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## BUILDING AND LOAN.

### Mr. S. Wittkowsky, of Charlotte, Talks to Business Men—The Benefits Derived from B. & L. Associations—How a Man Who Earns only \$1 a Day May Own a Home.

Mr. S. Wittkowsky, president of the Mechanics & Perpetual Building & Loan Association of Charlotte, also president of the State League of Building & Loan Associations, came to Lumberton Thursday at the request of the Robeson Building & Loan Association to address a meeting of citizens of the town Thursday evening, but owing to the extremely disagreeable weather it was necessary, as stated in Thursday's Robesonian, to call the meeting off and Mr. Wittkowsky addressed a small gathering of business men in the Bank of Lumberton at 3 o'clock in the afternoon, returning to Charlotte that night.

It is very much to be regretted that all the citizens of the town did not have the opportunity of hearing Mr. Wittkowsky. His experience in building and loan matters extends over more than a quarter of a century, and out of the fullness of that experience he talks most interestingly, earnestly, and instructively. It is good to hear him, good as a sermon on righteousness. No one can hear him without becoming firmly convinced that a building and loan association is the very best thing a town can have.

Mr. Wittkowsky started by making plain the fact that the proper use of a building and loan association should not go into it with the idea of making money, because it is not a money-making scheme, but a money-saving scheme. It teaches people to save who have never formed the habit, and in that way makes better citizens of them.

The first building and loan association was started in England in 1781. Several mill operatives decided to help each other to build homes, all contributing a small amount every week until a home was built for one, keeping that up until each had a home that he could not otherwise have built. The association plan was brought to America by some operatives from England who came to Pennsylvania, and there are today more than 100,000 homes in Philadelphia built through building and loan associations. There are 5,500 associations in this country, with assets of \$900,000,000, only \$50,000,000 less than the paid-in capital of all the National banks in the United States. He thinks the assets will amount to a billion dollars in the near future. During the panic of 1907 only one B. & L. association in this State went into the hands of a receiver. Seven years ago there were only 7 B. & L. associations in North Carolina, with \$1,750,000; now there are 110, with \$20,000,000.

Mr. Wittkowsky showed how a man working for \$1 a day may build a home costing \$500 with the money he pays for rent. At the end of the time during which he would pay for the home he would have actually paid out less than \$60 more than he would have paid out for rents. No other plan has ever been devised whereby a man working for such small wages may support his family and build a home. He also showed the wonderful results that may be obtained if those who take stock allow it to remain in the association at the expiration of the loan periods.

Mr. Wittkowsky emphasized especially the sacredness of the trust reposed in the officers of the institution. For 27 years he has been president of a B. & L. association, and during that time he has never received a penny as compensation for his services; and in that spirit of service without reward other than the good one may do in his community should those who have the enterprise in hand undertake the work.

Mr. S. McIntyre, president of the Robeson Building & Loan Association, stated that none of the officers of that institution will receive a salary. In a talk later with Mr. McIntyre, Mr. Wittkowsky said:

## Young Matrons' Club Entertained by Mrs. F. J. Thomas.

Reported for The Robesonian.

The Young Matrons' Club was entertained by Mrs. F. J. Thomas, at her home on Fifth street, Wednesday afternoon from 3.30 to six o'clock. It was an ideal day, balmy and spring-like, and the large number of ladies in attendance felt happy and bright, in accord with nature.

The hall and parlor were decorated in national flags. A thrill of patriotism tingled to the finger tips as we reviewed them. A tiny booklet, with dainty paper adorned with flags, shield and gilded arrows, was given each guest, and pictures of flags of all Nations circulated, the contest to be who should guess correctly the largest number. The result proved to be a tie, Mesdames A. H. McLeod, Fred Singletary, R. E. L. Correll and Lizzie Proctor cutting for the prizes. Mrs. Proctor was the successful contestant, winning the blue ribbon, which the hostess pinned upon her shoulder with a beautiful bar of gold.

Misses Martha Bichery and Helen Stainback served delightful refreshments in two courses. The guests bade the hostess a reluctant good-bye, assuring her of a lovely afternoon.

## "Best Show Maxton Has Had This Season," Says The Chief.

The Scottish Chief for the following comment in its issue of the 25th of the performance given in Maxton by the Lumberton minstrel troupe:

"The best entertainment, of the same nature, given the past season in Maxton was that of the Lumberton boys given here to a full house Wednesday night, under the name of 'Home Talent Minstrels.' The large audience was pleased from the start and encores were 'as thick as autumnal leaves which strew the brooks of Valambrosa.'"

"The programme was full and rich and each particular part so well acted that this reporter would find it difficult to name those who are entitled to special mention. Among the burnt cork artists Al. Williams was perhaps the most finished, but every coon of them held his place as a born artist. But this could be said of every one of the company, but where is the use?"

—Rev R. L. Davis, superintendent of the State Anti-Saloon League, was a guest at the home of Rev. and Mrs. E. M. Hoyle, at the Methodist parsonage, from Saturday night till this morning, when he left for Clarkton and Elizabethtown. Mr. Davis preached at the Methodist church yesterday morning, addressed a union meeting at the court house yesterday afternoon at 3 o'clock preached at the Baptist tabernacle last evening, and made a short talk at the graded school this morning at 9 o'clock or thereabout. Owing to the crowded condition of the paper it is necessary to hold over for Thursday's paper a full report of Mr. Davis' address yesterday afternoon.

Wilmington Star, 25th: Tidings of the complete loss of the big British steamer Arroyo, which foundered on the beach at Portsmouth Island, Ocracoke, last Sunday night, while bound from Santiago, Cuba, to Philadelphia, laden with 10,000 tons iron ore, were brought yesterday morning at ten o'clock by the tug Alexander Jones, Capt. W. A. Sanders, which returned to port from the scene of the disaster, after all hope of saving the steamer had been abandoned.

med up the matter by saying that in any matter that comes up for decision the only thing to consider is, Is it fair to every stockholder? Does any one get the slightest advantage? If it is fair to all, that's building and loan; if it is not fair to all, it is not building and loan.

As stated at the outset, it is greatly to be regretted that every man and woman in Lumberton could not have heard Mr. Wittkowsky. Women especially are interested in the subject he discussed, for building and loan means a home in many instances where a home would otherwise be unattainable.

## MAXTON NEWS.

### The Lumberton Minstrel Troupe Delights a Maxton Audience—With the Merry-Go-Rounds—Personal.

Correspondence of The Robesonian.

Maxton, Feb. 25—The "Home-Talent Minstrels" of Lumberton gave an entertainment at the opera house here on Wednesday evening which surpassed anything in the way of "shows" we've had in Maxton during the past season. The large audience was highly pleased and delighted throughout the entire performance, and almost every number was encored. The programme was grand and the specialties first class. The costumes of the minstrels were very appropriate and well gotten up, and the usual amateur atmosphere was entirely lacking. There were no professional at all nor outsiders, the whole troupe being from Lumberton. Each one played his part to perfection and all the songs were rich and racy. One especially catchy was about as follows:

"For Congress Columbus has her Brown, Cumberland has her Cook, Hannibal Godwin has had his innin', And all of Robeson's for Sandy McKinnon"

The Merry-Go-Round Book Club was entertained last Friday afternoon by Miss Katie Southerland at the home of Mrs. A. H. Currie. The programme was an unusually interesting one. Those participating were Miss Steed and Mrs. D. C. McIver, who played a piano duet; Mrs. J. F. McLean read the origin of Valentine; Misses McLean and McRae sang a duet, and Miss Mabel Wooten read a selection. After the programme each one was asked to write an original Valentine. Misses Nettie Pace and Bess McNair cut for the prize. Miss McNair was the fortunate one. The prize was a beautifully bound book, "Hearts Desire", illustrated by Harrison Fisher. Then all were asked into the library, where a game of "dice hearts" was played. At the close of the game Misses Jessie Burns and Ela Steed cut for the first prize, which was a silver belt buckle, and Miss Everett won the booby, a bunch of lettuce. Delightful refreshments, which consisted of a salad course, fruit cream, cake and punch, were served.

Mrs. G. B. Patterson and child came home Tuesday from Laurinburg, where they visited Mrs. Paterson's father and sister.—Mrs. J. Morrison, of Morven, and little son, are visiting Mrs. Morrison's parents, Mr. and Mrs. B. F. McLean.—Miss Minnie Lou McRae returned Tuesday to the S. P. C. at Red Springs after spending several days at home.—Col. W. S. Cook, of Fayetteville, visited his sister-in-law, Mrs. E. E. Cook, this week.—Mrs. A. Bichery, of Lumberton, was the guest of Mrs. Cook from Sunday until Wednesday.—Col. I. J. Davis, of the Elba Cotton Oil Co., of Charlotte and Maxton, was in town the first of the week.—Mr. P. H. Coggins, of Wilmington, was a Maxton visitor Tuesday.

Miss Lucy Cobb is visiting Mrs. J. S. McRae this week. We understand she will have an art class here. We are glad to have her with us again.

County Superintendent of Public Instruction J. R. Poole was in Maxton Wednesday on his way to Lumberton.—Messrs. J. P. Wiggins and G. B. Patterson went to Fayetteville Thursday on legal business.—Misses Lillian McNair, Edna Tyer and Mabel Wooten went to Bennettsville today to visit Mrs. J. T. Eason, an aunt of Misses McNair and Wooten.

Mr. E. L. Wooten will locate at Rowland for the practice of law. He will move there the first of next week.

Herbert F. Seawell, of Carthage, was nominated by President Taft Friday for United States attorney for the eastern district of North Carolina to succeed District Attorney Harry Skinner. It will be recalled that Mr. Seawell was nominated by President Roosevelt for the judgeship to which Judge Connor was later appointed by President Taft.

## RED SPRINGS REVIEWS.

### Interesting Letters—Social Affairs—Personal Mention.

Correspondence of The Robesonian.

Red Springs, Feb. 24—Your correspondent has been reading with great pleasure the weekly letters in the Rowland Sun from the pen of Rev. A. C. Crawford, pastor of Ashpole and Rowland Presbyterian churches. Mr. Crawford is spending the greater part of this winter in New York City studying and gaining new ideas, which will undoubtedly be very helpful to him in his life work. He writes most interestingly of the great metropolis, describing his impressions of some of the things that come under his observation. In a recent letter, for instance, he describes the beautiful Metropolitan building, which is forty-five stories high. He tells us that from the balcony of this high structure he had a fine view of the country for miles around, and in the small space extending from the Battery to Harlem river and from East river to North river, being about ten miles long by one mile wide, more human beings were swarming than in any spot of its size on earth. Among this cosmopolitan multitude there are one million Jews, more than in Jerusalem and all Palestine; five hundred thousand Italians, more than in Rome; more Germans than in Berlin. Then Poles, Hungarians, French, Oriental people of every name and nation. From these letters we gain many ideas of our great city, which should cause to glow with pride the heart of every loyal American.

On last Monday evening the parlors and reception hall of the Southern Presbyterian College were the scene of much beauty and merriment, the occasion being a George Washington party given by the sophomore class in honor of the freshmen. The young ladies were beautifully arrayed in the old time costumes of Colonial days and looked very bewitching with their bright faces and powdered hair. A contest and the delicious refreshments also carried out the idea of the evening. At eleven o'clock the guests reluctantly bade their hostesses good-night, declaring the class of 1912 "the very best ever."

On the same evening the girls not so fortunate as to be sophs or fresh had a good time too. Some pretty tableaux of Colonial characters were shown, and as a charming close to the pleasant evening eight girls, in their quaint costumes, danced the old-time minuet.

Rev. Mr. Christian, the agent appointed by Synod to collect funds for the erection of manses within the State of North Carolina, gave an interesting and instructive talk in the Presbyterian church Wednesday night. This talk was much enjoyed by the few who were present and we wish more could have profited by it.

Mr. Irvin Muse, of Durham, spent several days of this week in Red Springs as the guest of his aunts, Mrs. J. S. Jones and Mrs. Fannie Marsh.

Miss Ethel Johnson spent Sunday and Monday in Fayetteville at the bedside of her father, who is in the hospital there for treatment. Mrs. Johnson spent Tuesday in Fayetteville.

Miss Alene Morphey, of Cedar-town, Ga., arrived Thursday to enter the S. P. C. Miss Morphey was a student at the college before Christmas but was unable to return sooner. We are glad to have her with us again.

Miss Richardson, the popular and efficient private secretary of Dr. Vardell, has returned to her work after an absence of a few weeks on account of ill health. We are glad to report her much improved in health by her vacation.

Miss Rosa McMillan has come home after spending several weeks in Ocala, Fla., the guest of Miss Betty McIver, a former S. P. C. girl. Miss McMillan reports a pleasant visit in the "Land of Flowers."

### FOLEY'S KIDNEY CURE

## Death of Mr. Henry Britt—A Good Man Passes.

Correspondence of The Robesonian.

Barnesville, Feb. 28—Our community was saddened by the death of Mr. Henry Britt, which occurred Saturday morning. His death was not unexpected, yet it cast a sorrow over our community. He was a victim of that dreaded malady consumption—and had been confined to his bed for several months.

Mr. Britt was a good citizen and an active member of the Methodist church. He was superintendent of the Sunday school at Bethesda church for several years prior to his illness.

Funeral services were held at Bethesda church yesterday and his remains were laid to rest in the church cemetery. The love and esteem in which Mr. Britt was held was attested by the large crowd which assembled at the funeral service, filling the large church to its capacity. The sympathy of our entire community is with the bereaved family.

## New Plumbing Establishment.

Messrs. W. B. Webb and P. C. Council have formed a partnership and have opened a plumbing business under the firm name of Council & Webb. Mr. Council came to Lumberton some time ago from Washington, D. C., and was employed until recently by the McAllister Hdw. Co. Mr. Webb came to Lumberton more than a year ago from Greensboro. Their place of business is in the building formerly occupied by the bottling works, opposite the court house. Both these gentlemen are experienced and competent plumbers and will doubtless conduct a successful business.

The McAllister Hdw. Co. announces that it is still in the plumbing and tinning business and that the arrangement mentioned above will not affect its service. It has a competent repair man and will have another in a few days.

## Packers Indicted for Conspiracy.

New York Dispatch, 25th.

The beef trust of the United States, embracing six great packing companies, and 21 packers, several of them multi-millionaires, socially and industrially prominent, were indicted by the grand jury in Hudson county, N. J., today charged with conspiracy in limiting the supply of meat and poultry.

The indictment is drawn under the law of New Jersey, which provides upon conviction a maximum penalty of three years in the penitentiary or a \$1,000 fine. The offense is extraditable, which means that practically all the meat concerns of this country must successfully resist extradition or come to Jersey City for trial.

## Meeting of Croatian Teachers' Association.

A meeting of the Croatian Teachers' Association of the county was held in the Normal building at Pembroke Saturday from 11 o'clock a. m. to 1.30 p. m. The hall was crowded with teachers and patrons, 400 or 500 being present, and a most enthusiastic meeting was held. An address was made by Rev. E. M. Hoyle, pastor of the Methodist church of Lumberton, and talks were made by several of the teachers.

—Maxton Scottish Chief, 25th: County Superintendent of Public Instruction J. R. Poole was in town Wednesday, having attended an educational rally at Elrod Tuesday, and Washington's Day exercises at Mount Moriah school Tuesday night. He reported a pleasant time at both places. Prof. Victor A. Roark has charge of the latter school and is arduous much interest for education in that section. He had a well-prepared program for this occasion which was carried out fully.

Charlotte Chronicle, 24th:—From circular letters received in the city during the week it is apparent that a very warm fight for the position on the Supreme Court bench now held by Justice Manning, of Durham, is in sight, and the friends of Judge W. R. Allen, of Goldsboro, are evidently preparing to join battle with Associate Justice Manning's supporters over the issue.

## LOCAL BRIEFS.

—K. of P. lodge No. 35 meets tomorrow evening. There will be important degree work and a full attendance is desired.

—The Lumberton minstrel troupe, which scored decided success in Lumberton and Maxton, will give a performance in Rowland Thursday evening of this week.

—Dr. Howard Smith, of Monroce, representing Dr. A. K. Hawkes, the famous Atlanta optician, spent Friday and Saturday at the Pope Drug store and received many callers.

—Robeson chapter, Daughters of the Confederacy, will meet at the home of the president, Mrs. J. A. McAllister, corner of Chestnut and Sixth streets, Thursday afternoon at 3.30 o'clock.

—Mr. and Mrs. A. T. Parmele entertained Messrs. R. R. Carlyle, Al. Williams, Pope Stephens and Woodie Lennon at a 9 o'clock luncheon Friday evening at their home on North Elm street.

—Mrs. J. A. Barker underwent an operation Thursday at Johns Hopkins hospital, Baltimore, and is getting along nicely. Mr. Barker accompanied her to Baltimore and returned yesterday.

—The First National Bank will open a savings department in the near future and will make considerable improvement in the interior of the bank, installing a teller's cage and other conveniences.

—The recital which was to have been given Friday evening by the primary pupils of Miss Marion Moring, music teacher at the graded school, was postponed on account of the weather. The date will be announced later.

—Mr. and Mrs. W. G. Jackson and three of their children—two daughters being off at school—moved last week from Kingsdale to a house belonging to Mr. Mike Caldwell, on Caldwell street. Mr. Jackson is superintendent of the Kingsdale Lumber Co.

—Mr. J. H. Turner, who holds a position as salesman for the firm of White & Gough, is spending a few days in Micro, eastern part of the State, where he is preparing for shipment a stock of bankrupt goods recently purchased by Messrs. White & Gough.

—Mr. Wallace Normont returned last night from Trinity College, where he has been a student, and will be employed for the present in the postoffice, the rush of business making it necessary to call him home to assist his father, Postmaster R. M. Normont.

—Mr. F. Sitterding, of Richmond, Va., president of the Kingsdale Lumber Co., spent Friday in Lumberton in consultation with Supt. W. G. Jackson about the plant which the company is building here. The plant will cost at least \$60,000, instead of \$50,000. Work is being pushed rapidly.

—Deputy Sheriff T. C. Barnes went to Rockingham last night and returned this morning with Chas. McLaurin, colored, who is charged with beating his wife at his home across the river from town some two months ago, and for abandonment. He will be tried before Justice Rowland this afternoon or tomorrow.

—Rev. Euclid McWhorter was in town Friday in the interest of Carolina College, Maxton, of which he is president. The brick work on the Administration building lacks only about three weeks of completion and this will be finished as soon as winter breaks. Mr. C. C. Covington, of Wilmington, will build a dormitory. The outlook for the college is bright.

—Miss Lillian Meares spent yesterday in Fayetteville, where she went to see her father, Mr. Frank Meares, who underwent an operation a few days ago at the Highsmith hospital. Mr. Meares went to Johns Hopkins hospital, Baltimore, Md., for the operation, but on account of its crowded condition he returned to Fayetteville. Mr. Meares' condition is as good as can be expected.