

# What Would You Do if the Investment in Your Crop was Wiped Out in a Few Seconds of Hail?

IN NINETY-NINE OUT OF A HUNDRED CASES, SUCH A CALAMITY WOULD SO CRIPPLE THE OPERATION OF A FARM THAT IT WOULD TAKE SEVERAL YEARS TO OVERCOME THE LOSS. THERE IS BUT ONE WAY TO PREVENT SUCH LOSSES—BY INSURANCE IN A STRONG COMPANY.

WE HAVE WRITTEN HAIL INSURANCE SINCE RESPONSIBLE COMPANIES FIRST UNDERTOOK THIS CLASS OF INSURANCE, AND BELIEVE WE HAVE HAD MORE EXPERIENCE IN THIS LINE THAN ANY OTHER AGENCY IN THIS SECTION.

WE HAVE SETTLED EVERY LOSS TO THE ABSOLUTE SATISFACTION OF OUR CLIENTS IN EVERY CASE. HAIL INSURANCE IS WRITTEN FOR THE GROWING PERIOD, AND COSTS THE SAME WHETHER TAKEN IN APRIL OR AUGUST. SEE US AT ONCE.

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CAMDEN, S. C.

### THE CLEVELAND FIRE RELIEF CORPORATION HAS APPEALED TO COURTS TO HELP DISTRIBUTE FUNDS

We are reproducing below the audit of Mr. A. J. Beattie of the Cleveland school house fire relief fund, and also the court order showing how the fund will be divided between the sufferers. The Cleveland Fire Relief Corporation composed of H. G. Garrison, Jr., chairman, J. N. McLeod, J. W. Caney, M. H. Heyman, C. P. DuBose, president, and J. K. Shannon, secretary, applied to the court to disburse the funds, and the correspondence below will show how the fund has been allotted:

#### The Court's Order

Cleveland Fire Relief Corporation, Plaintiff, against L. M. West, L. T. Dixon, D. L. Sowell, R. L. McCaskill, Mrs. Alice Dixon, Mrs. Mattie West, Mrs. Ida Hendrix, James T. Davis, Sarah Marguerite Davis, John McKay Davis, Marvin Benson Davis, Charles Henry Davis, representing themselves and all other sufferers in the Cleveland School Fire of May 17th, 1923, Defendants.

Upon consideration of the report herein of B. B. Clarke, Esq., Master for Kershaw county dated November 1924, together with the testimony, evidence and exhibits, submitted therewith, attorneys for all parties having waived the ten days notice of such report and plaintiff's exceptions thereto having been overruled, it is upon motion of Messrs. Kirkland & Kirkland and L. C. Hough judged and decreed.

That the said Report of the Master herein together with his findings and

recommendations be and are hereby confirmed.

In conformity with said Report it specifically ordered that the plaintiff, Cleveland School Relief Corporation, to pay the costs of this proceeding, the attorneys fee as found by the Master and any necessary clerical expense out of the funds out of its hands and proceed at once to distribute the cash on hand, and also the funds now invested, as the same are collected to the persons and in the proportions as set forth in the schedule referred to in the Masters Report of which schedule the following is a copy:

#### Cleveland Fire Sufferers

(The figures denote parts allowed; first names represent families benefited; second names persons lost in fire and last name represents survivors representative.)

- 2—Arrants, Frank H., adopted daughter, Arrants, F. H.
- 2—Arrants, Henry C., daughter, Arrants, H. C.
- 2—Barnes, Laura S., daughter, Barnes, Laura S.
- 2—Bowers, Elizabeth, daughter, Bowers, Elizabeth.
- 5—Brown, W. L., Mrs. Brown and daughter, W. L. Brown.
- 3—Campbell, Andrew W., Mrs. E. Campbell, Campbell, A. W.
- Brown, Eugene and wife.
- 2—Campbell, H. Stoney, daughter, Campbell, H. S.
- 5—Croft, H. Britton, Mrs. Croft, son and daughter, Croft, H. B.
- 5—Davis, Walter G., Mrs. Davis and 3 children, Davis, W. G.
- 20—Davis, A. R., Mr. and Mrs. Davis and 2 children, C. B. Thompson, (surviving 5 children.)
- 5—Dixon, C. Lehn, Mrs. Dixon and 3 children, Dixon, C. Lem.
- 11—Dixon, G. L., Mrs. Dixon and daughter.

- 5—Dixon, R. Shafton, Mrs. Dixon and daughter, Dixon, R. S.
- 5—Dixon, Lewis T., Mrs. Dixon, son and daughter, Dixon, L. T.
- 2—Godwin, H. C., daughter, Godwin H. C.
- 9—Hendrix, Wesley, Mr. Hendrix and daughter, Hendrix, Mrs. Ida.
- Chas. Hendrix, Mrs. Hendrix and 4 children.
- 2—Hinson, Hugh, son, Hinson, Hugh.
- 4—Hinson, James H., son and daughter, Hinson, J. H.
- 4—Humphries, Charles N., Mr. and Mrs. Humphries and son, minor child surviving.
- 2—Johnson, Rev. J. J., son, Johnson, Rev. J. J.
- 4—McCaskill, C. K., 2 daughters, McCaskill, C. K.
- 2—McCaskill, J. F., daughter, McCaskill, J. F.
- 5—McCaskill, R. L., Mrs. McCaskill and son, McCaskill, R. L.
- 4—McLeod, M. L., Mr. and Mrs. McLeod and 2 sons, Whitaker, L. J., guardian.
- McLeod, B. M., Mr. B. M. McLeod.
- McLeod, Burnell G., Mr. and Mrs. McLeod and son.
- 7—Pearce, Jesse, Mr. Pearce, Pearce, Mrs. Nellie.
- 5—Phillips, J. R., Mrs. Phillips and 3 daughters, Phillips, J. R.
- 3—Rhoden, W. B., Mrs. Rhoden, Rhoden, W. B.
- 2—Rush, Manning, son, Jack, Rush, Manning.
- 1—Sowell, D. L., 2 daughters, Sowell, D. L.
- 2—Smith, J. W., son Jesse, Smith, J. W.
- 2—Truesdale, Wm. Jr., son, Truesdale, Wm.
- 4—Trapp, D. S., 2 daughters, D. S. Trapp.
- 4—L. M. West, Mr. West, Mrs. Mattie West.
- 13—Mrs. Shell West, Jr.
- 2—Wade, Wade, daughter, Sadie, Wade Wade.

#### Injured

- 2—Bruce, Ethel.
- 2—Campbell, Mrs. H. S.
- 2—Hinson, Mrs. Hattie.
- 2—McCaskill, Boykin.
- 2—Rush, Mrs. J. E.

That the plaintiff proceed to convert into cash the securities it holds, and at the earliest practicable moment to distribute the same as above directed, whenever cash in hand amounts to \$5,000.00 or more and proceed to make final distribution as directed to the designated sufferers. The plaintiff is allowed to employ clerical help as heretofore it has done until further orders of the court, and plaintiff shall make to this court a report upon all of its transactions pursuant hereto.

It is further ordered that all sums as found by the Master to have been paid to any heads of families or their children since July 21st, 1924, be counted as a part of the fund distributable under this order, and that such payments be charged against the respective distributees as so much received of their distributable share.

Any party to this action, through attorney, may apply to this court for any further orders necessary for administration and execution of this decree.

(Signed) R. W. MEMMINGER, Circuit Judge Residing Fifth Circuit, November 7, 1924.

#### Report

Cleveland School Relief Corporation, Plaintiff, against L. M. West et al, Defendants.

Pursuant to an order of court I have held a reference taken testimony and had documentary evidence

introduced. This action is brought by the plaintiff, a charitable corporation, for the approval of the court of its administration of certain funds up to this time received by it for the bereaved and suffering ones from the effects of the Cleveland School House fire which occurred on the seventeenth day of May, 1923, said funds being given by a sympathetic public without any specific designation of the manner in which same were to be applied except as coming in response to a general impulse and appeal to relieve those who suffered from the fire. Plaintiff further asks that the court determine the proper administration of said funds.

I find as matters of fact

That the policy pursued by the plaintiff of detaining the funds in its hands, investing them on loans of real estate and paying them out over a long period of time to a limited number of afflicted was disapproved of by a committee representing the body of the Cleveland Fire sufferers. That the sentiment of the Cleveland School Fire sufferers in regard to the disposition of the funds and their idea of the most appropriate method of distribution of said funds is set forth in the answer herein which said method differs from the method hitherto pursued by plaintiff. The defendants wish a distribution of said funds as soon as practicable on a plan, the fundamental basis of which is that funds should be paid and confined to those only who had suffered the loss of a relative in the class either of a husband and wife or parent and child and someone who had suffered physical injury. Children who were minors and had lost their parents were a class to obtain relief. There were four families which were practically wiped out by the disaster having no immediate kin in the first degree. These were not admitted to receive any of funds in the plan arrived at. The schedule attached to the answer shows the individuals and the proportions to which they would be entitled. It was a part of this plan as indicated on margin that any amount received from fund by any of parties listed in schedule after twenty-first of July, 1924, should be charged up their proportionate part of the funds.

I find that the administration of the funds by the plaintiff up to this time has been honest, upright, economical, and praiseworthy, and while its charter members thereof did not live in the immediate community, yet they in common with the people of Kershaw county together with others all over this broad land were no doubt deeply affected by such a terrible disaster. At any rate they have given their time, talent and energy to the administration of funds belonging to the defendants without any monetary consideration therefor. They necessarily had to keep a bookkeeper and pay him salary for looking after clerical work. It was finally agreed between plaintiff and defendants that the matter would be submitted in a friendly way to the court. That the Cleveland Corporation would institute the proceedings and would not oppose the desires of the people who suffered from the fire, but were unwilling to distribute the whole funds without aid of court.

The committee who has been acting for the defendants are intelligent and reliable and the sufferers from the aforementioned disaster are well qualified to manage their own affairs. Their plan for distribution is a just and equitable one. All of the funds

can be converted into cash within the next few months and plaintiff prays that the court direct the further administration of these funds offering, however, through the chairman, to take charge of their distribution as ordered by the court provided it is paid for necessary clerical expenses.

There is an audit in evidence by public accountant which shows all receipts and disbursements from the beginning up to the sixteenth of October, 1924, showing all receipts and disbursements within that time and the names of individuals who have received aid. Since this audit has been made one loan of \$5,500.00 principal and \$609.88 interest has been converted into cash and \$30.00 payment on a loan of Walter Davis and Dave English. Since the twenty-first day of July, 1924, there has been disbursed the sum of \$2,059.40 to certain individuals named in said schedule attached to said answer as will appear by statement hereto attached. Total receipts amount to \$51,380.28. Up to time of audit disbursements for relief were \$18,670.45. The total disbursements by way of relief and expenses was \$21,331.75. That left loan and cash on hand \$30,048.53. Loan \$29,130.05 (not including accrued interest.) Cash on hand \$846.48. From the foregoing it will be seen that the administration of these funds has only cost \$2,661.30.

In order to properly bring this matter before the court there has been much legal work involved and from the testimony before me and with the consent of the committee of Cleveland Fire Sufferers I find that the following fees would be reasonable: \$500.00 for Kirkland & Kirkland, representing all of defendants except Mrs. Hendrix; \$350.00 to plaintiff's attorney and \$100.00 to Mr. L. C. Hough, representing Mrs. Hendrix.

I, therefore, recommend

That the administration of these funds up to date be approved by this court.

That the securities in the hands of plaintiff be converted into cash as soon as practicable and be disbursed by plaintiff in the manner and proportions set forth in the answer to individuals named in schedule attached to said answer and that it pay a reasonable amount for the clerical work involved. That the share of each minor be paid his or her duly qualified guardian. That before said final distribution should there be any cause for necessary relief among the sufferers plaintiff be empowered, in its discretion to grant such relief by disbursing so much of the general funds as is necessary, and deduct such disbursement from the individual receiving such relief in final settlement.

That at the ensuing term of this court plaintiff do report its actions and doings hereunder or before that time if final distribution of all funds has been effected.

All of which is respectfully submitted.

B. B. CLARKE, Master.

November 4, 1924.

Mr. Beattie's letter to Mr. C. P. DuBose is as follows:

In accordance with your request, I have audited the books and records of the Cleveland School Relief Corporation for the period of its operation, June 4th, 1923 to October 14th, 1924. Herewith is attached a schedule of receipts and disbursements showing all operations for this period.

Disbursements have been divided into two general heads:

Contributions, showing separately the contributions made as emergency relief, maintenance of beneficiaries, hospital and medical services and other contributions.

Administration, showing separately the items of expense necessary in the administration of the funds in hand.

There is also attached a schedule of loans secured by notes and mortgages and a schedule of cash in banks.

All records of receipts and disbursements were carefully checked and bank books and vouchers verified. These were found in good order and all transactions properly recorded.

#### Bank Officers Arrested

Dillon, April 16. — On warrants sworn out by Bank Examiner F. H. Daniels, before Magistrate L. B. Haseldon, charging violation of the state banking laws, W. H. Smith, president and M. M. Sellers, cashier, of the defunct Bank of Latta were today arrested and made bond for their appearance before the court of general sessions which opens the first Monday in June.

The affidavits of Bank Examiner Daniels on which the warrants are based charge these men with several violations of the banking laws of the state, among them being false statements of the bank's financial condition, receiving deposits knowing the bank to be insolvent, personal overdrafts of the president and cashier in the sum of \$15,000 and \$7,000, respectively, and misplacing or using without authority more than \$15,000 worth of Liberty bonds left by depositors in the bank for safekeeping.

The Bank of Latta closed its doors the morning of February 11th.

#### Another Reprieve Granted

Columbia, April 16.—Representations to Governor McLeod that Carroll Orr, negro, of Charleston county, who was sentenced to be executed here tomorrow for the murder of J. Madison Heape, a Confederate veteran, was convicted when "undue influence" was brought to bear on the jury late today caused the chief executive to grant a reprieve of three weeks for further consideration of the case. The execution will be carried out May 8, unless further extension is granted.

#### "THE KID MAN"

With Jackie Coogan at The Majestic Theater Today

He'll steal your heart away! Not since his unforgettable performance in "The Kid" has this greatest of all juvenile stars appeared in a picture more winning than this soul-stirring drama of boyhood's trials and tears and courage. The wits of a child are matched against fate. His only friends are a broken-down man and a worn out horse.

Wait till you see how this waif of the city's pavements meet fate and battles it—with a smile and a ready wit. Here's The Kid at his lovable best in a true masterpiece of screen entertainment. Being shown at the Majestic Theater today, Friday, April 24th, matinee and night, regular admission.

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