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The President appointed Judge Wood of South Carolina to succeed Judge Nathan Goff. This another chance to give a plum to Virginia if gone.—Norfolk Ledger Dispatch.

Still the Ledger-Dispatch hasn't shown where the President owed Virginia anything.

The Raleigh News and Observer took long chances against the occurrence of a fire in its place of business. The loss as a result of Thursday's fire is estimated as being \$65,000 and the insurance is only \$28,000. Insurance agents should find in the experience of the Raleigh newspaper some fine talking points for the boosting of their business.

"If this social evil discussion goes much further somebody will move to cut vice out of Vice President", remarks an exchange, which we infer, thinks that the discussion is being carried to extremes. But the discussion ought to go on. The social evil exists and it exists on a large scale. It cannot be fought as it ought to be fought, that is, all along the line, if its existence and the extent of its existence are concealed.

**WORLD WIDE MISSIONS.**

The cause of worldwide missions receives a tremendous impetus in the bequest of a million dollars by the late William Chitney Borden of Chicago and China. The mother and sister of the dead man, who was himself a missionary, received nothing, but presumably they needed nothing as it is more than likely that they had become wealthy from the same source as he. The gospel is being rapidly carried to every creature. The leaders of the great movement for the evangelization of the world in a single generation were regarded as dreamers when seven years ago they announced their program. But the people are thinking differently of the undertaking now.

**HERE'S HOW YOU CAN HELP THE NEWSPAPERS.**

We wonder why it does not occur to persons who write notices for the newspapers to glance occasionally at the newspapers to get the style followed herein. By far the greater part of these notices are printed entirely free of cost and it seems only reasonable that the newspapers should be put to as little trouble as possible in getting them ready to go to the printer.

To mention a single example of the carelessness and indifference to which we are referring there is the almost invariable practice of most people who send in notices for the papers of using the character "&" in place of the word "and". Fancy how a newspaper article would look with a lot of what the printers call "short ands" scattered through it! Persons who prepare articles and notices for the newspapers would do well to procure a copy of some standard newspaper such for instance as a New York or Washington paper (for printing is developed to a higher degree of accuracy in the cities than elsewhere) and in writing for the home paper follow the style that they will find in the authorities mentioned. The local paper may have a style varying somewhat from the larger paper, but usually the variation will not be great.

**SELECTING THE BEST MEN.**

The reformers are being especially well taken care of by President Wilson. William H. Berry, who was the leader in the exposure of the monumental graft in connection with the equipment of the new State capital of Pennsylvania has been made Collector of Customs of the port of Philadelphia.

This is a fine trait in President Wilson, this way he has of hunting out men who have good for honesty and decency and rewarding them. Such men are surely builders up of political parties. In fact, Berry, we believe, pulled out of the Democratic party a few years ago and headed what was known as the Keystone party.

But that was not held against him by the President for he knew Berry was honest in his convictions and for that matter possibly was right though we recall that so good an authority on reform as the Philadelphia Record held that there was no occasion for Berry to affiliate with the new party. Be that as it may, Berry was known as an honest, able and fearless man—the kind that the country needs today in all places of public trust and that is the type of men that Woodrow Wilson is looking for and delights to honor.

**Montana Vs. North Carolina.**  
 Senator Myers, of Montana, cussed a North Carolina elevator man in the Capitol at Washington. Senator was told to apologize or fight. No fight.—Richmond Journal.

**TO GIVE FARMERS CHEAP MONEY**

**HIGH COST OF LIVING TO BE GIVEN ANOTHER SEVERE JOLT.**

New York, April 26th—A further jolt is to be given the high cost of living if the delegation of 100 Americans who sailed from here for Naples today succeeds in its endeavor to devise a separate banking system for American farmers. The official name of the delegation is the American Commission on Agricultural Co-operation. The investigation is to be made under the auspices of The Southern Commercial Congress. Its aim is to place cheap money at the disposal of American farmers in order to increase agricultural production and to lower the cost of producing food.

Secretary of Agriculture Houston represented the Administration at the farewell given to the Commission. President Wilson takes a keen interest in the undertaking and addressed the delegates personally before they left Washington.

The Commission is headed by seven federal commissioners bearing the credentials of President Wilson and Secretary of State Bryan. They will make a report to Congress upon the practicability of establishing farmer's co-operative banks and a mortgage bank system in the United States, copied after the agricultural credit system of European countries. Besides the federal commissioners there are delegates representing about three-fourths of the States of the Union who will make a report to a committee of nine Governors appointed at the last conference of the State Executives. In this way official recommendations will be placed before Congress and the State legislature urging a consideration of credit requirement releasing the consumers of the country from the burden of the high cost of living.

The work of the commission is closely connected with the efforts of the banking and commercial interest to secure currency reform. The principal claim of those seeking currency reform is that under the present banking system which permits banks to re-deposit their funds with other banks who in turn deposit them in Chicago or New York, the tendency is to collect the surplus of the nation's funds in the big speculative centres where they stimulate stock gambling. The currency reformers want permission extended the banks to lend more freely and with better returns to those engaged in legitimate commerce and manufacturing work. The American Commission on Agricultural Co-operation similarly wants a supplementary banking system built up which will be controlled by the farmers and which will divert a large portion of the savings of rural communities to the development of the farms. It is claimed that in Germany such a system has been able to supply as high as 98 per cent of all the money required by the German farmers for their operating expenses from such deposits. Similar systems are in operation in nearly every country of Europe. It is to study the operation of these systems that the commission is visiting this country.

The second attempt of the commission will be to secure the establishment of a mortgage banking system in the United States. Such a system in Germany had brought over \$2,000,000,000 to the German landowners for the development and improvement of their land. In France the mortgage bond of the Credit Financier which are only the farmers' mortgages under a different form, sell at lower interest rates than even first class industrial bonds. It is declared that if a mortgage banking system could be established in the United States billions of dollars of additional money could be secured for the great development in American

JAS. A. BRYAN, President • GEO. H. ROBERTS, Cashier  
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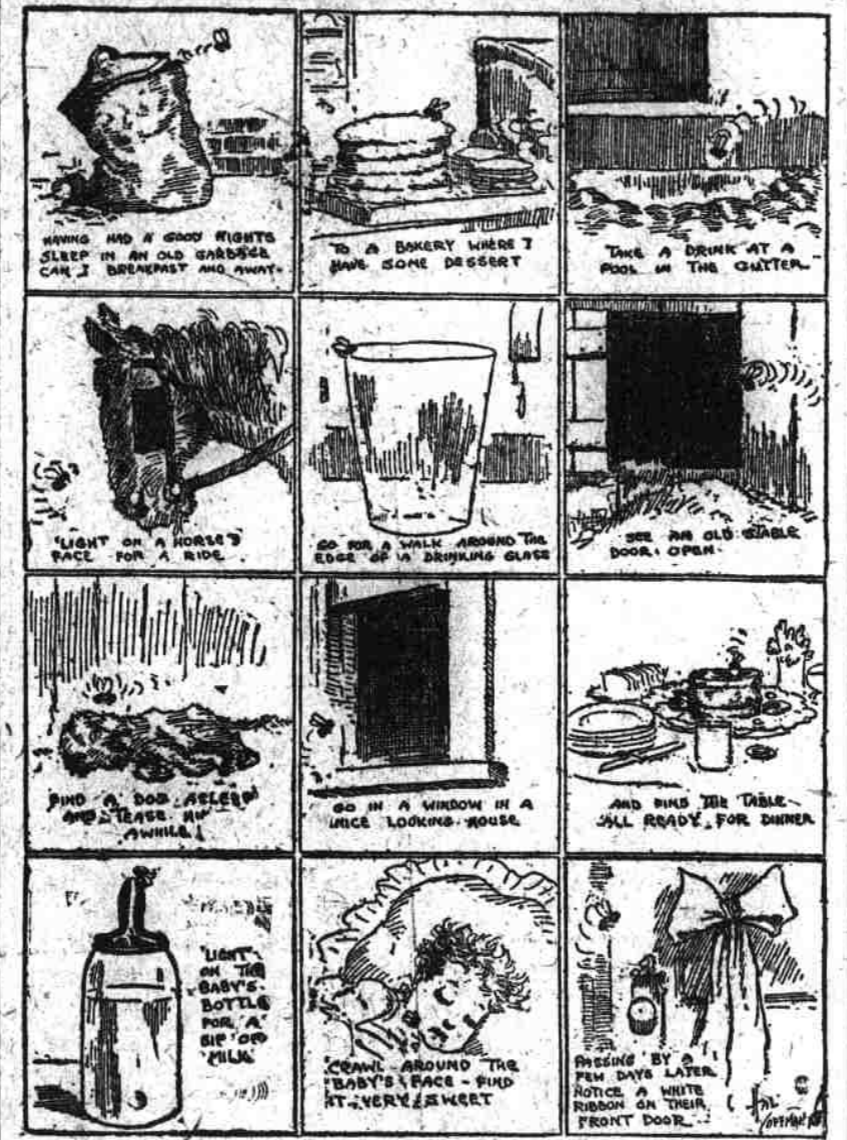
**The Bank For The Farmer**

There is not a farmer in this section who should not have a bank account. If you have bills to pay, whether they be large or small, your check will pay them and you always have the right change. It would be a pleasure to have your name on our books. You know how to farm to the best advantage. Farming is your business. We know how to handle money to the best advantage. Banking is our business. Come in and we will talk over farming and banking and perhaps it will prove to our mutual benefit. The best chairs in our bank are not too good for any honest tiller of the soil.

**The National Bank of New Bern**

4 PER CENT INTEREST COMPOUNDED QUARTERLY ON SAVINGS AND TIME DEPOSITS.

**A DAY IN THE LIFE OF A FLY.**



—Coffman in New York American.

deafness cannot be cured by local applications, as they cannot reach the diseased portion of the ear. There is only one way to cure deafness, and that is by constitutional remedies. Deafness is caused by an inflamed condition of the mucous lining of the Eustachian Tube. When this tube is inflamed you have a rumbling sound or imperfect hearing, and when it is entirely closed, Deafness is the result, and unless the inflammation can be taken out and this tube restored to its normal condition, hearing will be destroyed forever; nine cases out of ten are caused by Catarrh, which is nothing but an inflamed condition of the mucous surfaces.

**OLD AGE DEFERRED**

**Echo From The Medico Legal Society.**  
 A few generations back a man at 50 was considered old, gray-bearded, and waiting for death. Note the change today; at a meeting of the Medico-legal Society it was stated that a man of 50 ought to have forty good years ahead of him and, thus at ninety be in the fulness of maturity.

What if you have seen sixty, or even seventy birthdays—temperate habits, fresh air and exercise, with a simple diet and a sufficient amount of sleep will guard your health.

If perchance, your circulation is poor, if you become run down—weak and no appetite—nothing in the world will tone up those tired back-laid organs—enrich the blood and create strength so quickly as our delicious cod liver and iron tonic Vinol.

We ask every feeble, discouraged old person in this vicinity to try Vinol on our agreement to return their money if it fails to give satisfaction. F. S. Duffy, Druggist, New Bern, N. C. (Adv.)

**Diamonds vs Saving Banks**

If you have some money to invest put it in diamonds. A saving bank pays four per cent on deposits—you put your money there. Why not have a couple of hundred in a good diamond. It will bring from five to twenty-five per cent on the investment. There is a great deal of satisfaction in wearing a diamond too. It gives one a "proper look" and an air of superiority. Come in, let's talk it over.

**SAM K. EATON,**

**New Shipments**

**A NEW Shipment of Shirts, Collars, Underwear, Hosiery, Shoes, Oxfords and Straw Hats just received. You should see our new Columbia shirt with the Turn Cuff, this shirt can be worn twice as long as any other make. See our window display.**

**J. J. BAXTER,**  
 Elks' Temple Department Store

**DON'TS ON SAVINGS.**  
 Don't spend all you make.  
 Don't carry money in your pockets.  
 Don't speculate.  
 Don't take big risks for seemingly big profits.

DO put your money in the Citizens Savings Bank and Trust Company, where it will earn you 4 per cent. interest compounded quarterly.

**CITIZENS SAVINGS BANK AND TRUST COMPANY**

**Fresh Strawberries 10c Per Quart**

**The Co-Operative Supply Co.**  
 The Consumers' Store  
 Two Phones, 146 and 156 77 Broad Street

**Wake Up and Phone to Kafer's Bakery, --- FOR HOT --- Milk Bread --- and Rolls for Breakfast**  
 Minute Delivery  
 Phone - - - 243

**Reduced Prices on Ball Bearing Skates!**  
 \$1.50 pair While They Last.

**WILLIAM T. HILL**  
 The Sporting Goods Man  
 91 Middle Street. New Bern, N. C.