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VOL. IX. - NO. 7

WILLIAMSTON, N. C., FRIDAY, NOVEMBER 8, 1907

WHOLE NO. 401

THE HOARDING SPIRIT

How Farmers Who Don't Trust Banks Hurt Themselves

(News & Observer)

"An incident that came under my personal observation some weeks ago," said a well-known and prominent cotton manufacturer who was in Raleigh yesterday, "has been giving me a good deal of speculation in connection with the money stringency in the financial centers, as showing how the peculiarity of the individual may, as it were, become contagious and make the community sick. The more I have thought about this happening since the recent New York disturbances, the clearer has it been made to me what a far reaching effect on the body of the people even the most personal of the citizen may have. When it comes to a question of money, every man is trustee for every other man, no matter how much money he has or how quick he would be to say that what he has he owns, without any strings to it."

Explaining the circumstances the cotton mill president said that a few weeks ago a prosperous farmer with whom he had had dealings for several years, came to his office to sell a lot of cotton, the price of which was in the neighborhood of \$1,000. The cotton mill man started to write a check, but the farmer stopped him saying that he wanted the amount in money.

When the mill man proposed that he would send to the bank and have the amount entered to the farmer's credit and deliver him the book, he still found that he wanted the cash. "What are you going to do with it?" he asked.

The farmer grinned and replied: "Put it away at home, along with the nine hundred you paid me last year."

"When I reflected," said the cotton mill president "that this man was a typical representative of a prosperous class of farmers who are making money, and that he had absolutely destroyed by his own industry the working power of about two thousand dollars, I began to consider the seriousness of the situation he might indicate. If, in this peculiarity, he represents any considerable per cent of farmers the situation is one that is in every way regrettable. It not only means that the South is losing hundreds of thousands and even millions of money that are paid for its crops, but it means, also, that the entire financial situation is being hampered and the farmers themselves indirectly injured in the prices that they obtain for their products."

Although Southern banks are generally unaffected by the recent financial panics in New York and other money centers, the effects of these disturbances are indirectly felt at this time in several ways. In the first place the season of cotton marketing is at its height. Millions are required to meet the demand, more than the South can raise of itself when the great interests that buy the crop are hampered in obtaining their funds from their usual sources of supply. This tightness of money, of course, operates to enhance the value of the money itself and to put down in sympathy the price of the things which money will buy. And, pending the settlement of these disturbances, although the Southern banks have nothing to do with the panic and are not affected by it themselves, they are asked to finance the farmers with loans to enable them to hold their cotton for better prices. For the farmers, therefore, to hold out money in strong boxes at home, weakens the money supply of a great agricultural section, just as the Brooklyn people who withdrew their savings weakened the supply of the New York Banks and turned a temporary feeling of uneasiness into an acute attack of panic from which recovery is slower in inverse ratio as the trouble was short and sharp.

This incident related puts in sharp relief the duty of the farmer to his bank. He is bound to realize the reciprocal character of his relationship to it. While the banks have been generally accommodating farmers with loans on cotton in this immediate section and in other sections of the State, there is heard occasional complaint from some farmer who has been unable to get a loan on his cotton.

Is such a farmer the sort who banks at home, and can a man of this sort who has no confidence in his bank have a legitimate reason for blaming the bank for not accommodating him?

As was stated the other day, the Southern and Western banks are now nearly independent of the great financial centers, in the sense that they do not have to call on them for money. When the crop moving time happens, however, the home banks must draw on their New York deposits. And when such a time occurs at a moment when the banks of the centers are so pressed that they will not respond to the drafts, somebody has got to suffer. Generally, as is the case this year, when the movement is not free, and the farmers are trying to hold back their crops, the sufferers are those who have got to sell at a price that is lower than it ought to be by reason of the money stringency. At this season of the year, when conditions are normal and the crops being rushed to market, the banks are overflowing with money. Now that the condition is reversed they are not in all instances able to lend out as much money as they would like.

How much more money would there be at this time in the South to make it independent to the point of having funds on deposit sufficient to handle its great cotton crop by itself, if there were no farmers like the one mentioned, who "bank" at home.

In another cotton town a farmer recently was complaining that a bank had refused to lend him money to hold his crop. The gentleman to whom he was talking asked: "Where do you keep your money?"

"In a box at home," was the reply.

"Well," he was asked, "What do you expect? The neighbors in your section have all been supplied with the money they needed. They happened, also, when they had money to put in the bank instead of a strong box. Now, after you have cut loose from the bank so far as being a depositor is concerned, you want it to tie up with you in becoming your creditor. Do you think that is a fair bargain?"

Hoarding is, of course, indefensible in any point of view, personally or otherwise. What is intended here, however, is not to dwell on the chances of loss so greatly increased, for that is a matter of personal opinion in the last analysis, but to indicate how in reducing the strength of his section, in robbing himself and his neighbors of the opportunity of borrowing money for their needs, when they need it and in the last instance helping to put down the price of very basic staple the price of which it is his dearest wish to sustain, the farmer who keeps out of partnership with the banks is hurting himself and his people.

As a part of the capital of the South and as the one who controls the capital which must finance the staple crops and make the South independent of the speculator, the farmer, like other people, is a trustee for the benefit of the business in which he is engaged.

And, in every dollar that he keeps from circulation and use, he is failing to perform the obligation that is fixed upon him by its possession.

A Significant Prayer

"May the Lord help you make Bucklen's Arnica Salve known to all," writes J. G. Jenkins, of Chapel Hill, N. C. It quickly took the pain out of a felon for me and cured it in a wonderfully short time." Best on earth for sores, burns and wounds. 25c. at S. R. Biggs, drug store.

Katherine's Lessons.

.....By CECILY ALLEN.

.....Copyrighted, 1907, by P. C. Eastman.

It was Katherine Morgan's first week at the Settlement house. It was also a week of revelations. She was now alive to the fact that, despite her father's wealth, her liberal education, her years abroad, she knew little or nothing of the great mystery of life.

Katherine had plunged into settlement work most impulsively directly after her quarrel with Arnold Gresham. If a war had been in progress she felt sure she would have gone out as a field nurse. She had thought seriously of entering a nunnery, but being a Protestant, this would have taken time, and at that particular moment Katherine did not want time to hang heavily on her hands. She wanted action, and a different action from the usual round of teas, dances and dinners. Moreover, she wanted action apart from the world where she would meet Arnold Gresham, and, somewhat bitterly, she remarked to her tear-stained image in the dressing table mirror that unquestionably Arnold never would find time to visit a Settlement house!

Neither wealth nor careful chaperonage had been able to protect Katherine Morgan from the shafts of one Dan Cupid. Heretofore the wealth at least had bought her everything that she desired, but it could not buy the slavish devotion which, in her unthinking way, she demanded of Arnold Gresham. Other men had apparently been willing to spend their days and a large portion of their nights in serving her smallest ends, meeting her least important desires, but grave-eyed Arnold Gresham, who had asked her to marry him and placed the betrothal ring on her finger, had actually insinuated that he was not sufficiently enamored of her to play the role of doorman.

To be sure, it was not Arnold who had spoken those words literally, but Katherine's brother Bob, and the words rankled. Arnold had merely refused to break important business engagements to follow her in sudden flight to Mrs. Croxton's house party in the Adirondacks. And on various occasions when she had called up his office on the phone he had been out when he had said that he fully expected to be in all morning. If, during their engagement, he was so indifferent, what chance had she to queen it over him after marriage? And Katherine down in her willful heart wanted to queen it over him as she had queened it over all who had come her way since babyhood.

Wherefore the Settlement house and Katherine seated in a deep window ledge with Maggie Delaney, discussing Saturday half holidays.

"It's fierce to get all your plans laid out and then have the boss turn 'em all upside down," Maggie was saying, with tears very close to her big gray eyes. "I wouldn't care so much for myself, but Tom, he's sort of run down, and he needs fresh air. We was going out to Ridley's park, where you can get a boat for 25 cents an hour, and the music's fine. Tom he always takes a nap under the trees, and then he feels just fine for dancing. The dancing pavilion at Ridley's is just grand."

"Are you fond of dancing?" inquired Katherine mechanically.

"Do I love to dance? Well, I guess yes," answered Maggie enthusiastically. "And since Tom and me are engaged it seems sort of different. When the band plays, 'I'd Rather Twist Than Waltz, Bill,' seems like it ought to be 'Tom Instead of Bill.' I could just dance right through life with Tom. Funny what a difference it makes when you know some one loves you!"

She looked up inquiringly at her companion's lovely face, but there was no answering enthusiasm.

"I really don't know how it feels," replied Katherine as if her body beside the young factory girl had suddenly been unlinked from the soul which answered the question.

The mobile face of the factory worker changed, and her voice softened.

"Of course I know it ain't Tom's fault, but if he's ever going to make a home for me and take me outen the factory he's got to stand in with his boss. Ridley's or no Ridley's, we'll take a trolley ride after supper anyhow, so I guess I'll be moving on and make a new stock out of that lace you gave me. Say, that's a lovely piece. I had a mind to save it for my trousseau, only it will please Tom if I have something pretty and new on. Might as well cheer him up a bit. He's worse disappointed than me."

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The daughter of the rich and the factory worker went out of the door together. At the corner they paused before separating.

"I wish you'd take this to your Tom," said the impulsive young heiress. "There's a lovely little restaurant in the park. Let Tom take you there for dinner." She opened her gold mesh purse and hauled out a crisp, clean bill. The factory girl flushed and drew back.

"Tom ain't that sort. He'd never take money from a woman."

The young heiress saw her mistake. "Well, then, give it to some one you think might not be able to afford a half holiday trip—some one who has no Tom to take her out." And she sprang on board a waiting trolley car before Maggie could reply. The car stopped at the next corner.

"This car goes to Ridley's park?" demanded an elderly woman.

"Yes, Step lively!" yelled the conductor.

"Ridley's park?" Why, that was

where Maggie and Tom had planned to go. Katherine felt a sudden whim to see the pleasure ground of the young people among whom she had worked during the past week. She would go to Ridley's park.

Away the car bowled, stopping now and then, but less frequently as the suburbs were reached. And it seemed to Katherine that at every stop more Maggies and Toms scrambled aboard, all with an air of golden anticipation that she had never felt at prospect of an automobile tour or garden party. So absorbed was she in watching the half holiday crowd that she did not notice the attention she was attracting from a group of half tipsy youths who had dubbed her "the queen" and were daring each other to "pick up the peach."

At Ridley's park she felt oddly dizzy with the confusion. Perhaps she had worked a bit too hard at the Settlement house. Perhaps she had not eaten enough. At any rate, when they reached the park entrance, and the crowd shoved her this way and that, and the three youths clustered around her and paid her loathsome compliments, she wondered whether she should faint or scream aloud. Suddenly a man in uniform shoved the leaning youths aside and touched her elbow deferentially.

"Where do you want to go, miss?" inquired the trolley inspector, for such he was.

"Home, home," exclaimed the tired girl, with a touch of hysteria in her voice.

"Car on the third track," said the inspector laconically, and he put her aboard.

Once out of the crowd, with the cooling west wind fanning her face, Katherine felt better. She understood now why Maggie felt that Tom—big, protective Tom—had given the girl a new view of life.

It must be dreadful to be alone and unprotected in the world. Now, if Arnold had only been different, if he had not been so absorbed in business. Then suddenly a feeling that had never come to Katherine Morgan before obsessed her. Had Arnold ever really neglected her? Had he ever refused her his attentions save when she willfully changed her mind or made childish demands on his time? She remembered, too, that her father said something about a shaky market, possibilities of a panic, the need of conservatism, etc. They had all been meaningless terms in her moment of anger, but now she understood. If Arnold meant to take her "outen the factory" he must stand in with his boss, too, and Arnold's boss was "the street." Something bright and round fell from Katherine's eye to the ground and she raised hastily as a screen, and then it happened—crashing beams, crackling glass, shrieking women and grunting men.

When Katherine woke up she was in Arnold Gresham's big touring car and Arnold Gresham's face was very close to hers.

"How did you get off?" she inquired dully, feeling as if she had been changed into Maggie Delaney and Maggie's Tom had come to the rescue.

"I went down to the Settlement house for you, found you had left with one girl, and another told me she had seen you board the car for Ridley's park. I was just following you out—when I saw the collision and thought I might be of some service to the injured. Katherine, why in the world did you go out like this alone?"

HIS LOGIC.

How John's Father Made a Test Case of It.

The old couple were eating their first meal with their son after his return from college.

"Tell us, John," said the father, "what have you learned at college?"

"Oh, lots of things," said the son as he recited his course of studies. "Then," he concluded, "I also studied logic."

"Logic," said the old man—"what is that?"

"It's the art of reasoning," said the son.

"The art of reasoning," said the father—"what is that, my boy?"

"Well," replied the son, "let me give you a demonstration. How many chickens are on that dish, father?"

"Two," said the old man.

"Well," said John, "I can prove there are three." Then he stuck his fork in one and said, "That is one, isn't it?"

"Yes," said the father.

"And this is two?" sticking his fork in the second.

"Yes," replied the father again.

"Well, don't one and two make three?" replied John triumphantly.

"Well, I declare," said the father, "you have learned things at college. Well, mother," continued the old man to his wife, "I will give you one of the chickens to eat, and I'll take the other, and John can have the third. How is that, John?"—Judge's Library.

Economy.

A Chicago medico tells of two physicians in a Wisconsin town, the one elderly, with a long record of cures, the other young, with his record still to make. The older doctor, it appears, was inclined to surrender some of his night work to the younger man.

One bitter night in winter the veteran was aroused by two farmers from a hamlet eight miles away, the wife of one of whom was seriously ill. The doctor at once referred them to his young colleague, but they refused the latter's services.

"Very well," replied the doctor, thinking to put a convincing argument before them. "In that case my fee is \$10, payable now."

Whereupon there ensued a remonstrance on the part of the farmers, but the doctor was obdurate. Finally one of the men asked the other:

"Well, what do you think I ought to do?"

"I think you'd better pay him the \$10," said the other. "The funeral would cost you more."—Harper's Weekly.

Sweet Revenge.

A little boy came into a dentist's office a short time ago and had a troublesome tooth removed. After the dentist had finished with him the boy asked for the tooth. The dentist gave it to him and inquired as to his reasons for wanting it.

"I'm awful," he said, "and the old thing home an' stuff it with sugar an' watch it ache!" the boy replied.

The Answer Unfortunate.

"What are these cigars called, Collins?"

"All sorts of things, sir."—Bystander.

A Foregone Conclusion.

"And then, mind you," exclaimed Miss Passon indignantly, "she asked me if I wouldn't marry the first man that came along."

"The idea!" exclaimed Miss Cutting. "Don't these obviously unnecessary questions make you tired?"—Philadelphia Press.

Should Fly.

Critic—You say here, "The faithful dog went flying after its prey." How's that for nature-faking?"

Wright Rong—Oh, that's all right. You see, this was a bird dog.—Kansas City Times.

Not Enough.

Penner—The critics roasted your book, didn't they?

Scribner—Yes, but not enough to insure its success.—New York Life.

The Football Hero Comes.

His nose is strapped and wrapped up in a near soft leather pouch.

Each manly muscle's cricking as he practices his crouch.

(For him the purgy surgeon is preparing a soft couch).

Some things like pancake turners hold his near small ears in place;

His head is kept together by a hair lined, potlike brace.

(The stocky doctor's at his heels with medicine filled case).

He wears a woolen envelope or sweater, without neck.

He stands with hands prepared some one's anatomy to wreck.

(Of gently land with his soft corns on his opponent's neck).

He's dubbed the brawny visitor of the pig-skin and his viz.

Has strips of courtly plaster on his almost hidden phis—

All these things prove the 'rah-rah hero's sow on deck for his.

—F. P. Fitter is Judge.

Corrected.

It was at a reunion of a gallant Irish regiment, and in due course a member rose to express his carefully rehearsed sentiment.

"Here's to 'th' old Fifty-ninth," he began hotly, "th' last in th' field an' th' first to leave it."

"Ye muddler!" shouted a compatriot, springing to his feet. "Here's to th' old Fifty-ninth, equal to none!"

Yeoth's Companion.

MAYOR OF SUNBURY SAYS PE-RU-NA IS A GOOD MEDICINE.

Hon. C. C. Brooks, Mayor of Sunbury, Ohio, also Attorney for Farmers' Bank and Sunbury Building and Loan Co., writes:

"I have the utmost confidence in the virtue of Peru-na. It is a great medicine. I have used it and I have known many of my friends who have obtained beneficial results from its use. I cannot praise Peru-na too highly."

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THE ANSWER UNFORTUNATE.

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(The stocky doctor's at his heels with medicine filled case).

He wears a woolen envelope or sweater, without neck.

He stands with hands prepared some one's anatomy to wreck.

(Of gently land with his soft corns on his opponent's neck).

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