

MONTREAT  
Miss Julia Stokes

(Thursday, Jan. 7)  
Mr. and Mrs. Chenault Spence and son, Billy Chenault Spence, Jr., of Concord, visited Mr. Spence's brother and wife, Dr. and Mrs. Thomas Spence during the holidays, also Dr. Spence's sister, Mrs. Guy Hudson of Rockingham visited the Spences. Dr. and Mrs. Spence and son, Tom spent New Years in Bristol visiting their relatives. Dr. R. L. Linton and family, Tom remained with his cousins in Bristol over the week-end.

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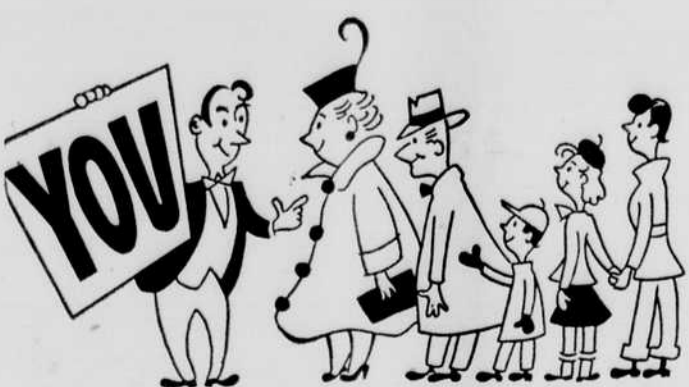
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By D. C. NICHOLS  
Field Representative

"How much work is required for benefits to be payable?"

One must have worked long enough to be "fully insured" or "currently insured." The amount of work required to be "fully insured" at retirement age or death ranges from 1 1/2 years to 10 years—depending on the person's age or the date of death.

Battle Against TB Germ Still Far From Won

"Who will the victor be" is the question raised in the 1958-59 annual report of the North Carolina Tuberculosis Association, the state agency supported by Christmas Seals.

The question refers to the "Battle of the People vs. The TB Germ" which has been going on for thousands of years.

We Salute --

We Salute YOU on Your Birthday!  
JAN. 15—Mrs. Stan Smolen, Mrs. R. W. Cook, Athle Rice, Gilmore Jones, E. C. Eaton, Jean Steele, Evelyn Tuck, Jean Campbell, Jessie Barnes, Carrie Wood, J. Woodrow Clark, Estelle Roland, Jacob Gardner, George Littlejohn.

MRS. WOODWARD PRESIDES AT CIRCLE MEETING

In the absence of the chairman, Mrs. C. D. Thomas, Mrs. S. L. Woodward presided at the meeting of Circle 3 of the Black Mountain Presbyterian church at the home of Mrs. J. O. Williams Tuesday afternoon, Jan. 5.

BRIDGE WINNERS

Wednesday evening, Jan. 6, at the Monte Vista hotel winners in the duplicate division of the Get Acquainted club were: north-south, Charles Ross and Woodrow Beddingfield; second, Mr. and Mrs. Townsend Hay; third, Mrs. George L. Pritchard and Bill Costner.

and small son Samuel, are in Davista for a few months while Mr. Smith is doing special research in the Historical Foundation. Mr. Smith is on 2-year leave from his work as head of the Bible department of Bellhaven college, Miss. They were in Europe studying last year and are now working on his doctor's degree.

Miss Elizabeth Cole spent a few days in South Carolina during the holidays. Miss Zoulean Anderson who was in Florence for Christmas has returned to her home on Assembly drive.

Two students of Warren Wilson college were working in the dining room of the Assembly Inn for Christmas. They were Makin Galesstania of Iran, and Obedia Tan of Cuba. They have had many interesting experiences in this country.

The Women of the Montreat church will hold their regular monthly meeting on Tuesday, Jan. 19, at 4 p.m. in the Green room of Assembly Inn with Mrs. Karl Snyder, vice-president, presiding. Miss Elizabeth Hoyt will have the program, which will be a panel discussion of the "Sermon on the Mount."

Circle 1, Mrs. L. Nelson Bell, chairman met with the chairman on Friday, Jan. 8, at 3:30 p.m. Mrs. Bell began the meeting with devotions and a short business session. Miss Margaret Hopper led the Bible study. Those present were Mrs. Bell, Miss Hopper, Mrs. M. C. Wood, Mrs. Bertha Dentley, Miss Chris Jarrett, Mrs. A. F. Fogarty, Mrs. S. C. Farrior, and Miss Elizabeth Hoyt. Refreshments were served before the meeting started.

Dr. and Mrs. L. Nelson Bell left the first of the week for Camden, Ala. Mrs. Bell will remain with her son, Rev. Clayton Bell, and Mrs. Bell while Dr. Bell attends the Layman's Interdenominational Convention which is meeting in Miami, Fla. Dr. Bell will be one of the speakers. There are many outstanding speakers at this convention: Dr. Billy Graham, Sen. Symington, Vice President Nixon, and Mrs. Norman Vincent Peale.

The morning worship service was held at 11 o'clock in the Gaither chapel with the pastor, Dr. A. F. Fogarty, as preacher. The subject of the sermon was "Dawn by Gallies." The college chorus sang "Ah, Holy Jesus, How Hast Thou Offended."

Vespers were in Gaither at 7:15. A feature film by the American Bible Society was shown on "How We Got Our Bible." The Spiritual Life group was in charge of the service. The public was invited.

Prayer meetings are held each Wednesday at 4 p.m. in Assembly Inn and at 7:15 p.m. in Gaither chapel. The first and second chapters of Genesis will be the study.

Montreat college began with a fresh start on Tuesday and is now back at work. Montreat young people who have returned to their various colleges are: Blake Brinkerhoff, Union Theological seminary, Richmond, Va.; Zoltan Soos, Harvard University, Cambridge, Mass.; Dan Wilson, University of North Carolina, Chapel Hill; Bill and Ann Solomon, Columbia Bible college, Columbia, S. C.; Emese Soos, Salem academy, Winston-Salem; Remy Ruth Solomon, Bon Lippen; and Roger Harris, Berry school, Rome, Ga.

Mr. and Mrs. Kay Stutts held open house in their home on Virginia road on Sunday from 3 to 5. Many guests called in during the afternoon. Those serving with Mrs. Stutts were Mrs. George Stockton, Mrs. Karl Snyder, Miss Evelyn Morris, and Miss Ann Bullard, who had charge of the guest book.

Mr. and Mrs. S. C. Farrior are leaving this week for Winterhaven, Fla., where they will spend several months with Mrs. Farrior's aunt, Mrs. R. S. Abernathy. Mrs. Farrior is much better after her recent fall.

News of others who have had falls lately are: Mrs. W. Frank McElroy is much better and is returning to her home on Mississippi road this week; Dr. Virginia road on Sunday from 3 to 5. Many guests called in during the afternoon. Those still very ill.

You will be "fully insured" at the time you retire, die, or become totally disabled if at that time you have (1) "quarters of coverage" (earned at any time after 1956) for each (2) calendar quarter after 1956. However, by a SPECIAL RULE, if you reach retirement age or die before Oct. 1, 1960, and do not have enough "quarters of coverage" to be fully insured under the above rule but do have at least 6 quarters of coverage after 1954—you will be fully insured if you have quarters of coverage in ALL BUT 4 OF THE CALENDAR QUARTERS AFTER 1954 and before retirement age or death. If you do not have enough quarters of coverage when you reach retirement age, you may earn them after that time.

You will be "currently insured" if you have at least 6 quarters of coverage in the year in which you are insured. Having qualified as Executor of the Estate of Bertha F. Johnson, Deceased, late of Buncombe County, North Carolina, this is to notify all persons having claims against the estate of said deceased to exhibit them to the undersigned at the office of George Pennell, Esquire, Attorney at Law, 508 Jackson Building, Asheville, North Carolina, on or before the 24th day of December, 1959, or this notice will be pleaded in bar of their recovery. All persons indebted to the said estate will please make immediate payment.

LEGAL NOTICE  
EXECUTOR'S NOTICE  
Having qualified as Executor of the Estate of Bertha F. Johnson, Deceased, late of Buncombe County, North Carolina, this is to notify all persons having claims against the estate of said deceased to exhibit them to the undersigned at the office of George Pennell, Esquire, Attorney at Law, 508 Jackson Building, Asheville, North Carolina, on or before the 24th day of December, 1959, or this notice will be pleaded in bar of their recovery. All persons indebted to the said estate will please make immediate payment.

ADMINISTRATOR'S NOTICE  
Having qualified as Administrator of the Estate of JOHN V. BRITTAIN, Deceased, late of Buncombe County, North Carolina, this is to notify all persons having claims against the estate of said deceased to exhibit them to the undersigned at the office of George Pennell, Esquire, Attorney at Law, 508 Jackson Building, Asheville, North Carolina, on or before the 17th day of December, 1960, or this notice will be pleaded in bar of their recovery. All persons indebted to the said estate will please make immediate payment.

ADMINISTRATOR'S NOTICE  
Having qualified as Administrator of the Estate of Willie Watson, Deceased, late of Buncombe County, North Carolina, this is to notify all persons having claims against the estate of said deceased to exhibit them to the undersigned at the office of George Pennell, Esquire, Attorney at Law, 508 Jackson Building, Asheville, North Carolina, on or before the 10th day of December, 1960, or this notice will be pleaded in bar of their recovery. All persons indebted to the said estate will please make immediate payment.

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Research workers of Cornell University (under the direction of John O. Moore, a native Tar Heel) have studied the experiences of persons wearing and not wearing seat belts at the time of an accident. In the cars without belts 75.5 per cent of the occupants were injured. In the cars with belts 29.9 per cent were injured.

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