of the State Board of Education to establish in practically every county in the State a school that shall bear the same relation to that county as A. & M. and the State Normal bears to the State as a whole.

A school in which every boy and girl in that county who desires it may get sufficient training in their chosen profession to make them a success. This school will be the Farm Life School, a school that will offer a course of study that will make better farmers, better housekeepers, better professional men, and a better County.

Mr. Taxpayer, your money is being spent for the support of the schools, why not have the best you can get? The children of old, historic Warren county deserve the best it is possible for them to have. What will you do about it?—"H."

On last Thursday night there was a delightful Square dance in the old armory.

The figures were called by Mr. J. R. Wilkerson with the old time "pep", and with that ease of manner which denoted a thorough knowledge of the figures. The music was furnished by Davis brothers, and it too had the "pep". Under such inducements, we could but help having a most delightful time.

Among those dancing we noted the following: Misses Mary Harris, Sue Palmer, Nan Rodwell, Louise Allen, of Richmond, Fair Polk, Lullie Price, Ursula Pellatier; Mrs. James Burroughs, Miss Katie Burroughs, and Miss Catherine L. Hodges, of Afton; and Messrs. Alex Macon, William Burroughs, Anthony Harris, Alfred Ellington, William Polk, McRobert Booth, Horace Robinson, Walter Haithecock, Jack Alston, Gid Hunt Macon, and John Rodgers.

Next Sunday, February 18, will be "Study-Your-Bible-Day" at the Baptist Church. At the morning service Mr. J. Edward Allen will address the congregation in the absence of the pastor, Dr. Taylor, who is to be in Lenior. Mr. Allen's subject will be "How the Bible Came To Us."

At the evening hour very interesting special services are planned in the interest of the Organized Sunday School Class Movement. There will be attractive music, and addresses by visitors of experience in Sunday School work who are known to be exceedingly interesting speakers.

SQUARE DANCE

PRATT-SYKES

The friends of Mr. W. E. Pratt, proprietor of the Norlina Hotel, and of Miss Lula Sykes, of the Norlina Graded school faculty, are congratulating them on their marriage. The information which reaches us is that they were happily married at the home of Miss Sykes in the western part of the State, and that they will be "at home" in Norlina after their return from the honeymoon.

The best wishes of the Warren Record, and of their many friends go with the happy couple through life.

FREE SPEECH

Henry Ward Beecher says: "Free speech is to a great people what winds are to oceans and malarial regions, which waft away the elements of disease and bring new elements of health; and where free speech is stopped malaria is bred and death comes fast."

BUTTER USED FOR SOAP

Butter sells in Moscow for \$1.70 a pound; but in parts of Siberia it is so cheap that it is used for soap and axle-grease. Lack of railroads causes this difference.—Current Events.

Just and noble minds rejoice in other men's successes and help to augment their praise.—Penn.