

**GOVERNOR MANNING'S VIEWS.**

**Next Legislature Should Revise Insurance Acts to Meet Requirements.**

(The following letter from Governor Manning to Mr. James A. Cofield, a leading insurance man of Spartanburg, was given to the Spartanburg Herald by Mr. Cofield for publication and appeared in the Herald of recent date.)

Mr. Jas. A. Cofield, Spartanburg, S. C.—Dear Sir: In reply to your inquiry about the fire insurance situation of South Carolina and my attitude in respect to same, beg to advise that prior to the convening of the last legislature we heard quite a lot of discussion relative to the fire insurance rates in South Carolina. During the session of the general assembly this discussion took the form of bills introduced in the house and senate. It was claimed by a great many people that fire insurance rates in South Carolina were excessive and that discrimination was practiced. The cause of this alleged discrimination and excessive rates was said to have been because of an alleged combination among the companies selling this protection, and that this combination had entered into a compact to control the fire insurance business in South Carolina. These discussions and statements resulted in the passage by the legislature of what is known as the Laney-Odom anti-compact law. The Journal of the house shows that this bill passed the house by a vote of 57 to 31; and in the senate on final passage the vote, according to the senate Journal was 33 to 3. This bill was then sent to me for approval.

**Given a Hearing.**  
Having been requested by interested parties that they be given an opportunity to present arguments for and against the approval of this act, I fixed a date for this hearing. Quite a number of gentlemen interested in the insurance business appeared at my office and presented their arguments against the approval of the act. On the other hand, the insurance commissioner, who is especially charged with the conduct of the insurance department of the State, presented arguments favoring the approval of the act. I listened to all arguments with an open mind. I learned that practically the same arguments presented to me against the approval of this act had been previously presented to the members of the legislative committee before its passage. It was stated that in case the act was approved, it was generally believed that the companies would withdraw from the State. The insurance commissioner gave it as his opinion that this would not happen, but in case the companies did withdraw he thought that other companies could be induced to enter the State for business and that there would be no serious interruption along this line. I did not deem it my duty to decide whether or not the companies would withdraw. The only question before me was whether or not some valid reason for disapproval had been presented to me that was not known at the time the act was passed. The legislative department enacted the law, and unless it could be clearly shown that the act was unconstitutional beyond any question or that the members of the general assembly were not in possession of the facts that were presented to me, it was clearly my duty to accept the judgment of the large majority of the members of the general assembly and sign the act.

I did not deem the arguments against the approval of this act of such nature and strength as to convince me that it would be improper for me to sign same.

**His Idea of Veto Power.**  
I do not deem it proper for the governor to refuse to approve an act because of his personal opinion as to its wisdom. The governor should have due regard for the wisdom and action of the people's representatives in the general assembly, regardless of what might have been my personal feelings to influence me in the performance of my official duty.

Since the approval of this act, I have found that the predictions of a number of people that the companies would withdraw have proven correct. Practically all of the fire insurance companies have withdrawn from the State, only a small percentage remaining and renewing their licenses. I recognize the fact that the agents of these companies that have withdrawn are suffering financial loss by reason of the fact that their business has been disorganized. I realize further that possibly others have been embarrassed financially by reason of the fact that they have not been able to secure adequate insurance protection.

**Talks With Insurance People.**  
Some time ago, while in Washington on official business in connection with the war department, a gentleman whom I knew personally stated that he would gladly arrange for a conference with the officials of some of the larger fire insurance companies in New York, and I requested him to

do so. I then went to New York from Washington and conferred with these gentlemen in reference to the situation. I found these gentlemen very frank and courteous in discussing this matter. I found that they felt that as a business proposition they could not continue to do business in South Carolina under the present law. There seemed to be no disposition on their part to punish the people of our State, and they were very frank to say that, while their business had not been profitable, yet from the standpoint of sentiment they disliked to break their agency connections, practically all of which had been personally pleasant. As an evidence of the fact that they did not wish to punish our people, they stated that they would not exercise their right to cancel the policies that were written and in force before their withdrawal.

**Has Plan in Mind.**  
My position has been that, inasmuch as there is so much complaint as to rate making, it would be but a proper step for the State to maintain a fire insurance rate making bureau. I have carefully worked out a plan along this line. As a matter of fact, the insurance laws of South Carolina should be completely revised and brought up to the requirements of modern business life. In recent years other States have given great thought and study to these questions, and have revised their insurance laws in such manner that the companies and the assured are given full protection under the law, and all parties look upon the matter as strictly a business proposition. This is as it should be. Fire insurance is a business matter. A company sells indemnity against loss, and should charge therefore such price or rate as is equitable and just. I am unalterably opposed to any combination in restraint of trade or compact to control the price of any commodity upon which the public is dependent. Fire insurance rates should be in accordance with the losses and expenses incurred, together with a reasonable profit on the investment by the stockholders, at the same time laying aside a reasonable amount to provide for confagurations.

We have learned that drastic legislation will not accomplish good results unless such legislation takes into consideration sound business principles upon which a business should be conducted. I favor laws that will prevent combinations or compacts. A State rating bureau properly conducted by competent business men will solve this problem. The insurance companies will in my judgment be glad to return to the State under such a bureau. When the insurance laws of South Carolina are revised, I suggest that the recently revised laws of New York, Pennsylvania and Kentucky might be used as models on which our laws could be based. The so-called valued policy law now on statute books of South Carolina is in my judgment an incentive to incendiarism and a protection to the dishonest man. This law should be repealed promptly and I shall so recommend.

**Reduce Fire Loss.**  
One of the greatest problems before the people of South Carolina today is not so much the securing of insurance as in the reduction of the fire losses in the State. Fire waste in South Carolina has been greatly increased year by year. This can be remedied by the exercise on the part of our citizens of more care; and more rigid inspection by the firemen. The exercise of ordinary care will prevent serious fire losses. It is so much easier to prevent a fire than to extinguish one after it is begun. Property that is burned is forever gone, and the insurance collected does not replace the property, but is merely the contributions from others who have not sustained losses.

I expect to hold another conference with the insurance officials the latter part of September, and after this conference I hope to have definite information as to the attitude of the companies.

Of course, insurance legislation, like all other legislative matters, must be handled by the members of the general assembly.

I can make no promises as to what action the next general assembly will take in reference to these matters.

But I shall, of course, make such recommendations as in my judgment are proper, and will lead to a satisfactory settlement of the difficulty. I believe that my recommendations will bring results. Yours very truly,  
RICHARD I. MANNING,  
Governor.

**Ouch!**  
"Mr. Toastmaster," complained the tiresome after-dinner speaker, "there is so much conversation going on that I can't hear a word I am saying."

"Oh, well," said a voice at the end of the table, "you are not missing much."—Cincinnati Enquirer.  
It doesn't require a ten-cent stamp to register a kick.

**REGULARS AND MILITIA.**

**Now Uniformed and Equipped Alike. Can't Be Told Apart.**

The United States soldier, regular or militiaman, on dress parade looks natty. In actual service, much of this jauntiness vanishes and you think of a pack mule when you see him on the march. He carries his bed and dining room outfit with him, and his entire wardrobe as well. The soldier on the march is a concrete example of preparedness.

If the civilian soldier is well trained, you cannot tell the difference between a regular and a militiaman in the field. The militia uniform and equipment are identical with those of the federal army nowadays, as a result of State laws which conform to the United States regulations. The trend of recent years has been to make the militia as much like the federal troops as possible and the standard uniform is the result.

All enlisted men of companies or battalions, except first sergeants and musicians, and all dismounted men of mounted orderly sections of headquarters companies, dismounted men of supply companies except drivers, and every member of the militia will be fitted out with a full complement of these articles and each individual will be held responsible for them:

- One United States rifle, calibre .30.
- One front sight cover.
- One oiler and thong.
- One oiler and thong case.
- One gun sling.
- One bayonet.
- One bayonet scabbard.
- One cartridge belt, calibre .30, infantry.
- One pair cartridge belt suspenders.
- One first aid packet.
- Ninety ball cartridges, calibre .30.
- One canteen, infantry.
- One haversack.
- One meat can.
- One cup.
- One knife.
- One fork.
- One spoon.
- One shelter tent, half.
- Five shelter tent pins.
- One poncho.
- One blanket.
- One cake of soap (furnished by man.)
- One toothbrush (furnished by man.)
- One pair of socks (furnished by man.)
- One comb (furnished by man.)
- One towel (furnished by man.)
- One whistle (for quartermaster sergeants and sergeants only.)
- One identification tag with tape.
- Officers and non-commissioned officers, in addition, carry pistols, sabres and other implements, the average weight of a full infantry equipment being twenty pounds.
- The horse equipment for each enlisted man consists of one feed and grain bag, one halter headstall, one halter strap, one horse brush, one lariat strap, one link, one picket pin, one cavalry saddle, one pair saddlebags, one saddle blanket, one surcingle, two horseshoes (one fore and one hind), twelve horseshoe nails.
- The new uniform of an enlisted man consists of the following articles:
  - One waist belt.
  - One pair of woolen breeches and one pair of khaki breeches.
  - One woollen and one khaki service coat.
  - One hat cord.
  - One tying cord for service hat.
  - One service hat.
  - One pair of leather riding gloves (for mounted men only.)
  - One pair canvas leggings.
  - Two flannel shirts.
  - One pair of marching shoes.

**The Advantage of War.**

War itself is of short duration; it produces results and relief and recuperation follow, says the Atlantic. But armed peace is a never-ceasing loss, and the hopeless feature of it is that it never arrives. It is a constant outlay without commensurate return. With the utmost that can be done, the relative strengths of States are changed but slightly, if at all. Possibly the weaker States profit by this preparation as compared with their more powerful neighbors, but even this is doubtful. It may in some cases tend to preserve peace; in others it certainly makes for war. It does one or the other according to its purpose and the strenuousness with which it is carried on. When war-preparation is purely from a defensive motive, and not aggressive, as may truthfully be said of nations like the United States and Switzerland, it certainly has a tendency to deter aggression and to make for peace. But when such preparation is made with war as an object of national policy, or to keep up a rivalry of military or naval power, its tendency is to arouse suspicion of motive, to foster the belief that such preparation means war, and thus directly to lead to the likelihood of war.

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DESPAIRING WIFE**

**After Four Years of Discouraging Conditions, Mrs. Bullock Gave Up in Despair. Husband Came to Rescue.**

Catron, Ky.—In an interesting letter from this place, Mrs. Bettie Bullock writes as follows: "I suffered for four years, with womanly troubles, and during this time, I could only sit up for a little while, and could not walk anywhere at all. At times, I would have severe pains in my left side.

The doctor was called in, and his treatment relieved me for a while, but I was soon confined to my bed again. After that, nothing seemed to do me any good. I had gotten so weak I could not stand, and I gave up in despair.

At last, my husband got me a bottle of Cardui, the woman's tonic, and I commenced taking it. From the very first dose, I could tell it was helping me. I can now walk two miles without its tiring me, and am doing my work."

If you are all run down from womanly troubles, don't give up in despair. Try Cardui, the woman's tonic. It has helped more than a million women, in its 50 years of wonderful success, and should surely help you, too. Your druggist has sold Cardui for years. He knows what it will do. Ask him. He will recommend it. Begin taking Cardui today.

Write to: Chattanooga Medicine Co., Ladies' Advisory Dept., Chattanooga, Tenn., for Special Instructions on your case and 64-page book, "Home Treatment for Women," sent in plain wrapper. E66-B

**WORDS FROM HOME**

**Statements That May Be Investigated. Testimony of Bamberg Citizens.**

When a Bamberg citizen comes to the front, telling his friends and neighbors of his experience, you can rely on his sincerity. The statements of people residing in far away places do not command your confidence. Home endorsement is the kind that backs Doan's Kidney Pills. Such testimony is convincing. Investigation proves it true. Below is a statement of a Bamberg resident. No stronger proof of merit can be had.

James A. Mitchell, R. F. D. Mail carrier, Calhoun St., Bamberg, says: "The jar and jolting in driving was no doubt responsible for the trouble I had with my back. Two boxes of Doan's Kidney Pills, procured at the People's Drug Store, brought me relief. I never lose a chance to say a good word for the medicine."

Price 50c, at all dealers. Don't simply ask for a kidney remedy—get Doan's Kidney Pills—the same that Mr. Mitchell had. Foster-Milburn Co., Buffalo, N. Y.

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No.	Arrive Bamberg From	No.	Leave Bamberg For
24	Augusta and intermediate stations ..... 5:05 a. m.	24	Branchville, Charleston and intermediate stations ..... 5:05 a. m.
25	Charleston, Branchville and intermediate stations ..... 6:25 a. m.	25	Augusta and intermediate stations ..... 6:25 a. m.
18	Augusta and intermediate stations ..... 8:43 a. m.	18	Branchville, Charleston and intermediate stations ..... 8:43 a. m.
35	Charleston and intermediate stations ..... 10:57 a. m.	35	Augusta and intermediate stations ..... 10:57 a. m.
22	Augusta and intermediate stations ..... 6:37 p. m.	22	Branchville, Charleston and intermediate stations ..... 6:37 p. m.
7	Charleston, Branchville, and intermediate stations ..... 8:17 p. m.	17	Augusta and intermediate stations ..... 8:17 p. m.

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Tickets on sale for all trains on each Saturday and for forenoon trains on each Sunday from May 27 to September 1, inclusive, limited returning to reach original starting point prior to midnight of Tuesday next following date of sale.

**SUMMER EXCURSION FARES**  
\$4.15 to Isle of Palms.  
\$4.15 to Sullivan's Island.  
\$11.70 to Myrtle Beach.  
\$20.75 to Norfolk.

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Schedules and further particulars cheerfully furnished upon application to M. T. JOHNSON, Ticket Agent, Bamberg, S. C.

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