

B. & L.'S PRIMARY AIM IS TO SAVE

Forethought Is Essential Element In Thrift Practice

There is an impression among some that the Building and Loan Association is a corporation created primarily for the purpose of lending money. The only thing correct about this surmise is that the Association is a corporation. It does loan money, it is true, but these loans are made to its members only. This is one of the respects in which it differs from a bank.

Almost daily, someone comes into the Building and Loan office wanting to make arrangements to get a loan from the Association to take care of an immediate want. He cannot understand why it is that the loan cannot be closed at once. There are a number of reasons for this. The principal reason is that a number of men or women have used foresight in planning their financial needs, and have become members of the Association with the idea in view of securing a loan when it will be needed. In other words, these members have had sufficient forethought to realize that a given amount of money would be needed at a certain time and have become members of the Association with the idea of securing a loan when the money is needed. They have realized that if they have to have \$1,000, for example, that this \$1,000 has to be paid back, and the sooner they begin to pay it back the sooner they will be rid of the debt.

When you become a member of the Association you begin discharging your debt from the time you become a member, and not from the time you secure the loan. A great many

have paid a substantial part of their loan at the time they get it. In the meantime, they have been getting interest on every cent they have paid in. Others use the Association as a means to accumulate the amount they need, and do not borrow at all.

In passing on a loan, the Directors consider the moral risk as much as they do the security offered by way of mortgage. By moral risk, we mean the borrower's earning power, inclination to pay, and reputation for promptness in meeting his obligations. An obligation can only be met promptly by planning ahead and having the money ready when the obligation becomes due. As a matter of fact the difference between wealth and poverty is usually a matter of application of forethought. It is a rare thing that a person needs money without knowing that he is going to need it sometime before the need becomes pressing.

If we contemplating building, we are apt to know about it sometime before hand. If we have a note which will become due at a future date, we certainly know about that. If we have to make repairs on our home, we don't suddenly find out that the work has to be done, but we do know that all these have to be attended to at a future time and that the money is not going to rain down from heaven to take care of it.

The earnings of most of us consist of small amounts which we receive from time to time. The Building and Loan idea is for us to set aside a certain portion of our earnings periodically and thereby accumulate a sufficient amount to take care of these needs at the proper time.

Charlie Scruggs Dies On Friday, March 7

Charlie Scruggs, colored, departed this life March 7, 1930.

He leaves to mourn his death a wife, eight children, two brothers and

a host of nephews and nieces. He called them to his bed and said: "Be good and meet me there."

Farewell, Uncle Charles; by the help of God I will meet you, and we'll sing together on that peaceful shore.

—A niece, Laura J. Scruggs.

PHOTOGRAVURES TO BE EXHIBITED

(Continued from page one)

gallery three thousand miles away, that measure of power which it does possess is well worth taking.

One of the leading art critics of our own, John C. Van Dyke, says: "You must look at pictures studiously, earnestly, honestly. It will take years before you can come to a full appreciation of it, but when at last you have you will be possessed of one of the purest, loftiest and most ennobling pleasures that the world can offer you."

One great object of picture study is that of opening the eyes to the beauty all around which an artist's trained eye perceives, while it is missed by others. This is the essential service of all great men—to draw us up in some measure to their own level of insight, enjoyment, and inspiration.

TRAINING CLASS ISSUE DELAYED

(Continued from page one)

any advertiser should be dissatisfied. The Press will arrange the matter to that advertiser's satisfaction.

With the additional time in which to work, the Teacher Training de-

EXECUTOR'S NOTICE

Having qualified as executor of Callie Allman, deceased, late of Macon county, N. C., this is to notify all persons having claims against the estate of said deceased to exhibit them to the undersigned on or before the 12th day of March, 1931, or this notice will be plead in bar of their recovery. All persons indebted to said estate will please make immediate settlement. This 12th day of March, 1930.

4tA3 GEO. B. PATTON, Executor.

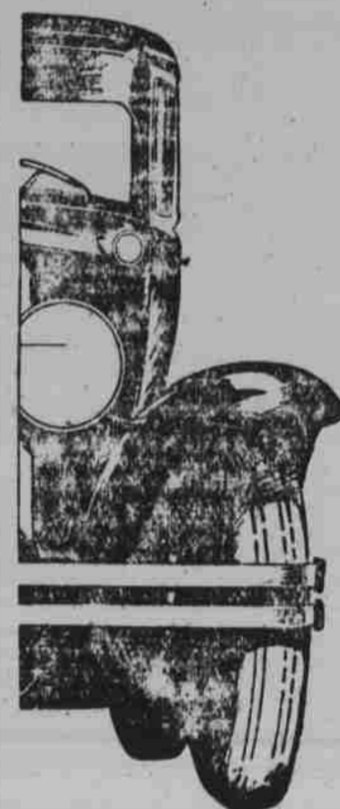
partment will be in a position to bring out an edition in which it will take pride, and with which the people of the county will be pleased.

OLD LINE INSURANCE OF ALL KINDS

See what our Home Co., The Jefferson Standard, can do for you before applying for Life Insurance. Your inquiries, which will have prompt and careful attention, solicited.

W. B. LENOIR, Agt.
PHONES 56 and 705

BRING YOUR CAR to Bill Angel FOR INSPECTION



Why not get out on the roads for the spring days? You will save yourself worry for weeks to come by having your motor and chassis overhauled here. Trained mechanics do the work at very moderate rates.

We are now located in the building occupied by the W&B Garage. With new equipment, we are prepared for any kind of repair work.

Battery charging at reasonable rates.

BILL ANGEL
(CITY GARAGE)

Sanders' Store

Franklin, N. C.



Our store is brim-full of crisp, new Spring styles and as special introductory offer we present:

Ladies' Hats, pretty and stylish.....98c

Lovely New Silk Dresses.....\$4.98

Peters' Shoes, straps and pumps..\$2.98

Full Fashioned Hose, new colors..\$1.00

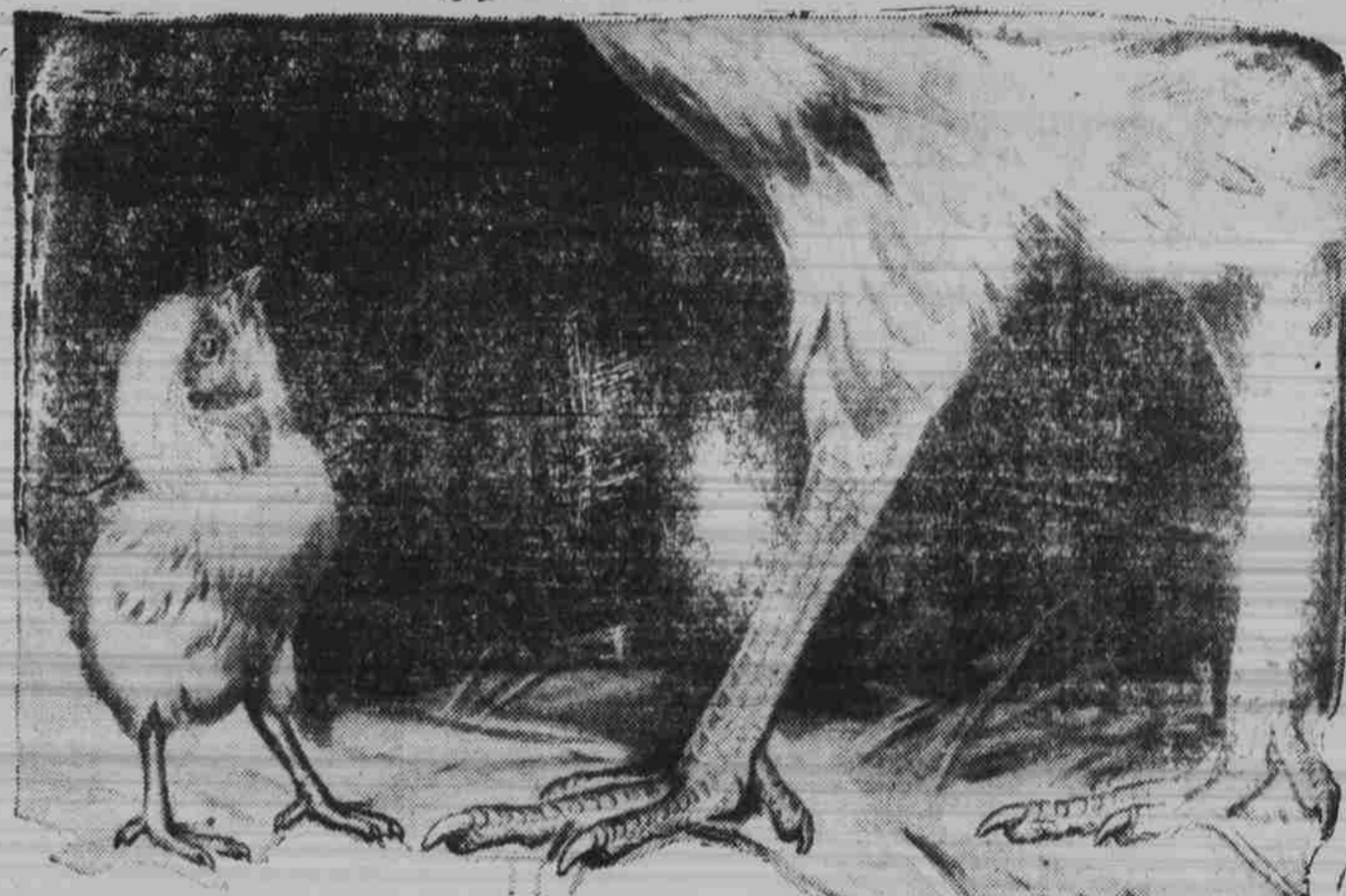
Girls' and Boys' oxfords and straps,
all Peters' Shoes, \$1.35, \$1.49,
\$1.75 and.....\$1.98

Men's Oxfords, Peters' Diamond
Brand.....\$2.75 and \$2.98

Men's new line Dress Shirts.....98c

Beautiful line Wash Prints, guar-
anteed fast colors, yard.....25c

**McCall Printed Patterns
in Stock**



WHAT A DIFFERENCE 90 DAYS MAKE!

TODAY A TODDLING CHICK... in 90 days a proud pullet about to lay. There's something to think about! Tiny bones and little muscles have grown several times in size... a delicate fuzz has sprouted into hundreds of feathers... a chick weighing grams has grown into a pullet weighing pounds... all in 90 short days!

A wonderful change... and only one thing can do it... good feed! This year consider Purina Startena Chow (mash) and Purina Chick Chow (scratch) or All-Mash Startena Chow for the first six weeks... and then Purina Growena and Purina Intermediate Hen Chow until your pullets are laying at 16 weeks.

Put these Chows before your chicks. You will see pullets that are built right... pullets that will lay eggs aplenty in fall and winter when eggs are always worth good money.



FARMERS SUPPLY CO.