

Do You Remember?

TEN YEARS AGO

The basketball season opened this week with games with Piedmont College, Milligan College, and Brevard College.

Sylva took two battles from Bryson City on their court Tuesday evening, the girls winning easily 27 to 4, and the boys chalking up a 32 to 25 score.

Decision to erect a new school building at Webster was reached Monday by the Jackson County board of education and county commissioners which was held for the purpose of hearing a delegation from the Webster section explain the need of a new building.

Dr. Jessie Zachary Moreland has been elected president of the Raleigh Dental Society for the coming year.

Miss Gladys Picklesimer of Grimshaws is visiting her sister, Mrs. Claud Jones, and Mr. Jones.

Miss Virginia Curry of Lynchburg is the guest of Mrs. Jimmie Buckner and her brother, Ed Curry and Mrs. Curry.



LOOKING AHEAD

By GEORGE S. BENSON
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Sealey, Arkansas

Place to Live

A few weeks ago this column closed with the statement: "Industry must have security of investment and hope of profit in order to do its part toward post-war prosperity." Starting right there, a New York reader took time to inform me that industry was not alone in needing security of investment. He presented a most astounding set of figures about personal investments.

The largest single investment made by most Americans, he declares, is in a place to live. Then he adds: "Jerry-built houses bring us more than ten times as much loss as fire. In the last ten years, fire losses in the U. S. have been about three billion dollars while losses resulting from poor building construction exceeded 30 billion dollars in the same period."

An Ugly Picture

Imagine Sergeant Joe D'Oaks coming home from war. The date of his wedding is set and home-making is in order. He pays his only \$1,000 down on a \$5,000 house in a suburb of his home town. The sub-divider allows him 15 years to pay off the remaining \$4,000 in rent-like payments of \$35 a month. They cover principal, interest and a few small assessments. A new home has been started.

Nearly five years pass. Joe Junior is four years old. There have been a lot of costly repairs, especially when the piano broke through the living room floor. The front door no longer fits its frame. Heating costs are like robbery. The place is not worth the \$2,000 yet to pay on it and Joe is ready to quit. The D'Oaks family enters temporary quarters and takes a loss of \$3,000 plus.

The Other \$2,000

The house is not paid for. Joe signed instalment notes before he moved in. The real estate man discounted them to a bank. Does the bank lose the \$2,000? Certainly not; the loan was insured by the Federal Housing Administration. Soon the FHA takes the mortgage and tries to sell what Joe couldn't endure. Government's average loss on such deals exceeds \$600 and there are plenty of them.

As of December 31, 1940, the FHA had insured 634,023 mortgages. During 1941 trouble started developing in houses built in 1935 and 1936. Foreclosures (and delinquencies with expected foreclosures) number 5,456 which is 9.4% of loans insured in 1935 and 1936. If the same ratio applies all the way through 1940 when 634,023 loans had been insured, foreclosures reached 59,598.

The Taxpayer Pays

On the theory that FHA would be self-sustaining, Congress started it out in 1936 with about 35 million dollars. But the government's loss of \$600 per re-possessed house, figured on 59,598 houses, exceeds 35 1/2 million dollars. It is not a fantastic figure. FHA's annual report says foreclosures in 1940 increased 26.4% over 1939. These pre-war figures warn that post-war safeguards are needed.

The building industry is enormous. It affects everybody. When the building industry prospers, most industries prosper. The riveter's hammer and the carpenter's saw mark the tempo of prosperity. Building trends affect rents, taxes, social conditions and matters of health. Its very hugeness presents a temptation to pirates, especially in times of acute demand and general prosperity. But pirates benefit nobody.

It is not fair if home-coming fighters and war workers, bent on making homes, waste their savings in houses that fall apart. It is not fair for older taxpayers to liquidate notes that these defrauded young men must default. The solution is in sound construction and mortgage money is the key to better building. Next week's column will be on the subject of "Mortgage Money."

FIFTEEN YEARS AGO

The people of this section will soon be able to see and hear the best in talking pictures, as Mr. H. E. Buchanan has announced that he is installing Vitaphone in the Lyric Theater. The theater is closed and the work has begun and the opening date with the new equipment is set for Monday morning at 12:01 January 20, showing the picture, Fox's Movietone Follies of 1929.

The Murray Radio Co. was winner of the third prize in a contest for the Carolinas for the agency selling the largest number Majestic radios. Sylva was in the class C towns. The prize was a handsome Majestic radio.

The Sylva Supply Co. has sold their stock of hardware to the Jackson Hardware Co. which will continue under the same policies and management.

Mrs. W. M. Brown spent last week in Benton, Tenn., accompanying Mr. Brown back after spending the weekend at home.

Scroop Enloe, Jr., is visiting his parents at Dillsboro.

W. A. Enloe Chapter Of U. D. C. Meets

On January 12th the monthly meeting of the W. A. Enloe Chapter of the United Daughters of Confederacy met in the Student Union building at Cullowhee with David Brown and Mrs. Hinds hostess. The meeting was presided over by the President, Mrs. David Brown who opened the meeting by reading a Psalm and leading the group in praying the Lord's Prayer. A short business session followed, the minutes were read and approved.

Mrs. Dee Parker read the names of those who are to sponsor the programs for the following months. For the month of February, Mrs. S. W. Enloe, March, Mrs. B. E. Gray, April, Mrs. Tom Cox, June, Mrs. P. W. Kincaid.

Mrs. Lillian Buchanan's report on the book shelf of Southern Literature established in the W. C. T. C. library by the Chapter was very gratifying. She also reported a gift from the Andrews U. D. C.

Mrs. Edith Hall sponsored the program for the afternoon. A beautiful piano solo was given by Miss Daphne Goodman, a student at W.C.T.C. The highlight of the afternoon was an address given by Dr. Killian, nearing the anniversary of the birth of one of the greatest men our country has ever produced, whose name every true Southern loves and honors. It was a Robert E. Lee program. Dr. Killian spoke not only of the greatness of Robert E. Lee as a general but of his sterling qualities when it came to dealing with people and his understanding and compassion for the unfortunate. He also told interesting things pertaining to his home life. This pleasing discussion was interspersed with electrically played records representing Lee in conversation with other officers and his sur-ender. Being a subject interesting to everyone present it was altogether a very enjoyable occasion.

The meeting adjourned to meet in February with Mrs. S. W. Enloe.

During the social hour the hostesses served a sweet course with coffee.

The fact that seed are high priced does not necessarily mean that they are adapted to North Carolina conditions.

Stationed In England



Mrs. Elsie Lovedah has received word that her husband, Pvt. Lovedah, is now stationed somewhere in England. During his three years service in the Army, he served in various places from Maine to Georgia and as far west as Illinois. He was at Camp Pickett just before sailing for overseas duty. He is with the mechanized cavalry.

S. 1-c Bramlett Home On Leave



Samuel Robert Bramlett, S. 1-c, has returned to San Francisco, Cal., for reassignment after spending a thirty-day leave with his parents, Mr. and Mrs. Will Bramlett, of Dillsboro. He has served in the Pacific area for the past ten months. He joined the Navy Aug. 9, 1943, taking his boot training at Bainbridge, Md.

E. Rogers of Robbinsville, eleven grandchildren, five great grandchildren, one brother E. C. Monteith, of Addie and a sister, Mrs. Ellen Hart, of Hammond, Ind.

Determine fertilize requirements for 1945 now. Advise your dealer of your requirements and cooperate by accepting early delivery where necessary.

Cpl. Bruce B. Revis Is Engineer-Gunner On B-24 Liberator

AN EIGHTH AIR FORCE LIBERATION, ENGLAND, Jan. 15.—Corporal Bruce B. Revis of Whittier, N. C., recently joined the 467th Bomb Group to fly and fight as an engineer-gunner on one of this group's B-24 Liberator bombers.

After completing an operational training course, Cpl. Revis will be assigned to fly on bombing missions to Germany and enemy-occupied Europe.

Helping him on his coming missions will be the experience this Eighth Air Force group has gained from dispatching its heavy bombers on more than 150 combat missions during the past eight months.

The 467th Bomb Group is part of General William E. Kepner's Second Bombardment Division.

Before entering the service July 1, 1943, at Camp Croft, S. C., Cpl. Revis was a student at Sylva High School, Sylva, N. C., graduating just before denning G. I. Knakt. His parents, Mr. and Mrs. R. L. Revis, live in Whittier.

Organized At Glenville Girl Scout Troop

A girl scout troop was organized at the Glenville school Jan. 15, 1945. The officers elected are as follows: Leader, Mrs. Elaine M. Norton; Asst. Leader, Mrs. F. T. Watson; President, Peggy Jean Hooper; Secretary and Treasurer, Bobbie Nell Moses; Reporter, Peggy Deane Moody.

The nine charter members are: Jacqueline Galloway, Doris Moody, Wanda Green, Peggy Jean Hooper, Betty Jo Hooper, Peggy Deane Woody, Bobbie Nell Moses, Roberta Pruitt and Janet Holden.



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Please answer "yes" or "no" to each of the following questions:
Are you between 20 and 50? _____ Have you any children under 14? _____ Have you had at least 2 years of high school? _____



(1) In September of 1942, seven-year-old Joseph Medvitz was in Jersey City Medical Center, his legs and back crippled with infantile paralysis. (2) A year and a half later, Joe was going to school again, a normal, active boy once more. Nine months of care at the Medical Center and continuing physical therapy treatments provided by the National Foundation helped this lad to win over the Crippler.

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