

THE HICKORY DEMOCRAT

Established 1899

HICKORY, N. C., THURSDAY, DECEMBER 19, 1912

Democrat and Press, Consolidated 1905

THE ORIGIN OF RURAL CREDITS.

Father Raffeisen's Splendid Work for German Farmers.

CO-OPERATION WAS THE BASIS.

President Barrett, of the National Farmer's Union, Explains the Wonderful Value of this System.

President Charles S. Barrett, Union City, Ga.

Rural Credit Systems is now a very live question in the United States. In this connection, constant reference is made in the German System. It is therefore, well for us to see what the German system is.

In Germany, these co-operative institutions which supply cheap money to the farmers are variously known as People's Banks and Raffeisen Loan Banks—the last named being better known. Originally they were not banks in the proper sense of the word at all. It is worth our while to look back at their organization.

Father Raffeisen, as he came to be known, was born in 1818, and his people intended him for a military career. Owing to defective eyesight, he had to abandon that and became burgo-master in small and obscure villages in Western Germany. His district was almost exclusively a farming one, and his people were being eaten up by the usurers. The dreadful years of 1846, 1847 and 1848 put this burgo-master on his metal to see what he could do for his people. He tried a co-operative bakery, and made it work. He tried co-operative cattle buying, and made that work. Both of these in a small way. Then he barked the usurers, he called his people together and laid his plans before them. One can imagine the people as he talked with them—dictating to Heinrich that he should put in five dollars, and to Johann that he should put in seven dollars, and to Wilhelm that he should put in ten dollars, and their replies that they had no money, and his informing them that they could put it in a little bit at a time, as low as one mark (about twenty cents) per week. Naturally in his crowd there were would-be borrowers. He scraped together fifteen hundred dollars and started his loan company. There were two underlying principles—one was the co-operation of the people, the other was that loans should be made only for productive purposes and for a sufficient length of time to enable the capital loaned, by use, to pay itself back. The people were very poor and naturally the demand for money was greater than the supply. This was met by borrowing, the entire resources of every member of the society being liable for every dollar or the indebtedness. This was co-operation with a vengeance. There was a committee of five appointed as managers, and a committee of six appointed as supervisors, to overlook the managers. Not a nickel was paid to anybody who served except the cashier, and he was not authorized to lend a nickel—all he could do was to carry out the orders of the managers. We will suppose that Wilhelm wanted to buy a cow, and by having that cow he could make enough cheese to pay for the cost of the cow in a certain length of time. He would lay his case before the managers. They would consider it, and if it seemed practical to them, they would loan Wilhelm the money on a sufficiently long time for the profits of his additional cheese business to pay the loan.

Interest rates were cut to the bone. The purpose of these institutions was not to make money, but to help the people. The little institution was successful in a small way, and five years later a second one was founded, a few years later yet a third, and still a few years later a fourth. It took twenty years for the idea to get solid root, and then it grew like wild fire. Today there are thousands of these institutions in Germany, doing a business of over five hundred million dollars per year.

Father Raffeisen died at the age seventy, the most lamented man in Germany. His idea had done its work, and the usurers had been eliminated. Better than that, the German farmers by the development of their own

resources, were able to get all the money they needed for their business at 4 per cent interest.

After they had been running for thirty years or more, the German government decided that they should become stock companies, but during all these earlier years they were nothing more than partnerships. The banks met the demand of the government by the issuing of shares to members of the society in very small denominations—the shares running in value from two to three dollars, and any buyer of a share being allowed to pay for it in very insignificant amounts, just a few cents weekly.

The country system, inaugurated by Raffeisen, was copied in the town by a man named Schulz-Delisch, and the town banks, operated for the benefit of the working-men and the middle classes, are known by his name.

The vital principle in the Raffeisen Banks is absolute co-operation, and during the first fifty years of their existence these banks did not lose a single nickel on the loans made. We have not the data as to the later years, but understand that they have been as well managed as they were in the earlier days. In the various communities served, the best men are proud to serve as presidents, committeemen or supervisors, absolutely without any compensation whatever.

If we have that sort of folks, we can work out an equally good system. If we have not that kind of folks, it is hardly worth while for us to waste time on the system.

C. S. BARRETT.

A Live Charlotte Firm.

One of the finest stores in Charlotte is that of Watt, Doxey and Watt. They have carried a lot of advertising with the Democrat this fall, and the Democrat requests its readers never to go to Charlotte without calling at this store. A good many Hickory people go to Charlotte during the Christmas holidays, and they will miss something if they fail to see the great holiday offerings of Watt, Doxey and Watt.

The members of this firm are Newport News, Va., men originally, and are making a hit with the trade of that great section. They are always prompt with their mail orders.

Gunpowder Items.

Gunpowder, Dec. 10—Miss Hester Williams and Mr. James Link were united in holy wedlock Sunday morning, at the home of the bride's father, Mr. J. G. Williams, the Rev. A. L. Bolick performing the ceremony. It was a quiet home wedding, only a few of their relatives being present. We extend congratulations.

Miss Bessie Killian, of Hickory, spent part of last week visiting her cousins, the Misses Henkel.

Mrs. S. E. Link, who spent most of the summer in Stanley and Mecklenburg counties with her children, has returned to spend some time with her daughter, Mrs. J. W. Sherrill.

Mr. D. S. Henkle is off on a business trip for the Henkel-Craig Live Stock Co.

Mr. and Mrs. G. D. Corpening spent Saturday night and Sunday with the family of A. J. Link at Hickory.

Several of our citizens ran down a mad dog Thursday evening and killed him. He had bit a large number of other dogs before he was overtaken, most of which, if not all, have been killed.

Our school seems to be progressing very nicely under the management of Miss Minerva Bingham, of Watauga county.

The new preacher, Rev. Mr. Hornbuckle, is expected at Rocky Mount next Sunday morning at 11 o'clock to conduct his first service there.

Mr. John Turner and family have returned to North Carolina after spending two years away—one in Washington and one in Alabama. Mrs. Turner's health was very bad while they were in Alabama. She was operated on for gall stones while there, and since has been slowly gaining in strength.

Mr. and Mrs. James Sherrill are the proud parents of a bouncing baby.

Children Cry FOR FLETCHER'S CASTORIA

WICKERSHAM HAS PROTECTED TRUSTS

A Startling Review of His Record in the Cabinet.

A CORPORATION LAWYER.

Now He Is Using His Office As Attorney General To Save From Arrest John D. Archbold And Other Standard Oil Men.

By Clyde H. Tavener, Special Washington Correspondence of the Democrat.

Washington, Dec. 16—United States Attorney General Wickersham has refused to allow warrants to be served on John D. Archbold and other officials of the Standard Oil Company, in the case in which the Magnolia Oil Company of Texas was indicted by a federal grand jury in Texas for criminal violation of the Sherman law.

Once again, Mr. Wickersham is using the machinery of the great office of the Department of Justice to protect, instead of prosecute, the millionaire heads of illegal trusts.

A hundred instances could be cited where Wickersham has, by means of especially prepared opinions, orders and rules, given comfort to the great industrial trusts, private monopolies and special privileges. It was Wickersham, the attorney general, who stopped important suits against the beef trust immediately upon taking office. It was Wickersham, the attorney general, who rendered an opinion upholding Ballinger and viciously attacking Louis R. Glavis, who said it was legal for sugar trust interests to acquire by the exploitation process 55,000 acres of rich sugar lands of the Philippines when the organic law of the islands expressly declares that no corporation shall be allowed to acquire more than 2,500 acres. It was Wickersham, the attorney general, who sanctioned the Taft administration railroad regulation bill, later exposed and altered, containing a joker legalizing the Southern Pacific-Union Pacific merger, recently held unlawful by the Supreme Court. It was Wickersham the attorney general, whose suit against the steel trust is one in equity instead of a criminal prosecution.

At the time of the appointment of Wickersham, it was said his selection by Mr. Taft was in recognition of the desires of the great industrial trusts of the country, who had contributed large sums to Mr. Taft's campaign fund, and who as a return favor desired that a safe man be placed in charge of the government's prosecuting machinery.

Before his appointment as Attorney General, Mr. Wickersham was a trust lawyer. For years and years he had been receiving huge fees from corporations for interpreting the laws, not from the viewpoint of the welfare of the people, but from the viewpoint of the welfare of the trusts. Mr. Wickersham was a member of the law firm of Strong & Cadwalader, Congressman Henry T. Rainey described this firm on the floor of the House of Representatives as follows:

"The firm of Strong & Cadwalader is one of those important New York City legal firms to which great corporations appeal for aid when they propose to violate the laws of the land."

The firm of Strong & Cadwalader, at the time of Mr. Wickersham's appointment as attorney general, represented, among other great corporations, the sugar trusts, and one of the last things Mr. Wickersham did as a member of the firm of Strong & Cadwalader, was to draw down his portion of a sugar trust fee of something like \$25,000.

And one of the first things Mr. Wickersham did as attorney general was to write, on June 27, 1909, to John S. Wise, U. S. District Attorney for the Southern District of New York, a letter revealing his strong interests in three sugar trust officials then in danger of the penitentiary. This remarkable letter, the authenticity of which has never been denied by the Attorney General, reads in part as follows:

"Dear Mr. Wise:—Senator Root has sent me the following proof of a petition signed by Bowers, Milburn and Guthrie, in support of their contention that the statute of limitations has run in favor of Messrs. Parsons, Kissel and Harned. If the only overt acts done to carry out the object of the unlawful conspiracy were those referred to in the brief, I should think they were insufficient to save the bar of the statute. A strong effort will be made tomorrow to persuade the President to interfere in some way to prevent the indictments."

Faithfully yours, Geo. W. Wickersham.

Is there a Santa Claus?

By Wilbur D. Nesbit

Is there a Santa Claus?
You with the truth in your eyes
Bidding me ponder and pause,
You that sit enthroned on the top,
You that with faith in your heart
Lumber about on my knees—
I have no canon's art,
Truly, the Saint used to be!

Is there a Santa Claus?
You ask again and again,
Now must I answer, because
You have the trust I had then,
You have the trusting belief
That I am my spirit's possessor,
You have the faith in my word
That I shall not worry and grief
Biting their white in my hand!

Is there an elf
Holding you close to my heart,
Feeding you ever from barn
Holding the darkness apart,
Where a spirit of love ever
Is sitting with wings ever spread,
Singing you, about you, above,
And watching wherever you're led?

If you believe there is—
Aye, and you know it to be true,
Truly, that spirit is life,
Truly, that thinking with children to you,
Truly, the influence deep
That I have on your mind,
Blissed your dream when you sleep,
Stays with you all of the while.

Is there a Santa Claus?
You! Little one with your eyes
Bidding me ponder and pause,
Are you that are who
Shatter the faith that you hold?
Give you a pang of distrust
Yes, for the young and the old
There is a Santa Claus, a Yes!



those referred to in the brief, I should think they were insufficient to save the bar of the statute. A strong effort will be made tomorrow to persuade the President to interfere in some way to prevent the indictments.

Faithfully yours, Geo. W. Wickersham.

And now Mr. Wickersham is using his office as Attorney General to save from arrest John D. Archbold, H. C. Folger, Jr. and W. C. Teagle, officers of the Standard Oil Company.

Under the Taft administration it has been impossible for the government to control the trusts, because the trusts controlled the government.

At last it has been possible to elect a President without the financial support of the needs of illegal tariff trusts, and it is hoped President Wilson will be able to find a man for attorney general who will be so constructed temperamentally as to feel that millionaire sugar trust barons who rob the government and violate the law ought to be sent to the penitentiary just like a poor man is sent to the penitentiary when he violates the law.

Treat for the County Home.

Christmas is about here again. As it has been my custom for a number of years, to treat the inmates of the County Home, I am doing so again on Christmas day. (One of the most cheerful and liberal helpers in this good work, the Hon. A. A. Shuford, of Hickory, has passed over the river, and gone to his reward, since last Christmas. Blessed be his precious memory. He never failed to help when he had a chance.)

I wish to say publicly, through all the county papers, to all who want to share with me in the pleasure of helping me to make up this treat, to please hand in, or mail to me your contribution, before the 24th or by noon that day. I want to buy and pack up the things, on the afternoon of that day, to be ready for delivery the next day. I am quite sure that there are lots of good folks in Catawba County, who want to help in this good work, of putting "sunshine" into the lives of these helpless ones, one day in the year, again.

"Whosoever shall give... a cup of cold water, only in the name of a disciple, verily I say unto you, he shall in no wise lose his reward."

M. A. Abernethy
Newton, N. C.

CASTORIA

For Infants and Children.

The Kind You Have Always Bought

Bears the Signature of J. C. Watson

SUMMARY OF THE CORN CLUB WORK

Geo. West, Jr., of Kinston, Leads With 184 Bu. Yield.

THREE GIRLS IN CONTEST

Twenty Boys Get Free Trips to the National Corn Exposition—635 Boys Tried for the Prizes. Half Led in Our District.

Although a large part of the State experienced the most severe drought in many years, the result of the Boys' Contest shows an increased average yield above 1911. Six hundred and thirty-five boys have made their report with a total yield of 9,800 bushels or an average yield of 62.3 bushels per acre. In 1911 435 boys reported with an average yield of 60.7 bushels. The average cost in 1912 was 47c, while in 1911 it was 46c. This increase cost is due largely to the severe drought in the Piedmont section, which reduced the yield and thereby increased the cost per bushel.

Two boys made the best record in each district, twenty in all, via free trips to the National Corn Exposition. These trips are given by the Southern Fertilizer Association of Atlanta, Ga. Many counties will also send boys to this Exposition.

One girl, Miss Ethel Smith of Stanley county, competed with the boys and won third prize in her district. There was two other girls in the contest in the State, but their yields were not large enough to win district prizes.

The work is in charge of L. O. Schaub, of the United States Department of Agriculture and A. M. Collier, assisted by A. K. Robertson, of the State Department of Agriculture.

The details for the 8th and 9th districts are as follows:

- Eighth District, counties of Surry, Alleghany, Wilkes, Alexander, Ashe, Watauga, Caldwell, Burke, McDowell, Mitchell, Yancey and Avery.
- First prize: Arthur Fox, Dealville, 97.6 bu. cost 11.5c per bu.
- Second: Fred Morris, Nealsville, 87.9 bu. cost 20.2c per bu.
- Third: Chas. Hensley, Marion, 95.1 bu. cost 24c per bu.
- Fourth: J. J. Clark, Morganton, 106.5 bu. cost 32.1c per bu.
- Fifth: Rom Houk, Marion, 104 bu. cost 33.4c per bu.
- Sixth: Joseph L. Greenlee, Old Fort, 103.2 bu. cost 34.5c per bu.
- Seventh: J. Y. Yancey, Marion, 109.7 bu. cost 46.9c per bu.
- Ninth District, Counties of Yadkin, Davie, Rowan, Iredell, Catawba, Lincoln, Gaston, Cleveland, Rutherford and Polk.

- First prize: Dudley Hall, Salisbury, 123.9 bu. cost 18c per bu.
- Second: Edgar H. Bell, Hamptonville, 107.2 bu. cost 16c per bu.
- Third: Bent Kanipe, Ellettsboro, 112.7 bu. cost 18.4c per bu.
- Fourth: Wm. Myres, Hickory, 99.7 bu. cost 21c per bu.
- Fifth: Wm. Cress, Salisbury, 76 bu. cost 20.9c per bu.
- Sixth: Dewey Kiser, Bessemer, 83.2 bu. cost 27.5c per bu.
- Seventh: Sol Cross, Marler, 82 bu. cost 23.4c per bu.

Holy Trinity Lutheran Church.

Rev. J. H. Wannemacher, Pastor, Sunday School—9:45, a. m., Chief service—11 a. m., Evening service—7 p. m.

Christmas services—Christmas Day, Christmas morning at 6 o'clock there will be special Christmas services, Christmas night the Sunday School will celebrate Christmas according to their accustomed manner. No description of these services are necessary. The people of Hickory know the kind of services usually rendered by the school. This year's program, however promises to excel all former ones. To all these services a cordial invitation is extended. Do not miss the 6 o'clock services. It will help you to make the day a most joyful and blessed one.

California Woman Seriously Alarmed.

"A short time ago I contracted a severe cold which settled on my lungs and caused me a great deal of annoyance. I would have had coughing spells and my lungs were so sore and inflamed I began to be seriously alarmed. A friend recommended Chamberlain's Cough Remedy, saying she had used it for years. I bought a bottle and it relieved my cough the first night, and in a week I was rid of the cold and soreness of my lungs," writes Miss Marie Gerber, Sawtelle, Cal. For sale by all dealers.

COMMENT

REMEMBER THE POOR.

We call attention to the appeal of Rev. M. A. Abernethy of Newton, in behalf of the annual Christmas treat he gets up for the people at the County Home every year. It you wish to cheer these unfortunates, and will send your gift to the Democrat office, we will see that it gets into Mr. Abernethy's hands.

OUT OUT THAT SPEED.

The death of the little boy in Greenville, who was run over and killed by an automobile full of people who did not stop to see what havoc they had played, reminds us that the speed laws are being violated every day and night in the heart of town by automobiles and motorcycles. Slow up there, partner. We say it as your friend, and not as your enemy.

A RARE CHRISTMAS CHANCE

The little Babe whom the Wise Men and the shepherds worshipped on the first Christmas day, when He grew up, taught that "it is more blessed to give than to receive." He was a royal giver—He gave even His life a ransom for many.

Christmas, if truly observed, is not a time of expecting and receiving, but of giving—serving, of making other happy. We know a chance whereby you may give health, yes even life, to one of God's suffering ones. John Morrison used to be a night watchman at the Piedmont Foundry & Machine Co. He has also performed similar service at other places in the city. Some years ago he was afflicted with severe rheumatism of the inflammatory type. He grew worse. He is now at the home of Mr. Stallings several miles South of the city. Dr. K. A. Price is attending him, and several weeks ago carried the editor of the Democrat out to see the man. He was drawn downward. He could not lift his hands up. On his knees were two enormous knots. He was indeed a pitiful looking sight.

"Why did you carry us out to see this man?" we asked Dr. Price. "Because," he said, "there has been discovered a new serum which is declared to be efficient for curing inflammatory rheumatism. It is very new. It has not been fully tested yet. I am going to try it with this case. It is given hypodermically, and at first nauseates. But much is expected of it by medical science. Friends of Mr. Morrison have raised some money to purchase this highly expensive preparation. I wanted you to see the man, and note results."

A week later Dr. Price reported that Mr. Morrison was able to raise his hands above his head. He has been slowly but steadily mending. Now the serum has all gone, it will take \$20 worth more to complete a satisfactory test.

Will you, amid the laughter of gleeful children, who are being told the story of the guiding Star, be willing to contribute a little from the loose coin in your pocket, so as to give lean and withered John Morrison, a Christmas gift of health and life. It is a rare Christmas opportunity.

If so the Democrat will act as Santa Clause to deliver the gift. You can bring it or mail it.

A household remedy in America for 25 years—Dr. Thomas' Eclectic Oil. For cuts, sprains, burns, scalds, bruises. 25c and 50c. At all drug stores.

SEE our line of Rocking Chairs when looking for xmas gifts.

J. C. Martin.

Presbyterian Church Notes.

The pastor will preach to the children and young people on next Sunday morning. Regular service at night.

The Christmas exercises will be observed at 5:30 o'clock Tuesday evening.

Christmas exercises will be held at West Hickory on Christmas day.

The Missionary Baseball contest will be given at 8 o'clock tomorrow night in the Sunday School room.

Children Cry FOR FLETCHER'S CASTORIA

IVEY MILL PUTS UP 12 BALES DAILY

Output Being Shipped as Fast as it is Baled.

REAL ESTATE TRANSACTIONS

D. A. Isenhour Buys Lot From Mr. Ivey—Mr. Hayes Buys Lot in Long View—Getting Ready for Christmas.

West Hickory, Dec. 16—Christmas will soon be here and the people seem to be preparing to enjoy Christmas. All the Sunday Schools of West Hickory are practicing regularly and preparing to have a treat and Christmas trees.

Dillon Wilson, wife and Miss Annie Johnson who had been working at Alta Vista, Va., for some time came back to West Hickory last week and are now working in the Ivey Mill.

Mr. Lail and family from Shelby moved here one day last week into the house that he bought from Mr. Z. H. Pierce, and Mr. Pierce and family moved into a house near the Graded School.

Ross Triplett sold his house and lot one day last week to Mr. G. F. Ivey, the consideration being \$400.

Walter Killian moved here from Gastonia a few days ago. He bought a house and lot from W. C. Boggs.

Mr. Hayes, of Granite, bought a house and lot from S. D. Campbell in Long View, and he intends to move here in a few weeks.

Mrs. M. A. Raby, from Mt. Holly was here last Saturday and Sunday, visiting the families of Mrs. Rita Raby and Asa Hoover.

Mr. J. W. Ballew, D. S., was in West Hickory one day last week on legal business.

The Ivey Mill Co. seem to be doing finely now. They are putting up from 10 to 12 bales of cloth daily, besides several bales of yarn and the goods are all being shipped out as fast as they are baled.

D. W. Isenhour, one of the employees at the Ivey Mill, bought a vacant lot from Supt. G. W. Ivey, last week, and is having a dwelling house built on the lot. W. A. Shook is furnishing the material and doing the work.

In Social Circles

The Round Dozen Book Club, with just a round dozen in attendance, met Dec 11th, at the home of Mrs. Worth Elliott. Owing to sudden illness of the hostess she could not be present. Mrs. Frank Henderson ushered the members in, and the usual program was given. Many quotations from the books were given at roll call and in the discussion which followed. Mrs. Murphy gave a little review of her book, "The Promised Land" and read a most interesting personal letter from the author, Mary Austin. Mrs. Geitner gave for Mrs. Elliott some information concerning her book, "The Court of St. Simon."

After discussion of current news the club adjourned to meet Jan. 8th, with Mrs. Henry Elliott. An elaborate supper was served in the dining room, the large turkey in the center of the table, filled with grapes and oranges, and the little brown roast turkey and place cards decorated with turkeys were delightfully suggestive of Thanksgiving as well as Christmas. Mrs. Super of Baltimore shared in the pleasures of the meeting. Many were the regrets at the illness of the hostess, and Mrs. Henderson was commissioned to express these with the hope that she will be at the next meeting.

Mrs. Joe Abernethy entertained the Embroidery Club Dec. 12th, thirteen members present, and Mrs. J. F. Abernethy a visitor. Every one was busy fashioning articles useful or otherwise for Christmas presents. Mrs. L. R. Whitener read one of Ellis Parker Butler's inimitable stories, "Mrs. Casey's Dollar."

A dainty and appetizing luncheon was served and the club adjourned to meet Jan. 9th, with Mrs. Ernest Herman.

Dec 12 the last meeting of the Traveller's Club for 1912 was held with Miss Geitner at the home of her brother, C. H. Geitner. After quotations on "Friendship" a paper prepared by Mrs. Aull on "Old Brathay and Ellery" was read by Mrs. Garth. Mrs. Patrick gave a very interesting account of three "Friends of the Lake Poets (North, Loyd and Cottle)". Miss Schenk read Wordworth's poem "The Skylark." Refreshments were served with souvenir cards of places in Europe. The next meeting is Jan 2 with Mrs. Gwaltney.