

**DR. E. M. LONG**  
DENTIST  
Over Wehman's Hardware Store  
Union City, Tenn.  
Telephones—  
Office 144, Residence 689-J

# THE COMMERCIAL

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## NEW BANK BUILDING FOR THIRD NATIONAL

Practically Nothing Remains but the  
Walls of the Old Building.

The Third National Bank of this city has entered into a contract for some very extensive building extensions and improvements in Union City. The old building will be practically all torn away except the walls and a new, modern and handsome structure erected in its stead. The improvements will embrace not only the interior and exterior of the building, but the entire suite of banking furniture and fixtures of the same liberal and elaborate character in harmonizing completeness. The old front will be completely torn out and the new front, a reflex of the whole structure, will be of selected, solid silver-gray limestone, from the Bedford quarries.

Following we take from a description of the specifications now in the hands of the Third National:

The Third National Bank, one of the oldest and most substantial institutions of its kind in Union City, closes contract for considerable improvements to be made to their present quarters. These improvements not only embrace new fixtures and furniture and the expansion of working space on the inside, but the exterior is also to undergo rather extensive alterations, more particularly that of the main front.

The old brick front is to be entirely torn away and a new and up-to-date stone front erected in its place.

The new front is to be of selected limestone, or what is known as the "Silver Gray" stone from the Bedford quarries.

The conception is in the classical style of Greek architecture in the Corinthian order, the last and most ornate of the Greek orders. There will be two large fluted pilasters twenty-four inches across, and two large round columns twenty-four inches in diameter, extending up from the sidewalk to a height of twenty-four feet, and surmounting these is a cornice also executed in stone after the Greek art. Above this is a pediment spanning the entire facade. In the center of this pediment is a carved Greek wreath of bands and reeds flanked on either side with horns of plenty.

The main entrance doorway is also embellished with Greek ornamentation. At the apex of the entablature spanning this doorway is a life-size American Eagle carved in stone, an emblem always patriotic and one that gracefully adorns our American currency. So it is obvious that each individual ornament employed has a purpose, not only for the sake of beautifying the building, but a direct significance to the purpose for which the building is to be used.

Entering the doorway at the sidewalk level we first come into a vestibule about five feet wide, thence into the main banking room. The spacious effect of the interior is at once noticed, made possible principally by lowering the old floor level to that of the sidewalk on the outside. This not only produces a pleasing effect in the way of a vaulted ceiling, but amply provides for a balcony or mezzanine floor, which is placed just above the vaults in the rear and overlooks the public and working space below. Upon this balcony the directors' room is placed and beneath it are the vaults and customers' room.

The working space is ample and is so arranged as to best facilitate each department and lighten the general routine. To the right upon entering will be the officers' space, this space to be devoted to the use of the president and the cashier and is separated from the main public space with a marble ledge. From this space back to the vaults will be the general banking screen. The working space is ample for the employees and the public has been adequately provided for.

There will be a seven-foot passage leading back to the customers' vault and to the customers' room. There is also a stairway leading to the directors' room on the balcony, and toilets, wardrobes, etc., for the employees are conveniently arranged and provided for.

Lining the walls on all sides of the main banking room will be a marble wainscot several feet high above this. The walls will be plaster-

ed and treated in a caen-stone effect, extending from the wainscot up to the ceiling. The banking screen will also be of marble to match that of the wainscot, and the filing cases back of the screen will be of all-metal construction, carried out in an old mahogany finish.

The floors for the public space will be of marble or Ceramic mosaic tile, in appropriate designs and colors. The ceiling of the banking room is to have plastered cornice and beams, tinted in old ivory tones. In the center of the ceiling will be a large skylight executed in art glass in appropriate colors.

The effect of the marble lined walls, the blending of the old mahogany and the soft tones of the caen-stone walls lend a pleasing dignity to the whole.

In relief bronze letters just above the vaults in plain view of all who enter will be this description:

**"TO ALL WHO LOVE  
HONESTY, INDUSTRY AND THRIFT  
THIS BUILDING IS DEDICATED."**

The relation of the bank to the community is that of stabilizing and fixing its financial standards and functions. It is also an invariable index to the thrift and progress of its country. As the bank thrives so does its people. Therefore the orderly and well-kept banking house proclaims its business environments, and the bank which takes a pride in its home will naturally enlist a friendly interest in the spirit and substance of its enterprise.

The Third National Bank comes from a line of banks, which branched out from the old Bank of Union City, the first organization here for the purpose of doing a general banking business.

Mr. John T. Walker and a coterie of business men organized the Farmers and Merchants Bank in 1890. The capital stock was \$100,000, and after three or four years this bank went into voluntary liquidation for the reason that its capital stock was too large for the volume of banking done in Union City. The stockholders of the bank then bought a controlling interest in the Commercial Bank, which succeeded the Bank of Union City. The capital stock of the Commercial Bank was \$50,000 and \$28,000 of this was bought by the stockholders of the Farmers and Merchants Bank. The Commercial then had an uninterrupted career of success. But a few years ago—some eight or nine years—it was thought advisable to convert the bank into a national bank and the Third National Bank was the name of the new organization, with the capital stock increased to \$60,000.

This bank has enjoyed the greatest confidence of the public and a degree of business prosperity equal to the highest anticipations of its officers and stockholders. No more than two years ago its deposits were less than \$200,000. Now the deposits range in close proximity to half a million, and its business is steadily growing under the direction of the guiding hand of its president, Mr. Walker, and its corps of accommodating officials and directors.

It is well enough to state that work on the new building will begin about May 1, 1918, and in the meantime the bank will be temporarily located in the Marshall building, the former Five and Ten-Cent Store.

Mr. J. B. Heavner, of Jackson, Tenn., designed the building and the contract for the construction was awarded to E. G. Parrish, of Jackson.

We understand that an increase in the capital stock is contemplated. Certain it is that the officers and directors are to be warmly congratulated in the success of the institution.

For the benefit of those who are non residents we will append the names of the officers and directors: Jno. T. Walker, president; D. N. Walker, active vice president; H. Dietzel, vice president; Hunter Elam, cashier; C. E. McCaw, assistant cashier. Directors: Jno. T. Walker, H. Dietzel, H. A. Bransford, J. C. Isbell, J. T. Owens, H. T. Robinson, J. L. Fry, D. N. Walker, Walker L. Martin, E. M. Stone, Hunter Elam.

### German Prisoners Here.

About five hundred German prisoners were carried thru here on the southbound train on the M. & O. R. last Sunday. They hailed from Utah and were being carried to Camp Oglethorpe.

## EYE OF NATION ON COUNTY OF OBION

Obion County's Quota for Third Liberty Loan is \$235,200.00.

All is now set for the great Third Liberty Loan drive for \$3,000,000,000 with its over subscriptions.

Every county in every State in the Union, and every town and city in every county, is listed at headquarters of the Liberty Loan Organization at St. Louis, and at the Treasury Department at Washington.

Each town, city and county has had the quota of bonds it must take allotted to it, and each will be expected and must take the bonds assigned.

The financiers everywhere expected the issue to be much larger than the \$3,000,000,000 required. Plans were perfected for a sale largely in excess of this. Now with the organization that have been effected the quota should be subscribed in a very brief campaign.

Many counties and towns have advised headquarters that their quotas are already pledged, and with a little work the over-subscriptions will reach sums that will show the world that the patriotism of the people has been aroused to a high pitch; will show our Allies across the water that the United States may be depended on to do its part, and will demonstrate to the Kaiser and all Germany that every man in this nation and every dollar of America's wealth will be enlisted in the war that is to sweep Prussianism from the face of the earth.

For the Third Liberty Loan Obion County's quota has been fixed at \$235,200. The county in the Second Liberty Loan had \$186,000, for its minimum; the target was \$310,000. The actual subscription totaled \$218,700, and was taken by 451 subscribers.

## RETAIL DISTRIBUTION OF COAL IN TENNESSEE

To the Deputy Fuel Administrators and the people of Obion County, Tennessee: It can be seen from reading the Union City papers that W. E. Myer, Federal Fuel Administrator of Tennessee, has issued an order permitting consumers of coal and coke to supply themselves with the amount of fuel necessary for their reasonable wants, provided they do it in April and May, for the year ending April 1, 1919.

The orders that I have received as to the exact definition of the zones to which mines in the different States can ship coal are somewhat vague to me, but as I understand the regulation laid down by the authorities at Washington and promulgated by the Federal Fuel Administrator of Tennessee, the people of Obion County under the present ruling can get coal only from the Illinois mines and the mines of Western Kentucky, and not others.

I ask the Deputy Fuel Administrators of Obion County, or rather the dealers, to procure blank affidavits from the printing offices at Union City, where I am advised they will be on sale, so they can fill out the same and have them sworn to by consumers of coal, and thus assist all they can in having enough coal put in to prevent the great amount of trouble and distress we all experienced the past winter.

The law provides that any person who wilfully makes a false statement on the application for coal for their year's support is subject to prosecution under the Leaver Act, which imposes a \$5,000.00 fine, or two years imprisonment, or both.

JOHN T. WALKER,  
Federal Fuel Administrator of  
Obion County, Tenn.  
Union City, Tenn., April 1, 1918.

### WARNING.

I hereby give warning to the people of Tennessee, that there will be a great shortage of coal next winter unless they aid me now in keeping the mines running to full capacity during the usually dull spring months.

Therefore, while I fear there will not be enough coal to supply all our needs I will allow our people to store their full year's supply provided they actually get it in their bins in April and May as set forth in the rules

and regulations which follow.

Storing in April or May not only keeps the mines running full capacity, but it helps relieve the heavy winter traffic burden on our railroads. This will enable the railroads to give better war service.

If a shortage should arise next winter and you have failed to lay in your supply and are are forced to apply for permission to buy coal, one of the questions asked will be why you did not lay in your coal in April and May. You will be required to give a satisfactory excuse before relief will be allowed. You can buy either from a dealer or form a club and buy direct from the mines.

### RETAIL DISTRIBUTION OF COAL IN TENNESSEE.

All former rules and regulations in regard to quantity of coal allowed stored by consumer are hereby superseded.

Effective April 1, 1918, and until further notice the following regulations will apply:

(1). Domestic consumers of coal and coke will be allowed to purchase and receive, during April and May, their actual and necessary requirements for period ending March 31, 1919, less such amount as they may already have on hand.

(2). No person, firm, association or corporation, whether acting alone or in conjunction with others shall directly or indirectly provide any domestic consumer of coal or coke with more than is their actual and necessary requirements for periods ending March 31, 1919, less such amount as they may already have on hand.

(3) No person, firm, association or corporation (except as recited in paragraph five) shall sell or deliver coal to a domestic consumer who does not first furnish a statement, which consumer declares in writing to be true, specifying (1) the amount of coal on hand; (2) the amount of coal on order and name of person from whom ordered; (3) the amount of coal used in twelve months ending March 31, 1918, and (4) the amount of coal needed to meet actual and necessary requirements prior to March 31, 1919.

Carload or barge-load lots shall not be delivered to domestic consumer or to a club of consumers except with the permission of the local fuel administrator in the county in which such shipments are delivered. This permission can be easily obtained. Dealers shall file with the county fuel administrator on the first of each month statement containing the names and addresses of consumers to whom deliveries have been made during the previous month and the quantity delivered to each.

Any dealer or consumer who violates the foregoing regulations will be subject to the penalties prescribed by the Leaver Act.

April 1, 1918.

W. E. MYER,  
U. S. Fuel Administrator for  
Tennessee.

### NEWS NOTES.

The Food Administration is planning drastic action against farmers holding wheat in face of the dire necessity of increased wheat shipments to the Allies and American troops in France who are fighting the battle for democracy. The plea to the farmers' patriotism had but slight effect, as mill receipts increased to 3,250,000 bushels, as compared to 3,000,000 bushels of the previous week.

Secretary of War Baker, at the American headquarters in France, declared he was delighted with Gen. Pershing's quick action in placing all the American troops and facilities at the disposal of the Allies in the present situation. News that they were to take part in the great battle was greeted with cheers by the Americans from one end of the American zone to the other, and even at the front.

Speaking in behalf of the candidacy of Joseph E. Davies, Democrat, in the Wisconsin senatorial race, Henry Morgenthau told of the preparations made by Germany. The German war lords began their plans as far back as 1870, he said. The children in the schools do not know to whom they owe the greater allegiance, God or the Kaiser.

Declaring that all he has owes to America, a foreign-born citizen of New York has offered two American flags made of diamonds and other precious gems as prizes in the coming Liberty Loan campaign.

## A New Straw Hat For A Nickel

The ash heap is no place for a straw hat until it is smashed. Just because it is dirty and yellow is no sign it should be discarded. Get another dollar or two's worth of wear out of it by cleaning it with

### ELKAY'S STRAW HAT CLEANER

All you need to do is to spend a dime or a quarter—according to whether you want to clean your hat two or eight times—for a box of the cleaner. Empty one of the capsules into a glass of water, brush the hat with this mixture, rinse it off, shake it, and—put it on your head. We not only guarantee Elkay's Straw Hat Cleaner to satisfactorily clean your hat, but we also guarantee it to remove ink and fruit stains, mildew, etc., from all kinds of fabrics. 10 and 25 cents.

Then when your hat is thoroughly clean you can use Elkay's straw Hat Dye and make your hat any color you like. Enough to give a hat two coats of color, together with brush for applying it, 25 cents.

## Oliver's Drug Store.

The Rexall Store

## Fancy Recleaned Tennessee Burt Seed Oats

Oats will soon make cheap feed—will mature in ninety days.

### COTTON SEED

We have a car of King's Improved Cotton Seed, direct from North Carolina; early maturing, entirely removed from the boll weevil district. A big portion of our native cotton was caught by the frost last season. Beware of frosted seed. They will not germinate. Call at our office and get descriptive circulars and see sample.

### SOY BEANS

Strictly nice re-cleaned Yellow Mammoth.  
Japan Clover Seed Corn Sorghum Seed Red Clover  
Red Top Timothy Alsylke White Clover  
Orchard Grass.  
Prices and samples gladly mailed on request.

## Cherry-Moss Grain Co.

Ask your neighbor if our

**"More for  
Cash"**

idea doesn't appeal to him.

We are thoroughly convinced that the man who pays cash should have an "inside" price.

The lines we carry  
Are "AMERICA'S" Best

**J. A. COBLE, SON & CO.**

Union City, Tenn.



## MONEY TO LOAN

On improved Farm Lands in Obion County, Tenn., and Fulton County, Kentucky.

I am authorized to take applications for loans at 5 1/2 per cent. interest, payable annually, on terms of five to ten years, with privilege to borrower of paying off any part in multiples of \$100, or all of loan, at any interest-paying period. Do not know how long this interest rate will continue and I advise all prospective borrowers to see me at once. All negotiations treated confidentially, and loans closed with least possible publicity.

**W. E. HUDGINS, Union City, Tenn.**

Cumberland Phone—Office 143, Residence 589