The People

A MERCHANT'S NEWSPAPER.

A COUNTRYMAN'S NEWSPAPER.

A NEWSPAPER FOR SELLER AND BUYER.

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Camden, S. C., May 20th, 1909

MUTUAL FIRE INSURANCE COMPANIES.

Editor The People:

I am taking the liberty of asking you to bring to the attention of your readers some facts concerning mutual fire insurance companies in South Carolina.

I make no argument to show the advisability of such a company in your county but will allow your readers to judge for themselves from the records. The following nameu mutual fire insurance companies are licensed to do business in this State and of each one is given certain data:

Abbeville—Greenwood Mutual Insurance Association, J. R. Blake, Secretary, Abbevilee, S. C. Organized 1892. Licensed for Greenwood and Abbeville counties. Losses paid for 1907, $7,816.73. Expenses including salaries etc, $1,849.41. The cost of insurance has averaged 60 cents per hundred dollars of insurance per annum. Insurance in force, 2055 policies, amount, $1,418,588.

Anderson Mutual Fire Insurance Co., J R Vandiver, President, Anderson, S. C. Organized 1896. Licensed for Anderson county. Losses paid for year ending October 1, 1907, $3,659.76. All expenses, $2,761.82. Average cost per hundred dollars of insurance is about 67 cents.

Carolina Mutual Insurance Co., C G Ducker, President, Charleston, S. C. Organized 1850. Licensed for city of Charleston. Losses for year ending July 31, 1908, $2,409.98. All expenses, $5,178.63. Average cost about 33 cents per one hundred dollars of insurance. Insurance in force to the amount $4,404,090 Assets accumulated, $130,093.

Farmers Mutual Fire Insurance Co. J J Neil Treasurer, Winnsboro, S C. Organized 1894. Licensed for Fairfield county. Losses for year ending August 1. 1908, $793. All expenses, $204.29. Cost of insurance per hundred dollars per annum 40 to 60 cents. Insurance in force, 281 policies. Amount $195,839 Cash on hand $6,823.30

Farmers Mutual Insurance Association, W H Simpson, Treas., Chester, S C. Licensed for Chester county. Losses paid year ending October 1, 1908, $468.05 All expenses, $312.70 Cash on hand $1897.44. Insurance in force $350,000.

Farmers Mutual Insurance Association, W W Gaffney, Secy., Gaffney, S C. Organized 1898. Licensed for Cherokee and Spartanburg Counties. Losses paid for year ending August 1st, 1908 $1082.12. All expenses $288.23. Assets in hand $2,466.80 Cost of insurance has averaged about 25 to 30 cents per hundred dollars per annum. Insurance in force 313 policies. Amount, $530,458.

Farmers Mutual Insurance Association, J D Isbell, Treasurer, Walhalla, S. C. Organized 1896 Licensed for Oconee county. Losses paid for year ending Aug 4, 1908, $2'165 All expenses, $146.50 Assets in hand $282.40 Insurance in force, 525 policies. Amount $280,000.

Farmers Mutual Insurance Association, H Lide Law, Secy., Hartsville, S. C. Organized 1894. Licensed for Darlington county. Losses paid for year ending December 31, 1907, $319,14 All expenses, $134 96. Average cost per hundred dollars of insurance is from 16 to 33 cents. Insurance in force, 849 policies, amount $365,030 Cash on hand $8,183 21.

Farmers Mutual Fire Insurance Campany, J M Greer, Sec., Union, S C Organized 1896. Licensed for Union. Losses paid for year ending May 1, 1908, $581 00 All expenses, $702 24 Cost of insurance per hundred dollars per annum about 25 to 50 cents Insurance in force $338,000 Cash on hand, $906 65.

Farmer?. Mutual Insurance Association, D E Boney, Treasurer, Yorkville, S C. Organized 1894 Licensed for York county. Losses paid for year ending July 31, 1908, $1,230 90 All expenses, $793 84 Insurance in force, 916 policies, amount $751,125 Balance on hand, $,331 19.

Farmers Mutual Insurance Association, L. I. Epeting, Secretary, Charleston, S. C. Organized, 1897. Licensed for Newberry county. Losses paid for year ending July 1, 1908, $1,055 60 All expenses, $154 76 Cost per hundred dollars of insurance per annum 10 to 70 cts Insurance in force, $397,788 Cash on hand, $664 18

Germania Mutual Fire Insurance Company. A A Kroeg, Charleston Losses paid for year ending October 7, 1908, $402 All expenses, $2,565 69 Insurance in force, 792 policies, amount $1,129,900 Assets in hand, $29,466 72.

Hibernian Mutual Fire Insurance Company, M F Kennedy, Secretary, Charleston, S C Licensed for city of Charleston. Losses paid for year ending Dec 21, 1907, $1,961 40 All expenses, $5,489 85 Assets in hand, $37,789 74 Insurance in force, 1,150 policies amount $1,547 90.

Merchants Mutual Fire Insurance Company, Zimmerman Davis Sec Charleston, S C Licensed for Charleston Losses paid for the year ending Dec 31, 1907, $73 All expenses, $566 79.

Pee Dee Mutual Fire Insurance Company, R B Harrelson, Secretary, Mullins, S C Organized 1906 Licensed for Marion and Horry counties. Losses for year ending Oct 1, 1908, $2659 40 All expenses, $1,350 87 Average cost about 79 to 84 cents per annum per hundred dollars of insurance. Insurance in force $323,000 00

F H McMaster,
Insurance Commissioner

From the above it will be seen that there are fifteen mutual fire insurance companies in South Carolina, all of which are in a highly prosperous condition. Why cannot Kershaw county have one also?

Commissioner McMaster remarks in that portion of his letter which we cannot afford the space to publish that the principal risks taken by these several companies are rural risks, and that as a rule, no single risk exceeds $1,000. It strikes us rather forcibly that a company conducting business along this line would pay well. Certainly the cost of insurance is considerably below the cost of a policy in an old line company, and there is no reason why it should not be as safe.

May Publish Tax Returns.

Comptroller General Jones is as charmed with the suggestion of the mayor of Anderson that tax returns be published as a means of correcting abuses as a pretty woman with one of these peach basket hats, a politician with a new hobby or a frenzied financier with a new form of graft. He says that if the Anderson ideas is carried out in every county in the State it will work a revolution in getting property on the tax books at something like just and equitable figures. And the comptroller knows of no county that stands more in need of immediate reform than Anderson, where the mayor shows city property is on the books at anywhere from 5 to 75 per cent. of its value.

"It would cost a good deal to publish these returns; but the expense would bring in handsome returns," said Mr. Jones. "There is nothing like publicity to correct wrongs, particularly wrongs of this nature. Of course there is no appropriation for this advertising right now, but I believe the papers have patriotism enough to publish at half legal rates, and if they would agree to do this I am confident the thing could be worked."

Mr. Jones gives Auditor Gibbes credit for having Columbia residential property on a proper basis. He says residence property in Columbia is assessed at full 50 per cent. valuation, though business property, which brings in the returns, is too low in many cases.

BIGGEST FARM ON EARTH.

Said to Be David Rankin's in Missouri—He Guesses it's True.

Nearly forty years ago an Illinois farmer discovered that land on one side of a State line was selling for $20 an acre, while he might buy any amount on the other side of the imaginary dividing mark for less than one-third that amount. Real estate men told the farmer that no railroad would ever go near the Missouri lands, but he sold his farm in Illinois and bought all he could of the land at $6 an acre.

Not long ago David Rankin, who is the man that bought the cheap acreage, took an inventory of his possessions in the neighborhood of Tarkio, Mo.

The inventory showed 25,640 acres, 12,000 fattening hogs, 9,000 cattle, 800 horses, more than 100 cottages, in which the employes of the big farm were housed, great quantities of farm machinery and the like.

The total figures to something like $4,000,000 in value, says Hampton's Magazine. That didn't include 1,000,000 bushels of corn produced annually or the 150 miles of tiling and ditches some of which had been draining the marsh lands of forty years ago.

"They say I'm the biggest farmer in the world" says Rankin, "and I guess its true. Lots of men have more land than I have but they use it for cattle ranges only. Mine is a farm."

Rankin never raises cattle or furnishes range. He buys the raw steers from the plains and fattens them until worth twice what he pays for the "feeders," as they are called. He never sells corn, because by feeding it to cattle, according to a minute calculation of his own, he gets more ample returns. It is forty miles from the nearest to the most distant of his farms.

Mr. Rankin is Scotch Irish. He was born in Indiana in rural poverty. He made his start trading a colt for calves and raising the latter into steers. Today he owns an implement factory, a municipal water system, a telephone company, a bank and other enterprises in addition to his farm. When the notion takes him he adds $50,000 or so to the endowment of Tarkio College, a Presbyterian school in his home town, which has known his generosity to the extent of $250,000.

Says All Sections are Reconciled Now

Herbert, ex-Secretary of the Navy Speaks at Norfolk.

Norfolk, May, 14.—The Confederate memorial day observance today in Norfolk was made notable by an address by former Secretary of the Navy Herbert and military and civic parade, surpassing any previous like event.

"We lost our battle for the independence of the Confederacy and to that we are reconciled," said Mr. Herbert. "We all agree it is best that there be but one flag. What we have to be proud and grateful for is that we are at last in the Union with the idea of disunion forever buried and under a flag that is powerful enough to protect us and our descendants against all the nations of the earth.

We finally triumphed in all our States over the carpet bag and negro rule—the creature of radicalism, office did not benefit, money could not buy, power of government did not awe us and we won.

I am glad to say that we are making in all our State Legislatures noble use of our victory. There is no law among our statutes that does the negro an injustice. New constitutions have been devised for the benefit of both races and I honestly believe that now we have reached the solution, in its main outlines, the negro problem which has been the curse of America."

Clemson College.

Many suggestions have been made about the muddle at Clemson College. We do not propose to offer any solution, nor to condemn any one. It does not make any difference as to who is right, as the college has its hands deep in the pockets of the state and pulls as much money as it wants, and more than it ought to have. Clemson took his wife's money and property that belonged to his granddaughter and gave it to the state, not to advance education, not for his love for mankind, but simply to gratify his vanity and private spite. He despised his fellow beings and was without religion. He told us several years before his death that there was no room for an honest man in South Carolina. "Why," he exclaimed, "if there was ever such a man as Christ, and if he would come to South Carolina he could not be elected to the office of a constable."

We omit in relating the above the number of oaths stuck in at every point.

A college founded by such a man with other people's money through vanity and spite, cannot expect to get on smoothly. Clemson's sole aim in giving his wife's money to South Carolina was to keep the Calhoun family from owning Fort Hill, and he said so with many oaths; and to make his spite complete, he stuck his own name to the college, not one dollar of the money nor one acre of the land he gave the state being rightfully or morally his own.—Edgefield News.

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In connection with the above we want to say that we have 100 free subscriptions to this splendid agricultural journal to the first 100 persons who pay up their subscription and renewal for this year.

The Southern Agriculturalist is admittedly the leading Southern farmer's journal, so don't delay to take advantage of our offer.

REMEMBER—We have but 100 copies to offer.

EXCURSION RATES

To Asheville, N. C., and Return. Account Twentieth Annual Meeting National Travelers Protective Association of America.

The Southern Railway announces very low round trip rates from all points to Asheville, N. C., and return for the above occasion. Tickets will be sold May 28th, 29th, and 30th, and for trains arriving Asheville before 3:00 p. m. May 31st, limited good to return 30 days from date of sale.

Round trip rates from principal points as follows:

Blacksburg	$ 3.10
Blackville	6.70
Branchville	7.15
Camden	6 10
Charleston	8 95
Chester	4 45
Columbia	5 05
Gaffney	3 40
Lancaster	5 05
Orangeburg	6 55
Rock Hill	4 30
Spartanburg	2 35
Winnsboro	5 35
Yorkville	4 00

Special arrangements are being made for handling T. P. A.'s their families and friends in the most comfortable and convenient way to and from Asheville. Entertainments of various kinds; side-trips to Lake Toxaway, June 4th, old-fashioned Southern barbecue, trolly rides, grand ball at Battery Park Hotel, etc. Southern Railway officials and passenger representatives will be present to assist in looking after the entertainment, providing information, etc.

For further detailed information apply to Southern Railway ticket agents or address

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Camden women know how the aches and pains that come when the kidneys fail make life a burden. Backache, hip pains, headaches, dizzy spells, distressing urinary troubles, all tell of sick kidneys and warn you of the stealthy approach of diabetes, dropsy and Bright's disease. Doan's Kidney Pills permanently cure all these disorders Here's proof of it in a Camden woman's words:

Mrs. S. E. Arrants, Laurens Street, Camden, S. C., says: For years my kidneys were sluggish and irregular passages of the secretions caused me annoyance. I had frequent headachs, was restless at night and felt generally miserable. I at length read about Doan's Kidney Pills and was led to procure a box at Zemp's drug store. I used them as directed and they not only regulated the passages of the kidney secretion but stopped the headaches and improved my health in every way. I do not hesitate to recommend Doan's Kidney Pills for kidney trouble."

For Sale by all dealers. Price 50c. Foster—Milburn Co., Buffalo, N. Y., sole agents for the United States. Remember the name—Doan's—and take no other.

Winthrop College—Scholarship and Entrance Examination.

The examination for the award of vacant Scholarships in Winthrop College and for the admission of new students will be held at the County Court House on **Friday, July 29, a. m.** Applicants must be not less than fifteen years of age. When Scholarships are vacant after July 2nd they will be awarded to those making the highest average at this examination, provided they meet the conditions governing the award. Applicants for Scholarships should write to President Johnson before the examination for Scholarship examination blanks.

Scholarships are worth $100 and free tuition. The next session will open September 15th, 1909. For further information and catalogue, address **Pres. D. B. Jonpson, Rock Hill, S. C.**

Kills Her Foe Of 20 Years.

"The most merciless enemy I had for 20 years, declares Mrs. James Duncan, of Haynesville, Me., "was Dyspepsia. I suffered intensely after eating or drinking and could scarcely sleep. After many remedies had failed and several doctors gave me up, I tried Electric Bitters, which cured me completely. Now I can eat anything. I am 70 years old and am overjoyed to get my health and strength back again." For Indigestion, Loss of Appetite, Kidney Troubles, Lame Back, Female Complaints, its unequaled. Only 25c at Camden Drug Company, F. M. Zemp & DePass, Francis L. Zemp drug store.

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Charlotte's Celebration All Planned

Greatest Day Will Be Taft's of Course.

Charlotte, May 10 (Special—Official announcement is made of the program for the celebration of May 20, in honor of the 134th anniversary of the Mecklenburg Declaration of Independence. On that day President Taft will visit Charlotte and make an address.

The details of "President's Day" follows:

10 a. m.—A salute of 21 guns by Charlotte Artillery on arrival of the president's train. Special committee to receive the president and Mrs. Taft at the station and escort to Selwyn Hotel, where they will be welcomed by Gov. W W. Kitchen of North Carolina, Senators Simmons and Overman, and the mayor of Charlotte

11 a. m.—President and Mrs. Taft to receive reception committee and all committeemen and their wives at the Selwyn Hotel.

12 m.—Old soldiers to escort President and Mrs. Taft and Mrs. Stonewall Jackson, the governor of the State, and mayor of Charlotte and distinguished visitors to the reviewing stand to review the grand parade.

2:30 p. m.—May musical festival at the auditorium.

3:30 p. m.—President Taft to address the public from reviewing stand.

4:30 p. m.—United States cavalry drill and military maneuvers, concert by United States regimental band at fair grounds.

4:30 p. m.—League baseball.

5:30 p. m.—President Taft to specially address the colored people and students of Biddle university.

6. p. m.—Exhibition drill by Charlotte drum corps in front of reviewing stand.

7 p. m.—Concert by United States regimental and Concord and Cliffside bands.

8 to 9:30 p. m.—President and Mrs. Taft to receive the public in the large parlor of Selwyn hotel.

9:30 p. m.—May musical festival at auditorium.

W. BRATTON DeLOAHE
ATTORNEY AT LAW
CAMDEN, S. C.

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In whatever way your system may be affected by constipation, biliousness, sick headache, foul tongue, fever, piles and a thousand other symptoms caused by constipation and sluggish bowels, Cascarets Candy Cathartic will work a new liver stimulant and tonic medicine and all druggists guarantee to cure money refunded. C. C. C. are a sure thing. Try a box to-day; 10c., 25c., 50c. Sample and Booklet free. See our Ad.