

**STATE CARRIES MUCH INSURANCE**

**Miller Tells of Work of Sinking Fund Commission—Insurance in Effect Close of Last Year Over Nine Million Dollars.**

M. J. Miller, secretary of the sinking fund commission, which commission has charge of state insurance of public property in South Carolina, is sending to all policy holders a booklet in which is set forth the work of the commission together with pertinent comments relative to the celebra of "Fire Prevention Day," October 9.

Through the sinking fund commission, the state carries all of the insurance on all public buildings in the state. According to the booklet being sent out by Mr. Miller, the amount of insurance in effect December 31, 1919 was \$9,811,639 which was apportioned as follows:

County property, \$1,481,783; state property, \$3,704,809; public schools, \$4,625,047. Total, \$9,811,639.

**At Reasonable Rates.**  
After giving a brief account of the legislation enacted by which the sinking fund commission took charge of the insurance of public buildings, Mr. Miller says:

"This insurance is being carried at approximately tariff rates, or the same rates that are being employed by reliable stock insurance companies. Our rates are in no case in excess of the tariff rates and in most instances are less than tariff rates. For instance, the rate employed by this commission on a rural school building of frame construction with shingle roof is 1.50 as against a tariff rate of 1.90.

"The business of state insurance of public property proved extremely profitable from its inception. The net profits after deducting all losses and expenses have averaged slightly more than 90 per cent. This means that approximately 90 cents out of every dollar paid over the sinking fund commission as premiums on insurance policies issued has actually been saved for the assured and placed to their credit in our insurance sinking fund for the eventual purpose of providing free insurance for the property insured.

**Met Opposition.**

"As was to be expected the scheme has met with opposition from various sources. The insurance companies and insurance agents naturally opposed it in the beginning, but it is our belief that they have recognized the right of the organized state government to insure its own property in any manner it sees fit, which will result in permanent benefit to all the people. Since the law was amended so as to require the insurance of all public school buildings to be carried by this commission, considerable opposition has developed which we believe to be largely instigated by the officials of certain farmers' mutual insurance companies operating in this state.

"We have no word of criticism for these mutual organizations, but it is submitted that the state insurance of public property as at present being conducted by the sinking fund commission is the very essence of mutualization and if allowed to continue without being hampered by any class of public property being exempted from the provisions of the existing law, will shortly reach the limit of

**FOUR ARE PROMINENTLY MENTIONED FOR BISHOP**

Columbia, Oct. 9.—At least four prominent rectors of the Episcopal church are being mentioned as possible nominees for the new office of bishop to be created by the council of the Episcopal church in South Carolina at its meeting in Columbia next Tuesday. The four who are receiving the most consideration at the hands of the Episcopalians are, Dr. K. G. Finlay of Columbia, rector of Trinity church; Rev. Albert Thomas of Cheraw, Rev. W. H. K. Pendleton of Spartanburg, and Rev. Tracey Walker of York.

There is no nominating committee and no caucus beforehand regarding the candidates for bishop in the Episcopal church. The council elects from nominations presented individually and spontaneously. The members of the church, however, are giving careful consideration to leading ministers, with a view to nominations. The new bishop will be Bishop Coadjutor.

In addition to the election of the bishop coadjutor, the council which meets in Columbia next Tuesday will probably give consideration, it is said to the report of a committee handling the matter of dividing the state of South Carolina into two councils. However, this will not be acted on finally, it is stated.

It is stated that there will be about 250 churchmen to attend the meeting in Columbia.

**MONARCHISTS AND DEMOCRATS PLAN AGAINST RUSSIA**

Berlin, Oct. 7.—A union between the Monarchists and the Democratic groups outside of Russia against the Reds in a fair way of being effected on the basis that if Lenin and Trotsky are overthrown, Russia will be reconstructed into a federated republic of several large states. At a secret meeting of these groups in Vienna this week, a general program was mapped out for the reconquest of Russia. The leaders with whom I talked expressed the hope that winter would prove victor over the "Communist Napoleon" Trotsky, as it has been over Bonaparte, but they were not over sanguine.

They declared that if the Bolsheviks made peace with Holland and England, enabling them to get food they would throw all their military forces against Baron Wrangel and their plans would come to naught.

accumulation and provide free insurance for all public property in the state.

Since the law went into effect in 1900 the rate of insurance has increased from 73.75 to \$280,817.82 in 1919.

"The public school buildings, particularly those buildings of frame construction, are fortunate in being taken in under the provisions of the insurance act at this time, as it will be noted that the assets of the insurance sinking fund were nearly one-fourth of a million dollars when these buildings were admitted. This means, of course, that they will receive the benefits of this amount which has already been accumulated on the date they were admitted. It is conservatively estimated that the limit of accumulation will be reached within ten years. This estimate is no wild hazard, but is based on a careful analysis of the business for the past 20 years."

**Dorothy Gish**



This is Dainty Dorothy Gish, the popular "movie" star, who recently sailed on the "Imperator" for a vacation abroad. Miss Gish's work on the screen is familiar to millions who rely on motion pictures for their chief amusement.

**THE ROMANCE OF WORDS**

**"JAZZ"**

LIKE many another word, "jazz" has slipped into the English—or rather, into the American—language like the mule of which Mark Twain wrote that it was "without pride of ancestry or hope of posterity."

Jazz is not a derived word. It was coined and, according to Lieut. James Reese-Europe, U. S. A., who conducted one of the jazziest jazz bands, it owes its origin to a man named Razz, whose musical organization was famous in New Orleans some 15 years ago. Razz is reputed to have been the first to realize the harmony and appealing quality which resides in saxophones, trombones, snare drums and the like, when played with a snap and dash. So he specialized in this kind of syncopated music and his fame spread throughout the South. Imitators springing up in various sections. One of these which toured Missouri and the middle West, styled itself the "Jass-band"—slightly altering the name of the original leader. In the course of a year or so the final "s's" were changed to "z's." Jazz-bands made their appearance from the Atlantic to the Pacific, and "jazz" slipped into the language and even into the dictionaries. (Copyright.)



**SHAMELESS CONFESSION.**  
We're bound to own the truth, although it makes our pride rise up and fret. We've knocked about a lot, and no woman has tried to steal us yet.

**Why a Bachelor is.**  
"Why did you never marry?"  
"Well, you see, whenever I bought anything I always saw something I liked better, right afterward. I was afraid it would be that way in marriage, so I just didn't."

**THE SCIENTIFIC FARMER**  
"Mary, you've simply got to keep our children in better health or not let them play around my sanitary dairy barns!"

**He Wanted to Know.**  
"Paw?"  
"Yes, Gervase."  
"Is having a crick in your back any thing like having a stream-lined body?"

**FINNIGIN FILOSOFY**  
If yez let to-morra go by wid-out havin' added a particle av joy to annywan's life, I niver want yez to shpake t' me agin!

**Hung, Nothin'!**  
"Did young Daubsleigh ever get any of his paintings hung?"  
"Hung? I should say so. His cigarette advertisements are hanging in every tobacconist's in the country."

**What the Sphinx Says.**

By Newton Newkirk.  
"Every employer pays his employees for knowing certain things which they ask him about."



**BAPTISTS TO SPEND MILLIONS IN SOUTH**

Nashville, Tenn., Oct. 7.—Eleven million dollars for new buildings and equipment will be spent on the educational institutions owned by Southern Baptists during the next four years it is announced at the headquarters of that organization here. Approximately the same amount will be spent during that period in lifting the debts upon those institutions and increasing their endowment funds.

Of this building fund, \$2,275,000 will go to what are known as the Southern Baptist Theological Seminary at Louisville, Ky., Southwestern Baptist Theological Seminary, Fort Worth, Texas, Baptist Bible Institute, New Orleans, La., and Baptist Theological Seminary for Negroes at Nashville, Tenn., while there will be expended upon new buildings at the Baptist Convention the following amounts:

Alabama, \$275,000; Arkansas, \$525,000; Georgia, \$450,000; Southern Illinois \$115,000; Kentucky, \$30,000; Louisiana, \$400,000; Mississippi, \$575,000; Missouri, \$600,000; North Carolina, \$895,000; Oklahoma, \$300,000; South Carolina, \$725,000; Tennessee, \$530,000; Texas, \$2,250,000; and Virginia \$570,000.

More than 20,000 pupils have enrolled in the Baptist schools and seminaries of the South this season, all of the institutions reporting the heaviest registrations in their history.

The Old Testament was collected and arranged by Ezra, 450 B. C.

**WEST FEELING HEAT AS SOUTH SHIVERS**

Washington, Oct. 7.—While temperatures today in Virginia and the Carolinas were "shivery" and the readings continued below normal in most sections of the South, the Northwestern states reported abnormally warm weather for October. At Bismarck, N. D., the thermometer registered 92 degrees at the maximum, a temperature which occurs only at intervals in midsummer in the far South. It was the highest ever recorded in North Dakota in October.

Somewhat warmer weather is indicated for the Southeast Thursday and Friday.

**GIRLS AT COLLEGE PICKING COTTON**

Red Springs, N. C., Oct. 7.—Accepting an offer from L. J. Bright, prominent cotton grower here, and 250 Flora Macdonald college girls yesterday put on a campaign setting the goal at \$500. Mr. Bright is offering \$1.50 per 100 pounds. The students have formed two teams—a white and a blue, under the leadership of Miss Barnhardt of Harrisburg and Miss Brogden of Calypso, and are out to make a record for cotton picking. Yesterday afternoon seven trucks carried the students to the field, three hours being devoted to the work, with 2,400 pounds the result of the first picking. The campaign will last ten days.

The New....

**VICTOR RECORDS**

For October Have Arrived

**HEAR THEM**

McMurray Drug Company

**FOOT BALL**

ABBEVILLE, S. C. **FRIDAY, OCT. 15**

The Best Game of the Season To be Played on the Local Field

**GREENVILLE HIGH** VS **ABBEVILLE HIGH**

The Gate Receipts (less expenses) from this game will be donated to the Abbeville Memorial Hospital

School Children 15c; Everybody Else 75c

**SOUTHERN RAILWAY SYSTEM**

ANNOUNCES

Reduced Round Trip Fares

—TO—

**GREENWOOD, SOUTH CAROLINA**

ACCOUNT

**PIEDMONT FAIR ASSOCIATION**

**OCTOBER 20-21-22, 1920.**

Southern Railway will sell reduced round trip tickets from Seneca, Greer, Greenville, Newberry, Anderson, and intermediate stations to Greenwood and return October 19th to 21st inclusive, and for trains scheduled to arrive Greenwood before twelve o'clock noon October 22nd, with final limit returning so as to reach original starting point on or before midnight of October 24th, 1920.

R. C. COTNER, District Passenger Agent, Spartanburg, S. C.