

THE GLEANER
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HOLC, A Home-Saver Service

It was the vital service the first allotment of funds had rendered to distressed homeowners that induced a second allotment. The second allotment was championed by Congressman Hancock of this State and the present session of Congress authorized the issuance of an additional \$1,750,000,000 of bonds to further the work of the Home Owners' Loan Corporation in refinancing the property of distressed home owners, it was expected that a minimum of 300,000 and possibly 400,000 new applications for home loans would be filed. But when the books were closed by HOLC at midnight on June 27, as the law provides, it was found that the total of new applications on file was about 125,000. Financial writers who have been keeping close tab on HOLC statistics, as strongly indicative of business trends, are agreed that this proof that most of the country's distressed home owners have been provided for is a sure sign of a vast improvement in general business conditions. Improvement in real estate values, they asserted, has led to willingness as well as ability of banks and other private financing concerns to perform their normal function which they were compelled to abandon in the depth of the depression.

Since the HOLC was called into existence upon President Roosevelt's urgent recommendation to Congress in 1933 it has saved from foreclosure approximately 900,000 urban homes with advances from the original three-billion bond issue that already exceeds \$2,700,000,000. When the law was enacted the owners of residence properties and also the holders of mortgages on them faced the most appalling situation in the history of any country. More than two-thirds of the entire 21 billion dollars of urban home mortgages then outstanding were short-term obligations on which the borrowers were unable to pay principal or interest. The task of HOLC was to save these homes for their owners by taking over the defaulted loans and refinancing them as long-term amortized loans, payable in small monthly amounts, to include interest and all charges, over a 15-year period. It seems entirely probable that the big reduction in applications, which ended on June 27th, was due to the Government's easier terms—lower rate of interest and longer time to repay, which compelled private loan agencies to meet the situation or go out of business.

The North Carolina Press Association for its meeting this year will take a trip to Boston by water. The members who will attend will assemble at Norfolk on the 17th, next Wednesday, and sail on the afternoon, returning, the party will arrive at Norfolk on the Monday following. A profitable and delightful trip and outing

"Grass Roots" Conclave Flaws

The convention, with a catchy name, recently held in Springfield, Ill., to launch a campaign for a Republican successor to Mr. Roosevelt in the White House next term, is being shown up without any special advantage to its sponsors.

Commenting further on the convention and the stand of Republicans members of Congress on important recovery measures have taken, the St. Louis Post-Dispatch, independent, says:

That slogan, "Save the Constitution!" adopted at the "grass roots" convention in Springfield, Ill., may be a little embarrassing to Republican members of Congress.

Someone may rise to inquire why, since the Republicans pledge themselves to rescue the historic document, representatives of the party in Congress voted as they did on measures since thrown out as unconstitutional by the Supreme Court.

On the outstanding measure of that kind, the NIRA, a majority of the Republicans in the House voted aye. The Republican Senators did likewise.

Almost 60 per cent of the vote of Republican Senators was in favor of the Frazier-Lemke Act, which passed the House without a record vote. This act was declared unconstitutional by a unanimous decision of the Supreme Court.

Not a single Republican Senator voted against the Railway Pension Act, which also passed the House without a record vote. It, too, was thrown out by the Supreme Court.

It would make a more convincing showing if the Republicans in Congress and the grass rooters could present a united front on the issue of preservation of the Constitution. As it is, the public may decide it is being spoofed.

Mussolini has designs on Ethiopia and the United States has been appealed to for help. Uncle Sam appreciates the compliment, but he is busy just now trying to grow on his fingers new skin that was burned off the last time he pulled European chestnuts out of the fire. He did, however, suggest that the League of Nations might intervene. But the L. of N. seems to be purely ornamental when it stands in the way of what the members want to do.

Dare County Times is the name of the first newspaper to be published in Dare County, making its appearance last Friday. Its initial number is six pages, 8 columns to the page, and printed on pink paper. It is a healthy-looking child. At its masthead it says: "Birthplace of the Nation, 1584; Birthplace of Aviation, 1903," referring to the colony on Roanoke which disappeared and to the first flight by airplane by Wilbur and Orville Wright. Victor Meekins is editor, and Misses Elizabeth Hooker and Nell Wise, business manager and circulation manager, respectively.

The worst flood in a half century visited central New York State Monday. Over 40 lost their lives. Damage mounts to many millions. Big towns like Binghamton and Ithaca were flooded. A few days before there was a disastrous flood in the Middle West, and a day or two later Northwest Maryland had a

Chesterfields "go to town"
They Satisfy

—that's just the 1935 way of saying what Chesterfields have been saying for years . . .

Chesterfields do about everything a cigarette ought to do.

Chesterfields have TASTE—yes plenty of it. But not too strong.

And Chesterfields are MILD—but they're not insipid or flat.

Chesterfields "go to town"



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G. H. ENFIELD

"By their lips
You tell 'em,"
By their breath
You smell them.

Hooked rugs are not necessarily stolen rugs.

"Noted runner catches a bride."—Headline.
Why not? The easiest to catch.

"Shark is captured by a California lady."—Headline.
She's not the only lady to catch a shark.

See that "Sleeping cars to have birth control." Will save rushing for a physician.

Hubby—Our beans are being eaten up by beetles.
Wife—Think it will do any good to syringe them?

Alaska was the first American possession to put old age pension law into actual operation.
Safety first! They all freeze up there before old age.

Beauty of Butterfly
The beauty of a butterfly or moth is in its wings, for on each there are thousands of minute scales with a wonderful blending of colors. Each species of butterfly or moth has scales of delightful designs, and also an enormous number; some of the large tropical species possess about two million separate scales on their wings, each single one overlapping its neighbor like the tiles of a house. A butterfly can be distinguished from a moth by its antennae or horns; all butterflies have a knob at the end of each, while on moths they are feathered and taper to a point.—Tit-Bits Magazine.

Lawyers, reporters and others who took part in the John Thomas Scopes "monkey trial," ten years ago, will be asked to return to Dayton to re-enact scene of evolution trial.

Suppose "others" include the monkeys.

In Hungary, "Duelling is both fashionable and essential to politicians."

How different in the United States! Here it's slinging bull.

"Moon will act strangely on July 18."—Headline.
Hope she'll not continue to be influenced by her daughters!

Timely Farm Questions Answered At State College

QUESTION:—How should land be prepared for the first seeding of alfalfa?

ANSWER:—A well prepared seed bed is necessary for best results in growing alfalfa and for this reason the land should be plowed fairly deep and be thoroughly pulverized with a disc and harrow. The land should be allowed to stand at least a month after this preparation in order that it may settle. Frequent harrowings during that period will give good results. As fall seeding is usually more satisfactory in the Piedmont and Coastal Plain sections the land should be prepared the last of July or early

for seeding from September 1 to 30.

QUESTION:—When should cockerels be caponized to be ready for the Easter market?

ANSWER:—Cockerels that are to go to market as capons next Easter should be caponized as early as possible in July. It takes from eight to eleven months properly to develop and finish a capon and those birds caponized in early July should be ready for the market if proper development takes place. Care should be taken that only healthy cockerels be selected as unhealthy birds either die from the operation or make poor development.

QUESTION:—How often should I dust my cotton to control boll weevil?

ANSWER:—Where there is as much as a ten percent damage the dustings should not be over five days apart as long as this damage remains. However, weather conditions will govern, to a large extent, the actual number of dustings to be made. Frequent showers and cloudy weather increases the damage and the application should be repeated if a heavy rain falls within 24 hours after any dusting. As long as there are ten percent of the squares punctured dustings should be made every five days and in between if a heavy rain occurs.

Beauty of Butterfly
The beauty of a butterfly or moth is in its wings, for on each there are thousands of minute scales with a wonderful blending of colors. Each species of butterfly or moth has scales of delightful designs, and also an enormous number; some of the large tropical species possess about two million separate scales on their wings, each single one overlapping its neighbor like the tiles of a house. A butterfly can be distinguished from a moth by its antennae or horns; all butterflies have a knob at the end of each, while on moths they are feathered and taper to a point.—Tit-Bits Magazine.

Habits of Polar Bear
The polar bear, at home only on the icy coasts and islands encircling the North pole, does not hibernate—the males at least being abroad at all seasons of the year; one after a big meal, may retire to an ice-cave or rock-hole, and snooze a few days, but soon resumes his hunting regardless of weather or darkness. Toward spring, as in all bears, the female chooses a bedroom, and stays there, perhaps under cover of deep snow, until her cubs are born and able to travel.

U. S.-Spain's Island Deal
Under the treaty of December 10, 1898, the United States paid to Spain \$20,000,000 in connection with the relinquishment of all claims to Puerto Rico, Guam and the Philippine Islands, and, under a later treaty of November 7, 1900, a further payment of \$100,000 was made to Spain for cession to the United States of any and all islands (Cagayan Jolo) of the Philippine archipelago lying outside of the lines described in article III of the treaty of

MAKING IT HARDER FOR BANK ROBBERS

Mechanical Devices That Impede the Work of Bandits Described by Bankers Association Official

The impediments which the hard working bank robber now meets in plying his trade among small as well as large banks are described by James E. Baum, Deputy Manager American Bankers Association in charge of its Protective Department, in an article in "Banking" published by his organization.

"Protective equipment will minimize if not prevent loss," Mr. Baum says, "such as the silent automatic type of alarm, approved tear gas systems, several styles of bandit resisting enclosures and time locks, or safes equipped with time locks, which can be set for intervals of a few minutes.

"The silent automatic alarms operate in the beginning of a holdup and through actions carried out by the bank employees in obedience to the bandits' own commands. They are adaptable to the smaller banks which continue to be easiest targets for bank robbery.

Tear Gas Systems

"Tear gas systems have their advantages as self-contained protective units where outside aid is inconvenient or too remote from the bank to be effective. One objection to the use of tear gas in preventing holdup is the need of pressing a lever or button to discharge it. Although this necessary action seems too much to expect of the victims in a crisis where their lives are in jeopardy, the fact remains that tear gas systems have defeated bank robbery. Its deterrent value is also important.

"Different styles of bandit resisting enclosures are available. The lock manufacturers also produce time locks which can be set to open at intervals of five minutes or longer. These locks are especially adapted for attachment to small safes or chests for safeguarding surplus funds while the bank is open for business."

Agriculture and Industry

Returns for the first quarter of 1935 for industrial corporations publishing quarterly reports show net profits 21 per cent more than for the same in 1934. The total farm value of all important crops, exclusive of livestock, rose in 1934 to \$4,782,423,000, as compared with \$4,114,265,000 in the previous year and \$2,882,195,000 in 1932.

Summons by Publication

NORTH CAROLINA ALAMANCE COUNTY IN THE SUPERIOR COURT

Sara A. Evans, Plaintiff,

vs. James D. Evans, Defendant.

The defendant, James D. Evans, will take notice that an action entitled as above has been commenced in the Superior Court of Alamance County, North Carolina, to obtain an absolute divorce under the laws of the State of

North Carolina, and the defendant will further take notice that he is required to appear at the office of the Clerk of the Superior Court of Alamance County in the Courthouse at Graham, North Carolina, on or before the 2nd day of September, 1935, and answer or demur to the complaint in said action or the plaintiff will apply to the Court for the relief demanded in said complaint.

This the 6th day of July, 1935.

E. H. MURRAY,
Clerk Superior Court of Alamance County.
Wm. L. Robinson, Atty,
204 Walters Bldg., Burlington, N. C.

Notice of Mortgagee's Sale.

Under and by virtue of the authority contained in a certain mortgage executed by Geo. W. Thomas and wife, Maggie Thomas, on the 30th day of December, 1921, and duly recorded in the office of the Register of Deeds for Alamance County, North Carolina, in Book of Mortgages and Deeds of Trust No. 82, page 645, default having been made in the payment of the note therein described, and the beneficiary therein named having made demand, the

undersigned will, on Friday, August 9th, 1935, at 12:00 o'clock, noon,

at the Courthouse door of Alamance County in Graham, North Carolina, sell at public auction for cash to the highest bidder the following described property:

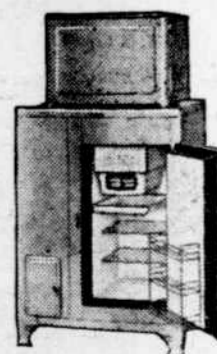
A certain tract or parcel of land lying and being in Alamance County, State of North Carolina, in Newlin Township, defined and described as follows, to-wit:

Adjoining the lands of William Ellington and C. V. Ferguson on the North, the lands of C. V. Ferguson, R. R. Richardson on the West, running with the thread of the Lick Branch on the South and on the East by the lands of Mollie Holton and J. W. McBane and containing 190 acres, more or less, the same being that tract or parcel of land deeded to G. W. Thomas, March 6th, 1874, by the heirs of Alvis M. Thomas, deceased.

This sale is made on account of default in the payment of the indebtedness secured by said mortgage to D. A. MacKenzie, Assignee.

This 5th day of July, 1935,
D. A. MacKENZIE, Assignee
Claiborne Young, Atty.

Refrigeration for Your HOME



PERFECT meals for you and your family are always within your reach, with no trouble, if you have a Superfex Oil Burning Refrigerator in your kitchen. No matter how hot the summer, your meats, fruits, salads and vegetables are kept constantly cool, fresh and appetizing within easy reach.

In its sanitary porcelain enamel lined interior, Superfex never allows milk or cream to sour or develop bacteria... with a Superfex, the butter is always firm and sweet, the vegetables crisp and fresh and it is easy to make cooling drinks for the family and friends.

Superfex can be used anywhere... it is not dependent on outside connections. For an hour or two every night the burners operate, then your refrigeration goes on for 24 hours. Users say the cost is around \$10.00 a year—less than a dollar a month.

Let us demonstrate Superfex to you soon.

Danville Welding Company
Danville, Va.

SUPERFEX
Oil Burning REFRIGERATOR