

ROSEBUD THEATRE PRESENTS

DOROTHY DALTON

in
"A Romantic Adventuress"
A Paramount Picture



YOU'LL WANT TO SEE—

The unmasked revel at the famous New Orleans Carnival.

Behind the scenes on the "first night" of a big Broadway revue.

A Disco ball exploited in New York's money tin.

"Lads Beautiful" masked dance at a mill-forester's midnight party.

The great Yale-Harvard football game.

Gambling for love and gold in the "millionaire's playground" at Monte Carlo.

Strand Monday

In Monroe there are two good places to eat and they are home and

Saleeby's Cafe

If for any reason you cannot or do not want to eat at home, or you have no home to eat at, then come to Saleeby's Cafe, and the atmosphere, cooking and service will make you feel at home.

We manufacture all kinds of Fancy and Home-Made Candy, daily, and sell at Wholesale and Retail. We invite all the Merchants to come and select samples of what they can handle. We will be glad to quote Special Prices to them.

N. D. SALEEBY & BRO.

REPORT OF THE CONDITION OF THE FIRST NATIONAL BANK

at Monroe, in the State of North Carolina, at the close of business December 29, 1920.

RESOURCES.	
Loans and discounts, including redcounts	\$719,718.50
Notes and bills receivable	600,000.00
U. S. bonds (other than Federal Reserve Bank)	\$28,621.00
U. S. bonds deposited to secure circulation (par value)	100,000.00
Owned and unpledged	\$ 30,550.00
Total U. S. Government securities	110,550.00
Stock of Federal Reserve Bank (50 per cent of subscription)	4,150.00
Value of banking house, owned and unnumbered	40,000.00
Furniture and fixtures	12,000.00
Land received with Federal Reserve Bank	29,059.29
Cash in vault and net amounts due from national banks	63,019.55
Net amounts due from banks, bankers, and trust companies in the United States	11,026.96
Checks on other banks in the same city as reporting bank	4,833.50
Checks on banks located outside of city or town of reporting bank and other cash items	8,128.46
Redemption fund with U. S. Treasurer and due from U. S. Treas.	5,417.00
Total	\$972,311.70
LIABILITIES.	
Capital stock paid in	\$ 100,000.00
Surplus fund	42,500.00
Undivided profits	\$39,538.80
Less current expenses, interest, and taxes paid	11,111.90
Circulating notes outstanding	97,000.00
Net amounts due to banks, bankers, and trust companies in the United States and foreign countries	4,914.98
Certified checks outstanding	115.45
Cashier's checks on own bank outstanding	5,955.77
Individual deposits subject to check	261,441.89
Certificates of deposit due in less than 30 days (other than for money borrowed)	76,497.25
Certificates of deposit (other than for money borrowed)	275,444.46
Bills payable, other than with Federal Reserve Bank (including all obligations representing money borrowed other than redcounts)	100,000.00
Liabilities other than those above stated	230.00
Total	\$972,311.70
Liabilities for redcounts with Federal Reserve Bank	28,621.00
Liabilities for redcounts other than with Federal Reserve Bank	17,500.00
Total contingent liabilities	\$46,121.00

Of the total loans and discounts shown above, the amount on which interest account was charged at rates in excess of those permitted by law (U. S. Rev. Stat.) (exclusive of notes upon which total charge not to exceed 50 cent was made) was \$31,275.00. The number of such loans was 67.

State of North Carolina, County of Union, ss:
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.

Correct—Attest: J. E. Ashcraft, John C. Sikes, S. O. Blair, Directors.
Subscribed and sworn to before me this 10th day of January, 1921.
P. H. JOHNSON, Notary Public.

ACREAGE REDUCTION FOR 1921 PLEDGED BY FARMERS

Continued from Page One.

When the afternoon session convened, President Tomlinson threw it open for a round table discussion, and A. L. McCaskill of Fayetteville promptly led off with a dissertation on organization and a suggested plan for carrying it out. He was in the midst of his speech when the resolutions committee came in.

Pleds For Determination.
Former State Senator J. A. Brown felt that the situation is a serious one and that the time had come for serious deliberation. His audience was in thorough accord with that view and listened attentively to his plea to organize for successful co-operative marketing. Mr. Brown declared it was going to take a lot of effort but considered the present as the best time to put the movement across. He also emphasized the absolute necessity of cutting down the acreage this year.

The association asked the General Assembly to pass a bill authorizing tax lists to list acreage of different crops when making out tax lists for the use of the statistical service of the Federal Department of Agriculture in conjunction with the State Service. The farmers looked askance at it until Dr. Kilgore assured them it contained no dynamite.

While there was plenty of talking, the assemblage was in a mood for action nearly all day and a speaker had to speak to the question to get attention. If he didn't drive to the point, he was apt to be asked by somebody to take his seat. It was a convention of earnest men bent upon doing something.

Must Be Growers Only.
Mr. Sapro at the morning session declared that the American Cotton Association has done a great work in concentrating attention upon cotton, but that it will do its greatest work if it will stand aside and permit the organization of an association composed exclusively of growers.

He stated that for a co-operative marketing association to be successful it must contain growers only and must be state-wide in character. He stated that pledges are now being taken for such an association in Texas, Oklahoma and Mississippi and that the matter is being considered by farmers of all the other cotton states.

Governor Manning said that Attorney Sapro of the California co-operative marketing associations, who had preceded him had struck the key note when he said that the farmers must depend on themselves to work out their economic salvation. There had been, he stated, criticism of the Federal Reserve Board, the Secretary of the Treasury and of the cotton bills in connection with the price of cotton but he had not come to stress these matters but to remind the farmers that God helps those who help themselves.

He insisted very strongly on a reduction in acreage. South Carolina farmers, he stated, had the past year bought from other states \$111,000,000 worth of food and feedstuffs, every bit of which should have been raised at home. That amount was more than the value of South Carolina's cotton crop at present prices.

In view of limited ability to buy, the world, Governor Manning said, is overstocked with cotton. At the present rate of consumption, he calculated that there would be a hold over at the end of the present cotton year in July of seven or eight million bales.

He spoke very convincingly about General Europe as a market for cotton if only the mills of that part of the world could be provided with the credit they need to start up operations. Only fifteen per cent of the supplies in Czechoslovakia are turning, he said.

Governor Manning said the import side of the undertaking was fully as promising as the export side. Arrangements are being made now to have potash brought to this country and exchanged for cotton.



MAKING bread in a Bedouin tent on the deserts of Arabia is quite a different proposition from baking bread in our modern establishment—a difference the people of this community appreciate.

Our Bread

has that delicious flavor that gives it a place distinctively its own in homes where "good eating" is appreciated. The same thing is true of our pies, cakes, doughnuts and all other forms of pastry.

Quality and cleanliness are the twin mottoes of this bakery at all times.

Bread 10 & 20c. Pay no more.

Monroe Automatic Bakery.

JACK HERNIG, Proprietor.

An Appreciated Letter

PHILADELPHIA, JAN. 1, 1921.

GORDON INSURANCE & INVESTMENT CO.,
AGENCY MANAGERS SOUTH-EASTERN DIVISION,
MONROE, NORTH CAROLINA.

GENTLEMEN:—

IN LOOKING OVER THE RECORD ESTABLISHED BY YOUR AGENCY, WE ARE DELIGHTED OVER THE RESULTS OF THE BUSINESS PAID-FOR BY YOU AND YOUR ASSOCIATES DURING THE GOOD YEAR 1920.

THE VOLUME OF BUSINESS PAID-FOR BY YOUR ORGANIZATION AMOUNTS TO THE STAGGERING FIGURES OF \$5,617,875—THE GREATEST YEAR IN YOUR HISTORY.

I, THEREFORE HASTEN TO CONGRATULATE YOU AND YOUR CO-WORKERS, AND ALSO TO STATE THAT THIS IS THE BEST PRODUCTION OF ANY AGENCIES OF OUR COMPANY, OUTSIDE OF PENNSYLVANIA.

IT IS OUR PLEASURE TO THANK YOU AND TO COMMEND YOU FOR THIS SPLENDID ACCOMPLISHMENT.

WISHING YOU AND THE GENERAL AGENTS TOGETHER WITH THEIR ASSOCIATES A MOST PROSPEROUS NEW YEAR, WE ARE,

YOURS, VERY TRULY,

PHILADELPHIA LIFE INSURANCE COMPANY,
BY A. MOSELY HOPKINS,
SUPERINTENDENT OF AGENCIES.

And Deep Out? Reigned.

Mrs. Smith had lured Mrs. Wilson's cook away. So when the two ladies met at a luncheon, they did not speak.

But Mrs. Cross did not know this. So, graciously, she said: "Mrs. Wilson, you certainly know Mrs. Smith?"

"No, I believe not," answered Mrs. Wilson. "But I believe she calls on my cook."

Report of the Condition of the Monroe Bank & Trust Co.

at Monroe, in the State of North Carolina, at the close of business, December 29th, 1920.

RESOURCES	
Loans and Discounts	\$275,117.94
Demand Loans	3,973.62
Overdrafts	2,146.18
U. S. and Liberty Bonds	4,000.00
Furniture and Fixtures	2,577.14
Real Estate owned	29,938.31
Cash in vaults and net amounts due from banks, bankers and trust companies	16,757.24
Cash items held over 24 hrs.	289.00
Checks for Clearing	57.74
Insurance Investment	\$1,000.00
Total	\$326,867.17
LIABILITIES	
Capital Stock paid in	\$50,000.00
Surplus Fund	\$25,000.00
Undivided profits, less current expenses and taxes paid	4,601.43
Dividends unpaid	6.25
Bills Payable	65,500.00
Deposits subject to check	62,292.77
Time Certificates Deposit	73,982.14
Savings Deposits	19,570.10
Cashier's Checks outstanding	324.81
Trust Funds	25,789.67
Total	\$326,867.17

State of North Carolina, County of Union—L. H. B. Clark, Cashier of the above named Bank, do solemnly swear that the above statement is true to the best of my knowledge and belief.
L. H. B. CLARK, Cashier.
Correct—Attest:
S. O. BLAIR,
R. A. MORROW,
N. C. ENGLISH, Directors.
Subscribed and sworn to before me, this 12th day of January, 1921.
Harrold Bowles, Notary Public.
My commission expires as Notary Public in February 1922.

Report of the Condition of the State Bank of Wingate

at Wingate in the State of North Carolina, at the close of business, December 29th, 1920.

RESOURCES	
Loans and discounts	\$55,743.75
Demand Loans	\$15,556.00
Overdrafts, unsecured	19.51
U. S. and Liberty Bonds and W. S. Stamps	4,484.90
Banking house	1,142.54
Furniture and Fixtures	2,856.98
Cash in vault and net amounts due from banks, bankers and trust companies	15,038.83
Cash items held over 24 hours	55.79
Total	\$92,429.11
LIABILITIES	
Capital Stock paid in	\$10,000.00
Surplus Fund	7,000.00
Undivided Profits, less current expenses and taxes paid	1,005.50
Dividends Unpaid	15.00
Bills Payable	14,000.00
Deposits subject to Check	30,295.54
Demand Certificates of Deposit	\$30,112.07
Total	\$92,429.11

State of North Carolina—County of Union, Jan. 12, 1921.
I, W. A. CHANEY, Cashier of the above named Bank, do solemnly swear that the above statement is true to the best of my knowledge and belief.
W. A. CHANEY, Cashier.
Correct—Attest:
J. L. Austin,
G. M. Stewart,
S. W. Hinson, Directors.
Subscribed and sworn to before me, this 12th day of January, 1921.
H. K. Helms, Notary Public.

MAKING CANVASS TO OBTAIN CITY TRADE

District of Good Incomes Offers Splendid Field.

Success Depends in Large Measure on Personality of Person Soliciting—Good Understanding is Usually Effected.

Producers sometimes obtain customers by making a personal canvass among city dwellers, say marketing specialists of the United States Department of Agriculture. The neighborhood selected should be one which is not well supplied with markets or grocery stores handling farm produce. A suburban district of homes with good incomes offers a good field in which to solicit trade. Success in making a personal canvass depends in a large measure on the personality of the person making the canvass. He should be neatly dressed, should state his business clearly and concisely, showing the prospective customer why direct marketing would be advantageous and, if possible, he should have samples of the produce that can be furnished. As this method of obtaining customers permits the consumer to see and talk with the producer, a better understanding is usually effected than if they had never seen each other.

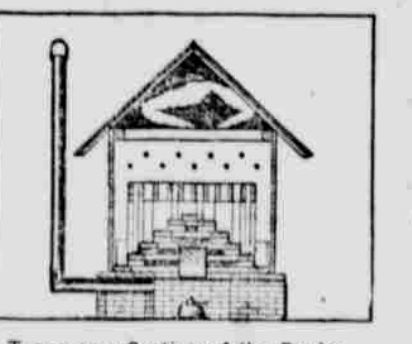
A man living a few miles from Baltimore, who raised poultry, found it impracticable to market his poultry products personally and was not satisfied with the price he could obtain locally. He made a personal canvass of a few homes in a desirable location in Baltimore and obtained four customers to whom he began sending eggs by parcel post. Within a few weeks they had recommended the producer to a sufficient number of customers to purchase all the eggs and poultry the producer could supply. Customers were retained by supplying good quality products and by strict attention to business relations.

BROODER FOR YOUNG CHICKS

Adapted Especially for Outdoor Use or Independently of House for Older Fowls.

The Scientific American in illustrating and describing a chicken brooder, the invention of R. R. Murray of Milford, Texas, says:

This invention relates to poultry raising, and has particular reference to the care of young chicks. Among the objects is to provide a brooder adapted especially for outdoor use or



Transverse Section of the Device.

independently of a poultry house. The device comprises a hollow pyramidal chick support with a source of heat within the base, depending fabric strips, a ceiling of open mesh material, and a suitable roof, the products of combustion being conveyed outward through a flue.

STEERS FATTEN ON SILAGE

Remarkable Gains, Considering Nature of Feed, Made at North Dakota Station.

Steers can be fattened profitably on corn silage alone according to a series of tests conducted at the South Dakota experiment station. The steers didn't get off their feed nor were there any bad results in feeding silage as the sole ration. At the close of the tests each year the cattle were shipped to the Chicago market, sold as killers, and brought within a few cents of the market top.

"The gains have been remarkable considering the nature of the feed," said Director Wilson. "In many cases the gains have been larger than cattle of the same age have made on pasture. Hundreds of cattle are wintered on a half starvation ration when if they were fed corn silage from the time they were taken off of grass in the fall they could have been sold late next spring when cattle are usually high in price."

EASY TO FATTEN BABY BEEF

Good Breeding and Quality Are Chief Requisites for Most Profitable Results.

It requires no more skill or attention to fatten baby beefs than it does mature cattle, but good breeding and quality are necessary if the greatest returns are to be expected from the production of baby beefs.

PLACE PREMIUM ON QUALITY

Everybody Wants the Best if They Can Afford It—Quantity Not Always Desired.

The premium is on the best—on quality, not quantity—not the second best. Everybody wants the best if they can afford it. If people take the second best it is not because they prefer it.