

16 Million Veterans To Share In Insurance Fund Created By Uncle Sam

By ROWLAND EVANS, JR. (AP Newsfeature)

WASHINGTON — A tremendous outpouring of dollars will sweeten the pockets of 16,000,000 World War II veterans early next year.

The dollars will come from a \$2,800,000,000 dividend fund built up in the National Service Life Insurance (NSLI) fund over the past nine years.

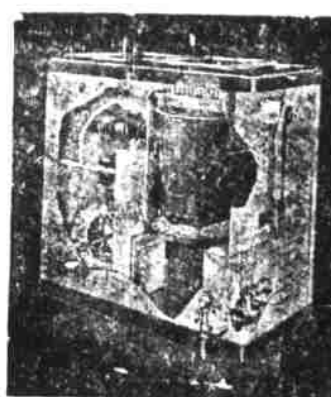
The "special dividend" checks will toll out from Washington to the four corners of the globe wherever veterans are stationed in January. They will reach a total of 200,000 a day for the next week.

The average check will be \$177. Veterans will get more or less depending on:

1. Age at the veteran at the time he left Uncle Sam.
2. Number of months he kept his insurance force.
3. Amount of insurance he had on hand.

Every veteran who held more than \$100 of NSLI for at least three months will get some dividend if he applies for it.

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Black Shank Hits East Tennessee Burley Tobacco

Black shank has hit burley tobacco crops in Greene County, Tennessee, County Agent C. H. Edwards reported this week.

He said the disease has attacked crops on at least five farms, adding this is the first known instance of its occurrence in East Tennessee.

The county agent declared a remedy for the disease has not yet been discovered and that crops cannot be grown in a field for five years after it has been attacked.

Mr. Edwards said one farm lost virtually all its tobacco plant while on the other the damage ran from a few plants per acre to more than 1,000 plants per acre.

than post office, Red Cross and county health officer.

Within six weeks application blanks will be sent to every U. S. post office and other convenient distribution points. Veterans will fill out their forms and mail direct to VVA central office in Washington in self-addressed envelopes.

A receipt will be mailed back to the veteran at the address he supplies on the form. He then waits for payment.

VVA estimates it will take six months to complete payment of dividends. It must be done quickly.

This special dividend is the result of two factors:

1. A lower-than-expected mortality rate among veterans after discharge. War-connected deaths are paid by special appropriations and do not affect the dividend kitty.
2. An out-dated mortality table which does not allow for the constantly increasing life span but which the law compels VA to use.

It is called a special dividend because:

1. It is computed from the date the insurance was purchased to the policy's 1948 anniversary date.
2. It cannot be left on deposit with VA at interest, although a veteran can endorse his check to VA as advance payment of NSLI premiums and this will draw 3% interest.
3. It is payable to former, as well as present, NSLI policy holders.
4. It must be applied for. (In the future dividend can be expected to be paid automatically on an annual basis and may be left with VA at interest also automatically.)
5. Beneficiaries or heirs of deceased veterans are eligible to collect the deceased's dividend, regardless of whether the policy was in force at the time the veteran died. But they need not apply for it. It is to be paid to them automatically.



"The mice seem to enjoy our cheese. This is the third night they've left us a tip."

Public Payroll Is Five Times Greater Than 48 Years Ago, Survey Shows

NEW YORK (U. P.)—Government employment has grown five times more rapidly than private employment in the past 48 years, the National Bureau of Economic Research reports.

In 1900, only one out of 24 workers was on the payroll of Federal, state or local governments, the bureau said. By 1920, that figure had jumped to one out of 15; by 1940, to one out of 11, and by 1948, to one out of eight or nine.

Percentage-wise, government employment rose from 4.2 per cent of the nation's working force in 1900 to 11.4 in 1948.

The statistics were contained in a report by Dr. Solomon Fabricant, summarizing findings of a study of government employment carried out under a grant from the Maurice and Laura Falk Foundation of Pittsburgh, Pa. Dr. Fabricant is professor of economics at New York University's School of Commerce, Accounts and Finance, and a member of the bureau's research staff.

Not All Federal By no means all the rise in government employment is due to the expanded Federal government, Dr. Fabricant said.

"Of the 6,700,000 full-time equivalent persons on government payrolls, 3,400,000 work for state and local governments," he said.

The main factor which caused swollen government payrolls, he said, was the growth of government services over the past 48 years. Dr. Fabricant gave three reasons for this boost in services:

1. The rise in national income per capita made it possible to add to government services and at the same time caused a greater demand for them.
2. The developments underlying the rise in national income carried with them certain costs—providing such essential services as sanitation for city dwellers, regulating the increasingly complex interdependent economy and providing relief from the system's breakdowns and shortcomings.
3. The changing international scene and U. S. reactions to it, as illustrated by the growth of both civilian and military personnel in the military establishment from 160,000 in 1900 to 2,200,000 today.

Other Points in Report Dr. Fabricant said he excluded from his statistics employees of government contractors—including those hired by the WPA during the depression—as well as persons receiving pensions, welfare and other payments from the government.

Other significant points in the economist's report were:

1. Two-thirds of all government employees in 1940 were working in industries producing goods and services also produced by non-governmental agencies.
2. The administrative, legislative, taxing and regulatory functions of government accounted for only nine per cent of the government's work force in 1940.
3. In 1940, 21 per cent of all workers in health and medical fields were employed by the government; in forestry 22 per cent; in construction 17 per cent; in electric and gas utilities 24 per cent and in shipbuilding 37 per cent.
4. In 1940, almost one-third of all government workers were employed in educational fields.

Clam Comes Cross DANVERS, Mass. (UP)—Howard Barnes, fish market proprietor, who has opened thousands of oysters, found his first pearl—in a clam.

Library Notes



MARGARET JOHNSTON COUNTY LIBRARIAN

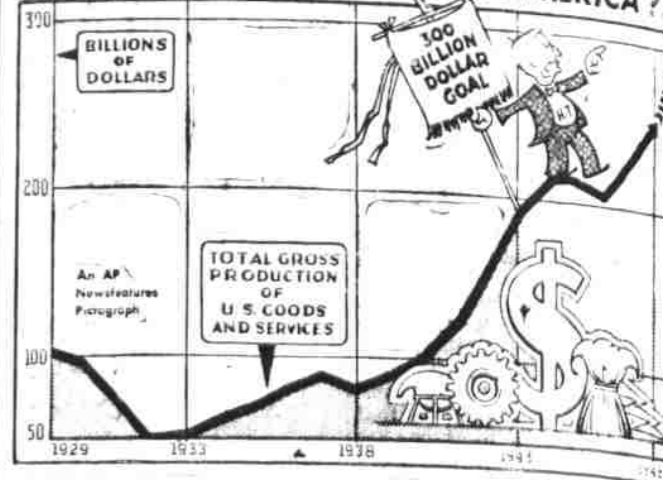
The Woman Who Rang The Bell

The story of Cornelia Phillip Spencer is the story of Chapel Hill and the University. Mrs. Spencer was a remarkable woman with a brilliant mind, a trenchant pen, and a talent for leadership. She used all three in the service of the University. As the years passed, generation of student came under her influence. Her pen analysis was extraordinary, and one of them "She implied radiated something invisible and in praise a out of magnificent. She could turn an empty room by simply sitting there."

Cornelia came to Chapel Hill as a child in 1826 when the village was "hardly more than a wide place in the stage road that ran from Pittsboro, North Carolina to the trading center of Petersburg, Virginia." Her father was professor of mathematics in the University; two brothers later became professors there. Cornelia herself though avid for learning was allowed only the "crumbs that fell from the University's table." But this did not prevent her becoming known as "the smartest woman in North Carolina," and as Governor Vance said, "the smartest man too."

It is through her letters, diaries, and articles, skillfully woven into the story, that the reader sees fresh and vivid pictures of life in Chapel Hill during the "happy forties," the "fateful fifties," the war years, and the "days of wrath." When the village was occupied by Federal troops, one of the Yankee generals courted and married President Swain's daughter. "In the very teeth of all this bitterness and woe-

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ful humiliation". After the troops left, Mrs. Spencer walked over the University campus: "Every kind of trash, debris, of the Yankee camp was scattered over the ground, an immense mudhole at the well with a great sow wallowing in it. In the library there is the utmost disorder, as if a party of madmen had camped there; the basement rooms covered with horse litter, windows open—broken."

Under a Republican regime, with Solomon Pool as president and a "stump-tail" faculty, the University was boycotted, and on January 3, 1869, "not a student was in evidence." The battle lines were clearly drawn. On one side was President Pool, with the Governor behind him; on the other was Cornelia, widowed and alone. In its outcome, this David and Goliath contest resembled its famous prototype. In 1871 Pool went down to defeat. The University was closed. And now the indomitable Cornelia had to fight the despair and apathy of a defeated and poverty-stricken people. "I am writing letters," she said. "It is all that I can do." She wrote with such success keeping the subject alive, backing up the work of Kenn P. Battle and others—that on March 20, 1875, her 55th birthday, word came to her that the University was to be reopened. In the words of President Frank P. Graham, "She climbed the stairs to the bell-tower and with her own hands rang the bell which has never ceased to ring to this day."

The author of this biography is Mrs. Spencer's daughter, Mrs. E. J. Spencer, a Journalist at the University of North Carolina. She is the author of "The Woman Who Rang The Bell" and "The Story of the University of North Carolina."



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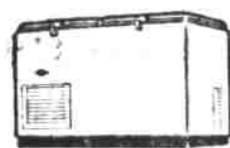
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