

GOVERNOR NAMES INSURANCE BOARD

COMMISSION IS APPOINTED TO HEAR APPEALS—MAY REDUCE RATES.

DISPATCHES FROM COLUMBIA

Doings and Happenings That Mark the Progress of South Carolina People Gathered Around the State Capitol

Columbia.

B. Hart Moss, of Orangeburg, T. B. Stackhouse of Columbia and A. Foster McKissick of Greenwood have been appointed members of the South Carolina Insurance Commission by Governor Manning. The commission was created by an act of the last general assembly. Mr. Moss is chairman of the commission and will serve one year. Mr. Stackhouse is secretary and his term is for two years. Mr. McKissick, the third member of the commission, will serve for three years. Mr. Moss was the choice of the governor, Mr. Stackhouse was recommended by the South Carolina Rating and Inspection Bureau and Mr. McKissick by State Insurance Commissioner F. H. McMaster.

The commission shall not hold more than six meetings a year on the call of the chairman, states the act which provides for its creation, but may be called into extraordinary session by the chief executive at any time.

Duties of the commission as prescribed in the act are as follows:

"The insurance commissioner upon his own motion, or upon written complaint, shall have the power to refer any rate fixed by any individual, bureau or insurer, to a commission of three provided for in this act, for the purpose of determining whether or not same is discriminatory. If the said commission shall conclude after careful and diligent inquiry, and a full hearing and investigation, that same is discriminatory, they shall order the individual rate maker, bureau or insurer to promulgate a rate which is not discriminatory. In the event of final determination, any overcharge made by an insurer during the pendency of such proceedings shall be immediately refunded to the person entitled thereto. If at any time it shall appear to the commission herein provided for that rates provided for fire insurance in this State are excessive or unreasonable, in that the results of the business of stock fire insurance companies in the State during the five years next preceding the year in which the investigation is made, as indicated by the official annual statements of the insurance commissioner, show an aggregate underwriting profit in excess of a reasonable amount, then the said commission shall have the power to order a general reduction in the rates which will reduce the underwriting profits to a reasonable amount. Any reduction ordered by said commission shall be applied to such class or classes of risks as the companies or rating bureau or bureaus may elect. In determining the question of a reasonable underwriting profit under this act, the commission, as a protection to policyholders, shall give proper and reasonable consideration to conflagration liabilities, both within and without this State. Any action of the said commission shall be subject to summary review before a court of competent jurisdiction, without prejudice to either party involved."

No Sunday Movies in Columbia.

City council came down heavily on the proposition to operate motion picture shows on Sunday afternoons and nights at its regular meeting. Every member of council was present except Mayor Griffith, and the vote was unanimous in support of the motion offered by Councilman F. S. Earle that the request to allow the shows to open on Sundays be refused.

A letter was read from Major General C. J. Bailey in which he requested the council to consider the matter and allow the shows to run for the benefit of the soldiers who visit the city on the Sabbath. Not a single word was spoken for or against the proposition. The letter was read and it was evident that council was prepared to vote immediately, and they did.

A number of prominent citizens were present including the Rev. A. N. Brunson, the Rev. C. E. Burts, the Rev. G. A. Blackburn, the Rev. B. Rhett Turnipseed, the Rev. W. S. Hardin, the Rev. A. W. Blackwood, W. A. Clark, E. A. Felder, S. L. Miller and J. A. Cathcart. As soon as council had disposed of the matter, the Rev. A. N. Brunson arose and thanked the body.

Interest Being Shown in Dairying.

South Carolina farmers are keeping the dairy agents of the state busy. Just recently D. W. Watkins, one of the agents, brought into the state from Virginia 14 head of Holsteins and two pure-bred Guernseys, the former being consigned to Anderson county and the latter to Marlboro. Another agent is at present in Kentucky purchasing a carload of Jerseys for Richland county. Mr. Watkins has been asked recently to obtain 12 head of young Jersey heifers for the boys' calf club in Union county.

Save

- 1-wheat
use more corn
- 2-meat
use more fish & beans
- 3-fats
use just enough
- 4-sugar
use syrups

and serve
the cause of freedom
U. S. FOOD ADMINISTRATION

A Progressive Farm Tenant.

A special from Clemson College tells of the wonderful achievements of a tenant in Anderson county, who has just won several prizes at local and county fairs.

Give the tenant a chance is the moral of this story.

"A rather praiseworthy incident during the Garvin township, Anderson county, fair was the winning of the blue and white ribbons for the best dairy herd by a farm tenant," says J. B. Douthit, Jr., president of the fair association. "But it is more remarkable, indeed," continues Mr. Douthit, "in view of the fact that several good dairy herds were competitors."

The prize winner, J. F. Smith, although farming rented land and working on shares, is far ahead of the average tenant. He's a hustler, "an intelligent hustler," as Mr. Douthit describes him.

Mr. Smith, the tenant, is allowed by his landlord to sell butter, raise hogs on skim milk, and do lots of other things that is quite unknown to the average tenant, and is proving successful with it all. The landowner knows that if his tenant produces livestock the land will be constantly improved, thus he himself being benefited as well as the tenant.

The prize-winning herd is the result of breeding grade cows to registered bulls, and liberal and intelligent feeding. Mr. Smith's success is further shown by his flat refusal to accept \$25 for a six-week-old heifer on the day of the fair.

A well-drained, fertile soil, fairly heavy and firm, but friable is best for wheat, according to the farm crops men of Clemson College.

Sow about 6 or 7 pecks of good plump seed to the acre. Don't plant seed that has not been treated for smut.

It is well to top-dress wheat in the spring with a good fertilizer at the rate of about 150 to 200 pounds to the acre. This furnishes ready plant food and gives the small wheat plants a quick start. Increased yields of 5 to 10 bushels an acre have often been obtained from this practice.

New Enterprises Authorized.

The Barnwell Pecan Company of Beaufort was commissioned with a proposed capital stock of \$25,000.

The Hunt Candy Company of Greenville was commissioned with a proposed capital stock of \$10,000. The company will manufacture and sell confections.

The Dudley Lumber Company of Florence was chartered. The capital stock is \$3,000.

The Horry Merchandise Company of Horry was chartered with a capital stock of \$3,000.

The Holly Hill Electric Service Company of Holly Hill was chartered with a capital stock of \$10,000.

Cotton Boll Pest Arrives.

The Mexican boll weevil, the coming of which has been so much dreaded by the cotton planters of South Carolina since it first began to destroy the crops in the Southwest several years ago, has at last reached the state and is now established on Daufusky Island, in Beaufort county, according to an announcement made by A. F. Conrad, state entomologist.

Mr. Conrad says there is absolutely no doubt of the presence of the weevil in South Carolina and that the farmers might as well begin to take steps to combat the ravages of the most disastrous insect which has yet invaded the cotton fields of the South.

Agents Named to Canvass State.

W. Banks Dove, Andrew J. Bethoa, C. N. Sapp, Victor Rector, O. L. Keithall of Columbia, the Rev. Way of Charleston, W. C. Harrison, Bradley, and McBeth Young of Union, were appointed special agents to visit the various county seats of this State and to assist the county chairmen, managers and publicity men, both of the food conservation campaign and the Liberty bond campaign in every way possible in making their local campaigns successful and in securing a full quota of pledges.

Secretary Grants New Charters.

Application has been made to W. Banks Dove, secretary of state, by the Charleston Terminal Company for a renewal of charter and also to increase the capital stock to any sum not exceeding \$5,000,000.

Gresham's, Inc., of Columbia was also commissioned with a proposed capital stock of \$10,000. Owning, operating, management and control of restaurants and eating places is contemplated. Petitioners are Edwin B. Gresham and J. H. Lee of Columbia and Santo Sotille of Charleston.

GOSSET SELECTED TO HEAD FUEL BODY

ANDERSON MAN IS NAMED FUEL ADMINISTRATOR FOR SOUTH CAROLINA.

IS COTTON MANUFACTURER

Will Take Up Duties of Office and Endeavor to Relieve Conditions in State.

Anderson.—B. B. Gossett, cotton manufacturer of Anderson, has been appointed federal fuel administrator for the State of South Carolina. Dr. H. A. Garfield, national fuel administrator, sent notice of the appointment by wire, stating that it was with the approval of President Wilson. Mr. Gossett was en route for New York when the telegram was received here for him to stop in Washington, where he conferred with Dr. Garfield and where he will attend a conference of the State fuel administrators. A telegram was received here from Mr. Gossett in which he stated that he had accepted the appointment and would return to the State and take charge of the situation at once.

Dr. Garfield stated in his telegram that the chief duties of Mr. Gossett's position would be to select a small advisory committee for the State and appoint local committees in the counties and cities for the purpose of investigating and reporting on local conditions and in co-operation with the national fuel administrator to take all possible steps to relieve and improve fuel conditions within the State.

"It will be a service to your country and particularly to the poor of the State as well as a favor to me if you will undertake this important and vital work," reads Mr. Garfield's telegram.

Mr. Gossett is about 34 years of age and is president of the Riverside, Toyaway and Pendleton cotton mills.

Stockmen Want New Law.

Orangeburg.—The annual meeting of the South Carolina Livestock Association held here last week was not largely attended, which was a disappointment to the speakers, as well as those who attended. The officers for another year are: L. I. Guion, Lugoff, president; Thomas O. Lawton, Garnett, secretary. A number of prominent speakers came to deliver addresses at the meeting. There were practically no livestock exhibits. Another year the date will likely be changed in order that farmers may better get off to attend the sessions.

At this meeting several resolutions of importance were passed. A resolution was passed that it was the sense of the association that the next general assembly should enact a law prohibiting the sale of heifer calves for butchering purposes before they reach three years old. Another resolution urgently requests the president to do all in his power to settle as quickly as possible the necessary arrangements for procuring and distributing nitrate of soda to the farmers under the provisions of the act dealing with that subject. Still another resolution was passed requesting that the extension division of the United States government and Clemson College be moved to Columbia from Clemson College, but that the extension division continue to be conducted under the supervision of Clemson College just as the various experiment stations are now being conducted. A resolution was declared that as the center of the livestock industry is steadily moving eastward into the coastal plains and with the constant importation of hogs and cattle from the older sections of the country it is inevitable that hog cholera, black leg and other contagious diseases will become a menace and as Clemson College is far removed from the center of the State, that the South Carolina Livestock Association petition the legislature to establish the office of State veterinarian in Columbia and that proper hog cholera serums and other serums and vaccines be kept necessary to combat contagious diseases of hogs, cattle and horses.

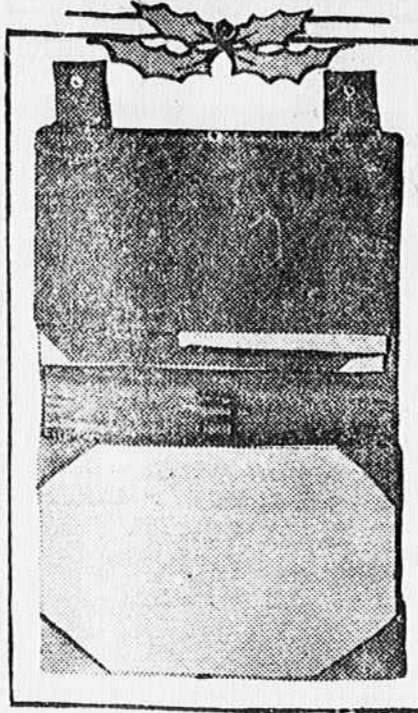
Allendale Has New Bank.

Allendale.—The First National Bank of Allendale has been organized by a body of representative business men and farmers of this community with a capital stock of \$50,000, 50 per cent of which was paid in at once, the balance to be paid when the bank opens its doors for business on November 15 next. The bank has over 80 stockholders and stock sold for 10 per cent above par. These facts indicate the confidence the public has in the promoters and the certainty of success. W. T. Riley, Jr., is president.

York Works to Save Food.

York.—The food conservation campaign in Western York, directed by John R. Hart, is being vigorously prosecuted by the township chairmen and a corps of capable assistants. As the result of a systematic house to house canvass, the signature of the head of practically every household in their territory will soon be secured to cards pledging co-operation with the government in the movement. Leading negroes have been appointed to push the campaign among their race and their response to the appeal is gratifying.

Soldier's Portfolio



A small, neat portfolio to carry stationery, pen and pencil for the soldier is one of the gifts that can be made for him at home. It is a simple affair, of substantial brown denim, and requires nothing else but thread and snap fasteners, to make a very complete and handy writing case.

As shown in the picture, the case is about ten inches wide and sixteen inches long. One side of it holds three blotters that make a good support for the writing tablet in cramped quarters where there is no table. On the other side are compartments for paper, envelopes, post cards and stamps. A narrow strap of the denim, is sewed down at the center to carry pen and pencil. Ink can be carried in solid form now. It comes in small sticks that dissolve in water. The case fastens with strong snap fasteners as indicated in the picture.

It is a good idea to embroider the initials on belongings made for the boys in the service because so many kits and portfolios are alike in all details. Besides it is another evidence of thoughtfulness on the part of the donor.

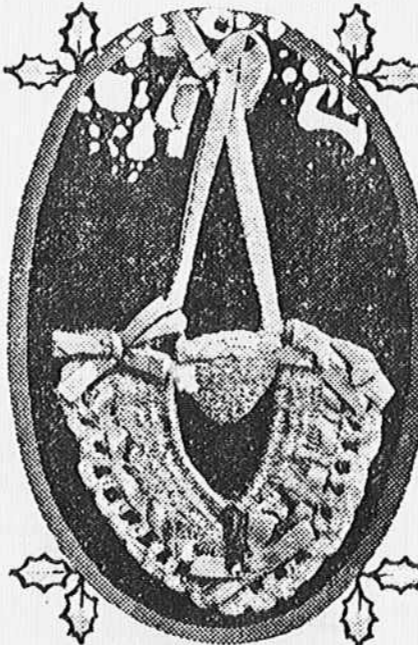
Homemade Character Dolls



Carl and Pat along with Gretchen and Hortense, are making eyes at us this Christmas, inviting us to inquire into their merits. They belong to a new order of the beloved rag dolls that have always held the warmest corner of little folks' hearts.

These dolls are made of discarded socks or stockings and stuffed with cotton. White socks are used for the heads and colored ones for the bodies. Fancy stitching with heavy mercerized cotton or yarns, outlines the jackets, makes ties and garters and represents buttons. The eyes, nose and mouth are outlined also in black and red. Two-toned silk socks, usually in a bright color on the wrong side are much sought after by the makers of these jolly looking character dolls.

Wishbone Thimble Case



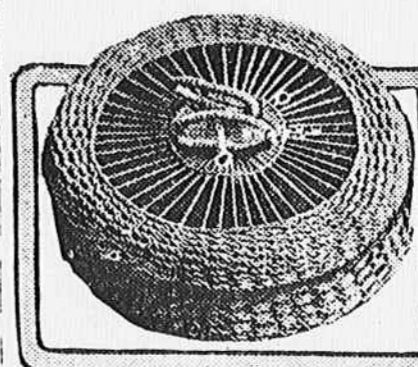
A pretty thimble case, made of a wishbone saved from the wreck of the Thanksgiving turkey, is something new. Heavy silk or mercerized cotton is used for crochet lace to make a wide border about the wishbone. It is crocheted with a beading to carry baby ribbon that is run through it and made into three little bows as shown in the picture. A tiny bag, to hold the thimble, is suspended between the ends of the bone and the pretty gift is suspended by ribbon hangers.

Bedroom Finery



Every Christmas is greeted with dainty new bonnet caps and jackets, sometimes designed for wear only in the bedroom and sometimes meeting the requirements of the breakfast table. Here is a pretty jacket made of wide pink ribbon and lace which may be slipped on over the nightdress or petticoat, for bedroom wear. The cap is merely a band of wide ribbon with frill of lace at each edge headed by a fancy braid.

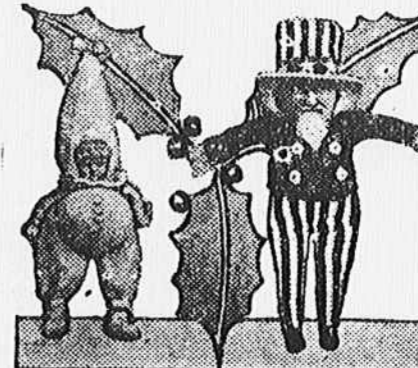
Work Basket of Paper Rope



No gifts are quite so much appreciated as those which show the painstaking work of the giver. The pretty work basket, pictured above, is such a token of warm friendship as every woman might wish to give to someone near and dear to her.

It is made of paper rope in gray and lined with rose-colored silk. It is an achievement to be proud of and a gift to cherish. Little pockets, set about the lining of the basket at the sides will carry all the tools for sewing. They are made of the rose-colored silk.

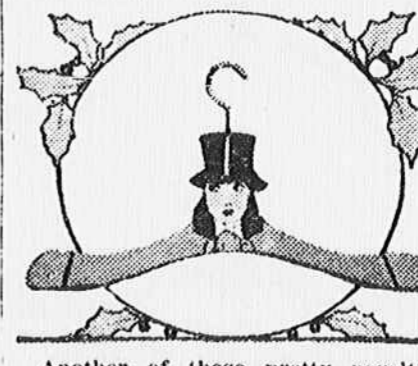
Remember the Baby



Even the baby is to have a patriotic bent given to his affections, by means of toys this year. Uncle Sam appears among the clever, home-made Christmas dolls, that reveal a rubber ball somewhere in their anatomy. They have limp bodies, stuffed with a little cotton and are dressed in cotton fabrics, as cotton flannel, elderdown or percale.

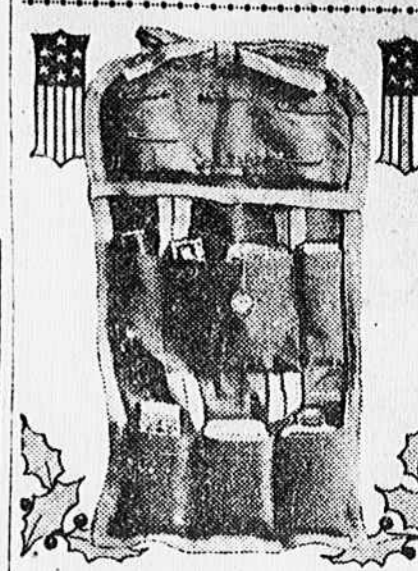
In the Uncle Sam doll the ball is used for the head—but in the other one it makes the body. This doll is dressed in blue elderdown and has a row of the finest pearl buttons down its rotund tummy. When the ball is punched the doll squeals—much to the surprise and delight of his babyship.

Novel Coat Hanger



Another of those pretty novelties made of painted wood appears in the coat hanger shown above. These hangers are shown in the stores, painted white with the figure outlined on them in black, ready to paint in any colors one may choose. This one pictures a girl in smart riding hat and black collar with white stock. The face and arms of the hanger are to be painted according to individual fancy.

Kit for the Navy Lads



Here is a compact and comprehensive kit, designed to carry all the things needed by our boys in the navy, to keep them and their belongings fit and nifty. It is made of blue denim and a little red cotton-flannel, stitched with red thread and bound with a strong braid. Short lengths of braid sewed in it serve to hold comb, brushes, pencils, etc.

This kit carries an unbelievable number of things—among them these: Soap in a soap box, talcum powder, scrub brush, pencil with eraser, paper, post cards, black and white thread, needles, pins, safety pins, tooth brush, tooth paste, bone buttons, bachelor buttons, safety pins, corn-cob pipe, bag of tobacco and has room to spare for other things. It rolls up and is tied with the strong braid or tape used for binding it. One of these kits, fitted out, is a fine gift along with a gay little bag of sweets, or something equally foolish, for Christmas.

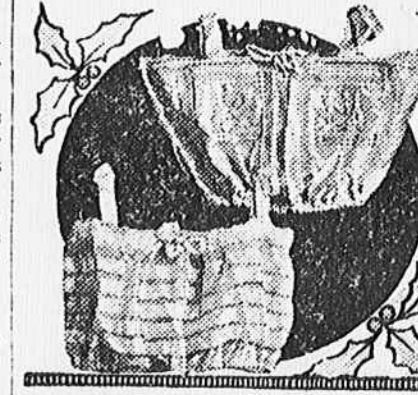
Inviting Telephone Girls



Pretty ladies, made of painted wood, conceal our telephones and invite us to tell secrets that will never be betrayed. These are the "pingcraft" girls and they make fascinating gifts to either men or women friends. Each one stands at the front of a small board on which the telephone is to be placed. The mouthpiece is unscrewed and when replaced forms the crown of a hat or springs from a high corsage bouquet or disappears altogether or is frankly in evidence, just as you will.

The pingcraft novelties are made of wood cut out from thin boards, painted white. The figures are outlined on them ready for painting and each is painted to suit the individual taste. The little figure at the left is holding her hat and, when she is placed, the mouthpiece of the 'phone becomes the crown of it.

Dainty Camisoles



Camisoles—that is corset covers, by a less matter-of-fact name—are never neglected when the Christmas list of suitable finery is made up by buyers for the big shops. This year they have presented shoppers with many lovely camisoles of ribbon, or net and ribbon combined, or crepe georgette and ribbon. Those shown in the picture are in pale pink, which is the favored color for fine underwear.

Very wide satin ribbon, decorated with small tufts, lace insertions and French knots in pink and blue silk, serves to produce the camisole at the top of the picture. It is edged with a frill of pink crepe and supported by shoulder straps of satin ribbon.

The camisole below it is made of fine, white net, banded with satin ribbon. The same ribbon is used for shoulder straps and for drawing up the fullness over the bust. It is finished with a small bow at the front. A flat elastic run, in a narrow hem in the net, adjusts the camisole to the waist, shabby with use.