

# MORRIS BROS.

## Our Strong Points Are The Following:

Ambach Clothing, Star Brand Shoes, Bostonian Shoes, Serges—all colors for Ladies' Suits and Skirts, Underwear for all sexes and ages, Bed Blankets, Shirts, Gents' Furnishings generally, C. M. Hedden Hats, Caps, Gloves, Tatting and Embroidery Thread, Ladies', Gents' and Children's Hosiery, Scotch Woolen Mills All-Wool Suits Made-to-Measure for Men and Boys at old prices, viz: \$15 and \$17 and fit guaranteed.

Big lot Men's Suits to close out at great bargain prices.

# MORRIS BROS.

### MORRIS BANK SECURED.

(Continued from page 1.)

Finance Corporation subscribes for 25 per cent of the capital of each company, paying \$110 per share for it. This 10 per cent is paid to the Industrial Finance Corporation for the perpetual use of the Morris Plan system in this section. The corporation pays for the cost of organization, books and supplies, expense of charter and sends a representative to open and teach the management how to operate the system. Every Morris Plan company has been organized in this manner.

A concrete example of the operation of the Morris Plan is as follows: A salaried employee faces an immediate need of \$100 due perhaps to a birth, illness or death in the family. He applies for a loan at several banks of discount, and is naturally told by the officers of each that they are not engaged in the small loan business. They note that he is not a depositor, and in no way under obligations to him, and know full well that his financial condition will probably not improve sufficiently in three or six months to warrant the payment of his note at maturity. This refusal of accommodation does not tend to improve his peace of mind or the quality of his citizenship. He cannot borrow from a savings bank. Usually he approaches a friend and enters into an unbusiness-like arrangement or he applies to a "loan shark" with the inevitable result.

If he makes his needs known to a Morris Plan company he is told by the manager that he is welcome, and that he need not feel beholden to the company because it is its business to afford him the accommodation he seeks. He makes formal application for a loan of \$100 and secures two endorsers of good character on his note. When his application is investigated he is found to have a fixed income, enabling him to pay therefrom, in easy installments, his obligation when due. He and his endorsers sign a note for \$100 and he receives that amount, less the legal rate of interest for one year. Just as the borrower of \$100,000 at a commercial bank is required to maintain a balance of from \$20,000 to \$25,000 on deposit, without interest, during the term of the discount, so the borrower on the Morris Plan is required to make weekly payments in the purchase of a certificate, which may, at his option, operate to liquidate his liability to the company. At the end of 50 weeks these payments aggregate the amount of the loan. His note falls due two weeks later and his accumulated funds may be applied to its payment. Clear of debt, he leaves the institution a self-respecting citizen.

The variations of the Morris Plan render it applicable to almost all conditions. It has been used practically as a collection agent, the creditors becoming endorsers in effecting payment of a debt which could not otherwise be met. It is of economic value to large corporations, the efficiency of whose employees has been impaired by the burden of debt. It enables insurance premiums, taxes, and other fixed requirements to be met with ease. It is a great relief to commercial banks, enabling them to meet the needs of many worthy applicants for small loans, by referring them to a reliable institution especially designed for the purpose.

The patron of a Morris Plan company is not a recipient of charity. He has the satisfaction of knowing that his transactions are on a strictly business basis, entailing no loss of self-respect. The Morris Plan helps people to help themselves. A Morris Plan company makes no investments except in loans. Its profits are made by loaning its capital at the legal rate of interest, reloaning the aggregate funds resulting from interest paid in advance on loans, and

### Catarhal Deafness Cannot Be Cured

by local applications, as they cannot reach the diseased portion of the ear. There is only one way to cure catarhal deafness, and that is by a constitutional remedy. Catarhal Deafness is caused by an inflammation of the mucous lining of the Eustachian Tube. When this tube is inflamed, you have a running sound or imperfect hearing, and when it is entirely closed, deafness is the result. Unless the inflammation can be reduced and this tube restored to its normal condition, hearing will be destroyed forever. Many cases of deafness are caused by catarhal, which is an inflamed condition of the mucous membrane. Hall's Catarrh Cure acts thru the blood on the mucous surfaces of the system.

We will give One Hundred Dollars for any case of Catarhal Deafness that cannot be cured by Hall's Catarrh Cure. Circulars free. All Druggists.

weekly payments. Operating with maximum efficiency, a company when well established, should loan every year two and one-half times the amount of its capital, at a cost of operation not to exceed 3 per cent of the loans made. It should, after deducting operating expense, earn 10 per cent at least.

The Salisbury Morris Plan Company was organized May 3, 1915, with a capital of \$40,000. It loaned the first 12 months \$118,000. This was caused by many of its borrowers anticipating their loans and no rebates were allowed. This company made 15 per cent net the first year, paid a dividend of 6 per cent on the par value of the stock and passed 9 per cent to surplus. It increased the capital stock from \$40,000 to \$50,000 and sold this increase at \$120. It is the policy of the Morris Plan system to pay not over 6 per cent on the book value of the stock, and in that way the dividends are accumulative.

Morris plan stock is taxable only as a building and loan association, listed and paid at the source. There is no double liability on the Morris Plan stock because it does not do a banking business. Losses have been so small they are hard to compute. A discount committee composed of three members of the board of directors passes on all applications for loans, and there is no reason why a bad loan should be made.

I have just returned from New York City, where I attended a convention of Morris Plan companies now in operation in the United States. Fifty-three companies were represented from the Atlantic to the Pacific. This convention was held in the Hotel Astor, and the delegates were guests of the Industrial Finance Corporation.

It is proposed to organize a Morris Plan company in the city of Gastonia, with a minimum capital of \$50,000. The Industrial Finance Corporation has agreed through the preliminary contract to subscribe for 25 per cent of this amount. This capital stock of \$50,000 will be divided into 500 shares of the par value of \$100 per share, and will be sold at \$110 per share to create the surplus to cover the cost of organization and installation. The Industrial Finance Corporation pays the same price for this stock as any other subscriber.

The cost of operating a Morris Plan company is very small compared with most organizations. In some institutions, one competent person does all the inside work, keeping the books, interviewing applicants for loans and making collections, and at the same time looks after some other line of business. The secretary-treasurer of the Salisbury Morris Plan Company is secretary of a building and loan association, and is also city clerk. He performed all these duties for the first year, but now has an assistant.

It is necessary that a Morris Plan company in the South have its place of business on the ground floor, as the people have not been educated to climb stairs or take elevators to transact this kind of business.

A Morris Plan company will be whatever you make it. Every banker, manufacturer, merchant and professional man should be a stockholder.

## RHEUMATISM AFTER HIS DAY'S OUTING

Hunting Trip on a Wet Day Brings Painful Results.

Once upon a time Charles Mullen, of Philadelphia, went gunning. It was a dismal rainy day, and long exposure to cold and wet brought on a severe attack of rheumatism. He was confined to his home. A friend recommended Sloan's Liniment, citing his own case as evidence of its effectiveness. Mullen bought a bottle and applied it to his aching limbs. Soon improvement was noticed and he was able to return to business.

Mr. Mullen writes: "Since that experience I have never been without Sloan's Liniment in the medicine chest." You will find it soothes bruises, sprains, toothache, in fact all external pains. At all druggists, 25c., 50c. and \$1.00 a bottle.

**Sloan's Liniment**  
KILLS PAIN

Keep it in the house all the time



Let us warn you to be prepared for any emergency by having on hand a proper supply of household remedies. Not because we want to sell you medicines and druggist's supplies, but because you never know what hour the children may hurt themselves or contract some contagious disease.

No home should be without a full supply of these remedies and you will find ours to be fresh, full strength and at reasonable prices.

**J. L. Adams Drug Store**  
Phone 15 Opposite New Postoffice

er, use the company and tell others how to use it.

### THE PRESBYTERIAN SYNOD.

Presbyterian Synod of North Carolina Held in Salisbury October 24, 25, 26—Gastonia Delegates Returned Home—Spent One Afternoon at Barium Springs Orphanage—Nearly Million and a Half Dollars Given to Furtherance of Christian Education—Great Progress Has Been Made.

Gastonia delegates and ministers to the Presbyterian Synod of North Carolina, which was held at Salisbury, returned to the city the last of the week. The synod was formally opened last Tuesday morning, the retiring moderator, Dr. Walter L. Lingle, of Richmond, Va., preaching the first sermon and presiding over the meeting.

The second day's session was featured by a visit of the entire synod to the Barium Springs Orphanage, where an afternoon was spent in visiting the children at a d home. Special emphasis was devoted to the discussion of Home and Foreign missions at Tuesday and Wednesday night sessions.

Thursday's session was spent almost entirely in the discussion of the report of the committee on Christian Education. This report was featured by the recommendation that the synod raise \$1,350,000 in carrying out this work. An effort was made at first to have this amount changed to one million dollars but was unanimously voted down. This money will be apportioned among the institutions of the synod—Davidson, Union Seminary and a number of other schools for boys and girls.

Facts and figures submitted by Rev. A. W. Crawford, superintendent, showed that much progress was being made by the church throughout the State. Rev. William Black, one of the most successful evangelists in the synod, also made a presentation of the work and urged the larger support due the work. He paid a high tribute to the men engaged in this field and predicted greater things in the future. The report of Rev. A. W. Crawford showed the following figures: 39 evangelists, occupying 23 fields, in which they supplied 94 weak churches and 44 mission stations, witnessing 2,667 professions of faith, and receiving 1,011 converts into the Presbyterian church. They organized 19 Sunday schools and seven churches and built six churches. Two thousand five hundred dollars was raised for the support of the work, while the synod's contribution was over \$13,000.

The following Gastonians were in attendance at the synod: First Presbyterian church, Rev. J. H. Henderlite, pastor, and Mr. J. H. Kennedy, elder; Loray Presbyterian church, Rev. W. J. Roach, pastor, and

### CONQUERS RHEUMATISM IN A VERY FEW DAYS

It is an established fact that one-half teaspoonful of Rheuma taken once a day has driven the pain and agony from thousands of racked, crippled and despairing rheumatics during the last five years.

Powerful and sure, quick acting, yet harmless; Rheuma gives blessed relief all at once. The magic name has reached every hamlet in the land and there is hardly a druggist anywhere who cannot tell you of almost marvelous cures.

If you are tortured with rheumatism or sciatica, you can get a bottle of Rheuma from J. H. Kennedy & Co. or any druggist for not more than 50 cents, with the understanding that if it does not completely drive rheumatic poisons from your system—money back. 31N-7

### SCORED A BIG SUCCESS.

Miss Hettie Jane Dunaway Captivated Audience in Presentation of "Just Plain Judy" Friday Night—Attendance Was Far Better Than Had Been Expected.

Miss Hettie Jane Dunaway delighted a packed house at the Central school auditorium last Friday night in "Just Plain Judy," the first of a series of lyceum attractions which are being given under the auspices of the library committee of the Gastonia Woman's Betterment Association. Rev. J. H. Henderlite opened the attraction with a short talk of introduction on behalf of the committee, and then presented Miss Dunaway.

In the rendition of "Just Plain Judy" Miss Dunaway scored a decided success and her presentation of the several roles was excellent. She read the roles with such naturalness that they seemed less an art than a re-creation. The characters of the plays seemed to live and she has supplemented the accepted rules of platform reading with her own method of expression. Miss Dunaway has beauty, vivacity and a smile that is as contagious as it is winning. Gastonians should congratulate the committee on bringing to this city as the first attraction of the season an excellent and decidedly interesting number.

The attendance on Friday night was all that could be asked and Miss Lottie Blake states that it was even better than had been expected. The ticket sales outside of the season tickets already sold amounted to \$26.75.

### "UNDINE" WILL PROVE FEATURE

Popular Photoplay to be Presented at the Ideal Theatre on November 2, Proves to be Unusually Good—More Lavish Than Neptune's Daughter.

Assuredly "Undine" which will be presented at the Ideal Theatre next Thursday, November 2nd, will prove one of the photoplay sensations of the year. While "Undine" is similar to "Neptune's Daughter" it is presented in a more lavish manner. This beautiful fairy story has been adapted for the screen with all the charm and romance of the delightful tale retained. No production in the field of the silent drama has ever been presented which equals in piquancy and beauty this remarkable film version of an old fairy tale.

### A Secret Ballot.

For the benefit of our readers of both parties who might be interested in the matter The Gazette vouchsafes the information that section 4343 of the State Election Laws contemplates a secret ballot if desired by the voter. Registrars and judges of election are expected to supply the voter with official tickets of both parties if requested. By a secret ballot is meant that the voter may fold his ticket so that the judges of election cannot see what names are printed thereon.

### Don't Invite Serious Sickness

"A stitch in time saves nine," is an old and true saying, but it is nevertheless true. Common colds and a constipated condition are the foundation of much serious illness and dread diseases that could be avoided if prompt attention were given to the first so-called slight ailment.

Every family can provide prompt treatment for these first attacks of ill health—and every family should be prepared for an emergency by having on hand that standard old family cough syrup, Foley's Honey and Tar Compound, for the relief of coughs, croup, whooping cough, irritated and inflamed throat, tight and sore chest, stryge and bronchial coughs. Foley's Cathartic Tablets are just the thing for constipation and sluggish bowel movement—a wholesome laxative and cleansing cathartic. They do not grip or cause nausea, or inconvenience and are particularly welcome to stout people.

J. H. KENNEDY & CO., DRUGGISTS



**THE PRUDENT MAN DOES NOT TAKE A CHANCE—HE PUTS HIS MONEY IN THE BANK WHERE IT IS SAFE, AND READY FOR A GOOD BUSINESS OPPORTUNITY. MAKE OUR BANK YOUR BANK. WE CAN ADVISE YOU. Pay your bills with checks.**

Foolish, indeed, is the man who "chances" all the earnings of his lifetime on some good-seeming investment without first thoroughly investigating its merits. We shall cheerfully advise with our customers or their friends on money matters. We, ourselves, stick strictly to SAFE BANKING business; and we advise everyone to "look before he leaps" and takes what may prove a disastrous "chance."

Make OUR bank YOUR bank.

## Citizens National Bank

Officers: ANDREW E. MOORE, Pres. A. G. MYERS, (Active) Vice-Pres. W. H. ADAMS, Cashier. Depository State of North Carolina—City of Gastonia—Gaston County 5 PER CENT INTEREST PAID ON CERTIFICATES OF DEPOSIT.

### WAS KILLED BY FALL.

Lester Edwards Succumbs to Injuries Received in Fall from Scaffold Friday—Died at the City Hospital—Funeral Services Were Held Sunday.

Mr. Lester Edwards, the young white man who was fatally injured in a fall from a scaffold at the Parkdale Mill early Friday afternoon, announcement of which was made in Friday's issue of The Gazette, died at the City Hospital about an hour after the accident occurred.

With two other workmen Mr. Edwards was busy on a ten-foot scaffold connecting a five-inch pipe which was a part of the automatic fire extinguisher that was being installed in the building by the General Fire Extinguisher Company, of Charlotte. The three men had been working on the scaffold for several hours and it seemed to be perfectly safe, but just as the last big piece of pipe was being connected the scaffold gave way and the men were hurled to the floor. As a result of the fall Mr. Edwards sustained a severe cut on the back of his head, being knocked unconscious. He was hurried to the City Hospital where an effort was made to revive him. The unfortunate man died in about an hour without regaining consciousness.

The two other workmen were badly bruised as a result of the fall, one of them having two teeth broken off.

Funeral and burial services were held Sunday morning at the Methodist church near Long Shoals, Rev. Mr. Hendrix, the pastor, conducted the services. Deceased was in his 35th year. He had been working for the Charlotte company for the past five or six years. He is survived by his father, Mr. J. E. Edwards, of Statesville, and two brothers, Joe Edwards, of this city, and Fred Edwards, who is in the Charlotte company of the National Guard on the Mexican border. A half-brother and half-sister also survive at Statesville.

### Presidential Straw Vote.

Much interest is being created by the posters which J. H. Kennedy & Company are placing daily in their show windows giving the results of a straw vote being taken in the 8,000 drug stores of the Rexall druggists of the country. This vote is sent in to headquarters daily from all parts of the country and represents the choice of people in all walks of life, and the results, as printed and distributed to the Rexall stores everywhere, are a matter of great interest as the election approaches.

### SEVERE PUNISHMENT

Of Mrs. Chappell, of Five Years' Standing, Relieved by Cardui.

Mt. Airy, N. C.—Mrs. Sarah M. Chappell of this town, says: "I suffered for five years with womanly troubles, also stomach troubles, and my punishment was more than any one could tell."

I tried most every kind of medicine, but none did me any good. I read one day about Cardui, the woman's tonic, and I decided to try it. I had not taken but about six bottles until I was almost cured. It did me more good than all the other medicines I had tried, put together.

My friends began asking me why I looked so well, and I told them about Cardui. Several are now taking it."

Do you, lady reader, suffer from any of the ailments due to womanly trouble, such as headache, backache, sideache, sleeplessness, and that everlastingly tired feeling?

If so, let us urge you to give Cardui a trial. We feel confident it will help you, just as it has a million other women in the past half century.

Begin taking Cardui to-day. You won't regret it. All druggists.

Write to: Chattanooga Medicine Co., Ladies' Advisory Dept., Chattanooga, Tenn., for Special Advice Notes on your case and 64-page book, "Special Treatment for Women," in plain wrapper. S.C. 134

### IN FAVOR OF AMENDMENTS.

Leaders of Thought and Action in North Carolina Say the Four Amendments Should be Passed at November Election.

Legislative Reference Librarian W. S. Wilson has received hundreds of letters during the past few weeks from prominent men in every walk of life heartily endorsing the four Constitutional Amendments which are to be voted on November 7th. Following is what three prominent North Carolinians say in regard to the passage of the amendments:

"I strongly favor the four proposed constitutional amendments. The rights and duties of municipal and private corporations will be better understood and much expense will be saved to the corporations and to the State if amendments 1, 3, and 4 are adopted.

"When I was a practicing lawyer I was often painfully impressed and annoyed with the want of common sense displayed in our court system. The second proposed amendment will remedy one defect. No business man stops his operations because of the sickness of his manager, when a substitute can easily be found. Why should the State waste its money and subject its citizens to serious losses because of the sickness of a judge when it is easy to supply his place?"

KEMP P. BATTLE, Chapel Hill, Aug. 30, 1916.

"I am heartily in favor of all four of the proposed amendments to the constitution to be voted on at the November election. All of them are of great importance.

"To my mind the first, third and fourth are especially important and will be of great benefit to the State. There is no reason whatever why the General Assembly should spend its time with all this local legislation which can be done by other agencies.

A. M. SCALES, Greensboro, Aug. 29, 1916.

"I have your letter of August 28th in regard to the four amendments to be voted on at the November election. In reply to your inquiry, I take pleasure in saying that I am heartily in favor of all four of these amendments. The reasons for passing them seem so obvious that it is unnecessary to reiterate them. Lack of publicity, and consequent indifference on the part of the public, will be the only obstacles to their passage. I am glad you are taking the matter up."

EDWARD K. GRAHAM, Chapel Hill, Sept. 2, 1916.

### Trade With Gazette Advertisers.

### Quarterly Conference.

Rev. J. R. Scroggs, of Shelby, was unable to meet his appointment to preach and hold quarterly conference at Franklin Avenue Methodist church last Sunday night, and has made a new appointment for next Sunday night, November 5th. The pastor, Rev. H. M. Wellman, will preach at West End church Sunday morning at 11 o'clock, and Rev. Dr. Scroggs will preach at Franklin Avenue church Sunday night at seven o'clock, and the fourth quarterly conference for the charge will be held immediately following the preaching service.

### VIRGINIA FARMER

### Restored To Health By Vinol

Atlee, Va.—"I was weak, run-down, no appetite, my blood was poor, I could not sleep nights and was rapidly losing flesh, but I am a farmer and had to work. Medicines had failed to help me until I took Vinol. After taking three bottles my appetite is fine, I sleep well, my blood is good and I am well again."

—OSCAR W. BOWEN. Vinol, which contains beef and egg liver peptones, iron and manganese peptones and glycerophosphates, is guaranteed for run-down conditions. J. H. KENNEDY & CO., DRUGGISTS, Gastonia, N. C.