

**SHELBY DAILY STAR**  
 Published By  
**Star Publishing Company, Inc.**  
 No. 1 East Marion St. Shelby, N. C.  
 Lee B. Weathers, Pres.-Treas. S. E. Hoey, Secy  
 Published Afternoons Except Saturdays and  
 Sundays

Business Telephone No. 11, News Telephone No. 4-J

Entered as second class matter January 1, 1905, at the postoffice in Shelby, N. C., under an Act of Congress, March 3, 1897.

**NATIONAL ADVERTISING REPRESENTATIVES**  
 Bryant, Griffith and Brunson, 9 East 41st St.  
 New York City

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FRIDAY, NOV. 27, 1936

**INSTALLMENT BUYING**

In a recent magazine article, Dr. Isaac F. Marcossow, author and economist stated that "on Jan. 1st, 1930, the American people owed \$2,500,000,000 in installment debts. They not only paid it off with a smaller loss than any other business in the country, but they have paid off a similar installment debt three times since the beginning of the depression."

Installment buying, roundly criticised by many people, has become an accepted business practice, contributing to the flow and volume of trade in America as in probably no other country on the face of the earth.

It has its good and bad features. The man who can afford to pay cash and does, in order to benefit by a low cash price, cannot understand why so many consumers use the installment plan. It is the only way many people can secure the desires of life. The idea of buying now and paying later has certainly lifted the standards of living to a higher level for those who have been able to meet installments, yet it has brought grief and disaster to others who have ventured too far.

With lower interest rates, carrying charges on installment purchases have come down, moving another stimulus to this type of buying.

**A HITCH ON THE PARK ROAD**

Secretary Crammerer, in charge of national parks wants North Carolina to make a deed to the Federal government for the park-to-park highway right-of-way but Chairman Wayne of our State Highway Commission hesitates to do so for fear that the government will prohibit the driving of trucks over the road.

Of course the Federal government will set up traffic regulations and perhaps bar commercial trucks from driving over the mountain-top road, but what of that? It does seem that we should have one road that is purely scenic in character and free from the lumbering trucks that ply the traffic lanes of our country.

The park highway was conceived with the idea of opening up a virgin land of natural beauty where the people might seek refuge from the clamor and rush of everyday life and where they might feast their eyes on the majestic beauty of the towering hills and quiet, restful valleys.

By deeding the right-of-way to the Federal government we may surrender the right of traffic control to the public parks department but it is all the more desirable that the scenic highway be what it was intended to be and not a commercial traffic lane.

**METHODIST UNION**

It will be a great day for Methodism when the tri-Methodist plan of union is gradually worked to consummation. At each meeting of these groups where unionism is considered, the plan advances with little or no friction.

There is every reason why these three great religious bodies should get together under one flag, one regiment in the army of the Lord and mightily little reason why they should not.

Each denomination loses its life—yet each finds it and the combined strength of the three will make that life more abundant and more resultful. Discussing the proposed union which would become effective in 1939 if and when ratified by the three church bodies, the Statesville Daily says:

"There has been much duplication of effort and money—duplication and loss that is not excusable simply because it was made in the name of the Lord. Small churches have eked out an existence, side by side; pastors have served congregations that were not able to support them and that should not be called upon to do so. Yet their unselfish ministrations have been one of the bright spots in American history. For these old wheel-horses have been infinitely more than ambassadors of God—they have preached and taught and worked with their hands toward a better citizenship as measured by civic and material accomplishments."

It might be added that denominational division in practically all of the groups came about as a result of sectional differences during the Civil War and as we get further away from that experience, we might also see a union of the Baptist and Presbyterian bodies of the North and South.

**BEAUTY WORTH THE PRICE**

An editorial in a recent issue of the Morganton News-Herald, entitled "Beauty Is Costly," recounts the tremendous sums—totalling \$8,500,000—which North Carolinians spent on their personal appearance last year but concludes by asking, "Who can claim it is not money well spent?"

Certainly no woman will make such an absurd claim for women know the value of maintaining and cultivating what measure of good looks the Lord has given them, regardless of cost. They know that poor grooming and carelessness about their appearance will defeat them in the business world as quickly as poor spelling and carelessness about their use of English. What is more important to them, they know that lack of beauty, or at least the semblance of beauty, will defeat them in the world of romance more quickly than lack of intelligence, lack of character or many another lack. And so, a woman will spend her last six bits for a finger wave or a facial, even though her shoes need half soles and she must stay up half the night to do her laundry.

Just as important to men is their portion of this \$8,500,000 which they spend on hair cuts, shaves, shoe shines and pressing bills. Just as essential to their success in the important ventures of life is this business of "putting up a good appearance."

May the beauticians, the cosmeticians, the barbers, the tailleurs and the pressers live long and prosper for, he who aids the human race in its eternal quest for beauty has added a large figure to human happiness.

**What Other Papers Say**

**THAT THIRD PARTY**  
 (Lynchburg News)

They are in the habit of calling it a "third party" every time a new one appears, though there are always several parties already in the field and the new one is the fifth or sixth or seventh, as the case may be. Everybody, however, understands what is meant. It is another party appealing not to any partisans but to the dissatisfied element of all existing parties, especially those of major proportions. And everybody understands by now that the "third party" is not likely to have real influence on the result. Theodore Roosevelt's Bull Moose aggregation of Republicans and a few independents and Democrats split the Republican party wide open and elected Woodrow Wilson President. None other in recent times, however, has accomplished anything good, or anything much at all. The "gold Democrats" might have stayed in the Democratic party or have gone over to the Republicans and McKinley would have been elected by little more or less. LaFollette carried one state, but Coolidge's election was by a landslide as it would have been had LaFollette remained regular.

The Union Party, so called, repeats the story. The peculiar alliance of a Northwestern radical, a Detroit priest-politician and a California real estate salesman with a crack-pot idea amounted to virtually nothing. Its vote was small and its influence undetectable.

But four years hence there will be another "third party."

New Jersey's commissioner of education says it is all right for a teacher to call a student a nitwit if it is done in a friendly way, somehow recalling the situation in Mississippi, where you may call a man a Republican if the epithet is accompanied by a smile—Macon (Ga.) Telegraph.

There have been candidates who would rather be right than be President, but there have been just as many who would rather be wrong than not be.—Philadelphia Inquirer.

**Nobody's Business**  
 -- By GEE MCGEE --

**A SANTA CLAUS LETTER**

dear old sandy claws:—

I am a few days premature with my xmas letter, but I want to get ahead of some of the fellows who got in the lead enduring the sad few years with their requests ansforth.

sandy, reed: please fetch us a new manganer of the direct federal relief in flat rock to take the place of holsum moore. he has hell this job so long, he thinks he owns the government himself, including the washington monument. he is unfair in putting out; his family gets the fist whack and his friends get the second whack. after that, there ain't no more whacks.

darling, sandy: won't you kindly give the flat rock post office to mr. scudd Clark. his father is getting old and he will have to soon lean on his shoulders for support. he is full of honner and grit, and can read and right very well to be only 33 this coming december.

preshus, sandy: it will be a blessing to us if you will give mr. dudd Clark a political job in the department of justice being a g-man. he is a straight-shooter, having served as chief of police at cedar lane for may & june of 1922. salary is not the question.

sandy, deer: the undersigned little man, hon. mike Clark, rfd, has always believed in you and nobody has ever made him believe otherwise, so be sure to fetch him a nice box of red mule chewing tobacco, a good barlow whittling knife, and some black mushtash dye, and keep up mudd Clark's compensate who got killed over yonder.

all of these things will be very timely and highly thought of. anny loose nuts or candy and groceries you mought have lying around will likewise be thankfully received by the familey at large, but don't try to come down the chimney in the front setting room, as it is stopped up. we use a w. p. a. stove in the kitchen to set by altogether.

yore devoted friend,  
 hon. mike Clark, rfd.

**Seek Return of AAA**

Farm leaders meeting here wanted AAA and its fatter benefits to replace the present soil conservation benefit plan. Those from the midwest and south had a special reason for preferring AAA, which was expressed by Secretary Wallace in one of his book. There he said: "Producers of wheat, corn, cotton and tobacco will not receive quite as much money for their work under the new (soil conservation) program as they did under the old. Producers in the east and far west will receive somewhat more."

Wallace says frankly that crop insurance alone might be disastrous if two or three successive fat crop years resulting in piling up a large surplus of crops paid by farmers "in kind" as premium. He insists crop control measures must go along with insurance.

Just how and in what form the premiums will be collected is not settled upon. Eastern farming involves less risk than much western farming. Because of this, AAA officials doubt whether a blanket rate based on average loss experience over the nation would work. Easterners, with low risk farms, would not come in. Westerners would rush in, and throw the plan out of balance.

Inside you learn Wallace at present leans toward a premium based on loss experience on each farm.

**How Its Works**

To a layman the whole insurance plan appears unutterably complex, and perhaps likely to involve much field work, either on the part of cooperating farmers or department employees.

For instance, say a rather hazardous crop area in the Dakotas is to be blanketed under one general rate, subject to modification to fit the loss experienced on each farm. Each farm must be classified, not only as to type of farm land but as to the type of farmer. Then a rate must be fixed for that farm. That involves much machinery, and dickering with farmers about premiums.

By paying farmers for crop losses in lean years with part of the sur-



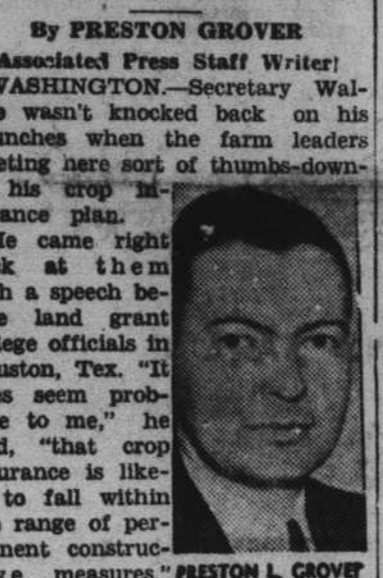
**A Washington Daybook**

By PRESTON GROVER  
 (Associated Press Staff Writer)

WASHINGTON—Secretary Wallace wasn't knocked back on his haunches when the farm leaders meeting here sort of thumbs-downed his crop insurance plan.

He came right back at them with a speech before land grant college officials in Houston, Tex. "It does seem probable to me," he said, "that crop insurance is likely to fall within the range of permanent constructive measures." PRESTON L. GROVER

Rightly quick he added, however, that "it cannot and is not expected to serve as a substitute for other programs."



**Reich's Astonishment**

BERLIN, Nov. 27.—(P)—Foreign Minister Baron Konstantin Von Neurath instructed the German minister to Norway today to express the Reich's "utter astonishment" at the award of the 1935 Nobel Peace award by a committee of the Norwegian parliament to Kral Von Ossietzky.

**A Job Half Done**

TACOMA, Wash.—(P)—Police ambulance officers Herman Wohlenburg and Richard Rodious, hurrying Mrs. Ross Bartlett to a hospital, assisted at the birth of a daughter before they arrived. Back at the hospital, a second daughter had been born to Mrs. Bartlett.

**HOW'S your HEALTH**

Palpitation

The word palpitation is derived from the Latin term palpitare, which means to throb. Palpitation is defined as the consciousness of the heart's action, whether fast or slow, regular or irregular. It is generally a disagreeable sensation. Sometimes to a sensitive person, it is very distressing.

Palpitation is a frequent complaint and one that brings the sufferer to the physician with the suspicion of his being a victim of heart disease. Oddly, there is little common agreement among the patients on the meaning of palpitation. When required to describe exactly what they feel, some will report that their heart turns over. Others will say that they feel the beating in the chest, the throat, the heart, eyes or ears. Still others will add to their complaint a feeling of pain in the region of the left breast and an inability to fill their lungs sufficiently with air.

What is the likelihood that one suffering such complaints actually has organic heart disease? In a recent survey of 900 consecutive patients attending a heart clinic and complaining of palpitation, it was found that roughly half were normal and without any cardiovascular disease. Of the other half, a third suffered from high blood pressure, another third from thyrotoxicosis (overactivity of the thyroid gland) and the remaining third of the condition known as paroxysmal tachycardia. The last is a condition in which the heart suddenly begins to beat rapidly, maintains its rapid rate for a given period, then stops abruptly.

Among those who suffer palpitation without any organic cause, the following appear to be common contributory conditions:

Indigestion, particularly of the gas-producing variety. This is commonly observed in stout persons in whom the symptom is often worse in the evening and in bed at night. Obesity and overweight. Debility following illness, especially when the latter is of an exhaustive kind. Excessive intake of stimulants, such as coffee, tea and alcohol. Tobacco smoking. Anxiety, nervous excitement, fright and mental upset, especially collected as premiums in fat years, Wallace expects, with the aid of crop control agencies, to smooth out the surplus-shortage cycle that at times makes farming a gamble. Incidentally, he estimates premiums will be arranged to prevent inept farmers slipping in on a marginal tract and collecting insurance benefit for crops they fail to grow.

**No Reduction Of Debt Is Wanted**

WASHINGTON, Nov. 27.—(P)—A belief that "the American people will not welcome a further whittling of foreign obligations" was expressed today by Senator Nye as he studied reports that French officials were considering a revival of war debt negotiations.

"European nations seem to be able to spend freely on preparations for another war," he said.

He disagreed with chairman Pittman of the senate foreign relations committee and Senator Lewis, a committee member, who predicted an early settlement of the war debts.

Nye added, however, that reopening of negotiations would be "a promising sign" and that he hoped payments eventually might be resumed.

The Senator announced he would fight during the coming session of Congress against Pittman's suggestion that the present neutrality act be extended "without major changes" after its expiration May 1.

**Boat Loses One**

PORT WILLIAM, Ont., Nov. 27.—(Canadian Press)—With one member of her crew missing and her rudder gone, the Great Lakes Freighter Exporer was towed into this Lakehead port today after surviving a gale while crossing Lake Superior.

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**BABY GIRL FOUND ON CHARLOTTE STEPS**

CHARLOTTE, Nov. 27.—(P)—Mrs. Pauline Temple found an abandoned baby girl on the door step of a mid-town inn last night. Police began a search for the parents.

**SAY'S MARRIAGE DUE TO AMNESIA ATTACK**

LEIN (P) Nov. 27.—(P)—Officers quoted Willis C. Mills, former Texas federal prison guard, indicted for bigamy, as saying he married a 17-year-old Lexington girl while a victim of amnesia.

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STATIONS	STATIONS
WAPI Tues. and Thurs. 12:45 P.M.	WTFP Tues. and Thurs. 5:15 P.M.
WSPA Tues. and Thurs. 12:15 P.M.	WIS Tues. and Thurs. 5:45 P.M.
WFLA Mon. and Wed. 5:30 P.M.	WRYA Mon. and Wed. 12:10 P.M.
WSB Tues. and Thurs. (C.T.) 4:45 P.M.	WJDX Tues. and Thurs. 12:45 P.M.
WWL Tues. and Thurs. 12:45 P.M.	WMC Tues. and Thurs. 12:30 P.M.
WBT Tues. and Thurs. 12:45 P.M.	KWKH Mon. and Wed. 12:45 P.M.

**Looking Forward . . .**

That boy of yours probably doesn't see much beyond play-days, although his imagination may carry him away in dreams of stunt flights, and football tackles.

It's up to you—his parents—to look forward to his future.

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