

money for the purpose of purchasing or feeding beef cattle, but I am perfectly safe in advising you, if you wish to be a real help to the worthy farmer, to get in touch with the representatives of the United States and State Departments of Agriculture and your County Demonstration Agent. Co-operate with these forces, find out from them what your section needs, and then advocate it with your whole soul and energy. ¶ The wise words of Dr. Knapp and others may fall upon deaf ears, but the same thought expressed and advocated by you gets immediate attention and consideration from your farmer friends. They know you and believe you competent to advise them. Further, I believe that as a rule, a country banker has a wider scope of influence than any other man in his community, and when he does not use this for the upbuilding of all classes of people he has failed in his duty and does not measure up to the standard of the true American citizen.

LEADERSHIP AND ORGANIZATION

Mr. Delano pointed out the necessity of not alone co-operation, but efficient leadership and intelligent organization, all of which combine for efficiency and harmonious results. The farmers problem is a big one, he continued, which vitally concerns the Nation which is gaining only in wealth and power as it produces more than it consumes. ¶ Continuing he discussed marketing, dwelling especially on the standardization of products; the use of fertilizer and the rotation of crops; ratio of interest dependent mainly on the risk involved; and in closing explained that in due time the new Federal Reserve would standardize loan paper, making it a basis of our future elastic currency and thereby greatly increasing bank capital. ¶ I make no claim, he said, that it covers rural or bank credits for you will never have cheap money until you improve standards and methods, thus diminishing the risks.

THE LENDER AND THE BORROWER

Mr. Joy discussed in an interesting way the relations of North and South as lender and borrower; one because of its intensive development, the other as in the process of development. Diversity, he urged, as most important because it enhanced borrowing capacity, as did progress compared with indifference. ¶ Co-operative selling he encouraged; co-operative buying he discouraged.

ROUND THE BANQUET BOARD

The evening banquet concluded a day's inspection of the Sand Hill Community, and gathered at the tables were the following: President Derby, Secretary Curtis of the Association, Secretary Davis of the Sand Hills Board of Trade, the evening's guests, Mayor R. E. Wiley, John Powell, T. A. Kelley and C. W. Picquet of Southern Pines; W. L. O'Brien, P. W. Furbish, K. E. Sharr, H. F. Shaffner, of Winston-Salem; J. L. Everett, J. C. Dockty and J. G. Hinson, of Rockingham, I. H. Faust, E. C. Watkins and W. T. Fouchée, of Ramsen; F. D. McLean, J. A. Boone, F. C. Page, J. R. Page, and E. T. McKiethan, of Aberdeen; W. A. Graham, C. R. Hudson, D. T. Gray, P. W. Kilgore, and R. S. Curtis, of Raleigh; J. L. Little and C. M. Little, of Little's Mills; W. M. Brown, and George Fitzsimmons, of

Charlotte; R. D. Goodman, of Concord, E. S. Millsaps, of Statesville; E. H. Anderson, of Greensboro; A. W. Freeman, of Wilson; R. W. McLean, of Eagle Springs; J. H. Henley, of Sanford; George Ross, of Jackson Springs; E. D. Harris, of Richmond; General Passenger Agent, C. B. Ryan, G. Z. Phillips and I. C. Burrows, of the Seaboard Air Line; R. A. Barrett, of Carthage; Leonard Tufts, John R. McQueen, A. S. Newcomb, and H. B. Emery, of Pinehurst; S. Frederick Taylor, D. W. Whittemore and G. H. Shamberg, of New York; J. P. Warfel, of Lancaster, Pa.; C. Driver, of Baltimore; Major W. A. Graham, of the State Agricultural Commission; W. R. Arbuthnot, of London; Dr. John G. Brooks, of Cambridge; and J. H. McGirt, and A. J. McKinnon, of Maxton.

MRS. TUFTS IS HOSTESS

Country Club Luncheon Follows Cottage Club Putting Competition

No affair of the season has been more delightful than Wednesday's Country Club luncheon tendered to the Cottage Putting Club by Mrs. Leonard Tufts; the tables set in the form of a hollow square and decorated with streamers of jasmine, which also entwined nearby pillars, as refreshing as Spring itself.

In the group were Mesdames Redfield, Hurd, Smithers, Splane, Dow, and Shannon, and the following who participated in the putting competition which preceded the spread: Mesdames James W. Tufts, Rusmey, Sinclair, Ormsbee, Howard, Houston, Jenks, Newton, Ellison, Langdon, Sheppard, Watson, Metcalf, McDonald, and the Misses Farrington, Child, Foster, Ross and Moore.

For first prize a tie resulted between Mrs. Leonard Tufts and Mrs. Ellison, which Mrs. Tufts won in the play-off. For the second trophy, Miss Barbara Farrington and Mrs. Howard tied with Mrs. Rumsey, Miss Foster and Mrs. Sinclair. In the play off, Mrs. Howard and Miss Farrington were tied again, Miss Farrington winning. A third prize contributed by Mr. William L. Hurd, was won by Mrs. Metcalf. Mrs. Splane had the putting in charge, the two first prizes provided by the Club.

Mrs. J. G. Splane is Hostess

Mrs. J. G. Splane's afternoon's putting tea at The Pines was happily in keeping with perfect Spring days. Dividing honors as prize winners were Mrs. Herbert L. Jillson, who won first, and Miss Edith Barnett, who won a tie play off for second from Mrs. Guy Metcalf. ¶ Mrs. G. M. Howard and the Misses Louise and Blanche Foster were also in the list of leaders. ¶ Mrs. Splane was assisted by Mrs. William L. Hurd and Mrs. J. V. Hurd.

House Dance at Cherokee Cottage

Mrs. Zenas R. Bliss entertained with an informal house dance at Cherokee cottage Wednesday evening, her guests including Mr. and Mrs. Jenks, Mr. and Mrs. Tufts, Mr. and Mrs. Ormsbee and their house guests Mr. and Mrs. Dow, Mr. and Mrs. Rumsey and Mrs. Smithers, Mrs. Splane, Mrs. Howard, Mrs. Sheppard, Mr. Lightfoot and Miss Helen Barnett.

STILL FURTHER HONORS

TO

Smith & Wesson

Three world records broken since January 1st, 1915



22 CALIBER TARGET
REVOLVER

THIS ARM IS THE LATEST OF THE
Smith & Wesson Target Arms

Ask to see one at the Store. Write for Catalog.

SPRINGFIELD, MASS., U. S. A.

IN THE WHITE MOUNTAINS



FOR SALE—NEW UP-TO-DATE BUNGALOW

Eight large rooms with bath, store room and plenty of closets, plastered, hardwood floors, cypress doors, Cathedral glass casement windows, 7 foot stone fireplace, hot air heat, 120 feet of porches, 3 sides, new range and soapstone tubs, good water supply, pine groves and small pond on four acres surrounding. Apply to

MR. JILLSON OF THE OUTLOOK or
MR. NEWCOMB AT THE GENERAL OFFICE

Household Cares are Reduced by using Perfection Oil Heaters. Are your floors hard to care for? Our Floor and Furniture Finishes will make the cares lighter. Try our O-Cedar Mops, Liquid Veneer, etc., etc. Our Hardware Line is of Quality and the prices are right. See us first!

EAGLE HARDWARE CO.

Phone 6

SOUTHERN PINES, N. C.