

CAREFUL CROSSING

The Atlantic Coast Line Railroad Company is taking an active part in the careful crossing campaign, designed to lessen injuries and loss of life at grade crossings, which has been inaugurated by the American Railway Association.

Last year the railways of the United States made the best record for safety of operation they have ever made in the 34 years that accident statistics have been compiled by the Interstate Commerce Commission.

The total number of persons of all classes—employees and non-employees—killed on the railroads in 1907 was 11,839. This was the peak year in fatal accidents. The number of fatal accidents de-

creased to 7,000 in 1921. This is a decrease of 41 per cent. Motorists were involved in 76 per cent of all crossing accidents in 1920. Yet in 1921 only one half the number were killed as compared with 1907, and probably less than the number killed in any year since 1899.

When it is considered that the total number of persons killed in 1921 was about the same as in 1899, and while the number of employees has increased about 140 per cent, the passenger traffic handled about 225 per cent, and the freight handled about 400 per cent, some idea of the increase in safety of operation which has occurred especially during the last 15 years, can be formed.

A large part of the safety of operation is due to improvement in railroad plant. Even more effective has been the education of employees to the ideas of safety. That a safety campaign is nevertheless necessary and timely, is shown by the fact that in thirty years our country's population increased 68 per cent, while crossing accidents increased 35 per cent in fatal and 652 per cent in injury cases.

There are two ways to reduce or entirely stop such accidents. The first in the public mind is elimination of the crossings. This is impossible because there 251 939 highway crossings on the principal railroads alone. At the same rate of elimination it will take 629 years to remove these crossings at a cost of \$12,500,000,000. All the men and money available would not be sufficient to remove these crossings in a life time. The practical way to decrease accidents is to STOP, LOOK and LISTEN.

FIRST CAROLINAS JOINT STOCK LAND BANK

We are glad to announce that the First Carolinas Joint Stock Land Bank, with former Congressman Lever, until recently a member of the Federal Farm Loan Board, as President, and with offices at Columbia, S. C., is to do business in this County. This fact became known when it was learned that D. C. Barnes, Esq., had become connected with this institution as abstract attorney, and for the time being, as its local representative. When asked for a statement as to methods of operation and terms of loans Mr. Barnes said—

"The First Carolinas Joint Stock Land Bank is chartered under the Federal supervision of the Federal Farm Loan Board. The present paid in capital stock is \$250,000 and \$25,000 surplus. The Bank operates very much along the same lines as does the Federal Land Bank of Columbia and under the same supervision. It makes loans only on improved agricultural lands; it does not loan on city property. The proceeds of these loans must be applied for general agricultural purposes. The loans are made direct to the borrower, and the borrower is forbidden to take stock in the Bank. Any person is eligible for a loan through this institution if in addition to his other work he is at the same time actually farming.

"The Bank will accept applications for loans from \$1,000 to \$25,000. Loans cannot be made in excess of fifty per cent of the appraised value of the land and twenty per cent of the appraised insurable value of the buildings, such appraisals being made by officials of the Government. The interest rate is six per cent, payable semi-annually, to which is added one per cent to amortize or kill off the debt over a period of 33 years. In other words, for seven per cent interest and principal are paid in 33 years and the debt discharged. Repayment of principal may be made at any time under regulations issued by the Farm Loan Board. The borrower through this Bank is responsible alone for his own debt. There are no commissions that may be charged under the law, nor are there renewals.

"I have become connected with this institution because of the benefit I consider it can be to our people at this time and the financial strength of the men back of it, notably among which are J. Pope Matthews, Pres-

DO IT NOW?

EDITOR HERALD: I will ask for a short space in your paper to express my pleasure in reading the poem in the issue of June 30th, "Do It Now." I am here on a visit from the great state of Arkansas, but I am a Tar Heel by birth and I am proud of it. I think the best people in the world are North Carolinians and none better than the people of Hertford county. I was born in Winton, 76 years ago and lived in Colerain, Bertie county, until 1861 when I went to Arkansas and my home now is within five miles of where I stopped in 1861. But I love dear old Hertford. The county and two towns of the county in which I live in Aho-

skie county, Crop county, Wynn, the county seat, and Vannale. So you can see that I have a right to love Crop county; but I have some very dear friends in dear old Hertford and Bertie, and I like to come back and visit them and I often tell them that dead people cannot read the inscriptions on their tombstones!

I try to scatter all the sunshine and flowers I can and I appreciate the flowers that my friends bestow on me for "Dead men cannot smell flowers." "He cannot read his tombstone when he is dead."

A Tar Hell,
W. P. BROWN,
Wynne, Ark.
P. S.—I am 76 years young and have written this without "specs." This is what I see in dear old N. C. There is the dear old Mother Who bade her boy good-bye. You see her standing over there With a tear drop in her eye. Here's the maidens bright and fair, Who were the power behind the guns in 1862. Here's the girls a comin' are Leavin' almost none. They are just as sweet And pretty too as they were in '61. Hurrah! Hurrah! for all the boys, Hurrah!
Hurrah! for the Paw Paw State of good old ARKANSAS!

dent of the Palmetto National Bank, Columbia, S. C.; W. B. Drake, Jr., President of the Merchants National Bank, Raleigh, N. C.; A. W. McLean, wealthy planter and banker of North Carolina; Thomas & Lumpkin, outstanding lawyers, and Mr. A. F. Lever, the President, whose activities in behalf of agriculture for twenty years are known to every one. I feel confident that this institution is going to

HICKORY CHAPEL NEWS

Rev. E. Poston filled his regular appointment Saturday and Sunday. Mr. and Mrs. M. R. Sumner of St. Johns spent Friday afternoon in the home of Mr. and Mrs. W. G. Livermon. Miss Eleanor Dilday of Aho-

skie spent the day Sunday with her uncle, Mr. W. J. Dilday. Mr. and Mrs. Archie Horton of Union spent Sunday with the latter's mother, Mrs. B. F. Barham. Mr. and Mrs. P. D. Parker and daughter Irene, and Miss Bessie Horton of Brantleys Grove, spent Sunday afternoon with Mr. and Mrs. J. L. Earley.

Miss Dorothy Dilday spent Sunday with Misses Myrtle and Ethel Wiloughby. Mr. and Mrs. George Myers of Cofield spent Sunday in the home of Mr. and Mrs. R. L. Wiggins.

Mr. and Mrs. L. C. Dilday and mother, Mrs. Jessie Dilday, spent Sunday afternoon in the home of Mr. and Mrs. J. L. Earley. Mr. and Mrs. Cola Doughtie spent Sunday afternoon with Mr. and Mrs. R. D. Lowe.

Mrs. R. P. Slaughter of Aho-

skie, spent Sunday with her parents, Mr. and Mrs. W. J. Sumner. Misses Foye Cowan and Helen Doughtie of Aho-

skie and Miss Ray Hughson of Brantleys Grove spent Saturday night and Sunday with Miss Ruby Wiggins.

Little Mary Wiggins Chamblee the daughter of Mr. and Mrs. John Chamblee was badly burned Saturday morning.

Mr. and Mrs. T. E. Parker spent Sunday afternoon with Mrs. B. F. Barham.

Mrs. Viola Jenkins of Union spent Friday afternoon with her brother, Mr. W. G. Livermon.

Special Prices On KELLY SPRINGFIELD AND GOODRICH TIRES SIZE NON-SKID TIRES

30 x 3	\$ 9.90	\$ 1.90
30 x 3½	11.90	2.20
32 x 3½	19.00	2.50
31 x 4	20.00	3.00
32 x 4	24.00	3.20
33 x 4	25.00	3.35
34 x 4	26.00	3.50
32 x 4½	32.00	4.00
33 x 4½	34.00	4.20

These prices are guaranteed for two weeks. When you buy a Kelly-Springfield or Goodrich Tire you are assured of getting the best tire value that can possibly be given
DON'T WAIT—BUY NOW AS PRICES ARE LIABLE TO ADVANCE

**SESSOMS & FORBES
GARAGE
Aho-**

COMMERCIAL PRINTING OF ALL KINDS NEATLY AND PROMPTLY DONE AT THE HERALD OFFICE

Date of Opening Tobacco Market Changed to Thursday August 17th.

At a meeting of the Tobacco Association of the United States held in Richmond last week, it was decided to put off the opening of All Markets in Eastern North Carolina one week. The Tobacco Association of the United States is composed of Manufacturers, Brokers, Dealers and Warehousemen; Men who created a world wide demand for your tobacco.

I attended this meeting and after talking with Big and Little men in the tobacco business, in sections where the co-operative plan has been trying to work, I feel:

"If I Have Said or Done Anything to Keep One Man From Signing Away the Rights to His Tobacco for Five Years, I AM GLAD OF IT."

BE SURE YOU KNOW WHO YOU ARE DOING BUSINESS WITH

You can judge what a man will do for you in the future by what he has done for you in the past.

Has any one who has tried to get you to sign away your tobacco ever helped you in the past?

**Sell Your Tobacco With PHAUP At THE IRON HOUSE
SIGN NOTHING! Aho-**

C. H. PHAUP, Prop.

TOP YOUR TOBACCO LOW AND GET GOOD BODY