Local News

Wilmington Morning Star

WILMINGTON, N. C., SUNDAY MORNING, JULY 8, 1923.

State News

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Hugh McCulloch Tells What Is Necessary For Safe Bank Management

Crges Distribution of Loans BIG Rather Than Concentration in Big Borrowers

WOULD BALANCE BOOKS AT CLOSE OF BUSINESS

to Insure Their Honesty, He Says

BY HUGH M'CULLOCH. Comptroller of the Currency 1861-1865.) (First

The business of a bank should be carefully and promptly conducted. The eks at the close of each day should exhibit the amount of cash on hand, and the exact condition of the bank. in small banks, weekly, or oftener; and

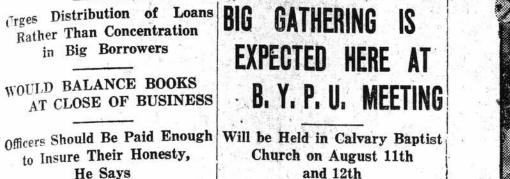
as often as every quarter a careful examination of its affairs should be nade by committees of the directors for this purpose, and a report of the esult of these examinations entered the minutes.

The officers of the bank, other than the president, should be appointed to their office during the pleas-of the board, and bonds should be executed accordingly. This Wrightsboro, C. Y. DeVaun, W. D. will obviate the necessity of requiring Mills and W. A. Fonvielle; committee annual bonds from these officers, and will prevent the occurrence of a time will not be under bond. when they Presidents being annually elected or appointed will, of course, be required to ive annual bonds, and whenever an ficial is reappointed a bond should be required of him.

Security Must Be Ample.

No loans should be made that are not secured beyond a reasonable continecured beyond a real be done to fos-ency. Nothing should be done to fos-er and encourage speculation. Facilities should be given only to legitimate and prudent transactions. Discounts should be made on as short time as the usiness of the customer will permit, and payment of all paper at maturity be insisted upon, no matter whether the bank needs the money or not. A note or a bill should never be newed merely because the bank may t be renewed merely because the bank may not know where to place the oney with equal advantage if the pa-In no other way can the er is paid.

ank properly control the discount line, or make it at all times reliable. Distribute the loans rather than conentrate them in a few hands. Large bans to a single individual or firm, alough sometimes proper and necessary, are generally injudicious and frequently unsafe. Large borrowers are apt to control the bank, and when this the relation between a bank and its ustomers, it is not difficult to decide which in the end will suffer. Every ollar that a bank loans above its capial and surplus it owes for, and its managers are therefore under the strongest obligations to its creditors. as well as to its stockholders, to keep



Preparations are now underway, on a large scale, for the third annual convention of the Wilmington Associational B. Y. P. U., which will convene at Calvary Baptist church, this city, Saturday and Sunday, August 1 and 12th.

At a meeting of the executive comcommittees were appointed to have charge of the convention: General chairman of committee on arrangements, Herbert S. Strickland, Wrightsboro; committee on hospitality; Miss Ethel Allen; chairman, Lena Middleton, Winter Park, C. J. Josenhans, on transportation, Victor T. Sullivan Publicity committee: W. B. Muse Rev. P. D. Buck, Misses Beryl Souter Arline Stanland and Iuelle Jolly. Finance committee: C. S. Lewis, Win-

ter Park The committee in charge of program counts itself fortunate in being able to secure such a notable array of talent for this year's meeting. Several of the most prominent figures identithe Southern Baptist Convention have Back tax 2,125.19 signified their intention to take part. and taking it all in all, the program Hire of prisoners for the third annual meeting of his Jury tax organization will undoubtedly be the Stenographer's fee best that has ever been given by an Special officer fee associational B. Y. P. U. in the state Interest of North Carolina.

The outstanding speaker on the program will be Dr. I. J. Van Ness, of Nashville, Tenn., who is correspond-ing secretary of the Sunday school board, of the Southern Baptist convention, and under whose general super-vision all of the B. Y. P. U. work of the south is carried on. Dr. Van Ness is a forceful orator and will no doubt be heard by crowded houses when he appears on the program. He will deliver two addresses, "The Next Task Ahead of Us" and "Guarding Our Heritage." Perry Morgan, of Raleigh, general secretary of the state B. Y. P. U. department, will deliver an address on "The New B. Y. P. U. Vision." "The Bible Readers' Course." will de discussed by Mrs. Rose Goodwin Pool, of Greenville, S. C., formerly director of WHEN OPTIMISM AND MARRIAGE JOIN HANDS OCTIVITIES (CHOICE CITI

Jack Martin, president of the International Optimist club, and his bride of San Francisco, are shown here an old-fashioned rig, at the recent convention of the club in Chattanooga,, Tenn. They were married in San Francisco. Note their optimistic smiles.

COUNTY COLLECTIONS DISTRICT AGENTS FOR JUNE NOW TOTAL MORE THAN \$53,000 Piedmont and Central Demon-

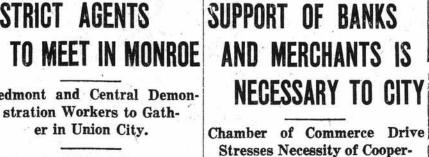
County Auditor John A. Orrell Submits His Monthly Report.

Collections for the month of June, as reported by the auditor, John A. Orrell, totaled \$53,795.79 for the county. Dis-bursements were slightly larger, \$57,-

675.69 being paid out. The difference was made up from the balance on hand. The itemized list of collections follows: ied with the young people's work of Poll and Property tax \$ 7,010.38 County farm Jail fees . Marriage license Notes discounted 25,000.00 Recorder's court Salary funds Schedule "B" taxes 2.433.54 School fund 11,464.35 Ferry Cons. 1,200,00 Expense, L. Shriver Sale typewriter

On account 132.92 Refund on payroll Warrants were drawn against the county for the following disbursements: 60.00

.....\$ Back tax costs ... Community hospital Coroner Commissioners County farm County home young people's work of the First Bap-tist church, this city. Rev. A. L. Farm demonstrator Court house Brown, president of the Eastern As-Health department sociational B. Y. P. U., Rose Hill. N. James Walker Memorial



eration.

memberships each.

bank's subscription.

Piedmont and Central district agents ation In Community. will hold a conference July 10, 11 and 12 at Monroe.

The following program has been ar ranged for the three day ssssion: or a greater chamber of commerce Tuesday, July 10 Prayer by Dr. W. R. Burrell, pastor has communicated with several cities

the First Baptist church, Monroe, . C.

Address of welcome by John C. Sikes, Monroe, N. C. Response to address of welcome by

support given by the banks and large Mr. W. H. Barton, county agent, Rockingham, N. C. 1.20 Roll call.

15.00 The meeting will be turned over to 97.00 the county agents for discussing their 5.00 problems.

8.60 12:30 p. m., adjourn for dinner. 276.46 2:00 p. m., roll call.

154.20 The afternoon session will be a con-33.00 inuation of the morning session.

5:00 p. m., adjourn. 598.40 Wednesday, July 11, 9 a. m.

Roll call. Address on some phase of the boll weevil problem, by Mr. J. A. Evans, agriculturist, U. S. department of agri-

10.86 culture, Washington, D. C. "What Union County is Doing to Beat the Boll Weevil," by T. J. Y. Broom, county agent, Union county,

and commercial community. Monroe, N. C. "The Boll Weevil Problem, and How the Extension Service Should Meet It," by Mrs. Franklin Sherman, state ento-75.00 mologist, Raleigh. 108.04 12:30 p. m. Adjourn for dinner.

330.00 2:00 p.m. Meet at courthouse for au-416.10 tomobile tour to be arranged by County 554.80 Agent T. J. W. Broom. 339.82

Thursday, July 12, 9 a. m. Address by Dr. B. W. Kilgore, direc-125.00 809.13 tor of extension and dean of agricul-1.083.33 ture, A. & E. College, Raleigh.

ager, North Carolina State Fair, Ra-

Address by Mr. I. W. Hill, Washing-

"How Local Newspapers May In-

ton, D. C. "Club Work in North Carolina." by

3.062.10 Mr. S. J. Kirby, state club leader, Ra-

435.33 27.91 Fair, Biltmore, N. C. 425.90 Address by Mr. E. V. Walborn, man-Mrs. Boylan Names



Robeson's Most Noted Criminal Court Session Will Convene This Week

MILLION CHILDREN **ENJOY PLAYGROUNDS** IN CROWDED CITIES

Wilmington Parks and Beaches Utilized; Street Springling **Parties Arranged**

More than 1.000.000 children, youths and adults, enjoy the public playgrounds of the country daily, states the Playground and Recreation Association of America, which receives information from hundreds of cities. In 1922, the average daily summer attendance at play centers in 429 cities was over 1,-114,000. This year the number will reach 1,250,000, it is estimated. The playgrounds are conducted by municipal commissions, park departments,

public schools or by other agencies. Here in Wilmington Community Service is the central agency thru which the playgrounds are functioning. The board of education are doing a material part and during the winter months are closely linked with the play hours of the children of the city. There has been an interesting get-together on the summer work in this

city with the result that more children The membership committee working have been reached. There is at present but one playground open at one time or on the same day. This is due to lack in North Carolina which are going for- of leaders. The attendance each day ward by leaps and bounds in their com- is variable, but runs from days that mercial and industrial growth, and in are rainy about 20 to 100 on the best days. Practically all who attend the every instance it is demonstrated that there is a close relation between the playgrounds are kept busy in some of the activities, there is little "hanging and it was by accident that it was mercantile establishments to the cham- around." ber of commerce and the evident pros-, in active Community Service believes in active participation and endetvors to grow away from "fans" only. Howperity of the community under considever, families and children are urged The banks in these communities are to attend all the games and rout for their team.

averaging from seven to 16 member-ships each, depending on the amount of Many cities have thrown open swimtheir assets. The jobbers in these ming pools to their people. Last year towns are carrying from three to eight 180 cities reported 465 pools. One hundred and one communities reported 398 public baths and 127 announced that the second week. Mike Lawson, chief they had 223 bathing beaches. Streets of police of Fairmont; John Hedge-The committee also reports that the matter of increased memberships on the part of our local banks is now being considered by these institutions, three cities, 36 of them having these streets under supervision of play leadand it is confidently expected that our local banks are going to back up the ers. In Wilmington the school playefforts of the progressive citizens of grounds without the apparatus to use is used every afternoon and evening, Wilmington to again place Wilmington where it belongs as an industrial satisfactory for the real sport lovers. W. B. Ivey shortly after the orime is The two city parks with their tennis alleged to have been committed. lack of play leaders makes this un-It is impossible to announce the exact amount of subscriptions the various banks will take as the Saturday busiand baseball facilities are always busy. ness at these institutions made it im-The park opposite the high school is a delightful meeting place for many mothers and the children. Wilmington possible to give conclusive consideraion to the matter. The bank membership committee of the chamber of comalso boasts of three beaches which are merce expects to be able to get definte information on Monday with re-gard to the actual amount of each

By R. M. NORMENT LUMBERTON, July 7 .- Robeson superior court for the trial of criminal cases will convene here Monday for two-weeks' term, with Judge N. A. Sinclair presiding. This term of court is expected to be one of the most important ever held here. Included in the 133 cases on the docket are seven charging murder. Officials plan to summon two special ventires Monday from which juries will be selected for two of the first murder cases to be

Famous Flogging Case and Sev-

en Murder Trials Are Docketed For Term.

PRESIDING MAGISTRATE

JUDGE N. A. SINCLAIR

tried. Braxton Purdie, negro, will be tried for the murder of Metco Horne, a man, in February. His case has been set for Wednesday.

No murder case in recent years has aroused the interest of th caverage citizen as has the so-called Shepherd case. Luke Britt is charged with the murder of E. R. Shepheid ,who mysteriously disappeared from Lumberton during April, 1922, and whose remains were found near Parkton in a boneyard nearly one year later. F. M. Huggins and Dock Rozier were held by a coroner's jury as accessories and have been under bond. This case has been set for Thursday.

Sensation Created disappearance of Shepherd, s lightning rod salesman known to have had a considerable sum of money on his person, created a profound sensa tion here. Lumber river was dragged for his body at a number of places, found long afterwards in the wods. Shepherd's wife and brothers identified the remains without nesitation.

Although no definite day on which the Proctorville Ku Klux whipping case will be heard can be named yet. Solicitor McNeill and attorneys associated with him in the prosecution declare it will surely be tried at this term of court, in all probability during the second week. Mike Lawson, chief were closed for children's play in fifty- peth and Jule Brogden, of Proctorville, are charged with leading a hooded band which whipped Mrs. Hattie Purvis and Mrs. Mary Watson on the night of April 14. The defendants have been out on a join bond of \$15,000 since they altho the lack of equipment and the were held for higher court following a preliminary hearing before Recorder

alleged to have been committed. This crime stirred Robeson county throughout its borders. The Ku Klux Klan issue is expected to be more completely joined in the forthcoming trial. H. L. Taliafara, an admitted accessible to its people. The play-grounds this year are taking advantage swer in court Monday a charge of inof the nearness and during the first timidating state witnesses. He was month 75 children, parents, leaders, and arrested here Tuesday afternoon on a month 75 children, parents, leaders, and larence warrant signed by Judge Sin-a man swimming expert were trans- bench warrant signed by Judge Sin-ported to Wilmington beach for one clair. Bail in the sum of \$5,000 for

A few more of the cases resulting

Liberality is Neede A bank should treat its customers liberally, bearing in mind that it prospers as its customers prosper, but the to dictate its policy.

its discounts constantly under its con-

If the propriety of discounting an ofering is doubted, give the bank the enefit of the doubt and decline it. If he bank has any reason to distrust the ntegrity of a customer, close his acount. Never deal with a rascal under the impression that you can prevent him from cheatnig you. The risk in such cases is greater than the profits. In business, know no man's politics. Manage the bank as a business institution, and let no political partiality or prejudice influence your judgment or action in the conduct of its affairs.

Salaries Must Me Adequate. Pay the officers such salaries as will enable them to live comfortably and respectably without stealing, and require of them entire services. If an officer lives beyond his means, dismiss him: even if his excess expenditures of the convention. can be explained consistently with his integrity, still dismiss him. A man cannot be a safe officer of a bank who spends more than he earns.

The capital of a bank should be a reality, not a fiction, and it should be wned by those who have money to lend, and not by borrowers. Every banker under the national

system should feel that the reputation of the system, in a measure, depends upon the manner in which his particuar institution is conducted, and that, as far as his influence and his management extend, he is responsible for its uccess. It should be the chief aim, of the therefore managers of the banks, to make their respective institutions strong, not only to keep their capital from being impaired, but gradto create a surplus that will be protection to their capital and to heir creditors in the trying times that will sooner or later happen to all bankinstitutions. There are few items hat will have a better look upon the alance sheet, and none that is better calculated to give aid and comfort to the managers of a bank, and to secure or it the confidence of the people. large surplus fund. Create hen a good surplus, if even for a short me the stockholders have to be kept on short commons in the way of divi-

Purste Pursue a straightforward, upright, egitimate banking business. Never be empted by the prospect of large reurns to do anything but what may be done under the National Cur-

BATIK AND BLOCK PRINTED SILK HOSE ARE NEW

^w note is the printing of colors ^t is broadly classed as batik ^{to} silk hogiery. Since the ^s white, a fine background is d for the exploitation of carefulafforded ly worked out color harmonies express-ed in in designs of medium size, rather widely spaced

To accompany colored shies come tose beige stockings displaying colored in red. green, or blue. Egyptian scarabwinged birds and sphinx adorn other stockings, but new this week is he hand blocked stocking in stripes Wer designs or foulard patterns in all summer colorings and of pure thread silk for and others in block, printed novelty effect.-Dry Goods

eak on "Putting Pep into the Weekly Meetings." "Come Ye After Miscellaneous Me," will be the theme of a talk by Motorcycle Miss Martha Sizemore, assistant pas-Notes paid tor, First Baptist church, Goldsboro, o dictate its policy. Outdoor poor Recorder's court Red Cross mington, will deliver the address of welcome.

Road fund Other speakers of note who will appear on the convention program are: School fund Rev. J. C. Powell, missionary of the Southern Baptist convention, located at Oyo, Nigeria, Africa; Bryce Little, of Wilson, state B. Y. P. U. president; Miss Effie Rose, field worker of the state Sunday school department; Tax listing United Charities Bond premium Leonard F. Gore, Wilmington, former Bond expense state president; and Rev. Phillip D. Coupon expense . Buck, of Winter Park.

The amount on hand on June 1 was The Wilmington Associational B. Y. P. U. embraces all of the territory of the Wilmington Baptist association, and has a total of 56 unions. It is expected that in the neighborhood of 500 delegates from all of these organiza-

Bishop Darst Will tions will be present at the sessions The officers of the convention are Conduct Services at Beach

Lockamy, Jacksonville; Miss Berta Hocutt, Ashton', L. E. Williams, Wil-mington; Mrs. W. M. Nunnalee, Atchison; recording secretary, Miss Lila Mae Chinnis, Phoenix; treasurer, C. S. Lewis, Winter Park; intermediate leader, Mrs. R. H. Kimball, Wallace; junior leader, Mrs. R. S. Liles, Wilmington; chorister, C. Y. DeVaun, Winter Park.

\$291.564.57, and on July 1st was \$287,-684.73. The difference was due to the larger amount of disbursements as compared to receipts.

as follows: president W. B. Muse, Wilmington; vice-presidents, Mrs. Guy Bishop Thos. C. Darst will conduct | tension, Raleigh. services at the little chapel on the boardwalk at Station 2, Wrightsville Wrightsville Beach are cordially in-vited to attend. and particularly, the

MORE HONORS FOR McADOO.

guests at the various hotels and boarding houses.

crease the Effectiveness of Extension Work." by Mr. F. H. Jeter, agricul-70.95 1,441.87 tural editor, Raleigh. "Progress of the Tobacco Growers' Co-operative Marketing Association," 383.75 26.00 16.25 13.83 by President F. A. Norwood, Goldsboro. "Progress of the Cotton Growers Co-51.21 perative Marketing Association." by

435.33 10.000.00

425.90

150 00

5,045.81

30.421.67

835.00

225.66

670.62 leigh.

leigh.

Mr. U. B. Blalock, general manager, Raleigh. 12:30 p. m. Adjourn for dinner. 2:00 p. m. Roll call.

"Improving the Farm Flock," by Mr.

A. G. Oliver, poultry specialist, Raleigh. "Some Important Eactors in the De-velopment of the Dairy Industry," by Mr. A. C. Kimrey, dairy specialist, Ra-

"Development of the Swine Industry," by Mr. W. W. Shay, office of swine ex-

"Fundamentals of Successful Live-stock Production," by Mr. R. S. Curtis, Beach, tonight at 8:30. All residents of animal industry division, Raleigh, N. C. "Developing a Plan of Work for the County," by Mr. James M. Gray, as-

sistant director, Raleigh. "Importance of Annual Reports." by Mr. C. R. Hudson, state agent, Raleigh, "Expense Accounts, Shop Talk, Etc.," by Mr. James M. Gray. Adjourn at 5 o'clock p. m.

SUITS DISMISSED The case of the American Sugar Re fining company against the Barnes-Harrell company has been dismissed on the part of the parties. The American Sugar Refining com

Ashevilie. A. G. Warren has answered C. L Williams, receiver for the Commercial National bank, and denied owning two pany was suing the Barnes-Harfrell, with William N. Harrell, William D shares of stock in the American Bank Adams and John T. Barnes as co-part-ners doing business under that firm name, for \$4,269.77. The judgment action be dismissed, the complainant to pay the costs. does not state the amount paid.

afternoon. This was merely another his appearance Monday was furnished play afternoon, with no pretentions to-ward a regular picnic affair. The wa-More Whiskey

Automobile Concern ward a regular picnic affair. The wa-ter not being next to the Playgrounds from the whiskey raid of a week ago the children were taken to the water. were heard in recorder's court yester Next Monday afternoon in the Harday, although it became necessary to nett school vicinity, the fire depart-ment will be on hand to bring the wacontinue several until July 28 because some of the defendants demanded trials ter to the children in a different way. Street showers to sprinkle the youngby jury, which privilege is allowed them. sters. The mothers are urged to be

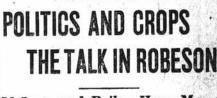
Williams Starts Suit

stated that he was in a sanitarium at

Annie Woods and Beatrice Oxendine submitted in a number of cases involvpresent and see that the affair is a success in all ways. Friday of next week the Hooper school will start ing violations of the prchibition laws and were let off with fines of \$25 each their shower program. One citizen rein one case and costs in another, the total amounting to \$44.40 each.

Will Wariax, who failed to show up when called the first day, came in yesterday. He was convicted and sen-tenced to eight months on the roads. Oscar Chavis submitted to a charge of Against P. S. Cooper selling whiskey. Judgment was re-served.

H. B. Isabel, an electrician and painter who worked here a short while, is being sought by local officers for the theft of a Ford roadster. Isabel rented a car from J. B. Bruton for a few hours on the night of July 2 and neither he nor the car has been seen since.



McLean and Bailey Have Many Friends in Tobacco Town.

(Special to the Star.)

FAIRMONT, July 7 .--- Fairmont and her people read with no little interest the announcement made in yesterday's Star, that Senator Simmons is supporting Angus Wilton McLean, of Lumberton, for governor. His many friends here are hoping that Robeson will have the distinction of furnishing the next governor for the state, and they are ware of the fact that no better timber could be secured than that of Mc-

The crop situation in this county seems to be on the boom. General rains have fallen all over the county the past week, and the good weather is making crops take on new life. The farmers say that the best drops ever grown will be produced around Fairmont this year if nothing happens. Cotton is making rapid strides and so is the boll weevil and the poison. The question yet remains as to the crop of cotton that is to be produced under the exist-ing conditions when the final count is made.

A majority of the farmers are beginning to harvest the tobacco crop and it is somewhat better than usual this year. The farmers are paying more attention to the crop than heretofore. According to the old tobacco growers who have made a life study of the weed it takes plenty of good care to produce a quality of tobacco that will sell well under any condition of the market. The farmers are beginning to see that this is the only method to pursue to war-

rant a good price for the crop.

Twenty-five years ago the father of Frederick Funston, Jr. (left) chased the father of Emilio Aguinaaldo, Jr., through the jungles of the Philippines. Today the sons, both cadets at West Point, swear eternal friendship to each other, with Cadet Sergeant White officiating.

Wallace Baptists Conducting Revival

(Special to The Star) WALLACE, July 7.—Revival services are being held at the Baptist church at Wallace. Assisting the pastor, Rev. J. H. Powers, are the Rev. J. E. Mc-Manaway, of Greenville, S. C., and Jesse T. Williams of Atlanta. They are connected with the Baptist Home Missionary board. Prayer services are being held by the men in the church every afternoon

and by the ladies, at different places. All the Christians of the town have been fused into the great working army for the cause of Christ and ad-vancement of Christianity.

County Nurses Spend Busy Month In June

The seven county nurses made 1,444 visits during June to 767 patients. There are now only six nurses on duty, the colored county nurse having been dismissed until fall.

dismissed until 1all. Although the school work was prac-tically over before June, 21 children were operated on for infected tonsils and adenoids: one child was fitted with glasses and another sent to the dentist. There were 26 babies at the baby



Dr. Rufus B. Von Kleinsmid, president of the University of Southern California (right), conferring the honorary degree of doctor of laws upon William C. McAdoo, Wodrow Wilson's son-in-law, at the college gradua-tion exercises in Los Angeles.

THE NEW GENERATION.

M. C. McIver, who requested that a name be suggested for his new automobile concern, has selected the name suggested by Mrs. D. D. Boylan, of 117 forth Sixth street. Mr. McIver received the following letter from Mrs. Boylan, giving her

reasons for the name: "After riding in one of your Ander son aluminum six cars, I decided it marked that the showers would take the kiddles "by storm." fortable riding car, so pretty in de-sign, the idea struck me that it was

more than an ordinary car. With its fool-proof carbuetor and aluminum body, even a child can handle it with ase. So I decided that if such a thing is possible, this car was human.

"Alumni means educated: the name is also near enough to aluminum not to mislead the public. I therefore submit this name for your new garage: "Mc-Iver Alumni Auto company."

P. S. Cooper, who is being sued by

C. L. Williams, receiver for the Commercial National bank, was not to be located at Dunn, according to the United States marshal. Cooper is being sued for \$200 for having two shares in the American Bank and Trust company. The marshal