

THE PILOT

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\$21,000,000,000 WORTH OF CREDIT

The question of how well commercial banking serves this country is well answered by a survey released by the Research Council of the American Bankers Association.

Sixty-two hundred commercial banks, constituting 43 per cent of all banks of this type, reported that they made a total of more than 7,000,000 new personal and business loans during the first six months of 1940, for an aggregate of \$12,250,000,000. In the same period a year earlier, 6,000,000 loans totaling \$10,300,000,000 were made.

These banks also made 6,000,000 renewal loans during the first half of 1940 for an aggregate of \$8,250,000,000, amounting to an increase of 6 per cent both in number and amount over the same period in 1939.

These 6,200 banks also made 148,000 new mortgage loans, adding up to \$454,000,000 during the first six months of 1940—an increase in number of loans of 13 per cent and in amount of 7 per cent over the comparable 1939 figures.

All told, then, this group of banks served the people of their communities with 13,613,000 credit transactions involving nearly \$21,000,000,000 during the half-year period. In the corresponding 1939 period—and 1939 was in itself a year of heavy lending—transactions totaled 11,841,000 and dollar volume was \$18,500,000,000.

Another question often asked concerning banking activity is whether the banks adequately serve the small borrower. Here again the new survey provides the answer. The average new loan was \$1,967, the average renewal loan was for \$1,482, and the average new mortgage loan was for \$3,256. Since the returns included the experience of many big city banks, which deal in very large transactions, it is obvious that the small borrower is well served by his bank.

Here's a case where the figures tell the story—and it is the story of an industry whose contribution to American welfare is second to none.

MEDICINE FOR THE NEEDY

One serious charge made against the medical profession is that the cost of its service puts it out of reach of a considerable proportion of the American people.

That charge has been thoroughly investigated, and found to be largely baseless. The Bureau of Medical Economics of the American Medical Association has made an exhaustive study, and found that there are few persons in this country desiring medical aid who are unable to obtain it. When queried, the mayors of a hundred typical cities of all population brackets testified that there was no neglect of the poor because of their inability to pay.

Anyone who has seen the medical profession in action knows the truth of this. The average doctor can give but part of his day to the care of patients who pay him. Many hours in each week are given to charitable work in hospitals, homes and institutions, treating the indigent whom he knows will never be able to meet a bill. The great majority of doctors base their charges on the ability to pay—and those who can pay nothing are given the same scrupulous

THE POCKETBOOK OF KNOWLEDGE BY TOPPS

MOVING TO MEET U.S. DEFENSE NEEDS—
THE STEEL INDUSTRY PLANS TO SPEND MORE THAN \$282,000,000 FOR PLANT EXPANSION AND IMPROVEMENT IN 1941.

HELPING HAND—
IN A SEARCH FOR LEADERS FOR TOMORROW, BIG MANUFACTURING AND SERVICE CORPORATIONS WILL SPEND MORE THAN \$2,000,000 THIS YEAR TO GIVE YOUNG MEN A "BOOST"

LEADERSHIP

CHIT A WHISPER OVER THE HILLS—
A CHEMICAL COMPANY IS NOW USING AN "ELECTRON MICROSCOPE" INDUSTRIALLY FOR THE FIRST TIME— IT CAN MAGNIFY 100,000 TIMES, AND WILL HELP IN DISCOVERING NEW AND BETTER MATERIALS IN MANY FIELDS.

PORTLAND, OREGON WAS NAMED ON THE TOSSE OF A COIN—
THE TWO FOUNDERS "TOSSED" TO SEE WHETHER THE NAME WOULD BE 2005 OR 2007. THE WINNER WAS BOSTON.

Grains of Sand

James Boyd was the announcer on last Sunday afternoon's radio program of "The Free Company." The play was by Stephen Vincent Benet.

Janet Owen, New York Herald-Tribune columnist, said in last Sunday's Trib that the 1941 hunt racing season will open this Saturday at Camden, S. C.

Shame on you, Janet! We've got thousands and thousands of witnesses to the fact that it opened here in the Sandhills two weeks ago. And very suspiciously.

North Carolina leads the 48 states in average population per occupied dwelling unit the 1940 census reveals. The national average is three and eight-tenths persons per dwelling. North Carolina has four and one-half persons to a house. At that, we gained on the housing problem. We had 4.9 per unit in 1930, again highest in the country.

Final 1940 census figures gave North Carolina a total population of 3,571,623, a gain of 12.7 per cent in the decade. We have 789,566 occupied dwelling units.

The census figures, final, show the United States divided up as follows: Urban population, 74,423,702; rural, 57,245,573, for a total of 131,669,275.

Danny Boyd isn't very big, but he wants it known that he's too big to ride a rabbit, despite the Charlotte Observer.

The Observer reported him third in one of the classes at last Saturday's Hunter Trials "on his father's rabbit." It should have read Rabbit—the name of the horse.

Mebbe that might be called a capital offense.

Wilma and Billie Williams, daughters of Mr. and Mrs. "Rusty" Williams, entered school in Vass Monday for the week while the Williams show is playing there. This makes the 251st school that Wilma has attended, going to each one a week at the time. She is in the eighth grade and is fourteen years old. Billie is in the sixth.

treatment as the wealthiest patient.

It is reliably estimated that doctors of this country give at least \$1,000,000 a day worth of free service to the sick. That comes to \$365,000,000 a year—a munificent contribution indeed to the cause of public health. The old saying that "time is money" is particularly applicable to the doctor—and he gives it generously to the needy.

The fact that the general standard of health in this country is far above that of the rest of the world is the best possible commentary on the quality and extent of American medical service. No man or woman, no matter how meager his resources, need lack expert attention in time of accident or illness.

Six More Join Army, 100 Get Questionnaires

Volunteers Sent To Fort Bragg Yesterday.—No. 879 on List Receives His Questions

Six more Moore county young men are off to camp for their year of military training, and 100 more have been sent the questionnaires. The six, all volunteers, are Otis Jasper Jackson and John Dee McKenzie of Aberdeen, Rufus Alexander Monroe of Carthage route, Harry Varn Johnson of Hemp route 2, James Archie McNeill of Cameron and Clay Flowers of Southern Pines. They reported at Carthage yesterday and were sent to Fort Bragg for induction.

Here's the list of those receiving their questionnaires during the past week, the last number being 879 on the draft list:

Odia Lee Morgan, Eagle Springs; Willie Colon Nail, Biscoe; Roy Fox, Caribton; Bradford Leo Maness, Hallison; Moses Outen, Addor; Wm. D. Ritter, Hemp, Rt. 1; Joseph Carlton Rosser, Carthage, Route 3; Arthur Ray, Southern Pines; Willie Teddy Hinesley Cameron, Rt. 1; Edward Parker Hyman, Carthage; Merwyn Bruce Cox, Vass; J. Carey Hunt Pinehurst; Vincent Kenneth Tibbs, Pinehurst; Lacy Ray Maness, Pinehurst; John Spinks Garner, Eagle Springs, Route 1; Champ Goins, West End; Charlie Gustav Myrick, Eagle Springs Route 1; Louis Blackburn Apple, Lakeview; Erving Washington Foushee, Glendon; Elbert Walter Dowd, Carthage, Rt. 1; Clarence K. Britt Star, Rt. 1; Elsie Elbert Brown, Eagle Springs Route 1; Henry Alton Borst, Vass; Newland Henry Caviness, Hemp, Rt. 1; Robert June Wicker, Carthage; Earl Conrad Kennedy, Hemp, Route 2; Manley Kitchen Monroe, Carthage; Raymond Brower (Col.) Carthage; Robert Lea Mashburn, Pinehurst; Emery Thomas Flinchum, Carthage, Rt. 1; Earlie McCrimmon, Cameron; James Walker Williams Carthage, Rt. 1; Harry Woodrow Goins, Southern Pines; William Alex Wood, Cameron, Rt. 1; Octavious Smith, Cameron Rt. 1; George Albert Shaw, Pinehurst; Russell Daryl Parshall, Pinehurst; Earl Clarence Garner, Pinehurst; Alonzo Spencer, Eagle Springs, Rt. 1; Henry Edison Callahan Vass; Mack Samuel Oakley, Cameron, Rt. 1; William Edwin Baughn Carthage, Rt. 1; Coy Rudolph Frye, West End Rt. 1; Edgar Woodrow Kiser Carthage, Rt. 3; Joe Wyman Tinsley, Southern Pines; Henry Tyson, Carthage, Rt. 1; Robert Lee Hunt, Southern Pines; Daniel Jackson Morrison Carthage; John Frank Sterdivant, Hemp; Paul Irvin Laubscher, Vass; Numa Haze Brewer, Spies; Charlie Edgbert Cole, Sanford Route 1; Joe Thomas Gaddy, Pinehurst; Howard Turner Clegg, West End, Route 1; Ollie Elmer Seawell, Carthage Route 1; William Sanford, Carthage, Route 3; Reid Furr, West End; Adam Cornelius Wyatt Hemp, Route 1; Richard Carol Highland Pinehurst; George Alton Maness, Hemp, Route 2; James Curtis Allen, Hemp, Route 2; Walter Richardson Pinehurst; Clifton Locklee Pinehurst; Clyde Blue, Cameron, Route 1; Dennis Howard Garner,

Hemp; Thaddeus Herman McRae, Pinehurst; Tommie E. Johnson, Hemp; James Alton Miller, Pinehurst; Luther George Williams, Carthage; Roy Fletcher Frye, Carthage, Route 3; Edward Binney Frye, Carthage; John David Core, Addor; Laurence William Miner, Southern Pines; Carl Lois Love, Aberdeen; Vester Lawrence Brown, Steeds, Route 1; George Conrad McEachern, Aberdeen; Neil Woodrow McInnis West End, Route 1; Clyde Grover Wallace, Carthage, Route 1; William Masten Carter, Carthage; William James Dockery, Pinehurst; Walter Earl Welch, Hemp, Route 2; Coy Holt McNeill r., Hemp Route 1; Fred Atlas Tally Sanford, Route 3; James Houston Guy Vass, Route 2; Atlas Roscoe Baxley, Cameron, Route 1; Clyde McKenzie Hemp; Theoclan H. O'Car-

ter, Aberdeen; Lacy Williams, Carthage, Route 1; Ted Williams, Jackson Springs Route 1; John Willie Ingram, Eagle Springs; Willie Wright, Eagle Springs, Route 1; Alton Lowell Hayes, Carthage; Floyd Williams Laster, Vass; James Downs, West End; Herbert Lee Davis, Carthage; Luther Jake McKayhan, Southern Pines; Lindsay Franklin Myrick, Steeds, Route 1; Already mailed; Hugh Bry-

ant Morgan, Carthage; Marvin Ashley Batchelor, Aberdeen; Clarence Cleveland Newell, Carthage, Route 3.

EVERLYN EDSON

Notary Public

Telephone Office N. H. Ave

Polo Sunday

Harrisburg, Pa. vs.
Pinehurst on
Pinehurst's No. 3 Field
at 3:00 P. M.
Everyone Cordially
Invited

Today's a fine day to try using Rumford Baking Powder. It helps retain moisture that keeps fresh taste and texture longer. Contains no alum, never leaves a bitter taste.

FREE. Send for NEW booklet containing dozens of original ideas to improve your baking. Address: Rumford Baking Powder—Box 1, Rumford, R. I.

Give your Farm a Chance...

to do its best for you by providing for each crop planted the proper

FERTILIZER

We carry four brands that will give pleasing results:
AGRICO "AA" ARMOUR'S
ROBERTSON'S ROYSTER'S

LESPEDeza

Kobe and Korean

GARDEN SEEDS

of all kinds

SEED CORN

Trucker's Favorite Jarvis Prolific
Latham's Double

See us for TRANSPLANTONE, the marvelous new preparation for helping plants off to a speedy root growth after being transplanted. Use in water for cabbage, tomatoes, tobacco, in fact, all kinds of plants, and see the difference it makes. We also have PARA-BACO for treating blue mold.

FLOUR MEAL FEEDS

for poultry, hogs, cattle and horses

GRINDING

Royal Muse

"The Feed, Seed and Fertilizer Man"

Sugg Bros. Building Carthage, N. C.

A REPORT to America

The Ford Motor Company's business has always been to serve the needs of the American people. In providing them with low-cost transportation for the past 38 years, we have developed one of the country's largest and most useful industrial units. During a national emergency, we feel that these facilities should be devoted without reserve to our country's needs. Toward that end we started rolling months ago, with these results:

- 1 A \$21,000,000 Ford airplane engine factory, started only 6 months ago, is nearly completed. Production will start with an initial order for 4,236 eighteen cylinder, air-cooled, double-row, radial engines.
- 2 We are building a new \$800,000 Ford magnesium alloy foundry, one of the few in the country. It is already producing lightweight airplane engine castings.
- 3 Army reconnaissance cars—military vehicles of an entirely new type—are rolling off special Ford assembly lines at the rate of more than 600 a month. We have produced Army staff cars and bomber service trucks.
- 4 The government has given the "go-ahead" and work is now under way for the fast construction of an \$11,000,000 Ford plant to produce bomber airframe assemblies by mass production methods.

5 Several months ago work was started, on our own initiative, on an entirely new 1500 horsepower airplane engine especially designed for mass production. This engine is now in the test stage and plans are being developed for producing it in large quantities when and if needed.

6 A Ford aircraft apprentice school has been established, to train 2000 students at a time.

That is a report of progress to date.

The experience and facilities of this company can be used to do much of the job which America now needs to get done in a hurry.

Our way of working, which avoids all possible red tape, enables us to get results and get them fast. This benefits users of our products and workers who produce them.

We are ready to make anything we know how to make, to make it to the limit of our capacity if need be, to make it as fast as we can go, and to start the next job whenever our country asks us to. And to this end, we know we have the full confidence and loyal support of the workmen throughout our plants.



FORD MOTOR COMPANY