

# Everyman's Investments

By GEORGE T. HUGHES  
TWENTY-NINTH ARTICLE

## Relative Importance of Savings.

I am often asked to outline a plan for systematic savings. This is not an easy task simply because individual requirements and temperaments differ so widely. A few general principles, however, can be laid down.

The first is that the matter of life insurance should be cared for before anything else is done. Next to most people a few shares in a building and loan association operating locally are very desirable. Both with life insurance and with building and loan saving regularly is practically compulsory. You have to pay the premium whenever the time comes around and if you fail to pay your building and loan dues you are subject to a small fine although there are some associations which have plans whereby the amount and the period of the payments is optional. For the average man it is better that he feel compelled to put aside the sum regularly. Supposing these methods too have already been adopted it is next in order to take thought about securities. Nowadays so many bond issues are available in denominations of \$100 that there is no excuse for those even of small income not being able to make sound investments. It is more a matter of acquiring a habit than anything else. It is surprising to see how much may

be saved when the attempt is honestly made. Of equal importance to the saving of funds necessary to buy the securities is the reinvesting of the interest or dividends. At the beginning it seems hardly worth while to reinvest the proceeds of the coupon on a \$100 bond. The amount is too small. Yet this is very important if one is to make a start in accumulating a surplus for old age. Probably the best way is to make it an invariable rule to deposit the proceeds of each investment in the savings bank as they come along, this assuming of course that living expenses are covered out of weekly earnings. Most savings banks will accept bond coupons or dividend checks as deposits thus obviating the necessity of having them checked. Probably you will find it possible from time to time to make other deposits whenever there are any unexpected receipts such as a bonus from your employer. In any case the amount in the savings bank should be left undisturbed at least six months in order to benefit by the interest the bank pays. After that time it may be withdrawn for the purpose of buying some other security as the amount saved may warrant. The interest on the new security in turn should be deposited in the savings bank and after a few years progress will be amazing. A word of warning should be issued not to begin too ambitiously. If you do you are apt to become discouraged and abandon the whole scheme.

## DURHAM COUNTY CREATED IN 1881

### Was Made Out of Parts of Wake and Orange Counties and Has Furnished State Prominent Citizens.

Raleigh, June 24.—The act to establish and organize Durham County was ratified on February 28, 1881, said Colonel Fred A. Olds of the North Carolina Historical Commission in discussing the founding of the counties of the state. The act was a lengthy one, he said, and it created a county out of parts of Wake and Orange counties, while it was bounded by these counties from which it was created and also Granville, Person and Chatham.

"The General Assembly named Isaac M. Link as commissioner to survey all the boundaries and to report within 30 days," Colonel Olds said, and in case he could not make the survey, David G. McDuffie was to assume the task.

The justices of the peace to be appointed for the new county were ordered to meet in the town of Durham on the first Monday in May and to select five county commissioners. The latter were to order the county election for county officers the first Thursday in August, but the sheriff was to be chosen at the May meeting by the justices of the peace.

"It was provided in the act that the county seat should be the town of Durham, and at least an acre and a half should be secured there for the court house and a half acre for the jail. The county commissioners were to erect these buildings.

"But there was a proviso, this being that an election should be held on the second Thursday in April to decide by vote of the people within the territory bounded, whether the new county should or should not be created. The General Assembly named the registrar and the poll officers for this election. The vote was favorable.

"The town and county were named for Dr. Bartleee Durham. The first officers were elected in 1882. They were W. J. Christian, clerk; John C. Wilkerson, registrar; and J. P. Blackwell, sheriff. The first representative in the General Assembly was C. B. Green, in the session of 1881.

"The county has furnished an attorney-general. He is now serving the state in that capacity and is Judge James H. Manning, who was an associate justice of the Supreme Court. The county has also furnished a State superintendent of Public Institutions, Dr. Eugene C. Brooks, who just recently was inaugurated as president of the North Carolina State College of Agriculture and Engineering.

"A rented building was used as a

court house until the first one was completed in 1887. This structure was used until it was replaced by the present one which was erected in 1916.

"The first deed book begins July 1, 1891 while the first will books begin February 6, 1882.

"The county has an area of 312 square miles and a population of 42,219."

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## SLEEPLESSNESS

### Virginia Lady Says That Many of Her Long-Suffered Ills Have Fled Since She Took Cardui.

Bristol, Va.—"I can sleep good at night now, something I have never done before in my life," says Mrs. Deala Hawks, of 712 Prospect St., this city, "and it is due to Cardui.

"I was always nervous and tossed when I should have been asleep, but since I took Cardui it has strengthened me, and my general health is so improved that many of the ill from which I have suffered for years have fled. . .

"I used to go to bed tired and, when I would get up in the morning, I was still tired. Now I feel like doing a day's work in my garden or in the house, and I owe all this good health to Cardui, for I had suffered for years until I took it.

"I had had female trouble for years and once, for six months, I was flat on my back. I am glad to recommend to other women a medicine which has helped me."

If you are nervous and run-down in health, suffering as Mrs. Hawks describes above, it is probable that Cardui will greatly help you. Try it  
NO-187



Two fifteen year old girls were killed when this Collins, Miss., home was demolished by the tornado which recently swept over the state. The white cross indicates the exact spot where the bodies were recovered. Scores of other homes were demolished and hundreds of people left homeless in Covington and Pike counties, where American Red Cross disaster workers are administering relief.

## RANKS NEXT TO GOVERNOR

Santa Fe, N. M., June 24.—New Mexico, the youngest state, is the first in which a woman stands next in rank to the governor. The recent death of Lieutenant Governor Jose A. Baca has left Mrs. Soledad C. Chacon of Albuquerque, the secretary of state, nearest in authority to the executive. Should Governor James F. Hinkle leave the state, during his absence Mrs. Chacon would be acting governor.

## CARD OF THANKS

We wish to extend to our many friends, relatives, and acquaintances our appreciation of their services and sympathy during the recent illness and death of our dear father, Jerry Whaley, also for the beautiful floral tokens and use of automobiles. CHILDREN

## NOTICE OF ADMINISTRATION

Having qualified as Administratrix of the late F. C. Thompson I hereby give notice to all persons indebted to his estate to come forward and make immediate settlement, and those holding claims against the same to present them for payment within six months from the date of this notice, or it will be pleaded in bar of their recovery.  
June 2, 1924.  
MARY O. THOMPSON, Administratrix

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Here is an Elizabeth City case. S. S. Leary, residence 13 West Burgess street, says: "A dull, steady ache across my back had played me out and I found it hard to turn in bed. When I got up mornings I was lame and achy and at times my kidney acted too often. Doan's Pills cured me. I use Doan's occasionally to keep me in the best of condition."  
60c at all dealers. Foster-Milburn Co., Mfrs., Buffalo, N. Y. adv

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GOSH - THAT'S TOUGH  
BY GOLLY - I'M SORRY FOR FELIX - I THINK I'LL CALL UP THE REST OF THE GANG AND HAVE 'EM CHIP IN AND BUY HIM SOME FLOWERS  
AH - THERE GOES MY SUSPECT NOW WITH A BUNCH OF FLOWERS - VERY SUSPICIOUS INDEED! THERE IS AN APPARENT MYSTERY SO I'LL FOLLOW UP THE CULPRIT'S FOOTSTEPS  
I WAS NOT MISTAKEN - MY JUDGMENT TOLD ME THERE WAS A WOMAN IN THE CASE SO I'LL PROVIDE MRS GUNN WITH PHOTOGRAPHIC EVIDENCE  
WON'T YOU COME IN MR GUNN?  
NO THANKS - I WISH TO LEAVE THESE FLOWERS FOR FELIX! THE BOY'S JOIN ME IN HOPING HE WILL HAVE A SPEEDY RECOVERY  
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