

LAND LOAN ASSOCIATION

Very Little Change Is Required to Adapt Building and Loan Associations to Suit the Farmer.

Very little change is required to adapt building and loan associations as operated in this country to the use of the farmer. When organized and worked in the cities and towns the payments are weekly or monthly, generally 25 cents each week on each share of stock. Worked in this way they provide a mode of systematic saving for the shareholder, and usually mature the shares, when of the par value of \$100 in a little less than six and a half years. The par value of stock can be put at \$200, \$300 or even more, and thus extend the time and make the time of maturing about eleven years, fifteen years, and so on. The association is made up of and owned by its shareholders, who receive all of the profits thereof. These associations are run at the lowest cost of any business in the country; and in this State, where the legal rate of interest is 6 per cent, generally make a profit of 6 per cent, and in some cases over 7 per cent.

It is necessary to be made to adapt these associations and their mode of operation to the use of the farmer. The mode of payment for shares. The farmer cannot afford to agree to pay his share weekly, except in cases where they have a variety of crops, such as give returns practically every month in the year, as dairy farming, etc., but the payments on shares must be called for and made during the time in which the farmer harvests and markets their money crops. An example of this is shown in the statement of conditions where the money crop is tobacco or cotton, as it is in a large portion of this State. In sections like this it is probably better for the payments to be made during the month of November, December, and January, or possibly beginning a month earlier. The payments would be \$1.50 for each of the three months, or \$4.50 a year on each share. This would give the money ready for loaning 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 net amount for loaning of \$13,000. This money would be loaned 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 unsolved 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 hands.
- Don't lock up the children alone in the house.
- Don't leave broken glass, crockery, or tin scattered around.
- Don't allow children to coast down inclines into the street.
- Don't allow children to hold onto moving vehicles.
- Don't allow children to jump on moving street.
- Don't put pencils, money nor pins in the mouth.
- Don't use co-sorts 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.
- Avoid unsanitary soda fountains.
- Watch traffic signs.
- Cross the street at crossings only.
- Avoid crowded and poorly ventilated places of amusement.

SAWDUST AS A FIRE EXTINGUISHER.

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 bicarbonate 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 bicarbonate to one bushel of sawdust has been found to be satisfactory.

LIGHTNING FIRES.

The report of the Kansas fire marshal on lightning fires and losses is hardly less striking than that of the Indiana official. In his report for 1915, Marshal L. T. Hussey reports a total loss of 262 lightning fires, with aggregate losses of \$206,435. In only three instances, or less than 1-2 per cent, were the buildings rodded, the aggregate losses for these three fires being \$3,750; the percentage of losses being only slightly more than the percentage of the number of fires.—Fire Protection.

PERSONAL LIABILITY.

F. L. Stetson, chief of the fire department of the city of Seattle, in an address before the Municipal League of this city, said that "the only manner in which fire losses in this country can be reduced, and the only manner in which the fire hazard can be consistently lessened, is by making careless property owners and careless tenants responsible for the losses from fires which start on their property, or on the property of which they are in charge."—Fire Protection.

MANY PERSONS ARE INJURED

Reports from Indiana Show That 140 Persons Lost Their Lives in Fires Last Year in That State.

In connection with the loss of life by fire in Indiana there is also given a record of injuries, showing that 140 persons were injured by fire in Indiana last year. Of these, 47 were due to gasoline explosions, 23 to kerosene 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 played with fire and were injured, six were due to lodging and dwelling house fires, four to gas explosions, three to lighting, and one to a film explosion. With the possible exception of the three injured by lightning, all of these casualties were preventable.—Fire Protection.

GASOLINE.

Underground storage of gasoline not only protects the hazards, but it is a measure of economy. The present high cost of gasoline is of vital interest to automobile owners; storage tanks placed underground not only safeguard the hazards, but prevent waste from evaporation.

Gasoline should not be kept in the home in any receptacle except an approved safety can. From the careless use of gasoline in open cans, bottles, etc., there has resulted the death of fourteen adults and one child during the year. Kerosene likewise caused the death of eleven adults and six children. Approved safety cans in the home where the use of inflammable liquids is necessary, will eliminate the deplorable loss of life in this manner. One hundred and ninety-nine (199) orders requiring consumers to procure safety cans were issued.—Fire Marshal W. E. Langley.

SOME LESSONS IN FIRES

It is a Time That All Parties Should Become Terribly In Earnest in Fire Prevention.

It is time that all parties should become terribly in earnest in the matter of fire prevention. This applies with special force to city officials and business men. Three recent fires in the South being out forcibly some of the troubles that stand in the way of prevention of fires. We pride ourselves in this section that we are not in danger of the conflagration hazard, but it must be borne in mind that the conflagration hazard depends upon 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 city or town.

The fires referred to above were at Paris, Tex., Nashville, Tenn., and Augusta, Ga. All occurred within less than two days of each other. Thorough 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. In Paris 264 acres were burned over, embracing 1,440 buildings with 1,051 combustible roofs. At Nashville six blocks were entirely consumed and part of twenty-seven blocks the loss amounting to \$1,250,000, with insurance of \$856,655. At Augusta the loss was given at \$7,000,000, with insurance of about \$2,000,000. 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 Carolina 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 78, 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 license 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 position.

CHIMNEY AND FLUES.

The Cause Statistics, page 24, shows that defective chimneys and flues are causing many fires, one thousand and six (1,066) 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 arrangement in these sources precludes all possibility of fires originating from these sources. Every property owner should arrange for a careful inspection of chimneys and flues each year and immediate correction of any defects found.—Fire Marshal W. E. Langley.

ASHES.

The improper storage of ashes continues to cause a great number of fires. Sixty-seven (67) fires were reported as due to this cause in 1915, with a loss of \$10,018. This amount is small compared with the total number of fires and losses, yet it is inexcusable, since the cause is due solely to criminal neglect. Ashes should be stored in closed metal receptacles and final disposal made at a point where property would not be endangered.—Fire Marshal W. E. Langley.

AUGUSTA'S CONFLAGRATION

This Big Fire Would Have Been Prevented 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 Grinnell Automatic Sprinkler Bulletin says:

"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 been 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 contents that are contained within fire-proof buildings."

"We are facing a condition of burnable buildings, but we are also facing a far greater thing in burnable contents. We believe that it is more important to safeguard existing buildings and practically fire-proof their contents than it is to put our trust in replacing burned buildings with non-burnable buildings full of burnable contents. Every fire protection engineer knows the best way to make the contents of a building unburnable, and it is not by putting those contents in a stove."

Convention Defined.

Convention may be defined as a sort of precedent or custom which restrains a lady from cussing when she is as mad as a hornet, but which permits a man to swear like a trooper when he steps on a collar button.

LADIES

If you are weak and need strength, appetite, good blood, rosy cheeks, and wish to get relief of those tired feelings and feel that you can enjoy life once more, try the great herb preparation, known as the Genuine Indian Blood Purifier, the male's and female's friend, for sale by Drug and General Stores or write Pearson Remedy Company, Burlington, N. C.

For sale here by Hancock-House Co. Rosemary Supply Company and Roanoke Pharmacy Company.

An Appreciation

The curtain has fallen on the great \$100.00 church contest. We wish to extend our thanks to all those 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 Prosperous New Year.

B. MARKS

The Bi-County's Finest and Best Store

Cico - The Best Office and Library Paste made. Stocked in three sizes by the Herald Publishing Company in the Marks' Building on Main St.

High Grade Cigars and Delicious Candies



We Can Please Every Taste

The man who is particular about the cigars he smokes is also particular about the candy he gets for his loved ones.

We carry the leading local and the nationally advertised cigars and candies. And we keep them fresh to insure their tastiest flavors.

We can furnish any kind of cigars or candy in large quantities for special occasions at particularly attractive prices.

Whether you spend a dollar, a dime, or merely your time we're always glad to see you.

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MultiKopy gives copies that are beautifully neat and that are really permanent.
Write for FREE Sample Sheet
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TRADE MARK
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We Are Always Ready

to serve you with good printing. No matter what the nature of the job may be we are ready to do it at a price that will be

Satisfactory

It Will Pay You

to become a regular advertiser in
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PRINTING

Good Printing Is the Dress of Business. That is the Kind We Do.

Let Us Show You

BLUEBIRD
PHOTO-PLAYS
PRESENT
Mary Mac Laren
Phillips Smalley
and Carl Van Schiller
in
"Saving The Family Name"
A Brilliant Drama
of New York's
Four Hundred
Peoples Theatre
Rosemary Theatre
Friday, Jan. 5

Jan'y Clearance Sale!

Remarkable values obtain throughout our Dry Goods Department. Big assortments of Ladies Coat Suits, Sport Coats, Men's and Boys' Suits Now that the Holidays are over will be sold in many instances

Less Than Wholesale Cost

rather than risk having to carry them over. The goods are this season's goods --- the bulk of winter weather is yet to come --- every instinct of economy in these days of high prices demands that you come and see for yourself the **SPLENDID BARGAINS WE ARE OFFERING.**

All Prices Quoted Are For Cash Only

Ladies Coat Suits, stylishly correct, in Gaberdine, Poplins, Serges, and Broadcloth - Navy, Copenhagen Blue, Green, Tan, and Black.

| | | | |
|-------------------------------|--------|-------------------------------|---------|
| \$ 7.50 Suits Reduced to..... | \$4.98 | \$17.50 Suits Reduced to..... | \$13.71 |
| \$10.00 Suits Reduced to..... | \$7.98 | \$20.00 Suits Reduced to..... | \$15.48 |
| \$12.50 Suits Reduced to..... | \$9.95 | \$22.50 Suits Reduced to..... | \$17.72 |
| \$25.00 Suits Reduced to..... | | \$19.23 | |

Sport Coats and Long Coats in Plaids, Chinchillas and Broadcloths, browns, grays, and blues - some lovely numbers in a wide range of sizes

| | | | |
|--------------------------------|--------|--------------------------------|--------|
| \$ 5.00 Values Reduced to..... | \$3.98 | \$10.00 Values Reduced to..... | \$7.98 |
| \$ 7.50 Values Reduced to..... | \$5.48 | \$12.50 Values Reduced to..... | \$9.95 |

See the Special Bargain Counter Display which will contain splendid values in notions of all kinds at below cost prices

Men's and Boys' Suits and Overcoats will be sold at and below the present wholesale market.

We believe the prices we have put on these goods will move them quickly - if you wish to be sure of the best values act quickly!

Sale Begins Saturday, December 30th

The **L.G. Shell Co., Inc.**
THE QUALITY STORE

ROSEMARY, N. C.