

Tar Heel Protects His Cotton With \$100,000 Insurance Policy

With \$100,000 insurance policy Lloyds of London takes \$5,000,000 annually of the United States by writing freak insurance, says Raymond G. Carroll, the New York correspondent of the Philadelphia Public Ledger. That is a conservative estimate. Most of it is written through correspondents stationed in New York, of which there are eight joining a land-office business in what amounts to the placing of long-shot bets.

"Whether the risk is taken depends largely upon the liver of the underwriters in London, of which there are 156 groups," said William F. Murphy, an expert on the unusual insurance, of 102 Fulton street. "I would say that this year the underwriters are in almost healthy condition, for some very remarkable American insurance has been placed overseas."

"For instance?" I asked.

"Well I have as good as closed a London policy on the future price of the best grade of cotton for a client in North Carolina," was the reply. "The first offer I made was for a \$100,000 policy that the price this year would not fall below 20 cents. London considered the price too high, but for 10 per cent is willing to write the policy that it will not fall below 17 cents. Over there the underwriters have the dope on everything."

Fighter's Hands Insured.

"I have just insured a prize fighter's hands for \$25,000. The conditions stipulated are interesting. The pugilist has to weigh in every day and card index his weight, which is fixed in the policy. Twice a month he has to report to a certain doctor for physical examination, and he can accept no dates for fistie encounters until they have been approved by cable. In behalf of the beneficiary it is arranged that the underwriters pay in United States currency should the hands be injured."

There is a man out in Kansas who owns an orchard of 4000 apple trees, each capable of yielding from five to eight bushels of fruit. I have persuaded London to take him on for a crop valuation of \$25,000 on an 8 per cent rate against frost. The correspondence from the other side was convincing evidence that there is nothing about apples in Kansas that London does not know."

Following the lead of Lloyds Mr. Murphy said that four American insurance companies under special charters have, for the last nine months, been writing policies against damage by rain. Cereuses have been insuring their street parades and owners of peach orchards have also availed of the opportunity. Henry W. Ives & Co. placed the first rain insurance policy in the United States.

Companies Here Restricted.

The reason that Lloyds has a monopoly upon this freak business is because in England a crown charter can be obtained to cover every class of insurance. Here the only nation-wide insurance is the bonding and surety business under quarterly supervision. All the rest falls under the state charters. The Actna of Hartford, chartered to do a fire business, had to organize a separate company to take care of its automobile liability business. Six of the London companies are licensed to do business in the state of Illinois. All the rest of their business is handled through correspondents. There never was a time when London was not grabbing for weird risks all over the world.

Few theatregoers know that Mizzi Hjaos, the little comedienne, carried

a \$75,000 Lloyds policy that guaranteed her eccentric dance. The entire Russian ballet on a memorable visit to America was insured for \$750,000 at a cost of about \$2500. All sorts of hazards were enumerated in the policy from death and sickness of the members of the troupe to losses in transportation and possible injury to spectators. And Lloyds did not have to pay a dime on that policy.

An inner pool of Lloyds some years ago called itself "The Thirteen Club of London, Superstition Underwriters," and one of its American risks was insuring for \$60,000 a barge towed by a tug from New Orleans to Panama. As long as a quarter century ago London was betting against the birth of twins by issuing \$500 policies on a ten per cent basis, payable in the case of twins and \$1000 otherwise. It would be easy to make up a list of what risks they will not take than those that they jump at.

Planets' fingers, dancers' legs, singers' voices, astronomers' eyes and even the lives of animals in vaudeville acts were included in a list shown to me of risks being taken by Lloyds in the United States. A remarkable feature is that seldom, very seldom do the underwriters lose on these queer policies so close do their agents keep tab on conditions and abreast of the latest information.

Lacy Calls Craven Old-Fashioned, Common Liar

State Treasurer Refutes Trinity Man's Assertion That North Carolina Is Paying 9% Interest.

Major Bruce Craven is an old-fashioned, common, ordinary, everyday liar," says State Treasurer Ben Lacy in commenting upon the charge that the state has borrowed a half million dollars in New York at nine per cent, says R. E. Powell, Raleigh correspondent of the Charlotte Observer.

To the contrary says Mr. Lacy, the state has borrowed no money in New York save a loan made during the session of the legislature for refunding outstanding debts. The implication in the recent Craven broadside at the governor and the council of state was that money had been borrowed for permanent improvements on roads at nine per cent.

Upon inquiry at state departments it developed that the most recent loan, that of a half million dollars for the state sanatorium, was made through the Page Trust Company, of Aerdren, and made at a rate of six per cent. Loans other than this have been of comparatively small amounts and for building or maintenance at state institutions.

There was every indication at the executive offices that the Craven assault in one of the state dailies is not a popular form of publicity. Not only has the old Trinity man perverted facts but he has repeated the offense, it is declared. No bonds, so far, have been sold by the state and no money borrowed for any part of the big program authorized by the last general assembly.

In the Laboratory

Maek — Don't tell Miss Research that you can't live without her when you propose.

Jack — Why not?

Maek — She's so dreadfully scientific that she'd refuse you just for the sake of the experiment.

FARMER PAID MORE FOR HAM THAN HOG BROUGHT

This, Explains Atlanta Editor, Is Why So Many Farmers Are Turning Bolsheviki.

LABOR NEEDS MORE RETURNS

By NOVUS HOMO.

Waxhaw, R. F. D. 1, May 19.—When Moses went down into Egypt to organize the Israelites into a union, and demand that they be set free and allowed to go out from under Egyptian bondage, the beneficiaries of the system that was grinding wealth from the toil and sweat of the children of Abraham complained that the agitation was causing trouble, and that it had become necessary to increase the burden upon the slaves in order that they have less time for reflection and discussion of their troubles. The plan they adopted was to make them rather their own straw and continue to deliver the same number of bricks each day.

The object of this ruling of the masters was to force the people to exhaust the entire vital energy of their bodies in continuous manual strain so there would be neither time nor inclination to investigate their troubles, or causes of their troubles.

In this way they would be able to keep them cowed and humiliated to such an extent that their positions as slave drivers would become more secure and their ill-gotten gains made from this enforced servitude would be less noticeable to them. This plan however didn't work very long for the Egyptians—and it might be interesting to know just what opinion old Pharaoh entertained of Moses. At least it would be interesting to see it expressed in modern terms, don't you think?

Maybe we think we are far in advance of the Pharaohs of Moses' day. But we heard a man say a few days ago that certain classes were getting mighty tired of so much meeting together and so much speaking on the present conditions of the times, and so much agitation for changes. He said he had heard men say that there was getting to be too much of such stuff and that if everybody would go to work and quit such monkeying around times would get better directly.

Now no doubt these men fully believe this thing; but how in the name of common sense does this argument look in face of the fact that the people have already worked so hard that they have produced so much they can't get cost of production for it? If only a part of the people working did this much, what on earth would become of us if we all went to work and did as much per man? It isn't work we want, it's the results of work. The kind of results we have been getting are not satisfactory, an dthat's the reason for the unrest, the agitation, and the effort to find relief.

Maybe the masters are looking at matters like old Pharaoh did. If the people could be put into a position where they would not have time nor energy to think or reason, they would have to keep so darn busy providing for sustenance of life that they would not have time to think about what is being done to 'em, eh?

Mrs. T. J. Carter of this (Rehobeth) section is undergoing treatment in a Charlotte hospital. She has had two operations this week and last reports were that she is getting along nicely.

The Rehobeth ball team played Van Wyck this afternoon, the game resulting in a tie.

The new pastor, Rev. Mr. Hunnicutt, of the Walkersville group of Presbyterian churches, including Rehobeth, will take charge of this field about June 1st.

Rev. R. J. Mellwain of Monroe filled the pulpit at Rehobeth on the third Sunday in May.

Miss Minnie Walkup of New Jersey visited at Mr. R. S. Gambles Saturday night and Sunday.

We read in a Georgia paper this week that a citizen of Tift county had slaughtered a hog for market, and when he had delivered it to the purchaser he told him that he would buy one of the hams and take back home for his own use. The market man cut it out for him and weighed it, figuring it at his (the market man's) price. There was so much difference in the price of the hog going in the market house and the price of the ham coming out of the market house that the farmer discovered when he went to pay for the ham that he lacked thirty-five cents of getting as much for the whole hog as the ham was costing him. The editor said that explained why farmers were becoming bolshevistic. What do you think about that?

Some men outlive their usefulness, and some others are born without any usefulness.

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EXECUTOR'S NOTICE.

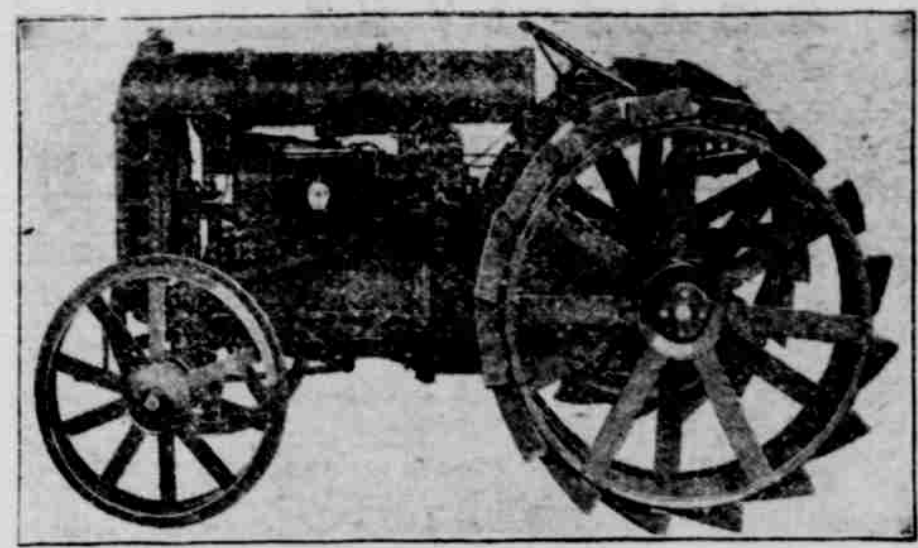
Having this day qualified as executor of the last will and testament of Mrs. Virginia C. Whitfield, deceased, before the clerk of the superior court of Union county, this is to notify all persons holding claims against the estate of the said Virginia C. Whitfield, deceased, to present the same duly verified to the undersigned executor of the last will and testament of Virginia C. Whitfield, deceased, on or before the 2nd day of May, 1922, or this notice will be pleaded in bar of their recovery.

Those owing estate are requested to make prompt settlement.

This the 2nd day of May, 1921.

W. S. BLAKENEY, Executor.

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COPY OF ENTRY.

No. 1075, M. C. Long, Entry Taker for Union county:

The undersigned, being a citizen of Union county and state of North Carolina, hereby sets forth and shows, that the following tract or parcel of land, to-wit: Lying and being in Monroe township, Union county, N. C., on the waters of Richardson creek, and more fully described as follows:

Bounded on the east by the Stewart land; on the north by the lands of W. R. Marsh; on the south by the lands of Houston and McCauley, and on the west by Mrs. Boyte and estimated to contain twelve acres, more or less, and is vacant, and unappropriated land belonging to the state of North Carolina, and is subject to entry, and the claimant lays claim to and prays for a grant for same.

This the 26th day of March, 1921.

M. C. LONG, Entry Taker.
W. L. EARNHARDT, Claimant.

TAKE NOTICE:—The above named W. L. Earnhardt, claimant, has had the lands as above described as entered surveyed by Wm. McCauley, and said survey is now on file in my office subject to inspection by any persons interested.

M. C. LONG, Entry Taker.

Life's a good deal like April—alternate cloud and sunshine.

MONROE FIFTEEN YEARS AGO

(From The Journal of this date 15 years ago.)

The Wolfesville Cross Roads correspondent says, in this issue of fifteen years ago:

Our need today is to give the magistrates more jurisdiction, but first give us magistrates who will do justice between men. Some want the pistol toters turned over to the J. P.'s. A pistol totter is not much in danger before a J. P. who carries the hip pocket jewelry himself. Gen. D. H. Hill, who edited the Southern Home back in the '70's, said the reason Henry Berry Lowery and his gang were allowed to paint Robeson county red was because the state officials winked at Henry and dipped snuff with Rhody, his wife; but the voters of North Carolina went to the ballot box and said, like Patrick Henry in his speech in the House of Burgesses of Virginia, "Give me liberty or give me death." They changed the political complexion of the legislature, which offered a reward of \$1,000 for Henry dead or alive, and \$500 each for Bill Oxendine and the rest of the gang. Henry skipped Uncle Sam's dominion and sought protection among the Mexican greasers. Henry McQueen with his trusty rifle located Oxendine at a negro hut, and when darkness closed in he spied through the rat hole in the door, and at the crack of McQueen's rifle Bill fell dead. At the break of day he put his body in a cart and dumped it at the court house door in Lumberton, and the sheriff paid him the \$500 reward. The rest of the gang were killed or fled the state.

A few weeks ago in Monroe I had a historic jostle with my old friend Sandy Parker. In speaking of the sheriffs of Union county, I mentioned Sheriff Sykes. Sandy reproved me and said Union county never had a Sheriff Sykes. I knew Sandy was wrong, for Mr. Sykes, while sheriff stayed all night at my father's in the early '50's. I asked Sandy for fifteen minutes to prove it, and I stepped into the sheriff's office and consulted Uncle Cassell Broom. He said, "Yes, Joshua Sykes, a bachelor and school teacher, was elected sheriff of Union county and died in the harness. By the time I met Sandy again he had rubbed up his memory and said I was right."

About fifteen years ago I met Esq. C. N. Simpson, the Lord McCauley of Union county. He asked me what caused the duel between Aaron Burr and Alexander Hamilton. I told him

Burr was a candidate for governor of New York and Hamilton was airing his political record a little too much. The Squire said I was wrong, but asked me to allow him half an hour to consult his encyclopedia. On his return he gave me the cake.

I once took a young man to Monroe to stand an examination before the Rev. D. M. Austin, superintendent of public instruction. He invited me in his office during the examination. The question was asked, what effect the fight between the Merrimac and the Monitor at Hampton Roads had on the people of the north. Everything was still. Mr. Austin asked if it was possible he would have to record the question unanswered. I told him not to do it, and I gave him the answer. He offered me a certificate, but I told him I was not in the business.

Sandy Parker has a war record behind him. At the battle of Chancellorsville, where Robert E. Lee and Stonewall Jackson out-generated Fighting Joe Hooker, Sandy saw the life of Brigadier General Lane hanging by a thread. A federal soldier was taking deliberate aim at Gen. Lane. Sandy ordered the soldier to throw down his gun. The soldier did not obey Sandy's order, and was shot dead by Sandy. The general, who witnessed the act of the 19-year-old boy inquired who he was and his regiment and company. Rev. W. E. Mellwain of Anniston, Ala., once met Gen. Lane on the train in Alabama. The general gave him all the details of the affair. He said he ordered the inspecting officer of Sandy's regiment to keep his hands off of Sandy's gun, and to give him a salute of respect and pass on. He procured Sandy a thirty-day furlough, and when he returned his mother sent Gen. Lane a fine pound cake. A few years ago one of Gen. Lane's daughters married. The general sent Sandy an invitation to be present at the marriage. The general will die with his big heart overflowing with gratitude to Union county's youthful soldier, and when the battle-scarred veterans of Chancellorsville shall have heard the last roll call and their comrades carry them to their last resting place in the City of the Dead, they will say of them:

"They will go no more a raging, The Yankees to affront, They have heard their last war hoop And fought their last fight."



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