

SCHEDULES

INTER-CAROLINAS MOTOR BUS COMPANY
Leaves Shelby for Charlotte 7 a. m., 9 a. m., 11 a. m., 1 p. m., 3 p. m., 5 p. m., 7 p. m.—Leaves Charlotte for Shelby 8 a. m., 10 a. m., 12 Noon, 2 p. m., 4 p. m., 6 p. m.
SCHEDULE LINCOLN-TON-SHELBY BUS
Leaves Shelby 7:30 a. m., 10 a. m., 1 p. m., 3:30 p. m., 5:45 p. m.—Leaves Lincolnton 8:30 a. m., 11 a. m., 1 p. m., 3:00 p. m., 7 p. m. AUTEN BROTHERS, Owners.
SCHEDULE SHELBY-RUTHERFORDTON BUS
Leaves Shelby 8 a. m., 1 p. m., Leaves Rutherfordton 9:55 a. m., 2:15 p. m. Z. V. COSTNER, Manager.
SCHEDULE SHELBY-ASHEVILLE BUS
Leaves Shelby 8 a. m., 10 a. m., 2 p. m., 4 p. m., 6 p. m. The six o'clock bus stops off at Rutherfordton. RED TOP CAB CO., Owners, Asheville, N. C.
For Information Phone 450—Union Bus Terminal, Shelby, N. C. Schedule For Information Not Guaranteed.

"SHELBY IS GROWING"

Is it not proof enough that Shelby is growing, when we can look in any direction and see or hear something new taking place? New mills, and business enterprises, new buildings, and new homes. What better indication of progress and prosperity could we ask for? This firm wishes to thank the people of this town and county for the business given them in the material, concrete, products, roofing, steel and construction work, whatever part of our business you have patronized. You are helping us take a part in the growth of Shelby, let us help you. We offer you seventeen years of experience in the manufacturing of concrete products, and concrete construction. We handle all kinds of Building Material, Cement, Lime, Plaster, Steel, Etc. We are making Roofing Tile that people like. Look at the roofs we have placed in Shelby and surrounding territory, and decide for yourself. Let us help you solve your building problems. "Concrete is permanent only when it is done right."

Z. B. WEATHERS & SONS, Inc.
Office New Lineberger Building. Phone 509.
Plant Near Seaboard Depot. Phone 192.

COAL

Buy Your Coal Now And Save Money.
—Summer Prices On Coal—

Table with 2 columns: Coal Type and Price per Ton. Includes Darby—Old Virginia Coal (\$8.00), Laura Blue Gem (\$7.75), Royal Banner Egg (\$7.50), Pocahontas Smokeless Coal (\$8.75).

5 Per Cent Off for CASH.
IDEAL ICE & FUEL CO.
Phone 250.

Mind and Hands

are, of course, the primary requisites for properly taking care of the service on your automobile.



We have the knowledge and the expert mechanics. Modern equipment enables a good mechanic, with a good knowledge of automobiles, to save many hours of hand labor.

The old saying "Time is Money" is certainly true in the upkeep of your automobile.

We have Manley equipment and expert mechanics—that is why car owners who have work done by us "swear by us" instead of "at us."

Come in and see how splendidly we are equipped to do your work.

R. D. HORD'S GARAGE,
Boiling Springs, N. C. Phone 34.

OPINIONS OF OTHERS

Dr. A. C. Dixon Passes.
(From N. C. Christian Advocate.)
Dr. Amzi Clarence Dixon died on June 14 in Baltimore at the Union Memorial hospital, where he had been for more than a month. He had been in failing health for the past year. He would have been 72 years old on July 6. Death was due to a complication of diseases.

Dr. Dixon was universally recognized as an outstanding pulpit orator, has been a world figure for years and held some of the most important pastorates in the world, including that of the Metropolitan Tabernacle in London, where he was pastor from 1911 to 1914. Since 1921 he had been pastor of the University Baptist church at Baltimore, which he founded in that year.

Dr. Dixon, one of the free famous Dixon brothers, was born in Shelby, and entered the ministry of the Baptist church. The other brothers were "Tom," the novelist and the playwright, and "Frank" noted lecturer, who died at his home in Brooklyn May 23, 1925.

He wrote the following well known books on religious subjects Milk and Meat. Heaven on Earth; The Lights and Shadows of American Life; The Christian Science Delusion; Present Day Life and Religion. Evangelism, Old and New. Young Convert's Problems; Is the Bible a Sectarian Book?; Destructive Criticism Versus Christianity; The Bright Side of Life; The Glories of the Cross; The Bright Side of Death; Back to the Bible; Through Night to Morning; Reconstruction; The Birth of Christ; The Incarnation of God; Why I am a Christian and Higher Critic Myths and Moths.

The Farmer and His Credit
At this time of the year all farmers who can, have arranged their line of credit. For those who were successful it might be well to ask themselves whether they will make this credit an asset or turn it into a liability.

Credit, when sought for a legitimate purpose and rightly used, can easily become the greatest asset of a poor, though honest farmer imbued with ambition. He can so coordinate his honesty, ambition, and willingness to toil with his credit that the result will be a nice little farm paid for in a few years' time.

A man who uses his credit well seldom uses his credit to buy feed to make a crop. Of course, there are times of severe drouth and other conditions over which he has no control which might make this necessary. This type of man will be considered a good financial risk by the banker.

The life insurance companies in their mortality tables figure out how many will die in each thousand of population per year and then charge a premium based on these calculations. Credit prices are calculated practically in the same way. The merchants know that so many dollars in every thousand advanced will be a total loss. They make their credit prices high enough to cover the losses plus a profit. These prices sometimes run from 60 to 80 per cent higher than cash prices.

It might be argued, if that is the case, why not go to the bank and borrow money at 6 to 8 per cent. Too often this cannot be done because the farmer sometime in the past has failed to meet his obligations promptly or has diverted the proceeds of a loan, causing himself to be classed as an undesirable risk. A few years ago a banker told the writer that 98 per cent of his bank's farmer customers failed to meet their obligations when due or to make other satisfactory arrangements.

The general opinion prevails that banks are cold-blooded, hard-boiled, and very particular as to whom they lend money. The opinion is correct. No bank could stay in business long if it operated on its paid up capital and surplus alone. They lend other people's money placed with them on deposit. The banker should, as a matter of protection, see that every note he takes is better than money. If he exercises good judgment in "sizing up" the borrower and makes only good loans, when his bank prospers, does not break and is never hard up.

The poorest risk is the farmer who tries to plant all cotton and buy his corn, hay, oats and meat, and pay other expenses. A cotton crop can be planted and worked to laying by time in about 90 days. Help will have to be had in gathering it. Expenses go on for 365 days. It is asking too much of a cotton crop made with 90 days work to pay all the expenses of a farm for 365 days and those who persist in trying it usually quit farming via a sheriff's sale.

A good risk is one who sticks to diversification, raises enough food for man and beast, keeps a good milk cow, a brood sow which will give him two litters a year and 100 hens in the poultry yard. He also has a garden producing vegetables all the year round and a cane patch for syrup. This kind of a farmer makes cotton his money crop and has no trouble in securing credit when necessary.

May the farmer soon realize that he is a business man and ambitious to succeed; but that he is an ethical man and wishes no success that is not founded on justice and morality.—J. A. Redhead, in the Progressive Farmer.

Could It Be?
(From Hickory Record.)
Report comes from Greensboro to

day that Alfred M. Scales, of that city has been asked by the Simmons machine if he would play Crown Prince in the place of Max Gardner, of Shelby. Now that is just naturally hard to believe. A few days ago Col. Aus Watts, one time Czar of North Carolina, warned prospective officeholders against taking part in the evolution question. Could it be that Gardner smiled at a monkey and thereby brought upon himself the wrath of royalty.

There are many men who supported Gardner when he ran on Freedom's ticket, but who had planned to fight him as the machine candidate. However, if Gardner is going to be kicked aside by the Simmons-Watts roller he will gain in popularity from those who are sickened unto death at the practice of having governors appointed.

There is no man in the state better equipped than Alf Scales to hold the office of Governor, but it is the opinion of the Daily Record that one too many candidates will depend on the royalty for his election. Somehow these state gubernatorial races have a habit of outshining a Kentucky derby two to one but if such a move as suggested is to be carried out it would make all the horses of all the times look like anchored dray mules.

A Loss To The Bench.
(From News and Observer.)

It was in 1914 when President Wilson was called upon to select a Circuit Court Judge for this Federal district. Among the names suggested was that of John W. Davis, then Congressman from West Virginia. The Attorney General recommended Mr. Davis but Woodrow Wilson said: "Davis is admirably fitted for the place, but I have already decided to tender that appointment to a lawyer I know who is exceptionally well qualified." He therefore turned down the suggestion of John Davis and appointed Charles A. Woods, of South Carolina. The death of Judge Woods recalls this incident and his splendid record shows that President Wilson's judgment was all right in the appointment of Judge Woods. He was not only an able jurist, but had high character and poise and "an understanding heart."

Shortly after Mr. Davis failed to be made judge, President Wilson named him as Solicitor General and later sent him as ambassador to Britain, where he won international reputation.

Concerning the death of Judge Woods, the Columbia State says:

Twenty-three years ago two American lawyers, one 46, the other 50, pedaled leisurely about England and Scotland together on bicycles. One was Woodrow Wilson, McCormick professor of jurisprudence and political economy in Princeton university, of which he was that year to become president. The other was Charles A. Woods, a country lawyer, in practice at Marion, South Carolina, who was next year to become an associate justice of the South Carolina supreme court.

Eleven years later, when Woodrow Wilson, president of the United States, came to appoint a judge of the United States court of appeals for the Fourth circuit, there were urged upon him various gentlemen learned in the law, among them, conspicuously, John W. Davis of West Virginia, who had served brilliantly in congress and had acquired no slight reputation at the bar. The president appointed to the seat the companion of his travels on British soil in 1902. Judge Woods more than justified the wisdom of the choice.

Between the mind of Woodrow Wilson and that of the upright, able judge who died yesterday were not sympathy only and ready comprehension, but close and subtle correspondence in quality and method, which are traceable in their written memorials, as they were manifest in their speech. Confronted with involved problems, they had much the same approach and attack.

Via Tennessee.
(From News and Observer.)
A few days ago The News and Observer contained a fugitive paragraph as follows:

Three American Presidents came from Tennessee—Jackson, Polk and Johnson.

No published item goes unnoticed. Joseph Erwin Grant, of Burlington, asks if the above paragraph is correct.

Yes and no. It is literally true that these three chief executives "came from Tennessee" to Washington. It is true they were born in North Carolina. This State furnished them to the nation via Tennessee. All of them lived in Tennessee when they were elected to the presidency.

Growing Old.
(Hickory Record.)

Mr. Jim Wilson, formerly of Morganton, drifted back into the scene of his nativity several years ago and after a stay of a few days approached the late Mr. Bob Claywell with alarm written all over his face, asking "Look a-here! Where are all the old men who used to be around Morganton?"

Mr. Claywell gave Mr. Wilson the careful once-over and remarked, "Why Jim, we are the old men around here now." Mr. Wilson pondered over the statement long and seriously before he came to a complete realization of the truth of the situation, and after a few days he terminated the visit to his boyhood home and has made the remaining ones shorter and shorter.

Do a little thinking and you will recall that when you were 16 years old the men around town who were 30

seemed old to you; the men 50 seemed ancient; and the men around 60 were cheating the grave. But when you reach one of those marks yourself it does not seem old at all and you begin wondering where all the old men have gone. But there seem to be more young sports hanging around than ever before in all history.

The Young and Growing West.
(High Point Enterprise.)

A new lake in the mountains of Wyoming is forming. Across the Grosventre river in the "heart of the Teton national forest a great mountain of rock" forming one side of a canyon toppled from its base and blocked the water.

A body of water hundreds of feet deep, a mile wide and seven miles long probably will result. So, a lake comes into being.

We do not know how the Grosventre got its name, but it suggests hurrying winds of great force, which may have been back of the toppling rock.

But the incident is a phenomenon unlikely to occur in the eastern half of America. The great bald peaks of the west, suggestive of age as they are in their stark nakedness, are epochs younger than the wooded mountains of the east.

North Carolina's peaks with their great forests to the skyline are ages older than the Rocky Mountains. Ultimately, the western mountains, too, will be wooded and green to a great extent. But now they are young mountains, comparatively, and subject to the growth and the change of youth. Hence the natural dam in Wyoming and the new lake. The completeness of the damming and the force of the river may be judged by the fact that the water rose in the canyon 200 feet in five minutes.

Would Be Some State.
(Gastonia Gazette.)

This talk of a new state, Central Carolina, is light and interesting summer reading, that's all. Bout as much chance of that as of somebody beating Max Gardner for governor in 1928. Take out the border counties two deep along the present North and South Carolina line, and what was left, put together wouldn't make a decent state.

Branch Stores.
(Gastonia Gazette.)

"Here and There" reported two interesting rumors afloat in Gastonia regarding the coming to this city of two big department stores, Penneys and Ivey's. The former has already located in Shelby and it comes rather straight that the Charlotte firm is thinking about opening a branch store here.

We would have time to impress others if we didn't spend so much time impressing others.

HENDERSON GILMER CO.

WHOLESALE PAPER
Charlotte, N. C.
SPECIALIZING TOTAL ACCOUNT SYSTEMS AND SALESBOOKS.
Paper Of All Kinds For Merchants Only.



HEAVY, SOLID PIECES

of iron, steel, brass, bronze, or other close compact metal yield easily to the oxy-acetylene welding process manipulated by our experts. Bases, stands, tripods, large or small fly wheels, shafts, cylinders, cylinder cases, pistons, and other machine parts can be welded perfectly by us.

SHELBY WELDING CO.
E. N. LEDFORD, Prop.

NEW SOUTHERN SCHEDULE CHARLESTON DIVISION

Table with 3 columns: Train No., Route, and Time. Includes No. 113 Marion to Rock Hill (7:26 a. m.), No. 36 Rock Hill to Marion (9:37 a. m.), No. 35 Marion to Rock Hill (6:41 p. m.), No. 114 Rock Hill to Marion (8:08 p. m.).

No. 35 makes connection at Blacksburg with No. 40 for north.

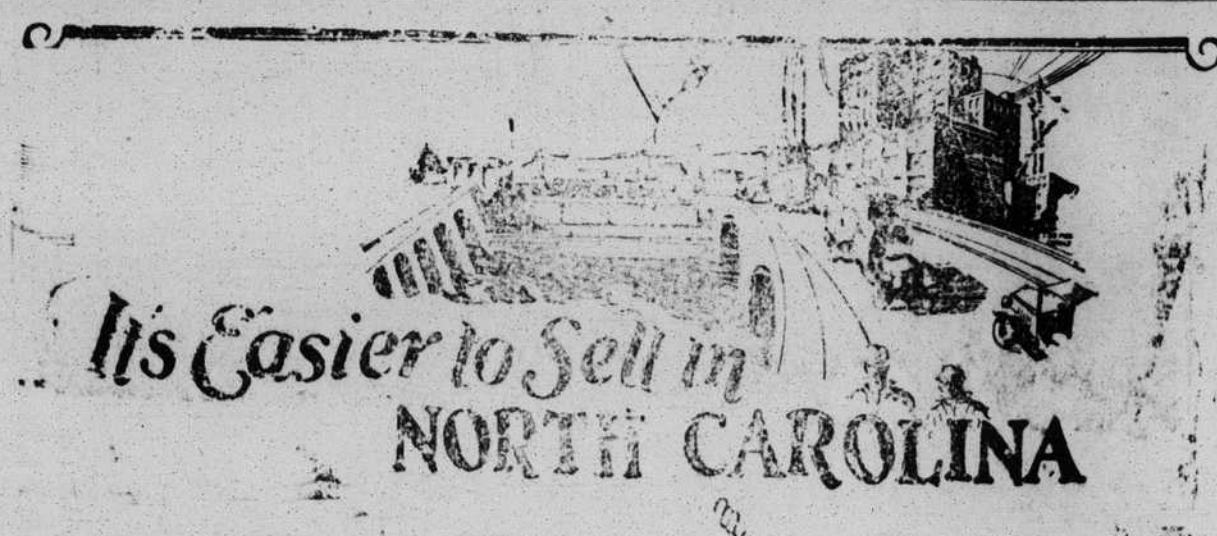
A. H. MORGAN, Agent
SHELBY, N. C.

20c POUND FOR BUTTER

I will pay twenty cents cash per pound for butter this week. I pay cash for Poultry and Eggs and need every day large quantities Hens, Fryers and Roosters. Call in and look over my line of Poultry Fountains and Feed Hoppers and Poultry Supplies. Now is the time to start feeding hens Laying Mash to tide them over the moulting season that you may be ready to reap the harvest of high priced eggs in the fall and winter season. I handle the Security Laying Mash. It's good.

Call in and talk over the Paint proposition. I sell a select line of Paint and Varnish. It is a good time to get in the Paint-up Campaign.

C. C. GREEN, Shelby, N. C.



The Piedmont—

Famed for bright tobacco, corn and cotton, and more recently for hydroelectric power, spindles, looms and a vast industrial and commercial expansion in which Jefferson Standard money has been of constant assistance.

Hundreds of thousands of dollars annually are being paid to North Carolina widows and orphans by the Jefferson Standard—more than any other single Company!

With Jefferson Standard's fourteen millions of dollars of investments working in practically every hamlet and village in North Carolina, it is only natural that right-thinking Tar Heels should insist, more and more, that their insurance needs be covered with a Jefferson Standard policy.

Doesn't it follow that the policies of this BIG HOME COMPANY are

"Easier to Sell in North Carolina"

We have Agency openings for the right type of men in different sections of North Carolina.

Write to Julian Price, President



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Insurance in force over a Quarter of a Billion