

# The Davie Record.

State Librarian

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VOLUME XIV.

MOCKSVILLE, NORTH CAROLINA, WEDNESDAY, JUNE 25, 1913.

NUMBER 51

## Building and Loan Farmers.

D. A. Tompkins, of Charlotte, in Manufacturers' Record.

We still hear from the politicians about the land loan banks of Europe, and about the benefits they have been to the farmers of Europe. The subject of co operative farmers' banks has been under discussion for the last 20 years or more. It has often been pointed out that the co operative farmers' banks, or land loan banks of Europe, are nothing more than our building and loan associations, with the payments adapted so as to make them agree with the marketing of the crops.

The building and loan associations for mechanics and loan associations for mechanics and clerks for this country are identically the same as the European land loan banks. Our building and loans are patronized mostly by mechanics, clerks and small merchants. The land loan banks of Europe are patronized by the farmers. Our building and loan associations are used for saving money and building homes. The land loan banks are used for saving money and buying and improving farms.

There is absolutely no legislation necessary to start one of these institutions. Fifty farmers in the country can organize any time, and without any further law than a clerk of the court charter. They can either have a secretary and treasurer of their own, or they can get some banking institution in town to keep their books for them and handle their money for them. The members of these societies save their money and then loan it to their own members as they need it, precisely as the building and loan does with its members. The building and loan might be called a "savings and building association." These farmers land loan banks might equally be called "savings and farm improvement associations." Some European governments, after the farmers' banks succeeded wonderfully, have appropriated some sums of money to loan through these institutions. But this is a semblance for politics sake. The real work of the land loan bank is like the work of our building and loan association, not in the least aided by government at all.

There would be an advantage in dealing with some commercial bank, in that they could get money on short loans through the bank to loan to members until they took in enough money of their own to loan. Therefore, there is nothing in the world necessary to be done except for 20, 30 or 50 farmers to organize a land loan credit society and make their arrangements to have their books and money kept, and then go ahead.

Loans to buy land or for building houses should cover a long enough period for the money to be made out of the ground. And paying it weekly, monthly, quarterly or annually makes a sinking fund from the beginning which cancels the debt at the end of the term. If it is land to raise a crop, it ought not to exceed one year. But if it is a loan to buy land or build a house, it ought to last long enough so that the payments could be made out of the crops. Perhaps some day some enterprising farmers and a good enterprising bank will get together on this subject and start the ball in motion. The building and loan associations generally have about \$700,000,000 of accumulated money. This is the money of the mechanics and clerks aggregated throughout the country. Shares are constantly maturing and other shares are constantly beginning, but the aggregate sum accumulated is about \$700,000,000. If the farmers had \$700,000,000 accumulated it would make a vast difference to the agricultural interests of this country.

## Particularly Pointed.

The chances are before these four years have rolled away, Democrats will vote as they pray.

It seems that there is a lot of Democrats who are much wiser now than they were last November.

But the strange thing about it is that some people don't seem to understand why times are getting so hard.

And the lumber people have already begun to squeal, but the most of them are getting what they voted for.

The price of cotton and all farm produce is dropping. The price of lumber is dropping. Money is getting tight.—Hurrah for Woodrow Wilson.

And now some of our Democratic friends have discovered that President Wilson and his crowd are bringing down the "high cost of living" too fast, but what are you kicking about Buddie? isn't that what you voted for?

Congress has been in session less than 30 days, money has become awful tight and the price of farm products are fast declining. If things continue to go to the bad for the next 30 days as they have for the last 30 days the Wilson panic will be in full bloom.

The Mississippi Valley is flooded with water and cotton can't be planted, the weather here is cold and dry, prospects for large crops are nothing like as good as they were last year, but the price of cotton is dropping like the tide.

Will some Democrat tell us what's the matter?—Now don't all speak at once.

While the Democrats are about it we can't understand why they don't also take the tariff off of beef, cattle, hogs and all other kinds of meats, but then we suppose they don't want to offend the meat trust. But why not give us cheap meats and gravy to go along with free "taters"?—That's the stuph.

Before the election we argued that it was best to let "well enough alone" that our people were happy and prosperous, but our Democratic friends were so anxious to get their nose in the feed trough that they persuaded the people to vote for a change, and now they have got it.—Now what are you crying about Jeemes Franklin?

Mr. Underwood says that it will be at least a year before the people will get any benefit from his tariff bill. We don't think the people will ever get any benefit from a Democratic tariff bill, but it didn't take 30 days for the Underwood bill to knock the bottom out of business.—Come on with the soup, Oscar.—Clinton News-Dispatch.

## Taxed Only Tenth its Market Value.

A Guilford county farmer has refused \$12,000 for a piece of property that has been assessed for taxation at \$1,500, being raised just last year to that figure from \$1,200 over the vigorous protest of the owner. Here is land that is being taxed on little more than one tenth its real value. And yet the owner of cash, bonds and similar property are required to pay tax at the same rate on full valuation if they list their property at all. Here is a discrimination of almost 10 to 1 in favor of a land owner. Is it any wonder that 90 per cent. of the bonds and cash and deposits in North Carolina is not returned for taxation?—Charlotte Chronicle.

## Chamberlain's Colic, Cholera and Diarrhoea Remedy.

Every family without exception should keep this preparation at hand during the hot weather of the summer months. Chamberlain's Colic, Cholera and Diarrhoea Remedy is worth many times its cost when needed and is almost certain to be needed before the summer is over. It has no superior for the purposes for which it is intended. Buy it now. For sale by all dealers.

## Words of Praise.

News and Observer.

If the man who scrubs your windows, for a little dough, toils like forty seven Hindoos till they're clean as snow, when you go down in your raiment for the coin that pays, give him more than money payment, give him words of praise. If the dame who does your washing washes passing well; all day long in soapsuds sloshing, till the evening bell, show her you've been keeping cases on her winning ways, and before she homeward chases hand her words of praise. Nothing stimulates the shirker in this mundane mart; but some praise for willing worker cheers his honest heart; he who toils in weather sunny and on gloomy days, needs a little more than money—needs some words of praise. We're so stingy with this guerdon we might freely give! Sighing 'neath a heavy burden scores around us live; and that burden we might lighten as we go our ways, and so many pathways brighten, with some words of praise! If the man who shines the best he can, humming cheerily the slogans of the bootblack clan, show him that his course will tickle all right-minded jays: hand him, with your pewter nickel, sundry words of praise.

Walt Mason.

## Watch Them.

We will bet a mule the tariff on cotton goods will be raised in the senate. Why? Because the Southern congressmen know they cannot be re-elected unless the cotton mill men stick to them. They know in order to hold the cotton mill men they must give the cotton mill men protection. And yet they must lower the tariff somewhere, so they take the life out of wool, sugar, and other products. These Southern statesmen are not looking primarily to the welfare of the country, but more especially are they concerned about their own reelection and democratic supremacy down here among the cotton mills.—Lincoln Times

## FEEL RIGHT ALL THE TIME.

Don't Let Periodical Spells of Lazy Liver Ruin Your Temper and Spoil Your Work.

If your liver doesn't behave right all the time—if it sometimes stops working and you become bilious and "headachy"—don't take calomel, but try Dodson's Liver Tone.

You are safe in taking Dodson's Liver Tone. It's a harmless, pleasant vegetable remedy that starts the liver without stirring up your whole system as calomel often does. It is especially good for children who need a liver tonic once in a while, but who should not be dosed with strong drugs. Dodson's Liver Tone is sold by D. H. Hendricks & Sons. This store guarantees it with a clean open and shut guarantee—your money back with a smile if it fails to satisfy you. Price, 50 cents a bottle, and your money is as safe as if you had it in your pocket. If you need the medicine you need it badly—if it doesn't satisfy you—your money back. Buy a bottle from D. H. Hendrick & Son today under this guarantee.

## The Cheerful Liar.

"All men are liars," David said, disgustedly, when he had read a lengthy campaign speech. And what he said of ancient men is true today as it was then, as all conditions teach. It shouldn't dampen, tho, our mirth, that liars people all the earth and through the busy ways; for liars make this life worth while and give the human face a smile, and brighten all our days.—Walt Mason.

## Take Plenty of Time to Eat.

There is a saying that "Rapid eating is slow suicide." If you have formed the habit of eating too rapidly you are most likely suffering from indigestion or constipation, which will result eventually in serious illness unless corrected. Digestion begins in the mouth. Food should be thoroughly masticated and insalivated. Then when you have a fullness of the stomach or feel dull and stupid after eating, take one of Chamberlain's Tablets. Many severe cases of stomach trouble and constipation have been cured by the use of these tablets. They are easy to take and most agreeable in effect. For sale by all dealers.

## The Life of Man.

Man born of woman is of few days and no teeth. And, indeed, 'twould be money in his pocket sometimes if he had less of either. As for his days, he wasteth one-third of them, and as for his teeth, he has convulsions when he cuts them, and as the last one comes through, lo! the dentist is twisting the first one out, and the last end of that man's jaw is worse than the first, being full of porcelain and a roof-plate built to hold blackberry seeds.

Stone-bruises line his pathway to manhood; his father boxes his ears at home, the big boys cuff him on the play-ground, and the teacher whips him in the school-room. He buyeth Northwestern at 110 when he hath sold short at 96, and his neighbor unloadeth upon him Iron Mountain at 63½, and it straightway breaketh down to 52½. He riseth early and sitteth up late that he may fill his barns and storehouses, and lo! his children's lawyers divide the spoil among themselves and say, "ha ha!" He growleth and is sore distressed because it raineth, and he beath upon his breast and sayeth, "My crop is lost!" because it raineth not. The late rains blight his wheat and the frost biteth his peaches. If it be so that the sun shineth, even among the nineties, he sayeth, "Woe is me, for I perish," and if the northwest wind sighth down in forty-two below, he crieth, "Would I were dead!" If he wear sack-cloth and blue-jeans, men say, "He is a tramp," and if he goeth forth shaven and clad in purple and fine linen, all the people cry, "Shoot the dude."

He carryeth insurance for twenty-five years, until he hath paid thrice over for all his goods, and then he letteth his policy lapse one day, and that same night fire destroyeth his store. He buildeth him a house in Jersey, and his first born is devoured by mosquitos; he pitcheth his tent in New York, and tramps devour his substance. He moveth to Kansas, and a cyclone carryeth his house away over into Missouri, where a prairie fire and 10,000,000 acres of grasshoppers fight for his crop. He setteth himself in Kentucky, and is shot the next day by a gentleman, a Colonel and a Statesman, "because, sah, he resembles, sah, a man, sah, he did not like, sah." Verily, teere is no rest for the sole of his foot, and if he had it to do over again he would not be born at all, for "the day of death is better than the day of one's birth."—Robert J. Burdette.

## A Soliloquy.

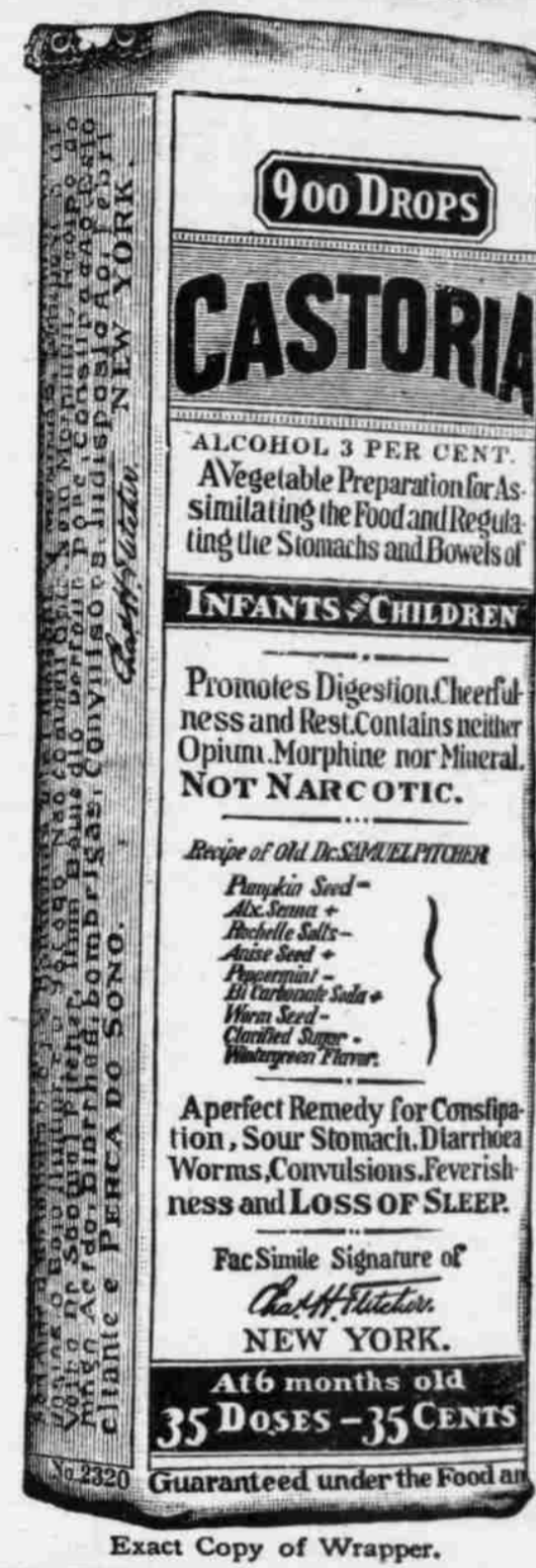
I don't care much for politics, and less for fashion's show; society don't care much for business, for you have to cheat to win; the churches are so full of style, religion can't break in; for everything that's run by man, is more or less a fraud; the only thing I've found that's true, is nature, gift from God. I've never had her lie to me, another thing I've learned; She doesn't talk about you, every time your back is turned.

I love to get out in the woods, as far as I can go, and watch the stately branches, gently waving to and fro. I like to hear the babble and gurgle of the stream. I like to hear the song birds and the mighty eagle scream; the squirrels scold and chatter, and the crows caw caw in glee; while the durrming of the pleasant joins the bless symphony; the ferdell and the little cove, the rocks and tiny rills, the peaceful green of valley, and the monarchs, call the hills. I sit and talk to all of them, my meaning well they know, for I learned to speak their lantagee, in my boyhood, long ago.

Some men aspire to glory in the fickle world of fame; and rest content with laurels they have gathered to their name; but I wouldn't trade the friendship, that I have with wood and stream, for the glories of a kingdom or the riches of a dream; for worldly things are fickle, and men are such a fraud; but in Nature you are dealing with a thing direct from God.—Cliff Crawford, in Outdoor Life.

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