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THE MONROE JOURNAL.

VOLUME X. NO 13 — MONROE, N. C., TUESDAY APRIL 28 1903 — One Dollar a Year

Sparks of Public Opinion.

What Troubles Mr. Bryan.

Columbia State.

The New York Commercial is concerned about the question, "What shall we do with our ex-presidents?" What Mr. Bryan is worrying about is, "What will our ex-president do to us?"

Restored.

Winston Sentinel.

The returns indicate that the Hon. Grover Cleveland has been restored in the good graces of the Southern people, and there is no presidential nomination significance about it, either.

One Farmer Benefited.

Durham Herald.

So far we have seen mention of one lone North Carolina farmer who was benefited by the rise in cotton. Of course there are others, yet they are so few that it practically amounts to nothing.

Figures Don't Lie, But—

Charlotte News.

According to a leading authority, the cost of living has decreased appreciably since the first of March. When a wage-earner with a wife and seventeen small children has to pay fifty cents for a lanky fowl, one cannot blame him for thinking that while figures never lie, liars sometimes figure.

Can't Afford It.

Asheville Citizen.

"Do negroes have appendicitis?" asks the Greensboro Record. Now, the Record is old enough to know that no "culled gemmen" can afford the luxury of a disease with any such "hifalutin'" name as that. But it is a well established fact that they do sometimes have stomach-ache.

Black Can't Be Dyed Out.

Anonymous.

A man once took a piece of white cloth to a dyer to have it dyed black. He was so pleased with the result that after a time he went back to the dyer with a piece of black cloth, and asked to have it dyed white. But the dyer answered, "A piece of cloth is like a man's reputation; it can be dyed black, but it cannot be made white again."

Like the Stars.

Phillips Brooks.

It is the lives like the stars, which simply pour down on us the calm light of their bright and faithful being, up to which we look and out of which we gather the deepest calm and courage. No man or woman of the humblest sort can really be strong, gentle, pure and good without the world being better for it, without somebody being helped and comforted by the existence of that goodness.

In Him Was Life.

Presbyterian Standard.

The mystery of life remains a mystery. Lord Kelvin speculates that life may have been brought to our planet by a meteorite. But what brought it to the meteorite? The flounderings of scientific men when they get into this deep water are ridiculous. When we grant God, all lesser mysteries are explained. In Him was Life.

Will Flinch Stand the Summer?

Our Home.

The principal news from "society" and "sporting" circles for the next six months will be about "delightful germans" and baseball games. "Flinch" is a new game and we don't know whether it keeps in ranks all during the summer months or not.

The People Hear Gladly.

Southern Education.

Down in North Carolina Dr. McIver, Governor Aycock, ex-Governor Jarvis, and the school campaign speakers can get as large crowds to hear them talk school as the political speakers can get to hear them talk politics. There is hope for Virginia and the whole South. What has happened in North Carolina can happen everywhere. Constant, persistent campaign work will tell.

Looking for a Sign.

Raleigh Times.

Recently much has appeared in the papers concerning spiritualism, not a word of which we believe. Possibly we can state our position better by saying we believe everything that has ever actually happened through the spiritualistic mediums can be explained by the well established principles of psychology. We say this, notwithstanding the recent capers of Mr. Funk, the well-known religious publisher, with the spirit of Henry Ward Beecher. These two characters seem to have proved good drawing cards for the advertisement of the business. Suppose we admit that there is such a thing as communicating with departed spirits, where is the good to come of it?

Stupidly Proper.

Fourth Estate.

An editor of a small American paper recently stated that he had been kissed by one of the most beautiful married women in the town. He promised to tell her name in the first issue of his paper next month. In two weeks the circulation of his newspaper doubled. But when he gave the name of his wife he had to leave town.

BILL ARP AND HIS GRANDSON.

ARP'S HOME.

MRS. ARP.

BILL ARP'S HOME LIFE.

How the Old Southerner Who is So General a Favorite Lives in His Two-Acre Grove Surrounded by His Garden, Flowers and Children.

The interest that our readers feel in Bill Arp, whose letters each week are a source of so much interest to thousands of people all over the South, is the reason for publishing this long article by Mr. David S. Freeman in the Atlanta Constitution. The author truly says that we are all interested in the personality of those who are before the public eye in any way, and in such a character as "Billy Harp," doubly so. The article follows:

What do his neighbors know and think of him? How does he pass away his time? What are his diversions? Has he little peculiarities, and what are they? These and like questions are ones that arise in the average mind in regard to the man who has risen into general notice. Whenever one dwells in the public eye, from whatever cause, such is the world's curiosity that unless the every day personality as observed in the home and surroundings is known there is with a large mass a desire unsatisfied. Major Smith has touched much upon this line that has made his multitude of readers familiar in a way with his home and family matters, but there is much left that is worthy of being said and I shall in this article essay to pursue a path distinctly my own.

About the home life of Major Charles H. Smith, known as Bill Arp, because a writer under that nom de plume, there is much that is interesting. Having been his nearest neighbor (our homes front each other across the street) for fifteen years, I have had some chance to know something of him as he is at home. The scenes of his moving about the house in his shirt sleeves, "pursuing," as he puts it, his garden or yard, plucking a rose, watering the grass plot or flower bed, tying up a vine or amusing some one of his grandchildren, so fond of flocking around him, are quite familiar ones to my eyes. And then to know him and his lovely family in their ever hospitable home is one of the esteemed privileges with which chance has favored me.

The home fronts with a gentle slope toward sunrise touching down on Erwin street, one of Cartersville's prominent residence streets, and it has the appearance of a great, airy, elegant country home set down in the center of town. There are about two acres in the place and most of it is in the front, forming an extensive lawn with a natural grove of large oaks and an occasional pine furnishing a refreshing shade in summer. The house is of the old fashioned type, built when people regarded comfort more than style in architecture, and is sandwiched between a pretty garden plot and a large and thrifty strawberry bed. The premises as a whole bear a look grandly inviting.

Major Smith is very fond of his garden, and seemingly much better from his illness, dating back to the early fall. He longs for the time to come when he can get out among his vegetables and his flowers.

He is his own landscape artist and makes his garden a thing of beauty as well as a source of supply for the family table. A terrace of fine roses alternates with one of swift growing "Kentucky Wonders," and a bunch of lilies or tulips usually forms a head or tail piece for a lettuce bed.

He prides himself on his success with vegetables and affirms he distanced all competitors in a tomato contest with neighbors last year, and his strawberries were the largest that the soil and climate can make. His energy and activity are ever moving traits with his interest and as he expresses it, "When his choler begins to rise he goes into the garden or to the woodpile," and a case of rigors such as the aroma of a too earnest swine pen or some Northern slander produces is escaped.

Mr. Smith's home is noted for its hospitality, and every one of the large household seems to know how to deal out those dear little civilities that cost so little and which go so far to sweetening existence and make for nobler things.

The big lawn carefully staked off and the full paraphernalia for tennis, the freedom of the use of which is accorded to the young people of the town at all times, attests a thoughtfulness and unselfishness that is manifested not alone in this but in many ways.

Several of the daughters are accomplished musicians and like talents are noticeably developing among the grand-daughters. The two daughters who are still with the old people, Miss Marian and Mrs. Brumby, are apt as entertainers and no important function in the town is thought complete without their skill and guiding hands.

Major Smith is an elder in the Presbyterian church, but his piety is not of what is known as the "straight-laced" type. He cites the fact that, having reared so large a family, and not one of them bringing discredit on the name, argues conclusively that the chances for harm coming out of such innocent amusements as social card playing and dancing are too remote to bear them out when not unreasonably induled in, and Mrs. Smith, a believer along the same line, often performs at the piano for a pleasant little exhibition of the "light fantastic" by the young people.

Major Smith seems a universal favorite among the preachers who serve the people of the town, and they often pay him visits to have some of the sunshine of his nature infused into their own lives, his rare philosophy as a burnisher of their thoughts and his reminiscences to inspire their own research. His whole life tenor is such a matter-of-fact lump of cheerfulness as to verify the saying, "Cheerfulness makes every dish a feast, and that it is which crowns a welcome."

Major Smith was one of a family of ten children, his wife was one of a family of ten children, and they have a family of ten children, all living. There are twenty-one of the grandchildren. The oldest grandchild, Charles Henry Smith, is Major Smith's namesake and has the same birthday. He is with the Westinghouse engine works at Auburn, N. Y. The youngest grandchild, Charles William Young, is also his namesake.

Mrs. Smith, who was originally Miss Octavia Hutchins, sister of Judge W. L. Hutchins of Lawrenceville, is a woman of rare good sense and most impressive personality, and her will, while never obtrusive, is like the magician's wand in the house. "Now, Charlie," will put the Major up to some good-natured sally and at the same time have a never doubted meaning.

"Yes, I am in one corner now, my wife in the other, and the children and grandchildren are stiring around in the space between us," said the Major the other day.

"My wife was born the year the stars fell." With a twinkle of mischief in his eye, he continued—"they fell because she was born."

And then Mrs. Smith was ready with a retort equally as bright.

"We have been in three wars, you know—the uncivil war, the Spanish war and the family war. And the last one is not over yet."

Speaking about his readiness to defend the South and his rank displeasure at any Northern slur, she said, "Charlie thinks he must settle this whole business himself. He had a chance to rub it in on some Northern guests we had; but these were lovely people and they found out some things they didn't know about matters down here." The truth is, those Northern guests went away charmed to the full with their Southern hosts. And then, two of the Major's sons have Northern wives.

Major Smith's devotion to his home, his wife, his children and grandchildren is something beautiful to behold. He writes a letter every week to each one of his sons, one of whom is in Rome, another in Mexico, another in New York and another in Florida. His youngest daughter, whom he has so often referred to in his letters as "Jessie," Mrs. W. W. Young, is the recipient of his parental offices and attentions. He will go to her home, two blocks up the street, and look after and entertain her little children after supper just to relieve her of the burden, and Mary Lou and Caroline pulling at grandpa's coat-tails in the home or on a pretty day on the lawn is a common sight, and William, his namesake, the youngest, newest "apple of his eye," holds out his hands and is always ready for a leap to grandpa's arms. He fell in a ditch, the town being without street lights, one night last summer while carrying his daughter a bucket of berries. Up to his last illness he always went to the post-office for his own mail, carrying his lantern if after dark.

Major Smith has no set plan for his work as a writer. He usually undertakes the task before him when the notion seizes him and can write as well with children playing about his knee or perhaps talking in the room as when he is alone. His library consists of a thousand volumes, embracing many biographical, historical and literary works, with those of most all the poets. His favorite cyclopedia is the International, because of its absence of sectional bias. He recently carried back to an agent, awaiting his decision, a set of so-called histories because he said they extolled old John Brown and belittled John C. Calhoun. He has no toleration for works that misrepresent the South, not even editions exjurgatories.

Though now in his seventy-seventh year, Major Smith's mental faculties are yet intact, as his letters attest. He has been mentally as well as physically industrious, and hence his remarkable preservation. He has never invited through brain lag that inertia that is said to often end in ossification when the beginning point of old age, which Holmes puts at 45, has passed or, the German limit of physical usefulness, the pension stage of 55, comes on.

He is a constant reader and delights yet in the old solid works. Besides what he knows by rote, he keeps his store of knowledge refreshed from the repository of the doings of the day. His lecture trips have been opportunities improved for gathering fresh facts.

On the line of reminiscence Maj. Smith is prolific. His war experience is full of vivid phases. He was a staff officer with "Tige" Anderson eighteen months, then President Davis appointed him an assistant to Judge Nesbitt, the head of a commission to try treason cases. This located him at Macon, in this State. He was thus partially instrumental in convicting three brothers from Columbus with complicity with the enemy and they were sent to jail at Savannah and turned loose by Sherman when he entered that city. He accompanied Mr. Davis during his flight from Millen to Macon, and nursed Mrs. Hayes, then a cherub of a girl, on the trip. When the approach of Wilson's raid made it too hot there he left Macon, bound for the home of his wife's father, at Lawrenceville, where Mrs. Smith was staying. In crossing Yellow River, hearing Stonewall was ahead of him, he tied the records of the treason court up with a cord, attached a rock to them, and dropped them where the rustling water of Yellow River forever obscured them from sight.

It was while, in connection with George Adair and E. Y. Clark, he was editing the Southern Confederacy at Atlanta, that he began to write the letters that first made him famous throughout the South, of which that entitled "The Roman Runagee" was a sample. These were kept up till after the war ended.

The scene of Underwood's flight, the fugitive behind a steed with a knot in the tail run trough, the dashboard, depicted in the following lines:

"'Tis painful to my heart
To see my charmed escape
With that old cover and cart."

And the request to "Artemus Ward, showman," to send "enough powder to kill a yaller stump tail dog that prowls around my premises at night," when "Farewell, Big John, farewell!" with frayed spirits men struggled on against the inevitable and finally the rancor of defeat was a chastising rod over proud natures.

In January, 1865, Major Smith got back to Rome with his wife and six children, and Tip, the old family servant. He accidentally got a chance to plead for a fellow in Selma arraigned on a charge for embezzlement whom he got out of prison on a $25,000 bond, pocketing a fee of $10,000, Confederate money. Five thousand dollars of this he invested in cotton cards, which he packed into one side of his valise and the other $5,000 in opium. He returned as he had gone, in a hack over land, and with the addition to his Selma investments of a box of tobacco and a bolt of Roswell shirting he took Bob Hargrove into partnership and they had the biggest stand in Rome.

He practiced law in Rome with Judge Branham and also with Judge Underwood, each for a long term of years.

He moved to the Fontaine farm in this county in 1877, where Nabor Freeman, a noble friend and good fellow, now passed away, figured in his letters. "Cable" was a supply fount for his quaint philosophy.

Major Smith has lived at his present home, the Shadows, sixteen years. May the experience of his remaining days be so tempered as to make applicable the lines:

"Spring will make spring in the mind
When sixty years are told.
Love makes new the throbbing heart,
And we are never old."

SOLD A MULE BY WEIGHT.

Ten Cents a Pound for a Small Animal Proved about the Right Figure.

Charlotte Observer 21.

The latest manner of buying a mule is to purchase by the pound. Mr John H. Alexander purchased one yesterday afternoon from Mr. McLellan in that novel way. Mr. Alexander owned a farm a few miles north of the city, and an additional mule was needed to plant the crop. Alexander met McLellan at Kendrick's stables, on North College street. McLellan is from Iredell county and sells a drove of horses and mules in this city every year.

"Yes," said Mr. McLellan. "I have just one mule left, and he is a dandy. I will sell him cheap too, for I want to leave town." The mule was brought forth. It was a small animal. "It's a beauty," said McLellan, "is young and can pull as many pounds as a much larger mule. You may have him for $75."

"It's most too small," said Mr. Alexander, "but I'll give you $50 for it just to get you out of the city."

"Cost me more than that," said the trader, "and besids it is not so small. It will weigh 700 now."

"It wont weigh more than 600 pounds," avowed Mr. Alexander, "but I'll split the difference and give you $65 for the animal."

"No go."

"You say it will weigh 700 pounds," said Alexander. "Well, I'll give you 10 cents a pound for it."

The trade was accepted and the men, accompanied by several interested bystanders, went to the scales of the Standard Ice and Fuel Company, on East Trade street, and had the beast weighed.

"Six hundred and eighty-five pounds," announced the weigher."

"Here's your $68.50," said Mr. Alexander, and handing the cash to Mr McLelland he sent the mule to his farm.

A Great Sensation.

There was a big sensation in Leesville, Ind., when W. H. Brown of that place, who was expected to die, had his life saved by Dr. King's New Discovery for Consumption. He writes: "I endured insufferable agonies from Ashma, but your New Discovery gave me immediate relief and soon thereafter affected a complete cure." Similar cures of consumption, pneumonia, bronchitis and grip are numerous. It's the peerless remedy for all throat and lung troubles. Price 50c. and $1. Guaranteed by English Drug Co. Trial bottles free.

64,000 Immigrants Since April 1.

New York Dispatch.

Judging from the first 18 days April will prove to be a record month for immigration. In round numbers 64,000 have passed through Ellis Island thus far this month, and it is estimated that the total will be over 90,000.

May last year, with 82,000 immigrants, holds the record, and it is predicted that over 100,000 aliens will be brought to this port next month.

$100 Reward, $100

The readers of this paper will be pleased to learn that there is at least one dreaded disease that science has been able to cure in all its stages and that is Catarrh. Hall's Catarrh Cure is the only positive cure now known to the medical fraternity. Catarrh being a constitutional disease, requires a constitutional treatment. Hall's Catarrh Cure is taken internally, acting directly upon the blood and mucous surfaces of the system, thereby destroying the foundation of the disease, and giving the patient strength by building up the constitution and assisting nature in doing its work. The proprietors have so much faith in its curative powers, that they offer one Hundred Dollars for any case that it fails to cure. Send for list of testimonials. Address,

F. J. CHENEY & CO,
TOLEDO, Ohio.

Sold by druggists, 75c.
Hall's family pills are the best.

"Force," also strength and health, at Bruner & Huey's.

NEGRO SCHOOL GETS $600,000.

Mr. Carnegie, Being Impressed With the Work of Booker Washington, Helps Him Out.

New York Dispatch 23d.

The trustees of the Tuskegee Normal and Industrial Institute in Alabama have received $600,000 toward the endowment fund from Andrew Carnegie, who attended the recent meeting in behalf of the Tuskegee Institute where ex-president Grover Cleveland presided. The trustees will need soon to take formal action in accepting the gift and at the same time to take measures to raise further income for the endowment. Mr. Carnegie's letter conveying the gift reads as follows:

"New York, April 17, 1903.

"William H. Baldwin, Jr., Trustee:

"My Dear Friend: I have instructed Mr. Franks, my cashier, to deliver to you as trustee of the Tuskegee Institute, $700,000 five per cent United States Steel Company, first mortgages, towards the endowment fund.

"I give this without reservation except that I require that suitable provision be made from the gift for the ants of Booker Washington and his family during his own or his wife's life. I wish that great and good man to be entirely free from pecuniary cares that he may be free to devote himself to his great mission. To me he seems one of the greatest of living men because his work is unique, the modern Moses, who leads his race and lifts it through education to even better and higher things than a land overflowing with milk and honey. History is to tell of two Washingtons, one white, the other black, both fathers of their people.

"I am satisfied that the serious race problem of the South is to be solved wisely only through Mr. Washington's policy of education, which he seems to have been specially born—a slave among slaves—to establish and in his own day greatly to advance.

"Glad am I to be able to assist this good work in which you and yours so zealously labor.

"Yours truly,

"ANDREW CARNEGIE."

Go to Flow's store for kraut at 10 cents a gallon.

TALKS FROM HERE AND THERE

The Trouble With Union County Land—What a Farmer on the Red Hills of Georgia Has Done. How to Fill Gullies—Seeing Ghosts is An Altogether Easy Thing.

"Down on the red hills of Georgia," said a gentleman who had been there, "I know a farmer who runs one hundred plows under his own supervision. Twenty-seven years ago he had nothing, but somehow he learned how to farm, and he is now rated as a millionaire. He lives twelve miles from a town, but has built a little railroad of his own to the nearest main line. Besides his farms, he owns and operates a cotton seed oil mill, and does other things on an equal scale. He works negro labor wholly except a few overseers who are white men. He knows how to farm and has made his land very fertile. Terracing and hillside ditches are his hobby. They dot his every field."

* * *

"The great trouble with Union county land," said a bystander who heard the story of this farmer of the red hills of Georgia, "is not its natural poverty, but the fact that all the fertility is allowed to wash away. A big per cent. of the wealth of Union county lies at the bottom of the streams, and the gold prospectors don't find it, either." And this conversation is suggestive of a remark heard by the writer in regard to the work of the State Agricultural and Mechanical College. The statement was that if the col-

(CONTINUED ON PAGE TWO.)

Robbed the Grave.

A startling incident is narrated by John Oliver of Philadelphia as follows: "I was in an awful condition. My skin was almost yellow, eyes sunken, tongue coated, pain continually in back and sides, no appetite, growing weaker day by day. Three physicians had given me up. Then I was advised to use Electric Bitters; to my great joy, the first bottle made a decided improvement. I continued their use for three weeks, and am now a well man. I know they robbed the grave of another victim." No one should fail to try them. Only 50 cts. Guaranteed, at English Drug Co.

HORSE MEN!

For aiding the digestion, creating appetite and for giving life, vigor and strength to horses and mules, the best remedy of all is

Ashcraft's Condition Powders!

Stockmen who have used, with indifferent results, condition powders recommended equally good for horses, cattle, poultry, swine, etc., will find in Ashcraft's a remedy beneficial to horses and mules *only*. It is not a cure-all, but invaluable for the purposes recommended.

Ashcraft's Condition Powders are prepared from the formulæ of a practical veterinarian of over 30 years' experience, and when once used, horsemen will have no other.

"This is to certify that we have been selling Ashcraft's Remedies for a number of years, and that they have given universal satisfaction. The purest drugs are incorporated in their manufacture, and each remedy is especially prepared for the disease for which it is intended to cure. Many of our customers having used Ashcraft's Remedies for years will have no other.—ENGLISH DRUG CO., Monroe, N. C."

Ashcraft's Powders fatten but never bloat, the hair becoming sleek and glossy. Always high grade. Price 25 cents. Sold by

English Drug Company

A Thoughtful Man.

M. M. Austin of Winchester, Ind., knew what to do in the hour of need. His wife had such an unusual case of stomach and liver trouble physicians could not help her. He thought of and tried Dr. King's New Life Pills and she got relief at once and was finally cured. Only 25c. at English Drug Co's.

To Cure a Cold in one Day

Take Laxative Bromo Quinine Tablets. All druggists refund the money if it fails to cure. E. W. Grove's signature is on each box. 25 cents.

Makes a Clean Sweep.

There's nothing like doing a thing thoroughly. Of all the salves you ever heard of Bucklen's Arnica Salve is the best. It sweeps away and cures burns, sores, cuts, bruises, boils, ulcers, skin eruptions and piles. It's only 25c. and guaranteed to give satisfaction by English Drug Co.

8 Cents

Eight cents a pound is what a young woman paid for twelve pounds of flesh.

She was thin and weak and paid one dollar for a bottle of Scott's Emulsion, and by taking regular doses had gained twelve pounds in weight before the bottle was finished.

Eight cents a pound is cheap for such valuable material. Some pay more, some less, some get nothing for their money. You get your money's worth when you buy Scott's Emulsion.

We will send you a little free.

SCOTT & BOWNE, CHEMISTS,
409 Pearl Street, New York.
50c. and $1.00; all druggists.

"Strength and vigor come of good food, duly digested. 'Force,' a ready-to serve wheat and barley food, adds no burden, but sustains, nourishes, invigorates."

Drink Euvita,

The new fountain drink that is just the thing. It makes you feel good, because it banishes all your troubles, and makes you glad you are living. Euvita is non-alcoholic and non-stimulating. It is one of the greatest digestion aiders on earth. You can eat what you want and as much as you want and never be troubled with indigestion if you drink Euvita. It is not a drug, but a pure wholesome beverage, and equally as delightful in summer as in winter. He who drinks Euvita drinks health. Don't fail to give it a trial. Five cents, at C. N. Simpson, Jr.'s Soda Fountain.

Carolina Marble and Granite Company.

Established 1873
Incorporated 1901

Our business has been more than satisfactory since opening in Monroe, and we now have on hand as nice a stock as can be found at any yard in the State.

We have just received some new and specially handsome designs, and we invite the inspection of all persons needing anything in our line.

No grave, however humble, should be allowed to go unmarked. We can make a job to suit the price you are able to pay.

Call for designs and prices.

Carolina Marble and Granite Co.,

J. E. EFIRD, Manager. MONROE, N. C.

Yards at Statesville, Salisbury, North Wilkesboro, and Monroe.

The Savings, Loan and Trust Co.,

MONROE, N. C.

Office in Dillon's Furniture Building, directly south of and fronting the Courthouse.
Organized under the laws of the State of North Carolina.

Officers: R. B. Redwine, President; J. M. Belk, Vice-Pres.; F. H. Wolfe, Cashier.

Directors: J. M. Belk, A. W. Heath, A. J. Price, J. I. Orr, G. S. Lee, Dr. J. F. Hubbards, R. B. Redwine, J. W. Bivens, J. Green.

Invites personal and other accounts—large or small—subject to check at sight, and allows interest on agreement.

Issues certificates of deposit on which interest is paid. Acts as agent for municipal and private corporations or individuals.

Buys, sells and rents real estate and personal property.

Authorized by law to act as Executor, Administrator, Guardian, Agent, etc. Can accept any trust for which an individual is eligible.

In trust matters the company will recognize any reputable member of the bar to which they may be instrumental in placing in its charge. By this means clients may continue to benefit by the oversight of their own counsel and at the same time secure corporate responsibility.

Endorses or guarantees the payments of notes or other obligations.

Lends money at all times on approved security or on land.

Makes bonds for officers, and in criminal or civil judicial proceedings.

Savings Bank feature—deposits in small sums for saving—a specialty.

Procures loans for borrowers and will find borrowers for those desiring to lend money.