

QUESTIONS AND ANSWERS ON G. I. BILL OF RIGHTS

By PAUL WHITMIRE

Transylvania County Veterans Service Officer

Q—I recently heard of a disabled veteran who wished to train in a certain trade, but the Veterans Administration talked him into taking up another line. Doesn't he have a choice?

A—Every effort is made to get the veteran into the vocation of his choice. VA is required by law, however, to guide him into one in which he will have a good chance of success. The VA adviser considers the following factors: What is the veterans' choice and what is his vocational background? For what endeavors do tests show him suited? Will his disability handicap him in a particular job? Will working conditions typical of that job aggravate his disability? Is training available? Do employment conditions indicate good chance of job in the trade after he is trained? Considering these factors, the adviser usually selects several vocations from which the veteran makes his final choice.

Q—Will the Veterans Administration get a disabled veteran priority on a new automobile?

A—Neither VA nor other Federal agencies can give such priorities, except that Civilian Production Administration may in cases where such a priority would further production of a critical item.

Q—Is there any reason why a veteran without dependents should keep his National Service Life Insurance?

A—A 25-year-old veteran taking a 20-payment NSL \$10,000 policy will have, when he is 45, a paid up \$10,000 policy for which he has paid \$5,020, or less, on an annual-premium basis. He could cash it at that time for \$5,045.80, or more than he paid despite 20 years of protection. Or, if at 65 he decides to retire and withdraw the cash value, he would get \$7,232.40, although he would have put no more money into the policy and would have had \$10,000 protection for 40 years.

Q—I recently tried to buy a house already approved for a G. I. loan at \$10,000, but the loan association turned down my application.

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tion, saying my income, which averages close to \$200 a month, wasn't enough. Does the law say I have to make a specified amount?

A—No. However, the lending agency must ascertain that a veteran appears financially able to carry the loan. This is protection for the veteran as well as for the lender and the government. It is considered unwise to attempt a loan if the payments exceed approximately 25 per cent of your monthly income. Your best bet: Wait a few years if at all possible before buying. Otherwise, try to find a less expensive house. You have ten years from the end of the war, which has not been declared officially, in which to use your loan guarantee benefit. Remember, on a \$10,000 25-year loan you will pay more than \$18,000 not counting insurance and taxes.

Q—Are down payments on a house bought with a G. I. loan illegal?

A—No. The more you can put into a down payment, the better. However, the Veterans Administration cannot guarantee a loan if the total sale price exceeds the appraised value. A down payment or deposit cannot be used to make up the difference between the sale price and the approved value.

Q—Can a veteran take agricultural training under the Servicemen's Readjustment Act even though he has been farming previously?

A. Yes. He will find it possible in most areas to study advanced, scientific farming which will be beneficial even though he may have had several years of experience as a practical farmer. Correspondence courses now available under the program may be of particular interest to the veteran already established in farming.

Q—Is a veteran eligible for readjustment allowances if he is unemployed because of strikes?

A—He is eligible so long as it can be shown that he is not directly interested in the dispute which caused the work stoppage and that he is not a member of any group some of whose members are participating in the dispute. Details in individual cases may be learned by applying at the local unemployment compensation office or other agency in your community which handles readjustment allowance payments.

Q—Is there any limit to the grade of education that may be pursued under the readjustment act? That is, may a person holding an A. B. degree work towards a Master's degree or higher?

A—There is no restriction in this regard as long as normal limitations as to cost are not exceeded and you are making satisfactory progress in a definite course of study.

NOTICE

NORTH CAROLINA, TRANSYLVANIA COUNTY.

Under and by virtue of the power of sale contained in a certain deed of trust executed by EUGENE H. ENSLEY (unmarried) and WILLIAM E. ENSLEY and wife, ETHEL MAE ENSLEY, dated the 29th day of June A. D. 1944 and recorded in Book 34, page 395, in the office of the Register of Deeds of Transylvania County, North Carolina, default having been made in the payment of the indebtedness thereby secured and said deed of trust being by the terms thereof subject to foreclosure, the undersigned trustee will offer for sale at public auction to the highest bidder for cash at the courthouse door in the town of Brevard, Transylvania County, North Carolina, at noon on the 26th day of Aug. 1946, the property conveyed in said deed of trust the same lying and being in the County of Transylvania, State of North Carolina in Cathey's Creek Township and more particularly described as follows:

BEGINNING at an iron rod at P. Fowler's corner in North margin of State Highway, said beginning point being N. 85 deg. West 248 ft. from an old black gum corner, and running thence with Fowler's and Whitmire's line, North 85 deg. West 1089 feet to a stake on top of a ridge East of Mason's Creek; thence with Whitmire's line and the top of the ridge between Mason's Creek and Patterson's Creek, the following courses and distances: North 21 deg. East 360 feet to a stake; thence North 36 deg. 03 min. West 171 feet to a Red Oak; thence North 47 deg. West 186 feet to a Spanish Oak; thence North 3 deg. 40 min. West 134 feet to a stake at White Oak; thence North 12 deg. East 130 feet to a stake at Black Oak; thence North 39 deg. 15 min. East 169 feet to a stake at Spanish Oak; thence North 13 deg. 20 min. East 62 feet to a stake; thence North 7 deg. 55 min. West 220 feet to a stake at pine; thence North 32 deg. 08 min. East 174 feet to a stake at pine; thence North 51 deg. 20 min. East 197 feet to a stake; thence North 6 deg. 45 min. East 257 feet to a stake near a pine; thence North 15 deg. 23 min. West 93 feet to a stake at Spanish Oak corner; thence North 63 deg. 45 min. West 441 feet to a chestnut stump; thence North 30 deg. 00 min. West 66 feet to a stake in Mason's Gap; thence continuing on top of said ridge North 28 deg. 00 min. West 296 feet to a stake; thence North 17 deg. 25 min. West 70 feet to a stake at Pine and White Oak; thence North 19 deg. 35 min. East 178 feet to a stake; thence North 62 deg. 25 min. West 386 feet to a stake; thence North 36 deg. 07 min. West 123 feet to a stake; thence North 63 deg. 27 min. West 148 feet to a stake; thence North 19 deg. 39 min. West 125 feet to a stake; thence North 41 deg. 37 min. West 230 feet to a stake; thence North 8 deg. 48 min. West 189 feet to a stake; thence North 44 deg. 16 West 354 feet to a stake on Black Oak corner; North 15 deg. 11 min. East 220 feet to a stake; thence North 6 deg. 43 min West 452 feet to a stake; thence North 0 deg. 45 min. East 161 feet to a stake; thence South 54 deg. 35 min. West 230 feet to a stake; thence North 59 deg. 38 min. West 235 feet to a stake; thence North 42 deg. 50 min. West 250 feet to a stake; thence North 16 deg. 56 min. East 109 feet to a stake; thence North 43 deg. 25 min. West 228 feet to a stake; thence North 57 deg. 36 min. West 157 feet to a stake; thence North 7 deg. 52 min. West 95 feet to a stake; thence North 10 deg. 20 min. East 242 feet to a stake; thence North 45 deg. 32 min. East 64 feet to a stake in Gap at Oak and Gum trees; thence North 32 deg. 23 min. East 434 feet to a stake on top of Brushy Mountain; thence North 12 deg. 08 min. West 140 feet to a stake; thence North 22 deg. 26 min. West 361 feet to a stake in a gap; thence North 9 deg. 08 min. West 247 feet to a stake; thence North 28 deg. 97 min. East 228 feet to a stake; thence North 37 deg. 26 min. East 264 feet to a stake; thence North 48 deg. 30 min. East 130 feet to a stake; thence North 55 deg. 02 min. East 150 feet to a stake; thence North 22 deg. 02 min. East 90 feet to a stake; North 3 deg. 35 min. West 104 feet to a stake; thence North 7 deg. 18 min. East 110 feet to a stake; thence North 25 deg. 42 min. East 226 feet to a stake 20 feet Northeast of a Maple corner; thence North 31 deg. 25 min. East 140 feet to a stake; thence North 31 deg. 47 min. West 247 ft. to a stake; thence North 24 deg. 17 min. West 186 ft. to a stake; thence North 54 deg. 55 min. West 166 feet to a stake; thence North 35 deg. West 168 feet to a stake; thence North 58 deg. 48 min. West 121 feet to a stake; thence North 37 deg. 25 min. West 48 feet to a stake at a Spanish oak, Hunt's corner; thence North 3 deg. 18 min. East 262 feet to a stake; thence North 8 deg. 13 min. East 177 feet to a stake; thence North 15

deg. 42 min. West 180 feet to a stake; thence North 54 deg. 25 min. West 340 feet to a stake; thence North 40 deg. 30 min. West 70 feet to a stake; thence North 24 deg. 45 min. East 360 feet to a stake; (thence North 15 deg. 37 West 308 feet to a stake); thence North 9 deg. 53 min. East 101 feet to a stake; thence North 38 deg. 20 min. East 171 feet to a stake; thence North 56 deg. 03 min. East 89 feet to a stake and Hickory and White Oak Pointers U. S. Government corners No. 5; thence with the line of the U. S. Government land the following courses and distances: North 22 deg. 13 min. West 68 feet to a stake; North 8 deg. 59 min. West 209 feet to a stake; thence North 1 deg. 52 min. East 228 feet to a stake; thence North 1 deg. 07 min. West 158 feet to a stake in Grassy Gap; thence North 17 deg. 58 min. West 229 feet to a stake; thence North 24 deg. 10 min. West 193 feet to a stake; thence North 2 deg. 41 min. West 132 feet to a stake at White Oak and Chestnut Pointers, U. S. Government corner No. 51; thence North 67 deg. 21 min. West 192 feet to a stake; thence North 63 deg. 24 min. West 216 feet to a stake; thence North 56 deg. 26 min. West 173 feet to a stake; thence North 22 deg. 18 min. West 69 feet to a stake with two Spanish Oak Pointers, U. S. Government corner No. 50; thence North 73 deg. 16 min. West 379 feet to a stake; thence South 81 deg. 26 min. West 107 feet to a stake; thence South 57 deg. 55 min. West 325 feet to a stake; thence South 54 deg. 04 min. West 217 feet to a stake; thence South 53 deg. 15 min. West 500 feet to a stake; thence South 60 deg. 15 min. West 129 feet to a stake; thence South 45 deg. 22 min. West 115 feet to a stake; thence South 19 deg. 50 min. West 227 feet to a stake; thence South 47 deg. 06 min. West 212 feet to a stake; thence South 9 deg. 24 min. West 96 feet to a stake with Spanish Oak and Chestnut Pointers, U. S. Government corner No. 49; thence South 57 deg. 18 min. West 110 feet to a stake; thence South 74 deg. 19 min. West 134 feet to a stake; thence South 72 deg. 04 min. West 192 feet to a stake; thence South 67 deg. 36 min. West 172 feet to a stake at Hickory tree, U. S. Government No. 48, also the Northeast corner of the O. L. Erwin tract; thence with O. L. Erwin's line and top of ridge between Mason's Creek and Cherryfield Creek, the following courses and distances: South 32 deg. 45 min. West 84 feet to a stake; thence South 4 deg. 20 min. East 231 feet to a stake; thence South 21 deg. 24 min. East 110 feet to a stake; thence South 35 deg. 21 min. East 187 feet to a stake; thence South 40 deg. 40 min. East 265 feet to a stake; thence South 4 deg. 38 min. East 87 feet to a stake; thence South 10 deg. 33 min. East 353 feet to a stake; thence South 30 deg. 54 min. East 378 feet to a stake; thence South 37 deg. 15 min. East 139 feet to a stake at large White Oak; thence South 33 deg. 34 min. West 130 feet to a stake; thence South 10 deg. 03 min. West 240 feet to a stake; thence South 30 deg. East 137 feet to a stake; thence South 46 deg. 54 min. East 224 feet to a stake; thence South 42 deg. 05 min. East 219 feet to a stake; thence South 47 deg. 07 min. East 195 feet to a stake; thence South 72 deg. 30 min. East 245 feet to a stake; thence South 37 deg. 07 min E. 165 ft to a stake; thence South 14 deg. 27 min. East 217 feet to a stake; thence South 2 deg. 30 min. West 227 feet to a stake; thence South 0 deg. 40 min. West 224 feet to a stake; thence South 6 deg. 28 min. West 95 feet to a stake; thence South 78 deg. 05 min. West 69 feet to a stake; thence South 56 deg. 55 min. West 273 feet to a stake; thence South 12 deg. 33 min. West 96 feet to a stake; thence South 0 deg. 23 min. East 221 feet to a stake; thence South 27 deg. 38 min. West 204 feet to a stake; thence South 14 deg. West 273 feet to a stake; thence South 33 deg. 40 min. West 275 feet to a stake; thence South 11 deg. 45 min. East 154 feet to a stake near Chestnut Stump in Dogwood Gap, a corner of the O. L. Erwin and Eugene Southern's corner; thence with Southern's line South 12 deg. 20 min. West 90 feet to a stake; thence South 1 deg. 23 min. West 123 feet to a stake; thence South 0 deg. 20 min. East 95 feet to a stake; thence South 36 deg. 25 min. West 176 feet to a stake; thence South 3 deg. 07 min. West 328 feet to a stake; thence South 0 deg. 54 min. East 213 feet to a stake; thence South 16 deg. 24 min. West 220 feet to a stake; thence South 19 deg. 45 min. East 147 feet to a stake; thence South 43 deg. 15 min. East 175 feet to a Spanish Oak on top of Knob; thence South 33 deg. 45 min. East 150 feet to a stake; thence South 15 deg. 50 min. East 160 feet to a stake; thence South 20 deg. 52 min. East 153 feet to a stake; thence South 36 deg. 28 min. East 66 feet to a stake near old corner; thence South 7 deg. 25 min. East 140 feet to a stake; thence South 27 deg. 45 min. East 170 feet to a stake; thence South 11 deg. 54 min. West 340 feet to a Spanish Oak marked as corner;

thence South 26 deg. 18 min. East 127 feet to a stake; thence South 59 deg. 30 min. East 198 feet to a stake; thence South 20 deg. 12 min. East 163 feet to a stake; thence South 44 deg. East 122 feet to a stake; thence South 55 deg. 10 min. East 148 feet to a stake at Spanish Oak corner of Ella Duckworth tract; thence South 67 deg. 05 min. East 285 feet to a stake; thence South 57 deg. East 134 feet to a stake; thence South 39 deg. 52 min. East 316 feet to a stake; thence South 24 deg. 05 min. East 112 feet to a stake; thence South 38 deg. 17 min. East 264 feet to a stake; thence South 56 deg. 06 min. East 248 feet to a stake; thence South 71 deg. 51 min. East 142 feet to a stake; thence South 70 deg. 40 min. East 220 feet to a stake; thence South 75 deg. 36 min. East 235 feet to a stake; thence South 52 deg. 44 min. East 162 feet to a Chestnut Oak, old corner; thence South 89 deg. 35 min. East 189 feet to a stake; thence South 56 deg. East 70 feet to a stake at old corner of Ella Duckworth Tract; thence South 0 deg. 05 min. East 77 feet to a stake; thence South 18 deg. 58 min. West 64 feet to a stake; thence South 23 deg. 10 min. East 303 feet to a stake; thence South 7 deg. 56 min. West 80 feet to a stake; thence South 28 deg. 58 min. West 435 feet to a stake; thence South 17 deg. 28 min. West 61 feet to a stake; thence South 38 deg. 40 min. West 175 feet to a stake; thence South 17 deg. 20 min. East 302 feet to a stake; thence South 44 deg. 14 min. West 184 feet to a stake; thence South 17 deg. 46 min. East 153 feet to a stake; thence South 37 deg. 36 min. East 672 feet to a stake; thence South 16 deg. 40 min. East 123 feet to a stake; thence South 35 deg. 43 min. East 165 feet to a stake; thence South 10 deg. 37 min. East 408 feet to a stake; thence South 6 deg. 53 min. East 186 feet to Locust Post at Highway 165 Northeast of center of Concrete bridge over Cherryfield Creek at Eugene Southern's Southeast corner; thence with Northwest margin of Highway the following courses and distances: North 50 deg. 34 min. East 132 feet to a stake; thence North 54 deg. 38 min. East 785 feet to a stake; thence North 62 deg. 45 min. East 159 feet to a

stake; thence North 73 deg. 18 min. East 107 feet to a stake; thence North 80 deg. 05 min. East 230 feet to a stake; thence North 66 deg. 30 min. East 97 feet to a stake; thence North 46 deg. 37 min. East 118 feet to a stake; thence North 40 deg. 50 min. East 236 feet to a stake; thence North 32 deg. 57 min. East 164 feet to a stake; thence North 21 deg. 45 min. East 123 feet to the BEGINNING corner and said to contain six hundred and eighty acres, be the same more or less.

Together with all rights of way or easements over and through any lands adjoining or in the vicinity of the above described lands which may have been obtained by the holders title to the above described property particularly those certain rights of way and easements specifically set forth and referred to in the Deed of Trust recorded as hereinabove set forth. This property is being sold subject to that certain Deed of Trust, dated March 18th., 1944, from George Massey and wife, Annie K. Massey to Edward H. McMaham, Trustee, securing \$1,421.89 due to Nora E. Shirley, which said Deed of Trust is of record in the office of the Register of Deeds for Transylvania County, North Carolina in Book of Deeds of Trust No. 34 on page 390.

This the 22nd day of July 1946, EDWARD H. McMAHAM, Trustee. 7-25-46

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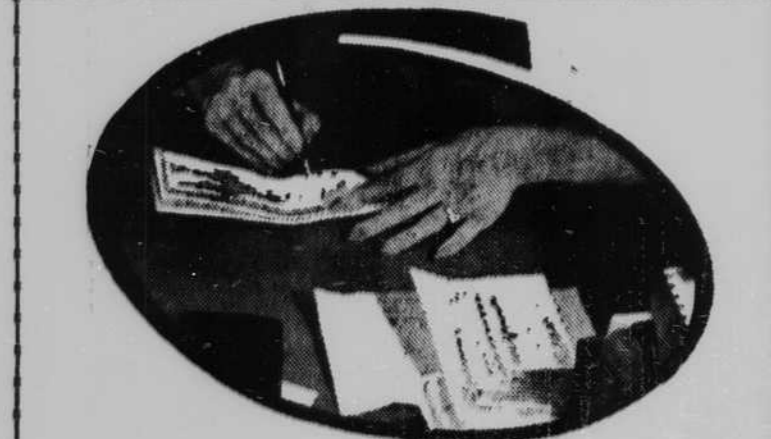
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