PRAISED THEM

insurance Commissioner Lauds Mulual Fire Insurance Cos.

# DOING A GOOD WORK

He Says These Companies Have Saved Hundreds of Thousands of Dollars to the State and will Finally Furnish the Very Cheapest In-

Columbia, Nov. 10. Insurance Commissioner McMaster yesterday made public that part of his report to the Governor referring to the mutual fire insurance companies of the State, in which he says:

surance to Our People.

"In the statistical part of my report will be found statements from number of mutual fire insurance companies. The majority of the compapies have been chartered under the 'Mutual Protective Association' Act. Some few, whose charters antedated this Act, have their organization under special Acts. The statements of these companies are remarkable in a way, and the leasons to be learn-

"I believe these companies show the way to secure insurance at lowest possible cost, and point out the means whereby all money in excess of actual insurance cost may be kept at home, and in the pockets of the people. Operated heretofore without supervision, and without that help and encouragement that should come from intelligent examination, the success of these compapies has been truly remarkable, and they tell a story of honesty and fraternity that entirely overshadows the failures of the few, which have been under the same Act, but whose field destroyeds of operations extended over the whole State.

"It is the rule and not the exception that where these companies have confined their operations the county in which organized, or that county and one adjoining county they have proved successful. This has been due to an appreciation the policyholders that they were inabily low cost, and I believe have taught the true principles of insurance, i. e., simple indemnity against loss, and not speculation on fire risks, as nothing else could or would have done Such institutions must raise the moral tone of the commupities in which they operate, and clearly they raise to the highest standard the 'moral hazard,' that bane of fire underwriters.

"The statements of these compa nies are the more encouraging since they show the cost of insurance both in town and country.

"Eleven of the companies have confined their operations practically to the country; four have their insurance entirely in the City of Charleston. As will be seen from the statements, the cost of insurance has varied practically from about 36 cents per \$100 to about 80 c nts

Without meaning to make any invidious comparisons, for there are others which have done probably just as good work, but because of its age, and the experiences through which it has passed, the Carolina Mutual Insurance Company, of Charleston, is deserving of special note. This company is now in its fifty-eighth year. It stands today with a clean record-all losses paid and \$130,000 of cash and investments to its credit. This company passed through the great fire o 1861 in Charleston. It paid it losses in full, and the loyalty of it members who, with almost one ac cord, met their heavy obligations then has been fully repaid by the savings the company has afterded them since. I am informed that this is the oldest sputual fire insur ance company in Am rica today.

"The Carolina Mutual and its fel lows, the Hiberaian Mutual, the Germania Matual and the Merchants Mutual, all of which confine themselves to the 'City of Charleston. have been the means of saving, believe, without exaggeration, hundreds of thousands of dollars to th citizens of Charleston.

"There are certain amendments which I believe should be made to the Mutual-Protective Association Act. The spirit of mutuality should be emphasized by making more spes cific the annual meetings of the policy-holders and the election of di-total disbursements last rectors by the policy-holders, re- \$800.75. quirements for stated meeting of the directors, who should be representative of the territory covered, disbursements last year \$2.617.74. and the number of whom should be proportionate to the amount at risk.

"The terms of the Act should be and total disbursements last year extended to permit the organization \$4,897.96. of mutual companies insuring live | Hibernian Mutual Fire Insurance Clarice Brady, 9 years old; Alex- United Pine Line Company from that stock, crops and probably health and Company accident, casualty and liability."

The companies which have confin- \$7.451.25 county, and the disbursements, in Company, of Charleston, \$334,465, son, laborer: Gus Wallo, laborer: that Mr. Cassatt testified that the cluding losses and expenses for one and total disbursements last year, Felix Green, laborer, Gus Kane, lab- Pennsylvania railroad paid rebates, year, and the amount of insurance \$629.74. carried by each are the following: Abbeville-Greenwood Mutual Fire, ciation, of Hartsville, \$365,030, and Francisco: two Italian laborers United Pipe Line Company.

of Abbeville, amount, \$1,541.920, total disbursements, last year, known as No. 51 and 52; laborer Mr. Rockefeller's attention was rate?" and total disbursements last year \$454.10. \$9,667:14.

son, \$326,522. Carolina Mutual Insurance Com- \$3,974.77.

## BIG BAMBERG FIRE

COTTON OIL PLANT PRACTICAL-LY WIPED OUT.

Two Freight Cars and About Twenty five Bales of Cotton Also Destroy

ed-Overcome by Heat.

Bamberg, Nov. 19 .- Another disastrous fire has visited Bamberg and this afternoon the splendid plant of the Cotton Oil Company, at this

place, is in ashes. At about half-past twelve-o'clock stoday fire broke out in one of the presses of the ginnery. How it got there no one knows, but, the gins and presses being in motion, the flames spread to every part of the build-

ing in the twinkling of an eye.

The distress signal was sounded by the whistle and the fire bell sounded the alarm, but before as sistance could be rendered the whole ginnery was in flames, and the heat was so intense that no one could approach near enough to the building to combat the fire or even to re move several bales of cotton belong ing to patrons of the ginnery which lay in front of the buildings.

These were consumed togethe with the ginnery. From the ginnery the flames leaped to the seed house ed therefrom are most encouraging. thence to the office building in one direction and the hull house in another, and thence to the oil mill and finally to the meal house, all of which were completely consumed.

left standing is a small-house used for storing seed cotton. Three oil recently spring a leak ard, in a tanks, containing several thousand manner unknown a spark came in gallons of oil, also escaped destruction, though it looked for a long time as if an explosion would occur any moment.

A side track from the Southern Railway is built out to the mill On this two ears-one loaded with

attended to by friends and physic-

not the plant will be rebuilt. It that had been shattered by the vsurers as well as insured. They is estimated that the loss on builds plosion. Two bodies were sticking value of \$70,000,000 and the stocks. ings, machinery and stock is not out of the wreckage. less than \$75,000, while the insurance is now thought to be only

Mr. W. M. Brambham, the presiwhen the fire weet gred, but came children were almost opposite the in by private conveyance this after- excavation when the earth crumbled the dividend in 1907?" noon and is using every means possible to make the salvage on meal swept down into the hole under tous and seed as great as possible. He of wreckage. Two other children has been eminently successful in were on the opposite side of the managing the mill, and it is greatly street when the street caved in and regretted that this disaster has come upon the company just at a time when the prospect seemed brightest

for a profitable year. plant at Denmark which is ope ated under the management of Mr Brabham. Whatever seed is saved from this fire will probably be shitned to that place and crushed. Several partons of the ginnery lost some otton that had been left at at the gin, and on which there was no insurance—twenty or twenty-five bales having been burned.

The heaviest los r was an industriins-colored man, named Kelly Wiland only one was, saved. The loss alls heavily upon him.

### Sneezed to Death.

New York, Nov. 19 .- Powdered snuff, known as "sne ze," distributedby practical jokers in the saloon of Andrew M. Taylor, in Paterson, N. J. osterday, caused the proprietor to neeze and cough so hard that he uptured a blood vessel and died sev-

any, of Charleston, \$4,404,090, and otal disbursements last year, \$8,

Farmers' Mutual Fire Insurance ompany, of Gaffney. \$500,000. Farmers' Mutual Insurance Asso iation, of Walhalla, \$280,000. Farmers' Mutual Insurance Asso.

iation, of Newberry, \$397:783, and otal di bursements for last year. Farmers' Mutual Fire Insurance

Company, of Union, \$338,000; and total disbursements last y ar, \$1.

Farmers' Mutual Fire Insurance Company, of Winnsboro, \$200,000. Farmers' Mutual Insurance Association of Chester, \$375,000, and

Farmers' Mutual Insurance Company, of York, \$751,125, and total Germania Mutual Fire Insurance Company, of Charleston, \$1,123,950.

ed themselves apractically to one - Merchants' Mutual Fire Insurance John Armando, laborer; Charles Net and drawbacks. He could not recall

Farmers' Mutual Insurance Ass >-

Pee-Dee Mutual Fire Insurance and total disbursements last year, ments in charge of the work being on oil.

# SUDDEN DEATH

Reaps Awful Harvest in a Brooklyn Street Friday.

## TWENTY-FIVE DEAD

Catestrophe Gaused by the Ignition of Gas-Leaking Pipes, Admit-

ting Flame, Responsible for the Disaster-Fire and Geysers of Water Spurt in Air Through Debris

New York, Nov. 20 - Twenty-five persons are believed to have lest their lives and an explosion of gas which tore up a great section of Gold street. Brooklyn, today. .It is definitely known that 15 persons were buried under the hundreds of tons of earth and timber that were thrown 10 more persons are reported as missing. The exact number of deadcan not be determined until tomorentombed bodies must die through 50 feet of dirt, rock and a tangle of pipes and timbers.

The explesion occurred in an excavation 50 feet doen that had been made in Gold street between York iness to answer, except when, as Mr. The only building of the plant and Front streets, where a water main was being laid. The gas main stones and debris into the air.

Inson, assistant manager, became block. The loosened earth and de- have heard of it at the time. overheated and fell to the ground bris had fallen into the excavation. You have been prosperous since unconscious. He was immediately burying the score of laborers who tans, but came near losing his life pened. Great tongues of flames shot resumed his testimony. The loss is one of the heaviest that out of crevie's in the street and behas ever visited Bamberg, and there stween them geysers of water spurt-

Gold street was growded with dent and manager, was at Denmark markable. A woman and three under their feet and they were

Samuel Trout, foreman of the gang of laborers who were laying the The Cotton Oil Company also owns three children who lost their lives them, but he lost his life in the at- 000,000.

it. Arthur Strand was hurled farliams. He had six bales at the gin therest and he pulled the other the men after him

Water from the broken main began to pour into the sewer and the four men, in danger of being drown d, started to run toward the river where there was an outlet to the

The explosion shook houses for rose children had been on the and calling for their little ones. In hany instances they found their tweenthe different ranroads. hildren after a brief search, but a aken into a school nearby and their

The gas and water supplies wer urned off shortly after the explo sion. A force of 100 firemen was hen put to work digging for bodies, ation out the task was necessarily slow because of the nature of the wreckage which had to be removed.

Those known to be dead are Samuel Trout, foreman; Fred Scheffmeyer, inspector of sewers; Charles Farrell, foreman of concrete works, Gustave Anderson foreman of car-

about 5 years of age; John O'Grady,

known as Christopher.

done.

# HALF A BILLION

EARNED IN NINE YEARS BY STANDARO OIL.

Rockefeller Tells of Financial Situation of Giant Combine Agreements With Transportation Com-

five hours today John D. Rocke the company in early days accepted rebates to the disadvantage of

its rivals. The enormous power of the oil combination was sharply brought out oday when Mr. Rockefeller, after stating that the Standard had paid dividends amounting to 140,000. into the air by the explosion, and 000 in 1907, said it had earned as much more and that this was added to the company's surplus, which was stated by the government's counsel to be \$300,000,000. It was-further row, for those working to recover the stated by Mr. Kellogg that the com has earned over half a billion dol-

the prosecutor were always met wit unshaken imperturability and read Rockefeller explained, "it is quite impossible for me to remembe after 35 years. I do not recall.

Mr. Rockefeller, was questioned contact with escaping gas today closely regarding rebates which the directions and hurled dirt, paving which Mr. Rockefeller explained, gave the Standard arrebate because engaged in similar work, chartered, leval and the other with seed were away it was seen that the street ments. Mr. Rockefeller could not had been opened from doerstop to recall any other rebates, though he doorstep over an area of nearly a thought it was likely that he might

wer at work when the accident here of Mr. Rockefeller when the latter cession of Pu Yi.

"I should say about 40 per cent "That was about \$39,000,000?" of the poor old Standard," said M:

He assented to Mr. Kellegg's fig

"Then where does the hazard o

"But your profits were above your fire losses, which have been charged to profit and loss account?"

Mr. Kellogg then asked Mr. Rock olecks around. Thousands, of per served to pay back 10 per cent of the freight sales which the Standard Women living in the neighborhood, paid. The witness said this agree ment fellow d the rate war between he excavation wringing their hands whereby he was to equalize the

Replying to a question whether number of boys and girls had been the Standard Oil Company was th parents were frantic by the time they ness said that the greater volume of usiness given by the Standard was given in part for the rebate and it those days it was the custom for shippers to receive considers

Did you know of the contract whereby the Studard was to obtain 20 cents a barrel in rebate on out ide shipments?

Missing: Unknown woman who fied that these rebates were paid to was with children; unknown girl, the American Transfer Company. about 5 years of age; John O'Grady, Mr. Rockefeller said he had no 6 years old; William Dalton, 6 years doubt that the tSate of Pennsylvani. old: Vincent Doherty, 7 years old; brought suit in 1879 to oust the

er; Francisco Armando, laborer; railroad to obtain preferential rates or r; Samuel Abrams, laborer; John to the Standard Oil Company, ... the Crane, laborer; laborer known as American Transfer Company and the parties according to this agreement

called to the agreement with the The police arrested seven men who South Improvement Company and

"Is it not a fact that to all'other as far as I can recall."

# QUEER STORY

Rulers of China Made Way With to Forestall the

New York, Nov. 20.-For over feller, witness for the defense in he government suit to dissolve the Standard Oil Company, faced an unceasing fire of questions from the ederal counsel, Frank B. Kellogg. and when adjournment was taken until Monday he was still being cross-examined on the charge that

The rapid fire interrogations of

the beginning?" asked Mr. Kellogg

He was asked about the trust value of \$55,710,698. Mr. Rocke-

pany were \$551,922,904. What was

"That would be a million in favor Rockefeller. He added that the not earnings for 1907 wer e approximately \$80,000,000.

fre alarm. We are dealing with ry explosive product. Fires a

amount of freight Mistributed b

"Probably so." Anderson Mutual Fire, of Ander- Association, of Mullins, \$349,673, were attached to the city depart the rates provided therein for repates South Improvement Company?"

# **DESIGNS OF JAPAN**

That Is What the Dispatches Indicate. All Sides Now Admit That the Dowager Empress was Assassinated-Japanese Claim it Was for

Part in Old Rebellion. New York, Nov. 18 .- Following he widespread reports that the late dowager empress of China was poioned special cable advices from Shanghai state that it is rumored here that the aged ruler was slain by the anti-Manchu' leaders.

Prince Ching opposed the succession of Pu Yi, it is said, and the egent shows reactionary tendencies. The . Japanese . correspondent in he Chinese capital insist that the late emperor was astassinated by officials, who fared chastisement for pany within the last eight years their part in suppressing Kang Yur

Wi's movement in 1888. According to special Washington dispatches based on a statement from a very high official source. the continuance of peace in China, under the regency, rests upon the life of Yaun Shi Kai.

"If," says this authority, "his nemies, who are the leaders of a reform movement, prevail against him it will be a signal for a mome. Diplomats in Washington debated

#### developments of the last few days.

Japan toward China, in view of the

The Shanghai End. Shanghai, Nov. 18 .- It is rumored here that the dowager empress was poisoned by the anti-Henchu lead-

There is a financial panic in Pa-

to consult the reactionary, Chang cur in the remark of some observ

Latest reports from Pekin say the palace gates are closed and guarded "The record thows that up to and Yuan Shi Kai taken refuge in 1906 the net earnings of the com- the British legation. Whether Yuan seeks protection from the new rulers or the violence of the reformers the

### news lacks verification.

A Japanese Plot. Manila, Nov. 18 .- From a high official Chinese source I learned today that both the emperor and dowed in the hope that the presence of the American fleet in Orinetal waters would save the Chinese empire from an aggressive movement by Japar during the establishment of a new

The deaths of the emperor and dowager empress had been expected for many days, as both were known o be in precarious health. For fear that they might survive until aft r the American fleet had sailed away, they were killed in order that the pended. There could be no perma

risis might be precipitated. Looks to America. In whatever disorders follow the establishment of the new regime,

China will look to the American warships to protect her from Japan. The story has occasioned intense excitement aboard the fleet, and the are possibility that the fleet may be ent to Chinese waters has aroused negligible in the South. What is t the men to a reat pitch of enthusiasm. There is just enough fighting pirit in the men to welcome the chance of doing something besides

#### parade service and target practice SERVED HIM RIGHT.

Young Lady Shot and Killed Her Negro Assailant.

Kansas City, Mo., Nov. 16.-Miss Corinne McCowen, 20 years old, a lerk in a confectionary store in this ity, shot Newell Hower, a negro, Saturday, and he died in half an

Miss McCowen was alone in the store, in Westpoint avenue, when Hower entered and asked for a cigar. When she placed some cigars in front of him, it is an eged, he tried Ham and Japhet and brotherhood and fired five shots at close range. two of them taking effect. It was the negroe's fourth visit to the store within a few hours. After his third call, Miss McCowen got a pistol and kept it within easy reach.

### Burned to Death.

Montgomery, Ala., Nov. 18 .- On

play with the children at the home of a neighbor. Her clothing caught fire from an open grate and burned her to death. She is the daughter of well known parents.

# THE SOLID SOUTH

CHAS. FRANCIS ADAMS TELLS WHY IT EXISTS

#### and Intimates That the Taking Away the Franchise From the Negro Only Can Dissolve It.

Mr. Chas. Francis Adams, of Bos ton, Mass., recently made a remarkable speech at Richmond, Va., from which we make the extract below

Mr. Adams said: "And now at last I come to the matter which brings me here the political fact of a solid South, involving as it does the Afro-American

race problem. "The raison d'etre of a solid Sout is not far to seek. We all are cog nizant of it. It is founded in the hateful memory of what is known as the reconstruction, period; and in lurking. apprehension, of action in the shape of new force bills, & a reduction of political power underthe possible operation of the Fourteenth amendment to the constitution. The Republican party, it is believed, still feels a secret hanker

ing for the negro vote. "And now I come to the delicate ground. -I New Englander, a Yans kee of the Yankees, an anti-slavery man from my birth, an ex-officer o of a signer of the Declaration of Independence, brought up in . the faith I, being all this by tradition. experience and environment, am to talk to you of a problem largely in its present, form the creation o those of whom I am one, and problem which you have always with

"In the North and in the commit with interest the question of the nity to which I belong, a great attitude of the United States and change in opinion, and consequen feeling, on this grave problem has been steadily going on for many years. I have watched the change

-I have undergone it, and observed its process in myself. It is interesting. To understand it we must go back about two generations, or, say sixty years, into the scriptural and, so to speak, "Uncle Tom" pe riod. The African was then a brother-descended from a common ancester-to-wit, Noah.

"Coming at once to the point

as to speak, taking the bull by the horns-let me say that I fully con-

ing Englishman-John Morley. think, now Lord Morley-made year or two ago as the result of wha he saw and heard during a stay in this country. He pronounced the African race problem in America a being as nearly isoluble as a human race could be. It is; and so far a we in the United States are con cerned, its insoluability rests in th fact that it offers a negative-give the lie direct to fundamental prin ciple of our social and political life and material development. The American system, as we all know was founded on the assumed basis of a common humanity. - That is absence of absolutely fundamental racial characteristics was accepted as an established truth. Those of all races were welcome to our shores. They-came, aliens; they and their descendants would become citizens first, natives afterwards. It was process first of assimiliation, and then of absorption. On this all de nent divisional lines. The theory was now plainly broken down. W are confronted by obvious fact, aundeniable as if as hard, that the African will only partially assim-Mate, and that he cannot be absorbed. He remains a distinct all n element in the body politic; an ele ment from smallness of quantit be the outcome? What is to h done? A foreign substance, it can neither be assimilated nor thrown

"This was only fifty years ago yet the discussion and contentions o the day seem now strangely remote archiad even. There is no que tion, however, that, absurd as sounds to us, the reconstruction sys tem was rested on that as a basis So Robert E. Lee was di franchise! while the ballot was conferred on the freemen he had himself liber ated. Further comment would b superfluous. I am glad to remember that I am separated from the

Republican party on that issue. "Meanwhile the subtle change of thought was going slowly on. The scientific was gradually, impercept ably superseding the scriptural; the · sieze her she caught up a revolver of man theory of descent was receding-was, "indeed, " no , longer gravely advanced. Darwin's "Origin | of Species" was published in 1859, his "Descent of Man; in 1871, and in the light of his researches and frightened as the negro at one time the influences necessarily drawn from them, the Afro-American race problem assumed a new shape. Hay'l lieved the negro's purpose was crimand Jamaica also have served as ob- inal assault. One of the young laject lessons. The solution of the dies is prostrated from the nervous

proposition. After all, the promis- who has been panitor for ten years, cus conferring of the ballot had not was arrested at his home in Morrissolved it, for from so doing, it had town. He was lodged in the county only served to complete what be jail until he can be identified. fore was at best terribly confused. As it now presents itself it is simply were to be charged the full gross this to devise some practical sys-"lof government."

# WILL GO, TO JAIL

Rather Than Pay Fine If Convicted of Contempt

# **DECLARES GOMPERS**

Neither Would He Allow the Federation of Labor to Pay It for Him Supreme Court Decision Makes Union Conspiracies in Restraint of

Trade. Denver, Col., Nov. 16 .- President Samuel Gompers, at today's session of the Convention of the American Federation of Labor, declared that if he were found guilty and fined in the contempt proceedings against him at Washington he would go to jail before he would pay his fine or before he would allow the Federa-

tion to pay the fine for him. This statement was made during the discussion of the report of the committee on the treasurer's report. The committee recommended that immediately following the adjournment of the Convention, the executive committee shall take up the proposition of placing its funds where they may removed from danger of attach-.

Several suggestions were made, one being that the funds be deposited in Canada and another that cerificates of deposits be taken out-in some other name than the treasurer. D. G. Ramsey, of the electrical

workers, declared: "We had a chance to place our funds beyond the reach of those who would take them, but we let it pass on November 3. The only way to protect, our money is to change the

Mr. Gompers warned the delegates

hat if a way were found to hide the

funds, the Courts would thereafter

to secure in some way the hidden funds, but to get the money being contributed. By request Mr. Gompers explained he status of the Danbury hat case.

"Our standing is menaced by the Courts of law," he said. "The matter of the application of he Sherman anti-trust law to unions has reached final adjustment by the United States Supreme Court. No matter how the Danbury case is deeided that will not alter the status ne jot. The United States Supreme Court has said the final word and he law of this country is that labor organ zations of this country are now

onspiracies and combinations in retraint of trade. Under the Sherman anti-trust aw business cannot be conducted, much less honest straightforward labor organizations. With reference to the case against me in the District of Columbia I want to say that I will never consent that the American Federation of Labor shall ever pay one cent of fine for me. I don't want to go to jail, but I will not tamely submit to the Federation being

one effect, namely, to tie the men of labor to their work, cripple the men of labor in their right to work or their right not to work. "These decisions," he said, "will esult in fettering men today in or-

der to enslave them for all time to

Mr. Gompers declared that the de-

sisions of the Supreme Court had but

mulcted for me."

"I am not in touch with the Democratic party; second, I am not a Democrat, and third, I am confident never will be a Democrat. I owe allegiance to no party. I am a trades

"When the Democratic party made our contentions its own," said Mr. lompers, "it would not only have been ingratitude but cowardice to desert them. If Bryan had been elected with the hosts of organized labor back of him it would have given spirit to human freedom."

The report of the committee on the treasurer's report, with its recommendations, was unanimously con-

ENTERS YOUNG LADIES ROOM. The Fiendish Act of a Negro at Athens, Ga.

Athens, Ga., Nov. 18-At 2 o'clock his morning a negro entered the room of two young ladies at the State Normal School, and badly frieghten. ed them. It was in an upper story of what is known as Old Rock col-The young ladies were badly

had each of them by the throat and

attempted to choke them. It is be-

This morning Sheppard Harris,

### Shot Down Officer.

Bellefontaine, O., Nov. 16 .- Robtem, other than one of slawry, bers blew open the postoffice - safe, whereby two races of widely dif- shot Marshal John Tripp, who sur-"Were you a stockholder of the ferent interests, attainments and prised them while at work, stole a ideals can live together in peace and horse and buggy and escaped from a "I never received the certificates harmony under a Republican form pursuing party of business men, who turned out at the noise of the firing.