

Society

Mrs. P. D. Herndon, Editor

Mrs. Thomson Fetes One High Rook Club

One High Rook club members met Thursday night for a regular meeting with Mrs. Joe Thomson as hostess. With guests present for play at three tables the group included four visitors, Mrs. A. H. Patterson, Mrs. P. D. Patrick, Mrs. C. E. Neisler and Mrs. A. E. Harrill.

The tables were appointed for refreshments when guests came to the party and Mrs. Thomson with the help of Mrs. G. W. King and Mrs. J. C. Nickels served a salad course with coffee and passed a sweet course.

Yellow Jasmine, candles and greenery were used in pleasing arrangements in the living room and dining room where the tables were placed for the games.

Scores were compared after four progressions and playing prizes awarded Mrs. W. M. Moorehead and Mrs. Harold Crawford for scoring high and low.

Mr. and Mrs. Timms Entertain Bridge Club

Mr. and Mrs. Gene Timms delightfully entertained members of the King of Hearts bridge club at their home Wednesday night. Potted plants were used in room decorations.

After four progressions of bridge the hostess served date nut roll and coffee.

High scores for the evening were held by Dr. and Mrs. Nathan Reed. Fred McDaniel was winner of the high score award for the series.

Mrs. Sam Davis Hostess To Fortnighter's Club

With only members present Mrs. Sam Davis was hostess on Friday afternoon to the Fortnighters club.

A variety of spring flowers added a festive note to the home where bridge was played through several progressions. At the count of scores, Mrs. Arnold Kiser held high score for the afternoon games.

A tempting dessert course was served when cards were laid aside.

Worker's Council Met In Gastonia

At the quarterly meeting of the Worker's Council of Central Methodist church Monday night, January 21st, Rev. J. H. Brendall outlined the coming church calendar to the church school workers. Jan. 27-Feb. 3 is the "Call to Youth" week; Feb. 3 is the evening when a motion picture "The Whole Armour", will be shown at the church. Special emphasis was laid on the Gastonia District Training School to be held Feb. 10-14 at Main St. Church, Gastonia. Evening services on Feb. 10th are called off in order that a large number may attend. Courses for all groups of adults, and one for the Senior Young People are offered, with excellent instructors.

Then on Feb. 19, the Gastonia "Advance for Missions" opens with Dr. Joseph Owens speaking at his church, and closes on Feb. 20, with the Sunday evening service to be held in Gastonia's high school auditorium, at which time Bishop Arthur J. Moore will speak. Special music will be rendered of a composite choir of about 150 voices. The choir of Central Methodist church here is invited to join in this.

The Week of Dedication will be March 9-16, with Vesper services on Sunday evening, the 16th, at the Methodist Home for the Aged in Charlotte, where the church here will have a covered dish supper and services there.

Paul Walker, Church School Sup't., presided over the business session, during which the departments met separately to plan. Following this meeting, those of the Board of Education remained for a meeting led by Mrs. Jay Patterson.

Delightful Luncheon Held At Country Club

The Country Club was a scene of spring like beauty Wednesday and was the setting for the monthly card games and luncheon.

Nine tables were placed for bridge in the formal dining room where airy arrangements of jasmine, jonquills and quantities of other seasonal cut flowers were featured in lovely bouquets.

Bridge was played in progressions until one o'clock when a delicious luncheon was served.

When scores were tallied it was revealed high score was held by Mrs. Phillip Padgett who received a gift. Low score gift was presented Mrs. R. H. Webb.



You and SOCIAL SECURITY

By Leola M. Syster, Field Rep. Gastonia Social Security Office (A representative of the Social Security Administration is in Kings Mountain on each first and third Wednesdays at 10 a. m. at City Hall.)

Social Security coverage was extended to 4,600,000 self-employed people as of January 1, 1951, on a compulsory basis. Sole owners and partners, including silent partners, are now covered by the system.

The following groups are excluded: Farm owners and operators, physicians, dentists, lawyers, osteopaths, chiropractors, optometrists, naturopaths, veterinarians, architects, professional engineers, certified, licensed, or full-time accountants, funeral directors, Christian Science practitioners, and duly ordained, commissioned, or licensed ministers of churches, or members of a religious order.

The self-employed will report their net income annually for social security purposes using a fiscal or calendar year. Those using the calendar year will make their first social security return early in 1952. The lower portion of Schedule C, Profit and Loss Statement, will accompany Form 1040, Federal Individual Income tax form to be filed on or before March 15, 1952, will be used for this purpose.

The social security tax will apply only if the annual net income from self-employment is \$400 or over. The maximum amount subject to tax is \$3600. The tax rate for the self-employed is 2 1/4 percent for the years 1951 through 1953. Self-employment, income and wages from employment, may be combined.

Earnings from real estate do not count toward social security benefits unless the person is in the real estate business. Income from personally-owned stocks or bonds does not count for social security purposes.

Where the income from operators of business belongs to a husband and wife, self-employment income (other than that derived from a partnership) is to be treated as the husband's income, unless the wife exercises substantially all of the management and control. In that case, the income to be considered her income and she would have the social security coverage.

In the case of a husband-and-wife formal partnership, each will be credited on his social security account with his own proportionate share of the net earnings of the business. If either spouse is in partnership with a third person, only the spouse in the partnership will be credited with the distributed share.

All self-employed individuals who are covered by the system need a social security number in order to issue proper credit. He cannot use his "employer identification number" which has been assigned for his business, to report his net income for Social Security purposes. If a social security account number has already been applied for and lost, an application should be made at the nearest Social Security office for a duplicate. Nobody should have more than one social security account.

Sheep and lambs on feed on U. S. farms January 1 numbered about 3.9 million head, half million more than a year earlier.

NOTICE OF SALE

Under and by virtue of the power of sale contained in a deed of trust given by L. B. Alexander and wife, Eldee Alexander, to the undersigned as trustee for W. A. Williams dated 13th day of December, 1948, now on record in the Register of Deeds Office for Cleveland County in book 296 at page 240 to secure the indebtedness therein mentioned and default having been made in the payment of same and at the request of the holder of the note secured by said deed of trust, I will sell for cash at the courthouse door in Shelby, Cleveland County, North Carolina, on Monday, February 25, 1952, at 10:00 o'clock a. m., or within legal hours, the following described real estate:

BEGINNING at an iron stake at the line of Ware and Putnam's lands, and runs thence North 34 West 8.00 chains to an iron stake; thence North 63 3/4 West 13.86 chains to an iron stake; thence North 17 3/4 West 17.50 chains to an iron stake; thence South 60 1/4 West 4.00 chains to an iron stake; thence South 64 1/4 West 5.50 chains to an iron stake; thence South 36 East 42.75 chains to an iron stake; thence North 13 1/2 West 5.15 chains to an iron stake; thence North 61 1/2 East 8.00 chains to an iron stake, the BEGINNING corner, containing 30 acres, more or less and being lot No. 4, as per survey made by A. P. Falls, Surveyor on September 8, 1936.

This the 21st day of January, 1952.

B. S. NEHL, Trustee.

Davis and White, Attorneys.

Cheek Approves Increasing Rates

Commissioner of Insurance Waldo C. Cheek today announced approval of an overall increase in Boiler and Machinery Direct Damage Insurance rates of 16.6% effective February 1, 1952, for member and subscriber companies of the National Bureau of Casualty Underwriters and the Mutual Boiler Insurance Company. There are no changes in the rates for Excess Limits, Table Factors or Location, Bodily Injury and Portable Charges, nor for the various indirect coverages. The specific increases are: Boiler Object Rates, 21.5% and Machinery Object Rates, 12.8%, or an average increase of 16.6%. This is the first increase for Boiler and Machinery rates in North Carolina since December 1, 1948.

The original filing of the National Bureau of Casualty Underwriters and the Mutual Boiler Insurance Company made in November, 1951, proposed increases slightly in excess of those which are approved effective February 1, 1952. These filings called for increases of 24.2% for Boiler Object rates and 18.2% for Machinery Object rates, or an overall increase of 20.0%. This proposal included a provision to increase the Profits and Contingencies Factor in the expense portion from 2.5% to 5.0%. A public hearing was held in the Insurance Department on this filing on December 12, 1951.

The National Bureau and the Mutual Boiler Insurance Company filed an amended proposal in December, 1951, in which the Profits and Contingencies Factor remained at 2.5% and which resulted in the percentage increase which has been approved, effective February 1, 1952.

The approved increase in rates for Boiler and Machinery Objects has been factually justified on the basis of underwriting or loss experience and on a substantial increase in the expense and inflation portion of the premium dollar expended for this type of insurance. Inspection costs make up a very sizable portion of the Boiler and Machinery premium and constitute the largest single item of expense. These costs, together with the cost of replacement parts, new boilers and new machinery, have increased during the past several years of inflation in direct ratio with the increased



JUDGE CANDIDATE — Allen H. Gwyn, of Reidsville, is among four announced candidates for Democratic nomination to the North Carolina Supreme Court. He is currently judge of the 21st judicial district.

costs of all services and commodities, with which everyone is familiar.

The direct damage rates are on a per unit basis. Therefore, the premium does not automatically reflect increases in values due to the effects of inflation on the cost of repair or replacement of the object insured nor in the cost of inspections. Policies are generally written for a three-year term, effect guaranteeing the rates for that period. The rates are being revised to more nearly reflect current cost conditions.

The average increase in rates indicated by underwriting experience amounts to 9.5% while the average increase indicated by the increase in inspection costs amounts to approximately 12%. This is several percentage points higher than the requested increases.

This rate increase is uniform in all states and is based on nationwide experience. Individual states have insufficient premiums or losses on which to compute credible rates and the experience incurred in all states is grouped for rating purposes. Calendar year 1949 premium writings in North Carolina for all lines of Boiler and Machinery Insurance, both Direct and Indirect, amounted to \$920,862.00. These rate increases are estimated to cost North Carolina purchasers of this type of insurance approximately \$85,000 annually.

New Farm Program Launched In State

What can North Carolina farm people do to improve their lot? An exhaustive study presenting at least some of the answers to this question was made public in Raleigh on January 28, when the North Carolina Board of Farm Organizations and Agencies unveiled its new long-range agricultural program for the State.

The program was presented in a 76 page booklet entitled "North Carolina Accepts the Challenge," published after a full year's work of fact-gathering and sifting by members of the 11 agencies making up the sponsoring board.

First section of the booklet deals with the State's present agricultural situation, as revealed by 1950 census data. It points out that the Tar Heel State has the nation's largest farm population, the farms are too small, too much work is still being done by hand and mule power, and farm enterprises are not as balanced and diversified as they should be.

The main section of the study presents specific recommendations for increasing farm income in the State as a whole and in each of the 12 types-of-farming areas.

Five main recommendations



CANDIDATE—John N. Frederick, Charlotte insurance man, announced Wednesday that he is a candidate for Commissioner of Insurance of North Carolina, subject to the Democratic Primary May 31.

are made for the State: Increase size of farms, follow better management, mechanize, use recommended practices, and seek more off-farm employment. Another section deals with ways to improve family living, and the concluding section points out how the overall program can best be put into effect.

Meat production under Federal inspection for the week ended January 19 was estimated at 363 million pounds.

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FOR

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All persons are hereby notified that they must list their property, both personal and real, and all male persons between the ages of 21 and 50 must list their polls DURING THE MONTH OF JANUARY as required by law.

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Books Close January 31

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Miss Ruth Overton
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Start In The Right Direction
Start your child off in the right direction with correct first shoes. Foot specialists recommend that both uppers and soles be of pliable leather. The undersurface of the soles should be roughened to lessen chances of the child slipping as he takes his first step.

Since proper fit is of utmost importance, it's wise to patronize a reliable store with a reputation for careful and correct fittings. You can check the shoes yourself, to see if the salesman has allowed at least one-half to three-quarters of an inch of space between the end of the longest toe and tip of the shoes. Run your hand inside the shoes, as well, to make certain the linings are smooth.

NORTH CAROLINA, CLEVELAND COUNTY, IN THE SUPERIOR COURT Kathleen Green McCluney, Plaintiff vs. Ernest McCluney, Defendant

NOTICE SERVING SUMMONS BY PUBLICATION

The defendant, Ernest McCluney will take notice that an action entitled as above has been commenced in the Superior Court of Cleveland County, North Carolina, to obtain a divorce absolute from the bonds of matrimony; and the said defendant will further take notice that he is required to appear at the Office of the Clerk of Superior Court of said county in the courthouse in Shelby, N. C., within twenty days after the 8th day of February, 1952, 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 8th day of January, 1952.
E. A. HOUSER, Jr., Clerk of the Superior Court of Cleveland County.
Davis & White, Attys. j-10-31

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