

THE PILOT

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BION H. BUTLER

Little Nancy scratched at the door as was her wont, but there was no answering word for the little Sealyham on Thursday morning.

All was quiet at Valhalla. Bion Butler had gone on his last assignment.

And bequeathed to others the task of writing the story of this day-long dreaded in The Pilot office, his Pilot office.

Bion Butler made The Pilot. And more than any other one person, Bion Butler made the Sandhills. Here was his heart for more than forty years. Here, with never a thought of self, of personal gain, he told the story of the pine trees, the birds, the sprouting little villages, the farmers, the small industries, the "folks," all friends of his, no matter of what walk of life, what condition of servitude. He loved us all.

No man ever heard Bion Butler say an ill word of anyone. Through his newspaper years he fought many a hard battle for those things he believed in. He pitted himself against many a worthy foe. But he never left an enemy in the wake. Gentle, kindly, thoughtful are words which come to us. His fairness in all things brought men in all walks of life to that little paper-strewn study of his out at Valhalla, men seeking counsel; bankers, politicians, business men, the clergy, the colored man with his little problems. They sought out a friend and they found a philosopher, a mind always clear, always able to grasp the subject and render a just verdict.

He has seen the Sandhills grow from the days when pigs wandered about its sandy streets to the community of fine homes and hotels and shops and comely thoroughfares of today. His fluent pen has guided its destiny and heralded its glories; the world knows of us today because of Bion Butler.

Our heart goes out to those sterling characters most vitally affected by his going away. Ours is a great loss; theirs immeasurable.

THE QUARREL WITH WORK

The Pilot has many times remarked that people are funny cattle. To read the papers these days and notice the constant effort to dodge work, the clamor for shorter hours, for a lessened necessity for individual exertion, would incline a visitor from some other planet to suspect that our earth is a vast prison where everybody is sentenced to hard labor for life.

Work is merely the means of producing something. We are all noisy enough in our clamor for the results of work, but a short-sighted proportion of the people seem to think it is a virtue to acquire the things wanted and let somebody else do the work. In the older generation a pride of creation seemed to follow the results of work. The mechanic was interested in the thing he turned out, the mowers in the meadow pressed on the heels of the man who led them in the swath, workers competed with each other in the volume and the quality of their product. But today one of the chief ambitions seem to be to lessen our hours of production and efforts and to interfere with the men or women whose interest in their work inclines them to be friendly toward it.

Probably if idleness is what the world wants, that's what it ought to have, always remembering that if we are not interested enough to work for our-

selves to produce the things we need, mighty few people will go out of their way to work for us. What is produced in this world is what we will have. And as one of the fundamentals of nature is "root hog, or die," it is The Pilot's guess that in spite of the current theory that we are going to quit working, we will presently find out that the hog that doesn't root is going to be hungry when supper time comes. Nature works things out according to her own plan, and man will find he has to conform to them.

THE SOUTHERN PINES CHAMBER OF COMMERCE

In the older days when the women reached a point where they had to talk and eat they had a quilting bee or a sewing bee where they could gather around and chatter and lead up to a dinner that was a work of local skill. In these days they play bridge, and the men gather to talk and eat. The gatherings take various forms. One of the most interesting, perhaps, being such affairs as the Chamber of Commerce dinner last week. A meeting of that kind is not wholly serious, not a matter of eating as you might imagine, a bit social in its way, and yet under all of it is the feature that has to do with the welfare of the community.

Southern Pines and vicinity have developed largely through the efforts of such affairs as that of last week. While working along the same line as Pinehurst, which was plotted individually, it has been necessary for Southern Pines to be planned and carried out by mass action. Which is as a rule more difficult of accomplishment than individual action. The remarkable results of voluntary mass effort on the part of the people of this community is rather surprising if we turn to analyze the results. Here is one of the most attractive human neighborhood organizations that can be imagined, most intelligently planned, efficiently directed, financially an example of good management, and what is best of all, a foundation that is a model for the future.

It is just such affairs as this that shape the future. Each individual lending a hand here and there, discussing with the others the shape in which to turn affairs, each stimulating the rest, advances the community and in the desirable direction.

Southern Pines is only at the beginning of its development. All those natural factors that have induced the present population permanent and transient are still influential. In addition to the natural resources the attractions have been increased through the work of the steadily increasing population. More and more the community will expand. The Chamber of Commerce will stimulate the expansion and guide it in the right direction. The stimulation is impersonal for the common welfare and the work of the common effort. The effort is largely educational which encourages broader development and on broader and more interesting basis.

Fortunately the foundations have been well laid. The ground on which to build is intelligently plotted. Each year the work of proceeding years adds its cumulative result in making the Sandhills an attractive place. Those of us who can look backward ten, twenty, thirty or forty years ago can realize what has been done and how much faster is the gait today. The Chamber of Commerce is doing a marvelous work. And no man can forget the magnitude of the fruition of those efforts.

THE ELECTION OF MORE OFFICERS

From time to time suggestions come up for the increase of the number of names on the election ticket. This at the present time is brought to the front by the proposal to elect county tax collector and chairman of the board of county commissioners. The theory is that every citizen should have a voice in the selection of the officials. It is The Pilot's opinion that the best way to select a chairman for the board of commissioners is by the commissioners themselves. For they have the responsibility. They have the close acquaintance with the members whose number will contribute the candidate

Grains of Sand

Folks are starting to flock into the Sandhills for the mild months of February, March and April, and everyone is smiling again.

A lot of them stayed up north awaiting the gold decision, and hurried down as soon as the Supreme Court upheld the government's monetary program.

Seven extra Pullmans, just for Southern Pines and Pinehurst, are arriving this morning for the Washington's Birthday week-end, and there were two extra cars on yesterday morning's train, which means that more than a dozen carloads are here to help swell the population.

The Sun Life Assurance Company of Canada makes a fine annual report, covered in an advertisement in this issue of The Pilot. This is one of the big substantial financial organizations and Southern Pines is proud to have it represented here by a local agent.

Building activities in North Carolina in January increased 51 percent over January, 1934, figures released by the State Department of Labor show.

An army aviator, trying to find Fort Bragg, was forced down in a field on U. S. Highway No. 1, this side of Sanford, Sunday afternoon, and said that his plane may have to remain in the field a week—waiting for the ground to dry out.

The aviator, whose name was not learned, left Charlotte for Fort Bragg, intending to follow the Southern Railway. He started following the Seaboard Air Line tracks by mistake, however, and spent a good part of the afternoon riding up and down the Seaboard looking for Fort Bragg.

He finally ran out of gas, and had to land in the field. The pilot soon had the tank filled with gas, but when he tried to take off, the muddy field gripped the plane's tires and caused its nose to tilt into the ground.

Disgusted, the pilot gave up and went on to Fort Bragg, leaving the plane in the mud.

It's there now, unless some one has swiped it.

SIXTEEN TABLES OF BRIDGE AT THISTLE CLUB PARTY

The Thistle Club gave a Valentine party to its members and their friends last Saturday afternoon at the Southern Pines Country Club. Sixteen tables of bridge were in play, and several members came in later for tea. The tallies, prizes and all details carried out the Valentine motif.

Prizes for high scores went to Messdames Tracy, Pethick, Cray, Prizer, Hoag, Smith, Baker, Wiley, Everest, Andrews, Davis Loeb and Woodruff and the Misses Eddy, Riggan and Campbell. The door prize, heart-shaped box of candy, went to Mrs. J. B. Gifford.

and they may be more in harmony with them than over an outsider placed in authority above them. The Pilot is not persuaded that a general election would have given the present board a better chairman with the possibilities of one not so capable.

As for tax collecting, it seems doubtful if in choosing a man in a general election the voters of the county would give such study to the general qualifications of the candidates as the board of commissioners will give. Those familiar with the choice of Mr. Huntley, when he was first elected, remember that the candidates presenting themselves at that time were carefully analyzed by the board individually and inquiry was made by representative persons over the county as to the fitness of more candidates than many people were aware of. An effort was made to get the best available man and the decision was not made until all possible information was obtained concerning every prospect. Names were entertained of some men who had not the faintest idea they were being considered.

It is impossible to make as critical a selection by popular vote. In the first place only a limited number of candidates will appear and possibly on the list is not one who may be most available. Collecting taxes is a job that requires a man highly adapted for the work. It is perhaps the most essential outside the office of commissioner, one that needs absolutely the best that can be picked, and not a man that is merely accepted as a candidate.

WEST END

Mr. and Mrs. J. F. Sinclair and small daughters spent Saturday and Sunday in Chapel Hill visiting Mrs. Sinclair's mother and sisters.

B. W. Pulliam whose business headquarters are in Charlotte, spent Saturday night and Sunday with his family here.

Ralph Wallace of the high school faculty spent the week-end in Lakeview.

M. C. McDonald, Jr., spent from Friday until Sunday in Davidson with Allan McDonald, who is in school there.

The West End Book Club met in the home of Mrs. W. A. Johnson Thursday evening with Mrs. B. U. Richardson as hostess. The program was in charge of Mrs. Hogwood with Thomas Dixon as the subject.

June Currie, son of Mr. and Mrs. James A. Currie of Cameron died ear-

ly Sunday morning. The funeral was conducted by the Rev. Lacy McDuffie from the Presbyterian Church at Candor Monday afternoon at 2:00 with burial at Jackson Springs. Relatives from here attended.

REAL ESTATE TRANSFER

W. G. Smith to W. H. McNeill, property in Sandhill township.

SILVER TEA WEDNESDAY

A silver tea will be given at the home of Mr. and Mrs. George C. Abraham, corner of May street and Connecticut avenue on Wednesday, February 27 at 3 p. m. There will be a short musical program and a talk on Chinese art will be given by Mrs. H. H. Pethick. There will also be an exhibit of porcelains and other Chinese curios.

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Southern Pines, N. C.

The Sun Life's Fine Record

(An Editorial in the Montreal Gazette of February 13, 1935.)

Mr. Arthur B. Wood, president and managing director of the Sun Life Assurance Company of Canada, was able to present a highly encouraging statement to policyholders and shareholders at yesterday's annual meeting of this great Canadian institution, a statement no less gratifying to the general public than to those more directly concerned in the company's operations, since there is evidence in it of the industrial improvement for which all have been anxiously waiting. The Sun Life conducts a world-wide business but the three chief countries in which it operates are Canada, the United States and Great Britain, and improved conditions and increased business activity in each of these countries are reflected in the statement. Life insurance had stood as a bulwark of security in these and other countries during the years of depression, protecting many thousands of people from the worst effects of the adverse conditions that have prevailed, and now that the worst of these conditions has been passed, public appreciation of life insurance and life insurance services is being demonstrated upon an impressive scale. One of the most striking evidences of industrial recovery is to be found in increased group life business in the three countries already mentioned, a development which indicates clearly a renewal of confidence in the future of industry and a natural increase in the number of persons employed. In the case of the Sun Life alone this group life business in force increased by approximately \$25,000,000 while new group life business increased by nearly 100 per cent. Still another encouraging factor is found in the reduction of loans applied for and in the repayment of old loans, the cash repayments being 31 per cent, greater in 1934 than in 1933. This chiefly implies that the policyholder, as a rule, is in easier circumstances.

While governments are experimenting with social legislation of various kinds, and notably in the insurance field, it is interesting and instructive to note the scale upon which the needs of persons in moderate means have been met and are being met through the regular services of established companies. For example, the Sun Life Company last year paid out \$88,000,000 to policyholders and of this great sum 85 per cent, was in amounts of under \$5,000, with an average under \$2,000; in other words, the benefits of this enormous outlay were spread over a very large field of comparatively poor people, certainly of people who could not be classed among the rich. The company itself has strengthened its position materially, taking full advantage of the betterment in general conditions. The assets of the company now stand at \$665,378,716.34, an increase of \$41,232,681.14. New paid-for business exceeding \$236,000,000 represents an increase of approximately \$20,000,000. Cash in banks amounts to another \$20,000,000, while fourth among the outstanding features of this sixty-fourth annual report is an excess income over all disbursements of more than \$43,000,000. With an increase of business in force amounting to more than \$309,000,000 since 1929, and a total now standing at \$2,748,000,000, the Sun Life more than maintains its position in the front rank of the great insurance institutions of the world.

In his annual address, Mr. Wood struck a very confident note, observing that the hopeful pronouncements of financial and industrial leaders are being confirmed by statistics and that, what is of even greater importance as practical evidence of re-

turning prosperity, there is a general improvement in public confidence. The president spoke of the extent to which this betterment has been reflected in the business of the Sun Life Company and pointed out that there is a similarly close association between insurance companies and business through the wide diversification of the former's investments. Mr. Wood gives a very clear idea of the general movement of business when he says that insurances in force were at their peak three years ago, that reductions of approximately 5 per cent occurred in each of the years 1932 and 1933, and that the downward trend was arrested last year when the decline was under 1 per cent, and he identifies as the most significant factor in the improved situation the marked decrease which took place in lapses and surrenders of policies, these being 18 per cent less than in 1933 and the lowest since 1929, while reinstatements and revivals were the highest in the company's history. At the same time, substantial savings have been effected in the cost of management and operation without impairment of the high standard of service to policyholders. There has been, concurrently, a further reduction in death claims, these being among the principal sources of profit earnings by life companies. The third important source is the excess of interest realized on investments over the rate required to maintain policy liabilities, and, as Mr. Wood points out, this factor is inevitably affected by changes in general investment experience. The policy usually pursued is to invest chiefly in long-term securities corresponding to the long-term nature of the policy contracts, and as a rule the annual income of an established company is substantially in excess of all obligations that arise. Conditions of two or three years ago, however, were abnormal, with an extraordinary demand for policy loans and surrender values, and the problem of the companies became that of maintaining sufficient liquidity to meet these demands fully and promptly. This involved maintaining substantial cash balances and increasing holdings of short-term bonds. With the passing of this phase consequent upon a general economic improvement the companies are again turning to long-term investments. Rates of interest, however, are at a low level and these conditions create the most exacting current problem with which the companies have to deal. Nevertheless, the experience of the Sun Life during the past year was very satisfactory, while new investments were limited to bonds and other high-grade securities. With a further improvement in conditions the mortgage field may again become available, the company, as Mr. Wood states, being desirous of extending and enlarging this valuable form of public service.

Mr. Wood discussed briefly the present tendency to discriminate against life insurance companies in the field of taxation. Taxation, as he points out, falls upon the average equity of the individual policyholder, and is imposed, therefore, upon the finest type of citizen, the man in a modest station of life who is seeking to protect his dependents. This is a matter which governments would do well to consider in view of the fact, which Mr. Wood emphasizes, that the burden falls always upon the policyholders. Other features of the president's address, if somewhat more technical, are scarcely less interesting than these which have been mentioned, and a careful study of the complete address will more than compensate the reader, whatever his station in life may be.

The Sun Life Assurance Company is Represented in the Sandhills by

E. C. STEVENS

SOUTHERN PINES, :::: NORTH CAROLINA