

## Garden Club Will Sponsor Yule Contest

tion HIGHLANDS. - Highlands Garden Club will again sponsor a Christmas decorations contest.

According to Mrs. L. G. Misener, publicity chairman, judging of

The club is offering a \$10 prize to the home with the best decorations visible from the outside. Residents wanting to enter the contest are asked to register their homes with Mrs. Frank B. Cook, co-chairman of the contest, or

### **FRB's** Interest Ruling Won't Affect Bank Here

The Bank of Franklin will not be affected by last week's Federal Reserve Board's ruling authorizing banks to pay up to 3 per cent on savings deposits.

Frank B. Duncan, the bank's president, explained the ruling is for the benefit of banks in the larger cities, where competition is keen for money. He added that, when interest rates on savings go up, so must the rate charged by banks on loans. In the larger cities, he said, the demand for mon-ey makes both possible.

The local bank pays 2 per cent on savings. It increased the rate about a year ago, from  $1\frac{1}{2}$  to 2 per cent.

#### Yule Candle Service **Slated At Highlands** Presbyterian Church

HIGHLANDS. - A Christmas candle lighting service will be held at the Highlands First Presbyterian Church Sunday at 5 p. m. Mrs. O. F. Summer will direct the program of Christmas music.

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used for growth and expansion of the company. This, again in theory, will give the people of North Carolina more money to spend, even if the taxes on their everyday needs are high-

There are, I think, three ob-jections to this plan. When the

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members of the legislature be-gin to weigh the good against the bad, I hope they will take the following into considera-into the use us lose it.

Second, the government em-First, the proposed tax ployes, state or federal, and changes do nothing to help the many other salaried workers farmer except attempt to in- will not benefit from expansion duce him to quit farming and of industry, but they are going go get a job working in a mill. to be asked to carry an in-Highlands homes will be done the night of Dec. 21. To be good government policy, this is too similar to the theory Third, I am not sure there is Third, I am not sure there is that we should just "plow a guarantee that the increased under" all the sub-marginal farmers rather than try to im-allowed to accummulate because prove their lot. Perhaps there of less taxes will, in all cases, is more money to be made in be used to provide more jobs working in the mills, but the and income for their employes.



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Jewel Shortening <sup>1-Lb.</sup> 25c <sup>3-Lb.</sup> 75	c Leather
Jewel Oil Pt. 32c Bot. 63	C GE Photo Stainless Steel Min
Lux Toilet Soap 2 Bars 17	C Gannon E
Lux Toilet Soap 2 Bath 24	Pastel Col
Lifebuoy Soap 3 Reg. 2	
Lifebuoy Sodp Bath 1	4c
Swan White Soap Large 1	5c
Swan Soap Dial Soap	Dial So
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