

VIOLATING INSURANCE LAW

Our Law Clearly Provides a Penalty for Agents Acting in State Without License.

Agent Acting Without License. Our law clearly provides a penalty for the insurance law (chapter 100) the Building and Inspection law (chapter 73) and the law governing Building and Loan Associations (chapter 83): Section 3484. Agent acting without license: If any person shall assume to act as an insurance agent or insurance broker without license therefor as required by law, or shall act in any manner in the negotiation or transaction of unlawful insurance with a foreign insurance company not admitted to do business in this State, or as principal or agent shall violate any provision of the law in regard to the negotiation or effecting of contracts of insurance, or shall violate any provision of law as laid down in chapters 183 and 73 of the Revised of 1905 of North Carolina, the penalty for which is not provided for elsewhere, he shall be guilty of a misdemeanor, and upon conviction shall be punished by a fine of not less than \$100 nor more than \$500 for each offense.

**SAFETY FIRST
WHAT IT MEANS
IN THE HOME**

Solomon said: "Wisdom is the principal thing, therefore get wisdom, and with all thy getting, get understanding." In what better manner can this wisdom be used than in getting a good understanding of the best ways in which to safeguard our homes? A home to be perfectly safe should have a good foundation. First of all, it must be built on the principle of cleanliness. Cleanliness should be practiced by every housewife. The house should be kept clean. Care should be taken that no decayed vegetables are allowed to remain in some secluded corner of the pantry. In a house where there are children, care should be exercised to keep matches out of the reach of inquisitive little fingers. In a neighboring city the mother of two little tots left them in the house alone for a short time. On her return she was horrified to see her 3-year-old boy enveloped in flames, from which he died a few hours later. Had she put into practice the principles of "Safety First" by putting the matches under lock and key, if need be, the parents would not now be mourning the loss of that little life. The practice of filling the gasoline stove while burning is very dangerous. Many lives are lost each year in that way. The gasoline stove, at its best, is a dangerous convenience. The day is not far distant when it will be discarded for the electric devices, which are being perfected in such manner as to make the cost of operating nominal. Compliance with the laws of the State by painting the gasoline can red would prevent the mistaken use of gasoline for kerosene, which is another cause of the loss of a great many lives and the burning of many homes. The practice of keeping poisonous drugs in the household medicine chest is another source of many accidents. It may be seen from the instances mentioned that "Safety First" should occupy a prominent place in every home. It is as necessary there as it is in the largest factory or shop.—Safety Engineering.

VALIDITY OF A RUBBER STAMP SIGNATURE.

New York.—What is the status in New York of a signature made with a rubber stamp? It seems to us that there is evident danger in accepting a signature of this kind. How is it generally regarded? Subscriber. Reply.—Any one who indorses a check or signs any other document is bound by his signature, whether it is made with pen or pencil, a rubber stamp, or in any other way. The difficulty arises only when an attempt is made to show that the signature is his. If he admits it he is bound without further controversy. If he declares that he did not append the signature to the document it will be necessary to prove that he did make it, and this is the point at which the whole difficulty arises. A written signature can be compared with other known or acknowledged signatures made by a certain person, and the correspondents of that person or handwriting experts can testify with a considerable degree of assurance as to the genuineness of the signature. In addition, however, whether a rubber stamp or of another kind, it was in use for the making of a disputed signature. For this reason no one can reasonably be asked to adopt a signature so difficult to prove as that made with a rubber stamp. This is an extract from the Journal of Commerce and Commercial Bulletin, a publication of special note and emphasis in the line of insurance Commission work. It is a signing policy.

**PECULIAR ACCIDENT TO
A CHESTNUT HILL MAN**

While Dampening Lime Same Explodes and Cuts Gash on Nose and Above Eye—Big Family Reunion—Items of Personal Interest. Chestnut Hill, Salisbury, Aug. 9.—Mr. R. D. Haynes, on East Crawford street, happened to a very painful accident last Monday when preparing to sprinkle some lime around the house the lime being in very large lumps he proceeded to soften same by pouring water on and stirring when the bucket set getting air tight and exploding cutting a cut gash on his nose and above the right eye. Mr. Bernard Hayworth, after spending a short time with his parents, Mr. and Mrs. J. E. Hayworth, returned Monday night to his work in Lexington. Miss Nellie Lassiter left Tuesday for Richmond, where she will spend her vacation, with her sister Mrs. Cleo Hinton. Mr. Leroy Jarrell and wife spent Sunday in Greensboro. There is good news from Mrs. C. M. Higgins who has been in Lexington for some time for her health, to the effect that she is improving fast and has gained five pounds in nine days. There was a grand reunion last Sunday at the home of Mrs. Londa Hooks, where a large crowd of children, grand children, neighbors and friends gathered to celebrate the 62nd birthday of Mrs. Hooks. At noon a bountiful dinner was spread of which thirty-one in number partook. The following were present: Mr. Roy Cress and family; Mr. F. A. Butler and family; Mr. A. L. Bust and wife; Cicero Hooks and wife, of Thomasville; George Hooks and family, of Packett, S. C.; Mr. Walter Morris, a nephew of Mrs. Hooks, from Bird City, Kansas; and Mr. M. M. Butler. Misses Mary and Annie Ford, of Lowell, are the guests of their brother Mr. J. L. Ford on South Main street.

EUROPEAN WAR RELICS.

German, French and Belgian Soldiers' Attire Picked Up on Battlefield—Also Part of Wrecked Zeppelin. Mr. Stokes Devereux has on exhibition in one of his show windows in Spencer a most interesting display of souvenirs from several of the battlefields of Europe, these being secured by one of the firms whose product he handles and is sent from one of the company's agents to another for a state number of days. The display is genuine and among it is the helmet of a Prussian soldier killed in battle, also the uniform of a French soldier who met death on the battlefield, and the cap of a Belgian soldier. A portion of a 15-inch shell and fragments of other shells, also a small section of the bridge of a German Zeppelin, which was wrecked and destroyed. There is a gun and a number of other reminders of the bloody conflict now being waged acrossed the waters. The display has been interesting viewed and studied by a large number of people.

VIOLATED AUTOMOBILE LAW.

Young Man Operates Car Without License and Drives Wrecklessly—One Unfortunate Acquitted. In the county court this morning, a young white man of this city, was indicted for operating an automobile without a chauffeur's license and also for reckless driving. He contended that he did not know his license had expired, but his card indicated that it was out June 1st and he was convicted on both counts and judgment suspended on payment of costs and compliance in the future with the city and state automobile laws. An unfortunate young man from lower Rowan section was up for forcible trespass but was acquitted. He has been treated at the state hospital in the past and was allowed to go but was warned to keep off of the premises of the man who appeared as prosecutor in the case this morning. A liquor case was continued until next Tuesday.

Rev. J. P. Lanning of Greensboro,

and a former pastor of Holmes Memorial church will preach at Park avenue church, East Salisbury next Sunday at the morning service. The occasion being "Home Coming." All the members of the church are expected to be present together with those who have helped in any way to build the new church and the public has a cordial invitation to attend this service. The regular mid-week prayer meeting will be held in the church this evening at 8 o'clock. The lack of ambition merely demonstrates that some people would rather be happy than successful.

**THE LENTZ AND LINGLE
REUNION BIG SUCCESS**

Held at Fulton Heights Tuesday—Address of Welcome by Rev. G. H. L. Lingle and Response by Hon. Theo. F. Kluttz. The Lentz and Lingle annual reunion was held at Fulton Heights park Tuesday, August 8. The meeting was called to order by the president, J. M. Lentz, of Winston-Salem. The devotional exercises were conducted by Rev. C. P. Fisher, of Faith. After which Rev. G. H. L. Lingle delivered the address of welcome and the response was made by Hon. Theo. F. Kluttz and a song of welcome was sung by two little Misses Lingle. Music was furnished by a select choir, after which another talk was made by Mr. T. Frank Hudson, of Spencer and also by Rev. C. P. Fisher, of Faith. The President then announced dinner, which the good ladies had prepared and spread on a long table and this was enjoyed by all. The meeting was again called to order and the music was furnished by the Lingle quartette. Election of officers being the next business the present officers were unanimously re-elected as follows: J. M. Lentz, president; J. Cal. Lingle, vice president; Karl A. Lentz, secretary; Miss Sadie Kluttz, acting secretary. A few remarks were made by members of the different families, but the most interesting were made by R. L. Lentz and J. C. Kesler, who are contesting for the best history of the families represented. The old time song "God Be With You 'Till We Meet Again," was sung by all and the benediction was pronounced by Rev. Mr. Fisher. The meeting adjourned until the second Tuesday in August, 1917.

**OCCUPYING NEW
SUBURBAN STORE.**

H. E. Ruffy & Company Move Into Their New Building on Park Avenue and Are Comfortably Located. The grocery firm of H. E. Ruffy & Company, operating a store on Park avenue near the Kesler mill, has moved into their handsome new building erected for its special use and adjoining the old frame structure, the latter having been converted into a warehouse. Mr. Ruffy has the finest and best arranged suburban store in this city and in this section. It is of red pressed brick, handsome front and contains every convenience, is well lighted, thoroughly ventilated and is well equipped. The building is a credit to that section of the city.

WANTED IN DAVIDSON

Rowan Officers Arrest Man Here and He Gives Three Hundred Dollar Bond For His Appearance in Davidson. Sheriff Krider and Deputy Graham yesterday afternoon arrested a man by the name of "Buddy" Charles, of Davidson county, who has been wanted by the officers of that county for some time for a violation of the state prohibition laws, it being contended that he had an abundance of liquor on hand last May. He gave bond in the sum of three hundred dollars for his appearance at trial in Davidson.

"The Soldiers' Equipment."

Come out tonight to the First Baptist prayer meeting at 8 o'clock. You will enjoy the service and it will help you. You need the prayer meeting and it needs you. It is the great mutual ministry of the church. Pastor Thomas will talk tonight on the "Soldiers' Equipment." Most of us need this. Come out and see if you can get it. The public cordially invited.

Prominent Greensboro Man Drowned in Lake Yesterday.

Greensboro, Aug. 8.—J. H. Cook, well known insurance man, was drowned in the lake at Guilford Battle Ground late this afternoon, while in swimming. He had swum across once and started back, when he was apparently seized with cramp. Two men who were on the shore could not swim and were unable to render assistance. It was rumored on the streets that he had committed suicide, but this is discredited. Mr. Cook was 54 years of age and is survived by his wife and a son. He was a candidate for mayor last year.

Sons and Daughters of Liberty.

All members of Salisbury Council No. 54, are requested to be present Thursday night, August 10th, as we have very important business and degree work. A. I. JARRELL, R. S.

**THE FARM LOAN ACT
HAS COME AT LAST**

The Law Which Provides for a Series of Banks Has at Last Come to the United States and the New Board Will Put Them Into Operation as Soon as Possible. (By Associated Press.) Washington, Aug. 9.—After many years of investigation and debate to develop the best method of providing financial aid for the farmer at normal interest rates and on long time, Congress has passed a Farm Loan Act, President Wilson has named members of the Board which will administer its provisions, and the work of organizing the vast new system is about to begin. Secretary McAdoo ex-officio member of the Farm Loan Board, which will be at the head of the system, predicts that it cannot be in operation for at least six months and probably loans cannot be made before next spring. In operation the system to some extent will do for the farmer what the Federal Reserve system does for the business man. The farmer will be given opportunity to secure money on his most available commodity, his land, just as the merchant and manufacturer has been enabled through the Federal Reserve system to have his paper, based on commercial transactions, find a ready market. The new scheme has many points of resemblance to the Federal Reserve system but in many essential features it is entirely different. In no way will the banks created under it do commercial banking, and while it is possible that years to come they may have funds to loan that will amount to several hundred million dollars, it is not, believe probable that the system ever will have the resources of the Reserve system. The Act provided for a division of continental United States into twelve land bank districts, with a Federal Land bank in each. The work of designating these districts and selecting the centers at which the loan banks are to be located will be the first, important duty of the Farm Loan board and is expected to result in just as many bitter contests as preceded the announcement of the lines of the twelve Federal Reserve districts and the location of Federal Reserve banks. The only directory provision in the Farm Loan Act says that land banks shall be located with particular reference to the farm loan needs of the country, so the Board will have wide discretion. Many applications from cities, particularly in the northwest and southwest, already have been filed in the treasury but the Board will not make public its conclusions until it has traveled over the country and held hearings in many states. Each Federal Land bank must have a minimum subscribed capital of \$750,000 before it can start business. If within thirty days after books are opened for subscriptions to the stock of any of these banks individuals or corporation have not subscribed that amount the Secretary of the Treasury is directed to subscribe for the United States in the needed sum. Stock in the banks may pay dividends when earned, but the United States as a stockholder cannot participate with others. The banks will not, except in special cases, loan direct to farmers, but through the agency of National Farm Loan Associations, which may be organized to any number in a land bank district by any ten owners or prospective owners of farm land who desire to secure loans on farm property. Applications for charter for these associations must go to the Farm Loan Board and may be refused by it. No association will be chartered unless it is shown that signing meretricious desire loans totaling at least \$20,000. In applying for membership in an association, a farmer must take five per cent of the face value of the desired loan in stock of the association. Applications for loans are to be passed upon by a loan committee of the farm loan association. Loans will be made only on first mortgages or farm property and the value of the land will be the main consideration. The land will be subject to inspection by an appraiser of the Farm Loan Board. Loans will be made for purchase of land, for its improvement, or for purchase of live stock, equipment, fertilizers, or to provide buildings on a farm or to liquidate indebtedness, existing when the first association is formed in the county where land is located. No loan will be made of more than \$10,000 nor less than \$100. Interest will not be charged greater than six per cent. The loan itself will be reduced through an amortization plan providing for reduction by



one of the times to say PEPSI-Cola



Just when you get home in the evening, after a long, hot, sticky day—and you're tired and thirsty—THAT'S the time to say "PEPSI-Cola" to "friend wife." That long, thin, tinkly, "ice-berg" glass just seems to sharpen up appetites for dinner and gee! how it does drive thirsts away! Just try it—any fountain serves it—and any grocer can leave a case at home.

annual or semi-annual payments of the principal. No mortgage shall run for more than forty years nor less than five, and there are the necessary provisions in the law for satisfaction of overdue interest or amortization payments.

vides penalties for infringements of its provisions or counterfeiting of Farm Loan Bonds.

IREDELL COMMISSIONERS TAKE UP BRIDGE MATTERS.

Statesville, Aug. 8.—The board of county commissioners of Iredell in session today took up the important matter of the reconstruction of the three bridges crossing the Catawba river and connecting Iredell and Catawba counties, these bridges having been washed away in the recent floods. The commissioners passed a resolution to the effect that these three bridges should be reconstructed by the two counties, Iredell and Catawba, on an equitable basis. The bridges were known as the Mooresville bridge, the Buffalo Shoals bridge and the Island Ford bridge. The material to be used in the construction of the bridges, the financial basis upon which they are to be constructed or the proportionate part of the cost of the same to be paid by each county will be agreed upon by the commissioners of the two counties in joint meeting to be held not later than August 25.

RE-ESTABLISHING THE RED CROSS UNITS.

Allies Will Permit the United States to Establish the Units Withdrawn on Account of Funds. Since October last when the American Red Cross, owing to lack of funds, withdrew the hospital units it had established and maintained for more than a year in the warring countries of Europe, the Red Cross has been strenuously but vainly endeavoring through the State Department to obtain Britain's permission

to send hospital supplies to the Central Powers.

In a communication to the State Department, dated July 28th, 1916, Great Britain now suggests that if the American people really desire to send relief supplies to the sick and wounded of the Central Empires they can find a way by financing American Red Cross hospital units to take the places of those which have been withdrawn from these countries, as the allied governments will permit Red Cross hospital supplies to be shipped to these re-estab-

lished units. In accordance with this suggestion of the British Government, the American Red Cross has requested permission of the Central Powers, thru the State Department, to re-establish one or two hospital units, of six doctors and eight nurses each, in each of the countries of the Central Powers.



IF BACKACHY OR KIDNEYS BOTHER

Eat Less Meat Also Take Glass of Salts Before Eating Breakfast. Uric acid in meat excites the kidneys, they become overworked; get sluggish, ache, and feel like lumps; get lead. The urine becomes cloudy; the bladder is irritated, and you may be obliged to seek relief two or three times during the night. When the kidneys clog you must help them flush off the body's urinous waste or you'll feel a dull misery in the kidney region you suffer from backache, sick headache, dizziness, stomach gets sour, tongue coated and you feel rheumatic twinges when the weather is bad. Eat less meat, drink lots of water; also get from any pharmacist four ounces of Jad Salts; take a tablespoonful in a glass of water before breakfast for a few days and your kidneys will then act fine. The famous salts is made from the acid of grapes and lemon juice, combined with lithia, and has been used generations to clean clogged kidneys and stimulate them to normal activity, also to neutralize the acids in urine, so it no longer is a source of irritation, thus ending bladder weakness. Jad Salts is inexpensive, cannot injure; makes a delightful effervescent lithia-water drink which everyone should take now and then to keep the kidneys clean and active. Druggists here say they sell lots of Jad Salts to folks who believe in overcoming trouble while it is only trouble.

ALL WORN OUT

Does morning find you with a lame, stiff and aching back? Are you tired all the time—find work a burden? Have you suspected your kidneys? Salisbury people endorse Doan's Kidney Pills. You can rely on their statements. Mrs. J. E. Ingram, 327 E. Kerr St., Salisbury, says: "For five years I was under the doctor's care for inflammation of the bladder and disordered kidneys. My back was weak and I could hardly get about. I had a burning sensation across my loins. My kidneys were inactive and the kidney secretions caused me annoyance. My head ached and I was so dizzy that I almost fell. Spots floated before my eyes. The doctors couldn't give me relief and I began taking Doan's Kidney Pills. Every box I took did me more good than the one before and it wasn't long before I was cured of kidney trouble." Price 50c, at all dealers. Don't simply ask for a kidney remedy—get Doan's Kidney Pills—the same that Mrs. Ingram had. Foster-Milburn Co., Props., Buffalo, N. Y.—Adv.