

A Premium on Cowardice.

The Supreme Court of Ohio has been asked to pass upon the question whether an act of heroism, in which a man risks his life, compels him to forfeit protection of an accident insurance policy. The case is that of a young man who was killed at a motorcade in Cleveland when helping to pull a fallen motorcycle driver from the path of other machines. The insurance company refused to pay the policy on the ground that he exposed himself to unnecessary risk. His widow sued, the lower courts gave judgment for her, but the company appealed. Surely, it would be against public policy if a premium should be put upon cowardice. Suppose the man and his wife had been in a boat and she had fallen overboard. Would the insurance company hold that he should have said: "I am exceedingly sorry, but I cannot save you, as that would invalidate my accident policy in the event that I drowned?"

In other words, must a man who carries accident insurance never play the hero unless he is positive that his heroism will involve absolute safety for himself? Such a ruling would reverse the opinion of Emerson that "it is man's perdition to be safe when for the truth he ought to die." But no matter what the Supreme Court of Ohio may hold in this particular case, some risks in life will still be worth more than \$600, even if an insurance company cannot afford to take them. —Minneapolis Journal.

High Prices Protested.

Salisbury, August 19.—A protest meeting against the high cost of necessities was attended by a hundred or more workmen from Spencer and Salisbury and resolutions were adopted and ordered distributed and sent to the Washington representatives from this State. These resolutions call for the placing in the hands of the Interstate Commerce Commission the power to handle trusts and transportation the same as they now regulate interstate railroad and freight shipments.

Feeling Spoken.

In these days of the high cost of living the following story is not without a decided point.

The teacher of a primary class was trying to show the children the difference between natural and man-made wonders, and was finding it hard.

"What," she asked, "do you think is the most wonderful thing a man ever made?"

A little girl, whose parents were obviously harassed by the question of ways and means, replied as solemnly as the proverbial judge:

"A living for his family." —Woman Home Companion.

No Reason Why She Shouldn't.

Patience—They say a girl can learn to swim much quicker if she has a woman instructor than if she has a man.

Patrice—Well, I don't blame her. —Yonkers Statesman.

An Optimist Looks at the Rim of the Doughnut, and Not the Hole in the Center.

Because they do not have the broad vision of the optimist, some business men are afraid to advertise. They see the expense but fail to vision the manifold returns.

Modern business advertises in newspapers because of the immediate returns for a comparatively low ratio of costs. No other advertising is so near one hundred per cent. efficient as newspaper advertising.

The European combatants are spoiling miles and miles of perfectly good turnip fields. Now if they were okra patches we might be persuaded to believe that there is some good in war. —Greensboro News.

If Mr. Bryan will extend his embargo on credit to foodstuffs he may do a great service to the ultimate consumer—but think what would happen when the farmers got hold of him! —Greensboro News.

Render Unto Caesar—

We have noticed one strange thing—every Virginia editor who has toured North Carolina to investigate the workings of prohibition, claims to have seen more liquor than the natives had dreamed was in existence. They should not fail to make allowance for North Carolina's justly-celebrated hospitality. —Greensboro News.

"All Gaul," observed Julius, "is divided into three parts, of which the Belgians inhabit one." And he might have added that what they inhabit they inhabit. —Greensboro News.

Proposal of Marriage.

Beach Chester, who has just published a new book of anecdotes, tells a story of a Scotchman in London who wrote a letter containing a proposal of marriage to a young lady in Aberdeen and, wanting to know his fate as soon as possible, asked her to telephone her reply.

He expected to hear from her in the morning, and he hung about the telephone all day, but it was evening before he had the joy of hearing her dear voice, hundreds of miles away, accepting his proposal.

"If I were you," remarked a friend to whom he confided the reason of his elation, "I'd think twice before I married a girl who kept me waiting all day for an answer."

"Na, na," retorted the Scotsman, "the lass that waits for the cheaper night rates is the lass for me!"

On Eagle's Wings.

"Riches take unto themselves wings," quoted like the Wise Guy.

"I suppose that's the reason some people have no difficulty in making the money fly," added the Simple Mug. —Philadelphia Record.

Miss Mary Garden says the late King Edward slept while she sang, but unless our idea of Edward is all wrong, he wasn't a man to keep his eyes closed when a good-looking "female of the species" was to be seen.

The Czar long ago wanted all Europe to reduce its standing armies. He is seeing his suggestion carried out in grim earnest. —Greensboro News.

The pro-reader is utterly indifferent as to whether or not Japan joins the tumult. The worst for him, has already happened. —Greensboro News.

But when the Greensboro cops meet the Danville cops in battle array, the little racket in Europe will pale into insignificance. —Greensboro News.

Answered.

"How did your farewell tour turn out?"

"We didn't fare well." —Louisville Courier Journal.

These Germans are sure persistent fellows. Serbia had to declare war a week after hostilities began, just to get rid of the German minister who insisted on staying on the job.

Money Flows Back to New York.

New York, Aug. 19.—An interesting development in the financial situation today was the evidence that much money taken from New York banks the early alarm engendered by the foreign crisis is flowing back. This return flow largely is offset by increasing demands of interior banks. The West is calling for crop-moving money and the South is demanding cash to harvest cotton. Cotton planters recently received material assistance from local institutions, but this, it now appears, was sufficient only to meet a small part of their needs.

Already there is talk of redeeming some of the emergency currency already issued. However with money at six to eight per cent. as against three per cent. charged the first three months for this currency, there is little likelihood that these notes will be redeemed until the latter part of the year, if then.

Exchange brokers reported some business from Berlin today, drafts being issued in triplicate. That is, bills were issued direct to that center by way of Holland and Italy in the hope of reaching the German Capital. Rates on London were higher than yesterday, with a smaller volume of business. Crop prospects were somewhat improved overnight by rains in the Southern crop belt, but in certain sections of the Northwest the rainfall came too late.

General trade advices again were conflicting, more steel mills following the lead of the larger independents in advancing prices while others engaged in special lines are working on shorter time and otherwise curtailing.

There is some real merit in the "Take It Back" days they are having around the country. Six umbrellas were brought back to one good old sister when she had lost only one, and she accepted all six of them with thanks.

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