

TODAY and TOMORROW

FRANK PARKER STOKBRIDGE

INTEREST 21 years

On the day I was born my grandfather put \$100 in a savings bank to my credit. It was to become mine when I was 21. At that time Eastern savings banks paid 7 per cent interest. My \$100 accumulated at that rate, compounded annually, for nine years. Then the interest rate was cut to 6 per cent and stayed there until I reached my majority.

A few days after my 21st birthday I drew a little more than \$550 from the bank. My grandfather's \$100 gift had multiplied itself more than five times! That was my first practical lesson in the breeding power of money.

Nobody can make money at that rate today except by taking risks of loss. Most of the banks that used to pay 6 per cent now pay 2½. A hundred dollars in a sav-

ings bank at that rate would grow to only \$167.58 in 21 years. Money is cheaper than it ever has been in my lifetime—which is another way of saying that prices are higher.

SAVINGS safe
The safest investment for the ordinary citizen is a savings bank account, especially in a "mutual" bank, such as those of New England, New York, Pennsylvania and some other states. No depositor in a mutual bank has lost a cent, I believe, in fifty years or more. And nobody makes a cent profit out of mutual savings bank deposits except the depositors.

There are more depositors in these banks now than ever before, with more money saved up, and the banks have more assets than ever. I've just seen the annual report of the National Association of Mutual Savings Banks for the last year. They have nearly 14½ million depositors, with average deposits of \$700 each. I call them our fourteen million smartest citizens.

Nobody gets rich quick putting money away in a savings bank, but nobody who does that goes broke quick, either.

TAXES you pay

You and I and each of our children and grandchildren are paying \$100 a year in taxes. The Twentieth Century Fund reports that is what the levy of Federal, State and local governments upon every man, woman and child would come to if the tax burden were evenly distributed. The Federal Government takes 44 cents of each tax dollar, the states 20 cents and local governments 36 cents.

"But I don't pay any such amount of tax," you may say. Lots of folks think that taxes are paid only by the rich and the big corporations. But ask yourself where the people whose names are on the tax lists got the money to pay their taxes.

You and I pay them. The taxpayers can get their money for taxes only by selling things to you and me and all the rest. Every time you spend a nickel, the storekeeper or whoever takes your money, is an unofficial tax-collector. Your money pays his taxes, the taxes of the people who make whatever you buy, and the taxes of your landlord and all the other property owners. Think that over.

WORDS meanings

In my work I have to be careful about the use of words. Like everyone else, in the writing trade, it is important for me to be sure, not so much to use words which everybody understands as that the reader will understand the word to mean just what I intend it to mean. It's no literary crime to send readers to the dictionary; that's good for their intelligence. But when I write a word which in all my experience and by all the dictionaries means one thing, and find that its meaning has been changed in the public mind to mean something quite different, that's serious.

I'm thinking now of the word "Liberal" in its political sense. It used to mean in politics what it means in other relations—generous, tolerant, reasonable.

That old meaning seems to have been thrown away, and men call themselves Liberals today who are narrow-minded, intolerant and certainly not respectful of minorities and their rights.

DEVILS ?

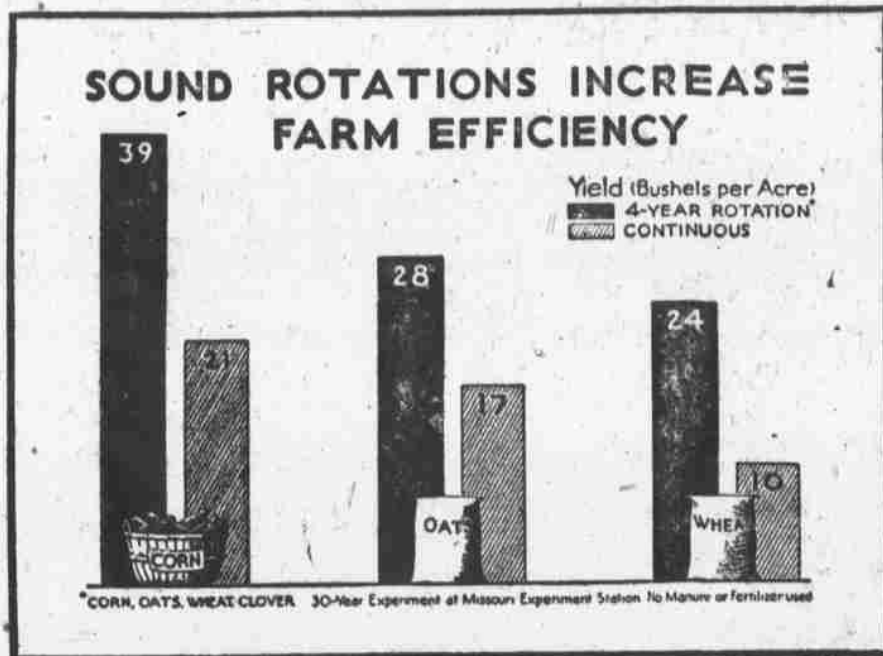
It is human nature to believe that an evil spirit actuates everyone who does not agree with one. From that it is but a step to regarding such persons as devils, and the next step is to personify groups and classes of people as devils.

I have heard about the "Money Devil" ever since boyhood. The Money Devil was a collective term for all bankers and others who tried to collect their interest on their loans to farmers. The railroads were the pet devil for years of those who blamed them for their personal misfortunes. It is an easy way to shift responsibility, to blame everything that goes wrong on an imaginary devil.

Gipsy Smith, Jr. Coming To Franklin for Revival

Plans for a county-wide revival service in the newly-erected tabernacle on Wayah street, have been under way for some time and it is a source of genuine pleasure to those in charge to announce that the Rev. Gipsy Smith, Jr., nationally known preacher, will come to

Yields of Soil-Depleting Crops Increased by Rotation



The yields of soil-depleting crops can be greatly increased by growing them in rotations with soil-conserving and soil-building crops, said E. C. Blair, extension agronomist at State college. The picture above shows the results of a 30-year experiment, with the increase in yields gotten by growing corn, oats, wheat, and clover in a four-year rotation. No fertilizer or manure was used.

Franklin for such a service, Sept. 12th-26th. The promoters of this meeting feel that they are very fortunate in securing the services of such an outstanding preacher for this series of services. The organization of the churches of the county for this meeting will be begun at an early date.

Crippled Children's Clinic At Bryson City March 20

The regular monthly crippled children clinic, sponsored by the Bryson City Rotary club, and held at the Bryson City high school

building the third Saturday of each month, has been resumed.

The clinic was called off the months of December and January on account of weather conditions.

A very successful clinic was held February 20th. There were 38 persons in attendance, this being the largest number in some time.

Any person knowing of any one who should be brought to the attention of the clinic is requested to please contact any member of the Rotary club, in Sylva, Franklin, Bryson City, or the Lions club in Andrews.

The next clinic will be held Sat-

urday, March 20th in the high school building, Bryson City, N. C.

A frown demands a greater expenditure of energy than a smile, 50 muscles being brought into action while frowning, while only 13 are required for a smile.

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Sufferers of STOMACH ULCERS HYPERACIDITY
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PERRY'S DRUG STORE

Watch Your Kidneys!

Help Them Cleanse the Blood of Harmful Body Waste

Your kidneys are constantly filtering waste matter from the blood stream. But kidneys sometimes lag in their work—do not act as Nature intended—fail to remove impurities that, if retained, may poison the system and upset the whole body machinery.

Symptoms may be nagging backache, persistent headache, attacks of dizziness, getting up nights, swelling, puffiness under the eyes—a feeling of nervous anxiety and loss of pep and strength. Other signs of kidney or bladder disorder may be burning, scanty or too frequent urination.

There should be no doubt that prompt treatment is wiser than neglect. Use Doan's Pills. Doan's have been winning new friends for more than forty years. They have a nation-wide reputation. Are recommended by grateful people the country over. Ask your neighbor!

DOAN'S PILLS



GUILTY

Don't be guilty of face-scrapping! You'll find comfort in Star Single-edge Blades. Made since 1880 by the inventors of the original safety razor. Keen, long-lasting, uniform.



STAR BLADES
FOR GEM AND EVER-READY RAZORS



It's farther between filling stations in the Ford "60"

THE 60-horsepower Ford V-8 engine was first developed for Europe, where fuel costs are high. Two years' usage there proved its unusual economy.

When the "60" came to this country this year, the Ford Motor Company made no mileage claims—waited for facts, written on American roads by American drivers.

Now Ford "60" owners are reporting averages of 22 to 27 miles on a gallon of gasoline. That makes it the most economical Ford car ever built!

Best of all, the Ford "60" is just as big and roomy—just as handsome, sturdy and safe—as the famous 85-horsepower Ford V-8. And it sells at the lowest Ford price in years.

If you want a big car for a small budget—a car you can drive with pride and profit—see the thrifty "60" soon!

Ford V-8