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When and How Your Economy is the Next Thing to Charity.

(By ARTHUR D. GORE.)
Clerks, merchants, farmers, blacksmiths, preachers, doctors, lawyers, bankers, postmasters, barbers and book-keepers—**HERE GOES!**—LISTEN!
The above is a list of Raeford citizens who by their thrift, prudence and patriotism have during the past 86 months saved the fancy little sum of \$25,000.00 for the neighbors next door who could not have their own happy homes without borrowing money. All praise to you, and a Merry Xmas and Happy New Year to each and every one of you! May the next 86 months bring you greater returns in the durable satisfactions of life than have the past same number of months!

I want EVERY Clerk, and Merchant, and Farmer, and Blacksmith, and Preacher, and Doctor, and Lawyer, and Banker, and Barber, and Book keeper, and EVERYBODY ELSE that possibly can, to BUY AT LEAST 5 SHARES of the RAEFORD BUILDING & LOAN STOCK during the month of JANUARY. That will only be \$5.00 a month, which is only \$60.00 during 1921. YOU CAN DO IT!! If you'll everyone do that, at the end of the 78th month you will have \$500.00 a piece. In other words, you'll get \$500.00 for every \$390.00 you save and pay 4%. You DON'T PAY A CENT OF TAXES.

If only 50 of you, folks will buy 5 shares apiece during the month of January, that will mean another \$25,000.00 in 78 months from now, and you will all have paid in only \$19,500.00, which will mean that you have made a clear profit of FIVE THOUSAND AND FIVE HUNDRED DOLLARS! And NO TAX to boot!

Such is the power of investments in the Raeford Building & Loan Association. So, should you own 10 shares, the profits would be ELEVEN THOUSAND DOLLARS, or if only 25 citizens bought 20 shares, the same profit would accrue. And the beauty about this is that the security is gilt-edge first mortgaged on real estate in town, and when the stock matures you either get your profits in cash or have the matured shares on deposit at 6 per cent. interest, whichever you prefer.

There is not a safer, better and sturdier business carried on in Hoke county than this is. All in the world it needs is patronage, payments, and plenty of push behind it. You folks who leave your cash in the bureau drawer or idle in the checking department of some bank at Chamber Bridge, Aberdeen, Red Springs and Fayetteville, will please take notice. We want your patriotic co-operation. How can you make Raeford your home unless you take a special pride in its home building? The way to make Raeford excel our neighbor towns is to invest our spare dollars where they will do someone build a pretty bun-
dles while they accumulate interest and roll up profits for you.

The man who has any pride in his home town is the man who will hunt me up during January 1921 and inquire how to invest to the best advantage of himself and all of the neighbors around him. You don't have to tell me how to love your town and your neighbor, I'll know it by the way you buy stock. A man's soul are like sign-boards that point towards the next stop ahead. You can read them and tell where he's going.

Do you really want to be worth something besides your salary, or larger than the position you hold? Then come and buy at least FIVE shares of stock in the RAEFORD BUILDING & LOAN ASSOCIATION.

There will be a Christmas tree and some Christmas exercises in the school auditorium at Montross Friday night, Dec 24, at 7 o'clock. Everybody invited.

FOR SALE—One Corona Typewriter and case. Practically new. Good price for quick sale.
E. ALEXANDER,
Raeford, N. C.

Parent-Teachers' Discussion.

The school house is the soil, the students are the seed. The number of subjects and little time in school prevents careful preparation of lessons at school. Pupils must study at home. Parents should co-operate with teachers. First, because of good of children. Second, because of the splendid school which is the center of town interest. Third, because of the great expense on building and equipment. Parents can co-operate by insisting on the students carrying home their books and then insisting on home study. Lastly the parents can help by creating the proper environment for study. — Miss Gurganus.

School days are habit forming days, habits that live as long as the individual, hence the necessity of good habits. Going to school is a business and nothing is quite so essential in the business world as regularity, therefore if success is secured in school we must have regular attendance. Individual attention cannot be given where you have large classes, then if a person misses a class he misses the whole lesson. Progress cannot be made by the class or individuals unless the attendance is good. Here the parents can co-operate and help to make success more easily attained by seeing that the children are in school. — Miss Hockett.

Solomon has well said, "There is a time for all things." This is true of every department of life and in all human endeavor, year in every vocation in life. It is true of the merchant, farmer, house-keeper, teacher and student. This is only another way of saying that there must be system in all our activities.

The demand of this age in every walk and vocation in life is efficiency. Efficiency may be defined as getting results. This involves system, planning a definite time for a definite task. So the student to get the best results must, therefore, have a time and a place to study. Experience and observation lead me to say that the best time for study at home for the student is an early hour in the evening, say from eight to ten. Circumstances may be such as to make even an earlier hour more desirable. But this early hour should not be allowed to interfere with the very necessary recreation in the afternoon when the school day is over. The mental fatigue, the physical confinement of the day, the demand of the growing child, and the social need of the boy or girl make an hour for recreation all but mandatory. The hour for study should be regulated by this.

As to securing the best results that will depend upon conditions in the home. Wherever possible a separate room should be provided and a special hour for study and that too under the supervision of the parent of some one else. Nor should this hour for study be broken into by any function or outside attraction, save perhaps the mid-week prayer service. If the best results are to be obtained, the parents themselves must give heed to this most important matter. It cannot be left to the mere impulse of the moment or the whim of the child, but must be worked out according to a well defined plan. To do this is no easy task, but one to which if parents will set their hands in real earnest, will yield rich results. — Mrs. R. G. Kendrick.

Sheriff Hall is giving out calendars with the prettiest girl on them you ever saw. We have one of them in this office.

We have several subscribers on our list who are getting too far behind on their subscriptions and we insist that all such pay up all in arrears.

Some rascal stole Mr. Hugh Parks' new syrup evaporator a few nights ago. It was made of copper, and it was wanted, no doubt, to use in making whiskey stills. But the rogue showed some consideration, when he waited until the syrup was all made.

Christmas gift!

Let everybody try it cold so-ber this Christmas.

Let us not forget to divide our Christmas gifts with those starving in Europe and Asia.

We should have said sooner, but Mr J. M. Yarboro of Shan-non, paid for The Journal next year two months before his subscription had expired.

Soon as the Jackson of Dandarrach that ye editor was about to bring he brought in a bushel.

Big Fire at Wagram.

The A. & B. store at Wagram a store and postoffice and a large lot of goods burned at Wagram last night.

The origin of the fire is not known.

The State Bank increases its Capital Stock to \$1,000,000

(The Laurinburg Exchange)

At a meeting of the stockholders of the State Bank Tuesday it was voted to increase the capital stock from \$400,000 to \$1,000,000 this recommendation coming from the board of directors which held its annual meeting last week. The State Bank will sell no new stock and will not increase the number of its stockholders, but the additional \$600,000 to be added to its capital will be issued to its stockholders in the form of a stock dividend. This bank has enjoyed a phenomenal growth and with a capital of only \$400,000 has a surplus

account of \$140,000 and undivided profits of over \$70,000. It has more than two million dollars in deposits and is one of the strongest banking institutions in the State. Its financial stability and stature can be taken as a safe index to the wealth and prosperity of the country.

The officers of the State Bank are men of ability, business experience and strong character. They are: Jas. A. Jones, president; Jas. L. McNair, vice president; W. H. Cooper, cashier; J. I. Myers, assistant cashier. The directors are: Jno F. McNair, H. W. McLaurin, W. G. Buie, D. C. McNeill, John Blue, Jas. A. Jones, Z. V. Pate, Jas. L. McNair, A. A. James, W. D. McLaurin, and W. H. Cooper.

Toys! Toys! Toys!

Don't forget the place to get toys is at POOLE & CO. We have them on display now. Come in look them over. We will take pleasure in showing you our line. So be on time.

Ladies get your citron, currents, raisins, dates and all stuff for fruit cake here. We have it.

Poole & Co.

The Place to Get Good Things

Pratt Building. Phone No. 61.

CHRISTMAS GREETINGS

To every man, woman and child in this good land. May each be happy and prosperous in the wish of

THE VARIETY STORE

Thanks to those whom we served and also to those who honored us with the opportunity.

Now we shall be glad to serve you at unusually laid prices.

Oranges, Apples, Nuts, Candles, Raisins and those many things to make your table or pantry attractive. Nice Crockery, Mirrors, Brushes, Combs, Talcum, Vases, Decorations, Dolls, Hand Bags, Suit Cases, Hosiery, Gloves, Underwear, and prices you cannot resist.

Give Us A Look.

B. F. MOORE

Phone 105.

Raeford, N. C.

Unlimited Supply of Money to Lend

on Improved Farm Lands in Hoke County

FOR 5, 7, OR 10 YEARS

Arthur D. Gore

Raeford, N. C.

Pure Food

FOR

Xmas Dinner

In your hurry to do your Christmas shopping don't neglect the Christmas dinner. Our store is well stocked with the goodies you'll want for your great annual feast. Our foods are pure—the best that can be had in any line—and they are fresh. Our prices is as cheap as good groceries can be sold for.

SPECIALS

Diamond brand fancy budded walnuts fresh from the groves of California. Guaranteed 1920 crop. Brazil nuts, Cocoanuts, raisins, currants, dates, cranberry sauce ready to serve.

One thousand dollars' worth of Little Field & Sons fancy candies fresh from the factory. White, pink and lime reception mints, old English Butter Scotch, Woodland nut bars, sundae fruit bars, brilliant peanuts, golden crisp, lemon, lime and horehound tablets, fancy whip cream and pineapple chocolates, toasted and plain marshmallows, cocoanut cream, cocoanut busters.

Corby's Cakes, Light Fruit, Dark Fruit, Nut Cakes, Chocolate, Cocoanut, Plain, Raisin, Citron.

DO YOUR CHRISTMAS SHOPPING EARLY.

McNeill Grocery Co.

The Home of Better Things to Eat. Phone 44.

Perfect Protection Here

In addition to the high degree of safety afforded by our safes and vault, we are fully insured against burglary or hold-up.

Our officers and employees are fully bonded.

Besides, our membership in the American Bankers Association entitles us to the services and protection of a world-wide detective organization that is relentless in its warfare against crime and criminals.

The safety of our depositor's funds is always our first consideration.

This is a safe bank to bank with.

The Bank of Hoke

Raeford, N. C.