

THE GREENSBORO PATRIOT.

VOL. 77. GREENSBORO, N. C., WEDNESDAY, MARCH 23, 1898. NO. 12.

PROFESSIONAL CARDS.
Dr. W. J. RICHARDSON.
OFFICE: KATZ BUILDING.
RESIDENCE: 615 W. GASTON ST.
Dr. W. H. BROOKS,
OFFICE IN
Yates Building,
OPPOSITE BENDOW HOUSE.
GREENSBORO, N. C.
W. P. BEALL, M. D.,
PHYSICIAN AND SURGEON.
OFFICE: 117 Court Square.
RESIDENCE: 404 Asheboro St.
Office Hours, 11:30 to 1; 3 to 4:30.
TELEPHONE NO. 17.
Dr. J. E. WYCHE,
DENTIST.
Office in Savings Bank Building,
South Elm street, Greensboro, N. C.
Dr. J. H. WHEELER,
DENTIST.
OFFICE: Op. Ward's Drug Store.
Dr. W. H. Wakefield,
Now of Charlotte, will be in Greensboro at the McAdoo House on Thursday, April 28th.
PRACTICE LIMITED TO:
Eye, Ear, Nose and Throat.
P. D. SATCHWELL,
Attorney at Law.
OFFICE: OLD KEELY BUILDING,
Greensboro, N. C.
CHAS. M. STEDMAN,
ATTORNEY AT LAW,
Mendenhall Building,
GREENSBORO, N. C.
A. M. SCALES.
SHAW & SCALES,
Attorneys at Law
GREENSBORO, N. C.
Special attention given to all business. Office
in Winton Building, No. 117 Court Square.
W. P. BYNUM, JR., Z. V. TAYLOR.
BYNUM, WYNN & TAYLOR,
Attorneys and Counsellors at Law.
108 COURT SQUARE.
W. B. BEACHAM,
Architect and Builder.
Office in Odd Fellows Building,
GREENSBORO, N. C.
J. T. JOHNSON,
THE GREENSBORO
EYE SPECIALIST,
302 1/2 SOUTH ELM ST.
Examination Free.
OFFICE HOURS: 8 a. m. to 12:30 p. m., 2 to 6 p. m.
STONE . . .
THE PRINTER.
MY SPECIALTIES:
Book Work. Accurate Work. Low Prices.
Commercial Work, Hand Bills, Posters,
Law Briefs, Catalogues, Wedding
Invitations, &c., &c.
PRESSES CHEERFULLY FURNISHED.
JOS. J. STONE,
107 Market St. GREENSBORO, N. C.
WOOD FRUIT TREES TO SELL CHEAP
I have ten thousand Fruit Trees on my yard
ready to transplant. They consist
of Apples, Peaches, Plums, and Seckle Pear
trees. Also: Lay, Lowe, Mammoth Black
Walnut, W. W. S. and other leading Apples;
Greensboro, Connect, Southern Early, Saton's
and a general list of other desirable
varieties. Also a general assortment of Crabs,
Peaches, Quinces, Cherries, Grapes, Cur-
rants, Raspberries and Raspberries.
I have one-half acre of trees for less
than the usual selling price. These
trees are all in excellent condition, and will
begin to grow this year if properly planted.
Do not delay but order at once.
JOHN A. YOUNG,
Prop. Greensboro Nurseries, Greensboro.

LOCAL NEWS ITEMS.
—President Peacock was at Thom-
asville yesterday.
—The big trees on court square were
triumphed last week.
—Go to the Academy tonight and
see "His Excellency."
—Mr. H. E. Peele is again connected
with the Keeley Institute.
—The improvements in the Pickard
grocery house are nearing completion.
—Important new manufacturing in-
terest are in course of development
here.
—Mr. and Mrs. Oscar Teague are in
Washington and Baltimore on a pleas-
ure trip.
—Contractor Bain is at work on Mrs.
J. P. Scott's two new houses on North
Elm street.
—The date of Dr. W. H. Wakefield's
next visit to Greensboro is Wednesday,
April 28th.
—Judge John Gray Bynum is at
Morgantown winding up the affairs of
a defunct bank.
—Both the tobacco warehouses report
heavy sales the past week. Prices are
steady at the top.
—About thirty of the \$50 shares of
stock of the new public library have
been subscribed for.
—Col. John A. Barringer and Col.
Jas. T. Morehead are attending court
at Asheboro this week.
—Mr. E. P. Wharton has just recov-
ered from a sick spell that kept him
indoors for several days.
—Mrs. Dr. Scales, of New York, is
visiting her father, R. M. Sloan, Esq.,
and other relatives and friends.
—Mrs. A. M. Scales, of Danville, Va.,
came over Monday to visit Mrs. E. H.
Scales, on East Washington street.
—Wanted—A cook—wages \$1.00 per
week. Apply at WHARTON BROS.,
Booksellers and Stationers.
—Editor Sapp, of the Telegram, is
confined to his room by sickness. We
are glad to learn that he is improving.
—Druggist Howard Gardner has en-
larged his store by moving his pre-
scription department into a room ad-
joining.
—Flower thieves have started on
their nocturnal tours of depredation.
Most of the complaints come from the
South Side.
—Mr. J. N. Longest has purchased
one of the Gray lots, out near the Kee-
ley Institute, and will soon build a nice
residence thereon.
—The Daily Record solicited \$24 in
cash that was forwarded to Consul
General Lee Monday for relief work
among the starving Cubans.
—Ready-made new tailored suits for
ladies are advertised by Dobbin & Fer-
rall, "Tucker's Store," Raleigh. See
what they have to say about them.
—Frank Gossett, of Sumner town-
ship, was bound over to court Saturday
by Squire Eckel for an assault with a
deadly weapon upon S. E. Anthony.
—Judge Dick returned from Balti-
more this morning in company with
his daughter, Mrs. Douglas. His
friends are glad to see him looking so
well.
—Yesterday was the eighty-sixth
birthday of our vigorous old friend,
Hon. R. M. Sloan. Here's hoping he
may see many more of these anniver-
saries.
—C. H. Mebane, State Superinten-
dent of Public Instruction, is with his
venerable father, W. M. Mebane, who
is critically ill at his home in this
county.
—Mrs. R. G. Callum, of Washington,
D. C., passed through the city Saturday
night on her way to Florida. She will
stop here for a visit with friends on
her return.
—Engineer Atkinson, of the South-
ern Railway, is one of the proudest
men on the South Side, all because of
a ten-pound daughter which arrived at
his home the other day.
—Fifteen prisoners bound for the
new Federal prison at Raleigh have
passed through this city within the
past week. Eight were from Tennessee
and seven from Virginia.
The Supreme court yesterday filed
the following judgments in cases ap-
pealed from Guilford Superior court:
Worth, treasurer, vs. Wright, reversed;
Mitchell vs. Mitchell, reversed.
—Mr. P. V. Carter, the well known
clothing salesman, and Miss Rosa Ham-
ner, of this city, sprung a pleasant
surprise on their friends last week by
getting married in Baltimore. They
returned home Sunday morning.
—Senator Butler is endeavoring to
secure an appropriation of \$50,000 for
the enlargement and improvement of
the public building at Greensboro.
The Senate committee on appropri-
ations has approved the appropriation.

—The first of a series of interesting
Old World sketches, written for the
PATRIOT by Prof. Chas. Raper, appears
in this issue under the heading, "A
Midnight Entrance Into Venice." They
will appear from time to time, at the
author's convenience.
—Officers Weatherly and Whitting-
ton have located the negro who snatch-
ed a pocketbook from a college student
out on Walker avenue last fall. He is
in jail at Winston, and as soon as the
authorities there are through with
him he will be brought here for trial.
—Among the many friends of the
PATRIOT who came to the city Saturday
to attend the insurance meeting was
Mr. John W. Elmore, of Danemora, one
of the county's prosperous contented
citizens. It is always a pleasure to
meet such men, and they will find our
latchstring out the year round.
—Greensboro is not the only town
building modern dwellings. The other
day Mr. W. B. Beacham showed us the
plans for an admirably arranged
Colonial cottage that he had just fin-
ished for a gentleman in Reidsville.
It compares favorably with any of the
new residences that adorn our beauti-
ful city.
—Mr. S. S. Brown, buyer for the
Brown Mercantile Co., has returned
from New York, where he spent ten
days selecting a spring stock. In their
new ad, the company lays claim to the
handsomest lines of dry goods and
shoes ever shown in the city of Green-
sboro. They want to unload some of
their shoes at actual cost. Read their
ad.
—Your especial attention is called
to the large display ad. of farming
tools by the Greensboro Hardware Co.
Osborne outway harrows, Osborne
Columbia (light draft) roller bearing
mowers and steel wheel roller bearing
self-dump hay rakes are implements
that stand the test. You will do well
to call and see these gentlemen and
their line of goods when in need of
anything in their line.
—Our spring trade on buggies and
harness has been immense. We have
gotten in and nearly sold our second
car load. The third car will arrive in
ten days. We are selling the best bug-
gy on the market for the money and
our trade has found it out. We are
still selling Crescent bicycles for \$35
and \$37.50. Call in and see us.
Respectfully,
M. G. NEWELL.
—The Charlotte Observer did it again
Monday, much to the satisfaction of its
many readers here. That is, it put out
another of its acceptable Monday is-
sues containing all the late reliable
news of interest at this critical period.
No paper published in the state is
more heavily drawn upon for news by
its exchanges, and an Observer every
day in the week would leave nothing
to be desired by the average county
editor who is handy with the shears.
—Before another issue of this paper
is out we will have received one of the
newest and most up-to-date stocks of
all kinds of dry goods ever shown in
Greensboro, and at prices within reach
of all. We already have the best stock
of shoes in the city, and are selling
them at rock bottom prices. When
you come to town to buy your spring
dress, or new shoes, you can save
money if you trade with us.
J. M. HENDRIX & Co.
—This issue of the PATRIOT will
reach a number of people in Guilford
county who are not subscribers to the
paper, and we hope that many of them
will look on it with favor and add their
names to our increasing list. Just now
valuable premiums are offered new and
old subscribers who pay a year in ad-
vance. The PATRIOT does not assume
to be more than a clean, reliable local
paper, true to its firmly established
principles, and alive to the best inter-
ests of the city and county wherein it
exists. Come in and subscribe for
three, six or twelve months and judge
for yourself the paper's merits.
—Miss Jennie Hardin, who has been
with the Original Racket Store for sev-
eral seasons, is now at Thacker &
Brockmann's, who have been obliged
to increase their force to handle their
rapidly growing business. The sales
force now consists of J. L. Brockmann,
John L. Thacker, Will L. Guthrie, Troy
Peters and Misses Callie Rankin and
Jennie Hardin, any of whom will take
pleasure in showing you through a
first class stock of new spring goods
and not insist on your buying till you
get ready. This firm is making a spe-
cialty of nice dress goods, and carries
a very large line of up-to-date reliable
shoes of all grades and kinds.
—Edwin Travers, in "A Private Sec-
retary," on March 31st, will be the next
attractee at the Academy.

BIG INSURANCE MEETING.
**The Farmers' Mutual and Carolina Benevo-
lent Associations**
Hold a Joint Meeting at Which the
Plans of the Latter Were Amly
Discussed by Its Officers.
The Farmers' Mutual Fire Associa-
tion's Excellent Record for the
Past Four Years—A Notable Gath-
ering of Guilford's Best Citizens—
Men Prominent in Public Affairs
Deliver Excellent Addresses.
At the call of Jesse R. Wharton, secretary
and treasurer of the Guilford
branch of the Farmers' Mutual Fire
Insurance Association, there assembled
quite a representative crowd of Guil-
ford's best citizens in the court house
at noon Saturday, the 19th inst.
The meeting was called to order by
President Berry Davidson.
The secretary and treasurer, J. R.
Wharton, then read the following re-
ports which, on motion, were received,
approved and adopted:
GREENSBORO, N. C., Mar. 18, 1898.
To the President and Members of the Farm-
ers' Mutual Fire Insurance Co. of
Guilford County, N. C.:
We, the committee appointed to ex-
amine the books of J. R. Wharton,
treasurer, beg leave to report that after
examining the books we find as follows:
Cash on hand last report.....\$ 98 00
Cash received from members..... 357 82
Cash from J. F. F. Hoskins on 1/2 premiums 43 69
Total.....\$499 51
Paid C. H. Hancock, adj. 3 losses.....\$ 3 00
M. Byers, janitor court house..... 50
F. Battini, balance due..... 86 45
H. G. Moore, loss by fire..... 225 00
Mrs. S. Morris, loss by fire..... 25 00
J. R. M. Baxter, loss by fire..... 20 00
J. C. S. Carpenter, blanks..... 1 25
Patriot, publishing statement..... 1 00
Postage and stationery..... 2 90
Postage on notice of meeting..... 6 48
C. H. Hancock, adjusting loss..... 1 00
J. R. Wharton, amount allowed..... 75 00
Cash on hand..... 64 21
Total.....\$499 51
WM. P. McLEAN,
JNO. W. COOK,
JNO. J. NELSON, } Committee.
SECRETARY AND TREASURER'S REPORT
TO THE FARMERS' MUTUAL FIRE AS-
SOCIATION OF GUILFORD COUNTY
MARCH 19, 1898.
As your Secretary and Treasurer, I
beg leave to submit for your considera-
tion the following report of the trans-
actions of the Guilford branch of the
Farmers' Mutual Fire Association since
last annual meeting, April 3rd, 1897:
Number of members now on the roll
\$80. Of these 27 have not paid the last
two assessments on property insured
for \$16,893, or about 2 per cent. of total
amount insured.
Forty members have not paid the
last assessment on property insured for
\$30,145, or about 5 per cent. of total in-
surance carried.
The reason for keeping these names
on the roll is that some of them will
pay up back dues and be reinstated.
All members know their property is
not insured till the assessments are
paid.
Since last meeting eighteen policies
have been cancelled for various rea-
sons, some having sold their property
or died without transferring policies,
and others having ordered policies can-
celled without giving reason.
The total amount of insurance now
on our books is \$840,419, a net gain of
\$51,000 since last meeting.
Deducting from this the amount on
which last two assessments have not
been paid, we have considerably over
\$800,000 on which an assessment of one-
tenth of 1 per cent. would easily raise
\$800 or over.
After deducting names cancelled the
net gain is \$1.
Since last meeting these losses have
been paid:
Balance due on Battini fire.....\$ 86 45
H. G. Moore's home and furniture..... 225 00
J. R. M. Baxter, tenant house..... 20 00
Mrs. Sarah Morris, small loss by fire..... 25 00
Total.....\$499 51
These losses and all the incidental
expenses have been paid out of the sur-
plus remaining from the last assess-
ment for the Battini fire, which was in
process of collection at the time of our
meeting last April.
Mr. Moore's loss occurring just be-
fore our last meeting last year, not
having been adjusted, was not reported
at that time.
The report of your financial commit-
tee appended to this report will show
that the Association, without having
made an assessment, is out of debt and
has a balance to its credit of \$64.21.
The handsome gift of Mr. J. F. Hos-
kins of one-half his premiums, amount-
ing to \$43.69, has been more than suf-
ficient to pay two of the above losses.
The total amount of assessments paid
by the charter members of your Asso-
ciation on \$1,000 for the last four years
is \$3.60, or an average of only 90 cents
per thousand dollars. It is doubtful if
any other branch in the State can show
a better record. An average of \$2 per

thousand would still make the cost of
insurance about one-third of the cost
in the old line companies.
Besides the small cost and certainty
of speedy payment of losses, the chief
feature of our method of insurance is
that the money paid out stays in the
county, and is not used largely in the
payment of high salaried officers doing
business in costly buildings in some
northern city.
For every \$2 paid out by old life and
fire insurance companies, only about
\$1 stays with us.
If "he who makes two blades of
grass grow where one grew before" is
esteemed a benefactor, surely our or-
ganization richly deserves this distin-
ction.
J. R. WHARTON,
Secretary and Treasurer.
On motion the same old officers were
re-elected, except that A. L. Rankin
was elected supervisor in place of W.
D. Wharton, who resigned.
After the foregoing routine business
had been disposed of the president an-
nounced the Carolina Benevolent As-
sociation would ask the attention of
the meeting in a discussion of its plan
of business.
Capt. A. S. Ashe, secretary and treas-
urer of the organization, in his well
known versatile style said that while
he was not an expert on the subject of
insurance, that he was nevertheless a
strong believer in insurance. He had
given this subject careful consideration
before accepting the position of secre-
tary and treasurer. That the secre-
tary and treasurer's report of the busi-
ness of the Guilford branch of the
Farmers' Mutual under the efficient
management of the local agent, Jesse
F. Hoskins, showed what a saving had
been made to the county in the way of
fire insurance. And the Carolina Be-
nevolent Association would follow on
similar lines, improving upon with a
life plan, and together a great work
will have been done.
Capt. S. B. Alexander, president of
the association, in a few well timed
remarks explained that after due con-
sideration of the plans and purposes of
this proposed insurance association
that he had accepted the office of pres-
ident because he regarded the plan as
a step in the right direction. The ques-
tion, Capt. Alexander said, had been
asked him why there had not been in-
surance companies started in the South
and he had never been able to answer
the question satisfactorily to himself.
This, he said, was a home enterprise,
based upon safe and solvent plans and
provided indemnity to the people in a
local way, and incorporated some need-
ed and attractive features which will
enable the people to insure themselves
at a nominal cost, and thereby keep
the money at home.
Mr. J. S. Carpenter spoke at length
of the plan of the Association. The
plan is as follows:
The cost of Life Insurance is made
up of three items, viz.: the expense of
obtaining new business, the manage-
ment of the company, and the amount
required to pay claims. Under the
Carolina Benevolent Association these
items are provided for beyond the
reach of doubt. We propose by economi-
cal business management to furnish
undoubted indemnity at the least cost
consistent with perfect safety.
This association is operated and con-
fined solely to territorial divisions, said
divisions consisting of not less than
two hundred bona fide applicants, and
insurance can only be obtained through
some of its divisions. The territory or
division shall be determined at the
discretion of the board of directors,
but no division shall embrace less than
one nor more than ten counties.
When two hundred or more applica-
tions have been filed in the home office
of the secretary and treasurer, certifi-
cates shall be issued to the division
named in the application.
The application or certificate fee is
(\$7.50) seven dollars and fifty cents,
payable but once, and must accompany
the medical application for member-
ship.
Should the application be rejected,
the fee will be returned. The certifi-
cates are issued for \$1,000 only. A
member can hold but one certificate in
each division. Each member is pro-
tected by an Emergency Fund of \$1.00
for each membership, and an additional
tax of \$1.00 per capita, per annum,
which is for the purpose of providing
for the contingencies of members who
have failed to respond for assessments
occasioned by death, old age or total
disability, and to insure stability and
perpetuity.
The association will issue to its
members on the first of each calendar
month an itemized statement of each
and every division of the organization,
which will be a complete report of the
secretary and treasurer's books, as
audited by the board of auditors. It is

the purpose of this association to make
every member familiar, not only with
the condition of his own division,
but with that of every other division
throughout the association, and at the
same time publish, in connection with
this, much valuable information upon
this subject of insurance and other lit-
erary topics as will tend to the eleva-
tion of the moral and intellectual tone
of the membership.
This publication will cost the mem-
bership two dollars per annum, and
that together with the emergency fund
of \$1.00 (which is credited solely to the
division) will constitute the entire ex-
pense element of the association, ex-
cept necessary amounts to meet death,
old age and total disability claims; in
other words, if there are no deaths, the
total expense element is \$2.00; total
emergency fund, \$1.00; total assess-
ment without any death, old age or
total disability claims, \$3.00. No bene-
fit assessment will be issued until the
proof of claim has been furnished or
passed upon by the chief medical ex-
aminer; hence, the total amount of cost
of this plan of insurance is the actual
mortality, plus \$3.00.
Now, if the Carolina Benevolent As-
sociation has no greater mortality rate
than the average of the companies, then
for the next fourteen years a policy of
insurance would only cost \$6 for mor-
tality, plus \$2 for Expense, plus \$1
Emergency Fund, making \$9 total cost
at the average age of 35 years per \$1,000
insurance.
It is a well known fact that Life In-
surance Companies never fail by reason
of the death-rate experienced, but when
failure has occurred it has been caused
by speculation, fraud or extravagance.
The safeguards introduced into this
Association makes such abuse of funds
or confidence impossible. For the
safety of the policy-holder the Secre-
tary and Treasurer gives a security
bond.
It must be considered, also, that none
of the Co-operative Companies have
incorporated an old-age surrender
value, which naturally changes the
death rate.
This Association provides a cash-
surrender value of one-fourth of the
face certificate (\$250), payable when
the insured arrives at the age of sixty-
five years. Now, had the assessment
societies incorporated such a cash-sur-
render value as that, having been in
business twenty years, a very large
per cent. of its old members would
have retired from the company, taking
only one-fourth of the value of their
policies in cash, whereas the old mem-
bers having no cash surrender hold on
to their policies, and new and young
members will not stand the increase of
assessments which must necessarily
follow and pay for the excessive death
rate of these old members. There is no
reason why the assessment to meet the
expense for death, old age or total
disability should be increased as this
Association grows older, which is cer-
tainly the case with the benefit orders
who do not provide an old-age sur-
render value.
Judge James Shepherd stated that
he was not here for the purpose of
making a speech; that he knew very
little about insurance except in a legal
way. But that he was here to endorse
the proposed plan. Judge Shepherd
became quite eloquent in his remarks
upon old Guilford and the patriotism
of her people, dwelling at length upon
the battle of Guilford Court House.
The meeting was large, enthusiastic,
and the audience was remarkably at-
tentive to all that was said.
—Capt. H. L. Hoover, aged about 63
years, who moved from Staunton, Va.,
to this city a few months ago, died Sat-
urday morning from the effects of a
stroke of paralysis which he suffered
the Monday night previous, remaining
critically ill in the intervening time.
With his wife he made his home at
Mrs. Payne's, on Church street, devot-
ing his time to the insurance business.
He was a man of culture, ability and
piety, and made many friends here in
the brief time that he was permitted
to sojourn among us. A brief funeral
service conducted by Rev. Dr. Smith
was held at his room just before
noon Saturday and his remains were
taken to Staunton on the noon train
for interment, accompanied by his wife
and Mr. G. W. Kolner.
STATE OF OHIO, CITY OF TOLEDO, ss.
LUCAS COUNTY.
FRANK J. CHENEY makes oath that he is the
senior partner of the firm of F. J. Cheney & Co.,
doing business in the city of Toledo, County and
State aforesaid, and that said firm will pay the
sum of ONE HUNDRED DOLLARS for each
and every case of Catarrh that cannot be cured
by the use of HALL'S CATARRH CURE.
FRANK J. CHENEY.
Sworn to before me and subscribed in my
presence, this 6th day of December, A. D. 1897.
A. W. GLEASON,
Notary Public.
Hall's Catarrh Cure is taken internally and
acts directly on the blood and mucous surfaces
of the system. Send for testimonials, free.
F. J. CHENEY & CO., Toledo, O.
Sold by Druggists, etc.
Hall's Family Pills are the best.