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ONE DOLLAR AND FIFTY CENTS A YEAR IN ADVANCE

BANKERS' CONVENTION SUCCESSFULLY ENJOYS ITSELF

It has been our fate in the past to describe bankers as awfully human and Group 11 of the Bankers Association which spent Tuesday at Dishman Springs certainly proved it. There were miles of smiles, leagues of good humored joshing and a general good fellowship which proved that the task of handling properly the clean lucre of the people has left them with a fine healthy outlook on the world of men.

Rev. A. A. Ford, of the First Christian Church delivered a beautiful invocation.

Judge J. D. Tuggle, who also has a good gift of oratory tucked away, brought it out in a nice speech of welcome commending the Mountains of Kentucky as the best spot in the Commonwealth for investment and urged the bankers of the cities to turn their eyes to this part of Kentucky. The great trouble with the Kentucky bankers is that they have not sought out its advantages and have allowed the East to exploit its natural wealth.

Mr. Revell, of the National Bank of Commerce, New York City, responded nicely to the far famed welcome of Kentucky.

C. B. Minor, State President and hailing from Perryville, was severe with certain "camp followers" who had dared to criticize his speeches. His sallies caused much hilarity from friends and "camp followers" alike.

The speaker paid a glowing tribute to country banks—also to the hospitality of Barbourville and Knox County. Speaking of the mountains he said the hills are bursting with coal and the country is "bejewelled" as it were, with splendid people. He declared for himself and Group 11 their pleasure in being in Barbourville and Dishman Springs, a report of which any community might well be proud. He said the banker should not only be a financial leader, but also a leader along lines of educational and religious development. He advocated talks by bankers before the public schools in regard to banking and banking terms, so the future depositors of the various communities be enlightened as to banking methods.

James Speed, editor of the Southern Agriculturist, spoke on Pure bred Live Stock. He spoke of the newer phase in our civilization saying the co-operative spirit develops in groups—citing tobacco and pure bred live stock as proof. Out of the group spirit has sprung the Pure bred Live Stock Association. Bankers have been asked to become members. Stockyard men, commission men, dairymen, railroad men, Farmers' Bureaus and the Farmers' Union are all striving to develop an organization by which all interests may co-operate in solving the problem of better live stock.

Advocates Sheep and Goats
Mr. Speed said that as he was coming thru on the train he was impressed with the immense amount of rough pasturage in this section suitable for goats which properly

developed means more than all our mines put together. There are but 3,500 pure bred bucks and some 26,000 flocks with scrub or grade sires, it would be impossible to get pure bred sires for these flocks in the United States but we must pull for something definite.

The speaker mentioned what a difference there is in hogs since fifteen years ago. The razor-back has vanished. The bankers have helped remake hogs.

Beef cattle of the right kind do not exist. Scrubs sell for \$12 less than good beef cattle. If conditions were reversed unbelievable sums of money would flow into the banks.

The little fellow cannot buy for cash and is discouraged. We are holding sales of pure bred stock at the Bourbon Stock Yards but are reaching only a small group. Two field men will be sent into each territory to make survey and the bankers can see what sort of credit they can allow so the little fellow may pay out rationally. One thousand members at \$10 per member are being sought which with other sums expected will give the movement \$20,000 for three years. Bigger bank accounts mean more contented farmers. If ever this country is shaken by any form of Bolshevism or other ism we shall need this fine Anglo-Saxon population of these mountains to hold the ship of state perfectly straight. Let us think about this "above ground wealth."

Joe S. Boggs, State Highway engineer, said it is not often a highwayman has the privilege of addressing a group of bankers. The speaker said Kentucky cannot reach its ultimate agricultural development with out a net work of good roads. Boys, live stock, better crops mean much to that end. If the roads are good the boys are more likely to remain on the farms. State highways constitute a great economic problem. The potential riches of Kentucky cannot reach perfect development without highways and railroads and the former are as important as the latter.

You bankers, in your co-operative way, can help to solve the problem. You represent the economic forces of the state. What we need most is funds. If we were to urge further taxation the average taxpayer would go up in the air, but if we are to develop the State we must break down the spirit of selfishness and clanishness and must pay the price if we don't do it we shall remain asleep. The speaker estimated a loss yearly of \$10,000,000 to farmers in vehicles in Kentucky and a similar loss to auto tires and machines and to the farmer in being discriminated, a total of \$20,000,000. Put this \$20,000,000 against the \$50,000,000 bond issue lost in the last legislature and see the difference. Mr. Boggs said the present income for road work would pay all charges against the bond issue which could be used for the construction of a network of state high ways.

We now have three systems, viz., National, State and County. By State taking over the approximate



4,000 miles of county seat highways the counties would be left free to take care of the laterals. If the State of Kentucky ever expects to build roads additional finances must be found. It is a question we cannot sidestep. The speaker declared himself a convert to the bond issue. Coming generations should bear a part of the cost of these improvements.

Gov. J. D. Black paid a deserved compliment to the speakers and the bankers in a witty speech.

Robert W. Cole, chairman of the nominating committee, handed to the president, H. J. Harris, First National Bank, Corbin, the choice of officers for the coming year: W. R. Lay, cashier National Bank of John A. Black, Barbourville, President; S. A. Phillips, of the First National Bank, Corbin, Secretary. Executive Committee: Ed Samuel First State Bank, Pineville, Zeb Ward, Bank of Williamsburg and R. C. Eversole, National Bank of London.

The following resolutions were presented by the Resolutions Committee:—Resolved that we, the bankers of Group 11, cordially approve of the suggestion of Mr. Speed that we assist in every way in securing better stock for Kentucky and pledge ourselves to do all possible to help the work along.

Resolved—That we improve of the Educational program of the American Bankers Association.

Resolved—That we approve of the group that an expression of appreciation be offered to the fine addresses and interest manifested by men outside of the Association, who have contributed so much to the success of this meeting.

Resolved—That it is with a sense of pride that we point to the strong condition of our banks in that they have stood the strain of deflation and depression which has cast a shadow on the business world and we feel more hopeful of the immediate outlook for our diversified in-

terests.
Resolved—That we endorse the action of our committee in selecting Dishman Springs as a place of meeting and we extend the thanks and appreciation of the Association to the bankers and citizens of Barbourville for their splendid hospitality.

Fred Burman, Chairman of Resolutions Committee.

Other speakers were J. H. Laird, C. S. Leathers, E. B. Robertson, of Louisville, Mayor T. D. Tinsley, R. W. Cole, and the president elect, W. R. Lay, who spoke amidst the clatter of crockery and while the Advocate was filling his face, hence it cannot be reported. However, it was a good speech and was heartily applauded.

It was some dinner and as President Minor said, he didn't want to miss any of it even tho he had to hurry away. The Advocate will vouch for it that he didn't, picking the chicken bones clean.

Congressman J. M. Robison dropped in in time to eat and received a hearty welcome in sustained applause.

Miss Roberta Cole delighted the company with her beautiful songs, accompanied by Miss Catherine Dishman on the piano and Miss Mary McDermott on the violin.

The visitors showed well nourished bodies as they went to the lake for a dip, others golfed and fished and all were charmed with Dishman Springs, its fine hospitality, delightful situation and no doubt some of them will return and check in when the lure of the country calls them.

They are good fellows, these bankers, who are doing fine work in building up old Kalntuck. Come again, boys.

Who would be without the home town paper?

Good manners are a key that unlocks many doors.

COMPLIMENTS THE PEOPLE OF BARBOURVILLE

Mr. M. A. Dunlap, of Jenkins, Ky., who is connected with the Consolidated Coal & Coke Co., subscribed for the Mountain Advocate after having read a chance copy.

Mr. Dunlap travels a good deal in connection with his duties and states that nowhere has he been made so much at home and received so much kindly courtesy as in Barbourville. It is a graceful compliment we are glad to pass on to our readers and is one they will appreciate. It goes to prove, too, that Mr. Dunlap is himself a very courteous gentleman.

INTERESTING LECTURE

The illustrated lecture by Dr. J. J. Clopton, of Lexington, Tuesday night on the Episcopal Church proved very interesting, showing as it did the founding of the Church in Britain during the early years of Christianity and also in the United States. Of the signers of the Declaration of Independence thirty-four of the fifty-six were Episcopalians, Thomas Jefferson himself being a member of that faith. Among the pictures was one showing the baptism of Pocahontas and the first protestant church built in America, this being at Jamestown, Va.

TOLBERT SHOWS COMING

The Tolbert Stock Company will open here Monday and is a fine, high class aggregation of talent. The plays they will put on will be clean and wholesome.

GRADUATES FROM SCHOOL OF DRAMATIC ART

Announcements of the commencement exercises of the Louisville Conservatory of Music have been received. Miss Maude Detherage, who graduates from the department of Dramatic Art, appears on the program for Friday evening, June 19, when she will read "Riders to the Sea," by J. M. Synge. The other exercises take place Sunday and Monday, June 18 and 19.

Miss Detherage has received careful training in her profession as a teacher of dramatic art and has scored hits in recitals in which she has appeared in Louisville. She is regarded as a talented young woman and enjoys great popularity among her classmates as well as among her home town folks.

CHRISTIAN CHURCH Sunday, June 18, 1922

The American Legion will have charge of the evening service at 7:45. The flags recently donated to the Legion by the citizens of Barbourville will be dedicated with impressive ceremonies. The various churches are uniting to show respect to the ex-service men and the flag for which they fought.

Regular morning service at 11. Miss Roberta Cole will sing at both morning and evening services.

BROWN-SCENT

Mr. Edward Scent, eldest son of Mrs. W. F. Scent, and Miss Marjorie Brown, were quietly married at the home of the bride's parents, Mr. and Mrs. L. P. Brown, N. Main St., early Wednesday morning, June 14. On account of recent bereavement, the ceremony took place in the presence of only the immediate families, Dr. J. J. Clopton, of the Episcopal Church reading the service.

Mr. and Mrs. Scent left on the morning train for Knoxville from which place they will tour by auto to Atlanta, Ga., and points in the Carolinas. They will be at home to their friends after July 10, in their cozy new bungalow on Depot Street.

Miss Brown, popularly known as "Midge," has made her home in Barbourville for the past three years and was a student at Union College from which institution she graduated this year with highest honors, magna cum laudum. She was a leader in many of the college activities being one of the best basketball players. She is a young woman of sweet disposition and great personal charm.

Edward Scent is one of the home town boys. His father, who died only a few weeks ago, was identified with the lumber and mill interests of the community for many years and Edward has taken his place in the firm. He is also a member of the Barbourville Steam Laundry firm. At the time of the World War he was a student in the University at Lexington and, like so many of the boys, volunteered for duty. He saw overseas service for about two years from which he returned eager to take up his home duties and has become a successful business man.

The many friends of these young people will extend to them their sincere best wishes for a long and happy life in our midst.

METHODIST CHURCH Sunday, June 18, 1922

The pastor will preach at the 11 o'clock service. The congregation will worship at the Christian Church in the evening, being an American Legion service for the dedication of the flags.

Sunday School at 9:30. Last Sunday we had 120 more present than on the corresponding Sunday one year ago.

Epworth League at 6:30. This will be an important meeting. Miss Flora Burroughs, leader.

LOGAN HOSPITAL

Born to Mr. and Mrs. S. L. Lewis a daughter, June 9th.

Miss Edith Ford, sister of Rev. A. A. Ford, underwent an operation for appendicitis Monday. Brick work has been begun on the second floor of the new hospital which will have twenty-eight rooms when completed.

Home ownership betters your credit and business standing.

EXCLUSIVE PICTURES of the WORLD WAR at Union College Chapel SATURDAY NIGHT, JUNE 17th. at 7:45 o'clock

The pictures were made by the Signal Corps of the United States Army. They are authentic pictures of what you might have seen had you been a soldier of the World War.

Don't fail to see them—Help the Legion by attending and show the boys you are not unmindful of the way they made history.

Admission 25 and 50 cents

They went to any quarters they were needed. Your one or two quarters should go where needed for the Legion work.

This ad is contributed by The Mountain Advocate

An Important Requirement

with which the First National Bank and other institutions that are members of the FEDERAL RESERVE SYSTEM must comply is that of furnishing two statements a month for the purpose of showing that the reserves demanded of Member banks are being maintained.

This factor is important because of the assurance it affords—in addition to the standing and success of the bank—that every possible safeguard is employed for the protection of depositors.

Discuss your banking business with us, whatever its volume.

Honor Roll Bank

We Pay 4% on Certificates of Deposit

FIRST NATIONAL BANK

BARBOURVILLE, KENTUCKY

CAPITAL PAID IN FULL

\$50,000.00

SURPLUS FUND

\$50,000.00

Is Your Money Lazy?

Wake up your lazy money and make it work for you.

Place it here so that it will earn 4% Compound Interest

According to United States Treasury report there is over Three Billion Dollars carried in peoples pockets, hidden in homes or hoarded in safety deposit boxes.

Rout it out from its hiding place and help not only yourself but help your community.

Every dollar deposited in this bank helps some man get a job or keep a job.

Open Your Account Now!

\$1 or more, one minute or less to start this account

THE NATIONAL BANK OF JOHN A. BLACK