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Farmville Enterprise

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From Federal Land Bank of Columbia

Security Requirements For A Federal Land Bank Loan Have Not Been Changed

Columbia, S. C., June 1.—The security requirements for a Federal Land Bank loan have not been changed by the passage of the Emergency Farm Mortgage Act of 1933, signed by the President May 12, stated F. H. Daniel, president of the Federal Land Bank, here today, in discussing the large volume of applications for loans being received from national farm loan associations. This increased demand for loans has resulted from the fact that all loans made by the bank through such associations within two years after May 12 will be at the reduced rate of 4 1/2 per cent interest for the five-year period commencing July 11, 1933. During this same period rates on outstanding loans made through associations also will be reduced to 4 1/2 per cent.

"Interest has been further stimulated by the fact that for the five years commencing May 12 both old and new borrowers may elect to pay only interest and not pay the usual installments on the principal, provided they are not delinquent in any of the other covenants of their mortgages such as the payment of interest, taxes, insurance premiums or irrigation charges," continued Mr. Daniel. "Payment of interest only on the part of borrowers who obtained their loans several years ago means a considerably smaller semi-annual payment to the bank. For example, a borrower who obtained a \$3,000 loan in 1917 bearing 5 per cent interest normally would pay the bank \$90 each 6 months. Of the last installment paid, \$67.75 went to pay interest on the unpaid principal and \$32.25 was applied to the reduction of his debt. Thus, should he pay only the interest (computed at 4 1/2 per cent, per annum) his next payment to the bank, if it comes due after July 11, 1933, will be only \$51.25, instead of the usual \$90. When he resumes payment on the principal, he continues to amortize or pay off his loan at the same rate as when he ceased such payments. Installments coming due after July 11, 1933, must include interest at the regular mortgage rate and the payment on the principal.

"The bank is receiving some inquiries for loans in areas where there are no national farm loan associations making new loans at this time and it is giving careful consideration to such applications. Where loans are made directly by the bank the rate of interest is one-half of one per cent more than if borrowers secure their loans through national farm loan associations. Borrowers obtaining loans directly from the bank must agree to purchase stock to the extent of 5 per cent of the amount borrowed in the bank instead of the association.

"A farmer who borrows directly from the bank may agree in his mortgage that when there are ten or more borrowers who have obtained direct loans from the bank aggregating not less than \$25,000 and who reside in any locality which may, in the opinion of the Farm Loan Commissioner, be conveniently covered by the Charter of and served by a national farm loan association, he will unite with other such borrowers to form an association. After such an association is formed, the stock in the Federal Land Bank held by each of its members whose loans are in good standing will be canceled at par and the borrowers will receive an equal amount of stock in the association. When and if such borrowers become members of associations the interest rate on their loans, if in good standing, will be reduced by one-half of one per cent.

"Farmers who make applications directly to the bank will pay the same initial fee to it that they would pay if their application came through a national farm loan association. The preliminary appraisal of the property upon which the applicant wishes to place the mortgage will, if possible, be made by a representative of a national farm loan association and the same valuation will be placed upon it as if he had applied through an association.

Negroes "Leary" Of Conservation Work in Forests

Few Negroes Have Volunteered For Civilian Conservation Service

Raleigh, June 6.—Frightened by stories of the dense forests filled with "varmints" in which the forest conservation camps were to be located, few negroes have volunteered for the Civilian Conservation Corps, and many of those sent to enlist by county welfare officers have sought to get out of it, Ronald B. Wilson, acting director of the Governor's Office of Relief said today. Many of the negroes had also been told that they were not being enlisted for work in the forests at all, but that the Government was just telling them this to get them in, and that they would then be sent on into the army and shipped away to fight somewhere.

"There is no doubt that many of the negroes did not like the prospect of being sent into dense forests, away from their home sections, and that they preferred to remain unemployed in their home communities rather than face the prospect of living in forests with their food, clothing and housing furnished by the government and \$1 a day in pay," Wilson said. "Many admit they have been told that these forests are filled with wild animals and 'varmints' and that they had no desire to sleep in nothing but tents out in these forests, way up in the mountains."

In several counties, negroes slated for these camps have found various methods of getting out of going to camps, Wilson said. But of the eleven negroes selected by the welfare officer in Person county to enlist in these camps, three got married before the enlistment date in order to disqualify themselves, the welfare officer reported. In another county one colored boy that had been selected for one of these camps deliberately committed a petty crime in order to get arrested and put in jail, so he would not have to go to one of the camps.

There have been some negroes, of course, who have enlisted voluntarily, and these are making some of the best records and best workers in the camps, Wilson said. But out of the total of 5,500 men that will be enlisted, less than 1,000 will be negroes, Wilson said.

N. C. To Get Road Money

State Will Receive \$9,805,308 From Federal Public Works Legislation.

North Carolina will receive \$9,805,308 of the \$400,000,000 for highway and related projects provided in the \$3,500,000,000 Federal public works program passed by the United States House of Representatives and now pending in the Senate.

This statement was made today by C. W. Roberts, president of the Carolina Motor Club, which is affiliated with the American Automobile Association, on the basis of an analysis of the Public Works Bill by its National Headquarters.

Prospects Better For Mr. Roosevelt

President Regains Old-Time Influence Over The Week-End

Washington, June 6.—It has looked for some days as if President Roosevelt was riding for a fall, that the honeymoon was definitely over, and that Mr. Roosevelt and his advisers would have to fight in the future for whatever they got out of a "recalcitrant" Congress.

Today things looked better for the President, very much better, when the senate finance committee restored to the industrial recovery bill the licensing feature, which fell under the condemnation of the National Association of Manufacturers, and other business groups, and when it appeared that the outlook was promising for a settlement of the unpleasantness that has arisen over the administration of the economy act, relating to the former service men, which may enable Congress to adjourn shortly when it had appeared, even in the forenoon, that there was little prospect of this.

Representative Fou, who attended the White House conference on this subject last night, is of the opinion that the economy act may be carried out in a manner at once humane and just, with an expenditure of possibly \$70,000,000 more than originally contemplated, and that taxes in this amount could certainly be provided without inflicting any hardship on any group in the population.

The triumph of the administration this afternoon in the decision of the finance committee to restore the licensing or control provision of the industrial recovery bill, was of a magnitude, and a timeliness the White House found highly pleasing. During the progress of the deliberations it was apparent before the committee assembled for the afternoon session that better understanding had been arrived at. Moreover, the south will be the gainer from the improved relations between the White House and the senate, for the assurance has now been given that the southern states, with their great cotton and tobacco interests, will be recognized when the personnel of the board, to function under General Hugh Johnson, is named.

There will be seven members of this industrial control board, and it may be that two of these will be southern men, not chosen on a political, but on a business basis. Senator Bailey today conferred with President Roosevelt concerning this phase of the industrial recovery plans, and is persuaded the south will not suffer from neglect. In fact, southern members generally feel better about the bill, and they are also of the opinion that no legitimate industry will have anything to fear from the administration of the act.

It was reported today that Gen. W. I. Westervelt, of the research department of Sears Roebuck and company, would be one of the administrators under General Johnson. General Westervelt, it was said, will devote special attention to the textile industry.

Restoring to the industrial control bill the provision for the licensing of manufacturers as a means of making the administration of the proposed law effective, the senate committee late today reported the finished draft to the senate and arranged for general debate to begin Wednesday.

TARBORO BAPTIST BIBLE CLASS ENTERTAINED HERE

The Emily Austin Bible Class of the Baptist church at Tarboro, met here with Mrs. C. W. Acres on Tuesday evening at her home on Waverly street, with twenty-six members and several invited guests in attendance. Much interest was manifested in this, designated as the Pollyanna meeting. A social hour was enjoyed at the conclusion of the program.

and roadways, the replacement of unsafe bridges, the construction of footpaths, and the construction of belt routes around urban centers to facilitate traffic and avoid congestion.

J. C. Lanier Speaker To Tobacco Men

Eastern Warehousemen Met In Greenville On Wednesday

Greenville, June 7.—The tax goblin will get you if you don't watch out," Capt. J. C. Lanier, Greenville attorney told tobacco warehousemen of this part of the state attending the annual meeting of the East Carolina Tobacco Warehousemen's Association here today at the Country Club.

The statement came as the speaker attempted to impress upon the tobaccoists the importance of organizing to prevent legislative confiscation.

"It would be my idea to have your association form a steering committee with ample backing to look out for legislative matter and tax problems to the end that you get a fair consideration at the hands of law making bodies of our state and nation," the speaker asserted.

The tobaccoists were welcomed to the city by Mayor R. C. Flanagan who declared the municipality was always glad to have as its guests such a distinguished gathering of men representing the most important industry in this part of the state. W. E. Fenner, prominent tobaccoist of Rocky Mount responded.

The visitors were treated to a delightful barbecue dinner at the noon hour after which a business session, marked by the election of officers, was held. The session was adjourned at 3:30 to permit members to attend the opening game of the Coastal Plain league between Ayden and Greenville.

Introduced by Capt. W. S. Moye as a man well acquainted with the tobacco business, Capt. Lanier spoke on the subject of "Application of Business Principles to Tobacco Warehousing."

Declaring the tobacco warehouse business stood on the threshold of a new era the speaker attempted to point out to the warehousemen some of the most glaring leaks in their business.

He deplored the mad race to sell the most pounds of tobacco, and asked "What profit you if you sell the most tobacco and spend all your profits selling?"

He urged the elimination of the trucking evil and rebates to large farmers. He also mentioned the loss of weight which is charged against the warehouse by the buying interest. He asserted that there is no moral reason why any warehouse should be compelled to pay for loss of weight in any basket of tobacco between the time it leaves the warehouse and is weighed in the factory.

He then discussed stolen tobacco and the banking side of the warehouse business and especially the custom of charging warehouse 1-10 of 1 per cent for cashing checks. He said the checks cashing item alone cost the five large markets of the belt in excess of \$50,000 a season. He urged that a revision be made to cut down cost.

Speaking of the item which he asserted "Has busted more warehouses than all others combined" he called attention to the pernicious system of loaning money to people who are not entitled to credit. He also discouraged lending of money to the "fly by night" speculator, and declared it was up to the warehousemen to formulate plans to do away with these undesirable things.

Home Coming Day Success With Christians

The Home Coming Day, so long anticipated by the congregation of the Christian Disciples and friends and held on Sunday, June 4, was a joyous event, the attendance being large, the sermon and music spirited and inspiring. The basket lunch spread under the large oaks, brought the day to a happy close.

Hitler Pledges To Give Rights Back To Jews

Makes Speech Before League of Nations; Respect Findings of The Committee

Geneva, June 6.—A representative of Chancellor Hitler's government pledged his word before a public League of Nations council meeting today that Germany will give back to the Jews the position they recently lost in German upper Silesia.

The question of Germany's treatment of the Jews was brought before council on May 20 when Franz Bernheim, a German Jew, presented a petition charging that the barring of German Jews from professions in that area contravened a Polish-German convention guaranteeing certain rights regardless of race or religion.

Caustic words passed between Frederick Von Keller, German representative, Stephen Osusky of Czechoslovakia and the Norwegian representative Christian L. Lange at the meeting today.

Herr Von Keller charged Lange with having challenged the good word of Germany when the Norwegianian referred to the necessity of preventing local officials from misunderstanding the purport of general laws and insisted that Osusky went beyond the agenda when he hinted that the entire problem of minorities should be handled by the league assembly.

Berlin, June 6.—Germany will respect the findings of the juridical committee of the League of Nations council in the Bernheim case it was authoritatively stated today.

In German opinion the committee's report has no practical significance for settling the Bernheim case it was explained but has far reaching judicial significance in that an uninvolved individual can intervene in behalf of someone directed affected.

"Germany will naturally in later cases, should it be deemed advisable, revert to the radical committee's opinion," a spokesman said.

Auto Death Toll Is Slightly Lower

Only One Person Killed In this Highway Patrol Division During May

Greenville, June 7.—One person was killed and nine injured in automobile accidents in this highway patrol division during the month of May, it was made known today in the monthly report of Lester Jones, patrol lieutenant.

The death toll was slightly lower than previous months, although the number injured was approximately the same.

An additional feature of the patrol activities last month was the collection of revenue from beer. This came about through legalization of 3.2 per cent beer by the last legislature. The report showed that \$814.62 was collected from this source, making total collections for the month, \$6,831.98.

The patrol made 64 arrests and 56 of the defendants were found guilty.

The patrol issued 227 warnings for parking on the highways, 109 for hogging the road, 10 for hearse driving, 72 for entering the highways without stopping, 227 for walking wrong, 85 for speeding, 11 for driving, 72 for entering the highways and 26 for passing on curves.

The report also showed that 19 accidents were investigated and a total of 399 cars stopped for various causes.

Canning Outfit Installed Here

R. A. Joyner, head of the local Welfare Relief organization, announces that a canning outfit has been installed in the Askew building on Wilson street this week for the purpose of canning vegetables from the gardens planted by this organization, for winter use.

Final Exercises At E. C. T. College

Dr. Durant Delivered Final Address To The Many Graduates

Seventy-five young women and two young men received degrees from East Carolina Teachers College, Monday, June 5. One hundred and three received the normal school diploma at the same time. The largest crowd ever assembled for commencement assembled to see these graduates, and to hear the address of Dr. Will Durant, noted philosopher, author and teacher.

At the close of the exercises President Wright made several important announcements. Gifts to the Student Loan Fund for the year total \$1,178.42. The total enrollment during the year, counting no student twice, is 1290. In compliance with the recent law, the Board of Trustees fixed a tuition charge, which will be \$12.50 per quarter. The total amount paid by each student will be \$77.50 per quarter.

The Academic procession used this year for the first time was very impressive. The music throughout the commencement was very beautiful.

Dr. Durant delivered a truly great address on the subject "Is Progress Real?" He reviewed the stages of progress throughout the ages, named the achievements of mankind that have never been lost, and that show man's steady climb upward. He enumerated ten of these: Speech, fire, conquest of animals, agriculture, social organization, morality, science, writing or printing, and education. He said that without education all that mankind has achieved would be lost, and impressed upon the graduates the tremendous responsibility that rested upon them in transmitting the heritage of the race.

"Fearless Individualism" was the theme of the baccalaureate sermon Sunday morning, June 4, which was preached by Dr. Charles F. Myers, pastor of the First Presbyterian Church, Greensboro. His text was John 21:21 "What is that to thee? Follow Me." He gave as the three stages we pass through in becoming real individuals: the assertion of ourselves. He gave as the three needs of every person before he can become a real individual, faith in God, power and pardon. His sermon was rich in apt illustrations.

A large number of alumnae gathered for Alumnae Day, Saturday, June 3. Mrs. J. H. Thompson, of Goldsboro, acting president, presided. The following new officers were elected to serve for the next two years: President, Miss Elizabeth Smith, assistant dean of the college; vice-president, Mrs. H. H. Turner, of Raleigh; Secretary-treasurer, Miss Wits Bond, of Rocky Mount; Corresponding Secretary, Mrs. W. A. Simons, of Greenville. The new members of the Executive Committee is Mrs. Clara Davis, of Washington.

President Wright in his annual message to the Alumnae, analyzed the present situation in education, uttered warnings if education is neglected, and predicted the coming of a glorious balanced civilization if all work together for the good of all. He told them ways in which they could be of service to the State as well as to their Alma Mater. He reminded them of the amounts allotted by the State for the upkeep of the roads and education of the children, and said "Educate the children and if the roads are torn up they will build them back; fail to educate the children and build roads and the generation we fail to educate will tear them to pieces."

Class Day exercises were held on the campus in the late afternoon, of Saturday, June 3. The dairy chain by the two-year class was, as always, one of the features of commencement. The senior class pageant-play on the campus had the theme "Idealism" and was written by members of the class. The Y. W. C. A. Vesper Service held on the campus at six o'clock Sunday evening was a "Litzay of Comradeship." The girls representing the characters were elected by secret vote of the student body. They represented superlative qualities.

Farmville is very proud to have listed among the seniors at E. C. T. C. this year, Miss Rosa Lee-Lang and Dorothy Smith, who received their A. B. degree and Miss Mary Ellen Yelverton, who was among the two year normal graduates.

to them for conservation. Their motto is, "Can Everything You Can Can." Mr. Joyner or Mrs. J. T. Taylor will be glad to answer any inquiries concerning this project and plans for summer canning.