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TAB ON BORROWERS

Bank Examiners Will Keep a List of Lending Banks.

BANK AND CUSTOMER LET ALONE

The Information Will be Kept Confidential—The Result Will Make It Hard For Dishonest to Hurt Banks.

Washington.—A tentative system of collecting credit information for the benefit of the national bank examiners, with the compilation and checking up of the commitments of large local and extended borrowers, has been formulated by a committee of the bank examiners who have been meeting at the Treasury Department. Every examiner hereafter will keep for his own a complete file of all large and extended borrowers in his district, from which the lists will be sent to the Treasury Department for summarizing.

The machinery available by the comptroller of currency will be put to work to gather such credit information as can be obtained from national banks and from State banks and trust companies where there is already co-operation between the Federal and State officials, as in New York.

The examiners will not divulge the name of the bank where a line of credit is found of an extended borrower, their special reports giving the total only of the loans listed. These lists are entirely confidential.

It is not contemplated that a comprehensive plan which will guarantee the assembling of complete credit information covering commitments in all the banks of the United States is practical at this time, nor is the personal and intimate relationship between the banks and the borrower to be interfered with.

It is expected that the knowledge that a hundred or more men are keeping a constant check on the borrower will make it extremely hazardous for the dishonest individual, firm or corporation to get money from the national banks.

CHAMPION BALL PLAYERS.

Philadelphia Makes Monkeys of Chicago Cubs—\$2,062 Each.

Chicago.—The baseball championship of the world belongs to the Philadelphia Club of the American League.

Five games were played, and the Eastern youngsters took four of them by outbating, outfielding and outstrung the veteran Chicago Cubs.

The players' share of the money amounts to \$79,074.93. Of this 60 per cent, or \$47,443.15 goes to the winners and \$31,628.77 to the losers. As there are 23 players on each team eligible to participate, each of the Philadelphians is entitled in round numbers to \$2,062 and each Chicagoan to \$1,375.

The total receipts for the series were \$173,980. The clubs receive \$38,755 each, while \$17,398 goes to the National Commission. The total paid attendance was 125,219 persons. The performances of Coombs in pitching and winning three of a five-game series is probably unique. He had but one day's rest between the second and third games, but three days intervened between the third and last exhibition.

Mountaineers Save Their Friend.

Lovington, Va.—Mountaineer friends of John Moore, under sentence to be electrocuted for the murder of Frank Howl, descended upon the Nelson county jail here, stormed the building and rescued the prisoner. It is supposed that he was taken to the mountains and liberated.

Moore was condemned to pay the death penalty by electrocution at Richmond on November 25. He had been convicted of murder.

Victim of Night Riders Dead.

Paducah, Ky.—Henry Bennett, formerly a prosperous farmer of Dyckusburg, Ky., died at Metropolis, Ill., from complications believed to have resulted from a whipping administered by night riders in February, 1908. At that time Mr. Bennett was lashed with thorn switches and numerous small thorns were imbedded in his body. Mr. Bennett entered suit for \$50,000 damages in the Federal Court against the alleged night riders, which has not yet been decided.

TO UNITE ALL CHURCHES.

Triennial Convention of Episcopal Church Initiates Movement—Morgan Gives \$100,000.

Cincinnati.—A gift of \$100,000 to the campaign fund for the world's conference on church unity, made by J. P. Morgan, served as a fitting climax at the close of the triennial convention of the Protestant Episcopal church.

Mr. Morgan was named as treasurer of the movement to raise the funds required to bring about what is hoped will be the greatest world's conference of Christian churches throughout the universe.

The joint commission created to call a world conference on Christian faith and order was organized and is preparing to take immediate action. The Right Rev. Charles Anderson, D. D., bishop of Chicago, was chosen president; J. Pierpont Morgan, treasurer, and Robert H. Gardiner, Me., secretary. A committee on place and scope, consisting of the Rev. W. T. Manning of New York, Bishop Brent of the Philippines, Bishop Kinsman of Delaware, the Rev. P. M. Rhinelander of Cambridge, Mass., Francis Lynde Stetson of New York and R. H. Gardiner, were appointed with instructions to prepare a statement as to the objects and methods of procedure.

DYNAMITE CORN CROP.

South Carolina Keeps Yield Secret Will Enter Contests.

Spartanburg, S. C.—"The Dynamite Corn Crop" which was cultivated on land ploughed by the use of this powerful explosive has been measured but the owner has refused flatly to give out the amount of corn that was produced.

This crop is to be entered in the several contests. What J. H. Caldwell, the originator of the idea, intends to do with it is a profound secret and every one in the city is wondering how much crop was gathered. It was weighed by John Wood, secretary of the Spartanburg chamber of commerce, and John M. Nichols of this city. Neither of these gentlemen would say how much there was. However, it has leaked out among the neighboring farmers that if the first four rows of the corn could be taken as an average, that there would be a total of 89 and a fraction bushels on the place. The corn raised on the land ploughed in the new manner is 33 per cent better than that cultivated on adjoining land which was ploughed in the old-fashioned way but which otherwise was cultivated in the same manner.

The idea of ploughing with dynamite is a product of Spartanburg county's ingenuity. No other person in the world ever dreamed that this would accomplish what took formerly many days hard work. But Mr. Caldwell has proved beyond a doubt that the idea is a good one and he will make more extensive experiments next year.

The eyes of the entire county and State are turned on the yield of this famous acre of corn and there is much disappointment in the fact that the crop was not larger than is reported.

Grafter is Fined.

Harrisburg, Pa.—The trial of Charles G. Wetter, of the Philadelphia firm, which built the State Capitol, on the charge that he overcharged the State for alterations of the building, ended when, after a plea of nolo contendere the defendant was sentenced to make restitution of \$14,000 and to pay costs. The costs amounted to \$518.40.

717,300 Acres in Rice.

Wilmington.—A preliminary estimate of the area planted to rice in the United States this year is made by the department of agriculture as 717,300 acres, 67.3 per cent.

North Carolina	1,200
South Carolina	17,300
Georgia	4,000
Florida	900
Alabama	1,000
Mississippi	3,000
Louisiana	371,500
Texas	264,800
Arkansas	53,800

Portugal Soldiers Dangerous.

Lisbon.—The republican government is somewhat uneasy over the attitude of the regiments which made the revolution possible. Although not openly insubordinate, the soldiers, flushed with victory, are showing extreme independence and are championing the maintenance of strong power in the hands of the military.

The Minister of Justice is framing a bill looking to the separation of Church and State.

THE POSTAL BANKS

New Institution Will Be Tried in Each State.

NAMES OF SOME OF THE PLACES

Towns Where Industries Are Most Numerous Get First Choice—Will Be Several Weeks Before System is Working.

Washington.—The board of trustees of the postal savings bank system has appointed at last 48 second class post offices, at which the plan will be given its first trial. The list includes one office for each State and territory.

The trustees are Postmaster General Hitchcock, Secretary of the Treasury Wickersham. The list they formally approved was selected after careful investigation by the postal officials with a view to making the first test of the service as thorough as possible under the limited appropriation of \$100,000 provided by Congress which includes all the expenses of equipment, and printing of forms, certificates, bonds, etc., clerical assistance, etc.

Owing to the smallness of this appropriation it has been impossible to establish postal savings banks during the first year in the large city post offices of the country. Communities were chosen in which conditions were exceptionally favorable for the development of a postal savings business mostly industrial centers where wage-earners will be especially benefited by the kind of banking facilities afforded.

A large patronage of the service is expected by the officials from foreign born Americans in these cities, who are now remitting considerable sums to their native countries, usually in the form of money orders. The work of furnishing the necessary equipment to the postoffices selected and having the postmasters and their assistants thoroughly instructed in the operations of the system will probably consume several weeks, but every effort will be made to have the designated offices ready to receive deposits at the earliest feasible date.

Among the offices designated are: Bessemer, Ala.; Elmtigart, Ark.; Key West, Fla.; New Iberia, La.; Gilport, Miss.; Salisbury, N. C.; Guyman, Okla.; Newberry, S. C.; Johnson City, Tenn.; Port Arthur, Tex.; Clifton Forge, Va.; and Grafton, W. Va.

Important Decision in Insurance Case

Asheville, N. C.—If the opinion of Judge Pritchard handed down in the suit of the United States Casualty Company against the Virginia-Carolina Chemical Company, holding that the defendant is liable to the complainants for back premiums on insurance on a pay-roll sum of over \$600,000 is sustained by higher courts, an important principle in industrial or factory insurance is established. The case was one which originated at Charleston, but suits brought in ten other jurisdictions are to be governed by the decision in this case.

Lawyer For Atlanta Mayoralty.

Atlanta.—Courtland S. Winn, one of the best known lawyers in the city, was nominated for Mayor, defeating James G. Woodward, several times mayor of Atlanta. Woodward was defeated two years ago in a hotly contested campaign by the present mayor, Robert F. Maddox, who declined to become a candidate again.

Mother's Third Set of Triplets.

Cleveland.—Too late for the census but earnestly doing her share in Cleveland's remarkable growth, Mrs. William G. Clark, a Lake Side avenue matron, Friday became the mother of her third set of triplets. While busy at her house work, she showed the family Bible, which displayed the fact that she also is the mother of four pairs of twins and that she herself is the only sister of twenty brothers. Two pairs of twins and one set of triplets were born during Mrs. Clark's first marriage.

King of Siam is Dead.

Bangkok, Siam.—The death of King Chulalongkorn, was due to uraemic poisoning. The King had suffered for years from nephritis. Uraemia developed on Saturday and the King lapsed into unconsciousness, dying a few hours later. The crown prince, Chofa Maha Vajiravudh, was immediately proclaimed King. He was born January 1, 1880, and was proclaimed crown prince January 17, 1895.

DR. CRIPPEN MUST DIE.

This "Extraordinary Man" Convicted by English Jury—Execution November 15.

London.—Dr. Hawley Harvey Crippen, after a trial extending over five days and thirty minutes deliberation by the jury, was found guilty of the murder of his wife, an American woman, known on the stage as Belle Elmore. Lord Chief Justice Alverstone, who presided at the trial, sentenced Crippen to be hanged November 15.

There is, however, the strongest prejudice in England against executing a man on purely circumstantial evidence and an incident at the close of Crippen's trial has caused the impression that the jury may have recommended a life sentence. After Crippen was sentenced to death, the foreman of the jury handed to the Lord Chief Justice a note, after looking at which the justice said:

"That shall be forwarded to the proper quarter."

"The proper quarter" might mean the Home Secretary, who has jurisdiction in such matters. The jurors refused to discuss the incident.

The jury was out just 30 minutes. When it returned and announced that it had found the defendant guilty, Lord Chief Justice Alverstone asked the physician if he had anything to say. Crippen replied in a low voice:

"I still protest my innocence."

Addressing the condemned man Lord Alverstone said:

"You have been convicted on evidence which can leave no doubt in the mind of any reasonable man that you cruelly murdered your wife, and then mutilated her body."

"I advise you to entertain no hope that you will escape the consequences of your crime. I implore you to make your peace with Almighty God."

The trial of Ethel Clara Leneave as an accessory after the fact in the murder of Mrs. Crippen was begun this week.

Crippen received the death sentence with the apparent calmness that characterized him throughout the trial.

Richard Muir made the closing speech for the prosecution. He declared that the Crown had proved beyond reasonable doubt that the body found in the cellar of the Crippen home was that of the doctor's wife. No one else, he said, had a chance to murder the woman and bury the body as it was found to have been buried.

Lord Chief Justice Alverstone immediately began his summing up of the case.

The justice described Crippen as an extraordinary man whether guilty or innocent. If guilty he had covered up a ghastly crime in a ghastly way and, it was believed, in a most brutal and callous manner. If he was innocent it was impossible to fathom his mind, as he was absolutely indifferent to the charge of murder. He had taken no step whatever to prove his innocence. Crippen, the justice declared, undoubtedly was a liar and had lived an immoral life, but, he added, the jury could not convict the defendant on that score. It must be quite convinced that the human parts found were from the body of Belle Elmore and that her death was caused by a wilful act of the prisoner.

The Lord Chief Justice charged the jury that they must be convinced of the identification beyond a reasonable doubt.

Will Break Up Chinatown.

New York.—New York's Chinatown is to be cleaned up as it has never been cleaned before. This is the decision of the new police administration, it was learned at headquarters, and the police were instructed to order all white persons from the district. The order, of course, excludes white residents of the quarter, but it was intimated that steps would be taken to clear such persons out later by condemnation of the buildings if necessary.

Man's Conscience Stings Him.

Denver, Col.—By the terms of the will of Rufus Clark, known as "Potato" Clark, which was admitted to probate here, the United States government is bequeathed \$3,500 because, according to the will, in 1863, Clark knew of the defrauding of the government of an equal amount by a man whom he does not name.

"The fact was never reported by me," Clark declared in his will, "and now I feel in honor-bound to make restitution."

SAVED \$11,500,000.

P. O. Department Reduces Deficit to \$6,100,000.

BETTERMENT OF THE SERVICE.

1,500 New Postoffices Established—515 New Rural Routes—3,100 Additional Employees—Increased Salaries, \$2,000,000—Fine Showing.

Washington.—Figures, the compilation of which has been completed at the Postoffice Department, show that the exact reduction of the postal deficit during the fiscal year ended June 30, last, was \$11,500,000. The deficit of the previous fiscal year was \$17,600,000; so that in one year the deficit was brought down to \$6,100,000. In commenting upon the saving of \$11,500,000 last year, Postmaster General Hitchcock said:

"This tremendous saving was made without the curtailment of the postal facilities in any direction. On the contrary, during the year there were many important extensions of such facilities. In eliminating wasteful expenditures, the department has been exceedingly careful not to hamper in any way the constant development of the postal service required to meet the increasing business needs of the country."

"In a word, the department's policy is to extend the service as rapidly as is warranted by increasing population of postal facilities by handling in a more systematic and businesslike manner the constantly expanding volume of the mails."

The tables prepared indicate that, in the furtherance of this policy, more than 1,500 new postoffices were established during the last fiscal year. Great extensions were made in the rural delivery system, 515 new routes with a total mileage of 12,235 miles being put into operation.

There were appointed from the eligible lists of the civil service commission over 1,800 postoffice clerks to enlarge the working forces of city postoffices and more than 1,000 additional letter carriers. The railway mail service was strengthened by the appointment of about 750 new employees.

The aggregate salaries of the new employees appointed during the year from the civil service lists exceed \$2,000,000.

Services of postoffice clerks were advanced in the aggregate \$1,750,000, while the aggregate salaries of letter carriers were increased \$1,226,000. Railway mail clerks received increases of salary amounting to almost \$250,000.

Mr. Hitchcock predicted a self-sustaining postal service and one-cent letter postage.

Unique Case in Alabama.

Gadsden, Ala.—One of the most unique damage suits ever tried in this State was decided in the city court here when Mrs. Lela Ashley was awarded a verdict of \$5,000 against K. K. McMahan, who is now serving a life sentence in the penitentiary for the murder of her husband, Sam S. Ashley. The crime was committed the night of January 23, 1909.

McMahan testified that the two had entered into a suicide compact and that Ashley accidentally shot himself while handing a pistol to McMahan. The court charged that the survivor in a suicide compact, when one party had already committed the act, was guilty of murder.

A. C. L. Wreck.

Jacksonville, Fla.—The Atlantic Coast Line's Jacksonville-Tampa train, north-bound, ran into an open draw at McGirt's creek, five miles south of Jacksonville at slow speed and the engine and tender toppled over into the creek. A mail car followed but was caught on the rear trucks and is hanging over the creek.

The engineer, Charlie Ellis of this city, went down with the engine and it was some time before his body was recovered.

Convicted of Wife Murder.

Norfolk, Va.—John J. Smythe, who shot and killed his wife, Bridget, and their 13-year-old daughter, Rita, on September 1, last, was found guilty. Alcoholic insanity was the defense. The principal witness for the State was the prisoner's 7-year-old child, William Henry Smythe, the only eye-witness to the tragedy, who told how his sister, standing in front to protect their mother, was shot down while begging the father not to shoot.

TAR HEEL PUBLIC TALK

Cream of Current County Events Clipped and Condensed in a Column.

WOMAN ON BLACKLIST.

Sued Merchant for \$10,000 Damages and Receives \$25.

In the superior court, the case of Mrs. Emma Richardson against P. T. Rhyne was tried and the jury awarded a verdict of \$25 in favor of the plaintiff. This is one of the most interesting damage suits ever tried in Wadesboro. Mrs. Richardson is suing Mr. Rhyne, proprietor of Rhyne's meat market, for \$10,000 damages for reporting her a person who would not pay her debts to the Retail Merchants' Association, thereby causing her name to be placed on the black list of the Association. Mr. Rhyne's claim against Mrs. Richardson amounts to \$5.51 and his contention is that the bill was presented to her time after time and that she refused to pay.

Mrs. Richardson on the other hand, claims that she does not owe Mr. Rhyne at all; that the bill, if due at all, was owing by the estate of her husband, the late Walter L. Richardson, and that Mr. Rhyne did not present the claim to her as his administratrix for collection. Mrs. Richardson also claims she was solvent at the time and that no effort was made to collect the bill from her by law.

Mrs. Richardson's name was reported to the retail merchants' association as being unworthy of credit in the fall of 1908, at which time she was in New York visiting her sister. She returned to Wadesboro in December of the same year and found that credit was denied her by the merchants of the town because her name had been blacklisted by the merchants' association.

To Satisfy Judgment for \$5,406,750.

The final decree in the suit of the Bankers Trust Company against the Whitney company was signed at Asheville by Judge Pritchard. The decree provides for the sale of the incomplete hydro-electric plant on the Yadkin river and all the Whitney property to satisfy a judgment against the company for \$5,406,750 in favor of the trust company, trustee under the bonds. The sale will be held November 30. The decree provides that the T. A. Gillespie claim of \$344,976 for work done on the plant should be paid before the bondholders come in, also that the cost of litigation, amounting to \$138,000, should also be paid out of the funds.

Young Durham Lawyer Innocent.

The case of Benjamin Lovenstein, a young lawyer of Durham which was removed from that county to Orange, and which has been hard fought in the Superior Court at Hillsboro, was terminated when the jury brought in a verdict of acquittal. Lovenstein was charged with embezzlement, and a strong fight was made to convict him. The case was one that created a great deal of interest in Durham and was removed to another county on the plea that the defendant believed there was too much prejudice for him to get justice in that county, where the case had been much discussed in the papers and talked about.

October 30th Laymen's Day.

Dr. Z. B. Zollicoffer, of Weldon, leader of the Laymen's Day Movement in the Methodist church, has fixed Sunday, October 30th as the day of big things for that body of "eligious wokers in North Carolina."

Robbers Disfigure Negro.

About the last of September Wiley Peyton, a Wilson negro, went to Pantego Swamp looking for employment and was held up and robbed by four negroes. His jaw was broken and every tooth in his head was loosened. Two of his assailants were arrested and taken to Belhaven and locked up. In the meantime his wife, Nettie, who is an asthmatic, went crazy and left Selma. She purchased a ticket for Wilson but has not been heard of since.

Lumber Co. Almost Owns County.

The Whiting Lumber Company have not only secured possession of Robbinsville but have purchased about two-thirds, if not three-fourths, of the county of Graham and that the company will build a railroad 25 miles in length from Robbinsville to the mouth of Slick Rock creek to connect with the Southern's Little Tennessee river road from Knoxville via Marysville to Bushnell.