

ISSUES LETTER TO FIRE AGENTS

McMASTER URGES THEM TO BECOME BROKERS

Insurance Commissioner Saw No Signs of Vindictiveness by Company Officers.

Fitz Hugh McMaster, insurance commissioner, has addressed a circular letter to fire insurance agents in South Carolina urging them to make connections with their companies under the insurance brokers' act. The letter also contains a brief explanation of the brokers' act. It is as follows:

"On my recent visit to New York I could discover no evidence whatever of any vindictiveness on the part of the officers of the insurance companies whom I visited. Unless there be some such feeling and an intent to punish South Carolina—the innocent with the guilty—I can see no reason why the responsible agent who has won the confidence of his companies by fair dealing and careful selection of risks should not continue to do business with the same companies under the brokers' act.

"Indeed, the companies accepting business under this act will be in better position than they have ever been before. They will be operating under the laws of their own State, bound only by such laws and by their consciences.

"In other words, if you take a brokers' license, you will then be representing the assured and you will be dealing with your company which has now withdrawn from the State, not subject to any of the laws of the State and bound only by its own policy contract issued in accordance with the laws of its own State.

"The brokers' act carefully provides for the inspection of risks, indorsements on policies and adjustment of losses. The company will be free from all license fees and taxes in this State, and therefore it would be within its power even to allow you a little excess commission over that heretofore allowed.

"You as the licensed broker must pay 4 per cent on the gross premiums written in the policy. Whether this should come out of the commission which was allowed you or out of the assured for whom you place the insurance would be a matter of arrangement or you. As you know, any resident of this State who has been a licensed insurance agent for two years may be licensed as an insurance broker to represent the assured. The other conditions for license will be furnished you upon application.

"I suggest your taking this up with such companies as you have served faithfully and well, and it would seem to me that for your relief as well as for the advantageous conditions under which they could issue insurance you should be able to place a large part of the insurance which you have heretofore placed with such companies."

INSURANCE PROBLEM INTERESTS MANNING

Governor is Gathering Data—Said to Have Hope of Adjustment—No Extra Session.

The State.

Gov. Manning is said to be gathering information quietly and carefully from both sides in regard to the fire insurance situation and to be endeavoring to work out a solution on a business basis. It is intimated that he has some hope of bringing about a satisfactory adjustment of the whole matter within the next 30 days.

Replying to a prominent business man of Sumter, who had asked for his views, especially in respect of farmers' mutuals, Gov. Manning wrote yesterday as follows:

"I am in receipt of yours of the 23rd, advising me of a citizens' meeting to be held on Saturday, the 25th, for the purpose of organizing a mutual fire insurance association.

"I am giving the matter of fire insurance a great deal of thought and study. I would not consider for a moment the surrender by the State to any individual or corporation. Neither would I favor the State using unfair methods in dealing with individuals or corporations. It is necessary, therefore, that great care and judgment be exercised in working out a solution of the situation in which the insurance business in the State is placed.

No Extra Session Now.

"I see no necessity nor advisability for a special session of the legislature at this time, nor am I considering making such a call.

"Insurance rates are supposed to be based on average losses and necessary expenses incident to the conduct of

the business. The old line stock fire insurance companies must use these averages as a basis from which rates are made. Mutual insurance companies, if properly conducted, should furnish safe protection at a minimum cost.

"It is my judgment that the present is an opportune time for the formation of mutuals for the purpose of handling farm business. In the organization of these companies, or mutual protective associations, great care should be taken that every possible safeguard should be thrown around their management. Provision should be made for the advance collection of estimated assessments, risks should be properly inspected and classified according to hazard. Liability should be, as nearly as practicable, equally distributed over the county or counties, the management placed in the hands of competent men with good business ability who are interested in the success of the enterprise, eliminate all sentiment and operate on a business basis, with a minimum expense.

Room for Mutuals.

"The fire insurance field in South Carolina is large enough for mutuals as well as the stock companies, and I can see no reason why both should not prosper. If the stock companies should resume business in this State, then the mutuals might, as a protection against disaster from conflagration, effect reinsurance contracts with the larger stock companies.

"The business of fire insurance presents many problems that require careful thought and study. Of course experts are in better position to handle these problems than are amateurs, but I feel that plain common sense and good business judgment will make of an enterprise of this kind a success.

"We have reached the point where something definite must be done. We have heard enough talk. We must have action. In the present condition we must help ourselves and we should get busy and do so at once.

"My duties are purely executive. Under the constitution I have neither legislative nor judicial powers. It is not my duty as governor, to enact nor construe the law, but to direct the enforcement of those laws enacted by the people through their representatives, the members of the general assembly, under such construction as may be determined by the judicial department. I shall act in this matter with due regard to the interests of all the people.

"I sincerely trust you may be successful in the organization and operation of the mutual association or company to which you refer. Others in this and other States have been successful. Why not yours?

"I wish you and those working with you good luck."

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BERLIN REPORTS

VERDUN ON FIRE

German Official Account Describes Attacks by Russians as Futile and Costly.

Berlin, March 25.—(via London).—Verdun is in flames, according to today's official statement by German army headquarters. Speaking of the Eastern front, the report declares that more heavy assaults by the Russians have been repelled with great losses to the assailant.

The statement follows:
"Western theatre: There have been no actual changes in the situation since yesterday. In the Meuse district artillery duels were especially lively and in the course of these engagements Verdun was set on fire.

"Eastern theatre: West of Jacobstadt the Russians again opened an attack after having brought forward fresh Siberian troops and after strong artillery preparation had been made. The attack broke down with heavy losses to the Russians.

"Minor enemy advances southwest of Jacobstadt and southwest of Dvinsk were easily repulsed. All the enemy's efforts, even those repeated during the night against our front north of Widy, were completely unsuccessful.

"Father to the south, in the region of the Narocz lakes, the enemy yesterday limited his activity to artillery bombardments.

"Balkan theatre: During a renewed aeroplane attack one enemy machine was brought down after an aerial battle between the enemy lines and our positions. It was there destroyed by artillery."

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GILDER & WEEKS

STABILITY OF AUTOMOBILE BUILDER GUIDES BUYERS

In the light of the increasing importance which automobile buyers attach to the financial resources and stability of the manufacturer, the latest annual report of the Studebaker Corporation is interesting.

A detailed analysis of the report shows that the year 1915 marked a climax in the 64 years that Studebaker has been in business, sales, for instance, totaling \$56,533,006 and producing an increase of \$13,094,782 over the previous year, which had up to that time set the high mark.

This consideration of financial soundness and stability is all the more significant when it is realized how many automobile makers have sprung up in the industry only to go out of existence again. Of the different makes of cars registered in Minnesota, for instance, in 1915, about 75 per cent were what were known as "orphans." In other words, the builders of these cars have gone out of the business of making automobiles. Because of the experience of many buyers with concerns of this kind, greater care is being exercised in choosing and the strength, the length of time in business and the other factors are taken into account.

Registration figures in every State

disclose a condition identical with that of Minnesota, with little variation in the percentage of orphan cars. By contrast with this condition is the record of the Studebaker a bigger factor in the motor car industry this year than ever before, with a contemplated output of 100,000 automobiles for 1916.

All over the country motorists see the advantage of buying cars from a company that is sure to remain in business a long time and is building with the idea of permanency in view.

Although the annual Studebaker statement showed a satisfactory earning to the stockholders, the profit was smaller, in proportion to the volume of business, than for many other automobile builders. Considering the perfect organization which the Studebaker Corporation has and the efficiency of its plans, making it possible to produce cars on the most economical plane, it would indicate that the quality in the cars is high in proportion to the price.

In addition to producing cars of quality at moderate prices and offering the biggest possible values, the Studebaker Corporation is further extending good will everywhere by means of an original plan of definite service. This plan, preventive rather than curative in its nature, is in force

among all branches, most of the larger dealers and many of those in smaller cities. It takes care of each new car by means of regular inspections and adjustments on specified dates during the first six months. Incidentally, it serves to so educate the owner that he will not be likely to seriously abuse his care after the six months' period is up.

PAYS A COMPLIMENT TO MR. FRED H. DOMINICK

We note with regret the action of Mr. Fred H. Dominick, who recently resigned as assistant to Attorney General Peeples. Mr. Dominick is without question one of South Carolina's best lawyers. He has been singularly successful as assistant attorney general, not having lost a single case, and we happen to know that he has prosecuted some cases in which his sympathies did not lie on the side he represented, and yet he prosecuted them with such vigor that the laurels of triumph were his. We sincerely trust he will in private practice meet with that success which he so richly deserves.—Gaffney Ledger.

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