

LOCAL STUDENTS

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be of interest
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of Transylvania
n Mr. J. R. Owen,
vening, and organized

a Transylvania club. The object of the club is to boost their home county and to create a friendly feeling between the members. As yet there are only fourteen from Transylvania, but others are expected later. The club meeting place will be at the home of Mr. Owen. Mr. Owen is sponsor of the club, as Transylvania is his home county. The following officers have been elected: President, Myrtle

Barnette; Vice - President, Eliza Henry; Recording Secretary, Pauline Sitton; Corresponding Secretary, Mildred Trantham. The membership of the club follows: Mr. J. R. Owen, Misses Myrtle Barnette, Eliza Henry, Pauline Sitton, Mildred Trantham, Alice Glazener, Ruby Whitmire, Ruth Whitmire, Messrs. Pruitt P. Hartsell, Homer Hayes, Joe Duckworth, Charles Whitmire, Guy Whitmire, and Vasco Manly.

**LILLIAN BARBARA JENKINS
"IN MEMORIAM"**

As I think of Lillian, the daughter of my beloved friends, Albert and Mary Jenkins, the words of our dear Master comes to me, "I am among you as one that serveth," for like our Lord, she served and service is a beautiful thing. When Christ said "I came that they might have life, and might have it more abundantly," it was the life of service which make up the greater part of life that Christ's benediction " faithful servant," rests. These make life divine, and a part of the great plan of God.

When I think of Lillian, I think of her tireless and unselfish service for her loved ones. It was beautiful to see it, for love was at its root, and she served in love.

Love must serve. It is its life, and hers was a life of loving service.

Like her father of sainted memory, she had a heart's love for flowers, and amongst her mother and father's sake, as well as her own, she never forgot her old pastor, who loved and revered them. If flowers are the smiles of Gods goodness, as one who loved them said, then indeed the smile of Gods goodness was upon her continually in them.

It may be that the prayer of her heart and spirit was this, though he never formulated it in words:

"Make use of me, dear God, in the way which Thou shalt choose. Thou hast made all things for Thy glory, and the good of humanity. Thou hast a mission for me, even me. Give me a heart ready for willing service, O my Father, and then appoint my work, for Jesus sake. Amen."

Yes, God made use of her in the way He choose. She had her mission. A heart ready for willing service. Our Heavenly Father appoint-

ed her work of loving ministry and she tried to do it in Jesus name and for His sake.

And now she sleeps in Jesus, Blessed Sleep,
From which none ever wakes to weep.

A calm and undisturbed repose,
Unbroken by the last of foes.

In loving memory,
Her old Pastor,
Chalmers D. Chapman.

A GREAT SAVINGS INSTITUTION

The building and loan association as a savings institution is gradually taking the place it should occupy in North Carolina. These associations have been looked upon as an agency of money lending for building and buying homes. The purely investment feature has been overlooked. Contributing factors to this neglect have been:

A good many years ago, before the local associations were well established, and before the present laws governing building and loan associations were enacted, a number of outside institutions, the so-called National Associations, came into North Carolina and attempted to conduct a building and loan business. This was a new experiment with these national associations. They were springing up in the hands of promoters. The building and loan business proving not to be a lucrative proposition for promoters, they soon ran their course. They were promising huge profits, which promises they could not fulfill, and were operating at a large overhead expense; therefore, many of them failed outright, and all were soon placed in the hands of receivers. They left many bitter disappointments in the path of their work.

For many years the record of these national associations has been confused with local associations. Not only in North Carolina, but in many other states the local associations are just recovering from the stigma cast upon their business by these national associations.

Another contributing factor to the seemingly slow recovery is that the very nature of the business such that the associations must be operated with a very low overhead expense. They have by necessity had to forego spending large sums for advertising. The offices in most instances have served the association at nominal salaries. Often they have been taken into offices with other businesses in order to reduce the overhead to a minimum.

While the growth in North Carolina has been steady over a period of more than fifteen years, the marked growth dates from 1919. However, North Carolina has not yet attained the position she should occupy in this most important development.

There are fifteen states with a larger investment, and there are twenty states showing a larger per

capita investment. The per capita investment for the whole country is \$31.62, while for North Carolina it is only \$17.35. Thirteen states show a larger gain last year, and of these the states of New Jersey, Ohio and Pennsylvania each show a gain of considerably more than the total investment in North Carolina.

These comparisons are not made by way of reflection upon the splendid gain of \$14,000,000 made by North Carolina associations last year but are intended to impress the fact that in other states, where the people have awakened to the advantages offered by these institutions as a depository for their savings they are being liberally patronized.

The system of installment investment on the weekly and monthly plan should appeal particularly to salaried folk and wage earners. It is equally as strong to the investor of larger amounts. No state can boast of a cleaner record as to stability than can North Carolina. The average interest yield last year was nearly 6 per cent. Considering the fact that this is a non-taxable investment, it can hardly be equaled elsewhere, the element of safety considered.

Enemy stamps are being worked on many North Carolina farms by surplus war time explosives. For the cheap government explosives may be had in carlots by placing orders with the county agents of State College.

Keep the young heifers growing this winter. Lack of feed will cause a stunted cow and such an animal cannot produce high milk yields. A. C. Kimery, dairy expert and specialist at State College.

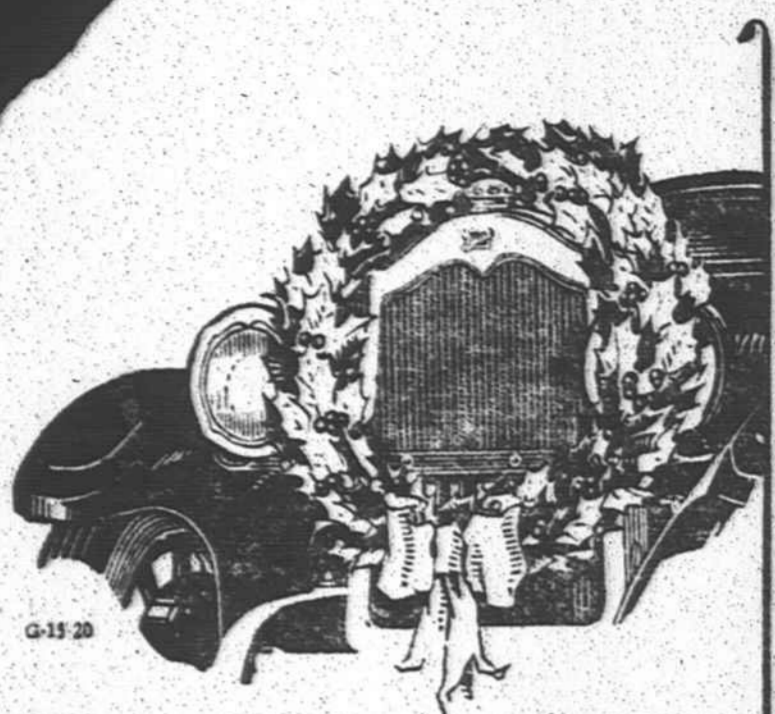
ADMINISTRATOR'S NOTICE

Having qualified as administrator of the estate of Roy Mitchell, deceased, late of Transylvania County, North Carolina, this is to notify all persons having claims against the estate of said deceased to exhibit them to the undersigned at Quebec, N. C., on or before the 19th day of November, 1926, or this notice will be pleaded in bar of their recovery. All persons indebted to said estate will please make immediate payment.

This 19th day of November, 1925.
T. H. McCALL, Administrator of the Estate of ROY MITCHELL, deceased.
11-19 25 12 2 10 17 23 24

NOTICE OF ELECTION FOR UNIFORM PUBLIC SCHOOL TAX

At a regular meeting of the Board of Commissioners of Transylvania County, held on Nov. 24, 1925, upon petition of the Board of Education, a resolution was adopted by the Board of Commissioners of said County, to wit: That the people of said County shall be levied on all taxable property, for the purpose of raising a uniform public school tax not to exceed five per cent on the one hundred dollar valuation of property, for payment at the six months' end of the County. A new Register of all the qualified voters of said County was ordered by the Board of Commissioners of said County, to be open for public inspection from 11 o'clock A. M. on Saturday, Dec. 5th, 1925, and to remain open until the general election on Tuesday, December 14, 1925. A. B. Dyer, Clerk of the Board of Commissioners.
4-11-19 25 12 15 23 24



This is the Time to buy your Better Buick

A golden opportunity now presents itself to fill the hearts of those you love with Christmas happiness.

Buy now, the Better Buick you had intended to buy in the spring. Have it standing at the door when Christmas morning dawns. Give your family the pleasure and surround them with the safety of the Better Buick's easier starting and safer control for the winter months.

Come in today to insure delivery of the model you desire. We will leave it, standing proudly at your curb, early Christmas morning.

BUICK MOTOR CO., FLINT, MICHIGAN
Division of General Motors Corporation

The Better BUICK
Hendersonville Buick Company

Brevard Battery Co.

PHONE 27

W. F. HART, Owner

Starting, Lighting and Ignition Service.

FREE Service on Batteries and Generators.

As the cold Winter Months Approach have your Electrical System put in First Class Condition.

By First Class Automobile Electrical Engineers

Automobile Electrical Work Our Business

Brevard Battery Co.

Main Street BREVARD, N.C.

FOR EXPERT Cleaning, Pressing and Dyeing City Pressing Club

One of the oldest established business in town Expert Workmanship---Satisfaction Guaranteed.

Clothes called for and delivered Promptly.

PHONE 94 ROLAND OWEN, Prop.



An Ideal Investment For Your Christmas Fund

If you have a Christmas Savings Fund to apply against the purchase of a Ford car or otherwise are in a position to make a down payment at this time of approximately 25% of the purchase price, you can get immediate delivery of a Ford car--have it for Christmas morning.

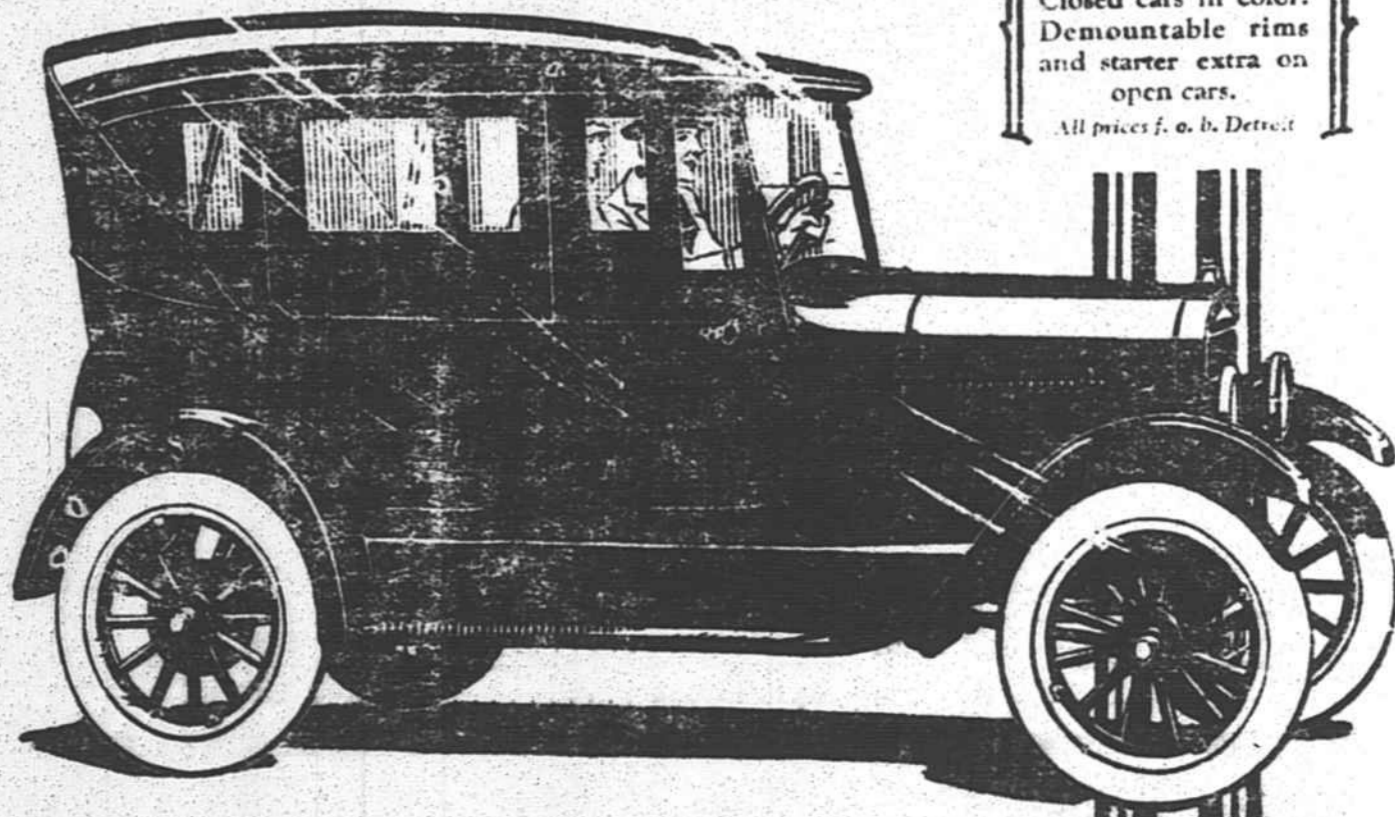
And what an investment!

With your Ford car will come a new interest in life--for the entire family. Think of the hours out-of-door! A wider circle of friendships!

The Ford Touring Car, with close-fitting curtains that give protection from any weather, is an exceptional value. If you prefer a closed car, the Tudor Sedan is ideal for family use.

See these cars today at the nearest Authorized Ford Dealer. And invest your savings right!

Ford Motor Company
Detroit, Mich.



TOURING CAR

\$290

Runabout - \$260
Coupe - 520
Tudor Sedan 580
Fordor Sedan 660

Closed cars in color. Demountable rims and starter extra on open cars.

All prices f. o. b. Detroit