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B. & L. ASSOCIATIONS BUILT 8,868 NEW HOMES LAST YEAR

North Carolina Has 235 Associations With Assets of Over \$90,000,000

The building and loan associations in North Carolina, numbering 235, built 8,868 new homes in the state last year, bringing an average increase of \$250,000 in taxable values in each of the state's 100 counties, it is reported by Dan C. Boney, state Insurance commissioner, in releasing his report of the activities of the building and loan associations in 1927.

In financing the construction of 8,868 new homes the building and loan associations worked together to construct houses enough to make a new city the size of Greensboro, Durham or Raleigh. This affords a means of visualizing just what a contribution to the building industry of North Carolina and to its business prosperity was rendered by the associations in the last year.

Commissioner Boney declared himself highly pleased to find there had been no slowing up in the march of the building and loan progress.

His report revealed the 235 associations with total assets of \$90,060,657.07 at the close of 1927, an increase of \$5,915,236.72 over 1926.

The rapid advance is shown in comparison with assets of but \$18,000,000 held by 164 associations in 1917 and \$45,000,000 in assets held by 215 associations in 1922.

The 1927 report reveals a gain of \$900,000 in cash over 1926 and a gain of \$5,000,000 in mortgage loans. Installment stock, outstanding, showed a gain of \$2,500,000, full-paid stock a gain of \$2,500,000 and other stock a gain of \$1,000,000.

Total shares showed an increase of \$130,000, the number of homes a gain of 2,000, and the value of homes a gain of \$9,000,000. The net earning showed a slight increase while the ratio of expense to installments collected was at about the same figure as in 1926. Total loans during the year increased by \$1,500,000 with a figure of \$30,081,014.19 being registered. There was a gain

of 35,000 in shares of new stock subscribed.

Because of the mutual nature of the business done by the associations, the net cost to borrowers is approximately 3 1-2 per cent, the commissioner reports, while the net income to savers is approximately 6 per cent.

The building and loan division, under the direction of the insurance Commissioner and headed by Oscar K. LaRoque, has a force of four trained examiners who examine all building and loan associations in a regular way.

INTERESTING AND OTHERWISE

(CLARENCE GRIFFIN)

Removal of The Cherokees

At the opening of the Revolution the Cherokee Indians occupied all the lands in the state west of the Blue Ridge. The further elimination of the Indians became a function of the Federal Government after the adoption of the Articles of the Confederation. Territory was secured from the Indians in 1785 and further cessions were made in 1797, 1798 and in 1819.

In 1835 a last cession, including all the land the Cherokees then occupied, was negotiated.

In 1835 there were 3,644 Indians in Western North Carolina. The treaty of that year provided that a limited number of them might remain and become citizens of the United States, but this clause was stricken out by President Jackson. There now followed a sad and pathetic chapter of Indian history. Although practically all of the Cherokees protested against the removal treaty of 1835, between 1835-40 an army of 7,000 men was sent to enforce the treaty. Forts or stockades were erected at several points west of Asheville for the collection of the Indians. Against concentration and removal there was resistance. Leadership of the Indians was taken by Old Man Tsali (Charley). He and his family were arrested, but killed their captors and escaped. General Scott, fearing their influence, offered a compromise by which Utsali, Chief of The Cherokees, and 1,000 of his followers might remain in North Carolina, provided Old Man Tsali was delivered up. Eventually he was brought in and executed. Official documents in confirmation of the compromise do not exist; but many Indians were allowed to remain and in 1846 their rights were recognized by treaty, and annual allowance of \$3.20 per capita was granted.

The muster rolls of the companies who served in military service engaged in removing the Indians in 1835 have been recently brought to light. It is interesting to note here that Rutherford county furnished one company of sixty-four members, including the officers to assist in the removal of the Indians to Oklahoma. The period of enlistment was for three months and the company roll shows that the company was mustered in at Franklin, N. C., May 24, 1838, and is signed "A. Montgomery, mustering officer."

The officers of this company were Marcus O. Dickerson, captain; John H. Alley, first lieutenant; Oliver Carson, ensign; Leander Pace, first sergeant; James D. Butler, second sergeant; Stanhope W. Hill, third sergeant; Abner G. McEntyre, fourth sergeant; Sylvester Dedman, first corporal; Madison Kilpatrick, second corporal; Henry Gibbs, third corporal; Allen D. Kilpatrick, fourth corporal. John Williams and John Roberson were listed as musicians. These men were practically all drawn from Rutherford county, and the company was commanded by Rutherford county men. M. O. Dickerson, captain, was the father of Mr. M. O. Dickerson, of Rutherfordton, who for a number of years was clerk of court of this county, and is now connected with the Rutherford County Bank & Trust Co.

The Federal government was not altogether successful in its unholy ambition to remove all of the Cherokee tribe to Oklahoma and a few years later set about to recompense this wrong. Lands were set aside for a reservation, and schools and roads were provided. The Confederate government had occasion to call on these Indians during the War Between the States, and the tribe furnished more than four hundred men to the Confederate cause. In 1889 the Eastern Band of Cherokees were incorporated under the laws of North Carolina and they now enjoy all the "rights, franchises, privileges and powers," belonging to any other citizen of North Carolina.

HENRIETTA MILLS DENIED FULL BENCH

Injunction To Be Heard Before Judge E. Yates Webb

Case of the Henrietta Mills company against Rutherford county and its sheriff, W. C. Hardin, seeking an interlocutory injunction, to enjoin the collection of taxes, on the ground of an alleged excessive property valuation, will have to be tried before Judge E. Yates Webb of the United States District court rather than before a special court of three judges as prayed by the complainant, says the Asheville Citizen of June 14.

This decision was handed down Wednesday in an opinion by Judge John J. Parker of the United States Circuit Court of Appeals and concurred in by Justices Johnson J. Hayes and E. Yates Webb.

This case, which is being watched with keen interest throughout North Carolina, comes within the province of the District Judge, the court held, and does not lie within the jurisdiction of a special court of three judges.

Application by the complainant for a court of three judges was made under Section 266 of the Judicial code, but the court held that it could not take jurisdiction of the case under this Section of the law on several grounds.

Among other things the statute requires that in order to convene a court of three judges when an interlocutory injunction is sought, "the injunction must result in suspending or restraining the enforcement, operation, and execution of a state statute; or the order of an administrative board or commission; that the ground on which the interlocutory injunction is sought is the unconstitutionality of the statute or order; and that it seeks to restrain a state officer."

"The case," the decision read, "is simply one against the county and the sheriff as collector of the taxes; and it is perfectly clear that it does not fall within the letter or the spirit of Section 266 of the Judicial code."

Interest in the case is widespread

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From an investment of \$53.50 for 9 ewes and one ram, G. F. Bateman of Pasquotank County sold \$15 worth of lambs and \$18 worth of wool this spring. He saved four lambs valued at \$20 to add to his original flock.

because the complainant alleges that the taxes sought to be collected are on an alleged improper and unfair valuation in violation of its rights under the 14th Amendment of the United States.

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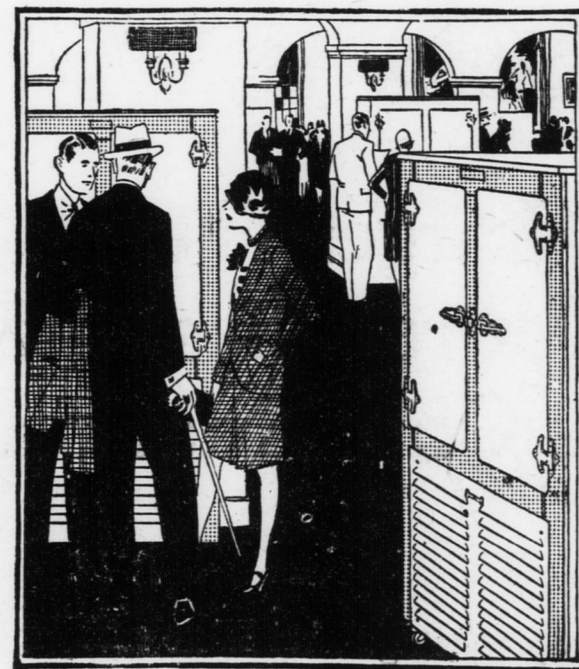
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