

MORE ABOUT T. L. Green

(Continued from Page 1)

better, Hugh Leatherwood, R. C. Francis, W. H. Burgin, J. J. Ferguson, Joe F. Davis, J. H. Way, Jr., J. W. Noland, J. H. Woody, Will Bryson, R. M. Fie, and Hershal Shook.

Mr. Green was a retired attorney, a former postmaster and member of the town board of aldermen; an active member of the Baptist Church and a Haywood County Republican leader.

He was the son of Thaddeus Manning and Louisa Shook Green and a descendant of Jacob Shook, one of the leading pioneer citizens of Haywood County, who came here in 1788.

Educated in Clyde public schools, he was a graduate of Clyde Academy and studied law at the University of North Carolina. He was admitted to the bar in 1895.

Mr. Green served as a public school teacher as well as a lawyer once serving on the school board.

He was prominently identified with the Republican party for years and held many important appointive positions under various presidents. He practiced law from 1895 until 1901 when he became secretary to the late Congressman James M. Moody, Republican representative from this district. He served in this capacity until 1903. At this time he was appointed Deputy Collector of Internal Revenue, which position he held until 1906.

In 1907 he was appointed postmaster of Waynesville by Theodore Roosevelt and served until 1916. He was again appointed to this office by President Calvin Coolidge in 1924 and served until 1934.

From 1921 until 1924 Mr. Green served as appraiser for the Federal Land Bank of Columbia and during World War I he spent a year at Camp Jackson where he was secretary of the Y.M.C.A.

Mr. Green served on the town board of aldermen when Waynesville installed its first electric lights, water system, and grade school system.

He was the oldest practicing lawyer in Haywood County at the time of his retirement.

Mr. Green was always keenly interested in the activities of the First Baptist Church of which he was a member. He served as Sunday School superintendent, Sunday School teacher, and was a member of the board of deacons.

Surviving are the widow, Mrs. Doretta Jane Rogers Green; three daughters, Mrs. Owen Merideth of Enid, Okla., Mrs. L. O. Ferguson of Clyde, Route 1, and Mrs. E. H. Valentine of Waynesville; two sons, McKinley Green of Clyde and Arthur Green of Waynesville; two brothers, Blaine Green of Candler and Dave Green of Franklin; two sisters, Mrs. Flora Inman of Darrington, Wash., and Mrs. Maude Blaine of Franklin; 17 grandchildren; and 11 great grandchildren.

Arrangements were under the direction of Garrett Funeral Home.

Local Man On Network



Kimberly Parham of Waynesville is shown being interviewed by radio star Tom Moore, during a coast-to-coast broadcast of the Ladies' Fair program over the Mutual Broadcasting System. Mr. Parham was a contestant on one of the series of programs being broadcast this winter from the Florida Citrus Building in Winter Haven, Florida.

Your Income Tax — 4. When To Itemize Deductions Or Take The 10 Per Cent Cut

(Fourth of Six Articles on How to Make Out Your Federal Income Tax Return.)

By FRANCIS J. KELLY AP Newsfeatures Writer

WASHINGTON — It may pay you to itemize your non-business deductions on your federal income tax return, instead of taking the standard 10 per cent allowance based on your income.

A comparison of the tax computed under each system certainly is in order if you paid out a lot of interest on a home mortgage, or incurred heavy medical or hospital bills.

The government neither wants nor expects you to pay more than the minimum tax due, honestly figured.

You can itemize deductions only if you use long-form 1040. Otherwise you are automatically given a credit of about 10 per cent of your income.

The principal allowable deductions are state and local taxes; interest paid; contributions to religious, charitable and educational organizations; property losses by fire, storm or theft; and—under strict limitations—some medical, dental, hospital and nursing expenses.

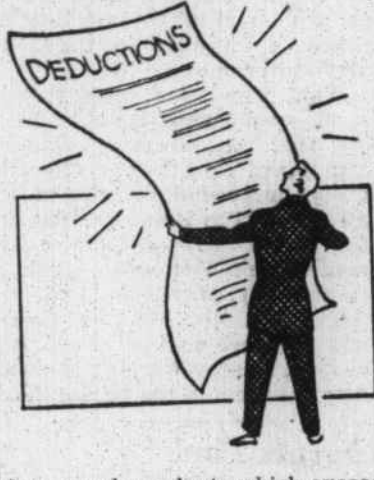
Limits on Contributions

Contributions to religious, charitable and educational organizations are deductible only up to 20 per cent of your income. You don't get anything off your tax bill for gifts to needy individuals, or to political organizations, or labor unions, or chambers of commerce.

You can deduct for real estate and personal property taxes, state income taxes, state or local sales taxes, state gasoline taxes, and automobile license fees.

But you can't take anything off for federal income taxes paid, social security taxes, federal excise taxes—such as those on liquor, furs, jewelry and phone calls, or for local taxes which tend to increase the value of real estate owned. A paving assessment is a case in point.

The law sets tight limits on the amount of medical expenses for self and dependents that may be deducted. First, taxpayers under 65 can take off only that portion of such costs which exceeds 5 per cent of their adjusted gross income. However, if either you or your wife is 65 or over, you may claim the entire amount of medical expenses for both of you, plus that portion of your medical expenses



for your dependents which exceeds 5 per cent of your income.

Medical Expense Limits

There are maximum limitations on medical expense deductions, too. A single person who claims only one exemption is entitled to put in for not more than \$1,250; a married couple filing a joint return, \$2,500; married, three exemptions, \$3,750; and married with four or more exemptions, an overall top of \$5,000. Those limits apply regardless of age.

Allowable medical expenses include doctor, dentist, hospital and nursing bills; drugs and surgical appliances; false teeth and eyeglasses; X-ray examinations or treatments; crutches, hearing aids and ambulance service; premiums on health, accident, medical or hospital insurance and cost of travel necessary to get medical care.

However, you cannot deduct the cost of travel suggested by a doctor for rest or change; or funeral expenses, or life insurance premiums.

If you itemize your deductions on long-form 1040, you can take off your income any property losses by fire, storm, flood, etc. Loss sustained in a car accident caused by faulty driving is deductible, but drunken driving is considered willful negligence, and no deduction is allowed.

Insurance Modifies Loss

No deduction may be claimed if the loss is compensated for by insurance. If partially covered by insurance, the amount of the deduction is reduced accordingly.

The law requires you to report as income any winnings you may have on the races, poker and other forms of gambling. But gambling losses may not be deducted in excess of gambling winnings.

Alimony or separate maintenance payments made under a court decree may be deducted. So may

Permits Required To Start Fires In Certain Areas

Fire Warden Eldridge Caldwell has announced that from Feb. 1 to June 1 it will be necessary to have permits for starting fires in certain areas of the county.

These areas are in the woodlands under the protection of the State Forest Service or within 500 feet of such protected areas, he said.

The law does not apply to fires started within 500 feet of a house.

Any person convicted of violating the fire law, can be fined not more than \$50 or imprisoned not more than 30 days.

Burning permits can be obtained free of charge from the following: Chambers Mountain Tower; R. E. Caldwell, County Ranger, Tel. Waynesville 38-M-4; Clem Fitzgerald, Waynesville Fire Dept.; Canton Fire Dept.; Sheriff's Office, Courthouse, Waynesville; Tom Alexander, Catalochee Ranch; Brooks Store, Maggie; Dellwood Post Office, Dellwood.

Robert Howell, Jonathan Creek; Dave P. Brown, Hemphill; C. H. Franklin, Cove Creek; H. L. Hogen, Liberty; J. R. Caldwell, Iron Duff; Grady Davis, Iron Duff; C. W. Arington, Panther Creek; Mrs. Mack Ferguson, Fines Creek; John Rathbone, Fines Creek; L. C. Sutton, Ball Creek; Duckett's Store, Crabtree; Taft Ferguson, Crabtree; George Best, Crabtree; Edna McCracken, Draft Board; Everett McElroy, Lake Junaluska; Joe Michal, Waynesville.

John Reno, Beaverdam; L. A. Trantham, Thickety; Ralph Kelley, Bethel; Oswald Holcombe, Big East Fork; W. C. Poston, Cruso; Burnett's Store, Retreat; Burnett's Store, Dix Creek; Bud Allen, Allens Creek.

Mrs. Dibe Duckett, White Oak; Mrs. Sally Sutton, White Oak; Jesse Jenkins, White Oak; M. L. McGaha, Maggie; Roy E. Arrington, Saunook; M. C. Pressley, Stamey Cove; Pigeon Valley Grocery, Henson Cove Road; Cruso Grocery, Cruso; Caldwell & Sutton Grocery Store, Mt. Sterling; Hardy Phillips, Mt. Sterling; and Nathan Carver, Hemphill.

DULLES REPORTS TO PRESIDENT ON EUROPE



SECRETARY OF STATE John Foster Dulles (left) and Mutual Security Director Harold Stassen (right) report to President Dwight D. Eisenhower in Washington on their mission to Europe. They declared they were "encouraged" at the progress being made toward a unified European defense against Communism. Dulles declared Germany is the key to the effectiveness of continental defense. (International)

MORE ABOUT Snow

(Continued from Page 1)

come in contact with resulting short circuits, brought trees down on lines, and iced up the roads to make it difficult for repair crews to reach the damage. Some of the main highways were closed and even today not all are passable.

C. T. McCuiston, local manager of the Southern Bell Telephone and Telegraph Company, said this morning that about 250 telephones were still not in operation throughout the county and at one time 350 were out of order. McCuiston said all repair men, including dial conversion crews, are getting lines back in order and he expects the work to be completed sometime Tuesday. Between 1:30 a.m. and 3:30 p.m. Sunday all toll circuits were out and repair crews were started first on these. These lines have been repaired, the manager stated, and repairmen are now engaged on local lines.

The manager of the Carolina Power and Light Company, Roy Wright, reported trouble started about 9 p.m. Saturday and that repairs had been completed 24 hours later. It was necessary to call for outside help and four trucks and 14 men were sent from Asheville. Contact had to be made with their wireless radio equipment, Wright said.

Most of the trouble was caused by broken lines and in order to get to some places had to use the four-wheel drive on jeeps and put chains on tires. People in Allens Creek, Ratcliffe Cove, Ninevah, part of Balsam, Dark Ridge in Jackson County, parts of Lake Junaluska, Hyatt Creek, Plott Creek, Dellwood, Maggie and Jonathan Creek... Station WHCC was also off the air for a short time but resumed broadcasting about 8 a.m. Sunday. Many people, who had only electric ranges, were unable to cook Sunday dinner. However, Wright said people who reported trouble were very understanding and cooperative and seemed to appreciate the difficulties that faced repairmen. More than 1,000 people were affected by lack of power, he said.

The Haywood Electric Membership Cooperative (REMA) reported that one-third of its lines—about 150 miles—were out as a result of the snow. Manager R. C. Sheffield said this comprised five of the 15 main circuits. All main lines, he added, were repaired Sunday but several short lines in Haywood County will not be repaired until Tuesday. Sheffield said that Buncombe County was not affected seriously and that three of the five main circuits that were put out of order were in some of the other counties that the Cooperative serves. However, only lines in Haywood County will not be repaired today. This is due to the many more lines that organization has in the county and also because the area was more seriously affected by the storm.

Manager Sheffield, placed the cost of repairs at \$1500. He said his men started an 18-hour shift at midnight Sunday and resumed work this morning.

Both the Carolina Power and Light Company and the Cooperative were able to speed up repairs considerably with their short wave radio facilities between truck and headquarters.

The snowfall varied throughout the county. At least four inches fell and at Salvation Army Headquarters Major Cecil Brown reported 13 inches on level ground. She said the entire area is snow-bound and none has been able to get in or out. Telephone service was interrupted only Sunday morning and power was off from 6:30 a.m. until 9:30 a.m. A woman in

Sets Sales Record



S. E. Connatser, district manager of the Jefferson Standard Life Insurance Company, has two awards for 1952 sales. In July he was 9th in total sales with the firm, and in December he placed 15th in the entire organization. He has maintained a high sales record during his 17 years with the firm. Five years ago he was named district manager.

At the present rate of consumption, the United States would use about 50 billion tons of coal in the next 100 years.

the vicinity with a sick baby had not been able by Monday morning to have the child examined by a doctor. Major Brown said she expected more snow today.

The highway over Soco Gap was reported by Cpl. Pritchard Smith of the Highway Patrol, as being easily passable today. U. S. 276 over Pisgah to Brevard can be made with chains on tires, while U. S. 441 through Newfound Gap was not passable at all Sunday night.

MORE ABOUT Postmaster

(Continued from Page 1)

The current annual deficit is over \$727,000,000.

He pointed out that Congress set the postal rates, and the budget, while other agencies outside of Congress and also the Post Office, set the rates the department had to pay railroads and aircraft for transporting mail.

This factor, together with a loss on about every service of the department accounted for the continued deficits, he said.

When Congress cut the post office budget by 70 millions back in 1951, the postmaster general ordered all residential city delivery of mail reduced to one delivery daily.

There is now a plan to restore the twice-a-day service, it was said, and the cost will add over 75 millions to the operation of the post office.

The twice-a-day delivery in Waynesville alone will cost about \$2,800, the postmaster pointed out. The receipts of the local office have climbed from a little over \$17,000 when Mr. Howell became postmaster to a figure in excess of \$66,000 at present.

The Waynesville office has three rural routes, covering 144 miles, and serving 1,361 families. The office has seven employees and one part-time substitute.

The postmaster concluded his remarks by pointing out: "Post office employees are human like everyone else. The majority of them are loyal, and conscientious regarding their work; but errors will occur."

YONKERS DATES GIVEN

YONKERS, N. Y. (AP) — Dates for the two annual \$25,000 mile-and-a-half features at Yonkers Raceway have been announced. The fourth Yonkers Derby will take place on Aug. 20 and the fourth Gotham Trot on Oct. 15. Both dates are Thursdays.

Plans Fleet Move



ADMIRAL Arthur Radford, Commander of the Pacific Fleet, leaves the White House after a conference with President Dwight D. Eisenhower. He was reported to have discussed plans for removing the Seventh Fleet from "guard duty" at Formosa as recommended by the Chief Executive in his State of the Union speech.

Rev. Williamson To Attend Trustee Meet

The Rev. Malcolm R. Williamson will attend a meeting of the Board of Trustees of Davidson College at Davidson on Wednesday of this week.

Mr. Williamson was recently elected a trustee of Davidson College for a three year term.

While at Davidson he will visit his son, Malcolm, Jr., who is a student of the college.

Misformed shell fish are most likely to have pearls in them, observed Feb. 14.

MORE ABOUT Travel

(Continued from Page 1)

an automatic project which will be in operation the travel show, a small slides being of spring the mountains.

The State Advertising has loaned a huge plane Mile High Overlook, to form the central backdrop, and be a chain of giant leaves. Clyde Ray, will form border for the tour picture.

The Highlanders have lished a special Special Western North Carolina at the travel show distribution at state.

MORE ABOUT Band

(Continued from Page 1)

band were members of a cert band, that has shared top honors in with two other concert the number one spot music.

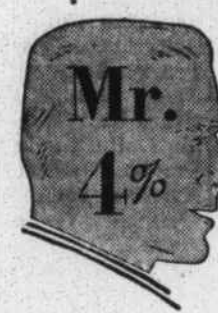
The Waynesville band organized here in 1938.

Mountaineers Four Back

MORGANTOWN, W. Va. — Four holdovers from a strong West Virginia team are back in action led by Eddie Becker, 307 points though he only nine of 27 games. Mountaineers, Other hand are Captain Jim Isner and Red Holmes, seventh nationally in a year.

There are two saints who were killed in the same day and whose feast observed Feb. 14.

The Service of "Mr. 4%" is reflected in Jefferson Standard's 46th Annual Report



MORE PROTECTION FOR MORE PEOPLE. Jefferson Standard during the past year continued to grow in stature and in usefulness to the insurance public. New life insurance placed by the company's fieldmen in 1950 exceeded \$153 million, a 20% increase over 1951. Insurance in force reached a new high of \$1,136,600,000, a gain of \$97 Million for the year.

Today Jefferson Standard is providing a measure of financial security for more than 350,000 policyholders in 29 states, the District of Columbia, and Puerto Rico.

Payments to policyholders and beneficiaries during the year just closed amounted to \$13,500,000, bringing total payments since organization of the company to \$226 Million.

Assets of the company increased by more than \$28 Million to a year-end total of \$324,852,400. Investment earnings were maintained at a high level throughout the year, and Jefferson Standard for the sixteenth year leads all major life insurance companies in rate of interest earned on investments.

"WHO IS MR. 4%?"

Mr. 4% represents the Jefferson Standard

Jefferson Standard, now guaranteeing 2½% on policies currently issued, has never paid less than 4% on policy proceeds left on deposit to provide income. Four per cent is the highest rate of interest paid by any major life insurance company in America!

Mr. 4%, a welcome visitor in the homes and offices of thousands of policyholders, is pointing the way to extra income through 4%. His friendly counsel is helping policyholders and beneficiaries use life insurance more effectively—the Jefferson Standard way.

For Example

On a \$10,000 life insurance policy, interest income at 2½% amounts to only \$250 per year... at 4% it amounts to \$400 per year—\$3,000 more income over a 20-year period!

Jefferson Standard's investment record is outstanding in the life insurance industry. The company's excellent earnings rate makes it possible to provide extra income dollars to the policyholder or beneficiary. For 46 years Jefferson Standard policies have never paid less than 4% interest on proceeds left with the company to provide income.

Let Mr. 4% Serve You

Small wonder, then, that more and more people are turning to their local Jefferson Standard Mr. 4%. Jefferson Standard policy dollars are larger. Keep in touch with your Mr. 4%—he's a good man to know.

Jefferson Standard Life Insurance Company	
Condensed 46TH ANNUAL STATEMENT	
December 31, 1952	
★	
ASSETS	
Cash	\$ 4,577,000
Bonds	94,445,000
Stocks, Preferred & Common	29,704,000
Mortgage Loans	146,733,000
Lease Back Real Estate	14,548,000
Other Real Estate Including Home Office Building	2,294,000
Loans to Policyholders	21,250,000
All Other Assets	11,291,000
TOTAL ASSETS	\$324,852,400
LIABILITIES	
Policy Reserves	\$230,812,000
Reserve for Policy Claims	97,100,000
Policy Proceeds Left with Company	28,026,000
Dividends for Policyholders	3,867,000
Investment Fluctuation Fund	7,968,000
Other Liabilities and Reserves	12,185,000
TOTAL LIABILITIES	\$283,852,400
Contingency Reserve	5,000,000
Capital and Surplus	36,000,000
TOTAL	\$324,852,400

*Copy of booklet containing our complete report available on request.

S. E. CONNATSER

District Manager
Phone 705 Main Street Waynesville

Jefferson Standard LIFE INSURANCE CO.

HOME OFFICE • GREENSBORO, N. C.