

The Value of the A. I. B. Lecture Course As Applied to the Public Schools

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From The Tarheel Banker

What the A. I. B. Lecture Course would mean to the future citizens of North Carolina is such a big question that I almost hesitate to ask it for my subject, but I believe so firmly that we number among the school teachers here a great part to play in the training of our boys and girls that I am glad to have my views regarding the wonderful lecture course prepared by the American Institute of Banking. The time has not been so long when people thought the schools throughout our country could only teach reading, writing and arithmetic. I am glad, however, that the people engaged in training our boys and girls—the future citizens of this great nation—are awakening to the fact that they must have real business training and since this is true the business is the very life-blood of the nation. It is one of the first things that should be taught them.

With all due respect to the great men and women engaged in teaching in our State I am sure I am correct when I say a great many of them have never had the training that would fit them to teach the children real business principles, and since this is true it is not the banker's place to see that the boys and girls in his town are taught the principles of banking? How can this be done? First, you would have to secure permission from your superintendent or principal to go before his school and talk to the pupils about the same. That I do not believe we have a man or woman in North Carolina engaged in teaching that would refuse when they fully understand your request.

The first subject given by the A. I. B. is the deposit slip and I am sure any country banker who may by chance read this article will agree that if we do nothing more than teach the boys who will be our customers of tomorrow the value of the deposit slip is not the only thing that should be taught them. Other subjects to be discussed are endorsement of checks, demand and time deposits, how credit works, promissory notes, credit and character, various letters of credit, transferring money, the value of traveler's checks, a general discussion of savings banks, trust companies, what is wealth, what is capital, what is money, and the value of money. Also a number of other subjects that will be of value not only to the boys and girls of our schools but to their parents as well.

In giving them lecture courses would be the most effective way to have enough of the time available for each boy and girl to have time to hand during the course of the lectures. This will enable them to know the various forms when they see them in the regular course of business. The High School pupils should be asked to write a paper on each subject discussed and the banker should offer a substantial prize for one preparing the best paper. After completing the lecture course the High School pupils should be divided into sections and each section taken to the bank and allowed to open an account and follow the deposit through the bank from the teller's cage to final filing of the slip.

I believe if every boy and girl in North Carolina could be given this opportunity that they would have a better conception of thrift and would really enjoy saving and depositing their money. How many bankers in North Carolina are willing to give a little of their time in preparing these lectures and giving them before their respective schools? If you are not I do not think that you write to Mr. Paul P. Brown, Chairman Education Committee, North Carolina Bankers' Association, A. S. H.ville and ask him to send you necessary information regarding these lectures?

THURSTON'S SALE

RIVERSIDE PARK—6:15 and every 15 minutes until 8:15 a. m.; DEPOT VIA SOUTH SIDE AVE.—20 a. m. and every 15 minutes until 10:15 p. m., and every 15 minutes until 11:15 p. m.; DEPOT VIA FRENCH BROAD AVE.—6 a. m. and every 15 minutes until 11 p. m.

CHARLOTTE STREET TERMINUS—6 a. m. and every 15 minutes until 11 p. m. The car runs through, regular street and car line at 12:15 p. m.

PATTON AVE.—6 a. m. and every 15 minutes until 11 p. m.

EAST STREET—6 a. m. and every 15 minutes until 11 p. m.

GRACE VIA MERRIMON AVE.—6 a. m. then every 15 minutes until 11 p. m.

BALTIMORE—6 a. m. and then every 15 minutes until 11 p. m. last car.

DEPOT VIA WEST ASHEVILLE—6 a. m. and every 15 minutes until 11 p. m.

SUNDAY SCHEDULE DIFFERS IN THE FOLLOWING PARTICULARS

Cars leave Square for Manor 6 and 8 a. m.; arrive Square 6:15, then every 30 minutes until 8:30.

Cars leave Square for Depot via French Broad AVE.—6:15, 8:15, 9:30 a. m. and 5:30 p. m.; Cars via Square for Depot via French Broad AVE.—6:15, 8:15, 9:30 a. m. and 5:30 p. m.; Cars via Square for Depot via French Broad AVE.—6:15, 8:15, 9:30 a. m. and 5:30 p. m.

Cars for Depot leave Square 8:30 a. m. both Southside and French Broad.

First car leaves the Square for Charlotte street at 6 a. m. and every 15 minutes until 8:30; next 8:45.

First car leaves the Square for West Street at 6:15, next 8:30.

First car leaves Square for Biltmore 6 a. m. and every 30 minutes until 11 o'clock.

First car leaves Square for Grace 6 a. m. and every 30 minutes until 11 o'clock.

With the above exceptions Sunday schedules commence at 9 a. m. and continues same as week-days.

On evenings when entertainments in progress at the Auditorium, street lines will be from entertainment leaving Square at regular time and holding over at the Auditorium.

TRUSTEE'S SALE

By virtue of the power of sale contained in a certain deed of trust made by J. P. Reits to the undersigned Trustee, dated the 21st day of December, 1920, and duly registered in the office of the Register of Deeds for Buncombe County, N. C., in Book of Mortgages and Deeds No. 132, at page 140, to which reference is hereby made, and default having been made in the payment of the indebtedness secured by said deed of trust, whereby the power of sale therein contained has become operative, said undersigned Trustee, on Saturday, the 23rd day of October, 1922, at 12 o'clock noon, set at public auction, for cash, at the Court House door in the City of Asheville, County of Buncombe, N. C., the following lands and premises, situate, lying and being in the County of Buncombe and State of North Carolina, in Asheville, Biltmore Ward, and described as follows:

Beginning at a stake at the intersection of the west margin of Merchant Street with the south margin of First Street, and run northwardly along the margin of Merchant Street south 11 degrees 45 feet to a stake, thence continuing with the margin of Merchant Street south 11 degrees 45 feet to a stake 28 feet to the east at the intersection of the west margin of Merchant Street with the margin of Spring Street south 44 degrees 41 minutes west 260 feet to a stake, corner of Lots 1 and 2, and so plat hereinbefore referred to; thence north 13 degrees west 46.5 feet to a stake, corner of Lots 14, 15, 16 and 17; thence north 13 degrees west 46.5 feet to a stake, corner of Lots 18, 19, 20 and 21; thence north 13 degrees west 46.5 feet to a stake, corner of Lots 22, 23, 24 and 25; thence north 13 degrees west 46.5 feet to a stake, corner of Lots 26, 27, 28 and 29; thence north 13 degrees west 46.5 feet to a stake, corner of Lots 30, 31, 32 and 33; thence north 13 degrees west 46.5 feet to a stake, corner of Lots 34, 35, 36 and 37; thence north 13 degrees west 46.5 feet to a stake, corner of Lots 38, 39, 40 and 41; thence north 13 degrees west 46.5 feet to a stake, corner of Lots 42, 43, 44 and 45; thence north 13 degrees west 46.5 feet to a stake, corner of Lots 46, 47, 48 and 49; thence north 13 degrees west 46.5 feet to a stake, corner of Lots 50, 51, 52 and 53; thence north 13 degrees west 46.5 feet to a stake, corner of Lots 54, 55, 56 and 57; thence north 13 degrees west 46.5 feet to a stake, corner of Lots 58, 59, 60 and 61; thence north 13 degrees west 46.5 feet to a stake, corner of Lots 62, 63, 64 and 65; thence north 13 degrees west 46.5 feet to a stake, corner of Lots 66, 67, 68 and 69; thence north 13 degrees west 46.5 feet to a stake, corner of Lots 70, 71, 72 and 73; thence north 13 degrees west 46.5 feet to a stake, corner of Lots 74, 75, 76 and 77; thence north 13 degrees west 46.5 feet to a stake, corner of Lots 78, 79, 80 and 81; thence north 13 degrees west 46.5 feet to a stake, corner of Lots 82, 83, 84 and 85; thence north 13 degrees west 46.5 feet to a stake, corner of Lots 86, 87, 88 and 89; thence north 13 degrees west 46.5 feet to a stake, corner of Lots 90, 91, 92 and 93; thence north 13 degrees west 46.5 feet to a stake, corner of Lots 94, 95, 96 and 97; thence north 13 degrees west 46.5 feet to a stake, corner of Lots 98, 99, 100 and 101; thence north 13 degrees west 46.5 feet to a stake, corner of Lots 102, 103, 104 and 105; thence north 13 degrees west 46.5 feet to a stake, corner of Lots 106, 107, 108 and 109; thence north 13 degrees west 46.5 feet to a stake, corner of Lots 110, 111, 112 and 113; thence north 13 degrees west 46.5 feet to a stake, corner of Lots 114, 115, 116 and 117; thence north 13 degrees west 46.5 feet to a stake, corner of Lots 118, 119, 120 and 121; thence north 13 degrees west 46.5 feet to a stake, corner of Lots 122, 123, 124 and 125; thence north 13 degrees west 46.5 feet to a stake, corner of Lots 126, 127, 128 and 129; thence north 13 degrees west 46.5 feet to a stake, corner of Lots 130, 131, 132 and 133; thence north 13 degrees west 46.5 feet to a stake, corner of Lots 134, 135, 136 and 137; thence north 13 degrees west 46.5 feet to a stake, corner of Lots 138, 139, 140 and 141; thence north 13 degrees west 46.5 feet to a stake, corner of Lots 142, 143, 144 and 145; thence north 13 degrees west 46.5 feet to a stake, corner of Lots 146, 147, 148 and 149; thence north 13 degrees west 46.5 feet to a stake, corner of Lots 150, 151, 152 and 153; thence north 13 degrees west 46.5 feet to a stake, corner of Lots 154, 155, 156 and 157; thence north 13 degrees west 46.5 feet to a stake, corner of Lots 158, 159, 160 and 161; thence north 13 degrees west 46.5 feet to a stake, corner of Lots 162, 163, 164 and 165; thence north 13 degrees west 46.5 feet to a stake, corner of Lots 166, 167, 168 and 169; thence north 13 degrees west 46.5 feet to a stake, corner of Lots 170, 171, 172 and 173; thence north 13 degrees west 46.5 feet to a stake, corner of Lots 174, 175, 176 and 177; thence north 13 degrees west 46.5 feet to a stake, corner of Lots 178, 179, 180 and 181; thence north 13 degrees west 46.5 feet to a stake, corner of Lots 182, 183, 184 and 185; thence north 13 degrees west 46.5 feet to a stake, corner of Lots 186, 187, 188 and 189; thence north 13 degrees west 46.5 feet to a stake, corner of Lots 190, 191, 192 and 193; thence north 13 degrees west 46.5 feet to a stake, corner of Lots 194, 195, 196 and 197; thence north 13 degrees west 46.5 feet to a stake, corner of Lots 198, 199, 200 and 201; thence north 13 degrees west 46.5 feet to a stake, corner of Lots 202, 203, 204 and 205; thence north 13 degrees west 46.5 feet to a stake, corner of Lots 206, 207, 208 and 209; thence north 13 degrees west 46.5 feet to a stake, corner of Lots 210, 211, 212 and 213; thence north 13 degrees west 46.5 feet to a stake, corner of Lots 214, 215, 216 and 217; thence north 13 degrees west 46.5 feet to a stake, corner of Lots 218, 219, 220 and 221; thence north 13 degrees west 46.5 feet to a stake, corner of Lots 222, 223, 224 and 225; thence north 13 degrees west 46.5 feet to a stake, corner of Lots 226, 227, 228 and 229; thence north 13 degrees west 46.5 feet to a stake, corner of Lots 230, 231, 232 and 233; thence north 13 degrees west 46.5 feet to a stake, corner of Lots 234, 235, 236 and 237; thence north 13 degrees west 46.5 feet to a stake, corner of Lots 238, 239, 240 and 241; thence north 13 degrees west 46.5 feet to a stake, corner of Lots 242, 243, 244 and 245; thence north 13 degrees west 46.5 feet to a stake, corner of Lots 246, 247, 248 and 249; thence north 13 degrees west 46.5 feet to a stake, corner of Lots 250, 251, 252 and 253; thence north 13 degrees west 46.5 feet to a stake, corner of Lots 254, 255, 256 and 257; thence north 13 degrees west 46.5 feet to a stake, corner of Lots 258, 259, 260 and 261; thence north 13 degrees west 46.5 feet to a stake, corner of Lots 262, 263, 264 and 265; thence north 13 degrees west 46.5 feet to a stake, corner of Lots 266, 267, 268 and 269; thence north 13 degrees west 46.5 feet to a stake, corner of Lots 270, 271, 272 and 273; thence north 13 degrees west 46.5 feet to a stake, corner of Lots 274, 275, 276 and 277; thence north 13 degrees west 46.5 feet to a stake, corner of Lots 278, 279, 280 and 281; thence north 13 degrees west 46.5 feet to a stake, corner of Lots 282, 283, 284 and 285; thence north 13 degrees west 46.5 feet to a stake, corner of Lots 286, 287, 288 and 289; thence north 13 degrees west 46.5 feet to a stake, corner of Lots 290, 291, 292 and 293; thence north 13 degrees west 46.5 feet to a stake, corner of Lots 294, 295, 296 and 297; thence north 13 degrees west 46.5 feet to a stake, corner of Lots 298, 299, 300 and 301; thence north 13 degrees west 46.5 feet to a stake, corner of Lots 302, 303, 304 and 305; thence north 13 degrees west 46.5 feet to a stake, corner of Lots 306, 307, 308 and 309; thence north 13 degrees west 46.5 feet to a stake, corner of Lots 310, 311, 312 and 313; thence north 13 degrees west 46.5 feet to a stake, corner of Lots 314, 315, 316 and 317; thence north 13 degrees west 46.5 feet to a stake, corner of Lots 318, 319, 320 and 321; thence north 13 degrees west 46.5 feet to a stake, corner of Lots 322, 323, 324 and 325; thence north 13 degrees west 46.5 feet to a stake, corner of Lots 326, 327, 328 and 329; thence north 13 degrees west 46.5 feet to a stake, corner of Lots 330, 331, 332 and 333; thence north 13 degrees west 46.5 feet to a stake, corner of Lots 334, 335, 336 and 337; thence north 13 degrees west 46.5 feet to a stake, corner of Lots 338, 339, 340 and 341; thence north 13 degrees west 46.5 feet to a stake, corner of Lots 342, 343, 344 and 345; thence north 13 degrees west 46.5 feet to a stake, corner of Lots 346, 347, 348 and 349; thence north 13 degrees west 46.5 feet to a stake, corner of Lots 350, 351, 352 and 353; thence north 13 degrees west 46.5 feet to a stake, corner of Lots 354, 355, 356 and 357; thence north 13 degrees west 46.5 feet to a stake, corner of Lots 358, 359, 360 and 361; thence north 13 degrees west 46.5 feet to a stake, corner of Lots 362, 363, 364 and 365; thence north 13 degrees west 46.5 feet to a stake, corner of Lots 366, 367, 368 and 369; thence north 13 degrees west 46.5 feet to a stake, corner of Lots 370, 371, 372 and 373; thence north 13 degrees west 46.5 feet to a stake, corner of Lots 374, 375, 376 and 377; thence north 13 degrees west 46.5 feet to a stake, corner of Lots 378, 379, 380 and 381; thence north 13 degrees west 46.5 feet to a stake, corner of Lots 382, 383, 384 and 385; thence north 13 degrees west 46.5 feet to a stake, corner of Lots 386, 387, 388 and 389; thence north 13 degrees west 46.5 feet to a stake, corner of Lots 390, 391, 392 and 393; thence north 13 degrees west 46.5 feet to a stake, corner of Lots 394, 395, 396 and 397; thence north 13 degrees west 46.5 feet to a stake, corner of Lots 398, 399, 400 and 401; thence north 13 degrees west 46.5 feet to a stake, corner of Lots 402, 403, 404 and 405; thence north 13 degrees west 46.5 feet to a stake, corner of Lots 406, 407, 408 and 409; thence north 13 degrees west 46.5 feet to a stake, corner of Lots 410, 411, 412 and 413; thence north 13 degrees west 46.5 feet to a stake, corner of Lots 414, 415, 416 and 417; thence north 13 degrees west 46.5 feet to a stake, corner of Lots 418, 419, 420 and 421; thence north 13 degrees west 46.5 feet to a stake, corner of Lots 422, 423, 424 and 425; thence north 13 degrees west 46.5 feet to a stake, corner of Lots 426, 427, 428 and 429; thence north 13 degrees west 46.5 feet to a stake, corner of Lots 430, 431, 432 and 433; thence north 13 degrees west 46.5 feet to a stake, corner of Lots 434, 435, 436 and 437; thence north 13 degrees west 46.5 feet to a stake, corner of Lots 438, 439, 440 and 441; thence north 13 degrees west 46.5 feet to a stake, corner of Lots 442, 443, 444 and 445; thence north 13 degrees west 46.5 feet to a stake, corner of Lots 446, 447, 448 and 449; thence north 13 degrees west 46.5 feet to a stake, corner of Lots 450, 451, 452 and 453; thence north 13 degrees west 46.5 feet to a stake, corner of Lots 454, 455, 456 and 457; thence north 13 degrees west 46.5 feet to a stake, corner of Lots 458, 459, 460 and 461; thence north 13 degrees west 46.5 feet to a stake, corner of Lots 462, 463, 464 and 465; thence north 13 degrees west 46.5 feet to a stake, corner of Lots 466, 467, 468 and 469; thence north 13 degrees west 46.5 feet to a stake, corner of Lots 470, 471, 472 and 473; thence north 13 degrees west 46.5 feet to a stake, corner of Lots 474, 475, 476 and 477; thence north 13 degrees west 46.5 feet to a stake, corner of Lots 478, 479, 480 and 481; thence north 13 degrees west 46.5 feet to a stake, corner of Lots 482, 483, 484 and 485; thence north 13 degrees west 46.5 feet to a stake, corner of Lots 486, 487, 488 and 489; thence north 13 degrees west 46.5 feet to a stake, corner of Lots 490, 491, 492 and 493; thence north 13 degrees west 46.5 feet to a stake, corner of Lots 494, 495, 496 and 497; thence north 13 degrees west 46.5 feet to a stake, corner of Lots 498, 499, 500 and 501; thence north 13 degrees west 46.5 feet to a stake, corner of Lots 502, 503, 504 and 505; thence north 13 degrees west 46.5 feet to