

**EDITORIAL PAGE**

**THE ADVANCE**

*Herbert Peale*  
EDITOR

Joseph Peale, Associate Editor.

**"WE THANK YOU"**

We were almost overwhelmed this morning by the local news sent in to The Advance office. Our friends have certainly taken notice of our request for these items and their interest in us and their effort in our behalf is most heartily appreciated. With telegraphic and local news both on our hands some item at some time may be necessarily or inadvertently omitted. But what is left out one day goes in the next and gives us a good start on next day's paper. So, through the help of its friends, The Advance gets better all the time.

An item of local news chronicling the approaching advent into the city of a new industry was sent to the out of town dailies for which the editor of The Advance is correspondent and found place in at least four of them. Items relative to the progress of your town, if sent in to The Advance, will be given publicity in every corner of the old North State and in Virginia as well.

Once in a while a merchant, in order to test the value of advertising, will make an offer for a limited time of some article at a price which means a loss to him on every sale. Be on the watch for these test ads—and save money.

The disasters and floods of the western part of the state serve to remind us again of the good fortune that placed us in the midst of this land of security and plenty. All of us should quit wondering what will become of the cotton crop if it doesn't stop raining and take time to be glad of the good fortune we have had.

Once in a while it looks like a fellow is able to fool all the people all the time, but sooner or later the slip comes and somebody sees him in his true light. And the longer the downfall of an impostor is delayed, the harder he hits when it comes.

**ON ADVERTISEMENTS**

Carolyn Wells is always entertaining and after all, how many of us, including the editor and the members of his payroll, feel this way about it?

"Each day I read the war news grim  
And shudder at the pictured scene,  
O'er sad sob-tales my eyes grow dim,

I rage at politics unclear,  
Then I turn from the dull routine  
Of current national events,

To new Broadette or Pic Pastime,—

I love to read advertisements!

"The Editorials I skim,  
Skipping the proxy bits between;  
The accidents to life and limb  
From taxicab or limousine,

I spy a new, dread war-machine,—  
Then turn to where the page presents

A special sale of black moreen—  
I love to read advertisements!

"The page of Women's Way and Whim  
Has some few bits for me to glean;

It advertises Suretyism,  
Or Try Bolini's Baking Bean;  
Perhaps a Blouse of blue Maline,  
Reduced today to ninety cents—  
Or some new store of Household

I love to read advertisements!

L'Envoi:  
"Editor, you are wise, I ween,  
So couldn't you the news condense,  
And have more 'adds, clear, terse  
and keen?"

I love to read advertisements!



**Ho! Everybody!!**

Know Zu Zu! Eat Zu Zu! The crispest, spiciest ginger snap that ever tickled a palate.

Make a bee line to the nearest grocer man, and get a whole packageful for a nickel.

**5c**

**NATIONAL BISCUIT COMPANY**

**YOURSELF AND YOUR PAPER**

A careful reading of the advertisements in your home paper is always worth your while.

It is in the advertising columns that you will find much of the news of the business growth of your community. To keep up with this becomes you if you are worthy of the section that you get your living out of.

Besides you should read the advertisements in your home paper because the time spent will be worth your while from a financial standpoint. Not only will you find advertisements of special bargains which are repeated seldom in a season, but by measuring the merchant by his advertisement you can see how well he keeps his word and get a good idea of his dependability and of the keenness of his sense of honor.

Finally, by reading advertisements you are doing your part to encourage the merchants to advertise in your home paper and thereby helping to build it up. We do not believe that there is one thing more needed in Elizabeth City than a conservative, dependable, conscientious and financially strong newspaper. If you believe that The Advance, in its five years of service to this city and section, has shown promise of developing into that sort of newspaper you could adopt no better plan to insure its success than by a determination to read its advertisements.

Spite of the struggle and the strain of a five year effort to get solid ground under our feet as a newspaper in Elizabeth City, we have never gone around whining and begging for business or for support of any sort. But we do now ask our friends not to lay this paper aside until they have read every advertisement in its columns. By so doing they will help themselves and will help us.

**COMPARISONS ARE ODISIOUS**

The little town of Whiteville, the county seat of Columbus county, when the appeal for help for the flood sufferers in the upper part of the state reached it, got busy and by the thorough work of the ladies of the town raised one hundred dollars and a little bit more, which was immediately sent to the proper authorities and was available for the relief work by Thursday of last week.

The story of such a response as that in a little town that many of us if we should go there, would call the jumping-off place should put us to shame in Elizabeth City.

**Land Bank Is Boom To Farmers**

(Continued From Page One)

If the farmer's note is approved by the Federal Land Bank, does some one lend money to this farmer? No, the Land Bank takes the mortgage note along with similar notes from other farmers, which, all together, may amount to thousands of dollars and safely keeps them as security for bonds. These bonds the Land Bank sells to the investors who wish to lend money on the very best security. The money thus received is given over by the Land Bank to the National Farm Loan Association, which in turn hands out the funds to their borrowers. The Borrower a Stockholder in His Own Credit Society.

But why must a farmer who wishes to borrow become a member of a National Farm Loan Association? This society, to approve his loan and insure his note, must be financially responsible. The borrower, to become a member, must take one share of stock of five dollars and invest it in another share of stock in the Federal Land Bank of his district. The farmer's investment in stock then becomes a guarantee to the Land Bank that the National Farm Loan Association use all necessary care in approving of loans and in seeing that the money is spent for the purposes for which it was borrowed.

The farmer receives a dividend upon his stock as a return on his investment, which is expected to reduce the cost of the loan. The interest charge cannot be made more than six per cent. He does not, however, have to use his own money to buy the stock; he is permitted to use some of the money he borrows for that purpose.

**With Limited Liability**

Does the farmer not become liable for other people's debts by becoming a member of a National Farm Loan Association? No, in the first place, every debt is amply secured by mortgage. The mortgage can only cover fifty per cent of the value of the land and twenty per cent of the value of the insured improvements. The stock is additional security, which makes the owner liable for only twice the par value of the stock; that is, for five dollars in addition to each five dollar share of stock, or, altogether, ten dollars for every hundred dollars borrowed. The liability of the farmer as a stockholder in a National Farm Loan Association is the same as if he were a stockholder in a national bank.

Money can only be borrowed for productive purposes, such as to purchase land, to improve and equip a farm and to pay debts of farmers who offer as security the land which they already or will themselves cultivate. It is the duty of the National Farm Loan Association to see that all loans are expended for the purposes stated in the application for the loans.

**The Work of National Farm Loan Association and Credit Unions Compared.**

The work of a National Farm Loan Association is in no way in conflict with that of the Credit Union as in operated under the laws of North Carolina. A National Farm Loan Association lends for not less than five years' time nor more than forty, while the Credit Union makes its loans for a short year. They both may lend for equipment and fertilizer, but the loans for equipment and supplies made by a National Farm Loan Association would be for starting a farm and for its operation during the first year, while a Credit Union would finance the operation of a farm during off years. It would be needless for a farmer to borrow a hundred dollars from a National Farm Loan Association for five years for fertilizer or for farm machinery which he might be expected to pay in six months or a year.

A farmer who should borrow enough to buy land and to finance the operation of the farm for the first year might be able to get a long all right for that year and as long thereafter as crops should be good and prices paying. But in an off year he should fall behind and

should have to resort to supply store credit he might get deeper and deeper into debt, unless the credit of his National Farm Loan Association should be supplemented by that of a credit Union.

**What to Do Now.**

Write to the Superintendent of Credit Unions, Wm. R. Camp, West Raleigh, N. C., if you wish to organize a National Farm Loan Association, and he will forward your application for a charter to the Federal Farm Loan Board as soon as it is organized. The National Farm Loan Board is to be appointed by President Wilson, and when appointed will proceed at once to organize the twelve Federal Land Banks to cover the whole of the United States. The National Farm Loan Association, as well as the Land Banks, are to be under the control of this Federal Board.

In your letter of application you had better state (1) how many borrowers wish to join a National Farm Loan Association; (2) the amount of money which each desire to borrow; (3) the value of the land and insured improvements offered as security and (4) the amount of stock which each farmer desires to subscribe for in a National Farm Loan Association. Not less than ten farmers can form a National Farm Loan Association, and they all together have to apply to borrow not less than \$20,000. A farmer can borrow any amount from \$100 to \$10,000. Other questions which may be raised will be answered upon request.

**NEW PASTOR TO SOUTH MILLS FIELD**

The following, which appeared in the Virginian-Pilot of Wednesday, will be of interest here.

"At a called session of the Centerville Baptist church, at Centerville, Va., held immediately after public worship last Sunday morning, the following resolution was passed by a unanimous vote:

In view of the fact that our pastor Rev. Sam N. Hurst, has resigned his pastorate at Centerville Baptist church and has accepted a call to South Mills, N. C., and to a larger field of service,

Be it resolved, That we desire to record our hearty appreciation high regard and great love for him as a man and preacher and pastor.

Brother Hurst is a cultured and lovable christian gentleman with large vision and many natural gifts, a preacher of great spiritual power and a pastor possessing a true shepherd's heart for his flock.

"During the past year, 27 persons (18 by baptism) were added to the church, a flourishing B. Y. P. U. was organized and maintained and every department of church work fostered and furthered.

"We found in Brother Hurst a strong religious personality, and with his larger field we expect to hear great things of him in the Baptist ranks of the old North State.

"We congratulate South Mills upon her splendid acquisition in the person of Brother Hurst, whom we commend to their Christian love and esteem.

A. M. BURFOOT,  
Moderator Pro-Tem.

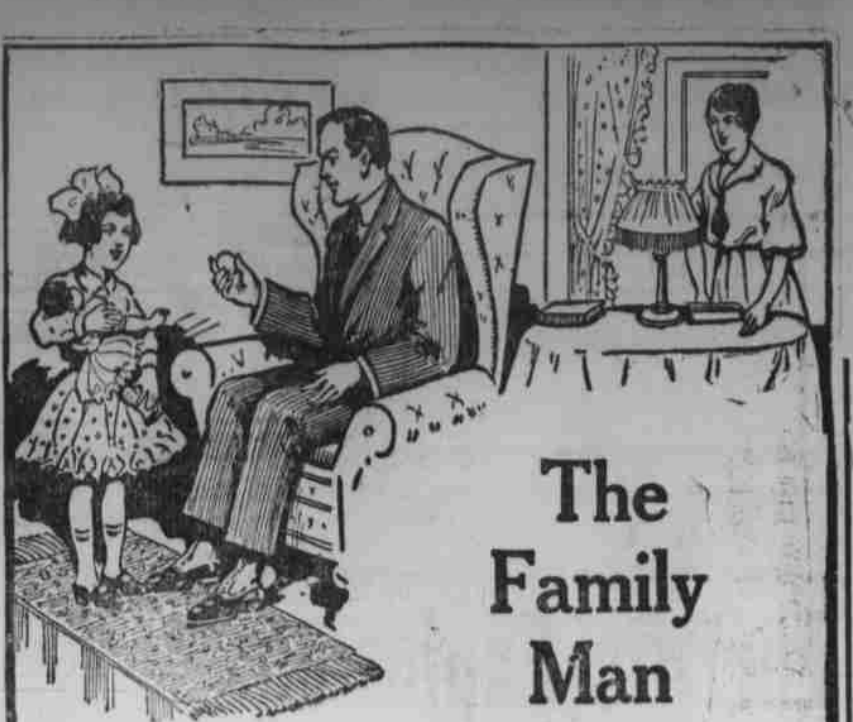
A. W. BURFOOT, Clerk Pro-Tem.  
"Before entering the ministry Mr. Hurst practiced law and is the author of a number of valuable legal books on Virginia law. He goes to his new field of labor August 1st."

The "South Mills field" is Ramoth Gilad in this county.

W. J. F. Spence of Newland was in the city Thursday.

Mrs. W. T. Hewett of Newland was in the city Thursday.

**A HANDSOME CAMEO** makes a most acceptable gift for a birthday or anniversary present and the ones we are showing this week are especially attractive as they are in new design. Stop in and see them and select one for your own use, or as a gift for someone you wish to please.



**The Family Man**

is considered a better citizen than the the bachelor, and every young fellow of the right stuff looks forward to the time when he can have his own cozy nest and wife and babies.

**Your Big Desire Will Be Realized Sooner If You Start a Savings Account Here**

**THE CITIZENS BANK**

OMcMULLAN, Pres. W. C. GLOVFR, Vice Pres.  
M. R. GRIFFIN, Cashier H. C. NEWBOLD, Asst. Cash'r



**BLACKWELL MEMORIAL S.S. Excursion**

From Elizabeth City, N. C. To Virginia Beach

**WEDNESDAY AUGUST 2nd**

**EVERYBODY INVITED TO GO**

Adults, Round Trip \$1.00  
Under 12 years of age 50c.

Train leaves Elizabeth City at 8:00 a. m., stopping at Camden, Belcross, Gregory, Shawboro and Snowden. Returning train will leave Virginia Beach at 6:00 p. m.

**No. 666**

This is a prescription prepared especially for **MALARIA or CHILLS & FEVER**. Five or six doses will break any case, and if taken then as a tonic the Fever will not return. It acts on the liver better than Calomel and does not gripe or sicken. 25c

Mr. and Mrs. S. B. Parsons and Mr. and Mrs. Brad Sanders left Friday for Nags Head where they will occupy their cottage for the remainder of the summer.

Miss Sarah Bell left Friday to visit her mother, Mrs. Bartlett in this county.

**FOR RENT**

House on West Cypress street, near Road, Apply

to J. C. Sawyer, 505 Main street

Matthew White returned Saturday from Gates county where he has been visiting his grandparents.