

THE ENTERPRISE

Published Every Tuesday and Friday by the ENTERPRISE PUBLISHING CO. WILLIAMSTON, NORTH CAROLINA.

SUBSCRIPTION RATES (Strictly Cash in Advance)

Table with subscription rates for Martin County and Outside Martin County, including one-year and six-month terms.

Advertising Rate Card Furnished Upon Request

Entered at the post office in Williamston, N. C., as second-class matter under the act of Congress of March 3, 1879.

Address all communications to The Enterprise and not individual members of the firm.

Tuesday, October 19, 1943.

"The Fire Insurance Monopoly"

"Senator Bailey is doing no good service to the people of the state when he seeks to remove this means of protection," Editor Louis Graves says in commenting on the Bailey bill to remove the fire insurance companies from under the provisions of the anti-trust laws.

Mr. Graves says in part: "Senator Bailey has lived in North Carolina all his life. In the course of his career as editor, lawyer, and public official, he has of course given a good deal of study to the laws of the State. But in the press of his duties as a United States Senator in the last dozen years he must have become a bit rusty on the North Carolina insurance laws. We cannot think of any other explanation of his statement that the business of fire insurance in North Carolina is well controlled by the state.

"The fact is that as far as rates are concerned it is not controlled at all by the state. The late Insurance Commissioner Dan Boney used to deplore the lack of regulatory legislation and to tell his friends, 'I have no legal power to do anything about fire insurance premium rates. All I can do to get reductions is to throw a sort of scare into the companies sometimes by saying I am going to ask the legislature to pass a law to regulate rates.'

"The North Carolina statutes provide for a limited control of rates in two kinds of insurance and only two: (1) workmen's compensation and (2) automobile public liability and property damage. There is no control of rates in any other field of insurance.

"In the absence of state regulation, recourse to a suit under the federal anti-monopoly law is the only means of protection to policy-holders, and in our opinion Senator Bailey is doing no good service to the people of the state when he seeks to remove this means of protection. Even if every state had a fire insurance regulation law, the insurance companies ought still to be subject to the federal anti-monopoly law. There never was a tighter monopoly than that

maintained by the insurance companies in this region, or one that has been exercised with so little opposition, and the Government has never brought a more justified action than the one against the Southeastern Underwriters Association and the individual companies.

"The records of the state insurance department—a department whose functions, insofar as they relate to the fire insurance business, are mostly confined to the assembling and filing of records—show that in the year 1942 the premiums collected in North Carolina by the fire insurance companies amounted to \$12,541,879 and that the amount paid out for fire losses was \$7,599,640. That is, the losses were about 43 per cent of the premiums. Add 20 per cent for the agent's commission, and you have 63 per cent as the primary cost of insurance. Overhead expenses and profit must be covered, and of course everybody understands that fire insurance companies must make generous allotments from annual earnings for additions to reserves. But when full allowance is made for all this, the margin of premiums over losses is far greater than it should be. It is maintained at its high figure simply because the companies' premium rates have been unfairly large. The companies have fixed the rates at their own sweet will, without control by any agency of government."

All Want Seats

News and Observer.

Instead of concentrating on winning the war, too many people are giving all their thought to seeking a voice in writing the peace terms and many organizations are wishing one of their representatives accorded a seat at the peace table.

Big business men, who wish a return to the old ways when monopoly hurt the American system, feel that they have done so much to win the war a member of the United States Chamber of Commerce should be one of the commissioners; the labor organizations, in recognition of their large part in fashioning weapons, ask for representation; the women organizations, in appreciation of what the women have done in every sphere, wish to name a delegation; the American Legion, speaking for the fighting men, feel they have won the right to win the peace; the Churches of Christ in America, representing Protestant Christians, are insistent that a great minister should be on the commission to see that the peace pact is shot through with the Christian spirit; and Bishop Muench urges that Pope Pius "be given a voice at the peace table."

Statesmen, economists, professors, Congressmen, journalists and others who are devoting much time to preparing peace plans will expect to be recognized.

If the proposed membership grows it will be necessary to get a master carpenter to build a table large enough to accommodate them all.

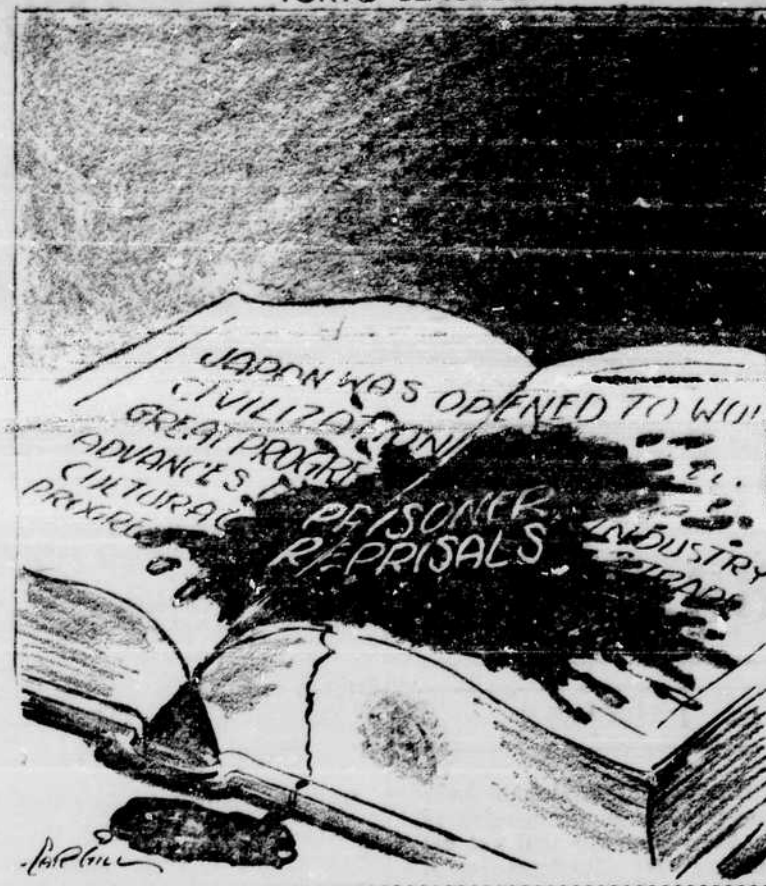
A Daniel, Yea A Daniel

News and Observer.

A judge in Ohio has sentenced the National Bronze and Aluminum Company's president and his brother to 10 years in the penitentiary for making casting in a defective manner.

Too many judges impose small fines for such sabotage. Of the Ohio judge it should be said, "A Daniel come to judgment; yea, a Daniel."

TOKYO BLACKOUT



Bureau of Public Relations, U. S. War Department. LEADS AIR ATTACK ON ITALY—Maj. Gen. James H. ("Jimmy") Doolittle, pioneer in the development of aeronautics, hero of the bombing of Tokio in April, 1942, and wearer of the Congressional Medal of Honor and all other official decorations for gallantry and distinguished service, climaxed his dramatic military career thus far by directing the war from the skies in the capture of Southern Italy. Gen. Doolittle, aged 46, is Commanding General, North African Strategic Air Force. An intrepid soldier, he has also qualified as a wartime champion of industry. Before taking up active combat duty in the present hostilities he rendered important service in superintending the conversion of automobile factories into plants for the manufacture of airplane parts.

Use More Grazing Crops For Poultry

North Carolina poultry growers must turn to soybeans, cowpeas, lespedeza, and the clovers as a source of proteins, since the supply from animal sources has been greatly reduced because of the war, says R. S. Dearstyne, head of the Poultry Department at N. C. State College.

This means that growers must put their flocks on temporary pastures of legumes and make use of range shelters, which may be constructed from scrap materials found about the farm. A cow pasture provides an excellent range for pullets, since cows keep the grass well cropped, thus making available a constant supply of young, tender green blades.

Commercial fishing has been curtailed and fish meals are not being imported from other countries, according to Dearstyne. Adequate supplies of bone meal, which supply the necessary phosphorus for poultry feeds, are also very small and cannot be depended upon. An effort is being made to extract the fluorine from rock phosphate, so that this source of phosphorus can be used to meet the need of poultry growers.

Feed manufacturers are doing the best job possible in mixing feeds under the present wartime conditions. Dearstyne advises that poultry growers supplement these feeds with crops which are easily produced on the farm so that the chickens may be kept in just as healthy a condition as possible. Especially in the care of late hatched chickens this is particularly important because they are subject to a rather high rate of mortality.

A recruit in the Marines undergoing his preliminary training is known as a "Boot."

Relief At Last For Your Cough

Creomulsion relieves promptly because it goes right to the seat of the trouble to help loosen and expel fern laden phlegm, and aid nature to soothe and heal raw, tender, inflamed bronchial mucous membranes. Tell your druggist to sell you a bottle of Creomulsion with the understanding you must like the way it quickly allays the cough or you are to have your money back. CREOMULSION for Coughs, Chest Colds, Bronchitis

Don't Use Aspirin For Plant Headaches

There are relatively few medicines for sick plants and aspirin will not cure the headache of a Victory Garden cabbage, says Dr. S. G. Lehman, plant pathologist of the North Carolina Agricultural Experiment Station at State College.

The plant physician points out that most plant disease remedies are intended to prevent rather than cure diseases. For example, the organic mercury compounds, sold under such trade names as semesan, ceresan, and sanoseed, have made important contributions to plant health through killing germs on seeds.

Research at the State College Experiment Station has proven that some of the organic mercuries omit toxic vapors which kill the germs. Seeds were exposed to the chemicals in closed dishes and it was found that the chemicals were able to disinfect the seeds even though they did not touch the seeds. This was especially true of those disinfectants containing ethyl mercury chloride and ethyl mercury phosphate and sold under the name "ceresan." It was also shown that semesan and sanoseed had to touch their victims in order to kill them.

These findings are important because they present a new viewpoint for determining when to treat certain seeds and what kind of containers to store them in. The work also shows that, if proper containers are used, the amounts of the disinfectant required may be greatly reduced.

NOTICE OF SALE Under and by virtue of an order in a special proceedings entitled "Edward L. Wilson et al. Ex-Parte,"

the undersigned Commissioners will, on the 26th day of October, 1943, at 12 o'clock, Noon, in front of the Courthouse door of Martin County in Williamston, N. C., offer for sale to the highest bidder, for cash, the following described tracts of land: FIRST TRACT: Being a house and lot in the Town of Williamston, N. C., in the corner of Biggs and Hatton Streets, bounded on the North by Gettling & Peel, on the South by Biggs Street, on the East by Hatton Street, and on the West by the Peel house and lot.

SECOND TRACT: Beginning at a stake the East corner of W. H. Wilson's old line, running thence South 56 degrees E 59 2-3 poles to a branch Marion Burroughs' line; thence down said branch to the fork of another branch, said Wilson's line; thence up said branch and Wilson's line to a pine, Wilson's Corner; thence N 37 1-2 W 14 poles and 18 links to the beginning. Containing 6.1 acres, more or less.

THIRD TRACT: Bounded on the North by W. H. Wilson land, on the West by Public Road leading from

Williamston to Jamesville, on the South by Elijah Brown's land and on the East by Marion Burroughs' land and known as the "Cub Biggs Place." Containing 27 acres, more or less.

The last and highest bidder will be required to deposit 10 per cent of the bid at the sale.

This 27th day of Sept., 1943. B. A. CRITCHER, Z. V. BUNTING, Commissioners.

EXECUTOR'S NOTICE

North Carolina, Martin County. Having qualified as executor of the estate of Allie G. Roberson, deceased, this is to notify all persons having claims against the said estate to exhibit them to the undersigned within one year from the date of this notice or this notice will be pleaded in bar of their recovery. All persons indebted to the said estate will please make immediate payment. This the 17th day of Sept., 1943. ELBERT S. PEEL, Executor of the estate of Allie G. Roberson.



PROTECT YOUR EARNINGS—

Pay Every Bill By Check

You have a permanent record of paying every bill, when you pay by check! And . . . you need make no time consuming trips for money order blanks . . . just fill out a check and mail it! The cancelled check will be your receipt.

BUY WAR BONDS!

Branch Banking & Trust

WILLIAMSTON, N. C. "THE SAFE EXECUTOR" Member Federal Deposit Insurance Corporation

NOTICE

THE 1943 TAX BOOKS ARE NOW OPEN.

Discount Will Be Allowed Until November 1, 1943

PAY EARLY And SAVE DISCOUNT

Town Of WILLIAMSTON

Advertisement for Sinclair HC Gasoline featuring a woman in a car and a man with a sign. Text includes: 'WHERE'S THE BEST PLACE TO HAVE MY CAR LUBRICATED FOR LONGER LIFE?', 'AT STATIONS DISPLAYING THIS SIGN!', 'SAVE WEAR WITH SINCLAIR', 'OIL IS AMMUNITION—USE IT WISELY', 'N. C. GREEN, Agent', 'WILLIAMSTON, N. C.'