

THIS IS A STUDEBAKER YEAR

Pledge to the Public on Used Car Sales

1 All used cars offered to the public shall be honestly represented.

If a car is suitable only for a mechanic who can rebuild it, or for some one who expects only a few months' rough usage on a camping trip, it must be sold on that basis. Each car must be sold for just what it is.

2 All Studebaker automobiles which are sold as CERTIFIED CARS have been properly reconditioned, and carry a 30-day guarantee for replacement of defective parts and free service on adjustments.

This is possible because tremendous reserve mileage has been built into every Studebaker, which it is impossible to exhaust in years.

3 Every used car is conspicuously marked with its price in plain figures, and that price, just as the price of our new cars, is rigidly maintained.

The public can deal in confidence and safety only with the dealer whose policy is "one price only—the same prior to all." For, to sell cars on this basis, every one of them must be honestly priced to begin with.

4 Every purchaser of a used car may drive it for five days, and then, if not satisfied for any reason, turn it back and apply the money paid as a credit on the purchase of any other car in stock—new or used.

It is assumed, of course, that the car has not been smashed up by collision or other accident in the meantime.

Not only to the public, but also to The Studebaker Corporation of America, whose cars we sell, we pledge adherence to the above policy in selling used cars.

Auto Supply & Repair Co.

The Studebaker Corporation of America takes pride and pleasure in announcing that the above Pledge is being carried out by

Auto Supply & Repair Co.

East Corbin Street

THE Pledge speaks for itself. It is a formal declaration of the fair and square attitude of Studebaker dealers toward the public. It is an assurance of honest dealing in a line of merchandising

which in some times and places has fallen into ill repute. It is an assertion of confidence in the reserve mileage built into the sturdy "one-profit" Studebaker automobiles.

THE STUDEBAKER CORPORATION OF AMERICA • SOUTH BEND, INDIANA

BUILDING-LOAN CERTIFICATES MERIT FIRST-RATE RANKING

The Magazine of Wall Street, under the caption, "Points for Income Builders—What the Investment World Offers and How the Offerings Compare," gives building and loan certificates the first place, saying: "There are innumerable investment forms for the investor to choose from which differ from one another, only in minor respects. But there are a certain few standard forms which are radically different, and each of which caters to a set investment need. Some of these are reviewed in the following:

Building and Loan Certificates. "Building and loan associations, like savings banks, are semi-philanthropic institutions. Their reason for being is to assist would-be home builders in the attainment of their ambition, and to this end they operate under what has rightfully been described as 'the easiest, simple mortgage system ever devised.' The chief charm of their mortgage plan is, simply, that it calls for a monthly diminishment of principal and requires monthly interest payments on the current unpaid balance.

"Building and loan associations have come to be recognized as an integral part of the financial system of the country, if only because of the part they play in the home building world. But, in recent years, they have forged ahead in another way: That is, as investment institutions, offering a good investment return on moneys left in their care. They offer what they call building and loan certificates for this purpose (besides accepting ordinary thrift accounts) and on these certificates often pay more than the average savings bank will give."

Building and Loan Associations to Observe Thrift Week

In response to Commissioner Wade's appeal to the building and loan association to make a special effort in the observance of Thrift Week, reports indicate that the associations in many sections of the State will put on special advertising programs, and in many instances will thoroughly canvass their communities for the sale of building and loan stock.

Few undertakings could be of greater value to the state and the welfare of her people than the building up of strong live building and loan associations in every community. These great institutions encourage habits of thrift and they are of great assistance in the financing of the many small homes being built throughout the state. With the proper encouragement by a liberal investment of the savings in the building and loan associations there is no legitimate excuse why every family, who desires to do so, cannot own their own homes. The associations make unusually liberal loans for home building and the plan of repayment will meet the needs of the family with a moderate income.

South Carolina Woman Is Captured By Bandits

Charlotte Observer. Miss Clifford Barratt, of this county, for the past four years a missionary at Pochow, China, under the auspices of the mission board of the Southern Baptist convention, was captured by Chinese bandits on December 9th and was still being held by them on December 22nd, according to a letter received by relatives here from Mrs. W. D. Bostwick, another missionary.

The letter stated that the brigand chief permitted Miss Barratt to send a message to Mrs. Bostwick by special courier stating that she had been unharmed and was safe but that most of her personal effects had been taken. No intimation was given as to when she was expected to be released or whether she was being held for ransom.

TROLLEY PLUNGES INTO ICY STREAM

Three Unidentified Persons Dead and Score of Injured Are in Hospitals.

Pittsburgh, Pa., Jan. 17.—Three unidentified persons are dead and a score or more are in hospitals suffering from exposure to injuries are the result of the plunge of a street car into the Ohio River from the Fleming Park bridge at McKee's Rocks to-night. Two of the dead, a woman and a girl, succumbed after reaching a hospital, and one body also that of a girl, was found floating in the river.

Whether or not there were more fatalities is not yet known. The passengers were brought to shore by police and volunteer rescue workers, and then rushed to hospitals.

A Real Go-Getter

A score of years ago a young book-keeper of Knoxville, Iowa, married the daughter of a local millionaire banker. The young man had not saved much money and the banker's opinion of him, expressed openly, was such that the young man found it healthier to move to Oklahoma. There he had the good fortune to become associated in an oil scheme that became a phenomenal success. At the proper time he sold out his interest to a New York bank concern for \$25,000,000. This amount he managed to increase to \$40,000,000 and then, after 18 years, he returned to Knoxville.

The father-in-law banker was now in desperate need of help—and a lot of it—to save his bank and his personal fortune. The son-in-law that had made good came to the rescue and saved both. "I knew he had it in him," said the grateful banker.

Horrified by the prevalence of debauchery in Mecca, the holy city of Arabia, it has been decided to invoke an old penalty imposed by the Mohammedan law which calls for the public stoning to death of criminals convicted of certain crimes.

Though carbon dioxide is a waste product, animals breathing air from which all of this gas has been removed will die.

"No Trespassing" Notices, 20 Cents a dozen, at Times-Tribune Office. t-c.

As Evelyn Gave Fawn the Air



Fawn Gray, dancer, who recently won Harry Thaw's attentions and a \$10,000 bracelet, went to Chicago to visit Evelyn Nesbit, who is recovering from a dose of poison. She got no farther than the office of the West Side hospital. When word came out that "Miss Nesbit does not wish to see you," Fawn said she was terribly hurt by the sight. She had brought a bouquet of roses for Evelyn.

Experienced generals in the Indian army of 1890 reckoned one good cavalry or if properly supported by the matchlockmen, at double that number.

ESSENTIALS

If a child is denied the essential vitamins, rickets, weak bones, imperfect teeth or other manifestations of faulty nutrition follow.

Scott's Emulsion

of vitamin-activated cod-liver oil is the ideal nourishment for growth of body and bones. Give your boy or girl Scott's Emulsion.

AT RETAIL DRUGGISTS Price 60¢ and \$1.25

Scott & Bowne, Bloomfield, N. J., 25-32

BILIOUSNESS

Retired Minister Tells How He Keeps in Good Form With the Assistance of Black-Draught.

West Graham, Va.—The Rev. Lewis Evans, a well-known retired minister, now past 80, living here, has a high opinion of Black-Draught, which he says he has taken when needed for 25 years. "For years I had been suffering with my liver," he says. "Sometimes the pain would be very intense and my back would hurt all the time. Black-Draught was the first thing I found that would give me any relief.

"My liver has always been sluggish. Sometimes it gives me a lot of trouble. I have suffered a lot with it—pains in my side and back, and bad headache, caused from extreme biliousness.

"After I found Black-Draught, I would begin to take it as soon as I felt a spell coming on and it relieved the cause at once. I can recommend it to anybody suffering from liver trouble. A dose or two now and then keeps me in good form."

Made from selected medicinal roots and herbs, and containing no dangerous mineral drugs, Black-Draught is nature's own remedy for a tired, lazy liver. NC-166



CREAM FOR CATARRH OPENS UP NOSTRILS

Tells How To Get Quick Relief from Head-Colds! It's Splendid!

In one minute your clogged nostrils will open, the air passages of your head will clear and you can breathe freely. No more hawking, snuffing, blowing, headache, dizziness. No struggling for breath at night; your cold or catarrh will be gone.

Get a small bottle of Ely's Cream Balm from your druggist now. Apply a little of this fragrant, antiseptic, healing cream in your nostrils. It penetrates through every air passage of the head, soothes the inflamed or swollen mucous membrane and relief comes instantly. It's just fine. Don't stay stuffed-up with a cold or nasty catarrh—Relief comes so quickly.

AFTER INVENTORY To Start Another Year

Buy your Ledgers, Cash-books, Journals, and all blank-books.

Box Files, Steel Cabinet Files, and Index Guides, Vertical Folders, etc.

Letter Paper, Receipts, Drafts, Notes, Order Books, etc.,

—AT—

KIDD-FRIX

Music and Stationery Co. Inc'

Phone 76 58 S. Union St. Concord, N. C.

Get It At

Ritchie Hardware Co.

YOUR HARDWARE STORE
PHONE 117

Better than soothing syrup!

ATWATER KENT

RADIO

Administer to the child *Administer to the child in large doses, when they are restless, nervous or fretful*

WE can fill this prescription for you. Bring the children with you when you come for a demonstration.

YORKE & WODSWORTH CO.

THE OLD RELIABLE HARDWARE STORE

Ford

THE UNIVERSAL CAR

The All Steel Body Cars

All vibration has been eliminated by an added improvement to the new improved Ford.

Ride in one and feel the difference.

Buy a FORD and SAVE the difference.

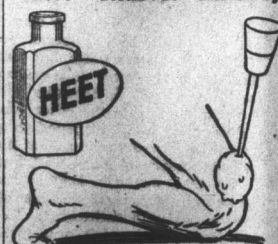
Let one of our salesmen show you.

REID MOTOR CO.

CONCORD'S FORD DEALER
Corbin and Church Streets Phone 220

ACHING JOINTS, RHEUMATIC PAIN

"Heet" Relieves Instantly



With applicator attached to cork, just brush "Heet" over the pain area, whether in knees, feet, legs, hands, shoulders, back, neck or body. Instantly, you feel this harmless, glorious, penetrating heat draw the pain, soreness and stiffness right out of the aching or swollen joint, muscle or neuritis-ridden nerve. Besides, "Heet" soothes the congestion and establishes a cure.

"Heet" contains two soothing, penetrating ingredients, too expensive to use in ordinary liniments or analgesics. "Heet" is a clean, pleasant liquid, doesn't stain, blister or irritate the skin and costs only 60 cents at any drug store.

USE PENNY COLUMN—IT PAYS

—SPRING—

New Felts and Velours in Pastel Shades

Specially Priced at \$5.00

Imagine! The pastel shades are the last word of Spring's newest note—and yet—Fisher's offers a most bewitching array of them. All the new colors, all the smart new Gigue Crowns—and the latest trims for \$5 each.

Values to \$8.35
SALE \$5.00
Styles That Are Correct

Fisher's

