

# UNFIT FOR HORSES BUT—

## Rickety Old Stable Is Only Home 25 Youngsters and Parents Know

By NEA SERVICE  
 Elmira, N. Y., Dec. 9.—Twenty-five children and 16 adults living in a rickety old stable—  
 Twenty-five children and 16 adults eating and sleeping in stalls no longer considered fit even for horses—

Twenty-five children huddling around old-fashioned cook-stoves to escape the biting winds blowing in through a thousand cracks.

Twenty-five youngsters, some mere babies, and nearly all under 10 years old, playing around on the stable floor!

They asked the board of health and social workers about it. Representatives of different welfare agencies investigated. And they found—

Twenty-five children and 16 adults living in the creaking, wind-swept barn, within three blocks of the best residential section.

There families were paying \$1 a month for the privilege of occupying one of his stalls.

They had to depend upon one outside faucet for their water supply, and had practically no toilet facilities.

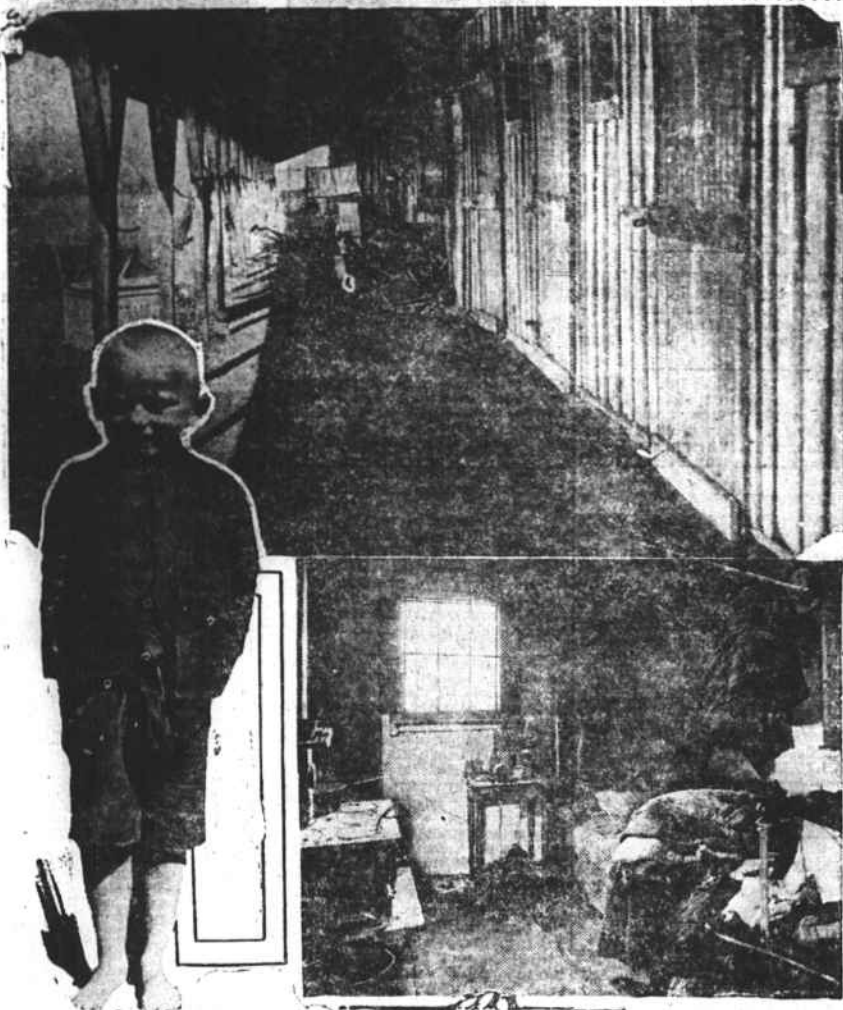
Every morning the children lined up at that outside faucet and took their turns splashing around in the cold water.

But they always came to school, the teachers report, with faces clean and shining. They always seemed well nourished, but sadly lacked of clothing. What little they wore, though, always was clean.

And since the families moved in last summer, no undertaker nor physician has been called to the barns. Not a member of the colony has been in need of medical or hospital care.

Now the problem is what to do with them all. If they are ordered out they will be homeless. They can't afford to pay the rents landlords are demanding. All practically are penniless.

ATLANTA SHOPS EARLY  
 Atlanta, Dec. 9.—(Special)—The shop early idea has taken a real hold in Atlanta. Merchants report Christmas sales as heavy as in the last minute rushes of previous years. High priced gifts are in demand.



### Negro Farmers Meet at A. & T.

#### Annual Session North Carolina Negro Farmers' Congress to Convene in Greensboro in January.

Greensboro, Dec. 9.—Progressive negro farmers of North Carolina will meet at the A. & T. College of Greensboro on January 21 and 22 to attend the annual session of the North Carolina State Negro Farmers' Congress, according to Prof. C. R. Hudson in charge of Negro Extension work for State College.

At a conference recently held at the A. & T. College here a program for the meeting was prepared—which includes lectures and addresses by members of the Agricultural Extension Division of State College and by workers from the State Department of Agriculture. According to Mr. Hudson, the Agricultural and Technical College is prepared to furnish lodging free of charge and also serve meals at a very small cost. This, it was said, will apply to every negro farmer attending the meeting, provided he notifies the college authorities of his intention of taking advantage of the courtesies extended to him.

One of the features of the meeting," says Mr. Hudson, "will be a corn show with exhibits of

corn arranged in the auditorium of the main building. Judging contests have also been prepared in which over one hundred dollars in cash prizes will be awarded. A number of other demonstrations have also been planned."

Among the subjects to be discussed, it is stated, will be soil improvement, fertilizers, cotton growing, in Piedmont North Carolina, tobacco production, corn growing, growing and marketing of truck crops, the value of milk, the production of swine and poultry, and problems of rural betterment. The two night sessions will be devoted to educational and inspirational addresses.

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#### CREDIT UNIONS

A form of financial organization about which too little is known is the Credit Union. In a way the Credit Union is analogous to the building and loan association. Both these institutions are primarily designed to help those of small capital, or, sometimes, of no capital at all. The building and loan makes it possible for the wage earner to borrow money to build a home and to pay off the loan in small installments out of savings from his wages or salary. The credit union enables the wage earner, the small salaried man, or the farmer with very limited capital to borrow money for various purposes when without the union he would be unable to borrow at all or only at ruinous rates.

The credit union is comparatively a new thing in the United States. It originated on the other side. The various states have different laws governing the formation of these unions, but the general principles are the same. Massachusetts and North Carolina were among the pioneers in the movement. In a general way a credit union has been defined as a "co-operative association whose objects are (1) to promote thrift among its members and (2) to provide its members with credit facilities." Another authority has called a credit union "a bank in miniature." In every case the union operates under state authority and supervision and conforms to certain general regulations prescribed by the state authorities. It mobilizes the savings of its members, savings so small individually as to appear hardly worth while, and makes

loans so small as to fall without the province of the commercial bank.

Credit unions are organized for the most part by a particular group, either engaged in the same line of industry or living in the same neighborhood. In Massachusetts and in the industrial states of the north the credit unions are generally employees of corporations. In North Carolina and in the agricultural states of the south and the west they are small farmers. At first thought it would seem that this business of making small loans on individual credit involved a good deal of risk, but the records show that the risk is very small. In fact the results compare very favorably with those of the building and loan and that is high praise.

#### GAS GO UP IF MORE ROAD BONDS ISSUED

Raleigh, Dec. 9.—Frank Pace, State Highway Commission chairman, predicts that, if the \$35,000,000 bond issue is asked for roads, the gasoline tax will have to be raised one cent. This matter is to be decided at the meeting of the Commission Friday.

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 Standard Pharmacy  
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#### IS IT FAIR

To try, convict and sentence a man before hearing both sides of the controversy—regardless of what you have seen or heard? Are you fair to yourself, your family or your estate not to see both sides in regard to the net cost of your life insurance before you buy? I have sold policies from \$1,000 to \$40,000 for the Union Central Life Insurance Company. I have the dividend record (net cost) on them for 10 to 12 years. I have the net cost record of the company's policies for 40 and 50 years for your inspection. The Rich Three Book Brothers of Detroit were in the market for \$15,000,000, the largest policy in history. Do you suppose they purchased without going as far as humanly possible to ascertain the strength and security of that contract and seeking the company with the low net cost? A long story short, Mr. Leo Thomas, Union Central representative, wrote the application for the entire \$15,000,000. The next insurance you buy that is not purely friendship, let me show you for the Union Central Life. The premium is lower. The big dividends are paid beginning end of first year. Five per cent paid on dividends left with company, but withdrawable any time. Your death claim goes on five per cent interest from day of death. Also mortuary dividends are paid at death.

Let me show you.  
 Barlow Harrell,  
 DISTRICT AGENT.  
 PHONE 542-J

#### GEORGE CARTWRIGHT DEAD

George Cartwright died Monday night at 11:30 o'clock at his home at Nixonton. Mr. Cartwright was 71 years old and has been in ill health for a long time having never recovered from a stroke of paralysis he suffered two years ago. He is survived by his wife, two sons, Clinton Cartwright of this city and Milton Cartwright of

Nixonton, a stepdaughter, Mrs. F. B. Whitehurst, City Route Three; three sisters, Mrs. Maggie Overman and Mrs. William Hendricks of this city, and Mrs. Robert Russell of Oketo, and two brothers, Isaiah Cartwright of Virginia and Benoni Cartwright of this city. The funeral will be conducted at the home Wednesday afternoon at 2:30 o'clock by Rev. W. T. Phillips and interment made in Nixonton Cemetery.

### PLEASING GIFTS FOR EVERYBODY

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