

# Ahoskie Bankers Contribute Articles To Big Special Edition

Featuring the sessions of the North Carolina Bankers Association, the Raleigh News & Observer issued a special edition last Friday, carrying prepared articles by State bankers, and scenes of Pinehurst where the annual meeting was held. Included among the list of bankers whose pictures appeared in the newspaper were three bank cashiers who either are working in Ahoskie banks or received their bank training here.

V. D. Strickland, cashier of the Farmers-Atlantic Bank, advised keeping money in North Carolina depositories and urged farmers to plant more feedstuffs; James I. Crawford, cashier of the Bank of Ahoskie, suggested the promoting thrift the year around, and advised consultation with banks in the floating of bond issues for improvements; Chas. M. Early, an Ahoskie boy, now cashier of the Planters Savings Bank of Gatesville, wrote about the banker's big opportunity of cooperation with the farmers.

The articles appearing in the News & Observer are copied in the columns below:



By CHARLES M. EARLY, Cashier Planters Savings Bank, Gatesville, N. C.

North Carolina, as we all know, is one of the best agricultural states in the Union, ranking among the highest in the production of cotton, tobacco and peanuts, and yet here are inestimable hidden assets and undeveloped resources, particularly in the eastern part of the state.

I believe the time is here when great good can be accomplished by the banks and farmers of our state working together, planning new and greater things; working out new ideas; studying the conditions of our different localities and using our ways, means and influence in solving the many problems that confront us in advancing this great commonwealth of ours.

Studying the economic conditions of many counties of our state, I find that in a large per cent of the counties there is being spent each year more money for imported food and feed such as hay, corn, oats, meats, flour, potatoes and vegetables than is being received from the entire exported crops of cotton, tobacco, peanuts and truck. The unfortunate fact in all this is that practically all the food and feed bought in other parts of the United States can be successfully grown here at home in our own state. North Carolina can never be as prosperous as it might be until we are educated to the fact that North Carolina is the place for our garden; the place for our smoke-house; the place for our dairies and the place for our barns. We can never really prosper as long as we feed our cows from the green pastures of North Carolina and let them be milked in Wall Street. Here are a few ways that I believe banks can help to conserve and advance the eastern part of our state:

Make loans to farmers to buy fertilizers and run them during the year in making a crop, requesting them to raise enough food for their families and the necessary feed for their livestock. Help them to arrange a profitable and permanent market for the convenience of selling any and all surplus produce grown in each territory. Stand behind and boost the cotton, peanut and tobacco Co-operative Marketing Associations for marketing their crops. There is where we find our greatest difficulty, not so much in how to produce a good crop as how to dispose of it after being harvested. Crops should be kept off the market until the proper time by some co-operative association instead of being dumped on the market any old way, any time, and place and at any old price. We can not expect a good price for crops unless we demand it. We have seen already that both the cotton and tobacco associations have been a great help, not only to the members, but to many non-members in disposing of their 1922 crops. This practical education is greatly needed in our state and especially in the eastern part. In my mind the time is not very far off when the farmers of our country will have to be the best educated men in the world. To be successful in farming we must know the soil conditions, how to drain properly, what and how to plant and how to implant and how to improve and make the soil more fertile. We must also know how to improve our stock and



By V. D. STRICKLAND, Cashier, Farmers-Atlantic Bank, Ahoskie, N. C.

The answer to the question, "How can the banks best conserve and advance the welfare of North Carolina?" lies within two important principles as I see it.

My first solution to this question would be for the banks to keep their money in North Carolina depositories. This has been under consideration and discussion by the bankers for some time. There is a reason why the reserve of the banks is kept in other reserve banks in other States. That reason seems to be the clearing banks of this State don't meet the competition of the outside banks by extending the same service, especially the liberal lines of credit that can be obtained from other reserve banks. In order to keep these millions at home to build our own resources, the clearing banks should meet the competition and keep this money at home.

My second solution is, use every possible effort to get the farmers to plant more feed stuff and thereby eliminate the thousands leaving our State annually for feed stuff that could be raised at home. It is very hard to get the farmers to realize this necessary and important matter, and the only way for the banks to eliminate this practice is through county organizations of banks and have a fixed rule of extending credit, that there must be sufficient feed stuff planted by the applicant or credit will not be allowed. This I believe the farmers will appreciate and with these two gaps closed up, there will be millions of dollars stopping and remaining in North Carolina to advance and conserve our good state.

how to prevent disease.

Another thing that is of vital importance to our bankers as well as to our farmers is the boll weevil situation. We cannot begin to fight this pest too early. We find that already in some parts of the state they are doing much damage, and in all probability they will sweep the entire state within the next few years unless we get busy before it is too late. We know it is impossible to raise cotton even under these conditions, by doing it in a scientific way. We can also help to keep them away. We therefore can be of a great help to other farmers in finding out how to prevent this to a great extent by diversified farming.

Two more things that should be of much importance to us are good roads and better schools for rural boys and girls. An equal opportunity should be provided for them to get his practical training in farm work, and an education that will make them want to stay on the farm instead of drifting away and flocking to the towns and cities. I sometimes think we are not enough interested in the welfare of our rural boys and girls in trying to provide for them better roads, better schools and many conveniences, comforts and pleasures that they seek and find in the city.

Nobody denies the fact that the farmer is the backbone of the world. Then it seems to me that if we can help him to uncover the covered assets and develop the undeveloped resources we can bring prosperity,



JAMES I. CRAWFORD, Cashier of the Bank of Ahoskie

The banks and bankers of North Carolina can best conserve and advance the welfare of our State, by a discouragement of speculation, the speculator, and the blue sky stock salesman, and a general encouragement and promotion of co-operation among farmers and business man and the principles of co-operative marketing.

I believe North Carolina bankers can and should create a sentiment which would involve the judgment of more of the State's leading bankers and acknowledged financiers, in the floating of important bond issues, and the liquidation and sinking funds of same.

Thrift should be encouraged in everyone, but more especially the present growing generation. We should encourage and promote individual home ownership, covered by ample insurance. Life insurance of the proper kind, and amounts to fit the insured is an asset to the solvency of our citizenship.

We should foster and inaugurate progressive movement that tend to promote the live at home slogan for North Carolina both agriculturally and industrially. We as bankers should finance purebred livestock, seeds and poultry. We should discourage such extensive use of commercial fertilizers, and urge more home grown fertility, from livestock and winter cover crops and diversification.

Eastern Carolina especially should endeavor to remedy the flush, and flat financial season each year. Which can be done by more home grown and consumed products, with less imported western hay, and no imported meat, which course would not turn so many cash dollars into circulation in the fall of the year, but would come nearer maintaining an equilibrium the year around. Which would be far better for the banker and all his customers alike.

Farmers should not only be encouraged by their bankers to grow every possible product of home consumption, but should produce a surplus for year around sale. These things and others along this line properly advocated, encouraged, and financed by North Carolina bankers, both city and country alike collectively and unanimously, will not only conserve North Carolina's welfare, but will advance it materially.

Such a course for the North Carolina bankers, especially the Eastern Carolina country bankers, is a course of prudence, good business, agricultural and industrial economy.

### TIME EXTENDED FOR TAXPAYERS

The Board of County Commissioners in their regular meeting, held at Winton, Monday, May 7th, voted to extend for thirty days longer the time for taxpayers to pay their taxes. Under provisions of this order all property on which the taxes have not been paid by June 1st will then be advertised for sale for delinquent taxes by the collectors.

not only to the farmer but to North Carolina as a state and make it not only among the greatest states but the greatest state in the United States.

### CARD OF THANKS

We wish to extend our sincere thanks for the kindnesses shown to the family during the recent illness of our husband and father. Neighbors, friends, and physicians were faithful, attentive and always ready to help us. Every act performed is highly appreciated.

MRS. D. T. DOUGHTIE, and Children. Ahoskie, N. C., May 4, 1923.

Workers of the State College and State Department of Agriculture find that good purebred sows have larger litters, which grow rapidly into pork, use less feed per pound and gain more in doing so.

### ADMINISTRATOR'S NOTICE

Having qualified as administrator of the estate of A. C. Vann, deceased, late of Hertford County, North Carolina, this is to notify all parties holding claims against the said estate to exhibit them for payment properly verified to the undersigned on or before April 5th, 1924, or this notice will be pleaded in bar of their recovery. Those indebted to the said estate, please make immediate payment. J. N. VANN, Admr. This 5th day of April, 1923. 4-6-23-6t.

### ADMINISTRATOR'S NOTICE

Having this day qualified as administrator of the late Henry Jenkins, this is to notify all persons holding claims against his estate to present them to me for payment within one year from this date, or this notice will be pleaded in bar of their recovery. Any persons indebted to said estate will please make payment to me. D. W. EARLY, Alex. Lassiter, Atty. Administrator. 4-6-23-6t.

### LEGAL NOTICE

North Carolina—Hertford County, Superior Court—Before the Clerk. Elma Slaughter versus H. T. Slaughter.

The defendant above named will take notice that an action entitled as above has been commenced in the Superior Court of Hertford County, N. C., to obtain a divorce "A VINCULO MATRIMONII" upon the grounds of adultery, and the said defendant will further take notice that he is required to appear before the Clerk of the Superior Court of Hertford County, at his office in the Court house in Winton, N. C. on the 7th day of May, 1923, and answer or demur, to the complaint of the plaintiff in said action, or the plaintiff will apply to the Court for the relief demanded in said complaint.

D. R. MCGLOHON, Clerk of Superior Court. C. W. JONES, Attorney for Plaintiff. 4-13-23-4t.

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