Policies

insurance agents operating in North Carolina may not pay the stamp tax levied for purposes of Federal revenue by the United States government was the ruling yesterday of Commissioner of insurance J. R. Young.

After the passage of the act, and its circulation over this State, the question argse as to whether the policy holder, the agent, or the company would be subjected to payment of the proposed tax. Some people have been of the opinion that the insurance companies should pay the tax, and that the policyholder is not required to pay under the act.

Commissioner Young does not rule

on this. He does rule, however, upon the action of a company in calling upon the agent to pay. If the insur-ance company calls upon the agent to pay the tax if he cannot collect from the policydrawer, then the agent by Commissioner Young does not rule the policydrawer, then the agent, by the ruling of the North Carolina comdoner is estopped from payment

Commissioner Young does not attempt to rule that companies must pay the Federal stamp tax. This is a Federal question and not a State one. But the commissioner is of the opinion that Congress Intended that the tax be paid by the insurance companies. This is shown by the fact that mutual companies are exempted from the perations. Commissioner Young also argues in support of this opinion that a similar tax was paid by the companies during the Spanish war. But the commissioner holds that the payment of this tax by the agent would be a violation of the article 4766 "Anti-trust Law" and would subject the violator to arrest.

The section of the act which refers to insurance reads:

"Even by the Companies of the section of the act which refers to insurance reads:

"Even by the Companies of the section of the act which refers to insurance reads:

"Even by the companies of the Spanish was the supplies needed that the payment of this tax by the supplies needed that the payment of the article 4766 "Anti-trust Law" and would subject the violator to arrest.

The section of the section of the act which refers to insurance reads: by the law of the State.

to insurance reads;
"Each policy of insurance or other instrument, by what ever name the same shall be called, by which in-surance shall be made or renewed upon property of any description (in-cluding rents or profits). Whether upon property of any description (including rents or profits), whether against peril by sea or on inland waters, or by fire or lightning, or other peril, made by any person, association, or corporation, upon the amount of premium charged, one-half of 1 cent on each dollar or fractional part thereof: Provided, That purely co-operative or mutual fire insurance companies or associations carried on companies or associations carried on by the members thereof solely for the protection of their own property and not for profit shall be exempted from the tax herein provided: And provided further. That policies of reinsurance shall be exempt from the tax herein imposed by this para-

"Each policy of insurance, or bond or obligation of the nature of indemnity for loss, damage, or liability is-sied, or executed, or renewed by any jerson, association, company, or cor-poration, transacting the business of sied, or executed, or renewed by any person, association, company, or corporation, transacting the business of fidelity, employer's liability, plate glass, steam boiler, burglary, elevator, sutomatic sprinkler, or other branch of insurance (except life, personal accident, and health insurance, and friends.

Mr. Beacon was a good man and Mr. Beacon was a good man and Mr. Beacon was a good man and described and taxed on exempted in the preceding paragraph will be sadly missed

And excepting also workmen's compensation insurance carried on by the members thereof solety for their own protection and not for profit), and each bond undertaking or recognisance, conditioned for the performance of the duties of any office or position, or, for the doing or, not doing of anything therein specified, or other obligation of the nature of indemnity, and each contract or obligation of the validity or legality of bonds or other obligations issued by any State, county, municipal, or other public body or organization, or guaranteeing titles to real each contract or obligations issued by any State, county, municipal, or other public body or organization, or guaranteeing titles to real each tion, or guaranteeing titles to real es tats or mercantile credits executed or guaranteed by any liability, fidelity guarantee, or surety company upor the amount of premium charged, onehalf of 1 cent on each dollar or frac-tional part thereof: Provided, that policies of reinsurance shall be ex-

MAY DESIGNATE HOW MONEY IS TO BE USED

Red Cross Society Will Respect the Wishes of Donors.

Mr. Joseph G. Brown, who is the treasurer for North Carolina of the American Red Cross, being asked about contributions for the relief of the Belgians and other European war sufferers, stated that the American National Red Cross would use the

ply varying qualities and character of donated goods. However, where it is donated goods. However, where it is more practical for the donors, the Red Cross accepts with deep appreciation any gift sent it. Cash contributions can be forwarded to the treasurer at Raleigh.

Contributions to date remitted. \$856.88. The following contributions since

last report:
In Christ church offering, 50 cents.
J. J. Edwards, Ayden, \$5.
Mrs. E. H. Bobbitt, Louisburg, \$2. Town of Franklinton, \$200.55. Circles of Henderson through Mrs. W. H. S. Burgwyn, \$64.65.

HAMILTON BEACOM

uccessful Merchant and Highly Es-teemed Citizen of Henderson Dead. (Special to The News and Observer.) Henderson, Nov. 36 .- The funeral

of Mr. Hamilton Beacom, a highly esteemed citizen and successful merchant of this city was held in the Church of the Holy Innocents yes-

Mr. Beacom was a good man and

NORTH CAROLINA MAN FINDS QUICK RELIEF FROM DISORDERS OF STOMACH

Mr. Wade Thankful He Read About | ters like this come from all parts of Mayr's Wonderful Stomach ine country. Mayr's Wonderful Stomach ach Remedy is known everywhere be-

cause of its merit.
Mayr's Wenderful Stomach Remedy clears the digestive tract of mucoid E. T. Wade of Williston, N. C. was the victim of stomach disorders. He tried many remedies and took a greated deal of medicine and treatments. Reflect seemed a took the tried many remedies and treatments. Reflect seemed a took the coming.

Then he found Mayr's Wonderful Stomach liver and bowelford found relief at once. He told his opinion of the remedy took a dose—and found relief at once. He told his opinion of the remedy in a letter in which he said:

"Jour medicine has worked wonders. He wonderful stomach Remedy to you indeed, for advertishing your wonderful remedy in the papers, as otherwise I might never have known of H."

Along with this letter Mr. Wade ordered more of the remedy. The first does proves—as long treatment. Let-

After a separation of 42 years two brothers, Mr. C. D. Harwood of Akron, Ohio, and Captain H. H. Harwood, of Goldsboro, recently faced each other following a search of 35 years by the former. The meeting took place at the Odd Fellows Old Folks Home in Goldsboro and in the language of the Ohio brother it was the hapdest ompt from the tax herein imposed by this paragraph.'

Ohio brother it was the happiest moment of his life when he saw the face of the brother whom he believed was dead for many, many years. Mr. C. D. Harwelld is now in Raleigh on a visit to his niece, Mrs. C. B. Elmore, whom he had never seen until yester day.

The story of the meeting of thes

Had Not Seen Each Other in

Forty-two Years; Had Long

Search

two brothers reveals a faithful search for over a quarter of a century and in-teresting events in the life of one of sufferers, stated that the American National Red Cross would use the funds for any purpose that might be the brothers. Captain Harwood, now designated by the donors, so that where the donors prefer that their contributions should go to the wounded at the home in Goldsboro, is said to be the only living survivor of the famous designation should go to the wounded at the home in Goldsboro, is said to be the only living survivor of the famous designations should go to the wounded at the home in Goldsboro, is said to be the only living survivor of the famous designations and is credited with sister. Who were here at the time of this death. The seniors in electrical engineering at the A. and M. College in electrical engineering. It is also went with members of the family and attended the funeral, young vann being a graduate of the contributions. Watever designation is made by the contributions of the war Captain Harwood, now at the young wan, and a brother and sister. Who were here at the time of his death. The seniors in electrical engineering at the A. and M. College in sister, who were here at the time of his death. The seniors in electrical engineering at the A. and M. College in sister, who were here at the time of his death. The seniors in electrical engineering at the A. and M. College in sister, who were here at the time of his death. The seniors in electrical engineering at the A. and M. College in sister, who were here at the time of his death. The seniors in electrical engineering at the A. and M. College in sister, who were here at the time of his death. The seniors in electrical engineering at the A. and M. College in sister, who were here at the time of his death. The seniors in electrical engineering at the A. and M. College in electrical engineering.

The pail bearers were Messrs. T. W. Brewer, F. P. Thornton, E. R. Captain Harwood the younger brother and to be pounded the function of the younger here at the time of his death. The seniors in electrical engineering at the A. and M. College in electrica that State for parts unknown to the J. brother.

Seven years afterwards Mr. C. D. Seven years afterwards Mr. C. D. Harwood began his search for the missing brother and, until a few weeks ago, search in vain. He tried to get information from the secords concerning the Merrimac and failed because Captain Harwood's name was misunderstood when he enlisted and put down as PHoward." Through other sources Mr. Harwood finally found the address of his long-lost brother's daughter, Mrs. C. B. Elmore. He wrote her and was rewarded by receiving the information that his brother was in the home at Goldsbrother was in the home at Goldsboro. He then began communication
with Superintendent Waggoner at
Goldsboro. His trip was a climax
and happy ending of the long search.
Mr. Harwood said yesterday that
his brother is 76 years old and is now
in feeble health. When they first met
Captain Harwood didn't recognize him
and did not claim him as his brother
until the day before he left. "He
then called me by my first name and
that one word from his lips more than
repaid me for my long search. Life
would not have been much joy to me
if I had left the home and not been
recognized," he said. ognized," he said.

NOT BEN WIGGINS.

Description of Murdered Man That of Raleigh Man. Fearing that the unknown man murdered in Richmond on No-vember 17 was his son, Mr. Jeff Wig-gins Sunday night sent another son to examine the dead body to ascertain if it was that of his missing son. Yes terday he received a message to the effect that the dead man was not his son. The description sent here from Richmond tallied very much with that of Mr. Ben Wiggins, son of Mr. Jeff

DAY OF SPEECHES

Attorneys Argus For and Again Mo-tion to Nonsuit.

Speeches for and against the mo-tion to nonsuit occupied the entire day yesterday in the trial of the col-ored Masonry libel suit, the session adjourning at 4 o'clock to make room for the regular day's session of the police court. The speeches dealt with police court. The speeches dealt with a rehearsal of the facts brought out by the Catimony as to the symem of keeping the records and other things in connection with the suit. The trial will be resumed today.

and Historical Association on "Some Argentine Ideas"

Entertainment by Judge R. W. Army Team Heavier and On Winston; Addresses and Reception at Meredith College. Award of Patterson Cup. Afternoon Session in House of Representatives

Mr. Romule Naon, the distinguished ambassador to this country from Ar-gentina, will arrive in Raleigh this afternoon at 12:30 o'clock. He will come by the way of Greensboro, where

come by the way of Greensboro, where he will be entertained at a breakfast there this morning.

Mr. Naon comes to this city to make an address before the North Carolina Literary and Historical Association and the subject of his address will be "Some Argentine Ideas."

At the Union Station here he will be most by President Archibald Header.

At the Union Station here he will be met by President Archibald Henderson, of the association, and other prominent citizens.

At 1:30 o'clock, the distinguished visitor will be the guest of honor at a luncheon given by Judge R. W. Winston at his beautiful home on Blount street. Governor Craig, Mrs. Lindsey Patterson and some other out of town ladies and gentlemen will also be

Patterson and some other out of town ladies and gentlemen will also be guests.

The address of Amhassador Naon will be delivered in the auditorium at Meredith College in the evening and will follow that of Dr. Archibald Henderson, president of the North Carolina Literary and Historical Association

Following these addresses there will be a reception in honor of Ambassador

The award of the Patterson Memo rial Cup will also be announced.

The North Carolina Literary and Historical Association will meet this afternoon at 3:30 o'clock in the House of Representatives. The program is as follows:

General topic: County History.

1. A new type of county history—

V. K. Boyd.

2. Vital Study of the County—E. C.

Branson.

2. Conference on How to Secure the Writing of County Histories—Discussion to be led by W. C. Jackson, Miss Adelaide Fries, and T. M. Pittman. 4. Business session. The evening exercises will begin at o'clock at Meredith College. The association will be in session wo days. At tomorrow's session one

of the features will be the presenta-tion of the "O. Henry" bronze tablet, which is being placed on the wall at the first stairway leading in the State Administration building, the presen-tation address to be made by Dr. Archibald Henderson and the speech of acceptance by Governor Craig.

TAKEN TO FAYETTEVILLE

Remains of Late Clyde Vann Interred in Home Town.

The remains of Mr. Clyde Vann,
who died Sunday night at Rex hospital of electrical shock received a

week ago at the sub station near

Method, were taken yesterday at 12:20 o'clock to Fayetteville for interment. The remains were accompanied by Mr. and Mrs. J. R. Vann, parents of

RAILROAD LAW SUIT

Verdict Against A. C. L. in Columbus
Court For \$1,500
Whiteville. Nov. 30.—The first week
of a two weeks term of superior court
for the trial of civil cases presided
over by Judge Allen of Kinston, ended Saturday with only two comes. ed Saturday with only two cases out of about fifty disposed of. One of these was Eliza Barnes, admx. against Atlantic Coast Line Ratiroad Com-Atlantic Coast Line Railroad Com-pany, the plaintiff, getting a verdict in her favor for \$1.500, for the kill-jng of her husband near Chadbourn about five years ago.

The case had, previous to this hear-ing, bene tried in the federal court when a judgment for \$1.750 was set saide and the next move was to re-

enter the suit in superior court here after reducing the amount of dam-ages asked for within the maximum required to keep the action from be-ing removed to federal court.

His Explanation Satisfactory

Washington, Nov. 30.—Secretary Daniels today accepted as adequate the explanation of Captain Walter N. Hill; U. S. N. that comment on the Mexican situation published recently was written in a private letter to his family, which reached a newspaper without his knowledge. The Secre-tary, bowever, admonshed Captain Hill to be careful about commenting on international questions.



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No matter how long you have been tortured and disfigured by itching, burning, raw or scaly skin humora, just put a little of that soothing, antiseptic Resinol Ointment on the sores and the suffering stops right there!

Healing begins that very minute, and in almost every case your skin gets well so quickly you feel ashamed of the money you threw away on useless treatments.

Bested Ottoment and Bested Seep are Resinel Obsessed and Besinel Seap are said by all druggists.

Will Address State Literary Says Army and Navy Football Contest Was Magnificent Exhibition

LUNCHEON IN HIS HONOR SPIRIT OF PLAYERS FINE

This Account It Won; But it Would Have Won by Greater Score Had it Not Been for Iron Nerve and Determination of Navy Men

Governor Craig is at home again after his trip to Richmond for the North Carolina-Virginia football game and to Philadelphia for the Army and Navy contest. "I think you have printed a plenty about the Richmond trip, but I don't mind saying a few words additional about the great game in Philadelphia, the Governor remarked. "I attended the game with Secretary of the Navy Josephus Daniels and Mrs. Daniels. They were most courteous and considerate in their attentions to me and to every one, especially to those of to every one, especially to those of us who were from North Carolina. Their party included distinguished of ficers of the navy, admirals, and

Stripes and the ensigns of the Navy. The whole multitude cheered them as they paraded.

"After the midshipmen took their places the cadets of West Point marched in and paraded amid the same enthusiasm and the same military display. After they had taken their places the game began.

"The Army had the stronger team, but was not superior to the Navy in the grit and determination of the players. The winning of the Army by a large score was not all that

players. The winning of the Army-by a large score was not all that there was to be considered in this game. The matter as to which end of the field the ball was taken was not so important. The spirit and the courage of the men was the fine

"Football the Greatest Game." "Football the Greatest Game."
Here the Governor paid his respects to football as a game. "It is," he said, "the greatest game that we have because it brings out the pluck and the unconquerable determination of the players.

"In the face of certain defeat those midshipmen played to the very last minute with all the spirit and nerve that brave young men can show regardless of the danger. It must have made, the heart of every American present thrill with enthusingm to witness the magnificent display of courage and skill exhibited by those younge age and skill exhibited by those young soldiers and sailors.

"The Army team was heavier, and on this account it won. It would have won by a greater score had it not been for the iron nerve and fighting spirit of the members of the Navy

team.

"After the game was over I went into the gymnasium where the Navy team had gathered to bathe and dress. I saw that some of them were weeping—they took their defeat hard. funeral, But they are determined to win next time, they said.

"Yes, sir," the Governor added go-ing back in his mind to the exciting portions of the game, "to see those

portions of the game, "to see those young fellows crash through the lines of their opponents as the Navy did sometimes was magnificent."
Carlyle Craig, a son of the Governor, was one of the Navy players, and according to all the newspaper accounts, he played with the characteristic Craig pluck and determination. He was the lightest man on the team, and had but lately recovertion. He was the lightest man on the team, and had but lately recover-ed from a wound, but he gave a splendid account of himself. Right halfback was the position played by

FOOTBALL CAPTAIN

George Moore Reelected to Head of Wake Forest Team.
(Special to The News and Observer.)

Wake Forest, Nov. 30.—At a meet-g of the Wake Forest football team ing of the Wake Forest football team of 1914 on Thankagiving nisht in Charlotte George C. Moore of Shelby was unanimously re-elected captain of the Baptist team for the season of 1915. Captain Moore led the team for the past season and it is quite a com-pliment which he receives at the hands of his teammates when he is again chosen for the same honor. Moore played this year for the third

Moore played this year for the third consecutive season on the Baptists' eleven. His position is left tackle. This is Captain Moore's third year in college as well as his third on the team. He is a candidate for the degree of bachelor of arts at the commencement of 1916. Besides being one of the best football players North Carolina has ever seen by its contraction. Carolina has ever seen he is a good students and popular with his fellows. "I will be back next year," says the captain, "and will work hard." He has been the mainstay of the line of the 1914 football eleven

SMOKER AT WHITEVILLE.

Commercial Club to Be at Home at a Get-Together Affair.

Whiteville, Nov. 30.—The Whiteville Commercial Club will give a smoker tomorrow evening. that promises to eclipse anything yet held here in the waylor a "get-together" affair. The responses already received by Secretary Putman indicate a good attendance from nearby fowns and of these prominent throughout the State. The principal address will be by Mr. Frank Gosgh of Lumberton and short taiks will be made by Judge Oliver H. Alien of Kiston; Hon J. A. Brown of Chadbourn; Solicitor Homer Lyon of Whiteville and licitor Homer Lyon of Whiteville and a number of others.

NO GAME WITH ROCKY MOUNT.

So States Teacher In Enfield High School.

According to Mr. Fred A. McNeer, teacher in the Enfield high school was not defeated by Rocky Mount tourn as sent out from Rocky Mount last week. Mr. McNeer states that Enfield has not been able to schedule a game with Rocay Mount, but lifut the Enfield team has played two and lost no games and will contend for the State High School basketball championship. He adds that the Enfield team will be gind to meet Rocky Mount any time that school chasses.



REPLY IS MADE TO

"A Sunday Sermon"

To the Editor:

others.

"The game was a magnificent sight. I shall not forget it. The stadium was immense with its vast throng of 33.
900 people, every one of whom was an intense partisan, wearing and waving the brilliant colors of either the Army of the Navy.

Performance opened when the battalion of midshipmen marched in and paraded over the field, every one dressed in splendid uniform, and the whole battalion marching with the precision of a machine. The bands were playing martial airs, the color-bearers catrying the Stars and Stripes and the ensigns of the Navy.

The whole multitude cheered them as this with him because in the times are for an article in the News and Observer of Raleigh, N. C., I have just gead an article in the News and Observer of Raleigh, N. C., The Charlette of that city.

The article was based on that sergiture which reads as follows:

"The love of money is the root of all evil, &c."

The article in question criticizes the institutions from the manufacturers of tobacco and coca-cola and refusing to accept—the gift of Andrew Carnegie for Vanderbilt University. It is but natural that the writer should view things as he does and I sympathing the properties of the Navy. of tobacco and coca-cola and retus-ing to accept the gift of Andrew Carnegie for Vanderbilt University. It is but natural that the writer should view things as he does and I sympa-thize with him because he has a brother—a fine man too—connected with Vanderbilt as a professor.

He signs himself in the course of the article as "A Methodist Sinner." I won't know why unless it is because he has not patronized Methodist edu-cational institutions.

Knowing Mr. Tillett as I do and his intense honesty and devotion to duty. L do not believe he would have ac-cepted Mr. Carnegie's gift based as it was upon an open avowal to practical ly own and control the university and backed by a crowd whose object was to govern the institution and wrest is from the church, honestly if they could, dishonestly if they must: I say I believe Mr. Tillett would have said. "I will not assist in any such transaction." He cites the case of "Cousin Ben Duke" and "Brother Candler" and criticizes the acceptance of

In both of these cases the situation is quite different from the Carnegle

There were no strings tied to the gifts of Messrs Duke and Candlerthey gave what they gave in fee to the church.

I have heard a great deal about tains ed money but so far as I have been able to discern a dollar must have one of two characters—genuine or counterfeit-1 believe no one has even in sinuated that the money donated by our "Cousin Ben" or "Bro. Candler" was counterfelt. The inconsistency of Mr. T. is again manifest for while he attacks Mr. Duke's dollars given to Methodist educational institutions has not one word of sympathy for poor orphans supported by tair money nor for the poor missionaries who have been so generously aided by orphans this tainted money has help

No word of censure is given the Christian layman who thrives on raising the crude tobacco and makes the cigarette a possibility; no word of censure for the Christian tradesman or professional man who receives tainted money in trade or fees. In my boyhood the sainted father of Mr. T—(Rev. Jno. Tillett) was my

father's pastor and he argued that every dollar diverted from an evil purpose into the coffers of the church purpose into the coners of the church was a gain. As to the Candler gift and the baneful effects of coca-cola on the human system the United States government, if I remember correctly, investigated this and found it contained practically the same ingredients as coffee.
"Let him that is without guilt cast the first stone."

Raleigh, N. C. J. O. GUTHRIE.

18 MONTHS' SENTENCES **GIVEN FOUR NEGROES**

Broke Scal of Car in Interstate Traf-fic—One Year For Illicit Distiller.

The heaviest sentences imposed yesterday in the Federal court, Judge H. G. Connor presiding, were upon four negro hoboes who were convicted of breaking a scal of a Southern Rail-way car in interstate traffic. Each way car in interstate traffic. Each was sent to the Atlanta penitentiary for 18 months and fined \$109. These negroes were George Williams. Joir negroes were George Williams, Jen Richardson, Alex McFarland and

Robert Bussey.

Joseph Harris, who pleaded guilty to illicit distilling, was given a year's term in the penitentiary and fined.

Cal Smith, of this county, who lives near Apex, was convicted of illicit distilling but sentence was deferred. Other cases disposed of were as follows:

Battle Davis, for retailing, was let off on the payment of costs.

Floyd Kirby, charged with retaileing. Not guilty.

Henry Barnes, for illicit distilling.

was allowed to pay \$20 and give bond for his appearance at the next term W. E. Kelly, pleaded guilty to illicit

distilling and was sentenced to 20 days in jall and fined \$100. Jall sentence to be stricken out upon payment of William Wiggs, for removing mail

boxes, pleaded gulky, and was sent to jail for 20 days. Dinks Burnett pleaded guilty to illicit distilling. Judgment suspended on payment of costs. Fabius Winters and Sam Winters, charged with illicit distilling, were let

off on the payment of costs. The same course was pursued in the case of Robert Winters. Citizens Bank of Nontolk vs. J. Sprunt Newton and others, sale of

collateral bonds ordered.

The case of William Deberry, a ne-gro charged with robbing the mails, will come up today.



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a more important part in correct toilette than during the coming Fall and Winter Seasons. As is usual, our stock comprises all of the accepted modes for formal and informal wear. Their elegance of curve and contour is restrained by good form-refined by good taste. Devoid of all exaggeration,

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