THRIFT.

You Must. Give What You Should * without mercy. And Save the Rest.

Conducted by G. T. Whitley.

MOTTOES ON THRIFT CARD.

1 and 2. (Buy a thrift card at the post office and see what the first and second are.)

3. If you want to succeed save.

4. Thrift is the power to save. 5. The first principle of money-

making is money-saving.

6. Don't put off 'till to-morrow. 7. A penny saved is a penny gained.

8. All fortunes have their foundations laid in thrift.

9. Many a little makes a mickle.

10. Saving creates independence. 11. Thrift begins with little sav-

12. Moncy placed at interest works day and night-in wet and dry wea-

13. Save and have.

14. Great oaks from little acorns

15. Waste not; want not.

16. Learn economy and you start or the road to success.

Women and Arithmetic.

All these may be important, but the were elected for the ensuing year: first four rules of arithmetic are better than all. How can they compare their expenditures with their receipts, without the knowledge of ad- ger. dition and subtraction? How can in rents, or clothing, or food, or for ard. service, unless they know the value This is one of the oldest incorporof figures? How can they check the ated agencies in the county and has accounts of their tradesmen or their been doing a general insurance busiservants? This want of a knowledge ness for several years. It is the purof arithmetic is the cause, not only pose of the manager to increase the of great waste, but of great misery. usefulness and efficiency of this Many a family of good position has agency during the coming year, and fallen into destitition merely because in addition to the general insurance of its ignorance of this branch of business, the agency will in all probknowledge. - From "Thrift," by ability handle real estate. Smiles.

Importance of Remaining in School.

Mrs. Mary C. C. Bradford, president | * of the National Education Association has issued an appeal to the high school pupils of America, impressing upon them the importance of their remaining in school in these critical times that their training might be ample to fill the depleted ranks of those enlisted in war services. She emphasises the idea that the nation, as never before, is relying upon the boys and girls of high school age to keep unstrained the American principles. She states in part:

"If the expectations of patriotic America are to be fulfilled, you young people must make the most of your four years of high school life. You must pour into those years every atom of physical, mental and spiritual energy that you possess, to the end that your trained bodies and trained minds may be the instant and obedient servants of the nation's needs. As you work during these crucial years, so will you live in the years to come. As you think straight, work hard and love mightily, so will the nation think, work and love. As your development is full, rich, and strong, so will the national development become. I beg you not to be persuaded to forget the opportunity of high school life. Modern education is the interpretation of life in terms of truth, beauty, freedom, efficiency and service. The country and the world, as never before, will need your vision of truth, your recognition of beauty, ally to the programs given this year. streets would be our biggest adveryourself ready for the nation's call by training heart and brain and soul to the end that when the spirit of America says, 'I need my young people,' you be ready with the answer, 'here we are, take us, use us,' that America may continue to teach the world the meaning of realization."

War Savings.

investments and America expects R. W. every American to show love of re-

to do his bit, in the great struggle following subjects: many who seek to dominate the world Women .- J. W. A. in contempt of justice and right and * Earn What You Can, Spend What * freedom and without conscience and The second grade is learning to

The Cabinet.

not difficult to see that the transfor- ing us. mation of one bureau post into a gov- Last Tuesday morning at chapel ernmental department might consti- exercises Miss Matthews, a very an almost unlimited multiplication of of Benson, rendered a very enjoyable Monitor.

BUSINESS SHOWS GOOD YEAR.

Stock1holders Meeting of the Selma Insurance, Loan & Trust Co.

Selma, Jan. 26 .- The annual meet-The knowledge of arithmetic is ab- ing of the stock-holders of the Selma solutely necessary to those who would Insurance, Loan & Trust Company live within their means. Women are was held in the company's office especially ignorant of arithmetic; Thursday night. The report of the they are scarcely taught the sim- Manager ,Mr. W. L. Stancil, showed plest elements, for female teachers a handsome increase in business durthink the information almost useless. ing the past year, and the company They prefer to teach languages, to be in a healthy and prosperous music, deportment, the use of globes. condition. The following officers

> C. A. Corbett, President. P. C. Worley, Vice-President.

W. L. Stancil, Secretary and Mana-

Board of Directors: Walter G. they know precisely what to spend Ward, J. D. Massey and E. V. Wood-

SELMA SCHOOL NOTES.

carried out:

America-School.

Song and Salute to the Flag-Second Grade.

Song: Bonnie Blue Flag-School. Sketch of Lee's Life-Emma Lucas

Recitation: The Sword of Lee-Jennings Talton.

hardson.

Song: Ho, for Carolina-School.

-Margie Benoy. Song: Carolina-School.

South-E. H. Moser.

Song: Dixie-School.

They are now studying national, tisement. patriotic and folk songs in prepara-

publican institutions by investing in Many of the programs for the the burden and get the streets paved this democratic security. The aggre- Archer Literary Society this spring all the same. gate amount of the investments and have been made out and posted. By Wilbur Smith closed for the negathe number of investors in these War knowing ahead the work for them, the tive by citing instances of cities pav-Savings securities are in a way the pupils can and should prepare their ing their streets like his collage had answer of the people of this cause of part on the program carefully and mentioned. Kinston is our nearest democracy throughout the world and thoroughly. This is not only a great neighbor to adopt this plan and it the vindicaation of civilization and hu- help to the pupils on the program, but worked well. Wilbur was keen in his it also makes the program more inter- argument for paved streets but They afford every person, however esting and beneficial to the other thought the plan of the negative the humble and however small his means, members of the society. Some of the wise plan to adopt. So did the judges

Washington, against the military masters of Ger- France, Lincoln, Red Cross and Great

Hooverize in a very interesting way. Surely every American desires to The teachers have been talking to have a part in the defeat of autocracy them on the subject of THRIFT and and the success of liberty and right. SAVING as it applies to the little folks. The children are required to make on effort to waste not even a crumb of their lunches. The crumbs George Washington had but five are collected at the end of the lunch Cabinet officers, a Secretary of State, period, and are taken home by the a Secretary of the Treasury, a Sec- teachers or some of the children. The retary of War, a Postmaster General, children are encouraged to use both and an Attorney General. A Secretary sides of the paper; the pencil sharpenof the Navy was added under John er has given place to the knife as Adams, a Secretary of the Interior more saving to the pencil. The chilunder Taylor, a Secretary of Agricul- dren have responded to teacher's apture under Cleveland, and a Secretary peal to buy thrift stamps, 1ather than of Commerce and Labor under Roos- use their extra pennies for candy, evelt. Under Wilson, in 1913, the chewing gum, etc. By doing their duties of the Department of Com- bit, and by entering into the spirit so merce and Labor were separated and enthusiastically, they will learn one assigned to two Cabinet officials. It is of the great lessons this war is teach-

tute a precedent which would lead to talented and accomplished entertainer Cabinet officers .- Christian Science program of several selections to the school children. She was in Selma in the interest of a Chautauqa which she arranged to be given here during the month of February. We hope all the school children will support those who have stood for the financial side by seeing that it is well advertised. If the coming performances are as good as that of the representative, we are assured of some pleasing numbers in the Chautauqa.-E. V.

> Perhaps the most interesting debate given in the school this year was given by the Moser Literary Society on the Query that it seems should attract the attention of the business of the town and the voters generally in a manner to arouse agitation. The question on which the boys waxed so warm was: "Resolved, That Selma should agitate a Bond Issue to Pave the Streets and Sidewalks of the Town." The boys were not the largest boys in school but they were loaded just the same. Both sides agreed that the progressive town of Selma should prove herself progressive by getting out of the mud for several months in the year.

Euler Lee lead off for the affirmaof bonds. His first encounter was to acknowledge that Selma had perhaps spent money foolishly, money that should have gone into the building of streets had been spent for other things not so important. But a Euler's powder was dry and his gun well loaded he did not stop with this cleared the font for his new velley. The Moser and Archer Literary So- His next proposition was, Muddy cieties joined the Selma Chapter Streets as a drawback to any town. Daughters of the Confederacy in cele- Selma has this draw back and cannot brating Lee's birthday last Monday deny it. Progressive people, he said, afternoon. A number of the town are moving away from Selma to people were present and made the other towns not so large, but with occasion pleasant for the school. The business sense enough to see that program was enthusiastically carried if they go forward they must have out. Every offering was full of the good streets. His last volley was his spirit of the occasion and blended biggest load and he discharged it with beautifully with the present day pa- force. Money spent on streets, and triotism. The following program was spent wisely is a safe investment to any town. He drew comparisons between Selma and other towns not so large as Selma, but with paved streets to prove his statement that bonds for for streets are a good investment.

The next affirmative speaker, Joseph Temple, argued for the advantage of paved streets over the mud and water we now have. He sai dif Smithfield Lee as a Letter Writer-Linwood could have paved streets, Selma had no cause to go without them. Even Dunn is paving her streets. What is Recitation: The Conquered Banner Selma going to do? Let a little town like Dunn go ahead of her. We cannot expect a better post office, or free Short Talk: What Lee Meant to the delivery of mail unless we have paved streets. People looknig for a place to invest money will pass Selma by until we wake up and pave our streets. What good is Selma's rail-Miss Folger and the Glee Club are road advantages to her unless she accomplishing things. They have cer- fixes the town up a little and takes a tainly enlivened the interest in sing-little self pride in being decent or at ing at school, and have added materi- least keep out of the mud. Paved

The negative led by the studious tion for the National Week of Song Frances Young argued for a different which the school contemplates cele- way to pave the streets. He stated brating during the week from the that the voters would stand for a plan 17th to the 23rd. We would like to that made the porperty owner pay the make it a community affair rather most of the bill. The property owner than a school one. The purpose of is the one who gets the advantage of this week of songs is to encourage the the rise in valuation, hence he should singing of the songs that stir the bet- be willing to foot most of the bill. ter sentiments-the songs that are We should vote to borrow the money worth while. Let us take advantage to do a good job, let the town increase Thrift Stamps and War Savings of the spirit of the time and make the her tax rate to pay one third of the Stamps are the most democratic of National Week of Songs a success .- money back and give the property owner ten years to pay back the other two thirds. This plan would distribute

the opportunity to contribute his part, programs for the spring are on the as the negative won .- C. L. R.

Money To Lend On Terms To Suit Borrower

There is something distinctively individual in most every man. Every business man wants his business transactions privately executed.

A dependable Lawyer to search the title, advice from legal viewpoints, the technicalities involved in the trade and to lend the money has been the beginning of many a man's way to wealth.

Substantial, broad-minded men throughout the County leave money with us to lend our clients. We now have several thousand dollars in money on hand belonging to such men in Johnston County.

We Will Lend You Their Money.

We also represent two large Insurance Companies and will lend Insurance money to you on long time.

Tell your needs to us. We have helped thousands.

WELLONS & WELLONS

Attorneys-At-Law SMITHFIELD, NORTH CAROLINA

Stationery- -It costs but little more than the unprinted kind, and is much more satisfactory.

