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**S. C. LINER & COMPANY BUILDING RESIDENCE.**

S. C. Liner & Company, builders and contractors, will by March 15 have completed a handsome residence on Academy street for C. G. Logan, at a cost of \$8,000. The home will be modern in every respect with all conveniences.  
 With the influx of tourists that are expected this summer, Mr. Liner estimates the building projects will exceed \$250,000.

**MAKING FARM RECORDS TALK**

By D. H. OTIS  
 Agricultural Director,  
 American Bankers Association.

Any one who has driven an automobile in a new country knows the value of a good road map. Farm accounts, properly kept, are a reliable road map to aid the farmer in directing the business management of his farm.  
 In farming communities where records have been kept in considerable number it is not uncommon to find differences in net income of \$1,000 per farm between the average and the poorer farms of the community. It is also frequently found that there is a difference of over \$1,000 between the average farm and a few of the better farms of the community. These differences of from \$1,000 to \$2,000 per farm in the net income are of vital concern to any farm in any community.

**Where to Get the Facts**  
 Farm records and inventories will reveal the reasons for these differences. The various colleges of agriculture and the United States Department of Agriculture have a collection of records and farm management surveys from which they find it possible to construct standards or guides showing actual attainments under good systems of management. Figures of this kind are available to county agents and farmers who desire to use them. It is also possible to organize farm accounting groups in a community and with the help of the College of Agriculture to develop community standards showing what the average and what the better farms are doing. These standards or examples of what the more successful farms are doing, when handled in such a way as not to divulge the identity of the owners, are a wonderful help in pointing out to the less successful farmers the weak spots in the business management of their farms.

**How to Use the Facts**  
 The farmer who keeps a careful record of the factors relating to the business management of his farm is in position to compare his farm with the average and with the best in the volume of business, as number of acres, total investment, number of cows, total receipts and total expenses. He can check on his diversity of income by comparing his income from sale of cows, sale of livestock, livestock products and sales from miscellaneous sources. His quality of business can be studied by comparing such items as income per acre or income per cow, etc.  
 By such a process the farmer is in position to make his records talk to him and point out the weak and the strong features in his farm operation. There is no tax that we pay today that compares with the tax we pay for our ignorance. This is true on the farm as elsewhere. Farm records, and inventories from which it is easy to form financial statements, will do wonders in reducing the tax of ignorance and placing farm business on a business basis and inspire confidence in the farmer, himself and with all those with whom he deals.

**BANKERS HELP**

Minnesota bankers played a constructive part in boosting the attendance at the Northwest Dairy Exposition held in connection with the State Fair in September. Five hundred members of the Minnesota Bankers Association received letters from the chairman of the agricultural committee, asking them to assist in forming delegations from their respective communities to attend the show.  
 The Atlanta, Ga., Clearing House gives the boll weevil no rest. In an effort to effect a concerted and statewide poison war on the boll weevil, this institution sent letters recently to all the bankers in the state asking that they assist in emphasizing the need for a wholesale war on the pest. According to a recent survey poisoning is being done on the larger farms, but not to any appreciable extent on the small farms. According to reports by the Department of Agriculture, the boll weevil infestation is heavier this year than ever before, and if allowed to go unchallenged the crop will be destroyed. Immediate and extensive action is urged.

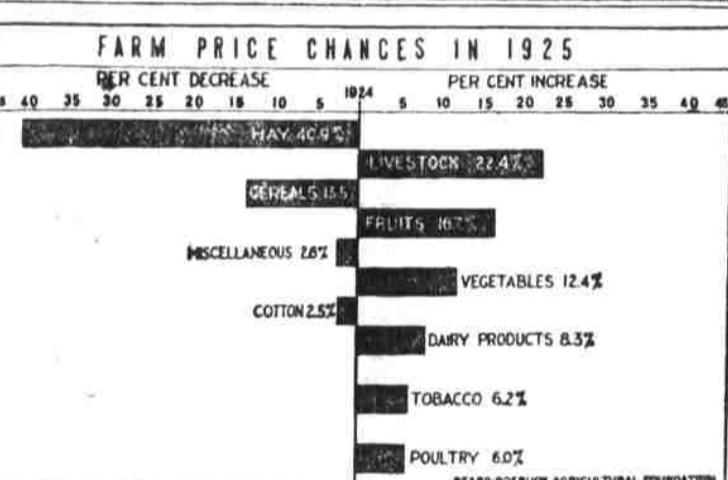
Over two hundred bankers in Iowa recently made an arrangement to attend the Iowa State University for a two-day period and study farming and farm problems. The bankers will sit as students under the professors in the agricultural department.

**HOW THE LAMB MARKET BEHAVED IN 1925**



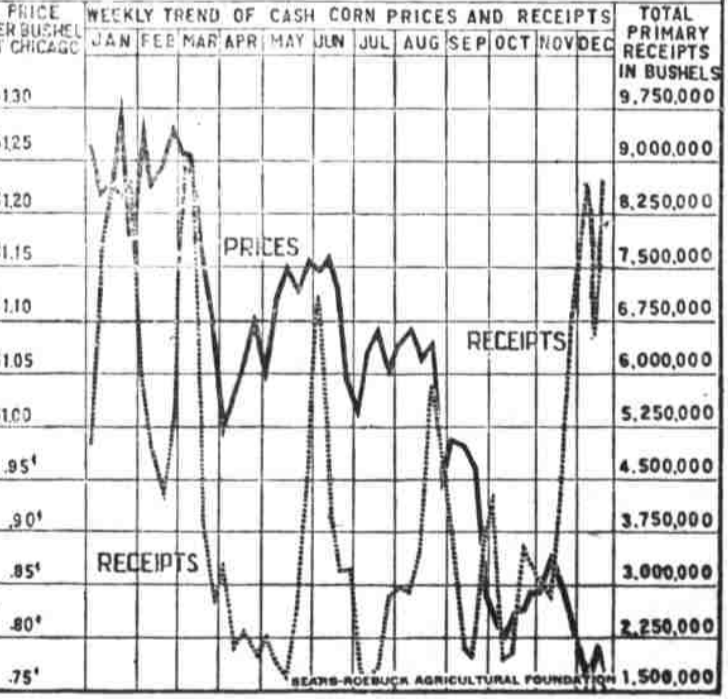
Lamb prices for 1925 have been relatively high in 1925, with lamb supplies available for slaughter only slightly below normal figures, according to an analysis of the lamb market by the Sears-Roebuck Agricultural Foundation. In the sheep-producing states pastures and ranges have been good. Conditions in the whole area west of the Rocky mountains are vastly better than they were a year ago.  
 The sheep industry was much more profitable in 1925 than it was in 1924. Lamb prices in Chicago averaged \$15.35 in November, 1925, as compared with an average of \$6.65 for the same month in the five years from 1900 to 1913. The top price was reached in January, at \$18.50 per hundredweight, and the low price of \$12.50 came in May. Both prices and receipts have fluctuated up and down through the entire season, but efforts to expand production have kept market receipts down because ranchers were retaining their ewe lambs with which to replenish and increase their flocks. The number of ewes slaughtered from July to September in 1925 is the smallest for that same period during the last four years.  
 The number of lambs on feed both in the corn belt and in the Western feeding districts is smaller than last year and some advance in the present price of lamb seems probable from now on. There will probably be a larger lamb crop, however, this spring and a moderately lower level of prices as these lambs come to market during 1926.

**Farmers Income for 1925 Shows Rise in Prosperity**



While farm production has not yet assumed a proper relationship to consumption as a whole, states the Sears-Roebuck Agricultural Foundation, American agriculture has been more properly balanced during the past year than it has for five years, and is slowly reaching correct proportions.  
 Only three staple farm crop groups, reports the Foundation, showed a decrease in gross farm prices for 1925 as compared with 1924. The crops included were hay, cotton, corn, wheat and one or two small miscellaneous crops. On the other hand, the products which increased substantially in price for 1925 over 1924 were cattle, hogs, sheep, fruits, vegetables, fluid milk, butter, cheese, tobacco, poultry and eggs.  
 The American farmer is beginning to place some figures on the right-hand side of his ledger for the first time in five years and renewed feeling of national farm prosperity, due to increase of farm prices, is being reflected in the business and industrial prosperity of the entire country.

**WHAT THE CORN MARKET DID IN 1925**



TWENTY per cent more corn was produced in 1925 than in 1924, according to the corn survey of the Sears-Roebuck Agricultural Foundation. An increased production of 587,836,000 bushels brings the 1925 figure to 2,900,581,000 bushels. This, plus the carry-over of 1924, makes the general marketable 1925 corn crop of 2,981,581,000 bushels the largest in five years. While the corn crop was nearly a failure in the Southwest and the average yield was low in almost the entire cotton belt, the corn belt itself, in practically all sections north of the Ohio and Potomac rivers, produced an excellent crop of fine quality.  
 The large excess production, however, and the fact that there is fewer live stock on the farms and some curtailment in feeding operations, have made corn plentiful and low in price. Prices dropped steadily from the top price in January of \$1.32 to 82 cents in November in Chicago. Receipts fluctuated violently with an up-turn grade beginning in October.  
 The United States is the corn nation of the world, producing 70 per cent of the entire crop. New uses for corn promise to increase consumption of this grain appreciably. Particularly significant is the manufacture of corn sugar, which is increasing in commercial importance.

Every dress in the house including many of the very latest styles and materials are now offered at half price. All Women's winter coats to go at half price. You cannot afford to miss these bargains. Clyde H. H. Ray.  
 Our buyer has just returned from New York and Baltimore. C. E. Ray & Sons. 1to  
 All Women's Winter Coats, latest styles, fur trimmed at half price. C. H. Ray. 1to

It's easy to find a Garage to repair your car for less money, but GOOD SERVICE is the product of a very few.  
**Duckworth Motor Company**  
  
 THE UNIVERSAL CAR  
**PRODUCTS**  
 Phone 350  
 Waynesville, N. C.

**His New Year's Gift To You**  
 If he hasn't thought of it, you suggest that he gave you his Photograph for a New Year's Remembrance. To save him bother, come in and we will make an appointment to suit his convenience.  
**Sherrill's Studio**  
 Over Mock's Store  
 Waynesville, N. C.

**The Prestige of the Dining Room**  
 Nothing so distinguishes the home of good taste, or establishes a woman's position as an intelligent and discerning hostess, as  
  
 the correct appointment of the dining room. Our selection of dining room suites has been made for a community noted for its charming hospitality.  
 At a price to suit your purse--on time if you want it.  
**MEDFORD FURN. CO. AT THE DEPOT**

THURSDAY, JANUARY 28, 1926

**HANDWRITING CONTEST—ANOTHER COLUMN GIVES RULES, ETC.**

The Zaner-Bloser Company, Columbus, Ohio, Publishers of the Zaner Method of Writing which is state adopted for use in the public schools of North Carolina, is co-operating with the State Department of Education of Raleigh in staging a Penmanship Contest in which all the schools of the state are urged to compete.

The contest this year is open to all seventh grade pupils. Prizes for the best writers are being as follows: First prize—\$15.00; second prize—\$10.00; third prize—\$7.50; fourth prize—\$5.00.

A bulletin containing complete information to teachers and superintendents for giving this contest can be secured with charge by writing to the North Carolina Handwriting Contest Editor, Zaner-Bloser Company, Columbus, Ohio.

The contest has been approved by A. T. Allen, State Superintendent of Public Instruction, and by the majority of school superintendents in the state replied to a questionnaire to the effect that they would give this contest their hearty support.

In view of the importance of handwriting in school, in business and in life, we are much pleased that a contest is to be conducted and we trust that it will stir up considerable interest and enthusiasm in the subject.

**BUILDING AND LOAN NOTICE.**

The first series of the Haywood Home Building & Loan Association have now matured.

Anyone desiring their remittance can receive same by applying to Mr. E. R. Boyd, Secretary and Treasurer.

**IT'S UNEASY COMPETITION.**

"Newspapers, especially the smaller ones of the nation, are just now organizing a campaign to persuade Uncle Sam to refrain from printing return addresses on stamped envelopes at cost, in competition with the little printers. Under existing conditions, Uncle Sam gives addresses to the persons of postal employees to solicit the business, write up the orders, transmit them to the printer, collect the bill and deliver the printed job at the consumer's office.

"Why the smaller newspapers alone should be subjected to that kind of competition when their own government cannot be explained, and there is no need that the printing service that the government has rendered practically free to users of stamped envelopes, will be abolished by this session of Congress.

"Other business enterprises that are perennially threatened with government competition below cost, if taxes and overhead were calculated, should join with the newspapers in the effort to get Uncle Sam out of the printing business to the general public, in competition with private enterprise; and thus strengthen the principle of confining government activities to the functions of government."

—Santa Rosa, Calif., Republican.

Notice—I want a carload of good cheap apples in bulk. M. P. Clark, Route 1, Box 160, Morganton, N. C. Feb. 4 pd

Wanted—Man with car to sell complete line quality Auto Tires and Tubes. Exclusive Territory. Experience not necessary. Salary \$300.00 per month. Milestone Rubber Company, East Liverpool, Ohio. Jan. 28 pd

Wanted—Ladies, girls, and boys, to sell Toilet goods, extracts. New plan, easy to sell. Big commission and fine premiums. We start you. Give reference. Hogan Supply Co., Elkhart, Ind. 21 Jan. pd