



PARRIS



ROBERTS

### Two Students Will Attend Governor's School

Miss Donna Mary Parris, daughter of Mr. and Mrs. Charles Parris, and Miss Cecelia Orlene Roberts, daughter of Mr. and Mrs. Clyde M. Roberts, of Marshall, have been selected to attend the Governor's School of North Carolina this summer.

The two Marshall High School students have been notified of this honor, as was Superintendent R.

### HOUSE HIT 16 TIMES

Piscataway Township N. J.—Mr. and Mrs. William Liebeck are getting a little tired of having their house made a "throughway" for traffic. For the sixteenth time since Sept. 1, 1963, a car shot off the highway, ripped up their front steps and damaged their house.

L. Edwards. The letter to Mr. Edwards expressed congratulations on the honor which the Marshall school has received. "We all know that these students could not have been selected unless they had received an excellent education in your schools," the letter stated.

The letter also said that only 400 students from the more than 3,000 that were nominated were selected.

The Governor's School in Winston-Salem will be opened June 10. It is supported by a substantial grant from the Carnegie Corporation of New York and other grants from business in Winston-Salem.

The summer program is for gifted high school students.

### This Is The Law

—by—  
ROBERT E. LEE  
\* For the N.C. Bar Association \*

#### CHATTEL MORTGAGES

What is a chattel mortgage? A chattel mortgage is the type of contract customarily used when a person wants to borrow money on the security of some item of personal property which he owns and wishes to keep in his possession.

The chattel mortgage is also occasionally used as a security device when a person buys personal property on the installment plan. In such instances, the buyer has the possession and title to the property, as least in theory, for some short period of time; whereupon he transfers the title to, or lien on, the property by way of security to the original seller. Usually, the mortgage is executed immediately after the sale as a part of the same transaction. It

is referred to as a "purchase-money mortgage." The parties to the transaction are called the mortgagor (the buyer) and the mortgagee (the seller). After the original sale to the buyer, he becomes the absolute owner with the legal title in him and it is he who mortgages the property to secure the purchase-price to the seller. The rights and obligations of the parties to a chattel mortgage are similar to those existing under a conditional sales contract.

Does a person lose possession of mortgaged property if he fails to make his promised payments on time?

Yes. The mortgage or lender may take the property and sell it for the purpose of getting funds with which to satisfy the amount of the loan. If the property does not bring at a public sale the full amount of the loan and interest, a judgment may be obtained against the mortgagor or borrower for the remainder.

May a husband mortgage the household and kitchen furniture

which he owns without the consent of his wife?

No. Such mortgages in North Carolina are void unless the wife joins therein and her acknowledgment is taken in the manner prescribed in conveyances of real estate. An exception is made in respect to "purchase-money mortgages."

May a wife mortgage the household and kitchen furniture which she owns without the consent of her husband?

Yes. A married woman may mortgage any of her personal property, including her household and kitchen furniture, without the joinder of her husband.

May a person mortgage property that might be acquired by him in the future?

Yes. A clause in the mortgage covering additions and after-acquired property operates to create a lien on the after-acquired property in favor of the mortgagee when the property comes into existence.

## FREE MOTH PROOFING

STARTED AS OF APRIL 8

All Garments to be Dry Cleaned receive this treatment at no extra cost-to-you.

Also we will store WINTER GARMENTS Till FALL for only the price of plastic storage bags that it takes to cover the order.

Also Represent Biltmore Laundry  
Pick-up & Delivery  
TUESDAY & SATURDAY

## Edwards Cleaners

PHONE: 649-2461

### TODAY'S MEDITATION

Read Corinthians 15:51-58

Stand firm! Let nothing move you as you busy yourselves in the Lord's work. Be sure that nothing you do for him is ever lost or ever wasted. (I Corinthians 15:58, PHILLIPS.)

On September 1, 1923, Tokyo and its surrounding communities were almost wiped out by earthquake and fire. In the space of only a few hours, the fruits of patient missionary work over a period of many decades appeared lost. In the midst of the ruins, missionary bishop John McKim sent this message by cable back to the United States: "All gone but faith in God."

Inspired by this message of faith, Christians in Japan and in America joined hands to rebuild what had been destroyed. Out of

the ashes arose schools, churches, and hospitals better than those which had been lost.

The Christians in Corinth, a small and obscure minority in a pagan seaport, likewise faced many difficulties and discouragements. In his letter to them, Paul pointed out that no matter how dark the outlook, they could be sure nothing they did for Christ would be "ever lost or ever wasted."

Prayer: Almighty God, glory be to Thee that, regardless of setbacks and discouragements, whatever we do for Thee is not in vain. Renew our zeal, we pray, that we may do our utmost in spreading Thy Kingdom. In Jesus' name. Amen.

Thought for the Day: Nothing we do for Christ is ever lost or wasted.

—Carmen F. McRae (Michigan)

#### SLOW PROCESS

A reputation can be acquired over night, but it takes a lifetime to develop character.



Vote For And Work For

A Democrat With Courage And Convictions

I sincerely solicit your vote and support in my race for the Democratic Nomination for State Senator for the 34th Senatorial District. Following are some statements of concern to all of us people here in the 34th Senatorial District:

1. Good Government is a habit in North Carolina.
2. I do not question either the honor or integrity of our State or Local Democratic Office Holders.
3. It is our duty as voters to question the ability of each Candidate to carry out his or her campaign promises.
4. I state to you without hesitation or malice that the four counties — McDowell, Mitchell, Yancey and Madison — have not enjoyed our share of the State's wealth.
5. I promise to devote all of my energies, knowledge and abilities toward making known our needs.
6. We need our share of the primary roads.
7. We need our share of the rural roads paved.
8. We need our share of the industrial jobs.
9. We need our share of the tourist dollars.
10. We need most of all, men in responsible places who will not hesitate to sponsor and work for progressive county and state programs that will benefit all of the people.
11. Let us all condemn at the ballot box, those who have permitted policies to continue which make the rich richer and the poor poorer.
12. The State Utilities Commission of North Carolina must be overhauled and revamped so as to insure the consuming public that they will not be robbed each time they pay an electric or telephone bill.
13. If nominated and elected, I will vote and work for all Legislation which will strengthen our REA Co-operatives and assist them in further developing the electric system for the rural people of our state where the private owned companies did not dare risk their capital.

## ZENO H. PONDER

Democratic Candidate for State Senator for 34th Senatorial District

—Political Advt.

FREE! \$50.00 FREE!

## AUCTION

Sat., May 23  
10:30 A.M. RAIN OR SHINE

## PAUL MERRILL FARM

Location: Don Felmet Road, Turkey Creek section of Buncombe Co., Leicester Township. This farm consists of 114 acres and has been subdivided into several tracts. This is a good combination farm, well fenced, with plenty of water. Tobacco allotment. One good five-room house in excellent condition. Good barn and out-buildings. Inspection of this property invited before day of sale.

This property will be sold on easy terms, 25% cash day of sale, balance 1-2-3 years at 6% interest.

SALE CONDUCTED BY:

## Western Carolina Land Auction Co.

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452-4690 or 456-5903, Waynesville, N. C.