

day. On mornings of eleventh, twelfth, thirteenth, fourteenth, and fifteenth days cool them forty minutes, evening twenty minutes, testing eggs again on the fifteenth day. Mornings of sixteenth, seventeenth, eighteenth, and nineteenth day cool

them for an hour. Evenings for twenty minutes, always turning them after they have been allowed to cool, which method will not disturb the embryo, like it would do if turning were done when eggs were immediately taken from machine. As before stated, I make my final test on the eighteenth evening.

The operator must use judgment in the location of his machine. A machine in a damp, ill-smelling, non-ventilated shed, room, or cellar, will not give him good results. In fact, it means death to chicks in the shell, and countless thousands of chicks are thus killed in the machines. The apartment which the machine is in must be quiet. Many a machine is blamed for the operator's carelessness. Many an embryo is killed by the egg being handled with greased or oily hands. Always handle your eggs with clean hands and always with care, avoiding sudden jars, drafts or sun's rays. This business requires lots of little details—lot of them—and when these are not stinted and a system is rigidly adhered to, there is money and profits to be made, but as the old maxim says: "Do no count your chickens before they are hatched."



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NORFOLK SOUTHERN RAILROAD Route of the "NIGHT EXPRESS"

Travel via Raleigh (Union Station) and Norfolk Southern Railroad to and from all points in Eastern North Carolina. Buffet, Parlor and Sleeping Cars between Raleigh and Norfolk.

Schedule in effect March 3. N. B.—The following schedule figures are published as information ONLY and are not guaranteed:

TRAINS LEAVE RALEIGH—

- 9:15 p. m. Daily—"Night Express," Pullman Sleeping Car for Norfolk.
6:00 a. m. Daily—For Winston, Washington, and Norfolk—Broiler Parlor Car Service between Raleigh and Norfolk.
6:00 a. m.—Daily, except Sunday—For New Bern via Chocowinity. Parlor Car Service.
2:40 a. m.—Daily, except Sunday—For Washington.

TRAINS ARRIVE RALEIGH—

- 7:20 a. m. Daily—11:20 a. m. daily, except Sunday, and 8:30 p. m. daily. Buffet Parlor Car Service on 8:30 p. m. train from Norfolk.

TRAINS LEAVE GOLDSBORO—

- 10:15 p. m. Daily—"Night Express"—Pullman Sleeping Car for Norfolk via New Bern.
7:10 a. m. Daily—For Beaufort and Norfolk. Parlor Car between Washington and Norfolk.
3:10 p. m. Daily—For New Bern, Oriental and Beaufort. Parlor Car Service.

For further information and reservation of Pullman Sleeping Car space, apply to C. W. Upchurch, General Agent, or Ralph Duffer, City Ticket Agent, Yarborough Hotel Building, Raleigh, N. C.

B. L. BUGG, Gen'l Supt. W. W. CROXTON, Gen'l Pass. Agent NORFOLK, VA.

FARMERS' INSTITUTES, 1913.

- Southern Party.
January 13—Lumber Bridge. 14—Red Springs. 15—John Station. 16—Lumberton. 17—Dublin. 18—St. Paul. 20—Wrightsboro. 21—Burgaw. 22—Hallsboro. 23—Fairmont. 24—Chadbourn. 25—Tabor. 27—Old Dock. 28—Ashe. 29—Cook Run S. H. 30—Supply. 31—Bolivia.
February 1—Winnabow. 3—Council. 4—Abbottsburg. 5—Atkinson. 6—Garland. 7—Salemburg. 8—Fayetteville. 10—Stedman. 11—Wade. 12—Dunn. 13—Newton Grove. 14—Spring Branch. 15—Benson.
Central Party.
January 13—Woodard School-House. 14—Selma. 15—Hood Swamp. 16—Salem (Church). 17—Falling Creek High School. 18—Smith's Chapel. 20—Clinton. 21—Concord Church. 22—Faison. 23—Seven Springs. 24—LaGrange. 25—Snow Hill. 27—Pollocksville. 28—Harris S. H. 29—Beech Grove S. H. 30—Bayboro. 31—Newport.
February 1—Vanceboro. 3—Kinston. 4—Dover. 5—Richlands. 6—Trenton. 7—Grifton. 8—Greenville. 10—Grimesland. 11—Bath. 12—Aurora. 13—Washington. 14—Macesfield. 15—Stantonsburg. 17—Lucama. 18—Stanhope S. H. 19—Zebulon.
Northern Party.
January 13—Hertford. 14—Currituck Court-House. 15—Jarvisburg. 16—Elizabeth City. 17—Camden. 18—Salem. 20—Gatesville. 21—Winton. 22—Murfreesboro. 23—Lasker. 24—Rich Square. 25—Scotland Neck. 27—Aulander. 28—Mars Hill. 29—Windsor. 30—Ahoskie. 31—Robersonville.
February 1—Oak City. 3—Speed. 4—Nashville. 5—Whitakers. 6—Seaboard. 7—Weldon. 8—Littleton. 10—Warrenton. 11—Middleburg. 12—Bear Pond. 13—Oxford. 14—Hester. 15—Franklinton. 17—Louisburg.

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UNLICENSED INSURANCE COMPANIES.

From time to time many inquiries come to this Department about certain unlicensed Insurance Companies, Associations and Fraternal Orders, who are seeking to do an "underground" business in the State. The citizens making these inquiries are led by plausible circulars (in many cases entirely untrue) to think that they have found a place where they can get insurance at low rates. It is true they are offered cheap insurance, but it will generally be found that the cheapness is more in the quality of protection offered than in the rate at which it is sold.

The insurance laws of North Carolina require that every insurance company, association or order seeking to do business in our State shall be licensed by the Insurance Commissioner before they can legally do business here (see Section 4691). This applies absolutely to every corporation, association, partnership or individual doing or seeking to do business in North Carolina.

The company must not only be licensed, but the person representing it must be licensed, and there is a heavy penalty (fine and imprisonment) against any one acting without license or representing an unlicensed company. (See Section 4703, 3484, 4810, 3482, 3483, and 3490.)

The law is not a curtailment of the liberty or right of our citizens, for they will surely find that any company or association of men who will withhold from their State legal licenses and taxes, will, when an opportunity affords, surely rob them. In many cases these "underground" companies do not even pretend to pay their losses.

Citizens insuring in unlicensed companies are at their mercy in case they have claims, as under the law the contracts are illegal and cannot be enforced in the courts. (See Section 4763.)

A citizen can get insurance in an unlicensed company if he desires and is willing to take the risk, but he can not get the insurance for another—not even for a corporation of which he is an officer or stockholder; under the law he becomes the agent of the unlicensed company, and is not only

subject to inditement, but is personally liable on the contract of insurance as well as for all licenses and taxes.

The Insurance Department is established for the benefit and protection of the citizens of the State. The Commissioner is endeavoring to do his full duty under the law, and it is only fair to him, just to the State and safe to her citizens for them to let all unlicensed "concerns" severely alone.

JAMES R. YOUNG,

Insurance Commissioner.

Insurance Department, Raleigh, N. C.

THE DUTY THAT IS NEAREST.

"Do the duty which lies nearest thee, which thou knowest to be a duty. Thy second duty will already have become clearer." So wrote Thomas Carlyle to those who were perplexed about what they ought to do.

His advice is fundamental and the very heart of wisdom. It is also a key to unlock the doors of uncertainty in every direction. Young men often never discover what their life work is to be until they begin at humble tasks near at hand. One of our most successful business men began work at a dollar and a quarter a day as a common laborer, after having graduated from a technical school. He found himself and his career while at this work.

The shortest way to the peace of God and to spiritual power is often by self-forgetful service in the name of God, with insignificant work near at hand. The work may seem to have no relation to the soul's larger interests, and none whatever to the tasks of a lifetime; and yet in the doing of it with faith and love the disciple finds himself in the presence of God, walking on his life's great highway.

"Do the duty which lies nearest thee." Do it with a loving heart. Do it in confidence that God will assign the highest and most useful tasks that are possible to those whom he can trust.—Selected.

We are not responsible for our enemies but four our enemies. A man may have enemies without being an enemy to a single individual in the world.—Wright.