

We Offer Our Customers

The Services of a Modern and Progressive Bank. Their needs are always considered thoroughly by our officers. We are always glad to extend accommodations on as liberal terms as the rules of modern banking will permit.

We solicit the checking accounts of Firms and Individuals.

This Bank isn't trying to make money OUT of its customers, but to make money WITH them.

Farmers & Merchants Bank

The Bank That Backs the Farmer.

M. K. Lee, Pres. C. B. Adams, Vice-Pres.
H. E. Lee, Cashier.

HINSON TELLS WHY HE ADVOCATES COTTON ASSOCIATION

Believes the Farmer is Not Getting His Proportionate Share of the Ultimate Price—He Agrees With Mrs. Funderburk.

Mineral Springs, R. F. D. 1, April 4.—Miss Carrie Funderburk of Tradesville spent Tuesday with Mrs. M. C. Hayes.

The county is preparing to build a concrete bridge over Tabernacle creek near Tabernacle, some of the material has already been laid down.

Mr. George Cabernae has resigned as principal of Tabernacle school on account of bad health.

Mrs. Baucum Courtney spent last week with her father, Mr. W. B. Plyler at Lancaster.

Mr. and Mrs. F. A. Plyler and Mr. and Mrs. Rufus and Leroy Courtney motored to Charlotte on business last Monday.

Mr. and Mrs. G. R. Carnes spent Saturday and Sunday with Mrs. Carnes' sisters, Mesdames Jas. Baker and Fred Walters, at Cassell, S. C.

Master Ganson Flynn is right serious sick with pneumonia.

The ladies are having a time trying to get the weather to fit their styles. Last Saturday being a hot day, I saw some wearing voile and straw hats, others great coats and furs.

The Journal called my recent tale of Colonel Jack an ancient one. I am going to tell a new one. While sojourning in a well-known city to the southeast of us in quest of a beautiful young lady, the lady asked the Colonel why he limped and why the peculiar shape of his feet. The Colonel replied as quick as a flash that his feet took that shape from walking on the high nailheads at the Jackson Cotton Mill and he got that limp when he fell through a cotton floor there.

Mrs. Funderburk does not seem disposed to argue her case, as I have seen three direct answers to her short article on "teaching." I am of the same opinion as her, and I will say that I have had some direct experience at teaching in a more difficult

place than Union county. I will begin with the salary, that seems to be the teachers' Nemesis, or stumbling block. The average school is in attendance about five hours a day, five days a week, there are four weeks a month which makes a hundred hours a month. The average teacher gets seventy-five dollars per month or seventy-five cents per hour which is equivalent to seven and one-half dollars for ten hours, as applied to the hours I work. Oh! but my work does not stop when I leave the school-room. You say, nobody does that I know. Ask a business man if he forgets his work the moment he closes his office door? Again I will say not five per cent of the teachers depend on teaching for a living and even if your "Holy Highness" has to go out and earn something by the sweat of your brow, I have to turn carpenter, engineer, mechanic, and spend regular periods in the lovely position of woodchopper. I plead guilty to farming. You are no better to do so than me. Lastly, if you have to go a begging to teach, why quit it? Mr. R. N. Nisbet once told me he taught about twelve years before he received fifty dollars per month, and I have never heard of him begging. Now, I am going to descend to some plain facts as I see it, and our county superintendent is not to blame either, for he does the best he can with what he has. One-half of the teachers are paint-smearing silly-headed girls, who use what little they know as a pretext to get silk stockings, high-heeled shoes and silks, dresses, who study more about that party over at Joneses and that swell "dude" who carried her out uncharacterized for that moon-light ride in a flyover last night, than how to rule that mischievous boy, or getting Bill to work those tractions. One thing more and I am done. I asked a young girl teacher who was from Tennessee why she had come so far to teach. She said she wanted to get experience away from home, and marry a nice young man. I think that holds good in Union county.

In my last letter to The Journal I advocated the Cotton Association. A

number of my friends took me to task on my views and not having any data, at that time, I wish to submit the following from The Atlanta Journal:

"The discrepancy between the cost of raw materials and manufactured products justifies the conclusion that the producer receives relatively a small share of the price that the ultimate consumer pays for articles made of cotton cloth. A recent inquiry by a Senate committee exploded as fallacious the popular impression that the high price of cotton accounts for the ever-increasing cost of cotton goods.

"The raw cotton entering into the manufacture of a handkerchief selling for twenty-five cents costs less than one and a half cents according to the facts developed at the Senate inquiry. A piece of gingham that retails for four dollars and fifty cents contains cotton that sold to the mills for twenty-five cents at the prevailing market price of forty cents a pound for cotton; a piece of voile that sells for three dollars and forty-eight cents was made of cotton that cost only nineteen and a half cents, and two pair of socks were knitted of cotton yarn that cost four and a half cents, although the socks retailed for seventy-five cents.

"The raw cotton is the finished product of the farmer; that is to say, when the staple is sold in the market at forty or forty-three cents per pound, the price represents the gross return the farmer receives for his article. Included in the market price is the cost of the labor required to plant and cultivate the cotton, the cost of picking and ginning and hauling and baling it. The profit of the producer is represented by the margin of difference between all these costs and the price he finally receives for his product.

"The cotton passes through many hands after it leaves the farmer and before the manufactured product reaches the consumer. First, there is the matter of transportation charges

from the farm to the mill; the cotton broker's commission adds to the mill's cost, in some instances. Then there is the cost of spinning the cloth, with a reasonable profit to the mill.

"After the cotton goods leaves the mill it passes through several hands before it finally reaches the consumer, and, of course, every person who handles it makes a profit, which is passed along through the retailer to the public.

"Notwithstanding all these charges, which add to the ultimate cost, the conclusion is inevitable that the discrepancy between the price of the raw material and the manufactured product is out of all proportion, and that the farmer is not getting his proportionate share of the ultimate price.

"When the farmer receives only nineteen and a half cents as his gross price for cotton, which is manufactured and sold to the public for three dollars and forty-eight cents, it becomes apparent that somewhere along the line some one is making an excessive profit, which eventually comes out of the pocket of the consumer."

I think that through the Cotton Association that at least one direct step toward co-operative selling has been accomplished. Later, however, we hope to see cotton sold by an export corporation direct to foreign nations.

Another Problem.

To the Editor of The Journal:—I notice some of your readers enjoy solving arithmetical problems. Here's one for them: "If a goose weighs seven pounds and a half of its own weight, what is the weight of the goose?"—A Reader.

Mr. Godwin Answers Mr. Secrest's Problem.

To the Editor of The Journal:—I see in the columns of your paper that Mr. T. W. Secrest has forgotten Professor Trull's method of figuring the solid contents of a thorn bush. Here's the answer, as Professor Trull used to give it to his students, of which I was one:

"Put enough water in a square tank, large enough to permit the thorn bush to be submerged therein. Note carefully the rise of the water in the tank caused by the submerging of the bush. Then multiply the length and breadth of the tank and the rise of the water together and this will give you the solid contents of the thorn bush."

Anything is easy when you learn how. Another one of Professor Trull's boys of bygone days.—Ellis Godwin.

MONROE TESTIMONY

Home Proof Here, There and Everywhere.

When you see Doan's Kidney Pills recommended in this paper you must always find the recommender a Monroe resident. It's the same everywhere—in 3,800 towns in the U. S. Fifty thousand people publicly thank Doan's. What other kidney remedy can give this proof of merit, honesty and truth? Home testimony must be true or it could not be published here. Ask your neighbor. Read this Monroe recommendation. Then insist on having Doan's. You will know what you are getting.

M. L. Flow, Notary Public, 406 W. Jefferson Ave., says: "Six years ago I suffered a good deal with my back and kidneys. My back ached continually and I could hardly go. When I tried to bend over it was hard for me to straighten and sharp, knife-like pains would shoot through my back. My kidneys were out of order and the secretions contained sediment. I also had dizzy spells and black specks came before my eyes, too. Finally I was advised to try Doan's Kidney Pills, so I got a supply at the English Drug Co. I only used a few, when my back felt like new and in a short time I was relieved entirely."

Price 60c., at all dealers. Don't simply ask for a kidney remedy—get Doan's Kidney Pills—the same that Mr. Flow had. Foster-Milburn Co., Mfrs., Buffalo, N. Y.

Unionville Dots.

Unionville, April 3.—Mr. Milas P. Medlin, who has been conducting a barber shop at Great Falls, S. C., has returned to his home near Unionville, and will work a crop this year.—Mr. Grover Benton has moved to Mr. T. A. Price's place.

NOTICE

Having qualified as executor of the late Ed. J. Bivens, this is to notify all persons holding claims against said intestate to present them to the undersigned on or before the 28th day of February, 1921, or this notice will be pleaded in bar of their recovery. All persons indebted to my intestate will please make prompt settlement and save costs. This Feb. 27, 1920.

E. BLAIR BIVENS, Executor of Ed. J. Bivens, deceased, Stack, Parker & Craig, Attys.

NOTICE OF ADMINISTRATION

Having this day qualified before the Clerk of the Superior Court as administrator of the estate of Sallie Gordon, deceased, late of Union county, N. C., this is to notify all persons having claims against the estate of said deceased to exhibit them to the undersigned on or before the 15th day of March, 1921, or this notice will be pleaded in bar of their recovery. All persons indebted to said estate will please make immediate settlement. This 12th day of March, 1920.

B. J. GORDON, Administrator of Sallie Gordon, deceased.

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, Admr. of Eleanor Bass, deceased, Stack, Parker & Craig, Attys.

NOTICE

Having qualified before the clerk of the Superior Court as administratrix of Bettie Waddell, deceased, this is to notify all persons holding claims against my intestate to present them to the undersigned on or before the 17th day of February, 1921, or this notice will be pleaded in bar of their recovery. Parties indebted to said estate will please make prompt payment. This Feb. 12, 1920.

EMMA BLAIR, Administratrix, Stack, Parker & Craig, Attys.

EXECUTOR'S NOTICE

Having this day qualified as executor of the last will and testament of Martha M. Medlin, deceased, late of the county of Union and State of North Carolina, notice is hereby given to all persons holding claims against said estate to exhibit them to the undersigned at his home in Monroe township, duly authenticated, on or before the 19th day of February, A. D., 1921, or this notice will be pleaded in bar of their right of recovery. Persons indebted to said estate will please see me at once and make settlement. This February 19, 1920.

L. W. MEDLIN, Executor of Arthur M. Medlin, deceased, Stack, Parker & Craig, Attys.

EXECUTOR'S NOTICE

Having this day qualified as executors of the last will and testament of A. Lex Funderburk, deceased, late of the county of Union, notice is hereby given to all persons holding claims against said estate to exhibit them to the undersigned, duly authenticated, on or before the 2nd day of March, A. D. 1921, or this notice will be pleaded in bar of their right of recovery. Persons indebted to said estate will please see us at once and make settlement. This March 2, 1920.

RAY FUNDERBURK, VANN FUNDERBURK, Executors of A. L. Funderburk, decd.

NOTICE OF ADMINISTRATION

Having this day qualified as Administratrix of the estate of H. A. Shepherd, deceased, notice is hereby given to all persons holding claims against said estate to present them to the undersigned, duly authenticated, on or before the 14th day of February A. D. 1921, or this notice will be pleaded in bar of their right of recovery. All persons indebted to said estate will please make prompt settlement. This February 10, 1920.

(MRS.) MAGGIE SHEPHERD, Administratrix H. A. Shepherd, decd. John C. Sikes, Attys.

NOTICE OF ADMINISTRATION

Having this day duly qualified before R. W. Lemmond, clerk of the Superior court of Union county, North Carolina, as administrator on the estate of Frank Yarborough, deceased, all persons holding claims against said estate are hereby notified to present same to the undersigned administrator on or before the 29th day of March, A. D. 1921, or this notice will be pleaded in bar of their right of recovery. This the 16th day of March, 1920.

TOM YARBOROUGH, Administrator on the estate of Frank Yarborough, H. B. Redwine, Attorney.

NOTICE

Having this day qualified as administrator of Raymond Bowman, deceased, this is to notify all persons holding claims against my intestate to present them to the undersigned, duly authenticated, on or before the 7th day of March, 1921, or this notice will be pleaded in bar of their recovery. This March 5, 1920.

F. A. CHANEY, Administrator, Stack, Parker & Craig, Attys.

NOTICE TO CREDITORS

Having duly qualified as executors of the estate of S. A. Williams, deceased, late of the county of Union and state of North Carolina, notice is hereby given to all persons holding claims against said estate to present them to one of the undersigned executors, on or before the 1st day of April, 1921, or this notice will be pleaded in bar of their right of recovery. All persons indebted to said estate will please make prompt settlement. This the 27th day of March, 1920.

J. W. BIVENS, Wingate, N. C.
J. A. Williams, Waxhaw, N. C.
Executors of S. A. Williams, dec'd. John C. Sikes, Attorney.

MANY PEOPLE "DYNAMITE" THEIR BODIES

Yet, There is a Gentle, Better Way

When the body clogs don't try to clean out the accumulated poisons by using strong physics that read their way through the tender intestinal tracts like so much dynamite.

Use Sloan's Relief Tablets. They're gentle as nature and yet do the work unflinchingly. Bogy gripe, and pains which accompany the use of physics of the "dynamite" class, are never felt when Sloan's Relief Tablets are used.

Besides, they cause no habit. In fact, they will release any one now in the toils of a habit forming physic.

Demand, buy and use Sloan's Relief Tablets always.

Distributed by The Sloan Products Co., 15 Factory Street, Derby, Conn.

RHEUMATISM

Torturing Pains and Swollen Joints Vanish When Rheuma is Used or Money Refunded.

If there are any rheumatic sufferers who have not availed themselves of this generous offer they should do so at once.

If Rheuma, the guaranteed prescription for rheumatism in any form, does not give quick and joyful relief the cost, small as it is, will be gladly returned without any quibbling or red tape.

Rheumatism is a dangerous disease, and anyone who has the slightest sign of it should drive it from the system as quickly as possible. This is what Rheuma did for many. It should do as much for you.

"I have been laid up for one year with chronic arthritis," says one sufferer. "I had doctors galore, also spent four months in a sanitarium, but had practically no relief. Then I started taking Rheuma. Now I can go without crutches or other aid, which I could not do for the last nine months. I highly recommend it, and would gladly answer any questions asked on receipt of stamp for postage."—Thomas H. Eddy, Schuylerville, N. Y.

Rheuma is absolutely harmless and thoroughly reliable because it is a discovery that has forced rheumatism to yield and disappear. It is recommended and sold on the no-cure-no-pay plan by the English Drug Company, Monroe, N. C., and good druggists everywhere.

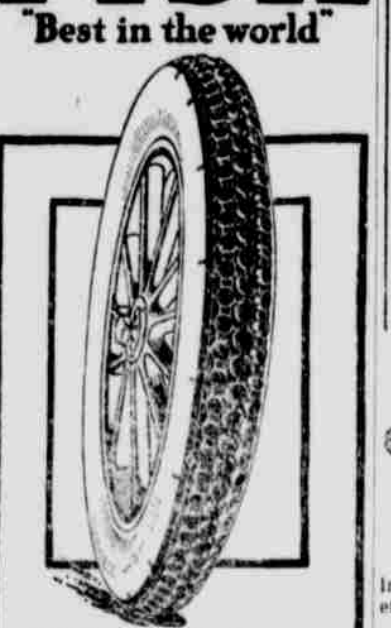
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Office over Waller's Old Store.
Modern Methods Employed

At Ease

LOOSENS TOUCHY CORNS

Apply a few drops on a sore, touchy corn or bothersome callous. Instantly the soreness leaves. "At Ease" removes hard corns, soft corns, or corns between the toes, without soreness or irritation. "At-Ease," the guaranteed remover, is sold in Monroe by The Union Drug Co., and Bohona Drug Co., and all druggists everywhere.

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We are always in the market for iron, metal of all kinds, bones, paper, etc. Open every day.

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Near Freight Depot.

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The years of satisfactory work that we have done for the people of Monroe is the best recommendation for any one seeking an electrical contract. We solicit yours on the basis of this reputation.

Two Good Books for Women

We have them both—we can supply you with both on your request—and each one of them will help the other. The first is a bank book—every woman should have her own, for the butter-and-egg dollars grow quickly into big sums when they're put away carefully. And the second is THE COUNTRY GENTLEMAN—the weekly book of farming. It's a farm paper for the women and the men, the girls and the boys—full of how-to-make-money ideas for the whole family. This bank wants the women as well as the men to read

The COUNTRY GENTLEMAN

From all parts of the United States comes the testimony of more than 600,000 farmers who regularly read THE COUNTRY GENTLEMAN, that this Great National Farm Weekly is helping them constantly to make more money. It will do the same for you—for every farmer hereabouts. It will help both farmers and their wives to build bigger bank accounts each year. We are making it easy for our neighbors to subscribe for THE COUNTRY GENTLEMAN because we believe in it. We want you to know it as we do. If you have an account with us, we'll charge it only \$1.00, on your instruction, for 52 big weekly issues. And if not, we'd like you to get both those books.

Farmers and Merchants Bank
C. B. ADAMS Cashier M. K. LEE President Phone 111
Capital \$60,000.00

Gentlemen:

(1) Because you know me, enter my name for THE COUNTRY GENTLEMAN for one year and charge the cost, \$1.00, to me; } Cross out one

(2) Here's my dollar. I want THE COUNTRY GENTLEMAN. Send it to me.

(My Name) _____

(My Address) _____

(City) _____ (State) _____