

\$5,000 Worth of Goods to go AT COST

In order to raise the ready Cash, I offer my entire line of Merchandise at absolutely Cost. The sale will commence

MONDAY, A. M. JAN. 13

And will continue all the week. Come early and avoid the Rush. The stock consists of

**Dry Goods, Notions, Hats, Caps, Shoes
Groceries, Hardware, Crockery,
Men and Boy's Clothing,**

And in fact, articles too numerous to mention. The terms of the sale will be

SPOT CASH

This is no Fake but it is a matter of business. I have to raise the money, and this is my method.

J. C. GLOVER

BATESBURG, S. C.

What will the Dividends Be? GUARANTEES VERSUS ESTIMATES

A large percentage of the life insurance issued by American companies during the past thirty years has been written on "participating," or dividend-paying, plans. Some of these policies have provided for Annual Dividends, while others have contained a provision for the payment of "Deferred Dividends," to be accumulated during periods of ten, fifteen or twenty years, and to be then apportioned and distributed. The majority of the latter have been issued on a 20-year basis.

Naturally, when presenting these "Deferred Dividend" policies for the consideration of prospective investors, the agent attempted to make these "profits," to be realized in future by the policy-holder, appear as attractive as possible, and in most instances they were largely overestimated. The result has been that, in a majority of cases when the dividend distribution period has been reached, the actual returns to policyholders have fallen far short of the "estimated future results" furnished them at the time they insured. In some instances these settlements have been only 40 or 50 per cent. of the original "estimates." This disappointing realization has been the result of the companies writing and the insurers accepting policy contracts which contained no guarantees as to the amount of the proposed "dividends" or profits.

The only obligation resting on the companies in regard to these dividends, has been an agreement on the part of the company to make an "allotment" of these "accumulations" at a given time—usually, at the end of 20 years—and to pay over to each policyholder his share of said allotment, whatever that might be. This form of agreement between the company and the insured has allowed the management unrestricted control of all profits during the accumulation period. During this time the "surplus" fund, created by these accumulations, has been used to defray all manner of expenditures not legally provided for, and many of them wholly uncalled for and recklessly extravagant. These unnecessary outlays have been made at the expense of the policyholders, by reducing the amount of their "allotment" of profits. Such policy agreements are manifestly unfair to the insured, unbusiness-like, and altogether unsatisfactory, as past experience has amply demonstrated.

The Southeastern Life Insurance Company, of Spartanburg, S. C., proposes to avoid all uncertainty in its policy contracts. It will therefore, make no "estimates" as to future profits, but it will guarantee in its policies in plain figures all it proposes to do. An insurer in the Southeastern will know today exactly what his policy will be worth twenty years from now. His policy will contain no estimates or promises, based on future unknown experience, but unconditional guarantees, based on present mathematical calculation. The Southeastern will only guarantee in its policies what it knows it can do, and this guarantee is backed by every dollar of its assets. To those who wish to gamble in "futures," the Southeastern's policies are not recommended, to all who wish clean, safe life insurance protection, combined with guaranteed investment returns, the policies of the Southeastern are eminently offered as equal to any and superior to most contracts issued by other standard companies.

Attention is invited to the following table, showing the Actual Guaranteed Results of a Southeastern policy as compared with the policies of ten other prominent companies. A careful examination of the figures will be sufficient to convince anyone of the superiority of the Southeastern's contract.

Comparison

Plan, 20 Payment Life.
Amount of Policy, \$10,000.
Age at Issue, 35.

Name of Company	Ann'l Prem.	Guarantees End of Twenty Years	
		Cash	Paid up Policy
SOUTHEASTERN	\$361.30	\$7,310.	\$13,570
Mutual Life of N. Y.	383.40	5,390.	10,000+
New York Life	383.40	5,390.	10,000+
Equitable N. Y.	383.40	5,390.	10,000+
Northwestern Milwaukee	373.10	6,090.	10,000+
Penn. Mutual, Philadelphia	372.50	6,099.	10,000+
Phoenix Mutual, Hartford	371.60	6,030.	10,000+
Aetna Life, Hartford	369.60	6,140.	10,000+
Mutual Benefit, Newark	362.20	5,999.	10,000+
New England Mutual	360.00	5,650.	10,000+
Union Central, Cincinnati	355.00	5,660.	10,000+

†Note--In the above table the full Guaranteed Results at the end of 20 years is given for each company. Excepting the Southeastern--whose guarantee exceeds that of any other company by \$1,170 in cash and \$3,570 in paid-up insurance, each of the above companies proposes to return to the insured certain "dividends," in addition to the guaranteed values. These "dividends" are in every instance estimated, no figures being given in the policy contracts to show what they will be, and they are subject entirely to the future experience and management of the company issuing the policy. If you will consider a proposition for a policy or if you wish an agency, address

ELLIOTT ESTES, President

SOUTHEASTERN LIFE Insurance Company SPARTANBURG, S. C.

PARENTS GUARD YOUR DAUGHTERS

THE PRESENT GENERATION IS TOO FAMILIAR WITH STRANGERS WHOM IT CHANCES TO MEET.

(Ella Wheeler Wilcox, in New York American.)

They were a little group of men and women sitting about a dinner table in a lovely metropolitan home one night recently.

Four men and four women, all travelers, readers and thinkers, and the arts, the professions, finance and social experience and qualities were all represented in the coterie.

They were discussing the ever old, and always new subject of the relations of the sexes in domestic and social life, and the growing frequency of divorce and scandals in America. It seemed to the majority of the little group that civilized society was degenerating, but another recalled the Roman period, where women frequently married ten husbands, and cited the case of one who, according to reliable history, married her twenty-third husband, he himself having possessed twenty-one wives.

The degenerate of the German Court was referred to as a sign of the decadence of the present era; but then it was remembered that Nero and Caligula, reigning Emperors, compelled the populace to pay them honor while they flaunted their own degraded habits in the eyes of the world, unpunished by law. Nero invited his friends to dine and in the presence of the husbands descended upon the favors the wives had been compelled to bestow upon the Emperor, and the cowed and servile husbands listened and allowed the monster to go forth alive from his banquet hall.

Surely the world has advanced since that era, for no monarch could walk the streets in any country of the world to-day (unless indeed, we except Turkey), who had so outraged the moral principles of decency and justice.

Then the misfortunes which have befallen little girls at the hands of men of position and wealth came under discussion, and there was a union of thought and sentiment among the ladies which made the four voices speak as one.

Whereupon, when an interval of silence came, permitting a man to utter a word, one spoke:

"You women have not the slightest comprehension of what men endure in the way of persistent temptation from this same class of little girls," he said

"There exist in every American city and in many lesser towns of our land hundreds of girls from the age of twelve to twenty, who have been allowed absolute license by their parents from the time they were old enough to play in the streets and attend public schools, until their minds are as bold and their ideas of life as mercenary as those of hardened and depraved women. These little girls, with short skirts and hanging hair, frequent the streets at will, loitering on their way from school, and shop, and factory, and with deliberate intention pursue men who possess automobiles or who sit in club windows. They plant themselves in the automobiles, in fact, and when the owner appears, greet him with a bold laugh, and 'Give us a ride, Mister, please.' I have known this to occur to more than one man; one known man to be assailed by volleys of invectives when the little girls were almost forcibly put out of the car and sent upon their way disappointed."

It was a bachelor who spoke; a bachelor whose name so far has been unsullied by scandal, and another bachelor and a benedict added their testimony to a knowledge of similar events. Meantime, the ladies again chorused their united opinion that the man who could not combat such temptations needed a conservator appointed, and, if a married man, a feathery coat snugly attached with macadamized cement would be an appropriate gift to protect him from the evil winds after giving the little girls their drive.

"What would you think," asked one of the ladies, "of a woman who found her car occupied by two or three attractive young men, and consented to drive them about, and treat them to dinner, rather than disappoint them? Would the fact that they pursued her, and 'teased,' avail a husband's wounded pride and confidence?"

And then, of course, the discussion wandered into the eternal channel of the different code of conduct of men as created by custom, if not by nature, for man and woman.

But, meantime, to stray away and leave the little party to end their discussion as they may, does not the whole subject so unpleasantly before the public eye for many months seen to hark back to the first source of all things, THE PARENTS? It cannot be denied that scores, if not hundreds, of bold and vicious young girls are to be found in every American city today. When not vicious, their boldness and loud manners and slangy language indicate the ease with which they may descend to vice. One meets them everywhere; as frequently as coming

out of school with their books as from shop or factory; and again, a little older and a little more subdued in manner, but scarcely more in deportment, in the Summer hotels and walking the beach of seashore resorts. What are the American parents thinking about, that such utter indifference is shown in the matter of guarding their girls? Would it not be well to establish a CENSORSHIP FOR PARENTS in America?

And would it not be well to restrict the much vaunted liberty of the young American girl?

An American gentleman, old enough to be the father of a pretty girl of six feet, was on the point of going to her rescue recently in a trolley car, where she was ogled and openly given cause for annoyance, if not fear, by three young foreigners. Before the man had entered into a fracas with the young rowdies, he was horrified to see the American school girl smile encouragingly at their familiarities. Some thing is wrong in our whole system of education here in this Land of the Free.

Why not look into the causes of so much shame and crime; and why not do a little common sense systematic training of PARENTS? Many of these parents were country born and bred, and knew nothing of the snares and temptations which surround the latest generations. They believe their girls will "come out all right," as they dig—and consider a few childish "frivolities" and trifles as only natural diversions of youth. They are unconscious of the fact that nowhere in America today exists the safe, simple life, which surrounded the earlier generations. Motor cars and trailers, newspapers, magazines, and vaudeville have carried the life of the metropolis into remote places, with all their allurements, dangers and vices. Teen parents to guard their girls! Reform must begin at home.

STORM IN NORTH CAROLINA.

WIND REACHES VELOCITY OF 75 MILES PER HOUR ON THE COAST--SOME DAMAGE REPORTED.

Raleigh, N. C., Jan. 7.—A special from Moorehead City, N. C., to The News and Observer tonight says:

"The most severe storm since 1879 has prevailed here today since 9 o'clock this morning.

"The wind has been blowing at a rate not less than 75 miles per hour. Considerable damage has been done here, especially to boats and launches, yachts, etc. There has been no building reported blown down. Every one was more or less interested in the floating property here. The Norfolk & Southern railroad bridge, a mile long, between Moorehead City and

Beaufort, two or three spans being thrown out of line by the swift current. The loss here will be considerable.

"At Beaufort it is rumored that every dock and warehouse on the water front has been taken away by the storm. Several boats are reported a total loss. No reports have been received yet from the life saving station, but coasters claim this storm has done untold damage on the North Carolina coast. Tonight the storm has moderated somewhat, it is blowing from west southwest."

AIKEN DELEGATION MEETS

MATTERS FOR LEGISLATIVE CONSIDERATION BROUGHT UP AND CONSIDERED.

Aiken, Jan. 8.—An interesting meeting of the Aiken county delegation was held at the court house Monday.

James F. Byrnes placed before the delegation the plan for changing the county government, abolishing the supervisor's office and dividing the county into districts, each district to elect a commissioner, who together will constitute the board of county commissioners. The proposed change met with the approval of the meeting, Dr. W. E. Mealing, Messrs. Getzen, John Young and G. P. Seigler making talks favoring the plan.

Mr. E. J. Craig requested the delegation to vote to abolish the immigration bureau.

The only expression as to the lien law was from Mr. W. M. Foley, who stated he hoped that it would be repealed.

Mr. J. G. Harrigan favored levying a tax on vehicles, horses, mules and bicycles. The money to be expended for good roads.

Senator Toole stated that he had been requested to introduce a bill licensing the carrying of pistols. There was no discussion as to this proposition.

W. M. Smoak, Esq., introduced a resolution endorsing the candidacy of Capt. Claude E. Sawyer for the judgeship, which was seconded by Representative R. J. Wade, Jr. The resolution was unanimously adopted.

MUST SERVE SENTENCE.

Governor Ansel has refused to grant a pardon to Clarence Thraikill, of Saluda county, who is now serving a three years' sentence for manslaughter. It will be recalled that young Thraikill and his father, Morgan Thraikill, killed young Ben Burdette Monetta two years ago. At the trial the father was convicted of murder and is now serving a life sentence in the State penitentiary. The son was convicted of manslaughter and sentenced to serve three years on the county chain gang.

A cure for Dizziness.

"I have found a cure for the misery malaria produces," says R. M. James, of London, S. C. "It's called Electric Filters, and comes in glass bottles. It breaks up a case of chills or a bilious attack in almost no time, and it puts yellow jaundice clean out of commission." This great tonic medicine and blood purifier gives quick relief in all stomach, liver and kidney complaints and the misery of lame back. Sold under guarantee at all drug stores.