At the annual meeting which was well attended, complete and detailed reports, illustrated by charts, were given to the stockholders, showing how much business was done, how much it cost to run the association, the distribution of expenses, the net profits and other interesting data.

Reports were made to the meeting by S. V. Wilkins, president of the association; Garland P. King, becretary-treasurer, and a talk on the advantage of the cooperative credit system was made by Vance B. Gavin, Attorney for the Association.

A talk stressing the interest of

A talk stressing the interest of farm women in the association was made by Mrs. H. M. Middle-

S. V. Wilkins and M. W. Sutton were elected to serve on the board of directors of the association. Other members of the board whose terms did not expire are L. P. Wells, M. R. Bennett and Engene R. Carlton.

The reports of officers showed that the association made loans for \$168,000.00 last year.

Mr. H. L. Gardner, Vice-President, of the Production Credit Corporation of Columbia, addressed the meeting. He reviewed the remarkable progress which has been made by the production credit associations in the states of N. Carolina, South Carolina, Georgia and Florida. The increasing number of farmers availing themselves of the credit service which the associations offer, he said, is the best proof of their appreciation of the service. In 1934, the first year of their operations, the associations made loans totaling \$9,000,000; in 1935 they made loans totaling \$14,000,000 and in 1936. totaling \$14,000,000 and in 1936 they made loans totaling nearly \$16,000,000.

Through the production credit associations, Mr. Gardner said, farmers are able to get money with which to produce and harvest their crops at costs as low as those available to any other industry. The associations, he said, do not lend government money but Federal Intermediate Credit Bank which, in turn, secures money from private investors through the sale of farm paper.

Farm Families Need Better Light Bulbs

Many North Carolina farm families are paying for more electricity than they use, according to D. E. Jones, rural electrification specialist at State College.

This is due to the small u current in some homes where there is a minimum charge per month,

he explained.

For example, one large power company serving rural areas a minimum charge based on the cost of 50 kilowatt hours per month.

At least half of its rural customers use less than 50 k.w.h., Jones

These homes could have better lights and more electrical appli-

Radio Refrigerator

SERVICE DEPARTMENT my repair to any Model Radio erator, Batteries re-

CINAL PRICES

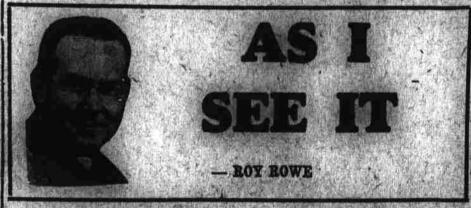
Jones also emphasized the fact who receive the service may be that low-power bulbs do not give somewhat less, as a certain peradequate light for reading, sewing centage of the families fall to wire or other similar purposes, and as a result they cause eye-strain.

Even when better bulbs and exties.

Fred Astaire Scores Radio Hit



RED ASTAIRE (with hat on) has been called the most versatile enter rainer of the American stage and screen. This season he decided to try his hand at radio and within a few months has become a top-ranking favorite. He is on the air Tuesday nights over the NBC-Red network. This action picture shows him conversing with the program's comedy star, droll



TOBACCO COMPACT BILL

gave most of my time last week, when the Senate was not in session, to the study and discussion of the new-tobacco compact measure.

I am fully convinced that this measure, as now written, does not take care of the small farmers. It

surface appears to give everyone a fair showing. The document even goes so iar as to say that the small farmers will be given a fair allotment. BUT it does not say what it means by FAIR.

What it means by FAIR.

There is no minimum acreage even suggested in the bill. Futhermore, the bill will not be effective until ratified by adjoining to but to states. It takes the sobject that tory of the farmer, and allows him acreage based on what he has grown in the past. After he has been dealt with, the new farmer, or the one who grew a very small acreage under the AAA is given what is left. This balance is not to exceed 2 per cent of the effire screage.

In other words, those who have grown ten acres or more during the past several years will be giv on precedence, because the tobac to committees is to be made up of this group. The outsider would

lege, or an average farmer, who now desires to grow tobacco for the first time.

There are many who believe that such a compact, which protects certain large tobacco counties such as Pitt. Edgecombe, and Wilson counties will merely build a fen-I am fully convinced that this measure, as now written, does not take care of the small farmers. It is smoothly written, and on the surface appears to give everyone production and marketing of this important commodity.

The heads of the committee on Agriculture in the house and Senate hail from this tobacco section,

and they are putting forth every effort to speed this bill through the general Assembly.

Fortunately, there are enough members from small counties in the East and West who will fight this move to the finish. In this balance of power lies the hope of the small farmer. The next issue of this paper will carry details of this legislation, in this column, provided some solution has been reached by next week.

THE WILL WILLDWO RESTREAM While I had some comments to make concerning the use of fire-works at Christmas time, in this column a few weeks ago, I did not introduce this bill. It comes from the house, and is to be state-wide in its noope.

An increase of five per cent in the rate of diversion payments to North Carolina farmers who par-ticipated in the 1936 soil-conser-vation program has been announc-ed by V. F. Criswell, of State Col-

The increase will tend to offset the cost of administering the pro-gram, so that in most counties farmers will receive the full a-mount of their payments as origi-nally scheduled, he stated.

Under provisions of the program farmers were to receive cer-tein payments for diverting land from soil-depleting to soil-conserv-ing crops. From these payments, administration costs in each coun-ty were to be deducted.

The administration expenses in various counties range from around three to six per cent of the growers' payments, Criswell added. This amount took care of the ex-penses of county committeemen and of carrying on compliance work.

In counties where administration costs are only three or four per cent of the total amount of payments, he went on, growers will receive one to two per. cent more than the amount originally offered.

That is, if a grower was to have gotten \$1000 in payments, the five per cent increase would raise the amount to \$105. Then after deducting \$3 for administration expenses, he would receive \$102.

But if the grower were in a county where difficulties in ad-ministering the program increased the administration cost to \$6, say, this amount would be deducted from the \$105 payment and he would receive \$99.

On the other hand, if the five per cent increase had not been made, the grower would have had to deduct the administration costs from his \$100 payment instead of from the \$105 payment.

In the county where the administration costs were six per cent, he would have gotten \$94 instead of \$99.

Four peat moss demonstrations with tobacco plant beds are being conducted in Pitt County this sea-

A few Edgecombe County 4-H members are planning to secure brood mares and raise mule colts at home as a new venture for young farmers of the county.

All record books kept by farms of Swain County last year indicate that the men made more money in 1936 than they did in 1935.



NEW YORK-High smallid hats are leading the style ind the smartest of smartly dress and the smartest of smartly dress and women seen in Gotham's bright spots are wearing modern version at a hat, which I am certain, we stolen out of the Arabian night. Swing IT—Patterned after the music of King Bwing is the awing skirt, left, motif in the style.

ymphony. Its gay, flaring lines. pounds off your figure, and add st the right touch of part IWAGEST.

FINGERNAILS are the newest are ation of Schiapareili. They are bright red—and are built right into sooty black antelope gloves!

TWO-TONE NEW TONES—

Bmartest new upholstery fabric is a two-tone mohair velvet in rich colors offset by a new contrasting yarn known as heathertone. The heathertone gives a three-dimen-sional effect. And it's said to wear like fron! You can get it on pro-fuction furniture, too—as well as on custom-built pieces. THE LAST WORD—Tomorrow's

ityle leader will be—the Dalmettan motif! Jerkins, jackets and blouses, all gay with embroidery in the man-her of the Tyro! The influence will be felt all winter.



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Kevill Hell Wins Beulaville, N. C.

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