

**QUALLA**

Rev. Mc Rae Crawford who has been sick for the past month has improved. He preached Sunday afternoon. He advised that we stir up our minds to remember and meditate on God's goodness and mercy toward us rather than to continually be thinking on our trials and afflictions and disappointments.

Miss Susan Keener is seriously ill at this writing.

Mrs. Lucy Hall, Miss Jennie Cathey and Mr. C. B. Terrell accompanied their students to Sylva Tuesday to attend Field Day exercises.

Mrs. A. D. Raby, of Etowah, Tenn., is visiting Qualla relatives.

Mrs. Dock Snyder spent the weekend with relatives near Hayesville.

Mrs. A. J. Franklin of Bryson City is visiting her sister, Miss Susan Keener.

Mrs. C. A. Bird, of Cullowhee, visited at Mr. Jack Terrells last week.

Mr. Golman Kinsland and family called at Mr. Jim Hughes of Cherokee.

Mr. and Mrs. Will Moore of Whittier called at Mr. J. F. Bradburns Sunday.

Mr. Miller Hall and family were guests at Mr. D. C. Hughes Sunday.

Mr. and Mrs. D. M. Shuler called at Mr. Oscar Gibson's.

Mrs. W. F. House called on Mrs. W. H. Hoyle.

Mr. Dock Snyder has moved to Qualla.

Mr. and Mrs. H. G. Bird and Maragret Bird called at Mr. I. K. Terrells.

LAWN GRASS seed, lime, sheep manure, bone meal, peat moss. See us about your lawn problems. FARMERS FEDERATION.

**HUSTLER WANTED!** to introduce, supply demand for Raleigh Necessities. Sales way up this year. Good routes open nearby. Raleigh Methods get business. No selling experience needed. We supply Sales, Advertising literature—all you need. Profits should increase every month. Low prices good values, complete service. Raleigh's, Dept. NCA-219-63, Richmond, Va.

**Halifax Succeeds Eden**



LONDON . . . Viscount Halifax, newly appointed Foreign Secretary to succeed Anthony Eden in the Chamberlain Cabinet, leaves No. 10 Downing Street after a lengthy session over the central European crisis.

**Will Rogers' Humorous Story**

By WILL ROGERS

ALL of us would like to have something nice said about us after we've gone, but sometimes it



is just as well that we don't have that kind of hindsight. Even the good intentions of the friends we leave behind may go astray.

All this leads up to an inscription on a stained dilapidated grave marker in a cemetery in St. Louis. It reads as follows:

"Sacred to the memory of Luke Carter who departed this life June 12, 1864. His untimely end can be laid to a kick from his milch-cow. Well done, thou good and faithful servant."

(American News Features, Inc.)

**EASE PAIN OF SORE THROAT ACCOMPANYING COLDS**



22 TABLETS  
**15c**  
2 FULL DOZEN **25c**

INSIST ON GENUINE **BAYER ASPIRIN**

**The Journal-\$1 A Year**

*World Wide Struggle*

by A. B. CHAPIN



**Pirate and Papoose**



This pretty "pirate girl" found this Indian papoose at Hopi House, Grand Canyon, Ariz. The "pirate girl" is Joe Dell Lantis who visited the Hopis while touring the Southwest in the interests of the 1939 Golden Gate International Exposition, to be held on Treasure Island in San Francisco Bay in 1939.

**JEFFERSON STANDARD LIFE INSURANCE COMPANY**

31st ANNUAL *Financial Statement* DECEMBER 31, 1937

ASSETS		LIABILITIES	
Cash	\$ 1,157,352	POLICY RESERVES	\$ 62,481,081
Bonds:		This amount represents the reserve required by law to assure prompt payment of policy obligations.	
United States Government	\$ 297,382	Reserve for Policy Claims	\$ 476,684
State, County and Municipal	\$ 4,184,646	Claims in course of settlement on which proofs have not been received.	
Other Bonds and Stocks	\$ 7,232,633	Reserve for Taxes	\$ 261,240
Bonds carried on amortized basis. Listed securities at market values as of December 31, 1937.		Premiums and Interest Paid in Advance	\$ 641,455
First Mortgage Loans	\$ 34,374,882	Policy Proceeds Left with Company	\$ 3,769,449
On farm property, \$4,590,419, on city property \$29,784,463.		Dividends for Policyholders	\$ 708,495
Real Estate	\$ 5,557,631	Reserve for All Other Liabilities	\$ 256,190
This includes our seventeen-story Home Office Building.		Medical and inspection fees, and bills not yet presented.	
Loans to Our Policyholders	\$ 12,804,559	Liabilities	\$ 68,594,594
Fully secured by the cash values of policies.		Contingency Reserve	\$ 1,000,000
Premium Loans and Liens	\$ 4,341,332	A fund to take care of contingencies, depreciation on real estate and investment fluctuations.	
Fully secured by the cash values of policies.		Capital	1,000,000
Investment Income in Course of Collection	\$ 797,001	Surplus Unassigned	\$ 600,000
Premiums in Course of Collection	\$ 2,279,775	Total Surplus Funds for Additional Protection of Policyholders	\$ 4,600,000
All Other Assets	\$ 167,401	Total	\$ 73,194,594
<b>Total Admitted Assets</b>	<b>\$ 73,194,594</b>		

**OUTSTANDING FACTS IN 31st ANNUAL REPORT OF PRESIDENT PRICE**

Policy benefit payments in 1937 totaled \$5,800,000.

Approximately \$100,000,000 in benefit payments have been made to policyholders and beneficiaries since the first policy was issued in 1907.

The extra margin of safety always maintained by the Jefferson Standard management in the form of contingency funds, unassigned surplus, and capital was increased by \$400,000, the total amount now standing at \$4,600,000.

Into first mortgage real estate loans we placed \$11,300,000. On December 31st, we had \$34,374,882 in this asset account. We consider high grade first mortgage loans ideal investments for a life insurance company.

Assets increased at the average amount of one-half million dollars

each month during 1937, total assets now standing at \$73,194,594, the largest in Company history.

Our record of net interest earned in 1935 and 1936 was higher than the record of any major life insurance company in the United States. The 1937 record is 5.1%, being slightly higher than the previous two years.

Since organization in 1907, the Jefferson Standard has paid 5% interest on funds held in trust for policyholders and beneficiaries.

New life insurance sales in 1937 amounted to \$53,600,000.

More life insurance is now in force on the books of the Company than at any other period. One hundred and fifty thousand policyholders own life insurance totaling \$371,000,000.

**JEFFERSON STANDARD LIFE INSURANCE COMPANY**

JULIAN PRICE - President

GREENSBORO, N. C.



**R. W. Ramsey,**  
Sylva, N. C.

**MADE FOR FINE FLOORS**

Q. D. Floor Varnish protects fully . . . adds sparkle . . . yet doesn't darken the wood

Fine floors should have the protection of Pee Gee Q. D. Floor Varnish. It's tough and elastic . . . wears like iron. Unlike many varnishes, it doesn't darken the wood. It leaves your floors light and sparkling . . . makes them look like new.

A reliable painter and Pee Gee Q. D. Floor Varnish will work wonders with your floors. Let us give you an estimate. The cost is low.

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**Sylva Coat and Lumber Co.**