

What Makes a Bank Grow ?

The patronage a bank receives from a community is never greater than the community's good will toward it. This good will is the fruit of ability to serve well and faithfully.

It was not chance that lifted this Company so quickly into the esteem in which it is held. It has been built upon the foundation of sound banking and fair dealing.

As a member of this community you are invited to avail of this service which others are finding so profitable.

Atlantic Bank and Trust Co.

CAPITAL, \$1,000,000. SURPLUS, \$250,000.

4 PER CENT INTEREST PAID ON SAVINGS

JULIUS W. CONE, Pres't. J. W. SIMPSON, V.-P. and Cashier
Wm. SIMPSON, Vice-Pres't; J. E. LATHAM, Vice-Pres't.
C. E. FLEMING, Assistant Cashier.

THE REVALUATION ACT MAKES A GOOD START BY SAVING EVERY PROPERTY OWNER 45 PER CENT ON TAXES HE OTHERWISE WOULD HAVE PAID.

Every one who studies the revaluation act should at the outset give the act credit for a saving of 45 per cent. In the years 1919 and 1920 every property owner pays forty-five per cent less taxes than he would have paid if the general assembly of 1919 had not touched the subject of valuation. This is not an argument, it is a statement of a fact.

Under the old law there was a re-assessment every four years, and if the general assembly of 1919 had done nothing with respect to valuation the reassessment would have been made in 1919, and the taxes for 1919 and 1920 would have been paid on this reassessment. This law has been in force for about twenty years, and every four years there has been a substantial increase in values. The average increase has been 26 1-4 per cent. There is not a man in the state outside of an institution for the insane or the feeble minded who does not know that the actual increase in property values during the last four years has been greater than in any four-year period since the reassessment law has been on the books. No mortal man will deny that if the old law had been allowed to stand without the dotting of an i or the crossing of a t, the values in 1919 would have been increased as much as they have in any four-year period. Just knock off the 1 1-4 per cent and say that property values would have been increased 25 per cent. Then in 1919, the property owners would have paid 25 per cent more taxes on the same property than they paid in 1918. Under the revaluation act they did not pay a cent more. A similar amount would have to be paid in 1920, but under my recommendation to the general assembly this 25 per cent increase in 1920 will be reduced to five per cent, this for public schools. This makes a net saving to property owners in 1920 of 20 per cent, and this added to the 25 per cent saved in 1919 makes a total saving to the property owners on account of the revaluation act of 45 per cent.

Pure mathematics requires the worst enemy of the revaluation act to enter this credit of 45 per cent as the first item in every calculation made in regard to the act.

Of course, the taxes in 1919 are higher than in 1918, but this is not because of, but in spite of, the revaluation act. The increased taxes for the year 1919 are due to two things:

1. The public school term was by a practically unanimous vote of the people of North Carolina increased from four to six months. Of course when the people voted for this increase of 50 per cent in the length of the school term they understood that it would cost 50 per cent more money, and no fair-minded man can complain on account of this increase in his taxes. He voted it on himself.

2. The general assembly of 1919 increased the salaries of teachers in the public schools 50 per cent. This was done because the general assembly reached the conclusion that it was not only unwise, but positively indecent to starve the young women of the state who were devoting their lives to teaching our children. Before this increase the average teacher in the public schools got \$45 a month for teaching four months, her year's work netting her \$180. Under the constitution the term was lengthened to six months and the legislature increased her salary to \$67.50, which makes her earnings for the year \$405, an increase of more than 100 per cent. If a man is opposed to this increased tax to give to the children a longer school term and pay the teachers wages that will keep them off the outside pauper list, let him come out boldly and say so. Please do not charge up these increases to the revaluation act, which, as heretofore stated, reduced the taxes paid in 1919 and 1920 45 per cent.—T. W. Bickett.

Masked Bandits Rob Customers of Cafe.

New York, Oct. 4.—Six masked bandits entered a cafe in Lenox avenue to-day; lined up 45 patrons against the wall and escaped with cash and jewelry estimated at more than \$5,000. Four of the robbers covered the patrons with revolvers while the others emptied the victims' pockets.

All of the bandits escaped by fleeing over several roofs and down a fire escape, except one who went directly into the street and when confronted by a police officer ran into a subway station, jumped to the roadbed and raced ahead of an oncoming train.

There is so little coming out of this investigation of A. Mitchell Palmer you'd think A. Mitch was conducting it.—Detroit News.

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NOTICE OF SALE OF VALUABLE FARM LAND.

Under and by virtue of an order of the Superior court of Guilford county, made in the special proceeding entitled "In the matter of Eliz. Farrington and others, ex parte," the undersigned commissioner will offer for sale to the highest bidder, on

Saturday, October 23, 1920,

at 12 o'clock noon, at the court house door in Greensboro, N. C., four certain adjoining tracts of land, situated in Guilford county, in the state of North Carolina, in Deep River township, and more particularly described as follows, to-wit:

FIRST TRACT: Beginning at a black oak, thence west 40 rods to a post oak; thence south 76 poles to a stone; thence northeast 42 poles to a stone; thence east 22 poles to a stone; thence south 32 poles to a stone; thence 60 poles to the beginning, containing 18 acres more or less.

SECOND TRACT: Beginning at a stone on Hussey's line, running north 72 poles to a persimmon in a drain, Hussey's corner; thence north 60 poles east 60 poles to a stone; Morgan and Clark's corner; thence south 9 degrees west 64 poles to a stone; thence north 30 degrees west 23 poles to a stone; Pegg's corner; thence nearly west about 26 poles to a stone; thence nearly south about 41 1-2 poles; thence nearly east about 21 1-2 poles; thence nearly south about 33 poles to the beginning, supposed to contain 34 acres more or less.

THIRD TRACT: Beginning at a stone, thence south 19 degrees east 75 poles to a stake; thence south 66 degrees west 38 poles to a stone; thence south 20 degrees west 10 poles to a gum; thence south 60 degrees west 8 poles to gum; thence north 19 degrees west 78 poles to a pile of small stones; thence north 55 degrees east 17 poles to a stone; thence north 33 degrees west 12 poles to a white oak; thence north 20 degrees east 23 poles to a stone; thence east 24 poles to the beginning, containing 22 acres and 40 poles.

FOURTH TRACT: Beginning at a stone, John Farrington's, Charles E. Hunt's corner, running thence south 88 1-2 degrees east 15 poles to a stone, now said Hunt's corner; thence south 1 3-4 degrees east 56 poles and 5 links to a stake; thence north 17 degrees west 55 poles to the beginning, containing 2 acres and 101 poles more or less.

TERMS OF SALE: Cash. A deposit of ten (10 per cent) per cent will be required to be made by the successful bidder at the time of sale. The balance of the purchase price to be paid upon confirmation of sale by the court and delivery of deed.

There is a good dwelling and barn on the above described property, and any person desiring the same either for a home or for an investment will do well to attend to the sale. For further particulars apply to the undersigned commissioner, room No. 206 Banner building, Greensboro, N. C., This September 21, 1920.

ALFRED S. WYLLIE, Commissioner.

NOTICE OF RE-SALE OF LAND OF JANE H. ANTHONY, DECEASED.

Under and by virtue of an order of the Superior court of Guilford county, made in the special proceeding entitled John S. Michaux, administrator with the will annexed of Jane H. Anthony, deceased, vs. Carey A. Anthony and others, ordering and directing a resale of the property hereinafter described, for the reason that an up-set bid of Two Thousand Six Hundred and Four (\$2,604.00) Dollars, an increase of One Hundred and Twenty-Four (\$124.00) Dollars over the price of Two Thousand Four Hundred and Eighty (\$2,480.00) Dollars bid at the former sale of said property, has been made and offered for said property, the undersigned commissioner will offer for sale to the highest bidder at public auction, on

Saturday, October 9, 1920,

at 12 o'clock noon, at the court house door in Greensboro, N. C., that certain tract of land lying and being in the county of Guilford and state of North Carolina, in Summer township, adjoining the lands of David Hodgkin and others, and bounded as follows: Beginning at a stone, William Poard's corner, and running east ninety-two poles to a stone in Anthony's line; thence north ninety and one-third poles to a stone in Coltrane's line; thence west ninety-three poles to a stone in Lydia Hodgkin's line; thence south ninety and one-third poles to the beginning, containing fifty-three acres, more or less.

TERMS OF SALE: Cash. A deposit of ten (10 per cent) per cent will be required to be made by the successful bidder at the time of sale, the balance of the purchase price to be paid upon confirmation of sale by the court and delivery of deed. The bidding at this sale will start at \$2,604.00, the amount of said up-set bid. In addition to being very valuable farm land, containing a large quantity of fine timber, some of which is original growing. For further particulars apply to the undersigned commissioner, Room No. 206 Banner building, Greensboro, N. C., This September 21, 1920.

ALFRED S. WYLLIE, Commissioner.

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