

# Every Day More And More North Carolina Savers Are Switching To First Federal In Erwin.

## WHY?

Because They Are Getting  
This Area's Highest Rate On  
Insured Savings.

# 7.50%

48 Month Term \$5,000 Minimum

\*Interest Compounded Daily (Yields 7.79%)

\*Interest Check Mailed Monthly, Quarterly,  
Or Added Back To Your Account

Open Saturday Mornings

# 1ST

# FEDERAL

Erwin - Jonesboro



A substantial interest penalty is required by federal regulations on early withdrawals from certificate accounts.

*It's a matter of life and breath!*  
Give more to Christmas Seals

**Fight Lung Disease**

**Girl Scout News Roundup**

The Ya icey Neighborhood Service Team includes: Mrs. James Anglin, Chairman; Mrs. Mike Griffin, Secretary; Mrs. Garland Wampler, Troop Consultant; Mrs. Ed Hunter, Troop Organizer; and Miss Theresa Coletta, Publicity.

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**GIRL SCOUTS SAY THANK YOU**  
The Agriculture Building at the Burnsville Elementary School has a new name--"the

## FHA Loan To Assist Families

The Farmers Home Administration makes farm operating loans to assist rural families in operating their farms. The loan is tailored to a borrower's need. Each person applying for credit is given equal consideration.

The funds may be used to purchase cattle, hogs, tractors, plows, and other farm equipment. Funds may be used to purchase food freezers, improve home water supply and minor improvements on buildings and land.

Annual operating expenses such as purchasing feed, seed, tractor fuel, lime, fertilizer, spray materials can be purchased with these funds.

In some cases, funds may be used to pay for food, clothing, medical care, and personal insurance. Also the funds may be used to purchase a farm truck.

Maximum repayment period is 7 years with a current interest rate of 8 1/2 percent. Loans may be paid off at any time.

You can apply for a loan now and have the funds to come when they are needed at no cost to the farmer.

## SCHOOL Lunch Menu

MENU FOR WEEK  
December 16-20

- Monday**  
Pinto Beans with Onion Mustard Greens  
Applesauce with Gingerbread Cornbread  
Milk
- Tuesday**  
Hamburger on Bun  
Baked Potato  
Carrot Strips  
Sliced Peaches  
Milk
- Wednesday**  
School Baked Pizza  
Tossed Salad with Dressing  
Strawberry Cobbler  
Milk
- Thursday**  
Vegetable Beef Soup  
Peanut Butter Sandwich  
Saltines  
Orange Juice  
Milk
- Friday**  
Baked Turkey with Dressing and Gravy  
Cranberry Salad  
Green Beans  
Roll  
Red Velvet Cake  
Milk

**BOOK CORNER**  
By Mrs. Gladys Coletta

**JAWS**  
by Peter Benchley. 1974. Pp.103. Doubleday & Co., Inc., Publishers.

Proclaimed as "the scariest story since Dracula--the No.1 bestseller that has all America shivering", Jaws, by Peter Benchley, is a novel the reader cannot lay down. The swift and relentless action borders on panic near the end.

Hate, greed, fear, love, sex and tragedy all prevail in this chilling story of the man-eater shark. Victim after victim fall prey to the merciless jaws of the great

white fish, causing the reader to doubt that he will ever be conquered. The strategy of the cage technique with the scientist inside stretches one's credulity so much that we know it will fail--which it does.

So, the story rushes on to its bloody conclusion. Although the unexpected has become routine in regard to the actions of the shark, the reader is totally unprepared for the sudden climax. And breathless over the outcome, we only regret that some of the wrong people were devoured by the jaws of the shark, while others escaped.

can I help you hear better?

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I will be at...  
**Mt. Mitchell Motel  
Burnsville, N.C.  
Thursday, Dec. 19  
from...  
9:00 AM to 11:00 AM**

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Girl Scout Den." It is used every week by Brownies, Juniors and Junior Cadettes for their meetings and many scout projects. Thanks to many helping hands the face-lifting of this unused building has given it a new look and the place bustles with much activity. The Girl Scouts say "thank you" to Mr. Ed Hunter and to Mr. Larry Howell for their assistance, and to the Burnsville Men's Club for their donation which enabled the Scouts to purchase a much-needed heater for their Girl Scout Den.

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**BROWNIE TROOP 86**  
The Brownies are getting in the Christmas Spirit as they work each week for their Christmas Party. Also, they have adopted a "C-and-mother" and are seeing that this will be a Christmas for her to remember as they shower her with presents and fruit baskets.

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**JUNIOR TROOP 88**  
On November 13, five new Junior Scouts were installed as true Junior Scouts in a special Investiture Service. These new Scouts are Holly Sides, Dorothy Roland, Angie Laws, Renee Williams, and Tina Wilson.

In connection with their Christmas activities, the Juniors are busy with their Toy Maker Badge and have plans to visit a special shut-in couple when they deliver them gifts and sing Christmas carols.

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**JUNIOR CADETTE TROOP**  
For the month of December, the Junior Cadettes have planned a visit to the children at the Yancey Child Development Center to deliver the Christmas gifts for them that these Scouts have made. The highlight of December for their Christmas plans is their Christmas party for which they have been busy, busy, busy!

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**CADETTE TROOP 65**  
The Cadettes have been hard at work with many "odds and ends" jobs to raise money which they need for their Annual Christmas Dance now scheduled for December 14.

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**SENIOR TROOP 66**  
During the Christmas Holidays the Senior Scouts plan to return to the Black Mountain Sanatorium where they will visit and sing Christmas Carols to the many patients there.

# Summertime

English Ironstone Dinnerware.

Your first place setting free!



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## THE NORTHWESTERN BANK

One free place setting per family. Free offer ends February 28. FDIC insurance has been increased to \$40,000.

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