

Report of Condition to the Corporation Commission of the State of North Carolina at the close of Business December 31st, 1919

RESOURCES:	LIABILITIES:
Loans ..... \$135,763.63	Capital ..... \$10,000.00
<b>OVERDRAFTS NONE</b>	Undivided profits ..... 2,898.59
Bonds ..... 750.00	Dividend Account ..... 18.00
Furniture and Fixtures... 2,331.82	Money Borrowed ..... NONE
Cash on hand and due from Banks ..... 19,910.72	<b>Deposits 145,839.58</b>
<b>\$158,756.17</b>	<b>\$158,756.17</b>

# Bank of Lumber Bridge

Lumber Bridge, N. C.

**OFFICERS**

L. E. COVINGTON,  
Pres. and Cashier

J. S. HODGES,  
Vice-President

N. S. TOLAR,  
Vice-President

G. WORTH COVINGTON, Teller.

**"THE MOST PROGRESSIVE BANK IN THIS SECTION"**

**PRESIDENT URGES LEAGUE AS ISSUE**

Declares It "the Clear and Single Way" to Determine Will of American People—Text of Wilson's Message to Jackson Day Dinners.

Washington Dispatch, Jan. 8.  
"It is with keenest regret that I find that I am to be deprived of the pleasure and privilege of joining you and the other loyal Democrats who are to assemble tonight to celebrate Jackson Day and renew their vows of fidelity to the great principles of our party, the principles which must now fulfill the hopes not only of our own people but of the world.

America Cannot Withdraw.  
"The United States enjoyed the spiritual leadership of the world until the Senate of the United States failed to ratify the treaty by which belligerent nations sought to effect the settlements for which they had fought throughout the war. It is inconceivable that at this supreme crisis and final turning point in the international relations of the whole world, when the results of the great war are by no means determined and are still questionable and dependent upon events which no man can foresee or count upon, the United States should withdraw from the concert of progressive and enlightened nations by which Germany was defeated and all similar governments (if the world be so unhappy as to contain any) warned of the certain consequences of any attempt of a like iniquity, and yet that in the course the Senate of the United States has taken with regard to the Treaty of Versailles. Germany is beaten, but we are still at war with her, and the old stage is reset for a repetition of the old plot. It is now ready for the resumption of the old offensive and defensive alliances which made settled peace impossible.

It is now open again to every sort of intrigue. The old spies are free to resume their former abominable activities. They are again at liberty to make it impossible for governments to be sure what mischief is being worked among their own people, what internal disorders are being fomented. Without the covenant of the League of Nations, there may be as many secret treaties as ever, to destroy the confidence of governments in each other and their validity cannot be questioned. None of the objects we profess to be fighting for has been secured, or can be made certain of without this Nation's ratification of the treaty and its entry into the covenant. This Nation entered the great war to vindicate its own rights and to protect and preserve free government. It went into the war to see it through to the end, and the end has not yet come. It went into the war to make an end of militarism, to furnish guarantees to weak nations, and to make a just and lasting peace. It entered it with noble enthusiasm. Five of the leading belligerents have accepted the treaty and formal ratifications will soon be exchanged. The question is whether this country will enter and enter wholeheartedly. If it does not do so the United States and Germany will play a lone hand in the world. The maintenance of peace of the world and the effective execution of the treaty depends upon the whole-hearted participation of the United States. I am not stating it as a matter of power. The point is that the United States is the only Nation which has sufficient moral force with the rest of the world to guarantee the substitution of discussion for war. If we keep out of this agreement, if we do not give our guarantees, then another attempt will be made to crush the new nations of Europe.

People Desire Reflection.  
"I do not believe that this is what the people of this country wish or

will be satisfied with. Personally, I do not accept the action of the Senate of the United States as the decision of the nation. I have asserted from the first that the overwhelming majority of the people of this country desire the ratification of the treaty, and my impression to that effect has recently been confirmed by the unmistakable evidences of public opinion given during my visit to seventeen of the States. I have endeavored to make it plain that if the Senate wishes to say what the undoubted meaning of the league is, I shall have no objection. There can be no reasonable objection to interpretations accompanying the act of ratification itself. But when the treaty is acted upon I must know whether it means that we have ratified or rejected it. We cannot rewrite this treaty. We must take it without changes which alter its meaning, or leave it and then, after the rest of the world has signed it, we must face the unthinkable task of making another and separate kind of treaty with Germany. But no mere assertions with regard to the wish and opinion of the country are credited. If there is any doubt as to what the people of the country think of this vital matter, the clear and single way out is to submit it for determination at the next election to the voters of the nation, to give the next election the form of a great and solemn referendum, a referendum as to the part the United States is to play in completing the settlements of the war and in the prevention in the future of such outrages as Germany attempted to perpetrate. We have no moral right to refuse now to take part in the execution and administration of these settlements than we had to refuse to take part in the fighting of the last few weeks of the war which brought victory and made it possible to dictate to Germany what the settlements should be. Our fidelity to our associates in the war is in question and

the whole future of mankind. It will be heartening to the whole world to know the attitude and purpose of the people of the United States.

Must Vindicate Democracy.  
"I spoke just now of the spiritual leadership of the United States, thinking of international affairs. But here is another spiritual leadership which is open to us and which we can assume. The world has been made safe for Democracy but Democracy has not been finally vindicated. All sorts of crimes are being committed in its name, all sorts of preposterous perversions of its doctrines and practices are being attempted. This, in my judgment, is to be the great privilege of the Democracy of the United States, to show that it can lead the way in the solution of the great social and industrial problems of our time, and lead the way to a happy settled order of life as well as to political liberty. The program for this achievement we must attempt to formulate, and in carrying it out we shall do more than can be done in any other way to sweep out of existence the tyrannous and arbitrary forms of power which are now masquerading under the name of popular government.

"Whenever we look back to Andrew Jackson, we should draw fresh inspiration from his character and example. His mind grasped with such splendid definiteness and firmness the principle of national authority and national action. He was so indomitable in his purpose to give reality to the principles of the government that this is a very fortunate time to recall his career and to renew our vows of faithfulness to the principles and the pure practices of democracy. I rejoice to join you in this renewal of faith and purpose. I hope that the whole evening may be of the happiest results as regards the fortunes of our party and the nation."

Rub-My-Tism is a great pain killer. It relieves pain and soreness caused by Rheumatism, Neuralgia, Sprains, etc.

For a mild, easy action of the bowels, try Doan's Regulets, a modern laxative. 30c at all stores.

Rub-My-Tism is a powerful anti-septic; it kills the poison caused from infected cuts, cures old sores, tetter, etc.

Miss Alma Hodges, who has been visiting relatives, Rev. and Mrs. J. M. Fleming and daughter, Miss Emma, of route 5 from Lumberton, left this morning for his home at Alcolu, S. C.



**Two Car Loads Fancy Mules and Horses Just Received**  
It will pay you to look them over before buying  
**Carlyle & Bullard**

# EFIRD'S

The Originators of Carolinas One Price Cash Stores

At last Efird Bros. has succeeded in getting into the good town of Lumberton.

We feel without a doubt that we have bought the largest, best and most complete stock of reliable merchandise in the State.

Watch Thursday's Issue of This Paper for Opening Announcement

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Successors

**WHITE & GOUGH, Inc.**

**EFIRD'S STORES AT**

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- CHARLOTTE, N. C.
- CONCORD, N. C.
- GASTONIA, N. C.
- WINSTON-SALEM, N. C.
- SALISBURY, N. C.
- HIGH POINT, N. C.
- MONROE, N. C.
- ROCKY MOUNT, N. C.
- RALEIGH, N. C.

- DURHAM, N. C.
- BURLINGTON, N. C.
- FOREST CITY, N. C.
- LAURINBURG, N. C.
- COLUMBIA, S. C.
- ROCK HILL, S. C.
- ANDERSON, S. C.
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# See Us For Fertilizers and Farm Supplies

We handle a number of Reliable Brands and can give you anything you may desire in the Fertilizer Line. We carry a large stock of supplies and can give you prompt service

The following Fertilizers Mixed with Genuine German Potash (like we got before the war) are some of our Biggest Sellers:

8-4-4	10-4-0
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8-3-2	6-5-0
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Soda. 16% Acid. Potash. Lime  
Can furnish the above Ammoniated with Fish Scrap, Cotton Seed Meal, Blood and Tankage Goods.

Place your orders early and get your fertilizer at your farm

**K. M. BIGGS,** Lumberton, No. Car.