ASHEBORO, N. C., THURSDAY, MAY 18th, 1905.

No 20

\$1.00 Per Year.



Ask for the 1905 Kodol Alm d 200 year Calendar. Standard Drug Company, Asheboro Drug Company.

Dr. S. A. HENLEY, ASHEBORO, N. C.

DR. F. A. HENLEY. ASHEBORO, N. C.



Offices First Rooms Over th Bank of Randolph.

A C MOALISTER & CO. Asheboro, N. C.

Fire, Life and Accident Inst ance.

DR. D. K. LOCKHART, DENTIST. Asheboro, N. O.

VER THE BANK, HOURS: { 2 am to 1 pm

I have a large and va-ried stock of : : :

New - Millinery

To select from and my rices are right. Come o see me. : : : :

(Pliss) Nannie Ballinger.

-5he

Bank of Randleman,

Randleman, N. C.

Capital \$12,000. Surplus, \$2,000.

Accounts received on favorable terms. Interest paid on savings de-posits.

Directors:—W K Hartsell, A N Bulla, S G Newlin, W T Bryant, C L Lindsay, N N Newlin, S Bryant, H O Barker and J H Cole.

Ashaboro, M. C.

Capital and Surplus, Total Assets, over

With ample assets, experience and protection, we switch the business of the banking public and her laste to expire we are properly and willing be exhaunt to our exploration year, facility and 52-manufacture consistent with self-banking.

DIRECTORS Hugh Parks, St., W.J. Armhald, W.P. Wood, P.J. Steps, C. C. McAlleter, E. R. Arseileid, O. R. Cor., S. F. Redding, Sonj McGut, Then J. Redding, A. W. E. Capat, A. H. Rankin, Thin H. Redding, By F. J. Ashter, C. C. Gus.

My Work Pleases

Mam you wish an easy share
An good as barber ever give.
Jost cold on use at my solous.
At morning, see or house,
I call and dress that relate for the
The said the tested of the fore
The said the content of the fore
I've the tested of the fore
I've the fo

TOM CARTER.

The Bank of Randolph, serificing the other and earlier buds

WASHINGTON LETTER.

Good roads will reduce taxes because good roads will cause more people to more into the sections favored with good roads, and more money will be invested, town and county will grow more rapidly and more property will contribute taxes to the public expense.

An anti-laxy germ or anti-toxin of lamess is one of the latest discoveries. It is obtained in this way. A guinea pig is by physical exertion reduced to a state of absolute exhaustion will be the killed. From the crushed muscles a "toxin of exhaustion will be the killed. From the crushed muscles a "toxin of exhaustion will be the killed. From the crushed muscles a "toxin of exhaustion will be the killed. From the crushed muscles a "toxin of exhaustion will be the killed. From the crushed muscles a "toxin of exhaustion will be the killed. From the crushed muscles a "toxin of exhaustion will be a source of weak-rolling as cally anti-toxin which when taken is said to give great physical energy.

Did you ever get down among the children of poverty and live among them and in their homes for a few days or weeke? There is no sorrow or bitterness half so heart rending as children crying for bread in cold wintry weather. The bitter pangs of helpless poverty is the distress which humiliates and onts with a scythe sharper than the soythe of the grim resper death.

Gambling is the Kinga highway to fraud and thievery, yet drink so weakens the moral sonec and grambling pervents it. The passion for gambling is the, the passion for gambling is title, the passion for gambling is the kinga highway to fraud and thievery, yet drink so weakens the moral sonec and grambling pervents it. The passion for gambling is the kinga highway to fraud and thievery, yet drink so weakens the moral sonec and grambling consorts with drink; gambling on an drinking places. One of the gramatest troubles with barrooms of old is the fact that connected with them are gambling dones.

That was a monstrous doortine the predict of the Speakership, of the meritance of Brown University when he said:

The w

would be a formidable candidate for the Speakership.

Mr William's leadership in the

MOTES AND COMMENTS.

Good roads would easile farmers.

Good roads put farmers merers market. Two bales of cotton can balacido the market more easily that hashed to market more sould be active that the sould be an even form and the country that has ever invested in good roads have been tried in many sections and no community that has ever invested in good roads have been tried in many sections and no community that has ever invested in good roads have been tried in the most will fitted by all whether the would be accomplished to the sould be accomplished to the soul

is the State Legislature void against cheep gas, it is charged and known that the leader of Tammany Hall directed some of the votes that way and that some of the Tammany Hall directed some of the votes that way and that some of the Tammany Hall directed some of the votes that way and that some of the Tammany Hall directed some of the votes that way and that some of the Tammany Hall directed some of the votes that way and that some of the Tammany Hall directed some of the votes that way and that some of the Tammany Hall directed some of the votes that way and that some of the Tammany Hall directed some of the votes that was coming of the the third of directors, or of a credit che day before the Scane Committee of the board. A first own what the workingman, meaning the some of the third of third of third of the thi Advances heavy to the control of the

BUILDING AND LOAN.

the mortgage to secure regular pay ment of future dues and interest by the horrower. Every payment dues cancels so much of the de

four installments each year. For a farmer carrying (\$200) the yearly payments would be \$25, or \$6,50 os each of these payments.

Assuming that we have an organization of 100 farmers, and that the shares carried by the members some with one, some with two, some with two, some with \$500, some ten, etc.) should average \$300 each, then the asmand aggregate asvings would be \$3000. The board of directors would lend out this money to the members. One member having five shares may borrow \$500 to lift a mortgage on his farm. The association or land bank takes the mortgage to secure regular pay-

the horrower. Every payment of the debt, and when, in from six to seven years, the inetallments paid, together with the interest or profit credited, equal the face value of the stock, the mortgage is given up and cancelled, and the debt is at as end.

When the first building and loan associations were established, more 50 years ago, those who were most sanguine never indulged the expectation that they could ever approximate the vast accumulations of money which have actually been made. Working people, most of whom had little or no accumulated capital, formed a class among whom past experience justified no hope of great savings. The results which have actually been enceited in the early days of these organizations.

The same is true also with the

these organizations.

The same is true also with the German land loan banks. Thes

The same is true also with the German land loan banks. These were organized originally (and remain even now) mainly amongst poor farmers. But the aggregate accountiations of these banks have become a financial power in Germany. Formerly these associations of farmers borrowed money from city banks to lend their members. They sometimes do this yet, especially, the new ones; but the older ones now lend money to the city banks. The large commarcial banks of Berlin now have vast sums on deposit belonging to the land loan banks. Some of these co-operative banks have as many as 1500 members. The aconoperative installment awings and loan principle has been worked out for the farming interests of gent out for the farming interests of the company along the same lines as for the industrial workman is the United States.

These instances are sufficient testow what the workingman, mever rive serioss trouble.

THE GENUME

Sun Cured Tobacco aroma and taste is guaranteed by R. J. Reynolds Tobacco Company only un-der this tag:



Cut out this advertisement and send, together with 2f stamp, to R. J. Reynolds Tobacco Co., Winston-Salem, N. C., and they will mail free a 5f sample of this tobacco.

people of Charlotte, N C, attest the value of the system. If the American farmer would

amount as may be drawn out. The bank opens an account with each member of the borrowing association, and for each, separately, cashes checks and credits deposits. Interest at 4 per ceat, per annum is charged on the average balance. Thus each man pays a very low rate of interest, and pays only for the actual time the money is out of the bank.

the commercial banks in financial centers.

By the building and loan association thousands of wage-workers in the United States who formeally rented cheap houses at high reathave been able to build houses themselves, and in many cases to build other houses to rent to less thrifty people and to acquiic other property besides. The great number of blocks of neat two-story brick houses belonging to workingmen in Philadelphia and Baltimore, and the rows of neat frams cottages on good large lots, with flower gardeos in front and vegetable gardens in the rear, belonging to the working

If the American farmer would adopt the co-operative system, as German farmers have done in their land loan banks: if the German mechanics would adopt it as the American mechanic has done in building and loan association, then the value of the system would be doubled in both countries.

Wood's Seeds.

Sorghums, Kaffir Corn, l'eosinte, Cow Peas, Soje

.W. Wood & Sons, Sandsman

Jersey Male Galves at

a Great Bargain

with such breeding as Golden Lad first prize winner over all Jerseys 1890; Golden Love first prize two year old bull at Pan-American 1901; General Merrigold sire of twenty-one heifers that sold at an average of \$144 each. The breeding of these is correct; prices right for immediate acceptance.

JOHN A. VOUNG,

Moved 33

Having bought out the grocery business of Jos. Norman I have moved to the building formerly occupied by Morris & Searboro

NEXT DOOR TO HOLLADY POOL HARDWARE CO.

on Depot street, where I will be giad to see all my old customers and new ones, two.

W. W. JONES.