

## Attention, Farmers:

Remember, we're the people to buy your Farm Implements from. We handle none but the best. Our stock is full and complete and our prices are as low as possible.

**Kingstree Hardware Co.**  
EVENTUALLY--WHY NOT NOW?

We Lead--Others Follow.

Coffins and Caskets.

### FIRE INSURANCE IN WILLIAMSBURG.

#### HOW NEW LAW AFFECTS FIRE INSURANCE IN THIS SECTION AS SHOWN BY LOCAL AGENT.

To Our Patrons:

As many of you know already, the Legislature of South Carolina at its last session passed what is known as the Laney-Odom bill, an anti-compact law framed for the purpose of forcing the Southeastern Underwriters association out of the State, thus breaking up the Stamping Office in Columbia, which fixed the fire insurance rates for all risks in the State. As a result of the passage of this bill all the association companies and many of the non-association companies have withdrawn from South Carolina, leaving many of the agents without any companies at all.

While we are left as destitute as the majority of the agents of the State, still we have lost six of our best fire insurance companies and for awhile we had only three left, as follows: Southern Stock Fire Insurance Company, Southern Underwriters, both of Greensboro, N.C., and the Equitable Fire Insurance Company, Charleston, S. C. Later we succeeded in getting the Underwriters of Greensboro, Greensboro, N. C., and the Southern Home, Charleston, S. C., making in all five companies we now represent. They will continue to do business in the State under the new law, and we shall be able to place with them all the desirable business we can get. They are all Southern companies, and have been in business several years. They are financially able to protect all the business in Williamsburg county, and for that reason the people who carry insurance need not fear that they cannot get insurance.

It is true that the above named companies do not write so liberally as the Liverpool and London and Globe Company, Liverpool, England; or the Aetna of Hartford, Conn., but the insurance public will make every effort to reduce the number of fires by being careful as to how they construct their flues and chimneys, building the chimneys always of brick, and the flues built of brick laid flat suspended upon iron hangers; and will discourage the writing of insurance for people whose morals are questionable, then we shall be able to induce the small companies that stay in the State to write more liberally for us. There are one or two kinds of risks that we are still unable to place in these companies, but hope to get the agency before many days for companies that will handle these risks. If you want the rates low, be careful with fire, and you will do more toward the reduction of insurance rates than all the Legislatures combined. Should we not be able to place your insurance we will give you notice time enough to get it placed elsewhere if possible. Inasmuch as all the agents of the State are up against the same proposition, it will be hard for you to place your business, if you cannot get it through us, for we now repre-

sent about as many companies as any other agency in the State.

We wish to inform the people of the county that fire insurance is not the only business carried on in our agency. We have the largest bonding business in the county, and write bonds of all kinds; such as county officials, guardians, administrators, and other judicial bonds, banks, managers and other employees of different kinds of business, postoffice bonds, etc. Our bonding company is the United States Fidelity and Guaranty Company, Baltimore, Md, and one of the leading companies in America.

We wish especially to call your attention to the life insurance feature of our agency. Of the many companies represented in the county there is none better than the Southern Life and Trust Company, Greensboro, N. C. It is purely a Southern company, having been in business for more than thirteen years, and having passed over the trying days of all young insurance companies with honors. It is under the conservative management of Mr A W McAlister, one of the most successful insurance underwriters in the United States. He has proven that the secret of success in life insurance underwriting is the care exercised in making the medical examination. A policy with this company is a certificate of good health. It means a low death rate, and a low death rate means fewer claims to be paid, fewer claims paid means more dividends dished out to policy holder, thus making the cost of insurance lower in this company than in the average company. They give you a free medical examination every year, which is equivalent to handing you back \$5.00 every time you are examined. Very few companies care enough about their policy holders to do that.

Livestock insurance is another important feature of our agency work. Anything that is worth having around you is worth protecting. How many of you ever stood over the body of a dead horse or mule and realized what it is to lose such a friend in the spring, or summer? How many of you ever had to go to the salestable man and put up a hard luck story in order to get another horse? You know what a comfort a hundred dollars would have been to you at such a time. Why not insure your stock while it is in good health? When it is sick it is too late to get protection.

For information on any kind of insurance come to see us, write us, or phone No 85. We are as ever,  
Yours to serve,

KINGSTREE INSURANCE, REAL ESTATE & LOAN CO,  
W H Welch, Manager.

#### Bank Foolishness.

You occasionally see it stated that colds do not result from cold weather. That is rank foolishness. Were it true colds would be as prevalent in midsummer as in midwinter. The microbe that causes colds flourishes in damp, cold weather. To get rid of a cold take Chamberlain's Cough Remedy. It is effectual and is highly recommended by people who have used it for many years as occasion required, and know its real value. Obtainable everywhere.

### WHAT WE WILL DO FOR YOU

Build your Home, your Store, your Barns, Stables or any Building you may want. We are builders and contractors. Our plant is equipped with new machinery and we are in position to make anything in Building Material. Our line consists of:

**Sash, Doors, Mouldings, Frames, Columns, Brackets, Balusters, Flooring, Ceiling, Siding, Railings, Mantels, Boxes, Coffins and Screen Goods.**

Building Material made to your order, you furnish designs or we'll furnish them with no extra charge. No matter how large or how small the order you send is, it will receive prompt and scrupulous attention. The prices we ask will be no more than you generally pay for haphazard work. Will you send us an order?

**Kingstree Manufacturing & Construction Co., - - - - - Kingstree, S. C.**

### Real Estate--Farm Lands.

**Country Farms and Town Lots For Sale!**

**If You Want to Buy, See Us  
If You Want to Sell, See Us**

We can place you in any section of the County that you want. Address all correspondence to  
**Gourdin & Harper, Kingstree, S. C.**

#### HELD FOR MURDER.

#### Florence County Negro Said to Have Beaten Wife to Death.

Lake City, March 20:—One of the most brutal murders which has occurred within the history of Florence county is charged against Sam Singletary, a negro man who was taken to the county jail on Saturday by Coroner Gunn from the Lake City section.

On Saturday morning Coroner Gunn was called by wire to Lake City to hold an inquest over the body of a negress, Minnie Singletary, wife of Sam Singletary, the peculiar character of whose death had aroused suspicions of foul play. The testimony brought out the fact that the man had been accustomed to beating her and that a few days previously he had flown into a rage and so belabored her with a piece of leather harness that she was made desperately ill. A doctor was summoned by one of the children and upon examination discovered that the woman, who was in a delicate state of health, had sustained internal injuries from which she could not recover. The jury found that she came to her death from a blow inflicted by her husband and Coroner Gunn immediately arrested the man and returned with him to Florence, where he was placed in jail.

#### Child Badly Burned.

Last Thursday afternoon Leroy Carter, the three-year-old son of Mr and Mrs A L Carter, was severely burned at the home of his grandparents, Mr and Mrs H A Miller. The little fellow was standing by a stove and his clothing became ignited, and in an instant they were in flames. A little brother, who was the only one in the room with Leroy, gave the alarm. The flame was extinguished quickly, but the child was severely burned about the face and hands. We are pleased to learn that the little fellow is getting on nicely.

Few of us believe in luck—unless we happen to be unlucky.

#### UNLAWFUL FISHING.

#### Game Warden Epps Going for Offenders.

For the past few weeks our game warden, Mr Thos W Epps, with the assistance of Mr W W Dennis and the chief game warden's assistance, have been making regular trips up and down Black river clearing the stream of unlawful fish nets and traps.

They report many traps destroyed, and have seized and are holding as evidence quite a number of nets that were set during the closed season, which is from the setting of the sun each Thursday to the rising of the sun each Monday. Mr Epps says many of these nets were stretched from bank to bank across the river, which accounts for the lack of shad in Black river in this section.

The wardens have in their possession captured nets ranging from ten to thirty feet deep and from fifteen to two thousand eight hundred yards long.

Already a number of prosecutions and convictions have been made and there are a number of others still to come before the Magistrate at Georgetown, where Mr Epps spent several days this week in connection with the prosecution.

It is to be hoped the work of the game wardens in this instance will result in much good, as it has been a common complaint among fishermen in this community that Georgetown fishermen were persistently obstructing the passage of fish up the river.

#### When to Take Chamberlain's Tablets

When you feel dull and stupid after eating.  
When constipated or bilious.  
When you have a sick headache.  
When you have a sour stomach.  
When you belch after eating.  
When you have indigestion.  
When nervous or despondent.  
When you have no relish for your meals.  
When your liver is torpid.  
Obtainable everywhere.

### Grow your own Vegetables

Cut down your living expenses. You'll be astonished how easy it is to save time, labor, and money, and get bigger and better crops when you use

## Planet Jr Garden Tools

This No. 16 Planet Jr is the highest type of Single Wheel Hoe made. Light, but strong, and can be used by man, woman or boy. Will do all the cultivation in your garden in the easiest, quickest and best way. Indestructible steel frame. Costs little and lasts a lifetime.

New 72-page Catalog (108 illustrations) free describes over 50 different hand and horse-tools. Write postal for it.

**KING HDW. CO.**  
Kingstree



### Condition of the Farmers and Merchants National Bank

of Lake City, S. C.,  
as Reported to the Comptroller of the Currency  
at the Close of Business March 7, 1916

Assets.	
Bills Receivable.....	\$382,207 11
Funds.....	106,100 00
Stk Fed Reserve Bk.....	3,600 00
Bank Building & Fix.....	8,600 00
Redemption Fund.....	5,000 00
Cash and Due from Bks.....	56,486 39
	\$561,993 50
Liabilities.	
Capital Stock.....	\$100,000 00
Surplus and Profits.....	30,291 32
Circulation.....	100,000 00
Rediscounts (secured by cotton).....	77,338 48
Rediscounts.....	20,711 00
Bills Payable.....	10,000 00
Deposits.....	223,652 70
	\$561,993 50

**BANK WITH US.**  
We Pay 4% Interest on Savings Deposits.

**Farmers & Merchants National Bank,**  
"ABSOLUTELY SAFE" LAKE CITY, S. C.  
Loans Made on Cotton at 5 Per Cent.

