

AMERICAN BANK HAD GOOD YEAR

Annual Meeting Today of Stockholders of Prosperous Institution

HEALTHY GROWTH SHOWN BY REPORTS

Directors Re-elected and They in Turn Re-elected The Officers For Ensuing Year

The annual meeting of the stockholders of the American Bank & Trust Company, one of Wilmington's leading financial institutions, was held at noon today in the directors' room of the handsome banking house at corner of Front and Market streets. Nearly all of the stock was represented either in person or by proxy. The stockholders were very much gratified at the splendid showing the bank made during the past year. The growth has been more pronounced since the consolidation of the American Bank and Atlantic Trust & Banking Company last fall.

Mr. Cuthbert Martin was elected chairman of the meeting and Mr. Chas. E. Bethea was named as secretary.

Perhaps the most interesting and gratifying feature of the meeting was the annual report of the president, Mr. Thos. E. Cooper, who reviewed in most attractive manner the fine progress made by the institution during the past year, which has been the most successful in its history. The report showed an exceedingly healthy growth and especial attention was called to the increase in deposits since 1915. Mr. Cooper pointed out that before the consolidation last fall of the American Bank and the Atlantic Trust & Banking Company that the deposits of the combined institutions were approximately \$1,700,000, while at the present the deposits of the American Bank & Trust Company are \$2,100,000, a net increase of \$400,000. Attention was also called by Mr. Cooper to the large amount of cash reserves held by the bank which showed cash in bank's vault of \$1,071,014.97 and cash due from other banks amounting to \$385,002.56, making a total reserves of \$1,456,017.53.

The stockholders re-elected the board of directors as follows:

- J. G. L. Gieschen, Vice German Counsel; Jos. T. King, General Supt. of Transportation; J. J. Haar, Grocer; W. B. Cooper, Importer and Exporter; Cuthbert Martin, Grocer; Geo. O. Gaylord, Merchant and farmer; V. Sidbury real estate and capitalist.

B. C. Collins, former President of the Burroughs & Collins Company, of Conway, S. C.

P. S. Cooper, President, First National Bank, Dunn, N. C.

W. B. Drake, Vice President and Cashier, Merchants' National Bank, Raleigh, N. C.

A. G. Warren, Owner, A. G. Warren Ice Cream Company.

Edward Ahrens, Wholesale Druggist, Milton Calder, Vice President of the Bank.

Chas. E. Bethea, Cashier of the Bank.

Thos. E. Cooper, President of the Bank.

After meeting of the stockholders the directors immediately met and re-elected the officers as follows:

President—Thos. E. Cooper.

Vice President—Milton Calder.

Cashier—Chas. E. Bethea.

Assistant Cashier—R. L. Henley.

Assistant Cashier—E. Fred Banck.

PREACH AT FIRST CHURCH.

Rev. J. S. Crowley Will Fill Pulpit Here Sunday.

Rev. J. S. Crowley, formerly pastor of Immanuel Presbyterian church, now pastor of a group of Brunswick county Presbyterian churches, will occupy the pulpit of the First Presbyterian church here Sunday in the absence of the pastor, Rev. Dr. J. M. Wells, who is still at Moorefield, West Va., recuperating from a recent illness. This will be Mr. Crowley's first sermon in Wilmington for several months, as he spent most of the summer out of the city, and he will no doubt be heard by a large congregation.

SERVICES WELL ATTENDED.

Evangelist Huggins Preaching to Large Crowds Each Night.

The evangelist-meeting now going on at Wrightsboro Baptist church is increasing in interest at each service and nightly large crowds are present to hear the evangelist talk on the many interesting subjects that he has in his category. Last night he spoke on the subject of "The Big Foot of the Bible" and his sermon was listened to by an exceptionally large crowd who attended despite the inclement weather.

A large chorus choir has been organized which at each service leads in the singing of the old time gospel hymns. The public is cordially invited to attend these meetings.

Farmer—Why haven't you harnessed that horse yet, Missie?

The Lady Help (holding bridle and bit)—I can't get this into his mouth, so I'm waiting for him to yaw.

London Opinion.

TELLS OF FAULTS OF NEW SYSTEM

"Misdirected Benevolence" Is Title of Editorial Written By Dr. Chas. T. Nesbitt.

In an editorial in the August issue of "Our Communal Health," the monthly publication of the consolidated Board of Health of Wilmington and New Hanover county, Dr. Chas. T. Nesbitt, county health officer, contributes an article titled "Misdirected Benevolence," in which he tells of the great increase in expenditures for charity from the Health Department that is being dispensed, under a new system, without question and without discrimination, except in the most flagrant cases.

The article follows:

"It is right and proper that the prosperous citizens of the community should cheerfully assume the burdens of the unfortunate and that they should give of their substance for the relief of suffering among the indigent and helpless. It is also right and proper that the municipal and county governments should make provision for the relief of the destitute from the public funds. When both public and private giving are controlled by emotions without the application of reason and discrimination, there is but one result. The burdens become heavier and heavier until neither individuals nor the local government can stand the tax upon their resources. Procedure in this direction is inevitable and perfectly natural. The indigent expect more and more, and when these expectations are not fulfilled, supplications become vociferous demands. The indigent from surrounding territories soon find out the advantages of living where benevolence is unrestrictedly practiced and they flock in to gain its benefits. To the few really dependent must be added idlers and criminals from all about. If the authorities attempt any discrimination, those who are denied are cunning enough to make capital of their denial, and those who are interested in furthering their own political ends or those of their friends, step forward as the champions of the downtrodden and make a great ado. Many others, who because of the harrowing tales they have been told, honestly feel that the poor are being abused, join in the general chorus of denunciation which is aimed at the officers who have in hand the dispensing of the public charities.

"Wilmington is rapidly reaching the limit of its possibilities in benevolence. Up until two months ago, an honest and earnest effort was made to discriminate in the matter of dispensing the forms of public charity which are controlled by this department. At that time such pressure was brought to bear that we unwillingly adopted a policy of dispensing relief without question and without discrimination, except in the most obviously flagrant cases. The result is that our expenditures in this direction have doubled in the past two months and are still on the increase.

"We recognize the fact that we are public servants. We recognize the fact that the tax-payer has a right to say how the public funds shall be expended. Above all, we desire that no genuine suffering shall go unrelieved and that no imperfect service be given to anyone who is really dependent upon public charity. Under present conditions we are compelled to face the humiliation of seeing the public funds entrusted to our care, spent unwisely, even to the extent of producing professional pauperism. We must see valuable time which should be expended in productive channels, given to those who are public charges from choice rather than necessity."

LARGE CROWDS GO TO VICTORIA

Popular Playhouse Has Capacity Audiences—High Class Attractions.

The Victoria Theatre, which opened Monday afternoon for the season is still playing to capacity crowds and the management is being congratulated on all sides for the high class attraction that it has secured to start the winter season with. The Elsie Johnson Musical Comedy and Vaudeville Company is the name of the troupe now playing at the popular theatre. The troupe consists of some of the best performers in their line now playing in the South and according to indications the Victoria will be crowded all this week as the same performers are booked for the balance of the week with a changed program.

Each of the performers is an artist in his or her line and the patrons of the theatre are expecting wonders from the members of the company who so thoroughly captivated them during the first part of the week, when the show changes at this afternoon's performance.

The Victoria is expecting to keep up all winter the high-class attractions such as the company now here has proved to be, the management has gone to much expense to secure for the followers of the footlights the very best attractions that will play in North Carolina this season.

BOARD OF HEALTH ELECTED OFFICER

Dr. Arnold Stovall Will Succeed Dr. John Thames in The Health Department

Dr. Arnold Stovall, of this city, was yesterday afternoon at the regular meeting of the Board of Health elected to the position of county physician to succeed Dr. John Thames who at the meeting yesterday resigned the position as assistant county health officer, as he has accepted the position of health officer for the city of Winston-Salem.

After Dr. Thames resignation had been accepted by the board, who expressed sincere regret in having to let so valuable a member of the health department leave, it was decided to elect a county physician in place of the assistant county health officer who would only give part of his spare time to the work of the department. This work will mainly consist in visiting the poor who are unable to provide a physician for themselves. During other times Dr. Stovall will continue with his regular practice.

Upon motion of Dr. J. B. Cranmer the resignation of Dr. Thames was accepted with regret and the following resolutions were unanimously adopted and ordered placed upon the minutes:

"Whereas, Dr. John Thames, who for five years has served as assistant health officer for Wilmington and New Hanover county, has been called to the health officership of Winston-Salem, and,

"Whereas, the services rendered by Dr. John Thames to the citizens of Wilmington and the county of New Hanover have been invariably faithful and efficient under most difficult and trying circumstances throughout his long term of office:

"Be it resolved, That the Board of Health of New Hanover county spread upon its minutes this expression of its appreciation of his services and the sincere regret it feels upon his departure."

Dr. Chas. T. Nesbitt, in charge of the health department, stated that at a conference with the other physicians on the board that they had decided to recommend that the position of assistant county health officer be abolished and to instead employ a county physician at the sum of \$1,200. After some argument it was decided to adopt the suggestion and this will be the position that Dr. Stovall will fill.

Dr. Cranmer moved that Mr. H. R. Aiken, food inspector, should take over the clerical duties to the board, formerly performed by Dr. Thames and should receive as compensation \$200 more than his present salary. These changes will affect a saving of \$400 as the assistant county health officer previously received \$1,800 per year and the increased salary of the food inspector and the salary of Dr. Stovall combined are but \$1,400.

In his final report Dr. Thames stated that all of the county institutions are in good condition and are kept as sanitary as surroundings will permit. He also reported that no change had been made in the rural schools except the Masonboro school where a deep well has been sunk that is giving a plentiful supply of water.

Mr. Geo. F. Catlett, director of the laboratory, reported that the city water during the past month showed no evidence of pollution. He stated however that the raw water had been of high color and was difficult to treat but was of a very satisfactory quality.

The report of Dr. T. B. Carroll meat and milk inspector, is as follows for the last month:

"I made 29 inspections of dairies and dairy farms, and with one exception the sanitary conditions and health of cattle and attendants were good. Following are the bacterial counts and butter fat tests of the milk supply for the month.

	Per Cent Fat	Bacteria Per c. c.
Echo Farm	4.1	6,000
L. L. Newell	4.1	7,000
C. H. Darden	4.6	10,000
Cape Fear Dairy	4.4	10,000
Holland Dairy	3.6	10,000
Borland Bros.	4.5	11,000
D. E. Klein Sons	3.7	11,000
P. Wilderboer	3.5	14,000
A. G. Warren	3.9	19,000
E. C. Craft	4.8	43,000
A. Ahrens	3.3	44,000
H. A. DeCover	3.8	49,000
H. C. Blake	3.7	49,000
Elmhurst Dairy	5.6	59,000
W. Leuewburg	3.2	62,000
C. Rogers	4.4	62,000
W. M. Collins	5.0	90,000
J. W. Lennon	4.0	90,000
D. E. Kerr	3.8	106,000
W. R. Vann	4.4	110,000
Midway Dairy	5.0	160,000
W. A. Spencer	4.0	235,000
M. Schnibben	4.2	347,000
H. L. Kidd	4.4	385,000
G. Johnson	5.0	813,000

"I made 610 post examinations of fresh slaughtered meats as follows: 205 cattle, 93 calves, 208 sheep, 2 hogs, and 2 goats, with one beef condemned as unfit for food purposes."

Mr. E. Piner, chief of the sanitary police, reported that during the month there were 14,942 inspections made, 1,340 closets condemned and made while the number reported by Mr. Holton was 1,436.

Miss Christians Pinner public health nurse, reported that she visited 167 homes, cared for 59 infants, attended eight clinics, fed 44 infants from milk station and furnished 3,632 feedings.

MANY MEN OF MANY MINDS

Denominations and Sects Results From Different Interpretation of the Scriptures

Theology ranks as the deepest and most profound study of the world's greatest reasoners, and the difference in denominational distinctions is primarily due to the difference of interpretation of the meanings of the Bible.

Since its translation from ancient scrolls, scholars have argued pro and con over the exact import of figures of speech, idioms of the age, and other points of the greatest book of the world. But the Bible does not change, though its propounders may change the detailed meaning.

For example, let us say that two thousand years from now, when America may be reverted to jungle wilderness, Persian explorers should find and try to interpret our own idiomatic expressions, what would their conclusions be. We use such words as I "guess" when we mean I "believe" yet guess means just the opposite from believe.

To read the Bible intelligently one can secure no better edition than The New Illustrated Bible now being offered to readers by The Dispatch. This superb work is richly bound in limp leather with overlapping edges and contains more than 6,000 splendid illustrations together with innumerable full page color plates, maps, charts, marginal references, data, helps and explanations which render it possible for every thinker to reason for himself. While the value of this volume is \$5 it can be secured for a limited time for six certificates clipped from this newspaper and presented to the Dispatch office together with the presentation expense amount named therein.

TO MEET IN GASTONIA.

Convention Call Issued for North Carolina Daughters of Confederacy.

The convention call for the twentieth annual meeting of the United Daughters of the Confederacy, of North Carolina, has been issued by Mrs. W. M. Creasy, recording secretary of the organization. The convention this year meets in Gastonia, October 11 and 12.

Many important features of the work will come up at Gastonia and the leaders are expecting large numbers of delegates to attend. Among the most important change to be made is a revision of the constitution. Another important step taken at the convention will be a visit to the Stone-wall Jackson Training School at Concord where it is planned to dedicate a memorial bridge.

The convention call that is signed by Mrs. Eugene Little, president of the organization, of Wadesboro and Mrs. W. M. Creasy, recording secretary, of this city is as follows:

"The twentieth annual convention of the North Carolina Division, United Daughters of the Confederacy, will be held in Gastonia, October 11-12, 1916. Each chapter is entitled to one representative for the first seven members and additional one for each additional twenty-five members. But representation shall be based upon per capita tax paid." Art. V, Sec. 2, constitution. E-State presidents, chapter presidents and leaders, of children's chapters attend by virtue of their office.

"Chapters are urged to remember that the constitution is to be revised at this convention, and they should study it thoroughly before the convention so their representatives may know what action to take when the revision comes up. Chapter presidents and treasurers are reminded that the treasurer-general closes her books by October first, and in order that their chapter get its full representation the dues must be sent to Miss Margaret Etheridge, State treasurer, Selma, N. C., before September 15. Two credential blanks and one chapter blank are enclosed. One credential blank must be sent to Mrs. B. H. Moore, chairman credentials committee, Gastonia, N. C., the other must be carried by the delegates to convention.

"Chapter report blank shall be carried to convention by representatives or sent to recording secretary if no representative attends. "Chapters are urged to comply with the ruling and notify the president of the Gastonia chapter, Mrs. J. F. Thomson, by September 15, how many delegates from each chapter will attend convention. Opening exercises will be held Tuesday, night and all are urged to be present.

"By order of the president. "MRS. EUGENE LITTLE, "President.

"(MRS. W. M.) GERTRUDE BAGBY CREASY, "Recording Secretary."

Death of Little Son.

Friends of Mr. and Mrs. Rossie J. Carney will sympathize with them in the death of their two-year-old son, Calvin H. Carney, which occurred at 2:15 o'clock yesterday morning at the family residence, No. 915 South Front street. The funeral was held at 4 yesterday afternoon from the residence, conducted by Rev. J. S. Crowley, a.d. interment was in Oak Grove cemetery.

from milk station and furnished 3,632 feedings.



To New York and Georgetown, S. C.

NEW YORK TO WILMINGTON. S. S. Cherokee --- Monday, Sept. 11 S. S. Cherokee --- Friday, Sept. 22 WILMINGTON TO GEORGETOWN. S. S. Cherokee --- Thursday, Sept. 14 S. S. Cherokee --- Monday, Sept. 25 WILMINGTON TO NEW YORK. S. S. Cherokee --- Monday, Sept. 18 S. S. Cherokee --- Friday, Sept. 29 Freight accepted from and for nearby North Carolina points at advantageous rates.

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\$1.98
EVERYBODY IS WEARING THEM
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EXCURSION FARES
From Wilmington
OPEN TO THE PUBLIC.
WASHINGTON \$16.00
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PHILADELPHIA 22.00
NEW YORK 26.00
BOSTON (via Norfolk) 30.50
ASHEVILLE, N. C. 14.05
WAYNESVILLE, N. C. 15.35
LAKE TOXAWAY, N. C. 15.75
BREVARD, N. C. 14.95
HENDERSONVILLE, N. C. 14.05
SALUDA, N. C. 13.50
TRYON, N. C. 13.20
WILMINGTON, N. C. 8.00

Proportionately low rates from all points in the Carolinas. Jacksonville tickets will be limited, returning until midnight Oct. 3rd. Tampa, St. Petersburg and Fort Myers to midnight Oct. 6th, 1916. For schedules, reservations and further particulars PHONE 160.

School Time

SHUR-ON EYEGLASS
Your Children's Vacation is About Over.
You are preparing your children with comforts while gaining an education. They will need Books, Clothing and Shoes; they will get them. Now, seriously have you thought of your children's Eyesight? Is it not very important that you provide them good Eyesight while providing other comforts?

THAT PRESCRIPTION

Will be alright if the right doctor wrote it and the right druggist fills it. Otherwise it might be all wrong. Be sure that it is right—send it here for attention.
J. FRANK JARMAN, Druggist.
107 Princess Street. Phone 634.

Best Fishing Tackle

The glory of "the out-of-doors" at this season of the year and nothing is more fascinating and mind restful than a day's fishing. Careful selection of tackle, reliable tackle—adds to one's pleasure, and, this, we have in stock for you.

SALT WATER RODS
Lancewood, Anzarilla, Bethabara Woods, some made special to our own order. All prices up to \$16.00.

FREE SPOOL REELS
Original Cuttyhunk, Surfman's Special and Joe Jefferson's Linen Reel Lines.
Minnol Seines, Cast Nets, Gaff Hooks, and all little accessories necessary. Let us show you what else we have.

N. Jacobi Hardware Co.

10 and 12 South Front Street, Wilmington, N. C.

Excursion to Florida

TUESDAY, SEPTEMBER 26th.

Fare From	Jacksonville, Fla.	St. Petersburg, Fla.	Fort Myers, Fla.
Bolton, N. C.	\$7.80	\$10.30	\$11.30
Burgaw, N. C.	8.00	10.50	11.50
Chadbourn, N. C.	7.50	10.00	11.00
Clinton, N. C.	8.30	10.80	11.80
Fayetteville, N. C.	8.00	10.50	11.50
Goldsboro, N. C.	8.00	10.50	11.50
Jacksonville, N. C.	8.70	11.20	12.20
Jonesboro, N. C.	8.00	10.50	11.50
Laurinburg, N. C.	8.00	10.50	11.50
Maxton, N. C.	8.00	10.50	11.50
New Bern	9.00	11.50	12.50
Pembroke, N. C.	8.00	10.50	11.50
Whiteville, N. C.	7.50	10.00	11.00
WILMINGTON, N. C.	8.00	10.50	11.50

Tickets on sale every day until Sept. 30, good to stop over, limited returning until Oct. 31.

\$18.30 Chattanooga, Tenn.
Account Sovereign Grand Lodge, I. O. O. F. Tickets will be sold September 14, 15, 16 and 17, limited returning until September 27.

\$8.00 Jacksonville, Fla.
Tickets on sale September 26, limited returning until October 3.

\$10.50 Tampa, Fla.
\$10.50 St. Petersburg, Fla.
Tickets on sale September 26, limited returning until October 6.

\$11.50 Ft. Myers, Fla.
\$33.00 Cleveland, Ohio
Account Annual Convention Brotherhood of St. Andrew, Tickets will be sold October 1, 2 and 3, limited returning until October 12.

\$20.95 Jacksonville, Fla.
\$21.45 State Camp, Fla.
Account the following important National events:
Southern Rifle Association, October 11 and 12.
National Rifle Association, October 13 to 19.
National Rifle Practice, October 20 and 21.
National Individual Rifle Match, October 22.
National Pistol Match, October 24.
National Team Match, October 24 to 26.

Tickets will be sold to Jacksonville and return September 16, 17, 18, 23, 24, 25, 30; October 1 and 2 and to State Camp and return October 7, 8, 9, 14, 15 and 16. All tickets will be limited returning until November 4, 1916. Reduced fares for parties of ten or more traveling together.

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"The Standard Railroad of the South."
PHONE 160.

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The above Certificate with five others of consecutive dates entitles bearer to this \$5.00 Illustrated Bible. It is presented at this office, together with the stated amount that covers the necessary EXPENSE items of this great distribution—including clerk hire, cost of packing, checking, express from factory, etc., etc.

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Through an exclusive arrangement we have been most fortunate in securing the Catholic Bible, Douay Version, endorsed by Cardinal Gibbons and Archbishop (now Cardinal) Farley, as well as by the various Archbishops of the country. The illustrations consist of the full-page engravings approved by the Church, without the Tissett and text pictures and with red edges. It will be distributed in the same binding as the Protestant book and at the same amount Expense items, with the necessary Free Certificates.

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