

Six More Young Haywood County Citizens

Nancy Linda Chandler, 4 years, daughter of Mr. and Mrs. Starline Chandler, Waynesville.

David Rickey Blanton, 15 months, son of Mr. and Mrs. Lloyd Blanton, Hazelwood.

Norma Jean Dills, 3 years, daughter of Mr. and Mrs. Carl Dills, Hazelwood.



Free Ann Gibson, 2 years, daughter of Mr. and Mrs. Hubert Gibson, Waynesville.

Jimmy Ray Crawford, 2 years, son of Mr. and Mrs. Horace Crawford, Waynesville.

Dorothy Jean Rhinehart, 17 months, daughter of Mr. and Mrs. Troy Rhinehart, Lake Junaluska.

These photographs, which were taken by Ingram's Studio, are the 24th in a series of pictures being published by the Mountaineer.

Farm Ownership Group At Meeting In Brevard

Farm ownership loan borrowers of Haywood and Transylvania counties met jointly in Brevard the 15th. The theme of the meeting was "How to get ahead on the farm." Colored charts were used, in giving facts and figures on farm income, together with expenses.

The Haywood group was headed by Charles C. Francis, Jarvis R. Caldwell and Thurman Davis, all FHA committeemen, together with Joseph C. McDarris, county supervisor; Miss Frances Rose, clerk; Mrs. Elbert G. Griffin, and Mr. and Mrs. E. Clingman Beck.

Wire was made an ancient days by beating strips of metal into rounded form.

Pastures Are Important Part Of Haywood Economy County Agent Points Out

"The largest crop we have to sell in Haywood county is pastures," Wayne Corpening, county agent, said this week. "Therefore, the amount of income which the farmer in Haywood receives is largely dependent upon how good the pastures are," he continued.

Mr. Corpening went on to explain: "60 per cent of the farm income of the farm in this county is derived from livestock sales and their products. For that reason we cannot stress too much the importance of good pastures."

The county agent said: "If you do not have Laidno Clover pasture either with Orchard grass or Fescue, you are not receiving the most you could get from your pasture. We have not found anything that will compare with ladino clover and orchard grass or fescue yet on the average land. There are a few musts which must be used to get one of these good pastures:

"1. Have land limed if it has not been limed in the last 4 or five years.

"2. Be sure that when renovating bluegrass, white clover pastures that the ground is torn up enough so that ladino clover seed can get in the ground. Don't be afraid you will ruin your pasture. Use a disc harrow, tiller, or whatever you have to do this job.

"3. Seed two pounds ladino clover and 12 pounds of orchard grass or fescue to the acre.

"4. Inoculate ladino clover seed.

"5. Fertilize with 600 to 800 pounds of 2-12-12 fertilizer or its equivalent. (You can use phosphate, potash and nitrogen to make this fertilizer.)

"6. After seeding clover drag in with drag harrow, brush, or preferably roll with a cultipacker.

R. L. Coin, Jr., Is On Mediterranean Cruise

R. L. Coin, Jr., chief electrician's mate in the navy, is making a cruise of Mediterranean ports. He is aboard the USS Midway. Leave is granted the crew of the Midway whenever possible to afford them the opportunity to visit European and African cities.

Coin is the son of Mr. and Mrs. R. L. Coin of Waynesville.

TAKE IT EASY, JUDGE

SAVANNAH, Ga. (UP) — "Ray Lax, Judge," said the man as he stepped to the front of the court. "Oh, I'm not upset," said Judge Emmanuel Lewis, who had had a hard day. He was informed that Lax was introducing himself.

"7. Seed ladino clover by March 15. Do not wait until April and let the dry spring ruin it."

Mr. Corpening further stated:

"Let's every farmer in Haywood county have some ladino clover pasture this year and it will be one of the best things that has happened in increasing the income on our farms. If you do not have any ladino clover pasture and don't think you can get it to grow on a poor hill where in places there was broom sage knee high, and in other places nothing, be sure and visit the Jack McCracken farm in Pigeon township, where the Farm and Home field day was held last year and we seeded ten acres of pasture just as we have described. It is there for you to see if you are in doubt as to what it will grow on your farm. Visit some of your neighbors who have ladino clover and see what they think of ladino clover pastures."

Clyde 4th Grade Give Program On Famous Feb. Men

Famous men of February and St. Valentine's Day were highlighted in a program of poems, songs, and one-act plays which Miss Gladys Chadwell's fourth and fifth grades presented in the Clyde School auditorium Friday.

A skit on the life of Abraham Lincoln was given by the following pupils: Johnny Smathers, Kenneth Gance, Howard Shook, Reeves Jones, James Chambers, Harold Seay, and Donald Livingston.

"The King's Valentine," a parody, starred Sara Justice as queen and Gary Henline as king. Other characters were Kenneth Gance, Gloria Cagle, and Paul Green.

Peggy Stanley introduced the program and Barbara Jolly was announcer. Stories were told by Kathleen Medford, Marianna Moon, Barbara Jolly, Don Livingston, and Elaine Curtis. Reciting poems were Frances Jones, Helen Smith, Nancy Noland, Alice McCracken, and Agnes Clontz.

Special piano selections were played by Gloria Cagle, Marianna Moon, and Joyce Mathews, with Miss Margaret Stringfield, violinist.

Toboggans probably were first used by Indians to carry food and supplies through winter woods.

4-H Club Of Clyde Study Ways Of Beautifying Home

Graphs illustrating ways of making more attractive homes and lawns were studied by Clyde 4-H Club boys and girls at their monthly meeting Friday.

Mary Francis McCracken, president, presided over the session during which the group discussed the county 4-H Club Achievement Day held recently in Waynesville.

A number of girls displayed aprons which they had made and the boys made plans for setting out trees which have been ordered.

SPEED SOMETIMES SAFER, OUTBOARDERS CONTENT

CHICAGO (UP) — The safest speed for some boats is fast, not slow, the Outboard Boating Club of America contends.

That is one of the points in the model boating code that the club is putting up to the legislatures of 44 states as they convene this year.

The wake created, not the speed of the boat, is the determinant of reckless driving on water, according to OBC headquarters here. A high wake is dangerous if small boats are near, but it is pointed out that the wake of boats of modern design is minimized at higher speeds.

Leads Field



Glenn W. Brown Has Luncheon With U. S. Attorney General

Glenn W. Brown of Clyde, presently enrolled in law school at Wake Forest College, had lunch with the Attorney General of the U. S., Tom Clark, on Tuesday of last week. Mr. Brown was in Washington to discuss a matter with T. Lamar Caudle, Assistant Attorney General of the U. S., on behalf of the Phi Alpha Delta Law Fraternity.

While there Mr. Caudle extended him an invitation to have luncheon with the Attorney General in his office. This luncheon was attended by the division heads of the Department of Justice and the Pennsylvania Congressional delegation.

Mr. Brown was greatly impressed with the hospitality and friendliness shown to him by both Mr. Clark and Mr. Caudle.

Deputy Tax Collector Helping With Tax Forms

Fred I. Walston, state deputy income tax collector, will be at the Clyde Pharmacy today to assist taxpayers with their tax returns. Starting Monday, he will be at the Canton Drug Store through Friday to do the same work.

He comes here Monday, March 7th, and will remain at the courthouse until the 15th.



PRESIDENT RALPH C. PRICE

JEFFERSON STANDARD'S PRESIDENT reports on 42-year Record of Service to the Public

"The aim of the life insurance business is to provide financial security. This is a service now given high public acceptance. In the Jefferson Standard, as in all other well managed companies, we carry with us in our daily operation a keen sense of fiduciary responsibility.

"The reports for the year tell the story of our work. The safety of policyholders funds, the extension of service to new fields, the development of new policy contracts, the over-all stability of Jefferson Standard should be a matter of great satisfaction to our policyholders.

EXCELLENT EARNINGS ON INVESTMENTS

For the twelfth consecutive year Jefferson Standard maintained its leadership among all major life insurance companies in rate of interest earned on invested assets.

HIGHEST RATE OF INTEREST PAID

In 1948 4% interest was paid on funds held in trust for policyholders and beneficiaries. Not since organization of the company in 1907 has Jefferson Standard paid less than 4%.

STRONG FINANCIAL POSITION

Assets increased \$21,287,625 in 1948—now total \$221,144,911. Surplus, capital, contingency reserves total \$26,200,000, an unusually high ratio of additional funds for protection of policyholders. For every \$100 of liabilities there are \$113.44 of assets.

YEAR OF RECORD ACHIEVEMENT

(1) New sales largest in history—\$122,365,121.
(2) Gain in insurance in force—\$73,223,754.
(3) Insurance in force total now \$820,725,276.

BENEFITS PAID

\$9,273,819 paid to policyholders and beneficiaries in 1948. Total payments since organization—\$176,985,153.

EXPANSION PROGRAM

A 1948 highlight in Jefferson Standard's expansion was the opening of eight new branch offices: Albuquerque, Baton Rouge, Boise, Mobile, Montgomery, Portland (Ore.), Seattle and St. Louis.

JEFFERSON FAMILY PROVIDER

A new policy plan for preferred risks was made available to the public in 1948—low cost protection tuned to high cost of living needs.

42nd Annual Statement
DECEMBER 31, 1948

ASSETS	LIABILITIES
Cash \$ 3,406,915	Policy Reserves . . . \$164,253,331
United States Government Bonds 34,312,931	A fund which with future premiums and interest earnings provides for the payment of policy obligations as they fall due.
All Other Bonds . . . 30,388,513	Reserve for Policy Claims 917,241
Stocks 19,544,373	Claims on which completed policies have not been received.
Listed securities are carried at market, cost, or call price, whichever is lowest.	Reserve for Taxes . . . 527,785
First Mortgage Loans . . 101,013,230	Premiums and Interest Paid in Advance . . . 5,292,743
Real Estate 10,194,591	Policy Proceeds Left with Company . . . 18,043,366
Loans to Our Policyholders . . . 14,193,259	Dividends for Policyholders . . . 2,406,386
Secured by the cash values of policies.	Policy Revaluation Reserve 1,970,483
Investment Income in Course of Collection . . 1,473,096	Reserve for All Other Liabilities . . . 1,533,556
Premiums in Course of Collection 5,346,858	Liabilities \$194,944,911
All Other Assets 1,271,145	Contingency Reserve \$2,200,000
Total Assets \$221,144,911	Capital . . . 10,000,000
	Surplus Unassigned 14,000,000
	Total Surplus Funds for Additional Protection of Policyholders . . . 26,200,000
	Total \$221,144,911

COPY OF BOOKLET CARRYING OUR COMPLETE REPORT AVAILABLE ON REQUEST

SHIRLEY E. CONNATSER

DISTRICT MANAGER

38½ Main Street

Waynesville, N. C.

Phone 705

JEFFERSON STANDARD LIFE INSURANCE COMPANY

Ralph C. Price, President
HOME OFFICE: GREENSBORO, NORTH CAROLINA



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Main Street

MEMORY LIVES IN PICTURES



THE SMILE OF A CHILD..

Who can resist the smile of a child? Think what pleasure you give friends and family by sending them a portrait of your little one.

Now...

... is the time for you to get that portrait. If your child is six years of age or younger WE WILL MAKE A BEAUTIFUL 5 x 7 PICTURE IN YOUR FAVORITE POSE ON THE OCCASION OF HIS OR HER BIRTHDAY, WITHOUT COST TO YOU. Picture must be made at the studio within 3 days (before or after) the child's birthday.

INGRAM'S STUDIO

Phone 227
Church Street

Masonic Temple Bldg.
Waynesville, N. C.