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BANKERS WARNED TO LOAN CAUTIOUSLY

MUST AVOID LOCKING UP FUNDS
SAYS FEDERAL RESERVE
BOARD.

AN IMPORTANT DECLARATION

Federal Reserve Board Sees Danger in Too Liberal Purchase of Treasury Bills of Foreign Governments Involving Long-Term Obligations.

Washington. — American bankers were warned by the Federal Reserve Board to avoid locking up their funds by purchasing treasury bills of foreign governments involving long term obligations. While specifically disclaiming "any intention of reflecting upon the financial stability of any nations," the board advises all investors to proceed with caution and formally announces to member banks of the Federal Reserve system that with the liquid funds which should be available to American merchants, manufacturers and farmers in danger of being absorbed for other purposes.

"It does not regard it in the interest of the country at this time that they invest in foreign treasury bills of this character."

Officials would not discuss the question for publication, but some of them informally interpreted the warning as the reserve board's answer to the recent proposal of the J. P. Morgan & Co., British fiscal agents in this country, to have American bankers accept British treasury bills of an indefinite total issue, secured by gold reserves for 90 days, with the privilege of renewal for five other 90-day periods, held in Ottawa. Such loans would be

H. P. Davison of the Morgan firm was in Washington recently and conferred with President Wilson and some of the members of the reserve board. It was said later that he sought to have banks of the reserve system authorized to buy British treasury bills as if they were bills of exchange to cover financial transactions.

Danger from further importation of large amounts of gold the board says in its statement will arise only in case the gold is permitted to become the basis of undesirable loan expansions and of inflation. Emphasis is laid upon the necessity for caution of putting money into investments which are short term in name, but which "either by contract or through force of circumstances may in the aggregate have to be retained until normal conditions return."

SAFE TRAVEL OF AUSTRIAN DIPLOMAT TO U. S. REFUSED

British Foreign Office Notifies Ambassador Page It Cannot Grant Protection to Count Adam Tarnowski von Tarnow En Route to America.

London. — The foreign office has sent Ambassador Page a note, definitely refusing to grant a safe conduct, to Count Adam Tarnowski von Tarnow, the new Austro-Hungarian ambassador to the United States.

The reason for the refusal may be paraphrased as follows:

"Even if international law forbade the refusal of such a conduct, the actions of Austrian and German embassies and consulates abroad have been so much in excess of regular diplomatic functions that the British government feels justified in withholding its consent for such diplomats to travel to their posts."

FRESH OUTBREAK OF FOOT AND MOUTH DISEASE IS FEARED

Kansas City, Mo. — Kansas City and St. Joseph livestock markets operated under quarantine restrictions due to the fear that the foot and mouth disease had broken out again in the Middle West. Incoming shipments of cattle were admitted only when intended for immediate slaughter.

The herd shipped here from Wauweta, Neb., which showed lesions of the mouth is being examined and two healthy animals placed with them showed the same symptoms.

HUGHES AGAIN TO JOIN FORMER LAW PARTNERS.

Lakewood, N. J. — Chas. E. Hughes announced here that on January 1 he would resume the practice of law as a member of the New York City law firm of Rounds, Schrumman & Dwight, 96 Broadway. His son, Charles E. Hughes, Jr., also will enter the firm. It was stated in 1906 when Mr. Hughes was nominated for Governor of New York he was a member of the same law firm but its title at that time Hughes, Rounds & Schrumman.

EMPEROR FRANCIS JOSEPH



Monarch Who Ruled Over Austria-Hungary 68 Years Is Dead.

VILLA BADLY DEFEATED

WITHDREW SURVIVING FORCES FROM CHIHUAHUA CITY AFTER UNSUCCESSFUL RAID.

General Trevino Defends Protecting Works. — Carranza Troops Actively Pursued Retreating Bandits. — Made Four Attacks.

El Paso, Texas. — Francisco Villa, withdrew his surviving forces in defeat from Chihuahua City at 6:15 o'clock after a battle of seven hours, during which he made fruitless attempts to carry General Trevino's protecting works by assault, according to reports from Juarez.

This report was received from Chihuahua by Carranza officials in Juarez, who added that Government troops were actively pursuing the retreating bandits. The telegraph operator at Chihuahua City said that the firing could still be heard clearly but was becoming more distant.

A small party of bandits engaged in a skirmish with a Carranza outpost near Chihuahua, according to Juarez officials, who added that the military authorities there were undecided at that time as to whether it was only a roving band or an advance point of Villa's columns.

At 11 a. m. (mountain time) the high crowned hats of the bandits were seen to the south, along the Mexican Central main line, according to these messages. The battle was opened a few minutes later with a salvo from cannon on Santa Rosa hill, the key to the State Capital.

At 3 o'clock the battle was still in progress, the apparent advantages being with the Government forces. Villa was reported by General Gonzalez to have had at least 3,500 men, practically all of whom were armed and mounted. He was also believed to have had machine guns, but no heavy artillery. For this reason the 20 or more heavy field guns of General Trevino's command were able to rake the advancing lines of Villa bandits, the message from the State Capital stated.

The field was covered with dead and dying men, one message stated.

CITY AUSTRIAN DIPLOMAT

Vienna, via London. — With the advent of the new Empress Zita, curiosity has been aroused regarding her personality and accomplishments.

From her early days she has been studious and is an accomplished musician and well versed in literature, history and philosophy. She also is fond of society and is a graceful dancer.

Empress Zita was born in the Italian province of Lucca May 9, 1892, the daughter of Duke Robert and Duchess Marie Antoinette of Parma. She is of Bourbon descent, but rapidly became Viennese owing to the fact that the life in the Capital on the Danube interested her exceedingly. Her early training was in the hands of the Marquise Della Rosa. Later she entered a convent at Zangbert.

Princess Zita made the acquaintance of Archduke Charles Francis at Franzensbad, Bohemia, in the spring of 1909, while the guest of the Archduchess Marie Annunziata, her cousin.

On the occasion of a court ball early in 1911 Archduke Charles Francis is reported to have declared his love for the Princess. Another version of this story is that the Archduke having his attention drawn to a particularly graceful dancer, said: "Oh, I have liked her for a long time."

VENIZELLOS GREEKS TO WAR ON TEUTONS

TEN BATTERIES OF MOUNTAIN GUNS TO BE DELIVERED TO ALLIES BY DECEMBER 1.

TO SURRENDER OTHER ARMS

Greek Provisional Government Composed of Followers of Former Premier Venizelos Formally Declares War on Germany and Bulgaria.

Saloniki, via London. — The Greek Provisional Government, composed of followers of former Premier Venizelos, has formally declared war on Germany and Bulgaria.

Athens, via London. — The first delivery of arms demanded of the Greek Government by Admiral Du Fournet, commander of the Entente squadron, consists of ten batteries of mountain guns. The demand declares that failure to comply with it before December 1 will result in measures being taken by the Admiral.

Admiral Du Fournet's latest note fixing a brief period in which Greek arms are to be surrendered, greatly excited the people of Athens. The Premier informally explained that the Admiral in reply to the Government's refusal of his demand, brushed aside the reasons for this refusal and simply set December 1 as the date for the surrender of the artillery required and December 13 as the date for the surrender of rifles. The tone of the note, said the Premier, was not courteous, but it did not admit of discussion.

According to the diplomatic representatives of the Entente Powers the time allowed would enable the Greek Government to reflect with mature deliberation before making its decision.

VILLA GETS AWAY AGAIN BY MEANS OF AUTOMOBILE

Is Shelled by Long Range Guns. But Escapes — Bandits Driven From Stronghold in Chihuahua. — No Figures on Recent Casualties.

Chihuahua City, Dec. 1. — Maria, Texas. — A small party of bandits took a foot hold in the Santa Rosa hills near Guadalupe, Chihuahua, and out of there, from their stronghold and cavalry dispersed them.

The night was spent in expectation of a desperate attack which did not materialize. In the morning, small groups of enemy cavalry were chased by the artillery of Santa Rosa.

Villa drove up in an automobile to within about three miles of the city from the northwest. The automobile was shelled by long range guns, but escaped. The column of General Maycotte, who has already left Santa Rosa with 2,500 cavalry, is expected to reach here Sunday and drive off the remaining bandits. No figures showing the casualties on either side during the three days' fighting is yet available.

Villa is expected to withdraw soon to the hills as his forces have been scattered by the shell and fire of the de facto forces and his efforts to capture the city are growing less and less forcible.

NORRIS SUFFRAGIST DIES; HAD BEEN ILL SINCE CAMPAIGN

Los Angeles, Cal. — Mrs. Inez Milholland Boissevain, widely known suffragist and welfare worker, died in a hospital here after an illness of ten weeks. She was 30 years old.

Mrs. Boissevain was stricken suddenly while addressing an audience in this city during the recent political campaign and fainted on the platform at the meeting. She was removed to a hospital and her husband and parents rushed from New York to join her here.

Mrs. Boissevain's illness was diagnosed as aplastic anemia, and blood transfusion was resorted to in attempts to improve her condition.

BRITISH WARN SHIPS OF PRESENCE OF SUBMARINES

New York. — The British cruiser Lancaster, stationed 15 miles southeast of Sandy Hook, sent out by wireless a general warning to all steamers flying the flag of the Entente Allies to beware of German submarines on this side of the Atlantic. The Lancaster directed the commanders and vessels to keep a sharp lookout for underwater boats. They were told to show no more lights than were necessary.

ARTHUR COPPER



Arthur Copper, Republican, re-elected Governor of Kansas.

HELD INVALID BY JUDGE

DECISION, SAYS COURT, NOT BASED ON MATURE CONSIDERATION OF MERIT.

Eight-Hour Law Held Unconstitutional by Judge William C. Hook in United States District Court at Kansas City, Appeal Taken.

Kansas City, Mo. — The Adamson eight-hour law was held unconstitutional here by Judge William C. Hook in the United States District Court. The court made it plain that the decision was not based on mature consideration of the merits of the case but on expediency desired by all parties at interest because of the necessity of a final decision by the Supreme Court of the United States before January next, when the law goes into effect.

The legal move in the process of setting aside the law to the highest court in the land, somewhat involved the attention of the courts of law, and the Supreme Court of the United States.

That the law is unconstitutional was held by the court by a decision of the Supreme Court of the United States.

Mr. Hook said that the law was unconstitutional because it was not based on mature consideration of the merits of the case but on expediency desired by all parties at interest because of the necessity of a final decision by the Supreme Court of the United States before January next, when the law goes into effect.

Preparation of a transcript of the evidence for presentation to the Supreme Court was begun and it was expected that the mails would deposit copies in Washington at once.

Council for the receivers were instructed to notify counsel for all railroads of the decision here and to invite them to appear in the case before the Supreme Court.

WAGON GETS TELEGRAM OF BEST WISHES FROM HUGHES

Lakewood, N. J. — Chas. E. Hughes, Republican candidate for President in the recent election, sent to President-elect Wilson a congratulatory telegram upon his re-election. In his telegram Mr. Hughes said:

"Because of the closeness of the vote I have awaited the official count in California and now that it has been virtually completed, permit me to extend to you my congratulations upon your re-election. I desire also to express my best wishes for a successful administration."

BANDITS STEAL \$40,000 CASH IN CHATTANOOGA.

Chattanooga, Tenn. — Currency totaling \$40,000 was estimated to have been stolen from a Southern Express Company transfer wagon in the Western & Atlantic Railroad yards here by two white men who held up the lone driver, Fred Cornelson, who said the bandits forced him to unlock a box containing approximately \$100,000 in currency. The robbery took place in the heart of the business district.

HIGH COST OF PAPER SENDS NEWSPAPERS UP.

Johnstown, Pa. — Announcement was made by three local daily newspapers that their price would be increased to two cents on December 1, owing to the high cost of print paper. The newspapers are The Tribune, Leader and Democrat.

AGREE TO WITHDRAW AMERICAN TROOPS

PROTOCOL PROVIDING FOR CONDITIONAL WITHDRAWAL OF SOLDIERS FROM MEXICO.

JOINT COMMISSION SIGNS

Mexican Commissioner Leaves at Once With Copy to Obtain Approval of General Carranza to Terms. — Other Problems to Be Discussed.

Atlantic City, N. J. — A protocol providing for the conditional withdrawal of the American troops now in Chihuahua, Mexico, and for the military control of the border, but with the supplemental stipulation that United States troops shall be sent into Mexico in pursuit of bandits at any time the American Government deems it necessary was signed here by the members of the Mexican-American Joint Commission.

One copy was taken by Alberto J. Pani, of the Mexican commission, who left here for New York, whence he will start Monday for Queretaro, to submit it to General Carranza for approval. The other copy will be delivered to the American Government by Secretary of the Interior Lane, chairman of the American commission, who left for Washington.

If the protocol is ratified by the two Governments, the commission will convene again on December 8 to resume the discussion of other questions affecting the two countries, especially those related to the protection of life and property of Americans and other foreigners in Mexico. If ratification by either Government is withheld the work of the conference will be declared at an end.

Following is a paraphrase of the agreement:

First — The American troops now in Chihuahua commanded by Gen. John J. Pershing, shall be withdrawn within 40 days from the signing of the protocol by the respective Governments, provided that within that time the conditions in that part of Mexico have not become such as to endanger the American border. In such event the time shall be extended.

Second — The Mexican army shall patrol the Mexican side of the border and the American army shall patrol the American side but shall not preclude co-operation between the two forces to preserve peace upon the border.

Third — It shall be left to the commanding officers of the armies on the border of both Nations to enter into such arrangements for co-operation in operations against bandits whenever it is possible.

The right of the American Government to send troops across the border in pursuit of bandits was not incorporated in the protocol, but was made the subject of a supplemental memorandum. The Mexicans had contended earnestly against signing any agreement in which they appeared to sanction what they termed the violation of their national territory. It was the agreement of the Americans finally to consent, themselves with stating the attitude of the United States by a separate memorandum that induced the Mexicans to sign the agreement.

NATIONS IN WAR WIRE BEAT WISHES TO PEACE LEAGUE.

Messages of Approval for Principle of Organization From England, France and Germany Read at Banquet. New York. — Messages of good will from the Chancelleries of three of Europe's warring Powers were read at a dinner given here by the League to Enforce Peace. The purpose of banquet was to consider a program for a permanent league of nations at the close of the great conflict.

Approval of the principle proposed was given by Aristide Briand, Premier of France; Chancellor von Bethmann-Hollweg of Germany and Viscount Grey, Great Britain's foreign secretary.

U. S. TO KEEP SILENT AS TO U-BOAT INQUIRIES.

Washington. — Increasing frequency of attacks by German submarines upon American vessels or others bearing American citizens with the consequent necessity of repeated inquiry of Berlin for facts, has led to the adoption of a policy of silence on the part of the State Department. Officials have let it be known that such a course was considered necessary because most of the cases investigated developed no violation of law.

PLAN BIG INSTITUTE OF NEWSPAPERMEN

SOME EMINENT MEN APPEAR ON PROGRAM TO ADDRESS INSTITUTE.

INVITE ALL FOURTH ESTATE

All Newspaper Men and Women Urger to Attend at University December 7, 8 and 9.

Raleigh. — Plans are being completed to make the State Newspaper Institute of the North Carolina Press Association one that will attract to the meeting editors and other newspapermen and newspaperwomen from all parts of the state. The sessions will be held at this University of North Carolina on Thursday, Friday, Saturday, December 7, 8, 9, and the report is that the outlook is fine for a largely attended and valuable meeting.

The program of the institute, as thus far agreed upon, has been announced by Mr. Edward E. Britton, president of the North Carolina Press Association. In regard to this President Britton said:

"Active work in preparing the program has been done by Mr. Richard H. Thornton, of the department of Journalism of the State University, after consultation with committees from the State Press Association and the Association of North Carolina Afternoon Newspapers. Mr. John B. Sherrill, editor of the Concord Tribune, secretary of the State Press Association, has been active in the work also, and has sent out notices of the Newspaper Institute to the members of the association.

All Are Invited.

"But it is not alone members of the press associations of the state who are invited to attend the meeting. All men and women connected with newspapers or magazines in North Carolina are invited to attend the meeting at Chapel Hill. A letter received from Mr. Thornton, chairman of the Chapel Hill committee, says that everything possible will be done at the State University to make the meeting a success. The University and the people of Chapel Hill will have the newspaper visitors as their guests.

"In accepting election as president of the State Press Association I said that it was my hope to have such a meeting during the winter as that now arranged to take place at the State University. This has been made possible because of the co-operation of the State University, and the activity of Mr. Richard Thornton.

Some Eminent Speakers.

"We have secured some of the most eminent newspaper men in the country to deliver lectures at the State Newspaper Institute. The business side of the proposition will be given attention by Don Seitz, the business manager of the New York World, a man who is a leader. The shop work of the newspaper will have a hearing in the lectures by Talcott Williams, dean of the School of Journalism of Columbia University of Missouri. And one of the addresses will be made by former President Taft, who will speak Thursday evening, December 7, on the subject of the newspaper from the White House point of view. And we have hopes yet of having on the program Irvin E. Cobb, a newspaper man whom the world knows.

"I want all persons connected with newspapers or magazines in North Carolina to know that they are invited to the meeting. Invitations have been sent to newspaper men in Virginia and South Carolina. The latest notice sent out by Secretary John B. Sherrill is a wide-open invitation, and I am asking all the newspapers of the state to publish information about the meeting. It will be the first of its kind to be held in North Carolina, making it so that newspaper workers can come together for a few days of study and discussion of the problems that confront every editor and publisher."

Baptists Are Out of Debt.

Raleigh. — All departments of the North Carolina Baptist State Convention are now out of debt, said Corresponding Secretary Walter N. Johnson of the State Baptist Mission Board, commenting on the close of the financial year of the convention on the night of November 21. He added that the volume of the receipts for the last week of the year was the greatest in the long history of the Baptist State Convention, the receipts for this week alone amounting to \$13,547.67, which gives some balance over.