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# The Cleveland Star

THE PAPER WITH  
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## MONEY TIGHTNESS THROUGH THE WEST IS FELT EVERYWHERE OUT IN THAT COUNTRY

No Lower Interest Rate is in Sight—Money Now Going Over Seas Formerly Spent Here.

(By C. B. Evans, Copyright, 1921 by Philadelphia Public Ledger).

Chicago, Ill., Jan. 25.—The scouts of business are abroad in the west trying to discover some of the lower interest rates that have been talked about. They will find here and there a scar on a percentage where an eighth has been cut off and an occasional concession where personal friendship has softened the rigidity of the banking practice, but that is all. All through the west is tightness. The great quantity of grain that has come to the centers theoretically releases many bank loans but a farmer who has been beyond his means may still need help from the banks after he has paid off his grain loans. Financial stringency is just as real a thing in the hamlet as in the office of the great stock jobber.

It would not be surprising if there were some further relaxation in the market but any decline in rates effective for a considerable period of time appears to be out of the question in the absence of a grand collapse of world business, which few now expect. The recent rise in the reserve ratios of the federal reserve banks is a gratifying thing but it makes only for confidence and a steadier movement of affairs.

### High Interest Rates.

Some of the best students of economic affairs in Chicago have given much thought to the question of the rate of interest for a long period in the future, and elaborate statistics have been accumulated. Without going too deeply into the figures for fear of getting jammed in the arithmetical machinery, one may report the major conclusion, which is that interest rates will not go down till Europe recovers to something like the normal. That means years—make your own figures. You will not have a very great time doing the job, for human sympathy is mixed up in all these things. But you must face the greatest economic fact that has ever appeared in the history of the world.

It is toward Europe that the spare capital—and more than the spare capital—of the United States is moving. The long story is contained in the Belgian loan now being brought to the attention of all who have money. The foreign trade financing corporation is engaged in the same movement except that its funds will go directly to business instead of the governments. Nor can we avoid making these advances if we would maintain our hold on international commerce and give full employment to our workers. The west and the south need to see this point even more than the manufacturers of the east, for it is raw material the Europeans want—food to build men and cotton to build clothes.

### Cotton Going Forward.

The question has been raised here why commodities having declined, interest rates also have not gone down. The answer is that commodities have not declined much, barring half a dozen items, and interest rates must necessarily trail behind because they are largely controlled by contracts running months or years. You can topple a price over for today but your banker will not reduce the rate on a 90-day note nor will you accept less than eight per cent that has been stipulated on a bond that you own. And some of our commentators are discovering that there is a wide difference between the loans we are now making to Europe and those of the war period. This time our funds actually go abroad, whereas in the war time they were expended in this country, giving employment and profit to millions of persons. The gulf into which we are now casting our means will give back to us over a period of years and little by little.

Chicago exporters have discovered what it means to possess wealth in the form of foreign monies. They are "stuck" with a lot of these precious things. Grain and cotton are going forward, but few meats. Now the French are alarmed because the value of the franc has lately advanced to a degree that may prevent our importers from buying freely of them, that is, they will have to pay more dollars to equal a given number of francs.

## IMPORTANCE OF GIVING TO CHARITY CAUSES

Composition by Ila Boss in 8th Grade at The Shelby Graded School

Some people think that in giving to the poor they help only the poor but it generally comes directly back to themselves. How?

Suppose there was a family in your community, with hardly any clothes or food, the father perhaps dead and the mother not able to work. Would it be to your interest to give them any assistance? Of course your conscience tells you to help them but other things more than satisfying your conscience will come from it.

It takes nourishing food and good clothing to make boys and girls become the best men and women; without them they will not be strong physically or mentally, therefore they cannot make much and may in the later life become entirely dependent on the town or county.

Again a man may be so hungry that if he sees something to eat or money by which he can get a meal, he will steal it if no other way of getting it can be found.

If a man goes without food for many days, he may be crazed to such an extent that he may commit a crime (which if in his right mind he would never think of) to get money or something to eat. For instance if he should meet a man in an alley or out-of-way place he would perhaps kill him with a cudgel and take his pocket book. Is not it the duty of the community to see that none of its citizens are forced to crime in this way?

Think of the three-and-half million people over in Europe starving for want of food and clothing. If we do not send help they will perhaps find a way of getting here in the U. S. and making it unsafe for honest people for when they find they can't get a living by begging or can't find place to work, the y will steal a living.

Is this not enough to convince one that giving to charity it not a little thing, but that it helps not only the person given to but let it also help the person giving.

ILA MAE BOSS, 8th Grade.

### JOHN R. LOGAN DEAD

Long Prominent in Affairs in York County, South Carolina.

Special to Columbia State.

York, Jan. 24.—John R. Logan, until three weeks ago clerk of court of York county, a former sheriff for 8 years and one of York's best known and most highly esteemed citizens, died suddenly at 12 o'clock today. He was at the home of his brother-in-law J. E. Sandifer, when stricken with an illness that terminated fatally within a few moments of the onset. He had been confined to his home for the past month on account of sickness but experienced a temporary rally several days ago which enabled him to make his appearance on the streets. Funeral arrangements are contingent on the arrival of a daughter from Fort Myers, Fla. The interment will probably be in Rose Hill cemetery here.

John Rowell Logan was 63 years of age and was born and reared in the Bethesda section of southern York. He engaged in farming in that community until 1896 when he was elected sheriff of York county, after which he removed with his family to York, where he has since resided continuously. He served two terms of four years each as sheriff, retiring of his own volition in 1904. From that time until 1916, when he was chosen clerk of court, he engaged in the contracting and lumber business here, disposing of his interests in this line two years ago on account of the pressure of official duties and declining health.

Surviving are his wife, who before marriage was Miss Sara Moore of the Bethesda community; four daughters, Mrs. J. H. Carroll and Misses Wilmore Logan, Lula Logan and Sara Logan, and two sons, John R. Logan, Jr., and Rudolph Logan. All reside in York except Miss Lula Logan who is teaching at Fort Myers, Fla. and Rudolph Logan, who is a student at Clemson college. He is survived also by a sister, Mrs. C. L. Moore of McConnellsville.

### FIFTY CENTS REDUCTION IN PRICE OF CRUDE OIL

Dallas, Tex., Jan. 25.—The Magnolia Petroleum company today announced new prices effective today, on crude oil, representing a reduction of approximately 50 cents per barrel. New prices range from \$1.50 to \$3 a barrel, according to grade.

## SOCIAL NEWS

### Folks Need a Lot of Loving.

Folks need a lot of loving in the morning; The day is all before with cares beset, The cares we know and they that give no warning, For love is God's own antidote for fret.

Folks need a heap of loving at the noon time, In the battle lull, the moment snatched from strife. Half between the waking and the croon time, While bickering and worrying are rife.

Folks hunger so for loving at the night time, When wearily they take them home to rest; At slumberon and turning out the light time, Of all the times for loving that's the best.

Folks want a lot of loving every minute, The sympathy of others and their smile, Till lifes end; from the minute they begin it, Folks need a lot of loving all the while.

—Strickland Gilliland, in Exchange.

### Twentieth Century Club With Mrs. Lineberger.

The Twentieth Century club will meet this afternoon at 3:30 o'clock with Mrs. J. D. Lineberger at her home on West Warren street. The study subject for the afternoon will be "The New Nation," with papers bearing on the subject by Mesdames L. M. Hull, Carl Webb and George Hoyle.

### Social Meeting of Cecelia Music Club.

Mrs. C. B. Suttle, Jr., was a most gracious hostess to the members of the Cecelia Music club and a number of additional guests at her lovely home on West Marion street Wednesday afternoon at 3:30 o'clock.

The rooms were attractively decorated in potted plants and pretty cut flowers and a most happy and enjoyable afternoon was spent in the interesting game of progressive rook at six tables.

When cards were laid aside, the hostess assisted by her mother, Mrs. Lon Hamrick and sister, Mrs. Jack Dover served a delicious salad course and accessories.

### Mrs. Lineberger Charming Hostess Saturday Afternoon.

One of the most beautiful and greatly enjoyed club hospitalities of the season was that of last Saturday afternoon when Mrs. William Lineberger was hostess to the members of the Tongues and Needles club and a number of additional guests in honor of Miss Noe, a member of the Lincolnton graded school faculty and house guest of Mrs. Julius Suttle.

The lower floor of the attractive Lineberger home on East Warren St., was thrown en suite and made most inviting for the occasion, the hostess being graciously assisted in entertaining by her sister, Mrs. Julius Suttle, Mesdames Louis Bailey and Sim McMurry and little Misses Bettie and Nancy Suttle.

The first part of the afternoon was given over to a most interesting guessing contest after which an hour of pleasant chatter was enjoyed, during which a delicious ice course, hot coffee, cheese balls, candy and stuffed dates were served.

### Children's Shakespearian Club Entertains.

Miss Mary Elizabeth Black was a charming young hostess to the members of the Children's Shakespearian club at the home of her parents, Mr. and Mrs. John Black on last Wednesday afternoon at four o'clock. Miss Virginia Laughridge was elected president; Miss Frances Whisnant, vice-president; Miss Mary Elizabeth Black, sec-treas.

Under the capable leadership of Mrs. L. M. Hull this little band of students have been pursuing the study of Shakespeare for a number of months, with splendid results, but this is the first meeting at the home of one of its members. So delightful and profitable did this meeting prove that the club will hereafter meet every three weeks at the various homes of the members and others are cordially invited to join.

The study for that afternoon was "Much Ado About Nothing" and was splendidly handled by these young lassies. And when papers were laid aside a delicious salad course was served by the hostess assisted by her mother and Mrs. Colin Hull.

### Miss Ruby McBrayer Entertains In Evening Club.

On last Friday afternoon the members of the Inbrenning club enjoyed an unusually interesting meeting at the

attractive home of Miss Ruby McBrayer on North LaFayette street.

The parlor in which these young club women assembled was prettily decorated in potted plants and cut flowers and after a short business session the remainder of the afternoon was given over to a most interesting literary program on state legislation. A splendid treatise on "The Legislative Department" was given by Miss Elizabeth Ebeltoft while "The Executive Department of State" was the subject of Miss Mary Moore's fine paper.

Following this the hostess, assisted by her sister, Miss Agnes McBrayer served a delicious salad course and stuffed figs.

### Mrs. Lutz Hostess to Mission Study Class.

Mrs. J. O. Lutz was a most cordial hostess to the members of the Mission Study class of Central Methodist church on last Monday afternoon at 3 o'clock. An interesting program on the Bible was given as follows. The Former High Cost of Bibles by Mrs. W. R. Newton; Thrilling Adventures of a Colporteur, by Mrs. M. P. Coley. The program being concluded by a splendid article "What the Bible Did for Our Soldiers" by Mrs. C. R. Hoey. When papers were laid aside the hostess, assisted by her sister, Miss Beattie Webb and Mrs. Eliza Roberts served a delicious salad course and accessories.

The next meeting will convene with Mrs. C. R. Hoey Monday afternoon at 3 o'clock.

### Addie Ware Class Met With Mrs. Thompson.

Mrs. Z. J. Thompson was hostess to the members of the Addie Ware Sunday school class on Tuesday afternoon at her home on North Morgan street. Although there was not as large an attendance as was desired, those present were enthusiastic in making plans for a wide-awake class membership campaign.

Following this the hostess served delicious hot chocolate and cakes.

### Baby Show at Shelby Mill Hall.

The many attractive little tots of the Shelby Mill community will have their "cuteness and charm" exhibited on Saturday afternoon at a real baby show. The place is at the Shelby mill hall and the time three o'clock.

### Mrs. Eskridge Delightful Hostess.

At her attractive home on West Marion street, Mrs. Tom Eskridge was a most delightful hostess to the members of the Tongues and Needles club and a number of additional guests on Wednesday afternoon.

The rooms were thrown en suite and prettily decorated in exquisite roses and potted plants, the cheer within dispelling the gloom of the weather without. Dainty little score cards were distributed by little Miss Mary Agnes Arey by which the guests found their places of the five tables arranged for the game of progressive rook.

When cards were laid aside the hostess graciously assisted by Mrs. Ward Arey served a tempting salad course and candies.

Mrs. Eskridge was again hostess Thursday afternoon at six tables of rook and assisting her in entertaining were her sister, Miss Ora Eskridge and Mrs. Ward Arey.

### A Pretty Birthday Party for Miss Hoey.

Miss Isabelle Hoey was a gracious young hostess Wednesday to a few of her neighborhood friends in celebration of her 14th birthday. A happy afternoon was enjoyed in playing many old-fashioned games, after which delicious refreshments were served.

### Rich as Croesus.

Directly and indirectly \$172,000,000 was collected for the federal treasury in North Carolina last year. That exceeds by \$50,000,000 the total amount the state has spent for education in its entire history.

Democracy will certainly not be safe for the world unless we give the people the habit of thinking intelligently, to the end that they will be ruled by truth instead of prejudice or emotion. —P. P. Claxton, U. S. Commissioner of Education.

### Mrs. McBrayer Improving.

The many anxious friends of Mrs. Claude B. McBrayer will be delighted to know that she is now resting very comfortably at the Rutherford hospital, where she was taken last week in a very serious condition.

## PRESIDENT-ELECT HARDING A DEEPLY RELIGIOUS MAN

Will Take Oath Upon Chapter in Bible Which the First President, Washington, Used.

Senator Warren G. Harding has chosen the Biblical text upon which he will take the oath of office as President of the United States, writes Robert T. Small in the Charlotte News. He will ask that the same Bible which George Washington used be opened at Micah, sixth chapter and 8th verse which reads:

"He hath showed me, O man, what is good; and what doth the Lord require of thee, but to do justly, and to love mercy, and to walk humbly with thy God."

Senator Harding's thoughts have been much upon the Bible of late. For the past two weeks he has been taking numerous degrees in Masonry. First of all he was elevated to the 32nd degree in the Scottish Rite. Then he was made a Shriner. More recently and at home here in Marion he has been talking the Royal Arch degrees. So he has been surrounded by a particularly solemn religious atmosphere. The president-elect commented upon this last night and pledged his belief in the efficacy of prayer. He believes that prayer will help him with the problems that are before him in the White House.

Senator Harding said that the affairs of this nation have been adrift for a long while, but he is approaching his task with confidence and faith. He believes faithfully that God will make him equal to the responsibility.

"During the past ten days," he said, "I have been taken far back into the story of creation and I have found it adding to my sense of religious devotion. Prayer grips the heart and adds to one's confidence."

"I believe in prayer. I believe in prayer in the closet, for there one faces God alone. Many times the outspoken prayer is only for people's ears. I can understand how those prophets of old in their anxieties, problems, perturbations and perplexities, found courage and strength when they gave their hearts to the Great Omnipotent in prayer."

"How many things there are in scripture that we in our worldliness never discover!"

"After all, men are much alike. God made us all in the same image and there is no difference in us except as we have developed, or when the weight of responsibility is shouldered upon us. Then God makes men equal to that responsibility. It is the touch of responsibility that makes human beings awake."

"The government of this republic has been adrift," Senator Harding continued, "and the inevitable result has followed. But I am not afraid, for I know through courtesy, confidence and close adherence to justice, one will have at his call the best minds and intellects in this republic, and with their truth, advice and direction, we cannot go wrong."

### WALKING A HARD TRAIL BUT STILL OPTIMISTIC

The following letter has been received in Shelby by a business firm:

"Since the lumber market has dropped, we've been bawled out, balled up, held up, bull-dozed, black-jacked, walked on, cheated, swindled, squeezed, stuck for war tax, per capita tax, dog tax, syntax—our patience has been taxed; Liberty bonds, baby bonds, bonds of matrimony, Red Cross, Green cross, double cross; asked to help the Society of John the Baptist, G. A. R., D. A. R., Woman's Relief, Men's Relief and Other reliefs. We've worked like—(you know) and been worked like—(same as you), because we WON'T give what little we've earned and go beg, borrow or steal some more, we've been discussed and cussed, talked about and lied about, lied to, hung up and held up. We've signed receipts for two tons of coal delivered in a One-ton truck—But—doggonit, we're glad of it—GLAD we're here. If it KISTS more to live now, we've KONKLUDED it's WORTH IT—o here's wishing you the DERNEST Prosperous Year in 1921 that you ever had. BETTER BUSINESS looms ahead and we're just bubbling over with OPTIMISM and hoping it will be contagious.

Let us know how YOU feel about the outlook.

Optimistically yours,

Legislative fur will fly when the redistricting job starts.

## GOVERNOR URGES FIFTY MILLIONS FOR HARD-SURFACE ROADS IN THIS STATE

Is Against State Maintenance of Sand-Clay Roads—Ad Valorem Tax 5c on \$100.00.

Raleigh, Jan. 25.—Still further amplifying his position on the good roads question to newspaper men, Governor Morrison Monday let it be known that he would favor a road bill which carried the right of the state to issue \$50,000,000 in bonds for the purpose of building roads. He had previously stated that he would favor no puny bond issue. He really thought at one time that \$75,000,000 would be the proper amount to bond the state for to handle this job, but thinks possibly the hard-surfaced system could be constructed for \$50,000,000.

So far, the governor has prepared no special road message for the legislature, and will not do so until the matter is presented to the general assembly in the shape of a bill. He has been talking with different members of the general assembly about road legislation and has found that a number of them are with him on the proposition. He does not think this legislation should appropriate a small sum for road work because such a sum would not complete a system. He does not want to see a road bill pass which would build the hard-surfaced roads between the larger cities of the state and then stop. He is of the opinion that when the legislature does take up the road question it should settle it for good so that the highway commission can go ahead with a system that will be completed some time in the not distant future.

The most serious objection to the bill proposed by the Good Roads association is that it proposes to adopt 5,000 miles of roads in the state and immediately begin the maintenance of these roads. He believes it would be a serious mistake to attempt state maintenance of these poorly constructed roads. Under the plan he is suggesting, a plan which he expects to see offered in the form of a bill some time soon, the state would take over only the hard-surfaced roads now constructed and to be constructed as a part of the state highway system. The counties could then maintain these hardsurfaced roads, under the supervision of the state. This would not be expensive for it would be much cheaper to maintain the hard-surfaced roads than to maintain the present dirt roads.

### Will Provoke Fight.

It will be over the authorization of a big bond issue that the biggest fight will be waged. There are not a few members of the general assembly who though believing this session of the legislature should pass some road legislation looking to the construction of a state highway system, are unwilling to authorize the issuance of as much as \$50,000,000 in bonds with which to do the work. They prefer the raising of the money through some other method, for there is opposition to doing all the work by bond issues.

It is now practically certain that the bill drawn by the Clarkson commission for the two highway associations will be offered in one branch of the general assembly some time soon. This will be modified to a certain extent but the essential features of the measure will be retained in the bill as it will be introduced.

This bill proposes to raise the money in the following ways:

- 1.—An ad valorem tax of five cents on all property, which will produce \$1,500,000.
- 2.—Automobile tax of \$1,500,000 which will be used for maintenance work.
- 3.—Gasoline tax which will produce \$500,000.
- 4.—Federal aid money amounting to (estimated), \$2,500,000.
- 5.—Annual bond issue of from three to five million dollars in order to raise the money to be spent for roads up to one or ten million dollars. The amount of the bond issue every year would depend on the needs of the highway commission.

### MR. DUKE LEVELS A VEILED THREAT AT THE COMMISSION

Charlotte, Jan. 23.—J. B. Duke, president and founder of the Southern Power company, which has built eight hydro-electric plants on the Catawba river since 1907 and now turns 4,500,000 spindles, has let it be understood here that an expenditure of between \$8,000,000 and \$10,000,000 on new plants on the Catawba in the near future are largely contingent on the outcome of the rate hearing at Raleigh January 24 before the corporation commission.

With farm prices falling there is little punch to the back of the farm movement.