

### G. I. Questions On Home Loans Are Answered.

The 10 questions most frequently asked by World War II veterans about G. I. home loans were answered today by Veterans Administration.

VA compiled the queries in a survey it conducted recently to learn how much veterans know about their Federal benefits.

The questions and answers follow:

Q. Where should a veteran go to get a G. I. home loan?

A. He first must find a bank or savings and loan association or other private lenders willing to

make the loan.

Q. Where does the Veterans Administration come in?

A. VA guarantees up to \$4,000, but no more than half the loan, made by the private lender to the veteran. This guaranty helps protect the lender from loss. VA does not lend money to the veteran.

Q. How much can the veteran borrow?

A. As much as the lender is willing to lend, but the maximum guaranty will be \$4,000.

Q. What are some of the advantages of a G. I. home loan to the veteran?

A. (1) Because of the guaranty, the lender is more willing to make a loan; (2) the VA guaranty encourages the lender to make the loan without requiring a down payment, and (3) the interest rate (4 percent maximum) is low.

Q. Doesn't the veteran also get a gratuity payment of some kind?

A. Yes, VA pays to the lender, for credit to the veteran's loan, an amount equal to 4 percent of the guaranteed portion of the loan. For example, if the guaranteed portion is \$3,000, the lender will receive \$120 from VA to credit to the debt of the veteran.

Q. Must the veteran have cash to make a down payment?

A. No. But if a down payment is required by the lender, it will not prevent the veteran from obtaining a guaranteed loan.

Q. Who pays the appraiser's fee?

A. The veteran. This fee usually is about \$15 or \$20.

Q. Can a veteran join with a non-veteran to buy a two family home?

A. Yes, provided the veteran's interest is properly protected to prevent any loss to him in event the non-veteran defaults.

Q. How about a loan where the FHA insures the first mortgage for say 80 percent of the price of the house and the veteran wishes to borrow additional money to cover the balance?

A. VA can guaranty a second-

ary loan for the balance, provided the secondary loan does not exceed 20 percent of the purchase price.

Q. Can a veteran repay all or part of his loan at any time during the life of the loan?

A. Yes, and without paying any fee or premium.

It has been proved that grain, silage, and hay can be saved by fall and winter pastures. Every pound of nutrients provided by pasture saves buying a pound in the feed sack.

NORTH CAROLINA, CHEROKEE COUNTY.

In The Superior Court CALUDE W. CARROLL, Plaintiff Vs. MABEL SOLE CARROLL, Defendant.

NOTICE

The above named defendant, Mabel Cole Carroll, will take notice that an action entitled as above has been commenced in the Superior Court of Cherokee County, North Carolina, by the plaintiff to secure an absolute divorce from the de-

endant upon the ground that plaintiff and defendant have lived separate and apart for more than two years next preceding the bringing of this action and the defendant will further take notice that she is required to appear at the office of the Clerk of the Superior Court of Cherokee County, in the Courthouse in Murphy, North Carolina, within twenty days after the 25th day of September, 1947, and answer or demur to the complaint in said action, or the plaintiff will apply to the Court for the relief demand-

ed in said complaint.

This the 27th day of August, 1947.

J. H. HALL, Clerk Superior Court, Cherokee County.

6-4c

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# MONDAY, SEPTEMBER 1

# LABOR DAY



We think the overalls of labor are a uniform worn with gallantry. We think the men and women of labor are unsung heroes and heroines of an unending task to make Supply and Demand meet. We think this Labor Day's the time to say — "We thank you!"

The gears mesh; dynamo hum; assembly belts move — and production is rolling to give the people of our land all the merchandise they've been waiting for. Thanks to the men and women

in Labor's ranks, ours shall ever be a land of plenty!

Out of America's factories, via the hands of labor, there issues a steady stream of the countless aids of better living in whose production this country excels. As we observe Labor Day thousands of working men are pledged to turn out more — and better goods at lower cost; that the high standard of living so many people now enjoy may be increasingly available to more of the people, all of the time.



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Blackheads too. No waiting.  
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**How women and girls may get wanted relief from functional periodic pain**  
Cardui, many women say, has brought relief from the cramp-like agony and nervous strain of functional periodic distress. Taken like a tonic, it should stimulate appetite, aid digestion, thus help build resistance for the "time" to come. Started 3 days before "your time", it should help relieve pain due to purely functional periodic causes. Try it!

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**NOTICE CHEROKEE INDIANS**  
To all enrolled members of the Eastern Band of Cherokee Indians There will be a meeting at the Courthouse in Murphy, August 30 at 3 p. m. It is of vital importance to you.  
**PLEASE ATTEND**  
There will be buses running from Murphy to Cherokee on September 4 free of charge for you to ride to vote in the election for Fred Bauer and Arnold Cooper, Chief and Vice-Chief.  
Your dinner will also be provided free of charge.  
Give yourself a holiday and at the same time do yourself a valuable service. Be at the Murphy Bus Station at 8 a. m. September 4.  
**SAVE YOUR LANDS AND INDIAN RIGHTS BY ELECTING Fred Bauer and Arnold Cooper**