FOME BENEFICIAL LIFE INSURANCE COMPANY Bichmond, Va.	STATEMENT HOME INDEMINITY COMPANY New York, N. Y. CONDITION DECEMBER 31, 1953, AS SHOWN	Mostly	mosny	Opportunity sometimes comes to man who wells, but the institute world town a shortful giver to as well at the shortful giver to as well at the shortful giver to have an an
CONDITION DECEMBER 31, 1953, AS SHOWN BY STATEMENT FILED acome—From Policyholders \$55,556,602.25; Miscellaneous, \$4,602,742.70; Total \$30,247,305,01 Disbursements—to Policyholders \$7,617,658.52; Miscellaneous, \$14,000,252.94; Total \$21,618.221.46 ASSETS Sonds \$32,025,529,00 Hortusate Loans on Real Estate \$40,896,061.10 al Estate \$1,600,558.05	BY STATEMENT FILED Income—From Policyholders, \$33,554,772.07; Misc., \$1,590,380.91; Total \$35,145,152,98. Disbursements—To Policyholders, \$14,977,037.60; Misc., \$16,909,941.99; Total \$31,896,\$79.50. Bonds \$37,498,719.97 Stocks 11,474,656.00 Cash and bank deposits 2,014,855.23 Agents' balances or uncollected premiums 3,886,677.46 Less ceded reinsurance balances payable 145,700.53	It is, as I write, the eve of Hal- loween. While thinking about the ghosts I have almost known, I have worked up a fine case of goose pimples. As an exercise in exorcism, fir fill tell you about them.	gramophone in a distant house aying shrill jazz tunes. There were other ghosts. Those the stories told around an open e after a weizer roast. Ghosts in crature—like the wonderful a- using one that got in James Thur- r's house, the frightening appari- ons in the works of Poe, the class- il ghosts of Banguo and Hamlet's	CORN WANTED Bring your own to our warshouse ou Truck Lame, We can shuck and shell it there or at your farm. H. J. UNDERWOOD MILLING CO. Truck Lame
Siley loans 1,414,933,33 Cash and bank deposits 2,116,220,98 Side insurance premiums & annuity considerations deferred and uncollected 1,313,964,83 Interest and other investments due and accrued 449,570,59 Total Assets 64,511,156,88 LIABILITIES, SURPLUS AND OTHER FUNDS Aggregate reserve for life policies and contracts \$71,527,402.00 Aggregate reserve for accident and health contracts 1,055,329.00 Supplementary contracts without life contigencies 106,884.00 Policy and contract claims 273,951.73	Interest, dividends and real estate income due and accrued 204,054.70 All other assets as detailed in statement	lence (including murder) commit- ted there. The home of Louise, who helped my Mother to bring up her three daughters, was situated there. Even when the days were short sta Louise had to be home before dark to offset a chance encounter with some unhappy spirit. Once the sky darkened, they could be seen wait- ing just beyond the bridge that	At College we were not so learned at we did not wander uneasily st the large empty house near the mpus. Dark windows stared urkly at us, and when we grew ave enough to approach, we found at rankly growing weeds hid the	WELCOME VETERANS THEATRE GRILL
Accident and health 38,209.00 Amount provisionally held for deferred dividend policies * not included above 645,642.04 Commissions to agents due or accrued Life and 645,642.04 Annuity \$89,184.65 Accident and health \$0 \$89,184.65 General expense due or accrued 24,814.51 Taxes, licenses and fees due or accrued (including Federal Income Tax \$175,000.00) 700,000.06 Unearned investment income 43,701.13 Amounts withheld or retained by company as agent or 43,701.13	taxes) Underwriting \$753,000.00 753,000.00 Federal income taxes	that ran past the borders of Blood field. These ghosts, unlike Casper, all were never in a friendly mood. Like the elder Hamlet's, theirs was a mission of revenge upon their murderers and their widows un- faithful to their memories. By the time I was twelve we had our own special ghost. His advent into our neighborhood came about re in this way:	to Sanford to attend a dinner- reunion of classmates. We drove ong in the twilight. At a rather rsaken spot along the way we used a teen-age boy hitchhiking. e wore a blue sportshirt and khaki ints. Further along, in Lillington, youth similarly dressed was try- g to thumb a ride. When we ached Broadway, another young an in the same garb stood on a irner silently seeking a lift, Dif-	Warsaw, N. C. Try Our Sandwiches, Milk Shakes, Short Orders, Soft Drinks, Ice Cream
trustee 89,537,36 emittances and items not allocated 15,265,59 iability for benefits for employees and agents if not not included above 1,854,51 il other liabilities as detalled in statement 134,693,51 Total Liabilities (except Capital) 75,146,460,03 pecial Surplus funds 9,500,000,00 apital paid-up 4,000,000,00 massigned surplus 4,414,696,85 Total 9,364,696,85 84,511,156,88 BUSINESŠ IN STATE OF NORTH CAROLINA	LINE OF BUSINESSNet PremiumsNet LossesAccident\$ 1,147\$ 20Workmen's compensation34,94027,971Liability other than auto18,4836,996Auto liability90,08023,052Auto property damage58,31525,114Property damage other than auto3,3781,626Fidelity6,1794,248Surity12,8672Glass2,315845	farmer was brutally murdered. The weapon used was evidently a sharp edged instrument like a hatchet or pickax. Where the initial crime took place or who the slayers were are questions which have never been answered. The night policeman in Kenly told of seeing one Saturday midnight a Model T Ford turn off the 301 Highway onto the Main Street of our town. Something was	rently persons each time? Or a stless young ghost satisfying his andering lust? Oh, well, this is an enlightened te. Coincidences, imagination, fab- cation, feelings of guilt, halluci- titons—all can create ghosts. Of purse there is no such things as a nost. But it was the night before alloween, and I was just think- g about the ghosts I have almost nown. Now we can laugh it off	
BUSINESS IN STATE OF NORTH CAROLINA DURING 1953 olicies on the lives of citizens of said State in force December 31st of previous year	Burglary and theft 9,680 4,019 TOTAL \$227,386 \$92,992 President, Harold V. Smith Secretary, W. E. Lister Treasurer, H. B. Reinhardt Borne office 59 Warden Lane, New York 8, N. Y. Attorney for service: Commissioner of Insurance, Raleigh, N. C. Raleigh, July 22nd, 1954 I, Chas. F. Gold, Commissioner of Insurance, do hereby certify that the above is a true and correct abstract of the statement of Home Indemnity Company of New York, N. Y. filed with this Department, showing the condition of said Company on the 31st day of December, 1953. Witness my and hand and official seal, the day and date above	being dragged beneath the car. It was such a suspicious looking sight that he determined to follow the vehicle. But he was unable to track it for any great distance, prob- ably because the driver turned down the side street at our corner, and thus "lost" his pursuer. The side street, at that time, was used almost exclusively by big log- ging trucks coming up from Wilk-	STRICTLY FRESH COUNCILMAN in Millbrae. Calif., wants to license people o make them responsible for their pets' actions. Yup, it's a log's life.	FRESH!
GROUP 49 \$ 163,241 INDUSTRIAL 43,046 \$15,501,251 ORDINARY Total,	Fire and/or Casualty Abstract Commissioner of Insurance STATEMENT HOME FIRE & MARINE INSURANCE COMPANY San Francisco, Calif. CONDITION DECEMBER 31, 1953, AS SHOWN BY STATEMENT FILED	were great ruts and rocky ridges along that little-used and rarely- scraped thoroughfare. Directly in front of our garage which opened onto the street was an especially "bad bump", a heap of rocks which	Man in Los Angeles, Calif., ays he saw a flying saucer land, i little man in a white suit get out, and a truck pick up the	AND WINAT A FLAVOR! Always Buy.
GROUP 0 \$ INDUSTRIAL 38,317 \$13,045,714 ORDINARY 2,102 \$ 3,605,976 GROUP 177 \$ 606,983 INDUSTRIAL 39,429 \$12,240,594 ORDINARY	Income—From Policyholders, \$19,510,122.91; Misc. \$ 2,406,974.35 Total \$21,920,097.26. Disbursements—To Policyholders, \$9,102,224.93; Misc., \$10,658,060.06; Total, \$19,760,304.99. ASSETS 330,019,215.54 Bonds \$30,019,215.54 12,214,109.00 Cash and bank deposits 1,980,063.61 Agents' balances or uncollected premiums 3,382,715.96 Less ceded reinsurance balances payable 132,386.60 Bills receivable, taken for premiums 106,154.81 Reinsurance recoverable on loss payments 39,296.41	George came and knocked at our door. "Mrs. Fulghum, there's a dead man out there in front of your garage". "He is probably drunk, don't you think, George?" "Mo'm, he's dead." Several days passed before they	a pase visitor and his ship before the could get the truck's number. Same truck that took the bottle way?	DAINTY MAID BREAD
INDUSTRIAL	Interest, dividends and real estate income due and accrued 132,042,47 All other assets as detailed in statement 216,618.16 TOTAL ADMITTED ASSETS 947,997,599.38 LIABILITIES, SURPLUS AND OTHER FUNDS Losses unpaid \$ 6,474,757.24 Loss adjustment expenses unpaid 699,287.48 Contingent commissions and other similar charges 98,879.03 Other expenses (excluding taxes, licenses and fees) Underwriting \$ 20,359.58 Investment 300.00 20,859.58 Taxes, licenses and fees (excluding Federal Income taxes	sold tobacco, yet no money, nothing was found on his person. His slay- ers, in trying to get rid of the body, had done so, without knowing just where. They say he used to come back to the scene of his dropping off place. There were those who were careful to walk around, never across, the spot where they found him, and the street was little used at night by	The Carolina T thanks to the thousa standing of the diffic	m Your Telephone Company Telephone and Telegraph Company extends ands of its customers for their patient under- culties in restoring telephone service interrupt-
esses and Claims settled in full by rejection: Ordinary 3 \$750; Industrial 5107,684. sees and Claims unpaid December 31st, Industrial, 6, \$2,420. emium Income—Ordinary, \$72,921.73; Group, \$6,059.33; Industrial, \$565,- 71; Total, \$645,511.77. nsideration for annuities \$8,019.98 A & H. Prem. 212,426.70 Losses 492.10. President W. E. Wiltshire; Secretary Wyatt Smith Actuary C. A. McConaghy Home office 3901 W. Broad St. Attorney for Service: Commissioner of Insurance, Raleigh, N. C. NOETH CARDLINA DEPARTMENT OF INSURANCE	Unearned premiums 17,811,781,37 Funds held by company under reinsurance treaties 950,492,48 Amounts withheld or retained by company for account of others 814,78 Excess of liability and compensation statutory and voluntary reserves over case basis and loss	I often thought of him when Anne and I crawled into bed in our room with windows looking out toward the garage. Sometimes it seemed a shadow passed and eerie sounds broke the stillness. It could have been the wind waving the tree branches across the street light, and	ed by the hurricane. Employees of th panies and contractu the job of restoring possible.	e company, trained personnel from other com- al forces, worked "round the clock" to complete your telephone service to normal as quickly as:
EAL) EAL) CHARLES F. GOLD, Raleigh, August 31st, 1854 I, Chas. F. Gold, Commissioner of Insurance do hereby certify that a above is a true and correct abstract of the statement of the Home meficial Life Insurance Company, of Richmond, Va. filed with this spartment, showing the condition of said Company on ithe 31st day of scember, 1953. Witness my hand and official seal the day and date above written. Commissioner of Insurance	Special surplus funds: \$ 400,000.00 Capital paid up 2,000,000.00 Unassigned funds (surplus) 18,062,638.56 Surplus as regards policyholders 20,462,638.36 Total \$ 477,967,599.38 Business In North Carolina During 1953 Net Losses LINE OF BUSINESS Net Premiums Fire \$ 80,017 \$ 402,219 Extended coverage \$ 12,849 6,113 Torn, wind, cyc., hail (except growing crops) 19 22	To Affect Taxes RALEIGH — Hurricane Hazel's damage o homes and other personal property quite like will cause a sig- nificant dent in the state's reve-	will have adjustmen their telephone was forthcoming bills.	were deprived of service due to the hurricane ts made to their billings for the period in which out of order. Adjustments will be shown on
WRVA's "Old Cominion Barn Dance" says? "You know, friends, I just couldn't set a good table without Karo	Sprinkler and water damage 252 Hail' (growing crops) 17,217 9,609 Ocean marine 1,694 343 Inland marine 34,248 11,193 Auto phys, damage 85 13,292 TOTAL \$146,381 \$80,791 President Jas. F. Crafts; Secretary. J. B. McCowan Treasurer, Jno. S. Selfridge San Francisco 20, Calif. Attorney for service: Commissioner of Insurance, Raleigh, N. C. NORTH CAROLINA INSURANCE REPARTMENT	not known, according to Ben Eaton, assistant commissioner of revenue. Eaton said the attorney general's of- fice is studying the scope of a clause in the Revenue Code which states that deductions may be made on: "Losses of property not connected with trade or business sustained in the income year if arising from fire, storm, shipwreck or other casualties or theft to the extent	1 19 10 A	ORDS are coming
the full rich flavor of Karo makes my meals a big success"	Raleigh, August 11th, 1954 I, Chas, F. Gold, Commissioner of Insurance, do hereby certify that the above is a true and correct abstract of the statement of the Home Fire and Marine Insurance Company, of San Francisco, Calif., filed with this Department, showing the condition of said Company on the 31st day of December, 1953. Witness my hand and official seal, the day and date above written. (SEAL) Fire and/or Casualty Abstract CHARLES F. GOLD Commissioner of Insurance	This would indicate you may de- duct from income taxes most losses of personal property caused by storm and not compensated by in- surance. For instance, as a simple example, if a man has an income of \$10,000 a year, and he loses a \$10,000 water- front cottage which is not covered by insurance, he probably could		With your choice of 32 great
Pour it on biscuits, pancakes overything 1	A round and the restored and a resto	legitimately enter the loss as a de- duction and not have to pay any state income taxes. Likewise, a person losing a valu- able tree which added to the prop- erty's value might also be able to deduct for the loss of the tree. Eaton said the revenue depart- ment hopes to be able to issue a public statement clarifying the mat- ter in the near future. The state-		models! See them November 12
THE-POSING AND S. POUND BOTTLES	inets — Everything Built To Order — Free Esti- mates Invited. Phone 3742 ROSE HILL, N. C.	ment would help the public figure out which losses it could deduct, and perhaps advise how to go about placing a fair value on other unin- sured personal property which was destroyed by the hurricane. Eaton added the department has saked for a clarification on the word "property" and that would be included under it.		

THE SURVEY SHERE, REPARTMENTER, N. 4., MIC

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