

# ABOUT LEGISLATIVE MATTERS.

## The New Lien Law.

Of a great deal of practical interest to the commercial world are the changes made by the Legislature of 1913 in the lien laws of North Carolina. Representative Brawley, of Durham, is the author of the bill, the essential provisions of which follow:

Revised, Section 2018, amended so as to read—"As often as any contractor for the construction of any part of a railroad which is in progress of construction shall be indebted to any laborer for thirty or less number of days' labor performed in construction of said road, or is indebted for more than thirty days to any person furnishing material for the construction of said road, such laborer or material man may give notice of such indebtedness to said company in a manner herein provided, and said company shall thereupon become liable to pay such laborer or material man the amount so due for labor or material and an action may be maintained against said company therefor."

The remaining part of the new section provides practically the same machinery for the enforcement of the above provisions as is provided under the old section.

The new act repeals the whole of Revised Section 2020 and substitutes the following:

"Counties, cities and towns to require bond of sub-contractor.

"Every county, city or town or other municipal corporation which shall let a contract for the building, repairing or altering any building, shall require the contractor for such work (when the contract price exceeds five hundred dollars) to execute bond with one or more solvent sureties before beginning any work under said contract, payable to said county, city or town or other municipal corporation and conditioned for the payment of all labor done on and material and supplies furnished for the said work, and the amount of the bond to be given by said contractor shall be equal to the contract price up to two thousand dollars; and when the contract price is between two and ten thousand dollars, the amount of said bond shall be two thousand dollars plus thirty five per cent of the excess and under ten thousand dollars; when the contract price is over ten thousand dollars the amount of said bond shall be two thousand dollars plus twenty-five per cent of the excess of the contract price over the sum of two thousand dollars, and if the official of said county, city, town or other municipal corporation, whose duty it shall be to take said bond, shall fail to require the said bond herein provided to be given he shall be guilty of a misdemeanor."

The remainder of the section provides that any number of laborers or material men may join in one suit and sue on said bond in the courts having jurisdiction of the amount for the recovery of the amount due them respectively.

To Revisal, Section 2021 is added: "and after the notice herein provided is given, no payment to the contractor shall be a credit on or a discharge of the lien herein provided."

To Revisal, Section 2023 is added: "or of which notice shall have been given the owner by the claimant."

A new section numbered 2013-a is added, the principal provision of which is that "any person doing the work of cutting or sawing logs into lumber, getting out wood pulps, acid wood or tan bark, shall have a lien upon the said lumber for the amount of wages due them, and the said lien shall have priority over all other claims or liens upon said lumber except as against a purchaser for full value and without notice."

Revisal, Section 2028, is amended so as to allow six months for filing notice of lien.

To Revisal Section 3663 is added: "That if any contractor shall fail to apply the contract price paid by the owner or his agent to the payment of bills for labor and material, he shall be guilty of a misdemeanor."

Another section is added repealing all local lien laws and as much of the public lien law as is in conflict with this act.

**Amended Insurance Laws.**  
The General Assembly passed several bills affecting insurance matters. These bills contained enactments that will prove very valuable to the insuring public in the State, and will tend to a better supervision and a correction of some of the evils that the citizens of the State complain of.

**Misrepresentations.**  
A bill was passed that is practically a copy of the Massachusetts law, and forbids misrepresentation by estimates, circulars or statements of the terms of any life insurance policy, or the dividends that it will pay, and also the misrepresentation of a policy by either title or name. It also forbids misrepresentations to parties in order to induce them to drop their policies and take out insurance in other companies. That this law is needed and will be far-reaching in its effect no one will doubt, and it should bring about a decided improvement in this respect.

**Life Contracts.**  
A bill introduced by Senator Pharr requires all life policies or forms of contracts to be submitted to and approved by the Insurance Commissioner before they can be used or sold in this State.

**Industrial Accident Insurance.**  
A law was passed by which a company with \$25,000 capital can do an industrial accident insurance business. This allows the same privilege to companies with a capital of this amount, that is allowed to mutual companies and also for the doing of an industrial life business.

**Assessment Policies.**  
Under a law passed, the members of all mutual associations and societies doing business on the assessment that these associations and societies shall make a deposit of \$5,000 in North Carolina bonds, or the bonds of some

city or town in the State, or mortgage on real estate. This law will give protection to the parties who patronize this class of insurance, and will prevent many of these associations from being run purely for the benefit of those who manage them. There is also another law affecting associations and societies of this character which requires that there shall be stamped on the policy or contract they issue the words "Assessment Insurance."

**Rate Making.**  
A bill introduced by Senator Bridgers puts all rate making associations or bureaus operating in the State under the supervision of the Insurance Commissioner, and he is required to examine them and look into their methods just as he does the work of insurance companies. This is far-reaching in its effect and is the only law that has ever been placed on our statute books affecting rating bureaus.

**Organization of Insurance Companies.**  
Under a bill introduced by Senator Hobgood companies being organized, as well as corporations promoting them or acting as holding companies, are placed under the supervision and control of the Insurance Commissioner. The effect of this law will be to require proper care in the organization of all insurance companies in this State, and will prevent in some cases promoters from entering the State, selling stock to our citizens, taking a heavy compensation therefor, and then leaving the citizens "with the bag to hold" when the company is organized.

**Qualification of Agents.**  
A law was placed upon our statute books in regard to the qualification of insurance agents in this State, and makes it the duty of the Insurance Commissioner to pass upon them, and gives him the right to refuse to grant a license to or cancel one already issued to them, for violation of the insurance laws, or improper conduct, or for lack of proper character. This places upon the Insurance Commissioner a duty which it has been doubtful whether he possessed before, that is, whether he could refuse to license an agent when applied for by a company, or cancel an agent's license for improper conduct.

**Investment Companies.**  
By a bill introduced by Representative Kellum practically what is known as the "Kansas Blue Sky Law" was added to section 4805 of the Revised of 1905. The new law was made to apply only to foreign companies. The adding of this law to section 4805 enables the commissioner to prevent frauds by promoting companies, or parties selling or offering to sell stock. Much money has been saved to the State by the enforcement of section 4805, and, of course, much more will be saved with this new law.

**Accident and Health Policies.**  
The uniform standard form of policy for accidental and health contracts as prepared by the National Convention of Insurance Commissioners has been adopted. This makes a decided improvement in this class of contracts.

**Fraternal Orders.**  
Two bills introduced by Senator Pharr apply to fraternal orders or societies. One bill applies to societies writing contracts for benefits less than \$300, and designates them as "fraternal orders" and keeps them under practically the same law heretofore enforced. The other bill is what is known among fraternalists as the uniform, or Mobile bill. This bill applies to societies paying benefits of \$300 or over and designates them as "Fraternal Benefit Societies." This law also provides that neither class shall in this State associate together fraternally the white and colored races, and requires them to operate under the lodge system with a representative form of government.

**Inter-Insurers.**  
A bill introduced by Mr. Long, of Alamance, provides for the supervision and regulation of persons and corporations doing business on the cooperative or inter-insurers plan, and allows citizens and corporations in this State to engage in the business with exchanges licensed under this act. This act will, if the managers of these exchanges live up to their agreement, bring into the State legally the big exchanges now operating in Kansas City and other Western cities, and give the State the revenue on this class of business. Many of the largest manufacturers have been giving their insurance to these concerns, and thus depriving the State of the taxes. Another bill that will bring into the State many companies now operating illegally in the State is the one allowing mutual companies confining their business to one class of insurance to operate in the State for an annual license of \$100. Nine of these companies have already entered the State, and are among the best mutuals, being known as the "senior mutuals," with headquarters located in the New England States.

Of course, it will take the commissioner some time to get all the new laws in proper shape, published and distributed, but that their effect will be seen in the insurance business in the State may well be presumed. The Legislature made a decided advance in its insurance legislation which means much, not only in the collection of additional revenue, but also in improvements in the methods of insurance companies and their agents operating in the State.

**Proposed Federal Aid For Good Roads.**  
At the present time there seems to be considerable excitement over the \$40,000 which has been tentatively allotted to North Carolina to aid in building roads in certain sections of the State. There have been a great many applications made to the Governor and reasons given why a certain part of this \$40,000 should be spent in the construction of a road in this or that part of the State. Many who have made these applications are not at all familiar with the conditions placed about the allotment of this money. The conditions are as follows:

1. The local sub-division of the State has to furnish double the amount of money supplied by the government.

2. The money appropriated by the local sub-division is generally best deposited in the hands of a local trustee to be disbursed on the order of the duly qualified representative of the U. S. Office of Public Roads. It probably would be convenient and satisfactory to make a National bank, the trustee. This bank may be in the county in which the road is to be built.

3. The engineering work is to be done by the U. S. Office of Public Roads, and one of their engineers would be in immediate charge of it.

4. The laborers are only permitted to work eight hours a day on such a road.

5. No convicts will be permitted to be worked on the road.

The first three conditions are all right, and no one should take exception to them. The last two, however, may affect decidedly the road work in the county. In the first place, if \$10,000 is allotted to a certain county or township, it has to provide \$20,000 making a total of \$30,000 to be spent on that particular road. The laborers working on this road, who will be paid out of this \$30,000 are only permitted to work eight hours per day; while the regular laborers in the county or State work ten hours per day. Therefore, we lose one-fifth of the time of each laborer. In reckoning the \$30,000, as paid for labor, we would lose one-fifth of it, or \$6,000 so instead of getting \$10,000 we are, in reality, only getting \$4,000.

The last condition might not be of any serious moment in some localities, but in others it may be found that the convict force of the county or township can be used to the very best advantage on this particular road; and yet, under these conditions, they cannot be used.

For this reason the \$40,000 allotted to North Carolina for aid in road building is not going to do as much work as was at first expected; and, while the county or township will gain a certain amount from this allotment, it will not be its full face value.

JOSEPH HYDE PRATT,  
State Geologist.

**REV. F. M. JORDAN WRITES.**  
**Pays Deserved Tribute to Departed Friend in Biblical Recorder.**  
I wish to say to my friends through the Recorder that I am still lingering on the shore of this world, though still a great sufferer—have nearly lost the use of my right hand and can scarcely write a word—unable to do anything.

June 4 will be my eighty-third birthday; have been a church member seventy years, and have been preaching the gospel sixty-two years. The pilgrimage will soon have ended and I shall have to give an account of my stewardship. It will be painful to leave so many loved ones on this side of the river, but oh, the delightful thought of meeting the loved ones on the other shore.

John T. Pullen was one of my best friends on earth, and did a great deal for my comfort and happiness for many years, as he did for thousands of others. If it were a source of so much happiness to meet him on the streets of Raleigh, what will it be to meet him on the golden streets in heaven? A few more birthdays at most on earth and it will all be over and heaven either gained or lost. I have thought a great deal recently of what an awful thing it will be to miss heaven. Oh, for a general revival of pure and undefiled religion.

F. M. JORDAN.  
Calvert, N. C.

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## GLENN IN WASHINGTON.

**Ex-Governor and Other Tar Heels Visit Capital City on Business.**  
Washington, May 29.—Former Governor R. B. Glenn was a visitor at the White House today. The former governor spent quite a little time with the President and when he emerged from the President's private office he told the newspaper men that he called on Mr. Wilson in the interest of his friend, J. H. Oliver, who has been recommended for postmaster at Reidsville. It has been understood that Senator Simmons would not allow the confirmation of Oliver should the President send his nomination to the senate.

Nine loyal Democrats were put in close touch with the government pay roll today when the senate confirmed that many nominations to be postmasters. In the list was R. S. Galloway, Winston-Salem; J. H. Weddington, Charlotte; M. M. Faison, Roanoke Rapids; E. B. Perry, Jr., Littleton; J. E. Ligon, Lillington; Ira Hunt, Kittrell; W. E. Gary, Henderson; George L. Whitefield, Franklinton, and Mrs. N. G. Rowland at West Raleigh.

In addition to the confirmations the President sent the following nominations to the senate: Postmasters, D. D. French, Lumberton; John B. Petteway, Jacksonville; Leonidas M. Michaux, Goldsboro; O. K. Holding, Wake Forest.

Representative Page has recommended the following for appointment as postmasters: Edwin F. McKeithan, Aberdeen, and A. N. Buller, Randleman.

W. A. Devin, of Oxford, a candidate for the assistant district attorneyship, for Eastern North Carolina, is here. Mr. Devin watched the proceedings of the senate from the gallery. "It was the first time I had been in the senate since David B. Hill and Pettus were members of that August body," said Mr. Devin. "Pettus started to make a speech on free silver and nearly everybody left the chamber," he said.

His heart touched by the pleas of three little motherless girls, left destitute by the imprisonment of their father, President Wilson has granted a pardon to Marion Cook, serving two years' penitentiary sentence for "moonshine" distilling in North Carolina. The young girls, whose pleas moved the President to grant clemency, have been compelled to support themselves in a southern cotton mill. A fine of \$100 accompanying the sentence has been remitted.—Daily News.

**Hotel Managers Get Together.**  
Asheville, May 28.—The managers of the various hotels of Asheville formed the Asheville Hotel Men's Association at a meeting which was held at the Langren last night and elected the following officers: President, James L. Alexander, manager of the Battery Park; vice-president J. Baylis Rector, manager of the Langren; secretary and treasury, William S. Kenney, manager of the Grove Park Inn.

**Dr. A. H. Morey HAS FOR SALE**  
Three 50, or two 75 feet lots on 4th avenue west—cement walks, water and sewerage, four blocks from Main St. Also two-story 8 room house corner 6th avenue west and Church Sts., one block from Main.

A 20 H. P. Ford Roadster, new set of tires and tubes—but little used. For rent, a flat of 6 rooms, complete in every detail, furnished or unfurnished, in my new building. Water furnished.

**HOW AN INDIANA GIRL Got Strong and Well Again at Small Cost.**  
Miss Alta Abel, of West Baden, Ind., says: "I was a complete wreck, always tired, worn out and nervous. I had to spend about one-third of my time in bed and my life was not worth living. Vinol, your delicious cod liver and iron tonic, was recommended, and it has done me more good than all the medicine I ever took in my life. That nervous and tired feeling is all gone. I have gained in health, flesh and strength, until I feel like another person."

Vinol is the most efficient strength-creator for such women. It is the medicinal elements of the cod's livers contained in Vinol, aided by the blood-making and strengthening properties of tonic iron, which makes it so far superior to all other tonics to build up health and strength for weak, tired, ailing women. It contains no oil and has a delicious taste.

We give back your money if Vinol does not do all that we claim.  
**THE JUSTUS PHARMACY.**

## The Prime Objects

of every money earner should be to lay up something for the future, to reach middle life with something substantial to show for the labor of years; to have a home and property.

Then the inevitable emergency, or declining years can be approached without flinching; trouble can be looked in the eye.

The world owes us all a living and more, too. The "more" represents what we put aside in a good Bank where it may grow in safety.

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