



Greetings to All...

... and to you all a Happy New Year!

W M M H
1460 ON YOUR DIAL
Marshall, N. C.


HAPPY NEW YEAR

We hope to launch many new friendships this year and we pray you may be one of them.

Whitehurst Insurance Agency

STELLA CARVER
EDNA ROBINETT
BETTY LOU HENSLEY
MARSHALL, N. C.

Today's **HERITATION**
From The World's Most Widely Used Devotional Guide



The Upper Room
40 THE UPPER ROOM, MARSHALL, TENNESSEE

Read John 8:12-20

Then spake Jesus unto them, saying I am the light of the world; he that followeth me shall not walk in darkness, but shall have the light of life. (John 8:12).

As farm boys many years ago, my two brothers and I had the responsibility of doing the evening chores after the day's work in the fields. Often it would be long after dark before the livestock were fed and watered.

Sometimes the night would be exceedingly dark before we were through. Mother would then place an old kerosene lamp in a window at the house. After finishing our tasks, we would see that lamp, and have no difficulty in finding our separate ways back to the house.

This is indeed a dark world for many people—people of different races, nations, and conditions of life. Where ever we may be and however dark the times, in Christ we can see the light of the world. Whoever follows Him does not walk in darkness, but has the true light of life. The decision lies with each of us to turn to Him in faith.

PRAYER: O Lord, our God, we pray for open minds and hearts. Into them let the light of the Holy Spirit shine, that our lives may be filled with the light of Christ. In our Redeemer's name we pray. Amen.

THOUGHT FOR THE DAY: Today I will turn to Christ and look to Him for light and guidance.
— A. W. Oliver (Oklahoma)

RENEW YOUR Subscription To The NEWS-RECORD


HAPPY NEW YEAR



To you your family, and your friends we send our best wishes for the New Year.

Byard Ray
Tax Collector
MARSHALL, N. C.

New Year Joy!!



we want you to know you have with you our best wishes for a happy and prosperous year. And that we appreciate your support and friendship.

Sprinkle - Shelton Wholesale Co.
MARSHALL, N. C.

THIS IS THE LAW
(For the N.C. Bar Association)
By ROBERT E. LEE

May a minor make a will?
No. Only those persons who are of twenty-one years of age or older and of sound mind can make a valid will.

May a married woman make a valid will without the knowledge or consent of her husband?
Yes. Although a wife cannot convey her real property by deed without the written joinder of her husband, there is nothing to prevent a wife from disposing of all of her property by will in any manner she desires. She doesn't

have to leave anything to her husband. The husband cannot dissent from the terms of his wife's will.

What is a "holographic" will?
A "holographic" will is a will written entirely in the handwriting of the testator. It must be found "after the testator's death among his valuable papers or effects, or in a safe deposit box or other safe place where it was deposited by him or under his authority, or in the possession or custody of some person with whom, or some firm or corporation with which, it was deposited by him or under his authority for safekeeping."

The testator's name must be written in or on the will in his own handwriting. No attesting witnesses to a holographic will are required. "Holographic" wills

are not common.

May a person write his own will?
Yes. But he runs a risk in doing so.

A non-lawyer may inadequately express his intentions. A will does not become effective until after the death of the maker. He cannot be present to explain to the court, or his relatives, and loved ones the intentions he had in mind in using the language that he did. His real intentions may not be carried out.

The entire will may fail because it has not been written in the form required by law. There is much litigation in our courts dealing with home-made wills.

KIND BUT NOT HONEST

Pittsburgh — Mrs. Esther Jones has learned, the hard way, that all kind-looking people aren't honest.

She was burdened down with a number of small packages, when a man she described as kind-looking came up to her and said: "What you need is to put all your packages in one big shopping bag."

He went away and returned with a shopping bag. Mrs. Jones gave him the packages and he turned and walked away and never returned. The packages contained shoes.

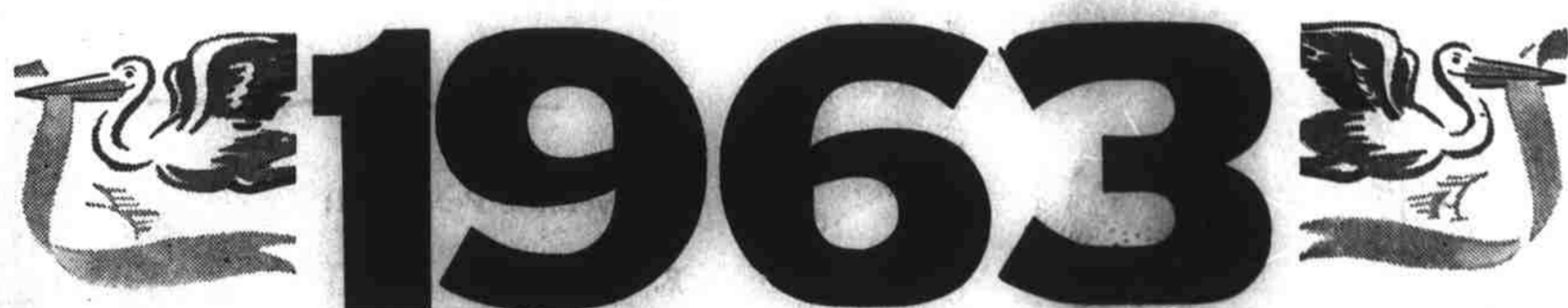


Give GOD a Chance NOW!

ATTEND CHURCH EVERY SUNDAY

Employees, Directors and Stockholders Wish You Every Happiness During

1963



CITIZENS BANK

MARS HILL MARSHALL HOT SPRINGS

"THE BANK THAT SERVICE BUILT"



New Year Joy

During the new year we hope to offer you greater service in appreciation of many kindnesses shown us by our customers