

HOLC Loans Reach Total Of \$17,045,378 In N. C.

Sum Expected Eventually To Be \$45,000,000

More Than Thirty-Five Per Cent Have Been Paid Borrowers

APPROVALS RAIPD

Home owners' loans crossed the \$17,045,378 mark in North Carolina with a total of 6,706 borrowers, reports C. S. Noble, state manager of the Home Owners' Loan Corporation with headquarters here.

The outlook is for the corporation to invest in excess of \$45,000,000, in North Carolina homes, it is predicted by Washington officials dealing with the North Carolina situation.

More than 33 per cent of North Carolina loans have gone through the HOLC mill, have received their disbursements, and are now in the repayment stage through the new regional headquarters that has been set up in Atlanta for the territory that includes the Carolinas. The remaining 66 per cent of loans are at various stages of approval, ranging from the first office acceptance and analysis by legal experts to final approval.

As an indication of the speed that is now being made, the consent of the mortgagees has been obtained as to 15,176 applications that have been received, to accept HOLC bonds, with the principal and interest fully guaranteed, in lieu of mortgages held on the properties.

Thus far the corporation in North Carolina has received 18,971 applications for loans, and had all of these been found in perfect order, the sum of \$49,774,707 would have been required to life the mortgages.

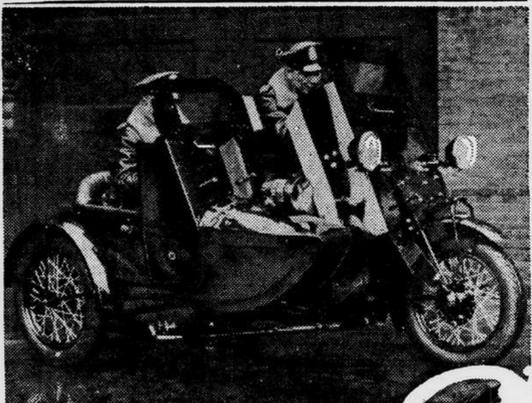
But as legal experts put the applications under the government microscope, it was found that 1,665 had to be rejected as they did not fall within the purview of the act of congress, and could not be handled. On the other hand, 620 applicants withdrew their request for loans as they found that they could finance their properties at other agencies, or were themselves able to handle them by meeting payments.

With 2,285 applications thus eliminated, all remaining applications are under preliminary investigations with the first appraisals of the properties under way. This leaves the remainder of the applications for eligible loans to struggle in the Salisbury and branches offices between now and June 13,

"Now I'm the Picture of Health," Says Lady After Taking CARDUI

Here is how Cardui helped an Alabama lady. . . . "I suffered from pains in my back and sides," writes Mrs. A. G. Gray, of Cusseta, Ala. "I was so thin and weak, I read of Cardui and decided to take it. I noticed at once it was helping me. I kept taking Cardui until I had finished five bottles. I gained. My health was much better. Now I am the picture of health. My color is good and my weight increased." . . . Thousands of women testify Cardui benefited them. If it does not benefit YOU, consult a physician.

N. C. Police Increase Efficiency With Great Motorcycle Fleet



Above—Like an armored car, the new bandit chasing police motorcycle protects the occupants, and has high offensive value. At Right—New police radio machines have added greatly to the motorcycle officer's efficiency.

By LATTIMER SHAW

WHEN the motorcycle policeman is on the road traffic flows smoothly, with a minimum of accidents. In addition, the motorcycle is the supreme weapon in our constant warfare against the motorized criminal.

This seems to be the unanimous opinion of state, county and municipal police departments throughout the country. One by one these departments are adopting two-wheeled vehicles, in small numbers at first but, as their efficiency and economy are proved, great fleets are ordered and put out on the highways at their task of saving lives and protecting the rest of us from the criminal. And presently the authorities discover that the motorcycle is a powerful agent in curbing the activities of the gasoline and oil bootlegger who is costing American motorists more than \$40,000,000 a year in tax evasion and car damage; in providing escorts for distinguished visitors, in answering immediately riot calls and other police alarms and in a thousand other ways. The adoption of radio for police motorcycles has greatly enhanced their value.

In order to get some facts about this encouraging situation I queried the country's leading maker of motorcycles, the Indian Motorcycle Company. Some of the figures they gave me were amazing. In a few short years the police use of motorcycles has jumped from a mere sprinkling to a mighty fleet which includes more than 5,000 motorcycles of this one make. Indian machines, they told me, are used by 23 state, 60 county and more than 630 city police departments.

1936 closing date for applications, which are expected to increase rapidly as home owners learn more about the new plan for financing their homes at a lower rate of interest and for a long period.

The state average for North Carolina HOLC loans is \$2,625, while the national average loan-per-home has aggregated \$3,110. Loans have kept well within the limit defined by the act of congress, a maximum of 80 per cent of the value of the security. The percentage of loan value on all loans made to date over the nation has averaged 66 per cent of the total property value, it was stated today.

The tapering HOLC loans in North Carolina and the shifting of collections and much of the auditing work to Atlanta may reduce



This, they informed me, means that more than 70% of the city population and over 60% of the entire population are being protected by officers riding these fast moving machines.

The largest group, 418, is used by that great police organization, the Pennsylvania Highway Patrol. The police in New York City alone use 380, while the state officers of Massachusetts patrol the Commonwealth's highways with 237. In the prevention of road accidents motorcycle police are doing magnificent work. Wherever roads are regularly patrolled by motorcycle officers, lives are saved because a decrease in the proportion of accidents is observed.

The North Carolina state police have added to their already lustrous reputation for efficiency and skill through the use of 50 of these machines, with probably more to come, while many cities and towns throughout the state are similarly protected. All over the United States, as well as in Canada and Mexico, the police are making new progress in their battle with crime and in making our auto traffic safer through the use of swift, economical, easily maneuvered American motorcycles.

the Tar Heel personnel later on, but nothing of the kind is expected just at this time, with new applications come in every day.

The summer hotel guest who won't tip the help liberally for doing things he would rather do himself, is considered a tightwad.

Catawba Home Coming Day October 20th

Plans for Catawba's annual homecoming day for the alumni on Saturday, October 20, are rapidly nearing completion, and the real work of presentation is well underway. Class presidents have met with Porter Seiwel, Miss Barte, Miss Omwake, and Miss French to formulate rules and regulations, and as a result have called meetings during the past week for the purpose of appointing various committees. The request for new ideas on the part of these heads has brought a ready response from an interested student body.

As in past years, the morning exercises will be devoted to the parade in costume and to original songs, while the event of the evening will be class stunts. Instead of using a unified theme, such as the N. R. A. idea of 1933, a new plan is to be inaugurated, and each class may choose separate themes. This offers a chance for wide diversity in presentation and also variety in entertainment. The programs shall be judged on a new basis of grading based on originality and finish in costumes, originality in songs, and in stunts. The judges will probably all come from Salisbury with the exception of one alumnus.

The rules and regulations completed are:

1. The morning exercises shall include five songs with no original music necessary.
2. The stunts shall last 15 minutes.
3. The class advisor shall supervise and advise, but may not take any hand in the actual work.
4. Each class shall have separate program themes.

Federal Revenues Pass One Billion

The nation's rising revenues for the current fiscal year have passed the billion dollar mark—271,000,000 ahead of 1933—and treasury officials look about for omens of recovery that would further increase the gain.

Although conflicting developments obscured the view, signs that were interpreted in government circles as encouraging were not lacking.

From acting Governor Thomas of the federal reserve board came word that the quality of applications for direct federal loans to industry was improving. The September 26 total of \$7,676,000 of outstanding and approved loans commitments was increasing steadily, he said.

TRAPPED!

Graham—A sensible man doubts everything. Only a fool is certain of what he says.

Wallace—Are you sure?
Graham—Positive.—Answers.

Catawba Beats Newberry 24-0

The Catawba football team, handicapped by a lighter line, gallantly blazed its way to victory over the strong Crimson team of Newberry College to the tune of 24-0. The teams gave one of the greatest exhibitions of college football that has ever been seen by anyone in this section of the country. Every minute of the game was exciting, every minute held in its fold a tense anxiety, every minute was precious. Every man on the field was in there fighting, and fighting hard, for his team. The chill air of the afternoon was almost perfect for good football.

Catawba scored once in the second quarter when Meehan took the ball over after a long drive down the field. Vaniewsky made good the extra point. In the third quarter the educated toe of Vaniewsky placed the ball over and between the bars for a three-marker from the field, making the score 10-0. In the final quarter Catawba scored two touchdowns, one by Clark and the other by that flashy quarterback, Red Meehan. Vaniewsky made good the extra points on both occasions.

This victory for Catawba places the Blue and White team in a position of surety when it bucks up against the Elon aggregation next Saturday afternoon. It is sincerely hoped that that greatest of enemies—overconfidence—doesn't get the boys. If they play ball all season like they played today, they will have little opposition!

Want Nut Samples From Native Trees

Good nut trees bring a three-fold advantage to the farm home, says Prof. M. E. Gardner, of State Collge. They produce food, provide shade, and add to the attractiveness of the landscape.

Gardner is interested in locating and developing the best nut trees native to North Carolina. Particular interest is centering around black walnut, butternut, hickory, native havel, northern pecan, and some of the beach nut trees.

He suggests that farmers who wish to help in the work, and who wish to be helped, send small samples of their best nuts to C. A. Reed, Bureau of Plant Industry, Department of Agriculture, Washington. A pound of small nuts or two pounds of large nuts will be enough.

The bureau will examine the nuts and plant them in test plots. Later a report will be sent to the

farmer as to whether the seedlings are good enough, in comparison with other nuts from the same region, the graft and use as a horticultural variety.

When sending the nuts to Mr. Reed, Prof. Gardner advises packing them carefully and marking them so there will be no difficulty in telling from which tree they came. Also write Reed a letter giving full particulars about the nuts. The return address of the sender should be on the package.

Those who send samples from their nut trees are requested by Professor Gardner to notify him of the action, since it may be that prizes will be offered for the best products submitted.

When prison convicts have an uprising, they should be given a long down-sitting in suitable confinement.

MR. R. C. KING TELLS A WONDERFUL STORY ABOUT RATS. READ IT

For months my place was alive with rats and I was loosing eggs, feed and chickens, when friend told me to try BEST-YET. I did and was somewhat disappointed at first by not seeing many dead rats, but in a few days didn't see a live one. What were not killed are not around my place. BEST-YET kills rats and mice only and leaves no smell from the dead rat. Comes in two sizes, 2 oz. size for the home 25c, 6 oz. size for the farm 50c. Will not hurt your cat, dog or chickens. Sold and guaranteed by THE FOIL BROTHERS GROCERY, 111 W. Fisher Street, Salisbury, N. C.

Heat with Coke . . . the clean efficient fuel



Of Course You Want Your Boy To Win!

If any one told you that you were making it needlessly hard for your boy or your little daughter to get on in school you wouldn't believe it could be true. Are you giving your children the good light they need for their home studying? Poor light makes concentration difficult, brings on fatigue and drowsiness quickly, is damaging to young eyes, and is often responsible for faulty posture. All of which are dangers to be guarded against.



Investigate the New 3-Lite INDIRECT LAMP

Equipped with the Madza three-lite bulb which permits a variation in illumination from a high level to medium level or to a low level simply by turning one switch.

One turn provides a high level by operating the two filaments in the lamp which utilizes a total of 300 watts. On our new residential schedule this will cost nine tenths of a cent an hour to operate after a total of 30 WH have been used.

The second turn of the switch will cause the 200-watt filament to burn. The operating cost in this case will be six-tenths of a cent per hour.

The third turn of the switch will operate the 100-watt filament. The operating cost will then be three-tenths of a cent per hour.

Price Complete \$12.95 With Bulb

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