

WE ARE SELLING MORE
WALL BOARD
THAN EVER BEFORE

WHY?

It makes a prettier ceiling — Is cheaper than wood — Easier applied and done quicker — Takes less paint — Lasts just as long — *Nuf ced; ask us about it.

STILL MAKING FRIENDS
F. B. ASHCRAFT
AT THE OLD STAND

REPORT OF CONDITION OF THE
First National Bank

At Monroe, in the State of North Carolina, at the close of business on December 31, 1919.

RESOURCES	
Loans and discounts, including rediscounts	\$627,560.35
Overdrafts	412.63
U. S. Government securities owned:	
Deposited to secure circulation	\$10,000.00
Owned and unpledged	13,400.00
Stock of Federal Reserve Bank (50 per cent of subscription)	4,000.00
Value of Banking house, owned and unnumbered	40,000.00
Furniture and fixtures	12,000.00
Lawful reserve with Federal Reserve Bank	\$1,262.13
Cash in vaults and net amounts due from National Banks	284,500.63
Checks on banks outside of city	25,988.20
Redemption fund with U. S. Treas. and due from U. S. Treas.	5,000.00
Total	\$1,194,123.94
LIABILITIES	
Capital stock paid in	\$100,000.00
Surplus fund	36,000.00
Undivided profits, less current expenses and taxes paid	12,915.23
Circulation notes outstanding	98,000.00
Net amounts due to National banks	56,446.65
Net amount due to banks, bankers, and trust companies	5,709.31
Certified checks outstanding	5,155.45
Cashier's checks on own bank outstanding	3,047.79
Individual deposits subject to check	416,774.18
Certificates of deposit due in less than 30 days	457,500.33
Dividends unpaid	2,575.00
Total	\$1,194,123.94

Of the total loans and discounts shown above, the amount on which interest was charged at rates in excess of those permitted by law (Sec. 5197, Rev. Stat.) exclusive of notes upon which total charge not to exceed 50 cents was made was \$2,000.00. The number of such loans was 20. State of North Carolina, County of Union. I, J. W. Laney, Cashier of the above named bank, do solemnly swear that the above statement is true to the best of my knowledge and belief. J. W. LANEY, Cashier. Subscribed and sworn to before me this 9th day of Jan., 1920. H. B. CLARK, Notary Public. Correct—Attest: R. A. Morrow, S. O. Blair, C. E. Houston, Directors.

For Sale
Second-Hand
Automobiles

- We offer the following bargains:
- New Ford without Body
 - One good Ford Truck
 - One Saxon
 - One R. C. H.

One Buick Touring Car—6 cylinders, 7 passenger. A dandy, with two extra tires. Best automobile bargain in the two Carolinas.

B. GORDON

YOUR GROCERIES

You may not be particular about dress or style but cannot afford not to be particular about the things you eat. In the first place you want the things you eat clean and fresh. We have a clean, fresh and new stock of fancy and heavy groceries. Next you want variety. Man is so constituted that he cannot live on one kind of food. We have the greatest variety and our stock is as complete as will be found anywhere.

SOAP

We are going to have a special sale of Octagon Soap Friday, January 9th. Thirteen cakes for \$1. This price is for that day only.

MONROE UNION
MERCANTILE COMPANY

J. F. CARTER, Manager.

JOFFRE HOTEL BLDG. W. FRANKLIN ST
482 PHONES 486

SOCIAL

One of the most brilliant social events that Monroe has had in a long while will be the reception given by Mr. and Mrs. David A. Houston this evening at their home on West Jefferson street in celebration of their twenty-fifth wedding anniversary. Only the immediate family and friends who attended the reception tendered Mr. and Mrs. Houston twenty-five years ago will compose the receiving party. In the parlor will be Governor and Mrs. T. W. Bickett, Mr. Sam Wolfe, the former a kinsman of Mr. Houston; the children of Mr. and Mrs. Houston, Misses Ruth, Charlotte and Berta Allen, Mr. Hugh Houston, Masters David, Jr., and Francis will also receive with their parents, as will Mr. Houston's brother and sisters. They are Messdames Allen Heath, Ella Houston and Mr. C. E. Houston. In the hall Mrs. John M. Blair will preside at the punch bowl and will be assisted by Mrs. Lizzie Covington. Others who will receive are Mr. and Mrs. W. E. Cason, Mr. and Mrs. G. H. Meares in the dining room, Mr. and Mrs. J. J. Lockhart and Mrs. Madge Benson in the gift room, Mr. and Mrs. J. F. Laney, Mr. and Mrs. W. A. Lane and Mr. and Mrs. Wriston Lee in the library. The register will be in charge of Miss Hattie Beasley. Pink Killarney roses will be used as a decoration throughout the attractively arranged home and a delicious salad course with coffee and mints will be served the guests throughout the evening. Out of town guests for the occasion are Governor and Mrs. T. W. Bickett of Raleigh, Mr. Sam Wolfe of Columbia, Mr. and Mrs. T. F. Marr of Raleigh, Mr. and Mrs. T. L. Caudle of Wadesboro, Hon. and Mrs. Robt. N. Page of Biscoe, Mrs. Hopkins of Chicago, Mr. and Mrs. R. H. Welsh of Columbia, Colonel and Mrs. W. S. Smith of Washington, Mr. and Mrs. J. P. Matthews and Mr. and Mrs. H. C. Arnold of Columbia.

Before her marriage Mrs. Houston was Miss Berta Totten, the daughter of Mr. and Mrs. Robert A. Totten of Mt. Airy, her mother being Miss Rutland of South Carolina. The wedding of Mr. and Mrs. Houston took place at Mt. Airy and they came directly to Monroe where a reception was tendered them at the home of Mr. Houston's father, Mr. R. V. Houston. The following evening they were honorees at a reception given by Mr. and Mrs. E. E. Fitzgerald. Mr. and Mrs. Houston have hosts of friends in Monroe. Mr. Houston is now president of the Farm Loan Bank of Columbia.

The Booklovers Club held the first meeting of the new year Tuesday afternoon at the home of Mrs. W. B. Love. After books were exchanged and several games of rook enjoyed the hostess, assisted by Mrs. James Patton, served a delightful salad course.

Miss Sue Shelor of Floyd county, Va., and Miss Sallie Cannady of Franklin county, Va., are the guests of Mr. and Mrs. W. G. Gravely.

Mrs. D. M. Tedder of Charlotte is visiting her son, Mr. E. S. Tedder.

Mrs. Agnes Masuth of El Paso, Texas, is spending some time with Mrs. James Corcoran.

Mr. Charles Fowler has returned to school at Bradley Military Institute, Greenwood, S. C.

Mr. J. P. Parker, cashier of the Citizens' Bank at Linnam, S. C., has been spending some time with his father, Mr. B. F. Parker of Lanes Creek.

Mr. V. A. Presson of Kannapolis returned home this morning after a several days visit to relatives in the county.

The Wesleyan Philathea class of Central Methodist church held a most delightful meeting last Tuesday evening at the attractive bungalow street. Eugene Ashcraft on Houston street. This class has worked indefatigably for several years to secure funds towards the erection of new Sunday school rooms and a parsonage. The secretary reported \$355 already collected toward the church annex and \$650.00 pledged towards the parsonage, and the members were very enthusiastic. After the business meeting a social hour was enjoyed, during which the hostess, assisted by Miss Nell Bulla, served tempting refreshments.

Smith: "No. I don't care for that fox-terrier. His legs are too short."
Dog fancier: "You couldn't possibly have them any longer, sir. They reach right down to the ground as it is."

Monroe Market

Rowden	42
Sort cotton	40
Cotton seed	\$1.12 1/2
Hens	75 to 90
Young chickens	35 to 60
Butter	30 to 35
Hams	28 to 30
Beeswax	30
Eggs	60
Irish potatoes	\$1.75
Sweet potatoes	\$1.25
Wool	40
Turkeys	30

Cut Flowers

Floral designs, wedding bouquets, and flowers of all kinds. Prices reasonable. We make shipments to Waxhaw, Marshville, Wingate and other nearby towns. CODE MORGAN At Union Drug Co. Phone 221.

Special Notices

One cent a word each insertion.

CAR of high grade Kimball pianos just arrived at Holloway's Music Store.

FOR SALE—Good young horse, four years old next spring. Will sell on time for good paper.—Will Blount, Monroe, N. C.

FOR FINE PIANOS do not fail to see Holloway Bros.

FOR SALE—Fairbanks-Morse 6 h. p. gasoline or kerosene engine mounted on wagon with wood saw outfit complete. Has been used only four or five days.—J. B. Doster, Monroe Route 5.

KIMBALL, Starr, Adam Schoof, Whitney, Hinz and Royal pianos are now on the floor at Holloway Bros.

STRAYED OR STOLEN—White and tan female setter pup, about three months old. Reward. Notify S. R. Helms at Rudge's book store.

NOTICE—I have bought the Rollins property at Indian Trail, and am opening a general store in the old stand. My policy will be to buy for cash and sell for cash. Good, substantial merchandise at reasonable prices. I am also in the market for country produce. Will appreciate your patronage.—R. W. Killough.

HOLLOWAY BROS. have sold over 80 cars of musical instruments since coming to Monroe, and every customer is satisfied.

LOST—Black silk tating hand bag Saturday, containing about \$6 and a broken finger ring. Reward for return to Parker & Moore's store.

LOST—A Phi Chi Fraternity pin, gold and pearl. Has initials "J. C. R." inside. Reward for return to The Journal office.

EVERYBODY is buying pianos from Holloway Bros., who will save you the agent's profits.

FOR SALE—Dodge touring car in fine condition. Apply at Fowler & Lee's stable.—P. M. Abernethy.

HOLLOWAY BROS. are car dealers in pianos, and guarantee to save you money on same grade of piano that you buy from agents.

FOR SALE—One Ford touring car. In A-1 condition; \$100 worth of extras. Electric wired. See Holmes Morris at Heath Motor Co. for a bargain.

NOTICE. Having this day qualified as administrator of the late Eleanor Bass, this is to notify all persons holding claims against said intestate to present them to the undersigned on or before the 10th day of January, 1921 or this notice will be pleaded in bar of their recovery. All persons indebted to my intestate will make prompt settlement and save costs. This January 9, 1920. J. E. CHANEY, Adm. of Eleanor Bass, deceased. Stack, Parker & Craig, Attys.

It's really no fun for a fellow to loaf unless he knows he has a lot of work to do.

We Can
Brighten Your Home

and add considerably to its comfort and attractiveness by the use of proper lighting.

We have just received a shipment of beautiful PORTABLE LAMPS, which were ordered for Holiday trade. On account of their late arrival these lamps will be sacrificed at almost one-half their actual value.

If you will step into our store we will be glad to show you these lamps lighted.

M. C. Howie, Electrical Contractor.



Jesse L. Trasky Presents
WALLACE REID
Supported by LILA LEE in
HAWTHORNE or the USA
A Paramount-Arcraft Picture

Strand Theater Today

3 Farms
For Sale

Apply to
N. C. English
Monroe, N. C.

52 1-3 Acres

At Union Grove, about nine or ten miles north of Monroe. Extra good community — church, school etc. House, barn, water, timber and good land.

Price per Acre \$50.00

119 Acres

On public road between Marshville and Pageland. Two tenant houses, barns, plenty of wood and good community. About one mile north of Walter's Store and known as Burnt House place.

Price per Acre \$35.00

75 Acres

Four and one-fifth miles north of Marshville, on main highway, between Marshville and Olive Branch. Land lies well — almost level. Lots of old field timber. No buildings.

Price per Acre \$45.00