

Sylvan Valley News

Our County—Its Progress and Prosperity the First Duty of a Local Paper.

J. J. MINER, Manager.

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ADDRESS OF WELCOME

—TO THE—
North Carolina Bankers' Association

Delivered at the 10th Annual Convention at Lake Toxaway,
June 19, 1906, by Welch Galloway, Esq.

[There have been so many inquiries in relation to the Address of Welcome at the Bankers' Convention at Lake Toxaway last June that we have decided to publish it as printed in the report of the Bankers' Association, a copy of which came into our hands through the Brevard Banking Co. All Transylvanians are interested in knowing when her citizens acquit themselves with credit, and this address by Welch Galloway will be read with interest by all.]

Mr. President, Ladies and Gentlemen of the North Carolina Bankers' Assoc'n:

Since Moses walked and talked with God on Sinai's sacred heights, mountains and mountain tops have been the home of the greatest events in the annals of time, and it augurs well for this assembly to meet in their shadows. A person called upon to address an assemblage of medical men should know something of anatomy, materia-medica and therapeutics.

If it be an assembly of the legal profession, he should know something of the lives and characters of such men as Blackstone, Hale, Story and Marshall, and something of the great fundamental principles that underlie our structure of legal jurisprudence. If it be a Bankers' Association he would do well to remember that bankers are always looking for something of interest, and that they are accustomed to "taking notes" when there is any "interest" forthcoming. I hardly think, gentlemen, that it would pay you to take any notes on me, and I am sure you won't take any from my speech.

There is one thing I cannot understand, and that is, why bankers, who have all the money, should ever call upon a lawyer, none of whom ever have any money, to address them on any subject or on any occasion. It may be accounted for from the fact that lawyers are good friends of the banks, in that they, never having any money, are always on the borrow.

My knowledge of banking and banking interests is very limited, gentlemen, and my record as a stockholder is very much circumscribed. The fact is, I never was a stock holder in anything except in cases of emergency. I have been allowed to hold "stock" in towns, on the street corners, I mean horses, and if there is anything at all that I do know about banks or the subject of banking, it is that painful subject to which my attention has been so often called by the teller—I refer to the subject of overdrafts. My pathway thus far through life has led along the high, barren peaks of want, so far from silver streams and golden sands that I am at a loss to know what to say to men who are accustomed to the tingle of metal and the thrill of bills—I don't mean grocery bills, gentlemen. I have had so few dollars in my life that I could never get up any interest, and by not having "sense" enough now, I fear the same result on this occasion.

Now it is always formal for the person who has been selected to deliver the address of welcome on an occasion of this kind to begin by saying that he is delighted to have such a pleasure thrust upon him, but I trust ladies and gentlemen, that you will bear with me, and not think it mere formality for me to say that I do feel proud to have conferred upon me the distinguished honor of extending to this splendid body of splendid North Carolinians, yea, I might say Americans, the words of welcome on this occasion. And it is a peculiar pleasure, because so many others better fitted and far more highly entertaining than I, might have been selected, and further, because I have the privilege of welcoming you to one of the most beautiful

spots in the prettiest county in North Carolina.

Some of you may not know it, but it is a fact, nevertheless, that Transylvania county can boast of that which no other county in no other state in all our glorious country can boast,—the largest and most beautiful artificial body of water anywhere found. 'Tis here three thousand feet above the restless waves of old Atlantic, in the very garden of the gods, that we can show you a miniature sea, covering an area of fifteen hundred acres, and having a shore front of sixteen miles, and permit me to say that this child of the sea had its conception first in the mind of a banker—a man who has done more for the upbuilding and development of the wonderful country than any other one man living—I refer to Hon. J. F. Hays, president of the Brevard Banking Company, who I am very sorry is not with us on this occasion.

We are told that seven cities of Greece vied with each other in claiming the honor of being the birth-place of Homer, the blind old poet of Chios, who sang of the siege and destruction of Troy, and I dare say that if this body of noble men and women could scale the Alpine slopes of Old Toxaway that stands at our back as an everlasting sentinel, and could, from that grand panoramic scene, behold all the beauties of God's eternal handiwork as displayed in the cloud-isles of gorgeous sun-sets, in hill and dale, in mountain and valley, that you and each of you would be glad to claim this as your natal county, where we are so close to nature and to nature's God. Majestic mountains whose foundations were laid in Creation's dawn and whose breasts have defied, unchanged, the storms of cycling centuries; rippling streams bursting from their sides, and like a silver thread, hurrying away to ocean home; sparkling rivers in whose limpid veins float innumerable armies of the speckled finny tribe—meat fit for the gods; peaceful homes far from the busy haunts of men and the rush of marts and exchanges, where vestal fires of contentment forever burn; green hills and smiling valleys as classic as the myriad hills and vales of Greece; shimmering lakes, set like gems on the bosom of the hills and monumented by God's eternal crags whose tops receive the first kiss of the morning and bid the last fond adieu, at close of day, to blushing sun-set.

Not many years ago this spot of earth upon which stands this commodious Inn resounded with the howl and the blood-curdling cry of the panther coming down from the hills above; bruin stalked undismayed, monarch of all he surveyed; the timid hare, chased by hounds and hunter, panted for the water-brooks and the drowsy herd lay in the shadow of the pines, and browsed upon nature's green sward and longed not for greener fields or richer pastures.

This spot is very dear to me for I stand, as it were, upon my native heath. Ten years of my life were spent on the old farm that lies buried to-night in its watery grave, having for its shroud the beautiful waters of Lake Toxaway on whose shores we stand. Just across on the other side in an humble cottage where I spent those years, I like every youth whose blood was warmed by the spring-tide of life, had dreams and visions, but those visions were not as significant of destinies and wondrous events as those that troubled the minds and consciences of the Egyptian and Babylonian rulers.

Mine were boyish visions, and across my youthful mind there flashed not the thought that the dear old farm, its meadow, marsh, and grainfield would be covered in a few short years by a lake as far-famed for scenic beauty as those of old Scotland's hills, upon whose bosom would glide, to the stroke of

the boatman's oar, the swain and his lassie,

"Whose souls had but a single thought,
Whose heart-beats were but one."

England's bard could have found no more fitting place to pen those beautiful lines that have thrilled ten thousand souls in every clime, than on this dear old farm in the quiet even-tide when he said:

"Now fades the glimmering landscape on the sight,
And all the air a solemn stillness holds,
Save where the beetle wheels his droning flight,
And drowsy tinklings lull the distant folds."

I dreamed not that the quiet, secluded, peaceful valley of Toxaway would, in the next decade, be the home of a beautiful little ocean sending its sparkling tribute back to the mother of seas, and on whose borders would stand a splendid hostelry where every comfort and convenience could be found. It occurred not to me that this place would become known and read of all,

"From Maine's dark pines, her crags and snow
To where magnolia's breezes blow,"

and that men of world-wide renown would hear of this Utopian vale, and come from every quarter of this great country to behold its beauties, enjoy its freedom and swell the chorus of its praises.

And now gentlemen, to you who dwell by the sobbing sea where the storm god lashes to spray the breakers of Old Atlantic, I welcome you to our mountains that stretch away toward every quarter in billows of blue and green like petrified waves of the sea. To you who hail from the rich and progressive Piedmont section of the State where the foothills of the Blue Ridge melt away into undulating fields of cotton and tobacco; the land where the hum of spindles and the basso-profundo notes peal forth from a thousand factory whistles, breaking the stillness of morning land, I bid you a hearty welcome up higher; to you who dwell in our own mountain section beyond the confines of Transylvania, I cordially invite you into the maragon county of Western North Carolina; to you who honor us with your presence from the land of the Washingtons, the Jeffersons, the Madisons and the Lees, and from whatever portion of Dixie's domain you may come, I tender, in behalf of this assembly, its genuine friendly greetings. And to our distinguished fellow guests from beyond the once proverbial Mason and Dixon line, a line that has been trampled and buried in the sands of forgetfulness, in behalf of a happy, prosperous, growing South, I meet you and greet you face to face. The gulf that once yawned between North and South, thank God, has not been temporarily bridged, but filled once and forever, and on its once scarred and bleeding breast a re-united country lays the roses of peace.

And to the good ladies present, it goes without saying that you are always welcome wherever you go. You are the great leaven of the human race and without your mellowing influence, I venture the assertion that this old world would become a waste-howling wilderness and a perfect wreck on the great highway of God's universe. No truly great event ever transpired where woman played no role. For her wars have been fought and the maps of the world have been changed; for her the topless towers of Ilion burned and crumbled in ashes and the blood of men has crimsoned many battlefields.

Miriam sang songs of joy by the shores of the Red Sea when Israel's hosts passed dry shod between those liquid walls and were delivered from Pharaoh's captivity. Esther, by her gentle, womanly demeanor and queenly qualities, stayed the mighty hand of King Ahasuerus and saved the utter extermination of the Jewish race. Last at the cross and first at the sepulcher of the Incarnate Son of God was woman, found. But it is useless to recount all these. Suffice it to say that the good women of North Carolina are worth more to this old commonwealth than all the wealth of all the banks, and to this place on this occasion you are welcome, yea thrice welcome.

In addressing the bankers of North Carolina, gentlemen, I feel that I am speaking to a body of honest, honorable, upright men, for I know that you would not be allowed to occupy the place in the confidence of the people of this State that you do, if you were not

gentlemen in every sense of the term. You are the guardians of the hard-earnings of the woman at the washtub who toils from early morn till dewy eve, as well as of the copious accounts of the rich and favored few. To your care is entrusted the savings of those whom God has left helpless and alone in this world, the widow and the orphan, and in this capacity you are the trustees of a sacred trust and must of consequence be men of honor and high integrity.

For a few moments I wish to speak of the mission of the banks, which I know has been criticised by some who do not understand their methods and their purposes, but I declare unto you that since the day when Egypt's king sent Joseph forth to gather from all that land all the surplus corn into one great savings bank, and thereby bridged the awful chasm of the seven famishing years in Israel's history, banks have demonstrated themselves to be oases in the panic-stricken deserts of finance.

From the trunk of the great banking tree of this country, whose roots and fibers are grounded and buried in the confidence of the farmer, the merchant, the business and professional man, its branches are flourishing like a green bay tree by the waters, and extending from day to day in ever-widening circles, beneath whose shade, those who are financially stranded may rest for a season and trim their sails for the harbor of their hopes. In that old adage, "In union there is strength" the banks have found the great highway of success, and by gathering together the small accounts scattered here and there and converting them into one proper channel, they have been enabled to give aid and comfort to distressed but worthy enterprises that have been such potent factors in developing communities, counties, states and nations. In whatever community the bank is found, it is the financial heart-centre of that community, and as the heart in the human body should be kept cool and free from excitement and allowed to perform its functions, sending the life-giving fluid into every part thereof, so should the banking interests of the body-politic be guarded by cool heads and judicious minds, that when the money of the rich and the poor leaves the vaults and coffers of the banks, it should be placed in healthy veins where it will find its way back to the banks, when its mission is performed, without loss and without interruption.

Gentlemen, it is good for the bankers to come from the East and from the West, from the North and from the South and set down together in this quiet, restful spot, away from the buzz and whirl and busy counting houses and congested centres, and discuss matters of mutual and vital interest to the banking institutions of this country, and I trust that much good will be accomplished here, along with the pleasant outing which I hope each and all of you will have.

May every bank represented here maintain the confidence of its depositors, and may you and each of you representing those banks be as firm and as immovable in the right as the everlasting hills of adamant that stand guard about you now. Take the admonition of the Apostle Paul to the Romans and be diligent in business. Let honesty and fair-dealing be your watch-words and always keep the man above the dollar, remembering that no grander truth was ever uttered than that contained in those beautiful lines in that sweetest of all poems, "The Deserted Village," by Oliver Goldsmith:

"It fares the land to hast'ning ill a prey,
Where wealth accumulates and men decay."

And now ladies and gentlemen, in behalf of the bankers of Transylvania; in behalf of our distinguished hosts, the Toxaway Hotel Company; in behalf of all the good people of Transylvania county, who feel honored to have such a body of representative business men choose one of her most charming spots in which to assemble; in behalf of one and all of these, I extend to you and each of you, a warm, hearty and cordial welcome and bid you feel at home. Breathe the ozone of the mountains, 'tis like the Balm of Gilead. Drink from our bubbling springs that trickle through shady dells, t

very home of the nymphs, 'tis free to all. Ladies, pluck our sweetest, fairest flowers, they bloomed for you and will blush for joy at the touch of your gentle hands. And to one and all, I would gladly turn over to you the keys of this beautiful, this wonderful country if I had them to give, but they have been lost in the Treasure basket of nature.

I close by asking a few favors at your hands. Hasten not away, come again and tell all your neighbors and friends of the beauties of Transylvania and the Sapphire country and that they will need no keys to enter when they come. Tell them that this country is a stem-winder.

This is the season of decay and weakened vitality. Nature is being shorn of its beauty and bloom. If you would retain yours, fortify your system with Hollister's Rocky Mountain Tea. 35 cents, Tea or Tablets.

—Z. W. Nichols and Brevard Drug Company.

There has been an increased production of coal during the past year, but it has not been allowed to get so common as to lessen the price per ton.

Atlanta will now await her chance to make sarcastic remarks about the next city undertaking to reduce the colored population.

Of course, Mr. Hughes would be greatly vexed if one of the big corporations should manage to slip a good-sized campaign contribution into the cash box while his attention is diverted.

A Young Mother at 70.

"My mother has suddenly been made young at 70. Twenty years of intense suffering from dyspepsia had entirely disabled her, until six months ago, when she began taking Electric Bitters, which have completely cured her and restored the strength and activity she had in the prime of life," writes Mrs. W. L. Gilpatrick, of Danforth, Me. Greatest restorative medicine on the globe. Sets stomach, liver and kidneys right, purifies the blood, and cures malaria, biliousness and weakness. Wonderful nerve tonic. Price 50c. Guaranteed by Z. W. Nichols' drug store.

To bring about the defeat of Speaker Cannon, Mr. Gompers would probably even be willing to violate the eight hour law from now until election day.

Secretary Taft says that Cuba is like a tropical plant that needs pruning. A course of prunes will make the fiery Cubans as meek as the delinquent inmate of a third-rate boarding house in the presence of the landlady.

State of Ohio, City of Toledo, } ss
Lucas County }

Frank J. Cheney makes oath that he is senior partner of the firm of F. J. Cheney & Co., doing business in the City of Toledo, County and State aforesaid, and that said firm will pay the sum of ONE HUNDRED DOLLARS for each and every case of Catarrh that cannot be cured by the use of H. C. Catarrh Cure.

FRANK J. CHENEY,
Sworn to and subscribed
in my presence this 6th day of De-

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