

GAINES ANSWERS WELL'S THEORY

Can't Agree Time Will Come When Colleges Won't Be Necessary

COMMENTED AT LENGTH

Columbus, Miss., May 27.—Three arguments were advanced here today by Dr. Frank P. Gaines, president of Wake Forest College, against the theory recently advanced by H. G. Wells that with the development of civilization the college will cease to exist, in addressing the graduating class of Mississippi State College for Women.

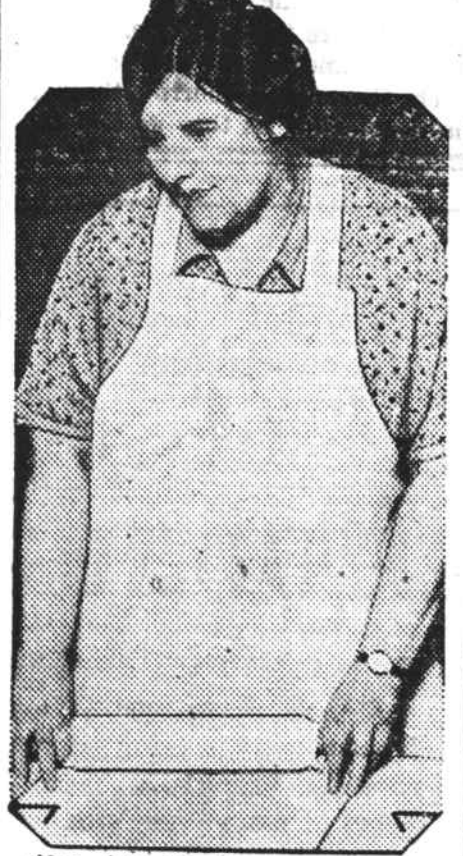
Dr. Gaines, formerly a member of the faculty of Mississippi Agricultural and Mechanical College, commented at length on Wells' theory in the baccalaureate address. "The supporting argument is that since education represents at least an opportunity for the individual to discover fact, and facilities for spreading information, like the radio, the public library and the public lecture will expand enormously, there will be no justification for the institutions that cost large sums of money and demand great expense of energies on the part of students," Dr. Gaines said.

"The adoption of any such program for education must be at the expense of certain immeasurable values," the speaker argued. He summarized the values as follows: "The stimulation of personal contact, the effect of living in a spirit of personality which rubs off sharp corners of temperament, which puts forth from time to time the egerent giants of personality to inspire the youthful student to new resolution of purpose.

"The perfecting of personal competence by the slow routine of performance; this value of education is not at the end of the journey along the road, the slow, hard work; herein pupils acquire masteries of mind and will and they transfer this academic training, relatively trivial, to the tasks of life, immensely significant.

"The establishment of life's loyalties; the scope of our loyalties expands as though a series of concentric circles, each fairly definite in itself, but leading naturally into another and larger.

Wins \$2000 and Buys New Iron



Mrs. W. M. Grace of Visalia, Calif., won \$2000 in a prize contest conducted by the Evaporated Milk Association. She bought a new mangle iron and invested the rest for the education of her two little daughters.

"The first is the home circle; but no individual is fitted for life's loyalties until he has had some existence in a circle of the social group, where he ceases to think importantly of himself and begins to enter into the welfare of the group. Herein comes devotion to group ideals; herein comes dedication to the great ends toward which the group struggles; herein comes the power to share vicariously the triumphs earned by other members of the group.

Two hundred and nineteen degrees were conferred at the conclusion of Dr. Gaines' address.

Dr. Gaines, formerly a member of the faculty of Mississippi Agricultural and Mechanical College, commented at length on Wells' theory in the baccalaureate address.

Dr. Gaines, formerly a member of the faculty of Mississippi Agricultural and Mechanical College, commented at length on Wells' theory in the baccalaureate address.

Says Cheap Labor Is Help To No One

Twenty-five years ago this week The Progressive Farmer published a notable address by a man who was not then famous but has since become so. Walter H. Page was the man and his subject was "The Profit of Good Training."

In a powerful way he stressed the fact that nobody is helped by cheap, inefficient labor but everybody is helped by having every man trained in a way to work with efficiency and to command good wages. On this point he said: "Looked at from the point of view of the individual, it is clear that it pays an individual to be trained.

"That is the fatal doctrine that our fathers fell into and lost leadership thereby. It is this doctrine that has cost the Southern States 100 years of progress, for this is nothing but a sequel of slavery. If every man in the community were trained, you could have your dirt shoveled more cheaply than now.

Cotton left thickly in the drill, with two or three plants each 10 or 12 inches apart, will fruit earlier and yield better.

can do it. That sort of activity is happening all over the industrial world. Men once pegged shoes by hand. They are pegging much more cheaply by machinery. Whole towns are giving to shoe-making; and a man who invented shoe-pegging machinery lately died and left a great legacy to Harvard College. Men once shoveled iron ore by spades. On Lake Superior tons of ore are now lifted from the earth by machinery, and it is not moved by the muscle power of man till it becomes steel rails and they are laid on the roadbed. It is precisely this kind of trained activity that has enabled the United States to take the lead in the industrial world. Here is the whole secret of it—training from the bottom up.

"Economic civilization moves forward only as the whole mass of activity becomes more efficient. Are you a lawyer? Your dirt shoveler can never pay you a large fee; but a trained man who works machinery may. Are you a merchant? Your untrained dirt shoveler can never buy much from you with his 70 cents a day. But a man who earns \$4 a day is worth having as a customer. Are you a railroad? Your untrained man has little money to travel and nothing to haul. Are you a cotton mill? Your untrained man or woman can't buy much cloth on low wages. Whatever you are, you fare better if all men about you are trained, and you fare well in proportion to the number that are trained."—The Progressive Farmer.

Cotton left thickly in the drill, with two or three plants each 10 or 12 inches apart, will fruit earlier and yield better.

Four hundred and fifty farmers of Wake county attended the recent dinner given by the Raleigh Chamber of Commerce at State college.

666

is a Prescription for Colds, Grippe, Flu, Dengue, Bilious Fever and Malaria. It is the most speedy remedy known.

WHITE PUMP & WELL CO., INC.

20 YEARS' EXPERIENCE Let us drill you a well. Phone 242-1. Norlina, N. C.

Got Up In The Morning Feeling DIZZY

"I BEGAN to suffer with headache and biliousness," says Mr. John C. Malone, of Buena Vista, Ohio. "I had a hurting through the middle part of my body which seemed to come from indigestion. I would get constipated, and then feel all out of sorts. I would get up in the morning feeling dizzy, and everything I ate would disagree with me. "Someone asked me why I did not try Black-Draught. I found it to be just the medicine I needed. When I feel a spell coming on, I begin by taking a dose of Black-Draught, dry, at night. I continue to take it for several days, and in a short while I am feeling fine. It is all the medicine I need."

Costs only 1 cent a dose. **THE DRAUGHT'S** **Black-Draught** For CONSTIPATION, INDIGESTION, BILIOUSNESS. WOMEN who need a tonic should take Cardul. In use over 50 years, ex-149

The Kind of Ford Service You'll Like

You know the job will be done right when you bring your car here for service. All our mechanics have been specially trained and we have all the latest, up-to-date equipment. Try us the next time for oiling and greasing. Also ask about the Special Inspection Service at \$1.50.

Boyd-Gillam Motor Co. Warrenton, N. C.

STATEMENT

County Fire Insurance Company, Philadelphia, Pa. Condition December 31, 1928, as Shown by Statement Filed

Amount of Capital paid in cash	\$ 500,000.00
Amount Ledger Assets Dec. 31st previous year, \$2,030,752.65	Total, 2,030,752.65
Income—From Policyholders, \$271,930.07; Miscellaneous, \$1,051,089.53	Total, 707,011.90
Disbursements—To Policyholders, \$378,015.91; Miscellaneous, \$945,003.69	Total, 1,323,019.60
Rire Risks—Written or renewed during year, \$164,934.605	In force, 81,620,101.00
All Other Risks—Written or renewed during year, \$13,316.045	In force, 6,754,945.00

ASSETS

Value of Real Estate	\$ 30,208.38
Mortgage Loans on Real Estate	7,000.00
Value of Bonds and Stocks	1,327,379.41
Deposited in Trust Companies and Banks on interest	188,133.42
Agents' Balances, representing business written subsequent to October 1, 1928	147,817.18
Agents' balances, representing business written prior to October 1, 1928	8,769.67
Interest and Rents due and accrued	13,340.83
All other Assets, as detailed in statement	401,144.15
Total	\$1,828,158.68
Less Assets not admitted	8,769.67
Total admitted Assets	\$1,819,389.01

LIABILITIES

Net amount of unpaid losses and claims	\$ 64,803.40
Unearned premiums	381,192.97
Ledger liabilities	79,598.03
Salaries, rents, expenses, bills, accounts, fees etc., due or accrued	10,000.00
Estimated amount payable for Federal State, county and municipal taxes due or accrued	80,000.00
Contingent commissions, or other charges due or accrued	12,500.00
All other liabilities, as detailed in statement	27,582.12
Total amount of all Liabilities except Capital	\$ 655,676.52
Capital actually paid up in cash	\$ 500,000.00
Surplus over all liabilities	663,712.49
Surplus as regards Policyholders	\$1,163,712.49
Total Liabilities	\$1,819,389.01

BUSINESS IN NORTH CAROLINA DURING 1928

Fire Risks written	\$721,153.00; Premiums received, \$7,630.23
All other Risks written	26,458.00; Premiums received, 89.23
Losses incurred—Fire	104.17; Paid, 9,602.63
President, Wm. H. Koop; Secretary, Alex R. Phillips; Secretary & Treasurer, Geo. E. Krech; Home Office, 110 S. Fourth St., Philadelphia, Pa.; Attorney for service, Dan C. Boney, Insurance Commissioner, Raleigh, N. C.; Manager for North Carolina, Manchester, N. H., Office.	

STATE OF NORTH CAROLINA, INSURANCE DEPARTMENT, Raleigh, February 6th, 1929.

I, DAN C. BONEY, Insurance Commissioner, do hereby certify that the above is a true and correct abstract of the statement of the County Fire Insurance Company, of Philadelphia, Pa., filed with this Department, showing the condition of said Company, on the 31st day of December, 1928.

Witness my hand and official seal, the day and year above written. DAN C. BONEY, Insurance Commissioner.

STATEMENT

Cosmopolitan Fire Insurance Company, New York City Condition October 3rd, 1928, as Shown by Statement Filed

Amount of Capital paid in cash	\$1,000,000.00
Amount—From Policyholders, Miscellaneous	\$1,500,000.00; Total, 2,500,000.00

ASSETS

Deposited in Trust Companies and Banks not on interest	\$2,500,000.00
Total	\$2,500,000.00

LIABILITIES

Capital actually paid up in cash	\$1,000,000.00
Surplus over all liabilities	1,500,000.00
Surplus as regards Policyholders	\$2,500,000.00
Total Liabilities	\$2,500,000.00

President, Jas. Lee Kauffman; Secretary, Jas. A. Blainey; Treasurer, Francis E. Storer; Home Office, 5 Beekman St., New York City; Attorney for service, Dan C. Boney, Insurance Commissioner, Raleigh, N. C.; Manager for North Carolina, Home Office.

STATE OF NORTH CAROLINA, INSURANCE DEPARTMENT, Raleigh, January 30th, 1929.

I, DAN C. BONEY, Insurance Commissioner, do hereby certify that the above is a true and correct abstract of the statement of the Cosmopolitan Fire Insurance Company, of New York City, filed with this Department, showing the condition of said Company, as of October 3rd, 1928.

Witness my hand and official seal, the day and year above written. DAN C. BONEY, Insurance Commissioner.

STATEMENT

Universal Casualty Underwriters Fire Insurance Company, Kansas City, Mo. Condition December 31, 1928, as Shown by Statement Filed

Amount of Capital paid in cash	None
Amount Ledger Assets Dec. 31st previous year, none; Increase paid-up Capital, none	None
Income—From Policyholders, \$67,321.51; Disbursements—To Policyholders, \$3,058.57; Miscellaneous, \$19,914.04	Total, \$167,756.46

ASSETS

Value of Bonds and Stocks	\$100,000.00
Deposited in Trust Companies and Banks on interest	32,982.03
Agents' balances, representing business written subsequent to October 1, 1928	11,412.71
Agents' balances, representing business written prior to October 1, 1928	381.91
All other Assets, as detailed in statement	30.45
Total	\$144,807.10
Less Assets not admitted	381.91
Total admitted Assets	\$144,425.19

LIABILITIES

Amount of unpaid losses and claims	\$ 9,632.36
Unearned premiums	22,071.89
Ledger liabilities	4,900.86
All other liabilities, as detailed in statement	1,974.31
Total amount of all Liabilities except Capital	\$ 38,579.42
Capital actually paid up in cash	\$105,845.77
Surplus over all liabilities	\$105,845.77
Surplus as regards Policyholders	\$105,845.77
Total Liabilities	\$144,425.19

BUSINESS IN NORTH CAROLINA DURING 1928

Fire Risks written	\$2,256.00; Premiums received, \$1,363.88
Losses incurred—Fire	141.00
Dorsey Lynn, attorney in fact; Home Office, Kansas City, Mo.; Attorney for service, Dan C. Boney, Insurance Commissioner, Raleigh, N. C.; Manager for North Carolina, Home Office.	

STATE OF NORTH CAROLINA, INSURANCE DEPARTMENT, Raleigh, May 14th, 1929.

I, DAN C. BONEY, Insurance Commissioner, do hereby certify that the above is a true and correct abstract of the statement of the Universal Casualty Underwriters Fire Insurance Company, of Kansas City, Mo., filed with this Department, showing the condition of said Company, on the 31st day of December, 1928.

Witness my hand and official seal, the day and year above written. DAN C. BONEY, Insurance Commissioner.

Right Over the Old Shingles

Permanent Protection... Fade-proof Beauty... Fire-safety

LET us show you samples of the newest Beaver Vulcanite Shingles. Twelve beautiful colors and blends, all permanent. Weather-proof and fireproof in addition. We will be glad to get you an estimate on re-roofing with these colorful shingles. Write or phone.

BEAVER VULCANITE SHINGLES

Whites' Building Supplies, Inc. Warrenton, N. C.

Tobacco Flues 5 1-2c lb.

We have received one car of flue sheets and have another car on the way. We will book orders for sets of flues @ 5 1/2 lb. until we have booked up the two cars. Our flues will be made of the best flue sheets money can buy and by the best flue maker in North Carolina, no exception.

BOOK YOUR ORDER AT ONCE

W. A. Miles Hdwe. Co.

S. F. S. R., 17 Ft. B. S. F. S. R., 16 Ft. B.