

They have recently installed water and fire hydrants and have purchased some first class fire-fighting equipment.

The kitchen of rural North Carolina homes are being transformed into efficient work shops through the work of the home demonstration agents of the State College extension division.

When the milk scales come into the milk house, the boarder saw goes out.

ELCO-LIGHT
 See Local Dealer for Price and Terms
E. C. COX, Dealer
 Asheboro, N. C.
 Phone 168

CRU-MO Contains Purified Mutton Tallow
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 White and Will Not Stain

DR. ROY T. HODGIN
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 Phone: Office, 90; residence, 243

Sell your Real Estate THE AUCTION WAY
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 Real Estate Auctioneer
 Box 843
HIGH POINT, N. C.

WILFRED C. CARR
 Optometrist
 EYES EXAMINED
 GLASSES FITTED
 Office over Bank of Randolph
ASHEBORO SATURDAYS ONLY

NORFOLK SOUTHERN RAILROAD PASSENGER SCHEDULES
 Effective January 23, 1923
 Asheboro, N. C.
 Daily Except Sunday
 Leave 8:45 p. m.—Aberdeen, Ellerbe and intermediate points connects at Star for Raleigh, Charlotte and intermediate points.
 Leave 8:30 p. m.—Aberdeen and intermediate points.
 Arrive 1:00 p. m.
 Arrive 8:25 p. m.—Aberdeen and intermediate points.
 For tickets, pullman reservations and information address or apply to
L. D. BURKHEAD (Agent,
 Asheboro, N. C.

FLOWERS—FLOWERS
 Ford the Florist
 High Point, N. C.
 Mrs. W. C. Hammer
 Representative
 for Randolph County
 Phones 11 and 144

HAMMER & MOSER
 Attorneys at Law
 Offices in Law Building, Asheboro.

Financial stringency has its effect upon two distinct classes of people. When it comes one class works a little harder, cuts down expenses, manages to lay by a little each week in preparation for possible emergencies, and gets through in fairly good shape. The other class does a pile of complaining, doesn't exert any additional energy, forgets to economize while the money lasts, and as result soon finds itself up against it. A big sermon in a few words.

SUMMARY OF THE ADJUSTED COMPENSATION ACT

The following is a brief summary of the adjusted compensation act passed by the last session of Congress. Forms are now available for soldiers to make out their claims for the insurance certificate or the cash bonus, as the case may be.

What Veterans Are Entitled to Bonus.
 Any member of the military or naval forces of the United States who served at any time after April 5, 1917, and before November 12, 1918, is entitled to Adjusted Compensation; EXCEPT (1) Those separated from such forces under other than honorable conditions; (2) Conscientious objectors who performed no military duty whatever or refused to wear the uniform; (3) Aliens discharged from such forces on account of alienage; AND EXCEPT FOR THE PERIOD OF SUCH SERVICE AS (1) Commissioned officer above the grade of captain in the Army or Marine Corps, lieutenant in the Navy, first lieutenant or first lieutenant of engineers in the Coast Guard, or passed assistant surgeon in the Public Health Service, or having the pay and allowances, if not the rank, of any officer superior in rank to any of such grades; (2) Permanent or provisional commissioned or warrant officers even though holding temporary commissions of higher grade; (3) Civilian officers or employees, contract surgeons, cadets, midshipmen, member Reserve or Student Army Training Corps, Philippine Scout, Guard or Constabulary, National Guard of Hawaii insular force of Navy, Samoan native guard and band of the Navy, or Indian Scout; (4) Commissioned or warrant officer performing home service not with troops and receiving commutation of quarters or of subsistence; (5) Member of the Public Health Service when not detailed for duty with the Army or Navy; (6) Any individual granted a farm or industrial furlough; (7) Any individual detailed on road work or construction and repair work whose pay was equalized to conform to compensation paid to civilians; (8) Any individual who was discharged or otherwise released from the draft.

How to Compute Your Bonus.
 The bonus act provides for cash payments payable beginning March 1, 1925, when the amount due the veteran is \$50 or less. If the veteran is living and the amount due him is more than \$50 he will receive an Adjusted Service Certificate in the form of an insurance policy, payable at his death to the beneficiary named therein, or to him at the expiration of twenty years from the date of the certificate.

The Adjusted Service Credit is determined by adding up the number of days served between April 6, 1917, and July 1, 1919, and subtracting therefrom 60 days "home service." For each day of "home service" you are entitled to \$1. For each day of "overseas" service you are entitled to \$1.25. If your entire service was "home service" the maximum amount of your Credit is \$500. If you served for any period "overseas" the maximum amount of your Credit is \$625.

The Adjusted Service Certificate or insurance policy will be issued with a face value of your Adjusted Service Credit multiplied by the factor number for your particular age, which is as follows:

Age	Factor	Age	Factor
20	2.545	44	2.426
21	2.544	45	2.413
22	2.542	46	2.398
23	2.540	47	2.381
24	2.539	48	2.364
25	2.537	49	2.345
26	2.535	50	2.324
27	2.532	51	2.302
28	2.530	52	2.279
29	2.527	53	2.254
30	2.524	54	2.228
31	2.521	55	2.201
32	2.517	56	2.172
33	2.513	57	2.143
34	2.509	58	2.113
35	2.504	59	2.082
36	2.498	60	2.050
37	2.492	61	2.018
38	2.485	62	1.986
39	2.473	63	1.954
40	2.470	64	1.921
41	2.460	65	1.889
42	2.450		
43	2.439		

Loan Values Upon Certificates.

Veterans make application for certificates or insurance policies. The Veterans' Bureau issues them, but not before January 1, 1925, or thereafter. Two years after the date of the certificate it will have a loan value. Only banks or trust companies organized under the laws of one of the states or the District of Columbia will be empowered to make loans.

After the veteran's certificate is 2 years old he can, without the consent of the beneficiary of his policy, request a bank or trust company to loan him 90 per cent of the reserve value of his policy upon his note secured by his certificate. The loan values and all particulars pertaining thereto will be stated on the face of the certificate. The rate of interest on the loan cannot exceed by more than 2 per cent the rediscount rate in effect on 90-day commercial paper in the Federal Reserve District in which application for the loan is made. The note can be discounted and rediscounted.

If the note is met at maturity the bank or trust company holding it (but not before the expiration of six months after the loan was made) presents it to the Director of the U. S. Veterans' Bureau, who in his discretion may cancel the note by paying the bank holding it the principal and accrued interest. When the Director pays a Veteran's note which is in default, he cancels the note, receives the certificate which was the original collateral and holds it until the veteran redeems it by paying the loan.

If and when the veteran dies, either during the period of the loan or later (the veteran having failed to redeem his certificate), the Director will pay the note and after deducting the principal and accrued interest pay the balance in cash to the veteran's beneficiary or estate.

Loans made by banks or trust companies to veterans will bear an average interest of about 6 1/2 per cent per annum. Such loans as veterans make and not repay to banks and which are taken up by the U. S. Veterans' Bureau from the date redeemed by the U. S. Veterans' Bureau will bear interest at 7 per cent compounded annually.

Effie Fellers, an unmarried negro woman, living near Smithfield, is in jail charged with the murder of twins born to her last week. The babies were found in the bottom of an old trunk choked with apron strings tied about their necks in the home of a colored family with which she was staying.

Administratrix Notice

Having qualified as administratrix of the estate of Mrs. Martha Thayer, deceased, late of Randolph County, N. C., this is to notify all persons having claims against the estate of said deceased to exhibit them to the undersigned on or before the 21st day of June, 1925, or this notice will be pleaded in bar of their recovery. All persons indebted to the said estate will please make immediate payment.

This 11th day of June, 1924.
QUENNIE A. FUTRELL,
 Greensboro, N. C., Route 3.
 Administratrix, Mrs. Martha Thayer, deceased.

6t 6 19 24

666
 is a prescription for Malaria, Chills and Fever, Dengue or Bilious Fever. It kills the germs.

ECZENAR
 ASHEBORO DRUG CO.
 Asheboro, N. C.

NOTICE

Having qualified as administratrix on the estate of Geo. W. Hathcox, deceased, before D. M. Weatherly, Clerk of Superior Court of Randolph County; All persons having claims against said estate are notified to present them to the undersigned, duly verified, on or before the 14th day of May, 1925, or this notice will be pleaded in bar of their recovery; and all persons owing said estate will come forward and make immediate settlement. This 9th day of May, 1924.
MRS. DALE M. HATHCOX,
 Admrx.
 6t pd 6 12 24 Rameur, N. C.

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with your home merchants. They help pay the taxes, keep up the schools, build roads, and make this a community worth while. You will find the advertising of the best ones in this paper.

Trinity College Summer School
 Second Term: July 22 to August 30
 Courses for teachers, supervisors, and superintendents, college students, and high school graduates. For information address,
HOLLAND HOLTON, Director of Summer School
 College Station, Durham, N. C.

NORFOLK SOUTHERN RAILROAD
 Announces
Sale of Week End Tickets
 To
ACQUADALE, N. C.
JACKSON SPRINGS, N. C.
NORWOOD, N. C.
 Tickets on sale Fridays and Saturdays of each week commencing May 15th and continuing until August 29, 1924, final limit to reach original starting point prior to midnight of Tuesday following date of sale.
 For further information call on any Norfolk Southern ticket agent or communicate with **J. F. DALTON, General Passenger Agent, Norfolk, Va.**
J. F. DALTON,
 General Passenger Agent
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For centuries good real estate mortgages have been regarded as the standard investment of proved, enduring safety. Your funds, if loaned through us, have three lines of protection, (1) the value of the Real Estate, (2) the bond of the borrower and (3) the absolute GUARANTEE of every dollar of our Capital and Surplus, which represents one-half million dollars. The factor of safety is by far the most important consideration of every conservative investor. Security of principal and prompt payment of interest are the fundamentals upon which he should base the selection of his investments. The possibility of liberal but uncertain profit should not appeal to him, as the day of keen disappointment comes sooner or later to practically all who are blinded by the glamor of the speedy accumulation of wealth through speculation in questionable securities. The investor in search of enduring safety, freedom from care, and an attractive interest rate, will find all three qualities in our 6 Per Cent First Mortgage Real Estate Bonds, which we have for sale in denominations of

\$100, \$150, \$200, \$250, \$300, \$400, \$500, \$1000, and \$2000

Hundreds of investors have gained safety, satisfaction and profit through the purchase of these securities, for the past thirteen years.

Central Loan and Trust Company
 Capital and Surplus \$500,000.00
W. W. BROWN, Secretary and Manager
BURLINGTON, N. C.

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 50 Cents for One Year
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 Do not get the impression that it takes a great deal of money to have a checking account. It does not. Although you have but little it will be just as much to your advantage to have a checking account as though you had several thousand.
 We welcome small accounts as well as large ones. A bank account is a means of saving, and the man who has but little needs it more than the man who has much. It is part of this bank's business to help the man that needs help.
 Let us help you save your little that it may grow to much. Come in and open a checking account with us, although it may be small in the beginning.
BANK OF FRANKLINVILLE
E. B. MOSS, Cashier