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PRESBYTERIANS TO HOLD MEETING

The Synod of North Carolina to Meet at Mooresville on October 13—Rev. C. E. Hodgkin Will Preach.

The synod of North Carolina of the Presbyterian Church U. S. will convene at Mooresville on October 13 at 8:00 P. M. The retiring moderator Rev. C. E. Hodgkin will preach the opening sermon. Immediately following the opening sermon on Tuesday evening a new moderator will be elected and the synod properly constituted. Many important matters will claim the attention of this meeting of the synod.

Building and Loan as an Investment Not Understood

The building and loan associations in North Carolina show a gain last year of \$14,000,000.00 in assets. They loaned \$25,000,000.00 to build 8,000 homes to house 40,000 of our citizens.

In the past five years these associations show a gain in assets from \$29,000,000.00 to \$70,000.00. This is a splendid record, and one in which we should feel much pride.

However, when we compare North Carolina with other states in this particular, we find she falls far short of the position she should occupy. We find there are fifteen other states with a greater investment in building and loan stock. Twelve of these show a greater gain in assets in 1924, and three states each show a gain greater than the total investment in building and loan in North Carolina. We find also that twenty states have a greater investment per capita than does North Carolina, and the per capita investment of ten of these is more than double that of North Carolina.

Of the more than two and a half million population in this state only 81,474 of this number were patrons of these great agencies of thrift and home building. Of this number probably 80 per cent are either borrowers or anticipate borrowing in the future for the purpose of paying for homes.

It is evident therefore that the building and loan associations in North Carolina so far have failed to properly inform the public at large of the splendid advantages of building and loan stock as a medium for the investment of the savings of the people.

No group of financial institutions in the state can boast of a cleaner record of stability than can our building and loan associations, and the average interest yield on money invested in these associations last year was .05928, or nearly 6 per cent. Yet millions of dollars went out of the state in various forms of securities, paying not any better return, and no doubt many of them of doubtful value.

It is safe to assume that 90 per cent of our people do not understand the functions of these institutions, and this can be overcome only by concentrated effort and judicious advertising on the part of the building and loan associations.

Letter from Chas. A. Webb

Major S. A. Harris, Franklin, N. C.

Dear Mr. Harris:—I thoroughly appreciate your very cordial letter urging me to be with you on Friday night at your banquet, and I am very, very sorry that I can not come, but other engagements make it impossible.

I surely would like to be with you. I never enjoyed myself more than the day I spent in Franklin, on August 28th. You have a fine town and fine people and the completion of the Atlanta-Franklin-Asheville Highway is going to give your community a bigger boost than ever before. You people ought to begin the erection at once of a fine tourist hotel. It would bring thousands and thousands of dollars into your midst.

With best wishes for all of you, I am, Sincerely yours,
CHAS. A. WEBB.

LOCAL COMPANY GETS CONTRACT

The owners of the David Rogers estate near Cullowhee, N. C., are selling their holdings consisting of 900 acres at public auction, advertised for bids. Auction companies from Canada to Florida submitted bids. When the bids were opened Monday it was found that a local firm, the Home Realty & Auction Company, were the successful bidders. This large tract of land will be divided into small farms and placed on sale early in November. The Home Realty & Auction Company, organized some months ago, has made remarkable successes of all sales that it has conducted to date. No doubt the coming auction will add another success.

Fortune in Prizes Offered by State Fair

Raleigh, N. C.—Offering a total of \$32,316 in prizes to successful competitors, the official premium list of the North Carolina State Fair to be held in Raleigh on October 12 has been received from the printer and is now being distributed by the manager E. V. Walborn. With the exception of \$7,200 offered in the races and \$600 offered in the fine arts department nearly all of this sum goes for agricultural products. There are twenty departments of the fair each headed by a member of the Board of Directors appointed under the law passed by the last General Assembly which made the fair a public institution largely controlled by the State College of Agriculture.

Nearly all of the departments have a member of the faculty of the college in actual charge as superintendent.

The premium list shows that there will be a number of high class free acts put on at the race track each afternoon and night. An excellent racing program has been secured with some of the finest trotting and pacing thoroughbreds in North Carolina entered. An enlarged horse show is also expected to bring many lovers of good horse flesh to Raleigh this fall.

As was the case last year, prizes of \$500, \$400, \$300 and \$200 are offered for the best county displays. These prizes go on down to \$50 for tenth place. The best live-at-home farm display will win \$250, with second place bringing \$175 and so on down to \$25 for sixth place. Community displays will win at the same rate as the individual farms and according to Mr. Walborn should attract considerable interest.

Mr. Walborn states that there is already much interest shown in the fair this year and that many exhibitors are writing in to reserve space.

A Boy Jailed

Last Monday occurred the trial before the Clerk of the Court of Carl Kimzey, a lad 13 years of age, who was charged with cutting a wire fence belonging to Mr. T. B. Enloe who lives near the source of the Cartoogechaye. According to the evidence this was the fourth offense of a similar nature against Mr. Enloe.

Mr. Enloe, evidently believing that enough was too much, telephoned to Asheville for blood hounds. The owner of the hounds with Deputy Sheriff Wade Arvey went to Mr. Enloe's home. Where the fence was cut the dogs struck a trail and followed it to the home of Mr. Frank Roane. Their actions there seemed to indicate that Carl Kimzey, a lad of 13, had been to the fence. The boy was arrested and lodged in jail where he staid for several hours before making bond.

Mr. Enloe claimed that his fence was cut between 7:30 and 9:00 o'clock at night. Carl's father, sister and brother-in-law, Frank Roane, swore that the lad was at Mr. Roane's home between those hours and all during the night that followed.

The boy was given a suspended sentence of 5 years at the Stonewall Jackson Training School. The sentence was suspended on the condition that the boy go to school each day, the evidence showing that he is now only in the 3rd grade and 13 years old. The boy must be at home each night and must pass his grade in school each year.



DORMITORY OF THE MORRISON SCHOOL, formerly property of the Presbyterian Church. Mr. Joseph Ashear bought this property recently.



THE MASTER'S HOME AT THE MORRISON SCHOOL. This property was sold this week to Mr. Joseph Ashear of Franklin.

CHURCH SELLS MORRISON LAND

Mr. Joe Ashear Purchases Morrison School Buildings And 22 Acres of Land On Georgia Road.

Though W. Roy Carpenter, local real estate agent, Mr. Joe Ashear has purchased the Morrison school property on the Georgia road consisting of dormitory, school building, Master's home and 22 acres of woodland. This property is located on a concrete road 6 miles from Franklin and is considered one of the best real estate properties on the Georgia road.

The Morrison school for orphans was formerly the property of the Presbyterian church. For some years this fine institution was under the management of Rev. J. Q. Wallace, pastor of the local Presbyterian church. During the late war this school was suspended, but has reopened at the Maxwell school on Cartoogechaye.

It is understood that Mr. Ashear plans to make extensive improvements at the Morrison school property.

Prosperity in Sight Says Julian Price

Greensboro, N. C., Oct. 1.—Reports from all parts of the state indicate that a general condition of prosperity is in sight, Julian Price, President of the Jefferson Standard Life Insurance Company and Chairman of the wage commission of North Carolina, told your correspondent in an interview today.

"The unusually good crops in the eastern sections and the tremendous real estate development in the west are combining to produce a condition such as North Carolina has never known," Mr. Price continued. "The wage earner, the so called working man, is going to find conditions better than he has ever known. He will have money and if he is careful he will take advantage of this condition to accumulate something of an estate. Mr. Price is enthusiastic over the prospects for better conditions in all classes in North Carolina, and in his work on the wage commission has come into contact with information that makes his advice particularly valuable under the present situation.

"The man who works for wages is rarely accorded attention" Mr. Price continued, "and now that he is going to have money, he may find himself the object of flattering attentions from persons who are attracted by his evidence of prosperity. Instead of immediately buying a lot of goods or property that he cannot arrange to pay for, he should invest his money where it will be available should his ability to continue paying at the same rate cease temporarily.

"Building & Loan Associations have paid particular attention to the working man, and the stock of these associations affords a convenient, safe and practical method of investing his earnings.

"Savings banks offer another avenue for wise and conservative handling of small amounts of money by the man who is willing to make little sacrifice to get the start that he feels has been denied him by circumstances. The banks ought to take advantage of this situation and educate the working man to save his money and not spend it for some object of a passing whim.

"Insurance, of course, is another field for investment, and one that offers advantages that cannot be found elsewhere. This is another field where the man who toils quietly day in and day out, fails to take full advantage of his opportunities.

"No greater service could be done in North Carolina at the present time than to foster a concerted effort to urge the wage earner to save part of the money that is to come to him as a result of the conditions that are now in prospect. It is something that cannot be stressed too highly and something that will result in untold good to the state if properly followed up."

MARKET FARM TIMBER IN DROUTH AREAS

Raleigh, N. C.—From H. M. Curran, Forester, comes the timely suggestion that farmers in the drouth stricken areas of North Carolina might add to their incomes this fall and winter by marketing some of the mature timber now on the farms. Mr. Curran will assist any farmer who wishes to engage in this work and he states that recent surveys have shown that there is a large amount of merchantable timber on the various farms of the drouth area.

"The stands are not large in the hand of any individual but the aggregate amounts are astonishing," says Mr. Curran. "Farmers may do group marketing and make cooperative carlot shipments of timber to the large state markets. The furniture and veneer manufacturers are in the market for oak, poplar, gum and walnut. The hardle factories are buying hickory and ash. Dogwood is being sought by the hobbin mills and there is always a demand for stove wood, posts, poles and firewood."

Mr. Curran plans to work this group marketing through the medium of the county agents of State College employed in the various counties of the state. Many of them have already expressed an interest in the plan. Mr. Curran states that County Agent W. Kerr Scott of Alamance is the first to plan for a solid car shipment. Walnut will be the first wood cut and the prices for this timber range as high as \$150 per thousand for the large trees.

Mr. Curran states that farmers who wish to have help in marketing their timber, either singly or cooperatively, should get in touch with their county agent so that prices and shipping problems may be worked out.

License Bureau at Sylva to Continue

Franklin Press, Franklin, N. C.

Gentlemen:—Will you please announce through the columns of your paper that the Automobile License Bureau has not been discontinued at this place and those desiring can get License Plates here at any time.

Thanking you for this announcement, I am,

Very truly yours,
A. J. PILLS,
Branch Manager 106.

The Decorative Grape Has High Food Value

Raleigh, N. C.—A fruit which sells for its beauty and decorative effect, is the grape in its red, white, gold, green and purple tones. While the apple, peach, pear, and orange each have beauty, there is a grace and delicacy of bloom and coloring in a well-filled bunch of grapes that other fruits do not possess. A bunch of grapes draped over the top of a large bowl of other fruits is a picture universally admired.

"North Carolina is particularly fortunate in her supply of grapes," says Prof. C. D. Matthews, head of the department of horticulture at State College. "There are the spicy little Delawares, Niagaras, Concord, and a number of other varieties. Right now we are enjoying varieties of the native muscadine type, such as the Scuppernon, James, Mish and Thomas.

"The grape is also a wonderful little storehouse of valuable food elements. Raisins are famous for their iron, but this element is much more palatable and present in as great quantity in the grape. Grape sugar, which is one of the chief factors in the fine flavor of grapes, is the most readily digested of all forms of sugar. While in the United States grapes are usually considered as a dessert fruit, in the Latin countries, particularly Italy, they are a sustaining food for a large proportion of the population. Bread and grapes form the noonday meal of thousands of peasants who work 14 hours a day with no other food during their working period. Grapes are valuable in giving energy and building up bodily strength and health.

"With the fine variety of grapes from which the housewife may select, the use of this fruit in salads, desserts, and as a breakfast fruit is constantly increasing."

Game Laws of Macon

Deer, February 4, 1924; squirrel, September 1-February 15; quail (partidge), December 1-February 1; ruffed grouse (pheasant), December 1-February 1; wild turkey, December 1-February 1; dove, December 20-January 1; blackbellied and golden plover, yellowlegs, no open season; ducks, geese, Wilson snipe, December 20-January 20; fur-bearing animals, November 15-February 15; except mink, muskrat, November 15-March 15. Nonresident of State license, \$10.50. Written permission required.