

**BET ON ANYTHING**

Lloyd's, of England is Oldest Freak Insurance Company.

When Harold Lloyd, screen comedian, married Mildred Davies, also a photoplay star, he hoped, like all good husbands, to become a father at some fairly early stage of the game. The famous comedian realized, however, that blessings can come in too heavy a shower. A little stranger in the home was all right, but the possibility of the arrival of two little strangers was more than he cared to face.

Therefore he got himself insured for \$25,000 against the arrival of twins.

Recently the nurse appeared before the distracted Harold and said, "It's a girl!" So the \$25,000 was not collected, and little Mildred Gloria—that is her name, not "Horaldia," as was suggested—owes her father whatever premium he may have paid to protect himself against the possibility of her multiplying herself by two.

Financial protection against twins seems a strange thing, but it is nothing new to the insurance world. That and many other possible disasters may be insured against. Have you qualms when you consider that Henry Ford might be president of the United States? Is there in your mind the dread possibility that your sweetie may marry the other guy? Calm yourself. Against any or all of these eventualities certain institutions stand ready to insure you for any sum you care to mention—provided you will pay the premium required.

This form of insurance dates from the foundation of the historic firm of Lloyd's of London, in 1760. That institution originally was composed of men who frequented Lloyd's coffee house on Tower street in the English capital. These men were nearly all in the shipping game, and it became a habit with them to underwrite each other's cargoes, each of a number taking a small amount of the sum asked. Thus, as was stated some time before by Queen Elizabeth in a statute dated 1901, "upon the loss or perishing of a ship there followeth not the undoing of any man, but the loss lighteth rather easily upon many than heavily upon few."

Thus it was in the beginning, but people soon became interested in other forms of speculations. The traffic in marine insurance continued; but there were found persons ready and willing to "insure" against anything. The rates on such policies were determined by simple chaffering, and a list of odds was posted daily. Some most amazing things were insured against. In 1760, for example, Lloyd's lost a "policy" stating that a man could not go to Lapland and bring back two reindeer and two Lapland women! The list contained such items as follows:

- "That Mr. A— will not be elected member of parliament from Somerset, 25 per cent." (Odds of 25 to 100).
- "That Mr. B— will die within the year, 14 per cent."
- "That So-and-So will be cast out of office within six months, 10 per cent."
- "That there will be war with France or Spain within the year, 8 per cent."
- "That Mr. C— will not complete his full term in prison, 14 per cent."
- And a man could insure the chastity of his daughters or himself against divorce!

This is freak insurance—a form of gambling—and of course the old line organizations want none of it. But the Lloyd idea, under various disguises, has found imitators in the United States. These organizations are not "corporations." Their policies are underwritten by the members as individuals. These members take the risk and offer as pledges their own wealth. In the English concern each member pledges his first three years' earnings and his entire personal fortune to the venture. The members' names are attached to the policy as "underwriting members," and they are liable as individuals—not as a corporation—to the amount each one subscribes. If you want to sue you must sue each of the underwriting members individually. In the case of Lloyd's these suits must be brought in the house of lords. American institutions have not this distinguished privilege.

The premium rates in such policies are determined by conferences between the members. Previous experience helps in determining the rates, but new institutions always are coming up.

That is the basic idea; well, insure you against anything, but you must agree to our terms.

Curious policies are issued by concerns taking risks of this kind. A milliner in White Plains, N. Y., insured himself against rain on Easter Sunday. Protected as he was, he broadcast an advance notice saying that any lady who purchased a hat from him would get her money back if it rained on Easter day and could

keep the hat, in addition. Needless to say, he did a land office business.

A motion picture concern wished to take out a large policy to protect it in the event Pola Negri got married. It feared that matrimony might disrupt the star's plans to such an extent as to invalidate her contract with it.

Insurance against rain is familiar to every one; but there is one form of policy that is somewhat unusual. It amounts simply to a bet that it will or will not rain at a certain point, perhaps miles away from the place insured. One proprietor of an amusement park insured himself against rain on a certain holiday, the policy reading that one-tenth of an inch of rain at the New York weather bureau would suffice for him to collect. His amusement park was far away from the bureau. A thunder shower flooded the weather bureau's gauge and the promoter collected, although the sun had blazed on his park all afternoon. Of course, the situation might have been reversed, in which case the proprietor would have been out his premium.

Henry Ford seems to be a storm center for freak insurance. A policy of \$10,000 has been taken out against his being elected president of the United States, and another for the same amount against his not being able to acquire Mussel Shoals. One might imagine other forms of policies that might be taken out concerning Mr. Ford and his principal product, but there! Let each man write his own.

The fluctuations of congressional activities also furnish a fruitful field for queer insurance policies. Recently an importer desired to protect a cargo of chemicals. The ship was to sail a short time before the new tariff act went into effect, and the importer wished to be insured that she would arrive in this country before the bill was passed.

**GENERAL NEWS NOTES**

The 1924 Nobel prize in medicine has been awarded to Prof. William Einthoven of Leyden university, for his invention of the "Cardiogram" mechanism, whereby it is possible to make motion picture X-ray records of the human heart movements.

Lewis K. Rittenheart, president of a rubber company at Orange, N. J., was killed by two bandits Monday night within a short distance of his home when he resisted their demand to hold up his hands. One of the bandits, a negro, was arrested shortly afterwards.

Treasure seekers, hunting for the wreck of the sunken steamship Merida, which went down off the Virginia coast in 1911, have found the ship in 250 feet of water off the Virginia Capes. The vessel is supposed to have a cargo including gold, silver and jewels valued at from \$2,000,000 to \$5,000,000. A wrecking company will try to raise the great wealth.

Percy D. Haughton, famous football coach of Columbia university, died Monday in a New York hospital, following an attack of acute indigestion.

Mrs. Anna Hauptrief, held in jail at Austin, Texas, charged with murdering four of her step-children by poisoning, hanged herself in her cell Thursday night.

The remains of seventy men, executed by the Irish Free States during 1922 and 1923, have been turned over to relatives and friends for removal from original graves to other burial spots.

Clifford M. Holland, chief engineer of the tunnel under the Hudson river connecting New York and Jersey City, now practically completed, died in a Battle Creek, Mich., hospital Tuesday.

All of the 1,400 convicts, including 100 women, in the state penitentiary at Moundsville, West Virginia, went on a strike Monday night because of an effort on the part of prison authorities to institute a longer work day. The convicts defied machine guns, the water hose, etc., and made the night hideous with screams, cat calls, etc. Exhaustion brought quiet after a night of disorder.

Frank G. Lowden, former governor of Illinois; John Lee Coulter, president of the North Dakota agricultural college, and Samuel Adams, editor, are among the names suggested as a possible successor to the late Secretary Wallace, as the head of the agricultural department.

During the nine months ending September 30, 1,500,905 Ford cars were sold in the United States, the total breaking all former records and exceeding production, the excess of sales being of cars carried over in the hands of dealers from 1923.

George Horne, a county chain gang guard, is in a critical condition at the Greenwood hospital from injuries received late Wednesday when he was struck on the head by a piece of heavy timber. Horne was driving a wagon loaded with dirt to a bridge near Mountain Creek school house. Two pieces of timber had been put at the end of the bridge to make a passageway for the front wheels and when he drove on them one piece was knocked up and struck him on the head, fracturing his skull at the base of the brain. Dr. John L. Marshall, county physician, reports that Horne is in a precarious condition.

Harry Gaeslin of Hagerstown, Md., was killed by his 14-year-old stepson Friday night after Gaeslin had threatened the boy's mother with a loaded revolver.

Lieutenant George Cuddy, in a CR-3 hydroplane at Baltimore, Md., Saturday made a speed of 189.13 miles per hour over a specified course. This speed broke all records for seaplanes.

**BUFFALO IN SOUTH CAROLINA**

Said to Have Disappeared from Upper South Carolina About 1775.

The Piedmont.

In a communication published in the Columbia State J. B. O'Neill Holmway of Elloree, says:

"I remember well that when a boy, some 60 years ago, when attending my father's cows in nearby pastures, just below the little town of Pomaria there is a small hill—the Southern Railway runs thru the edge of it—known then as Buffalo Lick, a name given to it and handed down to my time, no doubt from the practice of buffalo going there to lick salt from the rocks and sides of the hill.

"Also do I recall that on both sides of Crim's Creek for a great distance—a small stream near Pomaria and east of it—there were canebreaks—canes without number, some of the largest specimens I have ever seen and furnishing feeding and hiding places for wild masters of the forests that must have undoubtedly covered the whole country at that time. Evidently buffaloes must have roamed those hills and dales around Pomaria many years ago. None are there now."

Some interesting references to the buffaloes that used to be numerous in this state are marshalled in John H. Logan's "History of the Upper Country of South Carolina." The natural pastures of the uplands made this section attractive to these wild creatures. Logan says that "the buffaloes roamed in large herds thru the open woods and prairies, and found both pasture and concealment in the cane thickets of the rivers and creeks." At the earliest period of emigration into upper South Carolina Henry Foster, a pioneer from Virginia, often counted a hundred buffaloes grazing on one acre in the present territory of Abbeville and Edgefield. When the first settlers on Duncan's Creek in Laurens county arrived from Pennsylvania, they found buffaloes abundant. "Their deep-worn trails, leading to favorite ranges and licks, marked the country in every direction." These paths could be traced long after the buffaloes had disappeared. The old hunters killed great numbers of them solely for their skin and tongues, for deer and wild turkeys sufficed for meat. Buffaloes were quickly exterminated or driven off. Logan says that "they were the first of all the original game of upper Carolina except the timid elk, to disappear."

The Cherokee Indians who dwelt in the Piedmont section before the advent of the whites, called the buffalo "yanasa," meaning "the very great bull," or "the Bull of God." This was the universal name for this animal used by all the tribes of North America. The Indian women made from its thick, shaggy hair a kind of cloth much used by them because of its warmth and durability. The gay young warriors often wore locks or rolls of buffalo fur, drawn thru their long slitted ears and on notable festive or military occasions mounted upon their brows, already hideously painted, a pair of buffalo horns, "with the appendage of the tail, also, in its proper place." The skins of the buffalo and bear formed the chief coverings for the beds of the Cherokees.

The venerable Busby, who lived to the age of 110, related that he had often seen at one time 3,000 buffaloes on the Long Meadows of Little River in Fairfield district. They were more plentiful in the fertile valleys of York district than anywhere else and that region was famous for them, the hunters having gone there more frequently than to any other section. In primitive times the Cherokees on foot hunted the buffalo solely with the bow and spear, entering a herd singling out the ones they wanted and bringing them down at close quarters with their flint-pointed arrows. Later they hunted on horseback, armed with the rifle. Occasionally they resorted to the method of driving them, when moving in large herds over steep precipices.

James Adair wrote that buffaloes had become scarce in South Carolina about the time of the commencement of the War of the Revolution, since the thoughtless, wasteful Indians used to kill large numbers of them only for their tongues and marrow-bones, leaving the rest of the carcasses to wolves and other wild beasts. Logan thinks that buffaloes disappeared from upper South Carolina about 1775.

No arrests were made at the fair grounds in Columbia during big Thursday of the negro state fair, F. S. Strickland, chief of Columbia police, said at a late hour Wednesday night. Several Columbia officers commented on the quiet manner in which negroes conducted themselves during the day. No negroes were arrested big Thursday of their fair week last year.

The body of Henry C. Wallace, late secretary of agriculture in President Coolidge's cabinet, was buried at Des Moines, Iowa, Wednesday afternoon.

**John D. McLean Dead.**

John D. McLean, a well known negro barber, died in a Columbia hospital last Saturday after a lingering illness. He had been in ill health for some time but his death came rather unexpected.

For many years he had been associated with his father, the late George McLean, in conducting a barber shop under the firm name of McLean & Son. In recent years John McLean had acquired control of the shop and had accumulated a good lot of property. He had the respect and confidence of the white people as many of them have been lifelong patrons of his place. He was a married man and is survived by his wife and one daughter. He is also survived by his step-mother and a large number of brothers and sisters—all of whom have made good citizens of Camden.

The funeral and burial awaited the arrival of relatives residing elsewhere and was not held until Tuesday afternoon. It took place at Trinity Methodist church and was conducted by his pastor, Rev. B. F. Bradford, with a brief service. Many of his white friends attended the services and there was a large floral offering from both white and colored.

Coleman L. Blease, Democratic nominee for the United States senate, spoke at the Marlboro fair at Bennettsville, last Saturday. Although speaking as a guest, he saw proper to refer to certain state matters because, according to precedent and custom his expressions on such subjects would be limited after the election. Commenting on the Clemson college situation, he recalled that when governor he had recommended in messages to general assembly that the state obtain ownership and control of Clemson. The name, he said, should be changed to Calhoun university. The life trusteeships should be abolished. The state should name the trustees and provide adequate support for it.

Five bandits ran their car into that of a pay car of a Whippany, N. J., manufacturing concern Saturday, kidnaped the three occupants of the pay car, trussed them to trees in a nearby woods and escaped with a payroll of \$7,000.

State police seized two large stills and a big lot of mash in the home of two citizens of Pleasantville, N. J., early Tuesday morning. The moonshiners were making the stuff in a house said to be a factory for the manufacture of salt water taffy, for sale on the boardwalk at Atlantic City. The discovery of the stills was made following the explosion and fire incident to the explosion of a third still.

W. T. McCray, ex-governor of Indiana, now serving a term in the Atlanta federal prison, has become the editor of the prison paper, "Good Words," issued each month.

The government of Poland has about completed arrangements for the funding of its \$168,000,000 debt to the United States.

**World's Greatest Circus!**  
 Combined Adam Hindpaw and Barndoor  
 Bailhay Ringless Circus  
 at  
 Wateree Ball Park November 15th  
 Mammoth Menagerie—A Tented Circus  
**OVER 100 PEOPLE**  
 Watch For Big Street Parade at Noon  
 TWO BIG SIDE SHOWS  
 Show promptly at 3 p.m.—Admission 25c

**Negro Fair Successful.**  
 Columbia, S. C., Nov. 1.—Crowds estimated at between 8,000 and 10,000 people have been on the grounds from day to day throughout the negro state fair, which followed the state fair here. Displays of farm and garden products, domestic art and manual training work were features.

**FINAL DISCHARGE**  
 Notice is hereby given that one month from this date on Monday, December 8, 1924, I will make to the Probate Court of Kershaw County my final return as Executor of the estate of Samuel Hunter, deceased, and on the same date I will apply to the said Court for a final discharge from my trust as said Executor.  
 W. A. McDONALD,  
 Camden, S. C., Nov. 6, 1924.

**SUMMONS FOR RELIEF**  
 State of South Carolina,  
 County of Kershaw.  
 (In the Court of Common Pleas)  
 H. G. Garrison, Plaintiff,  
 against  
 S. H. Truesdale, Henry J. Truesdale, J. C. Truesdale, Drusilla Huckabee, Maggie McLeod, Mattie Truesdale, Sam C. Vaughan, William R. Vaughan, Pearl Vaughan, and Daisy Vaughan, Germany Roy

Brown Co., and Roberts & Hoge Shoe Co., Inc., and Southern Bell Telephone and Telegraph Company, Defendants.

**To the Defendants:**  
 You are hereby summoned and required to answer the complaint in this action which has been this day filed in the office of the Clerk of the Court of Common Pleas for the said County, and to serve a copy of your answer to the said complaint on the subscriber at his office at Camden, S. C., within twenty days after the service thereof, exclusive of the day of such service; and if you fail to answer the complaint within the time aforesaid, the plaintiff in this action will apply to the Court for the relief demanded in the complaint.  
 LAURENS T. MILLS,  
 Plaintiff's Attorney.

To the non-resident defendants Drusilla Huckabee, Maggie McLeod, Mattie Truesdale, Sam C. Vaughan, Daisy Vaughan, and Roberts and Hoge Shoe Co., Inc.:  
 You will please take notice that the Complaint in the above entitled action was filed in the office of the Clerk of Court of Common Pleas for Kershaw County at Camden, S. C., on the 4th day of October, 1924.  
 LAURENS T. MILLS,  
 Plaintiff's Attorney.

**FREE!**  
**EVERY HOUSEWIFE IN CAMDEN IS INVITED**  
 To call at our store any time on Saturday next, November 8th, and taste for themselves how extra delicious as a wholesome, economical spread for bread, how rich and fine for cooking, is

**KINGNUT**  
 "To Spread on Bread—To Enrich Your Cooking"

**KINGNUT**  
 Contains all the goodness of cocoanuts, peanuts and pure milk, from which it is made.

**Saturday, Nov. 8, Only**  
**SPECIAL DEMONSTRATION**  
**AND SALE**  
 As a special inducement for YOU to sample KINGNUT in your own home, we offer, for Saturday ONLY, the very special price of **30c** in 1-pound prints

Quality, Prices and Service Are Always Right  
**LEWIS & CHRISTMAS**  
 CAMDEN, S. C.