

# DANBURY REPORTER

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## VALUE OF BANKING

Case of a Merchant Who Does Not Believe In Banks, What He Risks, What He Misses and How Expensive Non-Banking Is.

## OTHER PERSONS, TOO

Application to Farmers, and All Persons Who Have Money—It Is Out-of-Date Not to Use a Good Bank.

A merchant living not far from Danbury has never believed in banks, and consequently carries his money either in his pocket or hid away in his store or home. When he orders goods, he sends a registered letter, which costs him 12 cents each time, amounting to quite a heavy tax in the run of the years. This extra expense he must of necessity charge to his customers on their goods, thus giving his competitors who transact their business through the bank a decided advantage over him in prices.

This merchant who does not believe in banks suffers the following disadvantages, expenses and risks:

First, he has to pay 12 cents tax every time he pays for a bill of goods, unless he settles with the drummers. Modern progressive business men consider it an insult to be presented with a bill by a drummer, which implies shaky credit. Again, the drummer does not carry the firm's books around with him, and may forget or credit the wrong account when he gets back to the house, thus frequently causing annoyance, and sometimes serious misunderstandings between the merchant and the jobber or wholesale house. The right way would be for the merchant to require the wholesaler to send an itemized statement by mail, then the merchant has time to check it up carefully with the goods received, and send check marked on its face as payment of that particular bill of goods. When the bank returns this "paid" to the merchant, it bears on its back the endorsement of the wholesaler, and acts as a legal receipt in case of any "hereafters."

Second, the country merchant who does not believe in banks, is running a serious risk by keeping his money at home or in the store. Thieves may steal it at any time, or it may be destroyed by fire.

Third, the unbelieving merchant has no rating with the business world, and his credit necessarily suffers. When the bank is asked for his standing, the answer cannot be anything but "doubtful."

Fourth, the merchant who banks his money at home, may sometimes in the stress of the season, when money is tight and hard to borrow, need some funds to meet certain bills, or he might by having a few hundred dollars available, be able to clear some

good money in a deal. If he were a customer of a good bank, he could easily get the accommodation needed, but when money is tight banks accommodate only those who are its customers, and turn a deaf ear to those who need its services only to tide them over a pinchy time.

There are many other disadvantages which the non-banking business man must sometimes suffer, and which the banking man is always able to successfully handle, but lack of space forbids their mention here. And the above applies not alone to merchants, but to all classes of business men, farmers and other persons.

We invite you to bank your money with us and let us show you some of the advantages which will result.

We pay 4 per cent. interest compounded every 3 months on certificates, while for checking accounts we furnish nice check books free.

BANK OF STOKES COUNTY, Danbury or Walnut Cove.

## NEWS OF MT. AIRY.

Marriage Of Postmaster J. H. Carter--Death of Young Lady--Other Items From Times-Leader.

Members of the Mount Airy party who accompanied J. H. Carter of that city to Washington, D. C., where he was married, Wednesday evening at 9 o'clock to Miss Elizabeth Williams Bright, passed through last evening enroute home. They reported a beautiful wedding.

The marriage occurred at the home of the bride's parents, Mr. and Mrs. William Bright, West Second street, and Rev. M. A. Barber, rector of Christ Episcopal church, Raleigh, uncle of the bride, performed the ceremony. The wedding was a quiet affair, no invitations having been issued and only a few friends were present.

Miss Isabel Saunders, daughter of Mr. and Mrs. Wm. Saunders, died at the home of her parents on North Main street last Sunday afternoon about 1 o'clock. The interment was in the cemetery at Salem church north of the city Monday afternoon. The funeral service was conducted by Rev. King of the Baptist church and Rev. Willis of the Methodist church.

The Tesh school near the Quarry will open next Monday with Miss Alma Crutchfield and Mrs. W. L. Dunman as teachers. The teachers hope that the parents and others who have children in their charge will cooperate with them and see that every child is in school the first day of school. It is hoped that the district may have the best school this year that it has ever had.

An unexpected and rather romantic marriage took place in this city Thursday night of last week when Mr. Richard Shelton, son of Mr. and Mrs. W. D. Shelton, and Miss Fannie Martin, daughter of Mr. and Mrs. John A. Martin were united in

## COURT OCTOBER 26 TO OPEN SEPT. 22

Criminal Docket Not Large While Civil Docket Is Unusually Small.

## CIVIL TERM NOV. 2.

Judge Devin Will Preside At Both Criminal and Civil Terms of Court—The Jurors Who Will Serve.

The fall term of Stokes criminal court will convene at Danbury on Monday, Oct. 26, and continue not more than one week. The civil term of court will convene one week later, which will be on Nov. 2. Judge Devin will preside at both terms.

It is learned that the docket for the criminal term so far is not very large, while the civil term docket is unusually, small, only twenty-two cases having been entered. The names of the Jurors who have been drawn to serve at the coming terms are as follows:

### FIRST WEEK.

J. M. Tatum, R. P. Glidewell, W. P. Sheppard, H. L. Gibson, J. W. Flippin, P. E. Lawson, R. S. Collins, W. L. Brown, A. J. Corn, S. N. Jessup, C. H. Boyles, C. A. Flinn, W. M. Mabe, V. T. Hartgrove, J. C. Wall, B. A. Neal, J. Ham Martin, G. F. Daniel, T. R. Nelson, T. Walter Southern, J. R. Smith, G. F. Moore, W. H. Tuttle, J. W. Fowler, Ezra Jessup, Jesse Joyce, A. L. Hawkins, Ed Nunn, G. T. Baker, W. J. Fulk, J. V. Martin, G. L. Francis, E. M. Adkins, A. J. Joyce, J. A. Boyles, G. R. Lawson.

### SECOND WEEK.

W. H. Holder, C. L. Amos, D. H. Wilkins, Robt. R. Eoyles, R. W. Boyles, R. W. Smith, W. D. Dodson, S. L. Smith, A. F. Christian, R. E. Alley, R. A. Hedgecock, Jesse Owens, R. J. Boles, N. F. Combs, L. L. Lowe, J. C. Tuttle, F. T. James, J. F. Allen, S. T. Lane, J. T. Sams, J. F. Merritt, A. M. George, W. M. Chisman, Wallace Webster, J. Walter Tuttle.

marriage. This marriage was a great surprise to the friends of these young people.

Prof. J. H. Allen spent Monday and Tuesday in Mount Airy and vicinity looking after matters pertaining to the schools of Surry county. He tells the Times-Leader that several new school houses will be erected in the county this fall, and it is hoped to have them completed in time for the opening of the schools.

Mrs. Ed Merritt has gone to Baltimore where her son Haywood will undergo an operation. Mr. Cullen Merritt and son Will and Haywood Merritt left for Baltimore last Sunday morning.

Leaving Mt. Airy today for Greensboro College for Women were Misses Gay Callaway, L. W. Woltz, Margaret and Susan Ashby, Elizabeth Merritt, May and Elma Gwyn. — Mt. Airy Times-Leader.

## WALNUT COVE WAREHOUSES WILL BE READY FOR TOBACCO SALES ON THAT DATE.

Walnut Cove Warehouses Will Be Ready For Tobacco Sales On That Date.

## POSTOFFICE ROBBED

Electric Lights Are Turned On—Town Commissioners Will Make Improvement On Main Street—Other Items.

Walnut Cove, September 15.—The electric lighting here is no longer a myth, the town no longer gropes in darkness, oil lamps, candles, lanterns, gasoline failures and pine torches have had their day and last Thursday evening all of these contrivances were replaced by the soft, brilliant rays of electricity. A stranger passing through could easily imagine himself on the great white way of some magnificent city. It is conceded by all that the lights are going to be a success and the promoters of this excellent improvement are to be congratulated upon their successful venture.

Owing to the lateness of the tobacco crop in eastern Carolina this year the managers of the warehouses here are forced to postpone the opening of this market until next Tuesday, Sept. 22. It is thought by many that this will be as early as the farmers will care to place their product on the market because probably more than half the crop is still standing in the fields. The prospects are now that very little tobacco will be sold before October the first, and by that time everything will be in readiness here for the handling of the crop. The same companies will be represented here as on the larger markets and it is safe to state that the prices will be as high here as elsewhere while the warehouse accommodations and conveniences for the farmer are unexcelled.

At a meeting of the town commissioners last night a decision was reached to drag the steep hill at Mr. Joe Allen's down to a ten per cent. grade. This will then be a comparatively level road from the Forsyth line to J. I. Blackburn's.

The postoffice at this place was burglarized Monday night by some unknown party who effected an entrance by prying the lock on the window. There was no money in the office and only a few dollars worth of stamps were taken. There is no clue to the guilty person but it is evident that he is an amateur in his profession.

The members of the Baptist Sunday-school picniced at Fulp last Wednesday. There were about twelve automobile loads of young people, chaperones and good things to eat and in spite of the unpleasant weather they enjoyed a pleasant outing and a tempting luncheon.

Dr. W. H. Critz spent several days last week at Critz, Va.,

visiting relatives. In his absence his office was in charge of Dr. C. R. Hutchinson.

Mr. John C. Bailey, Jr., spent Sunday in Winston-Salem. He was accompanied home by Mrs. Bailey, who has been visiting relatives there.

Messrs. C. M. Jones, J. Luther Mitchell and Dr. J. W. Slate made a business trip to Winston-Salem Thursday.

Mr. Jno. W. Kurfees, of Germantown, was here a short while Monday on business.

Miss Margaret Wheeler left last week for Lenoir where she will enter school.

Mrs. Jno. G. Morefield, of Danbury, was the guest of Misses Jettie and Bessie Morefield Saturday and Sunday.

Mr. Numa Vaughn, of Winston-Salem, was here several days last week visiting his parents, Mr. and Mrs. W. S. Vaughn.

Mr. P. W. Davis, the efficient agent of the Southern Railway, is spending his vacation at his old home at Summerfield. He is accompanied by Mrs. Davis and they will probably go to New York and other northern cities while away. Mr. Davis is being relieved by Mr. C. L. Cook, of Stokesdale.

Mr. and Mrs. H. McGee, of Germantown, were here Sunday visiting relatives.

Among the Danbury visitors in our town this week were Messrs. N. R. Martin, T. S. Petree, Dr. W. C. Slate, John Taylor, E. P. Pepper, W. G. Petree, Chas. and John Young.

Mr. and Mrs. W. G. Dodson spent Sunday afternoon at Germantown.

Mr. Jesse A. Lawson, Democratic nominee for Register of Deeds, was here Tuesday on business. Mr. Lawson has recently purchased some property on North Main street from Mr. E. A. Rothrock.

Mr. Cary Flynt, of Gideon, has accepted a position as salesman with Jno. R. Smith.

Mr. R. P. Glidewell, who will probably be an independent Republican candidate for Treasurer, was here Monday shaking hands with his friends.

Mr. and Mrs. W. F. Bowles and Mr. and Mrs. H. H. Davis spent Sunday in Winston-Salem with relatives.

## German Emperor is Considering Offer of the United States

Washington, Sept. 12.—It was learned tonight that Emperor William has had under consideration several days the informal inquiry from the United States government whether Germany desire to discuss peace terms with the allies. On the tenor of his reply depends, to some extent, whether or not the informal peace movement, inaugurated a week ago, can be pursued farther with Great Britain, France and Germany. The inquiry was not formal, such as the President's original tender of his good offices, but was an effort to determine whether Germany's reported willingness to talk peace was based on fact.

## FOUR NEW PRECINCTS

Stokes Election Board Makes Changes In Voting Places.

## IN QUAKER GAP

Francisco and Covington's School House Abolished and Four New Precincts Established.

The voting precincts formerly known as Covington's School House and Francisco in Quaker Gap township, this county, have been abolished by the Stokes County Election Board, and in their stead four new precincts have been established in the township. The new precincts are known as Moir's, Frans, Brown Mountain and Quaker Gap. A new registration will be required in that township. The names of the registrars and other particulars in regard to the change will be found in another column of this paper.

## Stokes Delegates To Road Congress

As President of the Good Roads Association of Stokes county, I am requested by the President of the Fourth American Road Congress to appoint a delegation of five from our county to attend said Congress which is scheduled to be held in Atlanta, Ga., Nov. 9th to 14th, 1914.

Below I publish a list of names, each of whom will please accept this notice as their appointment, and I trust the entire delegation can attend. Railroads will no doubt allow cheap rates, and it will be a delightful occasion, and pleasant trip at such time of year.

V. T. Grabs, King; Eugene Pepper, Danbury; R. L. Nunn, Westfield; W. R. Petree, Germantown Route 1; Chap Bodenheimer, Germantown Route 2.

JNO. W. KURFEES, President.

## County Commissioners To Meet Friday, 18th.

The County Commissioners will meet at the Court house in Danbury on Friday, the 18th, and hold a special session, the prime object of which will be to consider the building of several bridges which have been asked for in different sections of the county. Contracts will probably be let for some of the bridges.

## To Open Sept. 22.

As will be seen by advertisement elsewhere in this paper the Stokes County Warehouse at Walnut Cove will open for the sale of tobacco on Tuesday, Sept. 22, instead of the 15th, as was formerly advertised. The proprietors will be glad to have you bring them a load on the opening day, Sept. 22, and promise you the very highest market price.

Mr. Wallace Webster, of Germantown Route 1, was a Danbury visitor today.