

# THRIFT COLUMN

## Building and Loan Facts and Figures

### FUN FOR MATHEMATICIANS

In the Standard Dictionary of 1894, under the word "interest" you will find it stated that if ONE CENT had been placed at ten per cent interest on the first day of the Christian Era, with interest compounded, the result in 1894 would be:

\$5,875,599,106,395,029,265,424,925,380,303,369,354,770,298,773,512,724,546,909,131,031,121,625,405.44.

Offhand, and our guess is as good as anybody's since no man can begin to comprehend these colossal figures—we would guess that this is many million times more money than there is in the whole world.

Someone else has computed that One Cent at five per cent interest for the same length of time would amount to more gold than the weight of the earth and the whole planetary system put together.

Just what does this mean? Has it any significance?

It means this: That if it were not for panics, wars, financial storms and economic upheavals, interest on money would sink to a fraction of one per cent. Only great waste holds interest rates to their present level.

Another factor in holding up interest rates is individual waste, the tendency of people to consume all they produce. To get people to save money requires a strong inducement.

Without interest, without a reward for thrift, the world would soon be living from hand to mouth.

You, who are reading this, have the opportunity to embrace compound earnings, which even over a period of ten or twenty years, add greatly to the growth of money.

People frequently ask us how they may be assured that our institution will show a profit for its members.

—We have funds lent out on homes, which loans are being paid off at a definite schedule carrying definite interest charges.

—As fast as we get more money, we lend it in the same manner.

—We know what our regular income is and we know what our modest expenses amount to.

If you are interested we will gladly show you these figures in detail. We are more than pleased to display facts and figures since everything is "Clean and above board."

The success of our building association is the fruit of co-operative effort. We are all for each other and are pulling together. The people who invest their savings here and those who have home loans—they are the association. All we earn they get. Nobody on the inside is taking the cream of the profits.

Better invest your savings in our safe institution. The building and loan plan is time tested and is today considered the safest proposition in the world.

Our proposition is an ideal thrift account. All our funds are backed by first mortgage security. Our profits are distributed on a co-operative basis. You get a bigger return than in any other field which is equally safe and in which your funds are readily available, if suddenly needed.

In simple words our plan is this—We are a group of average thrifty people who invest modest savings in our own organization. We lend money for home building to those of our number who want it under our fair regulations. The earnings so made are declared mutually on a non-profit basis. And the actual expense of management is very low.

Home ownership isn't beyond the average family, under our plan. After the savings invested with us have totalled to a moderate amount, you are in line for a home loan on terms that are about the same as rent.

\$10.00 a month will pay the monthly rent on a shelter which a moderate sized family, if they will draw on their imaginations can enjoy some of the comforts of home, and at the end of 6 1-2 years, it will accumulate for the person who pays an eighty monthly rent receipts, so that he can show the world that he had paid out 800 hard earned dollars which can do him no future good, and which is now in the pocket of some man who had the foresight to build the house which he has been renting. If \$10.00 is paid into the Building & Loan every four weeks, at the end of 6 1-2 years \$1,000.00 will be paid toward purchasing a home, which in all likelihood will be a far better one than he paid \$10.00 a month rent for. Both ways are open. The man who rents can pursue the course he desires.

The above well express the principles of our institution. If they appeal to you, we will be pleased to have you join us by opening a thrift account.

## USES BROOMS TO PROTECT HENS?

### Foxes in Macon County Becoming Terror to Poultry Growers Says Bill Moore—Bill Doing His Best to Lessen Menace—County Should Act Believe Many Who Believe Bill.

Be it understood now, henceforth and forever that this is the story as related by Bill Moore, cashier of the Citizens Bank of Franklin, and premier fox hunter of Macon county. The public can believe it or not. The reporter of The Press assumes no responsibility and has no intention of vouching for the truthfulness of the story as told by Bill. Neither does the reporter question Bill's veracity, that is, not publicly at least.

According to Bill his dogs, Dan, Blue, Betty and Snowball, are fox dogs and will not "open up" on trail of any other animal. Just a night or two ago Bill stopped his car on the road near the double churches and let his dogs out. A rabbit, blinded by the lights of the car, came running through, over and under the dogs. The dogs merely looked disgusted and went on about their business. That's the kind of dogs Bill brags about. Bill had been called out to the double churches by Mrs. Hall who claimed that the foxes were eating up her chickens. Bill says that Mrs. Hall was in despair having worn out several brooms on the foxes as they toted off her fat hens. Whether or not Mrs. Hall really told Bill this is a matter of doubt to all excepting Bill. Nevertheless the dogs struck a hot trail right in the road and proceeded to chase Reynard all over the mountains. According to Bill this was a red fox his dogs were after. Where possible Bill's dogs always prefer to chase the more distinguished species. However, when no red fox is abroad the dogs will condescend to chase a gray fox. If Bill's stories are to be given credence—and why not?—

in Macon. At least this is the opinion expressed by many who have listened with bulging eyes to Bill's stories concerning the number of foxes now making life miserable for the poor chicken raisers. And besides brooms are expensive and those now burdened with heavy taxes should not be required to buy brooms to protect their poultry flocks from foxes.

### Kindergarten Class

The Spring Beginner's class, conducted by the Teacher Training department of the Franklin High school, begins at 8:45 Monday morning, April 23, in the Teacher Training room in the high school building. All children five years old, who expect to enter the first grade next September are cordially invited to attend. The class will be taught by the Teacher Training students under the direction and supervision of the Teacher Training instructor. The course will extend over six weeks and will include beginning number work, reading, phonics, language and handwork, with story telling, singing and games.

No fees or materials (books, pencils, etc.) are required.

### TALLULAH FALLS, GA. NEWS

Mr. Henry Cleveland, a highly respected citizen, was found dead near his home last Thursday night about nine o'clock. He was at work and came home for his dinner and started back to the job and died on his way. Night came and "Uncle" Henry did not come home so the people began hunting for him. Mr. J. M. Bellamy and Mr. H. D. Taylor found him in a trail where he had left the road to go a near way. The cause of his death was heart trouble.

We are glad to say Mr. Lewis Elrod is able to be in school again. Miss Florette Taylor, of Clarksville, spent last week end with Miss Roseleen Turpin.

Mr. and Mrs. H. M. Turpin's baby, Mabel, has been very sick but is improving.

Mr. and Mrs. W. A. Tippett, of Franklin, Route Four, spent last Sunday with their son and daughter, Mr. and Mrs. Frank Tallent. They were accompanied by their daughter, Miss Laura and three sons, John, Clyde and Carl.

Mrs. Joe Charles and son, of Tugaloo, were the all-day guests of Mrs. J. E. Fincher last Monday.

Mr. and Mrs. Charlie Jones and family motored down from Franklin last Sunday and spent the day with Mr. and Mrs. F. Tallent.

Mr. and Mrs. Tallent's baby, Charles Terrell, has been very sick for the past week.

Mr. and Mrs. Matt Dills have been at Franklin for the past few days to attend the funeral of Mrs. Dills' mother, Mrs. Emous Tallent.

Mr. C. D. Hughes and Mr. J. M. Bellamy visited friends at Flat Creek last Sunday afternoon.

Mr. and Mrs. J. E. Fincher and little daughter, Marion, visited Mrs. Fincher's mother, Mrs. Emma Murray, last Sunday. Mrs. Murray is ill.

Mr. Lewis Elrod was the dinner guest at Mrs. Lizzie Wilbank's home Sunday, last.

## Court Cases Disposed of Mon. and Tues.

Ed Hughes, carrying concealed weapons, \$50 and cost.

Peter Moses, reckless driving, 60 days in jail and not to drive car for one year. Suspended on payment of cost.

Oliver, Shepherd and Holt case continued.

Lester Stone, driving while drunk, \$50 and cost. Not to drive car for 12 months.

Lester Stone, possession, \$50 and cost. Suspended on payment of cost. Coleman Sutton, possession, \$50 and cost.

Ham Bryson, drunkenness, \$50 and cost.

Ham Bryson, carrying concealed weapon, \$50 and cost.

Frank Sutton and Charlie Hurst, retailing, 2 months on Buncombe county roads.

Charlie Wilson, possession, \$25 and cost.

Mann Ray, driving while drunk, \$50 and cost. Not to drive car for 12 months.

Charlie Morgan, drunkenness, \$10 and cost.

W. P. Butler, carrying concealed weapon, \$50 and cost.

Earl Shuler and Frank Shuler, of Robbinsville, charged with larceny of government tools from tool box on Wallace gap, were found not guilty.

## What's Wrong With the Rural Church?

This is a question that astonishes me. Only a few years ago the rural church was active in furthering the Great Cause, but today it is sleeping silently. This may not seem so vital a question on first thought, but after it has been considered, we must recognize the fact that our city churches are founded on the rural church.

I heard a man say the other day that the rural church was needed no more, that everyone could go to the town church.

This is a fatal mistake.

There is a people in every com-

ons. And the rural church services should be "carried on" for this reason, if no other.

I think it a "miserable shame" to neglect this matter of greatness.

If the human race in Macon county, full as it is of the ancient Anglo-Saxon blood, is not doing its duty during this present generation, where will the future Maconite wake up?

This is the most dangerous phase of the human life, and after all the most important. If it be neglected and allowed to drift on "to where it will" what will be the result? Who is responsible?

I have been living nearby a rural church since I was a small boy, 1917. I have seen, in those remote days of my childhood, that church crowded, packed, and jammed, but it is not so now. The lights of this church have not burned in the past five years. And to my certain knowledge a minister's voice has not been heard from that pulpit in the short space of five months.

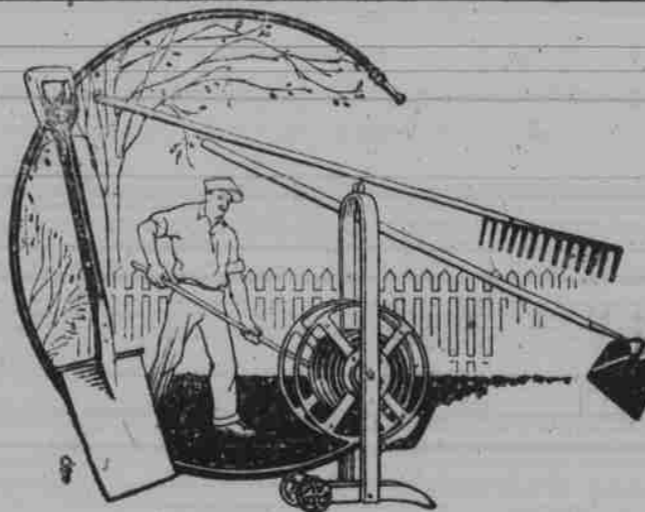
What's the matter?  
What's the matter?  
A. MASHBURN.

## Peach Crop Killed?

While there is no official thermometer at Franklin readings here early Monday morning showed the mercury standing at 23 to 25 degrees. One of the heaviest frosts of the winter covered the ground. Reports reaching Franklin from various parts of the county indicate that the peach crop has been badly damaged if not entirely killed. Much damage was also done to earlier varieties of apples.

### BIRTHDAY DINNER

Mrs. George M. Slagle honored her husband at a birthday dinner last Sunday. The occasion celebrated the birthday of two brothers, Messrs. Tom Slagle and George Slagle. The invited guests were: Mr. and Mrs. Tom Slagle, Miss Annie Slagle, Mr. John Slagle, Miss Amanda Slagle and Miss Katherine Siler.



Many implements we have for gardening... We guarantee satisfaction.

## Macon County Supply Co.

### Joe C. Gibson

Editor Franklin Press:

The subject of this sketch, Mr. Joe C. Gibson, passed from the suffering and cares of this earth to the peace, joy, and rest of the home above, one month ago today.

While we very much appreciate the liberal notice of his death given in your paper at the time, we suppose that a few lines from some of his neighbors—those who knew him best—will not be without interest to your readers—some of them at least.

He was truly an outstanding citizen in the community—the county as well, for that matter; and it would be difficult to over estimate his many good traits of character.

Suffice it to say that in his death the community where he lived, and indeed the county at large has sustained a sad, and seemingly an almost irreparable loss.

The writer, having known him intimately for more than 50 years, and during that having had numerous business transactions with him from time to time, and observed his many hundreds of transactions with others, can bear willing testimony to the fact that he was honest in his dealings, kind and considerate in his manner, and upright in his purposes.

There was never anything shady in his business transactions, nor in his daily conduct with his fellowman—being open, frank, and honest with all.

The "Golden Rule" was the motto of his life; and he exemplified its principles in his daily conduct.

If there was one thing in life that gave him more real pleasure and joy than anything else, it was that of accommodating those who stood in need of his help; and when fortune seemed to cheat them with the Apples of the Dead Sea, they could always go to him with perfect confidence.

If they became indebted to him—and many did that—he was always lenient and forbearing, and always managed to help them pay out in such a way as to give them the least embarrassment, worry, and sacrifice, possible.

His life was a blessing to the community in which he lived; and his influence was on the right side of all questions.

"Mark the perfect man, and behold the upright: for the end of that man is peace."

W. J. JENKINS.  
West's Mill, N. C., April 14, 1928.

### Sanders' Service Station

Located on Georgia Road 3 Miles South of Franklin. Day and Night Service.

We will appreciate your patronage.

### Sanders' Service Station

### HUNGRY?

We can promptly attend to that "Hungry Feeling."

### Arnold's Cafe

on PUBLIC SQUARE

## YOUR PRESCRIPTION NEEDS

The vital question that shrouds your prescription needs is first, QUALITY and PURITY, second, intelligent compounding and third, assurance against possible error. Two intelli-

competent licensed pharmacists give detail attention to your prescription, and then is checked twice. This assures you against any possible error.

Phone 82 for your emergency needs.



"WE ALWAYS SELL THE BEST"

WHEN you see a picture like this in real life you may safely wager that the man inside is wearing custom-made clothes.

Men of affairs always do! Why any man should do otherwise is almost beyond belief when Taylor-made Clothes can be bought to order as low as \$25. and no higher than \$60.

### J. T. MOORE & CO.

Franklin, N. C.



## Every Man Who Gardens, Needs

Gardening may be made a real pleasure if you have tools that lighten the harder work... We invite your inspection of the

Many implements we have for gardening... We guarantee satisfaction.

## Macon County Supply Co.