

The Mountaineer

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THURSDAY, JULY 13, 1933

JUDGE ALLEY'S GRAND JURY CHARGE

It is doubtful whether or not any other grand jury of this county has ever heard a charge similar to the one made by Judge Felix Alley last Monday morning. It was different in many ways from the usual grand jury charge. Most judges confine their charges to the duties and the technical operation of the grand jury, but the one delivered here Monday not only contained such information as even a new grand juror needed to hear, but facts and statements were made that those facing trial needed to hear and those never expecting to be called into court could profit from.

We are printing in another section of this issue some of the high spots of the charge, and suggest that you take time to read and meditate over the things set out in it.

Not only have lawyers and laymen commented highly on the charge, but preachers have requested copies of it for their use in church work.

HAYWOOD'S CRIME RECORD

The people of this county welcome the explanation given by Judge Alley in regard to the statement recently published by the attorney general which placed Haywood at the top of the list in the number of criminal cases per population.

For the past two years Haywood county has had one person out of every 36 tried for a criminal offense. In Stanley county, with the same population as Haywood, the record was one trial for each 686 inhabitants.

"Haywood is not worse than surrounding counties," Judge Alley stated, "and the conclusion I have come to is that we have here officers who prosecute crime and bring criminals to justice."

This statement should clear up the matter, and instill within the people of the county a desire to cooperate more with the officers who are seeking to reduce the number of criminal cases of this county.

MY NEIGHBOR

Who is my neighbor?

Not alone the man who by chance acquaintance keeps me company a while on life's highway.

My neighbor is he whose thoughts are near to mine, who loves the things I love, who works and waits for the ends I seek, who finds good where I find it, and seeks truth where I seek it.

He is my neighbor, though I have not met him nor learned his name.

Who is my neighbor?

Not alone is he a fellow-man, brother in the big family of humanity.

My neighbor is the thing I love, the hope I cherish, the secret treasure of the heart to which I turn in doubt, distress, or triumph.

This above all is the company I keep. This is the friend of whom I would prove worthy, who will stand at my side and speak for me at the threshold of eternity.

This is my neighbor.—Ex.

WANT TO BE SUCCESSFUL?

Want to be successful? Here is a formula furnished by an exchange that might help:

- "I will not worry. "I will not be afraid. "I will not give away to anger. "I will not yield to envy, jealousy or hatred. "I will be kind to every man, woman and child with whom I come in contact. "I will be cheerful and hopeful. "I will trust in God and bravely face the future."—Selected.

PROSPERITY FOR FARMERS

Several months ago we had an editorial in this column headed, "As The Farmer Lives, So Lives The Nation." From the comment made, we were convinced that we had hit a vital spot, and had touched a topic which seemed to have the approval of many who have gone into the question.

The Mecklenburg Times comes along with a similar editorial under the heading, "The Farmers Must Be Prosperous," and is to the point, according to our views.

Here is their thought:

"It is not possible for this nation to be prosperous unless the farmers are able to sell what they produce at a profit. They are the producers of more than half of the wealth of the country. The others who manufacture and process are more or less leeches on the wealth of the country. They force the prices down for the farmer and then take his products and process them at a profit for themselves. Now so many of the firms making wheat, potatoes, corn, cotton, meat and wool products are operating at a loss, certainly not because the raw products from the farmers cost more than they are able to pay.

"When the products of the farm bring to the farmers a profit, this country is never in financial trouble. Formerly the government has operated mostly for the manufacturers with little regard for the farmers, except for his vote. Now it appears that the farmer is going to get some help and we are heading back to a more normal condition and greater prosperity."

DOYLE ALLEY GAINING STATE RECOGNITION

Last week in this column we predicted that some of the young Democrats from this county would soon hold a state office in the organization.

Our prediction came true.

Our fellow townsman, Doyle Alley, prominent young attorney here, was selected vice president by an over-whelming majority at the convention at Wrightsville Beach. We thought that Mr. Alley would come back with some office like that. For the past year he has been district chairman, and according to state officials he has been one of the most efficient in the state.

The fact that Mr. Alley is vice president this year, it is almost certain that he will be state president during 1934, which will be election year, and a year in which a live awake president will have a chance to do much for his party, and this we believe, Mr. Alley is capable of doing, as he has proved in the past.

A number of Mr. Alley's friends were somewhat surprised that the Asheville Citizen-Times did not carry the story of Mr. Alley's election to the state office, when they carried a lengthy article about Mr. Coeke, who succeeded Mr. Alley as District Chairman, and whom Mr. Alley worked diligently to get appointed to succeed him.

Patrons of the Asheville papers would feel much better if an explanation is made concerning the omission.

SELECTING A JURY

It has always been interesting to us to listen to lawyers selecting a jury to try their cases in the courts. Many of the questions appear to us as amusing and others as having no bearing whatever on the case to be tried. And then to hear them dismiss some of the jurors, which to us seem to be as good as any in the jury box.

We had that experience this week and it was not so perplexing as on former occasions. While we did not know the reason why some of the jurors were asked to stand aside, we knew that there was a reason. Just a short while ago we heard the Hon. Hamilton C. Jones, member of the local bar tell how it was all done.

When a lawyer has a case coming up in court, he gets a list of jurors before the trial and finds out all he can about them, and if there is any little reason why the lawyer thinks the juror could not give a fair trial he will dismiss him. He may be a fine citizen and a man who would be a good juror on another case, but the lawyer decides that he would be prejudiced, or have other reasons for not giving his client all that was coming to him in the verdict. Some people are good jurors for the plaintiffs and not for the defendants, and vice versa.

Mr. Jones explained that it was no reflection for a man not to be allowed to sit on any particular jury. The lawyer just thinks he can get a better verdict with another juror in that particular case, while he may accept the same juror in another case. A good lawyer is particular about his jurors.—Mecklenburg Times.

LOANS ON HOMES SOON TO BE READY FOR N. C. HOME OWNERS

(By Alan S. O'Neal, State Manager.)

On June 13, 1933, President Roosevelt approved the Act of Congress creating the Home Owners' Loan Corporation, and the North Carolina agency of such Federal Corporation has been established and opened for business at Salisbury; branch offices will be established at Asheville, Raleigh, and Greenville, just as early as possible.

This Agency of the Federal government is for the sole purpose of saving the homes of owners where they are unable, otherwise, to secure money to pay mortgages or deeds of trust, and where the debt holder is threatening foreclosure. It is provided by the Administration as a relief agency to refung with its bonds and, in a very limited way, with cash, those home mortgages of record prior to June 13, 1933, in such distress that the lender and the borrower cannot work out the problem.

The Home Owners' Loan Corporation has a capital stock of two hundred millions of dollars, subscribed for and to be paid by the United States Treasury, and has the authority to issue two billions of dollars of bonds. Such bonds shall mature within a period of not more than eighteen years from the date of their issue, and shall be fully and unconditionally guaranteed as to interest thereon by the United States government, and shall be exempt, both as to principal and interest, from taxation (except surtaxes, estate inheritance and gift taxes) now or hereafter, to be imposed by the United States or any District, Territory, dependency or possession thereof, or by any State, county, municipality or local taxing authority."

Any person indebted to the Corporation may make payment to it in part or in full by delivery to it of its bonds which shall be accepted for such purpose at face value.

Back of these eighteen year bonds, will be the two hundred millions of dollars of stock subscribed for and paid for in cash by the United States government, and all of the mortgages and deeds of trust which are taken on the loans made by the Corporation.

The Home Owners' Loan Corporation is primarily for the refunding of mortgages and not for the liquidation of mortgages in cash. Relief may be given by taking up mortgages on homes occupied by the owner or held by him as his homestead by the exchange of bonds of this Corporation. The value of the real property shall not exceed \$20,000.00, and it will not loan over \$14,000.00 on any one home, either in bonds or in cash, and provided the home is for not more than four families.

The home may be located inside or outside of any incorporated City, town or village. The Corporation, however, cannot deal with commercial, rental nor farm property. The premises may, incidentally, have a small store or some farm land, or other incidental use, provided it is primarily the owner's home.

Application for a loan shall be filed by the applicant with all the information called for on the application furnished and signed by the applicant or applicants, or their representative. The prescribed application blank may be obtained from the Corporation's county attorney or appraiser soon to be appointed, one of the Branch Offices or the office at Salisbury.

In cases where the lender is unable or unwilling to accept bonds for his mortgage every effort will be made to induce the lender to carry the home owner on some reasonable basis, and if this cannot be done, to assist the home owner in procuring funds elsewhere, if possible, in ordinary channels. If this is impossible, and the home about to be lost, the Corporation will entertain an application for a cash loan, if it comes within the provision of the Act. Cash, however, is to be advanced only in a limited way so as to relieve the greatest distress, and only in case of a real distress where the home is in danger, and where the home owner is actually unable to obtain funds elsewhere.

Since considerable trouble and expense will be incurred in connection with the effort to refund the indebtedness on the home, it, of course, will be necessary for the mortgage holder's consent to be given in writing. Form for such written consent will be furnished by the State Manager.

The Corporation will lend in bonds, 80 per cent of the value of the home in taking up a mortgage, and it will also furnish the money to pay taxes that may be in arrears on the home, which will be a part of the 80 per cent loan.

If the mortgagee refuses to take bonds, and the mortgage, taxes and other encumbrances due are not in excess of 40 per cent of the value of the property, the Corporation will lend the home owner up to 40 per cent of the value of his home, or so much as is necessary below 40 per cent and take up his indebtedness with cash, and also any taxes or other encumbrances against such home.

Where the owner has no encumbrance on his home but is in default in taxes, and in danger of losing his home from tax sale, the Corporation will lend him the money to pay the taxes, but not exceeding 50 per cent of the value.

The loan in cash in exchange for an existing mortgage will bear interest at the rate of 6 per cent per annum and will be amortized over a period of not exceeding fifteen years. Loans in cash in exchange for an existing mortgage and for taxes, assessments, maintenance and repairs to a home

otherwise unencumbered and to be paid in cash, may be handled in the same manner as loans to take up mortgages with bonds, and pay such items in connection therewith in cash.

However, loans taken in exchange for bonds or made to pay taxes, assessments, maintenance and repairs or incidentals, shall be carried at the rate of 5 per cent per annum.

The borrower may have an extension of three years on the principal if he keeps the interest paid, and the Board may extend the payment of both principal and interest, in cases of inability to pay owing to stress of circumstances, but the total extension during the fifteen-year period must not exceed three years.

The loans are to run for a period not in excess of fifteen years and may be paid on or before maturity with interest to date of payment. The amortization shall be monthly on all loans, except that in the necessities of the home owner requires it, the same may be amortized quarterly or semi-annually or annually over said period, though it is strongly urged that the home owner, make monthly payments on his indebtedness.

In addition to the refunding of mortgages of record prior to June 13, 1933, home owners may redeem or recover their homes lost within two years prior to such exchange or loan on the same terms, provided the present holder will accept the bonds in the same manner as bonds would be required to be accepted for a mortgage.

"The matter of appraisal is the most difficult problem to be dealt with by the Corporation on account of the chaotic condition of the country with reference to values. The Act directs that the board shall make rules for the appraisal of property on which loans are made, so as to accomplish the purpose of the Act, and the purpose of the Act is relief to home owners, therefore, it will be the purpose of the Corporation in making appraisals to arrive at the fair worth of the home, and definite rules have been laid down in an effort to accomplish this purpose."

It is desired to emphasize the fact in an effort to accomplish this purpose that this Corporation will only deal with the redemption of homes valued at not more than \$20,000.00, and it will not loan over \$14,000.00 on any one home, either in bonds or in cash; the home to be occupied by the owner or held by him as his homestead and constructed to accommodate not more than four families.

We are confident in our expectation that there will be a close co-operation and sympathetic understanding between this Corporation and the mortgage-holder, and we are hopeful that we may be able to refund the mortgages on a very substantial number of the owners occupied homes of the country, thereby putting the owners in the easy position of relieving the real estate market of saving them and at the same time by removing these homes from the market, and it appears to be within the bounds of possibility that this Corporation can save half a million of American homes.

The problem of home mortgage relief is a very grave one, and a grave responsibility rests upon us in the administration of relief in keeping with the President of the United States, and the direction of the Congress. We are sincerely anxious to accomplish the purpose of the legislation and give reasonable relief quickly.

Visitor (comforting Tommy, who has upset a bottle of ink on the carpet): "Never mind, my boy; no use crying over spilled milk."

Tommy: "If it's milk that spilled, all you have to do is to call the cat and she'll lick it up cleaner'n anything. But this ain't milk, an' this time mother'll do the lickin'."

Poopayer: "I've brought that last pair of trousers to be resealed. You know I sit a lot."

Tailor: "Yes, and perhaps you've brought the bill to be receipted, too. You know I've stood a lot."

24 Years Ago in HAYWOOD

(From the file of July 16, 1909.)

Monday morning at 10 o'clock Haywood County Superior Court convened with Judge G. S. Ferguson presiding.

Mrs. H. F. Ashton, of Cincinnati, arrived last week and will spend the summer in the community visiting friends and relatives.

On account of the wreck of the Taxaway train last Saturday afternoon near Etowah, no more chair cars, we are told, will be run on this division. The chair car was smashed in the wreck.

22 YEARS AGO IN HAYWOOD

(From the file of July 14, 1911.)

Mr. Robert Reynolds of Asheville made a business trip to Waynesville Monday.

Miss Doris Maslin, of Winston-Salem and Miss Annie E. P. Smith, will arrive Monday to be the guests of Miss Hilda Way for several weeks.

Mr. J. L. Palmer, of Catawba, was a Waynesville visitor Thursday.

Misses Mary Coble and Mary Fullbright have entered the Piedmont Sanitarium in Atlanta to take a course in nursing.

Mr. and Mrs. J. W. Norwood are entertaining this evening with a dance in honor of Miss Jennie Ray. About seventy guests will be present.

Miss Hilda Way entertained Thursday afternoon with a tea complimentary to Mrs. Andrew E. Moore of Gastonia.

One of the most successful entertainments ever given in Waynesville both from an artistic and financial standpoint was the comic opera, Mikado, given under the auspices of the American Woman's League. The character parts were played by the following: Mr. Judson McManaway, Miss Mary Boone, Miss Lucile Blackwell, Mr. Lush Underwood, Miss Mattie Love, Mr. Thomas Davis, and Miss Josephine Gilmer.

Young Hopeful: "Can I change my name today Ma?"

Mother: "What in the world do you want to change your name for?"

Young Hopeful: "Cause, ma, said when he got home he'd whip me as sure as my name's Robert."

"Mother," complained little Marjorie, "you always give Eleanor the biggest slice of cake."

"But you see, dear, she is the biggest."

"Yes, and she always will be if you keep giving her the most to eat."

Mistress (to maid): "Haven't we always treated you like one of the family?"

Maid: "Yes, and I'm not going to stand it any longer."

Mrs. Gabb: "So your husband objects to cats?"

Mrs. Stabb: "Yes, indeed. He says that I feed all the cats in the neighborhood. Won't you stay and have tea."

Young Bride: "I'd like to buy a chicken, please."

Grocer: "Do ya want pullet?"

Young Bride: "Hard'y, sir. I'd like to carry it."

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FINE LAXATIVE AND TONIC. Most Speedy Remedy Known.

ALEXANDER'S QUESTION BIRD

What does R mean? S. S. H.

Answer R - Stands for Responsibility X - Stands for x-act prescriptions Compounded here



Responsibility you'll find here and exact prescriptions. Upon such a foundation have we builded our excellent reputation for service. This is a drug store of, for and by the grace of the people—that's how we succeed.

ALEXANDER'S DRUG STORE

Phones 53 & 54

Opposite Post Office