

**THE FARMERS & MERCHANTS BANK**  
 LOUISBURG, NORTH CAROLINA  
 SAFEST FOR SAVINGS

**The Problem Of Safe Investment**

It requires expert knowledge to seize opportunity and avoid risk.

The FARMERS & MERCHANTS BANK

wishes every one of its depositors to prosper because their success means more success for the bank.

We zealously guard the welfare of our patrons and gladly lend our facilities to investigation.



**4% ON ALL SAVINGS DEPOSITS**

**California Poppies**

A field of golden poppies Under the bright blue sky. God put them there to thrill the heart of every passerby.

Blowing nodding, smiling. Shining in the sun; They seem to be brimming full of joy And laughter, every one.

I wish I might have lingered To watch them all the day; But there was only time to pluck A few to bring away.

I gathered them into my note book. And brought them many miles; They've left forever their sunny home. But they've kept their golden smiles.

And whenever I open my note book And see them lying there, A bit of the joy of that poppy field Leaps up with a sudden flare.

And floods my soul with gladness— My soul that has known since then The bitter ways of sorrow— And lifts it up again.

—Florence Polk Holding, West Chester, Pa.

**"Well! Strong!"**

Mrs. Anna Clover, of R. F. D. 5, Winfield, Kans., says: "I began to suffer some months ago with watery stools, and was afraid I was going to get in bad. Each month I suffered with my head, back and sides—a weak, aching, nervous feeling. I began to try medicines as usual, but they did not seem to have the right remedy until someone told me of

**CARDUI**

**The Woman's Tonic**

I used two bottles before I could see any great change, but after that it was remarkable how much better I got. I am now well and strong. I can recommend Cardui, for it certainly benefited me.

If you have been experimenting on yourself with all kinds of different remedies, better get back to good, old, reliable Cardui, the medicine for women, about which you have always heard, which has helped many thousands of others, and which should help you, too. Ask your neighbor about it; she has probably used it.

For sale everywhere.

**DOINGS OF THE DUFFS**

Wilber Didn't Get Very Far

BY ALLMAN

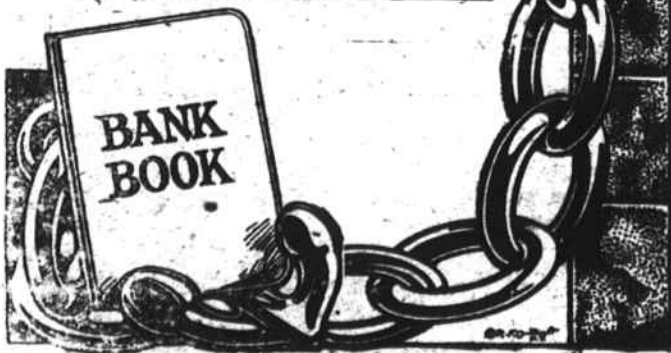


**When the Big Boys Have Time to Play**



Their legs are somewhat long for the sport, but the leading bankers of the country engage in a race on "Pierce-Arrows" and "Jokomobiles" between sessions in New York City. Left to right, Walter W. Head, of Omaha; R. S. Hecht, of New Orleans; J. H. Pulicher, of Milwaukee, president of the American Bankers' Association; and Wm. D. Knox, of New York City, second vice president of the association.

**Every Deposit you make in Our Bank is a link in the chain of your Success.**



If people would realize how easy it is to grow wealthy, more of them would make the effort.

It is not a hard task—it is concentrating their energies on SAVING money, instead of thinking how they can SPEND it.

Why not make the effort! Come in NOW and open an account and add to it as fast as you can. As it grows, determination increases and it is that determination and your enthusiasm that will make you rich. We will welcome you.

**THE FIRST NATIONAL BANK**  
 LOUISBURG, North Carolina  
 REASONABLE SAVING HELPS US ALL

**After Every Meal**

**WRIGLEY'S**

and give your stomach a lift.

Provides "the bit of sweet" in beneficial form.

Helps to cleanse the teeth and keep them healthy.

DON'T FORGET TO SEND ADVERTISING COPY IN EARLY

A pessimist can't go forward because he always has the brakes on to keep from slipping back.

**MANY LIKE THIS IN LOUISBURG**

Similar Cases Being Published in Each Issue

The following case is but one of many occurring daily in Louisburg. It is an easy matter to verify it. You cannot ask for better proof.

L. W. Parrish, Jeweler, Court House Square, Louisburg, says: "I have used Doan's Kidney Pills on different occasions and found them excellent. I believe the constant sitting at my work strained my kidneys and caused them to act too freely. I found it necessary to get up occasionally at night to pass the kidney secretions. Mornings I had a hurting in the small of my back, which bothered me until I stirred around a bit. I bought Doan's Kidney Pills at the Aycock Drug Co., and they quickly rid me of the trouble."

Price 60c, at all dealers. Don't simply ask for a kidney remedy—get Doan's Kidney Pills—the same that Mr. Parrish had. Foster-Milburn Co., Mfrs., Buffalo, N. Y.

**Bankers Like Cooperative Marketing**

The wide spread of bankers in the success of the Tobacco Growers Cooperative Association is indicated by the following article which appeared in the March number of the Acceptance Bulletin which is the official organ of the American Acceptance Council—a bankers organization which claims among its membership some of the largest banks of the country.

The rapid progress made by those in charge of organizing, agencies to function under the recently enacted Federal Farm Loan Act, would seem to make ample additional farm credit available at an early date. To what extent this newly created credit reservoir will be drawn upon in the districts where well organized cooperative marketing associations are located, is a problem that time only will solve.

Several of these associations have been remarkably successful and have been largely responsible for the upward trend of the line indicated general business conditions in the state or states in which they have operated. In the production of tobacco a notable illustration is found in the record of the Tobacco Growers Cooperative Association with headquarters in Raleigh, North Carolina. This association operates in North Carolina, South Carolina and Virginia, in which states it has enrolled 35,000 members, all of whom are marketing their tobacco under the cooperative marketing plan.

In the first year the 35,000 members whose contract formed the association pooled approximately forty percent of the enormous crop of tobacco raised in Virginia and the Carolina States, using wholly or in part a hundred and fifty receiving stations which they purchased or leased. Virginia pooled the largest percent—50 or more, South Carolina comes next with 38.6 percent of the entire crop and North Carolina around a third. In the Virginia dark belt 60 percent is being pooled. The three states pooled 117,937,109 pounds to Christmas and a large amount since, but no figures have been issued.

To finance the movement of such a crop arrangements were made with more than 350 local banks, each agreeing to loan a part of the amount estimated by the association to be necessary for its first year, "foreign" banks each contributing in the organization that they practically financed the first advance of 40 percent of the valuation set by the banking committee and left the local banks free to aid the farmers by loaning them a second 40 percent on their participation receipts in the pool.

**EVERETT TRUE**

BY CONDO



To date the sales of the organization have approximated 25 percent higher than the bankers' valuation, or one dollar and twenty cents of the dollar of original valuation. Close to twenty-five million dollars have been distributed in payments, Virginia and North Carolina having received 80 percent of the bankers' valuation and South Carolina farmers 100 percent of the bankers' valuation. These payments were made possible by advantageous sales of the association. The 1922 crop in the three states was around one hundred ten million pounds larger than that of last year, but in the face of this overproduction, decreased exports and declining retail prices, the association stabilized the markets at approximately four cents above 1921 level and made the 1922 crop bring forty million dollars more than the crop of 1921. This property of the tobacco farmer has acted beneficially to every business in the belt. Needless to say, the acceptance of such tried and proven organizations are steadily gaining favor in the markets.

To make us love our country, our country ought to be lovely.—Barks.