IN OLD FOURTH CREEK CONGREGATION

The evening shadows are gathering fast in the oak grove, part of "the forest primeval," around old Fourth Creek meeting house. The stillness intensifies the murmur of the water as it flows from the beautiful old meeting house spring at the foot of the hill. On meeting days for ten miles in every direction, men, women and children came to drink of its crystal depths and pass up the hill to worship.

A few hundred yards north of the spring lives Fergus Sloan, one of the first settlers, and there we must hasten ere the darkness descends.

The hallroom is filled with dancing shadows from the blazing backlog as the family come in from the new cook house where they have just finished a Scotch-Irish supper of mush and milk, great grandfather having had, as an aftermath, a delectable bowl of delicious "scrapings"—not scorchings, beloved, but nice, tender, brown "scrapings," for great-grandmother knows how to cook mush and well-cooked mush makes brawn and brain as America's Scotch-Irish record testifies.

"Throw on some lightwood, Johnny—all these shadows make me feel creepy when we are thinking about the days the Indians were here," said great-grandmother.

"Hurry and give me some cotton to seed and let's get to work so granny will tell us about that baby born in Fort Dobbs," said Jo[illegible], and soon the blazing pine knots show a large semi-circle of busy workers making the cotton seed fly.

"Well, now we're ready, but tell me what did make you call it Fort Dobbs for? Because it took such big dabs of red mud to chink the cracks," piped the wide-eyed grandchild.

"Did anybody ever! Not to know that as pleased as granny is with telling the tale. Why, honey, it was named for the Governor—Gov. Arthur Dobbs. He came all the way up here from Newbern to select the place. Mighty fine he was in his powdered wig and velvet clothes trimmed with gold lace. Your granny gave him milk from her own spring house. With a sweep of his hand he said: 'My good woman, this is very fine milk. I am pleased to have such competent and industrious people settle on my lands.' Don't get too proud, tho', honey, for granny is sure he thought he was made of better clay than she was and maybe so—maybe. I reckon there is a heap of grit in this Scotch-Irish kind. I reckon so," and great-grandmother chuckled knowingly. "Governor Dobbs found that out before he died but we thanked God and the Governor, too, for the fort I am sure."

It was the summer of 1755 the Governor came and chose the hill near the springs about two miles north of here as the best place for Captain Waddell to build the fort.

As the Governor went home he called the militia out at the Yadkin and fixed places for them to meet so they could help Captain Waddell and then he went on back to Newbern and Captain Waddell and his company came back and went to work building the fort.

The way they hauled big oak logs and worked! But in a little while they had a house near's three times as high as this house—how high was the fort, father? About 25 feet? Yes, and four or five times as big. How many feet did you say? About 40x50 feet. Yes, well there were crowds of us in there I know. Then there were three floors in it and port holes for a hundred muskets.

Captain Waddell had about fifty men and they were not long in building the fort, and when the wagons came back from Newbern with the muskets and from Charles Town with the powder and lead we began to feel a little bit safe.

We had been having a good many scares from the Indians and since there was a war they were getting worse. The king was fighting somebody—the French, you say, father? Yes, the king was fighting the French somewhere and they were putting meanness in the Indians as if they didn't have more than their share already. So the Indians kept us running backward and forward to the fort all winter, for it seemed like they were up to something somewhere all the time.

We hadn't heard or seen anything for a good bit till one windy March evening in 1758. I had just finished milking and was starting to the house with my pails when who should I see but Joseph Davidson and his wife Sarah coming up the lane—Sarah riding their gray mare and Joe walking by her looking for all the world like the pictures you see in the Bible of Joseph and Mary on their way to Bethlehem to be taxed—except Joe had his thatch and looked a little prettier than the picture.

I set down my pails and went out to meet them. "Howdy, neighbors, won't you light and come in?"

"I guess not, Aunt Anne, but I thought we'd come by and tell you the Indians are out down below here—and may be you'd all go on over to the fort with us." And that's what we did. Father had us ready in no time and we were inside the fort before it was good dark—and before morning there was a little baby there—the blackest headed baby I ever saw, I do believe, and more hair than a baby.

She didn't like being born in a fort at all and made it known to the neighborhood. My! but she did cry. I did everything I ever heard of and all the other women tried their hands, but she cried right on. Captain Waddell said she was doing it to scare the Indians away and that he would call her his lucky star, for he knew the Indians wouldn't attack us with all that whooping going on inside.

In a few days she quieted down when she had more to eat and from then on every soldier of the fort claimed her and she spent about half of her time there till she was four or five years old, for the Indians bothered us until that war with the French was over.

They named her Rachel and when she grew to catch up with her hair—pretty black curly hair—she was a mighty pretty child. She made a handsome woman and what is better a good one, for she's her preacher's right-hand help in all his work—he always counts on "Aunt Rachel" and "little Gabriel" and every man, woman and child in Fourth Creek congregation has a record of some good done by her. It's a big congregation, too. Why, the map "lawyer, Billy Sharpe" drew in 1773, puts down 19 families and not one of them had less than six children and most had nigh a dozen—how many more there are now, I can't say, but Rachel knows every one of them.

"But Rachel who, granny? What's her name now, and where does she live?"

"Why, you all know where Aunt Rachel Watts lives."

"Aunt Rachel Watts!" said Johnny, "and she was that little black-headed baby born in Fort Dobbs. Did anybody ever!"

"Yes, good Aunt Rachel now, and still handsome as she is good," said great-grandmother, "but I remember well the night she was born in Fort Dobbs."

GREAT-GRANDMOTHER'S LINEN.

Great-grandfather bade old Ireland good-bye some thirty years ago—across the wide ocean to Pennsylvania and down the "Grand Road" he came, and here on this lonely frontier near Fourth Creek he built his log cabin. A little later he gave the land and helped hew the logs for Fourth Creek meeting house.

The years have come and gone with many dangers braved—always with the meeting house as a refuge from the darts of the Evil One and Fort Dobbs as a defense against the Red Man's scalping knife.

On this bright spring morning great-grandfather is sowing his freshly plowed patch with flaxseed. When he has strewn the seed he takes a brush and covers them lightly with soft earth, then leaves them for sunshine and shower to do the rest.

Soon green stalks shoot up, tall and slender, each crowned with a circle of green tendrils bearing blue flowers. In time the flowers give place to seed-pods and this is the merriest time of all, for neighbor lads and lasses gather to have a "flax-pulling." The flax is pulled (root and all) and shocked—many a lass seeming shocked by the bold words of some blue-eyed Scotchman, for did not Jeems Milligan woo Mary Hill at the "flax-pulling" last fall? And by and by did she not sedately mount the upping-block and sit decorously behind him while he turned his horse across the little Yadkin?

Great-grandfather soon brings his flax into the drying house where the seed is beaten out and then the bare stalks are spread in rows outside for the elements to do their part.

After several months the woody part has rotted sufficiently for the flax to be taken to "the brake," and this brings busy days, the "whack, whack, whack" of the "v"-shaped teeth filling the air all day long.

From "the brake" the flax passes to the "scutching knife" where all the rough parts are scraped and cut off, and then it is ready for "the hatcheling" or combing. Great-grandfather is on duty now. The combings (tow) are gathered in bunches first, and then the finer fibres are wound on home-made distaffs and great-grandmother is ready to begin her spinning.

Day by day her spinning wheel's "wh-r-r-r" makes melody as the long fibres are spun into fine thread and the tow into coarse. The thread is reeled into hanks which must be wet before it is stretched on the winding-blade and wound on short cane quills that fit the shuttle. This being done, great grandmother's flax "filling" is ready for the loom.

Since early fall her night work has been seeding cotton, the hearth being outlined by a row of cotton drying. All the family help and it is supposed each one will pick his or her shoe full.

These are unsettled times, the world being full of "rumors of war," and, as the great back log glows in the huge fireplace, the latest news is discussed. Great-grandmother sits listening but with attention evidently divided between them and some memory, finally saying, "Children, do you know it is sixteen years ago to-night since we had the fight at Fort Dobbs?" "This is the twenty-seventh of February, sure enough," said great-grandfather.

"Tell us about it all over again—you haven't told us in a long time," chimed several voices.

"Well, father there wants to hear it again, I see by the twinkle of his eyes he hasn't heard it many times, so as I feel in the mood, I'll humor him," with a quaint little look at great-grandfather.

"God was remembering us when Governor Dobbs built that fort for us. My, my, what a terrible winter 1760 was! Murder and scalping on every side! One time we'd hear they'd killed John Davidson and his wife, Nancy Brevard, up on the headwaters of the Catawba—but I've heard they overlooked the baby—strange thing for Indians to do. Fergus, did you ever hear anybody say who took Nancy's baby? I'd like to know what became of her child."

"No. I had it in mind to ask Bob Brevard the last time I saw him, but let it slip. I'd like to know, too. John was a good friend of mine when we were young," said great-grandfather.

"Anyway, Nancy's baby fared better than poor John Gracy's, for they scalped his wife and killed the two little children. Poor little babies! It was just awful to smash their brains out that way—just awful," and great-grandmother's horror and grief all came back afresh. "But when they scalped my brother Richard, I felt like it was my time next, sure enough. Poor old father. You know, honey, father started Richard to mill and in a little bit here came the horse galloping back without Richard. They hurried to find him, but father had just time to take him in his arms and pray a little prayer and the poor boy was dead. They had taken five scalps from his head. That was the third of February, 1760, and the next word was that the Indians were in war paint and we hurried to the fort. Colonel Waddell took good care of us, but we hadn't been there long when one night the dogs kept howling and Colonel Waddell thought there were Indians down near the spring," and great-grandmother's eyes shine as she tells how with Robert there a baby in her arms and John and Elizabeth clinging to her skirts, she peeped through a port hole (musket) and watched Colonel Waddell and ten men march towards the spring and how in the dim light it seemed a thousand Indians came out to meet them, and while she was watching them the blood-curdling war-whoops as other Indians attacked the fort—her terror as the whoops, yells, screams, groans and firing guns intermingled; how the Indians were repulsed, and how she helped tend the wounded, helping dress Bob Campbell's scalped head; the dread as the sun went down and the shadows gathered, every shadow seeming a lurking foe; how they were on guard all night, but no Indian appeared, evidently not having liked their reception the previous night.

"We didn't have much trouble after the battle, but it was two years before we felt easy. The Catawbas died of smallpox and another great battle was fought at the Cherokee town, and then we could take a long breath, but I'm thankful those days are over, mighty thankful, said great-grandmother, with a sleepy sigh.

At last the cotton is seeded, spun into yarn, then dyed a flaxen hue with cedar boughs and warped ready to be wound on the loom's great beam.

Great-grandmother's daughter sits between the beam and the gears handing "the chain" through thread by thread for great-grandmother to tie in position, and when the day's work is done how tired they are! But the loom is in order for weaving.

Beginning with a few straws and coarse threads great-grandmother soon as her linen-filled-shuttle flying through with a "swish," the treadle coming down with a "zip" and it is "swish-zip" the day through, for isn't she making Sunday-meeting clothes for her men folks?

The very finest of her thread great-grandmother bleaches and with flax "chain" as well as "filling" weaves a bit of dainty linen that each daughter may have her treasured snowy apron laid away in triangular folds mid the sweet old garden herbs of the clothes chest, to be brought forth only on state occasions—meeting days, weddings and funerals. In this chest are her sacred linen sheets and counterpane woven in her young days. The counterpane is stamped with a wreath of pinks, done by the Moravians when great-grandfather went to Salem and brought home the tall clock ticking by the hall door.

Of the coarse (tow) thread great-grandmother weaves working clothes for her men, every-day clothes for summer. They are nice and soft, easily washed, and last. Little does great-grandmother think as she weaves the soft tow cloth that this is her son John's shroud, and yet in a suit of homespun flax he goes forth nor does he return—instead he sleeps, he is sleeping on the hillside at Ramsour's, where he fell that June day in 1780, and great-grandmother's loom is silent.

M. H. E.

Barnacles of Banking

Address of Mr. Charles N. Evans, cashier of the Southern National Bank, of Wilmington, delivered before the Maryland Bankers' Association in convention at Baltimore last week:

Mr. President, Gentlemen of the Maryland Bankers' Association:

I am sensible to the compliment conveyed me in an invitation to address the Maryland Bankers' Association, and the privilege of choosing my subject is an added obligation.

Naturally bankers' conventions are made occasions for the elucidation of intricate problems of finance, and these are usually discussed by men of experience and renown in all that concerns our banking systems. If, therefore, the task were before me to take up such questions as governmental guarantee of bank deposits, the postal saving bank idea, the emergency currency law, or other such problems which now disturb the equilibrium of our political friends, I should more truly feel out of place in appearing before so distinguished an assemblage as the Maryland Bankers' Association.

It has occurred to me more than once, however, that too much time is given in our banking associations to discussions of these and kindred propositions which, for final settlement, must go before the halls of Congress. Those of you who pondered the pages of The Congressional Record the past session, and witnessed the hair-pulling, long drawn battle, the result of which ignored the American Bankers Association and finally evolved that ponderous, useless piece of machinery known as the clearing house asset currency measure, can well appreciate the fact that more time should be given to a consideration of those simple, practical matters which concern our everyday life as bankers.

With this thought in mind, and reading some time ago that one of our great liners, freighted with lives and commerce, was held up and considerably delayed by barnacles attaching themselves to her bottom, and knowing, too, that many of our financial craft had to go into dry dock during the late unpleasantness and remain there for a general scraping, I thought to speak to you of "Barnacles in Banking."

DEFINITION OF BARNACLES, AS APPLIED.

Defining the word barnacle, the Century dictionary among many definitions says: "Any anomalous growth, or extraneous adhering matter or arrangement tending to impede progress."

There seems a strong analogy between the sea barnacles which quickly fasten upon, impede and often cause the loss of our ocean vessels, and those barnacles in business life, including both men and methods which, if not repelled, eagerly insinuate their presence into the strongholds of our banks, curtailing their usefulness and frequently bringing them to a dead stand.

CARELESS NEWSPAPER REPORTS

There is one barnacle from which we all suffer, whether it fastens directly upon your bank or my own. It comes in the person of the injudicious newspaper writer, of fanciful and sensational mind, who, while relegating to modest and restricted space the mention of other financial news of distressing nature, even of greater import, throws out to a waiting world, in scare headlines, all banking intelligence of a disturbing character, while even the country prints, in sections entirely remote, take up the refrain; thus sowing broadcast those seeds of discontent and loss of confidence which find fruition in the withdrawal of deposits from solvent institutions. The familiar caption: "Another Bank Closes its Doors!" "A Cashier Suicides!" although relating in most cases to small banks, located, or incidents occurring perhaps a thousand miles distant and in no wise connected with either the business or social life of his community, are heavily displayed, and in dangerous proximity to your paid advertisement in which you are vainly seeking to dislodge the stocking funds of your fellow citizens! Be it far from me, Mr. President, to advocate a subsidized or censored press, but certainly there is occasion for better discretion in this important matter, remembering that all banks look alike, to some people.

BARNACLES INSIDE THE BANK.

Perhaps I may get closer to my subject by giving reference to a class whom we find behind, rather than in front of our banking counters, for undoubtedly our barnacles, differing from those which attack the ships, are not all on the outside. Perhaps, even in the fair city of Baltimore, with its progressive and wide awake banking institutions, there may be some who, figuratively speaking, still decry the use of electric lights on their desks, and incline to the tallow candles of our grandfathers. These are barnacles, in the sense that, while they do not wreck or destroy, and upon the contrary may be classed with the unwise servant of biblical parable who returned his talent intact, yet their abhorence of modern systems, their tenacious clinging to old and cumbersome methods, undoubtedly serve to deter from advancement institutions with which they are identified.

Sometimes, I say it reverently and respectfully, a big barnacle is found clinging to the executive chair of the bank. He of the bent brow and curt tone—a man who does not know how to open his heart to the sunshine of life, and does not care to learn, but who meets all callers and all propositions with suspicious glance and repellent demeanor. A man who, by the strength rather than virtue of stock control which he holds in the institution, has attached so long to the seat of authority as to feel himself, alone, the pivot around which swings every branch of the delicate machinery. Little wonder there is that his ship labors and does not keep pace with the fleet, for, reversing the order of nature, he may be classed as a chameleon which disseminates color to its surroundings, rather than imbibes color or blends with the natural order of things. Thus, easily, insidiously, the whole atmosphere of that bank reflects and gives forth the temperature of the executive offices, and callers are loath to enter therein without figuratively pulling up their coat collars. The modern bank, in my opinion, should be one in which there is brightness and congeniality of spirit pervading every department, and there should be an atmosphere of interested and pleasant attention throughout, even in discouraging or declining men or measures which we do not approve.

PROMOTERS, POLITICIANS AND MANUFACTURERS AS BANKING OFFICERS.

Here follows a train of historical obituary in the banking field.

How often the new banks, eager to acquire influence and business, with light regard to the value of experience and training in financial and banking affairs, place in offices of authority men whose special fitness begins and ends with their ability to command money through political influence, their patent skill in persuasive force, or more often because of their control of large manufacturing and industrial interests. Undoubtedly we should choose our directors from that class of successful and practical business and professional men who have acquired success through personal effort and personal merit. The judgment and counsel of such men are practically necessary in the matter of directing the banking interests of our country in making investments and loans, but is it not the part of wisdom that their station should go no higher in the bank than the director's chair, and that their deliberations and conclusions should pass finally under the critical and experienced judgment of a banking officer who earns practically his entire livelihood in the practice of his vocation, one whose salary and dividends from the bank in which he is interested depend upon the success of the institution. Should we not favor, always, as candidates for the higher offices of our banks, those men who have devoted their lives to a study of the business, and possess a reasonable faculty for judging not only the safety of the proposition as it comes up, but whether, as well, it is a wise measure for the institution. Too much wreckage of the present day is traceable to the affiliation of banking officers with industrial and manufacturing interests, promotions and political preferments, and it would seem the part of wisdom to select our banking officers from among a class divorced from active participation in outside business affairs.

UNFAIR AND UNPROFITABLE COMPETITION.

"Man's inhumanity to man, makes countless thousands mourn," may be said to apply, in these days, to a trouble which, in the South at least, seems to be growing acute, in the banking business. I refer to unfair competition between banks. Doubtless nothing is so seriously depleting the profit account of the conservatively managed institution to-day than the choosing to meet unprofitable and often unprofessional facilities offered by a competitor, rather than surrender to that competitor some of its oldest and, until then, most profitable accounts. Why such competition exists can only be traced to a lack of experience and a failure or inability to correctly analyze expenses and profits, or, it may truly be said that in many cases there exists such desire to accumulate business, that gain is sacrificed and loss knowingly incurred in order that the showing of assets may be large. The injunction of Benjamin Franklin, "At a great pennyworth, pause awhile; many are ruined buying bargains," should have the consideration of the depositing public before banking relations are changed with the sole object in view of avoiding an honest toll. Clearly our banks should give more attention to the very important work of analyzing their accounts and investments, and whenever and wherever this is done barnacles will show up, and should be scraped off. The business public has been solicited and wrangled with by banks to such an extent that margins of profit on banking transactions have been beaten down to the minimum, and should it be possible for the banking officers of the past, those who established many time-honored institutions of this and other cities, to stand behind the counters to-day and witness the influx of unprofitable transactions which engage the time and tedious care of high salaried clerks and officers, they would stand aghast! In those days it was somewhat difficult to open a bank account, and each transaction was closely scanned and taxed with a proper cost. Now it is difficult to escape an account, and if the business offered seems reasonably safe, a bank may be found which is willing to pay the cost.

BARNACLES IN BANK ADVERTISING.

Be it far from me, Mr. President, to disparage dignified, useful advertising upon the part of our banks, but there seem just now so many innovations in this line that it is becoming an important feature to consider. Undoubtedly it is quite as advantageous to the banker to advertise his facilities, as it is that the merchant and grocer should advertise their stores. Recent years, however, have witnessed a wondrous change in the matter of bank advertisements, and to-day it is constituting one of the heaviest items in the expense accounts of our institutions. Skilled and diplomatic solicitors have now taken the road, and failing otherwise to interest you, bank is pitted against bank, until, in sheer dismay, your contract is given, fearing that otherwise the cobwebs of inertia may festoon your doors. In the meantime your customers have caught the idea, and you are asked to contribute a card even to simple announcements and programmes intended for private use, in circles in which the business opportunity is nil.

I will not trespass further upon the time of this convention, Mr. President, by enumerating a multitude of other ills which beset the banker in the current of his business life; you gentlemen are quite as familiar with them as I, and it only remains for me to thank you again for affording me opportuunity to mingle with you upon this delightful occasion. We, of North Carolina, feel closely drawn (sometimes overdrawn) to the banks of Baltimore, and among other debts now owing is added one of gratitude for the compliment paid me in your invitation. When it came, my mind reverted to the familiar story of an old negro who was leaning indolently at the corner of a country store, waiting for it to open. A drummer drove up, and desiring to pay and dismiss his driver, was unable to make the proper change. Noting the presence of the old man, the drummer approached and said: "Uncle, can you give me change for this 'five dollar note?" The old negro, with a disconcerted smile, dropped his head slightly and raising his hand answered: "Five dollars?—five dollars, Boss?—Why God bless me, sir, it's bin menny 'er day since I seen five dollars, but I thanks you, boss, for the compliment, jus' de same."

The Fine Estate of Vanderbilt

Day Allen Wiley in The Tradesman.

About twenty years ago a man who has been called a multi-millionaire went down into North Carolina. He visited Asheville and the country round about and as a result has since then expended about 20 million dollars in this country. Strange as it may seem the money has been paid principally for forest covered hills, worn out plantation land and for what the ordinary observer would consider worthless wilderness—country where the timber is so poor that it is hardly worth cutting for fire wood. These are some of the reasons why the estate owned by George W. Vanderbilt in North Carolina has been called his "folly." Some of the northern newspapershave referred to it as a fad and a form of extravagance. The fact of the matter is, however, that the venture of Mr. Vanderbilt has not only been successful from a business and financial standpoi bnt he has given the Southern people in general an object lesson in agriculture and rural life which in itself is worth far more to the public than the fortune which he has invested.

Biltmore, as it is generally known, has indeed been created from one of the most desolate portions of the South. The few tracts of land cultivated before Mr. Vanderbilt took possession were principally along the river bottoms and in the valleys where the farmers managed to exist by raising a few hogs and plating corn and occasionally some vegetables. The hillsides were covered with earth so soft and porous that one of the mountain rains would frequently cause an avalenche of earth from the hills into the bottoms. The floods in the streams at time covered the bottom lanws with a coating of sand ruining them for agricultural purposes. While some of the first growth of timber had been secured, much of the forest was practically untouched.

This was the sort of country which Mr. Vanderbilt chose for a country seat. After cutting off the top of a hill, he built a temporary house and then erected the splendid chateau which forms his present home. Frederick Law Olmstead, the famous landscape gardener, was employed to lay out grounds and roads, to plan the beautiful Kenilworth Inn where visitors might come, and a considerable portion of the Vanderbilt money was expended onwhat may be called the country seat proper. The result was what is undoubtedly the finest rural residence in America and possibly in the world, but while much of the money expended in this was distributed among the people in the vicinity and was thus a benefit to the South, what Mr. Vanderbilt has since done has been of far greater significance. He has attempted to make the portion of North Carolina which he owns pay for itself in agricultural, forestry and other products, and as already intimated he has succeeded as in proved beyond contradiction by the records.

Here and there upon the estate are situated what are called the Biltmore Farms. All of these farms are under the supervision of what might be called a farm manager, who plans the crops, decides upon the live stock and poultry to be raised and is entirely responsible for the present condition of affairs. It is an interesting fact that until Dr. A. S. Wheeler assumed charge of the Biltmore Farms eleven years ago he had had not practical exeprience in field or garden. His career proves that the man who studies agriculture from the scientific standpoint may be far more successful than the field worker who may have had a life time of such experience. Several of the farms are in charge of tenants who pay their rental with a certain percentage of the crops. Another series of the farms are worked entirely by employees of the estate under the supervision of Dr. Wheeler. In addition to rasing certain grains and fodder, a specialty is made of live stock and poultry. The dairy farm is stocked entirely with high grade Jerseys. These are kept for the income which thye will bring either by selling them or for their dairy product. A record is kept of the yield of milk and butter of every cow, also of the quantity of fodder eaten in the course of a year so taht the cost of the cow and her product can be figured out to a cent. It is by such a system as this that the dairy business is managed so successfully that milk from the Biltmore dairies supplies half of the city of Asheville, a community of about 25,000 people, although the total number of cows in the herd giving milk are less than 200.

Only the highest grade poultry is kept in the chicken yard, and here again a record of the egg product is carefully noted. It may be said that the Biltmore egg brings the highest prices in the home market and that a large number are sent north. Only what is known as the Berkshire hogs are raised and the Biltmore Farms have one of the finest droves in the world, al arge revenue coming from the sale of registered animals to breeders.

Farming operations are conducted only on about 1,000 acres, but the methods of ploughing, seeding, cultivating and harvesting are so economical that the total number of farm hands is surprisingly few. An interesting fast is that nearly every one if from the South and the majority are Carolina mountaineers. They have been selected merely because they have the ability to become expert farmers and the operations at Biltmore have proved that this class of Southern people are among the most intelligent and most skillful of farm workers in this country.

In addition to the Biltmore Farms Mr. Vanderbilt has created a Bureau of Forestry which is another object lesson of much importance. In all, his estate comprises at the present time over 100,000 acres of which fully 75 per cent. is tree covered. The Bureau of Forestry is in charge of Dr. Carlos Schenck, who has complete control of these enormous timber tracts and supervises the cutting of the timber, the removal of underbrush, guards against forest fires and has charge of the operations of reforesting bare tracts which has begun upon the estate. In Mount Pisgah forest a large sawmill is in operation conducted by the bureau which is turning out a large quantity of hard wood as well as pine lumber which commands a profitable price. The foresters have already done much work in planting hillsides with trees to prevent the earth avalanches, in beautifying portions of the estate by the planting of trees and shrubs, but as already stated this is also on a business gasis and the income received from timber and other products pays the expenses of the bureau. It might be added that the nursery division has market for its trees and plants throughout the United States as it makes a specialty of raising vegetables, shrubs, flowering plants and young trees both under glass and in the open.

Such are only a portion of the activities conducted by the various managers. Each has full control and manages his division as if he owned it. He is considered solely responsible for the results and, strange as it may seem, the owner of Biltmore has no more to do with these operations than if he were one of the visitors to the place. He is extremely interested, however, and when at Biltmore makes frequent visits here and there although to cover what is called the inner estate of 10,000 acres he must drive over miles of highways.

In addition to the education which Mr. Vandebilt has been furnishing the Southern people, especially those in North Carolina, in agriculture and other industries, through the department of social betterment, he has been teaching them how to make life worth living. This is noted at once by the visitor who chances to go over any portion of the estate. The model town of Biltmore that he has founded, although picturesque, and provided with the most modern applicances for sanitation as well as street paving, electric lights, walks, etc., is constructed of buildings which, while very artistic in design are comfortable, commodious and provided with bath tubs, closets, ranges as well as electric lamps. These houses are constructed so cheaply, however, that it is an actual fact that one can be rented if vacant at prices ranging from $30 to $50 per month, although they are in appearance and arrangement equal to the average modern dwlling in a suburban town. One reason for this is the cheapness of the material of which they the constructed. While the foundations and some of the exterior may be of brick, the walls are principally composed of a combination of stucco and plaster placed upon a frame work of wood and wire. The stucco is made from stone and sand secured in the vicinity, only the cement being bought. It is a fact that these houses can be built and finished at a lower price than the ordinary frame house, while they are much warmer and far more ornamental.

Most of the houses in Biltmore were built over ten years ago and are in as good condition to-day as when first erected. It has been said that Biltmore has no backyards and this is true, for surrounding each house is a lawn beautified with native shrubs, bushes and trees. All garbage and other refuse are collected daily while as already stated, ample sewerage and drainage are provided. Even the church and store building are constructed of the same maerial as the cottages as well as the new farm cottages seen here and there on the estate. Some of these farm cottages rent for from $3.00 to $4.00 per month although they have five and six rooms each.

Such is a mere brief outline of what one man has done in the South. Mr. Vandebilt might have selected many far more desirable locations but was content to try to make civilization out of a veritable wilderness. This is precisely what he has done and Biltmore is a monument to a foresight, energy and ability of which any man might indeed be pround, for it not only represents a success from the standpoint of dollars and cents, but is of inestimable value in proving what can be done to improve rural life, to make agriculture in the South successful and to make the life of the great majority of Southern people—the planters and farm laborers—worth living.

PROPOSED ROAD CONGRESS.

It is to Prepare and Discuss a Bill to Be Presented to Legislature For a State Highway Commission.

Correspondence of The Observer.

Durham, Sept. 18.—Mr. A. P. Gilbert, returning from Greensboro, tells of a proposed road congress there in October which he believes will be the greatest step ever taken for the promotion of road-building. The congress will be held October 13th and invitations are now being printed which disclose the object of the convention in these words: "To prepare and discuss a bill to be presented to the coming Legislature for the establishing of a State highway commission and for such aid to road-building as may seem advisable."

Mr. Gilbert explains the object of the congress more minutely. If the bill should be favorably reported in the Legislature and passed as designed, he declares it will give the road-building of the State a definite centre and a head in the creation of a highway commission, whose objects are to advise with different counties; to disseminate information as to cost of construction, in short, to establish a place where county officials may obtain the experience and advice of competent road-builders. It is hoped by the passage of the bill to deal with the State in convict labor, to have the State prisoners under the direction of the highway commissioner and with the appropriation of whatever funds can be spared from other usage to pay a small per cent. of the expense attending permanent roads.

Mr. Gilbert declares that Virginia has made an experiment of two years and is so well pleased with the results that she has increased her appropriation tenfold. And Virginia's experience has been that of every Commonwealth that has tried this plan.

Three N. & S. Divisions Consolidated.

Correspondence of The Observer.

Newbern, Sept. 18.—Effective September 15th Mr. R. P. Foster became superintendent of all the lines of the N. & S. Railroad south of Albemarle sound. This is a consolidation of the Raleigh, Pamlico and Beaufort divisions and gives Mr. Foster jurisdiction over more than half of the entire N. & S. system, or about 400 miles in all.

FABIUS HAYWOOD BUSBEE

When I read the announcement in the morning papers of the death of Mr. Busbee, it was as sudden and unexpected a shock to me as if I had heard a peal of thunder or had seen a flash of lightning in a clear sky. I had seen him in his office in Raleigh a few months before, and he seemed as cheerful and as sunny tempered as I had ever seen him during his life. I had no idea when I grasped his hand and bade him good-by that I would never see him again, nor hear the silvery tones of his voice, nor watch the merry twinkle of his eye. I never went to Raleigh that I did not go to his office and he always greeted me with a cordial clasp of his hand. I had known him so long and so intimately, and I had heard my father speak so often of his grandmother and his mother that it seemed he was a kinsman of mine; and he was so amiable, so gentle in his disposition, so urbane in his manners, so courteous, so cultured in his bearing that hme won all hearts to him, and you could not help loving the man. The grandfather of Mr. Busbee on his maternal side was James Fauntelroy Taylor, who was a native of Chatham county, and born 1791, prepared for college by William Bingham, graduated at the University in 1810, studied law with Chief Justice Taylor, licensed in 1812, elected a member of the House of Commons from Wake county in 1823, elected Attorney General in 1825, died June, 1828, leaving a widow and several children. One of his daughters married Perrin Busbee, of Raleigh, an attorney, and at one time reporter for the Supreme Court. He died young and left a widow and several small children to be reared and educated. The grandmother, Mrs. Taylor, was a remarkable woman. Left a widow with several children before she was 27 years old, was a burden that would have crushed most women of such tender years. She applied herself to the task with as firm a resolution as a Spartan mother. She opened a private school for girls and took boarders. My father always boarded with her while he was a member of the Legislature and a member of the convention of 1835. Judge Gaston boarded with her and died at her house in 1844. My two oldest sisters and my wife's mother were pupils in her school. James Y. Joyner, Superintendent of Public Instruction, is the youngest son of my oldest sister. With such associations to bind me it is natural that I should be drawn tenderly towards Mr. Busbee and feel like paying this humble tribute to his memory. Mr. Busbee had just passed the meridian of life and was in the full bloom of a vigorous manhood when he died. The grim monarch of the tomb ever delights to hurl his remoreless darts at a shining mark. Death at all times is terrible, but it is doubly so when one is cut down in the golden prime of his manhood. Shakespeare says:

"Death lies on her, like an untimely frost
Upon the sweetest flower of all the field."

So it was with Mr. Busbee. I watched his career from the time he graduated at the University in 1868, when, with the brilliancy of a meteor, he flashed athwart the sky and I saw him grow, expand and develop into a great lawyer. While he had a mind that could grasp the most profound legal problems, yet he had a vivid imagination, a poetic sentiment, a refined taste, and he could sally forth and pluck the richest flowers from the enchanted lands of poetry and rhetoric. To have the profound intellect of the philosopher with the sentiment of a poet is indeed a happy blending of intellectual powers. Indeed I heard a great lawyer say that Mr. Busbee could take a view of legal questions entirely different from the ordinary mind, and while he would make it clear to the court and the jury yet it was such a view as nobody else would take. It was a great gift and made him tower above his fellows. He was elector for Tilden in 1876 and for Hancock in 1880. I was in Raleigh in December, 1876, and saw him walk in with the other electors to cast their votes for the Democratic candidate. He was the youngest member of the electoral college, about 27 years old. His rise in his profession was rapid. At the first bound he leaped to the front rank and remained there during his life. There was a very able bar in Raleigh when he began the practice. Governor Bragg, B. F. Moore, E. G. Haywood and others were at the Raleigh bar at that time. Judge Pearson told me that Bragg, Moore and Haywood were the three greatest lawyers in the State. It was with men like these that young Busbee had to clash swords. He proved himself a foeman worthy of their steel. But above all Mr. Busbee was a Christian, and he is not dead but lives again. The poet says:

"The man lives twice who lives the first life well.
Death is the crown of life.
Were death denied poor man would live in vain.
Death wounds to cure; we fall, we rise, we reign;
Spring from our fetters, fasten to the skins
Where blooming Eden withers from our sight;
This king of terrors is the prince of peace."

C. S. WOOTEN.

LaGrange, N. C.

Lawyer and Commissioner Had Sharp Words.

Special to The Observer.

Durham, Sept. 18.—Federal Commissioner E. A. Moye yesterday bound Gil Riley, a negro blocker, over to court on his usual dereliction, making blockade likker. The bond was $100 but that's the smallest story. Riley was represented by Attorney Lovenstein and when Commissioner Moye began to assail the character of Gil, who had not been introduced on the stand, Lovenstein objected. Mr. Moye persisted and Mr. Lovenstein resisted. Finally Mr. Moye said: "Sit down and shut your mouth." And Mr. Lovenstein neither sat nor corked. He said: "I'll not do it. I have a right to object to that proceeding and I do object." Mr. Moye ordered the deputy marshal to sit Lovenstein down, but the officer evidently believed in the righteousness of the lawyer's cause and did not move.

New Pastor Begins Work.

Correspondence of The Observer.

Newbern, Sept. 18.—Dr. J. N. H. Summerrell, of Norfolk, has arrived here and taken up his work as pastor of the Presbyterian church, succeeding Rev. J. G. Garth, who resigned to go to Hickory. Dr. Summerrell has already made many friends and is quite an acquisition to the preaching force of the city.