

ONE MAN DYING, THE OTHER BANKRUPT. WHAT IS THE LESSON FOR YOU?

A good friend has just been into the Progressive Farmer office. A year or two ago he thought he was worth well around a quarter of a million dollars. Today the savings of a lifetime have been swept away. A business associate whom he had implicitly trusted proved unfaithful and partly wasted and partly stole all the resources of the firm.

"Have you been making an annual audit?" we asked, and our friend confessed that this safeguard of sound business had been neglected by him. If he had a thoroughgoing examination of his business once a year, he might even now be prosperous instead of penniless.

As we write this, a good friend of ours who should be in the prime of his life, lies hourly expecting a death that cannot be long postponed. It is his powers and doing the best work of operation for a trouble which, if discovered entirely too late to perform an cesored and treated at its start, probably might have been easily remedied—at least if accompanied by proper changes in the man's habits. He waited too long to find out the facts.

We believe there is an important lesson for all farmers in both these illustrations. The farmer's business is usually not so large as that of the town business man, but it is just as important to know how it is going. An annual inventory, audit, and investigation of all the facts involved in any business is as necessary to its owner as a compass is to a ship. It enables a man to see whether or not his business is nearing the rocks or the sandbars, and may save him from shipwreck by giving him warning in time. In the business case we mention, an audit would have revealed the dishonesty that had been going on for years, but the audit is just as necessary to reveal carelessness or unsound business policies as dishonesty.

Every farmer should know just how much his farm holdings and property are worth now as compared with what they were worth one year ago. If mortgages or other debts are getting him near the financial danger line, he should try to realize it in time and make plans to save himself. If he is paying too high interest charges, he should try to find some way of getting credit at a lower rate of interest. Especially should he try to avoid the most ruinous interest of all, namely, that which is known as "time prices" on what he buys. If he has used such "time prices" credit this year, he should try to figure out just what interest rate he has been paying in this way and borrow from banks and avoid "time prices" next year.

Every farmer should also make it a rule to have a competent physician give each member of the family a thorough physical examination at least once a year. This will cost a little but not so much as a coffin—in fact, not so much as a doctor usually charges for treating one "spell of sickness." In the long run, such an annual examination will save more than ten dollars for every dollar it costs in actual money—to say nothing of the lengthening of life and health and happiness.

"An ounce of prevention is worth a pound of cure." Certainly once a year every individual should try to find out the bottom facts about himself and his business and readjust living methods and business methods to accord with the facts thus found out. And the best month in the year in which to make such an investigation

HARVEY WILL RETURN TO U. S. AT ONCE, MRS. HARVEY IS ILL

London, Dec. 5.—The American ambassador, Col. George Harvey, is returning to the United States almost immediately for a short visit. The reason ascribed to his visit is his anxiety about his wife's health, which has been unsatisfactory of late, and the ambassador desires to give her a much needed rest. As the ambassador's visit will coincide with the presence in America of the British mission headed by the chancellor of the exchequer, Stanley Baldwin, it is assumed that Mr. Harvey will take the opportunity on the European situation generally.

is December. Let's get the facts this month about our health and the family's health, our business and the family's business, and prepare at once for whatever "right-about-face" in the way of living, trading, and working that these facts show us we should adopt.

U. S. TREASURY PAYS BILLION TO HOLDERS OF "VICTORY" NOTES

Completes One Of Its Greatest Post-War Financial Operations—Flows Other Notes and Certificates

Washington, Dec. 15.—The treasury completed tonight one of its greatest post-war financial operations which included a payment in one day of \$1,000,000,000 to holders of Victory notes called for redemption and maturing certificates of indebtedness and interest on the public debt.

The day's transaction also included the flotation of \$300,000,000 in two and one-half year treasury notes and \$400,000,000 in certificates of indebtedness, part of which mature in three months and the remainder in one year, and the collection of \$275,000,000 in income and profit taxes.

Preliminary figures received by the treasury tonight indicated that subscriptions to the offerings of notes and certificates would reach about

\$200,000,000. This was the basis for equal to expectations, it was said. If that amount were added to the receipts from the two issues of government securities, the treasury's ledger theoretically would carry a larger balance tonight than last night. The outgo for the day which included the payment proved about \$700,000,000 to the holders of vic-

tory notes called for redemption, \$200,000,000 to pay off maturing certificates of indebtedness and \$100,000,000 in interest on the public debt is set against receipts of approximately \$1,075,000,000.

The pines in winter are a wondrous sight. Decked out in uniforms of green and white; They look like veterans on dress parade, As down their ranks the North Wind marches staid.

PINES IN WINTER

Christmas Cakes--

Our OLD FASHIONED POUND CAKE is like your grandmother used to make when you went to the country Christmas day. Remember?

We have FRUIT CAKE that can't be beat for quality. It contains the very best of fruits and nuts. It's reasonably priced at 75c per pound.

We have OTHER CAKES of all kinds and prices, to suit all tastes and pocketbooks. For instance: Coconut, Chocolate, Caramel, Walnut, Orange and Strawberry.

Pearce's Bakery

Dunn,

North Carolina

Mr. Farmer---

Use lime--It will make you money.

We have just received a car of MASCOTT ground lime stone and the price is right. Come to see us at once if you want any for winter and spring use. We do not think it will last very long as there is a big demand for lime this year on account of the price and the BOLL WEEVIL.

Johnson Cotton Company
Dunn, North Carolina

SPECIAL PRICES

- Standard Middlings \$2.10
- Red Dog \$2.50
- Sugarine Scratch Feed \$3.00
- Sugarine Buttermilk Mash \$3.50
- Sugarine Dairy Feed \$2.50
- Sucrene Dairy Feed \$2.25

Just a few more tons of the above bargains left. Next prices will necessarily be higher. Buy now and save the difference.

FREEMAN'S CASH GROCERY

MAKE IT A FURNITURE CHRISTMAS

Nothing will prove more acceptable or more serviceable. We have just the things you want, whether they be single pieces or full suits for Bed Room, Dining Room and Living Room

Our furniture store is filled with the choicest lot of furniture ever brought to Dunn and we will be glad to show you through it.

In the furniture department you'll find a beautiful lot of Player Pianos, Edison and other Phonographs and all kinds of Records

There are lots of guns, rifles and knives in our hardware department that will be fine presents for the boys and men.

Get your presents from us—there is nothing here that is not useful

TheDunnPackage House

Thanks you for the patronage given it during the past year and wishes you a—

MERRY CHRISTMAS

and
HAPPY NEW YEAR

You Will Profit Through Trading With Us
During 1923

H. M. Pitman,

Manager

The Barnes & Holliday Company

Dunn, North Carolina