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A TALK TO CORRESPONDENTS

Scapegoat Spent Christmas at Home and Gives the Neighborhood News—Also Gives Some Valuable Suggestions to Journal Boys and Girls.

Waxhaw, Route 1, Dec. 26.—Being or having been at home for the short space of five days we will make a maiden or masculine effort at writing The Journal a news letter, and firstly, we apologize to News Boy for treading on them longer than this one letter, as tomorrow will find us on "the Standard Railroad of the South" bound for Columbus county, Oh, yes! We had a nice time at home, "Thank you Mister Wilkins", so nice in fact that we are almost sorry we came, it is so, we almost said (durned), hard to leave.

Mr. W. C. Hannon of Charlotte spent the holidays with his people here in the county. Mr. John Butler of Durham was a holiday visitor at Mr. J. C. Haywood's, in the Bond's Grove community.

Mr. Otto Thomas, an old Union county boy, is spending a thirty day furlough with friends and relatives in the township. He is one of Uncle Sam's boys and has been at El Paso for about a year.

Mr. Allen Estridge of Linwood College is spending the holidays at home with his people.

Mr. Lawrence Haywood of the U. S. A. is at his home near Bond's Grove on a thirty day furlough.

Sergeant Robert Gamble, for 15 years one of Uncle Sam's boys, has received an honorable discharge and is at home for a couple of months with relatives in the lower part of the township and upper South Carolina.

Waxhaw will sustain a serious loss on January first when Mr. Roy Walk-up, for the past several years manager of the R. J. Belk Company's store, will sever his connection with that well known establishment and remove with his wife to Lancaster, where he will embark in business on his own initiative.

It seems to us that in saying I was manager of the Whiteville News-Reporter, The Journal could also have gone a little farther and said that the paper was owned by Beasley Brothers, R. F. and G. M., of Monroe. A word about the News-Reporter may not be amiss: It was established 21 years ago and is the only newspaper at the county seat of Columbus county. Columbus is rated as one of the richest agricultural counties in the State. In its confines is a town which enjoys the enviable reputation of being the greatest strawberry market in the world.

We got a letter yesterday from a young lady who takes The Journal, and among other things she said, "I saw in 'our Journal' that you were at home," We liked the phrase "our Journal" so well that we cannot refrain from commenting on it, if only to show a lot of people who take and love The Journal that they are not alone in their admiration and feeling of personal interest toward it. "Our Journal" is an apt remark.

We wish some of you boys and girls would write to The Journal a little oftener than you do. No one can appreciate better than I how interesting and helpful country news letters are to both those who write them and those who read and print them. There is not any fun in laying open a personal sore but I am going to tell you correspondents something about myself in the hope that it will influence you to write all you can. It may hurt me some to tell it, still it may induce some of you to make an effort at something.

I have been totally deaf for 23 years, lost my hearing when I was seven. Previous to that time I had attended school about 6 months and learned to read. After losing my hearing I grew up in the grossest sort of ignorance until I was nearly eighteen, refusing to go off to school and having little intercourse with the world except through the medium of the newspapers and the young people in my immediate section of the country. When I reached the above mentioned age my people in some manner prevailed upon me to go off to school, but possessed of a strongly sensitive nature and having a deep attachment for home, I kept at my studies only for a period of four months and then returned home. Went again the following winter for a similar period and that completed my scholastic education. To sum it up I have had barely fourteen months of schooling in my life and that under more or less difficulties.

Directly after leaving school I began writing little news items for the newspapers, just like you boys and girls are now doing, only I had a very tenacious nature and kept it up week after week. I started out with letters that were infinitely worse than those of any of The Journal's present beginners, but I held to my task and tried to think what would interest other people and I tried to write it that way. I do not know yet if I succeeded, but of one thing I am certain: the hours that I missed from the school room have to a large extent been made up for by writing to the newspapers. I have picked up more than half that I know in that manner, and I am still learning every day. I do not think that a man's education closes with the school doors. If he has the will he can study and learn some helpful thing every day of his life.

I have reached a point now where instead of reaching for others I am trying to look after a bunch of correspondents of my own, there are about 15 or 20 of them and they are...

THE PEACE TALK

Germany Consider That They Have Complied With Mr. Wilson's Request—Russian Czar Says It is Not Yet Time For Peace.

Washington Dispatch, Dec. 27.

In spite of the wide gulf between the insistence of the Central Powers for an immediate peace conference and the forecast of a unanimous refusal by the Entente Allies to enter such a conference without knowing Germany's terms in advance, the American government believes that the negotiations in progress are resulting in good. It was said with authority tonight that until the door to peace actually is closed by one side or the other, President Wilson will continue to hope that any discussion of the subject will tend to hasten the end of the war.

Statement From Bernstorff. Count von Bernstorff, the German ambassador, returning unexpectedly tonight from New York, authorized the Associated Press to make the following statement:

"I regard the note of my government as constituting an acceptance of everything suggested by President Wilson in his note to the belligerent nations of Europe."

State Terms at Conference. It was made clear at the embassy that Germany stands ready to make known her terms on the first day of any conference that may be held and officials expressed themselves as being greatly surprised at the view prevailing in some quarters here that the Berlin government had failed to meet the President's suggestions by not setting down in the reply the terms upon which it is willing to make peace.

Germany feels that the conference suggested by it first should be composed of delegates from the belligerent countries whose duty it would be to settle territorial terms. Once these terms are agreed upon, representatives of the neutrals should be called in to participate in consideration of the question of guarantees for the future, in which neutrals are as vitally concerned as belligerents. These guarantees in the German view necessarily would have to do with the freedom of the seas, limited disarmament, formation of a world league of nations to enforce peace and the establishment of an international court of arbitration.

Germany is said to consider that neutral nations can have no interest of their own in terms such as those relating to territory.

Russia Objects. In the course of an order issued to all the units of the Russian army, dated December 25, the emperor, in a brief review showing how the inequalities in the technical resources for warfare as between the Allies and the Central Powers are being gradually removed, with the result that the enemy strength is apparently waning while that of Russia and her allies is constantly growing, proceeds to say:

"Germany is feeling that her complete defeat is near, and near also is the hour of retribution for all her wrong-doings and violations of the moral law. As in the time of her strength she declared war, so now feeling her weakness she suddenly offers to enter upon peace negotiations before her military talent is exhausted."

"At the same time she is creating a false impression about the strength of her army by utilizing her temporary success over the Rumanians who lack experience in the conduct of modern warfare."

Arguing that the Allies are entitled to choose a favorable hour for peace negotiations, just as Germany chose a favorable hour for declaring war, the order says:

"This time has not yet arrived. The enemy has not been driven out of the provinces he has occupied. Russia's attainment of the tasks created by the war—regarding Constantinople and the Dardanelles as well as the creation of a free Poland from all three of her now incomplete tribal districts—has not yet been guaranteed. To conclude peace at this moment would mean failure to utilize the fruits of the trials of the heroic Russian troops and fleet. These trials and the still more sacred memory of those noble sons of Russia who have fallen on the battlefield do not permit of the thought of peace until final victory over our enemies. Who dares to think that he who brought about war shall have it in his power to conclude the war at any time he likes."

In conclusion, the emperor, expressing confidence that no Russian soldier would desire peace until the enemy had been expelled from Russian soil and had given guarantees to prevent a possible repetition of a treacherous attack, says:

"Let us be firm in the certainty of our victory and the All-Highest will bless our standards and will cover them afresh with glory and give us peace worthy of our heroic deeds, my glorious troops—a peace for which future generations will bless your memory, which will be sacred to them."

The burglar had just begun his term and was assigned to work in the broom factory, says the New York Sun. Near him was an oldish man who studied him intently and seemed to be awaiting an opportunity to say something. It came while the overcoats were at the ice-water tank.

"How long are you in for?" he whispered.

"Twelve years," replied the newcomer.

The veteran looked around nervously and thrust a letter in the burglar's hand.

"I'm in for life," he said. "Mail it when you get out."

WESLEY CHAPEL NEWS.

Play a Fine Success—Visitors for the Holiday—Mrs. Winchester's Fine Christmas Dinner.

Correspondence of The Journal.

Wesley Chapel High School gave quite an enjoyable and successful entertainment on Friday evening, consisting of a play, "From Pumpkin Ridge," by eight characters, and an opera by ten people. Both these exercises showed much skill and good trucking by the teachers. They were both supplemented very much by the audience who heard them.

The school closed for the holidays on Dec. 22 to resume its work again on January 3, 1917.

The following boarding students returned to their various homes in the county: Misses Belle Tomberlin, Malinda Broome, Minnie Helms, Heleah Craig, Marie Winchester, Myrtle Winchester and Kate Keziah, Messrs. Hoyle Kramsey and Dewey Howay.

Miss Janie Robinson, one of the teachers, will spend the holidays in Monroe, while Miss Brooks, assistant in the High School, will spend hers in Atlanta, Ga.

The following young people are at home from college for the holidays: Miss Mildred Mendenhall, from the State Normal at Greensboro; Mr. Hampton Price, from Trinity; and Mr. Paul Mendenhall, from Guilford College.

Mr. Preston Hawfield, who is teaching at Linwood in a High School, is spending the Christmas recess at home.

Miss Kate Price, who is teaching in one of the county public schools, is at home also for the holidays.

The teachers served oranges, apples, and candy to their pupils last Friday afternoon. Mrs. Mendenhall's room had a beautifully decorated cedar tree, and presents were placed on it for each pupil and the teacher.

Mrs. John Winchester gave a fine dinner on Christmas day to which she had invited a number of guests. All enjoyed the repast very much and expressed themselves very profusely as having a happy time. May many more Christmas celebrations come to these good people is the wish of one who helped partake of the bountiful dinner.—Progress.

Indian Trail News.

Correspondence of The Journal. Indian Trail, Dec. 27.—Mr. Carl Crowell of Hamlet is spending a few days at Christmas week in and around Indian Trail and Matthews.

Mr. A. B. Garmon, of near this place, instituted a new way of sticking hogs yesterday. After looking around and finding no suitable knife for the operation he decided to use something new, so he took from the tool box a one-inch wood chisel which worked only "medially" well, so Mr. J. A. Hartis, a man who helped Mr. Garmon, said.

Mr. Ben Helton and Miss Myrtle Conder, both of Stout's neighborhood, were married Sunday night at the home of Esq. J. M. Harkey of this place. No one was present except two men of Indian Trail who acted as witnesses for this Christmas Eve occasion. They have many friends who extend to them their heartiest congratulations.

The measles epidemic which has been raging since Thanksgiving is decreasing considerably at this writing. Your humble scribe is just now coming to his own after experiencing a case of measles and a very light attack of pneumonia.

Mr. Henry Broom of Charlotte is spending Christmas holidays with his father, Mr. J. E. Broom.

Mr. Stacy B. Orr, sub carrier on route one from Indian Trail, is working the holidays in the post office in Charlotte.

The last annual conference placed Indian Trail church with the Unionville charge with Rev. G. W. Fink as pastor, but it has later been changed back to the Matthews charge with Rev. J. A. J. Farrington as pastor.

I wish further to say that any one wishing information about the possible bank may obtain it from Mr. D. J. Hemby or Mr. J. W. Rallings, both of Indian Trail, N. C.

Mr. Andy Hargett of Charlotte spent Christmas with his mother, Mrs. John Hargett, of this place.

Little Misses May Hargett and Etta Belle Stallings of Stallings spent Christmas night with Miss Allie Mae Kendall.

Lillie Mae, the 9-months-old twin of Mr. and Mrs. John Kindley died Tuesday about 2:30 o'clock with pneumonia after having measles, and the other twin, Annie Rae, is very sick at this writing. We hope to hear of its improvement soon.

Miss Ruth Morris spent Christmas night with Misses Lillie and Annie Porter, near here.

Miss Nanny Hall and little Trodelle spent the holidays with Mrs. James Hall.

Mr. A. L. Crowell of Charlotte spent a few of the holidays in the village.

Mr. Tom Kendall spent a week at home with his parents, Mr. and Mrs. W. P. Kendall.

Mr. L. S. Hartis, who lived near the home of your scribe, has recently moved to the village for winter quarters.

One thing of much interest to the people in and around Indian Trail was the Christmas tree at the Methodist Church on Christmas evening at 2:30 o'clock. A short program of recitations, songs, etc., and a short talk on the meaning of Christmas was made by Miss Eunice Hoover of the University of North Carolina at Chapel Hill. Next, a short but very interesting talk was made by the pas-

FARM LOAN BANKS LOCATED

Columbia Gets Bank For District No. 3, Composed of North and South Carolina, Georgia and Florida—How the Banks Will Be Established.

State Library March 1907

The twelve farm loan banks have been located and the country divided into the twelve districts provided by law. This work has just been completed by the general board charged with the work. Charlotte, Raleigh and Greensboro applied for the bank for this district, but Columbia gets it. The twelve districts and the location of the bank in each, are as follows:

District No. 1, Maine, New Hampshire, Vermont, Massachusetts, Connecticut, Rhode Island, New York and New Jersey. Bank at Springfield, Mass.

District No. 2, Pennsylvania, Delaware, Maryland, Virginia, West Virginia and the District of Columbia. Bank at Baltimore.

District No. 3, North Carolina, South Carolina, Georgia and Florida. Bank at Columbia.

District No. 4, Ohio, Indiana, Kentucky and Tennessee.

District No. 5, Alabama, Mississippi and Louisiana. Bank at New Orleans.

District No. 6, Illinois, Missouri and Arkansas. Bank at St. Louis.

District No. 7, Michigan, Wisconsin, Minnesota and North Dakota. Bank at St. Paul.

District No. 8, Iowa, Nebraska, South Dakota and Wyoming. Bank at Omaha.

District No. 9, Oklahoma, Kansas, Colorado and New Mexico. Bank at Wichita.

District No. 10, Texas. Bank at Houston.

District No. 11, California, Nevada, Utah and Arizona. Bank at Berkeley, Cal.

District No. 12, Washington, Oregon, Montana and Idaho. Bank at Spokane.

The banks will be established as soon as practicable. Each will have a capital of \$750,000. Application for loans have been pouring into the board in great volume recently and it is estimated that a sum more than twenty times in excess of the combined capital stock could be used in making loans.

Almost the first work of the banks, after approving and issuing loans, will be the issuance of farm loan bonds, a new form of security in this country. The bonds will be issued in denominations as small as \$5 dollars. It is expected and will bear interest at a rate one per cent less than the interest rate charged farmers on their loans.

What this interest rate will be has not definitely been determined. It is determined by law at a maximum of six per cent. The expectation is that it will not exceed 5 1/2 per cent at first and subsequently may be lowered.

Loans on farming land are limited by the law to fifty per cent of the value of the land and may be payable in from five to forty years. As fast as loans are made, bonds will be issued to cover them so that at no time, under the present plan, will a bank's entire capital be tied up in loans to the detriment of other applicants.

One of the chief tasks now confronting the board is to find experienced employees for the new banks. More than six thousand applications for positions have been received. The appointments will be exempt from civil service regulations but the board intends to assemble a corps of men experienced in banking.

The head of each bank will be designated as the registrar. They probably will be only residents of the districts involved and preferably attorneys.

The banks will be organized temporarily by the appointment, by the board, of five directors for each bank, who shall be residents of the district in which the bank is located. The directors will select from among their number the bank's officers. The capital stock of each bank will be open to public subscription for 30 days. If not entirely subscribed in that time the government is authorized to take the unsubscribed amount.

Through a process of having borrowers subscribe in small amounts to the capital stock it is expected that the banks soon will be virtually cooperative institutions. The permanent organization of the banks provides for nine directors, six to be selected by associations of farmer borrowers, the other three being appointed by the federal board. The term of these directors will be three years and they will elect officers from among their number.

Former Monroe Boy Killed in Charlotte. Charlotte Observer, 27th.

Henry Polk, age 12, son of W. F. Polk, 1217 Louise avenue, was accidentally shot and killed by his playmate, Albert Shuman, also living on Louise avenue, Christmas afternoon at 3 o'clock, while the two were hunting in Belmont, on a small creek, between Belmont and North Charlotte.

The two boys were walking along the bank of the stream when the gun exploded, the shot taking effect in the right shoulder and right arm of Henry Polk, causing almost instant death.

Funeral services were held from the residence Tuesday afternoon at 3 o'clock, Rev. R. D. Carroll, pastor of the Allen Street Baptist church, having charge of the ceremonies. The interment was in Oaklawn cemetery. [Mr. W. F. Polk and Mr. C. A. Shuman, fathers of the boys, lately moved to Charlotte from Monroe.]

TOO MUCH RABBIT STEW FOR THE GENIAL SOLE DOCTOR

A Little Ad in The Journal Kept Mr. S. A. Warlick Hoping to Dispose of His Daily Accumulation of Mollusks, Squirrels and Pussums.

Correspondence of The Journal.

"For the love of King George take my ad out of The Journal," almost screamed Mr. S. A. Warlick to The Journal reporter yesterday morning, "for I am being swamped with game every day."

The ad referred to was about thirty lines explaining the leather situation, but which was concluded with the following announcement: "Always see Warlick when you have rabbits or squirrels, or a limited amount of pussums."

The rabbits were far more numerous for Sam had his shelves lined with them Wednesday afternoon. He carried a big armful home with him, and also made old man Peach and Esq. Flow present of a few. He bought twelve rabbits, two squirrels and one pussum Wednesday, and a few scattered ones during the days previous. The lone pussum cost him seventy-five cents, while the rabbits brought ten cents each. Two squirrels constituted Mr. Warlick's supper Wednesday evening.

Mr. Warlick requests The Journal to announce that he does not care to buy any more rabbits, squirrels and pussums until next fall.

A Tacky Party. Correspondence of The Journal.

Miss Eunice Shannon delightfully entertained a large number of her young friends last Friday night, Dec. 22, at a "tacky party" at her home near Fair View on the Matthews road. Most of the guests came dressed tacky, which afforded much amusement. The prizes were delivered to Miss Bleeker Matthews and Mr. Irvin Simpson by Mr. Tom Matthews. Rook was played and several other delightful games. About 19:30 o'clock the hostess, assisted by Misses Winnie Helms and Lona Matthews, served a one course lunch, then other games were played.

Those present were Misses Kate Simpson, Lula Broom, May Garmon, Bleeker and Lona Matthews, Winnie Helms, Alice Simpson, Vernon and Verla Caldwell, Sue Hargett, Velma Porter and Ruby Harkey, all from Stallings; Mesdames Billie Caldwell, Cliff Conder, George Killough, Tom Matthews, Russ Morris, Neil Grier of Providence, Sanford Forbis of Indian Trail, Van Godfrey, Ernest Austin, Murry Simpson, Henderson Carrettes, Will and John Matthews, Eugene Hemby, McCleas Matthews, Irvin Simpson, Baxter Stowe of Stallings and Mr. and Mrs. Phillip Simpson. All reported a jolly time and departed about 11:30.

Meeting of Union County Farmers' Union. Union county division of the Farmers' Union will meet at the court house in Monroe on Saturday, January 6th, at 11 o'clock. The following is a part of the program:

Do we need greater appropriations for agricultural extension work in Union County? J. E. Broom.

The public roads and how the Local Unions may help to keep them in better condition in winter months. J. W. Rallings.

Should Union county have a dog tax? S. A. Lathan.

Reasons why we should have a County Board of Agriculture in Union county. T. J. W. Broom.

How the organized farmers will get best prices on limestone, ground phosphate rock, and fertilizer material this year. J. Z. Green.—C. E. Rushing, Secretary.

Fifth Sunday Program Saturday and Sunday at Meadow Branch. Saturday, 11-11:30, Devotional, Rev. E. C. Snyder.

11:30-12, "Church Finances," discussed by E. C. Snyder and C. J. Black.

12:30, dinner.

2:00 p. m., "Wingate School and the Association," Prof. J. G. Carroll, Mr. J. W. Bivens, Rev. L. M. White.

Sunday, 11 a. m., address by B. C. Ashcraft.

Governor Elect Bickett Names Secretary. Governor-elect T. W. Bickett has appointed Sanford Martin of Winston-Salem as his private secretary. Mr. Martin has accepted and will begin his duties when Mr. Bickett assumes the Governorship about January 8.

Mr. Martin is widely and most favorably known as the editor of the Winston-Salem Journal and has done splendid service, not only in the furtherance of the candidacy of Mr. Bickett for Governor, but in strengthening Democracy in both the State and the National campaigns.