IIIT THE WRONG BANK

Story of the Man Who Wanted to Open a Small Account.

A WALL STREET EXPERIENCE.

was enthusiastic from start to The Would Be Depositor of Modest Means Found Himself In a Place For Millionaires-An Official's Courteou Explanation and Advice.

"When," said the man who writes pieces for magazines and things, "by some strange and unprecedented chance, I had got hold of a matter of \$350 all at one and the same time it looked big to me. By an even more curious chance there wasn't anything that I really needed to do with the money, se I decided that I'd bank it.

"Now, I-knew in a general way that in order to put money in a bank you've got to be known and give your pedigree and look respectable, and all that, and I hated to approach a bank without any sort of credentials. Therefore I went to the business manager of a certain magazine which occasionally prints pieces that I write and asked him what I'd better do.

'Simplest thing in the world,' said he. 'I'll give you a note to our bank.' "That sounded fine to me. He wrote me the note, and I started for the bank a good deal tickled over how easy the little depositing proceeding had been made.

"The bank to which I had the note i in Wall street. I asked the uniformed man who was standing around where I'd find the receiving teller's window. and he pointed that window out to me. I got into line and watched the teller take in money.

"I must own that I was a bit stalled to note the great size of some of the deposits he was receiving. Why, fellows were giving the money to him by the satchelful. But I had my note in my pocket, and I remained complacent enough with that consciousness.

"When I reached the receiving teller I passed in my note, and the receiving teller, a decidedly civil young man. opened it and read it. Then he looked at me, after which he read the note again, this time with a sort of puzzled expression on his countenance. I didn't see why the receiving teller should be puzzled over such a simple matter, but puzzled he seemed. He rang a bell, and the uniformed man who'd directed me to that window appeared.

"Show this gentleman to the office well 33.25. of the cashier,' said the receiving teller to the uniformed man; at the same time regarding me with a pleasant smile, and the uniformed man led me down the passageway and took me behind a railing where there was a handsome gray haired gentleman sitting at a desk.

"The handsome gray haired gentle man received me cordially and invited me to be seated. I handed him my note, which the receiving teller had returned to me, and he leaned back in his chair and read it carefully. Then he, too, looked puzzled after he'd read the note a second time. Then he look-

The Convention.

fong, C. M. Sherrill, F. E. Bost, T. F Conner, T. M. Hufham' F, The Catawba County Demo-A. Yoder, A. C. Link, F.T Foard cratic Convention held Monday C. H. Mebane, and R. A. Rudiat Newton was attended by sell. These men will not be large number of representative brow beaten nor ignored. They men from all over the county. are Democrats and have a right All the township delegations were present and the meeting

finish. The Convention was called to order at 11 o'clock by Chairman E. L. Shuford who in a few words presented the Temporary Chair man Mr. E. B. Cline. After

roll-call had revealed all members present, it was moved by Mr. Hufham that the first busines before the convention should be the naming of delegates to the

State Convention. the epitome of the city itself. If A substitute motion was made to name County officials first. After a short debate a poll of the precincts was taken and the substitute motion was carried. It being decided to name first a city itself. candidate for the legislature, Union Square, first of all, should the names of Messrs. Yount, be renovated. Being the busi-Russell and Sherrill were presness street of the city it is natented. A poil of the precincts urally the street most used and gave Yount 40.65, Russell 12.17

nomination. Messrs Rice, Yoder,

and Elliot were named by accla-

test arose over the method of

selecting delegates. Mr. Huf-

Craig afterwards.

and Horne 8.

Hickory; G. E. Moser, Cline's

Senator, respectively.

nominees:

fourned till 2.15.

most noticed. and Sherrill 8.18. Mr. Yount's nomination was then made unanimous. Messrs D. M. Boyd up such movements as this or for Sherriff and G. E. Setzer for not. We think it would be worth Register of Deeds were named their attention. With the power by acclamation. and influence they have, they

In the race for Treasurer Mr could push the work to a suc-Long received 30.65 votes out of cessful conclusion. a total of 61 barely obtaining the

> Miss Martin Entertains. A pretty party was given last

mation for Coroner, Surveyor and Monday evening by Miss Sallie Martin, of this city at her home Eleven names were presented on Thirteenth avenue. Mrs. Maras candidates for commissioners tin presided at the punch bowl. and the five following receiving The young people matched a majority were declared the halves of advertisements, and

then the couples engaged in an J. M. Shuford, 50.5; S. L. Rhine, advertisement contest. The 42.; R. E. Gabri 1 36.5; Mr. Caldprizes a picture and a box of stationery were won by Miss The convention now (1:30) ad-Hazel Elliott and Mr. James Shuford. Partners were then

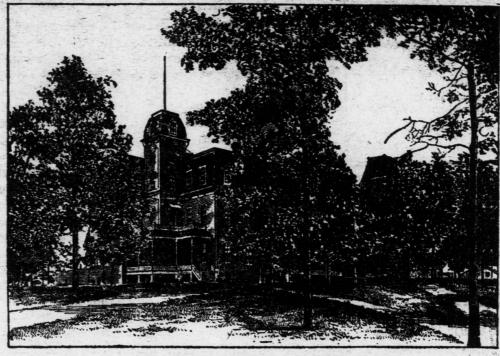
When the members of the con- formed by matching flowers and vention reassembled at 2:15 the and each young man wrote a first business was to ratify the description of his "Ideal Woresults of the Democratic primary man," and each young lady her Craig's vote was 625; Kitchin's idea of an "Ideal Man." The 248, and Horne 127. It was de- prizes, pretty hand mirrors in cided to name 60 delegates to the which to view their ideals, were whose power when properly Charlotte Convention, each to presented to Miss Mary Shu- harnessed will be incalculable--cast one-sixth of a vote. This ford and Mr. Wilson Warlick. one could hardly expect less would give Craig 37, Kitchin 15, Delightful refreshments were then served, and the guests de- our midst. and Horne 8.

Chamber of Commerce.

On last Friday night, June 19, 1903, the Board of Directors for the Hickory Chamber of Commerce had rather an enthusiastic meeting, when the Constitution and By-Laws for the Organization were adopted, and the Secretary was ordered to have 300 copies printed, with a list of members' names appended. A special committee (composed of non-interested persona) was appointed to voice the sentiment of this organization with respect to properly locating the Post Office Building which the U.S. Post Office Dept. is soon to erect in this city. At this meeting this kind that we have been also the Secretary was instructed hearing. A city's streets are to invite Mr. J. A. Conover, U. S. Goverment Agent to look the streets are well paved and after the dairy business in N. C. well kept it shows that the city is who is soon to visit Hickory, progressive and up-to-date, but to address a mass meeting in this neglected streets indicate that city on the subject of the Dairy something is wrong with the business-looking toward the organization of a Creamery for this vicinity.

Since the agitation of the Hickory Chamber of Commerce organization the membership has reached 85, and \$50 of the We do not know whether the first quarter dues have been Chamber of Commerce is to take collected. We want every interested man to become a member of this organization --- one of experience has said, "This will be, when properly organized, the most Powerful Organization for good this city now fosters." The following gentlemen with their families have been induced, through the Hickory Chamber of Commerce advertising, to come to Hickory to establish new business, Mr. W. M. Nicholson and family of Chester, S. C. and Mr, A. K. Joy and family, of California.

One function of the Hickory Chamber of Commerce is to look after the best interest of Hickory and vicinity. Many people speak very optimistically of the future of this city and adjacent territory. With our natural resources unlimited --- our forest and farming lands so near and so productive, our strategic (as it were) and unique location between two mountain rivers than phenomenal development in o'clock dinner Tuesday evening, In this city of 8,000 people al- 23rd, for the bridal party of the most every one concedes that we Grimes-Murphy wedding. The neen at least one good up-to-date house was beautifully decorated taxation. Others are of a semihotel to accommodate the tray- in vines, and in the diningroom Salisbury, June 16.-About 4 eling public, a post office build- the decorations consisted of smiham moved that the selection of o'clock this morning Mr. Wm. ing which we are soon to get, an lax and roses. The table was the delegates to be pledged to Stewart, Editor of The Carolina up-to-date opera house for our each Candidate be left to the Watchman, waked to find a ne- public exercises, a modern librafriends of that candidate. A gro in the act of burglarizing ry and building for the reading beautiful center piece of roses. previous motion had been made his house. Mr. Stewart fired on public, a well equipped sanita- The dinner was served in coursthat the chairman appoint 8 men the negro, who got away. Later rium or Hospital in which to care es, and was very elegant. The to select the delegates and Mr. the negro was found suffering for our sick -- but first and worse



CLAREMONT FEMALE COLLEGE.

The trustees at the special meeting held in Hickory on June 10 elected me as the president of this well known institution of learning. I have accepted the work in connection with my pastoral charge. I have accepted the position because I feel that the town of Hickory needs just such an institution as Claremont College. Our girls finish the course at the Graded school and in many cases, conditions are such as to unable them to leave home and the town needs an institution in which our girls can be advanced in music and painting and higher English. I want to make Claremont such a school. I accepted the position because I have faith in the citizens of Hickory, that they will appreciate and support an institution of this kind. From a business standpoint nothing yields a greater revenue to a town in proportion to the outlay than a school. Forty boarding pupils means at least \$8,000 brought into the community annually. The dry goods merchant, the groceryman, the drug stores, the dress makers and other business people in the community are benefited in a financial way. Around an institution of learning there is an atmosphere of refinement and culture which permeates the community in which the institution is located. Claremont College has brought into this community persons who have since formed alliances with our people and have become ornaments to society. I have accepted this work because I believe the town will rally to the support of the school. I do not expect however that this support will be given for nothing. For this reason I shall endeavor to secure as competent teachers as possible. Music has always been a special study at Claremont and many excellent teachers have been instructors in this school, but I feel that I am enabled to present a teacher who is a master and whose presence offers a rare opportunity to the community,. Signor Severio D'Anna is well known and needs no introduction the community.

"He is a native of Italy and was trained in the Royal Conservatory of Music at Milan, Italy, and in voice was a most successful pupil of the renowned Lamperti in Milan. Born beneath the soft skies of Italy, where art is queen and music is her fairest hand maid, the genius of melody is his birthright. He is a musician by birth and training,"

He has taught successfully at Salem Academy, N. C., at the University of North Carolina and is endorsed by such men as Bishop Horner and Kemp P. Battle. I have been able to secure Signor D'Anna and I feel that the people of Hickory will cheerfully support him.

I will be just as careful in selecting the other teachers and will secure the best possible. There s absolutely no necessity for any Hickory girl to go away from this town to school. That a girl will do better away from home than at home is not true. If it is true then it is a reflection upon the home from which she goes. If the parents will give me their hearty co-operation I will demonstrate the fact that the girl will do better at home and under the same roof and the mother's nfluence than away from home and mother.

If conditions at home are unfavorable for study town students will be boarded at the College. The rates of tuition will be reasonable and will be the same as other schools of equal grade. I shall not attempt to give you the cheapest. I will try to give you the best.

Special attention will be given boarding pupils and I solicit correspondence with parents having girls to educate. Confer with me before you send your daughter away for school.

JOSEPH L. MURPHY, President Claremont College.

	In every city there are move-	CLIT
Miss Nina Ramsey gave a six	ments which call for the expendi- ture of money. Some of these	CUT

to be heard and will be heard in Charlotte. **Our Streets.**

One of our friends from a distance observed the other day

that when he saw a picture of Hickory he thought the streets were all paved but when he came to town he found them just common mud and dirt. This is only one of the many comments of

ed at me pleasantly over the tops of his spectacles.

"'Ahem!' said the handsome gray haired gentleman, not disagreeably, but in a nice, banker-like way. 'Might Ier-inquire, Mr. Penphist, without seeming to be unduly inquisitive, as to how-er-large a-er-balance you would usually be carrying?'

"Well, that was a civil enough ques tion, nothing inquisitive about it.

"'Why, sir,' I said to the handson gray haired gentleman, 'I am opening an account with a matter of some \$350. but I shall no doubt make some additions to that within the next two months, and probably I shall carry a palance of-well, say, \$500 or \$600 right along.'

"The kindly cashier with the gray hair fairly beamed upon me.

"'Er-just so, just so,' said he, twiddling his thumbs. 'We feel complimented. Mr. Penphist, we really do, that you should have come to us. And it is unfortunate-er-really unfortunate, that we are so utterly lacking in facilities for taking care of accounts of such a character.

"'You see, Mr. Penphist, our institution is of-er-a sort of special character. It is used as a depository bywell, perhaps I should put it in a clearer manner. I say it to you quite in confidence, you understand, Mr. Penphist, but we have only 1,600 depositors on our books, and these 1,600 depositors' aggregate balances amount all the time to a matter of \$110,000,000.'

"Well, that was about enough. saw the light then. I'd drifted into a millionaires' bank on the careless credentials of a business manager who'd written me that note no doubt in a thoughtless mood.

"The gray haired cashier acted bully about it. He recommended a fine bank to me-'one that combines perfect responsibility with the necessary facilities for handling accounts like-eryours, Mr. Penphist,' he added.

"For all of the cashier's niceness walked out of there into the cold gray light of Wall street feeling like a good deal of a human caterpillar.

"I didn't go to the bank recommended to me by the cashier; didn't have the nerve to visit any more banks. I've got \$62 left now of the \$350, but I'm going to use that as a nest egg, and maybe some day even yet I'll have bank account."-New York Sun.

The universe is not rich enough to buy the vote of an honest man .- Greg-DIT.

'An innocent heart suspects no guile -Portuguese Proverb.

Subscribe for the Democrat.

So far all had been harmony parted having spent a very and the best of feelings had pre- pleasant evening. vailed, but right here a hot con-

Editor Shoots Burglar.

Hufham argued that such a meth- from a bullet wound in the abdo- of all, some of us believe that, Murphy, Lucile and Rose Shuford, od was unfair since the chairman men and was identified by Mr. we need a stronger city paper Neal Roseman, and Lena Reinwas a Craig man and would Stewart as the man fired on. The than we now have, to "blow our hardt, of Lincolnton, Mrs. Frank doubtlees select men who would negro is being attended by Dr. own horn," and mould public after voting for the other candid-| Faust.

ates on the first ballot, go to Let us strive to keep the park and streets clean. Why should Strong speeches were made for we throw paper in the street? It and rgainst, and Mr. Hufham's is just as easy to place envelopes motion, being put a vote, was and newspaper wrappers in one's defeated. The chairman appointpocket and how much it would

ed the following members of a improve the appearance of our committee to select delegates. streets if each one was particu-E. D. Gamble, Mt. Creek; J. P. lar in this respect. Yount, Newton; C. L. Turner, Let us not throw banana peel-Catawba; G. S. Wilfong, Jacob,s ings, etc, in the park, especially Fork; R. P. Heavener, Bandy's; on the Fourth. Refuse of this

Lee Huitt, Caldwell; W. A. Self, sort brings disease. It would be well if we had boxes in the park Each of the candidates is enin which to place our waste patitled to the following nunber of per, and also a garbage can to delegates, Crrig 37, Kitchin 15 throw peanut shells etc.

The Horne and Kitchin men being dissatisfied with the personnel of the committee seceded from the convention under the leadership of Mr. Hufham and, organizing with W. B. Gaither as chairman, selected contesting delegates for Kitchin and Horne The delegates are as follows. For Horne: W. E. Holbrook, I. A. Yount, C. M. Burris, J. W. Ervin which to live.

E. B. Brown, G. E. Moser, R. M. Pitts, and J. A. Martin. For Kitchln: D. J. Carpenter, D. B. Both Carmack and Patterson are said to be red-headed. Tenn-B. Bows S. L. Horman, C. R. Both Carmack and Patterson are said to be red-headed. Tenn-in February the roads are fear-P. Rowe, S. L. Herman, C. B. essee certainly has trouble com- ful!-Secretary Hickory Chamber Rufty, W. B. Gaither, G. S. Wil- ing her way.

opinion-mould it, not so much

in politics, but just now in pointing out the way for material growth, rural and civil development. The rather ludicrous saying in this connection is worth the citation, "He who tooteth not his own horn, the same remaineth unto him untooted." Had as strong paper been in-

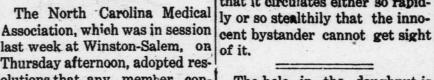
terested in the Good Roads question in this Township some weeks ago, so many people now believe that the Good Roads would have carried easily. The rural people, that voting for Good Roads bonds would add to the value of their lands; develop the country, give

As we now have a Chamber of them good roads to travel over, Commerce well started, why not employment and good wages have a civic society in which the while the roads were under conwomen can participate. It is a struction; relieve them of furwell known fact that city park ther public road duty-by paying improvements and cleanliness of a very small increase, comparstreets is due to the work of atively speaking, in their yearly women. Let us not only pro- taxation. The smaller farmer river, mote the growth of Hickory, but ought to be able ro make in one let us make it a beautiful place in day this increase of taxes on his

property. Now he works from 4 to 10 days of each year on the proving. Now for some noise. of Commerce.

exceptionally pretty with it's snowy linen, dainty china, and guests were, Misses. Josephine Cooper, of Fayetteville, and Miss Grimes. of Salibury. Messrs. W. B. Ramsey, Robert Martin, Julius Ramsey, Gaither Hall, Jr. Wade Shuford, Joseph Murphy,

Robert Grimes, and Mr, Sam Grimes, of Thomasville.



olutions that any member convicted of abusing his privilege of writing whiskey prescriptions

Japan wants to borrow 300,after the prohibition law goes in many of them, did not understand to effect, shall have his license nation that built a big navy and as a physician revoked.-Lincolnton County Times. equipped a big navy in order to

> insure peace. A sea-serpent has been seen The Tom Snell case should be off Pensacola. Florida should deodorized ... get on the water wagon.

The New Jersey boy who was Mr. Taft is to receive a royal drowned the other day because welcome from Cincinnatti. He he rocked the boat, probably eswill then continue his trip up Salt caped being blown to pieces on the Fourth of July by holding a

cannon cracker in his teeth. King Alphonzo has a new son, and Senator Bailey,s voice is imcandidate for the Vice-Preidency

ASTORIA. The Kind You Have Always Boug at Hillitcher

ture of money. Some of these are of a distinctly public character, and are paid for through public character, and for them the funds must be raised by voluntary contributions. These must come from the men who are doing the business of the place and who have the money. There is no other way. This man who has has the money is the man who must pay the bills, if they are to be paid. Most enterprises of a public nature which have for their objects the bettering of conditions, business and

other wise, in a city will, directly

or indirectly, return more than

the money expended to those

The hole in the doughnut is

The Republicans named their

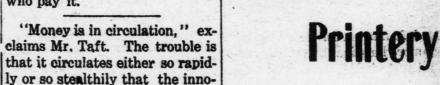
to the tune of "Marching through

Georgia." That's their method

of breaking the solid south.

who pay it.

growing larger.



All work executed by an

Denses

Bylhaving your Job

Workdone at

emocrat

000,000 yen. Japan is a young Expert Compositor

The Best Work

at lowest prices. send us



Out-of-town orders given our special attention.