

Doubtless Many of You Realize that It Pays to Save

You also realize that the best way to save is to deposit in a Bank

Which Bank?

We have anticipated this question. If you will call at our bank, we are prepared to offer you proofs, showing that the

The First Bank & Trust Co.

Is the Place for your Deposits

Capital and Surplus, \$155,000 00

W. J. DAVIS, President, P. F. PATTON, Vice-Pres.
K. G. MORRIS, Vice-Pres., J. MACK RHODES, Cashier.
S. G. RHODES, Assistant Cashier.

THE CITIZENS BANK

E. W. EW BANK, President.
F. A. BLY, 1st Vice President.
F. A. EW BANK, 2nd Vice President.
C. E. BROOKS, Cashier.
E. H. DAVIS, Asst. Cashier.

One of the oldest and foremost business men of this city has recently informed us that a friend of his to whom he suggested the advisability of doing business with our bank replied that he could not do business with us for the reason that we "WANTED THE WHOLE EARTH" (!) as security when we undertook to make a loan. We are sorry that this gentleman takes this view of our policy of exacting ample security for the money we loan as we would like to serve him—WHOEVER HE IS—but, unfortunately, the money we lend does not belong to us and while we may appear to him to be over-careful in our exactions of security we are constrained by the responsibility we are under to our DEPOSITORS, whom we represent in these transactions, to pursue a policy in these matters that can leave no doubt in our minds that we have protected their money in the most ample manner. It is thus that we feel secure in our guarantee of "ABSOLUTE SECURITY TO DEPOSITORS." 4 per cent paid on time certificates of deposit.

DON'T be Dependent on any one for your Christmas Money. Join Our Christmas Savings Club. You will have Ninety others to keep you company. Two cents opens the account.

The Peoples National Bank

Brownlow Jackson, President. C. S. Fullbright, Cashier.

SPRING MILLINERY OPENING

Friday and Saturday, March 19-20th

A full line of New Creations open for

Your Inspection

MISS M. E. WOODALL

S. D. Dogan & Co. French Dry Cleaning and Pressing
HATS and GLOVES Dyeing of all Colors
Opposite Court House Telephone 399-J
PROMPT AND RELIABLE SERVICE

MR. WILKINS ON INDUSTRIES.

(Continued from Page Two.)

the best interests of all concerned. The matter of location would be easily solved.

Labor Problem Simplified.

They want good labor; contented and satisfied to work at good wages and to make their homes therein. This we have in plenty to offer. Labor of high intelligence, trustworthy and God fearing, and who make good citizens. The labor problem is one of the greatest that the manufacturing interests have to deal with, and which would be simplified in this section in my opinion.

Climatic conditions are of the best. No extremes, and labor can be employed the whole year round with the very best of results.

Team Work Necessary.

On the whole, we have resources that are unequalled for this particular development, and I am sure that the large majority of our people will agree that what we now need is to get our brainiest and shrewdest leaders to take hold of this matter and by leading in the right channels, we can get shoulder to shoulder and work out something that will be of material benefit in stating this class of development, which we stand so sorely in need of, as well as other industries, that will make big pay rolls.

This is my first offense along this line, and I ask the pardon of the editor and reading public, but if my feeble efforts can get the thinking minds to working along this line, and get some concerted effort, we will all be amply repaid.

How to Start Ball Rolling.

As a suggestion: The Community club now seems to be the Clearing House of ideas and matters of advancement, and I would suggest that at the next meeting of the club, a committee be appointed to take up this specific matter, and investigate as to the probability of securing an enterprise of this kind, and report some time later. This will start the ball rolling, and if it goes like a snowball, will result in gathering to itself some pay rolls.

JNO. T. WILKINS.

March 5, 1915.

CITY COMMISSIONERS FACE THE USUAL NUMBER PERPLEXITIES.

Incinerator, Concrete Bridges, Registration, Water Supply and Taxes Receive Consideration.

The city commissioners in monthly session Thursday night considered a number of important matters, among them being that of a city prison, new water works, concrete bridges over Mud Creek, incinerator, and registration for municipal election.

T. W. Valentine appeared before the board and asked for co-operation for the associated charities as a result of which Mayor Shepherd was appointed by the board to represent the city in the charity work.

Dr. L. B. Morse asked for a five plug in the vicinity of his sanatorium. The request was referred to the water and sewer committee.

Mr. Bailey and Mr. Justice were instructed to investigate the matter of a blocked sewer line on Sixth avenue and to settle with C. F. Hill in regard to a sewer tap.

Wants City Prison.

Patrolmen Thompson mentioned the need of a city prison since all prisoners are kept in the county jail. He advocated the erection of a bastille to the rear of the city hall. The matter was referred to Mr. Freeman and Mr. Justice.

Morris Orr was granted a permit to erect a five room cottage on Buncombe street.

Street Garbage Cans.

Dr. J. Frank Cranford was authorized to give J. V. Hessel instructions to construct a sample garbage can. It is the desire of Dr. Cranford to have the city install a number of cans with the view to keeping the city cleaner.

Four Concrete Bridges.

It was stated that the county authorities desire to co-operation of the city in the erection of four concrete bridges over Mud creek on the Edneyville road. The question of cost and dimensions of bridges was referred to Mr. Durham and Mr. Justice, who will co-operate with Road Supervisor P. F. Patton with the view to working out the details and the cost of erecting the bridges.

New Registration Necessary.

It appears that the registration books of the city have been lost as a result of which the board ordered a new registration, the registrar and judges of the election to be held on Tuesday after the first Monday in May, to be appointed at a special meeting Thursday night of this week. The registration books will be open from April 3rd to 24th. A mayor and six commissioners will be elected.

Proposes to Build Incinerator.

The city is in a quandary as to what to do with its garbage. A few years ago the city bought a garbage farm, but it has found to be undesirable for such purposes. Arrangements were then made to use some property in the northern part of the city, but there was a storm of complaint about this. The commissioners think that an incinerator is the solution of the problem, but the cost is another problem connected therewith. Mayor Shepherd expressed the belief that an inexpensive incinerator could be built on a furnace order. He believes that it could be constructed with two grates, one for fuel and one above it for seasoning or drying the refuse before it is deposited for fuel purposes in the lower grates. Mr. Bailey, Mr. Freeze and Mr. Justice were named as a committee to make investigations regarding an incinerator and report their findings at the next regular meeting.

Judge Ewart's Taxes.

In discussing the subject of taxes, Mr. Justice reported that he had made a survey of Judge H. G. Ewart's property within the city limits and that

REPORT OF RETARDATION AND ELIMINATION OF PUPILS.

Flat Rock School Reports on III Effects of Non-Attendance at School. Some Interesting Statistics.

Most of our children enter the first grade at six or seven years. Some of them are promoted from year to year and reach the seventh grade at thirteen years of age; others fall of promotion and find themselves not in the seventh grade at fourteen but in the fifth or sixth. This we call retardation.

The evil effects of this are readily seen when we think of a boy studying and reciting with the kids, as he commonly terms it, while on the playground he is with the more advanced pupils. This gets him out of sorts and discourages him; and the final outcome is not hard to imagine. At the first opportunity he leaves school with just the bare mechanics of reading and an incomplete knowledge of the four fundamental operations of arithmetic.

I have endeavored to find the causes for this as they are here and then seek a remedy or whatever remedies seem applicable. But before we seek a remedy let us examine the causes that would lead to such an outcome as already mentioned.

The number of repeaters by grades were found to be as follows:

First grade 11 boys and 7 girls.
Second grade, 3 boys and 3 girls.
Third grade, 2 boys and 5 girls.
Fourth grade, 4 boys and 1 girl.
Fifth grade, 1 boy and 0 girls.
Sixth grade, 5 boys and 1 girl.
Seventh grade, 2 boys and 0 girls.
Eighth grade, 0 boys and 0 girls.
Ninth grade, 0 boys and 0 girls.
Total 28 boys, 17 girls.

Total of all 45 or 20 per cent of all. 24 per cent of all boys and 15 per cent of all girls.

The average attendance of these repeaters was for the first grade boys 86 days or 54 per cent of the time, girls 91 days or 57 per cent of time.

Second grade boys, 72 days or 45 per cent of the time, girls 117 days or 73 per cent of time.

Third grade boys 54 days or 33 per cent of the time, girls 59 days or 37 per cent of time.

Fourth grade boys 32 days or 20 per cent of the time, girls 109 days or 68 per cent of time.

Fifth grade boys 30 days or 21 per cent of the time, girls 00 days or 00 per cent of time.

Sixth grade boys and girls, 60 days or 38 per cent of the time.

Seventh grade boys and girls, 50 days or 32 per cent of the time.

Eighth grade boys and girls, 70 days or 43 per cent of the time.

It was found that the retardation was greatest in the first and sixth grades; there being about 60 per cent of the first grade retarded and 55 per cent of the sixth grade. All other grades ranged from this to nothing. It is seen that in no case has a repeater attended as much as 75 per cent of the time, which means that they were trying to do the impossible—work less than 75 per cent of the time and get the required 75 per cent of pay. But how much of this non-attendance was the school, the teacher and the home responsible. Certainly the schools were not responsible unless it could be in the course of study for the schools are better equipped than the average home from which it draws its pupils. Granting that the teachers are responsible for a part of this, and it cannot be greater than 25 per cent there is 75 per cent unaccounted for; and I feel that the parents are responsible to that extent. This is borne out by the fact that a large number of parents take their children out of school in early spring and put them supposedly at work when in reality one man working ten days could do as much as they do in the two or three months they are out of school.

And to come to the final outcome of this retardation, we find the real burden—the elimination, which we find greatest in the sixth and seventh grades. At present four or 9 per cent of all repeaters have dropped out and that number will very probably be doubled before the end of the year.

R. A. REED, Principal.

BIG CONTEST AT LIBERTY; PRIZES WILL BE AWARDED.

Liberty Local Union No. 2009 of the F. E. & C. U. of A. will give an entertainment Saturday night, March 13. There will be a contest speaking between four of the union girls. Our prominent union men offering the prize.

Following are the contestants. Character, by Miss Norine Brown. Honesty, by Miss Estelle Freeman. Signing of the Declaration of Independence, by Miss Jennie Freeman. Brother and Sisters, by Miss Beatrice Brown.

This is only a part of the program. Dr. Few and Mr. E. L. Perkins of Hendersonville will also be present and make an address.

Everybody invited; admission 10 cents. Money collected to be held in the helping funds.

JENNIE FREEMAN.

he had found thirty five acres, twenty-seven of which belong to Judge Ewart, the remaining eight to his daughter, on which taxes had not been paid for a number of years.

Mr. Justice was instructed by the board to take the usual course in these collections of taxes for the past three years.

Water Supply Question. The advisability of boring wells near the reservoir to take care of water consumers during the coming summer was discussed but no action was taken.

The monthly batch of bills was passed.

The Democrat does not disseminate the report with any politics.

We Are Showing
New Spring Hats
MODERATE IN PRICE
AND SNAPPY IN STYLE
NEW NECKWEAR
HANDKERCHIEFS
Also New Line of Fancy Work
You are Invited to See Our
New Stock
The Quality Shop

We Want
PRODUCE
We buy and sell produce of all kinds, and pay the highest market price.
You gain nothing by shipping your produce to other points in small lots. Bring it to us and save the extra time, labor and expense.
We pay spot cash.
Wanted ten bushels greens each day.
S. MAXWELL & CO.
"The Pure Food Store"
Phone 103 Phone 103

Rx Take medicines put up by a careful druggist only. Come and see us.

Bring Prescriptions Here
Let us fill the prescriptions the doctor gives you. We can be wholly relied upon to put them up correctly. We are certain of what we do when we fill prescriptions. We read the doctor's orders carefully and use only the ingredients he tells us to. We are extremely careful not to make the slightest mistake. This is most important.
GALLAMORE DRUG CO.
Phone 62 and 61 At Depot

CO-OPERATIVE CREAMERY IS PLANNED FOR HENDERSON CO.
Demonstrator Perkins is Working on Plan to Interest Farmers in Purchasing Present Creamery.
Farm Demonstrator E. L. Perkins is working up sentiment in favor of converting the White Pine Creamery into a co-operative creamery in which the farmers of Henderson county will be the principal stockholders.
Mr. Perkins states that farmers are interested in the project, and he believes that if such could be consummated it would be the means of stimulating considerable interest in the dairy business. He says that he is informed by the State authorities that Henderson has more silos than any other county in the State, which is evidence that the farmers are prepared for the dairy business.
Mr. Perkins thinks that such a movement would also encourage pig and poultry clubs among the young people. The skimmed milk, he says, would make the finest kind of food for pigs and chickens and the milk collectors on the various routes could daily gather the eggs for which the creamery would always find a good and ready market, since the hen fruit would be fresher than that brought to town at long intervals.
Mr. Perkins thinks that the creamery could be made quite a financial success in itself, and that it would be a great boon to the dairy, poultry and hog raising interests in the county.

CAROLINA SPECIAL INCLUDED IN 8 NEW ALL STEEL TRAINS.
The Carolina Special is included among the eight through passenger trains of the Southern railway recently equipped with all steel, electric lighted cars of the most modern design, 57 cars just having recently been received from the builders and placed into service.
The steel-frame cars, formerly used

REPORT ON COUNTY HOME.
New Management Makes Report of County Home Work for Past Year.
J. H. Johnson, manager of the county home, made the following report to the county commissioners last week:
The amount of produce grown on the farm for the year 1914.
13 1-2 bushels of wheat and rye at 90c, \$12.15; 26 bushels cow peas at \$2.75, \$55.00; 1500 lbs hay at \$1.00, \$15.00; 2,000 bundles of fodder at \$2.50, \$50.00; 2,233 bundles of tops at \$2.50, \$55.92; 100 bundles of cane fodder at \$2.50, \$250.00; cane seed, \$10.00; 536 bushels corn at 80 cents, \$428.80; 31 gallons molasses at 50c, \$15.50; 1,122 pounds of pork at 12 1-2c \$1.40; cabbage, potatoes, beans, tomatoes fruit, jelly to the amount of \$75.00; produce sold for cash, \$194.42. Total, \$1054.04. Expenses, paid out for the year 1914, \$1368.95.
Approved, March 1st, 1915.
JOHN A. MAXWELL, Chairman.
JOHN T. STATON,
JOHN N. RUSSELL,
Correct Copy, A. O. Jones, Clerk.

Read the Democrat and trade with its advertisers for they help improve the community.
In these trains, have been transferred to other through trains, releasing steel-underframe cars to be placed in strictly local trains, releasing wooden equipment.
All this new equipment is in addition to the seven steel dining cars recently placed in service and has been provided in line with the policy of Southern Railway company to give its patrons the advantage of every possible protection and convenience.
The Democrat leads in civic progress.