

Sensible Place to Eat

Clegg's

HOTEL COFFEE SHOP

We Never Close Greensboro, N. C.
W. F. CLEGG, Owner and Proprietor.
Parking Lot for Patrons

LISTEN

Before you buy anything in the

HARDWARE

line for the spring work on the farm, see and price our goods.

We feel that we know what you want and have got it for you at the right price.

Also Garden Seed and Cabbage Plants Here.

THE CHATHAM HARDWARE CO.

Pittsboro, N. C.

ADMINISTRATOR'S NOTICE
C. A. Snipes, having qualified as administrator of the estate of the late Temple Lindsey Snipes, deceased, this is to notify all persons holding claims against the said deceased, to present the same duly authenticated to the undersigned on or before the 28th day of Feb., 1928, or this notice will be pleaded in bar of their recovery.
This the 28th day of Feb., 1927.
C. A. SNIPES,
Administrator of the estate of Temple Lindsey Snipes, deceased.
March 3-6tc.

ADMINISTRATOR'S NOTICE
C. A. Snipes, having qualified as administrator of the estate of the late Seapon Snipes, deceased, this is to notify all persons holding claims against the said deceased to present the same duly authenticated to the undersigned on or before the 28th day of Feb., 1928, or this notice will be pleaded in bar of their recovery.
C. A. SNIPES,
Administrator of the estate of Seapon Snipes, deceased.
March 3-6tc

For **COLDS**

PAGE'S CRU-MO FOR CROUP AND COLDS
SALVE

Essentials To Banking Success
Harmony and Unity of Action Is Necessary to Do Successful Banking

Many and varied are the ideas of the public regarding the attitude of the well regulated bank toward the subject of credits. The list of those who seek to engage the funds of the bank runs all the way from the man who expects a loan of all the money needed with which to set him up in business, to the man who hesitates to ask for a small loan secured by guilddged collateral. While there are many gradations between these two credit requests, a fixed standard of action as a rule controls the decision of the experienced banker.

Primarily the bank is a conservator of the depositor's money rather than a maker of profits. As such a conservator, the banker makes it a fundamental principle to lend none of the funds of the bank where the possibility of loss is foreseen. There is also the duty of safeguarding the money invested in the bank by the stockholders. Bank loans are not remunerative beyond the going rate of interest. Hence there is but little incentive for the conservative bank to grant a loan, the safety to which is doubtful.

It is evident, however, that to a very large extent, business men have the habit of considering themselves on the defensive in applying for credit at the bank. This may be natural and inevitable for some because they feel that their business is not far enough developed to establish a desirable credit position. On the other hand, many business men have their affairs in excellent shape for the establishment of credit, but for reasons of their own find it undesirable to give the banker the full facts in the situation. If they were aware of the advantages enjoyed by certain of their competitors whose complete financial stories are known by the bank, they would realize that in withholding information an undue handicap rests upon their own business.

The modern bank is an institution of credit service. The daily round of every banker in charge of lending the funds of a bank is a continuous record of transactions in which the bank's customers, having made known such facts as are necessary to establish credit, pass in and out of the bank with as little delay when they come to borrow money as when making a deposit. This has become standardized practice in modern banking. The man in business does himself a good turn when he gives a banker, in whom he has full confidence, all the facts regarding his financial affairs. This in part is what the banker has in mind when his advertising announces that the bank seeks every opportunity to promote the progress of customers. It is only when the banker understands the situation that he can advise wisely with regard to any contemplated business move.

What is most needed in the interest of business development within a given community is that the man in business should choose a bank in whom he has confidence. If he will let that banker know both the strong points and the problems in his business, he may then rely upon those facts being held strictly confidential and receiving the banker's best possible advice and help. Under the conditions the bank can perform its best service on behalf of a business. The bank does not misuse the confidence and frankness of its customers; and in all important matters on which the bank is consulted, its advice and suggestions are not given "off hand," but are based upon a large experience and upon a careful estimate of all the facts in the case.

It will not be denied that the banker's slant on the credit problems of the business man is likely to lean toward conservatism at all times. But in periods of seasonal demand or of business expansion, for instance, the conservative banker stands as a balance wheel to the man in business, who in his desire to gain profits may see only one side of the situation. In the complex business conditions of today there is perhaps no better practice for the average business man than to keep closely in touch with his banker.

One thing is certain, namely, that the banker will not take advantage of the necessities of those with whom the bank has credit dealings. His attitude toward his customer, however, and his desire

to stand by him ordinarily depend upon the banker's knowledge of the details of the customer's business over a period of years. The strength and permanency of our banking system rests on this foundation of continuing regard for the needs and rights of all the bank's customers. Therefore, the best service possible on behalf of a community is the outgrowth of mutual understanding between the banker and his customers.

NOTICE
North Carolina, Chatham County. In the Superior Court.
G. M. Womble and Others, Vs.
Moncure Mill and Gin Company.

Notice is hereby given that, pursuant to an order of the Superior court made in the above entitled proceedings, all parties having claims against the Moncure Mill and Gin Company for cotton seed, are required to present and prove to the receiver their respective claims, by furnishing an itemized, verified statement of the account to W. R. Williams, receiver, Sanford, North Carolina, on or before the 15th day of April, 1927; said claimants are further required to state under oath, any special contract under which seed were left with the defendant, Moncure Mill and Gin Company, and all creditors and claimants failing so to do are hereby notified that this notice will be pleaded in bar from creditors participating in a distribution of the funds deriving from sale of seed.

This the 14th day of March, 1927.
W. R. WILLIAMS,
Receiver.

NOTICE TO CREDITORS
Having been appointed and duly qualified as executor of the last will and testament of Dr. P. D. Lassiter, deceased, this is to notify all persons having claims against the estate of the said P. D. Lassiter to present them to the undersigned on or before the 24th day of February, 1928, or this notice will be plead in bar of their recovery; and all persons indebted to the said estate are hereby requested to make immediate settlement of the same.
This 24th day of Feb., 1927.
STUART P. LASSITER,
Executor P. D. Lassiter, deceased.
Long & Bell, Attorneys.
Feb. 24, 6t.

ADMINISTRATOR'S NOTICE
C. A. Snipes, having qualified as administrator of the estate of the late Jeter Snipes, deceased, this is to notify all person sholding claims against the said deceased to present the same duly authenticated to the undersigned on or before the 28th day of February, 1928, or this notice will be pleaded in bar of their recovery.
This the 28th day of Feb., 1927.
C. A. SNIPES,
Administrator of the estate of Jeter Snipes, deceased.
Siler & Barber, Attorneys.
March 3-6tc

ADMINISTRATOR'S NOTICE
Having this day qualified as administrator of the esate of W. A. Allen, late of Chatham county, N. C., I hereby notify all persons having claims against said estate to present them duly proved on or before the 22nd day of February, 1928, or this notice will be pleaded in bar of their recovery.
All persons indebted to the estate will please make payment to the undersigned.
This February 22, 1927.
J. H. NORWOOD,
Feb. 24 6tc Administrator.

EXECUTOR'S NOTICE
Having qualified as the executor of the estate of M. A. Cockman, deceased, late of Chatham county, North Carolina, this is to notify all persons having claims against the estate of said deceased to exhibit them to the undersigned at Aberdeen, N. C., on or before the 1st day of March, 1928, or this notice will be pleaded in bar of their recovery.
All persons indebted to said estate will please make immediate payment.
This 26th day of Feb., 1927.
J. TALBOT, JOHNSON,
Executor of M. A. Cockman, deceased.
Johnson & Johnson, Attorneys.
March 3, 6tc.

666
Is A Prescription For
Colds, Grippe, Flu, Dengue, Billious Fever and Malaria. It Kills The Germs.

The Public Is Hereby Notified That

Fire policies No. 2501 to 2525 inclusive of the Ore Hill N. C., Agency of the National Union Fire Insurance Company, Pittsburgh, Pa., have been lost, mislaid, or stolen, under which circumstances, their being unauthorized, said policies are null and void.

The holder of these policies will please return them to the Company at Pittsburg, Pa., or to R. K. Ramsey, 204 Commercial Bank Building, Raleigh, N. C., and should there be any return premium involved it will be promptly paid.

In case of loss claimed by any person or persons as holders of these policies, the company will deny any or all liability thereunder.
Mar. 24-28

Subscribe for The Record

STATEMENT
Equitable Fire Insurance Company, Charleston, S. C.
Condition December 31, 1926, As Shown by Statement Filed.

Amount of Capital paid in cash	\$ 300,000.00
Amount ledger assets Dec. 31st previous year; Total	\$1,040,222.20
Income—From policyholders, \$211,495.37; Miscellaneous, \$57,596.67; Total	269,092.04
Disbursements—To policyholders, \$127,435.36; Miscellaneous, \$137,726.66; Total	265,162.02
Fire Risks—Written or renewed during year, \$55,988,058.79. In force	30,372,835.00
All other risks—Written or renewed during year, \$3,330,825.01. In force,	1,316,311.00
ASSETS.	
Value of Real estate	14,000.00
Mortgage Loans on real estate	27,907.00
Loans secured by pledge of bonds, stocks, or other collateral	3,800.00
Value of bonds and stocks	937,112.44
Cash in company's office	6,487.27
Deposited in Trust Companies and Banks not on interest	9,345.65
Deposited in Trust Companies and Banks on interest	8,090.73
Agents' balances, representing business written subsequent to October 1, 1926.	37,568.27
Interest and rents due and accrued	7,261.82
All other Assets, as detailed in statement	69,542.50
Total	\$1,121,056.72
LIABILITIES	
Net amount of unpaid losses and claims	\$ 26,222.80
Unearned premiums	222,485.25
Estimated amount payable for federal, state, county and municipal taxes due or accrued	25,000.00
All other liabilities, as detailed in statement	7,050.00
Total amount of all liabilities except capital	\$ 280,758.05
Capital actually paid up in cash	\$ 300,000.00
Surplus over all liabilities	540,298.67
Surplus as regards policyholders	\$ 840,298.67
Total liabilities	\$1,121,056.72
Fire risks written, \$4,935,123.65; Premiums received	64,068.33
All other risks written \$ 1071.42; Premiums received,	20.82
Losses incurred—Fire \$ 21,460.16; paid	19,899.94
Losses incurred—all other, \$.17; Paid	.10
President, David Huguenin, Secretary and treasurer, W. G. Mogyck, Home office Charleston, S. C. Attorney for service: STACEY W. WADE, Insurance Commissioner, Raleigh, N. C. Manager for North Carolina, Home office. (Seal)	

STATE OF NORTH CAROLINA, INSURANCE DEPARTMENT,
Raleigh, N. C., Feb. 14, 1927.
I, STACEY W. WADE, Insurance Commissioner, do hereby certify that the above is a true and correct abstract of the statement of the Equitable Fire Insurance Company, of Charleston, S. C., filed with this department, showing the condition of said company, on the 31st day of December, 1926.
Witness my hand and official seal, the day and year above written.
STACEY W. WADE,
Insurance Commissioner.

STATEMENT
East and West Insurance Company, New Haven, Conn.
Condition December 31, 1926, As Shown by Statement Filed.

Amount of Capital paid in cash	\$ 500,000.00
Amount ledger assets Dec. 31st previous year, \$1,632,593.89; Increase paid-up Capital; Total	1,632,593.89
Income—From policyholders, \$542,920.71; Miscellaneous, \$110,856.58; Total	653,777.29
Disbursements—To policyholders, \$225,483.79; Miscellaneous, \$216,176.25; Total	441,660.05
Fire Risks—Written or renewed during year, \$129,511,653. In force	113,176,702.00
All other risks—Written or renewed during year, \$23,734,613. In force,	16,405,146.00
Assets	
Mortgage Loans on real estate	\$ 284,000.00
Value of bonds and stocks	3,392,784.45
Cash in Company's office	45.97
Deposited in Trust Companies and Banks not on interest	15,119.55
Deposited in Trust Companies and Banks on interest	28,614.02
Agents' balances, representing business written subsequent to October 1, 1926.	118,078.01
Agents' balances, representing business written prior to October 1, 1926.	1,106.16
Bills receivable, taken for fire risks	1,146.43
Interest and rents due and accrued	21,793.72
All other Assets, as detailed in statement	109,218.09
Total	\$1,971,906.40
Less Assets not admitted	1,156.91
Total admitted Assets	\$1,970,749.49
LIABILITIES	
Net amount of unpaid losses and claims	\$ 59,375.02
Unearned premiums	507,833.94
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	5,000.00
Estimated amount payable for federal, state, county and municipal taxes due or accrued	50,000.00
Contingent commissions, or other charges due or accrued	2,500.00
All other liabilities, as detailed in statement	2,500.00
Total amount of all liabilities except Capital	\$ 687,208.98
Capital actually paid up in cash	\$ 500,000.00
Surplus over all liabilities	783,540.53
Surplus as regards policyholders	\$1,283,540.53
Total liabilities	\$1,970,749.49
Business in North Carolina During 1926.	
Fire risks written \$453,517.00; Premiums received	3,505.58
All other risks written 15,168.00; Premiums received	47.88
Losses incurred—Fire \$ 3,045.08; Paid	3,029.85
Losses incurred—All other \$.85; Paid	.85
President, Victor Roth, Secretary, W. A. Thomson. Home office 175 Whitney Ave., New Haven, Conn. Attorney for service: STACEY W. WADE, Insurance Commissioner, Raleigh, N. C., Manager for North Carolina home office. (Seal)	

STATE OF NORTH CAROLINA, INSURANCE DEPARTMENT,
Raleigh, Feb. 21st, 1927.
I, STACEY W. WADE, Insurance Commissioner, do hereby certify that the above is a true and correct abstract of the statement of the East and West Insurance Company, of New Haven Conn., filed with this department, showing the condition of said company, on the 31st day of December, 1926.
Witness my hand and official seal, the day and year above written.
STACEY W. WADE,
Insurance Commissioner.

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Watch the signals!

—and you'll see that smokers are headed straight for

Natural Tobacco Taste

Chesterfield
They Satisfy—and yet, they're MILD

Tobacco taste—that's what you start out to buy in any cigarette, and that's what you get in Chesterfield. The pure, natural tobacco taste of the choicest tobaccos known to tobacco men.

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