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Negro Organization Has \$2,000,000 Income.

TWO AND A QUARTER MIL- LION ASSETS Has Paid First Twenty-year Endowment Policy

Durham, N. C., (By The Associated Negro Press)—The tremendous bounds which life insurance business is making among Negroes was graphically indicated in the gratifying report made at the annual meeting of the Board of Directors of the North Carolina Mutual Life Insurance Co., held here Jan. 12th. Two items stand out prominently in the report. The assets went above two million dollars while over two million dollars were collected in income during the year. The company has more than forty-two million dollars worth of insurance in force.

The assets reported exceed two and a quarter million dollars, including over \$300,000 in real estate, over \$200,000 in policy loans, policies themselves being security, over \$350,000 in approved stocks and bonds and over \$83,000 cash in bank. The Company has done remarkably well in spite of one of the heaviest mortality years in its history. Over \$460,000 were paid in death claims and over \$214,000 in sick claims this year.

Some idea of the showing made can be gained from the report made by the insurance examiners of three states—North Carolina, South Carolina, and Virginia. This rigid examination was made last year in order that an official report could be made to the Committee on Examinations of the National Convention of Insurance Commissioners. Among the features in their report appear the following: "The Company is the only mutual life organization in North Carolina of any size which is owned and managed exclusively for its policy-holders;" the examiners found the "books and records accurately kept." There are no stockholders. The policy holders own

the company and gain the profits. As to stocks and bonds the report says: "these items were verified by actual inspection of the bonds and stocks in the possession of the Company, and by certificates from the states of North Carolina, South Carolina and Virginia Departments and found to consist of Government, State and Municipal bonds and Bank Utilities stocks. There are no bonds in default and interest is collected promptly." Mortgage loans were verified by actual inspection of the loan notes and found to be as reported.

The company paid last year its first twenty-year endowment policy. That means that a policy-holder was insured twenty years ago with the promise that at this time the Company would pay the face value of his policy to him in cash if he were alive and had kept the terms of the contract.

The directors pledged themselves to maintain their policy of safe and sane management. The officers were again reminded of the grave responsibility resting upon them in the handling and safe-guarding of the trust funds under their control. The Company enjoys the confidence of the public and is determined to conduct its affairs in such a manner as to continually warrant such esteem.

C. C. Spaulding, the president of the Company, is nationally known because of his close association with the successful operation of the Company and because of his general interest in the progress of the Negro. The following officers were elected at the annual meeting:

C. C. Spaulding, president; J. M. Avery, vice-president and secretary; E. R. Merrick, treasurer; R. L. McDougald, second vice-president; W. J. Kennedy, Jr., assistant secretary; Dr. Clyde Donnell, medical director. These gentlemen, together with J. L. Wheeler, of Atlanta, Ga., and A. J. Clement of Charleston, S. C., all of whom were present, constitute the Board of Directors of the Company.

Colored Lodges Win Suits

New York, N. Y., Jan.—(By The Associated Negro Press)—Application by the Supreme Lodge of the World, Loyal Order of Moose, and New York Lodge No. 15, white organizations, against the Improved Benevolent and Protective Order of Moose, and the Empire State Lodge, No. 3, to restrain these bodies from the use of the name "Moose" has been denied by Supreme Justice Wagner.

Among the members of the white lodges are the Secretary of Labor, James J. Davis, Charles Schwab, Ex-Vice President Marshall, the majority of the members of the United States senate and governors of many of the states.

The whites charge that the colored organizations have claimed credit for sending colored children to Moosehead, conducted by the whites, and in making these claims have represented themselves as a branch of the white order.

Bond and Mortgage Company Forms

Baltimore, Md., Jan.—(By The Associated Negro Press)—Announcement was made here this week of the formation of a Bond and Mortgage Company. According to Oscar C. Brown, the temporary secretary, its proposed field is the placing through local representatives throughout the country loans on high grade, income producing, city real estate; in purchasing at a discount gilt-edge first mortgages; in handling first class (first mortgage) construction loans; and, in turn, placing the mortgages in trust and issuing first mortgage bonds against them, to be disposed of among individuals, savings banks, fraternal orders, insurance companies, trustees of endowment funds and the

The Phi Beta Society.

The Phi Beta Society of Allen University meets every Tuesday from seven to nine o'clock in Chappell's Administration Hall, Room Thirteen. President D. H. Sims was the speaker on program and delivered a very inspiring talk on "The Evolution of Cooperation." He emphasized, some points as, keep faith in those things which are high such as honesty, integrity and worth. Keep faith in yourself. His special motto is: "I can do anything through Him, who strengthens me." Have much confidence in yourself as a college group and do things that can't be done. Do as a certain author said: "Just put on a grin and tackle the thing and what hasn't been done you can do it." This Society is composed of college students.

KATHERYN SHARPER,
Reporter.

Hayes Pleases Canadians

Toronto, Can. Jan.—(By The Associated Negro Press)—The press of this city has been a unit in praise of the work of Roland Hayes, who appeared in recital at Massey Hall this week. Critics agree that he possesses one of the most perfect lyric tenor voices among living artists and that his art is as great as his voice. They have also expressed a fine appreciation of the work performed by Mr. Hayes' accompanist, William Lawrence.

One critic writes: "In his own sphere as a vocalist, Mr. Hayes is as perfect as an artist can be. He has a lyric tenor voice of almost flawless beauty the tone limpid and clear and filled with vitality. One cannot remember ever having heard another tenor whose soft notes combine color and transparency in such a remarkable manner. He sings without tricks and with a direct sincerity, interpreting perfectly the mood of each song."

SEYMOUR CARROLL TO HEAD NEW YORK

Boston Society Honors Colum- bian With Humane Job— Announcement Well Re- ceived Here.

Boston, Mass., Jan. 17.—Dr. Francis H. Rowley, national president of the American Humane Education Society of this city announced at the annual meeting of the directors this morning that Seymour Carroll of New York City, a former recreational director of the American Red Cross has been elected as field secretary of the society for North and South Carolina, with headquarters at Greenville, S. C. Mr. Carroll, the statement reads is to assume charge of his new duties Feb. 1st, it being understood here following his visit to Boston two weeks ago that he would accept if the appointment was tendered to him.

Seymour Carroll is formerly of Columbia and his many friends here will be glad to learn of his appointment. He was a member of the Speakers' Bureau of the Eastern division for the Republican campaign this summer. It was thru Editor N. J. Frederick and others that Mr. Carroll received his appointment from Congressman John Q. Tilson, the chairman of the bureau. It is felt here that this is a part of the pie from the hard work of Seymour's this summer with New England friends.

Power To Prohibit.

New York World.
To the Editor of the World:

Is not The World a bit misleading when it says of the Twentieth amendment: "It does not prohibit the labor of youths up to 18 years of age. It does not prohibit boys from doing chores on the farm or girls from washing dishes."

While it is, of course, true that the proposed amendment does not do those things any more than the 18th amendment made five-ninths of 1 per cent of alcohol intoxicating, it does give congress the power—and congress asks for more power—to "limit, regulate and prohibit the labor of persons under 18 years of age."

During the consideration of the amendment in congress it was attempted to substitute "employment" for "labor." The effort failed because it was argued that "employment" would be construed to mean labor for wages, whereas it was desired to control all labor, with or without wages.

The Manufacturers Record quotes Julia Lathrop, then chief of the federal children's bureau, as saying: "This amendment shows us the way . . . to get rid of the one thing we have never dared to tackle—rural child labor." Here is clearly revealed the drift of thought and intent of those who helped draft the amendment.

Therefore, unless you are prepared to underwrite a guarantee of congressional supersanity for all time, it would seem dangerous to predict that congress would not use all the power it requests the state to surrender to it. And no prophet with a reputation worth keeping would assume such responsibility.

WILLIAM E. GONZALES,
Columbia, S. C.

SLEMP TO RETIRE ON MARCH FOURTH

REP. SANDERS OF INDIANA WILL BECOME SECRE- TARY TO COOLIDGE

Washington, Jan.—Bascom Slemp will retire Mar. 4, as Secretary to President Coolidge and be succeeded by Representative Everett Sanders of Indiana.

The decision of Mr. Slemp, who has been secretary to Mr. Coolidge since he entered the White House, became known today after he had returned from a trip to New York.

Representative Sanders will retire from the House March 4, not having been a candidate for reelection. He was director of the republican national committee's speaker's bureau during the campaign and is a member of the House steering committee.

Mr. Slemp's decision to retire was due to several factors, including a desire to return to the direction of his extensive business interest.

It had been the intention of Mr. Sanders to return to the private practice of law in Indiana but he was prevailed upon to accept the post by Mr. Coolidge.

It was the understanding when the name of Mr. Sanders was proposed for the vice-presidential nomination at the republican national convention in Cleveland last June that he would be entirely acceptable to the president but his name was not pressed there, however, when opposition developed.

In the successor to Mr. Slemp the president will have as secretary a man similarly equipped in his knowledge of congressional matters as Mr. Sanders is rounding out eight years as a member of the House. He will be 43 years old March 8.

Huge Gifts Given To The Public.

With an income of \$250 a minute, Young John D. Rockefeller begins the New Year with the prospect that his wealth will pile up a greater rate during 1925. There is little he can do to stop it except give it away. The Rockefeller interests are so vast that if they did not thrive the entire country might feel it, so they must go on making money for an army of stockholders as well as the Rockefellers. Of course, profits could be trimmed down, but if they were trimmed too closely a host of independent concerns would suffer and the rest of the folks in the country would share in that suffering. However, this is not an argument in favor of greater wealth, but to indicate there probably is a point below which it would not be safe to put on the brakes. Probably this explains why the owners of great fortunes think it safer to turn over some of their surplus to the public in the form of large gifts instead of damming up the stream of wealth at its source. Or if you like, call it "conscience" money.

At any rate, the table here given is a record of \$1,629,000,000 which the Nation's rich men have turned back to the public in the last 10 years in the form of hospitals, of laboratories combating disease, the endowment of schools and colleges and other institutions of public welfare or education.

What Rich Men Have Given in 10 Years.

John D. Rockefeller	\$575,000,000
Andrew Carnegie	350,000,000
Cleveland Foundation	150,000,000
Henry C. Frick	85,000,000
Milton S. Hershey	60,000,000

Douglas-Lincoln Celebration February 12, 1925.

Nation-Wide Appeal to President Coolidge to Abolish Segregation

Boston, Mass., Jan. 19, 1925.—Greetings to our own Colored America in the name of 2 illustrious benefactors, Frederick Douglass of the race, Abraham Lincoln, for the race.

February, natal month of both of these saints of liberty for the Colored American, again summons our race to show to the world admiration and grateful memory for these two workers and leaders in the struggle which brought Freedom, Douglass, the Colored Abolitionist and race-leader, Lincoln, the War President—Emancipator. This year the National Equal Rights League, with the birthday of Douglass falling upon Saturday, especially urges observance for both anniversaries on Lincoln's date, Thursday, Feb. 12, 1925. Such a joint celebration typifies the spirit and teaching of the League, appreciation and cooperation for the friendly activities of white friends, advocacy of race leadership and initiative in organized crusading.

There can be no more creditable and useful duty for any race than to honor the memory and glorify the work and deeds of its own great. Who would be respected by others must first themselves show respect for their own, has been the rule in the history of rising races.

Frederick Douglass began as an obscure chattel slave freed himself and rose, chiefly by his own efforts; to orator, editor, lecturer, presidential advisor, federal official, U. S. diplomat, recognized race leader and oratorical genius, the most conspicuous public figure of his race in his generation. Not only is he the race's greatest statesman, but he never was false to the cause of freedom and civic equality, he never compromised on the race's claims to full citizenship rights.

George Eastman	58,000,000
James B. Duke	41,500,000
Mrs. Russell Sage	40,000,000
Henry Phipps	31,500,000
Benjamin Altman	30,000,000
John Stewart Kennedy	30,000,000
John W. Sterling	20,000,000
Edmond C. Converse	20,000,000
J. R. Do Lamar	16,500,000
Mrs. Stephen V. Harkness	16,000,000
August D. Juilliard	15,000,000
Henry E. Huntington	15,000,000
George F. Baker	12,000,000
J. P. Morgan	10,000,000
Mrs. E. Milbank Anderson	10,000,000
Mm. J. and C. H. Mayo	8,000,000
P. S. and T. C. du Pont	8,000,000
J. Ogden Armour	6,000,000
George R. White	5,000,000
W. A. Weiboldt	4,500,000
August Heckscher	4,000,000
John Jacob Astor	4,000,000
Lotta Crabtree	4,000,000
Total	\$1,629,000,000

A Few New Year Don'ts For the Married Folk.

The clerk of New York's marriage bureau issues about 35,000 marriage licenses a year. To help the world along he has issued a "Guide to Happy Married Life," a copy of which he gives to every applicant for a license. We cull a few rules.

Don'ts for Wives.

- His don'ts for wives are as follows:
1. Don't nag; it gives men the earache.
 2. Don't let your house or yourself get untidy. A wife is judged by the condition of her home.
 3. Don't get peeved if he shows he likes a pretty face in your presence.
 4. Don't gossip about neighbor's troubles.
 5. Don't trump hubby's ace in a bridge game.
 6. Don't make caty remarks if he snores. Be sympathetic.
 7. Don't get millinery mania or a clothes complex.
 8. Don't cabaret unless he is with

Douglass' most difficult, courageous and vital effort was his determination to carve an independent career, after years in the organized work of the beloved Abolitionists, with which he always cooperated, to show the world that his own race could "first strike the blow" of those "who would be free" and which human history decrees, every oppressed class or race must do to securely win the day.

Douglass thus as champion of freedom is the pioneer, the patron saint of the National Equal Rights League, which perpetuates the work of Douglass and such leaders as Langston, Elliott, Garnett, Downing, Scott, Hayes, Walters, Gunner, Shaw, appeals to the race in every place to hold a Douglass-Lincoln observance and in true devotion to Douglass to do so through a permanent Equal Rights Committee or League organized now to preserve race initiative, leadership and self-determination for quality, as one necessary basic agency cooperating with all others of like aim.

APPEAL TO COOLIDGE.

Especially, however, the race is urged to appeal directly from every Feb. 12th observance under whatever auspices it is held to President Coolidge, in the name of Lincoln, the Emancipator and Douglass, his recruiter of Colored troops who saved the country to re-establish the equality in federal employment which endured from Lincoln till the Southern democracy gained control, by abolishing all segregation of federal employees. Thus our race will its duty do.

Wm. A. Sinclair, President,
Rev. Thos. S. Harten, National Organizer,
Wm. Monroe Trotter, Cor. Sec'y,
103 Court St., Boston, Mass., to whom all are requested to send copies of the telegrams of letters sent to the President.

9. Don't encourage relatives to park at your house.
10. Don't grouch if he's late for dinner; smile a bit.

His Rules for Husbands.

- The don'ts for husbands are as follows:
1. Don't be a tightwad. Treat her like a sweetheart.
 2. Don't be a killjoy. Make every day a honeymoon.
 3. Don't wait until she's dead to send her flowers.
 4. Don't take boarders, male or female.
 5. Don't sneer at her dog if she has one.
 6. Don't think she is a dumb-bell; treat her human.
 7. Don't forget she works as hard as you do—and gets less.
 8. Don't make a fuss over other women unless she is present.
 9. Don't treat her rough. She may leave you.
 10. Don't love her less or yourself more.

FIGHT 20th AMEND- MENT

Chicago, Ill., Jan.—(By The Associated Negro Press)—The Illinois Manufacturers' Association, in representations being made to the voters of the state of Illinois, refers to the proposed 20th amendment to the federal constitution as a proposal that is both dangerous and demoralizing. The amendment would govern the labor of children in the various states.

The Association declares: The colored race in Illinois is vitally concerned in the proposed amendment. No race is more sensible of the benefits of education, but there is education of the hands as well as education of the mind and no one realized this more fully than the late Booker T. Washington. Some of the most progressive and prosperous colored citizens of the state are men and women who worked their way up from the bottom of the ladder and whose education was acquired in factories, workshops, printing offices and similar places. The Illinois legislature will soon be called upon to ratify or reject the proposed amendment.