

Subjects taught at the
**ELIZABETH CITY
BUSINESS COLLEGE**
BOOK KEEPING
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TYPEWRITING
ENGLISH
COMMERCIAL LAW
MULTIGRAPHING
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1921.

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For the next three or four months he will serve you, but don't forget that more winters are coming when you can't count on the sun for the heat you require. Right now is the time to get an estimate on your heating job.

I install hot-water, steam, Lyon One-Pipe Hot Air and Arcola Systems. My experience and information is yours for the asking.

E. J. COHOON
MAIN & WATER STS.
Elizabeth City, N. C.

A Word About Seed

Big advantage in buying your Garden Seed from us for several reasons. First, you get Northern grown, which gives earlier start, grows quicker, fruit earlier. Why do we all want Main Grown Seed Potatoes? For the earliness, certainly so. Why not buy your seed from us for early market, especially your Watermelon, Cantelopes, Cucumbers, Beans, Corn, Etc. Second, we sell all our smaller seed by the ounce or pound, thereby, giving the customer about twice as many seed for his money as you will get otherwise. Third, the seed business is not new to us. For over twenty years we have given farming a big part of our study and know what it means to have the best seed. Write us for our special Seed Collection offer.

Aydlett & Owens
DANIELS & COX OLD STAND
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WOOD SHINGLES COST

FARMERS MILLIONS IN FIRE LOSS ANNUALLY

Progressive farmers are getting away from inflammable roofs. I can sell you a roof that will not burn and for less money; a roof that will reduce your insurance; a roof that is cheaper to apply, cheaper in first cost and lasts longer.

Let me figure with you on your next roofing job; even if you are not ready now it will be worth your while to know something about the economy and all around superiority of modern roofing. My information is yours.

E. J. COHOON

Main & Water Sts. Elizabeth City, N. C.

WHY THE FAKERS GET THE MONEY

**Building & Loan Association
Have Neglected Their
Greatest Asset—Pub-
licity.**

Startling facts about the operations of wild-cat stock fakers in North Carolina and a clarion call to the substantial citizenship of the state to give greater consideration to the investment and community betterment possibilities of their Building & Loan Association were the outstanding features of an address delivered by Hon. Stacey W. Wade, Insurance Commissioner of North Carolina, before the convention of the North Carolina Building & Loan League in this city Wednesday, June 22. The fact that North Carolinians invest so much more money in worthless stocks than in Building & Loan Association is due largely to the fact that the fakers advertise and the Building & Loan Associations do not. Commissioner Wade, addressing the Building & Loan Association men, said:

Publicity Needed.

I believe that your institutions are approaching a turning point; some of them have already passed beyond the stage of growing pains; growth and expansion are absolutely essential if they are to fulfill their great mission, and as I see the future is full of possibilities for them. Public confidence in them is secure; increased rents all over the State has stimulated home ownership, while the receding wave of prosperity has brought home to many the great need of saving. It now remains for you to give full publicity to your plans and benefits in order to reap the harvest which is rightfully yours.

It is surprising how few people there are who understand what a Building & Loan Association is, how it operates, and the profits it distributes. Only the other morning a college professor in conversation with one of my clerks stated that he was compelled to move, could not find a house for rent and had not enough money to buy a home. It was explained to him how a Building & Loan Association might assist him and he seemed astonished that it could be true, but went away with a glad determination. I do not know that he succeeded, but it impressed me with the fact that the associations are losing their best opportunity through failure to properly advertise. Publicity is a great selling force, and an educated public is usually appreciative and responsive.

The Supreme Remedy For Poverty. With the knowledge you have gained through years of experience in the

management of Building and Loan Associations, I feel that you do not expect me to bring you any new ideas as to the value of your stock as an investment, as a home builder, or as a promoter of thrift. I am new in business, but I do know that these points are strongly fixed in your minds, and you can state them with more force and clearness than I. Show me a Building and Loan man who is not an enthusiast, who does not hold the three-fold value of his stock to be the supreme remedy for poverty. Certainly it is true that in many an instance it has been the real starting point in life.

We have been taught that all men are created equal, however, there is no question but that a child who is not born under his own roof begins life against a handicap which the Creator did not intend, and which thrift alone can overcome. Too often the lack of a home sends him out in life before safe habits are formed, and he is soon lost in the multitude of spendthrifts with only appetite and extravagance for his master. Is it any wonder, therefore, that our large cities have their slums and their crimes which are not always due to the foreign element, but may often be traced to the lack of home owners and the principles for which they stand?

The Wild-Cat Stock Faker. My strongest efforts would probably underestimate the great value of your institutions and their work, but if I can add a note of warning that will serve to keep some of our people out of the clutches of the wildcat stock faker, and divert to useful channels funds which are now going to line the interior of some imaginary oil well, I shall count the day well spent. If I can impress upon you and through you your shareholders, the hopeless chance of profit in patronizing them I shall consider that I have rendered the public a real service.

Wildcat stocks appear in so many forms, their tales are so plausible, their schemes so various and full of color, that they are calculated to deceive even the expert. The only safe course for our people is to consult their banker or Building and Loan Secretary or the Insurance Department. I have even known banks to get stung by them, but never a Building and Loan Association. During the past year my attention has been called to a number of bank failures in our State and even a suicide due to no other cause than an over-burden of fake stock notes discounted by dishonest hardworking citizens who were led to believe they were getting something for nothing.

How to Spot Them.

In order to protect oneself against them it is necessary to be able to spot them and detect the element of risk and sometimes fraud which is usually well concealed. The fact that they are licensed under the Blue Sky law gives

"I Got Real Mad When I Lost My Set-
ting Hen." Mrs. Hanna.
"I went into the hen house one morning and found my favorite setter dead. I got real mad. Went to the store, bought some RAT-SNAP and in a week I got six dead rats. Everybody who raises poultry should keep RAT-SNAP." Three sizes, 35c, 65c, \$1.25.
Sold and guaranteed by Culpepper Hardware Store, City Drug Store, G. W. Twiddy, John C. Bond, Edenton; W. A. Leggett, Edenton; Sawyer's General Store, Camden.

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Good hard brick for immediate delivery by rail on barge or schooner at our Shiloh wharf.

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our people no assurance that they are trustworthy; it is simply evidence that they have complied with the requirements of that law, and is a warning signal that they should be investigated.

It is a significant fact that the greater element of speculation, and the stronger the smell of promotion, the further from home they will go to dispose of their stocks. The Florida Phosphate Company will sell its stock from North Carolina to New York City, while a New York promotion concern will begin in North Carolina and sell all the way to Florida; so you see we get it going and coming. The starting point for both the North and South, our State seems to be the center where both extremes meet, while the oil and mining stocks of Texas and Oklahoma appear to have their beginning and end right at our doors, especially in eastern North Carolina. The letters received daily by the Insurance Department are pathetic in their appeals for protection, for relief from obligations incurred through fraudulent representations; and in many cases the Department can do little more than warn them to go their way and sin no more. They seem to take it for granted that because they hold a license they come well recommended, while as a matter of fact each license issued bears the statement in red ink that the Insurance Commissioner in no wise recommends the stocks offered.

An Endless Tale of Losses.

The difference between building and loan stock and foreign wildcat stock is more than the difference in value of an investment, it is a difference in principle, and may be measured by accomplishment on one hand and promises on the other. It is the difference between conservative and reckless methods, the help of a good samaritan against the attacks of a highwayman. Your record in our State is absolutely unsullied, while theirs is, indeed, unenviable. If I could refer to my files or to the public and point to a single instance of promises fulfilled, or fraud retrieved, or even of justifiable failure I could possibly find more moderate words to apply to them, but their record is an endless tale of losses, high salaried officials, receiverships, bankruptcy proceedings, or scanty dividends returned out of the investor's own capital and not from profits earned.

Your methods have always been conservative, your plans safe, having for their purpose the upbuilding of the community and its citizenship, while their plans seem to be hatched for the sole purpose of robbing their patrons, and they do not stop at extracting hard earned cash, but by smooth talk succeed in selling the poor man who they know is unable to pay, taking a mortgage on his home and future happiness in exchange for a sheet beautifully engraved with dollar marks galore. This they proudly announce is their cumulative preferred stock, redeemable in a very short time at about one hundred and fifty cents on the dollar, but, alas, they never return to take it up.

The Safe Investment.

Your motto has been to help, while they continue to fleece the public in a manner which is little short of robbery. The objects for which the two corporations are formed are so extremely opposite, yours so unselfish, so mutually helpful, theirs so evasive, so antagonistic to the individual and public good that not a scintilla of doubt should be left in the mind of even the wayfaring man as to a choice from a standpoint of investment or safety. It is strange, however, that in spite of these outstanding features, the contrast in their ultimate purposes, and in spite of the warnings constantly issued by the Insurance Department through the public press, (which at time I fear have become monotonous) they still step in where your institutions fear to tread and succeed—in duping the public. I can only account for it by P. T. Barnum's philosophy, and the fact that they do advertise; and while I cannot recommend to you their methods of securing publicity I do feel that you can by judicious and extensive advertising do much to educate our people and help curb this growing menace in our great State. Please understand that this tirade is not directed against every corporation that is required to comply with the Blue Sky law. Some are promoted in good faith with at least some prospects of success, but divested of their engraved certificates the best of them become a very ordinary investment and little more than a gamble.

Be Wary of "Blue Sky."

To your League and your associates I would say let's educate our people

away from them. To the public I can only say be cautious, be extremely cautious. Accept no verbal statement or agreement even if witnessed by your best friend. Investigate. Ask to see a copy of their financial statement. If you find listed under the head of assets a large amount of notes for stock sold, unpaid subscriptions, a large item for patent rights, good will, or leases, in fact a good patch of "blue sky" be wary. Take plenty of time to consult your banker or your Building and Loan Secretary who may be able to get additional information for you. They may tell you that their stock will be taken off the market tomorrow. Don't worry, you will be given plenty of time to buy and a longer time to repent if you invest.

Your associations have much to commend them to the sober judgment of thinking men and I pray you God's speed in your great undertaking.

BIG JUMBO SOY BEAN HARVESTER

Big improvements over Harvesters made by other concerns.

Body lowered or raised on axle.

Body adjustable.

Tongue adjustable.

Sprocket-rim adjustable.

Chain troubles eliminated.

Carrying capacity a third greater than other makes.

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Elizabeth City, N. C.

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Juniper & Red Cedar

At Wholesale Price, in any quantity.

Write for prices.

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NAGS HEAD, N. C.

Open June 15, 1921.

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Board by day, week or month.

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Kinston, N. C.

June 3-5t

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At the first sign of eye fatigue you should have your eyes examined.

This will determine whether or not you need glasses.

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521 MAIN STREET

Free! Special!

During the month of June we will give a free tube with every purchase of a

PENNSYLVANIA VACUUM CUP TIRE.

These tubes are Pennsylvania Vacuum Cup Tubes of the same high quality as the tires themselves. Tire prices as good as you can get.

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"The Talking Machine Wonder"

Sheet Music Player Rolls Holton Band Instruments

All Kinds of Musical Goods

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Let Us Know Your Wants
We Will Take Care of You

The installation of new and improved ice-making machinery and a thorough overhauling of our plant enables us to give you the quality and service you will appreciate. Bagged Ice a Specialty.

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We operate our own saw mill, feed mill and cotton gin and barrel factory.

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G. W. TWIDDY

Phone 185

S. Poindexter Street

ALKRAMA THEATRE

PROGRAM FOR WEEK BEGINNING

June 20th

MONDAY

CONSTANCE BINNEY in "THE MAGIC CAP"
"HOT DOGS"—A HANK MANN COMEDY

TUESDAY

MARGUERITE CLARK in "SCRAMBLED WIVES"
FATTY ARBUCKLE in "NEVER AGAIN"

WEDNESDAY

TOM MOORE in "OFFICER 666"
HANSEN & OLAND in "PHANTOM FOE"
Episode No. 6—"THE CRYSTAL BALL"

THURSDAY

TOM MIX in "THE ROAD DEMON"
"SKIPPER'S SCHEME"—A TOONERVILLE COMEDY.

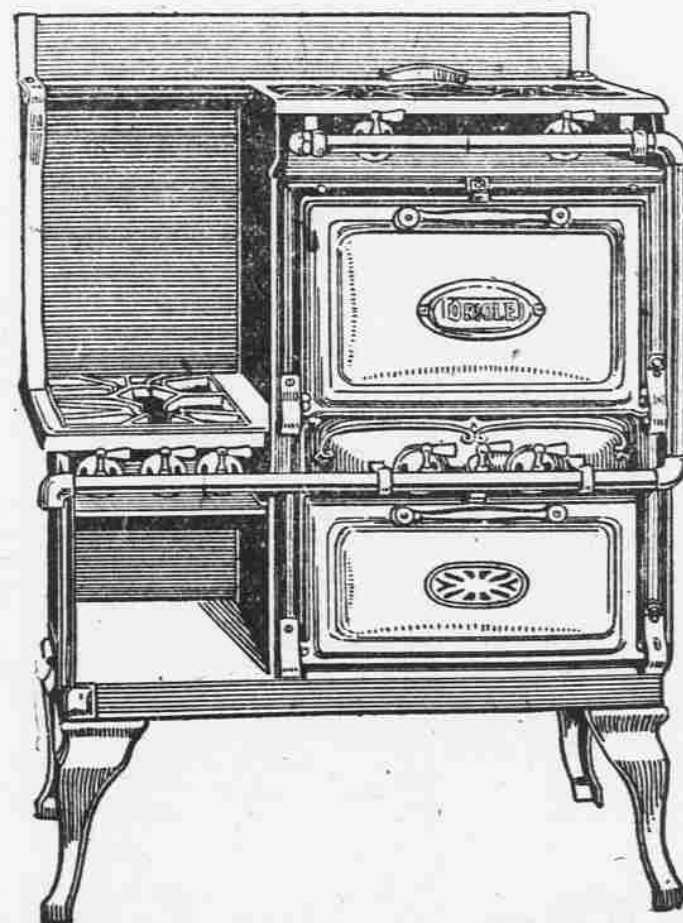
FRIDAY

MARY MILES MINTER in "THE LITTLE CLOWN"
SEITZ & CAPRICE in "THE SKY RANGER"
Episode No. 4—"DESERT LAW"

SATURDAY

HOBERT BOSWORTH in "HIS OWN LAW"
RUTH ROLAND in "THE AVENGING ARROW"
Episode No. 6—"THE MIDNIGHT ATTACK"

PRICES ---Matinee 15c & 20c; Night 15c & 25c

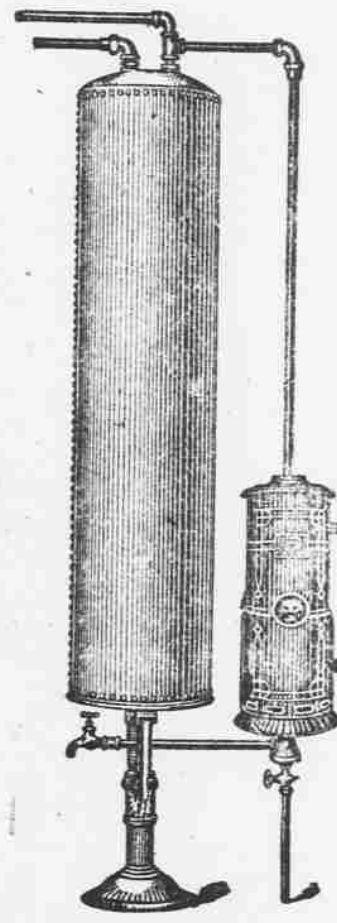


Wives Tell Your Husbands

Tell your husband what a wonderful difference a Gas Range would make in your kitchen, not only in your comfort, but in actual money saving. Tell him how the daily cooking of meals takes up time that you could profitably employ at other work, tell him how you would enjoy getting out more often, and how an Orile Gas Range would enable you to do so. Ask him if he wouldn't like to help you get out of that hot kitchen this summer, and that you could save one-half of your time if you ONLY HAD AN ORILE GAS RANGE AND A WATER HEATER, and that your whole house would be cooler this summer.

Southern Gas Improvement Co.

"They Say That Gas Can Do It Better."



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Every Accessory for the Automobile
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