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**Why Banks Fail**

REASONS for the failure of most banks that have had to close their doors during the past few years is not generally understood. The public judges harshly, and in some cases they deserve the bitter condemnation, because in some instances there is real stealing, and it may be that gambling spells the doom of others. But the general cause is brought on from other causes. In most cases the officers of the banks almost sweat blood to keep the institutions up and to keep them from being living, growing institutions. It would be hard to find a bank in this section in which those in charge have made large personal sacrifices to make them go. And rather than that, they have asked they deserve the sympathy, as well as the praise of the people. The real cause for bank failures. We will look at it in his particular section. We all know that their activities have had on the lands and the products of the lands of the surrounding sections. We know, further, that 95 per cent of their loans are based on the landed wealth of their surroundings. We find either farmers' or merchants' notes based on farmers' trade and products, and these are practically the only thing that they can make loans on, because there is nothing else a loan on. Granting this to be true and noting the fact that the lands of our own county have dropped at least 50 per cent in value in five years, then we can understand that the bank which has \$100,000 in commercial paper five years ago would have a \$50,000 asset in the very same paper now. It was not the bank that lowered the value of its paper; it was not the man who made the paper; and, in the main, neither are to blame. It is a duty the people owe themselves to find out just who is to blame or who is responsible.

Suppose a North Carolina bank that held \$100,000 worth of bankable paper five years ago, when such papers would have sold for \$100,000, but now worth only \$50,000, had taken the same \$100,000 and put it in Southern Railway stock; today that bank could cash in \$50,000 on the \$100,000 loan. Certainly, we all know that the Southern is one of the leading railroads of the country and the greatest that touches North Carolina.

In this case the land asset dropped 50 per cent and the railroad asset increased 100 per cent.

It may be further stated that the same applies to all other big concerns. The steel trust is richer, the power trust is richer; in fact, every big thing is worth far more than it was when the war ended, and every little thing is worth far less. The property of the poor is down, the property of the rich is up.

The press of the country has just pronounced the most prosperous year the American Tobacco Company has ever had, and the mortgage records are being filled with both crop and land mortgages of tobacco farmers faster than ever before. Remember the business of the railroad has not increased so much nor has the products of the farmer diminished. These things are not the cause; smaller values of business and greater volumes of business have had little to do with it.

The real cause of bank failures can only be found in New York greed, protected by Washington politics. They have put such strong chains on the necks of the common folks that they are unable to carry their load, and have been, with their property rights, crushed to the earth, while the big fellow and his property has been raised to the skies.

No man can tell what a generation will bring forth, but with the rapidity in which slavery is being pressed on the brow of the rank and file of American people it is safe to make any kind of a prediction, even though rash.

Let the people learn who to blame for the hardships we are undergoing and not be too quick to condemn bank officers, who pledge everything in their power to help the people from a burdensome condition over which they have little control.

**The Five Things Martin County Most Needs**

**I.** We need a county demonstrator that will teach us how to kill flies and to do something to protect our health instead of so much dipping cows in ticks. One old man in our section said he knew a tick that had gone through several dippings and was still alive and feasting behind his old cow's ear.

**II.** We do not need a demonstrator that teaches us what our ancestors knew so well, and that is canning fruit and making preserves. My grandmother made "peach leather" in wide strips, which now seems to be a lost art.

**III.** We need a county physician, one that charges about one-third of what other physicians charge, and still make a good living.

When our physicians assist the stork, they charge from \$50 to \$75, which is beyond all reason, and has caused the death of many women, as they have to depend upon ignorant and cheaper help.

**IV.** We need our revenue officers to remove some of their medicine bottles out of their rooms and not to paint their faces so red, also to be sure to accommodate their friends after a

**IV.** We need the "flapper" man who wears the knee skirts to change her name from "flapper" to the fashionable new name of "bungles-w." because its painted in front shingled behind, and has no upper story.

**V.** Above all, we need our country boys to marry country girls, as city girls are never contented on the farm; they are forever on the trail for amusement get suit cases that don't leak in order and their work is undone, and their home and children are neglected.

Country girls always find a plenty to do to occupy their time in raising chickens, gardening, sewing and house work, and on Saturdays to prepare a good dinner for the minister and other guests who are with them on Sunday.

All that city girls want to do is to dress and parade the streets. They haven't the remotest idea how to piece a bed quilt like grandmother's "Rising Sun" and "Double Irish Chain." They prefer holding their hands and making themselves a nuisance by visiting their neighbors too often.

**IN MEMORIAM**

In loving remembrance of my dear father, J. W. Hall, who died twelve years ago.

It was just twelve years ago, While standing by his bed, I looked on papa's cold, dark form, And I knew that he was dead.

Although I was just three years of age I knew that he was gone, Where I should see him no more on earth, Into a world unknown.

I am fifteen years of age; Just three years I knew him here. No one knows how much I miss him, For I've never known a father's care.

But I hope to meet my father In that Holy Land above, Where I will not be parted from him, But be with him in peace and love.

Written and composed by his daughter,  
(Miss) EARL HALL.

**NOTICE**

To Joe Hunch, his heirs, assigns, and all other persons claiming under, through, or by him: You are hereby notified that I purchased 1 lot listed by you in Goose Nest Township on the first Monday in June, 1924, at a sheriff's sale for taxes due for the year 1923.

You are further notified that unless you redeem the certificate of sale within one year from this date I shall demand a deed from the said tax collector for the said lot.

This 7th day of March, 1925.  
D. G. MATTHEWS, Sheriff, Martin County.

**NOTICE**

To Critcher & Critcher and J. W. Warts, their heirs, assigns, and all other persons claiming under, through, or by them: You are hereby notified that I purchased 50 acres of the Knox land in Bear Grass Township listed by you, on the first Monday in June, 1924, at a sheriff's sale for taxes due for the year 1923.

You are further notified that unless you redeem the certificate of sale within one year from this date the Martin County Board of Commissioners will demand a deed from the said tax collector for the said 50 acres of land.

This 2nd day of March, 1925.  
H. T. ROBERSON, Sheriff, Martin County.

**NOTICE**

To Isaac Mizell, his heirs, assigns, and all other persons claiming under, through, or by him: You are hereby notified that the County of Martin purchased 167 acres old residence, in Bear Grass Township listed by you, on the first Monday in June, 1924, at a sheriff's sale for taxes due for the year 1923.

You are further notified that unless you redeem the certificate of sale within one year from this date the Martin County Board of Commissioners will demand a deed from the said tax collector for the said 167 acres, old residence.

This 2nd day of March, 1925.  
H. T. ROBERSON, Sheriff, Martin County.

**NOTICE**

To Geo. W. Coltrain, H. D. and G. A. Peel, their heirs, assigns, and all other persons claiming under, through, or by him:

You are hereby notified that the County of Martin purchased 1 residence in Williamston Township, listed by you, on the first Monday in June, 1924, at a sheriff's sale for taxes due for the year 1923.

You are further notified that unless you redeem the certificate of sale within one year from this date the Martin County Board of Commissioners will demand a deed from the said tax collector for the said residence.

This 2nd day of March, 1925.  
H. T. ROBERSON, Sheriff, Martin County.

**NOTICE**

To W. J. Adams, his heirs, assigns, and all other persons claiming under, through, or by him: You are hereby notified that the County of Martin purchased 100 acres

of the Corgy land in Jamesville Township, on the first Monday in June, 1924, at a sheriff's sale for taxes due for the year 1923.

You are further notified that unless you redeem the certificate of sale within one year from this date the Martin County Board of Commissioners will demand a deed from the said tax collector for the said 100 acres of land.

This 2nd day of March, 1925.  
H. T. ROBERSON, Sheriff, Martin County.

**NOTICE**

To Jane Rhodes and Watts Rhodes, their heirs, assigns, and all other persons claiming under, through, or by them:

You are hereby notified that the County of Martin purchased 1 lot in Williamston Township, listed by you, on the first Monday in June, 1924, at a sheriff's sale for taxes due for the year 1923.

You are further notified that unless you redeem the certificate of sale within one year from this date the Martin County Board of Commissioners will demand a deed from the said tax collector for the said lot.

This 2nd day of March, 1925.  
H. T. ROBERSON, Sheriff, Martin County.

**NOTICE**

To Edith Brown, her heirs, assigns, and all other persons claiming under, through, or by her:

You are hereby notified that the County of Martin purchased 1 residence in Parmele, in Robersonville Township, listed by you, on the first Monday in June, 1924, at a sheriff's sale for taxes due for the year 1923.

You are further notified that unless you redeem the certificate of sale within one year from this date the Martin County Board of Commissioners will demand a deed from the said tax collector for the said residence.

This 2nd day of March, 1925.  
H. T. ROBERSON, Sheriff, Martin County.

**NOTICE**

To William Powell, his heirs, assigns, and all other persons claiming under, through, or by him:

You are hereby notified that the County of Martin purchased 1 lot in Robersonville Township, listed by you, on the first Monday in June, 1924, at a sheriff's sale for taxes due for the year 1923.

You are further notified that unless you redeem the certificate of sale within one year from this date the Martin County Board of Commissioners will demand a deed from the said tax collector for the said 1-2 lot.

This 2nd day of March, 1925.  
H. T. ROBERSON, Sheriff, Martin County.

**NOTICE**

To F. D. Williams, his heirs, assigns, and all other persons claiming under, through, or by him:

You are hereby notified that the County of Martin purchased 2 lots in Goose Nest Township, listed by you, on the first Monday in June, 1924, at a sheriff's sale for taxes due for the year 1923.

You are further notified that unless you redeem the certificate of sale within one year from this date the Martin County Board of Commissioners will demand a deed from the said tax collector for the said 2 lots.

This 2nd day of March, 1925.  
H. T. ROBERSON, Sheriff, Martin County.

**NOTICE OF SALE**

Under and by virtue of the power of sale contained in that certain deed of trust executed to the undersigned trustee by Carrie Pugh on the 19th day of January, 1924, and recorded in the Martin County Public Registry, in book Q-2, page 30, securing certain bonds of even date and tenor therewith, and the stipulations therein contained not having been complied with, and at the request of the holder of said bonds, the undersigned trustee will on the 25th day of March, 1925, at the post-office door in Jamesville, North Carolina, offer for sale at public auction to the highest bidder for cash the following described land:

Beginning at a stake or post in the Jamesville and Williamston roads, known as the March Hassell corner, thence up said road one hundred and forty yards (140) to an oak stake; thence a northerly course to a sweet gum on Devil's Cut; thence down said Devil's Cut to March Hassell's line; thence southerly along March Hassell's line to the beginning, containing forty acres, more or less. The same being the tract of land deeded to John B. Biggs by the Dennis-Simmons Lumber Co., and by the said Biggs to Spencer Wynn.

This 20th day of February, 1925.  
MARION C. JACKSON, Trustee.

**MONEY TO LOAN**

on real estate and city property, for 3, 5, 10, or 33 years. 50 per cent appraised value.

See—  
**J. R. WILSON**  
Stokes, N. C. Phone 582 Robersonville

highest bidder for cash the following described tract of land: Being a certain tract of land in Goose Nest Township, Martin County, North Carolina, and adjoining the roads of R. E. Brown and State, and being one same land whereon Mrs. McGlawnhorn resided prior to her death and being the same land that was owned by said Mrs. McGlawnhorn, containing 42 acres, more or less.

This 12th day of March, 1925.  
A. R. DUNNING, B. DUKE CRITCHER, Commissioners.

**NOTICE OF RESALE**

Under and by virtue of the power of sale contained in a deed of trust executed by Claude Burnett and wife, Esther, on the 9th day of March, 1918, the same recorded in Martin County record book J-1, page 887. The same having been sold on the 9th day of March, 1925, after due advertisement and the highest bid at said sale having been raised and a resale ordered.

I will sell to the highest bidder for cash on Monday, March 30, 1925, at noon in front of the Bank of Hamilton, the following land: One tract of land I now live on, containing 57 acres, more or less, adjoining the land of Fom-Everett known as the Brown land and the Luke Burnett land, being 7 miles from Hamilton on the county road leading to Pamplico, N. C.

This 14th day of March, 1925.  
F. L. GLADSTONE, Trustee.

**ADMINISTRATRIX NOTICE**

Having this day qualified as administratrix, C. T. A., of the estate of Portia B. Whitley, late of Martin County, this is to notify all persons holding claims against the said estate to present same for payment on or before March 13, 1925, or this notice will be pleaded in bar of their recovery.

All persons indebted to said estate will please come forward and make settlement of same.

This March 13, 1925.  
MARY W. MUNDY, Administratrix, C. T. A.

**NOTICE**

To the Adeline Hardison heirs, their heirs, assigns, and all other persons claiming under, through, or by them: You are hereby notified that I purchased 10 acres of the Hardison land in Williams Township, listed by you, on the first Monday in June, 1924, at a sheriff's sale for taxes due for the year 1923.

You will further take notice that unless the sheriff's certificate of such sale is redeemed within one year from the date of such sale, I shall demand a deed for said 10 acres of land from the sheriff of Martin County, as provided by law.

This the 1st day of March, 1925.  
A. W. HARDISON.

**NOTICE OF RESALE**

Under and by virtue of the authority conferred upon us in a deed of trust by J. L. Wynne and wife, Maggie Wynne, on the 1st day of March, 1923, and recorded in book O-2, page 97, we will on Saturday, the 18th day of

April, 1925, at the courthouse door in Williamston, sell at public auction for cash to the highest bidder the following land, to wit:

All that certain tract, parcel, or piece of land, containing 87 85-100 acres, more or less, situate, lying, and being on what is known as the Ballard Road, about 4 miles northeast of the town of Everett, Poplar Point Township, Martin County, North Carolina, adjoining the lands of Susie Fowden and W. E. Castle on the north lands W. R. Nicholson and Bettie Bowen on the east, the lands of R. E. Adams on the south, and the lands of J. A. Everett and Susie Fowden on the west, and more particularly described as follows:

Beginning on the Ballard Road, corner of R. E. Adams; thence with said road N. 23 degrees east 42 poles, north 20 1-4 degrees E. 36 1-2 poles, north 16 3-4 degrees east 22 3-4 poles to the corner of W. E. Castle's; thence with line of W. E. Castle 60 degrees west 123 1-2 poles to Conoho Creek; thence with said creek N. 23 degrees east poles to the corner of Susie Fowden; thence with lines of Susie Fowden and J. A. Everett S. 11 degrees west 109 1-2 poles to the line of R. E. Adams; thence with the said Adams' line S. 6 0 degrees east 126 poles to the beginning, and being lots numbers 1, 2 and 19 in the division of the Ballard farm as surveyed and platted by C. M. Credle, C. E., and the same land conveyed to J. L. Wynne and J. B. Barnhill, trustee, by deed dated December 9th, 1921, and of record in the public registry of Martin County in book F-2, page 252.

This sale is made by reason of failure of W. L. Wynne and wife, Maggie Wynne, to pay off and discharge the indebtedness secured by said deed of trust to the North Carolina Joint Stock Land Bank of Durham.

This the 11th day of April, 1925.  
THE FIRST NATIONAL TRUST COMPANY, Trustee.

This sale is made by reason of failure of W. L. Wynne and wife, Maggie Wynne, to pay off and discharge the indebtedness secured by said deed of trust to the North Carolina Joint Stock Land Bank of Durham.

This the 11th day of April, 1925.  
THE FIRST NATIONAL TRUST COMPANY, Trustee.

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