



# Everything



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## AGAINST USURY

### Comptroller Of Currency Wants A Law.

**M**ANY National Banks are accused of accepting rates of interest that spell usury, and John Skelton Williams, comptroller of the currency, is after them with a Big Stick. He wants Congress to pass a law that will stop the usury toll. He says all he can do is to bring suit to annul their charters, but that is a long process and would doubtless disturb conditions all over the country. It will not do to let a community know the government is after a bank. It destroys faith; it disturbs the whole section. In the course of an interview Mr. Williams recently said:

"Some banks admitted under oath that they were charging not 100 per cent, but 500 and 1,000 per cent in some cases. One bank admitted an average rate of 25 per cent on all loans. This was not a general condition, I am glad to say, but there are altogether too many banks of that kind. Another bank I found charged an average of 36 per cent and still another 40 per cent on all loans.

"Last December I required all banks to submit a statement of all their loans above 6 per cent and we are getting in statements now showing amounts against which high rates are being charged.

"The record shows that on some small loans as high as 2,000 per cent is being charged."

And the trouble is the officials refuse to give the names of the banks because it might hurt—and what he urges is a law that will stop the custom. He wants a law that will allow the government to proceed against a bank for charging usury the same as an individual can now proceed. It is pointed out that the customer of the bank is afraid to proceed against a bank that has exceeded the speed limit in interest charges through fear that he would be black-listed.

We know that banks should not charge usury, but often times a man is mighty glad to pay a big rate of interest—a bonus, to get hold of some real ready money. Often times the security may be a trifle doubtful; it may be security which it would take time to collect and the bank simply makes itself safe in exacting a fee for what it does. We have borrowed lots of money now and then—happily we are in the clear just now—but we never paid over the legal rate of interest and was never asked to pay over that rate. And we suspect if the facts and figures were all presented to the public it would be found that ninety per cent of the banks were on the square. The law, however, should be passed, as it would certainly help those wanting to do the right thing and not give dishonest competitors the advantage.

#### And Now Rubber.

Big advertisements in all the magazines are now attempting to popularize rubber for shoe soles. Leather is getting scarce and the shoe makers are undertaking a radical change. Publicity may turn the trick.

#### Why?

Why should a farmer pay a license to run an automobile any more than to run a horse and buggy. If it is a business proposition there should be no license.

#### And Another Why?

Why not compel a man driving a horse and buggy at night on a dark road to have lights on his vehicle. Isn't there danger of an automobile being run into.

#### Advice To Dr. Poe.

If Doctor Clarence Poe would advocate segregation as concerns the farmer and the politician, and see to it that the politician was forced to dwell apart from the farmer, there would be more glory and business in the stunt of segregation.

#### Electricity.

Mr. B. F. Bush, receiver of the Missouri Pacific system, predicts that it will not be very many years until all steam locomotives are retired and railroading will be done by electricity. That will be a happy day when the smoke and the noise go out.

What's the matter with using the Red Cross seal all the year 'round? If it helps fight tuberculosis the fight must be ever on. Just to run it a month is hardly a good showing. If kept on sale all the time with a whoop-up for the holidays millions of them would be used during the year. They make an ornament for a letter—and it does good!

## LIQUOR NEVER AGAIN

### Vain Hope Of Return By Model License Man.

**I**T IS really strange how the man with an ideal clings to it and how he can make himself honestly believe things are entirely different than they are. It is a part of the human nature that is in man—the Hope exemplified. Those who think

John Barleycorn should still have undisputed sway figure out all sorts of conditions; they see that prohibition is but a fad; they understand that after the hysteria subsides; after the emotional end of the play is finished that this Nation will deliberately go back to the astounding condition of bar-room and brothel. Why it is that they can not see the point; why they try to convince themselves that their wish will germinate into fact, we cannot understand. Might as well look out and see the hundreds of thousands of automobiles, trucks, traction engines and other mechanical devices that are rapidly displacing the horse in traffic, and say that after the joy rider had spent his last dime the automobile would be no more—that the hysteria would end and sane, sober people would again go back to Old Dobbin, and look for speed.

In Kentucky they have the president of the society known as the National Model License League, and the other day he said "the prohibition wave, like any other wave, must topple at its crest.

"The crest was reached when a genuine prohibition bill became operative in Arizona this year. As soon as the effects of this drastic measure began to be felt the units of the prohibition wave began falling over each other in a wild effort to get back to normal conditions.

"The history of the prohibition wave that rose so high and fell so far in 1855 is about to be repeated."

But Mr. Gilmore, the president of that smooth titled organization has another guess coming. The prohibition law in Arizona is tight—it does not allow whiskey shipped in for personal use, and if a man is caught bringing it in he is promptly nabbed and promptly sentenced or fined. The officers are on the job. The people are back of them. The women vote in Arizona and even if the present law is knocked out another one that will hold whiskey and water will be passed. The first jar was a little rough; people thought they should be allowed to get whiskey for medicine—but that sentiment is changing. The mining interests are large in Arizona. Whereas in the old days pay day meant a whole camp on a jag and three or four days of doubt about running the works, now the mine operators know that their men will be there—and they are there, and Mr. Gilmore will find lined up for prohibition in Arizona the women first, the prohibitionists second and the "interests" third. This makes it a cinch. North Carolina has the Sacred Quart law—a joke of the worst sort, but she has taken it by degrees. The next move and it will come, there will be no sacred Quart—and you'll find that people will stand for it. We used to think with Brother Gilmore. We thought a model license was a good thing. But there is no model. Give whiskey an inch and it takes all in sight. It will be national prohibition by 1920 and then with Uncle Sam after the poison, as he is now after other subtle drugs, you will see a sober, and a much happier nation.

#### Wonder Why.

There have recently been several earthquake shocks in the middle west—so far removed from great bodies of water. Wonder if the old earth's crust is getting ready to throw up a new chain of mountains about where Chicago is located. That would not be surprising.

#### Good Programme.

We have been thinking over the suggestion of former Governor Dix, of New York, which was to annex Mexico, and make Teddy Governor, and the more we think about it the better we like it.

#### Sixteen In Four Weeks.

Georgia lynched sixteen negroes in four weeks. If that isn't a world record then we know nothing about records. How would it do for Uncle Sam to interfere in Georgia?

#### The First Test.

In the new prohibition fight on in California East San Diego went dry—two to one. Looks like the Golden State was going to come into camp before National prohibition forces it.

Colonel Baldy Boyden wants six months to get the Soldiers' Home running as it should, and if the thing can be done Colonel Boyden is the man to do it.

## HE MAY BE DRAFTED



**T**HE old idea of drafting a man to serve his country in some important political position is regarded by the modern school as obsolete. It must not be lost sight of, however, that there is still the faddist who goes the limit or antiques, and the world of imitators falls for it.

The republicans in North Carolina, wanting to be "different" and finding so little in the policies of the dominant parties to accentuate the saving grace of either, have decided to become faddists in reviving the most hoary of all things political—that of forcing honors on a man who has not sought and who has strenuously declined them.

This conclusion is reached by reason of the situation in the Ninth district. Hon. John M. Morehead—a man who, while a staunch republican in faith and practice, is first of all a loyal son of North Carolina and himself a successful business man—is being urged by party leaders to allow his name to go before the convention as candidate for congress. Mr. Morehead stoutly declines, insisting that he can best serve the state and nation as a private in the ranks of southern manufacturers and as one interested in everything tending to the growth and development of the Piedmont section.

It is claimed by his friends that he could carry Mecklenburg, and that he is the only republican in the district who could perform that particular political feat. This prediction is based on his wide personal popularity and the fact that he enjoys the confidence and respect of all classes; that he is safe and sane on questions affecting the general welfare of North Carolina as a whole, with a very intimate knowledge and understanding of present industrial problems. It is claimed that the employes in the several manufacturing plants with which he is connected are loyal and devoted to him, and that business men know he can be trusted, and that those differing from him on certain political issues are willing to admit his sincerity of purpose in the advocacy of what he believes to be best for all the people.

Whether or not he will allow himself to be "drafted" remains to be seen, but we get it straight that that is the program.

#### Different.

A Chicago paper runs up a big headline reading:

"Fear of Thaw Spreads Alarm Through Joliet."

Inasmuch as the state prison is at Joliet naturally enough thought of Harry Thaw of unpleasant memory. But the paper was talking about the big snows melting.

#### Wonderful.

Alexander Graham Bell wants the mail carried by air ships so the rural mail carriers could be pressed into service in the event of war. The railroads are planning to be in readiness to carry munitions and soldiers in the event of war. And the event of war is as remote as the millennium so far as anything is in sight. Why all this commotion?

#### Goes Marching On.

In an autograph letter sale in New York recently a letter written by John Brown a few days before he was executed, sold for \$325. This shows conclusively that Old John's soul is still marching on, although he wasn't hanged to a sour apple tree.

#### When.

When we get thinter urban roads and another steam road and the new depot and a new hotel or two—well, what's the rush. The old town is growing just the same.

#### A Ffny World.

Strange, is it nt, that some fool always wants to send his potograph to an enemy on St. Valentine's day

#### Matte Of Opinion.

Whether what the Menace printed against Catholics was obscene or not was merely a matter decided by jury. Some of the stuff we read appeared to us objectionable, but as a jury said it wasn't obscene that ends it from a legal view point.

## PLAYING OLD GAME

### New Trial Asked For Noted Wife Murderer.

**T**HE LAWS are made that way, and of course he will get a new trial. The lawyers who make the laws have that all figured out. To give a murderer with money but one trial would be taking money away from the lawyers. It is figured that the lawyers must live. So they make the laws, and the exceptions that can be taken; the tricks that can be played with impunity—the game in fact is to have enough loop holes so that any man with the price can secure a new trial. At least he can hope for it, and the case can be carried up the Ladder of Chance until it gets to the Supreme Court—and like the old doctor who had a cancer patient the lawyers can live for some time.

Price is the man we are talking about getting a new trial. He lived in Minneapolis, and he had been married twice and then thought he would try it again—for money. So he picked out a woman with plenty of the kale seed—she had a rich father and something of her own, and Price wanted to cash in quickly. He didn't care anything about the woman. So he took a friend with him, started to another town in a machine and had picked out a place on the road where there was a high, precipitous bluff. Price took his wife to this bluff to show her the country—and shoved her off—she fell many feet and was killed.

Happily the jury found him guilty. He has been sentenced to life imprisonment. He should have been taken to the same bluff and shoved off as he dispatched the woman, but he is to do time for life, and that is partial victory of Right over Wrong.

But his lawyers are going to get new and important evidence. That always gets a new trial. He has some money of his own which he didn't get from the woman he murdered, and after the lawyers get all of that perhaps he will remain in prison as long as he lives. Such a fiend should be promptly hanged. One guilty of a crime so deliberate and atrocious should be shot on sight not even dignified by a legal execution. But, his name is Price, he has the Price, and he will make a desperate effort to come clear. But hardly.

#### She Wants All In Sight.

A woman is running for Congress in Kansas. She is a physician, and her name is Eva Harding. She is a democrat and hails from the First district.

Besides opposing militarism Dr. Harding's platform includes national prohibition, nationwide suffrage, mothers' pensions, recall of judges, old age pensions for those who deposit money for this purpose with the Government, a national rural credits law for farm tenants, a tariff for revenue, Government aid in road building and the construction of public works to control the flood waters of the Missouri and Mississippi valleys.

The genial doctor will perhaps add a postscript to this, adding a few things she didn't think of at first. A woman who is in favor of all the fads and fancies and pipe dreams as enumerated above, certainly should find easy skating in Kansas, the home of freak statesmen.

#### Government Control.

It is suggested that pretty soon the government will be forced to control the wage scale paid by railroads. The employes are wanting about all that is earned these days—45 per cent, the railway men claim, and that is going too far. The trainmen are organized and can get about what they ask.

#### Now Then.

A bill has been introduced in the Congress of "these here" United States making it a crime to ship indecent moving pictures from one state into another. Such a law is all right—but indecent pictures are not being displayed very much in any of the states these days.

#### Better Look Out.

Colonel Tom Bost who went to Wayne to write up the lynchers had better keep out of that section. Those lynchers are still at large and Colonel Tom may not be if he goes down there again.

#### Quite A Number.

It is stated that in North Carolina over three thousand citizens draw federal pensions. That is a goodly number for a Southern state—but North Carolina is now the home of thousands of northern people. And they are satisfied.

#### His Burial Place.

Big head lines in a New York paper say: "Roosevelt's Place of Birth in Big Real Estate Deal." No one cares much about Teddy's place of birth—what many would like to see his place of burial—politically.

## TO TRAIN BOYS

### Novel Plan For Turning Out Soldiers.

**F**EW PEOPLE have escaped from the "Preparedness" germ—it has spread over the entire country, and while there perhaps was never a time in the history of the country when we needed defense less than we need it now, over half the people of the United States are getting excited over the question. Even the women are coming in with plans and specifications. In New York Mrs. Rice, the widow of Isaac L. Rice, has set a new scheme afloat. Mrs. Rice always gets an audience. Her husband left her a great amount of money, and she hasn't hoarded it, but has looked about for the endowment and erection of the Rice Memorial Hospital and Convalescent Home and has to her credit many other charities.

Just now she wants to train the boys to be soldiers. She doesn't want them to know they are being trained for a soldier's duty, therefore her plan is to have recreation centres in every large city where boys can be trained scientifically in calisthenics and similar physical exercises. This she claims would prepare boys for the physical test, make them so they can endure all kinds of hardships on the field of battle.

Mrs. Rice bases her plan on a belief that the chief quality to be desired in a soldier is physical fitness. She says in a few years her plan would furnish the nation with several millions of young men in fighting trim.

"This plan may not seem as spectacular as those which are accompanied with flashing bayonets and the crash of military bands," said Mrs. Rice, "but within three or four years it would prove more effective than the present feverish activity.

"What I advocate and purpose to ask women of prominence throughout the country to advocate is the establishment of a chain of recreation centres where our boys can be scientifically trained in gymnastics and drills paralleling those given in military organizations. This could be done under national supervision and in connection with a national military movement."

#### "Paid His Bills."

He had lived a long time in the community. He never did much for the community. He had never led in anything worth while. He hadn't been active. He really was a fellow who wasn't missed after he had been planted, but all over the town when people spoke of his demise, each citizen said, tearfully, "Well, Hiram always paid his bills."

And do you know that this is almost a universal test of good citizenship. The dead beat is numerous—but he is really a loathsome cuss.

#### Good Price.

It looks like Orville Wright got well paid for his trouble when he sold his interest in his aeroplane for \$500,000. And yet he added largely to the world's wealth.

#### All Agree.

All are agreed that Prosperity is everywhere in the United States. Some say they can't see it yet—but the big men in business say it is here and has come to stay—war ending or war continuing. After all "good times" often are merely the result of what people say, and as everybody is agreeing good times have come—well, guess they are here.

#### Too Much Of It.

We hope North Carolina will not attempt to get any more pie. She has had enough and why the state should be made a laughing stock we do not know. Judge Allen stood about as much show to get that appointment on the Supreme bench as we did. North Carolina reached in early in the game and got a full basket of patronage.

#### Going To It.

The anti-saloon league in New York state is getting busy. There is to be a great campaign put on, and from now on until national prohibition men commanding big salaries will devote all their time to showing the people that prohibition does prohibit. Gradually the question becomes Nation wide.

#### Foxy.

They say LaFollette has already agreed to turn his forces to Roosevelt. He wants Wisconsin instructed for him merely to have his name writ high in history. Perhaps it is such an understanding in several states that makes Teddy keep insisting that his name does not appear in the primary.