

THE MONROE JOURNAL

Dollar Day Edition—Pages 1 to 8.

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MONROE, N. C., TUESDAY, JANUARY 25, 1916.

ONE DOLLAR A YEAR.

STUDENT FIRES A ROUND IN BEHALF OF BANKERS

And Even Defends the Use of Tobacco—Reply to "Borrower" Who Thought It Wrong to Charge Interest.

Correspondence of The Journal.

Rockingham, Jan. 24.—Just to rile and make Parson "Borrower" mad about his article on the "popular sins" of the day, I will say a few things in behalf of my banking friends, and then they may take up a collection of about a million dollars for me to defray and compensate me for my time and trouble.

"Oh bankers, you are damned and doomed to lie down in hell and rest in the red hot flames of hades," if you don't quit loaning money out for interest, so Parson "Borrower" says, and from the way he talks, what he says in his own mind is "lie right from de can." I don't know anything about banking as I never had the chance to put any money in it. I intended to start a bank account with the first dime I ever owned, but I got to go to the store first and right here I spent my all in riotous living, whereas, if I had gone to the bank, one of your "devil dens" and deposited my dime, today, I would have a "dime" sight more dimes than I have. Positively I think there is no other institutions that tend to promote the general welfare of all classes of people than the savings bank, the bank of deposit, a National bank, or a private bank. Just wait and keep your seat, don't jump up and holler, Education. For every thing that is gained in this world, and in the world to come will partly be bought with money. Sure, you can't buy directly a reserve seat in heaven with money, but you can so use it with your fellow men that there will be written in the book a good deed for you. Religion costs money, though the preachers expostulate and cry and holler "salvation is free" but then if you don't give about all you make to the support of the ministry, why, then you are on a sure and direct route to hell. The banks of Monroe, lets say, are the best institutions that Union county has. You don't believe it though and probably others don't but that will not alter the matter one iota.

What can be more fair than the proposition that any of the banks in Monroe are offering to the public? If you have money at home you know it is in danger of thieves, fire and loss, and it is making you nothing while you are keeping it at home, but the banks of Monroe will take that money for you and guarantee you that it will be safe and they will pay you 4% on the dollar and compound the interest quarterly. When you make a deposit they will give you a deposit slip properly filled out with the amount written down that you deposited, then again to make you safe they will give you a small book with the amount credited in it, then furnish you with a book of blank checks. Then another safe guard is they have you write your name in their book of signatures so they can refer to it any time and guard you against some one forging a check on you. Now if this is not a fair proposition I would like for some body to propose one.

The idea of a bank borrowing money and paying 4 per cent compound interest and then loan it out on bad notes and not even charge interest, Gee Whiz! I'll say there is not a man in the State or United States that will do any such business as that would be. And Parson "Borrower" you would not do any thing like that either would you? So, a man has to tell a lie when he goes to a bank to borrow money does he? Gee, a lie isn't any thing much, people tell lots of them when they don't want any thing and they don't do any good, so I would not fret about it. This state has a six per cent interest law and the banks will have to charge six per cent if it pays four per cent to the depositors. Sure some charge more than six, but you know it before you get the money so there is nothing unfair about that.

I do not think you have to tell a lie to get money from any bank, you say "if we get or bargain for a hundred dollars we only get ninety, but have to pay for a hundred." That is true, but remember the bible does not give an interest table and it does not tell whether or not to collect interest first or last. Simple interest, collected in advance, upon the sum due on a note at maturity is called Bank Discount. When the note bears interest the bank discount is reckoned on the amount of the note at maturity. And now my friend at the end of the maturity of the note, will you not have received full value for what you agreed to pay for? I think you will.

This state appoints bank examiners and these people come around and examine the banks and see what kind of business they have done, and if they are violating the law the bank is of course punished for the offense.

I judge that you live in Union county and will do business in Monroe with the Monroe banks, and I might say I have never heard of the bank examiners finding any thing wrong with any of those banks. They have never absconded, never did any wild cat banking or I have never heard of it. But you are glad you are not one of those banking devils aren't you? Probably you pray something like this. The Borrower stood and said, "God I thank thee that I am not like these bankers in Monroe, who are extortioners, unjust and charge a fellow interest." (For reference see St. Luke, 18:11)

Mr. Borrower, don't think I am against fighting sin by taking up this

question with you, for sin will have to be eradicated in its young state or with a preventive first. The trouble is, are you hitting at the popular sins as you gave for your topic statement? If bankers that charge over six per cent interest and the smokers are all, and the most important violators of the popular sin decree, then we would have so much better society. If you should have been a woman and set out to find you a suitable man for a husband, and if you could have a man with no less imperfection than a smoker or chewer of tobacco, or a banker, then God would have blessed you with more than other mortal that sought companionship through matrimony. If bankers and tobacco users are the biggest sinners, then why not ask God to have mercy on the high life society, private life sinner. The private life sinner to me is the worst but you see every body does not find him so easily. There are sins being committed in your neighborhood that are perhaps a thousand times more damning than another, simply because what you mentioned are not sins. Tobacco users have just acquired the habit and habits are not sins every time, though I think the cigarette habit or the tobacco habit in any form is a bad habit all right enough. As for the banker being the sinner that you pictured him simply from the standpoint that he charged interest and sometimes over six per cent, is not exactly fair to them is it? I don't see how you can make a sin out of a straight forward banking system and all understand it before you go to borrow money do you?

Banks are the life of towns and food for making a prosperous county. They have brought many a man out from deepest depths of poverty and set him up straight in the world so he could live a clean and respectable social and christian life. How? by just loaning him money on one hand and encouraging him to start a bank account with the money, and many have and they have attained to heights almost sublime, and yet they are christians. Bankers have furnished the capital for building educational institutions, and have helped send the Gospel to the heathen lands and have helped the farmers every where, but yet they are sinners are they? Well they may be sinners all right enough but not because they are bankers.

Come again, Parson, I am not asking you to apologize but get on your popular sins and blow them high enough so I can see them. You see I am away down here in Richmond county and there are some sand hills between here and up there.

THE STUDENT.

Wingate News.

Correspondence of The Journal.

Wingate, Jan. 24.—Mr. and Mrs. Howard spent the night and Sunday with the family of Mrs. Howard's parents, Mr. and Mrs. Calvin Nash.

Misses Genie Womble, Sadie Belk and little Mildred Perry spent the week-end with relatives in Marshville.

Miss Mollie Griffin and her brother, Mr. Pinkney Griffin of Charlotte, and Mr. and Mrs. Lacy Griffin of Wingate spent last Sunday with the family of their father, Esq. T. C. Griffin of Marshville.

Miss Fronie Perry spent Saturday in Charlotte visiting among friends and relatives.

Dr. J. W. Gale spent Sunday with his family in Polkton. Mrs. Gale has been right sick for some days with some form of rheumatism. Glad to learn, however, that her condition is much improved.

Dr. Jerome has but one case to report this morning, that of Mrs. Ellen Williams near Euto, who the doctor says is getting along nicely.

What a blessing it is to possess fine, robust health! Thrice blest is he who has plenty to eat, a good healthy appetite and perfect digestion and assimilation. There is nothing on earth so desirable or that will bring such joy and happiness. Why are we so careless of it?

Excuse me please, I can't resist the temptation to remark about the weather. It always comes in so handy in the absence of any thing else to say. But don't it cut some queer capers of late? For instance, last Wednesday and Thursday the thermometer registered around 18 above zero, then on Friday and Saturday following the mercury stood at about 60, that is 28 degrees above freezing; then Monday morning about 3 degrees below freezing. Truly, we have quite a variety of weather in this latitude. No wonder we are subject to so many colds and pulmonary diseases. The weather conditions change so frequently that we can't keep up an even healthy temperature. But, we have lots of other good things to compensate us for this seeming evil, so let's not complain.

Miss Mary Hamilton of Bakers was visiting friends of Wingate Sunday.

Of course my friends who enjoy church going and good preaching will sympathize with me when they learn that I have not had the pleasure of hearing our good pastor preach but one sermon since he has had charge of our church. This was the only one I have listened to in about sixteen months. "But," as the old darkey said, "Thank the Lord I ain't lost my religion yet." O. P. TIMIST.

Anyone desiring the luxury of a horse steak may now secure same in Durham as the health officials of that city have declared its sale legitimate and have given permission to the markets to sell it.

BIG DAY IN RALEIGH

Last Saturday Was Dollar Day and the People Were Delighted—That is the Kind of Day We Will Have in Monroe.

(Raleigh News & Observer.)

The din of the dollar was heard in Raleigh yesterday and never before had it made so much noise for it was "Dollar Day" and the people were taking advantage of the many bargains that the various merchants of the town were offering in exchange for the coin of the realm.

The people were flush and dollars that had been drawn from the banks, bureau drawers and other places flashed over counters with startling rapidity for coveted merchandise.

The murky weather and the rain at times did not faze the prudent shoppers who thronged the stores throughout the day. Clerks were worked hard, but they were happy and the proprietors were delighted. It was the biggest shopping day since the Christmas rush.

The merchants were unanimous in pronouncing it the biggest business success ever pulled off in the city. Some of the merchants said that it brought numbers of customers in their store that they had never seen before. More than that, the customers went away in a happy frame of mind.

VALUABLE FEATURES

Another valuable feature of the movement was the opportunity that it gave the merchants to show their stocks and to meet people who are not given to doing their own shopping. "I really think," said a merchant, "that Dollar Day has been a great stimulus to business and that its effect will be felt for some time to come. The merchants have not only made many new friends in Raleigh, but there were hundreds from a distance who were here who were not regular traders in Raleigh but who, after this visit, have seen the handsome and complete line carried by the stores of Raleigh and the attractive prices they have, at least many of them, have been won to Raleigh and will hereafter come to Raleigh to do their trading. In these business moves I am convinced that the merchants must pull together for the trade of Raleigh. The publicity feature is also a telling one. Of course, we had to deliver the goods, but the day could not have been a success without the newspaper advertising. We got our stocks in shape, we advertised and the newspapers touched the spot."

PREPARED FOR EVENT

The success of the event unquestionably was preparedness. The business men entered fully into the spirit of the movement. In addition to their advertisements, the window displays were attractive and the interior arrangements of their stores made ready for the occasion.

Each establishment went to work and worked out its scheme of prices and articles and these were marked at bargain figures. It was no catch trap game. Goods were sold at bargain prices unheard of in Raleigh before. In many cases many articles were practically given away.

Extra bargains, many of which were displayed in the windows, started the early rush of buyers and Raleigh never before witnessed such a turnout of early shoppers and in a short time these attractive windows looked like a cyclone had struck them.

CROWDS IN STORES

While there were good crowds on the streets the main crowds were in the stores, where clerks were busy. The crowds hurrying on the street, on account of the inclement weather for the most part carried bundles of merchandise. More people were seen on the streets with bundles than in many a day. And they all had happy faces because their dollars had had such increased purchasing value.

Dollar Day has been the talk of the town for days past and the people were keyed up for the occasion. They had been reading the advertisements and were eager for the day. Friday night the streets were thronged with people who were inspecting the display windows of the stores.

Wilson Will Recommend Tariff Board

Washington Dispatch, 24.

Creation of a tariff commission. It was learned from official sources tonight, has been determined upon by the Wilson Administration. A bill providing for such a commission will be introduced in Congress in the near future and President Wilson may discuss the subject in a message to Congress.

The duties of the proposed commission or board under the plan understood to have been agreed upon by Administration leaders would be to collect information regarding the tariff, and to co-ordinate similar powers now believed by President Wilson to be held by existing government bodies.

Trinity Community League.

The people of the Trinity community met last Saturday and formed a community league. Committees were appointed as follows:

Educational—Miss Cornie Laney, J. C. Laney and Mr. Carr Broom.

Farm Progress—R. L. Belk, B. W. Laney.

Co-operative—W. A. Eubanks, Calvin Laney.

Health—Mrs. T. C. Eubanks, Mrs. R. L. Belk.

Social Progress—Mrs. Kate Laney, Miss Bessie Reid Houston.

Father Hears Son Sing Over Telephone.

Z. T. Stewart, 69 years old, who is critically ill at his home in Olathe, Kan., recently listened over the long distance telephone as his son, Charles, led a chorus of 500 voices in a revival song in Emporia, Kan. Nearly 5,000 persons assembled in Evangelist Charles Regis Scoville's union tabernacle were deeply moved when Scoville announced that the elder Stewart was on the wire, and that the son, Scoville's choir, would conduct the choir in singing "The City Where They Need No Sun." As the singers reached the refrain the audience joined, and the rude worship shed vibrated with the sound. The father listened from his cot, a hundred miles away.

ADMINISTRATOR'S NOTICE

Having this day qualified as the administrator of the estate of J. L. King, deceased, notice is hereby given all persons having claims against the said estate to present them to me on or before the 24th day of January, 1917, or this notice will be pleaded in bar of their recovery. All persons owing the estate will make settlement at once.

H. B. KING, Administrator of J. L. King.
Stack & Parker, Attorneys.

Unionville News

Correspondence of The Journal.

Unionville, Jan. 24.—Mrs. C. A. Loflin and children of Savannah, Ga., are spending some time with her parents, Mr. and Mrs. A. A. Secret.

Miss Mae B. Shaw has returned to her home in Laurinburg after spending some time with her grandmother, Mrs. C. B. Russell.

The many friends of Mrs. Dr. G. M. Smith will be glad to learn that she has about gained her accustomed health after a brief illness. She resumed her work as teacher in the seventh grade this morning. Mr. J. Boyd Griffin has been teaching in her place.

The Unionville basket ball team went to play the Pleasant Hill team Friday afternoon, but due to some misunderstanding they did not play but eight minutes. Result—6-0 in favor of Unionville.

The presiding elder, Rev. Mr. Mann, preached in the Methodist church here Wednesday night. Everyone present enjoyed the sermon very much.

Arrangements have been made for the erecting of a Presbyterian church here. Work on the manse has already begun.

Misses Clara and Raymelle Pursler, who are teaching the white schoolhouse in New Salem township, spent Saturday and Sunday with home-folks here.

Miss Annie Helms has returned home after spending a few days with her aunt, Mrs. H. C. Epps of North Monroe township.

Mrs. Martha Aycock has been spending a few days with the family of Mr. I. N. Aycock of South Monroe township.

Our school is progressing nicely now. There are over two hundred students attending and about eighty of them are high school students. Professor Yeargin expects to make this one of the most successful years in the history of the school.

And now, dear circle of writers, do not make fun of my debut into your midst. I hope if you have anything to correct in my scribbling that you will please notify me at once so that I may correct my mistakes and try to do better afterwards. Your new friend,
WILD ROSE.

Mt. Pleasant News

Correspondence of The Journal.

Mt. Pleasant, Jan. 23.—Mrs. R. W. A. Rogers and Mrs. G. W. Funderburk and Miss Allie Funderburk spent the latter part of last week and the first of this week in Chesterfield among relatives and friends.

Mr. and Mrs. Floyd Godwin of this community spent a few days in Charlotte this week with Mr. and Mrs. O. S. Quarry.

Mrs. Mary Broom of Salisbury and Mrs. W. C. Deese of Lancaster are by the bedside of their mother, Mrs. Allie Funderburk, who is very low with pneumonia.

Mr. Harold Eubanks of Washington is spending the week with Mr. Charles Eubanks.

Master Raymond Moser fell out of a window at Mt. Pleasant school house Jan. 21 and sustained a broken arm.

Good Training

"My cross-examination didn't seem to worry you much," said the famous lawyer to the witness after the trial. "Have you had any previous experience?"

"Just a little," replied the witness sarcastically. "I have six children."

Notice.

All overseers of the public roads of Monroe township are requested to work their respective roads and make their reports to the Board of Supervisors on Saturday, the 5th day of February, at the courthouse at ten o'clock.

S. A. HELMS, Chm.
M. H. RICHARDSON, Sec.

NOTICE.

The firm of Benton Crow & Co. has been dissolved by the purchase of Mr. Crow's interest by the remaining partners. The undersigned assume all obligations and will collect all accounts. Parties owing the firm will make settlement immediately.

BENTON & BENTON
January 20, 1916.

NOTICE.

North Carolina, Union County.

In the Superior Court.

Fannie Hallsey vs. Charlie Hallsey.

To Charlie Hallsey, the defendant above named: Take notice, that on the 12th day of February, 1916, at 2 o'clock p. m., and thereafter, at the residence of R. A. Feaster, at Cool Branch church, in Township No. 1, Fairfield county, S. C., before W. J. Keller, commissioner, the undersigned will take the depositions of W. T. Boulware, R. A. Feaster, D. J. Boulware, George Meador, George Coleman, Ida Davis, Jane Coleman, Eliza Hallsey and others, to be read as evidence for the plaintiff in the above entitled action, which is now pending in the Superior Court of Union County, State of North Carolina, and you will further take notice that if the taking of said depositions is not begun and completed on the said date the same will be continued from day to day (Sunday excepted) until completed.

You are further notified that on the 15th day of February, 1916, at the office of the Clerk of the Superior Court of Union County, N. C., said depositions will be opened by the Clerk of said Court, when and where you are required to be present and file objections and exceptions to said depositions, if you are so advised.

This the 25th day of Jan., 1916.

FANNIE HALLSEY, Plaintiff.
Stack & Parker, Attorneys.

SOCIAL

The Baraca class of the Presbyterian church gave a charming social Friday evening in the church parlors to the Christian Endeavor Society. Beautiful ferns formed the decorations and after a Bible contest, sandwiches, ice-cream and cake were served. On arrival, hot chocolate and wafers were served. The Victrola furnished music for the occasion and out of a membership of forty-seven, there were forty-three present. Mesdames G. B. Caldwell, W. S. Barberville and Mr. W. J. Rudger compose the social committee and the affair was thoroughly enjoyed.

With Mrs. J. C. Sikes as hostess, the Van Dyke Book Club held a delightful meeting Saturday afternoon. Virginia and the Carolinas was the subject and Mrs. E. W. Crow read a splendid paper on "Some of Nature's Wonders—Luray Cave and the Natural Bridge." The entire club then sang "Carolina," after which Mrs. E. S. Green read a well-written paper on "Historic Cities." Mrs. V. D. Sikes' subject was "Old Historic Homes—Mt. Vernon, Arlington and Monticello. Misses Annie Saunders and Hallie Neal and Mrs. L. M. White rendered vocal and instrumental selections and Mrs. N. M. Redfearn gave a reading. Visitors were Mesdames T. L. Crowell and W. J. Boger. Mesdames V. D. Sikes and E. S. Green assisted in serving a three-course luncheon.

Mrs. M. A. Alexander and daughter, Miss Loma Alexander, returned home Saturday from Concord. Miss Alexander, who has been teaching school near Concord, is convalescing from a severe attack of pneumonia.

Miss Ethel Keever of Norwood is the guest of Miss Jennie Russell. Miss Keever was guest-of-honor at a party given by Miss Ruth Houston Saturday afternoon.

Mesdames S. H. Green, L. N. Presson and Roscoe Phifer will leave Thursday for Greensboro to attend the annual missionary conference which convenes in West Market street church, Jan. 27-31.

Death of Mr. John A. Biggers. Written for The Journal.

Mr. John A. Biggers died at his home in Sandy Ridge township last Saturday morning at five o'clock. He had been in feeble health for a year or so and for some weeks had been confined to his bed with the end approaching day by day. The immediate cause of his death was heart failure with catarrh of the stomach, but the real cause was old age, he being in his 83rd year, having been born on February 2nd, 1834, near Mint Hill, Mecklenburg county.

Mr. Biggers was one of Union's substantial citizens, having always been a man of sound business judgment, and being a man of good health, unceasing industry, and a quiet determination, he succeeded when many would have failed.

Although a very busy man most of his life he learned early in life to appreciate the company of the intelligent and the good, and to this fact he owed much of his large stock of general information and the art of growing old happily and soberly.

Above every other institution in the world Mr. Biggers loved the church of the living God, to which he felt he owed everything. He was a life-long member of the Presbyterian church, having joined at Philadelphia church at Mint Hill in early manhood but at the time of his death was a member of Silver Presbyterian church, near his home.

Mr. Biggers leaves the following children: Mrs. J. D. Adams of Atlanta, Mrs. J. W. Stephenson of Mineral Springs, Mrs. Jane Reid of Silver, Mrs. A. C. Penegar of Monroe, Mrs. Andrew Davis, Mrs. J. F. Thompson of Indian Trail, Messrs. W. A. Biggers, J. F. Biggers, and Misses Nannie and Julia Biggers of the old home.

The funeral was conducted at the home by Rev. R. J. McIlwaine of Monroe and the burial was at Pleasant Grove cemetery by the side of his wife who preceded him only a few years ago.

How to Read the Bible Through in a Year

Written for The Journal.

January—Read Genesis and Exodus.

February—Read to the 10th chapter of Deuteronomy.

March—Read to the end of Second Samuel.

April—Read to the end of Second Kings.

May—Read to the end of Nehemiah.

July—Read to the end of Isaiah.

August—Read to the 10th chapter of Ezekiel.

September—Read to the end of the Old Testament.

October—Read to the end of Luke.

November—Read to the end of Corinthians.

December—Read to the end of the New Testament.

Bear the Real Music

We now have the agency for the Edison Diamond Disc Phonograph records in Monroe. We have a fine assortment of all kinds of music and can supply any record made. Call in and hear some of the music when you are in town. T. P. DILLON.

Your wife as well as your sins will find you out.