

PERSONAL MENTION.

People Visiting in This City and at Other Points.

—Mr. and Mrs. J. B. Brickle spent Sunday in Branchville.

—Dollie Felder, of Mullins, spent a few days in the city this week.

—Mrs. Rex E. Smith, of Columbia, was a visitor in the city last week.

—Capt. W. R. Watson spent the holidays with relatives at Johnston.

—A. M. Denbow left Monday night for New Orleans on a business trip.

—Miss Dorothy Hoover, of Hampton, spent a few days in the city last week.

—Miss Helen Weissinger, of Blackville, visited friends in the city last week.

—Mr. and Mrs. R. M. Bruce visited relatives in and near Branchville last week.

—Mrs. J. C. Folk, of Orangeburg, spent a few days in the city last week.

—Tom Risher, of Charleston, spent the week-end in the city with relatives.

—E. E. Herlong, a former member of the Carlisle faculty, was in the city this week.

—Mrs. C. B. Huiet, of Charleston, visited her aunt, Mrs. H. J. Hays, the past week.

—Misses Blanche, Edna and Eva Mae Spann are visitors in Columbia this week.

—Misses Dixie and Frances Faust, of Macon, Ga., have been visiting friends in the city.

—Mrs. W. O. Guess has returned home after spending a few days with relatives in Smoaks.

—Rev. and Mrs. W. J. Snyder spent the Christmas holidays with friends in Batesburg.

—Miss Lalla Byrd is visiting in Columbia before returning to her school at Ninety-Six.

—Mrs. C. O. Daugherty, of North, spent the holidays in the city with Mrs. Glenn W. Cope.

—Mr. and Mrs. T. J. Rentz visited relatives in Atlanta and other points in Georgia last week.

—Mrs. C. C. Courtney has returned home from a month's visit to relatives in Aiken county.

—Miss Marian Keel, of Allendale, spent the week-end in the city visiting her brother, Harry Keel.

—Rhett Turnipseed, a student at Wofford college, spent a part of the holiday vacation in Bamberg.

—Mrs. M. A. Moye and children, of Charleston, have been visiting at the home of Mrs. S. A. Rowell.

—H. E. Johnson, of Martin, S. C., spent several days in the city last week with his brother, M. T. Johnston.

—Mr. and Mrs. George Cabell, of Nashville, were visitors during the Christmas holidays of Miss Addys Hays.

—Mr. and Mrs. D. J. Delk returned Tuesday morning from a visit to Rev. and Mrs. J. H. Danner in Charleston.

—Mr. and Mrs. Thurmond Herndon, of Charleston, spent the week-end in the city with Mr. and Mrs. J. H. Hutto.

—Mr. and Mrs. W. A. Waters, of Charleston, spent the week-end in the city with at the home of Mrs. E. A. Smoak.

—Miss Maggie Zeigler spent a few days this week with friends in Newberry before returning to Greenville Woman's college.

—Col. F. N. K. Bailey, president of B. M. I. at Greenwood, spent a few days in the city this week at the home of Dr. J. B. Black.

—Mrs. W. M. Brabham, of Nashville, has been spending the holiday season in the city with her parents, Mr. and Mrs. J. W. Stokes.

—Mrs. P. K. Xepapas and little daughter, Atheria, of Columbia, are spending some time in the city with Mr. and Mrs. G. A. Ducker.

—Miss Elizabeth Inabinet, who has been spending the holidays in Newberry county, spent the week-end in the city before returning to Winthrop college.

—Miss Katherine Rhoad has returned to Columbia college after spending the holidays with her parents, Mr. and Mrs. J. G. Rhoad, at Hunter's Chapel.

—J. D. Brandon and Dr. L. C. Merritt, the popular young farm demonstration agent and county veterinarian, spent the holidays at the home of Mr. Brandon in York county, returning to Bamberg the last of the week.

Beating the News.

A corporal in the 339th United States Infantry has just received official notice that he is dead. Once in a great, great while, these days, a letter gets ahead of time.—Detroit News.

WM. G. McADOO ON THE SITUATION

William Gibbs McAdoo, former secretary of the treasury, recently gave out the following statement of his views on the present financial condition of the country:

As I see the situation, the country cannot look with indifference upon the distressing situation in which the farmers find themselves because of the tremendous shrinkage in the value of agricultural products. We cannot excuse inaction nor dismiss the matter with a mere observation that deflation is necessary, and that farmers must take their medicine along with the rest of the country. The farm industry is basic to the life of the nation, and possesses a superior claim to consideration, not alone because its prosperity is our best protection, but also because the farmer, by the very nature of his business, is more exposed to adverse influences and has less protection against them than any other class. The bulk of his crop matures at the same time and if forced upon the market all at once or in a short period he may not realize even the cost of production.

To have a chance to make a fair profit he must have credit to carry his crop for a reasonable time. He must have ample, economical and prompt railroad transportation to get his crop to market at the times when he can sell advantageously, and he must have sufficient, convenient and reasonably cheap storage facilities for the conservation of his crop while waiting for a favorable market.

It is in the highest degree to the interest of the people as a whole that the farmers shall have these facilities and opportunities so that speculation and greed may not thrive on his misfortune on the one hand, and that the consumer may not suffer from the extortion of profiteers on the other.

When colossal losses like those the farmers are now sustaining overtake them, every line of industry suffers, factories close, business shrinks, labor is thrown out of employment, and confidence is seriously shaken. We are already experiencing these unhappy consequences.

Of course prices in the United States could not be kept permanently on an inflated and artificial basis. Deflation was necessary and inevitable but the processes of deflation are frequently more dangerous than the processes of inflation. It is easier to climb trees than to come down. For this very reason the readjustments through which all industry and business are now going must be dealt with intelligently, and eased in every reasonable way. It is the imperative duty of those in civil authority and of those who control credit to exercise their powers so as to prevent needless distress and preserve confidence.

I am frank to say that I think that the policies thus far pursued with respect to credits have been too drastic, but whether or not I am right, I am sure that the situation should now be reviewed in the light of existing conditions. A more liberal policy about credits should be put into effect immediately. I think that the reserve bank rates could be prudently reduced and that member banks could be safely encouraged to make loans on agricultural products and to business generally on reasonable time to those who can give adequate security and that the whole situation would be beneficially affected by this procedure.

Every intelligent person sympathizes with the effort to prevent speculation and the use of credit for purposes not beneficial to the general interest, but a wise discrimination should be exercised, and certainly the primary producer like the farmer should not be forced to bear the brunt of the sacrifices.

In many parts of the country, especially in the agricultural districts, credit is almost entirely wanting and in many lines of legitimate business great losses are being sustained because of the restriction of credits.

The point I wish to impress is that deflation has been carried so far and with such rapidity that we must now reconsider the situation, make an effort to prevent further distress and suffering, and bring about a revival of industry and confidence.

With this in view, we should make every effort to stimulate and enlarge our export trade. This is especially important to the farmers because approximately 50 per cent of our export trade represents agricultural products. European nations desire our cotton, grain and other products, but have no credit. It is to our interest to supply that credit. I therefore think that the revival of the war finance corporation is highly desirable. I believe that it can exercise an immensely beneficial influence upon the export trade if it is operated on a sound and liberal basis.

The recent action of the league of nations at Geneva for the establishment of an international commission to consolidate the credits of some of the central European powers and utilize them in the purchase of American commodities, is an important step and offers a new opportunity for helpful service by the war finance corporation.

Every influence of the government should be promptly exerted to secure a prompt determination of the amount of the German indemnity. So long as this question remains unsettled, it is undoubtedly true that there can be economic rehabilitation of Germany and of the central powers, and so long as this continues their credit and buying power is reduced to a minimum.

If the German indemnity were fixed, it would enormously help the economic situation throughout the world. An immediate market would be opened for American food, cotton, and manufactured products which would not only relieve great suffering in Europe, but redound to our own prosperity. It is a great pity that the peace treaty was not ratified promptly, as this would have put an American representative on the repatriations commission and would have enabled our government long since to have brought about a settlement of the German indemnity with benefit to the entire world.

I have long been convinced we ought to reestablish trade relations with Russia. It is not necessary to recognize the soviet government to do this. Why should we refuse to let people in distress in Russia or elsewhere buy our products, if they can pay for them, no matter what form of government they may choose for themselves? We have always stood for the right of peoples to determine their own form of government and I must say I have never been able to see any reason for our stand that we must not trade with Russia because we do not like or do not recognize her existing government. The opening up of Russian trade—and I am sure that it can be accomplished under conditions that will reasonably protect our citizens—would be very helpful to our business situation.

Of course, taxes ought to be readjusted and reduced. Last March I publicly advocated funding a large part of our floating debt. This could be done, and should be done, so that its pressure may be taken off of the American people, and especially off of business at this time of unavoidable readjustment. The tax burden should be lightened and can easily be by funding two billion dollars of the floating debt during the next two years. Why should we continue high taxes merely because a relatively few people think it sounder policy to compel the present generation to pay still more of the war cost than to pass a reasonable amount of it on to future generations?

Unfortunately the present congress has refused for two years to do anything to relieve the tax burden or to prepare for this inevitable period of readjustment. Taxes should be reduced at this session of congress. There is no excuse for delay. It is essential that the business interests of the country know at the beginning instead of at the end of the year the basis upon which business must be conducted so far as taxation is concerned, and be able to go forward with certainty and confidence. One of the grievous faults of the tax legislation of the last several years was its enactment by the congress at the end of the year with retroactive effect for the entire year.

The congress should address itself unsparingly to economy in expenditures. Genuine economies can be effected by intelligent investigation and legislation. The responsibility, however, rests upon congress itself, because it controls the purse-strings and, therefore, has the power to limit expenditures. The congress should no longer make gifts or authorize loans directly from the public treasury to any class or business in this country. I refer particularly to the gift of \$654,000,000 made by the present congress to the railroad corporations and to the \$300,000,000 which the present congress directed the treasury to lend to railroad corporations at six per cent. interest.

Why should the people of the United States be taxed to make gifts to railroad companies, aggregating \$954,000,000, when we are already overburdened with taxes for purposes which we cannot escape? There is no justification for policies like these.

The only way to effectively reduce our tax bill is to cut down our army and navy appropriations. If we had joined the league of nations, that promised the most immediate and successful way of reducing armaments with safety to all nations con-

Their Qualifications.

Absent-mindedness, frivolity, ambition and vigilance are the qualities that fill our penitentiaries, according to the stories of four convicts.

"I'm here," said the pickpocket, "as the result of a moment of abstraction."

"And I," observed the incendiary, "because of an unfortunate habit of making light of things."

"The reason I am here," chimed in the forger, "is because I tried to make a name for myself."

"And I," added the burglar, "through nothing but taking advantage of an opening which was offered in a large mercantile establishment."

—Boston Transcript.

Not To Be Beaten.

An Alabama dorky, who prided himself on being able to play any tune on the banjo after he had heard it once, perched himself on the side of a hill on one Sunday morning and began to pick the strings in a workmanlike manner.

It chanced that the minister came along. Going up to Moses he demanded harshly: "Moses, do you know the Ten Commandments?"

Moses scratched his chin for a moment, and then, in an equally harsh voice, said:

"Parson, jest yo' whistle the first three or four bars, and I'll have a try at it."

Only One, After All.

Student, farmer, author, politician and reformer, Sir Horace Plunkett is one of the most versatile of Ireland's sons. He is very witty also. On one occasion he delivered a lecture in Dublin on the best way to improve the condition among the poor. At that time he was not exactly a finished speaker, and then, as now, a bachelor.

The day following his address he received from a lady a note, which read: "What you need are two things—first, a wife; second, lessons in elocution." To this he replied: "These are only one."

In the newly organized University of Rio de Janeiro, women will be eligible for all teaching and administrative posts.

cerned. But since we have not joined the league, I think Senator Borah's suggestions for an immediate agreement with England and Japan for a limitation of naval expenditures is valuable and that such an agreement ought to be reached, if possible. This would be a practical step in the right direction, even though not a thoroughly satisfactory one. The fact that the suggestion emanates from a Republican who has been a consistent opponent of the league and that it is utterly inconsistent with his previous assertion that agreements of this kind are a surrender of sovereignty, makes no difference.

I am opposed to increased taxes on moderate incomes. Already these incomes are bearing a larger proportion of taxation than is justified. A radical revision of the war income taxes is essential to the prosperity of the country, and in that revision the moderate income tax payer must have his burdens reduced instead of increased.

To sum up, I should say that a more liberal policy about domestic credits ought now to be pursued; that our foreign trade should be stimulated and enlarged; that the war finance corporation should be revived to assist it; that the German indemnity should be defined as quickly as possible so that the central European markets may be opened to our farmers, manufacturers and business men; that trade relations with Russia should be resumed as promptly as possible; that a large part of the floating debt of the treasury should be funded; and that taxation ought to be reduced and readjusted at this session of the congress.

Hastings Seeds 1921 Catalog Free

It's ready now. 116 handsomely illustrated pages of worth-while seed and garden news. This new catalog, we believe, is the most valuable seed book ever published. It contains twenty full pages of the most popular vegetables and flowers in their natural colors, the finest work of its kind ever attempted.

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NOTICE OF DISCHARGE.

Notice is hereby given to all persons interested in the estate of D. O. Steedly, Sr., deceased, that the undersigned executors of the last will and testament of the said D. O. Steedly, Sr., deceased, will on the 23rd day of January, 1921, file their final return and accounting with the Judge of Probate for Bamberg county, and will on said day ask for letters of discharge as such executors.

C. B. STEEDLY,
W. H. STEEDLY,
Executors of the Will of D. O. Steedly, Sr., Deceased.
January 3, 1921.—1-27

NOTICE PROHIBITING TRESPASSING.

All persons are hereby notified not to hunt, fish, remove timber or wood, or commit any other trespass, or make any entry upon the lands owned by, or in possession of or in control of the undersigned, in Bamberg county. All persons violating this notice will be prosecuted to the full extent of the law.

J. S. DANNELLY,
E. D. DANNELLY,
January 3, 1921.—1-27n

If it is a fine pig or a nice pecan tree you want, see us.

Thoroughbred Duroc Pigs

I wish to announce to the people of this section that I have on hand a number of thoroughbred Duroc pigs for sale.

These pigs are direct descendants of the famous boars, Jack's Orion King 6th, and Bob Orion Cherry King, Jr. Jackson's Orion King was sold for \$32,000, and Orion Cherry King, Jr., for \$16,500, which gives you an idea of the value of these hogs.

My pigs are grandsons and granddaughters of the above named boars. Write me for prices.

Pecan Duroc Farm

C. W. Fogle, Prop. Denmark, S. C.
Top working pecans a specialty. If you have a pecan tree not bearing or bearing bitter nuts, I can make it produce good nuts.

STATEMENT

Of the condition of the Bank of Olar, located at Olar, S. C., at the close of business December 31, 1920.

RESOURCES.
Loans and discounts .. \$284,599.52
Overdrafts .. 16,356.20
Liberty bonds .. 21,526.12
Furniture and fixtures .. 500.00
Due from banks and bankers .. 19,797.25
Currency .. 5,200.00
Silver and other minor coin .. 646.77
Total .. \$348,625.86

LIABILITIES.
Capital stock paid in .. \$ 20,000.00
Surplus fund .. 57,000.00
Undivided profits, less current expenses and taxes paid .. 1,252.85
Individual deposits subject to check .. \$91,139.97
Time certificates of deposit .. \$8,243.09
Cashier's cks. .. 2,489.95
Bills payable, including certificates for money borrowed .. \$7,500.00
Total .. \$348,625.86

State of South Carolina—County of Bamberg.
Before me came R. Fair Goodwin, cashier of the above named bank, who being duly sworn, says that the above and foregoing statement is a true condition of said bank, as shown by the books of said bank.

R. FAIR GOODWIN, Cashier.
Sworn to and subscribed before me this 4th day of January, 1921.

H. F. STARR,
Notary Public for S. C.

Correct—Attest:
C. F. RIZER, Director.

How The Baby Suffered

Her little body was red, inflamed, and itching with eczema, or some kindred rash. Other treatments failed, but Zemerine made her healthy and comfortable. Sold for \$1 and 50 cents by leading druggists.

STATEMENT.

Of the condition of the Bamberg Banking Co., located at Bamberg, S. C., at the close of business December 31st, 1920.

RESOURCES.
Loans and discounts .. \$647,606.86
Overdrafts .. 6,386.11
Bonds and stocks owned .. 25,974.00
Furniture and fixtures .. 3,370.84
Banking house .. 4,588.24
Due from banks and bankers .. 169,914.68
Currency .. 7,586.00
Silver and other minor coin .. 1,770.41
Checks and cash items .. 7,966.51
Total .. \$875,163.65

LIABILITIES.
Capital stock paid in .. \$ 200,000.00
Surplus fund .. 1,500.00
Undivided profits less current expenses and taxes paid .. 561.01
Dividends unpaid .. 12,000.00
Total .. \$875,163.65

State of South Carolina—County of Bamberg.

Before me came H. H. Stokes, cashier of the above named bank, who, being duly sworn, says that the above and foregoing statement is a true condition of the said bank, as shown by the books of said bank.

H. H. STOKES, Cashier.
Sworn to and subscribed before me this 4th day of January, 1921.

H. L. HINNANT,
Notary Public for S. C.

Correct—Attest:
W. D. RHODAD,
A. M. BRABHAM,
D. F. HOOTON,
Directors.

STOP SCRATCHING; USE ZEMERINE

It makes no difference how long you have suffered with eczema, itch or any other skin disease, Zemerine will help you as it has helped others. Zemerine stops suffering where other remedies have failed and restores the skin to a healthy condition.

The first application of Zemerine brings relief, stops the burning and itching, the desire to scratch passes away, and healing becomes possible. Read what others have to say about Zemerine: "Send me another box of Zemerine. It has done me a lot of good." "I have used Zemerine and it gave me more relief than anything."

Zemerine is sold in two sizes, 50c and \$1. Sold by leading druggists everywhere.

NOTICE TO CREDITORS.

District Court of the United States—Eastern District of South Carolina—Bamberg county.

In the matter of J. O. Sanders & Sons, Inc., bankrupts.

To the creditors of the above-named Bankrupts:

Take notice that on the 22nd day of December, 1920, the above named bankrupts filed their petition in said Court praying the confirmation of the composition heretofore offered and accepted, and that a hearing was thereupon ordered and will be had upon said petition on the 11th day of January, 1921, before said Court, at Charleston, in said District, at 11 o'clock in the forenoon, at which time and place all known creditors and other persons in interest may appear and show cause, if any they have, why the prayer of said petition should not be granted.

R. W. HUTSON,
Clerk.

Magazine Club Offer

Combinations	Value	Special Price
Good Housekeeping and Pictorial Review ..	\$6.00	\$4.40
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Hearst's and Pictorial Review ..	7.00	4.90
Hearst's and Good Housekeeping ..	7.00	4.90
Cosmopolitan and Good Housekeeping ..	7.00	4.90
Hearst's and Motor Boating ..	7.00	4.90
Cosmopolitan and Hearst's ..	8.00	6.40
Harper's Bazar and Pictorial Review ..	9.00	6.90
Good Housekeeping and Harper's Bazar ..	9.00	6.90
Cosmopolitan and Harper's Bazar ..	10.00	7.90
Hearst's and Harper's Bazar ..	10.00	7.90
Hearst's and Motor ..	10.00	7.90

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