

THE NORTH CAROLINA INSURANCE DEPARTMENT

Makes "Thorough Examination" of the

SOUTHERN LIFE & TRUST COMPANY

OF GREENSBORO, N. C.

And "Congratulates" the Company Upon Its "Condition" as He Found It, and Commends "the Efficient and Conservative Policy Under Which It Is Conducted."

SOLID

SUCCESSFUL

SOUND

Letter of Endorsement of Insurance Commissioner Young

Insurance Department,
State of North Carolina,

James H. Young, Insurance Commissioner.

Raleigh, Oct. 29, 1907.

OFFICERS

E. P. Wharton, President.
A. W. McAllister, 1st Vice President and Manager.
A. M. Scales, 2d Vice President and General Counsel.
R. G. Vaughn, Treasurer.
David White, Secretary.
Thomas R. Little, Medical Director.
D. P. Fackler, Consulting Actuary.
C. W. Miller, Assistant Manager.
J. W. Browley, Superintendent of Agencies.

Mr. A. W. McAllister, Mgr.,
Greensboro, N. C.

Dear Sir:

I am herewith transmitting, with my approval, the report of Mr. A. H. Mowbray of the examination of the Southern Life and Trust Company. Mr. Mowbray informs me that he has made a thorough examination of the condition of your Company, going carefully through all of your books, which he found well and accurately kept.

I beg to congratulate you on the condition of your Company as shown by this report, as well as the efficient and conservative policy under which it is conducted.

The Commissioner appreciates the facilities for a thorough examination given and the courtesies extended his representative in making the examination.

Very truly yours,

(Signed) JAMES R. YOUNG,

Insurance Commissioner.

Dictated J. R. Y.

DIRECTORS

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Life in the German Capital

Berlin, Oct. 17.—Berlin is a little off the beaten track of first trip tourists and therefore is not so far famed for beauty as Paris, perhaps. Most people reserve it for a second trip, unless they come for some particular business, or for study, as we have done. It is unfortunate that more tourists do not include the city in their itineraries, for to my mind, and a great many more competent judges agree, it is a much prettier city than Paris. It is certainly the cleanest city we saw in our travels this summer. The buildings have not that dingy look that pervades Italy and France and makes one long for permission to use a whitewash brush. Of course, it is a modern city, in comparison with Rome or Paris, but that is not the whole secret of its cleanliness. The German people think much of such things and seem never to tire of scrubbing. They are like the Dutch in that respect. They love flowers, too, and every building has its balconies filled with beautiful geraniums and bright petunias. They decorate the streets also with plots of grass and shade trees. Every five or six blocks you come upon a plot filled with grass, trees, and fountains. There are no better pavements in the world than these in Berlin. Most of the sidewalks are paved with the smallest stones, each little piece set in by hand in some elaborate pattern. The Unter den Linden is Berlin's Fifth Avenue. It is very wide and has a double row of lime trees down the center, beneath which is the promenade. At one end of the street separating it from the Tiergarten, their largest park, is the Brandenburg Thor gate, and at the other end is the Schloss or Royal Palace. Between these points are the finest shops in Berlin, the swiftest cafes and most of the beautiful churches and museums of the city. The Reichstag-Gebräude or Capitol Building is near Unter den Linden, and while it does not come up in size or splendor to our own Capitol, it is very beautiful. Not far away are Leipziger and Friedrichstrassen, the two main business streets of the city. At Potsdam, about fifteen miles away, are more of the royal palaces, and here the royal family live practically the whole year, only coming to the city for two or three months in midwinter. Everything in Germany is run by law. We music students are not allowed to practice except at certain hours. From 2 o'clock to 4 every day the whole population takes an after-dinner nap and all pianos must be silent. By law they have set an hour for watering all those balcony flowers. Only at one certain time of the day does the German have to watch for the dripping water from balconies. I came home once and found my room mate very excited. She asked at once what crime I had committed, for the police had come to watch for the dripping water from balconies. We are pleased to announce that Foley's Honey and Tar for coughs, colds and lung troubles is not affected by the National Pure Food and Drug law, as it contains no opiates or other harmful drugs, and we recommend it as a safe remedy for children and adults. H. Jordan & Co., W. L. Hand & Co.

to the house and inquired for me. Next day they came again and with considerable difficulty made me understand that I had hung a small brush out the window and that, though the room was three stories above the street, it was strictly against the law to hang anything out the window. It was liable to fall and hit passersby. And so it is with everything down to the smallest and most unexpected details; they have regulations and if strangers do not happen to know their little laws they suffer for it. The day a foreigner lands in Germany the police have him all out blanks stating his business at home and abroad, how long he expects to stay, his age and, as one man said, what he is thinking about. Students very often have trouble with landlords in the line of boarding houses in that we managed to get with a woman who is accustomed to American boarders. We can do many things here as we do at home. For instance, most students are given the advice never to mention the royalty, for fear of saying something disrespectful; but we talk without reserve about the Kaiser's family, though it did shock the lady once when one girl remarked that she had had her first glimpse of the Crown Princess the night before at the opera, and that she certainly could not be called pretty. Quick as a flash every German insisted that the Princess was "sehr schön." The German military system is, of course, famous over the world. They take great pride in uniforms and equipments generally. We had an opportunity this fall of seeing their Herbst Parade or autumn review. Twenty-eight regiments were inspected by the Kaiser on Tempelhofer Field, a large open field in the edge of the city. When we got there at 9 o'clock in the morning the place was already covered with soldiers as far as the eye could see. Each regiment has its own uniform and other insignia and its own band of musical instruments. As the Kaiser and his attendants entered the field, every band struck up its own tune and continued the melody until he had ridden over the place and taken his stand near the center. Then one regiment after another marched by in all its glory. After the infantry came several artillery battalions and then the cavalry. The training of the horses was wonderful. They kept perfect step and time with the music and never varied from the line. The Crown Prince's regiment was especially interesting, as he headed it. Every horse in the regiment was black and the men wore white uniforms. When the review was over they formed a line of march back to the city by way of Friedrichstrasse. A great many people come to Germany expecting to find living cheaper. In the cities smaller than Berlin it may be so. Here everything has advanced in price in the last year or so, due, they say, to the increasing number of tourists. The one thing that interests us most is music, of course, and the opportunities of hearing that are many and the tickets very cheap, compared with home prices. The opera are usually given by a good, all-round cast, though the

most celebrated singers are usually in New York for a part of the season, at least. However, the orchestras are always the best and the staging of the pieces good. The concert halls are numerous, in fact, the German people hear music all their days. In all their restaurants and cafes good music, played by good orchestras, is furnished. Speaking of their theatres, though, there is one thing they have never learned to appreciate, and that is fresh air. When an act begins they close every door and not one breath of good air gets in until the act is over. Then the crowd gets out into the corridors, buys beer and then watches the promenades up and down until the next act is called. Yes, they drink beer at any and all times. I have often wondered where all the hops grow that furnish these gallons of beer. Every two or three street numbers you come upon a cafe or Garten, as they call them. It is usually an enclosed court, with sometimes hundreds of tables. Often sandwiches and drinks of all kinds can be ordered, but the majority of the people are drinking beer. And there they sit for hours listening to the music and chatting occasionally and drinking one glass after another. They go home then and drink again at meals. Most of them have a positive dislike for water and cannot understand why Americans insist on drinking it. Lots of all kinds they consider very dangerous, and most of them have never heard of ice cream soda. Americans are well provided for here, and if they have a little previous preparation and know what to expect they usually manage to get along fairly well. The language is of great vexation and very hard to learn. There is also an American Women's Club has been a great help to students. The members have the use of a good library and can read there American magazines and newspapers. They also have French and German classes. There is a pension in connection, but for any one who wants to see German life it is much better to live with a German family. There you get practical lessons in the language and see real student life. There is also an American church supported by the colony. It is a combination of Presbyterian, Methodist, Baptist, etc. The services are in English and the hymns sound very much like home. It is hard, however, to resist going to the cathedral every Sunday morning to hear the beautiful choir. English is spoken in all the stores and shops. One large department store, Kaufhaus der Westens, is run on the American plan and caters especially to Americans. It is unfortunate, but the people here have in a great measure adopted the trick practiced in Italy and France of raising prices for American patrons. It is said that a German can have the same comforts much cheaper. Until we learn the language and can express our wants and complaints in German we are at their mercy. We are looking forward, but not with pleasure, to a cold winter, with snow from November to April. Right now, the middle of October, we are having what Southerners would call winter weather, and it has been so since I came in August. Berliners would thrive up in our hot summer sun. They simply have no conception of heat. The city is in the same parallel of latitude with Labrador, and I imagine has about the same climate. At any rate, it will be cold for a South Carolinian. KITTIE H. KIRKPATRICK, 72 Motzstrasse.

RANDOM REMARKS

BY TROJAN.

This writer, in a recent issue of The Observer, had a little squib in reference to the fine October weather that appeared to make a favorable impression on the mind of one of the most delightful citizens of Greensboro and he wrote his appreciation in words that are stimulating. He says in part: "I was particularly struck by your opening paragraph in The Observer, and the resonant note in the first part of the Greensboro correspondence in The News and Observer, my good friend, Andrew Joyner. By reading the enclosed you will also no doubt be struck by the co-incidence of his showing 'October-Happiness,' while you were inducing others to feel it. Knowing Joyner, that garden piece of his exactly fills your suggestion of 'October' happiness. He possibly was not conscious of feeling perfectly off that 'pastoral prose poem,' but he was trying to help somebody else to be happy, and therefore breathed his own happiness in every line. It occurred to me that the similarity of the two writers' thoughts and expressions, . . . should be the subject of one of your Sunday sermons on common-sense for common every day readers." Now that is the stuff exactly. The writer of that letter did me a sight of good in his words of commendation and while my friend "Andy" is one of the ancient in newspaper correspondence, all that he writes is like his October tomatoes fresh and nourishing, and he too, no doubt, will be pleased at the kind words of our mutual Greensboro friend, "Andy" who writes on October 15, about his thirty by sixty foot Greensboro farm, and that very morning before breakfast he had picked fourteen ripe tomatoes. And in that wonderful garden, in addition to tomatoes, onions, collards, parsnips, kale, spinach, mustard, lettuce, turnips, ruta bagas, cabbage, salsify, etc. and in his pantry are plenty of pickle catsup, canned tomatoes, etc., prepared by his good wife, to last all the winter. What a happy man he ought to be and he is, and taking into consideration the 30x60-foot city farm he logically thinks: "What this country needs is fewer acres better tilled, and more crops grown on land within the twelve months." One of the sad thoughts incident to the present financial flurry is that there are men who love the "bear" party so much that they will be greatly disappointed if a full-fledged panic falls to materialize. In reading different papers so often is seen sentiment that has no tendency except to make a happy and prosperous people believe that they are not happy and prosperous, but the tools and serfs of rich men and grasping corporations. Yet right here the tobacco farmers are rapidly bringing in their great loads of the weed and getting satisfactory prices, not to mention for every other article, the product of the farm. There are rich men in this section of the State who do more good, actual

good, in one day for humanity, than they fiery orators and writers have done or will do in the course of a whole life time. The effects of the disreputable agitation is being felt. The agitators have nothing themselves to lose, but feel that there may be something for them. These remarks are not written with any expectation of converting to his views any one else, but as certain as that we have a God, North Carolina, notwithstanding her development, is in danger by reason of the conduct of many so-called friends. Certainly they would never see that way. If calmly shot up upon us in view of radical legislation and hostile utterances against thrift and capital, the perpetrators of it would charge the same to Roosevelt or some other source not touching the State's interest at all. Once upon a time in North Carolina, when the liquor saloon flourished like the never-fading green and the doors stood wide open, night and day, that the thirsty wayfarer might get his liquid refreshment, among the customers going into one of these "grog shops," as Judge Pearson always called them, was a boy. In that day there was no law protecting minors and the young were as well-come, sometimes more so, as the middle-aged or old people. This boy was making his first step into the open world, for he went after the glass was full. He had been with his millions before their time, but it was not his last step by many "jug-fuls" to his sorrow and that of others. He took his first drink mixed up with other pleasant-to-the-taste ingredients and in a little while the first experience in reaching for the glass was a fall down. The boy's father gave him a sound thrashing for this indulgence, and then asked him: "Which do you like best the rod or Jim's liquor?" The boy didn't answer, but evidently he liked the grog best, for he went after it again and became sufficiently acquainted with the stuff as to get on with several more glasses than one. The truth is, he liked the liquor and never realized until after many years' indulgence the grip he was in and nothing but the grace of God, after repentance, broke the chains of the giant. Now then, the above picture is but an illustration of why so many young men in North Carolina went to their graves long before their time. God Almighty never intended it that way. Only as a sure result of the violation of law. However, that love for the very first drink must have been an inheritance from some one. So the closing up of the saloon is going to be a great protection to the boy of to-day. No doubt about that. Few indeed are the new who begin drinking liquor after 21 years of age. Keep it out of a boy until that period and he is apt to have character enough then to stand the storm. There may be a lot of hypocrisy, and selfishness, desiring the promotion of political ends in this prohibition agitation, but all he same it has come as a direct result of the people at last beholding the danger to the rising generation. And if the politician sees the drift nobody blames him if he takes the water course to get his job. But apropos of this prohibition wave it is said that the ex-saloon men down at Raleigh

will live up with the prohibs against the temperance folks' dispensary believing that a trial of prohibition at the capital will have the effect of bringing back the saloon. That is the funniest thing I have seen yet. The bar-keeper, ex, or still behind the counter, will necessarily go into other business if he remains in North Carolina. As my wife says when she goes into the kitchen to get breakfast: "It's hard but it's fair." The saloon keeper may think it hard to give up so inviting a field, but the fight on his business has been fair. Now we will conclude these rambling notions with a few verses from James: "Go to now, ye that say, to-day or to-morrow we will go into such a city, and continue there a year, and buy and sell and get gain." "Where as ye know not what shall be on the morrow. For what is your life? It is even a vapour, that appeareth for a little time, and then vanisheth away." "For that ye ought to say, If the Lord will, we shall live, and do this, or that." "Therefore to him that knoweth to do good, and doeth it not, to him it is sin." Submitted without comment. The teaching in the above practical words is plain and may they be helpful in some way to each reader. I don't know what a high critic would do with them, but they ought to be easy enough for us—I mean, just for plain folks. Domestic Cats Killing Game. Freeland, Pa., Dispatch to Philadelphia Press. A perplexing problem confronts the managers of the Cox game preserves, which include a large area of mountain territory surrounding Freeland and the several mining towns of the vicinity, through the appearance of an army of domestic cats that have become wild through forest life. The preserves have been the most carefully guarded of any in this section of the State during the past five years. Poaching was made next to impossible, and it now develops that the close watch maintained was conducive to another kind of mauling. When the woods became thickly populated with game, discovery of this fact was made by cats belonging to persons living on the outskirts of the forest. They have been casually on game and multiplied, and to hunters they have become a menace. Frank Bertie has killed twenty-eight cats since the rabbit hunting season opened. Another Operation Necessary. Mary—(just after she had returned from the hospital, where she had her tonsils removed)—"I will have to go back to the hospital again, father." Father—"Why, child, what makes you say that? I thought the trouble was removed." Mary—"Yes, but the doctor says that I have grit in my craw."



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