

**ENCOURAGING SOUTHERN CROPS.**—One of the most encouraging circumstances in the agricultural condition and prospects of the South is the experiment which it has now successfully made in the way of the diversity of products. Hitherto king cotton has allowed no rival, nor even accessory, near his throne. A prediction, ten years ago, that any of the cotton-raising States would in 1875 have a surplus of cereals would have excited an incredulous smile. Yet the States of Tennessee, Arkansas, Mississippi and Alabama will this year have enough and to spare. In addition to this unprecedented grain yield, the old staple, though reduced in acreage, has, by a more thorough system of cultivation, rewarded the planter as never before, and they boast of an independence that has heretofore been unknown to that portion of the country. They claim that with their surplus of bread-stuff they can obtain the means by which they will be enabled to hold their cotton, take advantage of the market, and sell for cash, instead of following the practice that has almost universally obtained of mortgaging their crops early in the season at ruinous figures. The agricultural resources and capabilities of the South have never yet been fully developed. It is able to feed itself as well as to clothe, in certain essential respects, both itself and the world. The sovereignty of cotton would never have been disputed if it had enjoyed the aid of such auxiliaries as the cultivation of the cereals and manufacturing industry.

**A Word About Fire Insurance.**

Mr. Editor: Please give me space in your columns to say a word about fire insurance. Many experienced business men urge that it is not only "amazing" but unwise for citizens to insure their property in any but home companies. I think I can show that there is a great error in their view of the subject. The history of all great conflagrations demonstrates the unwisdom of depending entirely upon home companies for insurance, without regard to strength or solvency. Many great fires have occurred in the United States during the last forty years, among which I would enumerate the following: In New York, in the year 1835, \$25,000,000 of property was destroyed; in Newark, N. J., 1835, \$2,000,000; in Charleston, S. C., 1838, \$4,000,000; in Pittsburg, Pa., 1845, \$6,000,000; Albany, N. Y., 1849, \$3,000,000; Atlanta, Ga., 1858 and 1859, \$1,000,000; Charleston, S. C., 1862, \$2,000,000; Troy, N. Y., 1862, \$3,000,000; Vicksburg, Miss., 1866 and 1867, \$1,000,000; Mobile, Ala., 1867, \$1,000,000; Portland, Maine, 1865, \$10,000,000; Chicago, 1871, \$60,000,000; Boston, 1872, \$20,000,000; Chicago, 1874, \$8,000,000, with numerous others in other cities, amounting to from \$100,000 to \$1,000,000. The event of the Chicago fire bankrupted sixty insurance companies, with capitals varying from \$100,000 to \$500,000; that in Boston ruined about twenty-five companies. In either of the above cities named, nearly all the local companies were rendered insolvent. There is a tendency among both underwriters and property owners to regard insurance as a provision against loss by ordinary fires only, and forget the probability of great conflagrations, which must bankrupt companies with small capitals not managed with prudent skill. It has been suggested, and not without reason, that companies should regard each city as a single risk, and write no more in any one city than they could lose in a single day without imperiling their solvency. Some companies with a small capital write enough on one block, or two or three contiguous blocks, to absorb all their capital, in the advent of a disastrous conflagration. This practice would be general in any city where the people sought insurance in only home companies, if they obtain only full insurance on their property. Several well-managed companies, with large capitals, had their losses in full, occasioned by the great fire in Chicago, among which I wish to mention the *Windsor Insurance Company*, of Hartford, Conn., which is managed with prudence and skill, always reserving a very large surplus over its capital. It enabled them to pay claims for losses amounting to \$1,500,000 within forty days after the fire occurred, without affecting its solvency. When a company, into which you have paid a premium, becomes bankrupt, you lose the unearned premium which you have paid. A very low, inadequate rate of premium indicates doubtful solvency of a company, with a prospect of not being paid in case of loss. Only adequate rates of premium should be asked, which should be as low as the solvency of a company requires. When a property owner pays a premium for insuring property, he wants to feel assured that in case a loss occurs, his claim will be promptly paid. GEO. HUGGINS. COLUMBIA, S. C., July 26, 1875.

**Address of Gen. Hampton.**  
The proceedings of the reunion of the Hampton Legion were opened by Gen. Hampton, as follows:  
**FELLOW-SOLDIERS OF THE LEGION:** In assuming the position to which you have called me, it would be ungracious to you, and unjust to myself, were I not to tell you how deeply this action, on your part, and this warm greeting, have touched my heart. To me this scene possesses a peculiar and tender significance, for it brings back vividly the memories and associations of the past. At the first call to arms in the late war a gallant band of patriots, who were destined to win for themselves an undying fame, did me the honor to choose me as their leader. On this day, fourteen years ago, these ties, which bind true men and brave soldiers together in bonds that can never be broken on earth, were cemented by the best blood of our comrades on the glorious field of Manassas. It is not for me to tell you, on this occasion, of that heroic and desperate fight; your gallant and distinguished comrade, who is to speak for the Legion to-night, will doubtless do so fully and well. But this I will say, that a long and large experience, gained on many of the great historic fields of the war, has convinced me, beyond all doubt, that the Legion had the good fortune to do more on that memorable day to turn what threatened at one time to be a defeat into a glorious victory, than any other command engaged. Far be it from me to detract the fame of any of the brave troops who shared with us the perils and glories of that bloody day, and still more unbecoming would it be in me to claim any merit for myself. It was only our good fortune to come on the field at the proper place at a critical moment of the battle, and your high and stubborn courage it was, then, men of the Legion, that stemmed the tide of retreat, and my only merit it was, that in response to what I felt was the instinctive call of every heart in the command, I led you where the fire was the heaviest. But I do not propose to touch on themes which belong to our orator to-night. In his hands your fame will be safe, and history will perpetuate it. Mine is the less high but not less grateful task of thanking you for the renewed evidence you give me of your confidence and affection, by calling me, on this auspicious occasion of our first re-union, to direct your deliberations, now in peace, as you then called on me to direct your conduct in war. Believe me, my dear old friends, that I appreciate this honor from the bottom of my heart. Nor is this the only debt of gratitude due by me to you. I have to thank you for your constant exhibition during the whole war of the very highest soldierly qualities; for having sustained me with an unflinching trust; for having entitled yourselves by your conduct to all the love and pride a commander could ever lavish upon his troops, and for having placed on your historic and unblemished banner my name, thus transmitting to our children, for all generations to come, the fact of which I am so justly proud, that you deemed me worthy to lead "The Hampton Legion." Although the exigencies of the service demanded, in the course of the war a separation of the constituent parts of the Legion, thus taking a portion, for a time, from my immediate command, I watched with the deepest interest the conduct of all, and I felt always the highest pride in the noble achievements of every branch of the command. To me you were always my Legion, and wherever your bayonets gleamed, or your sabres flashed, or your artillery thundered, my heart was with you, for there my men were fighting, and I felt a pride like that a father feels at the noble deeds of his sons. Knowing this, you can readily understand, tried and trusted friends of the Legion, that I use no idle words when I bid you heartily and cordially welcome to one and all, to each and every arm of the command! Each of these arms contributed its full share to the common glory of the whole, and you have won fame sufficient for all. Let there be no ungenerous rivalry between the different branches of the command, but only a generous emulation. We all fought at the end of our common mother, that proud and dear Carolina of old. We fought in a common cause, and we fought under a common banner—"the flag of the Legion." You have not forgotten, my comrades, that dear old flag? As you think of it again, does not a flood of proud but sad memories sweep over your heart? You must remember with another emotion that it was the flag of the noble women of our State. You recall the scene, when, just before you marched to battle, the honored Chief Magistrate of the Confederate States presented it to you on behalf of the women of Carolina, and conjured you to protect it from stain of dishonor and to defend it with your lives. You recollect how proudly and defiantly it was ever borne in the thickest of the fight. You remember that on its torn and hallowed folds are emblazoned most of the glorious battle-names of the war. You recollect how many of our brave comrades were stricken down as they were bearing it to victory, and how many men, thus fell beneath its folds as its pathway through the battle was marked by death. I know, I feel, that you remember all these things, and thank God, that with them, you can remember too with pride and exultation that in all the varied scenes through which that banner has passed, not one breath of dishonor or of disloyalty, not one stain of cowardice or of cruelty has tarnished its unblemished folds. Torn by cannon shot and shell, riddled by rifle balls, blackened by the smoke of battle, it is still, to the eye of faith, as lustrous as when it was first unfurled in all its pride of beauty, and rich in a glory that defeat can never sully. (Here Gen. Hampton unfurled the Legion flag, which was met by a cheering

yell.) Comrades of the Legion! I bring back to you, as the fittest offering to grace our first re-union in peace, that banner which you so nobly illustrated in war. Though it will never again "brave the battle and the breeze," yet as long as one shred of its battle-scarred folds clings to another, it will tell you, in language more eloquent than words, of the imperishable renown you won for it and for yourselves. It will speak constantly to your hearts of our dead comrades, and it serves to remind you always that, when you furled it forever, you pledged your soldierly honor to observe inviolate the terms on which you surrendered. It will thus stand, as a perpetual symbol of your plighted faith, not alone in the past but for the future. It will be the strongest guarantee to those who so often met in the deadly fight, that the men who proved themselves so true to it while it claimed their allegiance, cannot prove false to the new obligations they have incurred. All brave men who met you in battle will honor you for honoring the flag you once upheld so bravely, clung to so devotedly, and which you now cherish as a memorial of your fallen brethren. And while you cannot expect them to sympathize with the cause in which it was borne, they will not fail to respect the men who bore it in so loyal and knightly a fashion.

The people of Carolina can point with pride to one historic banner which exacts to-day the homage of the whole country. When your forefathers and mine followed the heroic Washington, as his meteor flag swept to victory at Cowpens and Eutaw, they could scarcely have hoped that their descendants should see that flag, honored by 40,000,000 Americans, ere the young republic, for which they gave their blood, had attained the first century of its existence. The brave people who were our enemies 100 years ago, forgetting the animosities and strife which then arrayed England and America in arms, forgetting that they once called Washington, and Rutledge, and Laurens, and Sumter, Pickens and Marion, "rebels," this day pay willing honor to the devotion, the patriotism and the courage of our revolutionary sires. If justice, truth, moderation, conciliation and statesmanship direct the counsel of those who were the victors in the recent war; if free citizens of free and equal States can maintain and perpetuate in this confederacy, under the constitution our fathers established, the liberties for which they fought, then it may be that when another century has rolled by, this banner of yours will be deemed by others than ourselves worthy as representing truth, faith, honor and courage, to be placed by the side of the honored flag of Eutaw! It may be given to our children to see this auspicious day. To us, who are standing on this great dividing line which separates the first century of our country's life from that unknown future which lies before us, will remain only the aspirations and the prayers of the patriot. Cheered by these, we can at least re-echo the words of Carolina's gifted and lamented patriot and poet: "Bid liberty rejoice! Aye, though its day be far or near, these clouds shall yet be red With the large promise of the coming day."

In the meantime, solemnly appealing to the great tribunal on high to vindicate the purity of our motives in peace and in war, we tenderly and reverently place among our most precious relics our loved though conquered banner.

"Furl that banner softly, slowly;  
Treat it gently, it is holy,  
For it droops above the dead,  
Touch it not; unfold it never,  
Let it droop there furled forever!  
For the people's hopes are dead!"

It only remains for me to introduce to you Gen. T. M. Logan, who has been invited to address you on this occasion. Connected with the Legion from its organization to the close of its career, sharing in all its toils and dangers from Manassas to Appomattox, and winning for himself, by distinguished service on many a hard fought field, rank, fame and the devoted attachment of his comrades, no one is better fitted to recount the deeds and represent the spirit of the Legion.

**Meeting Board of Health,**  
COUNCIL CHAMBER,  
COLUMBIA, S. C., July 25, 1875.  
Based on report of P. M. Present A. S. Hendrick, Chairman. Members: R. T. Greener, J. S. Davis, J. H. Allen, H. Daniels, J. T. Zoelly, S. A. Neaves, Jr., J. A. Hendrix, C. Barnum and John Nor.

The minutes of last meeting were read and approved. No complaints before the board.

The Board of Health respectfully request the citizens to economize the use of water as much as practised at this season of the year, in order to avoid the compulsory use of water from the river. On motion, Board adjourned.

RICHARD JONES, Clerk Board.

**Regular Meeting City Council,**  
COUNCIL CHAMBER,  
COLUMBIA, S. C., July 27, 1875.  
Council met at 8 o'clock P. M. Present his Honor the Mayor, John Alexander, Aldermen Cooper, Swygert, Davis, Wells, Brown, Simons, Purvis, Thomas and Carroll. The minutes of last meeting were read and confirmed.

Petition of H. Madden deferred to next regular meeting.

COLUMBIA, S. C., July 26, 1875.

To the Mayor and Aldermen of the City of Columbia—GENTLEMEN: I am directed by the Board of Health to furnish a copy of resolutions passed to-day, viz: "That the City Council be requested to furnish about fifty cards, with the names of committees and sub-committees of this Board, and their duties printed thereon, for the purpose of facilitating the business of said Board of Health in their endeavors to improve the sanitary condition and other matters conducive

to the health of the city." I am also instructed to call your attention to the bad condition of the drain on Taylor street. The Board are of the opinion that a rock or brick drain is necessary for about two blocks, viz: Sumter street to Pickens street, or in the neighborhood of that. Very respectfully, your obedient servant,  
RICHARD JONES,  
Clerk of Board.

Alderman Carroll moved that the Clerk be authorized and instructed to furnish the cards desired, and that so much as relates to the drainage of Taylor street be referred to Committee on Streets. Carried.

Communication from Carolina National Bank, received as information.

Sundry bills referred to Committee on Accounts.

Special committee on City Hall asked for further time. Granted.

Petition of R. E. B. Hewetson, referred to Committee on City Hall.

**OFFICE CHIEF OF POLICE,**  
COLUMBIA, S. C., July 1, 1875.  
To the Honorable the Mayor and Aldermen of the City of Columbia—GENTLEMEN: I have the honor to present the following report for the month ending the 30th June, 1875:

Total number of arrests made during the month of June, for all grades of crime and offences committed within city limits, were 146, of which 100 were males and 46 females. Whites 41; colored 105.

The following statement shows the grade of all crimes and offences committed within the city limits during the past month: Disorderly, 24; drunk, 23; vagrancy, 8; creating disturbances, 43; lunacy, 2; forgery, 1; grand larceny, 1; assault and battery, 1; petit larceny, 6; suspicious characters, 3; violating ordinances, 24; trespass, 1; resisting officers, 2; disorderly houses, 6; nuisances, 1. Total 146.

The following disposition was made of persons arrested during the month ending June 30: 10 served their time, of which they worked 72 days; 6 were turned over to Trial Justice; 3 were turned over to their parents for correction; 2 were sent to Lunatic Asylum, and 83 were discharged by his Honor the Mayor.

The following statement, shows the amount of fines collected by the police department for the month ending June 30: Total amount assessed, \$157.70; total amount collected, \$81.70. All of which is respectfully submitted.

M. F. NIXON, Chief of Police.

**EXPENDITURE POLICE DEPARTMENT AS PER CITY CASH BOOK, CHIEF OF POLICE, MONTH OF JUNE, 1875.**

June 8—Telegram	\$ 1 00
June 28—President Thompson, fine remitted	5 00
Dan. Simpson, special police	13 25
Moses Good	2 50
P. A. Kraft, ostler	2 50
James Ceates, board, case of pin	7 50
M. F. Nixon, board, case of pin, cash	6 00
Henry Davis, cash	2 00
Henry Goodwin, cash	1 00
Oshan Golden, cash	50
Wilson Robinson, cash	1 00
City Clerk and Treasurer, No. 17	8 00
City Clerk and Treasurer, No. 16	12 00
Kerosene	25
Total	\$61 10
M. F. Nixon, Chief of Police	20 00
Total	\$81 70

M. F. NIXON, Chief of Police.

The Committee on Guard House to whom was referred the report of the Chief of Police, having carefully examined the same for the month of June, find all correct, and recommend the adoption of the same—all of which is respectfully submitted.

WM. SIMONS, Chairman.

On motion, report adopted.

Alderman Carroll, from Committee on Accounts, reported back the following bills, and recommended payment: Dog collars, Hopson & Supton, \$29; bell tower, Cooper & Taylor, \$12.25; Water Works, John Alexander, \$192.00.

The Committee on Fire Department asked for further time, when was granted.

Council adjourned.

RICHARD JONES, City Clerk.

"At a sale of pictures made by Messrs. Christie & Co., in London, in June, says the New York Evening Post, some remarkable prices were obtained. 'Well, we should say so. For instance, 'Napoleon Fisher Girls Surprised Bathing by Moonlight,' by R. P. Bonington, sold for \$2,500, while 'A young lady in a blue dress,' by Sir Joshua Reynolds, brought but \$150. It was the pecuniary misfortune of the owner of Sir Joshua's picture that the young lady in the blue dress wasn't surprised bathing by moonlight, too.

"As an evidence of the scarcity of money among young men," said a leading confectioner, "let me point you to the fact that a great many young girls come to this saloon without beaux, who a year ago always had an escort." "How do you explain this inattention of the gentlemen?" "Very readily; many of them are out of employment, others have had their salaries reduced, while those who are in business for themselves are doing no trade, and as a consequence have no money to spend for ice cream."

Some of the Radical papers are expressing the hope that the negroes of the Southern States will emigrate en masse and leave the Southern whites to perform field work for themselves. Suppose they should emigrate in a body to some Northern State? What thunderous fog-horn music we would hear, in opposition to the influx, from these same journals.

A Richmond paper asks: "If Mr. Keely can run a locomotive from Philadelphia to New York with a pint of water, what would he do with a pint of whiskey?" Perhaps he would drink it.

**CITY ITEMS.**—The weather was extremely warm yesterday.

Fruit, at Pollock's, under Opera House. Old type in any quantity, at from twenty to thirty cents a pound, for sale at Phoenix office.

Imported French green peas, at Pollock's, under Opera House.

A lad who has had some experience in a printing office, can secure the Phoenix office.

A monument to Hon. Wm. Simms is about being erected in the Elm Cemetery, Charleston.

Fresh cakes, every day, at Pollock's, under Opera House.

Old newspapers, suitable for rapping, at fifty cents a hundred.

Mr. I. Sulzbacher has returned from old business, and will hereafter be repairing watches, clocks, jewelry. He can be consulted at the Callahan Segar Store.

French confectionery, at Pollock's, under Opera House.

The asylum is over-crowded, and new patients can not be admitted.

Meals from 6 A. M. until 11 P. M. at Pollock's, under Opera House.

The water furnished the city just now has a jaundiced appearance. Filtering would help it.

Ice cream, at Pollock's, under Opera House.

By a telegraphic despatch received in this city, on the 7th, information was conveyed of the death of I. M. Singer, Esq., the great sewing machine man. All the offices of the company were closed through respect to his memory.

Ladies' and gents' dining saloon, at Pollock's, under Opera House.

The Toledo (Ohio) Blade credits Governor Scott with advocating the payment by the General Government of the Confederate debt, and in addition to that, paying for the emancipated slaves.

Stick candies, at Pollock's, under Opera House.

Owing to circumstances beyond our control, the publication of the Phoenix has been suspended for several days. We expect to resume its regular publication next week.

Canned goods, at Pollock's, under Opera House.

At a regular meeting of the Columbia Schuetzen Verein, it was decided to change the date of the "fest". It will come off on the 12th, 13th, 14th, of October. Arrangements have been made to provide additional attractions, and the "fest" will, without doubt, be the means of drawing an immense crowd of people to Columbia.

**LIST OF NEW ADVERTISEMENTS.**  
Umbrella Lost.  
Isaac Sulzbacher—A Card.  
Winthrop Williams—Ins. Agent.

The losses sustained by the South in the civil war are estimated by a correspondent of the New York Evening Post to have been \$1,281,000,000, independent of the slave property, which amounted to \$2,400,000,000, making a total of \$3,681,000,000. But this is below the mark, for the correspondent estimates that had not the war occurred the wealth of the South, taking the ratio of the decade, ending 1860, as a test, would in 1870 have reached \$3,381,000,000, instead of which it fell to only \$7,452,000,000—a difference of nearly \$10,000,000,000.

Spain, it is said, intends to contract a loan of seven millions of dollars to indemnify the former slave owners of Porto Rico. The present financial condition of the Madrid Government recalls De Maupassant's reply when Ribicoff told him he must pay his debts: "With all my heart; but who then shall I borrow the money from?"

A writer in a Presbyterian paper calls upon every honorable man to hang his head in shame, because America pays \$12,000,000 for liquor, \$10,000,000 for dogs, and barely squeezes out \$6,000,000 for preachers of the gospel.

"I've known 'dat mule fur fros years, an I don't think de animal would hurt a flea, cause—" This blank space indicates where the lecturer was interrupted, and the nigger forwarded to the other side of the fence. Mules will stretch their limbs at times, you know.

We learn that a private letter received in Jefferson County, on the 27th, indicates that there is likely to be some trouble with the negroes in Jefferson county.

It is so hot and dry in Newberry, that the planters propose holding a prayer-meeting. A good idea, perhaps.

A small house occupied by the Manhaut family, near Helena, Newberry County, was burnt down on the night of the 23d.

Madame Brignoli, is living in New York, and supporting herself and child by singing in a church choir.

The Snake Run Academy is the name of an Indian school. The scholars must all be adeers.

River pirates were blown up in an oil lighter, which they fired in New York, on the 20th.

Captain Giny was shot and killed at Concordale, Ohio, on the 24th, by an unknown assassin.

"You are all going to hell!" shouted an Arkansas camp-meeting preacher. "That's a d—d lie; I am going to New Orleans," said a butternut on a rear seat; but he took it all back when the preacher marched down towards him, pulling an 18-inch Bowie knife from his boot-leg.

The fire in Charleston, on the 24th, destroyed about \$225,000 worth of property. The burnt district extended from Washington street to the river front, and from Vernon to Calhoun street.