

Mr. and Mrs. O. B. Norton and Miss Eloise Norton are spending the holidays with Mr. and Mrs. Eugene Ragan and Stephanie of Colonial Heights, Va. While away they will make a trip to Washington, D. C.

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THIS IS the Law



By Robert E. Lee (For the N. C. Bar Association)

INTEREST

What is the legal rate of interest in North Carolina? Six per cent a year. That is, for a loan of one hundred dollars for a period of one year, the interest may be at a lesser rate of interest. The rate of interest is not necessarily all of the expenses incurred by a borrower on a loan. These additional expenses may depend upon the business practices and policies of the particular lender, the financial responsibility of the borrower, and the type of security.

For example, if a person is borrowing money on real property, the borrower is customarily required to pay the lender for the services of the attorney employed and to draft the necessary legal documents. The cost of registering the legal documents in the court house is paid by the borrower. Some lenders insist that title insurance be purchased and that a survey of the property be made, the cost of which to be paid by the borrower. The lender may also insist that adequate fire and casualty insurance be carried on the property. There is occasionally a brokerage fee or commission. The latter is sometimes called a "service charge," "origination fee," or "settlement charge."

Industrial banks and licensed loan agencies and brokers are permitted to charge a statutory loan fee and to deduct in advance "interest at a rate not exceeding six per centum per annum upon the amount of the loan from the date thereof until the maturity of the final installment, notwithstanding that the principal amount of such loan is required to be repaid in installments."

None. By charging a greater interest than 6 per cent per year, Smith forfeits under the law of North Carolina all interest on the debt. The debt is stripped of all its interest bearing quality, and the lender is permitted to recover only the principal sum loaned.

Adams recovers a judgment against Butler for personal injuries. Does the amount of the judgment automatically bear interest from the date it was rendered?

Yes. Interest is allowed on the principal sum of the judgment from the time it is rendered until it is paid and satisfied.

IN LEXINGTON Mrs. Effie Barbee is spending the holidays with her parents, Mr. and Mrs. T. L. Daniel of Lexington.

RENT IT! — CLASSIFIEDS!



As 1956 is passing away in a mass of colorful embers let us think a little what the year has meant to us. Of course church life comes first into the mind. It was a year last September since we organized into a church. We have been buffeted around a little, but always doors have been opened to us. There was the Enchanted Barn full of sweet memories, then the Garrisons' basement, with such good acoustics and overwhelming hospitality. In a very short time we will be in our own place, with a challenging field of work around us.

Such a year of good fellowship and peace, with everyone doing their part, and no one screaming that they were getting a raw deal. If we advance next year as we have this, we will be certain that we are on the road to a great church.

We sold the old place on North Fork, and moved to Laurel avenue this year, spending a delightful summer with Doss and Mina Kerlee at Over Yonder. Yes, it has been a hectic but interesting year in our personal lives. I had the experience of having a legitimate sickness, and going to the hospital. In fact, both of us have been hindered with sickness. But all this is to be expected at our time of life.

Many beloved friends have passed away. This column has had as many as three sympathy notes per week, and very few weeks have passed that we didn't have at least one. But this is life, and new friends come along to fill the void.

So we will say with the great poet—Ring out wild bells—Ring out the old, ring in the new. Our church's intermediate group had a Christmas party at our new place of worship Saturday, Dec. 22, at 7:00 o'clock. Nell McAfee sponsored this. The whole church met Christmas Eve at 7:00 o'clock. Presents were given out to the younger set, there was singing, and special music, with Vicky McElrath doing some of the playing. This was in the Garrisons' basement. A happy time was had.

It is a little late, but I would like to add a word of sympathy to Leroy Hamilton's folks. He must have been in extreme suffering at times as he went about his work, but he always had a pleasant smile, and a cheery word. The Norman Hamptons visited us Sunday afternoon.

Crusader Castles Are Great Sights Of Bible Lands

Among the Bible Lands most fascinating attractions are some thirty Crusader Castles which dot the countryside from the northern borders of Syria as far south as the Gulf of Aqaba in Jordan. Built by the Crusaders in two hundred years of tireless activity (1097-1291 A.D.), these castles sometimes stand on almost inaccessible mountains peaks 6,000 feet high, sometimes are lapped at their foundations by the waves of the Mediterranean.

Crusader Castles once guarded the pilgrimage route to the Holy Places of Jerusalem, defending mountain passes and the coastal plains from the Moslems, offering hospitality and succor to pilgrims and sheltering neighboring villages when war threatened the countryside. The most famous castle-builders of the period were the Knights Templars and Knights Hospitallers, two powerful monastic orders of the 12th and 13th centuries. The base city for the northern castles is Latakia, Syria's seaport on the Mediterranean. From here Sahyoun Castle can be visited in a half-day trip. It is distinguished by its dramatic rock-needle which once supported a drawbridge across a rock-cut channel 90 feet deep and 60 feet wide. In a day both the Castle of Markab, on a basalt mountain ridge overlooking the Mediterranean, and the Templars Castle and Crusader Church of Tartus can be visited. The Crusader Church, which is Gothic and very beautiful, should not be missed.

SHOPE CREEK

By Mrs. Thelma Buckner Rt. 2 — Asheville, N. C. (December 20)

Fred J. Moody suffered another light heart attack on Thursday of last week. Approximately 38 people called to see him over the week-end, including Mr. and Mrs. Oliver Deitz and Mr. and Mrs. Earl Deitz of Clay county.

Arthur P. Gregg of Topeka, Kan., arrived Tuesday night to be with his mother and other relatives for Christmas.

Mrs. Edna Shope of Inkster, Mich., is visiting relatives and friends here.

Miss Catherine Creasman of Sanford, N. C., is doing nicely at Memorial Mission hospital after undergoing major surgery. She is

AWAY FOR HOLIDAYS

Mrs. J. N. Binford and Mrs. Richard Kelley are spending the holidays in Greensboro with Mrs. Binford's daughter and family, Dr. and Mrs. Ralph C. Lake, and Mrs. Kelley's son, Dr. Richard A. Kelley and family. Before going to Greensboro Mrs. Kelley visited another son, Charles Kelley, and family in Charlotte.

ELE. ROUNDUP—

From Page 2 English class. His name is Paul Hibbard; he is 14 years of age. Judy Raines will be celebrating her birthday the nineteenth of this month. We all wish her a happy birthday. Mrs. Kelly has been teaching us two songs; they are "While Shepherds Watched," a German carol, and "The Birthday of a King," composed by Neidinger. One of the activities we have enjoyed is making fifty favors for the Junior Red Cross to be distributed in a local hospital. Regina Stafford and Marie Allison, reporters.

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HAPPY NEW YEAR WE HOPE 1957 WILL BE A YEAR YOU WILL REMEMBER ALWAYS. KEY CITY LAUNDRY BLACK MOUNTAIN, N. C.



There's no better time to say "thanks" and "good luck" to our many friends.

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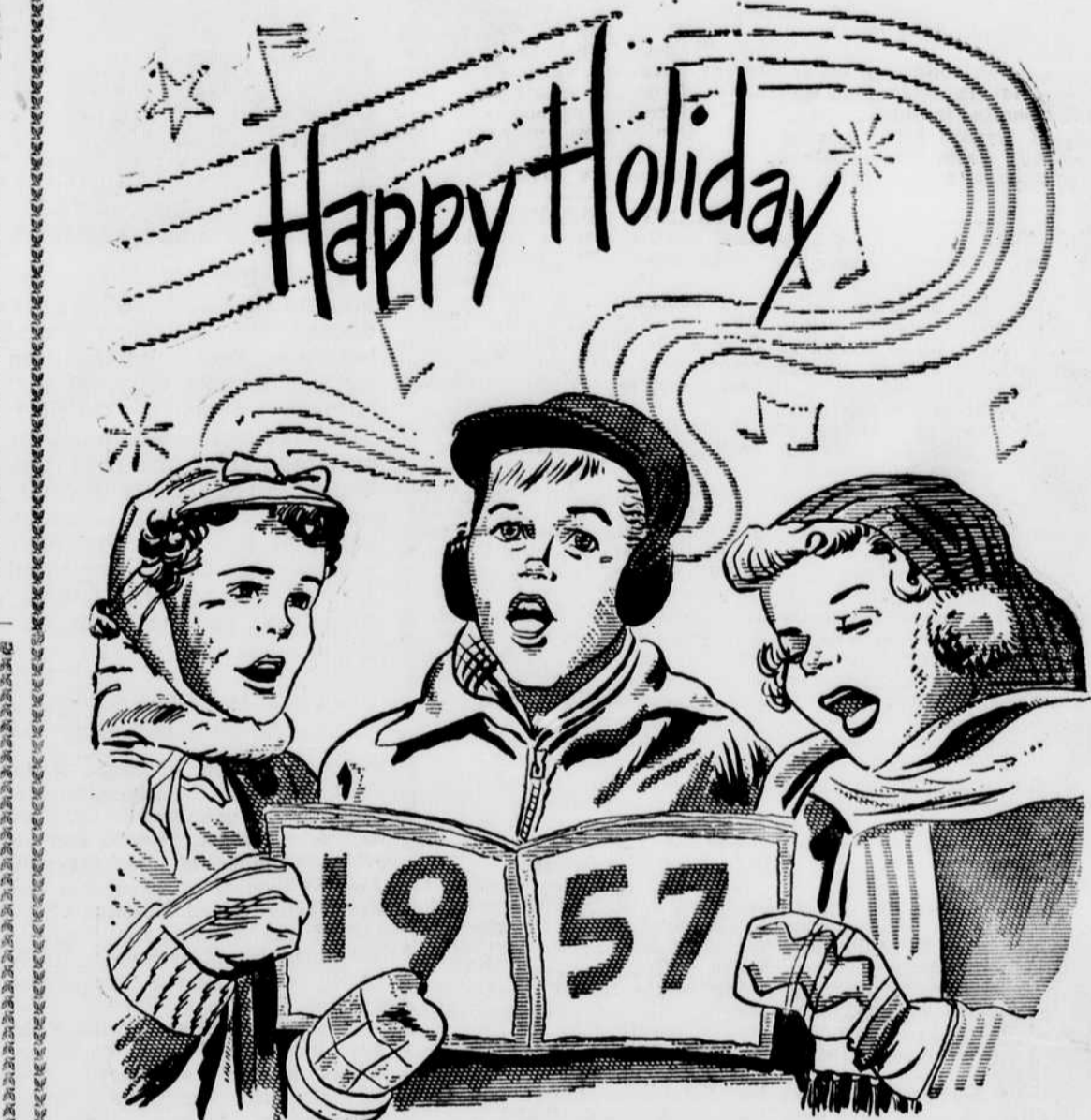
We wish you twice as much good cheer as you have had before.

Black Mountain Hardware Co.

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GOOD LUCK, GOOD HEALTH, AND GOOD FORTUNE THROUGHOUT THE NEW YEAR. BUCHANAN'S DEPT. & 5 & 10c STORE Swannanoa, N. C.



As the old year fades and a new one is born, our hearts sing out sincere wishes for you and yours.

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GREETINGS 1957 May each day of the new year be filled with achievement and contentment. BEACON MANUFACTURING COMPANY SWANNANO, NORTH CAROLINA Beacon BLANKETS make Warm Friends