

**Ford Finance Plans Make Popular Appeal**

**Lower Finance Charges Of Universal Credit Company Make It Easier To Own A Ford Car**

Universal Credit Company is now observing its Second Anniversary. This Ford financing organization provides uniform time payment plans at low cost for purchasers of Ford Cars who desire to pay for their transportation as they use it. The approval accorded the UCC Plans by dealers and public has been complete, with the result that millions of dollars have been saved for Ford purchasers through the lower finance charges of the UCC Plans. An estimated saving of approximately \$30,000,000 has been made for customers of Ford Dealers during the past two years through the lower time sales charges created by UCC for the benefit of the public.

The organization of Universal Credit Company conforms squarely with the established Ford policy of creating and developing every possible economy for the purchasing public in order that the Ford Car be available to the greatest number of people at the lowest possible cost.

UCC has succeeded in reducing the cost of credit to the purchaser of a Ford Car who chooses to pay for transportation out of income, as this company operates on the basis of a small profit on a large volume of business. This reduction in the cost of credit is also aided by the many economies that arise from the operation of an exclusively "Ford" plan on the basis of nation-wide volume and with a credit organization restricting its business dealings to Ford dealers and Ford products. Simple forms and a uniformity of procedure contribute toward these credit economies.

In Universal Credit Company the cost of credit is considered to be just as important as the cost of the material that becomes a part of the automobile. Credit is a commodity that is important to a high percentage of purchasers. The amount of the finance charge influences the Time Delivered Price of the car. Consequently, the lower finance charges of UCC actually result in a price reduction on Ford Cars.

Universal Credit Company now has thirty-two Branch Offices established throughout the Country and employs nearly two thousand people. The company has successfully handled a volume of business in excess of \$425,000,000 and has passed on important economies to nearly 800,000 time purchasers of Ford Cars who secured the advantages of these Authorized Ford Finance Plans during the last two years.

The UCC organization is vitally interested in the important question of creating additional good-will for the Ford dealer and the Ford product with resulting courteous, quick and confidential credit service for the customer. A standard fire and theft insurance policy for one year is issued to time purchasers and the cost is included in the terms of the UCC Plans.

The social side of finance company operations should not be overlooked. In Universal Credit Company the management is always aiming at lower costs and broader markets with high standards for this specialized banking field. Through lower financing costs the use of motor cars is made available to a wider cross section of society. The result is comfort and convenience with economy uppermost in mind. The development of suburban areas has been aided by consumer credit as applied to motor cars, making for less crowded cities and insuring to a greater number of families the healthful surroundings of the countryside.

The Branch Offices of the UCC organization are established in the following cities:

Atlanta, Boston, Buffalo, Charlotte, Chicago, Cincinnati, Cleveland, Columbus, Dallas, Detroit, Fargo, Grand Rapids, Houston, Indianapolis, Jacksonville, Kansas City, Little Rock, Louisville, Memphis, Milwaukee, Minneapolis, Newark, New York, New Orleans, Norfolk, Oklahoma, Philadelphia, Pittsburg, Springfield, Mass., St. Louis, Washington, D. C., Mexico City, Mexico.

The convenient terms and low cost features of UCC Plans are available to Ford purchasers at the Loftin Motor Co., Beaufort, N. C.

Only the address of a reliable undertaker is missing from a sign which the Chief of Police has had posted at a dangerous curve in Swamscott, Mass. The sign reads: Dangerous curve, slowly. Swamscott police ambulance, call Breakers 0001. Lynn Hospital, call Jackson 0016.

A German has invented a camera that will snapshot objects 250 miles away and below the horizon. He claims the bending of light rays by refraction enables him to record scenes which have solid earth between them and his camera.

In Jackson, Miss, one Glen Noggle, is suing his wife for divorce because she kept a snake for a pet. Gee, who can blame him!

**Dangerous Business**

Our stomach and digestive systems are lined with membrane which is delicate, sensitive and easily injured. It is dangerous business, then, to use medicines containing harsh drugs, salts or minerals, when we are constipated. In addition to the possibility of injuring the linings of our digestive system, these medicines give only temporary relief and may prove habit forming. The safe way to relieve constipation is with Herbine, the cathartic that is made from herbs, and acts in the way nature intended. You can get Herbine at

JOSEPH HOUSE, Druggist

**FARM FOR SALE**

Springle farm, 175 acres at a bargain and on easy terms. Twenty per cent cash, balance in 20 equal annual payments with six per cent interest.

Apply to J. R. JINNETT, Beaufort, N. C. or H. G. Bates, Sr. LaFayette Hotel Fayetteville, N. C.

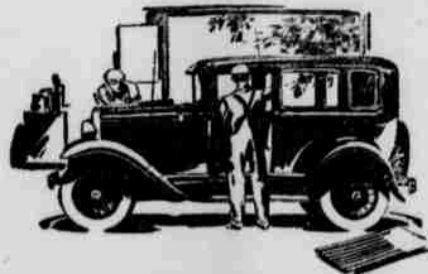
Boll weevil infestation in Edgecombe County in early July was from 2 per cent to 78 per cent. The average was about 28 per cent.

Parching winds and dry weather has played havoc with the clovers and grasses planted in all parts of Burke County this spring.

**666**

Relieves a Headache or Neuralgia in 30 minutes, checks a Cold the first day, and checks Malaria in three days.

666 also in Tablets



**OUR SERVICE MEN will help you to keep your Ford running like new**

DRIVE in and ask about our periodic inspection service — a low-cost convenience for all Ford owners, designed to keep cars out of the repair shop. Our service men are Ford specialists — interested in every job and equipped to make short work of it.

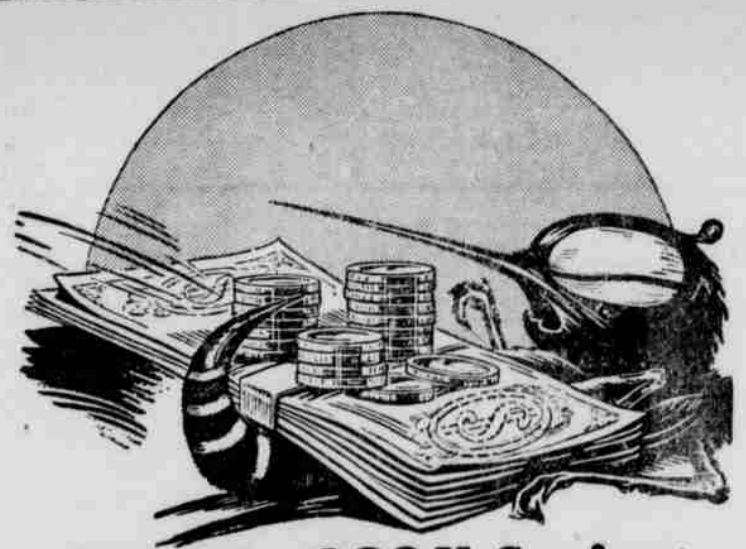
You'll find this a most cheerful and most efficient service station where cars are always ready at the time promised. Complete stock of genuine Ford parts — money-saving flat rates. Accessories, painting and washing and polishing.



LOFTIN MOTOR CO. BEAUFORT, N. C.

GENUINE FORD PARTS

FLAT RATES FOR REPAIRS



**Let this \$283<sup>55</sup> Saving Kill the Humbug of Cheap Paint!**

SEE the cost chart at this store—how quality paint saves \$283 on 5-year cost of keeping average house painted, as against less than \$4 saving on first cost of cheap-per-gallon paint.

Patton's **Sun-Proof Paint**



The quality paint armor against decay and repair bills — at low five-year cost! This store is headquarters for COLOUR — anything in paint — varnish — lacquer — enamel — brushes!

See the Cost Chart!

BFT. LUMBER & MANFG. CO. PHONE 66 BEAUFORT, N. C.



**if** you want a cigarette that is milder and of better taste..

Smoke

**Chesterfield**

MILDER, YES—BUT SOMETHING MORE. Chesterfield offers richness, aroma, satisfying flavor.

BETTER TASTE—that's the answer; and that's what smokers get in Chesterfield in full-est measure—the flavor and aroma of mellow tobaccos, exactly blended and cross-blended. Better taste, and milder too!



They Satisfy

© 1930, LIGGETT & MYERS TOBACCO CO.



**"Is it really MINE?"**

WHEN it's freshly painted, the way we'll paint it, you won't know your car. You'd be surprised too at how little it costs. We can overhaul the motor at the same time or make any adjustments or replacements you wish. Expert painters and mechanics, modern servicing equipment, genuine Ford parts and flat-rate charges.

There is magic even in washing and polishing, done as we do it!

LOFTIN MOTOR CO. BEAUFORT, N. C.