

THE GLEANER

GRAHAM, N. C., MAY 2, 1946

ISSUED EVERY THURSDAY

J. D. KERNODLE, JR., Manager

\$1.00 A YEAR IN ADVANCE

Entered at the Postoffice at Graham, N. C., as second-class matter.



Sane Men

Early in March, national press wires carried a story from Washington to the farthest corners of the country, about 16 members of Congress who said they thought the national budget should and could be balanced. They were half-and-half senators and representatives. Seven were Democrats and nine were Republicans and they made it plain by signing a written statement. They are:

- | | |
|------------|-------------|
| SENATE | HOUSE |
| Byrd | Cox |
| Bridges | Doughton |
| Taft | Halleck |
| Tydings | Knutson |
| Vandenberg | Martin |
| Walsh | Taber |
| Wherry | Whittington |
| White | Woodruff |

My hat is off to these realistic statesmen. I hope their ranks soon embrace the entire Congress.

Our Debts are Huge

America's next chance to have a balanced budget will be in the fiscal year of 1947. It starts July 1, 1946 and ends June 30, 1947. The United States is already in debt for everything it has. This does not mean all the country is worth, but it does mean an amount equivalent to the value of everything the people of this nation have saved since their ancestors started saving.

The national debt is 280 billion dollars. That figure approximates the value of all the farms and farm improvements in the country, all the city real estate and city improvements, all the manufacturing plants in the nation, all the bank accounts, and all the insurance policies, all added up.

Starting Over Again

The United States stands now where some pioneer settler of colonial days might have stood if his log cabin had burned with everything of food and clothing inside. Closer to home: The energetic young family man with two children, who has just finished paying for an \$8,000 residence, can depend on starting now to buy it all over again in taxes, paying no more than his rightful share of the national debt which is \$2,000 per man, woman and child.

Tax on this enormous debt will be a new, yearly expense for our government. It will be a big one too. Interest on debt alone will cost Uncle Sam more than he ever raised by taxes in any single pre-war year. If there ever was a time when America's common people deserved a balanced budget so they could look frankly and boldly at the truth of debts and taxes, it is now.

Fighting Has Ceased

There are ways to start balancing the national budget and the sooner it starts the better. The war is over and war bureaus can be reduced in size and cost. The number of federal employees can be cut more than most of us imagine. Deficit spending (spending what we do not have) can be stopped also if we really set our heads to do it. By doing this we can save what we do have left.

With all savings gone, we have something left. The settler whose cabin burned had his energy and his good name left. The home owner who must start buying all over again in taxes, still has his credit and a job we hope. Just so the United States, with prestige among nations and a sound economy, has something left; something of value that must be preserved.

JUNE IS THE MONTH FOR BRIDES

Bridal shower parties will be in full swing as the month of June arrives. Valuable suggestions of what to serve at these parties and other items of interest to feminine readers will be found in the May 12th issue of

THE AMERICAN WEEKLY
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NOTICE TO CREDITORS

Having qualified as Executrix of the estate of J. M. Shaw, deceased, late of Alamance County, North Carolina, this is to notify all persons having claims against the estate of said deceased to exhibit them to the undersigned at Route 2, Burlington, North Carolina, on or before the 4th day of May, 1947, or this notice will be pleaded in bar of their recovery.

All persons indebted to said estate will please make immediate payment. This, the 27th day of April, 1946.

MRS. ALLICE SHAW,
 Executrix of the estate of J. M. Shaw, deceased.
 Louis C. Atty.

Your New Home
 Financing a Home Easier Now Than Ever Before in History

By W. WADSWORTH WOOD

AMERICANS have always desired comfort and security for themselves and their children, and they are today in a better financial position to achieve this goal, by means of home ownership, than ever before in the nation's history. Five years ago the average savings were less than \$500 per family; in 1945 this figure stood at well over \$2,000.

The fact is that today almost everyone with a good job has the means to own his own home. Terms are now extremely favorable—you can take advantage of small down payments, long-term mortgages, and low monthly installments "like rent."

In order to determine how much money you can afford to pay for a home, a rough thumb rule is to allow 1 1/2 to 2 1/2 times your annual income, depending on your salary. Another method of calculating is to make your monthly payments for housing equal to one-quarter of your monthly income—this will show you how large a mortgage you can carry. Although any thumb rule must be qualified according to individual circumstances, it is well to use one as a point of departure.

After deciding on the home you want to buy or build, your first step is to consult a lending agency. There are a wide variety of these open to the prospective borrower—Savings and Loan associations, Mortgage Correspondents of Insurance companies, Savings Banks and Commercial Banks, Real Estate Brokers, etc.

It is advisable to contact a number of sources, in order to determine which will offer the terms and services most suited to your needs. A good agency will not only arrange the financing of your mortgage, but its property appraisal and general advice will often prevent you from making a bad investment.

The amount of down payment you must make will vary with the property value and the soundness of the investment. Most lending agencies are limited to the percentage of the purchase price which they can

finance. Under FHA regulations, for example, the maximum varies from 80 to 90 per cent, depending on the cost of the property. Your down payment will, therefore, usually be 10 to 20 per cent. If you are asked to pay more, you may feel some hesitation about the advisability of purchasing that particular home, as there is a possibility it is overpriced.

At present the most popular type of mortgage is the "fixed-payment-amortization" kind. Let us suppose that you borrow \$5,000 at 4 1/2 per cent interest under this plan, for a period of 15 years. You will pay \$45.90 each month, and at the end of this time you will own your home free and clear.

In the beginning the largest part of each remittance is applied to interest, but as the principal grows less the monthly interest payment dwindles, leaving a progressively greater portion of the \$45.90 to be applied toward liquidation of the debt. Therefore, the final payment is almost completely on the principal. With this type of mortgage your reduction of the debt takes place at a constantly increasing tempo and in a minimum of time.



Discuss with the lending agency the matter of "extras" in your contract. Virtually every company requires that you carry fire insurance and "extended coverage" on your house, and the premiums for these are included in your mortgage payments. However, in addition to these, you may also want to carry special life insurance, which in the event of your death can be used to pay off the mortgage. Or you may desire health insurance to cover expenses while you are ill. The lender will frequently be glad to arrange these, as well as local tax costs for you, and include all charges in one series of payments.

Uncle Sam Says



United States Savings Bonds, which are War Bonds with a peacetime name, fight a new kind of battle for you. They fight insecurity and the temptation to spend recklessly. U. S. Savings Bonds pay you \$4 for every \$3 in ten years. Should any real emergency arise, you can have your money back quickly with my blessings and the accumulated interest.

U. S. Treasury Department

STATE OF NORTH CAROLINA
 Department of State

PRELIMINARY CERTIFICATE OF DISSOLUTION

To All to Whom These Presents May Come—Greeting:

WHEREAS, it appears to my satisfaction, by duly authenticated record of the proceedings for the voluntary dissolution thereof by the unanimous consent of all the stockholders, deposited in my office, that the Tar Heel Motorcycle Club, Inc., a corporation of this State, whose principal office is situated at No. 1000 ... street in the Town of Graham, County of Alamance, State of North Carolina, Kenneth Evans, Jr., being the agent therein and in charge thereof, upon whom process may be served, has complied with the requirements of chapter 55, General Statutes, entitled "Corporations," preliminary to the issuing of this Certificate of Dissolution;

Now Therefore, I, Thad Eure, Secretary of State of the State of North Carolina, do hereby certify that the said corporation did, on the 18th day of April, 1946, file in my office a writing to the dissolution of said corporation, executed by all the stockholders thereof, which said consent and the record of the proceedings aforesaid are now on file in my said office as provided by law.

In Testimony Whereof, I have hereunto set my hand and affixed my official seal at Raleigh, this 18th day of April,

A. D. 1946.
 THAD EURE, Secretary of State.
 (State of North Carolina)
 (Seal)
 Recorded in Corporation Book No. 7, at page 535.

NOTICE TO CREDITORS

Having qualified as Executrix of the estate of J. L. Patillo, deceased late of Alamance County, North Carolina, this is to notify all persons having claims against the estate of said deceased to exhibit them to the undersigned at Route 1, Mebane, North Carolina, on or before the 4th day of May, 1947, or this notice will be pleaded in bar of their recovery.

All persons indebted to said estate will please make immediate payment. This, the 27th day of April, 1946.

MRS. ELLA B. PATILLO,
 Executrix of the estate of J. L. Patillo, deceased.
 Louis C. Allen, Atty.

ADMINISTRATRIX'S NOTICE

Having qualified as Administratrix of the estate of Mrs. A. P. York, late of Alamance County, North Carolina, this is to notify all persons having claims against said estate to present the same duly verified to the undersigned on or before the 15th day of April, 1947, or this notice will be pleaded in bar of their recovery.

All persons indebted to said estate will please make immediate payment. This, the 19th day of April, 1946.

ALMA YORK THOMAS,
 Administratrix
 W. I. Ward, Atty.

EXECUTRIX'S NOTICE

Having qualified as Executrix of the estate of Kate Compton, deceased late of Alamance County, North Carolina, this is to notify all persons having claims against the said estate to exhibit them duly verified, to the undersigned at 128 Parker street, Graham, N. C., on or before the 5th day of April, 1947, or this notice will be pleaded in bar of their recovery.

All persons indebted to said estate will please make immediate payment. This, the 29th day of March, 1946.

MISS FLORENCE EOWLER,
 Executrix of the estate of Kate Compton, deceased.

ADMINISTRATRIX'S NOTICE

Having qualified as Administratrix of the estate of Otho Frank Hawley, this is to notify all persons having claims against said estate to present the same duly verified to the undersigned before the 5th day of April, 1947, or this notice will be pleaded in bar of their recovery.

All persons indebted to said estate will please make immediate payment. This, the 18th day of April, 1946.

EVELYN M. HATLEY,
 Administratrix
 J. S. Cook, Atty.

EXECUTORS' NOTICE

Having qualified as Executor and Executrix of the estate of Jos. F. Crawford, notice is hereby given all persons having a claim against the estate of said testator to present the same duly verified before the 5th day of April, 1947, or this notice will be pleaded in bar of their recovery.

All persons indebted to said estate will please make immediate payment. This, the 18th day of April, 1946.

CLARENCE MANN, Executor
 MYRTLE MANN, Executrix.
 J. S. Cook, Atty.

NOTICE

Public Sale Of Real Property

Under and pursuant to the order of the Superior Court of Alamance County as entered in that certain special proceeding entitled, "Mrs. Lillian Stanfield Neece and others, vs. Jack Golgy Stanfield and others," your undersigned commissioner will offer for re-sale at public auction at the Courthouse door in Graham, North Carolina, on

Monday, May 13th, 1946,
 at 12:00 o'clock, noon,
 the following described real property to-wit:

That certain tract or parcel of land in Graham Township, Alamance County, North Carolina, adjoining the lands of Melville Street and Travora Street, and others, and bounded and described as follows:

Beginning at an iron stake, corner with the intersection of said Travora and Melville Streets; running thence N. 3 deg. 45 min. E. 61 feet to an iron stake in the Western margin of Melville Street and a corner with Lot 95; thence with the line of Lot 95 N. 86 deg. 31 min. W. 150 feet to an iron stake in the Eastern margin of Lot 106; thence with the line of Lot 106 S. 3 deg. 45 min. W. 61 feet to an iron stake in the Northern margin of Travora Street, thence with the Northern margin of Travora Street S. 86 deg. 31 min. E. 150 feet to the point of beginning and being all of Lot 95 of the subdivision of Travora Manufacturing Company Mill No. 1 properties, as made by W. T. Hall, C. E., plat of which is recorded in the Office of Register of Deeds for Alamance County in Plat Book 1 at page 133.

This conveyance is made subject to all rights of way and easements now outstanding for the use and maintenance of water lines, sewer lines, elec-

tric power lines, telephone lines, public roadways or other easements that may be over, across, under or upon said lands, and all warranties herein made are made subject to said easements.

The above described property is conveyed subject to the reservation and reservation that no store building, filling station or other business property shall be erected or maintained thereon for a period of fifteen years from the date of this deed.

The above described real property is the homeplace of the late W. L. Stanfield and is a two-story cottage well located in the mill village of Travora in the Town of Graham, North Carolina.

Said property is being sold subject to advance bids and confirmation of the Court, and the purchaser will be required to pay ten (10) per cent of his bid and to pay at least one-half (1/2) of his bid upon confirmation, and the balance within six (6) months, deferred payment to bear interest at six (6) per cent and title to be retained until the entire purchase price is paid.

Bidding will begin at \$2,625.00
 This, the 27th day of April, 1946.

GEORGE A. LONG,
 Commissioner.

NOTICE

SUMMONS BY PUBLICATION

NORTH CAROLINA
 ALAMANCE COUNTY,
 IN THE SUPERIOR COURT
 Alamance County, Plaintiff,

vs.
 Edgar Isley, Arthur Isley and wife, Mrs. Arthur Isley; Alithia Isley Murphy and husband, John Doe Murphy, Defendants.

The defendants, Edgar Isley, Arthur Isley and wife, Mrs. Arthur Isley; Alithia Isley Murphy and husband, John Doe Murphy, will take notice that an action entitled as above has been commenced in the Superior Court of Alamance County, North Carolina, for the purpose of foreclosing property tax liens in favor of the plaintiff, Alamance County, for the years 1930 to 1945, inclusive, upon a tract of land in Graham Township, Alamance County, North Carolina, adjoining Washington street, and others, and being Lot No. 3, of the division of the Monroe Harden lands, belonging to the above named and described defendants, and in which the said named and described defendants have or claim some interest, the purpose of the action being to foreclose property tax liens held by the plaintiff against the property mentioned above and described in the complaint, free and clear of any interest of said defendants, the defendants having or claiming some interest therein; and the above named and described defendants will further take notice that they are required to appear at the Office of the Clerk of the Superior Court of Alamance County, at the Courthouse in Graham, North Carolina, on the 29th day of May, 1946, and answer or demur to the complaint filed herein, or the plaintiff will apply to the Court for the relief demanded in the complaint.

This, the 29th day of April, 1946.

F. L. WILLIAMSON,
 Clerk of Superior Court,
 Louis C. Allen, Atty.

NOTICE

SERVICE BY PUBLICATION

NORTH CAROLINA,
 ALAMANCE COUNTY
 IN THE GENERAL COUNTY COURT
 Aubrey L. Massey,

vs.
 Elizabeth Watson Massey.

The defendant, Elizabeth Watson Massey, will take notice that an action entitled as above has been instituted in the General County Court of Alamance County, North Carolina, it being an action brought by the plaintiff against the defendant for absolute divorce on the grounds of adultery; that the defendant is a non-resident of the State of North Carolina, and the plaintiff is a resident and domiciled in the State of North Carolina, and this is one of the causes of action in which service of summons may be made by publication as provided by law. The defendant will further take notice that she is required to appear at the Office of the Clerk of the Superior Court, ex-officio Clerk of the General County Court of Alamance County, North Carolina, in the Courthouse, in Graham, N. C., within twenty days from and after the 25th day of May, 1946, and answer or demur to the complaint in said action, or the plaintiff will apply to the Court for the relief demanded in the complaint.

This, the 29th day of April, 1946.

F. L. WILLIAMSON
 Clerk of Superior Court,
 Louis C. Allen, Atty.

NOTICE

SUMMONS BY PUBLICATION

NORTH CAROLINA,
 ALAMANCE COUNTY,
 IN THE GENERAL COUNTY COURT
 Mrs. Estelle Brown

vs.
 Howard Brown

The defendant above named will take notice that an action entitled as above has been commenced in the General County Court of Alamance County, North Carolina, for divorce; and the said defendant will further take notice that he is required to appear before the Clerk of the General County Court of Alamance County, at his office in Graham, North Carolina, before the 30th day of May, 1946, and answer or demur to the complaint in said action or the plaintiff will apply to the Court for the relief demanded in said complaint.

This, the 9th day of April, 1946.

SARA MURRAY,
 Asst. Clerk of General County Court,
 J. J. Henderson, Atty.

Notice of Sale!

By virtue of a judgment made and entered in an action in the Superior Court of Alamance County, North Carolina entitled Alamance County, Plaintiff vs. Lee Neally and wife, Ione Neally, the undersigned Commissioner will on

Saturday, May 4th, 1946,
 at 11 o'clock, a. m.,

at the Courthouse door in Graham, North Carolina, sell at public auction to the highest bidder for cash, the property described as follows:

A tract of parcel of land in the County of Alamance, and in State of North Carolina, in Burlington Township, adjoining the lands of Dock Nix, Eddie Evans, and John Crisp and others, and bounded as follows, viz:

Beginning at an iron stake, a corner with Sylvester Murray, in Dock Nix line; thence North 83 1/2 deg. W. 50 feet to an iron stake, corner with Eddie Evans; thence South 3 1/2 deg. E. 95 feet to an iron stake in John Crisp line; thence South 83 deg. E. 50 feet to an iron stake in Charlie Cook line, a corner with Sylvester Murray; thence North 3 1/2 deg. W. 95 feet to the beginning, containing 4,750 square feet.

The purchaser will be required to deposit ten per cent of his bid when the same is knocked down to him, and the balance upon confirmation.

This, the 29th day of March, 1946.

LOUIS C. ALLEN,
 Commissioner

NOTICE

SUMMONS BY PUBLICATION

NORTH CAROLINA
 ALAMANCE COUNTY,
 IN THE GENERAL COUNTY COURT
 George W. Shambley, Jr., Plaintiff,

vs.
 Frances E. Shambley, Defendant.

The defendant, Frances E. Shambley will take notice that an action entitled as above has been commenced in the General County Court of Alamance County, North Carolina, for the purpose of securing a divorce absolute on the grounds of two years separation and the said defendant will take notice that she is required to appear at the Office of the Clerk of the General County Court of Alamance County at the Courthouse in Graham, North Carolina, not later than thirty days from the date hereof and answer or demur to the complaint of the plaintiff filed in said cause, or the plaintiff will apply to the court for the relief demanded in said complaint.

This, the 25th day of April, 1946.

F. L. WILLIAMSON,
 Clerk of the General County Court,
 W. L. Shoffner, Atty.

NOTICE

SERVICE BY PUBLICATION

NORTH CAROLINA,
 ALAMANCE COUNTY
 IN THE GENERAL COUNTY COURT
 Aubrey L. Massey,

vs.
 Elizabeth Watson Massey.

The defendant, Elizabeth Watson Massey, will take notice that an action entitled as above has been instituted in the General County Court of Alamance County, North Carolina, it being an action brought by the plaintiff against the defendant for absolute divorce on the grounds of adultery; that the defendant is a non-resident of the State of North Carolina, and the plaintiff is a resident and domiciled in the State of North Carolina, and this is one of the causes of action in which service of summons may be made by publication as provided by law. The defendant will further take notice that she is required to appear at the Office of the Clerk of the Superior Court, ex-officio Clerk of the General County Court of Alamance County, North Carolina, in the Courthouse, in Graham, N. C., within twenty days from and after the 25th day of May, 1946, and answer or demur to the complaint in said action, or the plaintiff will apply to the Court for the relief demanded in the complaint.

This, the 29th day of April, 1946.

F. L. WILLIAMSON
 Clerk of Superior Court,
 Louis C. Allen, Atty.

NOTICE

SUMMONS BY PUBLICATION

NORTH CAROLINA,
 ALAMANCE COUNTY,
 IN THE GENERAL COUNTY COURT
 Robt. T. Wilson, Atty.

vs.
 Joella Harris, Defendant.

The defendant, Joella Harris, will take notice that an action entitled as above has been commenced in the General County Court of Alamance County, North Carolina, for the purpose of securing a divorce absolute on the grounds of two years separation; and that the said defendant will take notice that she is required to appear at the office of the Clerk of the General County Court of Alamance County, at the Courthouse in Graham, North Carolina, not later than twenty (20) days after the 16th day of May, 1946, and answer or demur to the complaint of the plaintiff in said cause, or the plaintiff will apply to the Court for the relief demanded in said complaint.

This, the 19th day of April, 1946

SARA MURRY
 Asst. Clerk General County Court,
 C. C. Cates, Jr., Atty.

NOTICE

SUMMONS BY PUBLICATION

NORTH CAROLINA,
 ALAMANCE COUNTY,
 IN THE GENERAL COUNTY COURT
 Sam P. Harris, Plaintiff,

vs.
 Joella Harris, Defendant.

The defendant, Joella Harris, will take notice that an action entitled as above has been commenced in the General County Court of Alamance County, North Carolina, for the purpose of securing a divorce absolute on the grounds of two years separation; and that the said defendant will take notice that she is required to appear at the office of the Clerk of the General County Court of Alamance County, at the Courthouse in Graham, North Carolina, not later than twenty (20) days after the 16th day of May, 1946, and answer or demur to the complaint of the plaintiff in said cause, or the plaintiff will apply to the Court for the relief demanded in said complaint.

This, the 19th day of April, 1946

SARA MURRY
 Asst. Clerk General County Court,
 C. C. Cates, Jr., Atty.

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