

THE NEWS-RECORD

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CASH VS. CREDIT IN BUSINESS

The Gastonia Gazette discusses the unpleasant subject of bad accounts and collections in a way that indicates the people over there have their troubles on this score too.

The Gazette says: The age-old story of bad collections and unpaid bills is being repeated in Gastonia. Merchants bitterly complain about their inability to collect what is on their books.

Individuals complain that they cannot collect what rightfully belongs to them.

If there ever should come a time when people would pay up promptly, we would be living in a different world.

It does seem that some people would pay up or quit making bills

that they cannot pay. If they can't pay 'em, they ought not to make 'em. Business firms are badly at fault in many of these instances by allowing customers to run up such large accounts without trying to get settlements from them before they amount to such large bills.

It is poor business, and extremely foolish to pile up a large volume of business in any line, putting it all on the books, and then find that much of it cannot be collected. This course is the cause of the failure of a large majority of the business enterprises that go down in this country. More and more this seems to be the course the business of the country is taking. It simply means that business is headed for the rocks. The business of the country will have to be done on a cash basis, or our credit rules and regulations will have to be radically reformed. It is all right to extend reasonable credit and if bills are paid promptly when due, no one is hurt. The piling up of bills which are never paid, or which are allowed to run for many months, is the cause of innumerable business troubles and worries and business disasters.

Undoubtedly, credit is the most abused policy in the business world today. This statement is applicable to the entire country, and not to Gastonia or Hendersonville alone. The weekly figures on business failures in the United States which are supplied by the commercial agencies indicate what the abuse of credit does for a large proportion of the business houses of the country. The extending of credit is responsible for a large proportion of business failures.

There are two classes of people who make a credit business extremely hazardous—those who cannot pay and those who will not pay. Nowadays, the last named class appears to be more numerous than the first mentioned class. This class is composed of deadbeats—people who get all they can on credit without any intention of paying. People who cannot pay should

avoid credit as they would the pestilence. People who will not pay should be blacklisted by every honest business man and credit should never be given them.

The subject of credit and its abuse has been much discussed in recent years and efforts have been made by individuals, associations, and through newspaper publicity, to improve credit conditions. Apparently, people who cannot pay and people who will not pay, very little has been accomplished to secure credit.

The solution of the credit problem is not to be found in discussion, but in a system of doing business for cash. The country is being rapidly driven to a cash basis for business. One of the strongest factors in this trend is the chain store system. One of the strongest factors in the success of chains is the fact that they do business for cash. How can the independent retailer compete on a credit basis with the cash chains, losing as he does a large proportion of his gross business each year in bad accounts? That is but one fact in connection with the problem of extending indiscriminate credit.

CASH BUSINESS is the answer to all the troubles encountered by business men, which are due to the credit system. —Hendersonville News.

Mars Hill High

—vs—

Y. M. C. A. Chums, of Asheville

Saturday, Oct. 19, 1929 2:30 P. M.

On Island in Marshall

Hog growers of Washington County are attending pig clinics held by Dr. S. O. Benson to show the value of swine sanitation.

Farmers of Rutherford County entertained the Kiwanis Club of Rutherfordton at a picnic dinner on Thursday, August 29.

SHOES!

Dear Folks:

Eighty-five percent of the people of the United States are demanding the very thing we are thinking about as we write this letter—good solid leather shoes at a moderate price.

Not many people really want to buy cheap shoes. They have found that it doesn't pay. Nearly everybody we know is looking for the biggest value he can get for his good American dollars.

If we could buy shoes that would give you longer wear, better service, and more real value than "STAR BRAND" we'd buy them, but they don't make better shoes than "Star Brands" for the money.

Everybody can afford "Star Brand" Shoes. They're moderately priced, and the quality and value is in them—that's a sure thing.

Solid leather shoes wear longer—there's no doubt about that. They look better, too. They are better for you to wear—better for us to sell—and that's why we sell "Star Brands."

If you are looking for good solid leather, long-wearing, stylish shoes at a reasonable price, you needn't go a step further than our store, and we'd like the best kind to see you and show you the new fall patterns that are arriving every week from "The House of Stars."

Be sure it's a "Star Brand."

Solid Leather for a Long Life



Folks on the Farm

Are good judges of shoe values. Experience has taught them that solid leather shoes look the best, wear the longest, and are the most economical. "Star Brand" shoes are solid leather. They contain no paper, no fibre, no leather substitutes of any kind. Thrifty, sound thinking people look for the Star on the heel because "Star Brand Shoes are Better."

P. S. "Star Brand Shoes Are Better"

P. V. RECTOR

"The Quality Store"

Marshall, N. C.



Save! Save!

We are positively going to give some prices on Men's Suits that will make you take notice.

1 lot Tailors Misfits and Returns **\$7.90** 1 lot Men's worsted mixed colors **\$9.90**

1 lot Men's all wool French serge **\$12.50**

Ladies' Coats **\$4.98** and up to **\$69.50**

Ladies' wool Jersey, satin back, velvet flat crepe dresses at **\$4.98**

Ladies' Hats **98c** and up

Big line of wool Sweaters, Men's slipovers, all wool **\$1.50**

Ladies' Morning Dresses, guaranteed fast colors, long sleeve **\$1.98**

Wolverine Horse Hide Work Shoes for men. Dux Bak Dry Box Suits for Men. Lace leg or straight leg pants.

Pay up your account and get your chances on the gold to be given away the last Saturday in October and November, and the New Ford to be given away on December 24th. 1 ticket for each dollar cash purchase or paid on account.

We appreciate your business and are striving harder to give you value for your money.

E. R. Tweed's

Marshall,

N. Carolina

Two hundred tons of cured hay from four cuttings of alfalfa on a 55-acre field is reported from Burke County by R. L. Sloan, farm agent.

When better bucks are made the boys at college will write home for them.—The Pathfinder.

A small seed association has been organized by the farmers of the Eureka community in Moore County. The association is starting work with Abruzzi rye.



When You Need "First Aids" In A Hurry—Call The **MARSHALL PHARMACY** The Retail Store

Emergencies arise. Somebody hurt or suddenly taken ill. Doctor orders certain "First Aids." The phone will bring them. Just ring—

No. 6

We maintain an up-to-the-minute stock of Pure Drugs and Sickroom Needs. Prescriptions accurately filled. Prompt delivery assured!

KNOWS HIS NEIGHBORS

Last week the News-Record carried a little story, "Evil to Him Who Evil Thinks," in which we related the Sunday morning exploits of a prominent church member who lives in No. 3 Township.

This Pharisee maliciously went out in the early morning and shot down two innocent gray squirrels, brought them home, skinned them and ordered his good wife to cook them for his Sunday dinner. Meantime he appears at Sunday School, as if his hands were clean of sin and crime.

We could have given his name, but left it to our readers to guess who did this dastardly deed. Our good and congenial friend, Lee Tweed, of Service Motor Co., was the first to turn in a correct guess. Lee recognized the criminal without the least hesitation or uncertainty.

It is a pleasure to the News-Record to commend the perspicacity of Lee Tweed. Not only is he alert, bright, quick, but he radiates good humor and cheer in a manner compelling us to wish there were more Tweeds, and more others, just like Lee. STR

RUNNION—BAILEY

Mr. Maury M. Runnion, formerly of Madison County, and Mrs. L. J. Bailey, of 8 Scott Street, St. Thomas, Ontario, Canada, were married at Bowling Green, Ohio, about 5:30, Tuesday, October 8, 1929, the ceremony being performed by Rev. Mr. Chittendon, a Baptist minister of that city. They came to Madison County last Thursday and spent until Monday with his relatives on Walnut Creek. Mr. C. F. Runnion being his father. The groom is connected with the Ford Motor Company of Detroit. His first wife, who was a Miss Howell of Madison County, sister of Mr. J. Luther Howell of near Petersburg, died about two years ago, leaving a daughter, who is now four years old, who has been kept and cared for by Mr. and Mrs. Howell for the last ten and a half months. Mr. and Mrs. Runnion took the child back with them, saying that after touring Virginia, Maryland, and the State of New York they would be at home at 16231 Rosetown Ave., Detroit, Michigan, after November the first. It was reported that the bride is wealthy, being the daughter of Mrs. L. F. Small, of Ontario, Canada. The bride wished it to be known that she is a member of the First Baptist church of St. Thomas, Ontario, and the groom still retains his membership in the Walnut Creek Baptist church.

MRS. ANNIE BELL DUNBAR DEAD

At ten minutes of four o'clock, Monday morning, October 14, 1929, Mrs. Annie Bell Dunbar, age 40, died, after an illness of about six months, death being caused by tuberculosis.

The funeral was at 2:30 o'clock, October 15, 1929, conducted by Rev. Wesley Hyde, Sr., and Rev. J. L. Hurt, and the body was interred at Walnut Cemetery at 3:30 o'clock. The pallbearers were Mr. Berry Stines, Arthur Cantrell, Hobson Thomas, Hampton Allen, Will Sanders, and Stack Reeves.

The deceased is survived by her father, Mr. Joe Cantrell, of Walnut, N. C.; four brothers, Frank and Bill of Walnut, and Sampson and Burcher of Laurel, N. C.; also by her husband, Mr. N. F. Dunbar; and the following children: Jack, Wade, Virgie, Edward, Pearl, Robbie and Novella, of Walnut, N. C.

Among the out-of-town attendants were Mr. Arthur Cantrell, of White Rock, N. C., Mr. Decatur Shelton, of Laurel, N. C., and Mr. O. F. Blankenship, of Fairview, N. C.

Mrs. Annie Dunbar had a great number of friends. Mr. N. F. Dunbar and Miss Annie Cantrell were married in 1907. She professed faith in Christ in 1906 and was a member of the Free Will Baptist church of Walnut.

LOST & WANT ADS

25 words or less 25c for one week 75c for four weeks. Additional word 1 cent a word a week—CASH First.

WANTED!

A SILENT TRAILING 'COON DOG. JOHN G. BREEDEN Merristown, Tenn.

WANTED—A good woman or girl, who wishes a home, to live with me and do a little house work. 2 1/2 miles from Marshall.

MRS. J. M. BALL Marshall, N. C., Rfd. No. 1. O. Nov. 8. pd.

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