

Provident Savings Life.

The Provident Savings Life Assurance Society of New York was incorporated in 1875, the organization of which was effected by the late Hon. J. Sheppard Homans, who succeeded to the management of the company until two years ago, when Edward W. Scott, Esq., was appointed its first vice-president and Mr. Homans to the position of president.

For five years past ending January 1st, 1898, the dividends returned to policy holders in this company were larger than those of any other old line company. This is largely due to the



President Scott's incumbency, the new business accomplished was about 100 per cent. more than had ever been written in the history of the company.

Mr. J. Sterling Jones, the general manager for the State of North Carolina, introduced the company in 1886, and since that time has written about \$10,000,000 of insurance in the Old North State. Among his policy holders are the leading representative men of the State in all the principal cities and towns, and it is hard to find a single township in the State that does not have a considerable number of its leading men as his clients.

It is an aphorism that insurance men, like poets, are born, not made, and the energetic manager of the Provident Savings Life has from the very beginning of his career been an important and potential factor in life insurance affairs, and one that must be reckoned with.

It is safe to say that a man may be judged by the judgment of his neighbors, and the best evidence of Mr. Jones' fidelity to his clients is the fact that he has personally written in Greensboro alone \$600,000 of insurance, and policies placed with him twelve years ago have been duplicated and greatly multiplied. Mr. Jones

judicious investments of the company's earnings, for it has been the policy of the company to invest in buildings and real estate in thriving and prosperous Southern cities, where

known throughout the State as a most active and successful manager. His accession to the management of the Provident Savings Life marked an era of progress which culminated in its present volume of business, due to his re-organization and force upon a broad basis. The company's business is conducted upon the basis of the method of insurance, a method which has stood the test of centuries itself the just and equitable of taking life risks. Its scientific and legal reserve required by the laws of New York and other States is always held. On all matters of life and limited payment



PROVIDENT SAVINGS LIFE

provides the cash values, loan values, extended insurance and paid-up insurance are written in the policies as guarantees, with all estimates eliminated.

they are a source of wealth to those communities, and bring vastly better returns than investments in New York real estate.

During 1898 (the second year of

has a number of good agents who have been with him for years, and has exceptionally good openings for a few other first-class men, who have experience and ability.



COLONEL J. D. KASE.

The Iron Ores of North Carolina.

The manufacture of iron from the ores ceased in North Carolina at the close of the Civil War. The general advance in the methods of production whereby a cheapening of manufactured iron was attained and the centralization of capital in the Northern iron districts, left undeveloped the great and numerous iron resources of this State. The city of Greensboro is centrally located in the iron belts, with virtual direct lines of railroads radiating from it, and cutting these belts at many points. There are several distinct trends, or belts, of iron ore on each side of this city, and extending from each other for many miles. Within a radius of ten miles, Greensboro has the Stokes, the Tuscarora and the Ramseur hematite, the Ore Hill and Stem semi-bleached, and the Dickhorn hematites. The ore is shipped direct by rail from this city, and is transported here at a freight of fifty cents per ton. In the manufacture of pig iron there are several furnaces in this city, and one located at Cranberry, on the western end of the State, and another in this city. The North Carolina Steel and Iron

pletely equipped and stocked to operate on short notice. It is built on the most modern plans, and in all respects is an up-to-date and valuable plant. It is expected that it will be put in operation within the next three months. Its capacity is one hundred and twenty-five tons of metal per day. It was located here because of the railroad facilities, central location and ready access had to the iron ores, limestone and fuel required. The character of the iron ores assures a quality of pig metal that is in great demand, both for home consumption and export.

The Tuscarora ore belt passes through Guilford county, within eight miles of this city, is thirty miles long and is strictly a Bessemer ore. Its analysis being, silica, 1.31 per cent., iron, 55.06 per cent., alumina, 4.26 per cent., sulphur and phosphorus a trace. It can be cheaply mined and would furnish a large Bessemer plant with ore for many years.

The Ore Hill limonite is non-Bessemer, but will make a very superior foundry and forge iron. The developments made there have exposed over two million tons of the ore, which can be laid down at the furnace here for possibly less than one dollar per ton. Its average analysis made from a pile of near two thousand tons in the furnace stock-house, is as follows: Metallic iron, 53.25 per cent., phosphorus, 0.153 per cent., sulphur, 0.276 per cent., alumina, 2.50 per cent., silica, 6.73 per cent. This mine is fully equipped for mining over two hundred tons per day.

The Chapel Hill ore is a high-grade of Bessemer, and by a shaft put down the vein, near one hundred feet, proved it to be a true continuous vein, about ten feet thick and solid ore. This ore averages, at a depth of eighty feet, as follows: Metallic iron, 58.76 per cent., phosphorus, 0.050 per cent., sulphur a trace, alumina, 7.23 per cent., silica, 11.15 per cent.

The other ore measures have been proven, but not worked to any great extent.

Thus we are assured of ample iron ore supply to warrant extensive iron and steel plants.

The cheap ores of other parts of our country are about exhausted, and now is offered here a fine opportunity for capitalists to invest in cheap mineral lands, and reap the benefits (held unintentionally for them) therefrom in furnishing the iron markets at home and abroad.

The predicted consumption of pig iron in this country for the year 1899

is about 12,000,000 tons, or more than 2,000,000 tons above that ever before consumed in any one year.

Our export of pig iron to Europe is increasing very rapidly, and we will therefore be able to dispose of any surplus we may produce, at remunerative prices.

As to location for home or export trade, this place has the advantage of cheap materials, rail and water transportation to Northern and Eastern States; and for export we have the nearest seaboard port, (Wilmington, N. C.) of any pig iron producing district.

Pig iron can be produced here and put on vessels at Wilmington for \$8.25 per ton. It is not possible for Birmingham, Ala., to reach the sea coast at anything like these figures, and obtain a "new dollar for an old one."

With the many advantages we possess we should have additional manufacturing plants, such as Bessemer steel works, car shops, machine shops for making electrical and cotton mill machinery, agricultural implements, and improved mining and milling machinery for the better securing of the precious metals deposited all around us, with a lavish hand.

These things must and will come to us as the conditions become better known.

J. D. KASE.

J. D. KASE,

Mining, Mechanical and Constructing Engineer.
SPECIALTIES: Examination and report on gold, copper, iron ore, manganese, coal and other mineral properties; superintending exploration, development, give estimates and superintend construction of operating plant. Agent for sale of real estate.
P. O. Box 174. GREENSBORO, N. C.

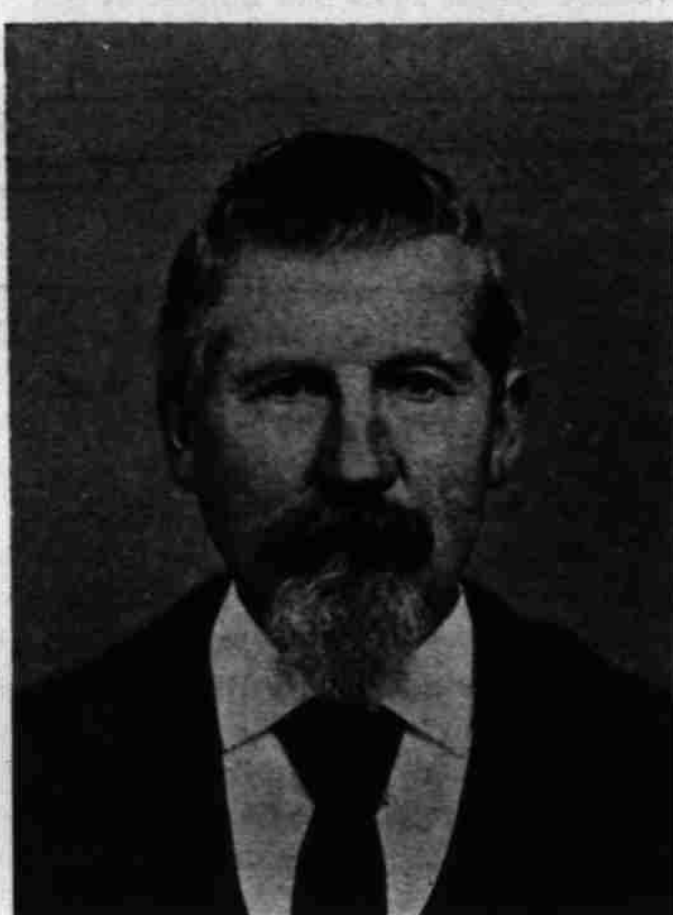
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GROCERIES, DRY GOODS, FEED, MEAL, GRAIN, AND SEEDS.
512 South Elm Street, GREENSBORO, N. C.

Baker's "Sea Foam" and Triplet's "Lily White" Flour are NOT adulterated. We sell them.

"Merit is the trade-mark of success; quality the true test of value."



W. A. WATSON, SR.

Was born in Davidson county, N. C., March 22, 1833.

In early life Mr. Watson learned the trade of builder, which vocation he has followed for over fifty years. Among the mills which he has erected are the Worthville and Park Mills at Franklinville; the Naomi Falls and Island Ford mills on Deep River; Erwin mills, Durham; Holt's mill, at Haw River; W. E. Holt's mill at Lexington, the Yadkin mills, and mills at Salisbury, Concord, Greensboro, and elsewhere in North Carolina, and a number of mills in South Carolina, besides churches, schools and public buildings in both States.

Mr. Watson came to Greensboro in 1897 and since that time has erected the Proximity Mills and many of the beautiful villas on Summit Avenue. He is now operating a large and well equipped brick plant with a capacity of 35,000 per day.



RESIDENCE OF G. W. WARD.

DR. J. T. JOHNSON,

The Greensboro Eye Specialist, has won the confidence and good-will of all the best people in and around Greensboro. The reason is that he has a thorough mastery of his profession and in all his dealings he is candid and fair. All of his examinations are made in the most scientific and painstaking way and he brings to his aid the very best help that has ever been invented. Letters of the

Doctor in his office examining the eyes of a little girl with the ophthalmometer. This instrument is used and highly endorsed by the leading oculists all over the world. It is generally admitted to give the most satisfactory diagnosis of astigmatism of anything in use, and as astigmatism is the cause of four-fifths of the young people wearing glasses, there is no other instrument so indispen-



warmest commendation and most grateful appreciation are continually received from leading citizens outside the city. His work has so grown in the two years he has been in Greensboro he has found it necessary to save delay (caused by sending to Northern cities to have his work done), and has put in a full equipment for making up at a few hours notice any kind of Eye Glass or Spectacles to be had anywhere. The great advantage of this is that people coming from a distance to see the Doctor can have the frames fitted to the face before leaving the city rather than having to return home and receive the glasses by mail a week or so later. The accompanying cut shows the

While Dr. Johnson is having such success in correcting the most stubborn cases of defective vision and is frequently told that if the glasses he has adjusted could not be duplicated they would not be parted with for hundreds of dollars, still he always makes his charges reasonable and consequently people in the most ordinary circumstances can avail themselves of his skill and knowledge.

He makes no charge for examination, and hence if you do not need any help in the shape of glasses, or if glasses will not correct your trouble, it will cost you nothing to consult him and thus find out what is the real condition of your eyes.

BICYCLES. GO TO... W. H. WHITE

For all kinds of Bicycle Repairs. Work always right or no charge. Look for the ball-bearing wheel running in front of the shop, that's White's, 117 E. Market

Sergeant Manufacturing Company.

The Sergeant Manufacturing Company has been uninterruptedly and continually in business since April 18th, 1869, and is the oldest business establishment in Greensboro.

During the past ten years the Sergeants have devoted their energy and attention to the perfection of their Patent Variable Friction Feed Saw Mill and Log Beam Set Works, the sales and popularity of which have increased from year to year.

Their trade in these mills covers a

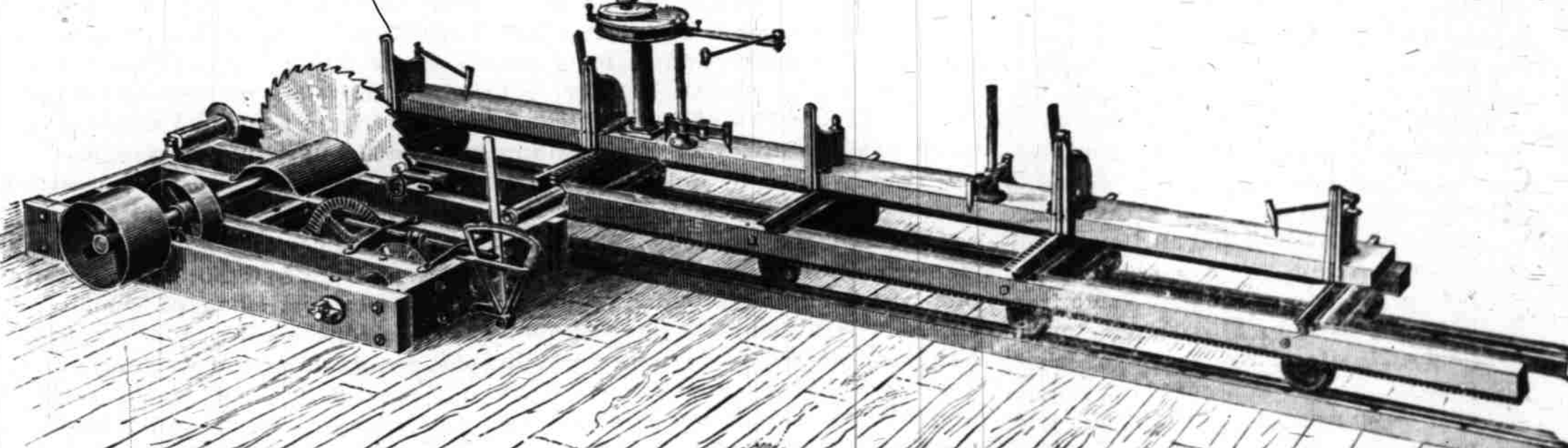
well adapted to larger powers, as the feed can be run up at pleasure with the one lever to the very highest speed.

The mandrel next to the saw is protected with a hood which serves the double purpose of protecting the mandrel and mandrel box and supporting the lumber as it passes from the saw.

Each mill is furnished with the Sergeant patent saw guide. The carriage is built of the best seasoned timber, with bolts extending through both

set works is the fact that the log beam, after the log has been cut up can be shoved back by hand or pressed back by the oncoming log without the use of the ratchet lever, which saves a great amount of time.

The accuracy of the set works is not in the least affected by long usage, for the one ratchet sets the log-beam forward while the other holds it in position, and mills that have seen years of hard service are working with the same absolute accuracy as the day



wide range of territory, reaching from Maryland to Alabama, where over six hundred Sergeant mills may be found, all of which are giving entire satisfaction.

Mr. George S. Sergeant, the head of the house, has greatly simplified the construction of their mills, using the smallest possible number of working parts, the result of which is to minimize the liability of disorder, increase the life of the machine, and save cost.

The present perfection of this mill is the result of years of experience in building circular saw-mills and all kinds of head blocks and set works. It combines in the simplest form all the latest improvements, and has many valuable features not found in others.

By the perfect construction of the set works, the sawyer can at any moment change the feed from the slowest to the fastest rate of speed with a single lever, while the saw is cutting, thus enabling the sawyer to use the full power of the engine or water wheel, whether the sawing be light or heavy.

They can be run by a lighter power than any other mill because the speed can be graduated slower than others, and in the same way they are equally

three and a half inches at one throw of the lever.

The scale on top of the setting stand, in full view of the sawyer indicates at all times the exact distance from the face of the knees to the cut of the saw.

In addition to the common dogs, adjustable double-end drop dogs are furnished.

On each log beam are set out knees for straightening tapering logs and for sawing tapering lumber.

A most valuable feature of the new

they were built. The prices of Sergeant's mills are considerably less than other makes and there is no mill in existence that possesses equal merit and will do the same work.

The Sergeant Patent Link Sash Weights were invented by George S. Sergeant in 1894 and immediately came into almost universal use wherever they were known. The invention consists of an ingenious combination of weights of various diameters and



lengths, by which a sash of any given weight may be balanced to within one-half a pound.

The dealers in builders' hardware soon found that with a stock of one ton of these weights they could fill any order which to be prepared to do with the old style solid weights would require a stock of twenty-five to thirty tons.

These weights are manufactured at Greensboro, Atlanta, Ga., Baltimore, Md., Portsmouth, O., Nashville, Tenn., and other places.