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- HOLEPROOF HOSIERY
- SPORTS WEAR
- CHENEY NECKWEAR
- ALLEN "A" UNDERWEAR
- LUGGAGE

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APPEARANCE

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## The Treasure Shop

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Orders taken for All Wool  
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Fabrics for Men's and  
Women's Suits and Coats

CITIZEN'S BANK BUILDING  
South Arcade  
SOUTHERN PINES

Announcing the Opening  
of the

## COLONIAL GIFT SHOP

December the First

At the old Telephone Building  
West Broad Street Southern Pines

Tea served every afternoon  
from four until six o'clock

MISS GIBBONEY



## Flowers and Potted Plants

THE CHANDLER  
GREENHOUSES

Bennett Street and Illi-  
nois Avenue.

Telephone 6154

NOW SHOWING

"Flowers Grown By a Woman"

## The Week in Southern Pines

Mrs. Lloyd Clark was hostess at the rest of the season. The rental was lovely party Thursday evening at her made through the E. C. Stevens home on New Hampshire avenue. Agency.

honoring Mrs. John Ruggles a recent S. R. Smith, of Freeport, L. I., ar-bride. After the arrival of the guests rived Monday and will remain for the Fogel Clark, the hostess' small son, season in his Weymouth Heights entered bringing a large toy house home. Accompanying Mr. Smith are filled with gifts which he present his daughter, Mrs. Wallace and sons, ed to the bride. Guests for the occa- H. Wallace, Stewart and Harry.

Mr. and Mrs. J. J. Harrington re- turned from Bethlehem, N. H., the latter part of the week and are at home in the Southern Pines Hotel.

George Moore and George Elliott are in the eastern part of the state for the opening of the gunnery seas- on.

Dr. and Mrs. J. S. Milliken will entertain the Night Club on Friday night at their home on New Hamp- shire avenue. Guests will include Dr. and Mrs. W. C. Mudgett, Mr. and Mrs. E. V. Perkinson, Mr. and Mrs. George C. Moore, Mr. and Mrs. C. P. Everest and Mr. and Mrs. Frank Shamburger.

Miss Doris Eddy was a bridge host- ess on Tuesday evening at her home on Massachusetts avenue in compli- ment to Mrs. John Ruggles. Four tables were in play. High score honors were won by Miss Dorothy Pottle, Mrs. Gordon Brown and Mrs. John Ruggles, and guest prize went to Mrs. Ruggles. Guests present besides hon- oree were Miss Dorothy Stutz, Miss Dorothy Case, Miss Dorothy Pottle, Miss Doris VanCamp, Miss Emilie Mae Wilson, Miss Algene Edson, Miss Evelyn Leiford, Miss Nelle Simons, Mrs. Gordon Brown, Mrs. Howard Burns, Mrs. V. B. Johnson and Mrs. Earle Merrill.

Mrs. Irene Millar entertained at din- ner and bridge on Tuesday night Mrs. Esther McDaniels, Miss Ethel Jones and Miss Mary Cameron.

Mrs. Hugh Betterley was hostess to the Day Club Tuesday afternoon at her home in Weymouth Heights.

Twenty-five young people of the In- termediate Christian Endeavor So- ciety of the Baptist Church enjoyed a weinie roast at Turner's Spring Tues- day night.

Mrs. H. E. Thrower and Mrs. Tyl- er Overton spent the week-end in Concord.

Mr. and Mrs. Charles Patch and Henry Silver spent Sunday in Raleigh. Mrs. J. V. McDaniels had as guests on Sunday Mr. and Mrs. L. A. Hamer and sons, Lewis and Ray Hamer of Clio, S. C.

Miss Doris VanCamp of Hicksville, L. I., arrived Sunday to spend the winter here with her uncle and aunt, Mr. and Mrs. Fred VanCamp. Miss VanCamp will be connected with Mrs. Welch's Gift Shop again this season.

Mr. and Mrs. Lee Crouch and son returned to their home in Norfolk Sunday after a week's visit with Miss Lula Blue.

Miss Julia McDermott has return- ed to Southern Pine sand has opened her attractive gift shop on Broad street.

Mr. and Mrs. W. G. Woodhull have returned to Southern Pines for the winter and are occupying their home on May street.

Mr. and Mrs. Myron Richardson of Littleton, N. H., arrived via motor last week to spend the winter at the Gertrude, Apartments.

The Parish Guild will meet next Tuesday afternoon at Mrs. Beck's cottage on May street at 2:30, with Mrs. Weed as hostess.

Mr. and Mrs. Harold LeFurgy of Larchmont, N. Y., and Mr. and Mrs. C. H. Jenson of Mamaroneck, N. Y., are guests at the Woodworth this week.

The Kiwanis Club held their regu- lar weekly luncheon at the Highland Lodge this week.

Mr. and Mrs. F. H. Robinson, who have been spending the summer in Peconic, L. I., have returned to South- ern Pines.

Clement Collier of Brooklyn, who has been coming to the Sandhills for a number of years, is expected to re- turn within the next week.

Edward A. Tweedy of New York has returned and is at the Highland Pines Inn for an extended stay. Others making reservations at the Inn for the Thanksgiving holidays are the Rev. and Mrs. John F. Nichols of Williamstown, Mass., Mrs. B. M. Lyons of Ottawa and F. S. Chamberlain of New Britain.

C. T. Patch and Mrs. Lillian Miles spent last week in New York pur- chasing winter stocks for the Patch store.

Mr. and Mrs. Henry C. Eldert of Brooklyn, N. Y., have rented the house of John Nicholls, on Fairway Road, in the Country Club grounds. Mr. and Mrs. Eldert expect to oc- cupy the house about January 1 for

A baked food sale will be held in the Lewis Building Saturday morning, Nov. 22nd, at 10:30. This is to be con- ducted under the auspices of the Ladies' Aid Society of the Church of Wide Fellowship.

The Ladies' Aid Society of The Church of Wide Fellowship will meet Friday afternoon, November 28th. An interesting program is being prepar- ed. Group One will have a food table. The Christmas sale of the Ladies' Aid Society will be held Wednesday, December 3rd. Fancy articles, aprons, handkerchiefs, trash and treasure, twenty-five cent articles, candy, bak- ed food and jewelry will be exchang- ed for cash.

**NEW AUTO TAGS WILL BE READY DECEMBER 15**

Auto tags will be sold locally this year as in the past several years, by J. Bruce Cameron, Pinehurst. The tags this year are black background and yellow figures. The passenger car plates are not lettered as hereto- fore, but have a small figure in the center of the plate.

The branch offices will be open this year from December 15th to January 15th, only one month. Last year the offices kept open for six weeks, but the powers that be" are endeavor- ing to get new plates on the cars with the least possible delay.

Mr. Cameron states that checks presented for payment of automobile tags must be certified if they are drawn on banks other than the Bank of Pinehurst. The State Treasurer will only accept cashier's checks or certified checks when sent in by branch offices.

Transfer of titles, applications for duplicate titles, etc. can be made at the local branch office.

**BANK OF PINEHURST**  
PUNCTUALITY  
PROMPTNESS  
PRECISION

A friend recently asked the writer "What's become of all the money? A few years ago everybody was rich; now everybody is hard up. Where's it gone?"

You see, he was making the com- mon error of confusing money, prop- erty, and credit, which combine to constitute wealth. When we glibly de- clare a man is worth a million dol- lars, we don't mean he has a mil- lion gold dollars or a thousand thou- sand-dollar bills. We really mean that he is possessed of property that might be converted into a million in money under conditions then existing. Money, as everyone knows, is merely the rep- resentation of something of value used as a medium of exchange to fa- cilitate the transaction of business.

The Standard Dictionary defines "property" "Any object of value that a person may lawfully acquire and hold" and "credit" "The amount to which a person, corporation or busi- ness house may be financially trust- ed in a given case." The terms "money" and "property" are very gen- erally understood, but the part play- ed by credit in the constitution of wealth is to man very mystifying.

Until converted into some form of writing or other tangible symbol credit is dormant and only potential, adding nothing to the world's store of valuables, but in these days of stocks, bonds, accounts, checks, bills of exchange, paper money, etc., evi- dences of credit form by far the greater part of what we call wealth.

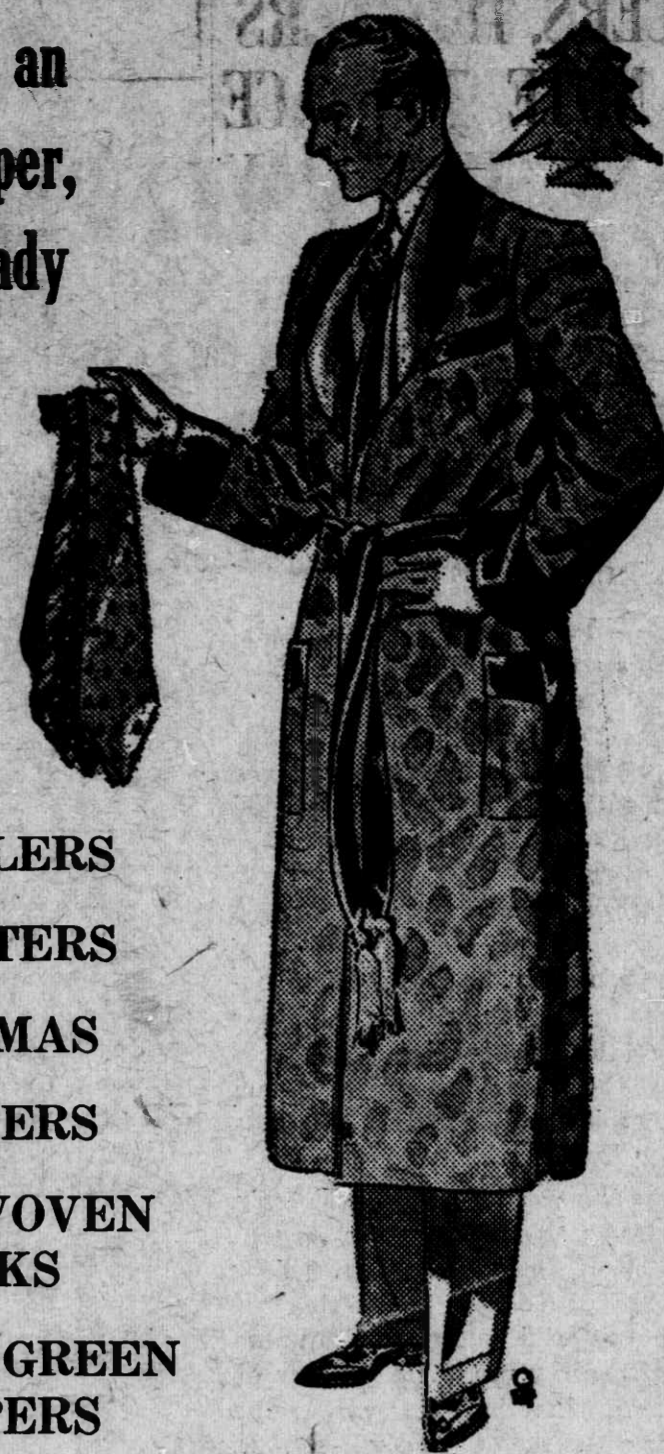
In his work, "Banking and Finance" T. H. Russell says; "In credit modern finance lives, moves and has its be- ing. It is not merely the means by which you buy and buy and pay by- and by." And he might have added, it is one of the chief constituents of wealth. Obviously the basis of credit is confidence and when confidence diminishes so does credit and likewise wealth.

Confidence has decreased sudden- ly and consequently much of what was once wealth in the form of evi- dences of credit has become worth- less.

This explains where at least some of the so-called "money" has gone.

**BANK OF PINEHURST**  
Pinehurst, N. C.

If you are an  
early shopper,  
we are ready



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DAN'L GREEN  
SLIPPERS

## THE TOG SHOP

Broad Street and New Hampshire Ave., Southern Pines

## SOUTHERN PINES FISH MARKET

Broad Street and Connecticut Avenue

FRESH FISH EVERY DAY

Scallops Clams Select Oysters  
Crab Meat and Cooked Shrimp

SPECIAL

Wednesdays and Saturdays Boston Brown Bread  
Delicious Served with Fish  
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Balanced-Unit RADIO  
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## EVERY MODERN DEVICE

Handled by skilled mechanics for the rapid and efficient conditioning of your car is at your service.

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