

LOCAL BREVITIES.

There will be an Alliance rally at McCormick next Friday.

Bacon has fallen about 2 cents in this market. It is now 10 1/2 cents.

Court adjourned on Saturday last, after a session of only one week.

The less religion there is in a church the more oysters and ice cream it takes to run it.

Nearly everybody left town last Sunday to attend Mr. Watson's tent meeting on Log Creek.

Mr. Ashill, who taught in our high school last session, is reading law with A. S. Tompkins, Esq.

Misses Mamie and Annie Wilke and Ida Edwards, of Charleston, are visiting Miss Emmie Timmons.

Mr. Wigfall Cheatham, of the Edgefield Chronicle staff, will leave in a few days for the World's Fair.

Misses Lou Gary and Mary Evans left on Saturday morning for Chicago and the World's Fair.

Rev. G. W. Bussey, having closed his protracted meeting at Red Oak Grove, is now conducting one at Parkville.

Misses Mamie and Annie Lou Covar are spending several days with relatives and friends in Aiken county.

There was quite a severe hail storm in the Red Hill vicinity last week, which did considerable damage to the cotton.

Zack Boon writes us that silver money "was good enough for Paul and Silas, and it's good enough for him," and so say we all.

Rev. Thomas H. Leitch is now preaching in Texas. The papers in that State say he is next to Sam Jones as a crowd-drawer.

The Mountain Creek Church contributed last week \$14 to the Connie Maxwell Orphanage. W. N. Burnett, of Edgefield, contributed \$5.

Rev. J. M. White has returned to Edgefield. Mr. White with his good lady will teach a school in the Sweetwater section during the coming year.

The Misses Teague, daughters of Dr. B. H. Teague, of Aiken, and grand-daughters of Dr. Horace Parker, of our town, are visiting relatives here.

The protracted meeting at Rocky Creek Church conducted by Revs. Geo. A. Wright and Simpson, has closed with six accessions to the church as the result.

Messrs. C. D. Mobley and A. J. Coleman were in town last Saturday. These gentlemen report cotton crops elegant, corn crops so so, the early corn very poor.

Miss Laura Davis, of Rixeyville, Va., desires a position to teach in a school or family. She teaches English, French, and music. Best references given and required.

Those of us in Edgefield who can't get to the Midway Pleasance go to the dime readings that now rage in this community, and we have the moosest fun, all for 10 cents.

In Virginia if you ask a native how far it is to a certain point, he may reply that it is "two looks and a hoot!" A look is as far as you can see and a hoot is the distance a human voice is supposed to carry.

In the account of the falling of the bridge at Clemson, an account of which we publish in another column, two Edgefield boys were hurt, S. T. Carter and M. A. Holstein. We hope neither is seriously injured.

It is officially stated that \$500 of the Peabody fund has been paid to Superintendent of Education Mayfield for the teachers' institutes in the various counties, and yet Edgefield has had no institute this year.

Cotton in the county has improved so much during the last few days that the prospect of a heavy yield is very encouraging. Much still depends, however, on the seasons during this month and the early part of September.

Miss Eliza Mims, who will have charge of the art department in the Edgefield Institute, has just finished a portrait of Miss Mamie Sheppard, the deceased daughter of O. Sheppard, Esq., that is a most touching and beautiful likeness of this lamented and gifted young maiden.

An unknown author gives the following crude chunk of wisdom: "Let no man be discouraged because he is persecuted. No one flings rocks at a dead cat—nobody passes resolutions against a grave yard. It is the man who has force and power who is envied and maligned by little souls."

"A Northern exchange says they have got hold of a report down South that there is a fellow up in Minnesota who whenever he goes on a spree, insists on paying a year's subscription to his town paper. He has already paid for the paper until Jan. 1, 1897, and the Press Association of Alabama is making frantic efforts to find out what brand of liquor he drinks." The Advertiser had a subscriber who did this way, but since the bar-rooms were closed he has stopped it.

Don't Forget.

Don't forget the barbecue of the Edgefield Guards at Centre Spring on Friday of this week. A band from Augusta will furnish delightful music, and the occasion bids fair to be a most happy and enjoyable one.

Cotton Good.

Everybody is bragging on the cotton crop prospects in this broad county of ours. From the Savannah to the Saluda, and from Ninety Six to Trenton it is all the same way: "More fruit on the cotton than I ever saw before."

Six in the Field.

Mr. J. W. Johnson, once coroner of Edgefield county, announces this week for Auditor. This makes six aspirants from whom the readers of the Advertiser have the privilege of selecting the best man. Let it be done decently and in order.

A Big Rattlesnake.

An enormous rattlesnake was killed in our suburbs Monday. His body was as big as a man's thigh, and he carried fifteen rattles on the end of his tail. This is the first rattler seen in this region in twenty years. His snakeship came out of his hole probably to see Bob Gardner's breeches.

Press DeVore's Cotton.

Dr. Prescott DeVore has gathered twelve bushels of corn from the three-quarters of an acre patch of corn and cotton planted together, that we made mention of some weeks ago. Besides this corn he will get a bale of cotton from the same patch and twenty bushels of cotton seed of the Peterkin Cluster variety.

Advertised Letters.

List of letters remaining in the postoffice at Edgefield C. H., July 31, 1893: Babe Brooker, S. D. Edwards, William Foster, Caleb Hampton, Willis Hutchinson, J. M. Lovelace, Minnie S. Lyon, Henry R. Thomas, Billy Williams, Miss Rosy Griffin, Miss Mattie Halbond, Mrs. Liner Keys, 2, Mrs. Jessie Seigler, Martha Workman, Ida Toney.

A Sad Death.

A telegram received by Rev. A. B. Watson Tuesday morning brought the distressing intelligence of the death of his niece, Mrs. Chloe Watson Wannamaker, at her home in St. Matthews, Orangeburg county, on Monday night at 12 o'clock. This charming young woman was the daughter of Mr. John C. Watson, of the Ridge, and was well known and much loved in this community, where, as Miss Watson, she had made many warm friends. Our kindest sympathies are extended to the bereaved father and afflicted ones.

Good Place to Go.

We desire to call the attention of our readers to the advertisement of L. F. Padgett, of Augusta, Ga., that appears in our columns today. This house is perfectly reliable and will do just as they advertise, or better. Their catalogue ought to be in the hands of every body intending to buy goods of any character to go into the house. We know the concern to be perfectly reliable, and can assure you that you will be fairly and honestly dealt with. When writing to them or when buying goods from them, please mention this paper.

Dime Reading.

At the residence of Dr. J. W. Hill, on Thursday night of this week, there will be a Dime Reading given by the ladies of the Presbyterian Church. The following is the programme for the occasion: "Scharwenka's Polish Dance," (piano solo), Mr. Jas. T. Bacon. "Power of Prayer," (recitation), Miss Floy Reddick. "For You," (song), Miss Marie Abney. "Berceuse by Chopin," (piano solo), Miss Florence Adams. "Rondeaux et Variations," (four parts), Misses Bracie and Angel Cheatham. "Luna," (song), Miss Eliza Mims. Reading, J. T. Parks. Male Quartette, Messrs. Jacobs, Cobb, Mims, and Beal. "Jamie Butler and the Owl," (reading), Mr. John Kennerly. "Ah, Non Volar" Arditi, (song), Mrs. K. W. Cheatham. "Twittering of the Birds," (piano solo), Miss Julia Prescott. "The Cows are in the Clover," (song), Miss Belle Mims. "Famine Scene from Hiawatha," Miss Mary Butler. "Go and Tell Aunt Dinah her old Gray Goose is Dead as Thunder," (song), Thos. J. Adams.

DEAR ADVERTISER: I have tried in vain to get some one more competent than myself to give you some dots from Dark Corner, but my efforts have proved futile, therefore it has fallen to my lot to make my maiden effort. In the meantime I fear it will go to the waste-basket. I will try, however, to give you something that may be interesting to some one. We are at this writing having some heavy rain, which will mature the corn crop, the best by the way that has been raised in this locality for years. At the same time fears are entertained that the continued wet weather will damage the cotton crop, which is very fine, in fact the best, at present, for the past ten years. The farmers are exultant over the prospects of being able to pay out this fall and have a few dollars left, besides have corn enough to carry them through next year. A great many of our farmers have profited by the experience of former years,

and have been planting more corn and less cotton, and it is to be hoped that in the near future the good old times of hog and hominy will be as in the days of our boyhood. Then, and not until then, will the farmers be independent.

Last year Mr. B., as he is known to us, not only set the example, but talked it to the people to plant three acres of corn to one of cotton and so extensively of oats and other small grain. This year the crop is more than three of corn to one of cotton. Raise your own meat, keep all the stock on the place that you can well feed, and keep your lots well filled with litter from the woods, and all the spare time when you can't work in the farm, especially in wet weather, rake up your litter and leaves so that it can be rotting ready for use either in the compost heap or to put on the poor galmed places and washes. Small farms well managed will pay if you make your own manure and buy less guano.

Mr. M. B. Sturkey is building a first-class mill and gin at the old Rogue Shoals mill-site one and a half miles from Plum Branch. He says he will have his saw-mill in operation by the 10th of September, and cotton-gin and corn-mill by the 15th, if not providentially delayed. With his nerve, push, and grit he will get there.

Fearing that I trespass on your space I will close. More in the near future.

MA BE SAULT. Plum Branch, S. C.

Out of Meat.

The following, from the Augusta Evening News of Saturday, looks as if Augusta is about to get out of meat:

"Augusta's wholesale merchants are confined to a cash basis in doing business which will greatly affect trade.

The packing houses and other business concerns of the West are demanding of their customers here currency by express for all goods.

This means that the merchants must send the actual hard cash for meat and other Western produce, otherwise no goods will be shipped. No checks, no New York Exchange, but the money itself by express.

If an Augusta merchant buys a carload of meat he must check the money out of Augusta banks, put in a package and express it off.

The Boston canned goods houses are now demanding sight drafts for all goods bought of them, when before this they would sell 'on 90 days' time.

The sight drafts must be given on the arrival of the bill of lading. In New Orleans the banks will not discount any drafts, no matter if they are gilt edged.

The sugar and molasses houses want cash, when hitherto they sold on 60 days' time.

To sum it all up: The country is getting now on a strictly cash basis.

As to what this will result in, merchants differ.

Some few think it may bring about a crisis, while others look for better times when credit is in a measure done away with.

The Evening News called on Mr. Paul Mustin and asked him what would be the effect of the Western demands here.

He said our merchants would stop buying meat, as the banks will refuse to give them the cash to ship off, for if the currency is all sent away there would be no money to handle the cotton crop with.

Mr. Mustin says he has quit buying meat on this account, and says all the others, with possibly one or two exceptions, would stop buying.

The effect is that he only sells for cash and does not accept checks for his goods. Some few thousand dollars, possibly ten, were shipped by express for meats, but that's over with now.

Mr. Mustin says the people would rather do without the meat for awhile and hold their cash, and he sums it up as a temporary suspension of business.

The cotton crop of this year, according to the Augusta Chronicle, will bring into the United States \$200,000,000 in gold. There will be a plenty of money, too, to move the cotton crop. Wall street understands the situation. As soon as cotton begins to move actively the balance of trade, as between this country and Europe, will rapidly turn in our favor. Gold will pour in for our cotton and the financial situation will be greatly improved.

Horses, Cattle, Dogs, etc. The Humphreys' Medicine Company of New York, will mail on application a Complimentary Copy of Dr. Humphreys' Veterinary Manual (500 Pages) on the Treatment and Care of Horses, Cattle, Dogs, Hog, Sheep and Poultry.

THE CHOLERAIC SITUATION

Progress of the Pestilence in New York Bay.

QUARANTINE, S. I., Aug. 13.—At 9 p. m. Health Officer Jenkins issued the following cholera bulletin:

Two suspects were isolated at Hoffman Island early this morning, but owing to the rough weather in the lower bay were not removed to Swinburne Island Hospital. If the wind moderates they will be transferred during the night. They are Maria Reno, aged four years, Pasquale De Padro, aged fifteen years. The bacteriological examination shows that Giuseppe Adamo who was removed yesterday is suffering from cholera, and that Francisco Caiolo, Paolo Marini and Georquis have not developed the disease.

The census of the hospital tonight shows: Cholera patients, 14; patients not having cholera, 3; convalescent, 1; suspects on Hoffman Island, 2. Total, 20. All of the patients are improving. The disease is mild in character. Two more nurses were sent to Swinburn Island to-day.

The steamer Helena arrived to-day from Genoa. All were well on board. All the steerage passengers had been detained five days at that port and their baggage was disinfected before embarkation. The cabin passengers were examined and provided with passports, on which was written statement of their route of travel for ten days before arriving, so that detentions on the railroads may be avoided. The vessel was disinfected and allowed to proceed after the examination of the steerage passengers.

THE YELLOW FEVER.

A Favorable Feature of the Situation at Pensacola.

PENSACOLA, Aug. 13.—A very favorable feature in connection with the yellow fever situation occurred at 6 p. m. this evening. The State health officers gave official assurance to Mayor Chiple that the guard could be released which was stationed at the residence of Mr. Waite, and the family and friends confined in the house since the death of Mr. Waite, as after an investigation it was decided that he did not die of yellow fever.

The guards are continued at the residence of Mr. Wood, father of little Ellen Wood, as the investigations in this case have not been completed.

It is now nineteen days since Capt. Northrup died, more than ten days since Mr. Waite and Ellen Wood were taken sick, and four days since they died. Had these three persons, or any one of them, died of yellow fever, more new cases would have existed here. At 6 p. m. no new cases have been reported to the board of health.

Surgeon Carter, who arrived here yesterday, has been ordered to Brunswick, at that place has reported two new cases of yellow fever there. This leaves Surgeon MacGruder as the only representative here of the national department, but Surgeons Murray and Hatton are expected to-morrow. There is much rejoicing over the decision of the Waite case.

NO NEWS FROM BRUNSWICK. WASHINGTON, Aug. 13.—Surgeon General Wyman of the Marine Hospital Service received no information to-day from Brunswick, Ga., regarding the yellow fever outbreak. Dr. Carter, who has been at Pensacola, Fla., will leave there to-night for Brunswick to direct the medical campaign. He will be succeeded at Pensacola by Dr. Hutton, who came on from Detroit yesterday. Dr. Hutton was in command of Camp Ferry, the yellow fever hospital of Florida, in 1888. Before leaving Pensacola Dr. Carter telegraphed to Dr. Wyman, confirming the verdict of the local medical authorities in the Waite case, that the victim did not die of yellow fever. As to the Woods case, however, he could not express an opinion. Dr. Carter also reported that the ordon around the naval reservation at Pensacola had been completed and was in successful operation.

CHARLESTON ON THE SAFE SIDE. CHARLESTON, S. C., Aug. 13.—The Charleston board of health to-day ordered quarantine against Brunswick, Ga. The step is purely precautionary, and little uneasiness is felt either by the authorities or the people of the city. The health department announces that similar action is to be taken in regard to other cities in which yellow fever may be.

Reunion Co. K, 15th S. C. V. There will be a reunion of Co. K, 15th S. C. V., at McCormick, on the 26th day of August, 1893. The members of the old company are earnestly requested to turn out. All old "Rebs" are respectfully invited. S. E. FRELAND.

SOUTH CAROLINA COLLEGE, COLUMBIA, S. C.

Session begins September 26th. Four Courses: Classical, Literary, Scientific, and Law; with elective studies in higher classes. New Gymnasium. Well appointed Laboratory, Chemical, Physical, Biological, etc. Necessary Expenses, from \$145 to \$210. For further information address the President, JAMES WOODROW.

Ersine College, Due West, S. C.

Opens first Monday in October next. OFFERS CLASSICAL AND SCIENTIFIC COURSES. Large and handsome building completed. Delightful climate. Now in the 54th Year of its Existence. Total Expenses for Board and Tuition, \$150. Write for Catalogue. W. M. GRIER, President.

Greenville Female College, GREENVILLE, S. C.

Session of 1893-94 begins Wednesday, Sept. 27. Attendance, 243. Corps of Instructors, 18. Course of study, thorough and comprehensive. Department of Music—Wade R. Brown, (Artist Graduate of New England School of Music) Director. Full Conservatory Courses—in Piano, Voice, Violin, Organ, Viola-Harmony, and Theory. Assistant instructors are Conservatory graduates. Department of Art thoroughly equipped. Health record, unrivalled. Terms of board, tuition, music, etc., low and reasonable. Daughters of Ministers of the Gospel are accorded reduced rates. Two girls coming from the same family are given special rates. Correspondence requested. Send for new catalogue. Address, A. S. TOWNES, President.

THE EDGEFIELD Male and Female INSTITUTE.

THE Trustees announce to the public that this school will open on Monday, Sept. 4, 1893, and continue ten months, forty weeks, with a recess of one week for Christmas. There will be three departments, each carefully graded: The Primary, embracing 3 years. The Intermediate, embracing 4 years. The Academic, embracing 3 years. Provision is also made for Music and Art Departments, under competent teachers. Arrangements for studies higher than the Academic will be made hereafter, if it be deemed best to do so. The rates of tuition will be as follows: In the Primary Department, first and second years, per month, \$ 1.00 In the Intermediate Department, 1st and 2nd years, per month, 2.00 In the Intermediate Department, 3rd and 4th years, per month, 3.00 In the Academic Department, 1st and 2nd years, per month, 3.00 In the Academic Department, 3rd and 4th years, per month, 4.00 In the Music Department, per month, 4.00 In the Art Department, per month, 3.00 From these charges will be deducted the pro rata amount allowed for each pupil from the public school fund. The trustees have committed this school to the management of Dr. L. R. GWALTNEY. He will be aided in each department by competent teachers. It will be seen that the basis of financial support which has been in operation for several years has been abandoned, the trustees having fully decided that it is better to have fixed rates of tuition for all pupils. If the citizens of Edgefield will heartily stand by "The Institute," they will have a good school in which they may take a commendable pride. The Principal is well known. He returns to Edgefield through the pastor of the Baptist Church, and to give his matured experience to the work of educating our boys and girls. "Good board can be had for \$8 to \$10 per month. W. E. PRESCOTT, Chairman.

Liquor, Morphine, Tobacco, Etc.

The liquor, morphine, and chloral habits absolutely cured under guarantee. Particulars given by letter or in person at my office, which is open all hours of the day.

There is no use to go away from home and spend hundreds of dollars for treatment, when you can be cured at home for a much smaller amount. J. GLOVER TOMPKINS, M. D. Edgefield, C. H., S. C.

Work the Roads.

ALL road-oversers in the County are hereby instructed to call out their hands and have the roads put in thorough good condition by the first day of September next. Herein fail not. J. A. WILHE, D. W. PADGETT, J. W. BANKS, County Com'rs.

Executor's Sale.

WE will sell at the town of Plum Branch on the 9th day of October next, a plantation known as the James Jennings' place, containing 1,800 acres, more or less, said farm being on Byre Creek. Will sell the whole or divide it into four different tracts to suit purchasers. Said land is bounded as follows: North, by lands of Thomas Motte; West, by lands of Deshon and Hon. W. J. Talbert, and Mrs. N. P. B. Cartledge; West, by lands of Mrs. Price Morgan and A. Talbert. Terms: One-fourth the purchase money in cash, the balance in one and two years. W. D. JENNINGS, Sr., J. H. JENNINGS, Executors.

Notice of Application for Homestead.

NOTICE is hereby given to all concerned, that Mrs. Sallie E. Hughes, widow of the late A. J. Hughes, deceased, has filed her petition in this court, praying that a homestead be assigned to her out of the property of the late A. J. Hughes, as prescribed by law. I will pass on the same the 13th day of September, 1893. W. F. ROATH, Master E. C.

PRIZES ON PATENTS.

How to Get 2,500 Dollars for Nothing.

The Winner Has a Clear Gift of a Small Fortune, and the Losers Have Patents that may Bring Them in Still more.

Would you like to make twenty-five hundred dollars? If you would, read carefully what follows and you may see a way to do it. The Press Claims Company devotes much attention to patents. It has handled thousands of applications for inventions, but it would like to handle thousands more. There is plenty of inventive talent at large in this country, needing nothing but encouragement to produce practical results. That encouragement the Press Claims Company proposes to give.

NOT SO HARD AS IT SEEMS. A patent strikes most people as an appallingly formidable thing. The idea is that an inventor must be a natural genius, like Edison or Bell; that he must devote years to delving in complicated mechanical problems and that he must spend a fortune on delicate experiments before he can get a new device to a patentable degree of perfection. This delusion the company desires to dispel. It desires to get into the head of the public a clear comprehension of the fact that it is not the great, complex, and expensive inventions that bring the best returns to their authors, but the little, simple, and cheap ones—the things that seem so absurdly trivial that the average citizen would feel somewhat ashamed of bringing them to the attention of the Patent Office.

Edison says that the profits he has received from the patents on all his marvelous inventions have not been sufficient to pay the cost of his experiments. But the man who conceived the idea of fastening a bit of rubber cord to a child's ball, so that it would come back to the hand when thrown into the air, and of his scheme, the modern sewing machine, is a miracle of ingenuity—the product of the toil of hundreds of busy brains through a hundred and fifty years, but the whole brilliant result rests upon the simple device of putting the eye of the needle at the point instead of at the other end.

Comparatively few people regard themselves as inventors, but almost everybody has been struck, at one time or another, with ideas that seemed calculated to reduce some of the little frictions of life. Usually such ideas are dismissed without further thought.

"Why don't the railroad company make its car windows so that they can be slid up and down without breaking the passengers' backs?" exclaims the traveler. "If I were running the road I would make them in such a way."

"What was the man that made this saucepan thinking of?" grumbles the cook. "He never had to work over a stove, or he would have known how it ought to have been fixed."

"Hans such a collar button!" growls the man who is late for breakfast "If I were in the business I'd make buttons that wouldn't slip out, or break off, or gouge out the back of my neck."

And then the various sufferers forget about their grievance and begin to think of something else. If they would sit down at the next convenient opportunity, put their ideas about car windows, saucepans, and collar buttons into practical shape, and then apply for patents, they might find themselves as independently wealthy as the man, who invented the iron umbrella ring, or the one who patented the fifteen puzzle.

A TEMPTING OFFER.

To induce people to get track of their bright ideas and see what there is in them, the Press Claims Company has resolved to offer a prize.

To the person who submits to it the simplest and most promising invention, from a commercial point of view, the company will give twenty-five hundred dollars in cash, addition to refunding the fees for securing the patent.

It will also advertise the invention free of charge.

This offer is subject to the following conditions: Every competitor must obtain a patent for his invention through the company. He must first apply for a preliminary search, the cost of which will be five dollars. Should this search show his invention to be unpatentable he can withdraw without further expense. Otherwise he will be expected to complete his application and take out a patent in the regular way. The total expense, including Government and Bureau fees, will be seventy dollars. For this, whether he secures the prize or not, the inventor will have a patent that ought to be a valuable property to him. The prize will be awarded by a jury consisting of three reputable patent attorneys of Washington. Tend competitors should fill out the following blank, and forward it with their application: "I submit the within described invention in competition for the Prize of Twenty-five hundred Dollars. Price offered by the Press Claims Company, \_\_\_\_\_, 1892.

"I submit the within described invention in competition for the Prize of Twenty-five hundred Dollars. Price offered by the Press Claims Company, \_\_\_\_\_, 1892.

NO BLANKS IN THIS COMPETITION. This is a competition of rather an unusual kind. It is common to offer prizes for the best story, or picture, or architectural plan, all the competitors risking the loss of their labor and the successful one merely selling his for the amount of the prize. But the Press Claims Company's offer is something entirely different. Each person is asked merely to help himself, and the one who helps himself to the best advantage is to be rewarded for doing it. The prize is only a stimulus to do something that would be well worth doing without it. The architect whose competitive plan for club house on a certain corner is not accepted has spent his labor on something of very little value to him. But the person who patents a simple and useful device in the Press Claims Company's competition need not worry if he fails to secure the prize. He has a substantial result. His work—one that will command its value in the market at any time.

The plain man who uses any article in his daily work ought to know better how to improve it. Let the mechanical expert who studies it only from the theoretical point of view. Get rid of the idea that an improvement can be too simple to be worth patenting. The simpler the better. The person whose success in combining simplicity and popularity, will get the Press Claims Company's twenty-five hundred dollars.

The responsibility of this company may be judged from the fact that its stock is held by about three hundred of the leading newspapers of the United States.

Address the Press Claims Company, John Wedderburn, manager at office, 915 F Street, N. W., Washington, D. C.

The Union Mutual Life Insurance Co., OF PORTLAND, MAINE.

Incorporated, 1848.

Its Policies are the Most Liberal Now Offered to the Public.

Is the only existing Company whose policies are, or can be subject to, the MAINE NON-FORFEITURE LAW.

WHAT IT IS:

The Maine Non-Forfeiture law protects policies from forfeiture by reason of default of payment of premiums. It provides that, after three years' premiums have been paid, failure to pay any subsequent premiums shall not forfeit a policy, but it shall continue in force for its full amount until the reserve (less a small surrender charge) upon the policy is exhausted.

The reserve is a sum made up of portions of each and every premium paid upon a policy in anticipation of its maturity. Beginning with a small portion of the first premium, it is increased each year by the addition of each subsequent premium, and grows larger year by year, until, at maturity, it exactly equals the face of the policy.

When a policy is discontinued therefore, there is in the hands of the Company a reserve greater or less, according to the character and age of the policy. Instead of permitting the Company, upon non-payment of premium, to confiscate this reserve, the Maine Non-Forfeiture Law requires the Company to continue the policy in force until the policy-holder receives an equivalent for it in extended insurance.

HOW IT WORKS:

If a person, aged 35, pays three years' premiums upon a twenty payment Life policy and then discontinues payment, the policy will be continued 4 years and 267 days longer; if he pays five premiums, and then discontinues, the insurance will continue 7 years and 387 days longer.

If the policy is a twenty year endowment, same age, three years' payments will give an extension of 8 years and 100 days; five years' payment 13 years, 300 days; if the policy is a 15 Year Endowment, (\$1,000) same age, three years' payments will secure insurance to the end of the endowment period and \$13.88 in cash if insured ten years; five years' payment secures insurance for the full 15 years and \$52.17 in cash.

These extensions vary with the age of the insured, the class of policy, and the number of payments made; they are stated in each policy, in years and days, for each number of payments, so that the policy-holder knows at a glance exactly what he is entitled to if he discontinues his payments at any time.

WHAT IT HAS DONE:

The Company Has Paid Over Two Hundred Death Claims, in consequence of this law, aggregating in sums insured more than Four Hundred Thousand Dollars. In every case there had been a default in the payment of premium, and, except for this law, the policies would have been of little or no value. Instead of this, the insurance in each case was extended to the time of death, and the Company was required to pay to the beneficiaries under the policies the sum of \$413,386.77.

The Value of Maine Law Extensions as Compared with Paid-up Values:

It is the custom of many companies to provide in their policies that, upon discontinuance of payment of Premium, paid-up policies will be given without the option of extension. This was the practice of the Union Mutual before the Maine Non-Forfeiture Law was enacted, but it now substitutes for paid-up values the more advantageous plan of extended insurance. The objection to the paid-up system is that the amount of paid-up insurance which is given upon the discontinuance of payments upon a policy, unless it has been in force a great many years is insignificant, and of little or no value as protection; and it leaves the insured who ceases payment without adequate insurance at the very time he needs it the most. The great advantage of the extended insurance afforded by the Maine Law over the most liberal paid-up system is strikingly shown by the following comparison, and it will be observed that the paid-up value is insignificant in comparison with the amount actually paid by the Union Mutual. The result of two hundred and twelve policies was this:

If the insured had received paid-up policies instead of extended insurance, the Company would have had to pay in settlement of the claims only..... \$98,197.50 Whereas, in fact, it did pay under the Maine Law..... \$413,386.77 Making a difference in favor of the beneficiaries under Two Hundred and Twelve policies of..... \$320,147.28

The policies are free from ALL restrictions, and incontestable after ONE YEAR.