LAND LOAN ASSOCIATION MANY PERSONS ARE INJURED AUGUSTA'S CONFLAGRATION

Adapt Building and Loan Associations to Suit the Farmer.

Very little change in required to payments are weekly or monthly, generally 15 cents each week on each shars of stock. Worked in this way they provide a mode of systematic saving for the shareholder, and usualpar value of \$100 in a little less than of stock can be put at \$200, \$300 or and make the time of maturing about eferen years, fifteen yars, and so on: The association is made up of and owned by its shareholders, who receive | ventable.-Fire Protection. Il of the profits thereof. These assotions are run at the lowest cost of s husiness in the country; and in s State, where the legal rate of inor 7 per cent.

ole of payment for shares. The waste from evaporation. manut afford to agree to pay the month of November, December, shal W. E. Langley, and January, or possibly beginning a month earlier. The payments would SOME LESSONS IN FIRES he \$4.50 for each of the three months or \$13.50 a year on each share. This would give the money ready for loan- It is a Time That All Parties Should ing by the first of February-generally the time when loans are desired by farmers. A thousand shares in any association would give \$13,500 each year. The association can be run for not more than \$500, which would leave a not amount for loaning of \$13,000. This money would be leaned upon real estate mortgages, and this amount for loaning purposes could be increased by using the notes so secured for getting an additional sum. If the additional amount obtained should be as much as \$7,000, then the association would have for loaning each year \$20,000, or. in five years, \$100,000. Of course, one unsettled problem in the proposed business is how the additional amount may be obtained for loaning purposes, and at such a rate of interest as will be satisfactory to the farmer and possible in the work of the association.-Report of Insurance Commissioner Young.

SOME SAFETY "DON'TS" FOR MOTHERS.

Don't dry-clean in the house. Don't get off a car backwards.

Don't touch an electric light with wet Don't lock up the children alone in

Don't leave broken glass, crockery, nor tin scattered around.

Don't allow children to coast down in-

clines into the street. Don't allow children to hold onto

moving vehicles. Don't allow children to jump on mov-

Don't put pencils, money nor pins in

the mouth. Don't use so-carts without springs

and back-supports. Don't use a thermos bottle for the baby's milk

Don't rely on others to observe traffic rules; use your head. Don't value your time more than your

life at crossings; Do label all medicines. Keep poisons out of children's reach.

Avold unsaultary soda fountains. Watch traffic signs.

Cross the street at crossings only. Avoid crowded and poorly ventilated places of amusement.

SAWDUST AS A FIRE EX-TINGUISHER.

Sawdust will extinguish small fires in garages, and its value is greatly increased by the addition of bicarbonate of soda (baking powder).

The sawdust floats and forms a blanket over the burning oil, while blearboaste of soda, when exposed to heat gives off carbon dioxide gas, which helps to prevent combustion by shutting off access of air. A mixture of ten pounds of blcarbonate to one bushel of sawdust has been found to be satisfactory.

LIGHTNING FIRES.

The report of the Kansas fire marshat on lightning fires and losses in hardly less striking than that of the Indiana official. In his report for 1915, Marshal L. T. Hussey reports a total loss of 202 lightning fires, with arrangement in the beginning preaggregate losses of \$296,435. In only cludes all possibility of fires originatthree instances, or less than 1 1-2 per ing from these sources. Every propcent, were the buildings rodded, the aggregate losses for these three fires ful inspection of chimneys and flues being \$3,750; the percentage of losses each year and immediate correction of being only slightly more than the percentage of the number of fires.—Fire E. Langley.

PERSONAL LIABILITY.

partment of the city of Seattle, in an fires. Sixty-seven (67) fires were reof this city, said that "the only man- with a loss of \$10,018. This amount less property owners and careless should be stored in closed metal reare in charge."-Fire Facts.

Very Little Change is Required to Reports from Indiana Show That 140 Persons Lost Their Lives in Fires Last Year In That State,

In connection with the loss of life adapt building and loan associations by fire in Indiana there is also given as operated in this country to the use a record of injuries, showing that 140 of the farmer. When organized and persons were injured by fire in Indiworked in the cities and towns the ann last year. Of these, \$7 were due to gasoline explosions, 28 to kerosene gays; explosions, 24 were injured while putting out fires, in 11 instances women's dresses came in contact with fire, six were due to fireworks, six children ly mature the shares, when of the played with matches and four children played with fire and were insix and a half years. The par value jured, six were due to lodging and dwelling house fires, four to gas exeven more, and thus extend the time plusions, three to lighting, and one to a film explosion. With the possible exception of the three injured by lightning, all of these casualties were pre-

GASOLINE.

a per cent, generally make only protects the hazards, but it is a proof buildings. at of 6 per cent, and in some measure of economy. The present high cost of gasoline is of vital inter- able buildings, but we are also facing a far greater there in burnable con enciations and their tanks placed underground not only tents. We believe that it is more imthe use of the farmer is safeguard the hazards, but prevent portant to safeguard existing build

shares weekly, except in home in any receptacle except an ap replacing burned buildings with nonwhere they have a variety of proved safety can. From the careless burnable buildings full of burnable as give returns practical use of gasoline in open cans, bottles. contents. Every fire protection engierory mouth in the year, as dairy etc., there has resulted the death of neer knows the best way to make the trucking etc., but the payments fourteen adults and one child during contents of a building unburnable makares must be called for and made the year. Kerosene likewise caused and it is not by putting those contents furing the time in which the farmers the death of eleven adults and six in a stove." harvest and market their money children Approved safety cans in the crops. An example of this is shown in bome where the use of inflammable the statement of conditions where the | liquids is necessary, will eliminate the money crop is tobacco or cotton, as it | deplorable loss of life in this manner. is in a large portion of this State. In | One hundred and ninety-nine (199) or of precedent or custom which restrains sections like this it is probably better ders requiring consumers to procure a lady from cussing when she is as for the payments to be made during safety cans were issued.-Fire Mar. mad as a hornet but which permits a

Become Terribly in Earnest in Fire Prevention.

become terribly in earnest in the mat | Wish to get relief of those tired feelings ter of fire prevention. This applies and feel that you can enjoy life once with special force to city officials and more, try the great herb preparation, business men. Three recent fires in known as the Genuine Indian Blood the South bring out forcibly some of Purifier, the male's and female's friend, the troubles that stand in the way of for sale by Drug and General Stores or prevention of fires. We pride our write Pearson Remedy Company, Burlin danger of the conflagration hazard ington, N. C. selves in this section that we are not but it must be borne in mind that the configuration hazard depends upon the proportion that the amount of the proportion that the propor the proportion that the amount of loss in any one fire bears to the amount at risk. Judged by this, we can have a conflagration even a small

The fires referred to above were at Paris, Tex., Nashville, Tenn., and Augusta. Ga. All occurred within less than two days of each other. Ther ough investigations show that the cause of these fires were poor and faulty construction, shingle roofs, open elevators and wooden stairs Without the shingle roofs the fires would not have spread as they did The results in these fires are start ling. In Paris 264 acres were burned over, embracing 1.440 buildings with 1.051 combustible roofs. At Nash ville six blocks were entirely consum and part of twent the loss amounting to \$1,250,000, with Insurance of \$856,685. At Augusta the loss was given at \$7,000,000, with insurance of about \$3,000,000. The fire swept over thirty-two blocks and 218 acres, destroying 151 business houses and 541 dwellings.

It is well for us here in North Car olina to sit up and take notice of and warning from these fires. It is possible, even probable, that such fires may strike us also.

LICENSING INSURANCE AGENTS.

It is well to understand the law governing the licensing of insurance agents and the duty imposed on the Insurance Commissioner under it: (Chapter 79, Laws 1913.)

The General Assembly of North Carolina do enact:

Section 1. That before any license is issued to an insurance agent in this State, the agent applying for such itcense and the company for which he desires to act as agent, shall apply for such license on forms to be prescribed by the Insurance Commissioner, and before any license to such agent is issued the Insurance Commissioner shall satisfy himself that such person so applying for license as an agent is a person of good moral character, that he has not willfully violated any of the insurance laws of this State, and that he is a proper person for such post-

CHIMNEY AND FLUES.

The Cause Statistics, page 34 shows that defective chimneys and fluce are causing many fires, one thousand and six (1,006) in 1915 alone. Builders are showing increased interest with regard to the safe construction and installation of heating systems, chimneys and flues, as a safe erty owner should arrange for a careany defects found.-Fire Marshal W

ASHES.

The improper storage of ashes con-F. L. Stetson, chief of the fire de- tinues to cause a great number of address before the Municipal League ported as due to this cause in 1915. ner in which fire losses in this country is small compared with the total can be reduced, and the only manner number of fires and losses, yet it is in which the fire hazard can be con inexcusable, since the cause is due sistently lessened, is by making care solely to criminal neglect. Ashes tenants responsible for the losses cepateles and final disposal made at from fires which start on their prop a point where property would not be erty, or on the property of which they endangered .- Fire Marshall W. R.

This Big Fire Would Have Been Provented Had All Buildings Been Protected Against the Flames.

Commenting on the Augusta, Ga., conflagration, caused by the fact that the Dyer building in which the fire broke out was unprotected, the Gripnell Automatic Sprinkler Bulletin

"Every city has hundreds and hundreds of dangerous buildings already standing. What are the fire-proof construction advocates going to do about these buildings? We cannot tear down what we have already built The erection of a few fire-proof buildings here and there as older buildings burn is no cure at all, because it has as we think been pretty well established that a hot-blaze conflagration is not seriously deterred by now and then running up against a fire-proof building. And moreover, the word "fire-proof" is a very relative term. because it does not take into account the tons and tons of inflammable con-Underground storage of gasoline not tents that are contained within fire

"We are facing a condition of burnings and practically fire-proof their Gasoline should not be kept in the contents than it is to put our trust in

Convention Defined.

Convention may be defined as a sort man to swear like a trooper when he steps on a collar button.

LADIES

If you are weak and need strength, It is time that all parties should appetite, good bload, rosy cheeks, and

An Appreciation

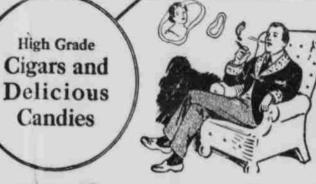
The curtain has fallen on the great \$100.00 church cortest. We wish to extend our thanks to all these who participated in this contest and to announce that the final standing of the churches was as follows:

BAPTIST \$657,214 METHODIST 501,111 **EPISCOPAL** 437,667 FIRST CHRISTIAN 372,812 PRESBYTERIAN 299,003 ROSEMARY BAPTIST 104,601

We wish to take advantage of this opportunity to wish all of our friends and customers A Most Happy and New Prosperous Year.

B. MARKS

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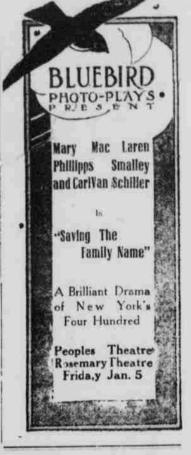
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ess Than Wholesale Cost

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