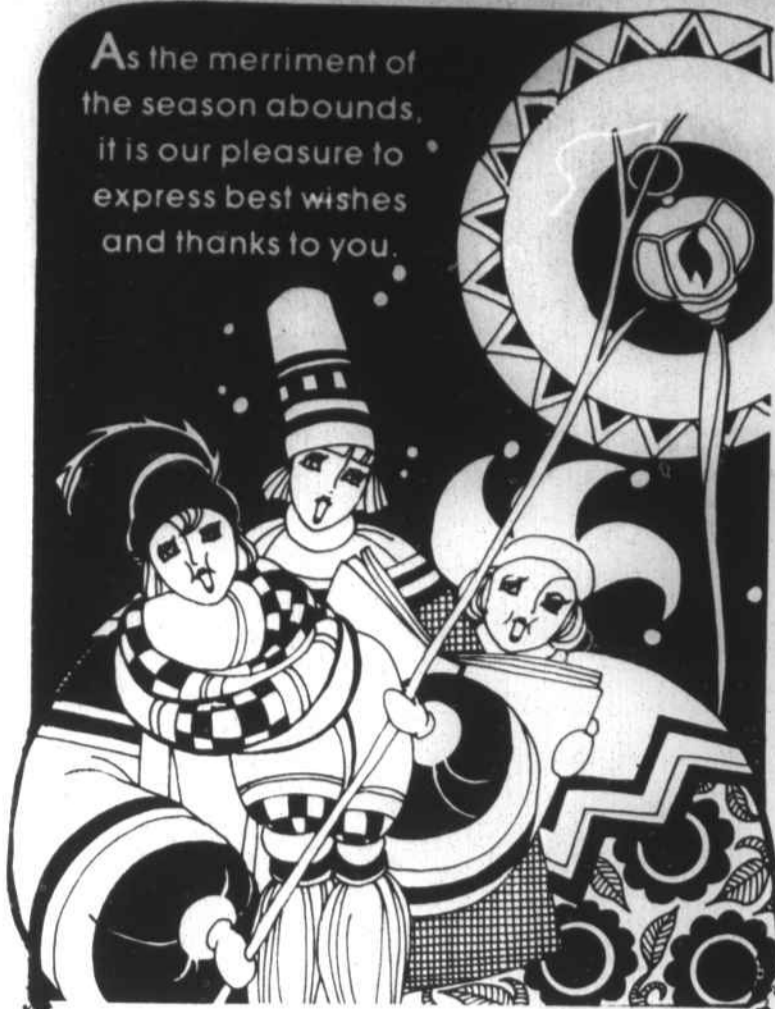


As the merriment of the season abounds, it is our pleasure to express best wishes and thanks to you.



**TAR HEEL FARM CREDIT SERVICE**  
Warrenton, N. C.



**HANGING A STOCKING** almost as big as he is, this lad, according to the drawing's humorous caption, is capitalizing on "a chance to test Santa Claus's generosity." By the renowned illustrator, Thomas Nast, the drawing is one of many which he created for *Harper's Weekly* in the latter half of the 19th century.

### A History Of Yule Stockings, Plus Christmas Suggestions

One of the most beloved symbols of generosity at holiday-time is the Christmas stocking. From its origins in age-old legend to the present day, the stocking continues to have an important place in the tradition of gift-giving.

While no one can say for certain, many people believe that the custom of stuffing Christmas stockings began with an act of Saint Nicholas, the original Santa Claus.

A bishop in Asia Minor in the fourth century A.D., Saint Nicholas is credited with many acts of kindness and generosity—acts by and large performed at night and in secret.

Among these was the provision of dowries to three sisters who, because of their poverty, were unable to wed. To help each of these young ladies in turn, Saint Nicholas dropped a bag of gold down the chimney of their home on three separate occasions.

The bags fell into their stockings, which were hung out to dry—an accident of fate which was the starting point for a long-lasting custom.

Eight centuries later, the custom of giving presents in the name of Saint Nicholas came into being, when French nuns began giving gifts to the children of poor families on December 5th, the Eve of Saint Nicholas' Day.

These gifts, left secretly for the children to enjoy, comprised the sorts of treats, such as nuts and exotic-fruit, that during the rest of the year were beyond their means.

The custom of giving presents such as these on Saint Nicholas' Eve spread and took hold, particularly in Belgium and the Netherlands.

There, children traditionally left out their wooden shoes, filled with carrots and hay for Saint Nicholas' horses, before they went to bed on Saint Nicholas' Eve. When they awoke in the morning, they hoped to find their shoes filled not with fodder for horses, but with small toys and sweets.

Children in other countries also left out shoes—not stockings—to be filled. In rural France, Christmas Eve is the big day; in the Basque region of Spain, in the shadow of the Pyrenees, the children wait till the Eve of Three Kings Day to set their shoes on the windowsill, in hopes that the traveling Magi will leave them a gift.

Saint Nicholas, too, is a traveler, in a more figurative sense, for it is he who, by the early years of the 19th century, had crossed the Atlantic Ocean to America, becoming Santa Claus along the way.

Mention is made of Santa Claus in a newspaper article as early as 1773 and, by 1810, when the New York Historical Society organized a Celebration of the Festival of Saint Nicholas, not only Santa Claus, but the stockings he traditionally filled, had become commonplace.

It must be remembered, of course, that New York, once New Amsterdam, boasts Dutch roots. However, it was not a Dutchman, but a man of Scottish ancestry, Washington Irving, who really brought Santa Claus and his Christmas stockings to the attention of the American public.

In his *History of New York*, written under the pen name of Diedrich Knickerbocker, Irving mentions not only Santa's habit of "drawing forth magnificent presents and dropping them down the chimneys of his favorites," but also how stockings hung on Christmas Eve are "found in the morning mysteriously filled."

It was left to Clement Clarke Moore, diffident author of *A Visit from Saint Nicholas*, to round out the picture, drawing a portrait of Santa Claus which has remained with us now for over 150 years, and confirming in the annals of Christmas merriment the tradition of putting out stockings for Saint Nicholas to fill.

Today, Christmas stockings are still "hung by the chimney with care," though they are more likely to be bought or made for the purpose than simply one's everyday, homespun hose.

Also, they are usually filled with gifts more exotic or sophisticated than the traditional oranges, apples and shiny coins—or even the lumps of coal, the customary reward of a child who has misbehaved. And not only the children, but mom, dad, even Rover and Mittens are likely to have one, making filling the family's stockings an increasing challenge to creativity.

Small toys are likely to appeal to everyone, young and old alike. The family

chef may enjoy a few new culinary gadgets, and the family gardener some packets of seeds or a new trowel. New tools will appeal to the handyman, while rawhide strips and catnip-filled mice are sure to tickle the fancy of four-legged friends.

Encourage reading by stuffing each stocking with a suitable book—and a bookmark chosen especially for each member of the family (the family pet can safely be ignored on this round).

Handmade stocking stuffers are particularly appealing. Try filling pretty handkerchiefs with potpourri and tying them up with satin or embroidered ribbons (this is even better if you make your own potpourri, too!).

And, don't limit your stocking stuffing to family members—encourage everyone to contribute gifts to stockings for the less fortunate, perhaps bringing them to the children's ward of a local hospital.

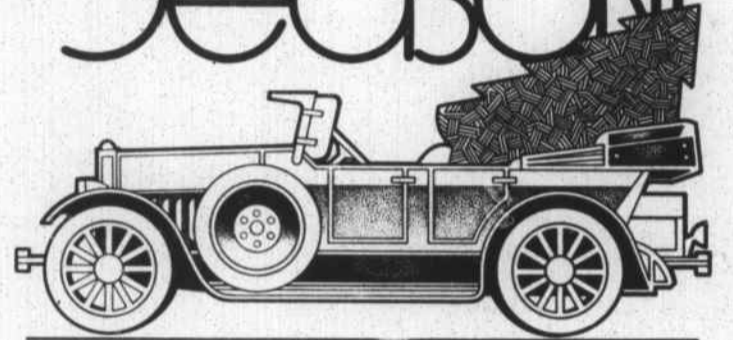
Use your imagination; every act of thoughtful generosity, after all, rekindles the spirit of giving which motivated Saint Nicholas all those centuries ago, and makes the holiday season not only enjoyable but meaningful, as well.

## Festive Interiors

Here's hoping you experience the gifts of love, peace and brotherhood this Christmas.

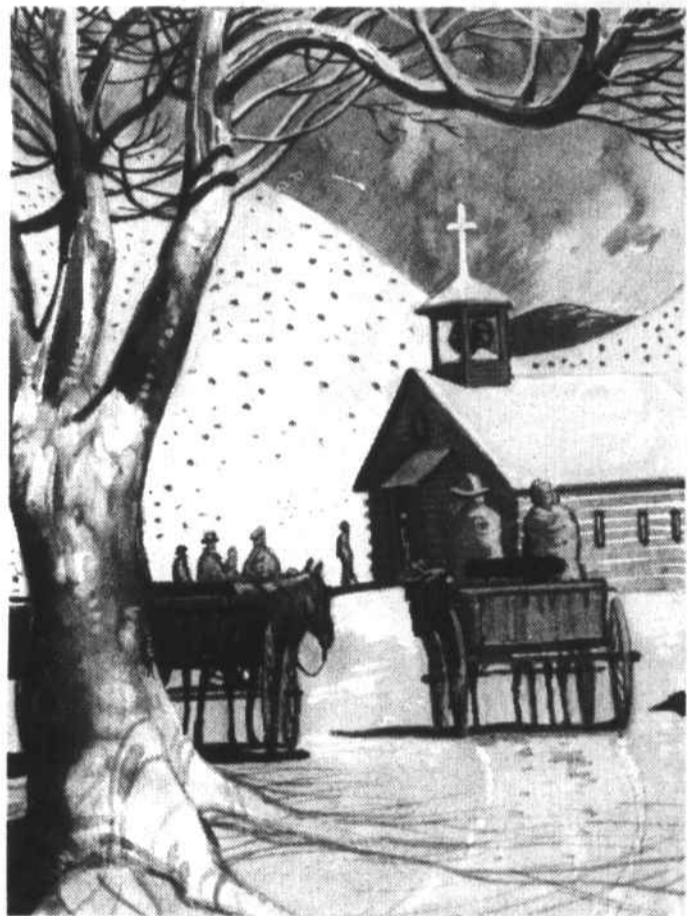
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# Have A Wonderful Holiday Season!



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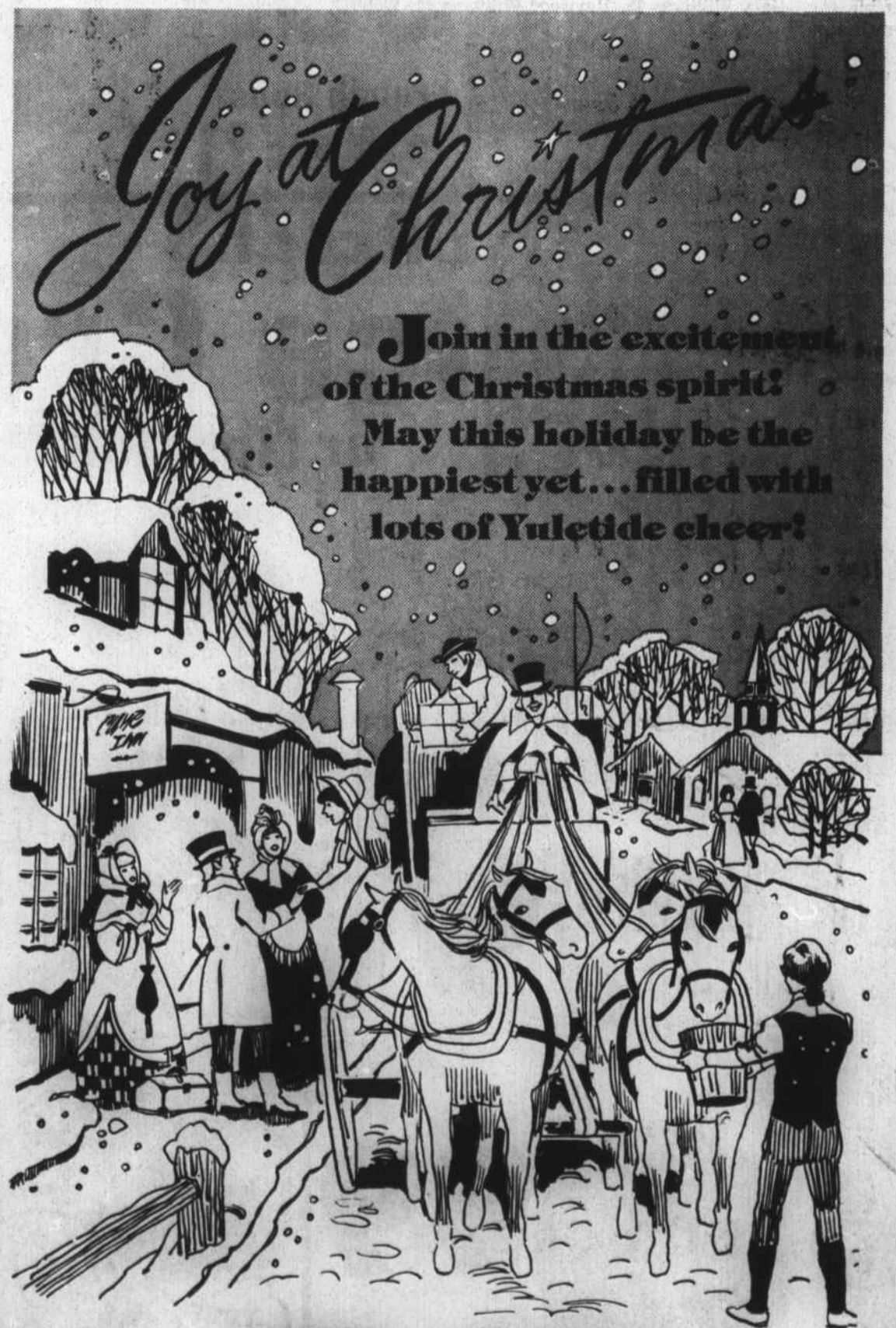
We wish to all, a warm, Joyous Holiday Season. Your friendship means a lot.

**UNITED FEDERAL SAVINGS & LOAN**  
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Jolly good wishes to you and yours for a holiday filled with cheer and friendship... AND TO ALL OUR FRIENDS, 'THANKS FOR YOUR VALUED BUSINESS!'



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Join in the excitement of the Christmas spirit! May this holiday be the happiest yet... filled with lots of Yuletide cheer!

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