

THEODORE 1858- ROOSEVELT

## Bank Your Cash, Says Roosevelt

In many speeches in his strenuous career President Theodore Roosevelt urged on his hearers the desirability of bank accounts.

He said that bank depositors make the best citizens.

Are you one of the best citizens? Are you a bank depositor?

Start an account with us today. No account is too small, no account too large, for us to handle.

**THE FIRST NATIONAL BANK**  
 J. H. LEE, President. DR. J. E. ASHCRAFT, Vice Pres.  
 J. W. LANEY, Cashier.

## Is your nose to the grindstone?

### THEN---

TAKE OUT BUILDING AND LOAN STOCK. OUR SEVENTEENTH SERIES ARE NOW OPEN. COME IN NOW. THERE WAS NEVER A BETTER TIME TO SAVE. YOU HAVE ALWAYS SAID YOU WERE GOING TO SAVE. SO START NOW. COUNT THE HOMES IN MONROE BUILT THROUGH THE BUILDING AND LOAN.

## Peoples Building and Loan Association

Offices in BANK OF UNION.  
 E. C. CARPENTER, President. HARGROVE BOWLES, Sec. & Treas.

# Rexall Remedies


## Are Standard Preparations.

They Cannot be Secured Elsewhere.

## The Union Drug Co.

The REXALL Store  
 A. M. Secrest, Manager Phone No. 221.

# Now



that the country is officially in the World War, we who wear the khaki of business may well ask what our part will be—what changes, if any, will be made in the regular course of our affairs; shall we do more or less advertising? We believe that advertising is woven into the fabric of modern business and will make its voice heard and its power felt in spite of the tumult and the shouting, and that after the lords and kings depart (speed the day), it will be employed to a greater degree than ever in the work of reconstruction. Therefore, be it known by these presents that we expect to keep it up and that we stand back of all we advertise. We keep the goods to please the people. Our complete line comprising a pleasing variety from the modest low-priced through the medium to the high grade, enjoys correctness of design and construction and finish. To this we add prompt, intelligent and courteous service.

Welcome one and all.

## T. P. DILLON.

At the same old stand.

### IMPORTANT SUBSCRIPTION ANNOUNCEMENT

Beginning January first, The Journal will stop all subscriptions promptly on the date of their expiration. Two weeks notice, however will be given each subscriber, which will afford ample time to send in a renewal.

This new ruling is necessary for many reasons. Owing to the increased cost of paper, labor and supplies, the margin of profit on a subscription is so small that each subscription which laps over a few issues without being renewed represents a small loss. Taking hundreds of these together, the loss represents a big amount annually.

Another reason for the cash in advance system is that it does away with the enormous expense of postage, printing and work in sending out statements.

When we begin this system, we are not going to be guided by names. We are simply going to tell the mailing clerk to look at the dates on the right hand side of the label and stop all subscriptions when the time expires. This can easily be done without even knowing the name of the subscriber. If you want The Journal to keep up its visits after January, 1918, get the label right.

### Meeting of Colored Teachers of the County.

There will be a meeting of the colored teachers of the county held in the Colored Graded School building in Monroe, on Saturday, Nov. 17th, beginning at 10:30 o'clock. All the colored teachers of the county are urged to be present.

Opening exercises by Rev. H. O. Frederick.

1. General School Work in the County, by County Supt.
2. Health by Dr. Stevens.
3. The War and the Schools by Mr. B. C. Ashcraft.
4. Round Table Talks by Teachers and others.

R. N. NISBET, County Supt.

### Methodist Gather in Asheville.

Asheville, Nov. 13.—One of the greatest meetings in the history of the western North Carolina conference of the M. E. church, south, will be held in Asheville beginning Wednesday, according to all indications. The conference this year is unusually important, because, in addition to the regular list of assignments to be given out, the conference will also elect delegates to the general conference of the church, which will be held at Atlanta in May.

Asheville homes have been thrown open for the accommodation of the delegates, and every possible courtesy will be extended to them. The meeting will be held at Central Methodist church, one of the finest of the conference.

Asheville's interest in the conference this year will be less than usual, by reason of the fact that few changes are to be made in this immediate vicinity. Practically all the Methodist preachers in Asheville and vicinity have been changed during the past two years, and no changes are expected to take place this year.

The sessions, which start Wednesday, will be continued over till next Monday, at which time it is probable that the appointments will be read.

Since the establishment of the conference 28 years ago it has convened in Asheville three times and this will make the fourth session in this city. Charlotte and Winston have entertained the conference three times; Concord, Statesville, Reidsville, Salisbury, Greensboro, Gastonia and High Point two times; Monroe, Hickory, Mount Airy and Shelby one time.

### FOR A WEAK STOMACH

As a general rule all you need to do is to adopt a diet suited to your age and occupation and keep your bowels regular. When you feel that you have eaten too much and when constipated, take one of Chamberlain's Tablets.



### YOUR EYES.

Dr. H. Smith, Eye Specialist, Monroe, N. C.

Eyes Examined and Glasses Fitted. Fitzgerald Building, Monroe, N. C. Regularly in his office from this date.

### W. O. LEMMOND, Attorney-at-Law.

Office in Law Building, old Library Room, Monroe, N. C.

Will practice in all the State and Federal Courts. Will give special attention to collection of claims and settlement of estates by administrators and executors.

### DR. R. L. PAYNE, Physician and Surgeon, MONROE, N. C.

Office in old Postoffice Building over Union Drug Co. Office hours 11 to 12 a. m., and 2 to 4 p. m. Residence Phone, 273-R.

### Dr. B. C. Redfean, Dentist.

Office one door South of Bruner's Store. MONROE, N. C. At Marshville on first and third Mondays of each month and at Matthews second and fourth Monday.

### W. B. HOUSTON, Surgeon-Dentist, MONROE, N. C.

Office up-stairs, Fitzgerald Building Northwest of Court House.

### DR. R. H. GARREN, PHYSICIAN AND SURGEON.

Office over Hamilton-Liles Co. Store. Office Phone No. 258. Residence Phone No. 15-J. MONROE, N. C.

### RALPH'S GETTING THIN SINCE MEAT WENT UP

#### At Least That is What a Darkey Friend Thought—Bill Sunday on the Two by Four Sports.

(Zeb Green in Marshville Home.)

Some farmers were talking about mutual fire insurance. "What if a cyclone should come?" asked Uncle Tom Marsh, who seemed to see an element of risk in a clause of the Farmers' Mutual policy that includes losses from wind storms as well as from fires. Of course there are more risks involved by including losses by wind storms, but the protection is worth paying for. It has been several years since Uncle Tom called attention to this feature of the Farmers' Mutual of Union county. Cyclones do not come often and they are few and far between in this section of the country. But one did come and it caused losses to several farmers who are members of the Farmers' Mutual. "What if a cyclone should come?" may be a thought that has lingered in the minds of several members of this splendid mutual fire insurance company. It's a wise feature that includes losses from storms, especially if you happen to be in the track of a cyclone. When you read the card that you received last week you will find that it is the highest assessment yet made. But suppose your home had been wrecked. That's the other side of the question. After going over the track of the cyclone and seeing the desolation I was surprised to find that my part of the assessment was only \$8.75; and I never have paid an assessment with more genuine pleasure than I paid this one. The amount of insurance carried represents only a small part of the losses but it will come as a help in time of great misfortune.

"I have let my insurance lapse and I must look after it," said a farmer Saturday. It is rather a remarkable coincidence that men frequently have losses from fires just after payments are neglected and the policy becomes void. It is a poor business policy for a man to carry all his fire risk himself, especially when protection can be secured at actual cost in a mutual insurance company. Anybody who is able to own property is able to pay small assessments for protection in part, at least, so that in case of fire he can have a little funds to use in rebuilding his home, and he owes it to himself and his family to pay for some protection. It beats running around with a begging list in case of losses. In the Farmers' Mutual there are no salaried officers and the overhead expenses are practically nothing when compared with the capitalistic insurance companies. I have tried all sorts of insurance but the mutual insurance, both fire and life, costs me just about half what the same protection (and no better protection) costs in the capitalistic corporations.

Billy Sunday is preaching in Atlanta. He doesn't seem to fancy too much kissing, even by a mother. Here's the way he takes a swing at the subject: "I never have known a man who was much of a success who had a frapped, frizzle-headed, manicured, always kissing proposition for a mother." And here's the way he pays his respect to the young fellow who is known as a sporty guy. "The sporty guy with green vest and sports a silk lid and puffy eyelids, looks as good to a hard-headed business man as a counterfeit dollar."

Carl Tucker, of the Pageland Journal, has come in possession of the presumption, supposition or information that John Beasley adjusts his tie, combs his hair down smooth and parts it in the middle every time before going to the phone to talk to his girl. Whether this is true or not, I don't think Carl should try to discourage him in this habit. It's better to look well when talking at the other end of the phone line than to look common all the time. My impression is that John is rather modest and timid when in the presence of young ladies. Anyway, I saw some fine opportunities that he failed to embrace while on a trip with him over in Goose Creek township.

Pete Griffin and Ralph Chambers, two colored citizens, passed each other on a corner Saturday and Pete extended the following greeting to Ralph: "Hello, Ralph, you are gettin' right thin since meat went up." That expression "since meat went up" is significant. Two times recently when I went into a meat market here I saw colored women get prices on meat, have pieces weighed and then shake their heads and walk out without making purchases.

An incident is related about the 1884 cyclone that passed through Gilboa vicinity. Aaron Ashcraft's house was blown away together with its occupants. After it had let his son, Pete, down in a field some distance from the house Pete exclaimed with some degree of astonishment, "Pa, where is we?"

The Chesterfield Advertiser tells about how the managers of the Chesterfield fair refused to let the fakirs and gamblers into the fair grounds. One of them appeared to be rather independent and resentful. "I don't have to do this sort of work," one of them exclaimed, "I'm just in it for my health." He was then told that some other town would suit his health better, and that Chesterfield has proven to be a very unhealthy place for such as he. I am wondering what Chesterfield had against the other towns to which they told him to go.

"I'm not done sowing yet," is an expression heard frequently from farmers, which indicates that the high price of cotton is not keeping the wheat and oats out of the ground. It is a foolish man who fails to make arrangements for a living at home under war conditions. It is sound and safe agricultural economics to make the farm self-feeding under normal conditions and it is like committing business suicide not to do it now.

Mr. Isaac London, editor of Siler City Grit, has purchased the Post, published at Rockingham, and will begin the publication of a paper in that town early next month.

### The Marshville Road Election.

(From the Marshville Home.)

The splendid majorities given for all three propositions voted on in the road election in Marshville township Saturday is, indeed, gratifying to the friends of good roads. It indicates two things. One is that voters will accept a proposition for working roads under a township unit basis quicker than under a county unit system. The other is that good roads sentiment is growing, otherwise the majorities for the propositions voted on would not have been so large.

At last the ancient "free labor" system of working roads in Marshville township has been laid upon the scrap heap. The wonder is that we kept it as long as we did.

One of the advantages the administration of the road law adopted Saturday will have over the former system will be that three men will be responsible directly to the voters instead of having eleven men indirectly responsible under the former system. Perhaps one road commissioner would have been better than three, but three men can agree and put plans into execution much better than the larger board.

One road scrape kept on the job this winter will do ten times as much good as all the free labor would do for the same period. With the road scrapes kept going when it is practical to use them this winter and with a little surface hauled to the low places all the roads in the township can be kept in as good or better shape than heretofore, and after the new tax levy comes in, together with funds from the State, we ought to have sufficient funds to begin to build the surface roads. After the roadbeds are surveyed the cost of grading and building surface or topsoil roads in this township should not exceed five hundred dollars per mile, since the right character of topsoil is available close to the places where needed, in nearly every section of the township.

There will probably be no more road funds wasted digging down hills in the effort to make straight roads in this township. In fact, straight roads will go out of style in every hill country where the surveyor goes ahead of the road working force. It has been said that the biggest tax we pay is the ignorance tax. If we had known better when we did it we would not have wasted several hundred thousand dollars in this county during the past twenty years with picks and shovels and hand labor on hill-sides trying to go over the hills with the road instead of around them. If Marshville township will use a road surveyor before the work of grading begins on whatever sections that are selected for permanent graded roads (and they will have to be built slowly by sections) we will do something Monroe township has not yet done with three times as much resources as we have in Marshville township. Horse power and machinery can grade roads very rapidly behind a surveyor.

No more work should be done on the present roadbeds than is necessary to keep them up until they can be surveyed and graded, and as we have already stated this temporary maintenance work can be done with road scrapes drawn by horse power. What we all want to see is one good road in the township, and then others as fast as we can get them. When we get one as an example others will follow in quick succession for many of the landholders themselves will decide to pay half the expenses of building the graded roads across their farms.

### General News Items.

R. G. Messer of Charlotte, 24 years old, flagman on Southern railway, was crushed between two cars at Camp Green, while flagging a troop train, and instantly killed.

P. E. Gidney, a negro farmer of Cleveland county, lost his barn, three mules, harness, buggies and a lot of feed by a fire supposed to be incendiary. Loss about \$1,000, with \$125 insurance.

At the Swift fertilizer plant near Wilmington Monroe Brown, aggrieved at Jerry Douglas, whacked Jerry on the head with an empty beer bottle, killing him instantly. Brown escaped. Both colored.

A bean which lodged in the windpipe of the 7-year-old son of Mr. and Mrs. G. L. Roberts of Greensboro, caused the child's death after five weeks of suffering. Surgeons were unable to remove the bean.

On the second Sunday in December Dr. H. A. Brown, who has served the First Baptist church of Winston-Salem as pastor for 40 years, will formally tender his resignation, as he desires to retire from the ministry.

Sparks' shows, which have wintered in Salisbury for several years, will not be there this winter. The show is out on the road and is unable to return to Salisbury because the Southern railway refuses to haul show trains.

Morganton meat dealers paid 5 1/2 cents for beef cattle and retailed steak at 30 cents. The Morganton authorities, following the example of Statesville, abolished the tax on meat dealers and the price took a big drop.

Riding a motorcycle, John Louis Goings, 17 year old, collided with a street car in Charlotte and was fatally injured, his skull being crushed. The youth was the son of Rev. D. B. Goings, a Baptist minister of Rock Hill.

Jay Shoaf, mail clerk of the train which was wrecked on the Charlotte road some months ago, has entered suit against the Southern Railway Co. in the Forsyth county court to recover \$1,000 damages for injuries alleged to have resulted from the accident.

Salisbury attorneys, who objected to giving up the term of Rowan court for the special term at Concord to try the Means case, have decided they can get on with part of a term, which will not interfere with the special term at Concord.

The finishing department and store rooms of the Peacock Furniture Co. at Lexington, two small dwellings and two outbuildings, were burned early Thursday morning. The furniture company's loss is estimated at \$60,000, with \$25,000 insurance. The loss on manufactured goods alone is estimated at \$33,000.

# Wants

One cent a word each insertion.

**FOR SALE**—My farm, two miles North of town, containing 120 acres, plenty timber on this farm to pay for it. Also my store-house north of public square is for sale. —O. R. Simpson, Duke, N. C.

**WHEN YOU break your glasses**, take them to Dr. H. Smith, eye-sight specialist. He will do the rest. Broken lenses accurately duplicated.

**FIRST CHECK for \$225 buys my Saxon roadster**, equipped with self-starter and electric lights, in first class condition.—Worth G. Nash.

**HELP WANTED Female**—Civil Service examinations your state soon. Unprecedented demand for government clerks. Grasp this opportunity now. Write for free information.—George W. Robbins, Civil Service Expert, Room 30, Jordan Bldg., Washington.

**WANTED**—Salesmen to cover every town in exceptional opportunity open. Commissions weekly. Write today.—Brown Brothers Nurseries, Rochester, N. Y.

**LOST**—Between five and six dollars in a pocketbook containing receipt of E. W. Aycock. Finder please return to Journal office.

**POSITION wanted by boy thirteen**, on Saturdays, phone 323.

**FOR RENT**—A five-room cottage.—H. E. Copple.

**FLORIDA**—See this wonderful rich country South of the Big Lake Okeechobee in Palm Beach county. For particulars address Frank Lee, Box 372, Charlotte, N. C.

**CABBAGE PLANTS**—A few millions now ready for shipping. Early Jersey, Wakefield, 500 by parcel post, \$1.10; thousand by express, \$1.50. Special prices on fifty to hundred thousand lots.—Mt. Prospect Plant Co., W. P. Plyler, Monroe, N. C., Rt. 4.

**WANTED**—Farmers and stockmen to buy bargains in our good North Florida agricultural and stock lands. Write J. B. Streeter, Burbridge Hotel, Jacksonville, Fla.

**BIG AUCTION SALE**—I will sell for cash to the highest bidder, at my farm near Unionville, beginning at 9 o'clock on Friday, November 30, all of my household furniture, feed crops, and other property. Among some of the bargains offered will be a lot of corn, fodder, two good young horses, several good wagons and buggies, farming tools of all kinds. Everybody come out! Am going to leave Union county, and must get rid of all my belongings. There will be bargains for all.—J. T. Cook.

**HARDY frost proof cabbage plants** from tested seed, any variety, 500, \$1; 1,000, \$1.50; 5,000, \$6.25; 10,000 and over at \$1. Prompt shipments; satisfaction guaranteed—directions with each order. We grow our own plants. Cabbage are now \$35 per ton; prices are going higher. Send us your orders today.—Enterprise Truck Farm, Georgetown, S. C.

**WE HAVE seed oats and rye**.—Collins & Hargett.

**CABBAGE plants**, all varieties, by mail 600 for \$1.20; 1,000 for \$1.75. Express, 600 for \$1.00; 1,000 for \$1.50.—Manlius Aycock, Wedgefield, S. C.

**WANTED**—Twenty-five laborers at once, \$1.75 per day.—Seaboard Turn Table, J. D. Hunnicutt, Foreman.

**WE HAVE leased the gins at Indian Trail** and are running all the time. We buy cotton and cotton seed from the public whether you owe us or not.—Hemby & Hemby.

**IF YOU want shoes**, see Collins & Hargett.

**FINE FARM** For sale, 63 acres, half cleared, good buildings, convenient to everything. \$50.00 per acre, with terms.—J. Rufus Creech, Pine Level, N. C., Route 1.

**WANTED**—All the chickens, eggs and turkeys I can get.—W. R. Outen, at Benton's Cash Store.

**SHOES, SHOES**, see Collins & Hargett.

**FOR RENT**—Good 2-horse farm, known as the Doster place, three miles from town.—G. W. Plyler, Waxhaw, Rt. 5.

**AUTOMOBILE transfer**. Careful driver, phone 328.—John McCall, Reliable Pressing Club.

**THE RELIABLE Pressing Club** cleaning and pressing a specialty.

**LADIES CAN secure a car** from J. C. Maynor with the assurance of courteous treatment and careful drivers. Just call either 316 or 171-R.

**PLEASE CALL at any time for back work**.—Henry Lily, Phone 268.

**WILL DO your transferring**. We meet all trains. Auto service, careful driver.—Phone 328.

**WATT ASHCRAFT, Veterinarian**.—Day calls, 113; night calls, 191-R. Office on Franklin street, Monroe, N. C.

**H. E. COPPLE'S furniture store** has a full line of all kinds of furniture and it pays to call there before you buy.