

Keeps the Money at Home



Have you ever stopped to think what it would have meant to the South if the billions of insurance money which has been sent to the North and East could have been kept in the South?

The Southern Life and Trust Company of Greensboro, North Carolina, was one of the first companies to begin preaching the doctrine of keeping the South's money in the South.

Let us tell you something of what this policy on the part of this Home Life Insurance Company has meant to our own community.

J. L. WADE, Manager.

Dunn Insurance & Realty Co., Inc.

Johnson Bros., Dunn.

We wish to thank our many customers for their liberal patronage during 1917, and hope the same cordial relations will exist through the New Year.

Johnson Bros., Dunn, N. C.

Thank You

We take this means of thanking you for the business you gave us during the past year. Your patronage made 1917 the most successful year in the history of our business.

The Barnes & Holliday Co.

Professional Cards

L. F. LIVING
Attorney-at-Law
Office 2nd floor Goldstein bldg.
Prompt attention given business

CAROLINA PHOTO COMPANY
Photographers
W. A. Gaaque, Manager
All styles enlarged portraits
East Main St., Dunn, N. C.

T. E. DARDEN
Veterinary Physician, Surgeon
and Dentist.
PHONES: Day, 30, Night, 210
DUNN, N. C.

JAS. R. BUTLER
Dentist
Successor to Dr. S. P. J. Lee
Office over Wilson & Lee's Store.
Phone 184.

JESSE F. WILSON
ATTORNEY AT LAW
Dunn, N. C.
Office over Fishman Bros'
Store formerly occupied by R.
L. Godwin. Practice in all
Courts. Prompt Attention
to all Business

J. C. CHIFFORD, N. A. Townsend.
CLIFFORD & TOWNSEND
Attorneys-at-Law
Office on 2nd floor of First National
Bank. Prompt attention
given to all business.

JOHN A. JERNIGAN
DENTIST
35-36-37 First National Bank
Building
Phone No. 81

E. C. WEST
ATTORNEY AT LAW.
Office: 3rd floor 1st National
Bank Building
Dunn, N. C.
Practice in all Courts
Prompt and Personal Attention
given all Business
Collections Made a Specialty

MISS LULA CRENSHAW
Trained Nurse
Dunn, N. C.
Any one needing service will
find me at 152.

STOCKHOLDERS IN THE A. T. A. REPORTED BUYING RAILROAD

Tobacco Men Said to Have Acquired Stock of Durham & Carolina.

Durham, Dec. 27.—The purchase of the Durham & South Carolina railroad by certain of the big stockholders of the American Tobacco company of Durham, the removal of the freight offices of that road from East Durham to Durham, and the subsequent development of this road, which in the past has been used mainly as an adjunct of the Chatham Lumber company interests between Durham & Benson are rumors that, while not confirmed by any of the people of interest involved, are the talk in railroad circles here, and bears all the earmarks of authenticity.

Indirectly such a change in ownership of the Durham & South Carolina will change the complexion of railroad work in Durham. It will mean that a great deal of freight, which heretofore has been handled by the Durham & Southern, the Duke road from Durham to Dunn, will be diverted to the Durham & South Carolina.

Arrangements have been made with the Seaboard Air Line in Durham to use the freight depot of that railroad for handling the uptown business which will be diverted to Durham & South Carolina in the general change. This freight depot and clerical force already is handling the business of the Seaboard and Durham & Southern. It is generally understood that the change in ownership of a portion of the stock of the D. & S. C. will also pull a considerable amount of other business to that road. Other manufacturing interests in Durham either connected with or affiliated with the American Tobacco company, will also go to the Durham & South Carolina, according to the opinion of many of the railroad men in Durham.

The diversion of this slice of business from the Durham & Southern will cut heavily into the revenues of that road. It is understood that the Durham & Southern road, the larger portion of whose stock is owned by Messrs. J. B. Duke, and B. N. Duke and George W. Watts, will still have first pull at the business of Liggett & Myers several of the cotton mills and other general business in Durham.

Some believe that the rearrangement of the stock of the Durham & South Carolina is but the beginning of more important changes in the railroad circles in this section of the country. But none of the officials of any of the roads are talking. Some of them profess ignorance of any changes they know nothing at all about them. Pressed, they say that they know no more than does the

WE - Thank - YOU

Assuring you of our appreciation and hoping the new year will bring you happiness and prosperity.

We wish to thank our friends for the liberal support they have given us during 1917. Your co-operation has enabled us to more than treble our resources, which places us in a position to serve you better during the new year.

Yours very truly,

STATE BANK & TRUST CO

H. L. GODWIN, Pres. T. V. SMITH, Vice-Pres. and Cashier.

AN EXPLANATION.

No doubt every family in town, if they did not receive an invitation to the reception at our MUSIC STORE last Friday has heard of it before now and if you did not receive an invitation reading as follows: "You are cordially invited to visit our music store on Railroad street, Friday, Dec. 21st, from 9 A. M. to 10 P. M. We shall be glad to have you come in any time during the day and evening, see our displays, and enjoy the variety of music that will be rendered.

Parrish & Driver, Factory Distributors Bohning Pianos and Pathophones. Lady in charge, Miss Lonnie Gaine, it was due to the fact that the little boys who carried them around did not call on you. Five boys were employed Thursday afternoon to go in the four quarters of the town and sell on every WHITE Family as well as EVERY STORE and OFFICE with an invitation. If there was anyone overlooked we hope you will understand this explanation and apology for we assure it was not our purpose to slight anyone.

Come in to see us any time you can and enjoy the music, which will be played for you gladly at any time.

Yours very truly,

Parrish & Driver.

ANNUAL Stockholders Meeting.

The regular annual meeting of the stockholders of the FIRST NATIONAL BANK OF DUNN, N. C., will be held in its banking rooms at 10:00 o'clock Tuesday morning January 15th 1918. All stockholders are urged to be present.

J. A. CULBRETH, Cashier.

Real Estate Loans

We can make you loans in any amount for half the value of the real estate offered for 10 years at 6 per cent. Can furnish the money the day the value and titles is shown to be satisfactory.

No long tedious waiting when you deal with us. Prefer loans running from \$5,000 to \$10,000. But will make smaller ones whose parties cannot use large amounts. Buy a tract of land and pay cash. You can buy it cheaper by doing so. Put it and the tract you now own up for the money. We will get it for you. Will help you in every way.

Benson Loan & Insurance Co., Benson, N. C.

W. H. MASSENGILL, Manager

questioner, that they have "heard" up and drink, to avoid constipation, to the streets that some changes are contemplated, but that so far there have been no developments.

WINTER HEALTH HINTS.

To guard safely the intake of food most prevalent during and after

Christmas. Heavy eating without taking outdoor exercise, such as walking, not riding, is likely to lead to any form of illness from headache and dyspepsia to nightmare and pneumonia. Heavy drinking and smoking decrease one's resistance and when coupled with over eating, create a condition favorable to colds, grippe, and particularly to pneumonia. Overheating should especially be guarded against. One should avoid getting chilled in going from an overheated, unventilated room into a cold room or hall. Good ventilation is an essential factor toward keeping well, especially toward avoiding colds, during the winter season.

According to new regulations in England, women's shoes must have uppers of leather exceeding 7 inches nor of any other material exceeding 8 inches in height.

TWO REASONS.

(By William Jennings Bryan.) "There are two arguments in favor of the Thrift Campaign in the interest of War-Savings Certificates.

First Reason. "The by-products of this War are already numerous and important. Among them three are especially worthy of consideration in this connection.

"First, the immediate effect of the War has been to reveal more clearly than before the evil of alcoholic liquors. In such a crisis as that through which we are passing the Nation needs 100 per cent men and intoxicating liquor impairs the economic value of the citizen as a producer, and the military value of the soldier at the battle front. The lessons learned from the War are increasing the Prohibition sentiment in this country and elsewhere; and it now looks as if the National Prohibition Amendment would soon be submitted and it is quite certain to be adopted when it is submitted.

"Second, the voluntary giving that has been necessary has in it a certain spiritual value. The heart is enlisted, the sympathies are expanded and altruism makes headway against selfishness. All religious and ethical movements are likely to be stimulated because the giving impetus has been aroused.

"Third, our people have never used the Government Bond as a Savings Bank to the extent that people in other countries have. The Liberty Loan has led millions to invest in Government Bonds as a matter of patriotism and the investment will continue as a matter of business. The Government Bond is the best security in the world and the safest Savings Bank. There is, therefore, a real economic value in the formation of the habit of trusting the Government with surplus money. It is a good way to provide with certainty against the uncertainties of life and to make sure provision for old age.

Second Reason. "The Thrift and War-Savings Stamps are the most profitable form of patriotism that the citizen will have a chance to manifest. It is the duty of the citizen to support the Government along every line and in every possible way. It is his duty to support the Government by word and by deed in whatever it may see fit to undertake, because ours is a people's government, and it speaks for the citizen.

"There are several ways in which the citizen may serve the Government, principal among which are through military service, thrift in taxation, and through loans made to the Government—three kinds of burdens which the citizen may be called upon to bear in time of war.

"Of these three, military service is the heaviest because it may involve the sacrifice of life. No pecuniary burden can, therefore, equal the burden borne by the soldier.

"Next in weight is taxation. It is lighter than military service, because it is paid out of the income or, at most, out of the property while military service may demand life, which is more than income or property.

"Loans made to the Government are easier than taxation. When the Government takes money through taxation, it does not promise to return it. But when it borrows money, it pays it back with interest, and interest at 4 per cent is, I think, more than the average rate paid by the Savings Banks of the Country.

"But the War-Savings Certificates have three advantages over the Liberty Loan even. First, the interest is compounded every three months. Second, it can be subscribed in small amounts to suit the ability of the subscriber and at such times as may suit his convenience. Third, the money loaned can be collected at any time on ten days' notice, so that it can never fall below par or embarrass the holder. And in addition to these advantages it has a value which can hardly be over-estimated in that it teaches thrift, economy and saving. It is no exaggeration to say that the lesson which the boys and girls will learn in the purchase of Thrift Stamps and War-Savings Stamps will be worth far more to them than the money invested, and they will get their money back, besides, and interest on it. It is more than eating your cake and keeping it, without counting the aid that it is giving the Government.

"Military service, taxes and loans—these three—and the easiest of these is loans."