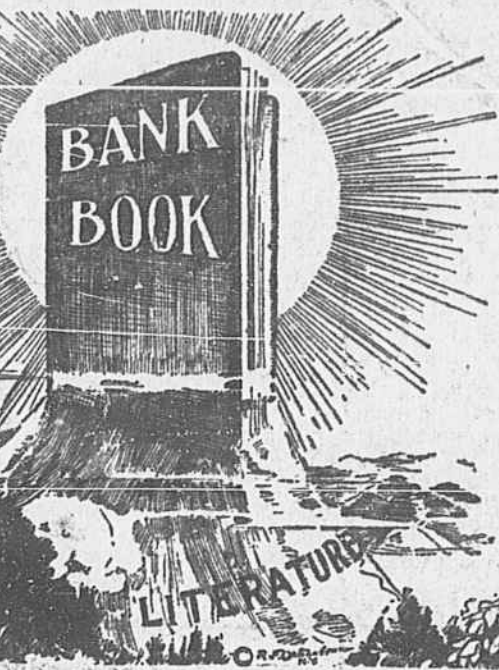


Progressive Bankers Invite Your Patronage

THE BANK BOOK IS THE BEST BOOK THE "PRUDENT MAN" HAS ONE.



We urge those who have not yet started a bank account with us to START one. Those who are already our customers know the value of always keeping their bank balance growing.

Why send money away when we can increase the value of OUR OWN property by building up our own town?

Make OUR BANK YOUR bank We pay 4 per cent interest quarterly.

PEOPLES BANK, Anderson, S. C.

The Citizens National Bank

has made a remarkable increase in its business during the past year.

There is a reason for this, try us with a portion of your business now—later you will give us all.

... We Pay Interest on Savings...

J. H. Anderson, Pres. J. F. Ahumada, Cash.

The Farmers and Merchants Bank and The Farmers Loan and Trust Co.

Whose combined resources are a little the rise of One Million Dollars are taking on more new accounts every day than ever before.

THERE MUST BE A REASON Small deposits and small loans are especially desired and are especially appreciated and receive especial attention. Interest paid on deposits.

The Farmers Bank of Iva, Now Ready for Business.

The Farmers Bank of Iva is now ready to receive deposits and transact a general banking business.

Taxes will be collected for Corner and Hall and Savannah Townships, and remitted to County Treasurer free of charge. The new bank building will be erected on the Wharton lot at the corner of Broad and East Front Streets, and work on same will begin in the near future.

B. F. MAULDIN, Pres. Capital Stock \$25,000. W. R. MULLINX, Cashier.

Old Family Receipts Used—Will instruct your servant or cook them at your home, New York and suburbs. For information telephone Miss Amy Phillips, Greeley 5700.—Vogue

If Emperor William really said that a "real man wears a mustache" it is order to refer him, to the President of the United States.

Canadian liberals are talking about reciprocity with the United States just as if to kiss and make up were the easiest thing in the world.

Various discussions tend to emphasize the view recently expressed that there is decidedly a human nature side to the banking business.

HEAVY MORTALITY RATE AT OLD SOLDIERS' HOME

Annual Report of Superintendent Describes Conditions at the State Infirmiry.

The Intelligencer has received a copy of the annual report of the South Carolina Confederate Infirmiry in Columbia. "The old soldiers' home" as it is known. The report shows that there were 114 veterans enrolled, 3 being suspended 6 committed to the hospital for the insane and 15 died, leaving on the roll 40.

The running expenses were as follows: General, \$5,283.15, r-pairs \$500; Laundry \$826; drugs \$498.50 fuel \$795.05; furniture \$298.35; burial \$232.50; miscellaneous, \$1,562.18, clothing \$1,255.86; provisions \$1,292.29; total \$15,500.

Major H. W. Richardson the superintendent states "a burial lot in Elmwood cemetery must be purchased and enclosed, as the present lots are entirely filled up. It is necessary to add new rooms to the Home in order to relieve the present congested condition, as each room is now occupied by from three to four men and the hospital should be enlarged. For the protection and discipline of the inmates, the entire premises should be inclosed, as all institutions of this kind have found it necessary to do.

Owing to the increasing feebleness of part of the old soldiers necessitating more and better attention, together with the higher cost of food, it has been a great struggle on the part of the management to care for these old heroes in the manner that they should be cared for, and fulfilling the object which inspired the creation of the infirmiry.

By misrepresentation and interference from outside parties the general assembly was induced, at last session, to cut down the appropriation from \$20,000 to \$15,000 while there has been a steady increase of applicants for admission to the Home, notwithstanding the misrepresentations against the Home, and there are a greater number of inmates at the present time than ever before, thus necessitating the practice of the strictest economy and the greatest judgment in purchasing supplies.

Notwithstanding a long drought during the spring and summer, we were fortunate in raising a good vegetable crop, and have at the present time an excellent garden of winter vegetables. In addition to this, we have killed 20 hogs, and will kill 13 more before the closing of the season, still leaving 24 more stock hogs to be killed.

Had we been less fortunate in these matters we fear that it would have been a hard year for the old soldiers, for, turning back to "Expenditures" in this report you will note that the amount expended for food and clothing was \$5,543.15. This allows but a little more than 16 cents per day, or about 55 per month for each man. Just think of 35 a month to clothe and feed an old soldier!

I respectfully call the attention of the general assembly to the fact that the court claims that no provision was made, or the authority given the board for suspension or expulsion when necessary, and unless the board of commissioners are empowered to punish offenses which prove a menace to the peace and happiness of the majority of the veterans for whom this home was provided, their object is annulled.

Major Richardson then recounts the history of the litigation over the dismissal of certain old soldiers, alleging that every dismissal has been met by the plaintiff seeking to enjoin the management of this home, but I regard it as coming from outside evil and altogether personal influence.

As a result the rebellious ones bear very few are at liberty to create (which I am thankful to say, many) and all kind of disturbances and dissensions, for the authority of the board has become a question before the court, and the board, as well as the officials of the home, are therefore powerless to enforce such rules.

LACK OF CHURCH EFFICIENCY DISCUSSED BY MR. SPEAKE

At Weekly Meeting of the Ministerial Union of Anderson—Some Strong Talk.

At the weekly meeting of the Anderson industrial union held yesterday morning, a profound impression was created by the strong arraignment of church conditions by Rev. Jno. W. Speake, pastor of St. John's Methodist church. While Mr. Speake's subject was "Efficiency," he really discussed the lack of efficiency of the modern church. In part he said:

as they have made, each attempt bringing on useless and expensive litigation. The Court's Delay.

"Two of the injunctions mentioned above were tried before A. D. McFaddin, special master for Richland county, and his report to the presiding judge is shown below, together with newspaper article of same date. Although two sessions of the Richland county court have been held since this report was submitted, no decision has yet been rendered, and the litigants in question are enjoying the privileges of the home without restraint, and with the full knowledge that they may continue to do so until the court may decide otherwise. In the face of these facts, that the officers of the home be empowered by the general assembly to enforce our rules."

The report submits the complete report of Judge A. D. McFaddin, the master in equity, who took testimony. Mr. McFaddin reports: "If there was the slightest ground upon which your Honor could base a finding in favor of plaintiffs on the ground of discrimination, I would respectfully proceed with the transcription of the stenographic notes of the testimony, but in view of the facts I have stated, I do not think that this hardship should be imposed."

Religious Exercises. Major Richardson's report concludes with the following statements: "Without being considered egotistical, I wish to impress upon this body this fact, that but for my personal influence and aid over the majority of the old soldiers, and the patience, kindness and firmness of the officials under me, we could never have overcome the discord that was begun in 1912.

In conclusion, on behalf of the old soldiers, I would like to say that the U. D. C. in this State, the religious world and the public in general, that any donation of clothing, delicacies or gifts of any kind that may add to the comfort and pleasure of the veterans will be highly appreciated, as I see from reports from Georgia, Tennessee and Virginia, acknowledgement made of such attention to their homes.

Christmas Eve the gifts of the Rev. Mr. Poyner, Episcopal minister, were a great pleasure to the old soldiers, and were highly appreciated. Ministers of all denominations have been kind and prompt in their attentions to the living and the burial of the dead.

Dr. W. P. Butler, supplements Major Richardson's report with a statement as to the health of the inmates. The comrades who passed away were: John D. Wilson, Richard McGill, Jno. B. Wilson, S. D. Walker, H. A. Phillips, John Washington, W. E. Connell, J. W. Wilson, S. E. Burgess, W. S. Massey, Henry Poineau, John Kenney, Henry Suber, R. J. Frazier, Robert Brooks.

Dr. Butler states that the appropriate attention to the infirm and the hospital for the insane. The 15 who died were affected with hardening of the arteries and other infirmities of age.

"Very few," reports Dr. Butler, "are addicted to the cocaine or morphine habit, and there has been a steady decrease in the drink habit and we have found as contra indicted on account of high blood pressure and disease of the arteries.

"The small hospital so generously and patriotically built by the U. D. C., has been made fly proof, with proper screening. I am glad to say the heating outfit has been working very nicely. The old men are being weaned to the importance of the hospital, and most of them are willing to go in there for treatment.

"We have four in the hospital now, one 22 years old and helpless; one suffering from hardening of the arteries and high pressure; one from chronic lumbago; and with organic disease of the heart; all of which are incurable.

"Eventually this hospital will have to be enlarged, as they are growing more feeble every day, and finally will be helpless. With most of the old soldiers stricken down with old age we have to treat them like babies on account of their relaxed and broken down condition."

being measured by economic and social conditions that exist under it. We cannot escape nor, here we attempt escape efficiency test of religion. I have neither time and purposes to this paper to argue the triumphs of our Gospel. My purpose is to say that we and our churches are measured by the conditions that obtain under our administration. The time has surely come when the church, and the preacher too must stand the acid test of efficient administration of the affairs of God.

the greatest possible progress with the forces of Heaven and Earth at our command.

Small Comfort This. There are many places where the church has had unrestricted opportunity and yet is not the controlling or dominating factor in its economical, social or political life.

It is a fallacy to suppose that because we have a working church we have a progressive church, hence we need to bear in mind that activity is not always progress. The man running five miles an hour on top of a freight train running five miles an hour in opposite direction, maintains his relative position to the stationary thing about him.

The Noisy Church. A noisy church is not necessarily a progressive church. A friend of mine invented a rotary engine and invited me to his first demonstration. The demonstration was in the boiler-room of a great cotton mill. He connected his engine with the boiler and turned on the steam. Soon the engine was flying and dense clouds of steam boiling from every direction. I found a convenient place behind a large steel column where I could the more safely congratulate my friend on his tremendous success, when I saw him advance through the cloud of steam and with the friction of his lead pencil brought to stop his great invention. He must have a valve he said to keep this steam from escaping when he turned it on. "This engine would not do," said the great wheels of manufacture and could make no contribution to the world's commerce.

The time has come when mere activity or the hissing of escaping steam cannot be accepted of God in lieu of a proper adjustment of the dynamics of Grace and of power to the great social order for which the church has responsibility.

Good Alone is Not Enough. We preachers must make first resort on "The goodness fallacy." The efficiency test is applied in every sphere of life save in the realm of church life. We have seemingly preached that if a man were good that God required nothing more of him.

We demand that our photographer shall be able to make pictures, nor gardener must be able to grow plants as well as good intentions. man at the throttle of the locomotive engine ought to be a good man. he must know how to run the engine. With all my confidence in the piety of my brethren here I wouldn't trust myself a hundred yards from the shore in a cat-boat with either one of you. The banker ought to be a good man. He must be efficient. If I wanted a suit of clothes made I would not present it to the ministerial union, or the Ladies Aid society. Neither will goodness alone, a subjective quality beyond that scrutiny of measurement to be a proper substitute for that goodness which can be seen and counted and weighed in the efficient administration of the affairs of God.

Some one must say that no man is good unless good for something. We are not fully revealed till revealed in action born of the will, not in feelings, sentiments or principles unexpressed remain of permanent possession. Not until eternity will it be known what it has cost God or humanity, that Christ's teachings have been made to bolster the doctrine that good intention can be accepted in substitute for achievement.

But we say "Have not some been saved" and have not the angles rejoiced over the one sinner that has been saved? The angles have both rejoiced and wept for God has never any other way taught the untruth, that one unit whether of souls or dollars is equivalent to a hundred units of the same kind. Nor did he teach that we should spend all our time in the east hunting for the one sheep lost if we by the same investment of energy and time could have found twenty lost sheep in the west. The church or individual that spends a lifetime ostensibly seeking without finding, has no reason to expect the "well-son of God."

No, our system of statistics is all wrong. We report our numbers with pride, we report the few accessions and conversions, but nowhere does our report show how many of the 99 wandered out of the fold while we were seeking the one, our report does not show how many we passed in the search for the one who might have been saved with an efficient administration of Christian effort.

With our tremendous resources we must justify ourselves in our neglect be partisans criminals with the enemies of God. The Son of Man came to seek and to save, that which was lost. Sermons about the lost, or theories of grace won't do.

The Church's Duty. The church wasn't organized to receive the patronage of men but to exist for any reason of its own, but to save men. The modern pastor is learning a vast difference between professing and doing and can no longer stand in his pulpit and speak of human needs unless he can give a measurable service his church can render nor will he allow men to call themselves Christians who give either themselves or their names.

The business doctor of the church as a mill man is with the making of clothes. The children of the light are wiser in this generation than the children of this world, a man who can stand the test of a brother's success without showing himself little in criticism. A man who can stand the keenest competition without jealousy, but with rejoicing.

A SHOT GUN IS AN UNSAFE PLACE IN WHICH TO PUT MONEY. The other day the papers told of a man who had hidden his money in the barrel of a shot gun for safe keeping. A boarder, annoyed by the barking of a dog, put a shell in the gun and fired. Since then the owner of the gun has been hunting for the dog, hoping to get back some of his money. If he had planted that money in real estate both his time and money would have been saved. If you, Mr. Reader, will acquaint us with your desires, in either the purchase or sale of real estate, we will endeavor to serve you profitably. Very respectfully yours, Frank & DeCamps Realty Co. -PHONE 246 Jno. Frank C. DeCamps

Lester Pianos ARE DIFFERENT BECAUSE Lester Quality stands for all that is best in piano making! Lester Tone is but another name for rich rare melodiousness. Lester Value is unquestioned. No better piano can be made at this price, and yet the Lester Price is surprisingly from \$325 up and we make the Lester Terms so easy that even the most modest income will not feel the strain. WILLIS & SPEARMAN Music House Bleckley Building Anderson, South Carolina

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