sings through the rigging.

Now, the windjammer has all but he has a strain of the adventurer flow-the work of an amateur. disappeared from the seas, and with ing through his veins. it has vanished an era. With the square-riggers, too, never to return, have vanished the colorful glamour and romance of the sea.

But Heywood Ziegler, Jr., of Edenton, who has long felt this impelling urge has recaptured the call of the sea in his own novel and unique way: He goes down to the sea in ship

A builder of ship models in miniature, Heywood Ziegler has a fleet of vessels of all types, ranging from galleons to the dragonship of the Viking and the rakish, swift felucca of the Mediterranean pirates, to more comparatively modern brigs and frigates. And to bring his collection smartly up to date, there is a small model of the latest type of submarine

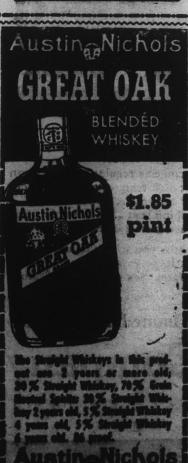
Each detail of construction in Ziegler's models is painstakingly and slowly executed by hand. Belaying pins, hatches, stern lanterns and decora-tions are carefully hand carved. He does not employ machine tools, templates or instruments of any kind in his work, depending entirely on an ordinary pocket knife and the "rock of



ALERT, clear-eyed, muscles ippling under a clear, glowing skin, the trained athlete can be depended on to give the best that is in him. When a man is physically RIGHT + . . he acts that way!

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has always been a compelling instinct fledged partner in his father's busi-in the blood of adventurous and hardy noss. Tall and lithely slim, he has of the "Rendezvous" are Ziegler's own souls. In those days when men went the tanned, keen-faced features and work. Never before having done are

down to the sea in ships, the old time bearing of those seafaring adven-work of any kind, Heywood, out of sailing vessels afforded a perfect out-turers of whom he is an ardent ad-idle curiosity and the inquisitiveness det for the urge to see far places, to mirer. Having the same name as one of an inquiring mind, tried his hand savor adventure in the raw, feel the captain Ziegler, of daring exploits with a brush. His first effort was tang of salty spray in your face, and when buccaneers and pirates flourish-startlingly good. And his succeeding sisten to the song of the wind as it ed on the Spanish Main, it is quite paintings displayed a more mature within the limits of probability that treatment than is usually found in

Not satisfied with these achieve-In a small museum in his yard, ments, Heywood Ziegler tried his hand

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Women and Children are Beneficiaries of 70% of all Life Insurance



Jefferson Standard's 44TH

*ANNUAL STATEMENT

December 31, 1950

	Percent	Amount
Cash on hand and in banks .	1.39	\$ 3,695,549.14
Bonds (Total \$76,013,161.99): (28.65%)		
United States Government .	14.63	38,815,972.87
All other	14.02	37,197,189.12
Stocks (Total \$23,357,281.47): (8.80%)		
Preferred (Market value		
\$10,217,610.50)	3.65	9,694,442.86
Common (Market value \$18.492,849.00)	5.15	13,662,838.61
First mortgages on real estate . Real estate (Total \$12,922,501.15): (4.88%) Used or hold for home office	45.47	120,640,309.03
purposes	.94	2,494,500.18
Acquired for investment	3.93	10,413,720.70
Foreclosed properties and		
sales contracts	.01	14,280.27
Loans to policyholders	6.74	17,873,071.98
accrued	.64	1,703,123.41
Premiums in course of		
collection	2.36	6,266,556.14
All other assets	1.07	2,843,499.25
TOTAL ADMITTED ASSETS	100.00	\$265,315,053.56
TOTAL ADMITTED ASSETS		
LIABILITIE		
		Amount
LIABILITII	is - Percent	
	is .	
Policy reserves	is - Percent	
Pelicy reserves	is Percent 73.49	\$194,969,693.00
Policy reserves	is - Percent	
Policy reserves	is Percent 73.49	\$194,969,693.00
Policy reserves	Percent 73.49	\$1,94,969,693.00 1,237,776.70
Policy reserves	is Percent 73.49	\$194,969,693.00
Policy reserves. The amount required, which in addition to future premiums and interest earnings, provides for payment of policy obligations as they fall due. Benefits in course of payment and provision for unreported claims. Policy proceeds and other amounts left with the company. Promiums, interest and rents	Percent 73.49	\$1,94,969,693.00 1,237,776.70
Policy reserves	.50 8.59	\$194,969,693.00 1,337,776.70 22,795,552.80
Policy reserves	.50 8.59	\$194,969,693.00 1,337,776.70 22,795,552.80 5,078,200.16
Policy reserves	.50 8.59 1.92	\$194,969,693.00 1,337,776.70 22,795,552.80 5,078,200.16 2,945,891.67
Policy reserves	.50 8.59 1.92 1.12	\$194,969,693.00 1,337,776.70 22,795,552.80 5,678,200.16 2,965,891.67 888,453.29
Policy reserves	.50 6.59 1.92 1.12 .33	\$194,969,693.00 1,337,776.70 22,795,552.80 5,078,200.16 2,945,891.67 888,453.29 2,896,951.00

"I know the satisfaction and peace of mind that comes from life insurance. I speak for thousands of beneficiaries whose financial future has been made more secure by Jefferson Standard's 'Planned Protection Service'.

"In our family, life insurance is as necessary as other fundamental needs of present day living. It is the stabilizer that keeps our longrange plan of financial security on an even keel.

"As a member of Jefferson Standard's large family of beneficiaries I share the feeling of pride in the progress and growth of our -Quoted from our Annual Report Booklet

The 44th Annual Report of the Jefferson Standard Life Insurance Company reflects continued growth and progress.

Payments to policyholders and beneficiaries amounted to \$11,775,508 in 1950, bringing total payments since organization of the Company to over \$199 million.

Assets of the Company now amount to more than \$265 million. Total insurance in force exceeds \$967 million.

Sales of new insurance amounted to over \$130 million in 1950, a new high and a 6% gain over 1949.

For the fourteenth consecutive year Jefferson Standard maintained its leadership among all major life insurance companies in rate of interest earned on invested assets. This very favorable rate enables the Company to pay 4% on dividend accumulations and policy proceeds left with the Companyextra income to policyholders and beneficiaries.

Through Jefferson Standard's Planned Protection Service the hopes and ambitions for financial security are being realized by thousands of families: income for retirement years-education of children—cash to pay off mortgages — incomes to widows — lump sums of cash for final expenses in event of death—business insurance—and many other forms of protection.

Jefferson Standard's Field Representatives are trained to render a high quality of underwriting service, tailored to meet the needs and circumstances of the individual.



J. H. McMULLAN

Edenton, North Carolina



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