

HIS, THAT AND THE OTHER

(By Mrs. Theo. B. Davis)

Six year old Dave Finch was playing on last Monday with Charles Hitley and our youngest. Dave was having a good time and hated the thought of going home for dinner. He hid that if he broke his tricycle so at he couldn't ride it, and hurt his r so badly that he couldn't walk, d if neither his daddy, Mr. Whit- r nor Mr. Davis could get home to mer and his mother would wreck eir car and have the phone taker t so she couldn't call up, and f s. Whitley would wreck their Pacl- d, he could stay on with Charles l in the afternoon. But he said it uld do him no good for one of these ngs to happen unless all did. One them happened, Mrs. Finch called n, and he had to go home. But I ally think he'd have liked to stay ger.

Library Books Are Popular

Mrs. J. H. Fowler, librarian, reports that the Rainey Library books are proving quite popular with people in town and community. Of the books for adults all are borrowed but 6. There are more than that number of children's books on hand, but it seems that all the larger children prefer books written for adults.

Books will be loaned as heretofore at the Woman's club on Saturday from 4:00 to 5:00 p. m.

PRISONERS IN TENTS

Recently when a form of meningitis broke out in state prison camp known as camp 3, it was found the prison sleeping quarters were overcrowded and that condition was favorable to the spread of the disease.

Tents were secured from Washington, D. C. and Rocky Mount and erected within the stockade of the central prison. This helped to control the disease, and we are sure the prisoners enjoyed the change on these days from close quarters to open s for sleeping.

Congratulations Lawyer Finch

There are 135 applicants for the North Carolina State Bar Examination, which will be given in Raleigh August 22. On the list is the name one Zebulon man—Foster David nch.

LIVESTOCK PRICES RISE

From Chicago comes the news that prices for cattle and hogs have made marked advances. The fact that this began at an unusual time of the ar is explained by an acute shortage of meat in storage. It is said at increase in meat prices will mean tter prices for grain also, as the mand for pork and beef will stim- ate the demand for feed.

TURKEY JOINS LEAGUE

Turkey is now a member of the League of Nations, being the 56th to in and the last of the nations that re on the German side to become member of the League. Turkey is id to have no secret alliances with y country, this being forbidden by covenant of the nations.

DEATHS DUE TO ALCOHOL

The alleged rise in the death rate n alcohol since Prohibition has attributed to various causes, the t commonly accepted being that it ue to the greater toxicity of the alc- lic liquors now so generally used oughout the country. "If this is case," says Doctor Bigelow, Com- issioner of Public Health for Massa- setts, "we would expect that our ratory analyses of a number of isand samples of liquor annually uld show an increase in extraneous ic substance since 1920. No such rease has been found." What is ow killing the people who die of alc- oholism, he says, is what killed them back in the days of the high alcoholic death rates of 1916 and 1917 and before, namely, ordinary alcohol, "grain" alcohol, or "good pure" alcohol.

The increase in the death rate Doctor Bigelow accounts for by the fact that in a certain group of the popula- tion the drinking habits have materi- ally altered. With the illegality and the uncertainty of the supply, there has been a tendency to "drink it while you've got it," so that a given quan- tity may more frequently be consumed in a shorter period of time, thus in- creasing the practice of having boot- legged liquor analyzed. There may be a certain tendency to feel that when nothing more toxic than ordinary alcohol is found, the product can be consumed with impunity. Alcohol is, has been, and always will be a poison which cannot be tolerated by the body in excess, and the vast majority of cases of "alcoholic deaths" in Massa- chusetts are, in Doctor Bigelow's op- inion, apparently due to excessive use of "good pure alcohol."—Good Health.

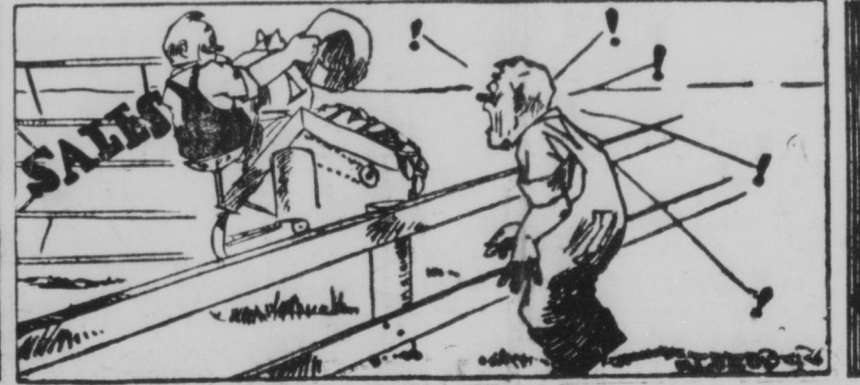
NAVY RULING

It is announced that under a re- cent ruling of the navy only those be- tween the ages of 17 and 25 can be received for a first enlistment. Her- etofore the maximum limit was 35 years.

You Have to Sow—



If You Expect to Reap



Woman Kills Officer

When Elliott Harris, policeman of York county, S. C., attempted to ar- rest Clyde Snipes of Columbia on a charge of reckless driving Snipes is said to have resisted arrest. Beatrice Ferguson, or Beatrice Snipes, as she is known in some places, seized the officer's pistol and killed him with it. Snipes escaped into the woods with handcuffs on, but has been taken. The woman drove the dead officer's car to Charlotte and surrendered. Another tragedy connected with the case is the fact that a friend of Har- ris started on a motorcycle to tell the wife of the death of her husband, collided with a car and was himself killed.

BABE RUTH HURT

Babe Ruth, famous baseball player, was injured on Monday, when, in at- tempting to field a short fly, his leg gave way and he fell, tearing a liga- ment in the right leg. It was stated by the Yankees' trainer that Ruth will no be able to play again for three weeks.

MANY WILL BE EMPLOYED

E. B. Jeffress, chair man of the State Highway Commission, estimates that 5,000 of the State's unemployed may be given work in the next 11 months. North Carolina is expect- ing to receive \$2,890,203 for emergen- cy highway construction, from the re- lief bill recently passed at Washing- ton. This amount will be doubled by regular Federal aid funds. The bill states that convict labor is not to be employed and that no individual, ex- cept executives and supervisors, be permitted to work more than 30 hours a week.

WATER-WATER!!

We called the attention of the com- munity sometime ago to the need of watering newly set trees during dry spells. We have noticed lately a number of trees that were alive sometime ago but now appear dead. Others will die if not watered, or if rain does not come soon.

We have a Japan persimmon, a winesap apple and Blakemore strawberries all planted last spring. The leaves were drooping and showed signs of withering a week ago. A generous watering of them has put new life into them. Late afternoons are the best time for watering plants. In a dry time such as we are having just now great loss to shrubs and small trees may be prevented by wa- tering the plants well two or three times. It is cheaper and easier to save what one has than to buy and plant again next year.

We would suggest to our readers that you examine your flowers and shrubs and see if they are not need- ing a big drink. Water is just as necessary to plant life as it is to man and beasts.

Thousands will not make a week- end visit even by invitation for fear they will become a "problem."

One way to put money into circu- lation is to take it to the racetrack

VITAL STATISTICS

During the month of June 2,705 persons died in North Carolina, while 7,283 babies were born. Of the mothers of these infants 43 died in child- birth or as its result, this being a proportion of one death for every 17 births. Tuberculosis and pneumonia caused more deaths than any other diseases; cancer, diarrhea, pellagra, whooping-cough and appendicitis fol- lowing in the order named. There were 36 murders or accidental killings and 27 suicides. Automobile acci- dents cost 42 lives, and 31 persons were drowned.

MILL STRIKE

As a result of a reduction in wages in the boarding rooms of hoisery mills at High Point 8,000 mill workers are on strike.

Beginning on Monday in High Point the strike spread to neigh- boring mills and towns. Kernersville, Jamestown, Lexington and Thomas- ville are also affected by the strike. It was estimated that 100 plants were closed on Tuesday. So far no serious disorder has resulted, and the govern- or does not plan to send troops to the mill towns unless definite need should arise. It is said that the knitters claim the strike was not started by them, but by others who were unem- ployed, or who had done little real work.

RIOTING IN GERMANY

Political riots in Germany have cost 20 lives and the wounding of more than 300 persons. The govern- ment is endeavoring to suppress all public demonstrations as a means of prevention of further disorder. Communists are struggling against Fac- ist, and the end is not in sight.

UNREST IN SOUTH AMERICA

Five South American Republics are in the throes of political rebellion or unrest. War is being threatened as Brazil tries to subdue the state of Sao Paulo, peace efforts having not succeeded. Bolivia demonstrators de- mand war with Paraguay. The Presi- dent of Peru announces that upris- ings of Oppositionists and Commu- nists have been put down. Assassins have threatened to take the life of the president-elect of Ecuador.

RALEIGH TO HAVE AIR EXPRESS

Air express service is to be inau- gurated in Raleigh in August. It will be known as General Air Express and six companies will be allied in its workings. It will reach 130 cities. Packages weighing 200 pounds will be accepted for transportation, and arrangements may be made for even heavier shipments.

THE PRICE OF LIFE

Sweden has the world's lowest mor- tality rate for mothers at childbirth. It is 2.6 deaths for every 1,000 chil- dren brought into the world. Guess who runs next! Italy, with a rate of 2.8! That of France is 2.9, Norway, 3, the Netherlands 3.4, Spain 4, Great Britain 4.4. As for the United States, it shows a rate of 6.3!

By wisdom wealth is won; but riches purchased wisdom yet for none.

Life Insurance Is Investment

(This address was delivered by O. R. Horton, a former Zebulon boy, at the 10th annual convention of the North Carolina field club of the Mutual Life Insurance Co., on April 29th, Charlotte, N. C.)

Probably never before has the life insurance agent been able to look upon his profession with more pride than he does today, for the institu- tion which he represents is about the only one that has been able to weath- er the business convulsion of the past two years, and it has done so with much credit and now finds itself stand- ing alone without a peer as a medium of conservative and sound investment as well as a vehicle of family protec- tion.

The past two years has proven without a doubt that a life insurance contract provides every attribute of a good investment. According to in- vestment authorities a good invest- ment must measure up to the follow- ing standard:

- 1. Is it safe?
2. Will it increase in value?
3. Will it yield a fair income?
4. Can it be financed easily?
5. Does it have a ready market?
6. Is it good collateral?
7. Does it have a desirable maturity date?
8. Is it free from care and worry?
9. Can it be transferred at death without expense or delay?

The factors that constitute safety are:

- 1. Selecting high-grade securities.
2. Wide diversification in selection.
3. Continuous and vigilant examina- tion of securities.
4. Trustworthy and competent management.

Life insurance companies employ a staff of men whose sole duties are the investment of their funds. These men are selected on the basis of their proven ability as outstanding gen- uines in the field of finance and in- vestment. Due to their expert ability they are able to select the highest quality of securities, and on account of the enormous funds they have to work with a wide diversification is sure to be obtained. Every minute change that affects values is watch- ed with the closest care.

The well nigh perfect record of life insurance companies for the past thir- ty years is proof enough that the directing heads are both trustworthy and competent. It seems to me that in view of these facts, there should be no question as to the safety of a life insurance investment.

Bruce Barton says "The insurance companies of the nation are safe. Their record during the depression has been magnificent. Last year, for example, when a total of ninety mil- lion dollars was raised by the country for unemployment relief, the insurance companies paid out in death en- dowment and disability claims, and in dividends and surrender values \$2,600,000,000, or nearly thirty times as much as the national relief fund."

Will an insurance investment in- crease in value? Well, of course, it is hard to find any form of investment that is certain and sure along this line, but certain life insurance con- tracts are very conspicuous exceptions. Where stocks, bonds, real estate and mortgages fluctuate over a wide range insurance does not, but on the other hand, is gradually increasing in value.

As to the yield of income, the insurance contract is the only one that I know of that a person can bank on a 3-1-2 percent yield over a great period of years. Our company, as you know, has paid an interest rate of 4.8 per cent compounded annually for the past several years and indica- tions are that it will continue to do so indefinitely.

The insurance investment is probab- ly the easiest investment to finance. It can be made to fit any man's fi- nancial stride. As it can be bought on either installment or single pre- mium.

An insurance contract is an invest- ment that always has a ready market. It can be surrendered for its cash value or loan secured at any time after it has been in force for a period of three years. The cash value of a life insurance investment is the best form of collateral. As any banker prefers it to any other known securi- ty. And the maturity date of this form of investment is most excellent as it can be fixed by the purchaser

and always matures at his death, if prior to the fixed maturity date.

Is it free from care and worry? You have seen many financial advertise- ments like this: "No bond is so safe that you can afford to put it away and forget it." Every other invest- ment needs constant watching but life insurance investments stand alone in this respect as they need no care and attention.

Time has proven the insurance con- tract to be about the only form of investment that is transferrable at death without delay or expense, re- gardless of whether it is paid out- right or held in trust by the company, or turned over to a Trustee as a life insurance trust. No probate expense is necessary. The average estate shrinks about twenty percent—some much more—but life insurance, again, stands alone in this respect, one hun- dred cents on the dollar.

The Mutual Life offers many con- tracts that are splendid for invest- ment purposes. For example, it is possible for a man age 35, to buy outright a \$10,000 block of life in- surance for a single payment of \$8, 100.00. If he dies the next day his heirs will receive \$10,000.00. If he lives to age 45 he can surrender his contract, plus dividend accumulation, if left as deposits, for about \$12,000.- 00. Thus giving him near \$4,000.00 profit on his investment for a period of ten years, or an interest rate of approximately 4-1-2 percent. Now, if this man is willing to buy a con- tract covering a longer period of time, he can buy the same block of in- surance for \$6,350.00, and if he lives to age 55 and all dividends are left as deposits, his investment would then be worth approximately \$14,500.00, giving him a profit of \$8,150.00 over a period of twenty years, or a com- pound interest rate of well above five percent and free insurance protec- tion in case of death ranging as high as \$3,650.00. This man can do even better by buying a contract maturing when he is 65. In this case the first cost would be \$5,250.00, the surren- der value approximately \$17,700.00, a net gain of \$12,450.00.

The company's optional modes of settlement would, of course, be at this man's disposal and it would seem wise to me, should this man select the latter contract maturing at age 65, to leave his money with the company, and at the present interest rate of 4.8 percent would give him a life-long monthly income of approximately \$70.00, leaving the principal intact to be passed on to his wife or children.

Now, in conclusion, I wish to di- rect your attention to a few amaz- ing facts that were published in the magazine, "Estate-O-Graph," entit- led "The High Cost of Speculation."

"The losses when the stock market broke in 1919 would have paid in- surance deposits for five years on enough life insurance to provide every widow in the United States (numbering 3,- 917,000 according to the latest cen- sus) with an income of \$265.00 a month for life and then a principal of \$63,800 to the children of each wid- ow, assuming that she had children. Depreciated stock market values have totaled billions of dollars in the last fourteen months. Men have realized as never before that safety of prin- cipal, which is absolutely guaranteed in life insurance, is the most impor- tant requirement of any investment. Had the money lost on the stock market been placed in life insurance, thousands of men would be receiving today a guaranteed rate of compound interest on savings which months ago vanished into thin air almost over night."

With the public turning to life in- surance as never before it seems fair to assume that life insurance will be come the most important investment medium in the next decade and that life insurance salesmen will be the leading gathers of the nation's in- vestment funds.

Clothes Burn— Knife, Buckle Left

This unusual news item is sent in by our Hopkins Chapel correspond- ent:

Wiley King went for a swim in Gay's Pond Monday and after taking off his clothes, he lit a cigarette and dropped the match down.

It fired his clothes, so when he came from his swim his belt buckle and a scorched handled knife were all he had left.