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 Editor
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Miss Shaffer's Advice
 While the address of Miss Shaffer delivered before the Women's club of Dunn was one of good, sound advice throughout, her statement in regard to saving might be termed the keynote. Her advice was, "Save a certain amount of what ever you get. Bring the children up with that idea. Saving is a habit and one which we should cultivate." This is advice which one and all would do well to follow.

We have never forgotten a statement made several years ago by a successful business man, who started life with nothing but a mind and a determination. His statement was that the only way to ever get a start in a financial way is to make it a rule to spend less than you make. He then added that the great trouble with many is that they spend more than they make. And there is truth in both statements. Another great mistake made by many is that of spending what they earn before they get it. Too many people spend this year what they expect to make next.

But to get back to Miss Shaffer's advice. Bring the children up with the idea of saving. Urged the speaker, adding that saving is a habit which should be cultivated. In this connection it might be stated that very few parents stress the importance of saving upon their children. They should. There is money which came into my possession, but it is not so with my children. They spend all the money they can get as soon as they get it.

If saving is a habit, and it is, then we agree with Miss Shaffer that the child should be brought up with the idea of saving. Except Christianity, no better teaching can be given the child than that of economy and saving.

Running heavy tractors on the paved streets of the town is expensive to the taxpayers and should be avoided when possible. Wednesday our attention was called to the damage done to the paving on one of the principal streets of the town by a heavy tractor. It would be impossible to figure the damage done on this one trip, and we doubt that it was necessary to drive that particular tractor on the streets which are paved. To say the least, it is a pity to tear up street paving with tractors, costly as the paving is.

It is at least encouraging to note that Congressman Homer L. Lyon has again introduced a bill in Congress providing for the purchase of a site and the erection of a post office building in Dunn. However, the all-important matter is getting the bill passed.

The fact that Cleveland, Ohio, has been named as the meeting place for the Republican convention next June brings to mind the further fact that both the Democratic and Republican parties are partial to Ohio. The doubtfulness of how that State will vote is perhaps the reason for the favors bestowed.

McAdoo Assails Coolidge's Address to Joint Session—Headline. Which means, we take it, that the 1924 campaign has already begun.

See by the papers that a woman has been indicted in the Coburn murder case. If memory serves us right, one or more women have figured in practically all sensational K. K. K. trials.

In this issue will be found numerous advertisements of local business houses—advertisements which should prove interesting to the shoppers of Dunn and the Dunn District. Christmas shopping is somewhat of a problem and the advertisements appearing in today's paper should prove helpful in the way of deciding upon what to give and where to purchase the gifts. And above all, these ads should prove to you that it is not necessary to go elsewhere to do your Christmas shopping. Read the ads and profit thereby.

Herbert Hoover is authority for the statement that 20,000,000 people in Germany face famine this winter. No doubt Germany is beginning to realize that the allies won the war. But realizing that the troubles which have followed, we are in favor of sending aid to the poor people of that country.

Hearing so much talk of "hog killing" brings to mind the fact that this is the one greatest of all seasons for rural dwellers.

Even with the prosperity which abounds, there are children in and around Dunn who stand a chance of not being visited by Santa Claus. Some movement should be put forth which will insure a visit of Santa to these unfortunate children.

Reports from Raleigh indicate that Mrs. Vanderbilt won the presidency of the State Fair in a walk-over.

B. & L. DIRECTORS ADOPT NEW RULING
Vote To Aid Construction Of Business Houses In The Future
 (Reported)

The board of directors of the Home Building and Loan association met in regular monthly session last Friday night. A number of applications for the construction of new dwellings during the next few months were filed and several thousand dollars in loans were approved and referred to the association's attorney for investigation of title and preparation of papers.

In addition to this routine business, action was taken which is a step forward for the association and one that will augment the excellent benefits already realized by the town and community. Since its organization, the association has only made loans for the construction or remodeling of dwellings. At this meeting it was decided to make loans for the construction or improvement of business or commercial property, subject to the same rules and regulations that govern any other loan, but only for a reasonable amount.

This action on the part of the board of directors will offer an opportunity to many property owners to improve mercantile buildings already standing or to build on lots that are now vacant, in either case resulting in direct benefits to both the individual and the community.

The seventh series of stock has just opened and a good many shares have already been delivered to both new and old stockholders. Secretary Eugene Lee has done some very effective advertising during the past few weeks; the thought emphasized mostly being that building and loan shares are "the ideal Christmas gift."

To one who will think seriously for a moment he cannot help but realize that while it is an advertising campaign and an effort to sell shares, yet it is an advertisement of facts that persistently present themselves for consideration. Really what could be a more useful and effective holiday gift to a wife, daughter or son, than a certificate for a number of shares in the building and loan association. A gift that will inculcate the habit of saving at an age when habits are easily formed. A gift that is productive, valuable and profitable.

Library News
 Mrs. Earl Barefoot; Michael O'Halloran—Straton-Porter; Morris and Lloyd Wade—Johnnie and Billy Bushytail—Garis, Jackie and Peetie Bow-wow—Garris, Tall of Dickie Deer Mouse—Bally, Billy Whiskers in the Movie—Montgomery, The Radio Boys—The First Wireless—Chapman, Tom Swift—Aerial Warship—Appleton, Tom Swift—War Tank—Appleton, Tom Swift—Electric Rifle—Appleton; Tom Swift—Fire Fighters—Appleton; Tom Swift—Giant Cannon—Appleton; Tom Swift—Diamond Makers—Appleton; Tom Swift—Photo-Telephone—Appleton; Tom Swift—Air Scout—Appleton; Tom Swift—Land of Wonders—Appleton; Tom Swift—Air Gliders—Appleton; Tom Swift—Electric Runabout—Appleton; Tom Swift—City of Gold—Appleton; Tom Swift—Wireless Message—Appleton;

Moving Picture Boys—War Pictorial—Appleton; Moving Picture Boys—Proena Battlefields—Moving Picture Boys—Appleton, Mrs. Pearce; of the Desert—Grey; Tower.

There were 38,667 bales of cotton ginned in Harnett county in the crop of 1923 prior to December 1, as compared with 32,000 to the same date last year, according to Paul McKay, specialist. This is an increase of 1,900 over last year. While but a ton remained ungnined December 1st, Harnett's crop this year totals over 34,000 bales.

MILK COWS MUST BE PROPERLY CARE
 Keeping your cows in tip-top condition is the big factor in more milk but also prolonging life of the cow. Cow-Chow more milk because it is all right. All or cheap ingredients are never used. For sale in Dunn by L. P. Surles only.

MONEY TO LOAN—IF INTEREST
 on long-time farm loans see J. M. Wilson, over Fishman's store, Dunn, N. C. May 1-4c.

WANT ADS
FOUND—LOOSE MULE OWNER
 can get same by proving property and paying for keeps and this ad. Apply Clyde Bristow at Dispatch Office.

ORANGES, GRAPEFRUIT, TANGERINES. We'll have a car load of best grade Florida oranges, grapefruit and tangerines on railroads siding in Dunn December 19th. Better see us before you buy. Prices low. H. O. Mattox, Jr. D. Ragsdale. 14 Stc.

FINE LAND AT AUCTION.—THE mill property and farm around Dr. Hudson at Shady Grove, will be sold at auction, Thursday, December 20th, at 10:30 a. m., on very easy terms. This is fine property. The mill can be put in paying condition at a moderate cost. The farm is one of the best in the county.

ANY ONE WISHING
 to buy nice furniture, see me at once. Mrs. Ben Johnson, N. C. 7 tfe.

TO LOAN—FARM LOAN
 up to \$50,000. 25 years time privilege to pay sooner. and McLeod, Attorneys N. C.

MORE MONEY TO LOAN—ANY
 amount on long-time farm loans. See J. M. Wilson, over Fishman's store, Dunn, N. C.

ROOMS FOR RENT—TWO LARGE
 rooms furnished, per month, \$15; unfurnished \$8.00. Near grammar school building next door to Mr. Witley West. Apply to Mrs. Sallie V. West, So. Magnolia Avenue. 11 2t pd.

Cut Glass Specials

For the Holiday shoppers, we have prepared a splendid display of beautiful Cut Glass in sets and in separate pieces, at prices which afford wonderful bargain opportunities. A most unusual chance to economize in Gift purchases or on items you need for your home.

J. W. JORDAN,
 DUNN, NORTH CAROLINA

AN UNEQUALLED OPPORTUNITY TO BUY AT A BARGAIN

\$539.50

puts an "Eight Sixty-Six" DELCO-LIGHT in your Home ~ complete

House wired for 10 lights—placed where you desire; standard set of 10 drop cords and light sockets and 10 standard electric light bulbs. Installation of plant and battery except purchaser furnishes concrete base and battery rack. One power outlet located where you want it. Freight paid. Exceedingly easy terms.

Now is your time to buy Delco-Light! This is a remarkably low, completely installed price because everything is included. Get complete information about this plan from below named dealers. Your family will enjoy a brighter, happier home if you will buy dependable Delco-Light.

Similar Outfit with Smaller Size Plant—\$437.50

See the Nearest DELCO-LIGHT DEALER

Electric Company
 Dunn, N. C.

Let Us Solve Your Christmas Eats Problem

We were never better prepared to fill your every need in the way of Good Eats.

Getting Your Orders Filled Here

Insures you of the most choice of the season's offerings in Fruits, Nuts, Candies of all kinds, Fruit Cakes, Turkeys, Chickens and everything needed for the Christmas dinner. Also a complete line of heavy and fancy groceries and feed stuffs.

Large Assortment Of Toys

Visit our toy department. Here you will find toys that will please the little folks. We have a large assortment of Christmas boxes and decorations for Christmas trees.

W. D. HOLLAND
 (Dunn's Best Grocery Store)
 DUNN, NORTH CAROLINA