

THE PEOPLES BANK, Murfreesboro, N. C.

Capital and Surplus Earned

\$25,000.00

Accurate, Careful, and Confidential consideration of all business relations and transactions by the officers of this Bank has been continuous since its organization in 1904.

It begins anew each day with the one unchanging thought of bringing this Bank to a higher degree of Efficiency, Usefulness, and Service.

Its constant growth is an evidence of the appreciation by its patrons of such service.

COMPARATIVE TOTALS

November 8th, 1917	\$249,114.60
November 8th, 1918	273,473.05
November 8th, 1919	401,904.05

OFFICERS:

D. C. BARNES, Pres. URIAH VAUGHAN, V-Pres., W. A. MCGLOHON, Cashier, O. W. HALE, Asst. Cashier, GARY PARKER, Teller.

DIRECTORS

D. C. Barnes, Uriah Vaughan, W. A. McGlohon, T. H. Nicholson, C. T. Vaughan, J. C. Vinson, J. E. Vaughan, J. B. Worrell, E. T. Darden, E. Brett P. E. Jenkins, R. Sewell, E. B. Vaughan, E. W. Whitley, W. R. Parker.

THE WHYS AND WHEREFORES OF THE AMERICAN COTTON ASSO'TN.

In asking the farmers and business men of the State for approximately \$200,000 to support and carry on the movement and work, the American Cotton Association is asking for only one cent out of every \$1.75 of the fifty millions of dollars increase in the value of the cotton crop as a result of the Association's efforts during the past year. The \$200,000 asked for North Carolina represents just one cent out of every \$6.12 on the total value of the crop in the State.

And these figures are extremely conservative, for they are arrived at on a basis of seven hundred thousand bale crop for the State this year, at a value of only 35 cents per pound. When the Association began work about a year ago, cotton was selling while the figures were based on a call and 40c., leaving a margin of 15c. for 25c. Now it is selling for a fluctuation of only ten cents increase, or a saving of \$35,000,000 to the cotton farmers of the State. As a matter of fact, at the present price of cotton, the saving to the farmers, as a result of the efforts of the Cotton Association, is nearing fifty million dollars. So it will be seen that the figures of the first paragraph represent an underestimate rather than an exaggeration.

There will be those in every community, of course, who will say the Cotton Association had nothing to do with the increase in the price of cotton. The attention of this class is called to the fact that more than a year ago, when the Association began work, cotton was slipping down the scale like a streak of lubricated lightning, and farmers were thinking of the days when folks would have to be begged to buy cotton for ten cents per pound. Since the organization of the Association, cotton has been steadily climbing until today it is selling for more than it has sold for since the days of the Civil War. Even the most sceptical will have to admit that some unusual force has caused this increase in price.

The American Cotton Association does not feel that it is asking too much, or that it is asking for more than the farmers and business men of the State should be willing to pay to have the organization perpetuated, when it asks for only one cent out of every \$6.12 that will be paid for cotton, or one cent out of every \$1.75 over and above 25 cents per pound being paid for cotton when the Association began work. It believes that every business man would jump at a proposition where an investment of one cent would bring in \$1.74 over and above what he has been getting without making the investment.

Forty cents cotton is a very eloquent evidence of the efficiency of the American Cotton Association. But, forty cent cotton has not come to stay unless the farmers and business men join hands with the American Cotton Association in the organization of the greatest marketing organization in the world. Warehouses will have to be built—they do not build themselves. The Cotton Association is the logical means through which these warehouses will be constructed during the coming year. Crop reports and market conditions must be furnished the far arms, a station be furnished the farmers, and the Association is the proper body for doing this work. The drive started on Monday and runs through Saturday.

Millions of Miles of Water.
The volume of water on the earth's surface is estimated at 315,000,000 cubic miles.

HERTFORD COUNTY'S EXHIBIT AT TARBORO

Twelve eastern North Carolina counties were invited to send exhibits to the Coastal Plain Fair at Tarboro, at the expense of that enterprising Fair Association. Among this number Hertford County was represented.

The Hertford exhibit did not lay stress on the quantity nor variety but quality of its products. In this, no other exhibit approached that of this County, special emphasis being laid on the varieties of corn and the cotton work of the Hertford County farmers. There were three entries of corn in the regular exhibits in the main hall from Hertford and these three exhibits won two first and one second prize.

The exhibits of four varieties of cotton picked from 100 bolls of each variety was especially attractive. Wannamaker's Cleveland Boll was compared with King's, Cluster and Cook Big Boll, showing 27 ounces of seed cotton from 100 bolls against 15, 18, and 18 ounces from other varieties in the order named. The amount of anthracose in the Wannamaker's Cleveland Big Boll showed .15 per cent against, 5, 7 and 10 per cent in the other varieties. The ginning records showed that the Wannamaker's Cleveland yielded 40 per cent to 44 per cent lint, while the other varieties yielded 36, 34, and 35 per cent respectively.

Orders were taken for 280 bushels of the seed at \$3.00 per bushel and will be turned over to the Hertford County farmers for delivery.

Several orders were taken for pure bred corn, for seed, on the strength of the corn exhibit in the booth.

The corn shuck hat, made by one of Hertford's girls was the real attraction for the ladies. It showed how Hertford County is beating the H. C. L. and brought forth many remarks of admiration.

Causes for Divorce.
Desertion ranks first as a cause for divorce, cruelty second, adultery third.

NOTICE OF LAND SALE

I have for sale a valuable farm situated about three miles and one half from the town of Winton, N. C. This farm has upon it two dwelling houses and barns and stables, and the best water in this section of the County. There is two hundred and thirteen and three quarter acres of land by survey, and a four horse crop cleared. The land is adapted to corn, cotton, peanuts and especially tobacco. This land lies about three quarters of a mile from the county road leading from Winton to Murfreesboro, N. C., and has good roads leading from the main road to the farm.

I will sell this land for \$30 per acre, and would prefer a part cash and the balance in deferred payments, of from one to five years.

Any one interested can see me at my office, or write to me. Don't writ unless you mean business.

C. W. JONES, Winton, N. C.

Splendid Cough medicine

"As I feel that every family should know what a splendid medicine Chamberlain's Cough Remedy is, I am only too pleased to relate my experience and my only wish that I had known it 's merits years ago," writes Mrs. Clay Fry, Ferguson Station, Mo. "I give it to my children when they even show the slightest symptoms of being croupy, and when I have a cough or cold on the lungs a very few doses will relieve me, and by taking it for a few days I soon get rid of the cold."—advertisement.

PROFESSIONAL CARDS

DR. C. G. POWELL
DENTIST
PHONE NO. 10
AHOSSKIE, N. C.

R. R. ALLEN & SON
Dealers in
SASH, DOORS, BLINDS, WINDOW
GLASS, HARDWARE, PAINTS
AND BUILDING MATERIALS
GENERALLY
Wholesale and Retail
No. 927 Washington Square
SUFFOLK VA.

tombstones of any description,
see or write
J. B. MODLIN, Ahooskie, N. C.
Agents for
United States Marble Co.

C. Wallace Jones
Attorney and Counsellor-At-Law
WINTON, N. C.

Practice in all courts. Loans negotiated. All matters given prompt and faithful attention.
Located across street from residence

DR. C. H. CHAMBERLAIN,
DENTIST
MURFREESBORO, N. C.

DR. J. H. BROWN
VETERINARIAN
Office with Holloman Brothers,
Rich Square, N. C.

SERVICE
Is the first word, and the guiding thought of this service station.

SATISFACTION
To every customer is our aim. Repair work done right at
SESSOMS BROS. GARAGE
Ahooskie, N. C.

DR. CHARLES J. SAWYER
Farmers-Atlantic Bank Building,
Ahooskie, N. C.
Hours: 10 to 1 and 2 to 5
Every Tuesday, Wednesday and Thursday.
Practice limited to
Eye, Ear, Nose, and Throat.
In Windsor, N. C., every Monday,
Friday and Saturday.

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LIFE INSURANCE
AS Cheap as the Cheapest and as
Good as the Best.
Masonic Mutual for Masons only—Union Central for Everybody
A. T. WILLOUGHBY, Agent,
Ahooskie, N. C.

Send your job printing to the Herald office.

MONEY TO LOAN

I CAN MAKE FARM LOANS CHEAPER AND QUICKER THAN ANYONE IN THE COUNTY. ASK ME ABOUT MY PROPOSITION.

We have a better proposition than the Federal Loan. A comparison in figures is worth while.

Federal Loan for \$5000 cost.	
Stock	\$250.00
Appraisal	\$6.00
Membership	\$5.00
Title Policy	\$15.00
Survey	\$10.00
Recording	\$2.00
Total	\$288.00
20 year Chickamauga Loan for \$5,000 costs	
Commission	\$100.00
Inspection	\$7.50
Survey	\$10.00
Recording	\$2.00
Total	\$119.50

A difference in the initial cost, in favor of the Chickamauga Trust Company of \$168.50. We can close our loans in 30 days. We lend to anybody, whether farmers or not. The borrower doesn't endorse anyone else's loan.

CHICKAMAUGA TRUST CO.
Roswell C. Bridger, Winton, N. C.,
Correspondent for Bertie, Hertford and Northampton Counties.

\$1,200.00 a Year AS LONG AS YOU LIVE

\$1,200.00 A YEAR As Long as You Live
Does Your Life Insurance Policy Provide Payment \$1,200.00 per year as long as you live, should you become totally or permanently disabled before age 60? \$10,000.00 to your beneficiary in case of your death? \$20,000.00 in the event you die during the premium paying period of your policy, as the direct result of an accident? DOES IT ALSO PROVIDE that your premium payments cease in case of total and permanent disability and that you shall receive dividends each year, just as if your premiums were being paid each year by you; and, that no matter how many years we pay you disability, no deductions for this are made at your death, and your beneficiary receives the full face of the amount of the policy. IF IT DOES It is a \$10,000.00 policy, containing the new Disability and Double Indemnity Clauses Issued by

JEFFERSON STANDARD LIFE INSURANCE CO.
GREENSBORO NORTH CAROLINA

"A Conservative With a Move On"

BEATON INSURANCE AGENCY, GEN'L AGTS
Borkins, Virginia.

V. D. STRICKLAND, Agent, Ahooskie, N. Carolina

LALLEY LIGHT and POWER

The Sound Reasons for Lalley Preference

As a rule farmers do not state why they prefer Lalley-Light, except for its savings.

The underlying reasons—the reasons why Lalley has the ability and the soundness to make these savings—are easily understood.

The engine has but three moving parts. There is but little to get out of order or wear out.

It is water-cooled—the most positive and effective way of cooling a gasoline engine, and a big factor in the Lalley's operating economy.

Having big ball bearings, the engine runs with the very minimum of friction and wear.

It is vibrationless, and as quiet as a sewing machine.

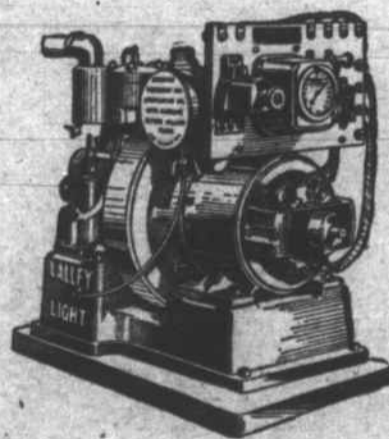
It will never annoy you, no matter where you place it.

The Lalley does save time and money and labor—because it is built to last, and to give uniformly satisfactory service.

You should get your own Lalley-Light now—since every day's delay means an actual loss of money to you.

Ask yourself if there is any good reason for doing without Lalley Electric Light and Power this fall and winter.

Then come to see us, or send for us.



Drop me a postal and get a Demonstration before you buy and SAVE MONEY

E. V. GASKINS, Windsor, N. C.