

AVOCA NEWS

Postmaster W. H. Bogard was in Weeping Water Monday evening, going over to attend the movies.

William Patterson of Murray was a visitor in Avoca Tuesday afternoon, meeting a number of his friends here.

Mrs. Mary S. Harmon, who has been quite ill for some time, is reported as being considerably improved at this writing.

Fred Midkiff and family and Earl Freeman and family were in Omaha Sunday, going to visit at the home of Ed Midkiff and family.

Calvin Carsten was in town last Tuesday, driving a brand new Chevrolet car, which he has just bought, and with which he is well pleased.

W. J. Partridge of Weeping Water was looking after business matters in Avoca Tuesday afternoon, having feed ground at the elevator here.

A son was born to Mr. and Mrs. George Wessell at St. Mary's hospital in Nebraska City. Mother and son are doing nicely and happiness reigns supreme.

Cyrus Everett was over to the Wabash cemetery last Monday, where he was digging a grave for G. V. Pickwell, whose funeral was held Tuesday afternoon.

Dr. and Mrs. J. W. Brendel were host and hostess to Mr. and Mrs. W. L. Seybolt of Murray last Sunday, all enjoying a fine dinner. Mrs. Seybolt and Dr. Brendel are sister and brother.

Mrs. Martha Ruge and daughter, Ruth, and Miss Bertha TeSelle, who is a teacher in the Avoca schools, were at Lincoln last Saturday, where they visited with friends and did some fall shopping.

A fine baby arrived at the home of Mr. and Mrs. Rasmus Jensen, who live some two miles north of Avoca, bringing happiness to the parents. Mother and babe are reported as getting along nicely.

Mrs. Paul Ottens visited friends at Milford for several days during the past fortnight, returning home Monday. She expects to leave late this fall for California, where she will spend the winter and perhaps make her home there permanently.

Carl Tefft and E. H. Norris, accompanied by the latter's sons, were in Louisville last Monday evening, at which place they attended the republican dinner and rally. The meeting was also attended by Fred Carsten, who, with Gates Lilly of Papillion are the candidates for the new unicameral legislature from the Cass-Sarpy district.

Mr. Lilly are members of the democratic party, but of course are running non-political under the new law that provides for the election of a non-partisan one-house legislature in Nebraska. Mr. Carsten enjoyed meeting many friends, irrespective of party, while at the Louisville meeting.

Fine Record Broken

The W. R. Hollenberger family, who are a healthy set and have not had occasion to call a doctor to their home in thirty years, were pretty well pleased with themselves until late last week, when Mrs. Hollenberger was taken very ill, and while she protested the calling of a doctor, Mr. Hollenberger called one anyway, and now Mrs. Hollenberger is feeling much improved. But the thirty year record has been broken.

Held Rally Day

The Bible school of the Congregational church of Avoca held rally day last Sunday and in connection therewith promotional exercises from one class to the next higher. There was a large attendance present and much interest shown in the work being accomplished with the aid of a minister, for the church is without the services of a regular pastor just now.

Enjoying Brief Vacation

Elmer J. Hallstrom of the Farmers and Merchants bank is enjoying a vacation of a few days from his duties in the banking house, yet is able to serve the bank to good advantage at the same time, for he is putting in the time making short trips to neighboring towns each day, meeting the bankers of those towns, discussing business problems with them and otherwise cementing the bonds of friendship and co-operation between the financial institutions.

Home from Hospital

Cyrus Everett and Lloyd Behrens were in Omaha last Saturday, going to bring Emery Voyles home from the hospital, where he has been for some time having his knee cap overhauled to improve his knee action. We are glad to report he is doing nicely since his return from the hospital.

Now on Their Way Home

Mr. and Mrs. Fred Marquard who have been traveling in the west for nearly a month, going out as far as Great Falls, Idaho, where they were guests at the home of Mr. and Mrs. Ernest Nutzman, write to the friends here that they are on their way home, but perhaps they will find a number of places to visit on their way home and thus prolong their visit still further. They originally intended to stay about two weeks.

Attended Pickwell Funeral

Mr. and Mrs. George Shackley were called to Murdock Tuesday to attend the funeral of the late G. V. Pickwell, father of Mrs. Shackley, who died as the result of an automobile accident which occurred at Dayton, Ohio, when a gravel truck ran thru a spotlight and plowed into the side of the car in which Mr. Pickwell was riding. He was taken to the hospital in serious condition and died shortly thereafter.

Church Conference Here

The Lincoln district of the Congregational church of Nebraska, comprising 21 churches, will hold a conference here today (Monday) and Tuesday, at which delegates will be present from each of the churches. Two prominent speakers are to be present. Dr. James B. McCoy, who is a returned missionary from South Africa, and Robert W. Cammon, assistant secretary of the Missionary society of the church. In addition, there will be numerous other speakers of the district, all of whom may be expected to bring interesting and helpful messages to the assembly. Tuesday evening, the Young Peoples society of the church here will serve a banquet, which will bring the conference to a close.

PRESENT A PROGRAM AT MASONIC HOME

A program was given Tuesday evening under the sponsorship of Home chapter Eastern Star. Mrs. J. R. Reeder was in charge. Eloise Cole played piano selections. Richard Cole offered two trumpet solos and Bobby Cole also played the piano. Two vocal selections were given by Harriet Goos. Accordion selections by Mrs. Henry Nolting completed the evening entertainment.

These programs are planned for the old people at the Masonic Home once each month by the members of Home chapter of the Eastern Star.

Legion is Again Able to Reduce Its Mortgage

Debt-Free Community Building Continues Main Objective—Cut of Nearly \$1000 is Notable

For the first time in "seven long years" of economic instability, the local American Legion post is making some real and satisfactory progress in reducing its indebtedness on the community building.

For a long time the debt remained stationary at almost \$4,000—then drawing 6 per cent interest, which required \$240 a year to meet the interest alone. Earlier in the depression years when it seemed that every money-making plan the post turned to proved to be a flop, some interest had to be defaulted and there was grave concern over loss of the building to the community, the then mortgage holders even having the building measured and plans made for converting it into a car salesroom.

But things have changed, and the brighter side again presents itself. A change in mortgage holders has resulted in most satisfactory relations between the Legion and the new owner. Interest payments were met promptly the past couple of years, last May it was possible to not only pay the interest but reduce the indebtedness some \$200. The interest rate was voluntarily reduced by the mortgage holder from 6 to 5 per cent, effecting a further saving of nearly \$40 a year.

With brighter prospects ahead, the Legion redoubled its efforts to make the money not only to keep up its interest payments but make further reductions in its debt.

The Community Building club plan is proving the medium of raising the funds for this purpose and every cent of the net profit from that activity (totaling slightly over \$800) is being applied to principal reduction, drum corps equipment and Boy Scout activities (both of which organizations the Legion sponsors), while building rental revenue is proving sufficient to not only keep up the interest but allow some on debt reduction.

Not one cent received from either of these sources is used for entertainment or lunches at meetings, this coming wholly out of increased dues being paid by members the past few years.

At the monthly Legion meeting last night, it was voted to cut the indebtedness to \$3,000 at the November 1st interest paying date—a reduction of nearly \$1,000 since last spring.

Besides this, approximately \$100 has been expended for additional equipment for the drum corps (not including uniforms, which have come from free-will contributions by various civic bodies, organizations and individuals—still a little short yet of meeting this cost).

Legion members are also giving time and supplying material for the erection of a large dust-proof wardrobe cabinet in the community building in which to store the new uniforms.

So far the amount appropriated to Scout activity has only been \$16, due to heavier demands from the drum corps, but it is the aim to about equalize contributions to these two Legion sponsored activities, without losing sight of the main objective—the paying off in the shortest time possible of the community building indebtedness.

To further aid in accomplishing this, the post voted last night to sponsor an Armistice night dance, with one of the best orchestras that can be secured, this being the one and only Legion sponsored dance of each year at which an advance ticket sale will be conducted. No effort will be made to force tickets on merchants and business men who do not dance and who are always the first to be solicited on promotions of every sort, but it is the hope of Legionnaires that every one who dances will buy tickets to this annual feature dance, not only in Plattsmouth, but throughout the surrounding trade territory. Tickets will be printed and placed on sale as soon as a suitable outstanding orchestra can be secured, and proceeds added to the building indebtedness reduction fund, along with a major portion of the money derived from the Community Building club activity.

Legionnaires are duly appreciative of the fine confidence and support being given their efforts to "burn the mortgage" by citizens of the community generally, and confidently expect to be able to do just that, within another year or two at the most.

Ownership of the building entails a lot of work on the part of members of the organization, all of whom render this service gratuitously in order to attain the objective sought. When it was erected, the plan was to pay off the then \$5,800 debt within a few years time at most, but after cutting it down some \$1,800 the depression arrived and changed the aspect of things equally as much as it did the conduct of private business. Now, prospects are brighter and efforts will be redoubled.

Wabash News

Bert Austin and Parker Otte were in Weeping Water last Tuesday, having business to transact there.

Frank Marshall of Weeping Water was looking after business matters in Wabash Wednesday morning.

John Geddes, Fred Weyers and wife and Henry H. Gerbeling were at Plattsmouth last Wednesday, having business matters to transact there.

Will E. Langhorst and the Murfin family are moving to the Langhorst home, where they will make their home for the winter, the house being a good warm one.

John Wood and M. V. Wood were compelled to lay off from hauling gravel last Wednesday on account of the sand pits not working. However, they were back on the job again Thursday, hustling as usual to get the work finished up before cold weather sets in.

A card from Lloyd Richards, who with the wife have been on their way to Oregon, mailed at Rawlins, stated they were getting on very nicely. They missed the cold snow storm that struck western Nebraska and eastern Wyoming and were making good progress on their outward trip.

Mr. and Mrs. H. H. Gerbeling were at Murdock Tuesday afternoon, going over to attend the funeral of the late G. V. Pickwell, who was injured in an auto collision in Ohio. Burial was in the Wabash cemetery. An account of the life of Mr. Pickwell will be found in the Murdock department of this issue.

Miss Edith Abel, the African missionary, who has been a guest of her friend, Miss Myrtle Wood, during the past week, has continued on her way east, and will visit friends and give a number of lectures on her work at different churches throughout the east. Her visit here with her girlhood chum, Miss Wood, was much enjoyed by both ladies.

Kicked by Bovine

Frank Wilson, who has a number of cows, had a new one come fresh and in his endeavor to make her a nice gentle milker, made a mistake in the way he handled her, and was rewarded by a severe kick. As a result, he has not been able to use his arm just right since.

Birthdays Celebrated

Mrs. Edna Wm. Mickel, S. C. Hardnock and H. H. Gerbeling have their birthdays all come on the same day, and last Sunday met at the home of Harold Mickel, where they very appropriately celebrated the passing of the event.

Preparing for Winter

Lester Bosworth and Edward Obernautte have been engaged in cutting wood down on the creek for a supply of fuel for the winter and the move seems to be a very good one, as the old winter is coming and if you have a good memory you will recall how scarce coal was last winter when the mercury stayed below zero for days at a time.

Departed for Oregon

Harry McCoy and family, with their car and a trailer left last Wednesday for Oregon, where they expect to make their home in the future. They went by way of Nehawka, where they formerly resided, and where they have friends, visiting there for a short time and then pulling out for the west.

The departure of the McCoy family, who had five children in the Wabash school, has greatly cut down the enrollment. With but 17 at the start of the school year, the number has been cut to an even dozen, but still one more than last year.

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YOUNG PEOPLE WEDDED

From Thursday's Daily Last evening at the residence of Judge A. H. Duxbury, took place the marriage of Miss Ardel Gabriel and Mr. Edward Schmaeder of Omaha. The marriage lines were read by Judge Duxbury and at the conclusion of the wedding the bridal party returned to Omaha.

The groom is a former resident of this city where he resided in his childhood days.

Quarryman is Killed by Train at South Bend

Dave VanHook, 44, is Found Dead Along Burlington Right-of-Way This Morning.

From Saturday's Daily: This morning shortly after 7 o'clock, the lifeless body of Dave VanHook, 44, was found lying along the right of way of the Burlington in the village of South Bend.

Apparently the accident occurred several hours before the body was discovered, the body being tossed some fifteen feet from the tracks, but not badly damaged.

It is thought the man was walking on the track and failed to hear the approach of the train, believed to be an extra freight, one of a great many which are routed over the short line from Ashland to the east.

The case was apparently one of purely accidental death and no inquest was held by County Attorney W. G. Kieck and Deputy Sheriff Cass Sylvester, who visited the scene of the accident early this forenoon.

The deceased is survived by his mother, with whom he made his home, as well as by a sister, Mrs. James Fidler.

HERE FROM SIOUX CITY

Mr. and Mrs. Clarence Anderson, of Sioux City, Iowa, are here as guests at the home of Mr. and Mrs. Bernard G. Wurl, Mrs. Anderson and Mrs. Wurl being sisters. They enjoyed a visit in Omaha Wednesday to meet a number of the old time friends in that city where they formerly resided.

NOTICE TO CREDITORS

In the County Court of Cass county, Nebraska.

To the Creditors of the estate of Della Sutton, deceased, No. 3221: Take notice that the time limited for the presentation and filing of claims against said estate is February 1st, 1937, that a hearing will be had at the County Court Room in Plattsmouth on February 5th, 1937, at 10 a. m. for the purpose of examining, hearing, allowing, and adjusting all claims or objections duly filed.

Dated October 5th, 1936. A. H. DUXBURY, County Judge.

NOTICE OF FINAL SETTLEMENT

In the County Court of Cass county, Nebraska.

To all persons interested in the estate of John E. Kirkham, deceased, No. 3023: Take notice that the Administrator de bonis non of said estate has filed his final report and a petition for examination and allowance of his administration accounts, determination of heirship, assignment of residue of said estate and for his discharge; that said petition and report will be heard before said Court on October 30, 1936, at 10 o'clock a. m.

Dated October 3, 1936. A. H. DUXBURY, County Judge.

NOTICE OF FINAL SETTLEMENT

In the County Court of Cass county, Nebraska.

To all persons interested in the estate of Francis C. Lemon, deceased, No. 3189: Take notice that the Administrator of said estate has filed his final report and a petition for examination and allowance of his administration accounts, determination of heirship, assignment of residue of said estate and for her discharge; that said petition and report will be heard before said Court on October 16, 1936, at 10 o'clock a. m.

Dated September 16, 1936. A. H. DUXBURY, County Judge.

SHERIFF'S SALE

State of Nebraska, County of Cass, ss.

By virtue of an Order of Sale issued by C. E. Ledgway, Clerk of the District Court within and for Cass County, Nebraska, and to me directed, I will on the 24th day of October, A. D., 1936, at 10 o'clock a. m. of said day at the south front door of the court house in said county, sell at public auction to the highest bidder for cash the following real estate, to-wit:

Southwest Fractional Quarter (SW fr. ¼) and South Half (S½) of the Northwest Fractional Quarter (NW fr. ¼) of Section Nineteen (19), Township Twelve (12), North, Range Twelve (12), East of the 6th P. M. in Cass county, Nebraska—

The same being levied upon and taken as the property of Clara B. West et al. Defendants, to satisfy a judgment of said Court recovered by Jennie A. Weller, Plaintiff against said Defendants.

Plattsmouth, Nebraska, September 12, A. D., 1936.

H. SYLVESTER, Sheriff Cass County, Nebraska.

Plaintiff's Att'y: JOHANSEN, GROSS & CRAWFORD s17-5w Defendants' Att'y: J. HOWARD DAVIS

ARTICLES OF INCORPORATION

We, the undersigned, hereby associate ourselves together for the purpose of forming a banking corporation as provided by the laws of the State of Nebraska, and do adopt the following Articles of Incorporation.

Article I—The name of this corporation shall be UNION STATE BANK.

Article II—The principal place of business of this corporation shall be at Greenwood, County of Cass, State of Nebraska.

Article III—The object for which this corporation is formed is to carry on a commercial banking business as provided by the Laws of Nebraska.

Article IV—The authorized capital stock of this corporation shall be \$25,000.00, of which at least \$10,000.00 shall have been paid in at the time of commencement of business, which shall be issued in shares of the par value of one Hundred (100) Dollars each. No transfer of the stock of this corporation shall be operative until entered on the books of the corporation.

Article V—The indebtedness of this corporation shall at no time exceed the amount of its paid-in capital and surplus except for deposits.

Article VI—This corporation shall begin business on the 1st day of July, 1936, or as soon thereafter as authority is granted by the Department of Banking of the State of Nebraska, and shall terminate on the 1st day of July, 1966.

Article VIII—The affairs of this corporation shall be under the control and management of a board of directors consisting of not less than three nor more than five shareholders, whose term of office shall be for a period of one year, or until their successors are elected and qualified, not less than a majority of whom shall be residents of the county in which the bank is located or counties immediately adjacent thereto. It shall be the duty of the board of directors to elect from their number a president and secretary, and select a vice president and cashier, and they may also select an assistant cashier and such other clerks and assistants as the business of the corporation may require. The term of office of the officers of this corporation shall be one year, or until their successors are elected and qualified. The board of directors may adopt such by-laws for the regulation and management of the affairs and business of the corporation as it may deem proper.

Article IX—Until the regular meeting of the stockholders of this corporation shall be held on the first Tuesday of January each year, at which meeting the board of directors above provided for shall be elected. A majority of the shares of stock of the corporation at any regular or special meeting shall constitute a quorum for the transaction of business.

Article X—Each stockholder shall at any regular or special meeting be entitled to one vote, either in person or by proxy, for each share of stock held.

Article XI—These articles of incorporation may be amended by a two-thirds vote of all the stock at any regular or special meeting called for that purpose.

Witness our hands this 25th day of June, 1936.

L. J. DUNN
E. A. LANDON
B. M. HANSON
H. V. MARTIN
ALBERT WITZEL
N. D. TALCOTT
J. S. GRIBBLE
E. L. McDONALD
E. B. PERRY
MABEL C. BOUCHER

State of Nebraska, ss. Cass County

On this 25th day of June, 1936, before me the undersigned, a notary public in and for said county and state personally appeared L. J. Dunn, E. A. Landon, B. M. Hanson, H. V. Martin, E. B. Perry, Albert Witzel, N. D. Talcott, J. S. Gribble, E. L. McDonald and Mabel C. Boucher, to me known to be the identical persons whose names are affixed to the foregoing articles of incorporation, and each for himself acknowledged the same to be his voluntary act and deed.

In Witness Whereof, I have hereunto set my hand and notarial seal this 25th day of June, 1936, at Greenwood, Nebraska.

(Signed) MABEL C. BOUCHER, Notary Public.

I, L. J. Dunn, President of the Union State Bank, of Greenwood, Nebraska, do hereby certify that the within and foregoing is a true and correct copy of the original articles of incorporation of said bank.

Witness my hand this 25th day of June, 1936.

(Signed) L. J. DUNN, President.

State of Nebraska, ss. Cass County

Original Articles filed for record this 1st day of July, 1936, at 4 o'clock and 30 minutes p. m., and recorded in Book "C" page 44.

(Signed) GEO. R. SAYLES, County Clerk.

Plattsmouth, Nebraska.

Cass county has no bonded indebtedness, as like the state, it has paid cash for its grave roads and other improvements. That's

Nebraska is one of but very few states that has no bonded indebtedness.

NOTICE TO CREDITORS

In the County Court of Cass county, Nebraska.

To the Creditors of the estate of Daniel P. Wilson, deceased, No. 3220:

Take notice that the time limited for the presentation and filing of claims against said estate is January 25, 1937; that a hearing will be had at the County Court room in Plattsmouth on January 29, 1937, at 10:00 o'clock a. m. for the purpose of examining, hearing, allowing and adjusting all claims or objections duly filed.

Dated September 25, 1936. A. H. DUXBURY, County Judge.

NOTICE

To Depositors, Stockholders, Officers, Directors and Claimants of the Bank of Avoca, Avoca, Nebraska.

You, and each of you, are hereby notified that the receiver of the above named bank has filed his final report as receiver, and has made application to be discharged as receiver; you are further notified that a hearing will be had in chambers, at the Court House in Nebraska City, Otoe County, Nebraska, on the 17th day of October, 1936, at the hour of ten o'clock a. m., or as soon thereafter as said cause may be heard.

Objections to the discharge of said receiver must be filed with the Clerk of the District Court of Cass County, Nebraska, on or before the time of hearing above named.

E. H. LUKKART, Receiver of Bank of Avoca, Avoca, Nebraska.

01-2w

LEGAL NOTICE

To John G. Renken, Amos Tefft, George S. Ruby, J. C. LaGrange, LaGrange & Co., G. M. Carr, Mary J. Carr, and all persons having or claiming any interest in Lot 5, the West one-third of Lot 6, and the West one-third of Lot 7, all in Block 12, in the Village of Avoca, in Cass County, Nebraska, real names unknown.

Defendants: Notice is hereby given that V. W. Straub, M. M. Straub, David Straub, and William E. Straub, as Plaintiffs, have filed in the District Court of Cass County, Nebraska, their petition against you as defendants praying for the decree of said Court barring and excluding each and all of you from having or claiming any right, title, interest, lien or estate in or to Lot 5, the West one-third of Lot 6, and the West one-third of Lot 7, all in Block 12, in the Village of Avoca, in Cass County, Nebraska, and cancelling a mortgage given on said West one-third of Lot 6 by Isaac Houser to J. C. LaGrange, dated December 18, 1883, recorded in Book "O" of Mortgages, page 376 of the records of Cass County, Nebraska, to secure the payment of \$75.00 due June 18, 1884, as having been paid and being barred by the Statute of Limitations; and quieting title to said real estate in plaintiffs as the owners thereof in fee simple, each a one-fourth share thereof.

Your answer day to said petition in said Court at Plattsmouth, Nebraska, will be November 2, 1936.

V. W. STRAUB, M. M. STRAUB, DAVID STRAUB and WILLIAM E. STRAUB, Plaintiffs.

WM. H. FITZER and MARSHALL FITZER, Attorneys.

s21-4w

NOTICE

In the District Court of Cass County, Nebraska

J. A. Capwell as Administrator-Annexo De Bonis Non of the Estate of David G. Babbington, Deceased.

Plaintiff

vs. Della B. Kuhns and husband Stanley Kuhns, Marjorie Kuhns, Jocelyn Kuhns, and all persons interested in the Estate of David G. Babbington, Deceased.

Defendants

To the Defendants: Della B. Kuhns and husband Stanley Kuhns, Marjorie Kuhns and all persons interested in the estate of David G. Babbington, Deceased:

You and each of you are hereby notified that J. A. Capwell as Administrator-Annexo De Bonis Non of the estate of David G. Babbington, Deceased, filed a petition and commenced an action in the District Court of Cass County, Nebraska, September 26, 1936, against you and each of you, to object and pray for construing the will of David G. Babbington, Deceased, and finding that said plaintiff as Administrator c. t. a. d. n. a. aforesaid, of the estate of David G. Babbington, Deceased, has and possesses lawful authority under the will of said decedent to sell the real estate belonging to said estate and convey good and sufficient title thereto, to-wit:

Lots 7, 8 and 9, Block 1, City of Plattsmouth, Cass County, Nebraska.

and for such other and further relief in the premises as may be just and equitable.

You and each of you are required to answer said petition on or before Monday, the 9th day of November, A. D. 1936, or an order and decree will be taken against you and each of you, according to the prayer of said petition.

J. A. CAPWELL, As Administrator-Annexo De Bonis Non, Plaintiff.

J. A. CAPWELL, Attorney.

s23-4w

STATEMENT OF OWNERSHIP

Management, Circulation, Etc., Required by the Act of Congress of Aug. 24, 1912, OF THE PLATTSMOUTH SEMI-WEEKLY JOURNAL, published semi-weekly at Plattsmouth, Nebraska, for October 1, 1936.

State of Nebraska, ss. County of Cass

Before me, a Notary Public, in and for the state and county aforesaid, personally appeared Mrs. Robt. A. Bates, who, having been duly sworn according to law, deposes and says she is the publisher and owner of the Plattsmouth Evening Journal, and that the following is, to the best of her knowledge and belief, a true statement of the ownership, management (and if a daily paper, the circulation), etc., of the aforesaid publication, at the date shown in the above caption, required by the Act of August 24, 1912, embodied in Section 411, Postal Law and Regulations, printed on the reverse of this form to-wit:

1.—That the names and addresses of the publisher editor managing editor and business managers are: Publishers—Mrs. Robt. A. Bates, Plattsmouth, Nebraska. Editor—Mr. Frank Smith, Plattsmouth, Nebraska. Business Manager—Mrs. Robert A. Bates, Plattsmouth, Nebraska.

2.—That the names and addresses of all stockholders owning or holding 1 per cent or more of total amount of stock, if not owned by a corporation, the names and addresses of the individual owners must be given. If owned by a firm, company, or other unincorporated firm, its name and address, as well as those of each individual member, must be given.

3.—That the names and addresses of all persons owning or holding 1 per cent or