

# The Davie Record.

"HERE SHALL THE PRESS, THE PEOPLE'S RIGHTS MAINTAIN; UNAWED BY INFLUENCE AND UNBRIBED BY GAIN."

VOLUME XIII.

MOCKSVILLE, NORTH CAROLINA, WEDNESDAY, JULY 12, 1911

NUMBER 1

## The Building and Loan Association.

The following article is copied from The Lexington Dispatch for the benefit of the citizens of Mocksville and the surrounding sections. Read the article carefully and see the great results that can and are being obtained through these associations. The town of Mocksville could double her population in ten years if she had a Building and Loan Association. Let's get busy, call a meeting of the citizens of the town and organize an association and begin work now. A gentleman living in a nearby town has offered to lend his assistance at any time in helping us to organize. Talk this matter up between yourselves. The Dispatch article follows:

The Lexington Perpetual Building and Loan Association will issue its third series of stock July 1. Capt. C. M. Thompson, secretary and treasurer of the association, now has the subscription books open at his office and is ready to attend to all comers.

The association is doing a great work in Lexington. It has enabled a number of men to build and own their own homes during the last six months, and others now holding stock are preparing to build. The association was never so full of enthusiasm as it is today and it is apparent that it is just entering upon the period of usefulness. Wisely managed, the association offers absolute safety to investors and home builders.

One of the finest things in the world for the growing boy is to teach him to save money while he is young and teachable. The building and loan association offers an ideal way. Any industrious boy can carry one share of stock, or more, and on one share the dues are 25 cents per week, or \$1 per month. A certificate of stock is issued to him and when the stock matures it is worth exactly \$100 to him. It is estimated that the stock if the installments are paid regularly, plus accrued interest and earnings, will mature within 74 months from date of issue. In that time he will have paid in \$74 in actual cash and the association will hand him \$100. Teach the boy to save while he is yet a boy and when he is old he will keep it up.

To the man who is paying out rent every month the association offers an escape. Few of the houses that are to rent in Lexington cost over \$700 each. Many of these houses, perhaps the majority of them, rent for about \$10 per month or \$120 per year. The man who pays rent, therefore pays out month after month, with no prospect but to keep up the same old grind continually, more than enough money to make him a home-owner. If he should take out seven shares of stock in the B. & L. association which would cost him \$7 per month for his installments, the association would lend him \$700 with which to build him a home. The interest on this \$700, payable monthly, would be \$3.50 making a total monthly payment of \$10.50. In 74 months his stock matures and he owns his home in fee simple and he has paid for it with rent money. If he continues to pay rent for 74 months, at the end of the time he will have paid out for a house no better than he could build for \$700 the sum of \$740, and he will not have a thing to show for it.

The B. & L. association is the poor man's friend. It is also the best field for the small and large investor. It offers absolute safety for any amount, large or small, that an investor wants to put away and the interest paid is slightly above the regular six per cent. Interest begins from the very first payment and, since every cent of it is secured by first mortgage on valuable real estate there is no chance for any one to lose.

Charlotte owes its supremacy to

day to the B. & L. associations that have built thousands of homes and is building hundreds more every year.

The enviable condition of the building and loan field in that city is in a large measure due to the life of S. Wittkowsky, the pioneer of the building and loan work in that section. To his untiring energy, to his undying zeal, to his beautiful character and exalted sense of duty to his fellowmen, the city of Charlotte owes an everlasting debt of gratitude.

Not only in Charlotte but in many other towns in North and South Carolina is his name revered ever ready as he was to lend a helping hand to a fellow-laborer, to make suggestions, give advice, help organize or to answer any call that might be made upon him for the furtherance of this great work. Many are the building and loan associations that owe their conception their growth, their usefulness to the correct use of the methods and principles gained through his advice.

Mr. Wittkowsky in his lectures, used to tell something of the way the building and loan associations were encouraged in Charlotte. The head of a business would induce each of his clerks to take out a few shares. The man seeking employment found himself confronted with this question: "Do you carry stock in the building and loan?" If this question was announced in the affirmative he was investigated and if the treasurer of the association reported that he paid up promptly he stood a good chance of landing the job. The man who carried no building and loan stock but relied on letters of recommendation, which nearly any one can get, was usually overlooked entirely.

## More Biblical Matter.

It is a well known fact, and has never been questioned, that when you behold the starry heavens during the night as they present themselves filled with beauty situated at an immense distance from the earth, many of them appearing very small, the cause of which is owing to the distance from the earth, all of which is compelled to leave the greatest impression upon the minds of all the intelligence that there is an Omnipotent Being whose existence has no beginning, existing in the universe, possessing unlimited power, and who reigns over his subjects living upon every continent in all the worlds which are in existence in the universe. How foolish and unwise it is when you well know the requirements from Him who rebuked Adam for disobedience, and which brought death and destruction upon the children of men, why you do not live nearer the requirements of Him who took Elijah and Enoch to heaven alive, when you are well informed that you are required to do in order that you can have success to live with the angels and the purest of the pure, a life everlasting, recognizing your relatives who have had success in the better world, yea how becoming it is to fear God and to worship Him who created all other beings, and as you are told by Christ to lay up your treasure in heaven not on earth, when you well know that at a very early period of time that you will have to go the way of all the earth, and the Son of God tells you how hardly they that have riches shall enter into the kingdom of God. He tells you it is easier for a camel to go through the eye of a needle than for a rich man to enter the kingdom of God. He told the rich farmer, who said he would tear down his old buildings and put up new buildings in order to store up his products so that he might live long and be happy, that this night thy soul shall be required of thee, and then what will become of your riches. Yea, poor

Lazarus begged for the crumbs that fell from the rich man's table; refused, he died and unto Abraham's bosom he went. The rich man also died and in hell he lifted up his eyes. Yea, if the words within the lids of the new testament be true, what will be the consequences of those that are vastly rich in this world after they have made their departure. J. R. WILLIAMS.

## Good Roads Train Coming to Mocksville.

Washington, D. C., June 27.—The Southern Railway's special "Road Improvement Train" will enter North Carolina on July 10th and will spend practically a month in the state, the detailed schedule for North Carolina points having been arranged up to August 4th. The Southern Railway is operating this train in co-operation with the United States Office of Public Roads for the purpose of giving impetus to the good roads movement and also to give practical information to county road officials and to farmers as to the best and most economical methods of constructing good roads and keeping them in repair with the materials to be found in the various communities.

The train's first stop in North Carolina will be at Marshall. The train will be in Mocksville, on Thursday, July 20th, from 10:18 a. m., to 12:30 p. m.

At each stop free lectures and demonstrations will be conducted by two road experts of the United States Department of Agriculture, Messrs. D. H. Winslow and W. N. Fairbanks assisted by a representative of the Land and Industrial Department of the Southern Railway. Two coaches of the train are filled with exhibits, pictures and working models. The Southern Railway is handling this train without charge to the government in order that the people along its lines may have the opportunity to receive the valuable information as to road building which it affords. Every farmer and business man in Davie county should be present on July 20th, and hear the speeches and examine the exhibits and photographs. Don't forget the date, Thursday, July 20th.

## The Appalachian Exposition.

The Southern Railway will make an attractive exhibit showing the agricultural, forest and mineral resources and manufactured products of the Southeast at the Appalachian Exposition to be held at Knoxville, Tenn., September 11 to October 1, 1911. This exhibit will contain handsome displays of cereals, cotton, tobacco, legumes, vegetables, and fruits and especial attention will be given to forest products and manufactured specimens of woods. The exhibit will show in a comprehensive way the possibilities and advantages of the Southeastern states and should prove a powerful advertisement for the section as large numbers of visitors from points outside the Southeast are expected at the exposition.

At the same time the exhibit will serve the very useful purpose of calling the attention of the people of the South to the great opportunities which exist in their own country. This is a feature which the management of the Southern Railway considers of the highest importance as nothing can have a more powerful effect in discouraging emigration from the South to less favored sections than a thorough knowledge of the South and the many reasons which make this the best section of the country in which to live and prosper.

Frog skins are grafted on the leg of a 5 year old boy in St. Louis to sever a burn. That lad should have no trouble in making things jump when he gets big.

Never leave home on a journey without a bottle of Chamberlain's Colic, Cholera and Diarrhoea Remedy. It is almost certain to be needed and cannot be obtained when on board the cars or steamships. For sale by all dealers.

## All Things Working Together For Good.

How can all things work together for good? By the guidance of infinite chance? Wheels within wheels, and wheels playing into wheels, in the vast system of human circumstances, and all permitted to move according to their own sweet will; is this the way in which all things work together for good to God's saints? We know it can not be so. There must be a Divine Superintendent directing all, and He can direct only as He knows all things from the beginning to the end. Here is a cause, and yonder, twenty years hence, is an effect. Unless God sees the relation of the two, how can he touch the keyboard of causes with His finger today, so as to effect our highest good a score of years in the future? And God works at long range. He is no day laborer, planning only from sunrise to sunset. We believe that our pious grandmothers, praying and studying their Bibles in the lonely cottage among the hills, had much to do in shaping our Christian characters. And when now we pray for success upon our labors we seem to hear the lord saying, "Before thou callest, I answered and before thou knewest me, I girded thee." And I don't believe that God can make all things work together for good to His people unless he begins very far back and looks very far ahead. —Spurgeon.

## Million Dollars Asked for Improved Public Highways.

A bill providing for Federal aid in the construction of improved public highways was introduced by Senator Simmons. The bill carries an appropriation of \$100,000 to be expended under the direction of the Secretary of Agriculture in conjunction with the Postmaster general for the improvement of roads to be selected by them over which rural letter carriers travel.

The improvements are to be made for the purpose of ascertaining the amount of improvement and economy which may be brought about there by in the rural postal service. It is provided that the local governments in any territory which may be selected shall appropriate for good work in that community and amount equal to what is expended by the government. The Secretary of Agriculture, in his report on how the money has been expended is directed to give his recommendations as to a plan for Federal cooperation with the various states in road improvement. He is also directed to report on the feasibility of a tax on automobiles engaged in interstate travel.

## Much Honey Dew in the Mountains

Boone Democrat.  
During the dry weather just over here has been the most wonderful amount of honey dew in the mountains that has been seen here for many years—many of the leaves of the forest being literally coated with the sweet, honey-like substance. There are different theories about the formation of honey dew, one given by Webster being that it is deposited by an insect, but it seems to us if this were the case, the very atmosphere would have been darkened with them in Watauga for the past few weeks. It has been claimed that bees gather it and become very rich, but we have been unable to find a man who has ever seen them gathering it. There is a heavy yield of honey here this season, but it is attributed to the immense locust bloom which is said to furnish a very rich harvest for the tireless little workers.

Patient—Say, that isn't the tooth I want pulled.  
Dentist—Never mind. I'm coming to it.

FOR THE BEST VALUES IN  
**Men's and Boy's Clothing and Furnishings**  
VISIT  
**Mock-Bagby-Stockton Co.,**  
"Same Price to All." 418 Trade Street  
WINSTON-SALEM, N. C.

**WEAVERVILLE COLLEGE,**  
WEAVERVILLE, N. C.  
FOR YOUNG MEN AND YOUNG WOMEN.  
Beautiful Scenery. Superb Climate. Pure Water. Fine Air.  
Splendid Moral and Religious Atmosphere.  
Quiet Community. No Pitfalls or Dens of Vice.  
Excellent Faculty. Strong Course of Study. Moderate Charges.  
Firm but Kind Discipline. Pretty Catalog Free.  
Electric Car Line to Asheville.  
Fall Session Opens August 16, 1911.  
O. S. DEAN, President, Weaverville, N. C.

**TRINITY COLLEGE**  
1859 1892 1910-1911  
Three memorable dates: The granting of the Charter for Trinity College; the Removal of the College to the growing and prosperous City of Durham; the Building of the New and Greater Trinity.  
Magnificent new buildings with new equipment and enlarged facilities. Comfortable hygienic dormitories and beautiful pleasant surroundings. Five departments: Academic, Mechanical, Civil, and Electrical Engineering. Law; Education; Graduate.  
For catalogue and other information, address  
R. L. FLOWERS, Secretary, Durham, N. C.

**REASONS**  
Why you should buy your **LUMBER, DOORS, SASH, BLINDS, and BUILDING MATERIAL** from **THE GRAF DAVIS COLLETT CO., SALISBURY, N. C.**  
We are the nearest first class shop to you. The freight rate from here would be less, you would save time in transit. Our grades are up to the standard at all times, Our prices are always in line. Should you have to make a change in your order, phone us our stock is complete and we can make prompt shipment. Send us a list of what you are in the market for, or your Blue Prints. We make a specialty in getting up all kinds of Interior Trim in either Pine or Hard Woods. If you need Screens for your house ask us for prices.  
**THE GRAF DAVIS COLLETT COMPANY.**  
Salisbury, North Carolina.

**THE EDISON PHONOGRAPH**  
If you think you do not care for talking machines, "It's because you haven't heard the new model Edison Phonograph. It does not have that harsh, grating noise found in most machines. The Edison produces a music with a sweetness that others cannot approach. It is the best entertainer. It entertains the solitary, shortens long evenings, amuses children and your friends. It is every day to cheer, console, amuse or enthrall you according to your mood. Shipped anywhere. Price for catalog free.  
J. J. BOWEN & BRO., Winston-Salem, N. C.

J. A. Conover, formerly in charge of the dairy department of the State Department of Agriculture, has bought an orchard farm in Wilkes.  
The Progressive Farmer and The Davie Record both one year for 75c.

**IT IS ALWAYS CHEAPER TO BUY RELIABLE DRUGS.**  
On the above motto we have built up the largest Drug business in the State. Our store is one hundred and fifty feet long, entrance on Main and Third Streets. Two handsome Soda Fountains. So when you want anything  
**FROM A DRUG STORE**  
Remember the Old Reliable, where every transaction is straight and honest. Drugs, Medicine, Trusses, Soda Water, Ice Cream, Etc.  
**OWENS DRUG CO.,**  
WINSTON-SALEM, N. C.  
THE PLACE WHERE EVERYBODY TRADES.