

HIT THE WRONG BANK

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

A WALL STREET EXPERIENCE.

The Would Be Depositor of Modest Means Found Himself in a Place For Millionaires—An Official's Courteous Explanation and Advice.

"When," said the man who writes pieces for magazines and things, "by some strange and unremembered 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, so 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 is 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 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 gentleman 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 looked 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 I enquire, 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 question, nothing inquisitive about it."

"Why, sir," I said to the handsome 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 balance 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 by—well, 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. I 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—er—yours, Mr. Penphist," he added.

"For all of the cashier's niceness I 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 \$2 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 a bank account."—New York Sun.

The universe is not rich enough to buy the vote of an honest man.—Gregory.

An innocent heart suspects no guile.—Portuguese Proverb.

Subscribe for the Democrat.

The Convention.

The Catawba County Democratic Convention held Monday at Newton was attended by a large number of representative men from all over the county. All the township delegations were present and the meeting was enthusiastic from start to finish.

The Convention was called to order at 11 o'clock by Chairman E. L. Shuford who in a few words presented the Temporary Chairman Mr. E. B. Cline. After roll-call had revealed all members present, it was moved by Mr. Hufham that the first business before the convention should be the naming of delegates to the State Convention.

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 candidate for the legislature, the names of Messrs. Yount, Russell and Sherrill were presented. A poll of the precincts gave Yount 40.65, Russell 12.17 and Sherrill 8.18. Mr. Yount's nomination was then made unanimous. Messrs D. M. Boyd for Sherrill and G. E. Setzer for Register of Deeds were named by acclamation.

In the race for Treasurer Mr. Long received 30.65 votes out of a total of 61 barely obtaining the nomination. Messrs Rice, Yoder, and Elliot were named by acclamation for Coroner, Surveyor and Senator, respectively.

Eleven names were presented as candidates for commissioners and the five following receiving a majority were declared the nominees: J. M. Shuford, 50.5; S. L. Rhine, 42; R. E. Gabri 1 36.5; Mr. Caldwell 33.25.

The convention now (1:30) adjourned till 2:15. When the members of the convention reassembled at 2:15 the first business was to ratify the results of the Democratic primary Craig's vote was 625; Kitchin's 248, and Horne 127. It was decided to name 60 delegates to the Charlotte Convention, each to cast one-sixth of a vote. This would give Craig 37, Kitchin 15, and Horne 8.

So far all had been harmony and the best of feelings had prevailed, but right here a hot contest arose over the method of selecting delegates. Mr. Hufham moved that the selection of the delegates to be pledged to each Candidate be left to the friends of that candidate. A previous motion had been made that the chairman appoint 8 men to select the delegates and Mr. Hufham argued that such a method was unfair since the chairman was a Craig man and would doubtless select men who would after voting for the other candidates on the first ballot, go to Craig afterwards.

Strong speeches were made for and against, and Mr. Hufham's motion, being put a vote, was defeated. The chairman appointed the following members of a committee to select delegates. E. D. Gamble, M. Creek; J. P. Yount, Newton; C. L. Turner, Catawba; G. S. Wilfong, Jacob's Fork; R. P. Heavener, Bandy's; Lee Huitt, Caldwell; W. A. Self, Hickory; G. E. Moser, Cline's.

Each of the candidates is entitled to the following number of delegates, Crrig 37, Kitchin 15 and Horne 8.

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, E. B. Brown, G. E. Moser, R. M. Pitts, and J. A. Martin.

For Kitchin: D. J. Carpenter, D. P. Rowe, S. L. Herman, C. B. Rufty, W. B. Gaither, G. S. Wil-

fong, C. M. Sherrill, F. E. Bost, T. F. Conner, T. M. Hufham, F. A. Yoder, A. C. Link, F. T. Foard, C. H. Mebane, and R. A. Rudisell. These men will not be brow beaten nor ignored. They are Democrats and have a right 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 this kind that we have been hearing. A city's streets are the epitome of the city itself. If the streets are well paved and well kept it shows that the city is progressive and up-to-date, but neglected streets indicate that something is wrong with the city itself.

Union Square, first of all, should be renovated. Being the business street of the city it is naturally the street most used and most noticed.

We do not know whether the Chamber of Commerce is to take up such movements as this or not. We think it would be worth their attention. With the power and influence they have, they could push the work to a successful conclusion.

Miss Martin Entertains.

A pretty party was given last Monday evening by Miss Sallie Martin, of this city at her home on Thirteenth avenue. Mrs. Martin presided at the punch bowl.

The young people matched halves of advertisements, and then the couples engaged in an advertisement contest. The prizes a picture and a box of stationery were won by Miss Hazel Elliott and Mr. James Shuford. Partners were then formed by matching flowers and each young man wrote a description of his "Ideal Woman," and each young lady her idea of an "Ideal Man." The prizes, pretty hand mirrors in which to view their ideals, were presented to Miss Mary Shuford and Mr. Wilson Warlick. Delightful refreshments were then served, and the guests departed having spent a very pleasant evening.

Editor Shoots Burglar.

Salisbury, June 16.—About 4 o'clock this morning Mr. Wm. Stewart, Editor of The Carolina Watchman, waked to find a negro in the act of burglarizing his house. Mr. Stewart fired on the negro, who got away. Later the negro was found suffering from a bullet wound in the abdomen and was identified by Mr. Stewart as the man fired on. The negro is being attended by Dr. Faust.

Let us strive to keep the park and streets clean. Why should we throw paper in the street? It is just as easy to place envelopes and newspaper wrappers in one's pocket and how much it would improve the appearance of our streets if each one was particular in this respect.

Let us not throw banana peelings, etc. in the park, especially on the Fourth. Refuse of this sort brings disease. It would be well if we had boxes in the park in which to place our waste paper, and also a garbage can to throw peanut shells etc.

As we now have a Chamber of Commerce well started, why not have a civic society in which the women can participate. It is a well known fact that city park improvements and cleanliness of streets is due to the work of women. Let us not only promote the growth of Hickory, but let us make it a beautiful place in which to live.

Both Carmack and Patterson are said to be red-headed. Tennessee certainly has trouble coming her way.

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 persons) 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 also the Secretary was instructed to invite Mr. J. A. Conover, U. S. Government Agent to look after the dairy business in N. C. who is soon to visit Hickory, to address a mass meeting in this city on the subject of the Dairy 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 first quarter dues have been 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 inducted, through the Hickory Chamber of Commerce advertising, to come to Hickory to establish a 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 whose power when properly harnessed will be incalculable—one could hardly expect less than phenomenal development in our midst.

In this city of 8,000 people almost every one concedes that we need at least one good up-to-date hotel to accommodate the traveling public, a post office building which we are soon to get, an up-to-date opera house for our public exercises, a modern library and building for the reading public, a well equipped sanitarium or Hospital in which to care for our sick,—but first and worse of all, some of us believe that, we need a stronger city paper than we now have, to "blow our own horn," and mould public 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 tootheth not his own horn, the same remaineth unto him untooted."

Had as strong paper been interested 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, many of them, did not understand that voting for Good Roads bonds would add to the value of their lands; develop the country, give them good roads to travel over, employment and good wages while the roads were under construction; relieve them of further public road duty—by paying a very small increase, comparatively speaking, in their yearly taxation. The smaller farmer ought to be able to make in one day this increase of taxes on his property. Now he works from 4 to 10 days of each year on the public roads, and yet he knows not look and listen! he knows that in February the roads are fearful—Secretary Hickory Chamber of Commerce.



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 to 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 is 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 influence 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.

Dinner Party.

Miss Nina Ramsey gave a six o'clock dinner Tuesday evening, 23rd, for the bridal party of the Grimes-Murphy wedding. The house was beautifully decorated in vines, and in the diningroom the decorations consisted of smilax and roses. The table was exceptionally pretty with its snowy linen, dainty china, and beautiful center piece of roses. The dinner was served in courses, and was very elegant. The guests were, Misses Josephine Murphy, Lucile and Rose Shuford, Neal Roseman, and Lena Reinhardt, of Lincolnton, Mrs. Frank Cooper, of Fayetteville, and Miss Grimes, of Salisbury. Messrs. W. B. Ramsey, Robert Martin, Julius Ramsey, Gaither Hall, Jr., Wade Shuford, Joseph Murphy, Robert Grimes, and Mr. Sam Grimes, of Thomasville.

The North Carolina Medical Association, which was in session last week at Winston-Salem, on Thursday afternoon, adopted resolutions that any member convicted of abusing his privilege of writing whiskey prescriptions after the prohibition law goes in to effect, shall have his license as a physician revoked.—Lincolnton County Times.

A sea-serpent has been seen off Pensacola. Florida should get on the water wagon.

Mr. Taft is to receive a royal welcome from Cincinnati. He will then continue his trip up Salt river.

King Alphonzo has a new son, and Senator Bailey's voice is improving. Now for some noise.

CASTORIA. The Kind You Have Always Bought. Beware of cheap imitations.

In every city there are movements which call for the expenditure of money. Some of these are of a distinctly public character, and are paid for through taxation. Others are of a semi-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 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 who pay it.

"Money is in circulation," exclaims Mr. Taft. The trouble is that it circulates either so rapidly or so stealthily that the innocent bystander cannot get sight of it.

The hole in the doughnut is growing larger.

Japan wants to borrow 300,000,000 yen. Japan is a young nation that built a big navy and equipped a big navy in order to insure peace.

The Tom Snell case should be deodorized.

The New Jersey boy who was drowned the other day because he rocked the boat, probably escaped being blown to pieces on the Fourth of July by holding a cannon cracker in his teeth.

The Republicans named their candidate for the Vice-Presidency to the tune of "Marching through Georgia." That's their method of breaking the solid south.

CUT Expenses

By having your Job Work done at

Democrat Printery

All work executed by an

Expert Composer

The Best Work

at lowest prices. send us

YOUR NEXT ORDER

Out-of-town orders given our special attention.