

MORE ABOUT CREDIT UNIONS

If You Wish to Get One Started,
Write to Prof. Camp
(Progressive Farmer)

What is a credit Union, as authorized by the North Carolina Legislature? A credit union is a savings society.

Who may form a credit union? Any group of neighbors who want to save all their spare money, however little that may be. The youngest in the family is to be taught the lesson of saving pennies. The parents and older brothers and sisters are to save for the credit union.

Does every neighbor join a credit union? No; only those who work and pay their debts may become members.

Who are the people who form credit unions? Those who belong to the same church, Farmers' Union, or other organization, or those who work at mills or stores in the same town. The more interests people have in common the better they will stick together in a credit union.

What becomes of the money which the members have toiled for, and handed to the keeping of the credit union? The savings are not hoarded but kept busy. The union lends them to its members. If any of the savings are not loaned they are deposited in a safe bank where they earn interest.

Do the members get paid for lending their savings? Yes, four cents for every dollar that is left with the union for one year.

Can a person withdraw his savings from the union in case he needs them for his own use? Yes, upon proper notice.

How is the union able to pay its members for savings? It charges any member who borrows six cents a year for each dollar borrowed. If the time is only half a year then the interest charge would only be three cents for every dollar borrowed.

Can a member borrow money for any purpose? No; members can borrow only to spend it for productive purposes. Would spending the money for a buggy be allowed? No. For an automobile? No. For tickets to the circus or the movies? No. To pay old debts? No.

Why not, are these things not good? Yes, but they do not help the farmer to grow nor bring it to the market. If a plow were needed to plow the soil more deeply or if a new wagon were necessary to haul the cotton to market a member might borrow the money with which to buy the plow or wagon.

Is this credit union not a bank? Yes, and no. Like a savings bank it helps people to save. Like a state or national bank it helps borrowers to the credit they need. But a bank does not limit its loans to its members.

Is not a credit union a competitor of a bank? No, they have not proved it. The people who become members of a credit union are not those who take their savings to banks nor are they those who borrow from them. The credit union takes its funds to the bank.

May I then become a share holder in a credit union? Why not, if you have a dollar to spare?

Must not one who desires to become a share holder in a bank have a hundred dollars to buy even one share? Yes. But not in a credit union. In a credit union shares may be made any size from one dollar to one hundred.

But if all in our neighborhood joined, farmers, teachers, and pastor, there would be only 40 of us; and if we made our shares five dollars and each took one and paid one dollar as a first payment our capital would be only forty dollars to start with. Surely so small a capital would not be worth considering. Yes, it would in a credit union. The first co-operative bank established in America began with a capital of twenty-eight dollars and a membership of ninety. Now, after twelve years it has loaned \$971,761.94 to its members. Not one cent has been lost. Such may be the result of thrift and mutual care for one's fellows.

To tell how credit unions have brought a new prosperity to agriculture and how they have developed a spirit of working together in a com-

GERMAN PAPER ATTACKS WILSON

PRINTS LOT OF WILD STORIES
UNFRIENDLY TO AMERICAN NOTE.

Berlin, June 24.—The Tages Zeitung, publication of which was suspended Monday by German authorities, reappeared today. The general understanding is that suspension was ordered because of an article on the American note, unfriendly in tone to United States.

The Tages Zeitung's first issue since its suspension contains another article by Count Reventlow, whose previous statements are supposed to have incurred the authorities' displeasure. Today's article makes a covert attack on President Wilson in connection with reports of a peace conference to be held in Switzerland, supposedly at the instigation of President Wilson. The article says:

"Meanwhile President Wilson has closed the Panama canal to the shipping trade so that transportation of ammunition and war materials from eastern harbors of the United States to Vladivostok, for increasing the Russian fighting strength shall not suffer interruption.

"Over the Atlantic at same time are voyaging from United States floating arsenals in order that cries for help from England and France shall be silenced as soon as possible and at the same time Wilson demands that a sure and unimpeded journey be guaranteed these floating arsenals."

TAR-HEELS ROADS TO VALUE OF MILLIONS

Raleigh, June 30.—The North Carolina Highway commission was in session here today and received reports from Dr. Joseph Hyde Pratt, the secretary commissioner and from State Highway Engineer W. S. Fallis that showed the great strides that are being made in the development of highway construction in this state. Doctor Pratt showed that there was expended for road work in this state in 1914 \$5,190,000 and that the present year will round out \$6,250,000, more than a \$1,000,000 increase in road work. The road funds the past year were derived principally, \$2,430,000 from bond issue; \$3,600,000 convict labor and \$800,000 free labor; private subscriptions \$10,000 and special taxes \$1,500,000.

The report by State Engineer Fallis showed 10 counties have urgent applications pending for engineering assistance and that there have been during the two months that the work by the State Highway Commission has been under way co-operative work in Davidson, Caldwell, Catham, Henderson, Swain, Madison, Wilkes, Yadin, New Hanover, Randolph, Edgecombe, Franklin, Person, Haywood, Wake, Columbus, Hyde, Rockingham and other counties in location of roads, bridge construction, road material and other road construction problems.

EUROPEAN TOURISTS TO BE RESTRICTED

Washington, July 1.—Restrictions placed upon travelers in Europe are called to the American public's attention in a circular issued today by the state department.

The government, says the circular, "can not undertake in general to advise Americans as to routes which they should follow in traveling abroad," but some of the more important restrictions on travelers are cited, particularly those imposed upon persons going from England to the continent.

Aliens entering France, it is pointed out, must have a special passport issued by a French consul, while papers are required containing information as to evidence upon which the passport was issued, the French city to be visited and the object of the visit. The papers and passport must bear the holder's photograph.

All who desire to know more about the credit union, provided for by the North Carolina Legislature, may have their questions answered by writing to Wm. R. Camp, North Carolina Division of Markets, West Raleigh, North Carolina.

GERMANY'S GREAT SUPPLY STATIONS

Vast Stores of Food Supplied and
Broken Material Mended or
Recast.

(News and Courier.)

Northern France, May 20.—In a one-time prosperous and busy city that now contains almost as many German soldiers as it does French inhabitants, is one of the "Hauptpunkte" or chief points in the remarkable lines of communication which stretch from Germany to the front trenches.

The "Hauptpunkte" may be called for want of a better name a division headquarters in the lines of communication. This headquarters has, roughly, two functions, the preparing and forwarding of food and ammunition and the repairing of material that has broken down under the strain of battle.

In the city recently visited by an Associated Press correspondent the German authorities have requisitioned the slaughter house of a one-time French butcher, and in it are methodically preparing the enormous quantities of meat needed for the army a few miles away.

The cattle are, for the most part, driven in from Germany. For miles as one approaches the city one can see herds grazing on the rich French fields. By the time they have reached the division headquarters they are fat and sleek.

Meat Supplies.

The slaughter house, of course, has been found entirely too small for the amount of work that has to be done there, especially in that department where meat is salted or pickled. In default of receptacles therefore the army has requisitioned bath tubs and similar inappropriate but useful vessels, and in them lie thousands of pounds of meat. A thousand pounds of worst a day is prepared for the front, as well as many hundreds of pounds of beef, mutton and pork.

Within a hundred yards of the slaughter house is the bakery, formerly a manufacturing establishment, whose brick ovens have been found to lend themselves very well to the baking of 16,000 loaves of bread a day. Each loaf, composed of one-third of white flour and two-thirds rye flour, weighs 1.50 grams.

Perhaps less important and vital, but more interesting, are the establishments where damaged artillery and guns are repaired and put into shape for use at the front again.

From all along the front there come to a former machine shop the guns of all bores that have been put out of commission in the fighting. They come in with damages that in many cases are quite as freakish as the injuries sustained by the soldiers, and are repaired with quite as much ingenuity.

In a carpenter shop French workmen, aided and superintended by Germans, remake the wheels. In another part machine guns are made whole, oftentimes by using the undamaged parts of two, three or more weapons. In still another building new muzzles are moulded and put onto undamaged trucks.

Here also are prepared the great hoops of wire that can be stretched in front of a trench in an emergency at a moment's notice and can be made fast by stakes of steel that are screwed into the ground. Thus attackers, whose artillery has demolished the usual entanglements of barbed wire, can still be checked for a time at least.

In conjunction with the machine shop there is a shoe shop and a leather shop, where broken saddles are mended, and where the straps for artillery wagons, rifles and knapsacks are put into order once more. It is the exception rather than the rule that any piece of apparatus used at the front is damaged so badly that it cannot be mended here or that it has to be sent back to Germany.

Sweepings of Battlefield.

In point of interest to the casual visitor, the prize of the division headquarters is the "Sammelstelle" or collection point—the junk pile containing the sweeping of the battlefield would be a better name—where every conceivable object from bits of rubber to broken bayonets and cartridge shells is collected and sorted out.

The knapsack of every wounded soldier first or last finds its way to this big building and there is subjected to the scrutiny of "junk experts." The cartridges that remain are laid to one side, to be reapportioned to some other fighter.

The bayonets go to one department, where they are carefully cleaned and put in shape for use again. The rifles—they include not only German, but French, English, Belgian and Russian guns—are thoroughly overhauled and oiled and come out looking like new.

After every battle in which the Germans have been victorious the field is literally scoured, and all the junk is transported to headquarters.

Giant Laundry.

A big laundry establishment with a capacity of over 100,000 garments in less than a month cleans old clothes, after they have been repaired, and puts them into shape for further use by new soldiers or by old troops whose supply has been exhausted.

Not one thing with any possible value is wasted.

Preparing Bandages.

Volunteer and professional nurses prepare some 188,000 yards of bandages a day, which are shipped off to the front in compact packages. The establishment maintains fifteen mounted filtering plants that are shifted from point to point along the front and prepare daily some 10,000 liters of water for the soldiers.

There are also movable Roentgen ray machines, which can be taken to the front for use in desperate cases.

As an adjunct to the wholesale drug establishment there is a soap factory with a weekly capacity of 55,000 kilograms a week—so large that not only are four armies supplied, but the civil population of the city as well. There is a disinfecting establishment, where both soldiers and their clothes are purified, and where the long Red Cross hospital trains after use are switched in and sterilized and fumigated.

FOREIGN TRADE IN MAY.

According to the Custom House figures given out yesterday the exports for May out of this port reached the high total of \$132,594,962, against only \$63,711,857, in May last years when the world was at peace.

In some manner a way was found last month to ship goods to Austria-Hungary worth \$18,745, although exports in May, 1914, totaled \$935,725. How little is being shipped to Germany by direct consignment is shown by the fact that in May the declared exports for the empire were valued at only \$400. A year ago in May the outward movement to Germany totaled \$6,204,938. The extraordinary expansion, however, in the export movement to the Netherlands, Italy, and the Scandinavian countries in May gives rise to the belief that Germany was getting American supplies through them, notwithstanding the official embargoes said to be established to keep merchandise out of the empire.

Italian purchases of wheat and other supplies shipped out of here during May totaled \$5,170,014 against \$1,925,485 in May, 1914 when trade conditions were normal. Exports to Belgium from this port last month had a value of \$868,541, represented for the most part by relief supplies. In May a year ago regular trade shipments were valued at \$1,459,022.—Exchange.

HOME-MADE SOAP.

Will you please give me a recipe for making soap hard like the soap we buy from the stores?

I have never seen any home-made soap that was as uniformly perfect as that made by experts in factories. However, the following recipe makes very good hard soap:

Dissolve a pound can of lye in three pints of cold water. Be careful because as the water gets hot it is apt to spatter on the hands and burn them.

Have ready five pounds of fat that has been melted and strained through cheesecloth to remove any specks. As soon as the lye is cool pour it slowly on the grease, stirring with a stick, but stop stirring as soon as it gets about as thick as molasses.

An agate meat pan is a good thing to mold the soap in, but if wood is used line it with paper and put an oiled paper next the soap. If harder soap is desired a little salt is added.

If one desires a little one's own lye fill a barrel almost full with good wood ashes and set on a slightly inclined platform. Make a hole in a stave near the bottom; pour water slowly on the ashes and let the lye drip from the hole into a receptacle. This when mixed with clean fat makes good soft soap. It also may be hardened by the addition of salt.—The Progressive Farmer.



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