# Sylvan Valley News 

# Why Pay Rent When You Can Own Your Own Home on Rent Moneys? 



Second Series Opens 3rd Week in September.


First House Built by Brevard Building and Loan Association


OFPICERS
T. H. Shipman, Pres. Goode Cheatham, Vice-Pres.

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THE city of Charlotte, N. C., twenty-five years ago was a village very little larger than Brevard. A Building and Loan Association was organized by Mr. Samuel Wittkowsky and its inhabitants subscribed to a movement that, today, places Charlotte, the "Queen City," in the forefront as a city of homes. Pully seventy-five per cent of the homes in Charlotte are owned by persons who built them on this plan, and it is now a growing city of over forty thousand souls.

## The Brevard Building and Loan Association

modeled on Mr. Wittkowsky's plan, which has been tried for over twenty-five years and has a record of having never lost a single dollar in all this time, now offers to the people of Brevard and Transylvania County an opportunity to participate in this plan that will enable them to build and own their homes and pay for them in easy weekly instalments.
TThere is scarcely a wageeearner in Transylvania Connty that is not able to subscribe for and carry at least five shares of stock, value $\$ 100.00$ per share, in a Building and Loan Association. It only costs 25 e per share membership fee and 25 e per share per week until maturity, which is about six and one-third years. It has been demonstrated time and again that there is no plan equal to this for saving your money, and no other way by which a wage-earner can own his own home, and on money otherwise spent for rent and forever lost. Then why not take adyantage of this opportunity, and do it now? Don't wait, but see Verdery at once and subscribe for as many shares as you can carry.

## A CRISIS IN SPAIN

Bourbon Dynasty Seems to be Tottering.
BATTLES IN STREETS
Revolution within Her Borders and Batios with outside Foes Strike at the Very Vitals of the Spanish Regime.
Madrid-Attacked by foes and de feated without, with revolutlon strik
ing at its vitals within, the kingoom of Spain is faeiay a crisis in its bis tory and the Bourbon dynasty is o the verge of falling.

rom complete ornment has commenced a Ll officers upon leave have been re-
alled. Martion claimed all over the kingdom pro-
and newsrapers have been ordered -to print only offlicial reports under pain or suppression.
In Barcelona In Barcelona, Catalona and a dozen other garrison towns, mobs have
seized the streets and are being seized the streets and are being
fought by the military with artillery The rushing of troops to Africa has been so rapid and heavy that the soldiers left have been unable to cope with the frenzied workmen who are
rioting because of sending of soldiers rioting bec
to Africa
to Atrica.
Battles in street.
These workmen have built baril cades in the streets and in many gutters with blood. The government is determined to adopt no half-way measures and has given the army orders to put down the revolution regardless of the means nece
the consequent loss of life.
the consequent loss of life.
Guards have been thrown around the fronfler and no one is permittea to leave or enter the kingdom except under the closest scrutiny.
Moors aro Victorious.
To add to the gravity of the stuatoo a great battle has been fough between the spanish troops and the Moors. This 18 now onciat tlme. The extent of the ongagement was at arst minimized in Spain, in an effort to
pecify the public and dispaches concerning the battle were vigorously censored.

The casualtios have been far greatet than in any engagement during the spanizh-American war, and ex-
ceedng some of the most stubborn ceeding some of the most stiborin
fightigs of the Russo-Japarese war. aghtizs

Farmers' Insitiute Aug. 10.

## PROSPEROUSTIMES

Era of Plenty Faces the West and South.

OPTIMISM PREVALENT

## Farmers, Bankers, Railroad Men and

All Others Regard Conditions as
Extremely Bright-Largest Crops In History.

New York-Walter Scott, vice president of one of the largest general
merchandise concerns in the country merchandise concerns in the country, ports of the prosperity of the west through which he makes a yearly trip
of inspection. inspection
"Never in
optimism as now prevails 1 see such among farmers, bankers, rallroad men and all others. The crops are booming, corn and wheat notably. think both of them will have the largest crops in history. "But as to presperity, I can speak or so personally.

## not so personall

We zent out 100 men all over th
south to look over the field port on general business and indus port on general business and indus-
trial conditions. Those reports have just come in. I never have met any thing like this set. On every hand they report prosperity."

COURSE OF,TRUE LOVE.:

## Texas Farmer Does Not Find

New Yort Smooth.
New York-Because the board of Immigration refused to allow his
sweetheart, Matilda Kuehmann, to sweetheart, Matida Kuehmann, to
land in the United States, Henry Thons, a prospereous farmer, of San Antonio, Texas, has salled with her for Bremen on the vessel on which she is being deported. -
ma many, he met was in Hanover, Geropesed marriage Ho was accepted and when it was found that legal for malities would require several weeks
before they could be married, the sailea for this country, intending to be married here. But the immigration authorities do not approve of the landing of unmarried women here,
and as they have recently become and as they have recently become
very strict, they would not even pervery strict, they would not even pel
mit Thons to marry her here, so that she could enter this country. Thons she coold enter this country. on the ship on which she is being deported, and when they arrive in Ger many they will be married, and then come to this
Texas farm.

HEAD-ON COLLISION.
Ten Persons Kilied and Sixty injured
Spokane, Wash.-Ten Washington.
Spokane, Wash.-Ten persons were killed and at least sixty injured in a
head-on collision of two electric trains on the Spokane and Inlan railroad.
The wreck occurred at Coldwell, Wash., a sation between Couer d'Alene, Idaho, and Spokane. A west bound train had left Couer d'Alene 4:30 p. m. and just reached cold
well when it crashed into an eastbound train. Both were going at the rute of 15 miles an hour.
They collided without warning to the crew or passengers, and the coaches were crushed. Men and wo
nen were thrown from their seats hien were thrown from their seats
scme being hurled to the top of the coaches, while others were sent flying through the windows. Several coaches left the track, and passen gers were caught under the pile broken timbers.

Landiady-What's the matter with
that ple?
Boarder-"Tain't fit for a plg, and I aln't goin' to eat it.-Judge.

JOHN WISDOM IS DEAD.
Made Famous Ride During the Civil
Gadsden, Ala.-John H. Wisdom Gadsden, Ala.-John H. Wlidom, Etowah county, whose famous ride rom Gadsden to Rome, Ga., during the civil war saved the latter city rom destruction by federal raiders noder General Straight. is dead at Rome presented him with a silver service for saving the city.
Bark Lost at Sea Had Crew of Ten Seattle, Wash.-A special to the ost-Intelligencer from Port Townend says that it is believed that the American barkentine J. M. Grifith, rs, an comming a crew of ten men, has been lost at sea. The barkentine, which is an old wooden ressel, put ut from Carmen island, Mexico, for Puget Sound, and is more than a month

Killed Trying to save child.
Champaign, II1.-Mrs. Richard Alexander and her two-year-old son, Emmet, were killed by a Blg Four train, Seeing her two boys, aged five and two years, upon the tracks, the mothceeded in saving the elder child, but lost her own life in an unsuccessful attempt to save the younger boy.
"How would you ilhustrate
"By personal experience" answered the student. "I set my alarm clock for I do not ahow it to exert any infinence orer my breakfast hour."-Washington Star:

She-The plümber who was here today acted dope
He-Probably be had been hitting the pipe.

