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Every Thursday

The Home Owners' Loan Corporation

Representative Frank Hancock Explains The Home Owners' Loan Act And The Procedure For Securing Relief

Congressman Frank Hancock in discussing the Home Owners' Loan Act said "This legislation comes nearer to the hearts of the American people than any one thing that the Federal Government has done to provide relief in this distressful period. This bill is the Administration's best plan to end foreclosures.

"It is impossible, however, to refinance every mortgage indebtedness and it is likely that some deserving cases may be passed up or neglected."

Mr. Hancock further stated that he believed that the creditor class would give the Administration full cooperation and assistance in its first effort to save the worthy home owner. "This is no time," said he "for any able creditor to press for payment a debt secured by the bona fide home of a worthy, distressed debtor. All of us know that the home constitutes the foundation of the Nation's social and spiritual life and when it breaks down there is little else worth saving. In its quiet and peaceful retreat the principles of the American Nation refostered and instilled and through the protection and love which should surround it our younger generation learns the composite whole of service and altruism, which may be expected to develop into a citizenship that will express itself in patriotism and service to State and Nation."

"This spirit of patriotism will be revived in the minds and hearts of thousands who will be able through the Home Owners' Loan Corporation to save, by refinancing, their home, and through its easy payment plan to gradually come into the full possession of their spot on earth."

Congressman Hancock said that full information in regard to loans can be secured by communicating direct with Hon. Allan S. O'Neal, State Manager, Home Owners' Loan Corporation, Salisbury, North Carolina, and that later such information would be available by directing communication to the Home Owners' Loan Corporation to be set up in Asheville, Raleigh and Greenville, North Carolina. He also expressed the hope that the worthy, distressed home owner should waste no time in securing help from the Corporation.

At the request of members of the Committee which handled this legislation a clear and concise statement of what the Corporation is, its purpose and how it will be administered has been prepared by Honorable W. F. Stevenson, Chairman, Federal Home Loan Bank. This statement is printed below in full:

What is the Home Owners' Loan Corporation? It is a corporation created by Congress to be administered by the Federal Home Loan Bank Board as directors, for the purpose of saving the homes of home owners where they are unable to secure money to pay mortgages otherwise and where the mortgage is threatening foreclosure.

What capital has the corporation? It has \$200,000,000 of capital stock subscribed for and to be paid by the United States Treasury and it has the authority to issue \$2,000,000,000 of bonds, running 18 years with 4 per cent interest, the interest being guaranteed by the United States Government.

What homes can be dealt with under this corporation? Homes not exceeding \$20,000 in value.

What mortgages can be taken up on homes? Only those which are on record of June 13, 1933, the date of the approval of the act.

How will the citizen get the loan to which he is entitled? There will be a general manager for the corporation established in each State, with sufficient employees to handle the business, whose location will be well known and applications to such manager should be made by mail or personal call for blanks to fill out, making applications for loans to take up

mortgages in existence. If, from the application, it appears that the loan is one that the corporation can make under the law, it will be referred to an appraiser or agent in the county where the applicant lives who will immediately appraise the property and have the local attorney there determine as to the soundness of the title and on their report, if favorable, the loan will be closed, papers executed, and the bonds or cash, as the case may be, paid to take over the mortgage which is in existence.

How about the loaning of bonds and of cash? The provision is and the expectation is that the mortgagee can arrange with his mortgagee to take the 18-year bonds which have back of them the \$200,000,000 stock and all of the mortgages which are taken on the loans made by the Corporation in exchange for his mortgage and he will transfer his mortgage to the Corporation upon being paid the amount of bonds he agrees to take for his mortgage.

The Corporation will loan in bonds, 80 per cent of the value of the property in taking up such a mortgage. It will also furnish money to pay taxes that may be in arrears on the property which will be made a part of the 80 per cent loaned. When the exchange is made, and the mortgage assigned to the Corporation, the Corporation will then take a new mortgage from the home owner, running for 15 years with payment either monthly, quarterly, semi-annually, or annually, according to the agreement then entered into with interest at 5 per cent and the home owner will then have a long-term loan with small payments.

If the mortgagee refuses to take bonds and the mortgage and taxes and other encumbrances due are not in excess of 40 per cent of the value of the property, the Corporation will loan the mortgage up to 40 per cent of the value of his property or so much as is necessary below 40 per cent to take up the mortgage with cash and also any taxes due and to take a mortgage from the home owner at 15 years, payable as in other cases, with interest at 6 per cent.

This is the method of making loans except that where a home owner has no encumbrances on his home but is in default in taxes and in danger of losing his property from tax sale, the Corporation will loan him the money on the home to pay the taxes and amortize that for 15 years just in other cases.

It is desired to emphasize the fact that this Corporation will only deal with the redemption of homes valued at not over \$20,000 and it will not loan over \$14,000 on any one home, either in bonds or in cash. The borrower may have an extension of 3 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 extensions during the 15-year period must not exceed 3 years.

To give a specific example: Mr. A owns a home and lives in it; it is unfortunately encumbered; the house is worth \$10,000; the mortgage is for \$7,500; his neighbor who holds the mortgage, Mr. B, needs cash or its equivalent and yet he does not like to sell out his neighbor. Mr. A applies to the manager in his State who furnishes him with a blank and assists him in filling out the blank, giving the entire facts about the case. The mortgage necessarily was on record June 13, 1933. Mr. A gets an agreement with Mr. B that he will take \$7,500 of the bonds of the Corporation, guaranteed as to interest by the United States and assign his mortgage without recourse to the Corporation.

The Corporation finds that Mr. A owes \$475 in taxes. Mr. A is unable to pay the taxes; the Corporation then furnishes Mr. A with \$7,500 of bonds, and pays the \$475 taxes and pays expense of registration and investigation of the title with the other, \$25, making \$8,000 which is 80 per cent of the value. Then he takes a new mortgage from

(Continued on last page)

MAYODAN

Miss Martha Powell left Monday for her home in Walnut Cove.

Mr. and Mrs. Joe Chambers and son of Richmond, Va., are visiting Mrs. J. V. Highfill. Mr. and Mrs. Russell Johnson, Mr. and Mrs. Ruben Gann and Miss Virginia Smith attended the ball game at Stuart Tuesday.

V. E. Smith spent Tuesday in Winston-Salem.

"Snip" Payne spent the week end at his home in Burlington. E. F. Duncan spent the week at Edenton with his brother.

Misses Kate and Nina Shepard spent Tuesday at their home in Lawsonville.

Charles Cox of Roanoke is spending some time with Mrs. M. O. Spencer.

Jimmie Gilbert of Mount Airy is visiting his grandmother, Mrs. N. A. Gilbert.

Mr. and Mrs. Willie Whitten of Bassett spent Sunday with relatives.

John E. Dempster, Jr., of Charlotte spent Tuesday with his parents.

Mrs. Nellie Dalton and daughters, Misses Sallie and Susie, spent the week end with Mrs. J. V. Highfill.

J. W. Smith of Greensboro was a visitor in town Saturday. Miss Hattie Moser spent Sunday in Winston-Salem.

Miss Mollie Martin and Mr. and Mrs. J. W. Mauney of Bassett spent Sunday in town.

Mrs. M. L. Webb and Miss Lillian Gillette left Monday to visit in Georgia and Florida.

Mrs. Kit Smith of Stoneville visited Mrs. Poole the past week.

Miss Ruby Price of Winston-Salem spent the week end with her parents.

Mr. and Mrs. Glenn Simpson and daughter of Leaksville spent the week end in town.

Mrs. M. O. Spencer is visiting in Ivanhoe, Va.

Mrs. W. E. Rader, Mrs. Lee Gabrul, Buck and Billy Rader of Newton visited Mrs. Minnie Rader Sunday.

Mr. and Mrs. John Gilbert and children and Miss Margaret Shreve of Elizabeth, N. J., are visiting relatives.

Mrs. C. L. Walters, Mr. and Mrs. R. C. Veatch and Walters Johnson visited in Greensboro Sunday.

Square Deal Wanted

On next Monday, July 10th, the tax board of equalization will meet at Wentworth to equalize tax values between property owners and also between the different townships.

There is considerable dissatisfaction among the farmers on the ground that they feel they have been discriminated against by valuing farm property for tax purposes higher than the property of manufacturing companies, stores and city residences. Many farmers claim that farms if sold would not bring as much as they are assessed at for taxation, when the law requires that they be assessed only at their present cash value. It is also claimed that farmers are required to list every horse, mule, cow and other article of property while manufacturers are not required to file their inventories. It is also claimed that there is a great difference in values placed on the same kind of property assessment will have to stand for the next four years and there will not be another opportunity to have adjustments made in real estate for four years.

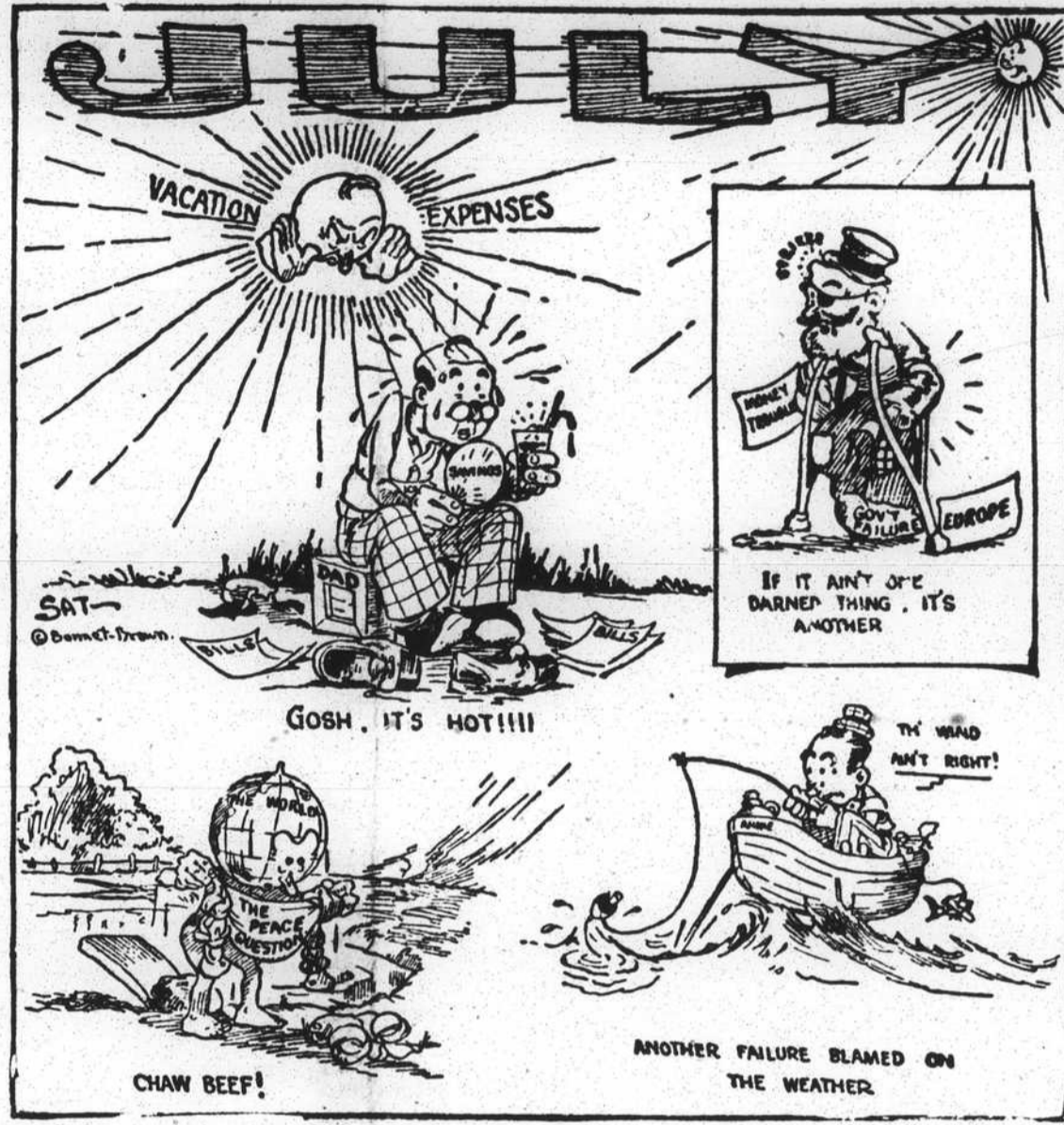
The range demonstration, under the supervision of Miss Addie Malone, will be held at the office of the Southern Public Utilities Co. next Tuesday, the 11th, from 10 to 12 A. M. and from 2 to 5 P. M. The ladies of this community are cordially invited to be present. Recipes and prizes will be distributed.

Gardens, hay crops, corn and pastures are seriously hurt in Cleveland and adjoining counties by reason of the prolonged dry weather.

The 15 strawberry growers who formed a small selling association in Catawba county this season realized \$2,847.28 from their sales.

M. C. Money has a force of masons busily engaged in remodeling his handsome home. The old chimneys have been torn away and the entire structure is being done in brick veneer. When completed it will present an imposing appearance.

Little Pen-o-grams



MUST REPLANT GARDENS FOR FALL VEGETABLES

Early summer gardens have been a disappointment due to prolonged drouth occurring over most of North Carolina for the past two months. However, there is still the opportunity to plant a number of vegetables for use in late summer and early fall.

H. R. Niswonger, extension horticulturist at State College, advises growers to sow the seed of cabbage, cauliflower, collard, broccoli and celery for all crops of these vegetables. The Jersey Wakefield is a good early cabbage of which seed may be planted now.

To be successful in getting seed to germinate, Niswonger suggests keeping the seed bed partially shaded during the heat of the day. Burlap or old sacks put over the seed bed will prevent the soil from drying out so rapidly on the surface and will hasten germination.

Sweet corn and snap beans planted in early July will add to the fall supply of vegetables. For the second crop of Irish potatoes, seed from the spring crop of Cobblers, early Rose and Bliss Triumph may be used if the sprouts are showing. A better plan, however, is to secure seed of last year's crop which has been kept in storage. In the mountains, the storage crop of Lookout Mountain variety is usually planted as a late crop.

Sprouting of seed from the spring crop can be hastened by spreading the potatoes on the ground under a shed or tree. Some farmers spread them in the shade and cover them with hay or straw which is kept moist until sprouting occurs. In no case should seed which have not sprouted be planted, Niswonger says.

The series of meetings, which lasted one week at the Baptist Church, closed with the Sunday night service. Rev. Jennings Johnson, pastor of Mayodan Baptist Church, did the preaching and delivered some able discourses, which made a profound impression on those of our people who heard him. Large congregations attended each service and much interest was manifested throughout the series.

Opening dates for tobacco markets in the different belts for sale of the 1933 crops were announced Friday by the sales committee of the tobacco association of the United States as follows:

Georgia, August 1. South Carolina, August 15. Eastern Carolina, August 29. Middle Belt, September 19. Old Belt, September 26. Dark Virginia Belt, November 7.

The acreage to garden in Caswell county has increased by 40 per cent over the 1932 acreage and corn plantings increased over 12 per cent this season.

STOKESDALE

Miss Eva Peters left for her home in Walnut Cove Friday, after spending several days with Miss Maurine Lemons. Misses Carrie and Cora Ann Brown of Summerfield spent Saturday with Mrs. C. Y. Turner.

Miss Doris Powell of Reidsville is visiting relatives here. John Hanner and children of Madison were visitors Sunday of Mrs. Albert McCrorie. Miss Anula Long of Greensboro and Miss Elizabeth Long of Summerfield are visiting Miss Mae Simpson.

Miss Frances Angel of Greensboro spent the week end with her parents, Mr. and Mrs. Bobby Angel. Misses Mary Henry McCrorie and Jaunita Pearman spent Friday in Winston-Salem.

Miss Louise Moore of Reidsville is visiting in town. Paul Knight is slowly improving, after an operation for appendicitis, in a Greensboro hospital.

Walter Shore of Pennsylvania is visiting Mr. and Mrs. Bill Powell. Mrs. John G. Hanner of Siler City spent the past week with Mrs. Albert McCrorie. Mr. and Mrs. Gordon Vaughn of Burlington spent the week end with Mrs. J. C. Preston.

Miss Mary Odell Preston is slowly improving, after having been confined to her bed for some time. Buster Linville of Oak Ridge was in town Sunday night. Ralph Gardner of Kernersville was in town Saturday evening.

Misses Bernice and Grace Angel motored to Burlington Sunday. James Fulton of Belevs Creek spent Saturday evening in town. Mr. and Mrs. A. L. Lemons and Bernice Lemons motored to Ridgefield Sunday.

Opening Dates

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IMPROVE WHEAT CROP WITH PURE SEED

Inspection of wheat fields for certification of seed under the regulations of the North Carolina Crop Improvement Association has revealed the fact that seed wheat in this State is badly mixed.

"We need some careful standardization done by communities, counties and even districts," says Gordon K. Middleton, seed specialist at State College. "It is entirely possible for the growers of a community to test the adapted varieties of wheat, secure the one best suited to their community and to adopt this variety as the one for all to grow. This will prevent mixing to a great extent and assure the community of having wheat which will find favor among the millers. It is only by growing pure varieties of wheat with good milling qualities that the best grades of flour can be made."

Dr. Middleton selected 50 fields of wheat at random in the important wheat growing counties of the State this past spring and inspected them for varietal mixtures. Out of the 50, there were 12 fields having over 20 per cent of mixtures and the counts in one field showed 56 per cent of bearded wheat and 44 per cent of the smooth-headed wheat. Only 2 fields to be classed as pure and of the total 76 per cent contained sufficient mixture to make the wheat objectionable for seed purposes.

In contrast to this, Dr. Middleton inspected 19 other fields where the owners were seeking to have their wheat certified. Out of these, only one field was turned down because of mixtures.

This proves, Middleton says that wheat seed can be kept practically pure. Most of the mixing occurs because threshing machinery and reeling machinery are not properly cleaned.

Cold Weather

Monday morning, following the custom that had prevailed for several days, it was hot and sultry. But pretty soon after noon mercury began to take a tumble and within a few hours coats and wraps were in demand. It was truly a strange freak in weather, such as but very few of our people had ever experienced. It was the tail end of the storm that prevailed in Cuba and the Virginia Capes.

Corn following clover has been damaged by dry weather less seriously this spring than corn planted on other land, observe a number of piedmont farm agents.

Read The Messenger ada.

HOME DEMONSTRATION NEWS

Miss Marjorie Holmes, Home Demonstration Agent

Canning Demonstrations For Week of July 10th

July 10th, at 2:00 P. M. At the home of Will Harris, "Goin' Town." Henry Willis, demonstrator, and Fred Smothers, garden foreman.

At the home of Mrs. A. D. Stevenson, west of Stoneville. Mrs. J. J. Webster, demonstrator, and J. C. Martin, garden foreman.

At the home of Ruel Woods, Madison, Route 3. Mrs. A. C. Knight, demonstrator, Thomas Hall, garden foreman.

At the home of W. R. Saunders, Reidsville, Route 3. Home Demonstration Agent, demonstrator, C. L. Saunders, garden foreman.

July 11th, at 2:00 P. M. At the home of Morris Clark, colored. Mrs. E. M. Fitts, demonstrator, H. L. Griffith, Jr., garden foreman.

At Tony Hampton's Store. Mrs. H. P. Zolla, demonstrator, J. E. Ellington, garden foreman.

At the home of R. L. Wall, Stoneville, Route 1. Miss Ida Lewis, demonstrator, C. C. Lewis, garden foreman.

At home of Pleas Martin, near Kallam school. Mrs. J. J. Webster, demonstrator, J. B. Price, garden foreman.

At home of Mrs. C. C. Griffin. Mrs. C. C. Griffin, demonstrator, James McCollum, garden foreman.

July 12th, at 2:00 P. M. At home of William Mitchell colored, near "Good Will" community. Mrs. J. H. Robertson and Mrs. A. C. Knight, demonstrators, Thomas Hall, garden foreman.

At home of John Tickle, near McCollum's Store. Mrs. D. L. Wright, demonstrator, F. E. Grogan, garden foreman.

At Mayodan community building. The Home Demonstration Agent, demonstrator, C. C. Cardwell, garden foreman.

Home of Ray Woods, near Mizpah Church. Mrs. R. P. Mitchell, demonstrator, T. Balsley McCollum, garden foreman.

Home of Hugh Willis, colored, Leaksville, Route 1, near Thomas' Store. Mrs. H. P. Zolla, demonstrator, T. L. Gentry, garden foreman.

Federation meeting in Reidsville municipal building at 1:30 P. M.

July 13th, at 2:00 P. M. Home of Robert Dalton, Stoneville, Route 1. Miss Ida Lewis, demonstrator, G. C. Lewis, garden foreman.

Home of Nettie Wright, colored, across Cannady creek. Mrs. Mollie Archer and Mrs. Julia Mullins, demonstrators, J. V. Moore, garden foreman.

Home of Bud Rierson. Mrs. C. C. Griffin, demonstrator, R. H. Hutcherson, garden foreman.

At home of J. R. Smith, near Green Springs school. Henry Willis, demonstrator, J. B. Price, garden foreman.

July 14th, at 2:00 P. M. At home of Dave Pearman, New Hope. Mrs. A. L. Knight, demonstrator, Walter Roberts, garden foreman.

At C. F. Baynes' Store, Pleasantville. Mrs. J. S. Carter, demonstrator, James McCollum, garden foreman.

At Madison high school. Henry Willis and Home Agent, demonstrators, C. C. Cardwell, garden foreman.

At home of Nias Griffin, colored, near Mayfield. Mrs. H. L. Griffith, demonstrator, H. L. Griffith, Jr., garden foreman.

At home of Robert Brown, colored, Groome's school section. Mrs. Eugenia Watt, demonstrator, C. L. Saunders, garden foreman.

Sylvania Home Demonstration Club (Mrs. Kenon McCollum, reporter)

The Sylvania Home Demonstration Club met June 27, with Mrs. T. B. Bailey and daughter, Miss Ruby Bailey.

The meeting was opened by Miss Dua Gourley reading a sermonette of Dr. Holland's "Life's Hard Places." Club collect was repeated in union. "We Believe in the South," and "The More We Meet Together," were sung by the club.

Each member answered the roll call with a joke, which was followed by lots of hearty laughs.

Reports of the Brightwood meeting were given by those at-

tending. A solo was given by little Miss Venera Friddle.

Mrs. W. C. Friddle presented the club with some more funny jokes.

Mrs. Percy Friddle and Mrs. Kenon McCollum dressed and blacked as two colored wash women gave a song: "It's Awful How Some Women Talk."

The Summerfield club sent word to us desiring to join us in a joint picnic at the home of Mrs. Ella Bennett for the August meeting. The idea was put before the club and agreed upon. Every member is urged to attend and bring baskets.

The club then visited the kitchen where the demonstration of vegetable cookery and salads were given. All seemed very attentive and apparently got lots from the demonstration. The members were invited to sample the food preparations. All were delicious and easily made and will no doubt prove to be a useful demonstration.

The club was invited to the dining room where delicious refreshments were served of nectar, cookies and fruits.

Having spent a lovely afternoon the club adjourned to meet again July 25, at the home of Mrs. Addie L. Mitchell.

Garden Notes For Western North Carolina (H. R. Niswonger, Extension Horticulturist)

Second Crop Irish Potatoes Seed from the spring crop of such varieties as Cobblers, Bliss Triumph and Early Rose may be planted for a late crop if the sprouts are showing. A better plan is to secure seed of last year's crop which has been kept in storage. In the mountains the storage crop of Lookout Mountain variety is usually planted as a late crop.

The sprouting of seed sprouting crop can be hastened by spreading the potatoes out on the ground under a shed or tree. Some farmers spread them in the shade and cover them with hay or straw, which is kept moist until sprouting occurs. Plan only such seed which has sprouted. It sometimes takes 3 or 4 weeks before sprouting begins.

Treating the seed of the first crop with a chemical known as Ethylene Chlorohydrine is sometimes recommended to hasten sprouting. The treatment is as follows. Use 4 ounces (liquid ounces) to one gallon of water. Cut potatoes into large seed pieces (1 ounce or larger), dip into the solution and let stand for 30 seconds, then place in a closed container with twice the volume of potatoes. Keep them stored in this manner for 24 hours. The temperature should not go above 90 degrees or below 70 degrees. If the temperature runs above 90 degrees the tubers will rot; if it falls below 70 degrees, the treatment is not effective.

Around July 1 is the time to sow cabbage, cauliflower, collards, broccoli and celery seed for fall crops of these vegetables. Early maturing varieties of cabbage of Jersey Wakefield, Golden Acre, and All Heads Early may be used. Celery varieties are White Plume and Golden Self Blanching. Sow seed in partially shaded areas. Give the soil a thorough watering before sowing seed; cover the bed after sowing with pine needles in order to prevent the soil becoming hard and crusty. Celery seed is slow to germinate. Placing burlap or old sacks over the newly sown bed will prevent the soil from drying out rapidly on the surface. This will hasten germination. Remove this covering as soon as the seedlings appear. Sweet corn and string beans planted in early July will add to the fall supply of vegetables.

Sow the uncultivated areas in the garden to cowpeas or soybeans to be plowed under as a green manure crop. Destroy all old diseased plants. Clean up old frames and hot beds not in use and put away until needed next year.

The newly established cream shipping station at Morganton paid Burke county farmers \$366.13 for surplus milk and cream during the first month of operation.