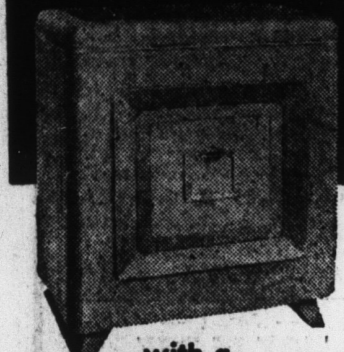


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T/Sgt. Metcalf Finishes Course

SAN ANTONIO — Technical Sergeant Clyde B. Metcalf, whose mother, Mrs. John Bridgeman, lives at 602 York Road, Kings Mountain, N. C., has completed the special U. S. Air Force recruiter course at Lackland AFB, Tex.

Sergeant Metcalf, previously assigned at Whiteman AFB, Mo., will be an official Air Force recruiter at Fargo, N. D. He was picked for the special assignment as a volunteer with an outstanding military record.

The sergeant was trained in 11 areas of study, including the Air Force job classification system, testing procedures and community relations to broaden his qualifications for presenting the facts of Air Force career opportunities to young men and women.

Sergeant Metcalf, who attended Kings Mountain High School, has studied at Cisco (Tex.) Junior College and the College of Guam.

His wife, Betty, is the daughter of Mr. and Mrs. L. A. Smith of 807 Floyd St., Kings Mountain.

If a motorist's driving consists of a lot of stop-and-go traveling, the spark plugs should be replaced more frequently than when the car is used on long trips.

STRICTLY FRESH

Many a man has tried to pull the wool over his wife's eyes by using the wrong yarn.



If people learn through their mistakes, there are a few fellows around who seem to be getting a fantastically broad education.

If a person looks tired and careworn, don't suggest a vacation. The odds are that he just had one.

Did you hear about the Texan who was so poor the telephone in his Robt-Royce was on a party line?

Have sense is what keeps a woman from becoming a nag.

The famous Lafayette Escadrille in World War I was made up of American volunteer aviators.

TODAY'S INVESTOR

BY THOMAS E. O'HARA, Chairman, Board of Trustees, National Association of Investment Clubs



Q. My wife and I are both retired and we have \$52,000 in a mutual fund, from which we have elected to receive \$240 a month. We also have \$58,000 in savings and loans association accounts drawing from 4.5 to 5.5 per cent, plus a bank-savings account. We own our home clear of debt. Could we find stocks giving us any better return than the savings and loans? Can you suggest how we could improve our investment?

A. I see no great urgency making a change in your present investment situation.

However, at present market prices in today's market you could buy top-grade common or preferred stocks or convertible corporation bonds that would pay you the same or even a slightly better income than your savings-and-loans accounts. On the other hand, you would of course be subject to the natural fluctuations in the stock market — which might make you nervous if you're not used to this kind of investing.

Go to the trust officer of your bank and get his recommendation or to a broker you know well. If you receive social security payments or some other pension income in addition to the assets you have listed, I would be inclined to suggest that you consider putting half of your savings-and-loan account into good-grade common stocks. This would give you a hedge against inflation that your savings account does not provide.

Q. I have quite a lot of Minnesota Mining stock. A mutual-fund salesman is trying to get me to sell \$250,000 worth of it to put into an irrevocable private annuity that will pay me \$19,500 a year, 52 per cent of which would come out of principal. This means that in 20 years half of the principal would be dissipated. The salesman claims, however, that the principal will be recouped during the same period by appreciation of the fund; he claims this will save my heirs a lot of money in inheritance taxes, probate fees, etc. I am skeptical.

A. My advice is: "make haste slowly!" be sure you have all the answers before you act.

The record of the fund you mention is good; over the last ten years, figuring dividend accumulation and capital appreciation, it has averaged a compounded annual growth rate of better than ten per cent. If the fund is able to continue this growth for the next 20 years, then it will maintain your principal throughout even while paying you your \$19,500 a year. The fund of course cannot guarantee this performance.

On the other hand, you have a very fine security in 3M — a company whose performance during the last 20 years has been sensational. Its stock has gone from \$3 to \$75, and the dividend rate has risen from 6 cents to \$1.20 a share. Although I question whether 3M can maintain this record for another 20 years, the company still should do very well — and quite possibly out-perform the mutual fund by a substantial amount.

As to inheritance taxes and probate fees, I urge you to check with your attorney as to the best way to handle this problem. You are dealing with a great deal of money. You should not hesitate to spend some money to get professional advice — both legal and financial — before making a change. I suggest you talk also to your local bank's trust officer and, if there is a professional investment adviser or consultant in your town, consult him too.

You are under no obligation to take advice of any of these people, but after hearing all of their recommendations you will be in a much better position to take the action that is best for you.

Jerome, Ariz., is one of the country's newest ghost towns, brought about by closing of copper mines there.

Dr. McWhirter Heads Society

Dr. Blake McWhirter of Shelby, formerly of Kings Mountain and son-in-law of Mr. and Mrs. A. U. Tindall of Kings Mountain, is the new president of the Cleveland County Choral Society.

The Choral Society will usher in the Christmas season on Sunday, November 27, at First Methodist church in Glen Alpine in the first of three Christmas concerts.

The second concert of the season will be December 4 at Central Methodist church in Shelby. Both concerts will be presented at 3 p.m.

The final concert is scheduled at 8 p.m. Tuesday, Dec. 6 in Cherryville's First Presbyterian church.

Tax Deadline Is October 31

GREENSBORO — Employers in North Carolina have an important tax deadline on Monday, October 31, 1966.

This is the due date for reporting and paying withheld income tax and social security taxes for the calendar quarter ended September 30, 1966, according to J. E. Wall, District Director of Internal Revenue.

Employers should use Form 941 to report their tax liability for this period.

Mr. Wall pointed out that employers who made full and timely deposits in Federal Reserve banks or authorized commercial banks have until November 10, 1966, to file their returns.

"Employer Tax Guide", which furnishes more detailed information on this subject, may be obtained by writing to your District Director, Internal Revenue Service.

Bell Cable On Share Cost

The Bell System does not have sole ownership of undersea cable systems today. Ownership is shared with overseas communications agencies that together with the Bell System furnish overseas service. Other U. S. international carriers also use the undersea cable facilities in furnishing their services. In like manner the Bell System does not seek sole ownership of a satellite system.

The ownership of the satellite system proposed would follow the traditional pattern. Each company or agency participating could share the cost of the satellite system. Those not wishing to share in the ownership could lease circuits in the system, said R. B. Moore, local telephone manager.

Mount Logan in the Yukon is Canada's highest peak and second highest in North America. It is 19,850 feet high.

VETERAN'S CORNER

Q. — Can I use one certification card to show attendance in school under the new G. I. Bill for a period June 20 through August 14, 1966?

A. — One certification card can cover the full period when training is interrupted or completed. Otherwise, a card must be completed and submitted for each month of training.

Q. — Under the new G. I. Bill, when will a veteran certify his monthly attendance?

A. — Veterans enrolled in institutions of higher learning will not certify their first month's attendance. They will receive a certification card with their first month's check, and then must report and certify attendance for each month thereafter.

Q. — I am a disabled veteran. My daughter is in need of surgery. Can she be admitted to a VA hospital for this?

A. — No, not unless she is an eligible veteran. Hospitalization is not provided for dependents of veterans.

Farm Bureau Dinner Thursday

Wayne Corpening, co-ordinator of Economic Development in North Carolina, will be principal speaker at Thursday's annual meeting of the Cleveland County Farm Bureau at Brackett's Cedar Park at 7 p.m.

Mr. Corpening was formerly associated with Wachovia Bank & Trust Company in Winston-Salem as farm representative and was district extension agent in the Western district of the state. He was appointed to his present position by Governor Moore.

A "Dutch" supper will be served and plates are \$1.60, according to announcement by T. Z. Hord, Farm Bureau president. Entertainment will feature tap dancing and a flaming baton demonstration by three young ladies.

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Ledford Wins AF Promotion

FAYETTEVILLE — Robert S. Ledford, son of Mr. and Mrs. Robert J. Ledford of 406 S. Thompson St., Shelby, N. C., has been promoted to airman second class in the U. S. Air Force.

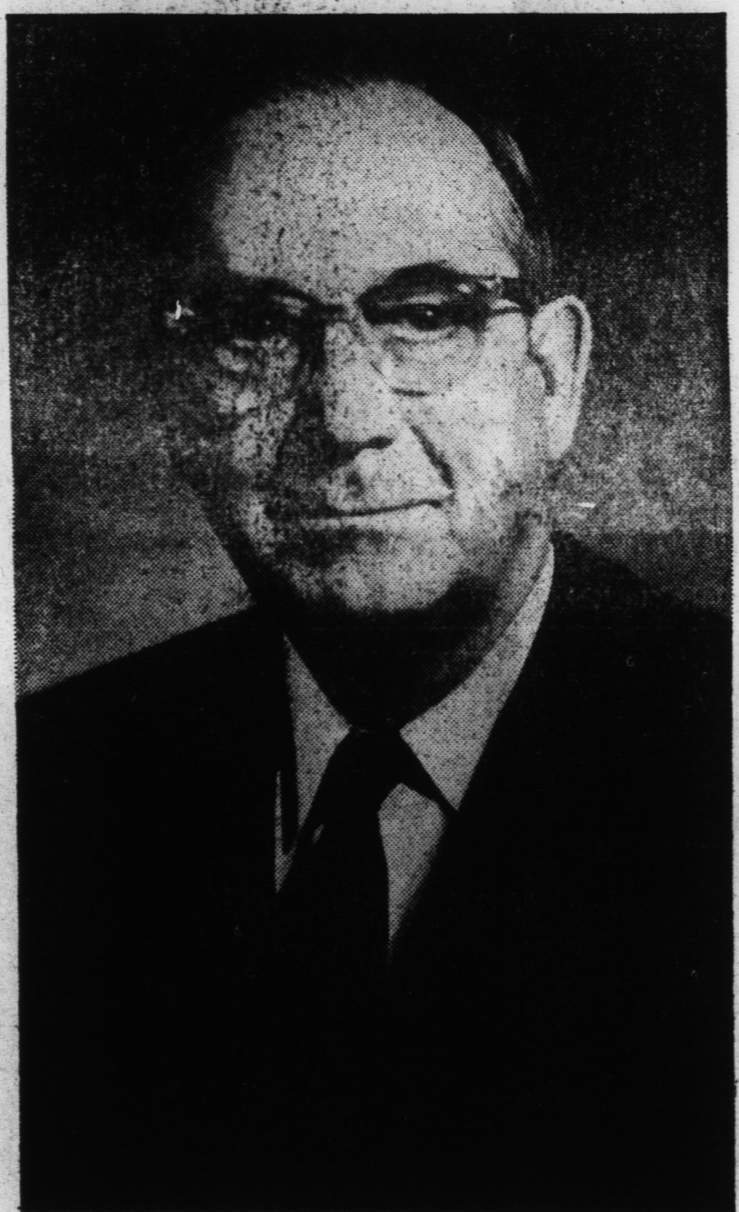
Airman Ledford is a supply inventory specialist at Pope AFB, N. C. He is a member of the Tactical Air Command which provides combat reconnaissance, aerial firepower and assault airlift for the U. S. Army forces.

The airman, a graduate of Shelby High School, attended Gardner-Webb College, Boiling Springs, N. C.

His wife, Abigail, is the daughter of Jerome Spangler of Grover, N. C.

EVERETT JORDAN, The Man

Long before Everett Jordan sought public office he showed an active interest in a wide variety of public affairs.



The Democrats of North Carolina recognized him as a true leader, and he served as Chairman of the State Democratic Executive Committee under two distinguished Governors, Scott and Umstead, from 1949 to 1954, at which time he was selected as Democratic National Committeeman. He served in this post until he was appointed to the Senate in April, 1958, by Governor Hodges. He was elected by the people to serve the remainder of the late Senator W. Kerr Scott's term in 1958, and re-elected in 1960.

Senator Jordan was born in Ramseur, N. C., the son of the Reverend and Mrs. Henry H. Jordan. He attended Rutherford College and Trinity, and in 1924 married Katherine McLean of Gastonia. They have three children and eight grandchildren.

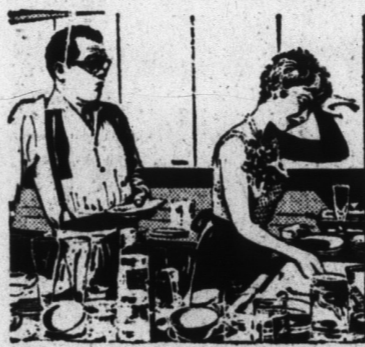
After serving with the U. S. Army in Europe in World War I, Senator Jordan began work as a sweeper in a Gastonia textile mill where he worked up through the ranks to become superintendent. In 1927 he came to Saxapahaw as a young man and organized a textile company and re-opened an abandoned cotton mill. The Jordans still live in the village of Saxapahaw, near Burlington.

Senator Jordan has always taken an active interest in civic and church affairs. He has taught the Adult Bible Class in the Saxapahaw Methodist Church and has been a member of the Board of Stewards since 1927. In recognition of over 40 years of active service to the Boy Scouts of America, he was presented the coveted Silver Beaver Scout Award. He has been Chairman of the Board of Trustees of the Alamance County Hospital for 21 years. He was a member of the N. C. Medical Care Commission from 1945 to 1951, and a member of the N. C. Peace Officers Benefit and Retirement Commission from 1943 to 1951. He is also a member of the Board of Trustees of Elon College, Duke University, and American University, and a Shriner.

In recognition of his outstanding community service, he received the North Carolina Citizens Association's DISTINGUISHED CITIZENSHIP AWARD in 1965.

Re-Elect B. Everett Jordan United States Senator

General Election, November 8, 1966



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