

## Highlands Highlights

EDITED BY MRS. T. C. HARBISON

### POTTS-CHAPMAN WEDDING IS BEAUTIFUL AFFAIR

HIGHLANDS, N. C., Feb. 3.—The marriage of Miss Eula May Potts, daughter of Mr. and Mrs. Frank H. Potts of Highlands, to Mr. Jay Franklin Chapman, of Atlanta, took place Sunday, January 31, at 5 o'clock at the Highlands Presbyterian church, with the Rev. W. F. Beadle officiating.

The church was beautifully decorated with sprays of leucothia, hemlock and white cathedral tapers, which were lighted before the ceremony by Miss Estelle Edwards of Highlands.

Miss Kate Stillwell, daughter of Prof. E. H. Stillwell, of Cullowhee, N. C., played the wedding music. The preliminary program included "Sweet Mystery of Life" played softly while the tapers were being lighted; "I Love You Truly," sung by Miss Caroline Weaver, of Asheville, N. C., and "Oh Promise Me," sung by the Rev. Robert du Pree, of Decatur, Ga. The wedding march from "Lohengrin" was played as the processional and Mendelssohn's wedding march was recessional.

The bride was given in marriage by her brother, Mr. Jack Potts. She was dressed in soft crepe of Roosevelt blue, with navy accessories, and wore a shoulder corsage of gardenias.

Miss Hannah Lou Brown, of Cullowhee, N. C., was maid of honor and the bride's only attendant. She wore navy crepe and corsage of pink callias. Mr. John Zachery, of Atlanta, acted as best man. Ushers were Mr. Steven Potts, Mr. R. L. Potts, Mr. Henry Cleveland, and Mr. Guy Paul, Jr. Following the wedding the bride's

mother gave a buffet supper at her home for the bridal party, a few relatives and friends, and the out-of-town guests. Miss Maurine Davis, of Shelby, N. C., assisted the hostess by presiding at the coffee table.

Mrs. Chapman was a junior this year at Western Carolina Teachers college. She was a prominent figure in student activities and was a member of Alpha Phi Sigma. Mr. Chapman is the son of Mr. and Mrs. J. W. Chapman, of Doraville, Ga., and is connected with the postal railway service in Atlanta. Mr. and Mrs. Chapman left Highlands Sunday evening and will be at home in Atlanta this week.

### HIGHLANDS EXPERIENCES WARMEST JANUARY

The weather in Highlands continued to be mild in temperature until February 1, making January of this year the warmest January ever recorded in Highlands. (This was following the mildest December ever recorded here.) There were during the past month 25 rainy days, and one entirely clear day, the remaining five days having alternate rain, fog, or sun. The total rainfall for January as recorded at the weather station by Miss Gertrude Harbison was 14.25 inches; the coldest temperature recorded was 21 degrees, the warmest being 69 degrees.

Plants continue to grow, and flowers to blossom unseasonably. In addition to blossoming flowers listed in last week's paper and others which have been opening during the past few days. Mrs. Mary Henry, whose skill as a flower grower is widely known in this vicinity, has sent in three specimens worthy of mention, namely: peach blossoms, lovely golden crocuses, and a spray of budded spirea. Others brought to attention recently are jonquills in full bloom, flowering almond heavily budded, and budded pear trees.

There was ice on the night of February 1, however, and Tuesday was clear and bright, rather cool but with enough sunshine for the ground hog to see his shadow and retire in haste to his domicile, thus presaging more inclement weather.

Out-of-town guests attending the marriage of Miss Eula May Potts to Mr. Jay Franklin Chapman on Sunday evening at the Presbyterian church here included: Mr. and Mrs. David Brown, Miss Hannah Lou Brown and Miss Kate Stillwell, of Cullowhee, N. C.; Miss Maurine Davis, of Shelby, N. C.; Miss June Burleson, and Miss Carolina Weaver, of Asheville, N. C.; the Rev. Robert du Pree, of Decatur, Ga.; and Mr. John Zachery, of Atlanta.

Mr. and Mrs. Tudor N. Hall and family, and Mrs. E. R. Gilbert returned to Highlands Sunday after a trip to Miami and other towns in Florida.

Miss Adelle Mills, of Louisiana, is visiting her sister, Mrs. W. F. Beadle.

Mr. and Mrs. C. J. Anderson and children left Friday for Hollywood, Fla., where they planned to spend several weeks.

Mr. and Mrs. Frank B. Cook are visiting Mrs. Cook's sister in Raleigh, N. C.

Frank Potts, W. H. Cobb, W. A. Bryson, F. A. Edwards, the Rev. Frank Bloxham and J. E. Potts made a business trip to Asheville Monday.

Mr. and Mrs. Sidney McCarty, of Greensboro, N. C., have announced the birth of a daughter, Mary Louise. Mrs. McCarty was formerly Miss Bessie Neely, of Highlands.

Mr. and Mrs. Elbert Gibson have moved to the Quarrels house on Chestnut street.

Mrs. W. W. Edwards is in Angel hospital, Franklin, for treatment.

Mrs. Marshall West has been ill for several days at her home in Cashiers.

### Lake Emory

By LUTHER ANDERSON  
JANUARY RAINFALL LESS THAN A YEAR AGO

Rainfall for January was 8.91 inches. Not a day was entered as "clear." Twenty-two days were entered as "cloudy," and nine days "partly cloudy." A day is entered as "clear" when on an average, for

### Women in Government



WASHINGTON . . . Among the women in Washington official life is a Treasury Department official, Mrs. Marion Blair Banister, who is Assistant Treasurer of the United States.

the whole day, sunrise to sunset, the sky has not been more than three-tenths covered by clouds.

It may interest and surprise residents of the Franklin area to be told that the rainfall for January, 1937, was nearly two inches less than that of January, 1936. January, 1936 totaled up 10.85 inches.

Some early varieties of peaches have bloomed in the sheltered Wauga valley. The common lespedeza which makes up a good part of the permanent pastures, is up to a good stand. Buds on the later peaches are so far advanced that a severe freeze will most likely play havoc with the peach crop. Some farmers think meat in process of curing is in danger of being injured or spoiled. But when we think of what is happening elsewhere we are justified in singing the song entitled "Grand Old Macon."

Thomas Sanders (Tom Red) has been ill for several months. Mr. Sanders is a World War veteran, and was at the hospital at Oteen for a short time. He was advised that he could be treated successfully at home, but improvement would necessarily be slow.

Mrs. Ada Steuman and daughter, Pauline, of Asheville, former residents here, have been visiting Mrs. Stuman's brother, Thomas Sanders.

Mrs. J. N. Downs, who has been ill, is slowly improving.

George Sanders and Nolan Buchanan, two of our popular young men, have become CCC enrollees.

Messrs J. K. and Wallace Downs, of Canton, were here on business Friday.

Miss Sadie Franks, who suffered a nervous break-down recently, is recovering rapidly.

Mr. and Mrs. C. C. Saunders and son, George, of Canton, spent the week-end with relatives here.

A. W. Reid has been quite ill for several weeks, but is slightly improved.

Mrs. Victor Shidle has returned from a visit to her husband, who works at Marion, N. C.

Mrs. L. B. Liner, of Iotla, spent the week-end with her parents, Mr. and Mrs. J. N. Downs.

Lake Emory people are glad to welcome to their community Ebion Bullock, who has been engaged in electrical work at Franklin for several years.

### RABBIT CREEK

Mrs. E. V. Ammons, Mrs. John Ferguson and Mrs. B. W. Justice attended a meeting of poultry raisers at Hendersonville last week.

George R. Pattillo made a trip to Macon, Ga., last week. On his return he was accompanied by Mrs. Pattillo, who had been visiting her parents at Macon.

Miss Margaret Corbin spent the week-end with her family here.

Miss Evelyn Kinsland spent the week-end with her parents and with her sick grandmother who is improving slowly.

Newell Pendergrass and George Crawford were at their homes here Sunday.

J. H. Dean has returned after spending several days at his former home at Burningtown.

## Babson Outlines Program For Financial Independence

### Warns That Speculative Stocks Are Not First Step

By ROGER W. BABSON  
(Copyright, 1937—Publishers Financial Bureau)

BABSON PARK, MASS.—"What are the proper steps I should take in building up financial reserves?" This question seems particularly pertinent in view of the great changes in business and finance during recent years. Many people—especially the younger generation—believe that the old-financial guideposts are of no value in the new scheme of things. That is why I am worried by the current flurry among the "cats and dogs." In the list of the daily ten most active issues during the last month, at least seven have been "cheap" stocks selling below twenty dollars per share.

### Old Principles Sound

Judging from requests for information on "a good low-priced stock for a turn" which are beginning to break my postman's back, much of this trading is being attempted by small, green investors—the type who can least afford to speculate. These people are putting the cart before the horse in their attempt to "create" a financial backlog. They do not have the slightest conception of sound investment fundamentals. New deals in business, finance, and politics have not thrown the successful time-tested principles and practices of achieving financial independence into the discard. Hence, particularly for the benefit of new and young investors, I want to outline a simple plan for estate-building.

Step Number One is the budgeting of expenditures. Methodical management of income is the soundest way for the individual to lift his own living standard above the national average. Financial reserves usually start only through savings from earnings. The ancient "Poor Richard" axiom of "A dollar saved is a dollar earned" is just as true today as it was 150 years ago when Ben Franklin wrote it. Expenses must be budgeted in relation to income. This is the quickest way to store up a surplus, which can be turned to investment purposes. Unless saving is treated as a definite charge against monthly income, effective saving cannot be accomplished.

### Bank Account Essential

Step Number Two is to put the weekly or monthly savings from salary to work. The bank account is the primary method of apprenticing the first hard-won dollars. In selecting his bank, the young depositor should make his own investigation and his own decision. Investment habits—like living habits—are generally formed in youth. "Investigate before you invest" is a mighty good habit to learn early. The four big factors to examine in choosing the bank are: The bank's published statement of condition. Character of assets. Management. Confidence of community.

Step Number Three should be a reasonable amount of simple life insurance. The basic function of life insurance is protection against premature death. Hence, life insurance affords some element of speculation.—scientific speculation based upon mortality statistics. If the insured dies before his statistical expiration, his estate receives a higher return than it could get in most other ways with equal security. There is danger, however, in over-concentrating on insurance just as there is on any other part of the program. Avoid taking too much. Also remember that the cheapest insurance is a straight life-insurance policy unadorned by any frills!

### Double-Barrelled Investment

As his income increases, the young man then makes the most pleasant investment of his life—his first home. This is Step Number Four. Real estate, like other investments, has its smiles and its tears. It is the most stable form of investment and at the same time one of the least liquid. It may take only a minute to buy but it may take years to sell. The home has many intangible assets—such as comfort and peace of mind—which often outweigh the economic arguments. It is usually

about as cheap to rent as to own. The important point in ownership as an investment, however, is the increasing value of the property. The key to that is the location of the lot and a good sensible design which adds to the saleability of the house.

Step Number Five is the consideration of bonds and conservative stocks. When wisely chosen, they are the premier form of security investment. Remember, however, that there are all kinds of bonds and stocks—ranging from good to bad. In analyzing a bond issue, like any other piece of merchandise, the young investor must follow elementary fundamentals of confining himself to types of business he understands so that he may be able to judge true values. Then he should be able to see through a corporation report. Finally, he should consider the nature and management of the business, security behind issue, yield and marketability, special points such as call price, and possibility of inflation. Just as in the case of selecting your bank, seek the opinion of others, but check your facts before buying.

### Speculative Stocks

After the young investor has taken these five steps and after his salary reaches a certain level, then—and not until then—is he ready to place money in speculative stocks. Because stocks are certificates of ownership in a business, the man who buys them must realize that he is assuming all the chances of gain or grief inherent in any business. He is competing with specialists in the art. Billions are made in paper profits and other billions are actually lost. At certain periods stocks become very popular. There is a scramble to buy and prices are bid up to fictitious levels. At other times, there is an equally silly stampede to unload. Therefore, proper timing is perhaps the most important of all stock investment "musts."

This, then, is a brief outline of the six major steps in building your financial future. There is one final and focal point, however—the plan! For 30 years I have preached that the Law of Action and Reaction applies in economics just as it does in physics and other sciences. Interest rates, real estate values, bond yields, and stock prices move in cycles. For my years of study of this question, I find that the vast majority of people buy when they should sell, and sell when they should buy! The reason for this is the lack of a coordinated plan and the character and will-power to hew to the chalkmark. Hence, my advice is to lay out today a definite program and stick to it. It is a much shorter cut to financial independence than spasmodic and ill-timed "flyers" in "low-prices" issues!

Judge—"Do you challenge any of the jury?"

Defendant—"Well, I think I can lick that little guy on the end."

Operator—"Number, please?"

Souise—"Number, nothing. I just put a nickel in here. Where's my chewing gum?"

**MISSING!**  
Stop missing good shaves! Discover Star Single-edge Blades! Made since 1880 by the inventors of the original safety razor. Keen, long-lasting uniform.

**STAR BLADES**  
FOR GEM AND EVER-READY RAZORS

4 FOR 10¢

### HORN'S SHOE SHOP SAYS WE ARE STILL MENDING SHOES

When you don't have a wife  
Or husband to cheer,  
We'll save your life  
And your sole so dear.

**HORN'S SHOE SHOP**  
Box 212 Troy F. Horn  
Opposite Courthouse

## SORE THROAT with a Cold



Famous 1-2-3 Method  
Now Only 15¢

At the first sign of sore throat due to a cold, dissolve three Bayer Aspirin tablets in ½ glass of water. Gargle with this twice. It will act almost instantly to relieve the rawness and soreness of your throat. At the same time, take two Bayer Aspirin tablets with a full glass of water. This acts to combat fever, and cold aches and pains. Repeat the treatment in 2 hours if necessary. This modern, inexpensive way to ease a cold is approved by thousands of doctors. Ask for Bayer Aspirin by its full name—not by the name "aspirin" alone.

