

Study Groups In Meeting

RALEIGH, N. C. — Testimony by a representative of the Carolinas Association of Mutual Insurance Agents highlighted the second meeting of the Governor's Auto Insurance Study Commission here, today.

Jack Rose of the Watson Insurance Agency of Gastonia made the presentation of behalf of the bivariate mutual insurance agents' association which represents over 1000 fire and casualty insurance personnel in the Carolinas.

Rose has served as chairman of a special N. C. auto insurance study committee that has been involved in an in-depth study of auto liability for three years, under the auspices of the bivariate mutual insurance agents' association.

He offered six points to the commission that were the result of careful analysis by the association's board of directors, executive committee and members.

Rose made the following suggestions to the commission for improvement of auto insurance in the state:

1. A careful re-evaluation of the Safe Driver Reward Plan by the commissioner of insurance to determine if the public would be better served if points were assessed for "moving violations" convictions only;
2. Revision of the basic auto package to include: liability limits of \$10,000/20,000/5,000. Uninsured Motorists' insurance; and medical payments coverage with a further recommendation that the commission study the possibility of including \$10,000 death and dismemberment and \$75.00 a month disability.
3. Consider offering fire, theft and deductible collision insurance through the N. C. Automobile Assigned Risk plan;
4. Study the possibility of eliminating the present driver classification system in favor of the "260" Plan which would more equitably define the insured and distribute the premium rate.
5. That companies restrict cancellation of automobile liability insurance to non-payment of premium or revocation of driver's license only;
6. That the state legislature establish a formula for rate adjustment that could be applied by the insurance commissioner.

In conclusion, Rose offered the members of the Governor's Study Commission the full services and cooperation of the mutual agents' association.

According to the North Carolina Department of Motor Vehicles, excessive speed is the primary cause of most motor vehicle deaths and injuries on the state highways.

Bethware News

Jim Wells of Charleston, S. C., Mrs. Ned Thomas and daughter from Conover, S. C. were visitors of Mrs. Lee Dedmon and Mrs. L. V. Hoyle Saturday night.

Mr. and Mrs. P. H. McSwain spent Monday with Mr. and Mrs. Dennis McSwain and other relatives in Rock Hill, S. C.

Mr. and Mrs. John McKinney and family visited Mr. and Mrs. Lee Costner and family Sunday in Cherryville.

Thursday visitors of Mrs. J. M. Wright and Marguerite were Mrs. Estelle Barber and Mrs. D. M. Teague of Charlotte.

Mr. and Mrs. William Davis of Kansas were weekend visitors of Mr. and Mrs. Franklin Davis. William Davis finished his tour of service in the Army and received his discharge in Kansas last week. Mr. and Mrs. Davis are making their home in the community.

Mrs. Morris Hardin of Charlotte, Mr. and Mrs. Wade Simpson and family of Monroe, N. C. were visitors Sunday of Rev. and Mrs. N. S. Hardin and Mr. and Mrs. Bynum Woods and family.

Rev. and Mrs. Demuth Blanton

and children Paul and Anna of Winston Salem were visitors of Mrs. W. C. Blanton Sunday afternoon. Other visitors of Mrs. Blanton were Ann and Keith Blanton, Mr. and Mrs. Oren White, and Mr. and Mrs. Wiley Blanton of Kings Mountain.

The Golden Circle of David Baptist church met Tuesday night at the home of Mrs. Luther McSwain, Jr.

Sunday visitors of Mrs. J. M. Wright and Marguerite were Mr. and Mrs. Wayne Turner, Mr. and Mrs. Bill Suggs and Wanda.

Mr. and Mrs. David Bowen and son Scott of Grover visited Mr. and Mrs. Loyd Turner Sunday afternoon.

Mrs. Mickey Bell visited Mrs. Sam Bell and Gail Sunday afternoon.

Mr. and Mrs. Harold Herndon and Mr. and Mrs. Bill Babb spent the weekend in Burnsville, N. C.

Mrs. David Gibbons and boys, Mrs. Jerry Hall and Kim visited Mr. and Mrs. Earl Lewis of Fallston Sunday afternoon.

Mr. and Mrs. Frank Herndon and Mr. and Mrs. Coyt Herndon spent Wednesday with Mr. and Mrs. George Herndon in Rock Hill, S. C.

Carpenter Named District Manager For '70 Census

Appointment of Harry E. Carpenter, Jr. of Conover, as District Manager of the 1970 U. S. Census of Population and Housing in this area was announced today by Director Joseph R. Norwood of the Census Bureau's Regional Office in Charlotte, N. C.

A native of Catawba County, Mr. Carpenter was educated in the local schools, and received his degree from Duke University. He has also studied at the University of Maryland. Mr. Carpenter has served as an officer in the Navy. For a number of years he was associated in a scientific capacity with the national space program, primarily with NASA and Douglas Aircraft. Most recently he was president of a furniture manufacturing plant in Taylorsville, and within the past year has entered the investment sales field.

From the District Office located at 20-22 Second Street, N. W., Hickory, Mr. Carpenter will supervise all phases of the census in the following counties: Alexander, Alleghany, Ashe, Avery, Burke, Caldwell, Catawba, Cleveland, Lincoln, Surry, Watauga and Wilkes.

On January 26, following several days of intensive training in the Regional Office, Mr. Carpenter will come on duty and begin setting up the District Office. He will direct a force of about 460 field workers throughout the area.

Taking the Census nationally will require the services of 172,000 field workers, 393 District Managers, and 13,000 office personnel.

First Union's Earnings \$2.52

L. E. Hinnant, City Executive in charge of First Union National's Kings Mountain Office, announced today that First Union's income before security gains or losses was \$2.42 per share for the year 1969 as compared with \$2.19 for 1968. The figures give effect to accounting changes prescribed by the Banking Regulatory authorities in 1969. In addition, the impact of the Tax Reform Act, which became law on December 30, 1969, is fully reflected, as are 1969 acquisitions.

Prior to the 1969 accounting changes, banks consistently reported results of operations as "net operating earnings". Had the previous basis remained in effect, with no change in income tax status, the per share "net operating earnings" would have been \$2.57 as compared to \$2.27.

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FULL OR PART TIME OPPORTUNITIES

Individual needed to service Kings Mountain families. \$4.50 to \$5.00 per hour to start. For full details write Mr. B. P. Goodman, Dept. B-1, P.O. Box 688, Troutman, N. C. Include home directions. 1-23

GARDEN TIME

By M. E. Gardner
 Dept. of Horticultural Science
 N. C. State University

January is usually a slow month in the home gardens due to adverse weather. However, there are some jobs that can and should be accomplished.

Get your seed orders in. You have in mind many flowers and vegetables that have done well for you or that you might have observed in the gardens of friends. Stick pretty closely to those varieties which have proven themselves but do not hesitate to try a few new ones, especially the hybrids.

If you are landscaping a new home, or "sprucing-up" a bit around the established home, check with your nurseryman. He will have suggestions about plant materials suitable for all locations in your landscape plan.

If you have a small greenhouse you can expect improvement in growth from now on as the days are getting longer. Over-watering is a common error. There is no rule-of-thumb. One must use good judgement. Plants need more water on a bright day than on a cloudy one. Regulation of the night temperature is important during cold nights. This is especially true if you have tomato plants.

Now is a good time to plant apples, peaches, plums, cherries,

pears and grapes in the Piedmont and Coastal Plain. When planting, dig a hole large enough to accommodate the root system without crowding. Separate top and subsoil and place the topsoil around the roots. After the roots are well covered, pack with your feet to within about 4 inches of the top of the hole. Finish filling with loose soil. Set plants as deep as they stood in the nursery row. You can easily identify this soil line at the base of plant. Mulch.

Don't overlook the dwarf type fruit plants. They are well suited for areas where space is a problem and there are many fine varieties for selection.

If you have apple and peach trees, prune them and spray with winter (dormant) strength lime sulphur. The same treatment will also be fine for your bunch grapevines.

Clean and oil all working parts of your lawn mower. If you have a power mower, that has been operated for 20 hours, change oil. Repair and paint lawn and picnic furniture. Clean and sharpen garden tools.

North Carolina has the third largest estuarine area in the nation, exceeded only by Alaska and Louisiana.

Coyotes are about the size of a setter dog.

W-2 Forms Must Be Given

Greensboro, N. C. — The deadline for employers to give employees their 1969 W-2 forms, showing earnings, income tax withheld and Social Security information is Monday, February 2, 1970, J. E. Wall, District Director of Internal Revenue for North Carolina, said today.

W-2's have to be filed with income tax returns and those who had more than one job last year should make sure they attach all of them when they file their returns.

7 for COLDS take 666

10:30 - 3:31

STATEMENT OF CONDITION

KINGS MOUNTAIN SAVINGS AND LOAN ASSOCIATION OF KINGS MOUNTAIN, N. C., As Of December 31st, 1969

(Copy of Sworn Statement Submitted To The Commissioner of Insurance as Required by Law.)

ASSETS

THE ASSOCIATION OWNS:

| | |
|--|-----------------------|
| Cash on Hand and in Banks | \$ 51,683.46 |
| State of North Carolina and U. S. Government Bonds | \$ 300,000.00 |
| Stock in Federal Home Loan Bank | \$ 50,000.00 |
| Mortgage Loans | \$5,107,837.89 |
| 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 | \$ 66,429.89 |
| Advances made to our shareholders against their shares. | |
| Advances for Insurance, Taxes, Etc. | \$ 7,678.62 |
| Office Furniture and Fixtures | \$ 197,363.00 |
| Office Building | \$. |
| Real Estate Owned | \$. |
| Real Estate Sold Under Contract | \$. |
| Other Assets | \$ 46,875.37 |
| TOTAL | \$5,827,868.23 |

LIABILITIES

THE ASSOCIATION OWES:

| | |
|---|-----------------------|
| To Shareholders | |
| Funds entrusted in our care in the form of payment on shares as follows: | |
| Installment Shares | \$ 605,700.00 |
| Full-Paid Shares | \$. |
| Prepaid Shares | \$ 2,392,256.45 |
| Optional Shares | \$1,996,000.00 |
| Other Shares | \$4,993,956.45 |
| Notes Payable, Federal Home Loan Bank | \$ 250,000.00 |
| Notes Payable, Other | \$ 277,829.94 |
| Money borrowed for use in making loans to members. Each note approved by at least two-thirds of entire Board of Directors as required by law. | |
| Accounts Payable | \$ 39,585.00 |
| Loans in Process | \$ 61,266.86 |
| Undivided Profits | \$ 199,758.26 |
| Federal Insurance Reserve (If Insured) | \$ 277,829.94 |
| Reserve for Bad Debts | \$. |
| To be used for the payment of any losses, if sustained. This reserve increases the safety and strength of the Association. | |
| Other Liabilities | \$ 5,471.72 |
| TOTAL | \$5,827,868.23 |

STATE OF NORTH CAROLINA COUNTY OF CLEVELAND

Ruby H. Baker, 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 20th day of January, 1970. Mildred M. Whetstone, Notary Public.

My Commission Expires: 29 June, 1971

Ruby H. Baker
 Secretary-Treasurer

TAX PENALTY

ON UNPAID 1969

CITY TAXES

APPLIES

FEB ' 2

City Of Kings Mountain

Mountaineer Pharmacy

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| | | | |
|--|--|---|--|
| REG. \$3.25 Ayds REDUCING PLAN ONLY \$2.19 | REG. \$1.98 Vivarin STIMULANT TABLETS ONLY \$1.44 | REG. \$1.19 Geritol LIQUID OR TABLETS ONLY 77c | REG. \$1.49 Agoral 15 OZ. ONLY 99c |
| REG. 39c Soffees COTTON SWABS ONLY 24c | REG. 69c Mifflin WINTERGREEN RUBBING ALCOHOL ONLY 44c | REG. \$1.59 Emetrol FOR NAUSEA AND UPSET STOMACH ONLY \$1.11 | REG. \$1.19 Listerine THROAT LOZENGES ONLY 88c |
| REG. \$2.25 Sinutabs FOR NASAL CONGESTION AND COLDS ONLY \$1.66 | REG. \$1.59 Contac COLD CAPSULES ONLY \$1.09 | REG. \$1.10 Triaminic COLD TABLETS ONLY 66c | REG. \$1.25 Coricidin COLD TABLETS ONLY 88c |
| REG. \$1.59 Gelusil LIQUID ANTACID ONLY \$1.19 | REG. \$1.59 Maalox ANTACID LIQUID ONLY \$1.19 | REG. \$1.49 Riopan ANTACID LIQUID ONLY \$1.19 | REG. \$1.43 Kudrox DOUBLE-STRENGTH ANTACID ONLY \$1.19 |
| REG. \$1.19 Vick's Formula 44 COUGH SYRUP ONLY 88c | REG. \$1.49 Nyquid COLD MEDICATION ONLY \$1.19 | REG. \$1.00 Robitussin COUGH SYRUP ONLY 79c | REG. \$1.65 Novahistine FOR COLDS AND HAY FEVER ONLY \$1.19 |
| REG. \$7.79 Myadec VITAMINS ONLY \$4.44 | REG. \$7.45 Allbee With C VITAMINS ONLY \$4.95 | REG. \$7.45 Optilet VITAMINS ONLY \$4.95 | REG. \$7.45 Theragra VITAMINS ONLY \$4.95 |
| REG. \$1.98 Listerine ANTISEPTIC - QUART SIZE ONLY \$1.49 | REG. \$1.49 Lavoris MOUTHWASH ONLY \$1.19 | REG. \$1.89 Scope MOUTHWASH ONLY \$1.33 | REG. \$1.49 Cepac MOUTHWASH ONLY 77c |
| REG. \$1.05 Gleem TOOTHPASTE ONLY 77c | REG. \$1.05 Crest TOOTHPASTE ONLY 77c | REG. 61c Colgate TOOTHPASTE ONLY 44c | REG. 51c Ultra-White TOOTHPASTE ONLY 77c |
| REG. 99c Style HAIR SPRAY ONLY 59c | REG. \$1.19 Stylac HAIR SPRAY ONLY 88c | REG. \$1.07 Sudden Beauty HAIR SPRAY ONLY 77c | REG. 51c Rejoice HAIR SPRAY ONLY 66c |