

TAKING MORE INSURANCE

Some Facts That Are Elucidating and They Tell the Story of the South in Relation to Insurance

Life and Fire Policies on the Increase in Number—Farmers Protect Their Property and Those Dependents Upon Them—Insurance Companies Are Doing Well

It has been said, and often repeated, that the South did not take to insurance, fire or life, like the North and West, and in that respect the people of the Southern States were unbusinesslike. But there has been a great change over the casual opinion on this point.

"I am in receipt, yours of the 8th, making inquiry as to the growth of life insurance in this State, and I take pleasure in giving you some figures that may be of interest and service to you."

"In 1899 there was written in life insurance in this State \$13,492,000.20, and at the end of the year policies were in force to the amount of \$48,324,422.34."

"In 1904 there was written \$27,356,561.48 and there was at the end of the year policies in force to the amount of \$98,958,022.77. These figures were for legal reserve companies and in addition there was issued in 1904 \$1,397,700.78 and had in force at the end of the year \$1,093,928.00 in assessment associations."

"You will observe from the above the amount of increase in the business. The above figures do not include life business written by fraternal orders. In 1905 these orders issued policies to the amount of \$2,383,850 and had in force at the end of the year \$17,651,723. In 1904 fraternal orders issued certificates to the amount of \$6,737,234.00 and in force at the end of the year \$38,702,436.66."

"Within the last year or two there has been a great increase in the State in the amount of life insurance written by home companies. In 1905 the home life companies reported as business written \$3,338,677.00 and premiums received \$91,031.20, while for the year 1904 they reported business written as \$4,954,580.00 and premiums received \$171,451.51."

"You will observe I have not given you the business for the year just ended, 1905, I am not yet in a position to do this as the reports of the companies have not yet been filed with this department. When they are ready I thought that there has been a great falling off in the amount of life insurance business written. I am inclined to think this will not be as great as generally supposed. The reports for the home companies for the first six months, ending June 30th, 1905 show a great increase in business. They reported as received during 1904 for the first six months \$47,571,000 while for the first six months of 1905 they reported receipts \$62,673.41, almost double. Of course I cannot tell what their receipts will be for the six months ending Dec. 31, 1905, but I take it they will show as great or greater increase for the last six months."

"There is no doubt that you are correct in your supposition that there has been a greater increase in the amount of insurance written in this State and in your belief that this increase has extended largely into the rural districts. Some years ago, about 1880, I had a prominent business man from the central portion of New York say, 'The great difference in the continued prosperity in that section against the South at that time, was largely due to the fact that they were insured, and their property well insured. And the result was if property was destroyed by fire it was replaced and if a man died his family had sufficient to live upon and keep together instead of being scattered or being dependent upon the public charity.'"

"The year of 1905 is said to have been an average successful year for the fire insurance business. It has been an epoch year in the life insurance business, caused by the great upheavals in the business. The abuses, mismanagement and graft that have been brought to light has been startling to the public and has resulted in even the business being supposed to keep up with the business. The result while temporary will hurt the business yet it will prove of great service in purifying the methods and practices of life insurance companies and the officials. Much legislation will be proposed and no doubt a good deal will be enacted. But the danger is not in enacting proper legislation but in placing upon the statute books such legislation as will not be for the good of the policy-holders of the companies. Another danger is that because of the stir among the policy-holders (than many of them may be) to drop their policies when they are safe and should be kept up for the protection of those dependent upon them."

"I have given you the above data with pleasure and I trust you at any time in this or any other matter."

The foregoing facts speak well for North Carolina; they make an eloquent speech.

WANT SHIFTING ENGINE. Statesville's Growth Makes One Necessary—News Items and Personal Correspondence of The Observer.

Statesville, Jan. 11.—A concerted effort is being made by the business men to get a shifting engine for this place. Since it has grown so extensively in a manufacturing and commercial way. The necessity for such a convenience is very obvious and if the railroads do not act promptly the matter will evidently be before the railroad commission.

Mr. H. L. Drumwright and family left Tuesday for Danville, Va., where Mr. Drumwright will engage in business.

F. K. Morrison & Sons, wholesale grocers, are contemplating opening a branch at Taylorsville.

Dr. C. P. Waller left yesterday for Charlotte, where he was called by the illness of his father and brother.

MILL TO TRIPLE CAPACITY

Algodon Plant at Fayetteville to be Enlarged—Farmers to Build Cotton Warehouse—Agricultural Society to Recognize Farmers' Independence

Correspondence of The Observer. Fayetteville, Jan. 11.—Mr. J. G. Goyman, president of the Southern Real Estate Company, of this city, has bought an interest and becomes a partner in the Algodon Hosiery Mills, of which Mr. F. H. Cotton has either been sole proprietor. The company has purchased the flour warehouse on Person street from the Holt-Morgan Mills Company, which some time ago remodeled and refitted the building for manufacturing purposes. The capacity of the Algodon Mill, which is now 500 dozen pairs a day, will be tripled, and a finishing department will be added.

The flour warehouse is truly a landmark. It will house the 'old inhabitants' to hear the whir of machinery within its walls. Time was when the Fayetteville housekeeper could not make her loaf or biscuit without a flour sack. She was released from inspection in this warehouse, and your correspondent recalls the old-time inspectors the late Messrs. Sedberry, father of Mr. H. O. Sedberry, and Philomen Taylor, and Mr. R. A. Sedberry and Mrs. R. G. Haigh, of this city. After the war the hall on the upper floor was given up to entertainments and public meetings, and in the summer of 1883 one of the largest Democratic meetings that ever met in North Carolina assembled in the hall, presided over by the late Walter L. Steele of Richmond county which nominated the late Col. Robert Strange, of New Hanover, for Congress.

The Cumberland county Cotton Growers' Association met in the court room at noon yesterday. Capt. J. Q. McNeill, in the chair, and Mr. R. K. Reel, secretary and treasurer. The master of chief importance was the farmers' cotton warehouse, in which 1,000 shares had already been taken. Additional subscriptions are being solicited. It was decided to take immediate steps for the building of the warehouse, Mr. A. H. Stocomb being called on, spoke forcibly as to the advantage of the warehouse.

The Cumberland county Agricultural Society, Mr. Walter Watson, president and Mr. G. W. Lawrence secretary and treasurer, will meet Wednesday the 18th instant, for reorganization, which, it is believed, will result to great benefit in the future, which have been held for so many years that they are almost historic.

The municipal finance committee, of which Capt. J. D. McNeill is chairman, has advised that the net indebtedness of Fayetteville is only about \$58,000.

In the window of the hardware and gun store of Mr. Walter Watson on Gillespie street, is one of the largest muskets by the Fayetteville Light Infantry—perhaps as hundred years old. That is, it was in the window a few days ago; Col. Fred Olds may have purchased it when he was here yesterday.

Mrs. Vanell, of Red Springs, has been visiting her daughter, Mrs. E. H. Williamson, on Haymount.

TO DEVELOP SUBURBS

West Virginia Land Co. Buys 25 Acres of Suburban Land at Gastonia and Will Develop It. Special to The Observer.

Gastonia, Jan. 12.—Yesterday deals were closed through Mr. E. C. McClure, for the Gaston Loan and Trust Company, in which the West Virginia Land Company acquired from Mr. W. N. Davis a tract of land of about 25 acres on the C. & N. W. Railway, south of town. The tract is bounded by the street, the railroad opposite the Clara Manufacturing Company plant and is the most valuable portion of land adjoining the town for the purpose of suburban residences.

The company is composed of James J. Franklin, James L. Rhodes and Charles W. Hopkins. They propose to divide the tract into 50 lots, extend Menrietta and South streets through the property and make all necessary improvements such as grading, planting trees and shrubbery, and otherwise develop the property. They will sell lots on easy payments and will pay all taxes, improve the property while it is being sold, and make all necessary deeds before payment is completed. A deed will be given without any further payment. This company has developed like property in the States of Ohio, Kansas and West Virginia, and only this week closed out their last lot in the tract of 50 acres in the suburbs of Salisbury which they opened December 14, 1905. The tract which they have in Gastonia is a most valuable piece of real estate. They will have an opening day within a week, when they will offer lots for sale. No lots will be sold before the opening day.

Charlotte Man Injured. Correspondence of The Observer. Statesville, Jan. 11.—Passenger train No. 16, running between Taylorsville and Charlotte, and as a mixed train between Statesville and Taylorsville, was wrecked last night as it was approaching Statesville from Taylorsville. The rails crossed, causing two box cars to turn over, at the same time smashing several more and tearing the track up for about 100 feet. The passengers escaped without injury except Mr. F. E. Younts, a traveling salesman for the Littlefield Company of Charlotte, who was painfully bruised. Mr. Younts was taken to the Statesville Inn, where he has a good recovery. The train was getting along nicely and it is thought he will soon be out. The wreck and the regular schedule was resumed.

Medical Men Meet. Correspondence of The Observer. High Point, Jan. 11.—The High Point Academy of Medicine held an interesting meeting last night in the office of Dr. J. R. Reitzel, this being the regular monthly meeting of the association. Two quite important papers were read, as follows: "Anesthesia," by Dr. John T. Burrows; "Pneumonia," by Dr. Claude E. Reitzel. Various other matters were discussed, the education of the craft. Next month the High Point Academy of Medicine will banquet the Guilford County Medical Society here, at which time said society will hold its meeting in High Point.

HAIR TELLS CHARACTER. Color of Hair Said to Indicate a Person's Temperament. Many people believe that blonde or light hair denotes affection and that dark hair is not devoid of character, far from it. The disposition of the average bald-headed man is to show such solicitude for the welfare of others that he neglects himself. A germ of insanity, "Prof. Raymond of Paris, France, inoculated a rabbit with Dandruff serum, causing it to become totally bald in five weeks' time. To rid the scalp of these dangerous germs, it is necessary to apply Newbro's Herpicide. "Destroy the cause—you remove the effect." Sold by leading druggists. Send 10c. in stamps for sample to the Herpicide Co., Detroit, Mich. R. H. Jordan & Co., Special Agents.

AMUSEMENTS

Billy Kernand's Famous Minstrels will hold the board at the Academy to-night.

This attraction, which is well known to local theatre patrons, is now recognized as one of the leading minstrel shows of the day. This season no expense is spared to make better and grander than ever, the company numbers 25 people, every member being an artist in his line, including Prof. Lacy's Challenge Cornet Band of 20 pieces. The soloists including Kessand Alton Moore (the Black Harman), Marsh Craig (the Boneless Marvel), Nolan T. Washington (the Kentucky Wonder), Campbell Bros., the Famous Alabama Quartette, Arthur Maxwell, the champion colored trick bicyclist rider and others.

The feature of this attraction this season is the marvelous and amazing first part setting, which represents the frame of a manufacturing waterman, which is a revelation in itself. The entire balcony and gallery is reserved for colored people.

The Osman Stock Company will begin a week's engagement at the Academy of Music Monday. The opening play will be Lincoln Carter's sensational melodrama, "Down Mobile." The Greenville, S. C., Herald of Jan. 9 says:

The Osman Stock Company opened a week's engagement at the Grand last night presenting the clever Southern melo-drama, "Down Mobile." The Newport News writes: "The theatre goers and if the work of the company last night is kept up, the Osman people will play to record breaking houses all the week."

The company is away above the average popular priced attraction, and the specialties are clean and amusing. Miss Helene Reiche, the leading woman, has ever been a favorite with Greenville theatre goers and her work last night was especially pleasing. Ladies will be admitted free Monday night when accompanied by one paid 20-cent ticket, if purchased before 6 p. m. at Jordan's.

S. C. BANS BUCKET SHOPS. Bill Declaring Them Gambling Places Passed Without Debate—Senator Talbert Introduces Bill to Abolish Dispensary Entirely, to Sell all it has in Property of whatever Character, and to Give the Proceeds to the Public School.

The Governor, attorney general, secretary of State, comptroller general and liquor commissioners are appointed a committee to carry out the provision of the bill. The second bill institutes prohibition throughout the State, being a duplicate for the Childs bill of 1892. The third is amending the constitution wherein the dispensary is recognized as a fundamental part of the laws of the State.

A concurrent resolution introduced by Senator Carlisle was adopted memorializing Congress to pass the proposed new judicial circuit bill. The joint committee to investigate and report on the biennial session bill reported that the amendment be not ratified.

No action was taken on the report, but it will be printed and disposed of later. A similar report was made to the House.

In the House to-day Mr. Josh Ashley introduced a bill to abolish the department of agriculture and immigration and to devote the duties of that office on the secretary of State and clerk of the historical commission.

Mr. LaFayette's bill to give the error reports of removal in case of neglect of duty on part of sheriffs was killed after a brief debate. The author made a strong speech in favor of the bill. The main objection to the bill seems to have been voiced by Mr. Herbert, who said suspension gave the fact the right of trial. The vote was 80 to 32.

One of the surprises of the day was the passage of Mr. Sanders' bill prohibiting so-called bucket shops. The bill passed its third reading and went to the Senate, without a word of debate. All such shops are declared gambling places.

Quite a number of bills on the calendar were withdrawn, none, however, being of great public interest. A number of bills were introduced, among them being one by Mr. Ardrey to regulate life insurance companies by prohibiting deferred payments and another by Mr. Nash to establish an insurance department.

Success is stamped on every package. It is the most successful remedy known. It makes you well and keeps you that way. It is the best remedy for Rocky Mountain Tea does. 25 cents. Tea or Tablets. R. H. Jordan & Co.

Weak Kidneys Make Weak Bodies. Kidney Diseases Cause Half the Common Aches and Pains of the Charlotte People. As one weak link weakens a chain, so weak kidneys weaken the whole body and hasten the final breaking down.

Overwork, strains, cold and other causes injure the kidneys, and when their activity is lessened the whole body suffers from the excess of uric poison circulated in the blood. Aches and pains and languor and urinary ills come, and there is an ever-increasing tendency towards diabetes and fatal Bright's disease. There is no real help for the sufferer except kidney help.

Doan's Kidney Pills act directly on the kidneys and cure every kidney ill. Charlotte cures are the proof. H. H. Hudson, miner, 624 417 E. 15th street, says: "Doan's Kidney Pills, which I got at R. H. Jordan & Co.'s drug store, did a wonderful amount of good for my back, which had been troubling me for a long time past. It ached so badly that often I was unable to work. The pills cured it all and I have not had a backache since using them."

For sale by all dealers. Foster-Milburn Co., Buffalo, N. York, sole agents for the United States.

SPECIAL SALE! On Biscuit Beaters reduced from \$2.25 to \$1. Come before they are all gone. Armistead Burwell, Jr. HICKS' APUDINE CURES ALL HEADACHES AND COLDS. ITS LIQUID.

The soda cracker is an ideal food. Uneeda Biscuit are the ideal soda crackers. Indeed, the Only soda crackers rightly made in the first place, rightly protected first, last and all the time. 5¢ in a dust tight, moisture proof package. NATIONAL BISCUIT COMPANY

COTTON RECEIPTS

New York, January 12, 1906. The following are the total net receipts of cotton at all ports since September 1st: New Orleans 1,791,025; Mobile 1,778,899; Savannah 1,107,121; Charleston 39,822; Wilmington 278,988; Norfolk 484,785; Baltimore 29,822; New York 1,839; Boston 46,419; Savannah 1,107,121; Philadelphia 3,443; San Francisco 16,289; New York 1,839; Port Townsend 18,189; Pennsylvania 90,580; Portland, Ore. 78; Port Arthur & Sabine Pass 70,402; Jacksonville 11,319; El Paso, Texas 2,540; Laredo, Texas 4,049; Minor ports 11,941; Total bales 5,358,938.

COMPARATIVE COTTON STATEMENT

New York January 12, 1906. For the week ending Friday, Jan. 12, 1906: Net receipts at all U. S. ports during week 169,139; Net receipts at all U. S. ports same time last year 177,568; Total receipts since Sept. 1st 5,358,938; Total receipts to same date last year 5,297,385; Exports for the week 198,564; Exports for same week last year 193,711; Total exports since Sept. 1st 5,258,938; Total exports to same date last year 5,197,385; Stock at all interior towns 725,630; Stock at all U. S. ports same time last year 710,765; Stock at Liverpool same time last year 829,000; Stock of Am. float for G. B. same time last year 250,000.

WEEKLY MOVEMENT

New York January 12, 1906. The following statistics on the movement of cotton for the week ending Friday, Jan. 12, 1906, were compiled by the New York Cotton Exchange: This Year Last Year; Port receipts 162,063 179,893; Overland to mills and Canada 36,449 29,979; Sada mill receipts (estimated) 61,000 61,000; Loss of stock at interior towns 16,544 10,348; Brought into sight for the week 259,634; Total CROP MOVEMENT: Overland to mills and Canada 146,665 573,740; Southern mills takings (estimated) 1,035,000 1,030,000; Stock at interior towns 725,630 710,765; In excess of Sept. 1st 540,975 629,771; Brought into sight thus far for season 7,286,763 8,806,320.

WEEKLY INTERIOR COTTON TOWNS

New York January 12, 1906. Rec. Ship Stocks: Albany 133 112; Athens 104 1848 160; Atlanta steady 114 1078 829; Brehman 75 82; Charlotte steady 113 120 130; Columbia quiet 11 570 1242 1218; Memphis 11 820 1818 1261; Dallas 78 173; Buffalo 975 287 149; Greenwood, S. C. 104 121; Memphis 101 82; Little Rock steady 1138 2472 2827; Macon 81 282; Memphis 101 82; Montgomery quiet 114 3225 1894 1894; Nashville steady 114 78 900 690; Natchez steady 113 1823 218 721; Newberry 7 7; Raleigh steady 113 120 120; Rome 147 1024; Selma 141; Shreveport steady 11 7-16 1448 1213 853; Vicksburg 285 324; Yazoo City 1243 1149.

District Meeting Knights of Pythias

Correspondence of The Observer. Mooreville, Jan. 10.—The eleventh district meeting of the Knights of Pythias will be held at this place Monday night January 22nd. Zeb Vance Lodge has started plans for the entertainment of the delegations and will give the visitors the best in the shop. Messrs. G. C. Goodman, W. Y. Turlington and W. D. Pharr have been appointed a committee to arrange the programme, which is assurance of a good one.

Small Cotton Mill Fire. Mooreville, Jan. 10.—Fire broke out in the dust room beneath the pickers at the No. 2 cotton mill at noon to-day, doing little or no damage. The automatic sprinkler system worked perfectly and within a few seconds the fire had been extinguished.

Mooreville's Cotton Receipts for 1905. Mooreville, Jan. 10.—During the year just past 693 bales of cotton were weighed on the platform here the largest number of bales weighed in any one year since this has become a cotton center.

Perfection can only be attained in the physical by allowing Nature to appropriate and not dissipate her own resources. Catch the grip, weaken, dissipate, while DeWitt's Little Early Risers simply exert all their matter and bile, thus allowing the liver to assume normal activity. Good for the complexion. Sold by King's Drug Co.

SPECIAL REDUCED RATES VIA THE SEABOARD

The Seaboard here to announce that account of the occasions mentioned below the rates and conditions named will apply. Mexico City, Mexico—Golf Tournament, January 16th-February 12th, 1906. Rate of one first class fare, plus 25c. will apply; tickets sold January 15th-12th. Continuous passage in each direction with final limit February 28th, 1906. Chattanooga, Tenn.—Southern Baptist Convention and Auxiliary Societies, May 10th-15th, 1906. Rate one first class fare, plus 25c. for the round trip (minimum rate) 50 cents; tickets sold January 15th-12th, final limit March 17th. Louisville, Ky.—Account Department of Superintendence National Educational Association, February 27th-March 1st, one fare plus 25c. round trip. Tickets sold February 24th-25th, final limit March 4th. Niagara Falls, N. Y.—Account National Association of Retail Grocers, January 23rd-25th, one and one-third fares, plus 25c. on Certificate plan basis. C. H. GATTIS, T. P. A., Raleigh, N. C.

SEABOARD AIR LINE RAILWAY. PASSENGER DEPARTMENT.

Special reduced rates via Seaboard. Pensacola, Fla.—New Orleans, La.; Mobile, Ala.—Account Mardi Gras, February 2nd-7th, one fare, plus 25c. round trip, tickets sold February 21st-25th inclusive, final limit March 24. Tickets can be extended until March 17th. Louisville, Ky.—Account Department of Superintendence National Educational Association, February 27th-March 1st, one fare plus 25c. round trip. Tickets sold February 24th-25th, final limit March 4th. Niagara Falls, N. Y.—Account National Association of Retail Grocers, January 23rd-25th, one and one-third fares, plus 25c. on Certificate plan basis. C. H. GATTIS, T. P. A., Raleigh, N. C.

VICTORIA KEENE'S CEMENT. The best and most economical material known for plastering and imitation tile work. J. C. GRINNAN, 173 Main St., Norfolk, Va.

SWITCH-BOARDS. One department of our business is manufacturing electrical switch-boards. We have built very many switch-boards and the introduction of motors to use transmitted water power is increasing that department in which we are making switch-boards and other electrical supplies. Some of the boards we have lately sent out, or now making are as follows: New City Lighting Plant, Concord N. C. Yadkin Development Co. Whitney N. C. Wiscasset Mill Transmission Plant, Albemarle N. C. Water Works Pumping Plant, Charlotte N. C. Pembroke Planing Mill, Pembroke, N. C. Vermont Mill, Bessemer City N. C. City Lighting Plant, Dallas, N. C. Barker Chemical Co. Ingles, Fla. City Plant, Davidson, N. C. Henderson Cotton Mill, Henderson, N. C. Irene Mill, Gaffney, S. C. Leak, Wall & McRae, Rockingham, N. C. Marion M'f'g Co. Marion, S. C., and others, and others, and others. We name some of the very recent installations for which we have made the switch-boards. We not only make switch-boards for our own contracts but for others as well. Full line electric supplies and lamps in stock. THE D. A. TOMPKINS COMPANY Electrical Contractors Charlotte N. C.

THE CHARLOTTE SUPPLY COMPANY. WE ARE SOUTHERN AGENTS FOR TINNED WIRE, GERMAN HEDDLES AND HEDDLE FRAMES. FOSKETT & BISHOP Steam Traps Carried in Stock; also Card Clothing and a Full Line of Supplies. CHARLOTTE BIRMINGHAM SPARTANBURG. A POLICY. That covers all diseases (No Exception) and also provides liberal sums for surgical operations and pays liberal indemnity for permanent disability. Issued by MARYLAND CASUALTY COMPANY. SOUTHERN STATES TRUST COMPANY. General Agents. HARVEY LAMBETH - Manager Insurance Department.

The Celebrated Adam Schaff Piano. AN ARTISTIC PIANO WITH A SWEET TONE. Established 1873. BEAUTIFUL DESIGNS; MECHANISM PERFECT. Warranted for Ten Years. Awarded Medal and Diploma, World's Columbian Exposition, Chicago, 1893. Coal! Coal! Coal! LET US SERVE YOU COAL. For all Purposes. We sell the best Coal that money can buy, and know we can give satisfaction, no matter what your fuel requirements may be.

Charlotte Music Company. Sold at an Honest Price. 213 N. Tryon. Phone 313. L. WALDO AMES, Manager. Out-of-Town Mail Orders for Music Solicited. Popular Music Mailed Gamble Hinged for 30 cents.

Fine Old Whiskies. EXPRESS PREPAID. One gallon 4-year-old corn whiskey \$3.00. One gallon 2-year-old corn whiskey 2.50. One gallon 1-year-old corn whiskey 2.00. Four quarts Old Henry Rye whiskey 4.25. Four quarts Billy Baxter's Best Rye for 4.25. Four quarts Hoover's Choice Rye Whiskey 4.25. Four quarts Rooney Malt 4.25. W. H. HOOVER, 55 BREWER ST., NORFOLK, VA.

CHAFING DISHES. We have a beautiful line, as well as our usual complete stock of Stoves and Ranges. J. N. McCausland & Co. Phone 314. 231 S. Tryon St.

AMULET CORN MEAL. FIVE YEARS OLD OLD FASHIONED COPPER KETTLES. 4 FULL QUARTS \$2.65. Express Charges Paid By Us. A trial will convince you that these goods are the very best for medicinal and other purposes. Send out your orders and it is perfectly satisfactory return at our expense and money will be refunded at once. All shipments are made in plain cases. Remit by Postal or Express; Money Order. Write for price list of other liquors. COUSINS SUPPLY CO. D. S. 2-5-21-55 RICHMOND.

HICKS' APUDINE CURES ALL HEADACHES AND COLDS. ITS LIQUID. Armistead Burwell, Jr. Phone 343 North Tryon S. 25.