

FOURTH ANNUAL STATEMENT

OF THE Philadelphia Life Insurance Company

Table with columns for BALANCE SHEET, DECEMBER 31, 1909, ASSETS, and LIABILITIES. Includes items like Investments in Government, Municipal and other Bonds, Mortgages on Real Estate, etc.

Net Present Value of all Policies in force on December 31, 1909, as computed by the Insurance Department of Pennsylvania on the American Experience Table of Mortality, with 3 1/2 per cent. interest \$1,097,362.00

RECORD TO DECEMBER 31, 1909. Insurance in Force (paid for) \$20,250,914.00. Admitted Assets 1,992,838.96. Increase in Assets 429,172.77. Reserve to Policyholders 1,097,362.00.

L. L. TODD, District Agent. Office, Adams Building. Gastonia, - N. C.



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Cherub Devine By SEWELL FORD. Copyright, 1909, by Mitchell Kennerley.

CHAPTER IV. HAVING decided upon his course of action, Mr. Devine promptly sought out the obsequious Timmins at his office in the stables. "Been here some time, haven't you, Timmins?" he suggested.

"Where are his short ribs?" went on Mr. Devine. "What's his strong suit?" "Oh!" Timmins had translated Mr. Devine's figures of speech. "Well, sir, he's all wrapped up in the Countess Vecchi, sir, him being a widower for so long. Nearly knocked him out when the count turned out to be so bad. He was regular wicked, sir; played roulette most of the time. Why, they hadn't more'n left the church before he asks the countess for money and chokes her when she wouldn't get it for him."

"Who made that match, Timmins?" "Mr. Hewington himself, sir. He was carried away with the idea of his daughter being a countess." "Banks heavy on society, does he? Do the Hewingtons cut much of a figure now in the giddy whirl?" "Lor, no, sir. Since they lost their money they've kind of dropped out of it all. It goes hard with the old gentleman, too, sir."

and glanced with disapproving eye at Mr. Devine's tobacco brown waistcoat. "I don't think Mr. Walloway is receiving today," he observed. "Oh, that'll be all right, fatty," cheerfully remarked Mr. Devine. "You trot along in and tell Nick that Cherub Devine is out here."

The Walloway butler gasped. Timmins trembled in his seat. Two minutes later Mr. Nicholas Walloway, much perplexed and not a little embarrassed, was escorting Mr. Devine past the awful presence of the stout butler and into the house. A clean cut young man of sedate, somewhat stiff bearing and with sober gray eyes was Mr. Nicholas Walloway. No one but the Cherub, not even Mr. Walloway's most intimate friends, ever dreamed of calling him Nick.

"Deal?" responded the Cherub lightly. "No; I'm not anxious about any deal, at least not today. But, by the way, I expect your firm will get some orders along about Tuesday. Sure thing! Yes; it is something about P. Z. and N. Heard about that, did you? Well, I'll need you Tuesday. I've had my eye on you for some time, and now that I'm a neighbor of yours— Yes; that's right. Got the next place above, Hewington Rods, or Acres, or something."



WALLOWAY WAS ESCORTING MR. DEVINE PAST THE STOUT BUTLER. You know, but a real nice little lady. Plenty of ginger about her, too. I should imagine, if she was stirred up." It was with difficulty that Mr. Walloway found any response to make. "Then—then you have made the acquaintance of Ad—of the Countess Vecchi?" "Oh, sure! We've had a couple of cozy little chats together. I've had a talk with the old gentleman too. And, say, between 'em, hearing what they both think of me, I've got my chin down on my breastbone and my tail curled between my legs like a yellow dog that's been run over by a truck."

Hewington Acres—tonight?" in amazement. "Sure! Nothing formal, you know; just an offhand dropping in, same as you might on any of your friends around here." Mr. Walloway stared at him with a fascinated interest. The Cherub smiled blandly, confidently, in return. "But we—we—there are guests, you know," weakly protested Mr. Walloway.

"Guests? Well, bring 'em along. I don't mind. The more the merrier." Mr. Walloway hastened to question that one was a bishop and named him impressively. Mr. Devine slapped his knee joyously. "What! The funny little old chap with the white side whiskers and an equator like a Broadway cap? Is he down here? Say, Nick, that bishop is the real article, he is. Know him? Well, you ask him about coming over on the Lucania with Cherub Devine. Tell him I left a special invitation for him and see what he says."

CHAPTER V. CONSTERNATION fell upon Eppings when it occurred to Mr. Devine, along about 2 o'clock, to inform him that guests were expected at supper. "Beg pardon, sir, but it is impossible, sir. We are not prepared. There's only a small flet in the house, sir, and not a duck—not a single duck."

"I'll do my best, sir." "That's the way to talk, Eppings." Having made these offhand preparations, Mr. Devine sat himself down on the veranda. He heard a step and looked up to see before him the aristocratic figure of the Countess Vecchi's father. Mr. Hewington seemed somewhat agitated. "You must pardon me, sir, for a seeming impertinence," he began, "but I have just learned by accident that you contemplate giving a party here tonight. Is it a fact?"

"Yes, and the Wilburs and the Miller-Tremways and old Bishop Horton and a stray baron or two." "Bishop Horton! Is Bishop Horton coming? Coming here?" "Why, yes. The bishop's a friend of mine. Know him, do you?" "We were college classmates, Mr. Devine," said Mr. Hewington. "That so! I never went to college with the bishop, but I've crossed the ocean with him twice, and once I held his hat while he made a speech."

graph in the Cherub's own code of ethics, a paragraph which read, "When the other fellow's down and out don't rub it in." But the words had escaped before he knew it. Fortunately Mr. Hewington did not seem to notice the allusion, for he retired, repeating in an undertone: "The Walloways! Bishop Horton! The Miller-Tremways!"

"The one person who was least at his ease was young Mr. Walloway. For a while he was stiffer than ever, and he had the air of one who expects something very embarrassing to happen. But the Cherub was undisturbed. Thus far he had gained his point. Whether Nick Walloway had been influenced by that suggestion of future business or whether he had acted purely from motives of good fellowship he cared not. The thing had been done. The program which the Cherub had so hastily outlined that morning was being carried out. Moreover, his guests appeared to be enjoying the novelty.

"Perfectly delightful!" assented Mrs. Wilbur. "He says such odd things." "So glad you're to be a neighbor of ours," the latter assured Mr. Devine. "And how do you like Hewington Acres?" "Oh, it's a good deal like living in Central park," observed the Cherub; "grass looks as if it had had a shave, a hair cut and a shampoo, you know! All the place lacks are some benches and nurses and baby carriages. I may have to bring those up here until I get used to it."



drew down the princely salary of \$3 a week. I was saving to go into business for myself. There was a pie and coffee stand around the corner from our office, and I had my eye on that. I thought it would be a fine thing to sell pie and coffee and be my own boss. So I got the fellow's price for the outfit. He wanted \$75, and it seemed to me as though he'd asked for enough to pay off the national debt. But I saved the seventy-five and a few dollars more for a sinking fund. "Then I resigned. I rather expected the firm to go under when they got that blow. They didn't, though. "When I went around to the pie and coffee man with my seventy-five he laughed and told me to brush by. His sales had jumped ten pies a day, and he had put his price up to an even hundred. For about five minutes things looked to me as the wash does when they get too much bluing in the tub. Then I braced up and squandered 50 cents on the first real feed I'd had for a year. "After that it was sunrise again. I drifted into a place where they were selling dollar options on July wheat, and the first thing I knew I was plunging like a porpoise. Inside of two hours I had almost \$300 in my pocket, and I knew how a Rothschild feels. I went back to the stand, shook my roll at the pie butcher and did a lot of other fool things, all meant to show the folks that I was it. "Next day I hunted up a regular

broker and began to speculate, nice and proper, on margins. I hadn't been at that more than a week before I hit the market right, and I've been hitting it ever since, except when it's hit me. Oh, yes, it hits back now and then, just to show me." "He ended his story abruptly. "What's that, Eppings? Did you say supper? Good! Come on, folks; let's see what the cook has found in the icebox."

"In retreat! What do you mean, Devine?" "It's because of me, you know. They don't approve of me. Mr. Hewington's writing a book about my wicked ways—gets his material from the newspapers. It'll be a thick book, I guess. "Now, if that isn't just like De Courcey!" exclaimed the bishop. "Splendid fellow, though, in his way." "So I've heard." "If you don't mind, Devine, I'll run up and see him for a few minutes before I go." "Oh, help yourself. They're somewhere on the top floor behind a barricade." "I'll bring him out of that," said the bishop. But he had not reckoned on the full strength of Mr. Hewington's prejudice. "It's not on my account, my dear bishop," said Mr. Hewington, "but I must guard my daughter from such association."

"Nonsense, De Courcey! Devine lacks polish, perhaps, but at heart he is an honest chap. Come down and meet him and bring Adele." "No, no; I couldn't think of it," firmly responded Mr. Hewington. "We shall remain here until he goes away." So the bishop went back alone. When it was over, when the last of them had gone, Mr. Cherub Devine, groping about for some fitting term to express the situation, remarked enigmatically: "That's what I call playing a four flush against a full house. Guess I'll take another stack, though."

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Death at the Loray. Mr. J. T. Cobb, aged about 30, an operative at the Loray Mill, died Tuesday morning about 11 o'clock, following an illness of some time from tuberculosis. The body was taken through the country to his former home near Blacksburg, S. C., for burial. Deceased leaves a widow and his mother, who lived with him.

Commander Robert E. Peary is on his way to Europe where he is to receive honors from many scientific bodies. One of his first engagements is a lecture before the National Geographical Society, then before the Italian Society which recently presented him with a medal. Governor Kitchin has appointed Col. Fred A. Olds, of Raleigh, and Mr. E. P. Wharton, of Greensboro, delegates to the Second International Congress of Road Builders, which meets in Brussels, Belgium, July 31-August 7th.

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