



FARM AND HOME

J. E. McINTIRE



CHRYSANTHEMUMS

A constellation of stars
Has fallen in our garden—
Where clusters of white chrysanthemums
Sparkle with golden centers
Lighting the day with their glory
And the night with their memory.
—Susie Dawson Johnson.

SMALL GRAIN YIELDS COULD BE INCREASED

The average small grain yield on Tar Heel farms is only a fraction of what it could be if growers would use more care in preparing the land, selecting good seed, and fertilizing with the proper mixture.

For example the average oat yield is only 20 bushels per acre, but yields of more than 50 bushels are possible with good seed on good land.

Growing small grains in rotation with legume crops, particularly lespedeza, will boost yields many bushels per acre. Preparation of the land for seeding this fall should have started with a thorough disking of the fields in July or August.

The use of good seed is of utmost importance, he continued. The variety should be adapted to the locality, and resistant to cold and disease, also capable of producing high yields of full-bodied grain.

For average soils in Piedmont North Carolina, where most of the State's small grain is grown, 200 to 400 pounds of 4-10-4 fertilizer per acre should be applied, and if needed an additional application of soluble nitrogen should be given the following spring.

The time of seeding must be considered, too, since many growers sow their small grain too late to produce a good stand that will go through the winter in good condition and be ready to make a rapid vigorous spring growth.

FALL AND WINTER POULTRY DISEASES

The cause of colds in poultry is not known, tho we know that conditions conducive to the development of colds are hot weather, crowding, unthrifty birds, and failure of the birds to roost properly. Rigid sanitation and proper management are the most important factors in the control of colds. Drinking vessels should be disinfected regularly. Epsom salt is recommended, the rate being one pound to each 100 birds. Salt may be given in drinking water or in a wet mash, and may be given at two week intervals. Washing the nasal area with boric acid solution is helpful to the individual bird. Any bird affected with cold should be isolated to prevent spreading thru the entire flock.

HINTS FOR THE FLOWER GARDEN

Now is a good time to plant sweet peas. They will produce earlier and have larger blooms and longer stems than if planted in the spring.

You may continue to plant your bulbs until December. October and early November is a better time however.

You will find that it is not best to leave your dahlia bulbs in the ground all winter. Especially if the ground is liable to freeze. Dig the roots as soon as possible after the

first frost, cut off the tops and store them where they will not freeze. Allow them an hour or so to dry before storing. Take care to avoid breaking the neck of the roots.

If you have not already divided and reset your iris clumps, do it now. Separate into single plants, cut back half the leaf system and reset.

THE TWIG GIRDLER

By Shelby Alford

Pecan trees in this section are infested at this time with the twig girdler, which is one of the most destructive of insects. This beetle inhabits a wide range of territory, being found in most of the eastern, central, and southern states, but in its more northern distribution it does not do so much injury. In the pecan growing sections of the south it ranks as an important pest because of the excessive cutting of branches. Besides the pecan tree, it attacks other trees, including the peach.

When the beetles occur in abundance they may do much damage by severing branches for the purpose of egg laying. By cutting off the tips of the branches the fruiting areas of the tree for the following year is greatly reduced and the nut crop indirectly affected.

Description, Seasonal History and Habits

The beetles range in length from one-half to one-eighth of an inch. The female is more robust than the male. The long antennae or feelers of the male are considerably longer than the body, but those of the female are only a trifle longer than the body. The body is almost round, of a general grayish brown color, with a rather broad tail, ashy band or belt extending over the middle of the wing covers. The thorax is about the same color as this band, but the head is more or less reddish. The beetles will begin to make their appearance in pecan orchards by the last of August or early September. It is only the female that cuts off the twigs, but both sexes feed more or less upon the tender bark and wood tips. She does not make a complete circle at once, but cuts section by section until the entire twig has been girdled. The cut extends thru the bark and well into the wood, leaving only a small portion of the

heart wood untouched. The eggs, which are always deposited in the severed twigs, are white, oval shaped, and about one-tenth of an inch in length. They are inserted singly, beneath the bark, or slightly into the wood, near a bud scar or next to an off shoot. After inserting the egg in the twig the beetle seals the puncture with a shiny, gummy substance, and then scars the twig for a short distance below the puncture. The number of eggs per twig may range from 3 to 40. The egg stage lasts three weeks.

The larvae which are whitish, legless grubs make little growth during the fall or winter months, but with the advent of warm weather in the spring they grow very rapidly. In making their tunnels in the twig they work usually toward the severed end and feed only on the woody fibers, leaving the bark intact.

Control

For the control of the pest all that is necessary is to gather the severed branches and burn them in the fall and winter. Care should be exercised to collect all the branches from the grounds, as well as those that may be lodged in the trees. By following this procedure all the eggs and larvae which would otherwise develop into beetles the following summer will be destroyed and the source of infection eliminated. Pecan orchards that are growing adjacent to native hickory or persimmon trees will be found to be the worst infested because this insect breeds abundantly in the severed branches of such trees. Under such conditions it would be well to destroy the severed branches adjacent to commercial plantings of pecan.

Not more than 10 per cent of a farm's flue-cured tobacco marketing quota may be transferred, according to a recent AAA ruling. It was also announced that in computing penalties for sales of scrap flue-cured tobacco marketed in excess of quota a 3-cent a pound allowance will be made for unmerchantable scrap tobacco.

MORRIS HICKS
Cleans Out Wells
Dig New Wells, Etc.
Wake County
Zebulon, N. C., Rt. 3

ABRUZZI **RYE** **WINTER**
\$1.30 Bu. \$1.00 Bu.
Barley, \$1.25 Bu. Clover, 12 1-2c Lb. Vetch, 12 1-2c Lb.
Australian Peas, 8c Lb. Turnips, Mustard, Kale, Spinach. Flour, \$5.00 Bbl. Middlings, \$1.55. Wire—Hog, Poultry, Barbed. Fish Meal. Sugar, 5c. Coffee, 12 1-2c. Kerosene 10c. Potatoes, \$1.00 100 Lbs.
A. G. KEMP ----- **Zebulon, N. C.**

**FULL LINE F C X FEED,
SEED and PAINTS**
DAIRY FEEDS, LAYING MASH AND
SCRATCH FEED FOR HENS
PHILLIP MASSEY
PAINT — OIL — TURPENTINE — FEED — SEED —
LIME

STATEMENT PAN-AMERICAN LIFE INSURANCE COMPANY New Orleans, Louisiana CONDITION DECEMBER 31, 1937, AS SHOWN BY

STATEMENT FILED

Amount of Capital paid up in cash	\$ 1,000,000.00
Amount of Ledger Assets December 31st of previous year, \$30,839,141.54; Increase of Capital during year, \$0; Total	30,839,141.54
Premium Income, \$5,492,186.37; Miscellaneous, \$2,171,603.56; Total	7,663,789.93
Disbursements—To Policyholders, \$2,860,266.37; Miscellaneous, \$2,322,339.41; Total	5,182,605.78
Business written during year—Number of Policies 12,310; Amount	29,652,850.00
Business in force at end of year—Number of Policies 70,302; Amount	163,408,103.00

ASSETS

Value of Real Estate (less amount of encumbrances) ..	\$ 2,083,081.69
Mortgage Loans on Real Estate	9,207,777.92
Loans secured by pledge of Bonds, Stocks, or other collateral	31,665.37
Loans made to Policyholders on this Company's Policies assigned as collateral	5,244,761.45
Premium notes on Policies in force (of which \$0 is for first year's premiums)	2,301,623.81
Net Value of Bonds and Stocks	13,004,472.76
Cash	1,069,709.85
Interest and Rents due and accrued	235,587.42
Premiums uncollected and deferred	895,488.67
All other Assets, as detailed in statement	382,783.09

Total	\$34,456,952.03
Less Assets not admitted	348,021.91
Total admitted Assets	\$34,108,930.12

LIABILITIES

Net Reserve, including Disability Provision	\$30,055,506.43
Present value of amounts not yet due on Supplementary Contracts, etc.	581,747.45
Policy Claims	291,917.48
Dividends left with Company at interest	None
Premiums paid in advance	118,790.62
Unearned Interest and Rent paid in advance	163,821.97
Commissions due to Agents	None
Estimated Amount payable for Federal, State and other Taxes	93,179.35
Amount due Stockholders	None
Dividends due Policyholders	None
Amount set apart for future dividends	1,000.00
Funds advanced by National City Bank as offset to Cash Deposit maintained in that bank in Venezuela	370,000.00
Casualty Department	246,874.30
All other Liabilities, as detailed in statement	145,420.32

Total amount of all Liabilities, except Capital Contingency Reserves	\$32,068,257.92
Capital paid up in Cash	\$ 117,836.06
Unassigned funds (surplus)	1,000,000.00
922,836.14	2,040,672.20
Total Liabilities	\$34,108,930.12

BUSINESS IN THE STATE OF NORTH CAROLINA DURING 1937

GROUP: None.
INDUSTRIAL: None.

ORDINARY	
Policies on the lives of citizens of said State in force December 31st of previous year	2646 \$4,425,998.00
Policies on the lives of citizens of said State issued during the year	213 333,731.00
Total	2859 \$4,759,729.00
Deduct ceased to be in force during the year ..	336 611,871.00
Policies in force December 31st	2523 \$4,147,858.00
Losses and Claims unpaid December 31st of previous year	1 200.00
Losses and Claims incurred during year	19 54,167.73
Total	20 \$ 54,367.73
Losses and Claims settled during the year in full, \$52,367.73; by compromise; \$2,000.00; by rejection, none	20 \$ 54,367.73
Losses and Claims unpaid December 31st	None None
Premium Income—Ordinary, \$105,434.83; Group \$0; Industrial \$0; Total, \$105,434.83.	

President Crawford H. Ellis Secretary Friend W. Gleason
Treasurer Franz Hinderman Actuary John Y. Ruddock
Home Office Whitney Bldg., New Orleans, Louisiana.
Attorney for Service: DAN C. BONEY, Insurance Commissioner, Raleigh, N. C.
Manager for North Carolina, D. R. McBrayer, Shelby, N. C.

STATE OF NORTH CAROLINA
Insurance Department
Raleigh, August 5, 1938
I, Dan C. Boney, Insurance Commissioner, do hereby certify that the above is a true and correct abstract of the statement of the Pan-American Life Insurance Company, of New Orleans, Louisiana, filed with this Department, showing the condition of said company on the 31st day of December, 1937.
Witness my hand and official seal the day and date above written.
DAN C. BONEY,
Insurance Commissioner.

CHANGE OF SCHEDULE
Norfolk Southern Railroad
Beginning February 1, 1938

9:30 A. M. Lv. Norfolk	Ar. 4:50 P. M.
11:17 A. M. Lv. Elizabeth City	Ar. 3:02 P. M.
2:06 P. M. Lv. Washington	Ar. 11:50 A. M.
3:07 P. M. Lv. Greenville	Ar. 10:52 A. M.
3:32 P. M. Lv. Farmville	Ar. 10:18 A. M.
4:27 P. M. Lv. Wilson	Ar. 9:25 A. M.
5:26 P. M. Lv. Zebulon	Ar. 8:25 A. M.
5:36 P. M. Lv. Wendell	Ar. 8:15 A. M.
6:20 P. M. Lv. Raleigh	Lv. 7:30 A. M.

Travel for 2 cents a mile
ECONOMY — SPEED — SAFETY