

FARMERS BANK & TRUST CO. HAS BIGGEST YEAR IN HISTORY

Six Per Cent Semi-Annual and Four Per Cent Extra Dividend Declared At Directors' Meeting Friday.

STRONGEST BANK IN TENTH CONGRESSIONAL DISTRICT

Forest City and Rutherford county have many big business enterprises that make for the strength and success, growth and prosperity of the community, but one will have to go far to find the equal of the financial growth and strength developed in the last decade by the Farmers Bank & Trust Co., of Forest City and Caroleen.

Opened for business Feb. 3, 1915, this bank has steadily forged to the front, until now it is recognized as the strongest country bank in the Tenth Congressional District. Growing year by year with almost giant strides, the bank now has total resources of over two million dollars.

Being on the "Roll of Honor" is another honor that has come to the bank. No bank can get on the "Roll of Honor" except where its surplus exceeds its capital.

Of the 30,000 banks in the United States, only about one in ten is a "Roll of Honor Bank." Thus, accession to the roll of honor, while it is a distinction is somewhat lost sight of in the stress and strife of modern business and banking methods, is akin to earning the Victorian Cross or the Croix de Guerre for bravery on the battlefield, and is an achievement of which any bank may be proud.

At a meeting of directors, held last Friday, the regular semi-annual dividend of 6 per cent, and an extra dividend of 4 per cent, was declared. With the mid-year dividend of 6 per cent, paid July 1, last, the bank paid an annual dividend of 16 per cent.

This record speaks for itself. In some sections, 1924 has been an off year, with a business depression that was keenly felt and with an appreciable falling off in business. The Farmers Bank & Trust Co., has shown the greatest growth in any one year in its history during 1924, a great showing in view of the fact that even in Rutherford county the business depression has been felt to some extent, although not as severe as in other sections.

At the head of the Farmers Bank stands J. H. Thomas, active vice-president, who has been unanimously given the credit for most of the success of the institution. With him, shoulder to shoulder, stands a great galaxy of officers and directors, who have also to be given a lion's share of praise for the wonderful success of the bank. A keen insight into the financial affairs of the country, a ripe experience, the full confidence of the public, backed by great individual wealth, has been some of the contributing causes of success enjoyed by the bank's officers and directors.

A successful bank bespeaks the financial standing of the county, the confidence of the public in the institution and its officers and denotes the general prosperity of the community. Stagnant business and prosperous banks is an impossibility. Therefore every one in Rutherford county should buckle up and prepare to enter the lists for the new year with full confidence in the business outlook for 1925.

WESTERN UNION OFFICE TO MOVE UP TOWN

An announcement of interest is that the Western Union Telegraph office will move its headquarters from the Southern depot to an up-town location on Jan. 1st, when they will occupy the present quarters of the B. & L. office, on Meap street.

This change will mean a great convenience to patrons of the Western Union. A full time operator will be in charge.

It is understood that the B. & L. office will move into and occupy part of the building now occupied by W. G. Magness Piano Co.

FREE—Enlarged picture free with your kodak finishing. Champion's Studio.

POPULAR COUPLE WED AT BOSTIC

Miss Halene Clemmer and Mr. Paul Stroup United Monday Evening.

(Special to Courier)

Bostic, Dec. 23.—The many friends of Miss Halene Clemmer, of this place and Mr. Paul Stroup, of Cherryville, will be interested to learn of their marriage, which occurred Monday evening at the home of the bride.

The marriage, though very quiet was sweet and impressive, a group of relatives of the bridal pair and a few friends being present to witness it.

The ring ceremony of the Baptist church was impressively used by Dr. W. A. Ayers, of Forest City. There were no attendants, bride and groom entering together to the strains of Lohengrin's Wedding March, which was rendered by Miss May Smith, of Morganton.

Mrs. Stroup is the daughter of Mr. and Mrs. J. D. Clemmer and is a young woman of rare charm and sweetness, making friends with ease from childhood. She is a beautiful girl and never looked lovelier than in her stylish costume of blue satin-faced crepe with fur trimming and accessories to match.

Mr. Stroup is the son of the late Mr. John Stroup and Mrs. Lovetta Stroup, of Cherryville, and is highly esteemed by a wide circle of friends. He is a popular young business man of Cherryville.

Among the out-of-town guests were Mr. and Mrs. M. L. Clemmer and daughter, Carolyn, of Birmingham, Ala.; Mrs. G. D. Clemmer, of Charlotte; Mr. and Mrs. R. E. Harrell and daughter, Elizabeth, Mrs. C. A. Ford, Mrs. C. K. McDaniel and Misses Fannie King and Ollie Tate, of Forest City and Miss May Smith, of Morganton.

The bride had hosts of friends in Forest City, where she was a popular and efficient clerk in a large department store.

LITTLE CLASS AD DID THE TRICK

High Shoals, N. C., Dec. 23.—Forest City Courier, Forest City, N. C., Gentlemen: Please stop my ad. It did the trick. Hurrah for The Courier. Send me the bill and I will send check, yours truly, Jno. W. Daniel.

THE LOMBARD ENTERTAINERS

It is a true saying that the successful man is he who laughs often, lives well and leaves the world better than he found it. Harry Lombard, organizer and manager of The Lombard Entertainers can qualify under this digest as a most successful man. He goes a step further, however, and makes others laugh and shed brightness and beauty through the program which is presented by his remarkable company.

For eight years he was baritone with the English Opera Company and is known not only as a singer, but also for his ability as a comedian of high rank.

Two artists, feminine and gracious, assist Mr. Lombard in the presentation of a program that is entertaining and delightful and as clean and wholesome as mountain air.

This excellent company will appear as one of the numbers on the Lyceum course at the school auditorium on Monday, Jan. 5, at 8:00 o'clock p. m.

BUY A FORD AND SPEND THE DIFFERENCE B. B. DOGGETT.



J. H. THOMAS

Active Vice-President of Farmers Bank & Trust Co., who has done a great work in building the success of the bank.

UNUSUAL EPISODE IN CLEVELAND CO.

Intoxicated Man Impersonates Officer and Attempts Arrest of Licensed Preacher.

A case unusual in its sidelights was "aired" before Recorder Mull Saturday morning when Everett Downs was charged with assault with a deadly weapon, impersonating an officer, forcible trespass and driving a car while intoxicated, says the Shelby Star. Downs on all of the charges was given a four month sentence and total fines of \$100 and the costs, an appeal being entered by his counsel, Attorney D. Z. Newton and bond set at \$500.

It seems from the evidence that on Friday evening a week ago, one Wilson Smart, licensed to preach in the Northern Methodist church was in his home studying his Bible about midnight when a car drove up in his yard. Smart lives on the farm of Mr. Elliott in No. 8 between Hollis and Polkville. A man, who was a stranger to him, was in the car according to Smart. After asking for a drink of water the stranger, Downs, who seemed to Smart to be intoxicated, asked Smart if he remembered making liquor some months back. This was denied by the licensed preacher, whereupon Smart says Downs informed him that he had come to arrest him, being a state marshal. A badge was exhibited and as Smart protested he says a gun came into view and helped persuade him in the car. At first Smart testified, Downs offered to let him escape. As the two argued in the car Mrs. Smart appeared in the kitchen and took a hand by ordering Downs to leave. Finally she re-entered the house for the family shot-gun and at this period Smart and his small son testified that Downs told her that she would "have to shoot pretty quick" if she returned with the shot gun. At this statement it seemed that Smart jumped from the car and went after the gun himself.

When he returned with his shot-gun Downs was driving away in his car and Smart shot once at the rear of the car and again as it proceeded down the road he testified. During the entire affair there was considerable profanity, according to the evidence, and Smart on the stand declared that should there be another such occurrence he would be on trial, not Downs. An attempt was made to connect the licensed preacher with "moonshining" some time in his past, and he admitted having been "a bit wild" before he became a Christian, and uneducated yet but serving his Master. It appeared from an informal question that the preacher had accompanied officers on the raid of a still and that the trip might have some bearing with the episode.

No evidence was offered by the defendant, two of whose witnesses did

FLORENCE MILLS TO RESUME NIGHT WORK

Hum of the Looms to Be Heard Both Night and Day After Jan. 5th.

The announcement of Supt. N. H. Welsh, made to The Courier yesterday, that Florence mills will resume full time night work on January 5th, will be cheering news to the community at large, as well as to the workers in the mill.

A double shift will be employed, both night and day forces to be put on. This means a great deal more work for employes, whose prosperity will be reflected in an increased business activity among our merchants.

The general outlook for 1925 seems good and it is with renewed hope and confidence that we approach the New Year.

With the gigantic Chimney Rock project an assured fact, a resumption of full time operations by the various big cotton mills and a large building activity in Forest City and the county at large, Rutherford county seems destined for a prosperous year ahead.

REMARKABLE PROGRESS BY CHIMNEY ROCK TRUST CO.

For a new banking institution the Chimney Rock Trust Co., has proved to be a most lucky infant. Opened for business a scant five months, a vigorous growth has been maintained from its inception. At a meeting of directors, held Tuesday, a semi-annual dividend of 4 per cent was declared and the bank's finances were found to be in a most gratifying condition.

The bank has been most capably handled under the management of Mr. L. C. Cobb, cashier and is destined for a great future.

With ample capital, a splendid territory in which to serve, and backed by a strong coterie of officers and directors, the future of this financial institution seems assured.

BUYS WHITLOCK STOCK

Mr. E. I. Sinkoe, of Gaffney, purchased the Whitlock stock of goods at the bankrupt sale here Saturday, after spirited bidding. Mr. Sinkoe announces that he bought the stock at a good price and is going to sell it at retail here in Forest City. The sale is now going on in the Whitlock old stand, near The Courier office.

Mr. Sinkoe says he will have an interesting announcement to make after the holidays.

not show up. His defense by his attorney was based upon lack of knowledge of what he did owing to his intoxicated condition. On informal examination by his attorney he states that he only "intended to have a little fun."

KIWANIS APPRECIATES DUKE'S GIFT

Scenic Route Project Making Headway—Oppose Change In No. 19.

A rather slim crowd was in attendance at the Kiwanis Club luncheon Monday night, due, no doubt, to the fact that most of the delinquents were either too busy with the holiday rush, or in preparing Christmas presents at their homes, to take the time to attend.

However, quite an interesting session was held. Foremost among the things accomplished was completion of plans for the community Christmas tree, held Tuesday evening.

The program committee having "flunked", the time was used in effective manner. A motion, introduced by Mr. J. M. Edwards and passing unanimously, was to the effect that the secretary convey to Mr. Jas. B. Duke the club's appreciation of his magnificent gift to the Carolinas.

A mock trial of Mr. B. B. Doggett for delinquency in bringing the attendance prize elicited much merriment, the outcome being that the gentleman was fined \$5. For the defendant Mr. T. G. Stone made a masterful plea. Prosecuting was Mr. R. R. Blanton, with Mr. Terry Moore foreman of the jury.

Mr. G. W. Rollins told of attending a road meeting at Morganton last Friday. The club went on record as opposing any material change in the present route of Highway No. 19, from Marion throughout this county.

Mr. Rollins also brought cheering information of the progress being made in promoting the national highway, known as the Scenic Route, North and South, to run from Quebec to the Gulf of Mexico. This route has already been mapped and is pledged in five of the Southern states already. As mapped at present this road will come through Forest City, meaning at completion, a steady travel from North to South, and vice versa, of a vast throng of tourists whose coming will be of much benefit to the county at large. When they pass through Rutherford county, they are sure to sing the praises of the many wonderful developments, the climate and the opportunities for investment or the magnificent home-making possibilities.

PROVIDENCE NEWS

Forest City, Route 2, Dec. 22.—Mr. and Mrs. W. L. Smith and family of Henrietta, spent Sunday with his brother, Mr. R. R. Smith and family. Mr. Herbert Phillips of Avondale, spent Sunday with his parents, Mr. and Mrs. J. W. Phillips.

Miss Katy Smith spent Sunday with Miss Mabel Smith.

Rev. J. C. Gentry were dinner guests Sunday of Mr. E. L. Smith and family.

Miss Mabel Smith spent Monday with Miss Ila Phillips.

Rev. J. C. Gentry was dinner guest Thursday of Mr. and Mrs. R. R. Smith.

Misses Ila Ethel Phillips, Mabel Louise Smith, Mr. Albert Phillips were in Gaffney Saturday shopping.

There will be a Christmas tree at Providence next Wednesday night, Dec. 24, at 7:00 o'clock.

Misses Ila and Ethel Phillips and Inez Waters were in Lincolnton Sunday.

A PAGEANT AT THE FIRST BAPTIST CHURCH

In connection with the Christmas treat, which will be given to the Sunday school at the First Baptist church tonight, the young ladies will present a Christmas pageant at 7:30 o'clock. The pastor will be in his pulpit next Sunday for the regular services morning and evening.

FOREST CITY GIRL MARRIED BY GAFFNEY WOMAN

Gaffney, S. C., Dec. 18.—Homer Dycus, of Ellenboro, N. C., and Mamie Morrow of Forest City, N. C., were married at Gaffney Sunday, Dec. 14, the ceremony being performed by Mrs. Allan Willis, notary public. Dan Leford and Belle Showers, both of Cliffside, N. C., were married here Sunday also, the ceremony being performed by Probate Judge Lake W. Stroup.—Gaffney Ledger.

LATEST NEWS FROM HENRIETTA

What the Folk Are Doing For The Holidays—Personal Notes.

Henrietta, Dec. 22.—Miss Minnie Sue Fagan is spending the Christmas holidays at her home in Campobello, S. C.

Mr. and Mrs. O. G. Morehead and Misses Elizabeth and Vernie Hames spent last Wednesday in Spartanburg.

Miss Grace Harmon and Miss Rose Gaffney spent Sunday with Mrs. I. N. Miller near Harris.

Mr. Edmund Dandridge of Rutherfordton is spending the holidays with his sister, Mrs. Clyde E. Mahaffie.

The girls of Henrietta-Caroleen High defeated the Caroleen Girl Scouts on Caroleen basketball court Wednesday night, the score being 22 to 8.

Mrs. James W. Dandridge of Waterboro is spending the holidays with her daughter, Mrs. Clyde E. Mahaffie.

Misses Margaret and Travis Haynes and Mr. Raleigh Haynes are spending the holidays with their parents, Mr. and Mrs. Bab Haynes.

Mr. and Mrs. Gerald Mahaffie and M. B. Mahaffie, Jr., are visiting their parents Mr. and Mrs. M. B. Mahaffie, Sr.

Mr. Joe Whisman who is attending school at Trinity college is spending the Christmas holidays with his parents, Mr. and Mrs. Joe F. Whisman.

The Cantata, On to Bethlehem, given Friday night, by the High school was enjoyed very much. Misses Grace Harmon and Emily Camp sang, "Star of East" which was very beautiful.

Miss Mattie Sou Harris who is attending King's Business College at Charlotte, visited friends here Monday.

Mr. Spurgeon McDade is visiting his mother, Mrs. Oulah McDade.

Miss Mary Carson, formerly a nurse here, stopped in town Monday afternoon.

Mr. and Mrs. John Webb of Aiken, S. C., are spending the holidays with Mrs. Webb's parents, Mr. and Mrs. T. C. Smith.

Miss Pearl Gillespie, a student at Mars Hill college, is spending the holidays with her parents, Mr. and Mrs. J. H. Gillespie.

Miss Brama Sagne who is teaching at Grannin, S. C., is spending Christmas with her parents, Mr. and Mrs. D. M. Sagne.

Miss Grace Harmon and Mr. Walter Smith will spend Christmas day with Miss Harmon's parents, Mr. and Mrs. W. E. Harmon, near Gaffney.

Miss Rose Gaffney will spend Christmas with Mrs. J. W. Byrnes of Charlotte.

Mrs. C. B. Wiasman, Cupid and James will spend Christmas day with Mrs. Wiseman's daughter, Mrs. Theon Childs of Lincolnton. Mr. Perry Wiseman who is a senior at Richmond Medical college will join his mother at Mrs. Childs' and return home with them.

EXAMINATION FOR CARRIER AT SHELBY JAN. 24

Because of the resignation of J. B. Nolan, rural letter carrier on Lenoir, route 2, who will shortly move to Shelby with his family, there will be held a civil service examination at the Shelby postoffice January 24th. The salary of a rural carrier on a standard daily wagon route of 24 miles is \$1,800 per annum, with an additional \$30 per mile per annum each mile or fraction thereof in excess of 24 miles. The salary on motor routes ranges from \$2,450 to \$2,600 per annum, according to length. Separate examinations for motor routes and wagon routes are no longer held. Appointments to both positions will be made from the same register. The examination will be open only to citizens who are actually domiciled in the territory of the post office where the vacancy exists and who meet the other requirements set forth in form 1977.

Miss Maggie Sue Edwards, of Tryon, was the guest of Mr. and Mrs. W. E. Moore from Monday to Wednesday. Miss Edwards, who is an accomplished linotype operator on the Polk County News, was a pleasant caller at this office Tuesday.