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THE FARMERS' HEADQUARTERS

24 Barbrick Street

New Bank Building to Be A Magnificent Structure

To Be Occupied by the Cabarrus Savings Bank, the Owners.—Is a Fireproof Building of the Latest Type.

One of the most substantial banks in North Carolina is the Cabarrus Savings Bank, whose magnificent new home is being erected on North Union street almost directly opposite the bank's present quarters. It marks another important era in the growth and development of the Cabarrus Savings Bank as well as of Concord and Cabarrus county. It is the first building in the city to be built to a height exceeding three stories. Of steel, reinforced concrete and brick, five stories in height and with a basement, the new building of the Cabarrus Savings Bank will be the largest business building in Concord, and will represent the latest ideas in banking structures, equipment, and conveniences. The first story will be of Indiana Limestone with brick thereafter. The whole of the ground floor will be occupied by the bank, and no expense is being spared to make the banking offices worthy of the substantial and important institution which will occupy them. With tile floors, marble wainscoting, border and solid mahogany fixtures, with mahogany and genuine leather chairs, the banking offices will be comparable with anything in the United States. There are larger banks but there are none which have a better home proportionate to size, than the new offices of the Cabarrus Savings Bank. The entrance is in the center of the building, and gives into a public lobby. On the right the private offices of the president, vice president and cashier are found. On the left two elevators give quick access to the upper floors. At the rear of the lobby is the banking office, with five rows of tellers' windows on each side and with a handsome spacious banking office for the general public in the center. Convenient arrangements are provided for lady patrons, who have a private check room. At the rear are two large working spaces for the

bank staff, with toilets, and two coupon rooms and a large steel vault with numerous safety deposit boxes. Overlooking the banking offices are two floors, one at each end, and facing each other. One will be used for a directors' room and the other will be rented. The upper floors are being furnished for general office use, and many of them have already been spoken for. The building with the lot and equipment will cost about \$250,000 and will be thoroughly fireproof, with composition floors on all the upper stories. The architect is Willard G. Rogers, Charlotte, N. C., and the general contractor T. C. Thompson and Brother, of Charlotte, N. C.

The history of the Cabarrus Savings Bank reads like an historical romance and has been an unbroken record of expansion and success. Organized in January 1877, with a capital of \$25,000, it has been a magnificent investment to the original shareholders who in addition to steady and substantial cash dividends amounting to 200 per cent, on their original investment, so that today the investment of one share in the original stock of the bank, today has four shares, three of which were paid for entirely out of the profits on the original share. In 1903 the capital was increased to \$50,000, and in 1907 to \$100,000. At the same time a stock dividend of 50 per cent, was paid to old stockholders amounting to \$25,000, and new stock to the amount of \$25,000. In 1920 stock at the ratio of three for one was given to shareholders of record, thus wiping out most of the surplus on hand at that time, and \$100,000 of new stock was sold making the capital \$400,000, as compared with the original capital of \$25,000. Since 1920 the bank has been making steady progress and has now large resources.

GERRY SHOWS HOW

By JANE JORDAN

(© 1924, Western Newspaper Union.)

GERRY went back and sat down by the pool where fountains played. She was much discouraged and altogether disappointed.

Barry, her sweetheart from school-time days, was able to drive out to the White Farms each Saturday evening, and also to later drive his adored Gerry along the shore, in enchanted moonlight. Therefore, Barry was astounded, and disappointed in her decision. "Not going to White Farms?" he had asked amazed. Gerry fidgetted, but the truth came out.

"I want to know different people, Barry. Don't you understand? One makes one's friends and may one not cultivate prosperous friends as well as the ordinary? I'm going to stop for two or three weeks, if my money lasts, at the Hill Top house in the mountains, where Gwendolin Thayer spends her summers.

"Gwendolin Thayer!" Barry's tone was sarcastic. "So you are going to try to climb up to the haughty Gwen's position—in society. Why, dear child—" he dropped into the provokingly indulgent "Gwendolin's" father has the money to buy her way. You can't get by among those Hill Top mobs—with an ingratiating smile."

Beyond the pool where Gerry sat, screened by sheltering trees, stood an invalid chair. Gerry had noticed this wheel chair and its bent and wrinkled occupant before. And she had conquered the impulse which urged her to speak to the lone old lady.

Gerry approached. "The sun shines through the leaves on your face," she said, and smiled her winsome smile. "May I push your chair—up?"

"Thank you, my dear." Here was a tone natural in its cordiality.

"You seem to be as alone, as I, in this gay resort. Loneliness may be expected by a sick old woman—but when one is young and—" the thin lips smiled, "and as good looking as you, my dear—why, loneliness is a crime. I have seen you day after day—tell me about it."

And to her own astonishment, Gerry obeyed the sympathetic request. She told of the determined trip to the mountains—of Barry and his discouragement—of the White Farms where she had been simply happy. Of the home, too, which death had severed, of her new departure then into the business world—of the painstaking saving for—this! Gerry told it all; and the sharp glancing eyes of her listener drew her on and on. The wrinkled smile came again.

"And you hate to have Barry—the satisfied rascal—say 'I told you so.' I've never relished that sort of thing myself. Always liked to show 'em, too, my dear. And I have, a few times. Even since I've come to this. Surprising folks in a pleasing way is one of the few joys left me. This—the invalid waved her hands across her prostrate form. "came of an automobile accident. And I'll not walk the rest of my days. I'm for staying comfortably at home, with a kind soul or two to care for me, but my son—and oh! he's a good son; he won't hear of it. So, when he has a business trip, like the one which brought him here, he brings me with him. Thinks the change of air does me good. My dear, are you to miss the fete this evening—a moonlight fantasy, with garlanded box seats on the lawn? The boxes cost enough, goodness knows. How the rich can spend—and are no happier. But you, little Cladenella, are you to be alone, back among the trees—as usual?"

"I am to be alone," Gerry answered, and added, "unless you will let me keep you company."

"Thank you. That's kind again. But my son will be here and will be insisting that I let him draw my chair to the tableaux. And as I'm a determined old woman I'll tell you what I'm going to have him do. I am going to ask him, as my special desire, to take you instead—so get out your prettiest dress. Warring is not a young man, but he's a handsome one. He is devoted to his work and finds no time for society of women. Some of them would seek it—you know of Miss Gwendolin Thayer? She would have had my son a guest tonight in their family box."

Gerry leaned forward; her soft laughter stippled. "Dear son? I do not even know his name," she said. "You will when you hear it," the elder woman answered dryly. "My son is Warring Webster, the sculptor. He is here in consultation. Warring is now at work on the Victory statue of the high mountains."

A man came smiling and bowing his way through the assembled guests on the lawn. He was a handsome man as his mother had said, and his eyes bright, glancing like hers, rested on Gerry's face.

"My little new friend, Warring," the old lady introduced her.

The fete was a beautiful achievement. Gerry remembered it long years after.

Barry, sitting in his dusty office, read the newspaper account next day.

"In box No. 1, Warring Webster, sculptor and well-known financier; Miss Geraldine Drew of Conover Town, his companion."

Barry's chair came to the floor with a jolt; he turned to the surprised friend who sat near him.

"I'm going to catch the 6:15 for Hill Top," said Barry, "and fetch that girl home."

FIRST GOLD DISCOVERED IN STATE FOUND IN CABARRUS

DISCOVERY MADE ACCIDENTALLY BY A TWELVE
YEAR OLD BOY

Conrad Reed, in 1799, While Shooting Wish With Bow and Arrow in Meadow Creek, Saw a Yellow Substance Shining in the Water, Which He Took Home.—His Father, Not Knowing Its Value, Used It For Several Years to Keep His Door Open.—He Later Sold It

Wheeler's History of North Carolina publishes an account of the first gold mine ever discovered in the State, which was on Meadow Creek in this county. The article was written by Mr. George Barnhardt in 1848 and is as follows: "I have been kindly furnished by Colonel Barnhardt with the following history of the Opening of the Reed Gold Mine, in Cabarrus County, and the number and weight of the pieces of gold found at different periods. (A sketch of the discovery and history of the Reed Gold Mine, in Cabarrus County, North Carolina, being the first gold mine discovered in the United States). The first piece of gold found at this mine, was in the year 1799, by Conrad Reed, a boy of about twelve years old, a son of John Reed, the proprietor. The discovery was made in an accidental manner. The boy above named, in company with a sister and a younger brother, went to a small stream, called Meadow Creek, on a Sabbath day, while their parents were at church, for the purpose of shooting fish with bow and arrow, and while engaged along the bank of the creek, Conrad saw a yellow substance shining in the water. He went in, picked it up, and found it to be some kind of metal, and carried it home. Mr. Reed examined it, but as gold was unknown in this part of the country at that time, he did not know what kind of metal it was; the piece was about the size of a small smoothing iron.

Mr. Reed carried the piece of metal to Concord, and showed it to a William Atkinson, a silversmith, but he not thinking of gold, was unable to say what kind of metal it was.

Mr. Reed kept the piece for several years on his house floor, to lay against the door to keep it from shutting. In the year 1802 he went to market to Fayetteville and carried the piece of metal with him, and on showing it to a jeweler, the jeweler immediately told him it was gold, and requested Mr. Reed to leave the metal with him and said he would fix it, and returned in a short time, and on his return the jeweler showed him a large bar of gold, six or eight inches long. The jeweler then asked Mr. Reed what he would take for the bar, Mr. Reed, not knowing the value of gold, thought he would ask a "big price," and so he asked three dollars and fifty cents (\$3.50). The jeweler paid him his price.

After returning home, Mr. Reed examined and found gold in the surface along the creek. He then associated Frederick Kiser, James Love, and Martin Pfiffer with himself, and in the year 1803, they found a piece of gold in the branch that weighed twenty-eight pounds. Numerous pieces were found at this mine weighing from sixteen pounds down to the smallest particles. The whole surface along the creek for nearly a mile was very rich in gold.

The veins of this mine were discovered in the year 1813. They yielded a large quantity of gold. The veins are flint or quartz.

I do certify that the foregoing is a true statement of the discovery of this mine, as given by John Reed and his son, Conrad Reed, now both dead.

January, 1848.

GEORGE BARNHARDT.

Weight of different pieces of gold found at this mine:

1803, 28 pounds; 1804, 9 pounds, 7 pounds, 3 pounds, 2 pounds, 1 3/4 pounds;

1824, 16 pounds, 9 1/2 pounds, 8 pounds;

1835, 13 1/4 pounds, 4 1/2 pounds, 4 pounds, 1 pound, 8 pounds. Total 115 pounds, steelyard weight.

AT THE FAIR.

I. You may think you know a lot about the country here and there. Of what it grows and raises, but you must attend the Fair To get a line on scores o' things you never knew before— Of the excellencies, 'vantages, an' blessin's an'—more.

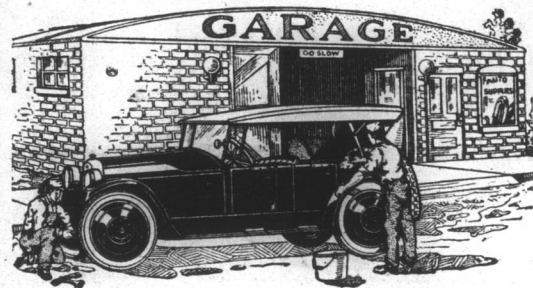
II. You never know the wide variety of products fine The territory can produce whenever it has a min' To spread itself an' 'zibit all the samples here an' there— You never know the country till you see it at the Fair.

III. You never know how fine they grow the cotton and corn— Amazin' yields are proved in both as sure as you are born— You never knew such 'taters an' tobacco, flowers rare, An' vegetables luscious—till you see 'em at the Fair.

IV. You never dreamed the size a hog will, with attention, grow, Nor jest how fine a yearlin' can appear in shape for show. You didn't know what proud big chicks the henneries can bear— You don't know nothin' 'bout this land' until you've seen the Fair.

V. An' then you've got no idear now o' what the factories make, The mills an' shops can turn out—until you up a' take A day or two—with mother an' the chillun—jes' ter share The wonderment with all the rest o' the people at the Fair.

—By D. G. B.



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