### Local Notes.

The following is the standing of Locals this week in the race for the Prize Phonograph which is to be given away December 10:

- 1. Perry's, No. 1717.
- 2. Old Trap.
- 3. Heritage, (Tenn.), 2186.
- 3. Keebler's, 1269.
- 4. Pearce's, 2157.
- 5. Brown's Chapel.
- 6. Oswalts, 436.
- 7. Comfort, 2323.
- 8. Lanier.
- 9. Toisnot, 1076.
- 10. Margarettesville.

Does the name of your Local appear on the Honor Roll this week?

Where will it stand next week?
The Prize Phonograph and Records are awaiting your action.

A number of Tennessee Locals are in the race and are beginning to warm up.

Read the advertisement of Richmond Grain and Provision Company in this issue. If you want to buy flour you can save money by prompt action.

The Spotless Company has two ads. in this issue. It will pay Union Farmers' to watch for this ad. each week.

The Lincoln County Farmers' Union will hold their annual meeting in Lincolnton on Monday, December 2. At this meeting officers will be elected for the coming year. At the same time and place the stockholders of the Lincoln County Farmers' Union Warehouse will meet in their annual session.

A large number of new locals have entered the contest for the prize phonograph this week and the honor roll this week is made up of names that did not appear in last week's paper at all. Perry's Local, No. 1717, heads the list, with Old Trap Local a very close second. Leesburg Local, No. 1328 and Heritage Local, No. 2186, are tied for third place. There are a number holding fourth place and a larger number tied for fifth place. Altogether, the weke's reports are god, but we are expecting this week to eclipse all records.

If you are making up a club in your local, do not fail to send it in while this special offer is in effect. You will not only save half of your money but you may enable your local to win the handsome prize phonograph and records which would cost you \$25.00. Now is the time to get busy and take subscriptions for the Carolina Union Farmer.

In next week's issue we expect to give full programme of the annual State Meeting which is to be held in the City Auditorium, Raleigh, December 10th-11th-12th. It is expected that this meeting will be the largest in point of attendance ever held in the State and every Union farmer who can, ought to attend this meeting.

We have just received a letter from Hon. Chas. S. Barrett, President of the National Organization, stating that he will be on hand and deliver a public address at this meeting. This alone will be worth the time, trouble and expense of every farmer who attends this meeting.

Mr. Clarence Poe, of The Progressive Farmer, will address the convention on "Co-operative Enterprises."

Mr. Poe has recently made a trip

through Europe and has made a special study of European farming conditions, and his address will be one of the principal features of the State meeting. There will also be one or two other prominent speakers but a great part of the convention will be devoted exclusively to the transaction of Union business and the arrangement committee has reserved time for the transaction of all business before assigning any time to special addresses.

Be sure to read our announcement on first page this week in regard to Union Enterprises, and if you have a warehouse in your local take the time and trouble to see that the officers give us a report on same. This is a matter of importance and it will pay to have this done at once.

Perry Local, No. 1717, which heads the honor roll this week for the prize phonograph, won the last prize offered by this paper. Mr. James M. Perry, President of this local, is a live wire and is going to give someone a close race for this prize also. Watch for next week's report.

Leesburg Local, No. 1328, of Jonesboro, Tennessee, is in the race good and strong this week. Mr. R. F. D. Vault is Secretary of this local and he promises to let'us hear from him again.

Mr. R. H. Heritage, of Heritage Local, No. 2186, sends a list of new subscribers which puts his local near the top of the honor roll. We expect to hear from him again within a few days. Watch Heritage Local.

Mr. W. S. Pharr, of Charlotte, was among the visitors in the city this week, attending the meeting of the State Drainage Commission. Mr. Pharr is one of the most prominent Union Farmers in Mecklenburg County and is a member of the newspaper committee.

There is much extra work going on this week in the offices of the State Secretary, State Business Agents, and the Carolina Union Farmer, in expectation of the annual visit of the auditing committee, which is due next week.

### FIVE DOLLARS FOR BEST ESSAY.

The manager of The Carolina Union Farmer will give five dollars to the person sending us the best letter during December on "Results of Co-operation in My Neighborhood." None but those having the pass-word for the fourth quarter are entitled to compete for this prize. Write your letter very plain, with ink, and only use one side of the paper.

The discovery of diptheria antitoxin has reduced the fatality of this disease about one-half in the last ten or twelve years.

### IN MEMORIAM.

On the 27th day of October, 1912, the Great and Supreme Ruler of the Universe, in His infinite wisdom, saw fit to suddenly remove from our midst our esteemed brother, friend, and neighbor, Stephen E. Loyd; and

Whereas, the faithfulness in the discharge of his every duty to this our Local, No. 832, of the Farmers' Union of Warren Plains, N. C., makes it befitting that we record our ap-

preciation of him; therefore, be it—
Resolved 1. That the sudden removal of such a life from among us leaves a vacancy that will be deeply realized by the members of this Local and community and to the

2. That with deepest, heartfelt sympathy for the bereaved wife and children of our deceased brother, we express our hope that even so great a loss to us may be over-ruled for good by Him who doeth all things well

3. That a copy of these resolutions be spread upon the record of this Local, a copy printed in The Carolina Union Farmer, and a copy be sent to the bereaved family.

W. S. TERRELL, J. E. FRAYIER, L. H. HANKS, Committee.

### Bankers' Directory.

# THE CITIZENS NATIONAL BANK GASTONIA, N. C.

Capital & Surplus, \$ 92,249.26 Deposits, - - 392,300.45 Resources, - - 603,927.71

5 % Paid on Time Certificates of Deposit

## The Union National Bank Charlotte, N. C.

CAPITAL

\$100,000

T. W. WADE, . . . . - President F. B. McDOWELL, . . . . Vice-President H. M. VICTOR, - - - - - Cashier

We cordially invite business and offer every courtesy and accommodation consistent with safe banking. We particularly invite the accounts of Farmers.

Respectfully,

H. M. VICTOR, Cashier

## Every Idle Dollar

of your money should be put to hard work.

When your money is invested it works for you day and night—interest accumulates with astonishing rapidity.

Also the knowledge that your money is safe from thieves or fire helps you sleep nights.

Why not start a Savings Account here and let your money earn future money?

We pay 4 per cent on Certificates of Deposits and all Saving Funds.

Southern Loan and Savings Bank CHARLOTTE, N. C.

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### THE AMERICAN FARMER

The whole world is more or less depended on the Successful American Farmer.

To be successful you must have good credit and money. Our years of experience and financial help are always at the Farmers command.

Through the aid of the Bank, many small farmers have grown to be large and successful.

COME AND LET'S TALK IT OVER

THE COMMERCIAL NATIONAL BANK COTTON EXCHANGE PLACE

RALEIGH, - - - B. S. JERMAN, Pres.

NORTH CAROLINA.

E. B. CROW, Cashier.