



HERALD MYSTERY FARM NO. 20 — Can you identify this farm? If you can you are invited to telephone the Herald office (phones 167 or 283) and enter your guess. Deadline for the contest is Friday at 6 p. m. Winners of four theatre tickets will be announced in The Herald next week.

No one knows the identity of the above farm, not even the photographers. The owner is requested to supply identification of his farm at the newspaper office and when he comes by will receive an aerial photograph of his farm. (Photo by Zekan-Robbins, Harlan, Iowa.)

Watterson Dairy Farm On Cherryville Road Was Mystery Farm; Dewitt Randall, Operator

Herald readers found identification of Herald Mystery Farm No. 19 not too difficult as 49 readers submitted correct entries, identifying the farm as Mrs. J. W. Watterson's dairy farm on route one.

Winners of complimentary tickets to Joy Theatre are Mrs. Herman Blalock, Pat McDaniel, and Jane Hayes, all of route 2, and Mrs. A. L. Putnam, of route 3. Passes were mailed to the winners on Saturday. None of the four winners this week have won passes in the farm contest before.

Any reader may enter the farm contest by entering his guess on the mystery farm by telephoning the Herald office (phone 167 or 283) by Friday at 6 p. m. All persons' names are placed in a hat for the Saturday morning drawing, and passes are given to winners via the drawing. All entrants are listed in the newspaper.

No one knows the identity of the farm, not even the photographers. The Herald is relying on its readers and the owner of the farm to supply identification

of the farm pictured in each week's edition. When the owner comes by the newspaper office to identify his property, he is given a free aerial photograph of his farm from the Herald.

Mrs. Thomas Meacham, a member of the Herald staff, drew the winning tickets from the hat.

Other readers correctly identifying the farm, the 19th in the Herald series are:

Hall Goforth, Mrs. Bill McDaniel, 206 W. Gold st., Bill McDaniel and George Blalock, 104 City st., Mary Lou Wright, Mrs. Charles E. Blalock, Mrs. Harold Hord, Mrs. Forrest Hord, Judy Watterson, Mrs. T. F. Ware, Mrs. Paul Ledford, and Harold Wright, all of route 1, Joel Wissant, Martha Randall, Hazel Bolin, Earl Spearman, John Lewis Hughes, Mrs. Earl Spearman, Mrs. Conrad Hughes, Mrs. Homer Harmon, Ray Childers, Conrad Hughes, Mrs. Ray Childers, Shirley Hughes, Mrs. D. L. Sanders, Herman Blalock, Dathia Sanders, Ken Randall, Wayne Wells, Steve Sanders, Carveth Wells, Mrs. Whitney Wells, Mrs. Wayne Wells, Whitney Wells, and Jeff Wells, all of route 2, and Rae Falls, Mrs. Sam Bell, Mrs. William Wright, Mrs. Henry Foster, Mrs. Giles Sellers, Henry Foster, Mrs. Frank Hamrick, Bessie Falls, Mary Wright, and Mrs. John B. Plonk, all of route three.

Mrs. Will Watterson was owner of Herald Mystery Farm No. 19. She made identification of her farm Saturday morning when she came by the Herald office to pick up the free aerial photograph of her farm.

The 100-acre farm is located on Cherryville highway, route 1. Mrs. Watterson and her husband, the late J. W. Watterson, purchased the farm 13 years ago. Since that time the home has been completely remodeled, several buildings added, and operation of a Grade "A" dairy business begun.

Sixty acres of the land is sown in permanent pasture. The farm is operated by Mrs. Watterson, her children, Billy, 15, and Judy, 10, both of the home, and Dewitt Randall, a son-in-law, who lives with his wife and family near the Watterson home.

Another daughter, Mrs. Wilard Boyles, lives in Clearwater, Florida. Mrs. Watterson has one grandchild, Keith Randall.

The Wattersons are members of Oak Grove Baptist church.

The retirement pay of a master after twenty years of active service is approximately 130 dollars a month. After thirty years of active service a master sergeant receives approximately 230 dollars a month.

Many Additions To Security Roll On January 1st

January 1 was the first effective date for a number of important provisions in the 1954 Amendments to the Social Security Act. Joseph P. Walsh, manager of the Gastonia social security office, reminded that people in this area should know how they are affected by these changes, which were signed into law by the President on September 1.

About six million more workers were automatically covered by social security on that date; approximately four million more may be brought under social security on an elective basis. Earnings up to \$4,200 received in a year are starting to count toward future benefit payments, and a beneficiary may get all his insurance benefit payments while earning as high as \$1,200 yearly. Applications for the new disability "freeze" could be made beginning with January 3, first business day of the new year.

Walsh pointed out that nine out of ten persons who work for a living are now in employment or self-employment that counts toward future benefit payments; coverage is nearly universal.

The largest group of gainfully-employed people in the nation not heretofore covered by social security has now been brought in—the 3.6 million self-employed farm operators. Commencing January 1, these farm operators are covered on the same terms as other self-employed people, except for special provisions under certain conditions for figuring the amount of their net annual earnings.

A change in the old requirement that farm workers be regularly employed by one employer means that over two million additional farm employees will start earning social security protection for themselves and their families in 1955. The new provision requires only that the farm hand be paid at least \$100 in cash wages in a calendar year by one employer.

About 200,000 more domestic employees in private households are covered by the amended law because of the removal of the earlier requirement that the domestic employee work 24 days in each calendar quarter in any one household. Now the requirement, beginning January 1, is the payment of \$50 or more cash wages by one household employer in a calendar quarter.

About 3,500,000 employees of State and local governments, excluded up to now because they are under a retirement system, may now be brought under social security if they elect coverage by a referendum. And members of the clergy, whether employed or self-employed, may come under the law as if they were self-employed persons.

Other self-employed groups covered for the first time by social security as of January 1, 1955, are professional engineers, accountants, architects, and funeral directors.

Public assistance grants are based on need. Assets and income of the applicant and the ability of close relatives to support him are taken into account in North Carolina in determining need.

EXECUTRIX'S NOTICE

Having qualified as executrix for the Last Will and Testament of J. C. Lackey, deceased, all persons having claims against said estate will please file same with the undersigned on or before the 16th day of December, 1955 or this notice will be pleaded in bar of their recovery.

All persons indebted to said estate will please make immediate payment.

Mrs. Mary Ellen Lackey, Executrix for the estate of J. C. Lackey Davis and White, Attorneys 12:16-1:20



Mourning After

THE DAY AFTER a fire... if you weren't insured... you'll either lose your home or spend your bankroll (if you're lucky enough to have one) rebuilding.

Obviously, it's much better to be insured. Call on us today.

C. E. WARLICK Insurance Agency
203 W. Mountain St.
Phone 9

State College Answers And Timely Farm Hints

QUESTION: Is there any way that I can estimate how much milk a young cow will give at maturity?
ANSWER: Yes. So-called "age

conversion factors" not only can help a farmer decide whether a young milk cow is worth keeping but also her sire's desirability as a breeding animal. Farmers can obtain a table giving the conversion factors from U. S. D. A. QUESTION: Why do eggs packed with large end up grade high-er?

ANSWER: Because when eggs are packed with small end up, the yolk has a tendency to rise, causing the egg to grade lower when candled. To grade "A" or better, an egg must have a well-centered yolk. QUESTION: How does North Carolina rank among other states as far as agriculture is concern-

ed? ANSWER: In cash income from agriculture, North Carolina ranked fourth among the states in 1953. However, this state has the largest farm population in the nation and ranks second only to Texas in the number of farms. SUBSCRIBE TO THE HERALD

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Dollar-saving engine features! Gas-saving high-compression performance. Aluminum alloy pistons. All-weather ignition system. Full-pressure lubrication. Advance-Design cab features! Cab is

shackle-mounted to reduce vibration. Has one-piece curved windshield. Work-saving control features! Exclusive Recirculating-Ball steering. Torque-Action and Twin-Action brakes.



VICTORY CHEVROLET COMPANY

24-HOUR WRECKER SERVICE

CORNER MOUNTAIN & RAILROAD

STATEMENT OF CONDITION HOME BUILDING & LOAN ASSOCIATION

of Kings Mountain, N. C., as of December 31st, 1954
(Copy of Sworn Statement Submitted To the Commissioner of Insurance As Required By Law.)

ASSETS

THE ASSOCIATION OWNS:	
Cash on Hand and in Banks	\$ 157,815.60
State of North Carolina and U. S. Government Bonds	\$ 60,000.00
Stock in Federal Home Loan Bank	\$ 24,000.00
Mortgage Loans	\$1,490,002.80
Money loaned to shareholders for the purpose of enabling them to own their homes. Each loan secured by first mortgage on local improved real estate.	
Share Loans	\$ 13,687.00
Advances made to our shareholders against their shares. No loan exceeds 90% of amount actually paid in.	
Advances for Insurance, Taxes, Etc.	\$ 3,873.87
Office Furniture and Fixtures	\$ 3,873.87
Office Building	\$ 13,702.89
Real Estate Owned	\$
Real Estate Sold Under Contract	\$
Other Assets	\$
TOTAL	\$1,763,082.16

LIABILITIES

THE ASSOCIATION OWES:	
To Shareholders	
Funds entrusted to our care in the form of payments on shares as follows:	
Installment Shares	\$ 21,937.25
Full-Paid Shares	\$ 860,700.00
Prepaid Shares	\$
Running Shares	\$ 703,357.96
Other Shares	\$ 1,585,995.21
Notes Payable, Federal Home Loan Bank	\$
Notes Payable, Other	\$
Money borrowed for use in making loans to members, or retiring matured shares. Each note approved by at least two-thirds of entire Board of Directors as required by law.	
Accounts Payable	\$
Loans in Process	\$ 33,935.50
Undivided Profits	\$ 2,500.00
Earnings held in trust for distribution to share-holders at maturity of their shares.	
Federal Insurance Reserve (If Insured)	\$ 10,953.51
Reserve for Contingencies	\$ 129,342.34
To be used for the payment of any losses, if sustained. This reserve increases the safety and strength of the Association.	
Other Liabilities	\$ 355.60
TOTAL	\$1,763,082.16

STATE OF NORTH CAROLINA COUNTY OF CLEVELAND

ss A. H. Patterson, Secretary-Treasurer of the above named Association personally appeared before me this day, and being duly sworn, says that the foregoing statement is true to the best of his knowledge and belief.

Sworn to and subscribed before me, this 5th day of January, 1955.

Jack H. White, Notary Public
My Commission Expires: 4-18-55
A. H. Patterson, Secretary-Treasurer

Home Building & Loan Association

Corner West Mountain and Cherokee Street

Phone 98

Organized 1923

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"The Asset We Value Most—
The Good Will of the Public"

List Your City Taxes Now At City Hall

BOOKS OPEN THRU JANUARY 31
EVERY WEEKDAY EXCEPT SATURDAYS
Hours: 8 a. m. - 4:30 p. m.

The undersigned Tax Lister for the City of Kings Mountain will be at the Courtroom, City Hall, daily from 8 a. m. to 4:30 p. m. through January 31,

EXCEPT ON SATURDAYS

You Save Time By Listing Early

All persons are hereby notified that they must list their properties, both real and personal, and all male persons between the ages of 21 and 50 must list their polls during the month of January as required by law.

C. E. Carpenter
CITY OF KING'S MOUNTAIN TAX SUPERVISOR