



New Homestead Law In Effect This Year

Attorney General Brummitt Interprets It and Urges a Fair Application. No Property to Escape.

This office has been asked to interpret the recent amendment to our constitution in regard to the taxation of homes, homesteads, notes and mortgages, and to indicate such procedure as the tax authorities should follow in view of this constitutional change.

(a) The notes and mortgages must have been given in good faith to build, repair or purchase a home. It follows that where the note and mortgage are given as an ordinary borrowing transaction and the proceeds of such loan are not actually used to build, repair or purchase a home, that no exemption is allowable.

(b) That exemption is limited to a loan which does not exceed \$8,000 and which runs for not less than one nor more than 35 years.

(c) The holder of the note and mortgage must live in the county where the land lies and must list and pay taxes on it in that particular county. The principal difficulty arises in applying this provision. It is apparent that the exemption allowable where an individual uses and occupies the land as a home as defined in the amendment and the mortgage is held by another individual resident of the same county, but it is troublesome to determine the effect of the language used when the mortgage is held by a corporation.

The effort will probably be made to obtain the exemption on account of mortgages given to building and loan associations. It is my opinion that the exemption may be claimed by the home owner if the mortgage is listed by the local building and loan association and taxes paid on the note and mortgage at the local rates. I advise, however, that the listing and payment of taxes on such notes by a local association would not operate to lessen the taxes that such association must pay under section 62, revenue act, and section 28, machinery act.

tion 28, machinery act. These associations are given very favorable consideration by these provisions of our statutes and in view of the method there adopted for their taxation, I am of the opinion that the listing of specific notes and mortgages held by such association under this constitutional amendment could not operate to lessen the taxes such associations pay under these provisions of the law.

(D) The exemption only applies where the mortgage is against a 'home' defined in the amendment and established as such by actual use and occupancy of the premises as a dwelling place of the purchaser or owner for a period of three months preceding the time for listing.

(E) When the requirements have been met the home is exempted from taxation for 50 per cent of the value of the note and mortgage, and the note and mortgage are so exempted for 50 per cent of their value.

Mountain Farmers Taking The Lead Charlotte Observer. In the early days of the cotton crop one is accustomed to look for the best "stands" to the region around Maxton and Lumberton, in the "overlap" of the Marlboro soil, for cotton is usually knee high in the fields there before it is well above ground in this part of the belt. But times have changed on the farms. The women's clubs and the boys' clubs and the farm demonstration agents have been doing a work that is reversing the oldtime run of things, for, if one wants to see cotton well advanced and almost ready for the thinning-out process, he must come up into the piedmont region, even into the counties in which it was not so long ago believed to be impossible to grow cotton.

This excellent result in cotton growing in the region of the mountain dews, is a development of better farming. The farmers there are graduates in what is called intensive farming, a fact plainly manifest in the fine condition of the soil, which is as soft and as free from lumps as a garden spot. The soil, itself, is naturally rich, requiring but little fertilizer, if any at all, and proves particularly adapted to cotton.

Another large crop in this expanded area of the cotton belt is the white potato, and large fields are now seen where in times past it was the potato "patch." The further one gets into the mountains the finer the potato crop. No section of the state has made such marked advance in agriculture as the mountain region and it may come to pass that neighborhood pilgrimages, so long headed from the mountains and piedmont farms to the sandhills, will have a reverse movement and we will see sandhills farmers going up into the mountains to get pointers on potato, cotton and wheat growing.

The Observer believes that the counties of Cleveland, Gaston, Rutherford, Catawba, Caldwell, Wilkes, Watauga, and Avery are materially ahead of all counties in the state in soil working and farm production.

LOOKING BACK AT EIGHTY. Gaffney Ledger. Here's an editorial written by A. B. Farquhar, who died the other day at the age of 86. It's in the last chapter of his autobiography, and it sums up life as he saw it after he had passed the four-score mark.

And now, in conclusion, what does it all mean? What have these years taught me? Nothing of a startling nature—the incidents fade—but these principles remain: 1. That it is, as a rule, safe to trust human beings. Comparatively few are unfair; if you are fair yourself.

thing for which one does not give value. This avoids the disposition to speculate—which is one of the greatest dangers that best the business man.

OPINIONS Cheering Ya Church.

(From Statesville Landmark.) When the Southern Baptist convention recently assembled at Memphis a motion was offered that there should be no applause during the proceedings. The motion was voted down. Applauding, especially by formal concert, is yet a little strange in Southern churches, even when the occasion is a convention or something other than the regular service of worship.

Formerly it was strictly taboo, for any event inside a church. But we progress, and whether one shall restrain the disposition to cheer in church is a matter for each church body, or congregation, to settle for itself. Some people naturally want to demonstrate when they are pleased. It was an irreducible citizen whose curiosity was aroused by much thumping heard in a neighbor's home one night. He investigated to find his neighbor reading the newspaper, and when he read something that met his hearty approval he applauded by stamping his feet. That man was an enthusiast and didn't hesitate to show it, even if his applause didn't seem to be in place at the time, as the newspaper folks that pleased him weren't there to hear.

But inferentially the privilege of applause carries the privilege of manifesting disapproval. If the custom of freely applauding in church become the practice it might be followed by jeers or hisses if there was disapproval. That might start something even in church. But the hand-clapping and the stamping of feet may cheer many a poor cleric on to greater efforts and greater results. As it

PAINTING Interior Decorating Done for particular people who appreciate good painting. Don't paint your plaster unless its the painting kind. You will waste paint and labor. For good painting you will appreciate, see, phone or write Wm. Henry Queen Box 455. Phone 357-J. SHELBY, N. C.

MORTGAGEE'S SALE OF LAND. By virtue of the power of sale contained in a Mortgage deed executed by R. H. Morehead and wife, to the undersigned, which mortgage is recorded in the office of the register of deeds of Cleveland county, N. C., in Book No. 99 page 108, the indebtedness for which said mortgage deed was executed not having been paid when due, the undersigned will offer for sale at public auction to the highest bidder for cash at the courthouse door in Shelby, N. C., on Saturday, June 13th, 1925, at 12 M. the following described real estate:

Beginning in the center of S. A. L. railway track in a dividing line of the Durham land, and running with dividing line N. 28 W. 64 2-5 poles to a stone; thence with another division line S. 23 1-4 W. 84 poles to a stone at the branch, 10 feet S. 23 1-2 E. 22 poles to a stake, the popular corner; thence S. 11 W. 2-3 poles to the center of the S. A. L. Ry. track; thence with said track to the beginning, containing 15 6-10 acres, more or less.

This the 8th day of May, 1925. MRS. M. G. MARTIN, Mortgagee. D. Z. Newton, Atty.

TRUSTEE'S SALE OF REAL ESTATE. Under and by virtue of the power of sale contained in a certain deed of trust executed by C. Edward Bridges & wife Bertha Bridges to the Shelby and Cleveland County Building and Loan association, said deed of trust being dated July 25th, 1920, and recorded in the office of the Register of Deeds for Cleveland county, N. C., in Book No. 112 at Page 168, and default having been made in the payment of the indebtedness therein secured and having been called on to sell the property I will on Monday, May 25th, 1925, at 12 o'clock, noon at the Court House door in Shelby, N. C. sell to the highest bidder for cash the following described real estate:

Situate and lying in the town of Beaufort, Savings and on the East side of the Boiling Springs and Lattimore road. Beginning at a stake in the middle of the road and in the original old line and running thence with old line N. 75 E. (Va. 2 1-2) 6 65 chains to a stone, corner of Green Bethel church lot; thence with line of same south 1 75 chains to a stone, a new corner; thence a new line S. 77 1-2 W. 6 60 chains to a stake in center of road; thence N. 1 3-4 W. 1 75 chains to the place of beginning, containing 1 1-16 acres, more or less and being that tract of land conveyed to C. Edward Bridges by A. J. Green and wife, P. F. Green by deed dated March 2nd, 1918 and recorded in the office of the Register of Deeds for Cleveland county, N. C., in Deed Book D.D.D. at page 452. This April, 23rd, 1925. JNO. P. MULL, Trustee.

is now the preacher can't tell whether he pleases or displeases so far as the general congregation is concerned. Some commend, not always with strict regard for truth, while others are silent as a matter of duty, not because they approve.

Negro Melody. (From Charity and Children.) Dr. Howard W. Odum, the much-belated editor of the Journal of Social Forces, has lately been doing some editing that not even the Charlotte Presbyterian ministers will object to. In collaboration with Gay B. Johnson, a young Texan recently come to North Carolina, he has made a collection of negro songs, which the University of North Carolina Press publishes under the title, "The Negro and His Songs." The book runs to 300 pages, and includes the words of hundreds of ditties long familiar to southern ears, but which few of us have seen in print. All sorts of songs are included, not only the spirituals, which enter into many collections, but popular songs, called in this volume "social songs" and the curious chants used by the negro to "help him wild his work." Everyone born in the south has heard gangs of negroes singing, but how many southern white men can reproduce even two or three of these

TAX NOTICE. I hereby notify all persons, guardians, administrators, firms and corporations to make due return for taxes for all property in their possession or care, during the month of May 1925, as directed by law, section 65 of the machinery act. Any or all persons, firms or corporations failing to file returns are guilty of misdemeanor and are subject to a fine of fifty dollars or imprisonment for thirty days. I respectfully ask that all taxpayers meet the local tax list at the places and on the dates mentioned below. Go prepared to make a crop report also.

No. 1 Township. Prospect, Tuesday May 5; Holly Springs, Wednesday, May 6; J. A. McCraw Store, Thursday, May 7. J. A. McCraw, Tax Lister.

No. 2 Township. Flint Hill, May 6th, afternoon; Trinity School House, May 6th, afternoon; Jolley's Store, May 6th, all day; Sharon, May 11th, all day; Hamrick Store, May 13th, all day; Boiling Springs, May 15th, all day. W. C. Hamrick, Tax Lister.

No. 3 Township. aVI Thomason store Tuesday, May 5th; Earl, Wednesday, May 6th; Thurs day, May 7th; aPitterson Springs, Friday May 8th. W. A. Gladden, Tax Lister.

No. 4 Township. Grover, May 8, 16, 19, 27; Cora Mill Store, Morning, May 5, Afternoon May 14; Dilling Mill Store, afternoon May 6; Phoenix Mill Store, Morning May 7, afternoon May 18; Margrace Store, Afternoon May 5, morning May 18; Kings Mountain Mfg. Co., morning May 12, afternoon, May 21; Park Yarn Mill office, morning, May 14; Champion Store, afternoon May 12; Eonnie Mill Store, afternoon May 21; Town office Kings Mountain, May 9, 12, 15, 20, 22, 23, 25, 26, 28, 29, 30. John H. Floyd, Tax Lister.

No. 5 Township. T. A. Champion's Store Tuesday, May 5; W. I. Wolfe's Store, Wednesday, May 6; Waco Thursday, May 7; Waco Friday, May 8; Stony Point, Saturday, May 9, afternoon. S. L. Dellinger, Tax Lister.

No. 6 Township. McArthur's Store, May 5th, 2 to 5 o'clock p. m.; Stubbs, May 6th, 2 to 5 o'clock p. m.; Lilly Mill, May 7th, 2 to 5 o'clock p. m.; South Shelby, May 8th, 2 to 5 o'clock p. m.; Ora Mill, May 9th, 1 to 3 o'clock p. m.; Dover Mill, May 6th, 3 to 6 o'clock p. m.; Eastside Mill, May 11th, 2 to 5 o'clock p. m. At the Court House the remainder of the month. T. P. Jenks, Tax Lister.

No. 7 Township. Tuesday, May 5th, a. m., Cletus Walker's Store; Tuesday, May 5th, p. m., Pleasant Ridge School House; Saturday, May 9th, a. m., Cabiness School House; Saturday, May 9th p. m., Double Springs School House; Wednesday, May 13th, Lattimore; Saturday, May 16th, Mooresboro. R. W. McBryer, Tax Lister.

denors. If it may not, give us strength to encounter that which is to come that we may be brave in peril, constant in tribulation, temperate in wrath and in all changes of fortune, down to the gates of death, loyal and loving one to another. As the clay to the potter, as the wind-mill to the wind, as children of their sire we beseech of Thee this help and mercy for Christ's sake.—Robert Louis Stevenson.

DR. MAJOR L. WARE DIES IN STATE HOSPITAL. Kings Mountain Herald. Dr. Major L. Ware, died in the state hospital at Morganton Saturday. The body was brought to the home of his father and was laid to rest in El-Bethel cemetery Sunday afternoon at four, the funeral being conducted at the home by Dr. J. M. Garrison.

Dr. Ware had been in failing health for some years and had been in the state hospital since the first of the year. Dr. Ware was a surgeon and practicing physician and had followed his profession in Chicago, Dubuque, Iowa, and Greenback, Tenn. He was about 45 years old. He is survived by his father, W. E. Ware of the El Bethel section and the following brothers and sister, Calvin, Luther, Mrs. W. T. Parker and Mrs. Jake Hambricht of Grover and Lathan Ware of Denver, Colorado.

A Family Prayer. Lord, behold our family here assembled. We thank Thee for the place in which we dwell, for the love that unites us, for the peace accorded us this day, for the hope with which we expect the morrow; for the health, the food and the bright skies that make our lives delightful; for our friends in all parts of the earth. Purge out of every heart the lurking grudge. Give us grace and strength to forbear and to persevere. Offenders, give us the grace to accept and forgive offenders. Forgetful ourselves, help us to bear cheerfully the forgetfulness of others. Give us faith and courage and the quiet mind. Spare us to our friends, soften us to our enemies. Bless us, if it may be in all our innocent en-

PAINS ALL OVER Lady Says She Took Cardui and Never Saw Such Improvement—Was So Weak Couldn't Stand. Weatherby, Miss.—Mrs. James M. Hall, of this place, writes that she was "getting weaker all the time" when Cardui, the woman's tonic, was first brought to her attention. After she had taken Cardui a while, she writes that she "never did see such an improvement."

"I suffered all the time and had pains all over," says Mrs. Hall. "I was so weak I could not stand. My skin was cold and flabby. I did not have any color. I had always been a very active woman—used to outdoor exercise, walking and going where I pleased, and to get down, not able to get myself a drink, was indeed a hardship.

"Nothing seemed to help me, till I began on Cardui. The first bottle seemed to strengthen me, and I sent for five more. By the time I had taken these, I was on my feet, going around, doing my work, gained in health and strength.

"I took two more bottles, and I am well and strong. Can work my garden. I haven't had any more sickness." Ask your druggist. NC-155

EXECUTOR'S NOTICE. Having qualified as executor of the will of L. S. Jenkins, deceased, late of Cleveland county, N. C., this is to notify all persons having claims against the estate of said deceased to exhibit them to the undersigned, on or before the 18th day of May, 1926, or this notice will be pleaded in bar of their recovery. All persons indebted to said estate will please make immediate payment. B. F. JENKINS, L. F. JENKINS, Executors. D. Z. Newton, Atty.

DISSOLUTION NOTICE. The partnership heretofore conducted by Leventis and George Symnrios under the firm name of Cleveland Candy company, with principal place of business at Shelby, N. C., has been this day dissolved through mutual agreement by which A. Leventis purchases the entire interest of said George Symnrios and will continue the business. All accounts due the company are to be paid to said A. Leventis and all claims against said firm are assumed by the said A. Leventis. Both creditors and debtors will take notice accordingly. This May 15, 1926. A. LEVENTIS, GEORGE SYMNIOS.

CHERRYVILLE BANK HAS PLENTY OF CASH MONEY. We are pleased to publish the following open letter from Mr. D. E. Rhyne, who is vice president of the First National Bank of Cherryville, N. C.:

"Lincolnton, N. C., May 19, 1925. "It is known everywhere that the Vivian Spinning Co., has had heavy losses and in bad shape financially and some thing this might effect the safety of the First National Bank of Cherryville, but the directors are all standing behind the bank. "I have money borrowed from the bank for my mills at Cherryville and told Mr. M. L. Mauney I would pay up the notes in cash, but he said he didn't need it, he had plenty of money in the bank now, so I don't think anybody need be worried.

"Yours truly, D. E. RHYNE." Man has one advantage. As the weather grows warmer he can digger something.—Associated Editors. Florida's idea in sending Bryan to the Senate may be to increase its export of citrus fruit.—Philadelphia Inquirer. Philosophy is usually about all a philosopher has.—Columbia Record. As a result of their swing to the right the Germans are in wrong.—Louisville Times.

T. W. Ebeltoft Grocer and Book Seller Phone --- 82

DR. H. D. WILSON Eye Specialist And Optometrist 28 Years Experience. Prices Reasonable. Office at Paul Webb's Drug Store.

GOODYEAR WELT SYSTEM Of Repairing Shoes. We employ same method of repairing shoes as is used in their manufacture. Old shoes made new. Shelby Shoe Shop J. O. Panther, Proprietor. West Warren Street.

ADMINISTRATRIX'S NOTICE. Having this day qualified as Administratrix of the estate of H. T. Hudson, deceased, late of Cleveland county, N. C., notice is hereby given to all parties indebted to said estate to make immediate payment to the undersigned, and all persons having claims against said estate are hereby notified to present them to me properly proven for payment on or before May 9th, 1926, or this notice will be pleaded in bar of their recovery. This May 9th, 1925. FANNIE HUDSON, Administratrix of the estate of H. T. Hudson, deceased. RYBURN & HOEY, Attys.

P. C. Cleveland Gardner ATTORNEY-AT-LAW Royster Building Shelby, North Carolina

J. O. U. A. M. Meets Every Tuesday Night WEBB'S HALL Visiting Brethren Welcome.

DR. R. C. HICKS Dentist Office Shelby National Bank Building. Phone 421. Shelby, N. C.

RUSH STROUP Attorney at Law Royster Building Phone 514.

Dr. C. M. Peeler Dentist Office in Linsberger Building Over Woolworth Store. Office Phone 93-W. Residence Phone 460-W.

DR. T. O. GRIGG, DENTIST 407 S. LaFayette St. Shelby, N. C.

DR. A. PITT BEAM DENTIST Office Phone 188. Residence Phone 89. Shelby Bank Building.

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DR. O. L. HOLLAR Rectal Specialist and Genito-Urinary Diseases Piles treated and cured without pain, knife, chloroform, or loss of time. Treated With Electric Needle. Hickory every Wednesday, Thursday, Friday, Saturday, and Sunday. HICKORY, N. C.

Landis Shoe Shop Near Princess Theatre Our new curve needle machine picks stitches, sews in same holes, and makes old shoes look and wear like new.

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The London zoo has mice smaller than bees, which may look as big as a horse to some women.

Horace Kennedy Attorney-At-Law Shelby, N. C.

PEYTON McSWAIN Attorney-At-Law Civil and Criminal Practice in All Courts. Office: Union Trust Co. Building.

W. C. HARRIS CO. "Realtors" Office Paragon Bldg. Phone 568.

DR. JOE OSBORNE DENTIST 6-7 ROYSTER BLDG. SHELBY, N. C.

T. B. GOLD, M. D. EYE, EAR, NOSE AND THROAT SPECIALIST Announces the Opening of Offices at Shelby, N. C. (In Linsberger Building Over Woolworth's.) (Fitting of Glasses.)

ADMINISTRATRIX'S NOTICE. Having qualified as Administratrix of the estate of John Dohin, deceased, late of Cleveland county, N. C., notice is hereby given to all persons indebted to said estate to make immediate payment to the undersigned, and all persons having claims against said estate are notified to present them to me properly proven for payment on or before May 2nd, 1926, or this notice will be pleaded in bar of their recovery. This May 2nd, 1925. DAISY WRIGHT, Administratrix of John Dohin Wright, deceased. Ryburn and Hoey, Attys.