

THE DARLINGTON HERALD.

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ADVICE FROM ARP.

Young Men Should Insure Their Lives and Every Man Should Pay His Own Funeral Expenses.

[From the Atlanta Constitution.]

If I had my life to live over again I would insure it. I would begin at twenty-one. I would take a life policy for the benefit of my wife or my mother or my sister or somebody very near and dear to me. If I was poor I would insure for \$1,000, for that would take only \$9 twice a year. Any young man could pay that and if he died young the thousand dollars would help his mother or his wife or his sister so much. Funerals are expensive nowadays, and a poor man can't afford to die unless his life is insured.

If a young man who is getting from \$50 to \$100 salary does not spend anything for whiskey or cigars he could safely take a policy for \$3,000 and pay \$27 twice a year. If he was 25 years old it would cost him only \$30 semi-annually—not as much as his cigars. If his salary was \$150 a month he could afford \$10 of it a month for insurance, and that would carry a policy of \$5,000. What a blessing that sum would be to the wife or the mother or the sister. I know a young man who carries \$10,000 for his father and mother. They are old and poor. He supports them out of his earnings, but fears he may die before they do and then they would be helpless. If he outlives them the policy becomes his own.

Life insurance is the best savings bank in the world for a young man. He gets it so cheap. Now, here I am, old and poor, and am carrying only \$2,000 on my life and it cost me \$175 a year, and it is a hard struggle to meet the premiums. I began only five years ago. Too late, too late, but I must hold until I whip the fight. I'll whip it sure if I hold on, for old Father Time is backing me. If I had begun at twenty-one or twenty-five the premiums would have been about \$40 and the dividends would have paid that long before this. Heard a man say the other day that he paid on \$10,000 for twenty years and now has a paid up policy and draws dividends on it just like it was stock in a bank. I wish I had done that when I was a young man. Wouldn't it be glorious if I had signed a document for my wife and the girls.

But if a young man seriously objects to make money by dying for it let him take out an endowment policy for twenty or twenty-five years. It will cost him about twice as much, but he can if he lives, walk up to the captain's office and call for his money and do what he pleases with it. If he happens to die before hand his wife or his mother or his sister can draw it for him. Every young man should take out two policies if he can, one for life and one on the endowment plan—one for others and one for himself. It is a comfortable thing for a man of forty-five to have a paid up policy that is drawing dividends. It is still more comforting for a widow or a sister or a child to inherit both policies if he should die before he expected to.

Insuring one's life for the benefit of others is the most unselfish act that a young man can perform. No selfish or thoughtless young man will do it. It is looking death square in the face, but few young men will do that. It is the next thing to getting religion. It is a confession of mortality. But death is a fact and if the young man would stop and think, he would take a business view of it and leave the religion out of the question. Let him ponder upon the fact that not half or the men at twenty-five live to be fifty—that half his life is already gone, and the chances are against him, that he will leave somebody behind him who has been dependent upon him and may suffer without him. Then if he is a reasonable man he must admit that he ought to insure his life, while it costs so little, and not wait until it costs so much.

Why not? For forty-years I have insured my house and furniture and no fire yet. The insurance company has got all the money for good and and yet I have taken comfort all that time. I have slept better at home and felt better when abroad in

knowing that if a fire did come and destroy my dwelling the loss would be made good.

The fire may never come, but here is a case where death is sure to come—a death which in most cases of manhood deprives the family of one of its pillars—perhaps its chief support, and yet how few of the young married men are carrying a policy for the wife and children. They are just going it blind. It looks like defying fate for a young man whose only income is his wages, to live a day without a policy. He can't afford to. Even the rich insure their lives as an investment. In fact if I could make the laws I would require every young man to take a policy for at least \$1,000 when he applies for a marriage license. If he couldn't raise eighteen or twenty dollars to protect the girl he loved for one year, he is not fit to have her, nor fit to get fitted. If he begun with a policy he would be very apt to keep on. The ordinary should be prohibited from issuing a license unless the policy was produced and was approved by him. A young married man has no right to die and leave a widow and one or two children helpless. A policy of one or two thousand dollars would be a good document to count on.

Every man should pay his own funeral expenses and not die a pauper. There is a family pride about such things and the parents of the widow will sacrifice everything for the loved one. The doctor's bills, the drug bill, the burial case, the burial lot, the carriage, the hearse and the mourning all cost money. A few months ago a young man of our town died away from home. His life was devoted to his mother and his sisters, but it was not insured and the express charges and other expenses have been a grievous burden. How easily he could have carried a policy of \$1,000, out of which he could have been buried and left a good sum for his widowed mother.

I wonder how many of these traveling young men carry a policy for their mother or their sisters. Filial love is a sweet and blessed thing and the occasional visits of the boys to their homes is a comfort and joy, but when death comes untimely and unexpected the bereaved ones can't live on sorrow. I was ruminating about all this because one of our boys has sent home a duplicate of a policy he has taken out for the benefit of his sisters. He will keep it alive as long as he lives. He will do more. He will look after and protect them when the parents have passed away. That is a parents' great concern—what will become of the girls—the unmarried ones—when we are dead. Will they have to live in penury or accept a home with kindred—a home perhaps where they are not wanted and where the feeling of dependence is ever before them.

And so I thought I would write a letter and encourage young men who love their sisters to carry a reasonable policy for their benefit. I know many girls who have been to the World's Fair on a brother's bounty and that is all right, but it will be still better to take a life policy for their benefit and keep the premium punctually paid. Twenty-five years ago I carried one in the old Knickerbocker for the benefit of my wife, but the company failed and I quit in disgust. But they don't fail now. There are plenty of good companies solid as a rock and there is no excuse. Stop young man—stop and think, and I know that you will agree with me. Let us all take care of the girls, married or unmarried, if they are needy or dependent.

BILL ARP.

A Quarter Century Test.

For a quarter of a century Dr. Kings New Discovery has been tested and the millions who have received benefit from its use testify to its wonderful curative powers in diseases of Throat, Chest, and Lungs, remedy that has stood the test so long and that has given so universal satisfaction is no experiment. Each bottle is positively guaranteed to give relief or the money will be refunded. It is admitted to the most reliable for Coughs and Colds. Trial bottles Free at Wilcox & Co's Drug store. Large size 50 cents and \$1.00.

WILFRED CLARKE.

Wilfred Clarke, the popular young actor, performed at the Opera House on Saturday and Monday nights, and it is almost needless to say that the audience were well pleased, not only with his own fine acting but with the admirable support that he received from his company.

Mr. Clarke ranks very high in his profession and unquestionably has a brilliant future before him. He receives the universal commendation of the press in every city that he visits and deserves all the kind things that are said about him.

The audiences that greeted him here were not as large as he usually draws when he visits our Town, but this was entirely owing to the extreme scarcity of money and not from the lack of appreciation, for Mr. Clarke is undoubtedly one of the most popular actors that has ever appeared in Darlington, and almost every one wants to see and hear him.

Death of Mr. G. E. McCall.

We regret to announce the death of this gentleman, which took place at his residence, in Florence, on Sunday, Nov. 5th. He had been in bad health for some time and his death through a sad blow to his family and friends was not unexpected. Mr. McCall was born about ten miles from Darlington, and has always lived in this section, where nearly all his relatives reside, and was one of its best known citizens. Owing to an accident that happened in the days of his boyhood, by which he lost the partial use of one of his hands, he was exempt from military service, but he refused to take advantage of this and entered the Army early in 1862 and remained until the surrender. He had a kind and generous nature and a heart that was always ready to respond to the call of suffering. He leaves a wife and several children who mourn the loss of a kind husband and father. He also leaves one brother, Mr. J. G. McCall, of our town, and five sisters.

His funeral took place at Florence on Monday afternoon and the interment at Mt. Hope Cemetery.

A Good Appointment.

The appointment of our fellow citizen, Mr. J. E. Nettles, to the position of consul at Trieste, the principal seaport of Austria, is a good one in every respect, and one that is very gratifying to the numerous friends of Mr. Nettles. He is not only well qualified in every way for the duties of the position but will discharge them in such a way as to reflect credit on himself and honor on his Country. The departure of such a good citizen will be a loss to the town, but it is gratifying to know that he goes in the public service and the town has been honored to this extent. His official residence will be only about ninety miles from the beautiful capital, Vienna, of the great Austrian Empire, and this will afford him the opportunity of seeing some of the most interesting places in Europe. The population of Trieste is about forty thousand, one half of whom are Italians. Mr. Nettles has not fixed any definite time for his departure, but will probably leave in a week or two.

Mr. D. H. Traxler, the State Dispenser, has withdrawn from the Timmonsville Baptist church instead of having the case tried. This was the best course for Mr. Traxler and one that he should have taken at first.

As is well known the certificates issued by the banks, a month ago, are subject to a tax of ten percent, and Con resman Brawley and McLaurin are both exerting themselves to have an act passed releasing the banks from the payment of this tax. The effort is a commendable one and we hope it will succeed.

The fire in the Hewitt block on Wednesday morning was a pretty strong illustration of the need of a hook and ladder truck. Five or six ladders, even without the truck, would cost very little and would be of inestimable service in case of a big fire. In fact they are needed in almost every fire and the council should make some effort to provide them. We have plenty of water and a good engine, and the hook and ladder truck would make the fire department complete.

"The Burglar."

"The Burglar" was presented last night at the Wagner Opera-House by Scammon's company of players, and it proved to be a dramatic treat. Each character in the cast was in able hands and a smoother or more effective rendition of the piece could not be desired. Little Lottie Briscoe, the child actress, surprised and delighted the audience by her aptness and precocity. She sang three songs that were remarkably well rendered for a six-year old, and her high kicking in "Boom-ta-ra" was the quaintest bit of comedy imaginable.

Eugene Moore, as the burglar; Carlton Macy, as the editor; Louis Dutton, as the young lawyer; Fred Cook, as the retired merchant; E. C. Davies, as the servant; Adelaide Merton, as the burglar's wife; Beatrice Ingram, as Fannie; Julia Bachelder, as Mamie and Dora Briscoe, as Martha, were all worthy of honorable mention.

The action of the piece tells a story full of human interest and one that has a moral to adorn the tale. Mr. Scammon's company in a play of this kind will always be welcome in Bradford.—The Bradford, Pa. Era, Jan. 28, 1893.

The Chrysanthemum Fair.

The following premiums were awarded in the several departments:

THE FLOWERS.
Chrysanthemums.—Best twenty-four varieties, Mrs. C. S. McCullough, \$2; Best twelve varieties, Mrs. C. S. McCullough, \$2; second best twelve varieties, Mrs. R. W. Boyd, \$1; best six varieties, Mrs. C. S. McCullough, \$1; second best six varieties, Mrs. R. W. Boyd, 50 cents; best cut blooms, Mrs. C. S. McCullough, \$1; best design in Chrysanthemums, Mrs. B. C. Norment, \$2; special premium for design, Miss Rena Alexander, \$1.

Roses.—Best vase cut roses, Mrs. H. E. P. Sanders, \$1; best six named varieties, distinct, Mrs. C. S. McCullough, 50 cents.

Begonias.—Best collection, Miss Leslie Charles, \$2.
Violets.—Best collection, Mrs. C. S. McCullough, 50 cents.
Special premium for silver leaf fern, Mr. Emile Dargan, \$1.

THE BABIES.

Prettiest girl, two years old, Ruth McCullough.

Finest boy, two years old, Francis Norment.

Prettiest girl, one year old, Susie Lamotte.

Finest boy, one year old, Charles Henderson.

Special premium for twins, Edna Terry and Ethel Terry.

The Judges awarded four special premiums to Vivian McCullough, Ben Norment, Sidney Levy and Essie Buleckn.

There was a fire in the second story of the Hewitt block on Wednesday morning which but for its timely discovery might have destroyed the whole row. The fire originated under the roof and was caused by the absence of a flue where one ought to have been. The fire had just commenced to burn and the principle damage was to the plastering. The engine was on hand very quickly and very soon was pouring water on the fire. The tin roof had to be cut through in order to reach the place that was burning.

Do you wear pants? 75 cents to \$5.00 at Blackwell Bros.

The Herald has time and again called attention to the utterly inexcusable carelessness of builders in the erection of buildings, in the matter of arranging the flues, and we trust that this fire will make the property owners and insurance agents exercise at least some degree of care in looking after the construction of new buildings, with the special view of guarding against fire. It would pay the insurance companies three times over the amount of his fees, or salary, to employ a conscientious inspector and decline to insure a building until he had carefully examined it.

We have some curiosity to know if the silver producing states will carry out their threat to secede, if the unconditional repeal bill passes the Senate. If they do it won't take long for uncle Sam to show them the error of their ways.

Thing of it, a good suit \$5.50 at Blackwell Bros.

Owing to circumstances entirely beyond the control of the Editor we have to omit a good many items of interest in this issue, all personal items, the proceedings of the court and the resolutions passed at the meeting called on Saturday night to protest against Maddell's appointment as Postmaster. Our comments on the Meeting will be found in another column.

Speaking of the importance of a distinctly Democratic club in S. C. the State says the National League of the Democratic Club is the agency to accomplish this work and that the "purposes of the League are just what we have suggested as the purposes of a State Democratic League."

It is intended to be an auxiliary to the National Democratic Committee in its campaign work.

Wade Hampton is president for South Carolina, and is charged with the duty of organizing the League in this State. We now ask our Democratic contemporaries in South Carolina to express their opinion as to whether General Hampton, during the coming winter, should or should not organize this League to perform the work outlined for it—work in thorough harmony with that of the National Democratic organization, and peculiarly needed, as every Democrat knows, to combat the spread of Populism in this State.

Now let it come on, this distinct fight against Populism. It is best for Democrats to be Democrats and Populists to be Populists and have a square, honest contest at the polls over their differences and a full and free discussion of the issues before the test at the ballot box takes place.

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Dyspepsia

And all Stomach Troubles

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P. P. P. cleanses the blood, builds up the weak and debilitated, gives strength to weakened nerves, expels diseases, giving the patient health and happiness where sickness, gloomy feelings and lassitude first prevailed. In blood poison, mercurial poison, malarial, dyspepsia, and in all blood and skin diseases, like blotches, pimples, old chronic ulcers, old tetter scaldhead, say without fear of contradiction that P. P. P. is the best blood purifier in the World. Ladies whose systems are poisoned and whose blood is in an impure condition, due to central irregularities are peculiarly benefited by the wonderful tonic and blood-cleansing properties of P. P. P. [Prickly Ash, Poke Root and Potassium.] For sale by all druggists.

LIPPMAN BROS

Invalids should remember that the cause of sick and nervous headaches may be promptly removed by taking Ayer's Pills. These Pills speedily correct irregularities of the stomach, liver, and bowels, and are the mildest and most reliable cathartic in use.

LUMBER - LUMBER.

We take pleasure in announcing that we are prepared to deliver first class lumber, of any dimensions, to any part of the town. The trees have never been boxed, which makes the lumber better and more easily worked.

Send orders through the mail or leave them at the Herald office MALLPASS & COLVIN.

READ THIS.

THE HERALD desires to visit every house in Darlington County, and a few energetic men or ladies can reap a golden harvest. Read the following wonderful offer:

Diamond Rambler Bicycle.

To the first person sending us One Hundred paid up yearly subscriptions we will give one of the famous Diamond Rambler Bicycles.

One Two-Horse Wagon.

To the second person sending us One Hundred paid up yearly subscriptions we will give a Two-Horse Wagon. Call at C. W. Hewett's and examine the wagon.

Fine Suite of Furniture.

To the third person sending us One Hundred paid up yearly subscriptions we will give a Fifty Dollar Suite of Furniture. Ask J. D. Baird, the Furniture Prince, to show you the furniture.

Standard Sewing Machine.

To the fourth person sending us One Hundred paid up yearly subscriptions we will give a Standard Sewing Machine. You can see these Machines at Blackwell Bros.

Persons competing for these prizes will please advise the proprietor of THE HERALD. Cash must accompany all orders. When twelve new subscriptions have been received, THE HERALD will send receipt books to the agent. For further information, address,

THE DARLINGTON HERALD.

DARLINGTON, S. C.

THIS PAGE CONTAINS FLAWS AND OTHER DEFECTS WHICH MAY APPEAR ON THE FILM.