

ady to pay that check, and it must have its loans so re coming in all the time. Before, as the banker said, nt security must be avail- the banks are to lend money. They are all loan- now as far as it is safe to real estate security, and bt many of the banks be glad to reduce loans on such security. But n be done only gradually; hile if the people of the want more money from nks they must make the safe by other than land y. Whether that can be ay be a question, but the are not responsible for nditions. They are doing hey can, and in many cas- ing farther than they to help people who call ans. But it is to be re- ered that the depositors mber the borrowers in g business, and the depos- ave the first consideration, s their money that is loan- he bank must make good m and if it fails to make o them it is a dead one. s not a question between nk and the borrowers but en the depositors and the vers, and the bank is sim- go-between. The borrow- facing him the job of a negotiable security if he money, and unless he fur- that, and land is not that, no complaint.

world is growing better, but we ve a few editors who joke he neckties their better-half em for X-mas.

is it the average girl would break a leg when she falls n the street than have some e wouldn't be so much unem- nt in this country if so many didn't look upon it as a sort ry.

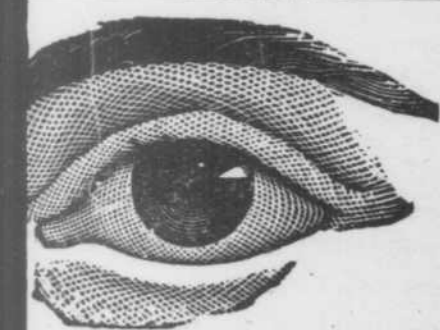
all, the surest way to elevate man race is to raise children n behave themselves.

what a lot more happiness be in the world if love would e to stay blind after mar-

ave the word of a poor but man that the worst thing about s not having any.

telling what Henry Ford will next. Maybe he'll offer to hina from Japan.

ften wonder if any of our well- g friends who offer us cold s ever take their own medi-



Dr. J. C. MANN
Sight Specialist will be at
RS' JEWELRY STORE
Sanford, N. C.

Wednesday in each week from
:00 A. M. to 4:00 P. M.

fitted that are easy and rest-
weak eyes, children and young
given special attention. Cross
raightened without operation.
ation free.

PERSONALS AND BRIEFS

Miss Mamie Smith is spending a while at her home in Niagara.

Mr. B. F. Sanford and family visited relatives at Laurinburg this week.

Misses Ossie Edwards and Nettie Gschwind are home from Middlesex.

Mr. Turney Matthews is passing the week at home.

Mr. Carl Cashion, of Cornelius, was a visitor in town the first of the week.

Mr. C. L. Tyson came over from Raleigh Sunday.

Mr. Lacy Fry, of Midville, Ga., was in town Wednesday.

Mrs. W. M. Blue has returned from Mt. Airy, where she attended the funeral of her sister, Mrs. Hiatt.

Mr. W. H. Keith and family spent Sunday at the home of Mr. and Mrs. A. J. Keith on Cameron Route 1.

Miss Pearl Evans, who holds a position in Raleigh, is spending a while at home.

Mr. John Keith came home from Davidson College last week for a stay with his people here.

Mrs. S. W. Lassiter, of Smithfield, is the guest of her parents, Mr. and Mrs. G. S. Edwards.

Mr. and Mrs. H. A. Borst and little son, Henry, visited in Cameron Sunday.

Misses Jessie Brooks and Glennie Keith and Mr. W. D. Smith motored to Raeford Tuesday afternoon.

Miss Vivian Matthews and Master Alton Matthews are visiting at White Hill.

Miss Rosa Belle Giles is the guest of her sister, Mrs. G. S. Edwards, this week.

Mr. J. R. Thomas and sons, Messrs. J. Hampton, Elvey and Gordon, came home from Raleigh for the Christmas holidays.

Mrs. O. M. Spurlin and little son, O. M., Jr., of Sharon, S. C., passed Christmas with Mrs. Spurlin's parents.

Mrs. D. A. Smith left last Thursday for Manteo to be with her parents, Mr. and Mrs. O. J. Westcott, during the Christmas season.

Mr. D. C. McGill and family were dinner guests at the home of Mr. Daniel McGill in Upper Hoke on Christmas day.

Mr. and Mrs. L. H. Parker and Mr. M. B. Parker, of Charlotte, visited at the home of Mr. J. J. Parker the first of the week.

Mr. and Mrs. Henry Weber and Miss Helen Griffin have returned to their home at Reidsville after a visit to Mr. Weber's relatives here.

Mr. and Mrs. T. K. Gunter and children attended the funeral of Mrs. Gunter's father, Mr. T. W. Churchill, at Moncure, Monday.

Mr. T. J. Smith and family, Mr. and Mrs. S. R. Smith, Mr. and Mrs. N. N. McLean, were guests at a dinner given on Christmas day at the home of Mr. and Mrs. J. W. Smith.

Mesdames T. J. Smith and J. A. Keith, Master Leon Keith and Mr. Neill Smith spent Tuesday night and Wednesday with Mr. and Mrs. M. B. McNeill of Antioch.

Christmas greeting cards were very pleasantly received by The Pilot from the following: Messrs. Z. S. Boone, Greensboro; J. L. Houston, Winston-Salem; William M. Harding, New Rochelle, N. Y.; and Mr. and Mrs. William C. Hammer, Asheboro.

If you think there is no such thing as conscience, look how much happier is the man who has his subscription to the home-town paper paid up until 1923.

START IT RIGHT

There is but one way to get more out of the year 1922 than you got out of the year which preceded it—and that is to start it right.

Good resolutions made upon the New Year are just like so much pie crust, they are very easily broken, unless you make a firmer resolution than all the others—and that is a resolve to keep them. There is but one safe way to lay out those resolutions, and that is to look back over the years that have gone, single out mistakes that have been made, and then resolve not to make the same mistakes again.

Despite the fact that there is a lot of misery in the world, if we could corral it, drive it all into one big bunch, and then take note of it. But fortunately there is happiness enough to over-balance it, and where we find one case of misery we find a dozen cases of happiness. There isn't actual want, or privation, or heart-rending cases of neglect in Vass, and we know of no such cases in the community surrounding. But with all this there is still more happiness to be had than we have experienced during the past year if we will but make up our minds now, as we start a new year, to search for it. Hunting for happiness is just like hunting for anything else—the harder you hunt the more apt you are to find it. It isn't going to come to you, unless you cultivate the habit of carrying it to others. Why not make one big, wholesome resolution for the year—make it broad and then stick to it. And why not let that resolution be that you will do at least one kindly act toward a relative, a neighbor, a

friend, or even a stranger who may be in our midst, every day during the entire year. This doesn't mean you will have to dig into your pocket for a present every day. It doesn't mean you'll have to neglect your business. For no matter where you are you can find time to do something that will make some one smile, that will make

some one's heart happy for a passing moment—and that is as kindly an act as anyone can ever do.

Resolve to do a kind act every day during the year 1922, and see if there isn't a lot of happiness lying right around home that you have been overlooking in the years gone by.

Bring us your job work.

Ford

THE UNIVERSAL CAR

Upholstering & Auto Painting

We are prepared to do your Auto Top and Upholstering work in the best manner and at reasonable prices.

OLD FURNITURE re-upholstered and made good as new

Expert workmanship
Satisfaction Guaranteed

JENNINGS MOTOR CO., Inc.

Phone 56

Carthage, N. C.

THE NEW YEAR

Will be a Crop Year

But it will be a different year from those we have been coming through. Farmers are facing new conditions, and they must use economy and efficiency in their work in 1922.

Crops must be made at the minimum of cost, and must be the maximum of excellence.

Your Fertilizer must Give you Results

You cannot afford the rule of thumb in feeding your crops any more; you must know that your mixture is right, made by reliable people, and of the right ingredients for your soil. That means

BLUE FACTORY FERTILIZER

W. H. McNEILL, of Carthage, says of these mixtures:—

"I used your fertilizer exclusively this year for corn, tobacco and peaches, and I was never more pleased with fertilizer. I am expecting to buy from you next year. Your brands are well adapted for our soil." THAT IS THE STORY.

The Blue Fertilizer

Factory makes brands well adapted for our soil. The Blue Factory was built to supply farmers in the soils of the central part of the state, and is doing it with what they need.

BLUE FERTILIZER Makes the Crops that make the Records

THE BLUE FERTILIZER COMPANY

ABERDEEN, NORTH CAROLINA

You make no mistake when you use their products.