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NO. 25

PROFESSIONAL

T. E. BINGHAM
Lawyer
BOONE, N. C.
Prompt attention given to all matters of a legal nature. Collections a specialty.
Office with Solicitor F. A. Linney
1 29 1y. pd.

VETERINARY SURGERY.

I have been putting much study on this subject; have received my diploma, and am now well equipped for the practice of Veterinary Surgery in all its branches, and am the only one in the county. All on or address me at Vitas, N. R. F. D. 1.
G. H. HAYES,
Veterinary Surgeon.
5-17-11.

Dr. E. M. MADRON.

— DENTIST.
Sugar Grove, North Carolina,
All work done under guarantee, and best material used.
4-13-11.

E. S. COFFEY,

— ATTORNEY AT LAW —
— BOONE, N. C. —
Prompt attention given to all matters of a legal nature. Abstracting titles and connection of claims a specialty.
1-1-11.

Dr. Nat. T. Dixon.

— SPECIALIST —
EYE, EAR, NOSE, THROAT AND CHEST
KEYS EXAMINED FOR GLASSES
FOURTH STREET
Eristol, Tenn.-Va.

EDMUND JONES

— LAWYER —
— LENOIR, N. C. —
Will Practice Regularly in the Courts of Watauga
6-1-11.

L. D. LOWE.

ATTORNEY AT LAW,
BANNER ELK, N. C.
Will practice in the courts Watauga, Mitchell and adjoining counties.
7-6-11

F. A. LINNEY,

— ATTORNEY AT LAW —
BOONE, N. C.
Will practice in the courts of the 13th Judicial District in all matters of a civil nature.
6-11-1911.

J. C. FLETCHER,

Attorney At Law,
— BOONE, N. C. —
Careful attention given to collections.
E. F. Lovill. W. R. Lovill.
Lovill & Lovill
— ATTORNEYS AT LAW —
— BOONE, N. C. —
Special attention given to all business entrusted to their care.
7-9-10.

WATCHES ACCURATELY REPAIRED.

There are more watches entirely ruined by incompetent workmen than in any other way. Come to the Boone Repair Shop for fine Watch Repairing. Every job is carefully done and timed before leaving my shop. Bring us your work and it shall have our best attention.
J. W. BYAN, PR HO P
8-22-12.

INTEREST AND USURY.

Charlotte Observer.

Amongst all people and in practically all time there has been a serious and unsolvable question as to where interest rate on money ends and where usury begins. The vicissitudes and variations in business make it impossible to indicate by a sharp line where interest ceases and where usury begins. In modern times, it very frequently happens that a margin for interest rate is provided so that when business becomes tighter the interest rate may be contracted to suit the tightness of times and attract money, and the money in a State be not driven to other States by too sharp a line.

Some members of the Legislature seem to be concerned now about this question and wish to make severe penalties when the limit of the legal interest rate is passed, regardless of the variations of business emergencies.

The people all over the United States are paying too much interest rate. It is almost twice what it is in some European countries, and far in excess of most of the advanced European countries. This condition cannot wholly be remedied by State law. It is the fault of the national banking system which prevents us in the United States from using to the credit of the banks for the relief of the very vicissitudes and variations of business above mentioned. In the business world things don't always go smoothly; there are ups and downs. Extreme prosperity and extreme adversity tend to produce a high interest rate. In such times the authorities of the banks should be allowed an increase or decrease of banknote issues. While we seem to have a liberal issue of banknotes in this country, they are based upon bonds which absorb all the capital that the notes represent, and there is not one cent of credit currency issued by the American banks.

The best thing for the Legislature to do would be to recommend to Congress some immediate action on the currency question allowing us reasonable issue of bank notes on the credit of the bank's assets. This would reduce interest rates and would increase the facilities of banks for making money at the same time, and no legislation would be required to keep the banks inside of the usury line. In the present situation it is practically impossible to prevent a bank from giving the preference of loan to a good customer who always carries a good balance. A good merchant usually does carry a balance, or ought to, yet by carrying balances and otherwise usury laws may be evaded. In any situation, money is more or less a commodity; its use usually sells for what it will bring or approximately so. Usury laws are not meant to try to control the commercial rates as much as they are meant to prevent squeezing customers in a tight time. This they accomplish, within reasonable limits, and flagrant usury is very uncommon in this country. But to try to make a harsh punishment for slight differences and variable interpretations of the law is simply to handicap the commerce of the State, and drift money, within limits, as a commodity to other states. Most states have a variable interest rate from six to eight per cent, the former rate being the legal rate and the two per cent extra a limit within which contracts may be made to meet varying commercial conditions. Political economists say that if the tariff is made too high, smuggling takes the place of legitimate commerce. So also, if the interest rate is made too low or too fixed, usury is rather promoted than prevented, or else all the money is driven out of the State into other States where the demands of trade are met.

When the government gets a good banking system and allows a reasonable use of a bank's credit for the issue of notes on its assets, interest rate will vary from four to six per cent. Efforts to improve interest rate should be in the direction of a good national banking system, not special legislation, except as to usury. Legally, there should be limits of interest, say from six to eight per cent, making opportunity legally to cover the range of business demands.

The Pay Envelope Vs. The Drink Mountain Scout.

The fact that employers generally are becoming convinced that it does not pay to employ men who frequent saloons is one of the most hopeful signs of the times. The Atlanta Constitution says:

It was testified at the court martial of Captain Jowitz, at Augusta, that Major Levy, in command of the militia at that point had issued orders to the effect that any man in the service who took a drink would be subject to court martial. There is little question that the embargo embodied in this suggestion will eventually become the rule in every branch of the service, regular or volunteer, and will extend to men off as well as on duty. Such a development will do more to stop drinking among men who wear the uniform than any amount of legislation or the most clamorous protest against the restoration of the canteen.

As the Constitution pointed out several days ago, economic, rather than legislative forces, are back of the undoubted trend toward temperance in this country. Agitation by men and women who genuinely believe the traffic ought to be stopped has unquestionably been of aid. But the deciding agency has been, not well-meant hysteric but the stern, un sentimental business edict, "Take your choice between your drink or your job!"

Reform of this nature began first with the railroads. Above all other callings, this one requires clear heads, steady nerves, keen eyes. Many years ago, crews were forbidden to drink while on duty. The interdiction is gradually extending to include those off duty as well. Train dispatchers and train masters and general superintendants are finding that the man who "lapses" between runs is only a trifleless menacing to safety of traffic than the employee who carries a bottle with him on the trip. When a train is dethrob through the snap of an alcoholized intelligence, it costs the road money. Therefore—alcohol must go.

The same principal is rapidly spreading to all occupations. The era is one of efficiency. Whiskey makes against efficiency. It is the count of ten for whiskey! "Personally you are entitled to your drink," says the employee, "but I am also entitled to efficiency. I can't compel you to sign the pledge or to observe the prohibition law. But I can and will secure efficiency by refusing employment to the man who drinks."

The pay envelope versus the drink. The pay envelope wins every time. The principal might profitably be borne in mind by those of mistaken zeal who think they can drill prohibition into people with drastic laws. The economic law is doing the job better and without hypocrisy, for keeps and without evasion.

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A LEGALIZED PRIMARY.

News and Observer.

There is no doubt about the attitude of the people of North Carolina as to legalized primary. They are determined that in any contest in which they are deeply interested, every voter shall have the privilege of casting his ballot, making the vote of the humblest man count as much as the vote of the most influential man in the State. The test of the sentiment of the people of the State was in the matter of selecting a United States Senator last year. There were four distinguished candidates for this great office. There never was any question that the people were determined to settle this matter themselves, and not to leave it to any committees or legislators or representatives. From the beginning of the contest the people demanded the right to vote on it and in a direct primary. The four candidates were engaged in a contest to see which could declare for it the strongest and which candidate was most favorable to the primary. The only contest was as to the rules governing the primary. Every voter had a chance to cast his vote and, when the matter was settled, it was acquiesced by everybody. That shows that in a matter of great concern the people are not willing to trust anybody to attend their affairs except themselves.

Every State in the Union except a few has a legalized primary, and in those few States the movement is strong to have a legalized primary on the same day for nominations of all political parties. The universal adoption of the primary plan is proof that the thought of America is that it is the best way to let the people rule. The people may rule and generally do rule, whatever the plan is, but in North Carolina in nearly every county in which we have a large population, beginning with Mecklenburg, Wake, New Hanover, Buncombe, Guilford and Durham, a legalized primary has been ordered, and in Wake county, there is a law requiring a primary for both parties. We have a hybrid system in North Carolina. The big counties and most progressive counties, where there have been warm contests for nomination, have legalized primaries. Most other counties have the convention, still other counties have the mass meeting. There should not be a division. There ought to be one system in the State and a legalized primary should be held on a common day for all parties, the law to be as simple and direct as possible. It ought not to have in it any drastic provisions. There are only three essentials.

First: That the primary be held on a common day, in every county in the State;
Second: That nominations for candidates for all political parties shall be made on the same day.
Third: The expense of the primary should be paid for by the State or county.

These are the three essentials in any legalized primary that is worth the paper it is written on. Optional primaries, primaries for one party, primaries where the candidates furnish the ballots are all makeshifts and often miserable makeshifts. Let us either have a primary with these three essentials, which experience in forty States has found to be necessary or let us decide to have no primary at this time. Of course failure to adopt a modern legalized primary for all parties on a common day by this General Assembly would precipitate an agitation that would make it an issue

in the next campaign. The history of ordering a senatorial primary shows what the people would do. They would demand that they select their candidates in a primary regulated by law. That is the only certain way they can govern in the nomination of candidates, and in North Carolina, where a Democratic nomination generally is equivalent to an election, it is really more important to place legal protection around nominations than about the election, important as that is.

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Better Times Now.

John Milton's greatest, noblest poem was sold for fifty bucks; he sadly took the money home, and to his wife said: "Shucks!" This thing of singing deathless strains is vain, so help me John; there's less reward for poet's brains than there's for teamster's brawn. You should have wed a plutocrat, dear housewife, in the past; you'll have to do without a hat this spring, as you did last. The girls must wear their old print gowns—I trust they'll dance and sing—and I must wear the hand-me-downs I bought when James was king." The modern poet gambols home, that home with laughter fills. He says: "I sold that misfit poem about Dofunny's pails. I have an order for a rhyme concerning Jimerow's salve; and now my dear, a bully time we surely ought to have. Go blow yourself for gaudy rags, and give the kids a treat, for joyously the old world wages, and I'm on Easy street."—Walt Mason.

N. Need To Stop Work

When the doctor orders you to stoop work it staggers you, I can't say. You know you are weak, run down and failing in health day by day, but you must work as long as you can stand. What you need is Electric Bitters to give tone, strength and vigor to your system, to prevent break down and build you up. Don't be weak, sickly or ailing when Electric Bitters will benefit you from the first dose. Thousands bless them for their glorious health and strength. Try them. Every Bottle guaranteed to satisfy. Only 50 cents at all dealers.

"I hope that I shall not be mobbed for saying so, but I believe that the women of this country will serve it better by staying at home and raising the family than they will be with the ballot in their hands, I have more faith in one good old fashioned mother with a black gum in her hand and a boy across her knee than I have in one with the reins of the government in her hands."—Bishop Kilgo.

If you are a housewife you cannot reasonably hope to be healthy or beautiful by washing dishes, sweeping and doing housework all day, and crawling into bed at night dead tired. You must get out into the open air and sunlight. If you do this every day and keep your stomach and bowels in good order by taking Chamberlain's Tablets when needed, you should become both healthful and beautiful. For sale by all dealers.

"Our deeds still travel with us from afar, and what we have been makes us what we are."

Are You A Cold Sufferer?

Take Dr. King's New Discovery The best Cough, cold, throat and lung medicine made. Money refunded if it fails to cure you. Do not hesitate—take it at your own risk. First dose helps. J. R. Wells Floydada, Texas, writes: "Dr. King's New Discovery cured my terrible cough and cold. I gained 15 pounds." Buy it at all druggists.

"The grandest of heroic deeds are those which are performed within four walls and in domestic privacy."

in the next campaign. The history of ordering a senatorial primary shows what the people would do. They would demand that they select their candidates in a primary regulated by law. That is the only certain way they can govern in the nomination of candidates, and in North Carolina, where a Democratic nomination generally is equivalent to an election, it is really more important to place legal protection around nominations than about the election, important as that is.

AN INAUGURAL ODE.

(Dedicated to Woodrow Wilson.)

To Tune of "America."
Our noble Chieftain great
The faith of every State
To thee we bring;
A people's name and choice,
In thee our hearts rejoice,
And with united voice
Of thee we sing,
Our worthy ruler true,
The honor that is due
We bring to thee;
Our God will be thy stay,
He'll guard thee all way,
And give thee purer sway
O'er all the free.
Act thou a statesman's part,
Rule thou with patriot heart,
And guard the right;
Stand by thy highest aim,
Preserve eternal fame,
And keep thy worthy name
In honor bright.
God save our ruler great
From every evil fate
By His own hand;
May every act be pure,
And every step be sure,
And through the age endure
In all the land!
We lift our hearts to Thee,
Great God of noble free,
E'er true and just!
On this Inaugural day,
And all along the way,
Help us in faith to say:
"In God we trust!"
J. M. DOWNUM.

Boone, N. C.

Health Warning.

Chilled and wet feet result in congesting the internal organs and inflammation of the kidneys and bladder, with rheumatic twinges and pain in back, generally follow. Use Foley Kidney Pills, they are the best medicine made for all disorders of the kidneys, for bladder irregularities, and for backache and rheumatism. They do not contain habit forming drugs. Tonic in action quick in results. For sale by all dealers.

Tell me with whom thou art found, and I will tell thee who thou art.—Goethe.

During the summer months mothers of young children should watch for an unnatural looseness of the bowels. When given prompt attention at this time serious trouble may be avoided. Chamberlain's Colic Cholera and Diarrhoea Remedy can always be depended upon. For sale by all dealers.

The Great Antiseptic Pain Reliever for MAN and BEAST.

MEXICAN Mustang Liniment

"The Best Emergency Remedy for Farmers, Stock-raisers and Household use. Speedily relieves Sprains, Swinney, Harness Sores and Galls, Shoe Boils, Strains and Lameness in Horses; Caked Udder and Sore Teats in Cattle and Ailments of Poultry.

SAFE AND SURE.
Being made of oils it soaks down straight to the bone, banishes pain and saves suffering. Only oil liniments can soak through muscle and tissue. Alcohol liniments evaporate before they can be absorbed by the flesh besides they are dangerous when used near a fire or lamp. Mexican Mustang Liniment will not burn even though a lighted match be applied. Mexican Mustang Liniment is THE SAFE, as well as the SURE-TO-CURE remedy.

COMMENDED BY A FARMER.
GREENSBORO, GA.
As long ago as I can remember I have known of Mustang Liniment. I always kept it in my house and if any of my family get injured in any way, such as sprains, cuts, bruises, and, in fact, in many accidents that happen I always use Mustang Liniment. On my horses and stock I never think of using anything else—it is far cheaper than doctors' bills. I recommend it to all farmers; it will keep their families and also their horses and stock in condition. Very truly yours,
J. D. ANDREWS, farmer.

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