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MONROE, N. C., FRIDAY, JANUARY 16, 1920.

\$1.50 PER YEAR CASH.

GORDON TAKES ON ANOTHER STATE; HEADQUARTERS HERE

Local Insurance Company Made Southeastern Agents for Philadelphia Life Insurance Company—Fifteen Per Cent Semi-Annual Dividend Declared.

Following a meeting of the board of directors, Tuesday afternoon, Mr. W. M. Gordon, president and general manager of the Gordon Insurance and Investment Company, announced that his company had been designated as Southeastern headquarters for the Philadelphia Life Insurance Company.

The directors also declared a semi-annual dividend of fifteen per cent. Plans, likewise, were announced for the construction of a modern office building on the company's lot adjoining Efrid's Department Store.

The following officers were re-elected: W. M. Gordon, president and general manager; F. G. Henderson, vice-president; W. B. Brown, secretary and treasurer; and E. S. Wood, cashier.

For the present, however, the company will enter no new territory except the State of Georgia. Florida offices will probably be opened during the coming fall.

On accepting the Southeastern agency for the Philadelphia Life, the Monroe concern was allotted a quota of ten million dollars worth of business for 1920. The slogan adopted for the year is "a million a month."

The company has had such a phenomenal success in North and South Carolina that the officials of the Philadelphia Life Insurance Company has been endeavoring to induce Messrs. Brown and Gordon to take on more territory for some time.

TUCKER SUES RAILROAD FOR LOSS OF HIS PLANT

Sparks, or Hot Coals, From Seaboard Engine, He Alleges, Caused \$35,000 Fire.

Alleging that sparks from one of its locomotives caused the fire, which destroyed the Monroe Manufacturing company plant on Jan. 4, G. M. Tucker, owner of the concern, has instituted suit against the Seaboard for \$35,000 damages.

In his complaint, which was filed in the clerk of court's office today, Mr. Tucker says the engine, from which he believed the sparks issued that set fire to his property, was in need of repair, or was not equipped with spark or cinder arresters.

Further, he alleges that the engineer on this particular engine was an inexperienced man. He knows, according to his complaint, that the engine raced up and down the yards belching sparks and cinders, and he attributes this to both the inexperience of the engineer and the condition of the engine.

In addition to the building, Mr. Tucker says he lost valuable engines, planers, joiners, machine-feeders, electric motors, a dry kiln plant, pulleys, belts, and other material that go towards making up a modern wood plant.

Not only was the engine throwing off sparks, says the complaint, but red hot coals were flying about. These hot coals, judging from the wording of the complaint, set fire to the combustible material on the right of way.

This is the largest claim for fire damage ever instituted against the railroad in this county.

Sidney Hillman, president of the Amalgamated Garment Workers of America blames the "vicious circle" of competition for the high cost of clothing.

Honor Roll

The following is the honor roll for the Monroe Grammar school for the month of December:

North Monroe—First Grade: Nellie Coan, Ruby Hargett, Morris Thomas, Roy Helms, Woodrow Rose.

Second Grade—Murray Lemmond, Eula Bowers, Bernice Coan, Sadie Medlin.

Third Grade—Walter Hill, Lee Lemmond.

Lower First Grade—Mary Allen Long, Elizabeth Redwine, Martha Wager, Lillian Warren, J. D. Presley.

Higher First—Betty Threatt, Hattie Presson, Jane Clark, Mable Hinson, Ruth Davis.

Lower Second—Jack Blakener, James Cox, Sam Warlick.

Higher Second—James Ashcraft, Stamps Houston, John Fulewider, Mary Copeland, Margaret English, Sarah Faulkner, Rachel Hudson, Billy Parks Smith, Mary Kirk Love, Jane Sikes, Marion Simpson.

Lower Third—Charles Allen, Louis Brewer, Edward Crow, Horella Carroll, Dorothy Griffin, Fannie Garland, Claude Harrill, Helen McCall, George Robinson, Annie Mae Sanford, Ardrey Wolfe.

Higher Third—Frances Shute, Laura Stewart, Mary Terrell, Margaret Wager, Ruth Beatty, Robert Clark, Kathleen Lashley, Margaret Lee, Mammie Garland, Mildred Krenshaw, Ruth Cadieu, Bertha Presley, Elizabeth M. Caldwell, Margaret Lee-man.

Lower Fourth—Margaret Redwine Harry Lee, Mary Steele Norwood, Nancy Maynor.

Higher Fourth—Katharine Allen, Lula Belle McGill, Chattie Stack, Ella Mae Helms, Francis Houston, Robert Neal, Maurice Redfern, John Stewart, Edna Lashley, Maude Bowers, Zana Lee Thomas.

Lower Fifth—Rena Broom.

Lower Sixth—Selma Penegar, Margaret Shannon, Johnnie Lathan, Katie Gravelly, Mary E. Evans, Elizabeth Simpson, Mary Elizabeth Faust, Virginia Neal, Louise Sikes, Virginia Blakener, Annie Louise Caldwell, Katherine Fulewider, Byron Long, Henry Broom, Mack Fairley, George McDowell, Ralph Terrell, Henry Simpson.

Higher Sixth—Nellie Cadieu, Pat Boyte, Etta Winchester, Edna Carroll, Edwin Winchester, Harry Presson, Erskine Mellwin, Cecil Knight, V. C. Austin, Alvin Horton, Donald Taylor.

Lower Seventh—Sarah Ashcraft, Margaret Dixon Sikes, Katherine Redfern.

BANK OF UNION IS NOW ON THE HONOR ROLL OF BANKS

Local Institution Is One of Few in Country With a Surplus Fund Three Times More Than Capital.

The Bank of Union jumped near the top on the honor roll of banks in the United States when the directors of the institution added ten thousand dollars to the surplus fund, making a total of one hundred thousand dollars.

Old officers and directors were re-elected. The former came in for a neat salary increase at the hands of the directors, and the year's business record was a matter of pride for them all.

W. S. Blakener, president; J. R. Shute, vice president; R. G. Laney, cashier; W. B. Cole and Hargrove Bowles, assistant cashiers and tellers; and Mr. J. Hamp Price, bookkeeper; and Messrs. W. S. Blakener, G. A. Marsh, T. C. Collins, R. G. Laney, A. M. Stack, F. W. Howie, F. M. Sutton, T. E. Williams, J. E. Stack, E. C. Winchester, Dr. J. W. Neal, W. E. Cason, I. F. Plyler, and J. R. Shute, directors.

The Bank of Union, since its establishment on November 2nd, 1912, has had a wonderful growth. When business first started, the capital stock was twenty-five thousand dollars.

Five years later, 1917, the capital stock was increased to fifty thousand dollars, most of the new stock going to old shareholders in the form of dividends.

During the first five years of its existence, the bank earned a total of twenty-five thousand for its stockholders.

Since 1917 the bank has paid an annual dividend of ten per cent, and has set aside out of its earnings a surplus of one hundred thousand dollars.

Two directors, Mr. W. S. Lee, and Mr. T. J. Shannon, have died since the foundation of the institution.

The horse sale which was to have been held Thursday, Jan. 22, at Marion Gravelly's barn has been postponed for several weeks.

CHANGE MADE IN ADMINISTRATION OF ROAD LAW

Board of Electors, of Which Major W. C. Heath Is Chairman, Now Shares Responsibility With the Recorder Commission.

The administration of the Union county road law is now vested into two boards, the present road commission, and the board of electors, which was appointed by the legislature on the ratification of the bill.

Major Heath is chairman of the board of electors, and the following are members: W. E. Lemmond, Vance township; T. L. Price, Coosa Creek township; T. C. Eubanks, Buford township; H. F. Parker, Lanes Creek township; Sam Redwine, Sandy Ridge township; F. G. Henderson, Monroe township; J. E. Green, Marshville township; Edwin Niven, Jackson township; and George W. Smith, Sr., New Salem township.

The road commission, appointed several months ago by the electors, is composed of Mr. F. G. Henderson, chairman; Mr. Edwin Niven, secretary; and Mr. G. W. Smith, Jr., the real administration of the road law will be done by them, as heretofore, but no important measures will become effective until the electorate board has passed upon them.

A member of the electorate board, who was present at the meeting when the change in the administration was made, stated to The Journal that hereafter "all matters of import will be decided by a majority of both boards."

Major W. C. Heath, chairman of the electorate board, when interviewed by The Journal, admitted that his board would have a voice in the future proceedings, and remarked that "they would now rise or fall with the present administration."

Constructive criticism will be welcomed by the board, it is stated. The commissioners, however, request taxpayers of the county to communicate inferior work, or loitering by the employees, to them, and not disseminate such reports in their communities without first giving them an opportunity to correct the mischief.

Some mistakes have been made, it is admitted, but they are attributed to haste in getting the work under way. The organization is now running smooth, and the most scrupulous economy is promised.

ROBINSON WILL NOT RUN

Anson Congressman Wants Some Other Good Democrat to Have Job.

Washington, Jan. 14.—Representative Robinson, of the seventh district, will not stand for re-election. He announced today that he would get out of the way and let some other good democrat have the job.

The interests of my family, my associates in business, and my own personal affairs, make it necessary that I should be at home more in the future than I have been for the past three years and I will not be a candidate for re-election to Congress.

Mr. Robinson's colleagues regret to see him take this step for he has made a good congressman. He stuck to his job here and was always careful in his action.

Mr. Robinson is a banker, a lawyer and a farmer, and has other interests at home. It has been known for some time that he did not want to run again, but his friends kept urging him to reconsider.

Mrs. Bernard Davis, whose husband is in the hospital at Hamlet suffering from the result of an accident at Ansonville by the explosion of the engine of a cotton gin, is visiting her sister-in-law, Mrs. O. D. Davis, on Crowell street.

C. B. ADAMS NOW ACTIVE VICE-PRES. F. & M. BANK

Mr. H. E. Lee Succeeds Him as Cashier—Monroe's Youngest Financial Institution Had Successful Year.

Important changes in the personnel of both officers and directors of the Farmers and Merchants bank were made Tuesday by the directors, chief of which was the elevation of Mr. C. B. Adams from cashier to active first vice-president.

The usual five per cent semi-annual dividend was declared, and six thousand dollars was added to the surplus fund. This fund now totals thirty-three thousand and five hundred dollars.

Mr. M. K. Lee was re-elected president; Mr. W. B. Love, vice-president; and Messrs. R. A. Morrow, Jr., and J. M. Horton, tellers.

The Farmers and Merchants bank, the youngest financial institution in Monroe, ended the year with its best record.

Mr. Adams, the active vice-president, ranks as one of the most conservative bankers in this section. He has been actively associated with banking interests for Monroe for the past fifteen years.

Sherlock Holmes a Canine. Sherlock Holmes the second is a dog, but if ever anyone except the original was ever entitled to this title it is in the same dalmation that will soon be in our midst.

Dr. Carr who has made a study of animals, who is the psychologist of the Chicago University has this to say about Sherlock. He pronounces him as showing the most remarkable intelligence and intellectual development of any animal that has ever come under his observation.

At a recent performance one of the audience thought to prove that what Sherlock did was a cut and dried performance by asking his interrogator to allow him to direct the dog what to do.

The capital stock of the Savings, Loan & Trust Company was increased from \$25,000 to \$50,000 by the directors of the institution at their annual meeting yesterday.

SAVINGS, LOAN & TRUST CO. INCREASES CAPITAL STOCK

Surplus Fund of \$12,500 Is Also Doubled—Bank to Occupy New Home By July 1.

The capital stock of the Savings, Loan & Trust Company was increased from \$25,000 to \$50,000 by the directors of the institution at their annual meeting yesterday.

The new home of the bank on Main street, now in the process of construction, will be ready for occupancy about July 1.

All members are requested to be present at the regular monthly meeting of the W. M. S. at the Baptist church annex next Monday afternoon at 3:30 o'clock.

Lord's prayer in unison; hymn, We Praise Thee O God; scripture lesson; Home Mission Heroes, Numbers 13-17-33, Heb. 11:32-12. Repeating of slogan: "Many believed on Him because of the word of the women."

Prayer for Jesus. Prayer that many campaign workers may become zealous soul winners. Repeating the slogan, Three talks: Our Southland, 1. Its assets, 2. Its beauties, 3. Its surety.

Roll call of Home Missionaries. (Let each one respond with the name and location of a Home Mission.) Prayer for our Home Mission board and missionaries. Three talks: How the campaign will help Home Missions thru 1. Evangelism and enlistment; 2. Schools; 3. Church Building.

The world may love a lover, but it hates a quitter.

Local Intelligence

The Five Points Grocery Company, located at the intersection of Wadesboro and Windsor streets, is preparing to install a visible gasoline tank.

Mr. Oscar D. Davis, of Crowell street, whose leg was broken some two weeks ago on the Seaboard at Rockingham, is improving rapidly. He had a lucky escape from losing his leg entirely under the engine.

The B. & B. Manufacturing Company of Marshville has been sold by the owners, Messrs. J. T. Belk and J. E. Bailey, to the Marshville Milling company.

In contemplation of a largely increased force on the Seaboard when it is turned over to its owners by the government, the railroad authorities are hiring quite a number of new hands, especially flagmen and firemen.

Joe Marshall, colored, was given a preliminary hearing in the Recorder's court this morning on the charge of killing John Gaddy, a small negro boy, several weeks ago.

Work has already begun at the new pressed brick plant near Stouts. Quite a number of cottages for the workmen are to be built, and the demand for the brick is such that work on the plant will be rushed so as to get things going within thirty days if possible.

Mr. P. H. Johnson succeeds Mr. C. W. Baucom, who resigned to accept a position with a large manufacturing concern at Mt. Holly, as assistant cashier of the First National Bank.

Mr. Johnson is experienced in bank work, and will make a worthy successor to Mr. Baucom. It is with regret that the directors of the bank accepted Mr. Baucom's resignation, and he, too, is reluctant about leaving Monroe.

\$50,000,000 STATE ROAD BOND ISSUE IS ENDORSED

Chamber of Commerce Directors Would Like to See That Much Money Expended on Highway.

The board of directors of the Monroe Chamber of Commerce met Tuesday night and gave attention to several important matters. The application of certain fraternal orders for a lease on part of the Chamber of Commerce rooms was received, and a definite proposition was made them.

A resolution was introduced endorsing the Wilmington-Charlotte-Asheville Highway Association's proposal for the State to issue fifty million dollars in bonds for the construction of hard surface highways throughout the State and a definite five year program of road building.

After somewhat animated discussion the resolution was amended to read as an endorsement of the general proposition of five million dollar State bond issue, without committing to any particular plan until the plan shall be completely formulated.

Ways and means for increasing interest in the Chamber of Commerce work and a membership campaign came up for consideration. A number of suggestions were made, among them a dinner at the hotel, a reception in the Chamber rooms, a monthly publication, and a "personal work" canvass.

Many were killed in riots which took place in Berlin Tuesday.

MARSHVILLE SCHOOL CHILDREN WERE EXAMINED THIS WEEK

Health Doctor and His Assistant Found Many Bad Teeth and Tonsils and Few Adenoids—Mr. Lee Newsome and Miss Annie Teeter Married.

Marshville, Jan. 15.—The graded school children have been put through the nth degree in the way of examinations this week, the health doctor and his assistant being on the ground and probing for whatever bad they could find.

Mr. Ed. M. Marsh suffered a very painful accident Sunday night. He was in the back yard at his home getting some wood and knelt down on one knee in order to pick it up.

The Mission Study Class of the Methodist church was entertained by Mrs. M. P. Blair on Monday afternoon. Mrs. J. Z. Green leading. A new book was selected for future study.

Mr. John Long is in the Atlanta Market buying stock for the Harrell Bros. & Co. livery stable. Visitors in Charlotte Monday were: Mr. J. C. Morgan, Mr. H. B. Marsh, Miss Mary Marsh, Mrs. B. A. Hallman, Mr. and Mrs. Smith Medlin.

Mr. and Mrs. W. M. Davis and daughter, Jane Wallace, returned home Tuesday after spending several days in Charlotte visiting relatives.

A wedding which came as a surprise to their friends here was that of Mr. Lee Newsome, son of Mr. R. C. Newsome of this place, and Miss Annie Teeter of Oakboro, which occurred in Badin Monday.

The news reached here Tuesday of the death of Mr. Ed. S. Marsh of Wadesboro with pneumonia. Mr. Marsh was a native of this township and has many relatives and friends here who regret to hear of his death.

Mrs. Bovee Hallman entertained the Book Club Wednesday afternoon at her attractive new bungalow in South Marshville.

Mr. Dewey Edwards came home from Trinity college Wednesday to spend a few days recuperating from a recent illness.