

TWO MINUTES

WITH THE BIBLE
BY CHRISTIAN B. STAN, PRES.
SERRAN GOLF SOCIETY
CHICAGO 14, ILLINOIS

WHAT GRACE IS

Never let the devil deceive you into supposing that God plans sin as "a gracious means to a glorious end," for then salvation from sin would be simple justice, not grace. No, you can't charge God with your sin.

It is the guilty, the undeserving, far and wide, that God offers "the forgiveness of sins according to the riches of His grace" (Eph. 1:7).

There are two significant phrases in Eph. 2 which shed clear light upon the character, the nature, of grace. They are found in Verses 2 and 3, which speak of the unsaved as "children of disobedience" and "children of wrath."

Meditate for a moment on these phrases: "Children of disobedience" and "children of WRATH."

It is against this dark, black background of DESERVED wrath, that we read further, "But God, who is rich in mercy, for His great love wherewith He loved us, Even when we were dead in sins, hath quickened us together with Christ (by grace ye are saved)."

"And hath raised us up together and made us sit together in heavenly places in Christ Jesus: That in the ages to come He might show the exceeding riches of His grace in His kindness toward us through Christ Jesus" (Eph. 2:4-7).

Somehow it takes a load off one's heart and mind to come to the end of his rope, as it were, and admit that he is a sinner, deserving of God's wrath. How sweet, to the ears of such, is the

VET OFFICIAL
TO BE HERE ON
APRIL 15 AND 29

Richard S. Hulme, district officer, North Carolina Veterans Commission, who is in Marshall twice a month, this week announced that due to the odd number of weeks in March, it was necessary for him to change his schedule for April.

Mr. Hulme will be in the courthouse here on Thursday, April 15 and Thursday, April 29.

"I will be glad to attend to any matters for the veterans on these two dates in April," Mr. Hulme stated.

wonderful message of redemption by grace, through the finished work of Christ at Calvary. We were all the "children of disobedience" and therefore "by nature the children of wrath" — "BUT GOD!" When hope seemed gone, He intervened and now offers salvation to all by grace, through faith. "Believe in the Lord Jesus Christ and thou shalt be saved" (Acts 16:31).

Your Social Security

By D. H. BUTLER
Field Representative

This is the last in a series of question-and-answer articles covering the report of the Advisory Council on Social Security which recently completed a study of, and made its report and recommendations regarding, the social security program.

Question. Under the present law a child's benefits stop when he becomes 18. I'm sure many others feel as I do, that child beneficiaries should continue entitled to benefits after age 18 if they are still in school. Did the Council say anything about this?

Answer. Yes. The present provision for stopping benefits at age 18 was enacted into law in 1939. At that time there was the expectation, much more reasonable than in 1965, that an 18-year-old person usually could become self-supporting. "However," the Council stated in its report, "with the growing importance of education in modern life, it is becoming increasingly clear that this expectation is no longer valid. Today at least some education beyond high school is rapidly becoming part of our general level of living." So the Council recommends benefits to entitled children be continued until age 22 if the child is attending school.

Q. Previously I asked a question about the Council's recommended benefit increases for low-income workers (and, of course, their families). How would the council's proposals affect workers with maximum creditable earnings?

A. The Council's recommendations affecting them were (1) the 7 percent general increase in benefits, (2) the increase in the benefit formula, (3) the increase in the wage base, the yearly creditable amount, of \$6000 effective in 1966 and \$7200 effective in 1968.

Once the proposed \$7200 base becomes fully effective (after a sufficient number of years) a benefit of \$186 a month would be payable to such a worker (or self-employed person). In addition, benefits would be payable to his eligible dependents.

Q. Just one final question or two. What about "Medicare" — did the Council take a position for or against it?

A. Actually, to be technically correct, no such thing as "Medicare" has been officially proposed in Congress. "Medicare," presumably a journalistic term, is something of a misnomer when applied to the proposed legislation of "hospital insurance" (and including nursing home service) for the aged under the local security system. The Council did recommend that such a program be adopted.

Q. What do you yourself think of the Advisory Council's recommendations, including the last one mentioned?

A. Does it really matter what I personally think? I have simply tried to explain briefly, and to put in proper focus and perspective, some of the Advisory Council's most important recommendations. Many readers may have recognized that these recommendations are essentially along the lines of certain legislative proposals now pending. My interest, however, has been in trying to clarify, to give a little background information and throw a little light upon some of the issues now before the American people and their Congress. Having attempted this, I have no further duty or responsibility as a field representative of the Social Security Administration.

WRONG MAN, OR COAT

A meek little man in a restaurant timidly touched the arm of a man putting on an overcoat. "Excuse me," he said, "but do you happen to be Mr. Smith of Newport?"

"No, I'm not!" the man answered impatiently. "Oh—er—well," stammered the first man, "you see, I am, and that's his overcoat you're putting on."

STAY AWAKE ITCHING?

Let doctor's formula stop it. Zemo speeds soothing relief to externally caused itching of eczema, minor rashes, skin irritations, non-poisonous insect bites. Desiccating, serves endings. Kills millions of surface germs, aids healing. "Do-itch" skin with Zemo, Liquid or Ointment. Quick relief, or your money back!

NOTICE

OF SERVICE OF PROCESS
BY PUBLICATION
STATE OF NORTH CAROLINA
MADISON COUNTY
IN THE SUPERIOR COURT
FRANK T. MOORE, Administrator
of ROY H. PLEMMONS, Deceased, Petitioner,
vs.
MYRTLE PLEMMONS, Widow of ROY H. PLEMMONS; HOWARD M. PLEMMONS and wife, ROXIE PLEMMONS; MARTHA PLEMMONS, Single; and TOMMY PLEMMONS, Single, Defendants.
TO: HOWARD M. PLEMMONS AND WIFE, ROXIE PLEMMONS, 114 Dayton, San Antonio, Texas; and TOMMY PLEMMONS, 4801 West Melbourne Avenue, Los Angeles, California.

Take notice that pleading seeking relief against you, for sale of real estate to create assets with which to pay debts, has been filed in the above entitled special proceeding.

The nature of the relief being sought is a sale of real estate belonging to the late Roy H. Plemmons, located in No. 9 Township, Madison County, North Carolina, for the purpose of creating assets with which to pay debts of said decedent. You are required to make defense to such pleading not later than the 4th day of May, 1965, and upon your failure to do so, the party seeking service against you will apply to the Court for the relief being sought.

THIS 19th day of March, 1965.
HERBERT HAWKINS,
Clerk of Superior Court
6-26-4-15c

News For Veterans

EDITOR'S NOTE: Below are authoritative answers by the Veterans Administration to some of the many current questions from former servicemen and their families. Further information on veterans benefits may be obtained at any VA office.

Q—I am a World War II veteran, discharged in 1944. I was rated zero percent at that time for a service-connected disability, and have had no treatment since then. The disability has started giving me difficulty. Can I obtain treatment for this condition and how can I reopen my claim?

A—You are eligible for treatment at a VA Outpatient Clinic for your service-connected disability. You may ask the Adjudication Division of the Regional Office to review your claim on the basis of treatment received. The Adjudication Division must have current medical evidence as a basis for review of the claim.

Q—I have a \$10,000 thirty-payment life National Service Life Insurance Policy. I am considering borrowing on this policy. What are the terms of a policy loan, and what is the schedule of repayment?

A—You may borrow up to 94 percent of the cash value of your policy. You will be billed each year on the anniversary of your loan for the interest at only four percent. You may make payments to liquidate this loan whenever you wish. If you should die the proceeds of the policy, less any indebtedness, will be paid to your beneficiary.

Q—My U. S. Government Life Insurance is paid up but my wife has just died. I have no children and no near relatives. I really only need enough insurance to bury me. Also I owe some money that I would like to pay off. Can I change my insurance to meet this situation?

A—Yes. You may borrow against your insurance or you may cash in part of it, retaining the amount of protection you consider necessary. You may also wish to revise your beneficiary designation.

A SAD DAY

A life-insurance salesman was standing beside a tractor trying to sell a farmer a policy, but the farmer, looking down, said, "No, sir, I want no life insurance. When I die I want it to be a sad day for everybody!"

HANCOCK'S RESTAURANT
8 No. Pack Square
ASHEVILLE, N. C.

Meat Loaf Plate with Mashed Potatoes, Slaw
Choice of One Vegetable COFFEE or TEA 65c
CHOICE OF SANDWICHES HOME MADE PIES

Craft Workshop At Lake Junaluska
On May 18-20

HD Club women will participate in a Craft Workshop to be held May 18-20 at Lake Junaluska.

At the workshop club members learn a handicraft and return to the county to teach it to others. Sixteen classes will be taught in this workshop.

All leaders who wish to attend must be registered by May 8. I would like for anyone interested to contact me by April 28. The cost for this workshop will be \$2.00 registration fee, plus \$14.00 for room and meals for two nights and three days.

For further details contact your county Extension office.

Your Savings Bonds Quiz

QUESTIONS AND ANSWERS

Question: I own several Series H Savings Bonds which will be reaching maturity in the next few months and it is my understanding they have been granted a 10-year extension. What should I do to take advantage of this extension?

Answer: Nothing. Series H Savings Bonds issued between June, 1952, and January, 1957, carry an automatic extension, and you will continue receiving interest checks every six months as long as you hold the Bonds until they reach final maturity. The interest rate in the extension is a straight 3 1/2 percent.

Q: The matter of buying Savings Bonds in connection with chain-letter schemes keeps cropping up in my area. I have been told they are illegal and would like to know.

A: The Treasury Department has instructed Bond issuing agents not to sell Bonds where they know, or have reason to believe, that they are to be used in a chain-letter scheme. This is because such usage is considered to be in violation of the spirit of the Savings Bonds program. Likewise, the Post Office Department considers such schemes as violating postal lottery and fraud laws.

Q: What about the maturity dates on E Bonds I bought in the waning days of World War II? Aren't these Bonds about to come due?

A: Bonds purchased between May, 1941, and May, 1949, had an original maturity period of 10 years and have been granted two 10-year extensions, which means they can be held into the 1970's. They are now drawing interest at a straight rate of 3 1/2 percent, compounded semi-annually, on their extended face value.

ALL THE LUCK

"Oh," said the mistress happily, when the vase she had dropped did not break, "the biggest fools have all the luck, Mary." "Sure they do, ma'am," was the response. "If I'd dropped it, it would have broken."

NOTICE OF SALE OF BONDS

TOWN OF HOT SPRINGS, NORTH CAROLINA

Sealed bids will be received until 11 o'clock, A. M., Eastern Standard Time, April 27, 1965, by the undersigned at its office in the City of Raleigh, North Carolina, for \$61,000 Sanitary Sewer Bonds of the Town of Hot Springs, North Carolina, dated May 1, 1965, and maturing annually on May 1, \$2,000 1966 to 1970, inclusive; \$3,000 1971 and 1972, inclusive; \$5,000 1973 to 1984, inclusive, without option of prior payment.

Denomination \$1,000; principal and semiannual interest (May and November 1) payable in legal tender at Manufacturers Hanover Trust Company, in New York City; general obligations; unlimited tax; coupon bond registrable as to principal alone; delivery on or about May 20, 1965, at place of purchaser's choice. There will be no auction.

Bidders are requested to name the interest rate or rates, not exceeding 6% per annum of 1/4 or 1/10 of 1%, and each bidder must specify in his bid the amount and the maturities of the bonds of each rate. No bid may name more than six interest rates, any of which may be repeated. All bonds maturing on the same date must bear interest at the same rate. The interest payable on any bond on any interest payment date shall be represented by a single coupon. The bonds will be awarded to the bidder offering to purchase the bonds at the lowest interest cost to the County, such cost to be determined by deducting the total amount of any premium bid from the aggregate amount of interest upon all of the bonds from their date until their respective maturities. No bid of less than par and accrued interest will be entertained.

Each bid must be submitted on a form to be furnished by the undersigned, must be enclosed in a sealed envelope marked "Bid for Bonds," and must be accompanied by a certified check upon an incorporated bank or trust company for \$1,220, payable unconditionally to the order of the State Treasurer of North Carolina, on which no interest will be allowed. Award or rejection of bids will be made on the date above stated for receipt of bids and the checks of unsuccessful bidders will be returned immediately. The check of the unsuccessful bidder will be held uncashed as security for the performance of his bid, but in the event the successful bidder shall fail to comply with the term of his bid, the check may then be cashed and the proceeds thereof retained as and for full liquidated damages.

The unqualified approving opinion of Reed, Hoyt, Washburn & McCarthy, New York City, will be furnished without cost to the purchaser. There will also be furnished the usual closing papers. The right to reject all bids is reserved.

LOCAL GOVERNMENT COMMISSION
By: W. E. Easterling
Secretary of the Commission
4-15c

ALLOWANCES

You've got to make allowances for children; after all, they make deductions for you.

EYES EXAMINED
GLASSES FITTED
—by—
DR. LOCKARD
—1—
8 A. M. to 12 Noon
FRIDAYS
—in—
THE L. P. ROBERTS
BUILDING
MARSHALL, N. C.

Safe Guard Your Clothes

Have Your Spring & Summer Clothes

"FASHIONED FINISHED" At

EDWARDS CLEANERS

We Are Now Using "CRAVENETTE" To Waterproof Your Rain Wear

Also Enjoy The Convenience And Economy Of Our Coin-Op Laundry
Recently We Added A Big Double-Loader To Handle Up To A 9x12 Shag Rug And All Your Heavy Soiled Clothes

Next We Will Add A Super Coin-Op Dry Cleaning Machine That Will Handle Up To 14 lbs., of Dry Cleaning. Watch For Announcement Soon. Always Wishing To Better Serve You

Edwards Cleaners
MARSHALL, N. C.

FOR COMPLETE PICK-UP & DELIVERY SERVICE
CALL 649-2461

MARVEL BRAND SPECIALLY PRICED

ICE MILK HALF GALLON CARTON 39c

ANN PAGE PEACH, PINEAPPLE or APRICOT

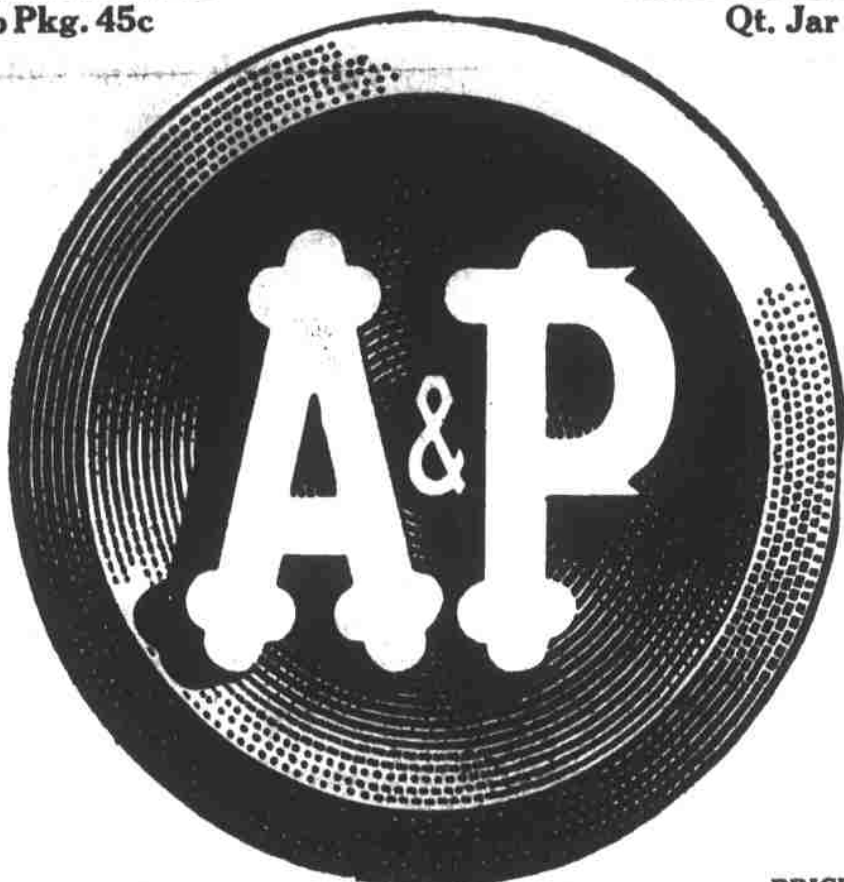
Preserves 3 LB. JAR 75c

JANE PARKER MARBLE OR GOLD

Pound Cake 1-LB. 9-OZ. CAKE 49c

"SUPER-RIGHT" All Meat FRANKS
1-lb Pkg. 45c

ANN PAGE REALLY FINE MAYONNAISE
Qt. Jar 49c



A&P Whole or Strained Cranberry Sauce
2/1-lb. Cans 39c

PRICES IN THIS AD EFF. THRU SAT. APRIL 17th.

EASTER CANDIES

WARWICK MILK CHOCOLATE COATED

DECORATED EGGS 4-OZ. PKG. 29c

WORTHMORE CHOCOLATE COATED

DECORATED RABBITS 8-OZ. SIZE 35c

WORTHMORE FRUIT FLAVORED

JELLY EGGS 1-LB. BAG 29c

SWEET, JUICY, FLORIDA

ORANGES 8 LB. BAG 49c