## FINANCIAL AND COMMERCIAL

## NOTION DROPS AGAIN CORN PRICES HIGHER RAILS MAKE GAINS

de buying and some fresh buying or long account which seemed to be spired by intimations that the comnitte: on cotton distribution at Washingtol was considering, more rigid resshort selling and more requirements for delivereies on December sold up to 27.15 and March to 25.30 right after the call attle months generally showing gains of 60 to 85 points, but this hance seemed to meet gonsiderable heige selling by the South as well as renewal of old long liquidation.

The market dropped off in consequence and later i nthe day there apared to be more southern selling. his unsettled recent buyers, and the market became very weak, with Deamber selling off to 25.70 and March 10 23.60, making a decline of 77 to 85 eints from Saturday's closing figures ed of about 140 to 170 pointsfrom the hith level of the morning. There was ome further trade buying toward the lose, and last prices showed rallies about 15 to 30 points from the west. January contracts at the low ints today showed a decline of over s a bale from the season's high records and a break of about 41/4 cents pound since the signing of the ar-A private report estimating the crop

stracted very little attention. Cotton closed barely steady. Closing March 23.98: May 23.40; July 23.10. spot cotton quiet; middling 27.50.

#### PORT MOVEMENT.

New Orleans-Middling 29.75 rece; ipts sides and shoulders 35c lb. 64; exports 9,850; sales 1,559; stock

Galveston-Middling 29.50; receipts 196; sales 955; stock 308,540. Mobile-Middling 25.38; receipts 757: 25c 1b. sales 54; stock 28.421. Savannah-Middling 29.00; receipts to 54c lb.

Charleston-Receipts 747; stock 50 .-

Wilmington-Receipts 141; stock 45,-Texas City-Stock 10,513.

Norfolk-Middling 27.25; receipts 1,-36; stock 86,187. Baltimore-Stock 12,303. Beston-Middling 28.10 receipts 234

lphia-Middling 27.75; stock ork-Middling 27.50; stock

orts-Stock 16,950. oday-Receipts 17,251; exports les 1,397; stock 1,397,982.

for week-Receipts 72,081; exports 70,426.
Total for season—Receipts 2,202,879;

exports 1354,556. Interior Movement.

Memphis-Middling 29.00; receipts 7,-55; shipments 5,358; sales 200; stock Augusta-Middling 26.62; receipts.1,shipments 1,519; stales 55; stock

Louis-Middling 29.50; receipts 4,-\$12; shipments 3,858; stock 23,495. Little Rock-Middling 29.00; receipts shipments 664; sales 664; stock

Dallas-Middling 26.80; sales 916.

Total today-Receipts 21,388; shipments 22,769; stock 803,362.

NEW ORLEANS COTTON.

ad even strength, but the tone was any of the spot markets of the in-

The opening was higher and the rise ongest belated cables from Liverpool noted that market lower by about a anny and prices here made a quick sponse. The gain was all wiped out ward movement developed on the be- Seaboard Air Line .. .. .. .. 10 let loss of 85 to 91 points.

Spot quiet and unchanged; low midding 25.00; middling 28.75; good mid-

#### LIVERPOOL COTTON.

Liverpool, Dec. 2 .- Cotton: Spot in hir demand, prices easy good mid-ling 22.17; middling 21.54; low mid-ling 20.49; good ordinary 18.96; ordibruary 17.06; March 16.27.

#### SAVANNAH NAVAL STORES.

Savannah, Dec. 2 .- Turpentine noth-Mg doing, 76; sales -; receipts 276; pments 486; stock 30,652. Rosin full, sales-; receipts 1,708; Mipments 51; stock 69,986. Quote: B D E F and G 15.00; H 15.19; M30: W W 16.90.

### DRY GOODS MARKET.

New York ,Dec. 2.—Cotton goods and ins continued generally quiet today an easing tendency in prices.

Months Make New Low Ground For Estimates That 300,000,000 Europeans the Season, the Net Loss Being Depend on America For Food Have Bullish Effect.

was followed by a very severe that 300,000,000 people in trains-At- son's earnest plea for a modification nesday. cotton market today with lantic countries were depending large. of ante-war conditions respecting the making new low ground for ly on food conservation in the United railroads and that group made imme-The general list closed States to avert hunger had a bullish diate response, secondary as well as Sun sets ...... 5:03 at a net decline of 35 effect today on grain and provisions, standard shares advancing 1 to 21/2 Day's length.. .. .. .. 10 hrs. 2 min. to points.

Corn closed firm 11/4 to 21/5 net higher points after an early period of hesitathe market opened firm at an adwith December and January both 1281/2 tion. with December and January both 128 1/2 Wall street chose to interpret this to 128 1/2. Oats finished 1/2 off to 13/2 and other features of the president's Wilmington. . . 9:45 9:51 4:42 5:16

Grain and provisions close: CORN-December.. .. .. .. .. 1.281/2 

PORK-No. 3 yellow, new, 1.37@1.40; No. 4

#### WILMINGTON MARKET.

STAR OFFICE, Dec. 2, 1918.. SPIRITS TURPENTINE-Nominal. CRUDE TURPENTINE-\$8, \$8, \$7. TAR-\$4.50-181/2. ROSIN-Nominal.

COTTON MARKET. Middling-Nominal.

yellow, new, 1,32@1.37.

#### PRODUCE MARKET.

11,476,000 bales excluding liners (Corrected daily by C. D. Gilbert Commission Merchant, 212-216 Market December 25.95; aJnuary 24.75; St. Wholesale prices paid by Wilmington dealers.) CORN-\$2 to \$2.10. BEEF-16 to 18c lb.

PORK-25c to 28c lb. BACON (N. C.)-Hams 40 to 45c: TALLOW-16c 1b. BEESWAX-36c 1b. HIDES-Green 14c 1b; Green Salt

HENS-\$1 to \$1.25 each

BROILERS-40 to 75c each. FALL CHIX-80 to 90c each. LIVE TURKEYS-35c to 40c lb. LIVE GEESE-\$1.25 each. DRESSED GEESE-\$1.50. LIVE DUCKS-75c each. EGGS-60 to 65c doz. BUTTER-Country, 40c lb. SWEET POTATOES-\$1 to \$1.25 bu. APPLES-\$5 to \$7 bbl. CABB GE-\$2.50 to \$3 per cwt. ONIONS-\$2 bu. BLACK WALNUTS-\$1 per bu.

NEW YORK STOCK LIST. American Linseed.. .. .. ., 40% American Smelting and Refining, 82% Anaconda Copper.. .. .. .. 65% Bethlehem Steel "B" .. .. ..... 641/4 Chicago, Mil and St. Paul .. .. 47% Ch'go, R. I. and Pac.. .. . . . . . . . 28 Corn Products.. .. .. .. 471/2 Illinois Central.. .. .. .. .. 99% arely steady on the close and the net Inspiration Copper. ..... 47% hange for the day was 73 to 83 points. Int. Mer. Marine.. .. .. .. 27% conse to the lower prices quoted by International Paper..... 30 % Maxwell Motors.. .. .. .. 28 Floor comment was that a Miami Copper.... 25 pod part of the demand came from Midvale Steel ...... 43% atracts at their wide discount under New York Central..... 791/2 ot. Just when the market appeared Norfolk and Western .......106 Northern Pacific ..... 96%

NEW YORK MONEY.

Tobacco Products...... 77

Ohio Cities Gas.. .. .. .. 421/4

Pennsylvania..... 47

New York, Dec. 2 .- Mercantile paper, 6; sterling 60 day bills, 4.73%; commercial 60 day bills on banks, 4.72%; commercial 60 day bills 4.72% demand, 4.75%; cable, 4.76%. Government bonds easy; railroad bonds easy. 15.35; K 16.25; M 16.50; N 16.70; W G Time loans strong; 60 days, 90 days and six months, 6 bld. Call money firmer; ruling rate 5. Bank acceptances, 41/4

COTTONSEED OIL.

New York, Dec. 2.—Cottonseed oil was offered a shade lower but no trans-Burlans were quiet and easy; dress actions took place. Prime crude, 17.50; business was reported very good. January 21.50; March 22.00, all naked

Wilson's Address to Congress Has Favorable Effect-Other Issues Make Few Changes.

Chicago, Dec. 2.-Official estimates New York, Dec. 2.-President Wil-

mitted to government ownership of

telephone and utilities. Bankers expressed themselves in complete accord with the chief executive's views regarding the importance of determining without delay the amount of the tax levies for the country's demestic and foreign com-

> Apart from the rails, the market registered few changes of interest. United States Steel and kindred issues were tseady to firm, motors and oils denoted conflicting speculative sentiment and coppers, leathers and specialties ended at mixed gains and losses. Shippings were active and strong at the beginning, but lost ground later to the accompaniment of report that the proposed sale of Mercantile Marine tonnage to this government might encounter serious opposition from Brit-

isch interests. The only feature to bonds was the activity of a few industrials the general list easing. Liberty fourth 44's continued to sag, breaking to 96.60. Total sales, par value, \$11,950,000. Old U. S. unchanged on call.

#### CHICAGO LIVESTOCK.

Chicago, Dec. 2 .- Hogs-Market strong to five cents higher than Saturday's average. Butcvhers, 17.50@17.85; light, 16.85@17.65; packing, 16.75@17.45; throwouts, 16.25@16.60; pigs, choice, 13.75@15.50.

Cattle-Native steers unevenly strong to 50c higher, most advance on in-between kinds; several loads culled from show stock at 20.00; a few head at 21.50; Western steers and all butcher cattle closing 25c higher; calves, steady 15c lb; Dry Salt, 22c lb; Dry Flint, light stockers steady; feeders, strong WOOL-White, 50c to 60c; burry 42 to 25c higher. Beef cattle, choice, 15.40@20.00; medium 9.50@15.40. Butcher stock, cows and heifers, 6.50@14.00; canners and cutters, -5.60@6.50; stock ers and feeders, choice, 10.24@13.25; for a great meeting. Mr. Huggins is medium 7.00@10.25. Veal calves, good widely known as a preacher of power. and choice, 17.00@17.50. Western range beef steers, 14.25@18.00; cows and

heifers, 8.25@12.75. Sheep-Market generally steady; some prime yearlins, \$12.50. Lambs, choice, 15.00@15.25; medium, 14.00@ 15.00: culls, 9.50@12.25. Ewes, choice, 9.00@9.50; medium, 8.00@9.00; culls, 3.25@6.50.

#### NEW YORK LIVESTOCK.

New York, Dec. 2 .- Beeves firm; steers, 9.50@17.35; culls, 6.00@10.00; cows, 4.40@10.50; heifers, 7.00@12.75. Calves steady; veals, 15.00@21.00; culls, 11.00@14.00; fed calves 9.00@10.00; grassers, 7.00@8.25; yearlings, 5.00@ 7.00; westerns, 10.00@11,50. Sheep and lambs, steady; sheep 6.00@9.50; culls, 4.00@5.50; lambs, 12.00@15.00; culls

Hogs easier; prime medium to fairly heavy New York and Pennsylvania hegs, 18.00; pigs, 17.00; roughs, 16.00,

#### NEW YORK PROVISION.

New York, Dec. 2.-Raw sugar steady; centrifugal 7.28; fine granulated 9c. Spot coffee nominal. Butter firm. Cheese strong.

## WIFE OF UNIVERSITY COACH

MARVIN L. RITCH IS DEAD

(Special Star Telegram.) Chapel Hill, Dec. 2 .- Mrs. Marvin L. Ritch, of Charlotte, but who has been here with her husband, who is coach of the university football squadron, for the past three weeks, died in Watts hospital at Durham last night at 6:20 from pneumonia, following a week's illness. Her remains will be taken to Charlotte today where interment will be made tomorrow.

### **Everyone Should Drink Hot Water** in the Morning

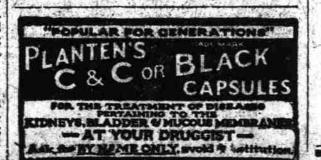
Wash away all the stomach, liver, and bowel poisons before breakfast

to feel clean inside; no sour bile to March 23.20; May 22.88; July Tennessee Copper..... 141/6 not absorb impurities into the blood, 

known physician. United States Steel. ..... 95% phate in it. Phis will cleanse, purify United States Steel pfd..... 116% and freshen the entire alimentary tract,

before putting more food into the stom-vile poisons and toxins; also to pre-

vent their formation. As soap and hot water act on the skin, cleansing, sweetening and purifying, so limestone phosphate and hot water before breakfast, act on the stomach, liver, kidneys and bowels.—



#### THE WEATHER.

United States Department of Agriculwilmington, Dec. 3, 1918.

Meteorological data for the 24 hours ending yesterday at E P. M. Temperatures at 8 A. M., 41 degrees; at 8 P. M., 43 degrees; maximum 44 degrees; minimum 40 degrees; mean 42

Fainfall for the day, .35 in.; rainfall for the month to date, .51 inches. Stage of water in Cape Fear river at Fayetteville at 8 A. M., yesterday, 8.5

THE WEATHER. For North Carolina: Fair Tuesday and Wednesday, slightly warmer Wed-

THE TIDES.

WEATHER BUREAU REPORTS.

	Temperature:			
STATIONS	Weasher at 8 P. M.	Highest today.	Lowest /	Precipita- tion at 8 P. M
	.clear		1 32	.0
	.clear		28	.08
Atlanta			32	.02
Augusta			38	.24
Birmingham.			32	.0
Boston	.oldy	30	16	1 .0
Carleston			42	.32
Charlotte	.clear	50	32	.24
Chicago	, cldy	34	28	.91
Galveston	clear	60	42	.0
Jacksonville .			46	.12
Memphis			40	0.
Carle a de la company de la co	clear		38	.0
Montgomery.			32.	1 .0
New Orleans .			42	.0
New Yorkp.			26	.0
	.clear		34	10
	clear		36	.0
Pittsburg			32	.0
Raleigh			82	.28
	clear	50	42	.22
Shreveport			34	18.
St. Louis			33	.0
Washington.			32	.0
Wilmington .	.cldv	44	40	.35

Atkinson, Dec. 2 .- Rev. W. M. Huggins, Baptist evangelist, and Fred R. Royal, special planist and musical director, tonight opened a revival that is to last 10 days or two weeks. Regardless of the extremely bad weather

## For Sale!

100 Sacks Beet Pulp. 200 Sacks Cotton Seed Meal.

100 Sacks Cocoanut and Peanut Meal.

100 Sacks Wheat Middlings. 50 Sacks Corn Feed.

25 Sacks Seed Wheat.

100 Sacks White Feed Oats. 50 Sacks White Corn.

A full line of toys and fire-

## The Farmers' Grocery Co.

R. H. MELVIN, Owner. Wallace, N. C.





M. JACOSI HARDWARE COMPANY Wilmington, N. C. SMITH HARDWARE COMPANY Goldsboro, N. C. GEORGE T. RHODES

Laurinburg, M. C.

## J. 1888888888888 Weak Women

In use for over 40 years! Thousands of voluntary letters from women, telling of the good Cardui has done them. This is the best proof of the value of Cardui. It proves that

after-effects.

seemed to be . . . ," writes Mrs. Mary E. Veste, of Madison Heights, Va. "I got down so weak, could hardly walk . . .

. . I read of Cardui, and after taking one bottle, or before taking quite the spring when rundown. I had no appetite, saw." Try Cardui.

The Orton. Private Office. Hours: 8:30 a. m., 6:30 p. m.

Certified Public Accountant

# Legal Advertisements

Effective December 1st, all legal advertising will be cash in advance, owing to unsatisfactory credit arrangements on this class of business in the past. Foreclosure sales, notice of administrations, etc., are included under this arrangement.

State of North Carolina. In the Superior Court.

Matilda A. Hayden, et als., John Henry Hayden, et als.

made and entered at the October term, 1918, in a cause therein pending wherein Matilda A. Hayden, Mary Catherine Hayden, Quincey B. Satchwell and wife, Mary T. Satchwell, are plaintiffs, and John Henry Hayden, Ellen Agnes Hayden, Mary A. Burlingame, Arthur Wiliams Dunn and wife, Adalaide Louise Dunn, Maurice Winters Lacey and wife, Margaret Alice Lacey, Mabel Elizabeth Burlingame, William Hayden Bur-lingame, Henry David Hayden, William M. Braswell and wife, Mary Louise Braswell, Marie Louise Braswell, L. J Poisson, guardian ad litem, and L. J Poisson, attorney, representing John Henry Hayden, are defendents, the undersigned commissioner will expose to sale at public auction, for cash, to the highest bidder, at the courthouse door in the County of New Hanover, City of Wilmington, on Tuesday, the 10th day of December, 1918, at 12 o'clock M., the following described tract, piece or par-cel of land situate, lying and being in the City of Wilmington, County of New Manover, State of North Carolina, bounded and described as follows, to-

City of Wilmington, N. C." The sale of the said lot will convey

be reinvested as in said decree required, the purchaser not having to look to re-investment of the proceeds.

> Read Star Business Locals. Commissioner.

## SUBURBAN SCHEDULE TIDE WATER POWER CO.

Winter Park, Wrightsville, Wrightsville Beach and Intermediate Points.

EAST BOUND			WEST BOUND			
Leave "Electric Center" for Winter Park	Leave "Electric Center" for Wrightsville	Leave "Electric Center" for Beach	Leave Beach for Wilmington	Leave Wrightsville for Wilmington	for	
	100 - 100 100		***		Z - 2 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1	
	1		xe5:50 A.M.			
*x6:50 A.M.			*x7:05 A.M.		x7:31 A.M	
*x7:20 A.M.		*x7:20 A.M.	*x7:35 A.M.			
87:30 A.M.				88:00 A.M.		
*x8:00 A.M.		*x8:00 A.M.		The Color of the C		
- 88:30 A.M.		88:30 A.M.				
*x9:00 A.M.		*x:900 A.M.				
10:00 A.M.	10:00 A.M.	10:00 A.M.				
11:30 A.M.		11:30 A.M.				
81:00 P.M.			12:15 P.M.		And the state of t	
*1:05 P.M.		x1:05 P.M.			The second of the second of the second	
2:00 P.M.	2:00 P.M.	82:00 P.M.	1:45 P.M.			
2:30 P.M.				x2:30 P.M.		
8:00 P.M.				x3:00 P.M.	x8:14 P.M	
3:30 P.M.		83:30 P.M.		**********		
4:80 P.M.		4:80 P.M.	8:45 P.M.			
*5:00 P.M.		*5:00 P.M.	5:15 P.M.			
*5:30 P.M.	*5:30 P.M.	x5:80 P.M.	5:45 P.M.			
and the second			5:45 P.M.			
- *6:10 P.M.	Calculation and the second sec				A 1 TO 1 T	
*6:40 P.M.		T-0.000 T-0.000 T-0.000 T-0.000				
*7:15 P.M.						
*8:15 P.M.					1 TO	
*9:15 P.M.		*9:15 P.M.	9:80 P.M			
10:15 P.M.		*********		10:45 P.M.		
-11:15 P.M.	11:15 P.M.	x11;15 P.M.	*********	x11:45 P.M.	. 11:56 P.M	

Special for Sundays—Cars leave Center for Beach every 30 minutes from 2:00 p. m. to 5:00 p. m., and leave Beach every 30 minutes from 2:45 to 5:45 p. m.

Transfer car connects with this train at Wrightsville on request to Transportation Office. Beach car will go through on request to Transportation Office. Phone

oBy arrangement 24 hours in advance with the Transportation Office.

FREIGHT SCHEDULE:

Daily Except Sundays. Leave Ninth and Orange streets, 8:00 P. M. Freight Depot open daily except Sundays from 2:00 to 3:00 P. M.

This table shows the time at which trans may be expected to arrive at and depart from the several stations, but the arrivals and departures are not guaranteed, and car is not guaranteed to connect at Wrightsville with

### Plant Small Grain Before Christmas

x Daily except Sunday.

s Sunday only.

Red Rust Proof Oats, Burt Oats, Leap's Prolific Wheat, Abruzzi Rye, North Carolina Rye.

Three Cars No. 1 Timothy Hay. 300 Rolls Elwood Wire Fencing 2,000 Kegs Wire Nails coming. 1,000 Fish Kegs. 200 Barrels Fancy West Indies

Molasses, extra fine. One car Velvet Bean Meal. One car Peanut Med. One car Diamond Hog Meal. 3,000 Bushels New Crop Virginia Peanuts. 3.000 Bushels New Crop North

2,000 Bushels New Crop White Spanish Peanuts. 2,000 New Peanut Bags. Full line of Canned Goods. Your needs personally looked

Carolina Peanuts.

U. S. Food Administration License No. G-05487. D. L. Gore Company Strictly Wholesale. WILMINGTON. N. C.

RESULT PRODUCING

--- Quality

--- Speed

--- Service Multigraph Letters (Just Like

Typewriting). Engraving, Public Typewriting.

Rubber Stamps. Notary and Corporation Seals.

## Harriss Printing & Advertising Co.

## (Members Chamber Commerce)

THANKSGIVING

Let our soldier boys have the

Pork Hams, Pork Sausage, Liver Sausage, Native Beef, Pork Loins from your Butcher or Grocer. Clean, sanitary, delicious. Gov-

ernment inspected. Take no sub-stitutes. Demand the genuine. CAROLINA PACKING CO. Meat Packers. Wilmington, N. C.

know the value of "Corega," We

have it. 'Nuf said. Grove's Chill Tonic Wampole's C. L. Oil.

HICKS BUNTING

DRUG COMPANY Second and Princess.

In the Mutual Life Insurance Company of New York, the first American Life Insurance Company,

A. B. CROOM, JR.,

Manager Wilmington District, 301 Southern Building,

Phone 488, Wilmington, N. C.

Cardui is a good medicine

for women. There are no harmful or habit-forming drugs in Cardul. It is composed only of mild, medicinal ingredients, with no bad

TAKE

# The Woman's Tonic

You can rely on Cardui. Surely it will do for you what it has done for so many thousands of other women! It should help. "I was taken sick,

just staggered around.

all, I felt much better. I took 3 or 4 bottles at that time, and was able to do my work. I take it in and I commenced eating. It is the best tonic I ever

All Druggists

THE PROPERTY OF

DR. M. BUETTNER Chiropodist

EDWARD C. CRAFT

5-6 Masonic Temple Phone 619. Wilmington, N. C.

NOTICE OF SALE. County of New Hanover,

In obedience to the decree of the Superior Court of New Hanever County,

"Beginning at a point in the western ine of Third street, 66 feet south of the southwestern intersection of Third kaffir ours, and miles maiss in the head, and Princess streets, and runs thence and Princess streets, and runs thence southwardly along the western line of Third street 66 feet; thence westwardly and parallel with Princess street 165 feet; thence northwardly and parallel with Princess street 165 feet; thence northwardly and parallel with Third street 66 feet; thence eastwardly and parallel with Princess street 165 feet to the western line of Third street, the leginning point, the same being the eastern half of Lot No. 2, in Block 166, according to the official plan of the

to the purchaser a title in fee simple to the said lands and premises, freed from all claims and demands from any and all persons whomsoever. The fund derived from the sale wil

This 9th day of November, 1918. E. K. BRYAN,

A beautiful line of Cameo's, solid gold and gold filled jewelry. Belber Brand Suit Cases and Hand Bags. STARKEY & GOLDBERG. 22 South Front St.

Cash or Weekly Payments. "PAY AS YOU RIDE." New and Used Machines. Wilmington Cycle Co.

215 Market St. United States Railroad Administration

WALL PLASTER

PORTLAND CEMENT

HYDRATED LIME

SHINGLES

RUBBER ROOFING

PINE LATHES.

W. B. Thorpe

& Company

Coal and Builders' Supplies

SOME GOOD VALUES.

**BICYCLES!** 

W. G. McAdoo, Director General o Railroads. UNION PASSENGER STATION

Arrival and Departure of Trains October 13, 1918. SEABOARD AIR LINE

DEPART. DAILY. 3:45 P.M..... Charlotte .....1:10 P.M. Parlor Car. 5:15 A.M.... Charlotte ....12:80 A.M. Sleeper opened 10:00 P.M. For Information Phone 178.

ATLANTIC COAST LINE DAILY. 5:30 A.M. South and West. 12:40 A.M. Sleeper to Columbia (Open 10:00 P. M. 7:45 A.M. North ... 6:05 P.M. Parlor Car to Norfolk.

8:30 A.M. Fayetteville ... 8:00 P.M. 8:05 P.M. New Bern ... 12:80 P.M. 8:30 P.M. South and West. 1:00 P.M.

Sleeper to Augusta and Atlanta.

\$:45 P.M..... North .....10:15 A.M. Sleepers to Washington and Norfolk.
For Information Phone 160.

FOR SALE 800 Bags Cracked Corn. 500 Bags Corn Feed Meal.

1,000 Bags Velvet Bean

300 Bags Java Cotton-

Get our prices. UNIVERSAL OIL CO. Wilmington, N. C.

And other feeds.

seed Meal.

**POLICYHOLDERS** 

secure all the benefits arising from insuring in a standard company, which insures only selective lives, and which places safety above every other consideration.