

**The Commonwealth of Insurance.**

Mr. Samuel E. Moffett, writing for Collier's of April 22 on "The Empire of Insurance Billions," says:

"The nearest approach to that Co-operative Commonwealth of which the Socialists dream has been made theoretically in the business of life insurance. Here are the most gigantic combinations of capital in the world, with the widest diffusion of ownership. It is safe to say that a clear majority of the sixteen million families in the United States are joint owners of the insurance capital of the country, constituting the most colossal co-operative organization ever built up in the world's history.

Any wild notions about the danger to the policy-holders may be dismissed at once. These huge American insurance companies are now the strongest financial powers on earth—very much stronger and more solid than the Bank of England. Their failure would be inconceivable. Now that the business has passed the perils of infancy, life insurance companies in America do not fail. If Lawson's alarm bell and the Hyde-Alexander mud batteries should put an instant stop to the issuance of new policies, and if half the present policy holders should drop out, the business would go on without a jar, automatically providing for the remainder. The system is impregnable.

"Nor is the speculative element in insurance investment altogether a bad thing for the policy-holders. If the companies were restricted, as the Mutual was by its original charter, to mortgage on real estate in New York, United States bonds, and New York State and city bonds, their returns would be so small that the policy-holders would have to pay considerably higher premiums for the same amount of insurance, and the field of possible investment would soon be exhausted. The restrictions of the savings bank law would have a similar effect. Under the present arrangements there is a certain amount of gambling, but it is gambling with loaded dice. The insurance companies are not at the mercy of the market—they control it."

**Foolishness in Indiana.**

The average person of common sense hardly knows whether to laugh at the Indiana anti-cigarette law, or get indignant at the makers and enforcers of it. It is, of course, an absurd thing, and if anybody cares to carry through a test case it certainly cannot stand in any court with an ounce of "gumption." It would be just as reasonable for the legislature and the governor to undertake to interdict "stogy" cigars, ham sandwiches and circus lemonade, all of which are more or less harmful if they are not taken into the system with due regard for gastronomic laws and conditions. The Indiana legislature should next provide for a special police supervision over nocturnal restaurants where corn beef and cabbage are served after midnight. Partakers of such provender should be "kept moving" till daylight, since it requires about four hours for cabbage to digest. There should also be close examination, by a responsible officer of the cast-iron doughnut counters in the station restaurants, and cheap joints where enough eggs are cooked at one boiling to last for a fortnight. This job might be assigned to the governor himself, who is understood to be an enthusiast for the anti-cigarette law. It might be even argued that there is no other field in which the present distinguished executive could be so faithful and useful. Seriously, the anti-cigarette law is a piece of folly that will rapidly die out. It is a pity, though, that the good people of so great a state as Indiana must live under the humiliation of having a legislative power so frivolous.—Cincinnati Enquirer.

**Indigestion Causes Catarrh of the Stomach.**

For many years it has been supposed that Catarrh of the Stomach caused indigestion and dyspepsia, but the truth is exactly the opposite. Indigestion causes catarrh. Repeated attacks of indigestion inflame the mucous membranes lining the stomach and exposes the glands to secrete mucin instead of the juices of natural digestion. This is called Catarrh of the Stomach.

**Kodol Dyspepsia Cure**  
relieves all inflammation of the mucous membranes lining the stomach, protects the nerves, and cures head, back, sour risings, a sense of fullness after eating, indigestion, dyspepsia and all stomach troubles.

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Oct 19—0

**Jews in America.**

The Jews of the United States are planning to celebrate the two hundred and fiftieth anniversary of their arrival in this country. While the first of the race to land on our shores were persecuted exiles from Brazil, it is held that there were Jews in the ships of Columbus, who came with him on his first voyage of discovery.

To us Americans at large, however, the early history of the Jews in this country is not so interesting as their later life and their present position in the affairs of the nation. From the little colony of despised and abused Hebrews that came to seek the protection of Governor Peter Stuyvesant, and found a prison instead, has sprung one of the most powerful factors in the world.

The Jews were made to suffer in those early days the sternest disabilities, and it was many years before they were permitted to exercise with freedom their religion or enter completely into the trade of the community. But the tenacity of the race, their inexhaustible patience and their qualities of citizenship then as now ultimately told in their favor, and from a grudging toleration the colonists gradually conceded to them the full privilege of citizenship. Their loyalty to the government was never questioned, and in later years they were among the staunchest supporters of General Washington; and their sympathies and material substance helped to carve the republic out of the colony. Again, in 1812, they were found firmly supporting the young republic with men and money; and in the civil and the Spanish wars Jews were enlisted in large numbers as soldiers under the flag.

Gradually their numbers grew, and they ventured forth and took part in the upbuilding—and especially in the commerce—of the states, until there is hardly a community from the Atlantic to the Pacific where they are not prominent and are not recognized as among the most progressive and public-spirited citizens. Only in late years have they entered the learned professions to a great extent, but in them they have already made their shining mark.

The Jews are the bankers of the world, and here as in foreign countries they have attained distinction in this particular to a marked degree. In Russia alone are they prevented from taking the lead in large financial enterprises. That government's system of oppression has stifled their natural talents, but it has been the means of increasing the Jewish population of the United States by many thousands. New York today contains more Jews than any other city in the world—in 1904, 672,776.

Since 1884 they have been coming here in ever-increasing numbers to find that freedom and satisfaction in life to which all men are entitled. Unspeakingly poor they were, and the fear was expressed that they would become public charges; while many are still poor—among the late comers—that prediction has never been fulfilled. The little Jewish children are among the brightest in the public schools. They grow up and themselves become teachers; they enter the law, medicine, journalism—and in all they excel. In merchandising—one but has to read the names on the signs in five miles of busy Broadway to see how they have made their way. In America the Jews have a record all to the good; they have succeeded and are of the brainy, progressive, patriotic citizens of the nation. Their celebration will be a success, for they have something worth while to celebrate.—New York Commercial.

**Great Boring Machines.**

Four of the big shields to be used in boring the great tunnels of the Pennsylvania railroad between the Hudson and East rivers in its costly entrance into New York city are fast approaching completion at the Leedsdale Works of the Riter-Conley Manufacturing Company. The company's workmen have been engaged upon these for months, and the task was so unusual even for a company accustomed to handling great things that special air-driven tools for the boring and reaming of the steel had to be made.

The boring machines consist of enormous steel cylinders twenty-four feet in diameter and sixteen feet long. Each cylinder without the machinery weighs 150 tons, and the machinery will weigh equally as much as the shields. The cylinders are made up of three thicknesses of half-inch steel plates riveted together. Within this cylinder is placed the boring edge of cast steel, the diaphragms, air locks, and other apparatus necessary to drive the tunnel beneath the rivers. The cylinder moves with the cutting edge.

It will be necessary to assemble the boring machines here and then knock them down for transit to New York.—Pittsburg Dispatch.

**DR. JOHN H. MORSE,**

**VETERINARIAN,**

207 N. MAIN ST. - SUMTER, S. C.

—TELEPHONE 388.—

**THE FLEETS COMPARED.**

**Rojestvensky Slightly Stronger in Artillery Than Togo.**

From the Philadelphia Record.

Naval officers in Washington are keyed up to the highest pitch of interest in the impending meeting between the hostile fleets of Russia and Japan in the Eastern seas, as they realize that the battle will be the greatest of modern times, and in many respects the greatest sea fight in history. It is expected to show in a more decisive manner than any other naval battle since the development of modern ships of war the destructive capacity of armament, the defensive value of armor and the general possibilities of the types of vessels that have come into use.

On the purely technical side these considerations cause our naval experts to await with keen interest the meeting of the fleets, while on the political side the interest is not less keen, as they feel the issue of the battle will probably be decisive of the war.

The make-up of the two fleets and the possible auxiliaries that may join them have been carefully studied by an expert of the bureau of navigation. This study shows that the Russian fleet is slightly superior to that of Japan in fighting efficiency. But it is believed the Japs will more than offset this by their superior morale.

**Strongest in Battleships.**

Admiral Rojestvensky has five battle ships built in 1901-03, which will be opposed to four Japanese battle ships built in 1896-1900. The Russian battle ships of this class are the Alexander III, the Borodina, the Suvaroff, the Orel and the Oslabya. Combined they have 16 twelve-inch guns, 4 ten-inch guns, 58 6-inch guns, 100 twelve-pounders and 100 three-pounders. Naval officers compare these ships with the four Japanese battle ships against which they will doubtless be pitted. The Japanese ships are Mikasa, the Asahi, the Shikihima and the Fuji. These four muster the following guns: Sixteen twelve-inch, ten ten-inch, 52 six-inch, 70 twelve pounders and 40 three-pounders.

Rojestvensky has two battle ships of the 1889-1894 model, which are compared with the Japanese battle ship Chin Yen, built in 1882. The Russian battle ships of this model are the Sissoi Veliki and the Navarin. They carry eight twelve-inch guns, 14 six-inch guns and 26 three-pounders, against the following guns mounted on the Chin Yen: Four twelve-inch, four six-inch and two four-pounders.

As far as armored cruisers in the opposing fleets are concerned Admiral Togo has the advantage, although it is generally conceded, naval officers say, that the fighting efficiency of a modern fleet is best reckoned by the number of its battle ships. Admiral Rojestvensky has only two armored cruisers, the Nakhimoff and the Dimitri Douskoff. These two ships carry the following guns: Fourteen six-inch, twenty 4.7-inch guns and nineteen guns ranging from three to one-pounders. The Japanese armored cruisers are the Adzuma, the Yakume, the Iwate, the Idzumi, the Tokiwa, the Asuma, the Kasuga and the Nissin. They carry these guns: One 10-inch, 30 eight-inch, 104 six inch, 92 12-pounders and 42 two and a half-pounders.

**Japan Has Advantage in Cruisers.**

Japan seems also to have the advantage in the number of protected cruisers, none of which, however, could last well against the onslaught of a battleship. Of protected cruisers built in 1884-1903 Japan has 15. They are the Kasagi, the Chitose, the Itskuishima, the Nashidate, the Matushima, the Naniwa, the Tawachite, the Akitshuma, the Idzumi, the Akashi, the Suma, the Chiyoda, the Natucka, the Tushima and the Ottawa. These ships carry the following guns: Three 12.6-inch guns, four 10-inch, four 8-inch, 36 6-inch, 94 7-inch guns, 62 12-pounders, 46 6-pounders, 55 3-pounders and 20 1-pounders.

Against this class of ships will be pitted probably the six protected cruisers with Admiral Rojestvensky. They are the Olig, the Aurora, the Svetlana, the Jetmchug, the Izunrud, and the Almaz. They carry these guns: Twenty-six 6-inch, 34 12-pounders, 42 3 and 1-pounders. The statement continues:

**Summary of the Artillery.**

The above constitutes the main fighting strength of Russian and Japan, liable to encounter one another soon. The following is a summary of the guns:

Russia—Twenty-four 12-inch, four 10-inch, no 8-inch, 112 6-inch, 20 4.7-inch, 134 12-pounders, no 6-pounders and 187 3 and 1 pounders.

With the Russian fleet now in the China seas, en route north are the protected cruisers (converted merchant steamers) Kuban, Terek, Ural, Rion Dreiper. They doubtless act as scouts, and their potential fighting strength is small, being necessarily vulnerable.

At Seketra (Northeast Africa) or now en route to the East from there, there are the following Russian ships: Battleship Nicolai, carrying two 12-inch and eight 6-inch guns; armored cruiser Monomach (181) carrying five 6-inch and six 4.7-inch guns, coast defence vessel Oushakoff (1893), carrying three 10-inch, four 9-inch and four

6-inch guns; coast defence vessel Sevianine (1894), carrying three 10-inch, four 9-inch and four 6-inch guns; coast defence vessel Apraxin (1896) carrying three 10-inch, four 9-inch and four 6-inch guns; balloon ship Russ, repair ship Xenia and hospital ship Kostroma.

At Vladivostock Russia has the following ships: Armored cruiser Gromoboi, carrying four 8-inch, 16 6-inch, 20 12-pounders; armored cruisers Rossia, carrying four 8-inch, 16 6-inch and 12 12-pounders, and the 12 6-inch and 12 12-pounder guns.

The condition of these ships for fighting efficiency is uncertain; the two former were badly mauled in the engagement of Aug. 14, 1904, with Admiral Kamamura's squadron, where their sister ship, the armored cruiser Rurik, was sunk. The Bogaytr ran ashore on a rocky point near Vladivostok during the early part of the war, ripping out a large part of her bottom, under her boilers and lifting the latter, probably not in good condition for steaming.

The Japanese have seven unprotected cruisers of 1,300 to 1,800 tons, and seven gun boats of 600 to 1,000 tons. Their fighting value is small, most of them being old.

**LYNCHERS ARRESTED.**

Several Prominent Citizens of Kershaw Placed Under Arrest—A Sensation Sprung.

Lancaster, April 25.—Greatly to the surprise of all this section several arrests have been made in the case of the lynching which occurred at Kershaw, this county, last October. The men arrested are the most prominent and influential men of Lancaster county. They are:

John T. Stevens, manager of the Kershaw Mercantile and Banking Co. Stewart W. Heath, president and manager of the Heath Supply Co.

S. W. Welch, also with the Heath Supply Co., and son of the mayor of Kershaw.

Frank Hough, a beer dispenser and member of a prominent family.

The arrests of the above were made in Chester, where the men had gone on business last night.

Warrants are also out for the following citizens of Kershaw: S. L. Gardner, Jr., Burwell Truesdale, Henry J. Gardner, John Holden, Wm. Croxton, Sr., W. E. Belk, Tom Jones, J. W. Austin, and others. It is understood that there are 40 warrants in all, 16 of the men accused living in the town of Kershaw and the other in the country. Two other white men and a negro are already in jail on this charge. The warrants charge the parties with complicity in the lynching of Morrison at Kershaw in October.

The warrants were sworn out before Magistrate W. P. Caskey several days ago by H. B. Howie, a special detective. The four men named above had no notice of the intended arrest, it is stated, and had gone to Chester on personal business when the warrants were served. All the parties against whom warrants have been taken out will be on hand at the preliminary which will be held by Magistrate Caskey Friday morning at this place. It is understood that the citizens of the town of Kershaw will suspend business and charter a special train and take all who wish to go free to Lancaster to attend the hearing. There is great confidence among the people of Kershaw that the charges will amount to nothing and that the citizens will soon be at liberty, although it is intimated in some quarters that one of the number has turned state's evidence. The case has been worked up by Detective Howie and W. H. Newbold of Chester. There are a large number of affidavits upon which the arrests were made.

Lancaster, April 26.—There were no special developments today in the matter of the arrests of persons charged with the Kershaw lynching. General indignation is expressed at the idea that a military company may be sent here on Friday for the preliminary hearing. Sheriff Hunter says he is not the officer referred to in a publication today as proposing to have the military on hand. He is confident of his ability to preserve the peace, and he, in common with other representative citizens, think that to send a military company here would be a reflection on Lancaster's good name. Magistrate Caskey says he would resign before he would hold the preliminary under military guard, Sheriff Hunter was called to Chester this evening by Solicitor Henry.

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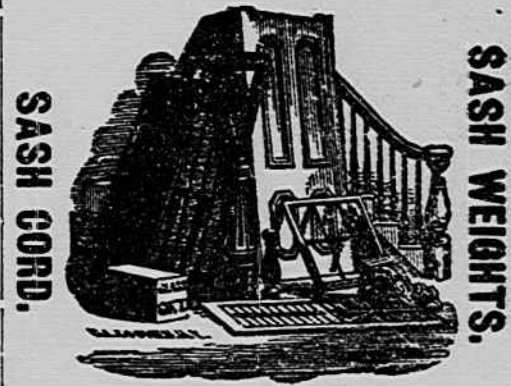
The czar thinks it would injure the prestige of the Russian arms if he made peace; but we can assure him that everybody outside of Russia knows what has happened to the Russian army in Manchuria—Memphis Commercial-Appeal.

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