

REPORT OF THE CONDITION OF Citizens Bank

of Marshall in the State of North Carolina at the close of business on
June 29, 1963

ASSETS	
Cash, balances with other banks, and cash items in process of collection	\$ 700,459.80
United States Government obligations, direct and guaranteed	1,899,085.97
United States and political subdivisions	826,594.36
for bonds, notes, and debentures (including \$197,000.00 securities of Federal agencies and corporations not guaranteed by U. S.)	197,000.00
Loans and discounts (including \$14.04 overdrafts)	1,884,820.97
Bank premises owned \$76,147.16, furniture and fixtures \$12,717.84	88,865.00
Other assets	24,789.89
TOTAL ASSETS	\$5,621,045.98
LIABILITIES	
Demand deposits of individuals, partnerships, and corporations	\$1,619,261.49
Time and savings deposits of individuals, partnerships, and corporations	3,143,374.87
Deposits of United States Government (including postal savings)	102,111.71
Deposits of States and political subdivisions	224,182.38
Certified and officers' checks, etc.	10,529.95
TOTAL DEPOSITS	\$5,099,460.20
(a) Total demand deposits	\$1,821,085.53
(b) Total time and savings deposits	\$3,278,374.67
Other liabilities	86,987.32
TOTAL LIABILITIES	\$5,186,447.52
CAPITAL ACCOUNTS	
Capital: (a) Common stock, total par value \$100,000.00	\$100,000.00
Surplus	302,000.00
Undivided profits	32,598.46
TOTAL CAPITAL ACCOUNTS	434,598.46
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	\$5,621,045.98
Total deposits to the credit of the State of North Carolina or any official thereof	\$135,000.00

MEMORANDA
Assets pledged or assigned to secure liabilities and for other purposes (including notes and bills rediscounted and securities sold with agreement to repurchase) \$640,155.53
(a) Loans as shown above after deduction of valuation reserve of 70,496.00
I, Frank T. Moore, Cashier, of the above-named bank, do solemnly affirm that this report of condition is true and correct, to the best of my knowledge and belief.
Correct—Attest: FRANK T. MOORE
JOHN O. CORBETT, Director
R. B. CHANDLER, Director
CHARLES E. MASHBURN, Director
State of North Carolina, County of Madison, ss:
Sworn to and subscribed before me this 12th day of July, 1963, and I hereby certify that I am not an officer or director of this bank. My commission expires Nov. 6, 1963.
ETHEL F. SPRINKLE, Notary Public

ACP PROMOTES LIVESTOCK INCOME

North Carolina livestock and dairy farmers have used the Agricultural Conservation Program in establishing needed pasture and hay crops according to A. P. Hassell, Jr., Executive Director for the Agricultural Stabilization and Conservation State Committee. In 1962, a total of 87,843 acres of permanent pasture and hay crops were seeded with cost-sharing under the Agricultural Conservation Program. Hassell pointed out further that since 1959, over 360,000 acres have been established under the program. This has

Decoration

A Decoration will be held at the Shoal Hill Cemetery, Sunday, July 21, at 10:00 o'clock. All those who have friends or relatives buried there are asked to attend.

been a program that served a very vital conservation need and at the same time helped farmers make needed adjustments in their farming operations.

Hassell says that much of the acreage seeded to permanent cover had a serious erosion problem. The establishing of permanent cover has prevented soil erosion and the run-off of much excess water. To the individual farmer, it has meant making needed adjustments to provide needed hay or grass for his farm animals. It has also helped diversify many farming operations by the adding of livestock income.

REMOVE WARTS!

Amazing Compound Dissolves Common Warts Away Without Cutting or Burning. Doctors warn picking or scratching at warts may cause bleeding, spreading. Now amazing Compound W[®] penetrates into warts, destroys their cells, actually melts warts away without cutting or burning. Painless, colorless Compound W, used as directed, removes common warts safely, effectively, leaves no ugly scars.

FRIED OYSTERS Seafood Platter Home Made Pies Delicious Coffee

**HANCOCK'S
RESTAURANT**
8 N. Pack Square
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This Is The Law

—by—
ROBERT E. LEE
For the N.C. Bar Association

HAIR RINSE

Mary purchased a hair rinse at a drug store. She read the directions on the box for its use, and followed these directions the three times she used the preparation to rinse her hair. Each time her scalp became irritated. Prior to its use she had never had any trouble with her scalp or head. After its third use she consulted a doctor, who found that she had weeping dermatitis of her entire scalp, behind her ears, on her face, and somewhat down the back of her neck. She was taken to the hospital, and incurred considerable expense.

As her witness in court, the doctor testified that Mary's scalp ailment was caused by some chemical coming in contact with the scalp, but he could not say what that chemical might be. There was made no chemical analysis of the hair rinse.

Mary had a girl friend who testified that she had rinsed her hair with the same rinse and that it caused her scalp to become red and inflamed.

Mary sued the corporation that operated the drug store. Was Mary able to recover a judgment for damages?

This was an actual case decided by the Supreme Court of North Carolina within the last few years. Mary was not permitted to recover. The Supreme Court said that the superior court was justified in non-suiting the case—that is, in refusing to send it to jury.

In its opinion, the Supreme Court said: "It would seem that the cause of plaintiff's dermatitis remains a matter of doubt and conjecture. It may be that she and her girl friend were allergic to the ingredients of this hair rinse. Although there are contrary decisions, it has been generally held—and it seems the sounder view—that in an action by the buyer of a product against the seller for breach of warranty to recover damages for injuries resulting from the use of the product, there is no liability upon the seller where the buyer was allergic or unusually susceptible to injury from the product, which fact is wholly unknown to the seller and peculiar to the buyer."

"It may be that there was a poisonous substance in the hair rinse, but there is no evidence to support such a conjecture."

"We cannot resort to a choice of possibilities: that is guesswork, not decision."

"We conclude that there is a total absence of proof of any damage to plaintiff proximately resulting from breach of warranty."

TAXI ARREST

Oakland, Calif. — When three taxi drivers saw a man break the window of a jewelry store, they started the motors, trapped the man against a wall, and yelled for the police.

The arresting patrolman charged Glenn Adams with attempted burglary when he found several items missing from the store in his pockets.

Mrs. J. F. Revis, Native Of County, Is Buried Saturday

Mrs. Aurora Roberts Revis, 88, widow of James F. Revis, died at her home in Mills Spring, Wednesday, July 10, 1963, after an extended illness.

A native of Madison County, she went to Mill Spring 31 years ago from Biltmore. Her parents were John and Sophronia McHone Roberts.

Surviving are two sons, J. T. and P. R. Revis of Asheville; five daughters, Miss Bonnie Revis of the home, Mrs. Ada Cothran and Mrs. Harriet Fisher of Asheville, Mrs. Louvenia Roberson of St. Petersburg, Fla., and Mrs. Dixie Briscoe of Campobello, S. C., and a brother, George G. Roberts of Marshall.

Services were held at 2 p. m. Saturday at McFarland Funeral Chapel, Tryon.

IF IN NEED OF Letterheads Envelopes Statements Visiting Cards

- Business Cards
- Promisory Notes
- Chattel Mortgages
- Warranty Deeds
- State Warrants
- Land Posters

Contact
**THE
NEWS-RECORD**
MARSHALL, N. C.

ALCATRAZ VACANT

San Francisco — Alcatraz, the grim maximum security institution located on a rocky island in San Francisco is empty.

The prison that has housed the nation's toughest criminals has been abandoned because it is obsolete and modernization would be too expensive. The last 27 of its inmates were sent to other federal prisons.

Homecoming And Decoration At Union Church On July 28

The annual Homecoming and Decoration Service will be held at Union Baptist Church, Sunday, July 28. Rev. Harold Cable is pastor of the church.

All singers and the public are invited to attend.

PAUL McLEATH,
Church Clerk

Two Minutes With The Bible

GOD FOR US

Many people, even religious people, suppose that God is AGAINST SINNERS. "Do what is right," they think, "and God will love and bless you, but do what is wrong and He will be angry with you and CURSE you."

Perhaps this view of God comes from the fact that many Scripture passages, especially in the Old Testament, reveal God as the Enemy of the workers of iniquity. But He is the Enemy of the workers of iniquity—AS SUCH AS WORKER OF INIQUITY, not as individual persons.

In Ezek. 18:23 God asks "Have I any pleasure at all that the wicked should die . . . ?" And in II Pet. 3:9 we learn that when God might have judged this world for the crucifixion of Christ, He delayed the judgment because He is "longsuffering" and "not willing that any should perish, but that all should come to repentance."

The Apostle Paul, referring to the crucifixion, declares that "God was in Christ, reconciling the world unto Himself, NOT IMPUTING THEIR TRESPASSES UNTO THEM; and hath committed unto us the word of reconciliation" (II Cor. 5:19). How could He have shown sinners more conclusively that He desires their good than by imputing their sins to Christ and telling them that He is not imputing their trespasses unto them? Their trespasses will be imputed to them, of course, if they reject God's provision of salvation through Christ, but for the present it is a wonderful fact that we can go to any sinner and say on the authority of God's written Word: "Your sins have been paid for; God is not holding them against you. Will you receive Christ as your Savior?"

It is on this basis that the Apostle Paul goes on to plead:

"Now then, we are ambassadors for Christ, as though God did beseech you by us: WE PRAY YOU IN CHRIST'S STEAD, BE YE RECONCILED TO GOD;

"For He hath made Him to be sin for us, (Him) who knew no sin; that we might be made the righteousness of God in Him" (II Cor. 5:20, 21).

No, unsaved friend, God is not against you. He loves you and provided abundantly for your salvation by paying for your sins

Big Rally

—AT—

Presbyterian Church

—IN—

Hot Springs

Sunday, July 21

7:30 P. M.

Program includes a vital message on the ABC Store issue by the Rev. Gerald C. Primm, President of the Christian Action League of North Carolina, and pastor of Eller Memorial Baptist Church of Greensboro, North Carolina.

Singing by the True Gospel Quartet of Barnardville

Testimonies by some men whom God has helped to overcome the drinking problem.

Participation in the service by the ministers of the Methodist, Baptist, Presbyterian and Free Will Baptist Churches.

Sponsored By
**The Christian Action League of
Hot Springs**

Singing Saturday SAVES MAGAZINES

The regular Third Saturday night Singing will be held at the Walnut Creek Baptist Church, Saturday, July 20, at 7:30 o'clock. All singers and the public are invited.

Lincoln, Nebr. — Beginning his hobby in 1924, John A. Cihlar, an employee of the state highway department, has a collection of more than 15,000 magazines.

About the time the average man gets the world by the tail he goes into a tail spin.

Cihlar subscribes to 68 magazines and holds charter subscription to 12. He also had charters subscriptions to several magazines that have gone out of business.

Himself at Calvary. This is the essence of "the gospel of the grace of God." Will you believe it? Will you trust Christ now as your own personal Savior?

His hobby cost him \$6,000 remodeling the basement of his home in order to have a suitable place for storage.

BUILT LIKE THE BIG ONES

to last longer and cost less on your job!



Big trucks (and Ford pickups) use parallel-rail frames because high-strength side rails and rigid crossmembers provide extra durability!

Big trucks use strong I-beam front axles—so do Ford pickups!

Big trucks (and Ford pickups) rely on two-stage leaf springs for their good riding characteristics!

'63 FORD PICKUPS

See how big-truck design pays off! How independent researchers ran 5 Ford pickups 100,000 miles each. And how running costs averaged 3.2¢ a mile (total gas, oil, tires and maintenance). We'll show you today!

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THAT'S A FACT

A DIET OF SANCTITY
WHENEVER KING MENELIK OF ETHIOPIA (1044-1018) FELT SICK OR DEPRESSED, HE ATE A PAGE OUT OF THE BIBLE

MILLIONS OF AMERICANS ARE PUTTING UP THEIR MONEY FOR FREEDOM THROUGH SAVINGS BONDS. WHY NOT ADD YOUR STRENGTH?

FRIENDLY LIGHTNING
OVER A HUNDRED MILLION TONS OF FERTILIZER ARE PRODUCED EACH YEAR BY LIGHTNING WHICH CONVERTS INERT NITROGEN IN THE AIR INTO NITRIC ACID.

MONEY...
INVESTED IN U.S. SAVINGS BONDS HELPS AMERICA MAINTAIN OUR NATIONAL STRENGTH TODAY SO THAT TOMORROW'S PEOPLE WILL HAVE BOTH MONEY—AND THE FREEDOM TO ENJOY IT!