

THE ROMANS HAD A GAUGE FOR IT!

THE STANDARD GALLIE RAILROAD IS FOUR FEET EIGHT AND ONE HALF INCHES WIDE. THIS WIDTH WAS LARGELY INFLUENCED BY THE ANCIENT ROMAN CHARIOT WHEELS AND ROAD-BUILDERS TWO THOUSAND YEARS AGO. SINCE THE FIRST RAILROADS WERE BUILT ON ENGLISH ROADS THAT HAD ORIGINALLY BEEN LAYED OUT BY THE ROMANS.

IT'S EASY TO SAVE!
YOU PAY THE AMOUNT YOU WANT TO SAVE AND WE PAY THE REST. JOIN THE FINANCIAL SAVING PLAN WHERE YOU WORK... OR IF YOU'RE UNEMPLOYED, JOIN THE BOND-BUYING PLAN. WE'LL PAY YOU BACK! **START SAVING THE HARD WAY TODAY!**

HOW MANY?
NIGHT UNTIL 1954 AND THE ELECTION OF JOHN QUINCY ADAMS THAT THE ACTUAL NUMBER OF PEOPLE WHO VOTED FOR THE WINNING CANDIDATE WAS KNOWN (ADAMS RECEIVED 105,823 VOTES, NOT A SUFFICIENT MAJORITY. THE ELECTION WAS THEN REFERRED TO THE HOUSE OF REPRESENTATIVES.)

"SALVARE"
THAT IS THE WORD THESE OLD ROMANS USED MEANING TO SAVE! NO MATTER HOW YOU SAY IT, LIFE-SAVING BONDS ARE A FINE INVESTMENT IF YOU'RE LOOKING FOR SECURITY/STOCK BUYING BONDS TODAY!

THE HARLEM GLOBETROTTERS BASKETBALL TEAM ARE WISHED BY MORE THAN A MILLION SPECTATORS EACH YEAR.

Third Of Drivers In Accidents Can't Meet Responsibility Test

RALEIGH — Acting under the legal provisions of the Safety Responsibility Law the Motor Vehicle Department has withdrawn the driving privileges of 11,539 Tar Heel motorists so far this year.

The law specifies that motorists involved in accidents resulting in death, injury or property damage in excess of \$100 must show proof of financial responsibility. Vehicles Commissioner Edward Scheidt said approximately a third of the drivers involved in accidents through November did not have adequate liability insurance.

Several options are offered motorists involved in mishaps Scheidt said in an effort to make clearer the provisions of the law.

If he is not protected by adequate liability insurance he may make a cash deposit up to a maximum of \$11,000, secure a release from liability, or if within one year no court action is

pending the case is dropped. Scheidt said that approximately 5,000 drivers a month file accident reports and that about 63 percent furnish adequate proof of financial responsibility. The other third are notified their license is subject to suspension unless a satisfactory settlement is made.

Approximately 800 drivers a month do not comply and their license is suspended.

There has been some confusion as to what type insurance is adequate to comply with the safety responsibility law.

Scheidt explained it by saying that automobile liability insurance protects the other driver and his property and collision insurance protects only the owner's vehicle.

The Safety Responsibility Law was effective January 1, 1954. It is designed to afford greater protection for motorists innocently involved in accidents caused by negligent driving.

Social Security Director Explains Disability Freeze

In the new amendments to the Social Security Act, there is a special provision for those persons who are unable to work for a long period of time because of total disability. Joseph P. Walsh, district manager of the Gastonia Social Security office says that this provision, known as a disability "freeze," does not involve the payment of benefits to the disabled worker who is not yet

65, but is a means of protecting his old-age and survivors insurance rights during periods of prolonged serious disability.

The disability "freeze" offers this advantage to members of the labor force of the nation who, after contributing actively in employment or self-employment covered by social security, became disabled seriously enough to keep them from substantial, gainful work. The disability must be medically determinable, and it must have lasted at least six months before a period of disability can be established.

The "freeze" will act to exclude the period of disability from the worker's social security record. In this way he will not lose his insured status or have his average monthly wage on which his future benefits will be based reduced because of his years of no earnings due to disability. However, there are no old-age or survivors insurance payments to the disabled worker or his family BEFORE the disabled worker becomes 65 or dies.

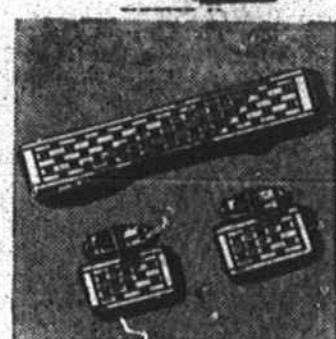
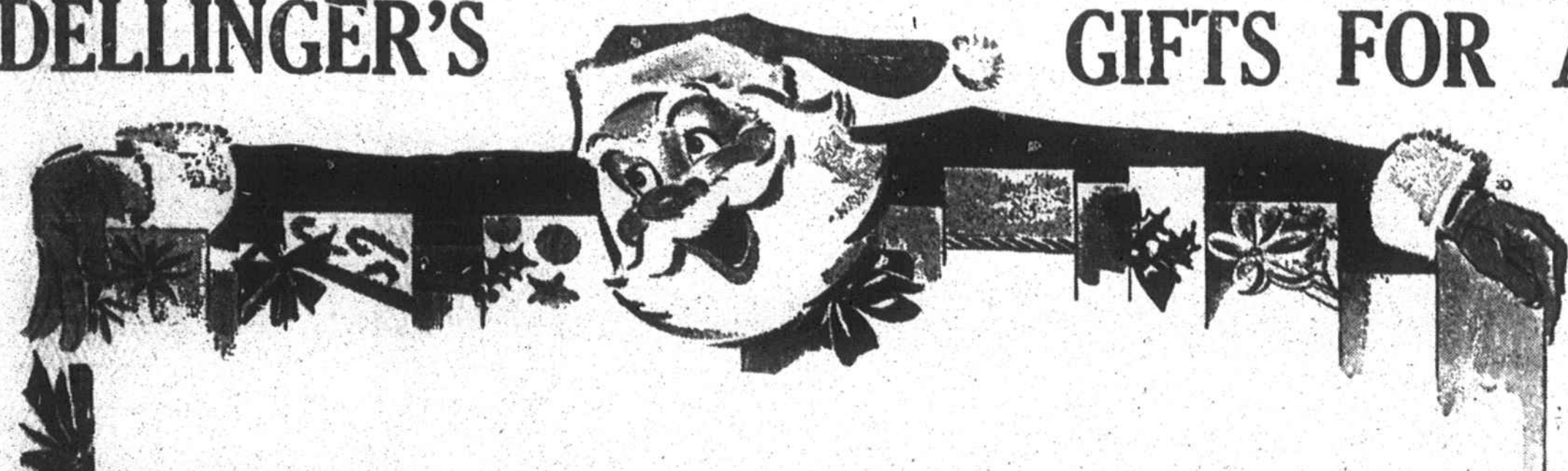
For those persons already receiving their retirement benefits, the disability "freeze" may be helpful, too. If the retired person is still disabled and can prove that his disability has existed from a time prior to his retirement, he may have his benefit amount refigured with the period of disability left out, and in this way receive higher benefits. The period of disability, however, cannot begin after age 65. And if a disabled person dies before filing for the establishment of a period of disability, the benefits payable to his survivors must be figured without the advantage of the disability "freeze."

Mr. Walsh pointed out that an application for a disability freeze, under the law cannot be filed before January 1, 1955. In order to be eligible for a disability freeze, a person must meet the following requirements. He must have worked in employment or self-employment under the social security program for five out of the ten years right before the disability. In addition, one and a half of the five years must have been during the three years immediately before his disability began. When he has met these requirements and when his disability has lasted for at least six months, and is still expected to last indefinitely, a disabled person may have his wage record frozen. Anyone desiring additional information on this new provision may obtain a free pamphlet on the disability "freeze" by contacting the Social Security Office located at 212 W. Second Ave., in Gastonia.

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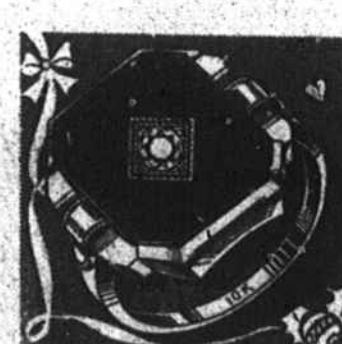
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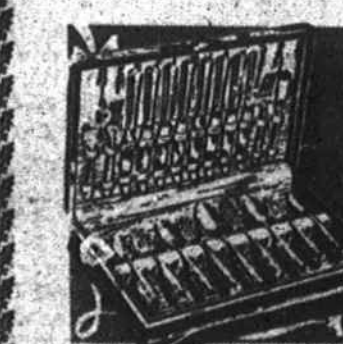
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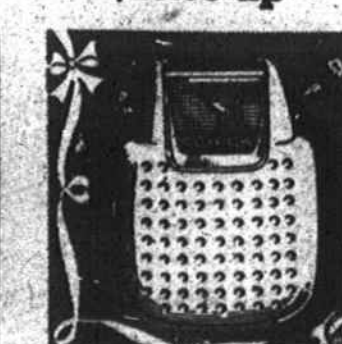
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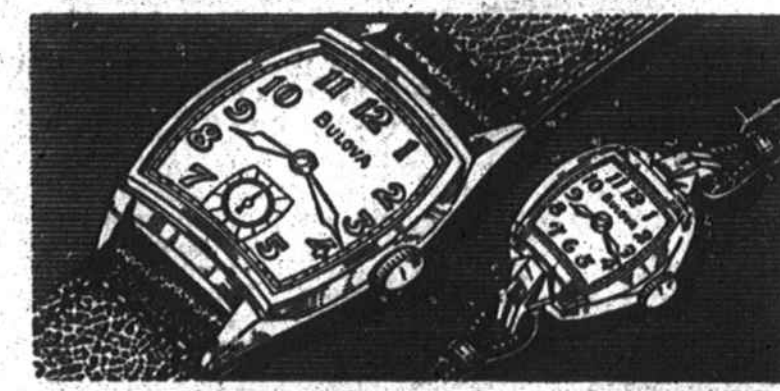
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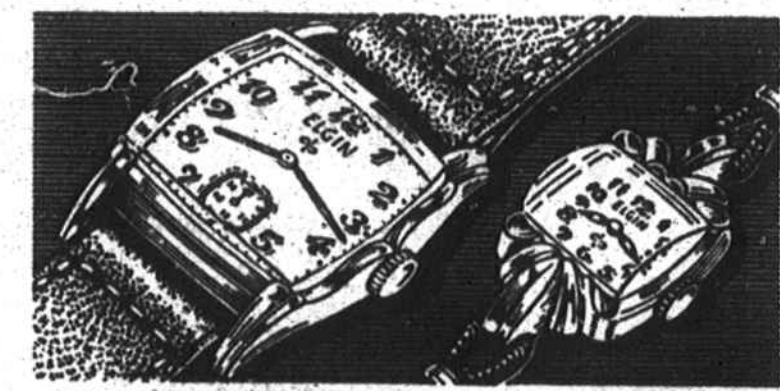
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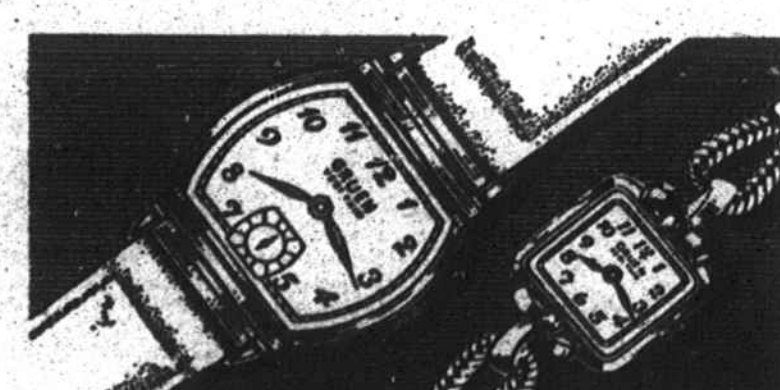
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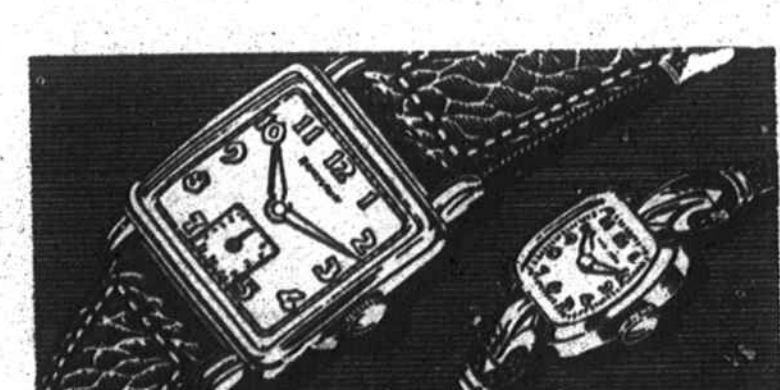
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