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HICKORY, N. C.
MONDAY EVENING,
September 27, 1915.

BRYAN ON PREPAREDNESS.

The Columbia State, which has always been a warm admirer of W. J. Bryan, did not obtain much satisfaction out of the Nebraska address in Columbia the other night. After expressing its confidence in Mr. Bryan's conviction and sincerity of purpose in the cause of world peace, "his entire loyalty to the president of the United States, and his consecration to the task of helping mankind," the Columbia paper says:

Despite the overcoming righteousness of the motive which ran through the address, it was distressingly far from convincing thinking people of the wisdom of preparation by an imaginary line, while thousands of miles of sea are a barrier to the invasion of our republic. Palpably these things are true, but Mr. Bryan forgets that in so observing he admits that our country's safety rests largely in a natural and physical preparedness, in the greatness of our population and in the barrier of the seas.

The State then goes on to point out that since this natural preparedness of which Mr. Bryan made so much, has been cancelled by mechanical inventions as of faster ships and further shooting guns, it becomes necessary to substitute for it an artificial preparedness. The 3,000 miles of water separating the United States from Europe have been reduced to a question of a few days. Conditions have changed and this great natural barrier no longer affords protection to this country.

Nobody should confuse rational preparedness with militarism. Nobody is insisting on the latter; but most people, we believe, want the United States to be in position to defend itself against attack from whatever quarter, and to be able to defend itself immediately without waiting until it can get ready.

Mr. Bryan may be making some converts, but the United States has learned a lesson from the European war. It also has learned a lesson from the condition of China, which now is a mere vassal of Japan. It is true there is a wide difference between Belgium or China and the United States, but the difference is not so great that it could not be overcome by an ambitious power if it were so inclined.

Unless the United States can have a navy capable of defending the country from attack against any one of the more powerful nations—Great Britain excepted—then the money that is lavished on the army and navy today is wasted. Those in responsible positions in this country say the United States needs more artificial defenses, and they must be more practical than Mr. Bryan.

OBSERVE THE RULES

The distressing accident on the road between Hickory and Newton Saturday afternoon might not have occurred had the rules of the road been observed, and while it is too late to accomplish any good in this instance, it should be borne in mind that a more general observance of simple rules will prevent many of the tragedies that are reported almost daily from every section of the state. Especially with the highways so dusty from lack of rain should drivers be careful.

Vehicles of any description using the roads should turn to the right when passing other vehicles. An automobile or buggy should stay on the right side of the road wherever possible, and there should be no speeding. The Record does not know that the automobile and motorcycle were not observing the law Saturday afternoon, but it is said the accident would not have occurred had there not been any confusion as to the direction each driver was to take.

Persons using the public highways should be careful to observe the rules.
Now if North Carolina were the only state that is worried about taxes, we would have room for a big howl and a hard punch, but the tax trouble is prevalent wherever the human race has penetrated.

It appears that nature took care of this section all right this fall. The rainy period did not continue long enough to damage seriously the cotton, corn and hay crops and the dry season made it easy for these crops to mature. This section of North Carolina ought to be more prosperous than ever.

Almost any other army would have been overwhelmed by the blows heaped upon it, and it is surprising that the Russians still are able to strike back in places. The moment the Germans slow up at one point, they have a fight on their hands. It looks like Russia will win the war yet.

The Wilmington Dispatch observes that some folks are "apt to think that maybe Mr. Wilson is not such a lover of peace, after all, as he threatens to call an extra session of the senate." After considering the matter, Mr. Wilson has found that he is not prepared.

Capt. von Papen's explanation that he referred to a New York newspaper—the World—as those "idiotic Yankees" sounds reasonable. But we bet the captain felt that way about most Americans.

Dr. Cook was not allowed to climb Mt. Everest, the Italian government showing commendable judgment in heading off the quack.

PRESS COMMENT

Rural Credit in Practice.

Durham Sun.

We have heard much of the European rural credit organizations which were so thoroughly studied by an American commission two years ago and various schemes have been broached to adapt them to the conditions of rural life in this country. The Florida Times-Union. But we already have an American system which grew up in the cities years ago and is fully adapted to the rural sections of the country as well as the city. We are disposed to believe, if it were somewhat broadened in base and well as scope. The building and loan idea is one that has served to build up cities and has put many a man on the road to competence.

A number have been established and are working successfully in various rural communities, notable in Ohio. Let us study one of these. The building and loan associations, or something organized on the same plan, which is nearer at home and is helping to build up the community in which it operates. It is one of the members of which need not especially care whether a nation-wide plan is adopted or not, for they are themselves securing many of the benefits which a general organization would confer upon them.

Hickory, Catawba county, North Carolina, is the center of a community which is becoming somewhat noted for its accelerated growth in agricultural wealth, the result of intelligent co-operation among its farmers. The fact that co-operation is successful among them is in itself a proof of the intelligence of its farmers. One man there, perceiving the weakness of the one-crop system, resolved to break away from cotton planting and branch out into dairying. His success was so pronounced that one and another of his neighbors in succession imitated his example. Then came a co-operative creamery, founded by the same man, which was so great a success and brought so much money into the county, its name securing more than the average price for its products, that several co-operative creameries were established in adjoining counties.

But the need of money was felt in the Hickory community for the further extension of the dairy interest and the secretary of the dairy association, who was the same man who had first demonstrated the value of the dairy business in Catawba county, W. J. Shuford, suggested a credit association after a plan of the building and loan association of the cities. He was a born leader and his neighbors, being men of high intelligence, did not hesitate to "tail in behind him." The Catawba Rural Credit Association was formed by the farmers with thirty-eight shareholders to begin with, holding 200 shares of stock. To join it each member pays fifty cents on each share he subscribes for and one dollar a month on each share thereafter. The par value of the share is \$100 each and the dollar a month pays for the shares in six years and ten months.

The money that accumulates in the treasury is lent to the members, in the order which they bid for it, at 6 per cent per annum. The borrower gives a first mortgage on his farm to secure the loan and the amount of the loan is limited to two-thirds the cash value of the farm, as determined by a loan committee of three shareholders from each township, who examines the property offered for security and report to the directors. Each borrower must carry at least one share of stock for every \$100 of money he borrows, but, as in the city associations, he is eligible to bid for a loan as soon as he begins to pay on a share of stock.

This seems to be in effect merely the lending of money to the members to each other, no outside money being drawn in. But, where the money is properly applied, principle and profits accruing from the use of the money, as in any mercantile transaction of the sort. The borrower, under ordinary circumstances, is enriched by the results of the application of the loan; the credit association, as a matter of course, constantly accumulating the additions to the interest on the loans it makes and is able to lend increasing amounts; the whole community is enriched through the money that flows into it for the superior quantity and quality of the goods the farmers are enabled to produce and through the additions to the taxable valuation of the county. Even the man who is content to pay for and hold stock without borrowing on it draws comfortable dividends from it, in the experience of the city association at least.

The Balkan Maze.
New York Evening Post.
Bulgarian mobilization, coming simultaneously with the beginning of an Austro-German attack on Serbia, is not mere coincidence. Between the Teuton threat from across the Danube and the Save, and the Bulgarian threat against Serbia's eastern frontier, there is an intimate connection. But it is still a question whether Bulgaria is acting in concert with the Teuton powers, or only synchronously; whether the Bulgarian move has been arranged from Berlin or Vienna or whether it was decided upon at Sofia as soon as the Germanic menace from the north supplied the opportunity. Has Bulgaria entered the ranks of the Teuton-Turkish alliance, or is she playing her own hand? In view of the uncertain swaying of the Balkan balance, the many moods, and the ability to maintain that even at this last moment Bulgaria has not adopted an ultimate decision, but is only pressing her advantage. We can only conjecture. Any movement may bring news of the actual commencement of hostilities in Macedonia, which could only mean a definite entrance of Bulgaria on the German side. Until the die is cast we can only deal with the general situation in the Balkans which action by Bulgaria in either direction would imply.

If Bulgaria is now an ally of the Germanic powers, the first question that arises is concerned with Roumania and with Greece. Here again two possibilities present themselves. If Bulgaria should venture upon an attack on Serbia, it might mean either that she had come to an understanding with Serbia's former allies or that she felt herself in a position to disregard them. From the tone of the German press the winning over of Roumania to the Teuton side would not seem likely; but sudden changes of heart are common in the Balkans. If Roumania has a price, the Teuton allies are in a position to meet it. There is enough in Russia's conquered provinces for everybody. The promise of Bessarabia might induce Bucharest to give up its aspirations in Transylvania. But if Roumania is still firm in her pro-ally sentiment, the military situation is such as to make her position a risk worth taking. Before it does so come to the help of Serbia, the Roumanian government must take into account the Austro-German forces close to her borders in Bukovina, the armies of the Danube which are now threatening Serbia, but might easily take Roumania into their scope of operations, and a Bulgarian army advancing from the south. For it would be noticed that Bulgaria may not need all her troops in the case of a campaign against Serbia. The latter will be compelled to fight on two fronts and possibly three, if the Austro-German invasion comes not only from the north across the Danube and the Save, but from the west across the Drina. And if Roumania is conciliated or frightened off, the question of Greece is automatically settled.

The second hypothesis is that Bulgaria has not tied herself up with the Teuton powers, but has recognized the situation as a favorable moment for exercising pressure upon Serbia. From the first Bulgaria has pursued a policy of frank self-interest. She has considered herself justified, not only by such general considerations as would have any nation to seek its advantage in a difficult international situation, but by the fact that her claims now extend to what Bulgaria regards as the rightful fruits of her victories over the Turks in 1912, of which she was deprived treacherously, as she has all along maintained. There can be no question of her intentions toward Serbia or Greece, against whom the hatred among Bulgarians seems only to have grown fiercer with time. The last ounce of flesh will be exacted. But since the Bulgars have no reason to love the Turks much more than the Serbs or Greeks, it may still be a question of how to provide for the disposal of flesh. Frankly self-seeking, Bulgaria has not disdained to use threats. While negotiations with Turkey for the Dedeagatch railway concessions were under way, Premier Radoslavoff gave his famous statement to the press, that he was only for an ally to say the word and the Bulgarian army would march against Constantinople. Turkey came to the scratch. The allies did not. Serbia made concessions, but they were not enough. Sofia came closer to Berlin. The allies, therefore, demanded a clear expression of Bulgarian sentiment. The present mobilization is the answer. It is an intimation to the allies that Bulgaria will not be intimidated, and a demand upon Serbia for much larger concessions than she has offered. Playing with mobilization is a perilous game, but it is not necessary that Bulgaria may yet be placated.

Should Bulgaria begin war on Serbia, which means against the allies, it is obvious that the latter will confront the severest crisis they have known. The direct effect would be confined to the military situation in the Gallipoli peninsula. All sorts of possibilities occur, of which we need mention only one. Should the allied campaign in Gallipoli fail, and the Teutonic alliance stretch in an unbroken front from the Baltic to the Mediterranean, it will not be long before England will feel the pressure in Egypt, in Mesopotamia, possibly in Persia, with India looming up in the background. But while such developments are of the future, the effect on public opinion in the allied countries and among neutral nations would be immediate. Bulgaria's action has been so plainly one of self-seeking, and her determination so plainly to be on the winning side, that Sofia's decision in favor of the Teutonic alliance could not fail to count seriously as the opinion of one intensely interested spectator regarding the ultimate outcome of the war.

Cavalry Still Useful.

News and Courier.
The man on horseback has an irresistible appeal. The cavalryman is somehow the beau ideal of the soldier. If any part of feature of so grisly a business as the making of war can bring a thrill of pleasure to the mind, it is the announcement that German cavalry has played a commandingly important part in the operations in the east, ought to have the result.
For many months now little has been heard of the mounted troops in the European armies. In the early days of the German advance into Belgium and France, cavalry played a highly important part. The Uhlans screening the German invasion of France and the French cavalry performing service which unmounted troops never have performed. But since the operations in the west assumed the character of a siege warfare, the men on horseback have been ten off of their mounts and sent into the trenches as lone some road.—Valdosta (Ga.) Times.

tant role in the west since it is improbable that the fighting in that area will again take the form of manoeuvre battles. It is likely to continue as trench warfare until the end.
In the east, however, it is different. There the vastness of the theatre has provided room for manoeuvres, especially for outflanking operations. The farther the Germans have gone into Russia, the fewer became the railroads and the poorer the highways. The locomotive and the automobile as transporters of troops have to a large extent been abandoned. The German commanders have fallen back on the horse. It is the German cavalry that has rendered possible the great encircling movement which threatens a large part of General Ruzsky's army in the Vlna region with annihilation. Should that movement be successful, it will constitute perhaps the greatest cavalry achievement in the history of war, since not even in the 60's, when the operations of Stuart and Hampton and Sheridan amazed the world because of their brilliancy, was cavalry used in so tremendous an undertaking as that in which von Hindenburg is now employing the magnificent mounted troops that were the Kaiser's pride and delight in the annual manoeuvres before the war. It would be a strange and striking thing indeed if at the time when cavalry has been widely proclaimed as obsolete it should achieve the greatest triumph in its history.

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Afternoons.
State hours _____
Nights.
(Put a cross after the two nights you prefer, with hour of opening and closing.)
Night _____ Hour _____
Monday _____
Tuesday _____
Wednesday _____
Thursday _____
Friday _____
Saturday _____
Sunday _____

The executive committee of the library think they can raise considerable revenue for buying new books through the sale of old papers that have accumulated in homes and offices and will appreciate it very much if all persons having such papers will notify Mr. A. K. Joy, at the Chamber of Commerce rooms, of such papers, and they will be gathered and sold for the benefit of the library. Flat magazines, such as the Saturday Evening Post, can also be sold.

The Vexation of Being Neutral.
Being neutral is worse than having a cramp in the stomach with no Jamaica ginger in the house and the drugstore four miles away down a one some road.—Valdosta (Ga.) Times.

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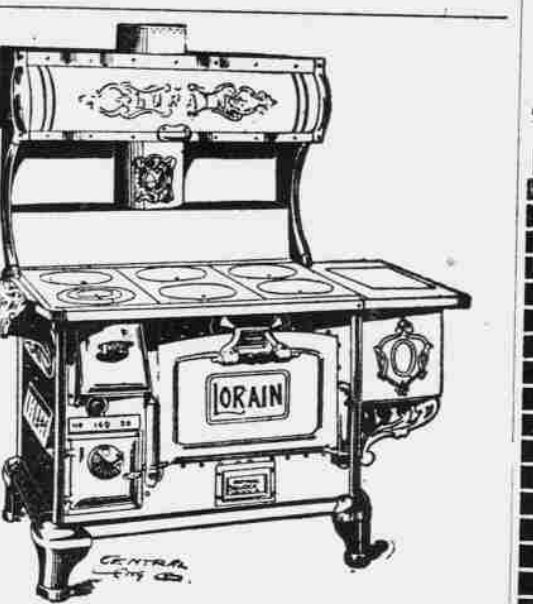
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Monday, Sept. 27
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WEST BOUND				EAST BOUND			
21	11	16	85	36	12	16	4
am	pm	am	am	am	pm	pm	pm
4:35	11:08	12:30					
5:52	1:20	3:30					
7:25	3:23	4:45					
10:44	4:38	10:05					
2:30	9:10	6:30	9:30	11:25	7:40	11:50	2:00
2:58	9:35	6:55	9:52	11:50	7:15	11:20	1:30
3:00	9:40		9:57	10:55	7:10		
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3:25	10:05		10:24	10:35	7:00	10:55	1:00
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3:48	10:31		10:48	10:05	6:15	10:50	12:30
3:58	10:45		10:58		6:05		
4:08	11:00		11:10	9:46	5:55	10:44	12:20
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4:59	11:47		11:56		4:18	8:28	10:45
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7:30	2:10	11:30	2:08		7:10	3:40	7:50
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8:08	2:40	11:59	2:40		6:38	3:35	7:40