

RATE INCREASE TO BE EXPLAINED

Official Letter is Being Mailed to All Subordinate Councils. Is Of Much Interest.

Cornelius Harnett Council No. 231 Royal Arcanum will hold its regular session next Monday evening in its Council Chamber at which time a committee from Carolina Council No. 1874 Royal Arcanum will visit the mother council with an urgent request that the two councils have a joint meeting during the week at which time a Grand Council officer will be present to explain the revision of rates.

It will no doubt be of interest to the three hundred members of the Royal Arcanum to learn that Mr. Harvey B. Craven, Past Grand Regent and now Supreme Representative of the North Carolina Grand Council, has accepted a commission to act as Deputy Supreme Regent for several months and during this time he will visit a number of the subordinate councils and explain the necessity for the change in rates as well as the wisdom exercised by the Supreme Council in making this change.

Grand Regent, Dr. Rufus L. Allen, of Waynesville, has issued an official letter which is now being mailed out to all subordinate councils. A copy of this letter will be read with great interest by members of the Royal Arcanum. It is as follows:

Waynesville, N. C., Oct. 3, 1916.

To Officers and Members of Grand and Subordinate Councils of the Royal Arcanum of North Carolina—Greetings:

Brothers: The re-convened session of the Supreme Council, R. A., is now history, and being loyal to the laws of the various States in which we do business, requiring all fraternal insurance orders to become actually solvent insurance societies, our rates have been readjusted to put us on that basis. That this may be a hardship on some of our brothers I am aware, but I ask each and every one of you to first read the obligation we all signed when we joined the order and to remember that every dollar you have ever paid to the W. & O. B. fund has gone to lighten the burdens of some widow and orphan or both, and that now you are called on to contribute more each month you are more surely perpetuating the good deeds already done and exemplifying virtue, mercy and charity in the highest and best form, and remember brothers, you have had absolute protection to the present, and the only reason your family has not been benefited by it is that you are still living. I urge every Loyal Arcanum to get squarely behind the action of the Supreme Council and go to work and hold all our members

and encourage new ones to join, and not to listen to the siren voice of old-line insurance agents or to the wall of the "kicker," for you are older and insurance in any order will cost you more than when you joined the Royal Arcanum.

I urge every member to study the R. A. bulletin of September, 1916, and to note that the increase of rates is upheld by the highest court in the land, but to especially study the various options and tables of cash options where the older members can discharge this indebtedness and get a new certificate that will have a net face value.

Brothers, the change is not in effect until December, 1916. Study well your actions. Be loyal. Don't forget that we are only complying with State laws. Remember the countless numbers of widows and orphans the Grand old Royal Arcanum has protected, and will in future aid and comfort.

We will have literature from the Bureau of Publicity of Supreme Council and will place it in the hands of collectors or secretary of each council, more fully explaining the rates and I earnestly urge each member to study carefully before dropping his membership.

Write the Grand Secretary or Grand Regent, who at all times are anxious to help you.

Fraternalty yours in V. M. C.,
RUFUS L. ALLEN,
Grand Regent.

H. E. Bonitz, Grand Secretary, in speaking of the Royal Arcanum and its influence in this community, mentions briefly that he believes the Royal Arcanum, along with other fraternal societies, has had a decided influence in preserving peace in America. All fraternal societies not only are advocates of brotherly love among their members, but endeavor in no small measure to disseminate the principles of peace and prosperity.

"The fraternal system in the United States has done much in cementing the ties that bind the nation together and making real the fact that there is no North, no South, no East, no West, but a one undivided and indivisible people and nation.

"While the Royal Arcanum is an organization based on fraternity, yet it must not be forgotten that there must be a secure financial foundation. The Supreme Council recognizes this fact, and through the necessity caused by giving the membership of the Royal Arcanum protection at less than its actual cost, the order now finds it necessary to make an increase in its rates. In other words, an adequate rate is necessary to make the order stronger and to place it on a more solid foundation. It is the desire of those in authority to keep the superstructure beautiful and useful and in order to make it a permanent structure it was necessary to make the foundation strong and deep and build upon an absolute financial permanency.

"It is the belief of those in author-

ity that the present rates are permanent, and that they will never again in the history of the order be necessary to make further changes or revisions in the new rates unless, however, it will be to make reduction in Option A rates, as this rate has demonstrated that it is not only ample to provide the proper protection for the members in this class, but will also provide a surplus somewhat greater than is necessary to reach a solvency of 100 per cent."

At home or abroad you should keep with you Dr. SETH ARNOLD'S BALSAM, the best remedy for Bowel Complaints. Warranted by J. H. Hardin.—Adv't.

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ATTEND MEETING IN CINCINNATI

Mr. Hinton Leaves Tomorrow for National Laundrymen's Convention.

Accompanied by his wife, Mr. J. O. Hinton, manager of the City Laundry, will leave tomorrow morning for Cincinnati, Ohio, where he goes to attend the 33rd annual convention of the Laundrymen's National Association of America, which convenes in that city on Monday, October 9th, and continues in session through Thursday.

The association, composed of North and South Carolina and Georgia, is a member of the National organization. The Tri-State Association will hold its annual meeting at Wrightsville Beach next June, coming on the invitation of Mr. Hinton.

The meeting in Cincinnati will doubtless be largely attended by the laundrymen of the country and promises to be of great benefit to all who attend, as a number of important subjects are to be discussed. Experts will be present to discuss the question of dyes, blues, etc., and Mr. Hinton expects to be more than repaid for making the long trip from discussion of this subject alone, to say nothing of the other important features of the convention.

THINGS THAT NEVER HAPPEN

By GENE BYRNES



"CIVIL SERVICE EXAMINATIONS—
We train you to pass them. Put your spare time to account and get a good Government job. Write for Circular. International Correspondence School, Box 888, Scranton, Pa." 9-19-30t

MAY'S DELICATESSEN STORE ON
Front street will be closed Saturday until 6 p. m. on account of holiday. 10-6-1t

WATCH THE WILSON CAMPAIGN
fund grow.

FORD OWNERS — NOTICE. WE carry in stock genuine Champion X Spark Plugs. Regular equipment in Ford Cars 75c each. Four for \$2.50. See us. W. D. McMillan, Jr., 108 to 112 North Second street. 10-5-7t

UNBORNED PEACE, UNLIMITED
prosperity is the record of Democracy. Register and vote to keep Wilson there.

B. WISE. HAVE YOU FURNACE AND
Stoves overhauled before cold wave arrives. Fire board and stove pipe headquarters. Phone 431. W. B. Klander. 10-2-1t

IF YOU BUY YOUR MEATS FROM
O. J. Mintz & Co., in the city market, you save money because their prices don't cover bad accounts. They have no bad accounts because they sell for cash only. Phone 1245-W. 10-5-7t

THE WILSON CLUB NEEDS THE
Support of all true and loyal Democrats.

MECHANICS HOME ASSOCIATION
opens new series Building and Loan stock twice a year—July and January—and offers stock for sale in one series till the next series opens. "The Mechanics" is 27 years old and strong. Walker Taylor, president; W. M. Cumming, secretary; office, 208 Princess street. 10-3-5t

WANTED—YOUNG MEN AND WOMEN
of good standing learn shorthand and bookkeeping. Classes start Oct. 3. Wilmington Business College, 204 N. Front Street. 9-29-7t-J

YOU LIVE UNDER MODERN CONDITIONS
at The Carolina Apartments. Well kept; efficient management; convenient location; Apartment of varied sizes and prices. J. G. Wright & Son, Real Estate and Insurance Agents. 9-18-1t.

WILMINGTON IS STRONGLY IN-
debted to Democracy—prove your loyalty by passing the word to your neighbor. Get him registered.

NATIVE COUNTRY PIG PORK,
Fresh Norfolk Oysters, Friday. All kinds fresh meats, fruits and vegetables. We guarantee to please. Batson's Meat Market, 115 Market street. Phone 72. 9-21-1t

NEW SERIES SATURDAY, OCTOBER
7th, 24th Series will open in the Hanover Building and Loan Association, 25c per share. Ten series matured, none exceeding 330 weeks. For investor or borrower there is no better. We earn over 7 per cent net. All taxes paid by Association. Books now open—get your stock at Wilder's Real Estate office, 207 Princess street. 9-26-1t

REMEMBER 3,000 MAJORITY IS THE
slogan for Democracy November 7th. You can't vote unless you register.

COAST LINE HOTEL CAFE—ROOMS
by the day, week or month at reasonable rates. Meals at any hour, 208 North Front street. Phone 208-W. 10-6-1mo

TYPEWRITER WANTED — FOR
Spare time work. Apply 120 Red Cross street. 10-6-1t-J

OUR CUSTOMER WANTED 38x18.
We were temporarily out of that size. He tried all over town to get them. What we didn't have nobody had. But we could get them quicker than anybody else and so we got the business. We can give you the same efficient service. Cantwell Lumber Company, Oldest Retail Dealers. Phone No. 10, Front and Meares streets. 10-6-3t

WE HAVE FOR QUICK SALE SEVERAL
thousand feet of lumber three and four flooring—\$12.50 per thousand. Cantwell Lumber Company, Oldest Retail Dealers, Phone 10, Front and Meares streets. 10-6-3t

JUST RECEIVED CARLOAD VERY
nice bulk Cabbage, 200 bags Green Mountain Irish Cabbler Potatoes; car of Apples and some very fine Onions. Sickle Pears, Cranberries, Lemons, Limes, Oranges and a complete line of Candies. Send us your orders. Bear Produce and Merchandise Co., Phone 323, Wilmington, N. C. 10-1-1t

HUNTING SEASON WILL SOON BE
on. L. C. Smith, Ithaca, Lefever, Fox Baker, Remington and other reliable makes both new and unneeded at Uncle Charles' Pawn Shop No. 6 South Front street. Phone 642. 10-1-1t

FURNITURE—WE BUY SECOND-
hand furniture. Get our prices before selling. Write or call. Phone 1026-J. Castle Street Furniture Co., 705 Castle street. 10-1-7t-J

CUT PRICES ON ALL GOODS—THE
very best of Western and Native meats, Fat Young Chickens and Hens. Fresh Vegetables, Country Eggs, Country Pig Pork. Batson's Meat Market. Phone No. 72. 9-30-1t

RENT LIST

- HOUSES**
- 521 Dock St., 7 rooms\$40.00
 - 202 Orange St., 8 rooms\$35.00
 - 311 Nun, 7 rooms 35.00
 - 216 North 6th St., 8 rooms... 30.00
 - 1606 Chestnut, 6 rooms 30.00
 - 311 Grace, 7 rooms 25.00
 - 305 North Fourth, 10 rooms... 30.00
 - 316 South 2nd St., 8 rooms .. 35.00
 - 320 South 4th, 7 rooms 30.00
 - 414 Chestnut, 8 rooms 30.00
 - 10 Church, 7 rooms 25.00
 - 311 1-2 Red Cross, 6 rooms... 25.00
 - 814 Dock St., 7 rooms 25.00
 - 518 South Front, 6 rooms 25.00
 - 721 Chestnut St., 7 rooms .. \$25.00
 - 108 South 17th, 5 rooms 20.00
 - 1921 Perry Ave., 5 rooms 15.00
 - 205 Ann St., 6 rooms \$20.00
 - 1916 Woolcott Ave., 5 rooms... 15.00
 - 409 Campbell, 7 rooms 14.50
 - 111 So. 8th, 5 rooms 12.50

H. F. Wilder

BULBS, PAPER WHITE NARCISSUS,
Roman Hyacinths, Dutch Hyacinths, all colors, Princeps, Empress, Von Soin, Tulips, Crocus, Frezias and Sacred Lily Bulbs. Everything in bulbous stock. Call or phone Will Rehder, The Florist, Phone 46. 10-6-8t

MOTTE'S SCHOOL OF SHORTHAND
and typewriting will make you a real stenographer. Day and night lessons. Leon L. Motte, official court stenographer, chief instructor. Phone 737-W, 105 Church street.

COTTON

Consignments Carefully Handled. Advances on Cotton Stored if desired.

W.B. Cooper & Co.

COAL

Builders' Supplies STORAGE

W. B. Thorpe and Company

WATER and ANN STREETS

The Correct Viewpoint

Many have a mistaken idea that it is because people are prosperous that they have Savings Accounts. Prosperity in connection with savings is the effect rather than the cause. The individual who practices Thrift, who little by little builds a surplus and with it character and reputation does not wait for prosperity—he makes it. We invite you to join the ranks of those who are insuring their future welfare.

ESTABLISHED 1900.

Peoples' Savings Bank
Wilmington, N. C.

The Murchison National Bank

Capital and Surplus \$1,650,000.00
Resources \$8,000,000.00

This Bank stands ready to furnish customers every facility and best possible service.

H. C. M'QUEEN, President. J. W. YATES, V. President.
C. S. GRAINGER, Cashier. W. S. JOHNSON, Asst. Cashier.
J. V. GRAINGER, V. President. M. F. ALLEN, Asst. Cashier.
J. V. GRAINGER, JR., Asst. Cashier.

School Opening

School Books School Supplies

C. W. YATES CO.

No. 257 The Little Gas Heater With the Punch Only \$1.50

CHILLY BATH ROOMS QUICKLY MADE COMFORTABLE.

Long Line of Other Heaters

TIDE WATER POWER CO.
217-223 Princess Street.

Royal Grocery Co.

17th and Market Phone 70 5th and Red Cross Sts. Phone 74

- COMPOUND LARD14c lb.
 - PURE LARD19c lb.
 - PURE ELGIN BUTTER38c lb.
 - MEAT16c lb
 - ROYAL COFFEE25c lb
 - ECONOMY COFFEE20c lb.
 - RUMFORD BAKING POWDER22c lb.
 - PIPPIN FLOUR55c
 - SUGAR07c lb.
- ALL PRICES CORRESPONDINGLY LOW

There's more satisfaction in a small margin of profit on first grade foods than in inflated profits on doubtful things. For, you see, we're not building up two stores that we expect, sometime, to have to run away from!

BUY FOR LESS AND PAY CASH. FREE DELIVERY

Royal Grocery Co.

HALF A CENT A DAY is a very small amount of money, and yet it is more than enough to pay for the rental of a Safe Deposit Box in our fire and burglar proof vault.

Such a Box will provide absolute protection against loss from any cause for your important papers and valuables of every description. We cordially invite you to pay a visit to this interesting Department.

AMERICAN BANK & TRUST COMPANY, the Bank at Front and Market Sts.