

Northern Men And Women.

On the whole, I think there is a greater difference between the character and disposition of the men than between the women of the two sections, says a Southern woman in the New York Independent. These Yankee gentlemen have a nonchalance, a power of personal subtraction that is maddening to the Southerner, who has at least as much temperament as he has brains. They are not natural, as are Southern men, but they have been carefully made by their ancestors, predestined and produced. And unless one is acquainted with the process he is never likely to comprehend thoroughly the man that results from it. They do not even get their convictions as we do, from experience, but from books and university courses. They have a system of thought that reaches from the slums of the remotest solar systems, and the whole thing is academic, theoretical! And their leading eccentricity consists in an energetic determination to govern by it, whether it meets the actual conditions in the world about them or not. They show the same tenacity in holding these book and university theories that Southerners do in preserving their tried and proved prejudices.

I was prepared to find an even greater difference between Northern and Southern women. But I am forced to the conclusion that American women are essentially the same everywhere. They only differ in manifestations. In the North, for instance, they are frank rather than coquettish. At the same time they are personally more reserved, less confidential than we are in the South, because they have more impersonal topics of conversation than we have. They are more interested in the world at large and less interested in themselves. I think this may grow out of the fact that they are not noticed as much or approved as often and gallantly as women in the South. Indeed, they are apparently without that self-consciousness which limits our ways from the glance of an eye to the length of a step. This leads to what we should consider the most astonishing results. I accounted on this basis for the native exposure of feminine legs on 5th avenue. When I was in New York recently I saw many sober maids, matrons and grandmothers walking there with skirts lifted as high as if they had been wading through three feet of water. I conclude that this cold indifference to their nether extremities arose not from a lack of modesty, but from the evident indifference of the public. However, if a woman showed such economy of skirts in any Southern city enough excitement and enthusiasm could be generated along that street by the sight to her boot heels very quickly.

I do not know if social life in the North is more or less elastic than it is in the South, but evidently it is less formal in some ways. A closer relation exists between romance and reality than we admit. Love affairs are openly confessed and apparently receive a recognition, a general sanction that we permit only near the end of an engagement. At the same time I was told that it is not admissible for a man to "make love" to a woman unless he is "in earnest." To us, whose vocation consists largely in a coquettish dexterity at parrying the gallant speeches of our mankind, this seems an unreasonable, prosaic hardship. And this reminds me of another impressive characteristic of Northern men; they are not rude, but they are unconscious of how much and how unbecomingly women differ from men. I recall in this connection a long walk with a gentleman who is a product rather than an exponent of New England. He was an excellent comrade, but he allowed me to crawl over a stone fence, snake through a thicket of briars and up a hill one-quarter of a mile steep without ever offering me the least assistance. Had a Southern man treated me in this fashion I should have died of exhaustion and indignation. As it was, I climbed the situation with a fortitude that I have never shown before or since. I felt a humorous exhilaration in conforming to his strenuous notions of sex.

These are some of my first impressions of the North. More particularly I was amazed at the indefatigable energy of these people. What we know as leisure is an experience they can never have. They have no capacity for resting. Their brains have been wound up by two hundred years of industrious living and they never "run down." I was with a party of New York people in Connecticut, who thought they were taking a vacation. Now with us a vacation is a kind of Nirvana experience. We take our holiday lying flat upon our backs. We go into a romantic trance along with the summer weather. But these men and women showed more zeal in their effort to amuse themselves than Southerners do when they are leading a "strenuous life."

"A man doesn't have to work overtime when it comes to making a fool of himself."

Insuring Against Bad Debts.

Several recent failures in the business world have again called attention to the possibility of minimizing the effect of such failures by means of credit insurance, says the Chicago Tribune. Almost every kind of catastrophe is now shorn of its full powers of destruction by means of insurance of one kind or another. Why not deal with the catastrophe of insolvency in the same way?

When a firm fails the firms to which it owes money are injured not only in their potential assets, but in their commercial prestige. The firms to which they in turn owe money are alarmed. A owes B. B owes C. A fails. B loses the money which A would have paid him. C therefore begins to feel afraid that B may not be able to meet his obligations. He begins to press B for payment. B then gets after his debtors, who are still solvent, and insists upon immediate attention. So everybody wants everybody else to settle, and one large failure may bring on a considerable panic.

The object of credit insurance is to prevent a sequence of this kind. Suppose that a man is insured against losses from bad debts. Suppose that one of his debtors fails. Without insurance his credit might be badly shaken and his creditors, thinking he was in a dangerous financial condition, might begin to demand a prompt satisfaction of their claims. Being insured, he is not exposed to any such embarrassing attack. He is not able to show that he has been insured against loss from bad debts and that the credit insurance company stands ready to reimburse him to the full extent of his loss. With full credit insurance, therefore, it would seem that the panic-creating effect of a failure ought to be checked at the start.

The first attempt to use credit insurance in this way was made in England and in France about 200 years ago. Perhaps because they lacked the information which is now furnished by mercantile agencies, the credit insurance companies of century before last did not succeed. Of late years the credit insurance idea has been revived and has met with better luck. Its application to ordinary losses from ordinary insolvency and to the extraordinary conditions resulting from extraordinary failures cannot but be of interest both to the professor of political economy and to the practical business man.

Farmer's Rarely Bald.

"Ever see a real back country farmer with a bald head?" asked the suburban barber, replying to the request of his intellectual sister for a reason for the thinning of his capillary thatch. "Now, I have worked in fully half the States in the Union, in town and in country, and I never have. The head of the kind of a farmer I'm thinking of may be well supplied with hayseed and barn dust, but the hair is generally very silky and well nourished."

"No, I don't believe that dust or seeds are good for the hair. Don't make any mistake there. But I am sure that the continual washing of the scalp is about the worst thing for the roots of the hair. Now, gentlemen think nothing of taking a bath every day. Some use a little ammonia in the water to soften it. Most of them make sure of a clean scalp by using soap. The effect upon the head is the same in both cases. The natural oil which ought to exist about every healthy scalp is completely removed. And that just starves out the roots of the hair, as really as though you wash a lily bulb clear of its soil and set it to grow in the slab. Potatums? Say, I can sell you cheap as you can buy anywhere pretty nearly every kind used in the profession! Maybe they are pretty good; most of them, anyway. But no maker has yet claimed to have discovered a hair preserver quite as good as the natural oil which you find about the heads of healthy young children, for instance. If I could discover just how to make that and how to apply it I could strike a fortune in no time. Now the back country farmer I am talking about washes his head maybe twice or three times a year, that is, in threshing time or when he takes a dip in the creek."

"Then there's another thing to remember. The farmer lives pretty much by physical labor. That means he does not, as a rule, overheat his head by planning and thinking, like the city man or the rest, who get their living by their brains. Such men dry up all the natural oil springs nature stook about the head by the intense heat. We find when we cut it that their hair is quite crisp and hard, what there is of it."

"Then your advice would be 'Keep cool and let your hair grow,' as the boys used to say?"

"Sure, and, more important still, never wash your head with anything which will make a lather unless you are obliged to. If you have to, be sure you wash all the lye and ammonia and such like well out of the scalp with water, to give the oil a chance to do its best."

"Next!"

ANNUAL REPORT

—OF—

JAMES M. PAYNE,

COUNTY TREASURER

Anderson County, S. C.

For the fiscal year beginning Jan. 1, 1902, and ending Dec. 31, 1902.

Schedule of claims paid and amounts from County funds:

POOR HOUSE.

No. Name Amount

717 P L Adams 5 00

721 Westo Clardy 34 30

740 B W Harbin 2 20

757 Sullivan Hdw Co 14 76

759 Orr, Gray & Co 44 55

755 F B Crayton & Co 30 85

762 Vandiver Bros 30 90

701 O D Anderson 6 25

760 Ligon & Ledbetter 145 81

757 Burns & McClure 40 75

758 Dean & Ratliffe 47 65

802 A S Farmer 60 50

809 W W Clardy 3 33

888 D C Brown & Bro 6 45

876 Farmers Oil Mill Co 211 30

887 King & Martin 15 63

886 Jno A Austin 21 36

885 Osborne & Pearson 10 83

884 Ligon & Ledbetter 5 13

883 Dispensary 5 50

882 Vandiver Bros 53 40

881 Evans Pharmacy 8 10

880 Sullivan Hdw Co 1 82

879 H G Johnson & Son 1 00

877 Julius H Weil & Co 31 25

876 Excelsior Oil Mills 33 00

875 P T King 3 00

919 Kem Hammond 38 35

942 A J Smith 23 75

489 J S Erskine 12 07

515 Green Rea Co 73 05

520 P F King 55 50

544 Peter Blackwell 2 00

548 B W Harbin 3 00

547 Dean & Ratliffe 1 40

543 Horton Bass Co 8 39

544 Ligon & Ledbetter 04 53

545 King & Martin 3 40

546 G F Tolly & Sons 18 00

507 C F Jones & Co 21 16

508 Vandiver Bros 103 37

509 Sullivan Hdw Co 15 61

507 Osborne & Pearson 5 00

019 J S Holmer 3 00

010 Michael L Boyd 5 00

075 M T Heagan 5 00

092 P F King 30 00

1303 S A McCown 5 40

1392 Ligon & Ledbetter 47 22

1391 Osborne & Pearson 12 46

1400 Horn Bass Co 6 00

1390 J H Weil & Co 9 30

1398 McLeese & McGehee Bros 20 64

1397 Vandiver Bros 04 61

1396 C F Power & Co 2 08

1394 Sullivan Hdw Co 2 10

1393 B W Harbin 4 00

1375 J A Floyd 45 00

1108 W F King 4 00

1107 W F King 4 00

1105 W F King 2 25

115 C O Burriss 15 00

02 Sullivan Hdw Co 5 50

91 Vandiver Bros 50 80

89 Osborne & Pearson 1 25

89 Moore, Acker & Co 7 48

88 Burns & McClure 13 20

87 Julius H Weil & Co 7 15

86 Osborne & Pearson 50 33

85 G F Tolly & Sons 9 00

38 Abe Benson 3 00

52 P F King 70 30

43 J W Sullivan 39 14

399 W C Shuman 18 75

287 Osborne & Pearson 12 00

252 B W Harbin 2 65

200 Dispensary 2 00

201 C F Jones & Co 18 08

202 Vandiver Bros 78 90

203 Moore, Acker & Co 1 25

204 Ligon & Ledbetter 20 50

205 J H Weil & Co 9 30

206 O D Anderson 13 24

207 Orr, Gray & Co 10 50

208 Whitte & Whitte 2 25

195 J W Sullivan 2 00

225 P F King 75 86

122 A M Hembree 9 00

1007 B W Harbin 2 10

1068 Horton & Weilbro 14 00

1067 P F King 64 85

1123 Ligon & Ledbetter 102 51

1121 Dean & Ratliffe 24 55

1189 Orr, Gray & Co 40 70

1119 Hall Bros 1 60

1118 Anderson Telephone Co 2 35

1118 O D Anderson 12 00

1137 G F Jones & Co 12 12

1136 Sullivan Hdw Co 3 07

1135 Vandiver Bros 47 04

1134 Burns & McClure 95

1133 Dispensary 2 75

1132 King & Martin 11 79

1131 Holmer & Sons Bros 22 00

1130 Acme Drug Co 5 00

1129 Moore, Acker & Co 7 70

1804 B O Evans & Co 110 72

1815 Vandiver Bros 4 00

4564 J A Floyd 3 75

1598 Dispensary 35 00

1638 Ligon & Ledbetter 11 01

1601 J H Weil & Co 51 58

1600 C F Jones & Co 11 51

1603 McLeese & McGehee Bros 51 58

1604 O D Anderson 17 80

1599 Sullivan Hdw Co 64 47

1600 Orr, Gray & Co 70 55

1607 King & Martin 13 52

1608 Vandiver Bros & Major 40 26

1609 Vandiver Bros & Major 23 00

1577 P F King 31 50

1803 Jno A Austin 18 55

1805 Ligon & Ledbetter 34 37

1806 Anderson Fertilizer Co 107 29

1807 W F King & Co 2 10

1806 Sullivan Hdw Co 20 30

1811 Archer & Norris 23 83

1814 Dr W J King 23 83

1813 King & Martin 12 24

1810 McLeese & McGehee Bros 33 74

1832 M B Bramlett 5 00

1760 P L Adams 3 00

1776 P F King and Hammond 63 30

1780 B W Harbin 4 00

1721 B M Sloan 10 00

1734 J M Hughes 1 50

1683 B W Harbin 3 00

1687 Wm Davis 5 00

1135 Ligon & Ledbetter 11 30

2152 D C Brown & Bro 53 00

2149 J F Fant 6 00

2150 Orr, Gray & Co 194 50

2160 Harrison & Co 38 63

2158 33 45

200 P L Adams 10 00

2047 J A Floyd 5 00

2013 Vandiver Bros & Major 8 00

2041 W B Bramlett 5 00

2009 B W Harbin 5 72

2073 Wm Davis 3 00

2133 P F King 9 00

2127 Sam Prince 6 93

2126 King & Martin 1 30

2175 J E Barton 1 70

2118 G F Bigby 1 30

2104 W T Brown 3 00

2110 Julius H Weil & Co 6 53

2102 Sullivan Hdw Co 5 05

1870 Paul Stevens 3 50

1864 Wm Davis 1 30

1862 N F Banister 1 25

1864 J A Floyd 1 30

1920 Wm Davis 3 00

1934 John Wilson 3 00

1935 M B Bramlett 5 00

1950 W F King 7 71

1959 King & Martin 11 96

2024 F W May Jr 3 50

2018 H W Dorr 3 50

2005 A M Hembree 4 53

1990 John Wilson 5 09

1982 B W Harbin 3 60

1077 Wm Davis 3 00

2140 Drs Henry & Gray 55 90

Total 54078 06

MISCELLANEOUS.

704 S Merritt 3 75

714 J N Vandiver 2 30

741 E M Keith 2 30

766 F B Crayton & Co 1 75

705 RE Nicholson 42 68

707 Sullivan Hdw Co 1 77

772 Dean & Ratliffe 2 30

771 Dr J O Whitte 7 00

770 Dr J L Gray 7 00

760 Jno C Watkins 6 05

768 Orr, Gray & Co 3 55

978 N R Green 71 70

977 J L Arnold 2 25

846 Kem Sloan 4 00

855 G W Bell 5 53

892 J F Clardy 1 50

893 J F Clardy 19 00

892 J F Clardy 23 10