

## Living The Right Life In Knob Creek Section

No Crap Shooters, Tea Hounds or  
Card Sharks—People Are Co-  
operating—Good Crops.

Special to The Star.

As we have not seen anything from the Knob Creek section of No. 10 township in some time we feel that it's altogether fitting and proper that something should be said from this part of the world, where some of the best Tar Heels of the south live.

These people are not trying to live to themselves alone; but are co-operating with each other as they never have before. We are proud to say that we have no crap shooters, card sharks, lounge lizards and tea hounds in this community, but a sturdy bunch of industrious, church going, God fearing people. And we have just as good land here close to Knob Creek as to be found in the county.

The people are using improved methods and tools and are cultivating much more and far better than they were a few years ago, and are doubling the yield. Where they produced one bale of cotton five years ago they are now growing two. The increase in price of farm products in creating new ideas and the farmers are putting forth every effort to make more than they ever have.

Just a few years ago there were no cars to be seen about here, and now there are very few families but what own cars.

Tractors are playing an important part in the increase in production of farm products. A good many farmers own trucks which make them close to town and market. Good roads run near every home in the township except a few places where these graded roads need to be connected. We hope these roads will be looked after and built, also a few bridges. The people up here need to cross creeks occasionally, therefore we need bridges. We notice the central and lower parts of the county have good bridges, why not we?

The farmers of this section are growing in addition to cotton, plenty of corn for their use and are putting a good deal on the local market. Potatoes, oats and hay are grown in a far larger quantity than ever before. Hog raising for home consumption and market on the increase.

The new store that recently opened its doors to the public at Toluen known as the W. H. Young Co., is doing a thriving business. Not many stores found in the rural districts are better prepared to serve the public with goods of quality and low prices than this new enterprise.

Advertising Charlotte.

Charlotte Observer.

Twenty-four years ago Charlotte had a population of 18,000 in round figures, less than one-third the population of the city today. Fourteen years ago the population was 34,000 in round figures, less than two-thirds the population of the present. In its

importance as an industrial and commercial center, in banking, retail and wholesale trade, and as a distributing point, the city has grown during these years, to be sure, faster than it has grown in population.

Certainly not the least, but probably the greatest, single factor in the growth and expansion of the city and of its development as an industrial and commercial center has been advertising. The beginning of the campaign of advertising of the city which has continued, at least at intervals but more or less constantly, through the years, is described this week in an editorial in The Cleveland Star, of Shelby, which points to Charlotte as "a neat example" of what advertising will do. The Star says:

"Not so far back in the memory of a lot of us, there 'uster be' a little button 'Watch Charlotte Grow.' The masthead of the Queen City papers carried the little slogan or a similar one as papers are wont to do in telling the world of the old home town. The idea kept spreading the Queen City was really the Queen of North Carolina, and nearly every conceivable manner of telling the state so was brought into play. Fact was surrounding towns began to consider Charlotte slightly egotistical, more than slightly. Charlotte kept telling it. Finally it dawned on someone that the city was the logical textile center maybe more, of the two Carolinas. They told the world about it. Such ideas kept dawning and were scattered abroad as they dawned. Perhaps a survey of Charlotte today will reveal the fact that advertising does not pay—yes, perhaps. The Charlotte Chamber of Commerce has decided to spend \$15,000 during 1924 for advertising Charlotte in a national way. Ten years from now it will be proven the best investment made by the city during 1924. Charlotte has the goods. North Carolina has the goods, all of us have the goods in one way or another, but just having the goods is no gilt-edge investment unless others know what we have."

The Charlotte chamber of commerce at present has not the \$15,000 to spend in advertising the city abroad. It has half that amount in sight and is waging a campaign to raise the other half, not through contributions of the present membership dues but through membership dues paid by new members. The work on hand is to secure new members from among the business and professional men and the commercial and industrial concerns here that are not already members, hoping that the cash thus brought into the treasury will make up what is lacking of the \$15,000 with which it is desired to bring the city impressively to the attention of millions of people in other sections of the country.

It seems to use that a splendid plan has been adopted. The resulting benefits of the campaign are more than two fold. First, the chamber of commerce will be strengthened by the addition of many new members and its efficiency thus increase, giving Secretary Kuester, with his matchless combination of energy, enthusiasm, vision, tact and love for his native city, the means of carrying on more

effectively the work which he desires to do and which the community wants done. In the second place, all the new members will be directly benefited, along with the older ones and the community as a whole, by the strengthening of the chamber of commerce and its resources. And, last but not least, the proposed campaign of advertising is bound to bring rich returns. This advertising of Charlotte fortunately, is not an untried experiment. It has been tried out and has proven effective in bringing results. Money spent heretofore in advertising Charlotte has proved a sound investment.

## Blinding Headaches

"For about twenty years," says Mr. P. A. Walker, a well-known citizen of Newburg, Ky., "one of our family remedies has been Black-Draught, the old reliable. I use it for colds, biliousness, sour stomach and indigestion. I was subject to headaches when my liver would get out of order. I would have blinding headaches and couldn't stoop about my work, just couldn't go. I used

Thedford's

## BLACK-DRAUGHT

and it relieved me.

"About eight years ago my wife got down with liver and stomach trouble. We tried all week to help her, but she didn't get any better. One day I said to the doctor, 'I believe I will try Black-Draught, it helps my liver.' He said that I might try it and to follow directions. She was nauseated and couldn't eat or rest. She began taking Black-Draught and in two days she was greatly improved and in a week she was up. Try Black-Draught. It costs only one cent a dose. Sold everywhere. E-99

Jno. M. Best

Furniture Co.

Undertaking

Licensed

Embalmers

Funeral Directors

Day Phone 368  
Night Phones:

364-378-J

## Twenty-Fourth Annual Statement

December 31, 1923

# Atlantic Life Insurance Company

## RICHMOND, VIRGINIA

E. STRUDWICK, President

### The Company Is Required To Hold Assets For

LEGAL RESERVE \$ 9,878,408.86

That amount which, with future net premiums on the policies, when invested at the rate of interest stated below, assures the payment of all outstanding policy obligations as they become due in future years by death, surrender or maturity. Calculated by the Company on basis required by law, verified and approved by the Commissioner of Insurance of Virginia. Average rate required to be earned, 3.51 per cent; rate actually earned in 1923, 5.31 per cent.

Death and disability claims awaiting proof 118,233.15

Policyholders' dividends on deposit and interest thereon 210,889.35

Premiums and interest paid in advance and accrued bills, taxes and other accrued items 131,346.64

For payment of annual and deferred dividends 180,024.15

For payments in future years to deferred dividend policyholders 312,262.12

Reserved for investment fluctuation and building depreciation 146,062.20

TOTAL LIABILITIES \$10,977,171.47

Funds held for protection of policyholders in addition to the above:

Capital stock \$500,000.00

Surplus 555,202.93

1,055,202.93

TOTAL \$12,032,374.40

### Assets Held To Meet The Requirements

#### Stated Opposite

Loans secured by first mortgages on real estate \$ 7,972,825.00

The security for these mortgage loans is valued at \$21,130,282.67.

Loans secured by pledge of bonds, stock or other collateral 51,644.45

Loans on policies for amounts not exceeding in each case the reserve on the policy included as a liability in legal reserve 2,405,024.27

Notes of policyholders for extension of premiums in each case not exceeding the reserve on the policy included as a liability in legal reserve 193,735.30

Bonds at their amortized value, that is, the value based upon cost to the Company and the interest-earning power at the time of purchase 60,862.48

Real estate at cost 688,328.31

Cash in office and banks, of which \$171,999.31 is at interest 194,585.41

Interest and rents due, and earned but not due, on investments named above 196,115.93

Due from other companies for death losses on claims reinsured 29,898.00

Premiums or installments thereof (due, and earned but not due) not exceeding in each case the reserve on the policy included as a liability in legal reserve 239,355.25

TOTAL ASSETS \$12,032,374.40

## CERTIFIED PUBLIC ACCOUNTANTS' CERTIFICATE

We have audited the books and records of the ATLANTIC LIFE INSURANCE COMPANY, of Richmond, Virginia, for the year ending December 31, 1923, and find that all items of income and disbursements have been properly accounted for, and have verified the Bonds, Mortgages and other Securities owned by the Company.

The foregoing statement, in our opinion, represents the true condition of the Company at the close of business December 31, 1923. The amount of reserve was certified by the Commissioner of Insurance of Virginia.

(Signed) A. M. PULLEN & CO.,  
Certified Public Accountants.

### FIVE-YEAR COMPARISONS

	For the Year 1918	For the Year 1923
INCOME		
From first year premiums	\$ 417,865.58	\$ 681,425.89
From renewal premiums	1,073,057.32	2,587,852.38

Total premium income	\$ 1,490,922.90	\$ 3,269,278.27
Interest and other income	290,543.35	778,867.59

Total income \$ 1,781,466.25 \$ 4,048,145.86

### INCOME MORE THAN DOUBLED IN FIVE YEARS.

Admitted assets Dec. 31st \$ 4,840,638.03 \$12,032,374.40

### ASSETS MORE THAN DOUBLED IN FIVE YEARS.

Insurance in force Dec. 31st \$44,325,827.00 \$102,025,398.00

### INSURANCE IN FORCE MORE THAN DOUBLED IN FIVE YEARS.

### PAYMENTS TO POLICYHOLDERS

Total paid to policyholders since organization and now held to their credit \$18,415,364.62

T. B. Harrison, General Agent,

1001 Commercial National Bank Building, Charlotte, N. C.

L. F. McBrayer,

District Agent - - - - - Shelby, N. C.



Starter and Demountable  
Rims, \$35 extra

\$295

F.O.B.  
DETROIT

# BUY NOW!

Every spring the demand for Ford Cars is several hundred thousand greater than the available supply. Place your order immediately, to avoid delay in delivery.

Ford Motor Company  
Detroit, Michigan

NOTE: A small payment down puts your name on the preferred delivery list.

See the Nearest Authorized Ford Dealer

Ford

CARS · TRUCKS · TRACTORS

CHAS. L. ESKRIDGE, Dealer,  
Ford, Fordson and Lincoln Service.