

Life Insurance was formerly a service to the beneficiaries of the dead, but it has developed into a monumental service for the living.

As witness the fact that last year the life companies distributed \$2,700,000,000 to policy holders and beneficiaries, twice as much going to the policy holders as to the survivors of persons carrying policies.

Life insurance has thus expanded into an agency for investments, safe, stable and conservative.

Money is put into this enterprise as it is expended for government bonds, because it offers an inviting field for savings, and the American people, gifted in profligate spending, need to be encouraged to lay by in store for themselves when the clouds of adversity and misfortune spill their rain.—Charlotte Observer.

Miss Betty McFarland, student at Cullowhee State Teachers college, is home for the holidays.

Mrs. Chas. B. Trammel and little daughter, Rebecca Anne, will leave St. Asheville Friday on account of the illness of her father, P. E. Ward.

Mrs. E. B. Cawthray was called to Asheville Friday on account of the illness of her father, P. E. Ward.

An exhibition of Audubon's bird pictures with an informal talk by a distinguished bird specialist, Mrs. Frederick W. Campbell, Grosse Pointe, Mich., will be given at the home of Mr. and Mrs. Clarence A. Lightner on April 3rd, at 3:30 o'clock. Auspices Tryon Garden club. Men invited. Tea served. Tickets at Missildine's Pharmacy 25 cents.—Adv. 4 t. f. s. m. t.

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