

**THE ROYAL ROAD TO WEALTH**  
 Forty Shares Peoples B. & L., \$40 a month, 6 per cent non-taxable, nets you \_\_\_\_\_ \$4,000.00

**Poor Men, Rich Men, Widows and Orphans are Buying Peoples B. & L.**

**FROM ACORNS GROW TREES**  
 Ten Shares People's B. & L. Stock, \$2.50 a week, 6 per cent non-taxable, nets you \_\_\_\_\_ \$1,000.00

NEVER HAS THERE EVER BEFORE BEEN SUCH A SALE OF "BILLY MALONE CERTIFICATES OF THRIFT. FROM ATLANTA, GA., TO DENVER, COLO., APPLICATIONS HAVE BEEN POURING IN. OUR FONDEST ANTICIPATIONS HAVE BEEN EXCEEDED. WE EXPECTED TO SELL 500 SHARES, BUT THAT NUMBER WERE DISPOSED OF BEFORE THE CAMPAIGN REALLY GOT UNDER WAY.

OUR TWENTY - FOURTH SERIES OPENED MONDAY, BUT FOR THE NEXT FEW DAYS WE WILL RECEIVE APPLICATIONS FOR SHARES AT OFFICES IN THE SAVINGS, LOAN & TRUST COMPANY BUILDING.

**BUY! BUY! BUY!**

If you don't understand the B. & L. Plan, see our Mr. Haigler. He'll explain in detail.

**People's B. & L. Association**

W. B. BROWN, President.

S. E. HAIGLER, Sec. & Treas.

Office in SAVINGS, LOAN & TRUST COMPANY.

**BEST INVESTMENT IN WORLD**  
 There is positively no better investment than B. & L. 6 non-taxable, and safe as the mint

**YOUR CREDIT IS AS GOOD AS YOU MAKE IT**

The value of credit with a good bank may not appeal to you until you need it.  
 Good Credit has been the secret behind many a large and small fortune.  
 Without Credit no business or individual can be permanently successful.  
 Open an Account at this Bank Now.  
 Establish your Credit. It will serve you in time of need.

**FIRST NATIONAL BANK**  
 MONROE, N. C.

**SEABOARD Air Line Railroad**

Trains	Arrive	Leave
No. 14 from Charlotte	5:50 a. m.	5:55 a. m. for Wilmington.
No. 12 from Atlanta	6:30 a. m.	6:35 a. m. for Richmond.
No. 34 from Rutherfordton	10:55 a. m.	11:00 a. m. for Raleigh and Wilmington.
No. 5 from Richmond	7:55 a. m.	8:00 a. m. for Atlanta.
No. 19 from Wilmington	11:20 a. m.	11:30 a. m. for Charlotte.
No. 15 from Monroe		8:10 a. m. for Rutherfordton.
No. 29 from Monroe		11:30 a. m. for Atlanta.
No. 21 from Raleigh and Wilmington	2:40 p. m.	2:45 p. m. for Rutherfordton.
No. 20 from Charlotte	5:50 p. m.	6:00 p. m. for Wilmington.
No. 50 from Atlanta	5:50 p. m.	Monroe.
No. 16 from Rutherfordton	9:10 p. m.	Monroe.
No. 6 from Atlanta	9:35 p. m.	9:45 for Richmond.
No. 13 from Wilmington	10:35 p. m.	10:45 p. m. for Charlotte.
No. 11 from Portsmouth	11:05 p. m.	11:10 p. m. for Atlanta.

C. T. HARRILL, Ticket Agent. E. W. LONG, Division Passenger Agent, Charlotte, N. C.

**W. M. GORDON HONORED BY VISITING INSURANCE MEN**

Monroe Man Is Elevated to First Vice-Presidency of Southeastern Underwriter's Association.

Monroe was host to one of the liveliest bunches of boosters that ever visited the town when the Southwestern District Branch of the North Carolina Association of Life Underwriters held their regular monthly meeting here last Friday at the Joffre Hotel. Nearly half a hundred life insurance men, including several general agents from this state and some visitors from South Carolina. The insurance men arrived on the eleven o'clock train and assembled for luncheon at the hotel promptly at twelve o'clock.

Mr. W. B. Love of the local bar delivered a short but very appropriate and sincere address of welcome and Dr. C. A. Bland of Charlotte responded. Dr. H. E. Gurney, pastor of the Monroe Presbyterian church, made a talk on one of the earliest recorded insurance companies as organized by Joseph in Egypt. Dr. Gurney made the point that Joseph's company was vastly different from present day insurance companies, in that Joseph charged no premiums on his policies and even when some of his people tried to pay a premium it was returned to them. One of the general agents excepted to this statement, and declared that every insurance company was doing that very thing now. Dr. Gurney's talk was greatly enjoyed. Following Dr. Gurney, Dr. C. C. Weaver, the new pastor of Central Methodist church was presented to the company and responded with a few timely remarks.

The convention was honored by the presence of Mr. Clifton Maloney, vice president of the Philadelphia Life Insurance Company of Philadelphia, for which company the Gordon Insurance and Investment Company of this city has the general agency for the southeastern states. Mr. Maloney, in a most entertaining talk, sketched the progress made in life insurance business during the past decade or two, and expressed his appreciation of this opportunity to meet in person the agents of his own and other big companies in this section. This was his first visit to his Southern agents.

The principal address of the day was delivered by Mr. Francis E. Brodnax of Columbia, S. C., president of the South Carolina Association and vice president of the National Association of Life Underwriters. He declared that as general agent for his company he was doing just what Joseph did in Egypt, returning in these times of hardship what the policy holders have laid up in times of plenty, in the form of loans on policies. Mr. Brodnax told of what could be accomplished by insurance men working co-operatively through their association in the way of placing their business upon a higher plane of honest dealings with both company and policy holder. He asked the agents to remember that they owed something to both. Especially he urged the North Carolina insurance men to get behind their insurance commissioner and legislators and see that some action was

taken to rid the profession of the "side line" or "part time" men, who are not legitimate insurance agents, but have secured license and rate books, and demand rake-offs and split commissions from legitimate solicitors. The speaker showed that he had given much study to these questions and was very familiar with every phase of insurance business.

At the conclusion of his address Mr. H. J. Spencer of Charlotte, president of the association, called to order for transaction of business. A rising vote of thanks was accorded Messrs. Maloney and Brodnax for their presence and excellent talks. The claims of the association for membership were put before the company by Mr. George W. Patterson, State president, and four new members were signed up. The office of first vice president was declared vacant and Mr. W. M. Gordon of Monroe, who has served for some time

**No More Dandruff**  
 A leading hair dresser says he has found nothing as good as Parisian Sage to banish all dandruff and make the hair wavy, thick and lustrous. English Drug Co. sells it on money back plan.

as second vice-president was elected to that place, and Mr. Bethel of Charlotte was elected second vice-president. After a vote of thanks to the Monroe Chamber of Commerce and local insurance men for the hospitality of the occasion, the association adjourned.

The Home Service section of the Red Cross chapter has secured four hundred bronze medals being awarded by the State of North Carolina for service in the World War for distribution Armistice Day. Application was made for a thousand medals, but only four hundred could be supplied at this time. These medals will be given out by a committee of young ladies representing the Red Cross who will be stationed in the hall way of the court house on Armistice day. Every service man is requested to call for one of these medals and if the supply has been exhausted when his application is made, to leave his name and address with the committee and the medal will be given him later. These medals are of bronze, suspended by a ribbon of the national colors, and incased in a plush lined box. They are very attractive and every service man should have one.

**R. H. Garren, M. D.**

Practice Limited to Treatment of Diseases of EYE, EAR, NOSE AND THROAT  
 Office Over THE UNION DRUG COMPANY. PHONE 258.

**NOTICE OF ADMINISTRATION**  
 Having this day qualified before R. W. Lemmond, C. S. C. of Union county, as administrator of the estate of H. J. Rollins, this is to notify all persons holding claims against said estate to present them duly verified on or before the 26th day of October, 1921, or this notice will be pleaded in bar of their recovery. All persons indebted to said estate will please make prompt payment.  
 This 26th day of Oct. 1921.  
 M. I. ROLLINS, Admr. of H. J. Rollins, deceased.

*Not only absolutely clean - But absolutely sterile as well*



EVERY BOTTLE before it is filled by this company is washed in a Miller Hydro Soaker—the last word in scientific bottle washing machinery.

This machine first rinses the bottle with a stream of tepid water, then scours, scrubs and sterilizes it inside and out with a solution of hot caustic water under great pressure. Then just before it reaches the filling machine every bottle is double rinsed again, first with hot and then with cold water.

Every bottle is clean, sweet and sterile when it is filled and capped.

You can be assured of the purity of the drink inside

MONROE COCA-COLA BOTTLING COMPANY.  
 F. W. PINNIXTON, Manager.  
 MOVED TO BUILDING ESPECIALLY BUILT FOR US ON JEFFERSON STREET, JUST ABOVE HAWK ICE CREAM PLANT.

