of the Presbyterian et at the home of Mins. Tuesday evening sed for the year. In on of officers Mrs. P. M. ins was chosen as presiothers to serve with her are B. R. Underwood, vice presand Mrs. W. H. McNeil secand treasurer. The fifteen are attending were served refreshments at the close of evening by Mrs. Finley with and Mrs. Underwood. It

Underwood Honored birthday Party

fourth Tuesday evening

Clok Underwood, small son of and Mrs. B. R. Underwood, honored Friday afternoon the occasion of his sixth anniversary, when his mother entertained sixteen of his decorations for the rooms where ween idea was emphasized games, contests and decorates. Winners of prizes in the serve Patry Ruth, McNeil and Dora John. The children were told a WILKESBORO SOOTS ELECT ween ghost.

At the end of the afternoon the group was served an ice e. A huge white cake, toppwith six orange candles and senior patrol leader by unani-Reflect by orange candles in mous sets of the troop. Luke after holders centered the dincomes the Wilkesboro troop ing table. Novelty Hallowe'en horus were favors for the little ton. Mrs. Gordon Forester and Miss Katherine Hendren assisted Mrs. Underwood with the entertainment of the children.

Orpheus Music Club Delightful Meet

October meeting of the Carbieus Music Club, pupils of Wednesday afternoon at the ments may apply. home of Miss Bess Stewart. The first part of the program was made up of a study of music in the home and those taking part were Irene Phillips, Helen Dula, 51, wil not meet on tomorrow and Violet Johnson. The latter night due to the fact that the part of program composed of musical numbers was given by Pauline Church, Peggy Somers, Marjorie Blevins and Eda Bell Phillips, who played piano solos. Elizabeth Neel and Rosalie Osborne rendered a piano duet.

assisted the hostess in serving delightful refreshments during the social hour.

Mrs. Frank Blair, Jr. Wednesday Club Hostess Three tables of bridge were in play when Mrs. Frank Blair, Jr., was hostess to the members of the Wednesday bridge club at her home Wednesday afternoon. Mrs. Bill Absher, Mrs. Henry Moore and Mrs. A. T. Lott aided Mrs. Blair in serving tempting refreshments that followed the game. Mrs. Jule Deans won out in the bridge competition, seceiving the top score prize. Mrs. George Forester was a guest of the club. A profusion of fall flowers made lovely decorations for the home.

Mrs. W. C. Greer Is Hostess To Friends

Mrs. W. C. Greer charmingly entertained at an informal tea, a number of her friends at her cottage on the Brushy Mountains Wednesday afternoon. Roses and other cut flowers made effective numbering around fifteen were received at four o'clock and were served cake and tea by the hos-

At the regular meeting Thursday, the Wilkesboro Boy Scout Troop No. 37 elected Luke Stacy from Lenoir and is well fitted to hold the position of senior patro: leader as he is now a star scout.

The scoutmaster. Paul Swanson, announced that there would be a hike in the near future for the purpose of passing some out door cooking. He also stated that the troop would accept four new members and any boy over eleven who attends the Wilkesboro Ursula Blevins, was held school and meets scout require-

> RUSSEL GRAY, Scribe. JUNIORS NOT TO MEET

The Jr. O. U. A. M. Council No. Masons are using the hall on that night. The Juniors will meet on the following Tuesday night, Nov. 7th. All members are urged to be present on this night as there will be an attendance prize given by one of the members.

Journal-Patriot \$1. year.

were guests over the week-end of Mr. and Mrs. O. B. Lomax. Miss had been a house guest of Mr. and of Pollocksville in Jenes county Phillips is a sister of Mrs. Lomax. Mrs. Lomax the past week.

a net profit of \$4.18 an acre by

Miss Fig. Phillips and Mr. They were accompanied back Fertilizer applied to a surpet increasing the weight of grants Landers, both of Newland, home by Mrs. C. L. Jesse, who grass pasture has paid E. E. Bell beef cattle says L. L. Case, beef cattle specialist at State College. up this spring. County A. man says this is about

Farmers in Gaston county last amount that is due



Notice To Our Customers

Effective Wednesday, November 1st, 1933, we are compelled to adopt the following service charges along with other Banks That Are Members of the North Carolina Clearinghouse Association:

Five (5) checks will be allowed, irrespective of balances, against any account, each month. No statement mailed unless more than 5 checks.

The drawing of more than five (5) checks—where the monthly balance averages less than \$100.00-a service charge of \$1.00 per month will

Where this charge is made a customer is allowed to draw ten (10) checks. In the event more than ten (10) checks are drawn during a month where the balance averages less than \$100.00, a charge of three (3) cents per check, in excess of ten (10), shall be made, in addition to the monthly service charge of \$1.00.

Where the average balance is \$100.00 or more, in addition to the ten (10) checks allowed for the first \$100.00 balance maintained for each \$10.00 of collected balance in excess of \$100.00, one additional check will be allowed. All checks drawn in excess of this allowance shall be charged for at the rate of three (3) cents each.

A charge of fifty cents for each check returned unpaid because of insufficient funds or because drawn against uncollected funds.

A charge covering exchange costs and float (figured at 6% where balances are inadequate.

A charge for Cashier's checks, the minimum charge being ten (10)

A charge for cashing out of town checks for non-customers.

A charge for past due notes of at least 25 cents for each day they are allowed to remain past due.

A minimum charge of \$1.00 for each note handled.

A charge for imprinting check books of not less than the actual cost

Interest rate reduced to 3% on savings accounts. No interest on demand deposits.

NEW BANKING HOURS EFFECTIVE WEDNESDAY MORNING-SATURDAY: 9:00 A. M. TO 12:00 M. 9:00 A. M. TO 2 P. M.

Bank of North Wilkesboro

Deposit & Savings