Leading Hotels and Boarding Houses

CITIES PAYING HIGHER INTEREST

Steady Rse in Their Rates Shown in the Census Bureau's Annual Report.

Washington, July 28.—The rates of interest cities are paying on their outstanding debt obligations are steadily rising, it is pointed out in the census Bureau's annual report for 1908 on the statistics of the 158 cities in the United States which had each an estimated population of 30,000 and more in 1908.

The report states that the rate for all the cities combined was 3.85 per cent. in 1906, 3.89 per cent. in 1907, and 3.92 per cent. in 1908. For cities of 300,000 population and over the rate for 1906 was 3.68 per cent., for 1907 it was 3.75 per cent., and for 1908 it was 3.79 per cent.

The highest average rates of interest for cities of different sizes were: 300,000 population and over, San Francisco, 4.5 per cent.; 100,000 to 300,000, Denver, 5.5 per cent.; 50,000 to 100,000, Tacoma, 5.6 per cent.; 30,000 to 50,000, Birmingham, 5.6 per cent.

The corresponding lowest rates were: 300,000 population and over, Washington, D. C., 3.2 per cent.; 100,000 to 300,000, Providence, Rochester and Hardford, 3.6 per cent.; 50,000 to 100,000, Springfield, Mass., Harrisburg and Holyoke, 3.8 per cent.; and 30,000 to 50,000, Elmira, 3.6 per cent.

The preceding rates are paid by the cities on the face value of their outstanding debt obligations, and do not in any accurate manner measure the actual rates of interest that cities have to pay on their loans at the present time.

Net Interest Rates.

A new feature of the report is a table showing the net or actual rates of interest that cities had to pay for the use of money on their funded debt or long-term bonds issued during the fiscal year 1908. These rates have been computed from bond tables in a method familiar to all bankers, consideration being taken of the premiums or discounts received or paid by the cities and of the length of time that the bonds have to run. During the year 127 of the 158 cities of over 30,000 population sold to the public $187,083,286 bonds, on which they received $5,325,651 in premiums and paid $484,456 in discounts. Only 11 cities are reported as having sold bonds at a discount, most of these being in the southern states. The net rates, as determined from the bond tables, differ materially for many cities from the average rates borne by the total amount of funded debt outstanding at the close of the year for those cities. Thus the average rate borne by the outstanding bonds of Seattle is 4.5 per cent., but during the year 1908 that city sold to the public $1,000,000 bonds to run for 20 years at a net rate of 3.87 per cent. The average rate borne by the outstanding bonds of the city of New York is 3.6 per cent., but during the year New York city sold to the public $66,000,000 of bonds on which it will pay until maturity a net rate of 4.19 per cent.

Credit Rating of the Cities.

As indicated by the net interest rate column, the cities of over 300,000 population with the best credit rating were: Detroit, 3.37 per cent.; Boston, 3.64 per cent.; and Philadelphia, 3.79 per cent. The cities of from 100,000 to 300,000, with a high credit rating were: Indianapolis, 3.49 per cent.; Cambridge, 3.56 per cent.; Worcester, 3.69 per cent.; and Fall River, 3.79 per cent. Cities of less than 100,000 population with a high credit rating were: Somerville, 3.59 per cent.; Lawrence, 3.61 per cent.; Taunton, 3.62 per cent.; Salem, 3.67 per cent.; Holyoke, 3.72 per cent.; Binghamton, 3.72 per cent.; and Brockton and Newton, each 3.73 per cent.

Cities of over 300,000 with the highest average net rates were: San Francisco, 4.30 per cent., and New York city, 4.19 per cent. Cities of from 100,000 to 300,000 population with the highest net rates were: Los Angeles, 4.49 per cent.; Memphis, 4.34 per cent.; and Jersey City and Omaha, 4.27 per cent. Cities of under 100,000 population which had to pay the highest rates for the use of money were: Little Rock, 5.29 per cent.; Knoxville, 5.04 per cent.; Mobile, 5.02 per cent.; San Antonio, Birmingham, and Springfield, Ill., 5 per cent.; Bay City, 4.96 per cent.; and Wichita, 4.71 per cent.

Why Credit Terms Differ.

It is seen that Detroit, Indianapolis, and most of the Massachusetts cities can borrow money on extremely favorable terms, while most of the southern cities, New York city, and others have to pay materially higher rates. The length of time that bonds have to run has some effect upon the rates of interest that cities have to pay for the use of money.

Among other factors that determine that rate may be mentioned a small net debt. Detroit had the smallest per capita net debt of any city of over 300,000 inhabitants, and Indianapolis had the smallest of cities of from 100,000 to 300,000 population. Each of these cities sold their bonds on the most favorable terms of any cities of their respective groups.

The table also shows the net rate of interest that cities pay upon their long-term bonds sold to their sinking and other city funds. New York city sold to its funds during the year more than $17,000,000 bonds on which it will pay a net interest rate of 3.01 per cent. until maturity, this rate comparing with a net rate of 4.19 per cent. paid to the public. Baltimore also borrowed from its funds at a net interest rate of 3.65 per cent. compared with a rate of 3.94 per cent. paid to the public. The net rates paid city bonds in the cities of Ohio and Massachusetts were considerably [illegible] paid to the public.

The cities with the largest per capita payments of interest on city debt are: Boston, $6.67; New York City, $6.36; Pueblo, $5.31; Montgomery, $4.97; and Cincinnati, $4.76.

ENGINE KILLS FIREMEN'S PET.

Dog Once Risked Its Life to Rescue a Blind Puppy.

New York Press.

Brownsville firemen are mourning the death of Able, a dog friend and mascot. When running in front of the horses of engine No. 121 yesterday afternoon when they were galloping toward a fire in 423 Osborn street, Brooklyn, the shortlegged, black-and-tan cross between a beagle and dachshund, was knocked down by a hoof of one of the horses. Before the dog could regain its feet the wheels of the fire engine passed over it. It was dying when a fireman, who was in the tender which followed, lifted it and placed it in the arms of a sympathetic little girl on the sidewalk. Three minutes afterward Able was dead. Its place as a mascot will be taken by a puppy which Able rescued from a burning house in New Jersey avenue, East New York, several months ago.

The rescue of Able endeared the pet to all the firemen in the district. A fire was raging that day in a tenement house, and several women and children were trapped. Firemen fought their way into the house at the peril of their lives. Able followed at their heels. Each fireman picked up a woman or a child and started out. Able looked for something to rescue. Finally the dog discovered a puppy. It scarcely had its eyes open, and had been abandoned by its mother. The mascot picked the puppy up by the scruff of the neck, carried it out of the building, staggered to the battalion chief, and laid it at his feet. Then Able dropped unconscious, overcome by smoke. The surgeons worked on the dog twenty minutes before they could revive it.

The dog was a homeless vagrant when it drifted into the engine house two years ago. It seemed so forlorn and yet so friendly that the firemen adopted it forthwith. They never boasted of Able's beauty or pedigree, but they could say truthfully that it never missed a run and that the horses always seemed to go better when the dog was setting the pace and barking encouragement. Prince, the horse, which knocked Able down yesterday and indirectly caused the pet's death, feels so badly about it that it refuses to eat.

Soreness of the muscles, whether induced by violent exercise or injury, is quickly relieved by the free application of Chamberlain's Liniment. This liniment is equally valuable for muscular rheumatism, and always affords quick relief. Sold by all druggists.

The professional man who can't make a living can go around sneering at the business man who can.

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Expert Repair Work
Asheville Sewing Machine Co.
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Noted for its table.

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9 to 15 N. Georgia Ave.
(Capacity 250.)
Dance Room, Music, Electric Lighted Throughout. $1.25 up daily, $7 weekly and up.
Established 31 years.

Best moderate price hotel in Atlantic City.

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Headquarters for southern tourists. Virginia Ave. and the Beach, adjacent to all attractions; ocean view. Thoroughly modern. Capacity 350; elevator; private baths; running water in rooms; spacious porches. Noted for table. Special $15 up weekly. 'Bus meets trains. Booklet.
SAMUEL ELLIS.

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THE WESTMONT HOTEL AND SANITARIUM

Splendidly appointed; superior table and service; refined surroundings; large lawns; wide porches, moderate. Sea water, curative and tonic baths in sanitarium. Booklet and rates on request. W. H. MOORE, Manager.

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St. Charles

Most Select Location Fronting the Beach.
ATLANTIC CITY, N. J.

With an established reputation for its exclusiveness and high-class patronage. Thoroughly modern and completely equipped. Courteous service. Bath-rooms, with hot and cold, fresh and sea water attachment, showers, etc. Magnificent porches overlooking the Boardwalk and Ocean. Always open. Golf privileges. Illustrated booklet.
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E. SLUDER, 2d Vice President.
J. E. RANKIN Cashier.

Capital..... $100,000.00
Surplus and Profits $130,000.00

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Special attention given to collections. Four per cent. interest paid on time deposits

SOUTHERN RAILWAY SCHEDULE, EFFECTIVE JUNE 19, 1910.
Schedule figures published as information and not guaranteed.
EASTERN TIME.

ARRIVE FROM—		DEPARTS FOR—	
No. 7 from Lake Toxaway.	6:15 p.m.	No. 8 for Lake Toxaway..	8:05 a.m.
No. 5 from Lake Toxaway.	9:05 a.m.	No. 6 for Lake Toxaway..	3:50 p.m.
No. 8 from Waynesville...	7:35 a.m.	No. 7 for Waynesville....	6:30 p.m.
No. 9 from Charleston....	2:10 p.m.	No. 10 for Charleston.....	4:10 p.m.
No. 11 from New York.....	2:45 p.m.	No. 11 for Cincinnati.....	3.05 p.m.
No. 12 from Cincinnati.....	2:05 p.m.	No. 12 for New York.....	2:25 p.m.
No. 13 from Charleston....	9:15 p.m.	No. 14 for Charleston.....	7:00 a.m.
No. 17 from Terrel	7:50 a.m.	No. 17 for Murphy.....	8:30 a.m.
No. 18 from Murphy	6:40 p.m.	No. 18 for Terrel.....	7:00 p.m.
No. 20 from Murphy	1:20 p.m.	No. 19 for Murphy.....	3:35 p.m.
No. 21 from Goldsboro.....	7:45 p.m.	No. 22 for Goldsboro.....	8:00 a.m.
No. 35 from Washington...	2:30 a.m.	No. 35 for Memphis	2:40 a.m.
No. 36 from Memphis.....	6:50 a.m.	No. 36 for Washington	7:10 a.m.
No. 41 from Jacksonville...	7:00 a.m.	No. 42 for Jacksonville....	8:50 p.m.
No. 102 from Bristol.....	10:35 p.m.	No. 101 for Bristol.....	7:20 a.m.

Through sleeping cars to and from New York, Philadelphia, Baltimore, Washington, Jacksonville, Memphis, Chattanooga, Cincinnati, Louisville, New Orleans, Macon, Atlanta, Charleston, Norfolk.

Chair cars to and from Charleston, Goldsboro, Lake Toxaway and Waynesville, Augusta.

For further information apply to
J. H. WOOD, D. P. A.
R. H. GRAHAM, C. T. A.

ASHEVILLE BUSINESS COLLEGE AND SCHOOL OF TELEGRAPHY

Fall Term opens Monday, August 29th, 1910. Full set of Books and Student's Supplies Given Free with every Scholarship purchased in August.

BUY YOUR SCHOLARSHIP IN AUGUST AND SAVE MONEY.

We want to make up the most of our fall enrollment this year in August. Come and arrange for your scholarship now and we will hold it till you can enter later.

HENRY S. SHOCKLEY, Principal.

Sale of Concrete Hotel

Notice is hereby given, that by virtue of and under the terms of a decree of the Superior court of the county of Buncombe and State of North Carolina, made and entered in the case of E. A. Smith, against C. H. Miller and wife and J. H. Gudger and wife, and others, that on Wednesday, August the 3rd, 1910, between the hours of 12 M. and 1 P. M. on said day, from the premises herein described, the undersigned commissioner, will sell to the highest bidder, upon terms herein stated, the following described lands and premises, to-wit, a certain lot, parcel or tract of land situate, lying and being in the city of Asheville and State of North Carolina, being the same lot on which is located the unfinished concrete hotel structure, commonly known as the Smith or Miller hotel, said lot being and described by metes and bounds as follows:

Beginning at a stake at the northeast junction of North Main and College streets and running thence north 10 degrees west, and with the east margin of North Main street, 128 feet to the corner of lot number 12 of block number two, as indicated on a plat made by B. M. Lee and filed in said cause, thence north 79 degrees and 3 minutes east, and with south line of said lot number 12 of block two, 139 feet to the northwest corner of lot number 5 of said block two, thence south 14 degrees and 25 minutes east, and with west line of said lot number 5, 120 feet to a stake in the north margin of College street, thence south 75 degrees and 35 minutes west, and with said edge of College street, 132 feet to the beginning.

Terms of sale, one-third of the purchase money to be paid in cash on the day of sale, one-third in twelve months from day of sale, and balance two years, the deferred payments to bear interest from the day of sale.

For further information apply to the undersigned.

This June 16th, 1910.
W. R. WHITSON, Commissioner.

Fairfield Inn

On Lake Fairfield, Sapphire, N. C., in THE BEAUTIFUL SAPPHIRE COUNTRY, among the mountains of western North Carolina, is now open under the same management as last year. Fishing free to guests. Music, tennis, bowling, boating. 75 miles trout streams. Excellent cuisine. Elevation 3250 feet, always cool.
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OPEN THROUGHOUT THE YEAR.
Famous Everywhere.

Beautiful and Famous Tate Spring

Modern Hotel Rooms with private bath, cottages, beautiful grounds, golf, riding, fishing, bathing.
U. S. Senator R. L. Taylor says: "I regard Tate Spring as the best on the continent."
Leave Asheville 6:20 a. m. Central Time; 7:20 a. m. Eastern Time, arrives Tate Spring 11:30 a. m.
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Completely renovated and many New Features. Opened June 1st. Delightful Surf Bathing, Finest Fishing in America. Dancing, Tennis, Motoring, Riding.
Extremely low excursion rates.
Unsurpassed Service—Cuisine Perfect.
RATES—$12.50 to $17.50, Weekly.
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The only modern up-to-date European Plan Hotel in the city. Rates 50c, 75c, $1.00 per day. Baths free.
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New hotel, modern in every detail. Private baths, beautiful scenery. For the tourists and commercial trade. Large lawn, plenty of shade. Commercial rates, $2.00 and up.
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The structure is thoroughly modern, equipped with everything for the comfort and convenience of its guests, elevators, steam heat, electric lights, sanitary plumbing, etc.
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Free Sample Rooms, Hot and Cold Baths, Electric Lights, and other modern comforts and conveniences.
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