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THE STUDIO GRAND
PHOTOGRAPHY
IN ALL ITS BRANCHES
OVER KEESE JEWELRY STORE

Fire
Insurance on Fowler's Garage
Will Be Adjusted Today and
Amount of Payment Settled

When Fowler's garage was burned
the owner of the place began to investigate
the matter of insurance and found
that he was carrying policies aggregating
\$22,500. This included all of the second-hand
automobiles in stock at the time of the fire,
numbering 49, all told, and J. S. Fowler at
once made application to the insurance
companies to settle. This they refused
to do, claiming that all the automobiles
were not worth the price asked for them
by Mr. Fowler. For some months the matter
hung fire and then it was determined
that the question would have to be
adjusted by a board of arbitration. Mr.
Fowler selected T. B. Barle, of Anderson,
the insurance companies selected Lee A.
Polger, of Charleston, and two other
members of the board.

Mr. Polger and Mr. Eskew arrived
in the city last night and determined
to adjust the matter, but they found
that the Board was out of the city and
accordingly they had to fill his place
with a substitute. This was done and
the three men will meet this morning
will go over the situation and will determine
the amount of insurance to be paid.

POLEY CATS; PINK TABLETS

FRESH OYSTERS
served
in any style
at the

PIEDMONT CAFE

BOILERS, TANKS, STACKS,
ALL KINDS OF MACHINERY
AND SUPPLIES, REPAIRS
PIPE, GALVANIZED ROOFING
LORDARD IRON WORKS
Augusta, Ga.

FARMERS HERE
DESERT UNION

SIX AND TWENTY CORRESPONDENT THINKS BY SO DOING
A GREAT MISTAKE WAS MADE—OTHER MATTERS.

Williamston, Oct. 12.—If the farmers of the South and West had taken the advice of the farmers union and stuck to the principles as taught by that organization what would the results be today? They didn't grasp the opportunity when it presented itself and what is the result? Because the other fellow didn't stick, and because we didn't stick someone else didn't and so it has gone on and on until the union has dwindled down to a very small number, and without a doubt the few who have stood to the back are today ten times better off than those who quit early in the fight. Those who have been guided by the teachings of the union will scarcely feel the depression that has now got the entire country in its grasp. Having failed to take the advice of others who had our best interests at heart, and to follow the dictates of our own conscience and use common sense, who have we got to blame for our present condition but ourselves. It is within ourselves that misery has fixed its seat. Our disordered hearts and misplaced desires are the instruments of trouble which we now endure. There are those today who are living in ease and plenty and know nothing about the scenes of sore distress which are at this time passing in all parts of the world, millions struggling for a poor substitute to support the wife and children whom they love, and who look up to them with eager eyes for the necessities of life which they can hardly procure. How do we know but that the present troubles will turn out to be the greatest blessing that we have ever received. We should remember that by disappointments, and trials the violence of our passions are tamed. Would it not be better for us to cease locking on with so much discontent? Let us adjust the balance of happiness fairly. When we think of the enjoyments we want, we should think also of the troubles from which we are free. If we will allow a just value to the comforts which we now possess, we will find room for a great deal more satisfaction. Let's remember and admire the wisdom of Agur's petition which was "Remove from me vanity and lies. Give me neither poverty nor riches. Feed me with food convenient for me; lest I be full and deny thee, and say who is the Lord, or lest I be poor and steal and take the name of my God in vain!" Unless there is a great change in the near future the farmers in this section will not need an act of the legislature to get them to curtail their cotton crop in 1915. Most of them will use common sense. More oats have already been sown than ever before and we are just beginning the good work.

Members of the Presbyterian church in Anderson are much interested in the Presbyterian Synod for South Carolina, which is now in session at Union. Rev. Dr. W. H. Foster, pastor of the First Presbyterian church of Anderson, Rev. D. Witherspoon Dodge, pastor of the Central church of Anderson, and J. M. Giles are among the local people in attendance at the church convention.

The Synod opened for its 102nd session in the beautiful Presbyterian church at Union on Tuesday night and since that time the body has been hard at work. The opening sermon was preached by the Rev. G. A. Blackburn, D. D., pastor of Arsenal Hill church, of Columbia, the retiring moderator. His text was Ephesians 1:18 and his theme, "The Riches of the Glory of His Inheritance in the Saints." It was an impressive discourse and received the close attention of a large congregation. After the sermon, the roll was perfected by the stated clerk, the Rev. T. H. Law, D. D., of Spartanburg, and nominations for moderator were called for. Prof. A. E. Spencer, of the Presbyterian College of South Carolina, was nominated and elected by acclamation. The Rev. H. C. Hammond and the Rev. W. I. Ginnott were nominated for assistant clerk and the former was elected. Daily sessions were ordered from 9:30 a. m. to 1 p. m., 3 to 5 p. m. and 8 p. m. to adjournment. The stated clerk announced the death of the Rev. E. P. Reid, the Rev. J. W. Query, the Rev. Howell Taylor and the Rev. J. G. Edwards. Synod was then adjourned with prayer by the Rev. Alexander Sprunt, D. D., of Charleston.

A little child of Oliver Trammel is at present very low with fever, with little hopes of its recovery. G. B. Cobb, A. M. Martin and C. N. Murphy were business visitors at Anderson Saturday. Rev. H. A. O'Kelley, of Six Mile has been re-elected pastor of this church for the coming year. Mrs. J. D. Moore was shopping in Anderson last Saturday. T. M. Link and family spent Sunday with relatives near Sandy Springs. A. N. Pickens and wife spent Saturday night and Sunday with W. A. Elrod and wife, at Frankville. A. M. Martin and family visited relatives near Beaverdam Sunday.

Prof. Meredith, of Westminster and his assistant, Miss Fann, of Aiken, will begin the 1914-15 session of Melton school on Monday, October 26, inst. We are informed that the Piedmont school will open its doors for business on Monday

morning, October 19 inst. While others are praising the good work of Mr. Banks while an editor in Anderson lets some of us give W. W. Smoak a boost for trying to give us an up-to-date and readable paper. We have noticed a decided change for the better in The Intelligencer since he has taken charge of the paper as editor. While we do not agree on all things political still we have no fight to make with him about that, for he may be right and we may be wrong, or we may be right and he may be wrong. Just a difference of opinion is all and as far as our ability goes we are going to give him all the help that we can. Let's all give our new editor all the assistance and encouragement that we can and thereby be benefitted in more ways than one. We can differ in opinion and still be friends and one true friend is worth more than enough politicians stacked one on top of the other to reach to the moon. While the "Jolly Band" plays Dixie (instead of that funeral march we told them to learn last summer) lets pass around and give him the right hand of Democratic fellowship.

W. C. BARNETT.

PRESBYTERIANS ARE GATHERED AT UNION

SYNOD IS HOLDING INTERESTING SESSION. ATTENDANCE GOOD

Anderson Ministers And Delegates Are Present and Taking Interest in Meeting.

Members of the Presbyterian church in Anderson are much interested in the Presbyterian Synod for South Carolina, which is now in session at Union. Rev. Dr. W. H. Foster, pastor of the First Presbyterian church of Anderson, Rev. D. Witherspoon Dodge, pastor of the Central church of Anderson, and J. M. Giles are among the local people in attendance at the church convention.

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LARGE NEW YORK BANKS EXPRESS A WILLINGNESS TO ASSIST PLANTERS

Conference Held in New York Between Leading Banking Interests and Representatives of Southern Cotton Planters Regarding Formation of Large Pool to Finance Cotton Crop.

(By Associated Press.) New York, Oct. 14.—Informal conferences took place today here between leading banking interests and representatives of Southern cotton planters regarding the formation of a large pool to finance the cotton crop and thereby ease the foreign exchange situation. Some of the largest banks of this city have expressed their willingness to help in the organization of a fund amounting to \$150,000,000 with which to assist planters and other cotton dealers, whose interests have suffered severely as a result of the European war. It is not the purpose of the local bankers to lend money on cotton or warehouse receipts for an indefinite period, but rather to make advances at about 6 per cent until such time as the staple can be shipped in larger quantities to Liverpool and other cotton centers. St. Louis and New Orleans banks

RAISING OF \$150,000,000 FUND TO FINANCE COTTON CROP IS ASSURED

New York Bankers Agree to Furnish \$50,000,000 If Rest of the Country Will Supply \$100,000,000.

New York, Oct. 14.—The raising of a \$150,000,000 fund by bankers and representatives of Southern cotton planters to finance the country's cotton crop is assured, it was announced tonight, and the Federal Reserve Board at Washington will be called upon to manage the fund and direct the loaning of it. New York bankers, at a conference with cotton planters representatives here during the day, agreed, it is stated, to furnish \$50,000,000 if the rest of the country would supply \$100,000,000 or more under conditions agreed to at the conference. Festus J. Wade, president of the Mercantile National Bank of St. Louis, and a number of the St. Louis Clearing House Association, issued a statement late tonight announcing the plan. Mr. Wade said that "the task put upon the Federal Reserve Board, while onerous was readily accepted by Secretary McAdoo, who recognized the gravity of the situation."

Mr. Wade attended the conference and left at midnight for Washington with the expectation, it is understood, of discussing the plan with the members of the Federal Reserve Board tomorrow. Several prominent St. Louis business men who came to New York with Mr. Wade accompanied him to Washington. Mr. Wade's statement set forth that a definite conclusion was reached today between the St. Louis committee and New York bankers. "By the action of the New York bankers," the statement says, "it may be assumed safely that the fund undoubtedly will be raised within the next few days. The difficulty encountered was to determine how much the syndicate could be managed and managed by the borrower and after many conferences and telephonic communications between Washington and New York, it was finally concluded to turn over the entire fund to the Federal Reserve Board at Washington who would act as manager of same and direct the loaning of the fund. The outline of the plan as agreed upon is as follows: "1. Organize \$150,000,000 cotton loan fund throughout the United States, which fund shall be turned over to and managed by the Federal Reserve Board at Washington and loaned to the national currency association or to the Federal Reserve Board banks. "2. All loans to be made payable on or before one year at the option of the borrower, with the right to the Federal Reserve Board to extend any or all such loans made for two periods of six months each, interest on such loans to be at rate of 6 per cent per annum.

It was announced and the movement to that point is expected to assume larger proportions within the next few days by which time the gold probably will have received the 25 per cent subscription asked for. Large exports now under way are also likely to exercise a favorable influence on foreign exchange. Sales of copper at a shade under recent low record prices were made and consumption of the metal now is estimated at about sixty per cent of normal. Listlessness continues in the steel trade with the drift towards a lower scale of operations and weakening prices. Almost the only development in the local money market was the new low figure of six per cent for mercantile paper, until today only the highest rates of these documents was accepted at that figure, but its continued ease and increased supply of cash banks are buying more freely. There was virtually no market for time loans and almost entirely to the cotton borrowers.

A Loss

For Anderson and Some Gain for Spartanburg by Reason of Change of Industry.

Explaining that they could not complain one bit of the business they had done while they were located in Anderson, but believing that they could secure more patronage in another section of the State, the proprietors of the Anderson-Havana Cigar Company determined several weeks ago to change their base of operations and accordingly decided to move their factory to Spartanburg. Moving was underway yesterday and by the end of the week the Spartanburg factory will be furnishing cigars to the trade. The cigar factory came to Anderson about six months ago and for a while did a splendid business but one of the men interested in the venture "came ill" and finally there was a dissolution of the concern. It is probable that this accounts for the removal of the concern from Anderson.

VERDICT FOR \$1,200,000.

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will play a prominent part in the proposed pool and the leading financial institutions of the Middle West, which are growing stronger in cash by reason of the inauguration of the grain movement, also will be asked to assist. Atlanta, Ga., Oct. 14.—Georgia bankers, at a meeting held here today, decided to participate in the \$150,000,000 cotton pool suggested by Festus J. Wade at a recent meeting of bankers and business men in St. Louis, by which it is planned to retire 5,000,000 bales from the market. Representatives of national and State banks, trust companies and business men from all over the State attended the meeting, which directed the officers of the Georgia Bankers' Association to notify each bank what its share of Georgia's \$10,000,000 subscription to the plan will be and to arranged for receiving the subscriptions.

"3. All loans to be made at not to exceed six cents per pound, midding basis, to be secured by approved warehouse receipts for cotton properly insured. "4. The fund to be called for by the Federal Reserve Board in such installments as may be necessary. "5. New York financial institutions will subscribe fifty million dollars under above conditions toward such fund, provided the balance of the country subscribes not less than one hundred million dollars. "The details are to be worked out by a committee to be appointed by the Federal Reserve Board, which unquestionably will have the support of every part of the country. "It is recognized that the caring for the surplus cotton crop is a national problem, one which interests all manufacturing industries, commercial establishments, agricultural resources, transportation companies and financial interests, and which will undoubtedly receive universal support throughout the nation. "The task put upon the Federal Reserve Board while onerous, was readily accepted by Secretary McAdoo, who recognized the gravity of the situation, the necessity for action, as well as the practicability of the plan to meet the situation, and it is understood that through his guiding influence the entire fund of \$150,000,000 was made available to the cotton growers of the South at a very moderate rate of interest when it is considered that the loan is made to run a year if the borrower so desires and the borrower can pay the lender any time. "The committee had telegraphic advices from Arkansas, Georgia, Louisiana, Mississippi, South Carolina, Oklahoma, Tennessee and Texas that each of these States unquestionably would contribute their proportionate part of the \$50,000,000 which was allotted to the South as its share of the fund. It is expected that all of the eastern, northern and western parts of the country will be asked to contribute, now that New York has spoken, particularly so as the management of the fund will be placed in charge of the Federal Reserve Board at Washington. "The President, Secretary McAdoo and the Federal Reserve Board, having already approved the plan of raising the \$150,000,000 fund to loan on the surplus cotton crop, it is generally understood that all departments of the government will be put behind the surplus cotton crop to rapidly increase its exports and also to develop the scale of the product to the New England and Southern cotton manufacturers."

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\$1.00 and Up

D. GEISBERG

Everything in Classy Ready-to-Wear and Millinery

THE ESSAY
By A. W. Meredith Who Won Subscription to Daily Intelligencer.

In the contest for the best essay on "Patriotism in Time of War Abroad and Peace at Home," Mr. A. W. Meredith, of Westminster, R. F. D., won the year's subscription to the Daily Intelligencer. There were a great number of contestants, and high credit is due Mr. Meredith for winning in a contest of this kind with so many contestants competing. Herewith, we publish the essay complete.

PATRIOTISM

In Time of War Abroad and Peace at Home. "Loyalty is imbedded in the American character. Especially are Americans loyal to home and one another, in times of distress that our loyalty to country shines forth. Our past history is filled with many acts of heroism demonstrating the kind of loyalty that has carried us through crisis after crisis and placed us at the top among nations. At present the world is probably forcing the greatest crisis in its history, brought on by the great war raging in Europe. This crisis for the time being affects us here in America more vitally than it does the nations involved. We were totally unprepared for it. Our commerce with Europe is almost destroyed, because we depended on European ships to carry it. Hence this crisis demands of the American people a loyalty of a new kind—a commercial loyalty. Now is the time for "sticking together." Now is the time to rectify our mistakes. Now is the time to prepare for the opportunities bound to follow. In the meantime our people must live. Our schools must go on. The great machinery of our government must continue to turn. Money must be kept in circulation. The "Buy-a-Male of Cotton" slogan was originated primarily to help the farmer. But the farmer must not get the idea that he's the only one who needs help. The merchant and supply man need it just as badly. The farmer must make sacrifices to pay his debts, that he may be able to get supplies for next year. The banker, merchant and mill man must show the farmer that they will help bear the burden. It will be hard for a while, but the making of men requires such. And it is written there's a crown for him that overcometh."

The Money Market

Never grows too tight for the one who has systematically put a certain sum each month in the Bank. Opportunities often open to people who have money. Are you in a position to take advantage of a good business opportunity. Deposit your money with the Savings Department of The Bank of Anderson. The Strongest Bank in the Country.

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