

LEGAL NOTICES

Report of the Condition of THE CITIZEN BANK

at Hendersonville, in the State of North Carolina, at the close of business, December 31, 1914.

RESOURCES.	
Loans and discounts	\$105,105.89
Overdrafts unsecured	186.00
Furniture and fixtures	3,178.59
Due from Banks & Bankers	19,868.27
Cash Items	1,096.52
Gold Coin	1,247.50
Silver coin, including all minor coin currency	3,077.99
National bank notes and other U. S. notes	4,770.00
Total	\$138,530.86
LIABILITIES.	
Capital stock paid in	\$30,000.00
Undivided profits, less current expenses & taxes paid	8,337.78
Dividends unpaid	1,200.00
Time Certificates of Deposit	25,962.85
Deposits subject to check	58,786.72
Savings Deposits	13,111.39
Cashier's Checks outstanding	512.32
Certified Checks	20.00
Reserved for interest	600.00
Total	\$138,530.86

State of North Carolina, County of Henderson, ss: I, C. E. Brooks, Cashier of the above named bank, do solemnly swear that the above statement is true to the best of my knowledge and belief.

C. E. Brooks, Cashier
Subscribed and sworn to before me, this 6th day of January, 1915.

E. H. DAVIS, Notary Public.
My commission expires Feb. 20th, 1915.

Correct—Attest:

F. A. BLY,
A. B. DRAFTS,
F. E. DURFEE,
E. W. EWANK,
Directors.

NOTICE, MORTGAGE SALE.

By virtue of a mortgage executed by Lester Lemons and wife Leona Lemons to J. L. Orr, dated Aug. 20, 1912 and recorded in Book 33, page 225 of the records of mortgages for Henderson county, to secure certain indebtedness, therein named, and default having been made in the payment of said indebtedness, which is now past due, I will on the 13th day of February, 1915 at 12 o'clock M., at the court house door in the county of Henderson offer for sale to satisfy said indebtedness and expenses, to the highest bidder, all of that land described in said mortgage to-wit:

Beginning at a stake on the east margin of Yarborough St., said stake standing South 10 deg. West 74 feet from the intersection of the East margin of Yarborough street with the south margin of White street, and runs with the east margin of Yarborough street south 10 deg. west 84 feet to a stake on the North margin of an alley; thence with the west margin of said alley in an eastern direction 165 feet to a stake on the west margin of Jones street; thence with the west margin of Jones street in a northern direction 84 feet to a stake; thence in a western direction 165 feet to the beginning.

This the 9th day of January, 1915.
J. L. ORR,
Mortgagee.

NOTICE TRUSTEE'S SALE.

By virtue of that deed of trust executed by Frank Staggs and wife to W. C. Jordan, as trustee, to secure certain notes therein described, executed to H. F. Murray and assigned to J. C. Morrow, dated July 27, 1912; and by virtue of the fact that the said notes are past due, and the holder thereof so demanding, I will, on the 25th day of January, 1915, offer for sale at the court house door in Henderson county at 12:00 M. to satisfy said notes, etc., to the highest bidder for cash all that property described in said deed of trust, to-wit:

The following described piece and parcel of land, situated, lying and being in the Town of Hendersonville, county of Henderson, and State of North Carolina, and known and described as follows, viz:

Being lot No. 14 of the Case Morrow Division on 4th Ave.

Beginning on a stake on the E. margin of 4th ave., said stake standing S. 19 1-2 degrees W. 50 ft. from the intersection of E. margin of 4th ave. with the S. margin of a cross street, the S. W. corner of lot No. 15, and runs with the line of lot No. 15-N. 66 1-2 degrees E. 109 ft. to a stake in the Theo. S. Barker line; thence with said line 55 degrees W. 55 ft. to a stake; N. E. corner of lot No. 15. Thence with the line of lot No. 15 S. 66 1-2 degrees W. 85 ft. to a stake on the E. margin of 4th ave. Thence with the E. margin of 4th ave. N. 18 1-2 degrees W. 50 ft. to the beginning. Being the same land sold by J. E. Sherman to Baxter Lanning, and recorded in book 77, page 28 of the record of Deeds of Henderson county.

This the 19th day of December, 1914.
12-24-4tc W. C. JORDAN,
Trustee.

ADMINISTRATOR'S NOTICE.

Having qualified as administrator of the estate of the late William Suttell before the Clerk of the Superior court of Henderson county, this is to notify all persons having claims against the estate to present them to the undersigned on or before the 8th day of January, 1915, or this notice will be pleaded in bar of recovery. All persons indebted to said estate are notified to make immediate payment.

This the 7th day of January, 1915.
J. H. ROLLINS,
Administrator.

NOTICE MORTGAGE SALE.

By virtue of a mortgage executed to the undersigned by J. C. Sherrill, trustee, on January 20, 1912, to secure three notes aggregating \$315 with accrued interest as appears by reference to said mortgage as recorded in Book 33 at page 188 of the Records of Mortgages and Deeds of Trust for Henderson county, I will on the 1st day of February, 1915, at 12:00 o'clock M., at the court house door in Henderson county, offer for sale to satisfy said mortgage, notes and expenses all that and described in said mortgage to-wit:

Being lots No. 12 and 13 in block No. 5 of the Laurel Park Division as shown by plat recorded in Book 67, page 100 of the Records of Deeds for Henderson county, and more particularly described as follows:

Beginning at a stake at the intersection of the S. margin of 5th Avenue with the west margin of White Pine Gap Drive and runs with the W. margin of said drive S. 3 1-2 deg. W. 150 1-4 ft. to a stake; thence S. 80 1-2 deg. W. 150 feet to the S. E. corner of lot No. 11; thence with the E. line of lot No. 11 N. 2 1-2 deg. E. 150 feet to a stake on the S. margin of 5th Ave.; thence with the S. margin of said avenue N. 30 1-4 leg. E. 160 feet to the beginning.

Excepting and reserving a strip of land 7 feet wide on the North end of the above lots adjoining 5th avenue to be used for the purpose of widening said avenue.

This 30th day of December, 1914.
FLORENCE JORDAN,
Mortgagee.

By Smith & Shipman, Att'ys. 1-7-4tc

McDOWELL COUNTY TAKES VERY ADVANCED STEP IN EDUCATION.

Marion, N. C., Jan. 6.—The McDowell county board of education took a forward step today by the adoption of the following resolution:

Whereas, there is a demand throughout McDowell county for better prepared teachers, both in scholarship and professional training, and Whereas, the state and the county offer full high school course in the county high schools, which are accessible and without cost to all the boys and girls of McDowell county who have completed the common school of studies, therefore be it

Resolved, First, that beginning with July 1, 1915, all applicants for teachers' certificates to teach in McDowell county, who have never taught before, must present to the county superintendent a certificate from an accredited high school with a full four years' course of study and has completed the following high school subjects for four years: English, history and mathematics.

Second, that all such applicants must present to the county superintendent a certificate showing the completion of at least four weeks' normal training course in some accredited high school.

It is the intention of the board of education to raise the standard as to professional training next year in order to make it impossible for any untalented teacher to secure a certificate to teach school in McDowell county. The board also endorsed the normal training at the two county high schools, Nebo and Marion. These two high schools will offer a full year's course in teacher training next year.

MR. BRITT FOR WOMAN SUFFRAGE

Congressman-elect James J. Britt has made public a communication addressed to Miss Mary F. Henderson, chairman of the legislative committee of the North Carolina Equal Suffrage League, Salisbury, in which he sets forth his views concerning the suffrage movement, and his reasons for advocating equal suffrage. His letter follows:

"Miss Mary F. Henderson, Chairman, Salisbury, North Carolina.
"My dear Miss Henderson:
"I have your letter of the 26th, instant, asking for my views on woman suffrage, and in reply will say that I favor the ballot for women, first, as a matter of simple justice and equality, as they not only have as strong minds, as lofty patriotism, and as noble life purposes as men, but are also large property owners and tax-payers, and are entitled to the right to vote for the protection and advancement of their own interests; and, secondly, because I believe the example of the exercise of suffrage by the wife, mother, daughter and sister will inspire men to wiser and better use of the ballot.
"Very sincerely yours,
(Signed) JAMES J. BRITT,
Asheville, N. C., Dec. 20, 1914."

SCHOOL LIBRARIES IN STATE.

The forthcoming biennial report of the state department of education will show that the rural school library movement has reached such proportions that there are now something like 1,167,02 volumes in the supplemental libraries. There are now in the state 13,570 libraries and 1,420 supplemental libraries. Of this number 102 original and 98 supplemental libraries have only recently been issued.

In these libraries the state invests \$10 each, the county and the community \$10 each, making \$30 for each original library, and for the supplemental libraries the investment is \$5 each for state, county and community. This makes an investment of about \$407,100 in original libraries and \$22,450 in supplemental libraries.

Deeds, Mortgage Deeds, Deeds in Trust, Trespass notices, Chattel Mortgages and other legal blanks for sale at the Democrat office.

BEAR WALLOW WITNERS.

The Middle-Fork school closed last Friday night with an entertainment after a six months' continuous session. The children did exceedingly well, which shows that Miss Merrell had spared no pains in her instructions. The patrons were highly pleased with Miss Merrell's work as a teacher.

Mr. H. Herbert Hocutt, engineer on the Charlotte-Asheville highway, has returned to his home at Roanoke, Va. He will be back in a few days to continue his work.

Mr. Robert and Luther Oates, of Asheville, are spending a few days with their parents, Mr. and Mrs. C. Oates.

Miss Sallie Merrell has returned to her home at Fletcher after spending six months in the Hickory Nut Gap.

Mr. and Mrs. M. A. Barnwell have gone to Florida for the winter.

Mr. Thurl Connor visited at Fletcher Sunday.

ZIRCONIA DOINGS.

Miss Bertha Ledbetter has returned from Edneyville, where she spent the holidays.

Miss Cora Jones, Fred Foster and Chester Foster spent Sunday with friends here.

The new residence of Jim Lee is nearing completion.

Born to Mr. and Mrs. Terrell Taylor, a daughter.

E. L. Osteen of Hendersonville spent Sunday with Kims Osteen.

Miss Pearl Morgan and Abram Capps were married on Sunday.

MT. OLIVET BREEZES.

Joseph Queen of Green River has moved his shingle-mill to this section. His mill is run with a gasoline engine. He is expecting to stay here until spring.

Our pastor, Rev. J. J. Gray, preached interesting sermons here Saturday and Sunday.

J. C. Tankersley is preparing to erect a new dwelling, 36x18 feet.

Good prayer meetings are being held at Mt. Olivet on Sunday night. Great interest has been manifested by those in attendance.

MR. SHIPMAN'S REPORT.

Makes Some Recommendations and Gives Valuable Statistics.

(Gastonia Gazette.) Statistics are dry things and the average man hasn't much use for them. In fact the average man is not likely to bother about reading statistics on any subject except as a matter of reference when it becomes absolutely necessary. Editors are just about like the average run of folks in this respect as in many others. A few of them may be fond of statistics but the number is doubtless relatively small.

However this may be, we believe that not only many editors but not a few other people will be interested in the statistics set forth in the twenty-eighth annual report of the State Department of Labor and Printing, submitted by Commissioner M. L. Shipman and just issued from the Press. It contains the latest and most accurate figures obtainable with reference to farms and farm labor, trades, miscellaneous factories, cotton, woolen and silk mills, knitting mills, furniture factories, newspapers, railroads and employees, etc. There is only one serious defect in this report, which bristles with interesting and valuable facts from beginning to end, and that is that it is not entirely complete. This, however, is not the fault of the department, which makes every reasonable effort to get information. Many people are lax in making reports to this department and, as yet, the commissioner has no way of forcing firms or individuals to make reports. If the Legislature will follow recommendation No. 3 as set out by Commissioner Shipman in his report he will in the future have it in his power to make his annual report full and complete; then it will be far more valuable than it is at present. That recommendation reads as follows: That all manufacturing and other concerns of whatever kind, addressed by the Department of Labor and Printing for information for use in the compilation of its report, be required to answer promptly to the best of their knowledge and belief." In order to make this effective it would, of course, be necessary to fix a penalty for non-compliance with this regulation.

In the chapter on Farming, introductory to the statistics, considerable space is given to a discussion of the cotton crop and cotton prices. It is interesting to note that an increase in the value of land is reported in 83 counties, while in 12 counties no change is noted. Ninety-five counties report that the fertility of the soil is maintained. In only nine counties is there a tendency toward larger farms. In ninety the trend is toward smaller farms while one county reports no change. Labor is scarce in 98 counties, in only two is it given as plentiful. Another table shows the highest average wage paid men on the farm to be \$1.18 per day, an increase of four cents over the previous year; the lowest is seventy-five cents an increase of three cents over the previous year. Forty-seven counties report increases in wages and 43 no change. Other tables show the cost of producing cotton and other crops in the various counties.

Similar information is given with reference to the manufacturing industries of various kinds, newspapers, etc. Taken as a whole the volume is a valuable one for reference. When the commissioner is given the power to force firms and individuals to furnish the necessary information when called upon then, not till then, will the annual report of this department be what it should be. Mr. Shipman deserves credit for the report gotten out this year.

\$25 Multiplied 3,000

Times Makes What?

Seventy-five

Thousand Dollars

A very simple problem! But mark this well.

It is not a bit simpler than the getting of a good portion of this sum which represents

The Monthly Expenditures of Democrat-Hustler Readers

To put the figure very low, each Democrat-Hustler reader spends on the average of \$25 per month for the necessities of life.

More than 3,000 People Read the Democrat Every Week

It's apparent that the Democrat influences in some measure the monthly expenditures of more than \$75,000 for necessities alone.

Mr. Merchant are you getting your full share of this Business

IF YOU ARE, then you are a regular advertiser of the Democrat.

IF YOU ARE NOT, then you should begin with a regular advertising space in the Democrat, every issue--52 weeks in the year