

SOMETHING TO BUY, RENT, SELL OR EXCHANGE USE THE CAROLINIAN CLASSIFIED SECTION

SITUATIONS HELP WANTED

BUSINESS OPPORTUNITIES PERSONAL

CHILD CARE CLEANING & HAULING

— Low Cost Advertising —
FOR WHAT HAVE YOU ... DIAL Temple 4-5558

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ANNOUNCEMENTS CARDS OF THANKS IN MEMORIAM

LEGAL NOTICES

REAL ESTATE

ROOMS — APARTMENTS

HOUSES FOR RENT

Classified Rates

Each word abbreviation, initial or symbol count as one word. Punctuation marks are NOT counted as words. The minimum number of words in any word is 13 words. You will save money by ordering your ad to run 5 or 11 lines.

CARD OF THANKS

I personally wish to thank all friends, relatives and customers for kind thoughts, flowers, gifts and cards during my recent illness while at Memorial Hospital.

IN MEMORIAM

A TRIBUTE TO THE LATE Mr. A. A. Cooke. Again in just a few weeks interval, group 3 has been made sad by the loss of our dear friend and member, Mr. A. A. Cooke.

MAIDS FOR NEW YORK

Many Needed \$35-\$55 Week. Free room, board, uniforms, TV. Guaranteed jobs in heart of New York and New Jersey. Fare advanced.

GUARANTEED N. Y. LIVE-IN MAID

Jobs. \$35 - \$55 wk. Fare advanced. Mallery Agency, Lynchburg, N. Y.

HOUSEMAIDS - Live-in jobs. Mass. Conn. \$30 wk. Bus ticket. References. Barton, Inc., 215 W. 11th St., Burlington, Mass.

"EDUCATIONAL"

MEN & WOMEN 18 to 30! You can qualify for many job opportunities in CIVIL SERVICE. Prepare at home for coming examinations. Send name, address, phone, directions if rural to NATIONAL TRAINING SERVICE, P. O. Box 402, Raleigh, N. C.

BEAUTY SHOPS

Community Beauty Salon. 815 E. Blount St. 822-5048

LAUNDRY

TRAGUE'S DRY CLEANING, 104 Glenwood Ave. has merged and is now known as HAYES HARTON AND DRY CLEANERS, 104 Glenwood Ave. Tel. 2-1211

FOOD SPECIALS

Cooper's Bar-B-Q. BAR-B-Q and Chikens. (Our Specialty) Pig and Chicken. 105 E. DAVIS ST.

SERVICE STATIONS

SHOPEX ESSO STATION - 502 S. Bloodworth St. Phone TE 3-0465

MOTEL

ADHOMES TOURIST DRIVE INN - Call or write for reservations, 625 Jamaica Drive, TE 2-5624

LEGAL NOTICES

ADMINISTRATOR'S NOTICE. WAKE COUNTY. HAVING QUALIFIED as Administrator of the Estate of Mrs. Lula Harris, deceased, late of Wake County, North Carolina, this is to notify all persons having claims against the Estate of said decedent to present the same to me at my office, located at 19 West Hargett Street, Raleigh, N. C., on or before the 30th day of May, 1964, or this notice will be pleaded in bar of their recovery. All persons indebted to the estate will please make immediate payment.

This 120th day of November, 1963. MECHANICS & FARMERS BANK, Administrator, C.T.A. Nov. 14, 25, 30; Dec. 7, 1963

Garden Time

BY M. E. GARDNER, N. C. State. The miracle of blooming plants at Christmas is wrought by your commercial flower grower and your florist, who carefully bring a great variety of plants into bloom for you—cyclamen, a-zaleas, poinsettias, chrysanthemum, geraniums and many others.

As gifts, flowering plants are perfect. As business gifts they are colorful and long-lasting. As gifts for family and friends, they express your holiday message with feeling and meaning. As hospital gifts, they always give the patient a lift he or she will not soon forget. Whatever you do, don't forget the shut-ins. Bouquets of bright red carnations will add a festive touch to table tops. Mass some Christmas greens in large containers to add touches of greenery throughout the house.

"Closing Costs" Bitter Surprise For Unwary Purchasers Of Homes

The ritual of "closing costs" took two billion dollars from four million American families who bought homes in 1963, writes Murray Teigh Bloom in the December Reader's Digest.

In "Closing Costs: A Bitter Trap for Unwary Home-Buyers," Bloom says, "Probably in no other area of American consumer transactions is so great a toll exacted from innocent purchasers largely unprotected by law." The home buyer usually comes to the closing unaware of what lies ahead of him, to be confronted by charges for "mortgage placement," "tax escrow," "title insurance" and other items sometimes amounting to as much as \$1,000.

For many, these fees make a nightmare of the first year of ownership, cause a postponement of much-needed furniture, or simply cannot be afforded, thus ending the dream of home possession. One of the most annoying items on the bill is the mortgage placement fee, otherwise called a "mortgage service charge" or "loan origination fee," paid to a middleman for obtaining the mortgage on the house. It can amount to one percent of the mort-

gage and, where there is no middleman, it is simply a gouge. Another source of closing irritation—and a heavy burden on the unsuspecting home purchaser—is the tax escrow. This means, according to Bloom, that the new home owners are "paying in advance a year's taxes on their house—to protect the mortgage holder in case they didn't meet their payments." Bloom quotes a title-insurance executive:

"Well, it's customary. The bank gets the advance tax money free, lends it out and collects a sizable amount of interest on it until the very day the money has to be paid over as taxes."

This search is a legitimate charge—except when it is an over-charge. Sometimes it is necessary to go through many sets of public records to make sure the title is clear. But often title companies maintain their own duplicates of public records and can run down the search in minutes. Many leaders in the real-estate field feel closing costs should be modified or eliminated entirely.

ARE YOU THE DETECTIVE? "I cannot understand why she should have done this!" sobbed the middle-aged William Telford. "There I was, so close at hand... raking leaves in the yard just about 50 feet from the garage here... while inside the garage Ellen was..." and he breaks off sobbing.

You stand at the doorway of the two-car garage situated at the rear of Telford's yard, and you gaze down at the body of his wife, Ellen, which now lies on a tarpaulin on the cement floor of the empty garage. Just five minutes ago, immediately after your arrival, you helped Telford cut her down from the overhead rafter from which Telford told you he found her hanging a half-hour ago...

"Such a shock this was," exclaims Telford. "I had no intimation at all that Ellen was even considering such at this time. Of course, she was rather moody at times, and we had our little arguments... she was of a very jealous nature, and resented it very much whenever I even spoke to another woman. Her latest peevishness was my now secretary at the office. But I never gave her the slightest reason to mistrust me by my faithfulness, and everything seemed quite normal this afternoon. As I've already told you, I was raking leaves in the yard here about 50 feet or so from the garage, I heard the back door of our house slam as Ellen came out into the yard, and I saw her strolling through the yard. Then I went on with my work. I became a little thirsty and started toward the house for a drink. As I passed the garage I happened to look into it... and there she was! I was too shocked and sick to move for several minutes... but finally I ran into the house and phoned you."

"Aren't you the Bill Telford who has been written up in a number of sports magazines for your exploits as a hunter?" you then ask. "And aren't you the man who received a number of citations for heroism while serving with the Marines during World War II?" "Why, yes... but what has that to do with...?" "I think it is plenty to do with this case," you break in. "You'll have to come with me for some intensive questioning. This doesn't look like suicide to me!"

SOLUTION

in the first place, you found no stool, chair, box, or other articles immediately adjacent to her. You found her hanging from a rafter in the middle of the yard and not on or near the back door as you reported. In the second place, you cannot remember seeing her in the second place, you found no stool, chair, box, or other articles immediately adjacent to her. You found her hanging from a rafter in the middle of the yard and not on or near the back door as you reported.

Dr. Dowdy Renamed By Nat'l Group

GREENSBORO — Dr. L. C. Dowdy, dean of instruction at A&T College, was last week re-elected to a second term as secretary of the Association of State Universities and Land Grant Colleges.

PEANUTS Charles Schultz. I HEAR GOOD THINGS SAID ABOUT U. S. SAVINGS BONDS. THEY MUST BE VERY NICE.

BOTTLED IN BOND MELLOW CORN. KENTUCKY STRAIGHT CORN WHISKEY. \$2.50 FINT. 100 PROOF. MEDLEY DISTILLING COMPANY, OWENSBORO, KENTUCKY.

FIRST TIME IN THIS AREA For Immediate Help Consult Mrs. King AMERICAN READER & ADVISOR. Remember Mrs. King is Not An Indian Reader. 8 MILES NORTH of KENLY Lucama, N. C.

BURL ALLEN'S Ink TONGUE. December 3: L. Lomax Speaks At Va. Union. RICHMOND, Va. — Louis Lomax, the celebrated American Journalist, will be the keynote speaker for the 6th Biennial Career Conference at Virginia Union University early December.

RALEIGH SEAFOOD. Fresh Seafood Daily. 410 E. DAVIS ST. DIAL TE 3-7748

LET'S TALK AT STEPHENSON'S AUTO SALES. 3231 S. Wilmington Street Across From New Charles. TE 3-9555. Thanksgiving Classic Specials. Teachers Plan — No Money Down On Cars From \$50.00 To \$2995.00.

PLAY FAIR! These hats and more for it. But the Raleigh merchants' Christmas parade just can't wait for Thanksgiving Day.

TRADE NOW FOR A NEW 1963 MERCURY GET EXTRA-TRADE-IN ALLOWANCE—NOW RAWLS MOTOR CO.

Top Car Buys Of The Week. '56 CHEVROLET Convertible, Red and Black Special. '57 MERCURY 2-Door Hardtop, Blue and Red, New overhauled motor.

WADE'S AUTO SALES. 228 E. Cabarrus St. TE 4-6417 or 4-6418