

## BONDS LOOTED.

### Purloined From the State Treasury and Resold.

### BY THE BOND CLERK

Mr. Daniel Zimmerman, for whose arrest a warrant has been issued, but he could not be found.

The defalcation will be made good.

The Columbia State says there was a great deal of astonishment in Columbia late Tuesday afternoon of last week when it was learned that the State treasury had lost \$16,500 by error or by criminality. When it was learned that a warrant had been issued by a magistrate and had been lodged with the sheriff for execution, charging that Mr. Daniel Zimmerman is guilty of a breach of trust with fraudulent intent, there was ever greater surprise, and much regret was expressed because a name as yet untraced had been connected with such an offense, justly or wrongly.

Mr. Zimmerman had been the bond clerk in the office of the State treasurer, and held that position from 1891 until 1901. It was during that period that the fraudulent occurrences were found after a great deal of investigation. The specific charge is that when bonds were brought in to be exchanged for stocks, one or more bonds would be retained from the package and instead of being cancelled and an old bond or bonds of the same value would be dug up from the vaults and substituted in the bundles for cancellation so that in a cursory examination it would appear that all of the bonds in that package were properly cancelled.

In this way a bond and a certificate of stock would both be in the hands of innocent parties and the State paying interest on both and obligated to pay the principal at the expiration of the time specified—and of a reality the bond had been redeemed by the State, the stock having been in exchange therefor.

If a trick it was, it required nerve to carry it through for the occurrences covered a period of several years. Mr. Zimmerman's friends, and they are multiple, persist in declaring their belief in his innocence, and expect at the proper time to see him vindicated before the law in the courts. Mr. Zimmerman has been locked upon as a man in rather straightened financial straits, and it is believed by many to be impossible for him to have covered up such a shortage.

There are a few things which have made some of Mr. Zimmerman's friends wonder. First is the fact that he repeatedly declined to appear at the office of the State treasurer and clear his name of the odium which was sure to be attached to an unexplained publication of the facts. The other is that yesterday before the warrant could be issued, Mr. Zimmerman, who probably was apprised of what was about to transpire, walked out of the back door of the office of Mr. S. L. Miller where he was employed in a clerical capacity and disappeared. He has not been seen since.

Even if Mr. Zimmerman is the victim of circumstances, it is quite evident that the transactions could not have been conducted without the assistance of an outside party. Had an employee of the State treasury presented a bond for sale, the prospective purchaser would have declined, for the incident would have been suspicious and the purchaser would want nothing but a "git 'er up" investment. Evidently there was a broker. To find that man is the object of the State officials interested. The innocent holders of the bonds will be asked through whom they secured the negotiable instruments. No innocent holder will lose anything for the bonds will be again redeemed for cash, although once before they have been redeemed in stocks. While the loss is not so large, it shows how, even in the most jealously guarded system of business, error and sometimes wrong may creep in.

DISPARITY NOTICED BEFORE.

As far back as two years ago, Mr. S. T. Carter, bookkeeper in the office of the State treasurer, called to the attention of the ways and means committee the fact that there was something wrong with the interest on bonds. What this trouble was was not at that time could tell, although it was seen that the State was actually paying more interest than was mathematically proper. At that time no intent was suspected or the matter could have been cleared.

Mr. Carter had been called before the ways and means committee to testify in regard to the petition of Mr. Geo. H. Cornelison, of Orangeburg, who stated that his brother, who had lived in Australia, had died, leaving \$10,000 in South Carolina bonds, which could not be found. It was while looking into the Cornelison matter that Mr. Carter first had his attention attracted to the disparity in the interest accounts.

About a month or six weeks ago Capt. Jennings received a letter from some ladies in Charleston in reference to some bonds in their possession, and in looking up the record with reference to these bonds it was found that there had been substitution. This was the first intimation the State treasurer had of the transactions which are now suspected of being fraudulent. He saw that the entries were in the books of Mr. Zimmerman, and he got thinking that it was Zimmerman, and he telephoned to Mr. Zimmerman to come to the State treasurer's office. Mr. Zimmerman stated that he would be there that afternoon at 4 o'clock. Two days elapsed and he had not been seen. Mr. Zimmerman the State treasurer again

phoned to his house and Mr. Zimmerman stated that he could not be seen until 10 o'clock.

SUSPICION FIRST AROUSED.

Mr. Zimmerman failed to keep that engagement. Capt. Jennings feared that the extent of the error, as he thought it might not be known to Mr. Zimmerman, and he wrote a letter under date of September 15th asking Mr. Zimmerman to call and explain a matter of considerable importance to Mr. Zimmerman and to the office. After some delay Mr. Zimmerman drove up to the east door of the State capitol and called for Mr. S. T. Carter, and informed Mr. Carter that it would be of no use for him to make an examination of the entry which had attracted attention as it had been made so long ago that he could not explain it.

Subsequently Mr. Zimmerman appeared in the corridor of the capitol building and explained to Capt. Jennings that it would not be worth while for him to try to explain the matter as he had no recollection of it. This excited the suspicion of the people in the office and Capt. Jennings immediately notified the comptroller general and demanded a searching investigation of the books in which the records were kept.

THE COMPTROLLER'S REPORT.

Comptroller General Jones yesterday submitted to Capt. Jennings the following report made after a very searching examination:

"In your letter directed to me as comptroller general, dated October 7, you state that there appears to be an irregularity in the matter of the exchange of a certain Brown coupon upon bond, and the amount covered into a stock certificate. That the State appears to have lost the amount of this bond and the interest at 12 per cent for several years. You ask that I, as comptroller general, under section 672, volume 1, of the code of 1902 make a full investigation of the status of the State's securities as therein required."

"In conformity with the above requirement, I have personally examined, with the help of S. T. Carter, bookkeeper, and J. Fuller Lyon, bond clerk, all the security transactions of the State from January 1st, 1894, to date. From February 2nd, 1895 to May 23rd, 1901, I find a number of fraudulent transactions, aggregating \$12,500; or in other words, these transactions have increased the State's bonded debt to that extent, together with \$9,937.75 interest paid thereon, making a total of \$22,437.75.

"The items going to make up the various transactions are fully itemized and hereto appended. The examination reveals the fact that the bond clerk during that period in which these transactions appear upon the books, has falsified or erased the numbers of certain bonds surrendered for exchange and has abstracted bonds previously cancelled and has submitted the same at a later date for such bonds surrendered, and has evidently, as shown by the interest account, put the bonds so erased as uncancelled on the market."

"This is clearly shown by the fact that all transactions during this period appear in the hand writing of the same bond clerk. It seems that the bond clerk in the State treasurer's office has charge of all bond transactions."

When he had received the report and the itemized statement from the comptroller general, Capt. Jennings forwarded these to the attorney general's office with a request to be advised as to the mode of procedure. Mr. Leroy F. Youmans, the assistant attorney general, replied in the following terms: "I am in receipt of yours of today enclosing copy of yours of October 17th to Hon. A. W. Jones, comptroller general, and his reply to you of this date. You ask that I instruct you as to your duties in the premises if, of your own knowledge, you know, or if from information obtained from others you believe or if as a conclusion from circumstances you have a just cause to believe and do believe that the bond clerk referred to has committed the offense charged in the correspondence, it is your duty to proceed in the criminal courts against the said bond clerk. Civil proceedings will be a matter for further consideration."

WARRANT SWORN OUT.

When thus advised, Capt. Jennings asked the attorney general to make out the warrant for the arrest of Mr. Zimmerman. The warrant charges breach of trust with fraudulent intent and larceny of State bonds with the purpose of devoting the proceeds to his own personal use.

In his affidavit upon which the warrant was issued, Treasurer Jennings recites the transactions narrated by Mr. Jones and concludes: "That at all these dates one Daniel Zimmerman was the bookkeeper in the office of the State treasurer and especially entrusted by the three treasurers of the State named above in succession, with the performance of the duties of the treasurer in the surrender of stock certificates in exchange therefor."

"That in connection with these transactions, bonds surrendered and which should have been cancelled, have been abstracted from the State treasury and substituted at a later date for such bonds surrendered and the numbers of certain bonds have, in this deponent is informed and believes, been altered in the writing thereof to the prejudice of and with the intent to defraud the State."

"That this defendant is informed, has just cause to believe and does believe that the said Daniel Zimmerman has been guilty of the offense herein set forth; has in so doing committed a breach of trust with fraudulent intent, has stolen the bonds aforesaid the property of the State, has unlawfully increased the State's bonded debt to the extent of \$12,500 besides \$9,937.75 interest; that this deponent, Wm. T. Bates, Wm. H. Zimmerman, A. W. Jones, J. Fuller Lyon, S. T. Carter, are material witnesses to prove the same."

When the examination was first concluded, no evidence of fraudulent transactions during Capt. Jennings' administration had been discovered, but by a careful revision it was found that there was on such in April, 1901, two months after Capt. Jennings came

into office. The full statement of the items discovered is given elsewhere. One of these was on Jan. 15, 1901, just four days before Dr. Timmerman turned the office over to Capt. Jennings.

MR. ZIMMERMAN'S DISAPPEARANCE.

There was some delay in the preparation of the warrant and Dr. Bites and Dr. Timmerman, the two former State treasurers, who still have a very sympathetic regard for Mr. Zimmerman, drove out to his house to prepare him for what was coming and to make a final appeal to him to clear up the matter if it lay within his power to do so. When they arrived at Mr. Zimmerman's home about noon they were informed that he was at the insurance office of Mr. S. L. Miller. They drove without delay to the office of Mr. Miller and were informed that Mr. Zimmerman had just left. That was about 1 o'clock and it was not until 4 o'clock that the warrant was placed in the hands of Sheriff Coleman. As soon as the warrant had been sworn out the news was made public and Mr. Zimmerman's friends, as well as the officers of the law were all on the lookout for him, but he has not been seen since the time or about the time he left Mr. Miller's office.

DR. TIMMERMAN HARD HIT.

It will be some time before it can be told definitely in whose administrations these affairs occurred, but at present it appears that the liabilities were taken on as follows:

W. T. C. Bates	1,200
W. H. Zimmerman	10,500
R. H. Jennings	1,400
Total	\$12,100

To this of course must be added the interest which will increase the total amount lost by the State of South Carolina and to be recovered on the bonds, \$3,902.

It is alleged that the fraudulent entries were made in this way: A party having bonds might prefer stocks in exchange. The papers would be presented and the transfer made. Then instead of cancelling the bond the clerk in charge, apparently, would take out one of the bonds when there would be a large package and at some convenient date would put the same in as if it were a negotiable instrument instead of a bond whose validity had been wiped out by the exchange. The bonds of the State are payable to bearer, just as a bank note or other currency, and the stocks are payable to order only.

The interest on the bonds is the same as the interest on the stocks, but the coupons on the bonds may be presented by any one whereas the interest on the stocks is sent in checks to parties in whose name the stocks are made out unless the State treasurer has been notified of the transfer of the stocks. For that reason many people prefer stocks to bonds and are issued sometimes as many as 1,350 stock certificates in a year.

HOW IT COULD HAVE BEEN DONE.

To show how easily this kind of transaction might have been made without discovery except by accident, there are on the books of the State treasurer bonds of this issue alone valued at \$3,374,000 and this issue included in \$2,226,000. Since the date of issue of these bonds there have been issued of the bonds of the denomination of \$1,000 and 2,134 bonds of the denomination of \$500. Many of these bonds have been exchanged for stocks and therefore it will be apparent that fraudulent transactions might have occurred as the employees of the treasurer's office are considered above suspicion and the bonds are not counted.

It is said that when a package of bonds would be returned in exchange for stocks it would be very easy to cancel nine of the bonds and substitute for the tenth a cancelled bond which had been taken on several years before.

The legislative investigating committee would count merely the bonds as units without inspecting them, and if the number corresponded with the number reported exchanged for stocks within the year, there would be no suspicion of the fact that one of the bonds exchanged, for instance in 1895, had been substituted for a bond exchanged in 1900 and that the latter had been taken from the package and had been sold. The State would therefore be paying interest on the bond which should have been cancelled as well as upon the stock certificate which had been issued in place of the bond.

As Mr. Zimmerman was charged with the custody of the bonds, as he was the one responsible for marking the entries on the books were in his handwriting it is easy to connect him with the fraudulent exchange. His many friends hope that there will be some way in which the matter can be cleared up and Mr. Zimmerman can be proved that he was not guilty of the serious offenses charged.

Mr. Zimmerman surrendered on Wednesday and gave bond for seven thousand dollars for his appearance at court.

Killed Two.

John Turner a young drug clerk, had a battle with a band of Italians and P. Paw Mid., and Frank Pico and G. Dainesandro are dead, and Clemente Romolice is said to be dying at the hospital. Price had had trouble with one of the Italians six weeks ago, and Wednesday the men insulted him. Price knocked him down. Wednesday a dozen Italians, with drawn revolvers and stilettoes, drove him from the train at Okonoko. Price hid in the rear when the train pulled out, and reaching Paw Paw, he got a revolver and opened fire. The Italians returned the fire but Price was unharmed. He is in jail.

That Settles It.

The Mikado tells his subjects that he is perfectly satisfied with the terms of the peace treaty and that is enough for them. But the minister of war has taken the precaution to forbid discussion of the matter in the army, under heavy penalties. Imperial virtues are all right, but the heavy hand of authority is not to be despised.

Killed by Cars.

John Turner was instantly killed at Lumber, Florence county on Monday afternoon by being caught between two big cars while the train was in motion on the train road of Williams & McKithans company, of which he was an employe.

## THE SCHEME,

### And How It Was Worked by the Bond Clerk.

### SURRENDERED BONDS,

### Instead of Being Cancelled as the Law Provides, Were Sold by Somebody

### Connected With the Treasurer's Office as Will be Seen by the Below.

Following is Comptroller General Jones' itemized statement covering examination of bond transactions of State treasurer's office transactions of 1st, 1894, to date:

On Feb. 2nd, 1895, E. M. Moreland surrendered for exchange bonds Nos. 744, 745, 746 and 747 for \$500 each, which were exchanged and included in stock certificates Nos. 542, 543 and 544 issued in the name of John Grimball.

The above bond appears a second time upon the records as follows: Jan. 26th, 1898, R. M. Marshall & Bro., surrendered for exchange bond No. 56 for \$500, which was exchanged and included in stock certificate No. 770, issued in the name of Henry W. Frost & Co.

The above bond appears a second time upon the records as follows: Jan. 26th, 1898, R. M. Marshall & Bro., surrendered for exchange bond No. 56 for \$500, which was exchanged and included in stock certificates Nos. 853, 854 and 855, issued in the name of M. E. White et al.

Oct. 9th, 1897, Chas. Logan surrendered for exchange bond No. 1447 for \$500, which was exchanged and included in stock certificate No. 837 issued in the name of Chas. Logan.

The above bond appears a second time upon the records as follows: Jan. 26th, 1898, R. M. Marshall & Bro., surrendered for exchange bond No. 1447 for \$500, which was exchanged and included in stock certificates Nos. 853, 854, and 855, issued in the name of M. E. White et al.

July 22nd, 1898, Henry P. Archer surrendered for exchange bond No. 1035 for \$500, which was exchanged and included in stock certificate No. 913, issued in the name of Henry P. Archer.

The above bond appears a second time upon the records as follows: Jan. 14th, 1901, R. M. Marshall & Bro., surrendered for exchange bond No. 1035 for \$500, which was exchanged and included in stock certificate No. 1058, issued in the name of Richard J. Morris.

HOLD YOUR COTTON.

Fifteen Reasons Why the Farmers Should Do So.

The following circular from Mr. J. E. Wannamaker, President of the Orangeburg Cotton Association will be read with interest.

Farmers, hold your cotton for higher prices!

Because it is worth 11 cents or more!

Because it is bound to sell at much higher figures!

Because the man who makes the cotton should help to make the price!

Because trade is broad and strong, and record breaking is to be expected!

Because the mills are making money on a basis of 11 cents and 12 cents cotton!

Because the world needs every bale, and will take it readily at 11 cents if we would hold firm!

Because we are no longer slaves to the north, but free people with our banks full of money, and the merchants and bankers at our backs!

Because we live in a record-breaking year, and the present cotton crop, which has matured and opened unusually early, will be found to be very short, when the world-wide and unprecedented demand for cotton goods is considered!

Because the farmer needs the money, and deserves it more than the speculator!

Because money don't buy as much now as formerly!

Because everything the farmer buys has gone up in price, why not cotton!

Because the Southern Cotton Association has fixed the price for good cotton at 11 cents, and this association is fighting overbought, and has put millions of dollars in the pockets of southern people!

Because we should be true to southern and the southland!

Because if we show the white feather and sell, we will be kicking ourselves out of sight when cotton is selling at 11 cents to 12 1/2 per pound!

S. and pat for 11 cents!

J. E. Wannamaker, President Orangeburg Cotton Association.

He Means It.

The Anderson Intelligencer says: "Gov. Hayward's election to the presidency of a large warehouse company emphasizes his statement made some time ago that he would retire from politics at the end of his present term as governor. His tenure of the executive office has been marked by a commendable firmness in dealing with difficult public questions, and there are no doubt many who will be glad to see him receive his announcement with regret. His administration has been a successful one, and on more than one occasion he has displayed an admirable spirit in enforcing the laws of the commonwealth in the face of an unfriendly public sentiment."

Gov. Hayward in Atlanta.

Gov. Hayward was the guest at Atlanta of Gov. Terrell on Friday and Saturday last upon the occasion of President Roosevelt's visit to Atlanta. He was presented to the president by Georgia's chief executive and had a prominent part in the reception accorded the distinguished visitor. Governor Terrell of his purpose to visit Atlanta to confer about the disputed boundary line between Georgia and South Carolina, and at the invitation of Governor Terrell he agreed to remain over in Atlanta and meet President Roosevelt.

Oct. 8th, 1896, Wm. A. Nicholson & Son surrendered for exchange bonds Nos. 283, 284 and 1944 for \$500 each, which were exchanged and included in stock certificates Nos. 688 and 689, issued in the name of Wm. A. Nicholson & Son.

The above bond appears a second time upon the records as follows: Oct. 14th, 1898, Dwight Hughes surrendered for exchange bond No. 934 for \$1,000, which was exchanged and included in stock certificate No. 974, issued in the name of Mattie E. Riggs, exec. et al. and No. 975 in the name of Frank F. Whilden.

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Oct. 8th, 1896, W. A. Clark, president, surrendered for exchange bond No. 2529 for \$1,000, which was exchanged and included in stock certificate No. 739, issued in the name of the South Carolina Loan & Trust Co.

surrendered for exchange bond No. 2525 for \$1,000, which was exchanged and included in stock certificate No. 766, issued in the name of Henry W. Frost & Co.

Oct. 12th, 1896, Wm. A. Nicholson surrendered for exchange bond No. 1896 for \$1,000, which was exchanged and included in stock certificate No. 742, issued in the name of Wm. A. Nicholson.

The above bond appears a second time upon the records as follows: Feb. 1st, 1897, Henry W. Frost & Co., surrendered for exchange bond No. 1896 for \$1,000, which was exchanged and included in stock certificate No. 766, issued in the name of Henry W. Frost & Co.

Jan. 18th, 1897, Henry W. Frost & Co., surrendered for exchange bond No. 2835 for \$1,000, which was exchanged and included in stock certificate No. 763, issued in the name of Henry W. Frost & Co.

The above bond appears a second time upon the records as follows: Feb. 10th, 1900, E. M. Moreland surrendered for exchange bond No. 2325 for \$1,000, which was exchanged and included in stock certificate No. 1,000, issued in the name of A. B. Murray.

March 15th, 1897, Henry W. Frost & Co., surrendered for exchange bond No. 56 for \$500, which was exchanged and included in stock certificate No. 770, issued in the name of Henry W. Frost & Co.

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THE PRESIDENT VISITS ATLANTA.

The first stop the President made in North Carolina was at Raleigh, where he was royally entertained by thousands of people. The train and the greatest enthusiasm prevailed. At Charlotte an immense crowd were at the depot when the train arrived. The crowd was so great that fully 10,000 were denied the privilege of hearing him. He created the wildest enthusiasm by referring to the Mecklenburg Declaration of Independence, Mrs. Stonewall Jackson, who lives here, and Lieut. William E. Shipps, a monument of whom he passed en route to the park.

MEETS MRS. STONEWALL JACKSON.

The feature of his stay here was his meeting with the widow of Stonewall Jackson. Mrs. Jackson lives in a stone's throw of the station and was present there when the train pulled in as the head of a company of ladies appointed by Mayor McNeill to receive Mrs. Roosevelt. When he was introduced to her hand and remained talking for fully five minutes. "Mrs. Jackson, you do not know how glad I am to meet you. What the widow of the great Stonewall Jackson. Why it is worth the whole trip down here to have the chance to shake your hand." He referred to her grandson, Jackson Christian, whom he appointed to a cadetship at West Point. He is a mighty fine fellow, Mrs. Jackson; a mighty fine fellow, by Jove."

REACHES ATLANTA.

The President's visit to Atlanta Friday was a marked event in the history of the State of Georgia. He was greeted on his arrival by her most distinguished citizens and through the day on every hand were words of welcome that left no room for doubt of their sincerity. The city was in gala attire and business was practically suspended that all might greet the distinguished guest. South Carolina, in the person of Gov. Hayward, added its welcome to the south in no uncertain tones. Numerous extra trains brought their burdens of Georgians from the surrounding country and cities, adding to the city's attendance and it was estimated that not less than 100,000 persons saw and welcomed the president.

HIS MOTHER'S HOME.

President Roosevelt Friday carried out his long cherished plan of visiting the home of his mother—Roswell, Ga. One of his reasons for coming south was that he might see the old home stead where his mother spent her girlhood and which she left a happy bride. That the visit was fraught with many tender recollections was evident, and as his carriage drove away from the old Bullock mansion where his mother lived and married, the president murmured to Mrs. Roosevelt, "I can hardly believe here by Senator and Mrs. Clay, who were his guests at breakfast. He then entered a carriage and was driven to the home of Mrs. J. D. Wood, a merchant of this section, who lives in it with his sister, Mrs. Wood, the post master at Roswell.

WELCOMED BY A STUDENT.

From the homestead the president was driven to the town park, where a stand had been erected from which he delivered an address. He was welcomed to Roswell by Charles M. Reed, a student of Mercer university, who in the course of a well chosen address, said the only reason he could see for the selection of himself to deliver this welcome was because of the president's well known fondness for having young men identified with public affairs.

Gov. Hayward in Atlanta.

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## AT OLD HOME.

### President Roosevelt Visits the Home of his Mother at

### TOWN OF ROSWELL, GA.

### The President Started on his Southern Tour on Last Wednesday From

### Washington, and is Royally Received Everywhere He

### Has Stopped. Made Several Speeches.

President Roosevelt began his Southern tour on last Wednesday morning. The party were Mrs. Roosevelt, Secretary William L. G. Dr. P. M. Hisey, surgeon general of the army, John M. Henry, of Louisiana, a member of the President's regiment of Ruga Riders, John C. Greenway, of Michigan, John S. Elliott, commissioner of the Interior for Porto Rico; M. C. Latta, and John L. McGraw, stenographers; Henry A. Strohmayer, photographer; Col. L. S. Brown, general agent of the Southern Railway; representatives of the three press associations, two secret service officers and a corps of messengers.

The first stop was made at F. Edwardsburg, Va., where the party was greeted by a large crowd. The next stop was at Highland, Va., where again the president was heartily welcomed by a rousing crowd. At both places the president made short speeches from the rear of his car. At Richmond, Va., he was received with great pomp and ceremony by the citizens; the streets were literally crowded with people, who seemed determined that Roosevelt would never fall share towards entertaining the President and his party in the home of the South. As the president complimenting the U. S. telegraph sold for very highly.

IN NORTH CAROLINA.

The first stop the President made in North Carolina was at Raleigh, where he was royally entertained by thousands of people. The train and the greatest enthusiasm prevailed. At Charlotte an immense crowd were at the depot when the train arrived. The crowd was so great that fully 10,000 were denied the privilege of hearing him. He created the wildest enthusiasm by referring to the Mecklenburg Declaration of Independence, Mrs. Stonewall Jackson, who lives here, and Lieut. William E. Shipps, a monument of whom he passed en route to the park.

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Oct. 8th, 1896, W. A. Clark, president, surrendered for exchange bond No. 2529 for \$1,000, which was exchanged and included in stock certificate No. 739, issued in the name of the South Carolina Loan & Trust Co.

The above bond appears a second time upon the records as follows: Feb. 1st, 1897, Henry W. Frost & Co.,

well, to the home of my mother and my mother's people, and to see the spot which I already know so well from what my mother and my aunts told me. It has been exactly as if I were re-visiting some old place of my childhood. It has meant very much to me to be introduced by Senator Clay. Senator Clay has been altogether too kind in what he said about me. Now I am going to say nothing whatever but the bare facts about Senator Clay, and these facts amount to this: If the average man had to deal with it, I could not have done so easily. It would not be worth mentioning. I have gone to Senator Clay for advice and counsel and help ever since I have been in Washington, just as I went to Senator Cockrell of Missouri while he was in the senate, with the certainty that I had to do to convince him that I did not always convince him—but if I did convince him that was the end of it—he went that way.

HIS EARLIEST RECOLLECTIONS.

"O my friends, I hardly like to say how deeply my heart is moved by your coming back here among you. Among the earliest recollections I have as a child is hearing from my mother and my aunt, Miss Annie Bulloch as she was then, about Roswell; of how the Fratts and Kings and Jewetts and Gores were very apt to settle, about the old homestead, the house on the hill, about the Chattanooga, about all kinds and sorts of incidents that would not interest you, but interested me a great deal when I was a child.

"I wish I could spend hours here to look all through and see the different places about which I have heard all kinds of incidents. All these anecdotes looking back now. I can see, tonight an enormous amount, perhaps all the more because they were not intended to be so. I think perhaps when neither we nor the people talking to us intend to teach anything. If anybody starts to teach us something we are a little apt to resent it and assume a rather repellent attitude. All those stories of the life of those days taught me what a real home life, a real neighbor life, was and should be. Looking back