

THE WEEKLY PILOT

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STACY BREWER, Manager

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FARM LIFE SCHOOL

The Pilot feels that especial attention should be called to the splendid showing made by the Sandhill Farm Life students in the judging contest at the State Fair.

We wonder if the mothers and fathers in Moore county fully appreciate the value of this practical training which the boys and girls receive at Farm Life?

TOBACCO AS A CROP

There is no question that the tobacco farmers of Moore county are pleased with the results of their crop this year. While the co-operatives are not yet apprised of what their tobacco is to bring those who are selling on the auction floors and getting their money at the close of the sale are in position to understand that prices are good, and that they get a good return for the summer's work.

The checks shown by some of the farmers tell the story in plain language. Tobacco this year is a profitable crop. The men who have farmed carefully and intelligently will have money at the end of the season. This does not mean that everybody should plant a lot of tobacco next summer, but it is certainly justification for those who want to plant tobacco to plant it in a way that they can take care of it in the right way so that they will get the best return from every acre set, and the best quality of leaf throughout the field.

Too much of the trouble with the farmer is failure to properly plant and care for his crop. Certain farmers in every community can be named who are sure every season to have good crops. It is not accident, but intelligent attention and energetic work that is the cause. Some men do not know how to farm to the best advantage. They should learn from their more expert neighbors or from the farm demonstrator. But the main thing is that everybody next summer makes his crop right and gets the biggest yield of the best kind of crop planted. An inferior crop can nearly always be traced to lack of proper and intelligent attention.

THE LAW AND ORDER LEAGUE

The law and order league is rapidly taking shape, and it is assuming a form that will mean something to the life of rural Moore county. The Pilot is not inclined to think the people of rural North Carolina are grave violators of law and order, but it is a fact that there is far too much leniency shown to the offender who pays but slight at-

tention to the restrictions of law. Too many men go on the presumption that to violate the law a little does no harm, and the man who observes the law to the letter is at a disadvantage compared with the man who is all the time stretching it.

The league will not specialize on any grievous infractions of the law, for such do not arise very often. But it will attempt to emphasize a far more honest and general respect for all law, which simply means for the rights of other people under all conditions. Carrying pistols is one of the most common infractions of the law, and one that is winked at by more people than probably anything else objectionable done in Moore county. But it is excused because the man who carries one insists that he does it in self-defense and that he has no intention of using it except in case he needs to. We all know the folly of such a policy. Equally foolish is the man who drives his car too fast, thinking that he can take care of himself. But that does not say he can take care of the slower and more careful driver he chases off the road frequently. Too frequent are the cases of moonshining, and too often people are indifferent to the offense. None of us stand closely enough by the law.

It is not to be supposed that the law and order league will meddle in personal affairs in the county, but it will undertake to awaken a stronger sympathy with law enforcement, and it will stand squarely behind the officers of the law who are charged with enforcement. The league will also in its work bring communities and individuals more closely together, and in many ways will broaden the plane of rural life, which is always regrettably narrow. A campaign for membership will be undertaken soon, and every man and woman should be on the rolls when the general roll is called. We need much more cohesion in community affairs, and here is a good place to begin.

THE FARMER AND THE BANKS

It is doubtful if anything on earth is more misunderstood than the functions of a bank. The deferred payments on tobacco bring the subject pertinently before this community, and many persons think the bank should come freely to the rescue of the farmer who wants money because it has not been paid to him in full on his crop.

A bank is the most helpless institution carried on by men in a business way. Its course is laid down by law, and the minute it goes out of that course a bank examiner is on hand to tell the cashier what to do. To understand a bank you must remember that it is a place where men deposit their money, and that money is there subject to call. It is not the bank's money, but the money of the depositors. The bank loans the money, presumably to men who will pay it back promptly at the expiration of thirty, sixty or ninety days, as the time may be fixed, and

the bank must be sure the money will be paid back the day it is due. This is essential, for the bank must arrange its loans so that money is coming back every day, so that the depositor who calls for his money can get it.

A bank cannot loan much money on real estate, for while real estate may be security it is of little value in paying a thirty-day note. Money in the vault not loaned is security, but it is also there when it is wanted. Money loaned on good security may be secure, but security does not say that it will be back when it is wanted. So a bank looks more at the ability of the borrower to pay on time than it does at his security. A man with a thousand acres of land may think he has good security for a loan of a hundred dollars, but if it is a thirty-day loan it might take the bank six months to collect it and a bank could go broke before it could collect thirty day paper in six months to pay its depositors if they call for money.

The first duty of a bank is to make sure the money of its depositors is safe, and no matter how much a man wants to borrow money the bank has no business to lend it to him if he cannot pay it back when due. The bank has mighty little money of its own to lend. It lends the money of the depositors, and it must be ready to give it back to them when they want it. So the bank examiner is all the time looking over bank loans to see that they are of the kind that can be paid the day they are due. Much is said about the money power, and about the arbitrary customs of banks, but the money power, and the only money power in this country, is the depositor. Let him draw out his money and the bank shuts up as tight as wax. Let him get into his head the idea that the bank is loaning money too freely, or without the proper requirements that it shall be paid back when due and he will take his money out immediately. A depositor wants nothing but money when he wants it. He is not interested in securities. So the bank must be ready for him, and the bank that does not keep its resources coming all the time is bound for the rocks. The money power is the most powerless power in this country. It has to meet every check drawn against every account carried in its banks, and meet them when presented or it is killed right there. That is why the big banks of New York prefer the

TOMBSTONES AND MONUMENTS

For all such, see

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call loans of the stock market to other kinds. Those loans may be called any time without notice. A bank with all its money in call loans can bring in its money to the last dollar to meet every dollar of its deposits. It is the only kind of a bank that can stand an indefinite run. A bank with its money tied up in long loans on real estate, or similar securities that cannot be called, could be broken in half an hour.

The banks of the community have a highly important work to do, but they have to serve the depositors, because it is his money the banks lend, and he is the money power of every town and every state and of the nation. We hear talk of the united action of the money power in doing things to the rest of the people, but if the depositors of the banks of the United States wanted to take joint action they could close every bank in this country in four hours. That is the money power.

The people need a much better idea of the banks, and what the banks are doing and what they can do. The banks are a highly essential agency in the business of the country; but they are among the most helpless institutions that exist, for they are controlled absolutely by the state and national laws and by the depositor.

Ripping up the cotton stalks before frost will send the weevil into winter quarters early and hungry.

Fifty to one hundred hens on every farm will afford a cash income that is not to be despised. A. G. Oliver, poultry club specialist at Raleigh will tell you how.

MONUMENTS & TOMBSTONES

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PERSONALS AND

The Vass Community on in full sway as this being printed. We will readers a full report ne

Mr. Geo. W. Baker, of force, spent Sunday in Car Mr. L. C. McCaskill, was in Vass, Sunday night Mr. W. F. Thompson week-end in Troy.

Mr. Gordon Thomas was burg for the week-end.

Mrs. Mildred Matthews relatives in Vass this we

Mr. T. J. Brooks, of was in town one day las

Mr. J. H. Smith, of Lob Vass, Tuesday.

Mr. William Stancil By sick list this week.

Mr. Hare, of Sanford, ness visitor in Vass, Tues

Mr. R. P. Beasley, of Vass this week.

The Community Movie were in Vass, Tuesday

Mr. and Mrs. Johnnie the week-end in Carthage

Mr. N. L. Gibbon, of was in Vass, Wednesday,

Mr. Neill M. McKeithan day in Raeford visiting re

Mr. and Mrs. Jimmy son, of Pinehurst, were Wednesday.

Mr. Smith, of Hamlet his sons at Farm Life week.

Mr. B. F. Sanford visited Miss Lois Sanford, College, Sunday.

Mr. Neill Smith, of S spent the week-end with here.

Mrs. R. A. Pearce has Vass after spending so relatives near Roxboro.

Master Franklin M visiting his grandparents Mrs. J. B. Cameron.

Messrs. John Keith and motored to Davidson, see the Davidson—V. game.

A good crowd from V the State Fair at Raleigh and all report it to be ever held there.

ADDITIONAL SPECI UMS AT EUREKA

The following premium to those listed in the ca been offered for the munity Fair:—

Best exhibit of cook vidual, \$5.00, given by McDonald.

Best exhibit of preser by individual, \$2.50, g Walter McCaskill.

Best exhibit of jellies \$2.50, given by Mr. Tha

Best exhibit of pickle al, \$2.50, given by Mr. rymple.

Best loaf of bread, \$ Mr. Martin Blue.

Best biscuit, \$1.00, Barbee.

Best loaf cake, \$1.00, Barbee.

Best collection of p \$5.00 worth of nursery selected by winner, giv Nursery.

BOY SCOUTS ERE CABIN

The Pinehurst troupe under the leadership Tufts, started work on in Saturday afternoon. be erected by the swim below the Parson scho the boys expect to hav within the near future

It will be used as a for the boys and will be such utensils as they n cooking. The site sele one for the camp, and going about their work very enthusiastically.

The boys state that are very bright for near their troupe in the gra