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Bank Of French Broad Spending \$40,000 On Big New Building.

Three Story Structure Next Courthouse Will Mark Advance Step In Madison County Seat—Department Store Also—Roads In Progress.

Upon many sides you are able to hear reports of improved business conditions in this town.

As proof positive of an abiding faith in the future of Madison's county seat, officials of the Bank of French Broad are now pushing the construction of a large new three story bank building just to the right of the court house square, as you face the county building, and in connection with this is to be built a two-story department store structure.

The bank officials propose the expenditure of approximately \$40,000 all told, part of this to supply what they announce will be one of the best vaults in Western North Carolina, protected by a seven-ton triple time lock door and walls of reinforced concrete. Behind this door will be kept all money, bonds and safe keeping property, while the books and other material of lesser intrinsic value will go into a fire proof vault nearby.

It is hoped to reach completion of the new bank building by the middle of September. An attractive red brick pressed face brick has been selected for the show parts of the structure. The two upper stories are to be given over to officers. The dimensions of the structure are to be 24 by 90 feet.

An innovation in bank buildings, at least so it is believed as far as town institutions of this kind are concerned, will be initiated with the completion of the proposed French Broad home by including at the rear a large and comfortable rest room. Here will be found toilet facilities, and a big room well furnished in which the wives of the bank patrons may rest with their children upon reaching town.

A mezzanine floor in the bank will be made attractive with the directors room opening from this. With a successful business career of 19 years to date, the bank shows in good healthy condition, the deposits in March totaling over \$300,000 a capital stock of \$25,000 and \$50,000 surplus fund, much of the latter to be used in the new building.

The department store adjoining will be 23 feet wide and 90 feet deep, according to Dr. Frank Roberts who with his brother is mainly interested in the project.

The present bank officers are J. J. Redmon, president; Dr. Frank Roberts, vice-president; W. B. Ramsey, cashier. This was the first bank to be established in Madison county.

With deposits totalling \$312,000, the Citizens bank, now about 12 years old in Marshall, and with a branch at Hot Springs, N. C. is showing plenty of life and vigor.

One of the recent moves of interest to the farmer is the distribution of free tobacco seed by this institution, together with books upon the handling of White Burley tobacco. The officials of the bank are predicting an unusually good year for tobacco crops in Madison that bring returns in fair seasons to the growers. Prediction of live stock is also regarded as an important factor in the agricultural life of the community.

The recent election of new officers in this bank placed the following at its head: E. R. Tweed, presi-

dent; C. J. Ebbs, vice president; and A. W. Whitehurst, cashier.

One of the most gripping of heart interest stories in connection with banking in Madison might be written around the indomitable character presented by J. H. Roberts, better known in the community as Jim Roberts.

He is one of the stockholders of the Bank of French Broad of which his brother, Wiley Roberts, is a director. Although he has been blind for several years, as well as helpless from a terrible rheumatic affliction, Jim Roberts still directs the investment of his own financial interests that are reported by no means inconsiderable.

The influenza in recent years also visited him, but this added to other afflictions, could not keep him from giving attention to business matters. It is said that he has shown great acumen in all transactions, greatly increasing the funds that have come to him in the past. The brothers live on Little Pine creek some five miles out of Marshall.

There are two very important highways in Madison county soon to be completed. These are in addition to the main highway from Asheville north. One is the highway leading from Marshall to the Haywood county line, connecting with Waynesville, and the other running from Marshall through to Greenville, Tenn. The latter is 33 miles long and makes use of the White Rock road for part of the way. This will open up much valuable timber and agricultural territory, as well as providing an easier market for tobacco, one of Madison's chief crops.

That the west Buncombe highway furnishing the shortest route to the county seat of Madison, will soon be surfaced is the belief of Robert Ramsey, chairman of the Madison county highway commission, and he feels that the state highway commission will soon commence active operations upon this route. The survey has been run, making use of much of the present road. This will be hard surfaced, according to information given Chairman Ramsey.

Due to the fact that this route reduces the distance between Asheville and Marshall by so many miles under the Mars Hill route, the highway commissioner believes the choice of this thoroughfare rather than the original Dixie Highway route the most practical one to make.

A road from Mars Hill to Unadilla county is also one of the Madison county projects under consideration. \$50,000 in road funds will be this spring. The county voted Chairman Ramsey estimates that \$150,000 additional funds for road work some time ago. He estimates Madison as spending \$100,000 yearly on county roads.

The Dixie Highway from the termination of the North Buncombe or Weaverville extension paved highway, is rough in spots but is otherwise in excellent condition for travel. The west Buncombe road in certain spots still has a tendency to show slippery and rutted places on hillsides, although the road force is rapidly putting it in shape for travel in any weather.

Has An Auto Hit You Yet?

By JESSE DANIEL BOONE

Has an auto hit you yet?
 If one hasn't, you may bet
 It will get you in the end,
 Driven by some foe or friend;
 For so many folks are rash
 That they often wreck and crash;
 So if you are in their way,
 You had better dodge and pray.

Watch your step by day, by night,
 As they speed with all their might
 Or they'll grind your flesh and bones
 'Twixt their wheels and cruel stones,
 As at topmost speed they go
 Higher, yonder, to and fro;
 Burning up good gasoline
 Urging on their mad machine.

You can see them any day
 As they hurry, as they sway;
 Pausing not for you or me,
 Full of liquor or of glee;
 See them racing round a curve
 With a foolish kind of nerve
 Hoping Fate will see them through
 All the danger spots they woe.

Campaign of The Government to Protect The American People Against Fake And Unwise Investments

Postmaster William C. Pope of the Marshall Post Office is co-operating in a nation wide campaign of the Government to protect the American people against fake and unwise investments and to bring hidden surplus funds into circulation.

The government is warning people against financial transactions with strangers and advising them to put their money in good securities, place their funds in banks, or invest in Treasury Savings Certificates at the Post Office. It is difficult to convict swindlers who obtain money from unsuspecting people in this manner until some of the federal laws been broken.

Department officials say they are amazed that people will pass by a bank or the post office which offer protection of funds and safe investment to hand their money over to some smooth-talking swindler about whom they know nothing. Postmasters have been called upon by the Department to use their influence in every way possible to prevent the loss of millions of dollars each year through unscrupulous promoters and swindlers.

Postmaster Pope says: "I am sending letters to the patrons of this office, even to those of limited means, calling their attention to an investment guaranteed both as to principal an interest by the United States Government and which will increase 25 per cent in five years. Through this post office it is possible to purchase a \$25 Treasury Savings Certificate for \$20, a \$100 Certificate for \$80 and a 1,000 Certificate for \$800, representing an investment yielding, at purchase price, 4 1/2 per cent interest, compounded semi-annually. If the purchaser wishes to cash his certificate before the end of five years, he can get his money back with interest figured at about 3 1/2 per cent, compounded semi-annually. I am hoping the people of this community will take advantage of this offer or put their money into a bank as a protection against possible loss."

Biggest Building Boom in History Now in Progress

Permits Totalling \$1,000,000 Have Already Been Issued in Asheville This Year; Activities at High Speed.

SIX MILLIONS IS INVOLVED IN NEW BUILDING IN CITY

Industry is Hard at Work in Effort to Reduce Housing Shortage That Has Prevailed For Past Few Years.

MANY LARGE PROJECTS

The first three months of 1922 have witnessed the greatest building boom in the history of Asheville.

More construction has been undertaken during the first quarter of this year, than any six months previously.

The first week of April saw the \$1,000,000 mark passed, in the total of building permits issued. The total construction for 1921 was \$1,845,474. And 1921 was the greatest year for building up to that time, since records of permits have been kept at the city hall.

At the outset of 1922, the prediction was freely made that building during the year would exceed \$2,000,000. If the present rate of construction is maintained, the total for 1922 will go beyond \$3,000,000 possibly much greater even.

The lull in building that had existed since the entrance of America in the world war, has been swept away of recent months. Prices of material, labor—all the elements entering into new construction—have solved, and the present is pronounced the most advantageous time to build.

The decline of building during the world war, is well illustrated by the totals of building permits for Asheville. In 1916 the amount was \$1,101,814, which marked the high tide of construction up to that time. In 1917 the total

Continued On Editorial Page.

County Tax Rates In North Carolina.

Accurate List Of Levies Supplied By Judge Pell Through The Courtesy Of Colonel Watts.

Counties \$100 Valuation	Poll	Transylvania	Rate
Alamance	1.00	1.01	2.00
Alexander	1.31	1.15	2.12
Alleghany	41	1.04	3.07
Anson	70	93	2.00
Ashe	92	62	2.00
Avery	1.25	62	2.00
Beaufort	1.00	62	2.00
Bertie	85	62	2.00
Bladen	78	1.06	2.87
Brunswick	85	1.60	2.77
Buncombe	84	95	1.75
Burke	90	1.31	3.66
Cabarrus	85	96	2.00
Caldwell	93	1.00	2.00
Camden	1.01	1.00	2.00
Carteret	96	1.00	2.00
Caswell	1.61	1.00	2.00
Chatham	1.12	1.00	2.00
Catawba	85	1.00	2.00
Cherokee	83	1.00	2.00
Chowan	60	1.00	2.00
Clay	1.60	1.00	2.00
Cleveland	58	1.74	1.74
Columbus	80	1.00	2.00
Craven	92	2.82	2.82
Cumberland	79	2.00	2.00
Currituck	60	2.00	2.00
Dare	80	2.94	2.94
Davidson	1.10	2.00	2.00
Davie	90	2.00	2.00
Duplin	65	2.00	2.00
Durham	80	2.00	2.00
Edgecombe	62	2.06	2.06
Forsyth	50	2.00	2.00
Franklin	95	2.00	2.00
Gaston	99	2.00	2.00
Gates	82	2.00	2.00
Graham	77	2.31	2.31
Granville	1.08	2.00	2.00
Greene	1.02	3.06	3.06
Guilford	57	2.00	2.00
Halifax	1.35	2.00	2.00
Harnett	70	2.00	2.00
Haywood	75	2.00	2.00
Henderson	1.21	2.00	2.00
Hertford	95	2.75	2.75
Hoke	78	2.00	2.00
Hyde	76	2.01	2.01
Iredell	60	1.80	1.80
Jackson	85	2.00	2.00
Johnston	82	2.46	2.46
Jones	1.10	2.68	2.68
Lee	77	2.00	2.00
Lenoir	69	2.00	2.00
Lincoln	1.20	2.00	2.00
Macon	70	2.00	2.00
Madison	1.54	2.00	2.00
Martin	83 1/2	2.00	2.00
Mecklenburg	72	2.00	2.00
Mitchell	82	2.00	2.00
Montgomery	90	2.00	2.00
Moore	67	2.00	2.00
Nash	92	2.00	2.00
New Hanover	1.20	2.00	2.00
Northampton	1.08	3.20	3.20
Onslow	80	2.00	2.00
Orange	90	2.00	2.00
Pamlico	1.25	3.95	3.95
Pasquotank	98	2.94	2.94
Person	92	2.00	2.00
Pender	92	2.00	2.00
Perquimans	1.10	2.75	2.75
Pitts	75	2.00	2.00
Polk	70 1/2	2.00	2.00
Randolph	85	2.00	2.00
Richmond	69	1.95	1.95
Robeson	70	2.00	2.00
Rokingham	97	2.00	2.00
Rowan	76	2.00	2.00
Rutherford	76	2.00	2.00
Sampson	90	2.70	2.70
Scotland	48	1.41	1.41
Stanly	1.03	2.00	2.00
Stokes	81	2.06	2.06
Surry	1.10	2.50	2.50
Swain	75	2.00	2.00

The above are the rates for taxes which apply to the counties as a whole and do not include special township and district taxes for schools, roads and other purposes which apply to townships, districts or other divisions of the counties.

Marshall Jr Ball Team vs Willows Hot Springs

On next Saturday April 22nd, 2:30 P. M. the Marshall All Star Jr. Ball Team will meet the Willow Ball Team of Hot Springs on the Marshall ground. This game promises to be a very hot contest game between the two teams. The Marshall boys have only played three games this season and have (won two) of them and tied for the other one.

GAMES PLAYED:

Hot Springs 6 Marshall 8
 Mars Hill 6 Marshall 9
 Mars Hill 6 Marshall 6

We hope that the Marshall People and Visitors will turn out and see this hot contest. The team (Willows) have a No 1 team and are all nice boys they play hard ball and expect to win. Don't forget the GAME. Watch the boy's rap on the pill.

BATTERIES FOR SATURDAY'S GAME MARSHALL.

Haynie
 Roberts
 Tipton

Southern Railway Indorses Careful Crossing Campaign

Washington, D. C.—Through systematic efforts and wholehearted co-operation on the part of railway officers and employees, casualties among employees of Southern Railway System have shown a constant decrease month after month, and the result of this effort is reflected in that during February, 1922, there was not a single fatality among employees of the entire System and less than two hundred injuries.

The Southern during the past few months has shown safety pictures in many of the cities and towns in the South; and Vice President H. W. Miller, in charge of operation, announces that, owing to the large number of casualties that are occurring at highway grade crossings each month and to assist further in community safety, the Southern will enter wholeheartedly into the careful crossing campaign which will be conducted throughout the country during the summer months.