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VOLUME XIV.

MOCKSVILLE, NORTH CAROLINA, WEDNESDAY, OCTOBER 16, 1912.

NUMBER 15

TAFT WOULD AID FARMERS.

Wants United States to Adopt Co-operative Credit System.

RESULT OF INVESTIGATION.

State Department, at the President's Direction, Has Looked Into the System in Vogue in Europe—It Would Mean Low Rates and Easy Terms For Repayment.

The state department's investigation of European systems of co-operative credit has now reached the second stage in which a study is made of the mortgage bond societies and the mortgage banks. It is expected that this is the form of co-operative credit which, under one plan or another, will be proposed for adoption in the United States in connection with President Taft's efforts to extend this assistance to the American farmer.

As compared to the present American system of farm land loans this form of co-operative credit would accomplish two things for the farmer:

First.—It would permit him to repay his loan through an easy system of amortization extending over a long period of years and would remove effectively the menace of foreclosure or renewal which hangs like the sword of Damocles over the head of any borrower from a private individual under a short time mortgage.

Second.—It would unlock the doors of the great money centers to the farmer of the remotest regions and give a security to the investor in New York, so that he would need have no concern with moving anything of the sort of security created by the farm in Texas or Oregon on which the money he lends is to be spent.

This means to the farmer low rates of interest and easy terms for repayment. What it would mean in more specific terms to the American farmer can be easily seen in a comparison of conditions in Germany or France and in the United States. Here is the statement of a dealer in land mortgages in our southwest, made at a meeting in New York city. The speaker was describing the business of a company financed by British capital which makes mortgage loans on farms in the southwestern states:

"We have been loaning money at 8, 9 and 10 per cent. I loaned money in the Panhandle twenty-seven years ago and for the first three or four years never got less than 3 per cent a month. That is incident to a new country. Now our bank rate is 10 per cent. Our land loans that we have been making the first year or so through that section of the country have been made on an 8 or 9 per cent basis. However, I am very frank to say that I think the rates ought to come down and that we ought to be able to get money from that section of the country at 6 or 7 per cent."

In comparison with this statement the Credit Foncier of France is able to loan money on farm lands at 4.3 per cent and the German societies and banks at about 4 or 4.5 per cent. As the speaker quoted above says, the high rate of interest in this country is probably to a large extent due to the fact that it is a new country and that money here is more actively employed. It is doubtful whether, even with the adoption of the European machinery, the interest rates on mortgages could be brought down as low in the United States as they are in either France or Germany. It is the opinion of no less an authority than Charles A. Conant, however, that they could be brought down to 5 per cent. A mortgage at 5 per cent with the advantage to the farmer of repaying his loan little by little through an unburdensome plan of amortization might be accepted as the sum total of benefit to be expected by the American farmer from the adoption of some such system—as, for instance, the German mortgage bank plan.

Another African Theodore.

An African Theodore came to grief just forty-five years ago because he thought he was the whole show. The rest of mankind thought they were some show, too, and Theodore of Abyssinia learned too late that he had made a very serious mistake in not taking that very natural attitude into account. Nature has not given to any individual a monopoly of the abilities requisite in the rule of a people.

When Wilson Will Get Worse Left.

Woodrow Wilson complained that his private car was left several hours behind by the Chicago express. That's nothing to the way he and his free trade crew will be left behind by the Craft Republican express on Nov. 8.

Love and Tobacco.

Robert Quilen, in Fool Killer.

This paper has never, to its knowledge, given any one license to believe that it would or could run a "Questions and Answers" department, but on the other hand it has never attempted to shirk responsibility, and it will not do so now.

A young lady, unknown to the editor, has sent in the following touching appeal:

"Dear Editor: I am engaged to a very nice young man who chews tobacco. I love him, but he won't quit chewing—and I hate the taste of it. Would you advise me to marry him, or not?"

This is a very serious affair. Most decidedly I would NOT advise you to marry him. Furthermore I can heartily second your antipathy to the taste of second hand Browns mule.

Many otherwise perfectly good love affairs have been snuffed out by tobacco.

There was once a young man named Carl who chewed tobacco and loved a young lady—both very hard and both at the same time. He used to court her with an overgrown chew in one side of his face, and talk out of the other side.

While honeyed words dripped from one corner of his mouth good rich essence of tobacco leaf dripped from the other corner. The more ardent the young fellow became, the more enthusiastically he chewed, and when he got wound up on his proposal he shed juice like a springing cart.

Nevertheless, the girl accepted him, chaw and all, for better or for worse, and probably would have married him if it hadn't been for her Pa.

It happened this way. It was summer time, and the young folks sat in the parlor, close to a window. Pa leaned back in a chair against a tree outside, listening to their yumyummying. It was a very dark night and neither the girl nor Carl knew that Pa was on the job.

Carl was repeating, for the seven-hundredth time that evening that he loved her like a muley cow loves salt, and with each word he chomped down on his quid. Before he had finished his first sentence his mouth was running over and he leaned his head back to hold the tide. Still he talked on, his words coming rather splashy and thick. His mouth was open and he had quit trying to chew. He was nearly drowned when at length the little oration was finished, and with a deep, long-drawn sigh of relief he turned his flooded jaws toward the window, picked up and let'er fly.

Pa had been working hard that day and he was sleepy. It was past his bedtime, anyway. Exactly at the same time Carl loosed that flood from out his face, Pa turned toward the window, shut his eyes, stretched out his arms and yawned.

Of course it wasn't Carl's fault, and the old man had no business there anyway, especially with his mouth open. But it goes to show that trouble will follow a chaw.

There was another case of a young man who told his sweetheart's youngest brother that tobacco chewing would make whiskers grow on his face. The boy tried, but swallowed the juice. It made hair grow on the inside of his stomach and after it got long an I curley it tickled him to death. Just before he died a young doctor was called in and he made the boy swallow a safety razor, but it was too late then.

Saves Leg of Boy.

"It seemed that my 14-year old boy would have to lose his leg, on account of an ugly ulcer, caused by a bad bruise," wrote D. F. Howard, Aquone, N. C. "All remedies and doctors treatment failed till we tried Bucklen's Arnica Salve, and cured him with one box." Cures burns, boils, skin eruptions, piles. 25c at all druggists.

BUSINESS MEN ARE ALL FOR TAFT

Nation's Prosperity Depends on His Re-election.

EVERY SECTION FAVORS HIM.

Men of Substance, With Interests of Country at Heart, Place Republican Candidate Above Bull Moose Wrecker and Democratic Free Trader—Good Times in Sight.

The Evening Post of New York, which professes an independent attitude toward the presidential contest, has been taking the views of representative business men in various parts of the United States on the improvement in business conditions and the probable influence of that improvement on the national election.

Among conditions pointing to increasing prosperity and better times for all branches of trade and industry are a wheat crop estimated by the department of agriculture in its report for August at 58,000,000 bushels more than the crop of 1911 and exceeded in magnitude only in three preceding years; a corn crop, if not injured by early frosts, estimated to be the third largest of our yields and 10 per cent larger than in 1911 and a cotton crop recently estimated as high as 14,000,000 bales, which would be exceeded only by the extraordinary 16,000,000 bale crop of last year. The country's iron production of July (usually a "barometer" of trade) surpassed all records for the month. Orders on the books of the United States Steel corporation at the beginning of August were the largest reported in any month since the panic of 1907 and showed the most rapid ratio of increase, as compared with a year ago, that had ever been recorded. The total weekly value of checks drawn on all the country's banks and passed through the clearing houses has increased 14 per cent over 1911, and in large sections of the west a 20 per cent recovery was reported. Along with this, the reports of the railway association on the number of railway freight cars idle in the United States have lately shown the smallest total for this time of year since 1907.

HONORS TO LABOR MEN.

Positions of Public Trust Filled by Members of Trade Unions.

Washington.—The Trade Unionist, the official publication of organized labor in the District of Columbia, says:

"Representatives of labor are taking high place in public affairs—official, commercial, professional and civic. Fifteen members of the house of representatives—Republicans, Democrats and one Socialist—are proud possessors of 'working cards' in the craft union which claimed their efforts before entering upon the larger duties of a wider field of endeavor. Recently the president of the United States, desiring a wise, keen, sagacious, practical private secretary, found his ideal in Mr. Carmi A. Thompson of Ohio.

"Mr. Thompson comes of a family of unionists, his father and six uncles being members of the miners' union of his native state, Carmi as a boy and man working beside his father in the bituminous coal veins of the Hoeking valley. In his early manhood Mr. Thompson attracted the attention of the leading public men of the state because of his wide knowledge of workmen and rare judgment in matters pertaining to industrial conditions. His advance in public life was rapid, keeping pace with his developing popularity. He was elected to local and city offices, held important posts by appointment of the governor, and was secretary of state of Ohio. When appointed secretary to the president, he was assistant secretary of the interior.

"Mr. Thompson is genial, kindly, sympathetic, and has lost none of his interest in the labor cause by promotion to commanding positions in the public service. W. N. B."

Under free trade the man who earns \$20 a week now would be forced to accept either \$15 or \$12. The difference of \$5 or \$8, which now goes for clothing, rent, an occasional cigar or a theater ticket, possibly a delicacy for the home table, will not be at his disposal. Think of the several lines of trade that will lose millions of dollars every week by such enforced economy!

WILSON ON LINCOLN.

Charles D. Hilles, chairman of the Republican national committee, has issued the following:

At this time, when the negroes throughout the United States are celebrating in various ways the fiftieth anniversary of the first proclamation of emancipation, and when the Democratic candidate for the presidency, Woodrow Wilson, is appealing to the people of the western states to support him, it is fitting that the chairman of the political committee organized to further the cause of the candidates of the Republican party for president and vice president should call attention to an expression of opinion by Governor Wilson at a period in his career when possibly he never dreamed of being a candidate for a political office.

That expression of opinion was made in his capacity of historian, and it adds to the cumulative testimony that he was until he became a candidate and that he is now un-American in his views of public questions and at heart contemptuous of more than one class of American citizens and out of sympathy with their aims, their purposes and their beliefs.

It was on Sept. 22, 1862, that President Lincoln issued a proclamation giving formal notice that unless the southern states returned to their allegiance to the Union within a hundred days he would declare the slaves within their borders free, and it was on the 1st of January, 1863, following, that a definite proclamation of emancipation was issued. Of this crowning event of the career of the immortal Lincoln, Woodrow Wilson says in his "History of the American People" written forty years afterward:

"The proclamation when it came was no law, but only his (Lincoln's) deliberate declaration of policy for himself and for his party, and changed, as he meant that it should change, the whole air of the struggle and of politics as well."

It is safe to say that not even the most radical unreconstructed southern man would attribute to Lincoln this motive which it remained for the historian Woodrow Wilson alone to discover, that Lincoln abolished slavery to further his own political ambitions and those of his political party. The statement adds proof to much already at hand that Woodrow Wilson forty years after the war was and presumably still is devoid of sympathy for the motive and results of the civil war.

The quotation from the Democratic candidate's writings proves that he is not a reliable historian nor a fair commentator. It goes to show what has been often asserted, that Governor Wilson is not at heart an admirer of or a believer in American institutions, as his other writings and speeches show that he is not a eulogist of American industries nor a defender of American labor. He continuously slanders millions of adopted citizens from abroad who have become good Americans. He sneers at trade unions, and apparently he would if he could close every American mill and buy in foreign markets, because in the first place he is an aristocrat born and bred and because he wants the American people to buy where they can buy the cheapest.

Everything that can be learned about Governor Wilson from his writings, from his speeches and from his manner of living indicate that he is not the type of man who can successfully appeal for the support of the American people.

CASTORIA

For Infants and Children.

The Kind You Have Always Bought

Bears the Signature of *Wm. D. Gifford*

Jilting Him.

Maud Muller was raking hay.

"I'm an intelligent agriculturist

at the very time you are in danger

of the recall," she explained in re-

fusing the Judge.

A Marvelous Escape.

"My little boy had a marvelous escape,"

writes P. F. Bastians, of Prince Albert,

Cape of Good Hope. "It occurred in the

middle of the night. He got a very severe

attack of croup. As luck would have it

I had a large bottle of Chamberlain's Cough

Remedy in the house. After following

the directions for an hour and twenty

minutes he was through all danger." Sold

WHEN BUYING DRUGS, PATENT MEDICINES, TOILET ARTICLES, ETC., DON'T FORGET US

"WE HAVE GOT IT NOW"

Everything is Fresh, Clean and the Best. All kinds of Soap, 5 to 50 cents per cake. : : :
PRESCRIPTIONS A SPECIALTY.

MOCKSVILLE DRUG CO.

GEORGE F. TYSON, Manager.

MR. OTIS' DISGUST.

He Tells Why He Has Abandoned Third Party Movement.

Mr. Ralph C. Otis of Chicago seems to be a citizen of a type widely extant in the country today, taking a newer and a larger interest in the duties of citizenship and earnestly striving for bettering conditions of government. Like many another he was led away by the cant and the phrasemonging of the third party promoters and made to believe that civic salvation only was to be obtained by following in the wake of the third tiermer.

But Mr. Otis, like the average intelligent citizen, could not stand for all that was put up to him. "Those fellows," he declares bluntly, referring to the third party bosses, "are around denouncing every one and calling everybody a 'crook' who does not agree with them." He declares that he will have nothing further to do with the bull moose movement.

Inasmuch as Mr. Otis was president of the original Roosevelt league in Chicago and chairman of the new party national convention committee his defection from the cause is out of the ordinary.

His protest is that which every level headed man, presuming that he is not animated by personal or selfish reasons, will make when he has had an opportunity closely to observe the tactics and the hypocrisy of the self seekers who are lending, directing and financing—especially financing—the new party.

They Make You Feel Good.

The pleasant purgative effect produced by Chamberlain's Tablets and the healthy condition of body and mind which they create make one feel joyful. For sale by all dealers.

Now Used as a Circus Ground. [From the Atlanta Constitution.]

Some say that Armageddon is "on the other side of Jordan" and others that it is a boat landing on Salt River.

Mr. Farmer, are you getting too much for your corn and cotton, meat and produce? If so, support Wilson and low tariff.—Bokoshe (Okla.) Enterprise.

Fortunes In Faces.

There's often much truth in the saying "her face is her fortune," but its never said where pimples, skin eruptions, blotches, or other blemishes disfigure it. Impure blood is back of them all, and shows the need of Dr. King's New Life Pills. They promote health and beauty. Try them. 25 cents at all druggists.

Yarns From Oklahoma.

Scott Thompson, while fishing in the Spavinaw, caught an eel to which was attached seventeen rattles and a button. The eel is on exhibition in the front window of a drug store.

Thompson relates another experience more remarkable than the catching of the eel. This happened on Four Mile Creek. Fish were biting briskly when, suddenly, there was a great commotion on the perch and croppies. There was a jerk at Scott's line. When he pulled in a peculiar gray catfish struck the bank at his feet. Thompson's hair stood up when the catfish began barking like a small dog at him.

Coughs, Colds, Watery Eyes Cured In a Day

by taking Cheeneys Expectoant—also cures consumption, whooping cough, droopings from the nose, and throat, Bronchitis and all throat and lung troubles. Cheeneys Expectoant a liquid preparation, tested for 50 years. Thousands of cures made where all else failed. Try it. Safe, sure and satisfactory. Druggists 25c and 50c.

Bob Phillips Forecasts a Cold, Disagreeable Winter.

It is easy to guess at it, and to talk lightly of what the signs portend, based on what somebody happens to remember about what the old folks used to say; but in order to give something like an accurate forecast one must be able to read the signboards set up by nature, says Bob Phillips, in the Greensboro News. It is a bit early to dope it all out correctly for the coming winter, but so far there is enough to warrant the statement that the winter is going to be cold and disagreeable to more than an average degree.

The signs so far, warning a prediction of a tough winter, are a fine persimmon crop, plenty of acorns and hickory nuts, thick husks on ears of corn. These are almost infallible signs and when coupled with a number of others the fact is made absolutely certain. There are now under investigation. The ruffles and fluffiness of the feathers on geese hatched last spring; when the ground hogs dig deeper holes; when trunks of trees are green with moss on the north side; when muskrats begin early to build their winter homes; when owls early leave the nearby thicket and retire to the big woods; when the feathers of chickens grow low down on their legs. All these signs may fail once in a century; but when they are backed up by the pig melt and the go-sebone you may go to work and get ready, for the worst of all winters is fixing to walk right in at the front door. There is nothing more certain, unless it be a big freshet when the hornets and wasps build their nests high.—Ex.

Saved By His Wife.

She's a wise woman who knows just what to do when her husband's life is in danger, but Mrs. R. J. Flint, Braintree, Vt., is of that kind. "She insisted on my using Dr. King's New Discovery," writes Mr. F. "for a dreadful cough, when I was so weak my friends all thought I had only a short time to live, and it completely cured me." A quick cure for coughs and colds, it's the most safe and reliable medicine for many throat and lung troubles—grip, bronchitis, croup, whooping cough, quinsy, tonsillitis, hemorrhages. A trial will convince you. 50c. and \$1.00. Guaranteed by all druggists.

Nimble-Fingered Cotton Pickers

From The Benson Spokesman. Messrs Garland and Leary Moore are without a doubt the champions cotton pickers of this section of the State. One day this week Garland picked 628 pounds and Leary picked 507. They are the sons of Mr. Britt Moore who lives on Mr. J. F. Lee's farm, about two miles west of Benton.

A Log on the Track

of the fast express means serious trouble ahead if not removed, so does loss of appetite. It means lack of vitality, loss of strength and nerve weakness. If appetite fails, take Electric Bitters quickly to overcome the cause by toning up the stomach and curing the indigestion. Michael Heschmer of Lincoln, Neb., had been sick over three years, but six bottles of Electric Bitters put him right on his feet again. They have helped thousands. They give pure blood, strong nerves, good digestion. Only 50 cents at all druggists.