

INSURANCE EXAMINATION.

Dr. W. P. Porcher, of Charleston, Roasts the Companies That Are Trying to Cut Down Physicians Fees.
Editor Daily Item:

For months past the entire press of the country has teemed reports of the misappropriation of funds by the largest life insurance companies of America, and their consequent failure to return the proportionate amount of surplus or overpay to the policy holders. Innumerable thousands of these policy holders have already signed away any legal claims which they had against the companies and consequently it would be impossible to recover any of the enormous sums which have already been diverted into other channels. The recent action of certain life insurance companies, notably the three largest ones, in lowering the scale of fees paid to the medical examiners, has awakened the profession to a keen sense of the injustice to which they have been subjected for so many years.

For instance, the fee for examination of \$1,000 policies has heretofore been \$5.00. This has been reduced to \$3.00. It is very apparent that the enormous business done by the companies could not have been done without the aid of the most reputable members of the medical profession. Yet these very examiners to whom they are indebted for the faithful performance of their duties, are those whose compensation they would still further reduce. I can perhaps best illustrate this by an example. Several years ago, three applicants were examined by the writer, each for \$50,000 policies. They were all rejected. The remuneration received for this was \$15.00. I was reliably informed that one of the applicants who was a notorious case of heart disease was afterwards examined by another physician and a \$25,000 policy was issued to him. That company probably lost more through that single policy than would have sufficed to pay their entire staff of examiners in one State for one year, or if the original three applicants had been passed they would equalled as much perhaps as all the fees paid to all the examiners for one year in the whole country. The South Carolina Medical Association and all the county societies have unanimously agreed to make no complete examination for less than \$5.00, these companies are consequently obliged to employ as medical examiners, those men who are not affiliated with the regular medical profession, and these men are in no manner bound by the restrictions by which the regular profession is held, and consequently are controlled by no laws except such as they see fit to make for themselves. It would seem that the enormous losses which the companies have sustained in a comparatively brief space of time on account of the loss of confidence by the public, owing to the recent disclosures, would have impressed upon them the fact that the public are in no humor to tolerate any action which would not bear the strictest investigation.

To discharge old and experienced examiners at this time for new and untried medical outlaws, ought to take away from them the last shred of confidence which the public might have retained. If these insurance companies persist in employing dishonest methods, reputable practitioners throughout the country will instruct their patients which companies are the most reliable, and the others will, of course, be obliged to go out of the business. If necessary the aid of the Attorney General will be enlisted to do as he instructs them to. A great pecuniary benefit will result from all this to the whole South. The sending of many millions to the North every year has simply amounted to an open avowal of our incompetency to properly care for that amount at home and we have certainly had an appalling illustration of their ability to care for it for us. In fact the whole world recoils in horror at the enormity of the robberies which have been perpetrated in the name of the widows and orphans. Companies are daily being established at home so that the money may be used to foster home enterprises, and for the benefit of the sick and needy amongst us. The failure to return a proper share of the surplus to so many thousands of risks which are now in force and daily maturing would warrant the State in bringing suit against the companies for proper restriction, and injunctions should be issued to prevent further sale of policies until such restriction is made.

The medical profession is amply able to protect themselves and the public from the unscrupulous action of these companies, and all that is needed is to keep the public informed how much they have been and are being defrauded. The companies will then find it to their interest to guarantee honest returns, and to employ none but the most highly reputable medical examiners and other officers.

W. Peyre Porcher,
Charleston, S. C., June 19, 1906.

*A prompt relief for cough. One Minute Cough Cure, cuts the phlegm, allays the inflammation—the cough syrup with a reputation. Sold by all druggists.

THE OFFICE SEEKERS.

THERE WAS A SMALL ATTENDANCE AT THE AIKEN MEETING.

Jones Says He is the Only Pebble on the Beach—Ansel's Old Story Makes 'Em Laugh—Governatorial Candidates Make Passes at Each Other.

Aiken, S. C., June 27.—Just about 13 per cent. of the 3,300 voters of Aiken county attended the campaign meeting here today. There were twenty speakers, who consumed four hours and a half. Candidates Martin, McLeod, Tribble, Youmans, Jennings, Patterson, Tillman and Lumpkin were absent.

In his preliminary remarks Chairman D. S. Henderson stated that Aiken county was responsible for introducing and securing an act in the general assembly for the purification of primary elections. The last primary in this county had been disgraceful and he called on the people to prevent this recurrence.

Candidate Sullivan declared he noticed the people are getting more promises and little better service from the railroad commission just now than before the campaign started.

Mr. Summersett said he had been working for the railroads a long time and if elected commissioner he would know how to hold them in check and would devote his entire time of ten hours per day to his office.

Mr. Cansler of Tirzah provoked merriment by declaring he would keep on running for railroad commissioner until he died. He knew "more Latin and Greek than the whole push put together."

Commissioner Wharton declared he had been a good and faithful servant and promised to keep on working for the people.

Captain Sellers based his candidacy on honesty, capability and the fact that his section was entitled to representation on the board.

Mr. Ansel opposed high license as a step toward barrooms and elaborated his idea of county choice between prohibition and dispensary. He favored clothing all peace officers with power to enforce the law. He believed the grand jury would, under this plan, soon discover any dishonesty and check it. By special request he repeated his celebrated Brother Crawford story to the great amusement of the crowd.

Mr. Blease stated that he had never changed from his principles with which he had started out sixteen years ago. He is not here upholding corruption or defending any individual in the system. He is the only man in the race who is fighting for the dispensary.

In support of this he attacked the senatorial records of Manning and Sloan, declaring these showed them to have fought the dispensary. Discussing Manning he said the senate journal, 1892, page 574, showed he voted to kill the dispensary, that pages 277 and 294, of 1905 journal, showed he voted against the dispensary and for local option by the State board. The journal of 1904, pages 398 and 299, showed he voted for a bill whose author said he introduced it "for the purpose of killing of the damnable dispensary." How can Manning be a friend of the dispensary when two years ago he voted for a Brice bill, which is today being used to destroy the dispensary? When the Raysor bill came up in the senate Raysor offered the half-mill saving clause that the friends of the dispensary wanted, and Manning voted with Brice to kill it. Yet today he declares he is a dispensary man. He said Sloan was a member of the Senate in '92 and '93 and the journal shows he did everything in his power to kill the dispensary. Blease said he put the question to Manning and Sloan, "have either of you ever voted in favor of the dispensary or to help make it better law?" The Raysor-Manning bill was never considered in the senate. The dispensary people would not accept it and the dispensary committee brought in a substitute bill embodying the ideas of Tillman. Raysor offered an amendment that the State board should have power to close any dispensary whenever it shall be made to appear to their satisfaction that it shall be to the good of the community in which it is located. This was worse than the Brice law. He has never moved to reconsider the vote whereby this amendment was agreed to, but Manning voted against it.

He claimed to be the only dispensary man in the race who has consistently stood to it through thick and thin. He wanted it clearly known that he did not defend corruption. "If there is corruption there turn out those who are corrupt and put in honest men. I believe the dispensary is today conducted properly and that officials, are honest. If heretofore there were corrupt men in it they have been retired."

Mr. Brunson declared it would be impossible to get the best men to conduct the dispensary. His platform was a clean one on which every good man in the state can stand and one on which no man will work ill to his neighbor and all can put their feet on

it. Remember, he said, Brunson has stood for thirty years between the liquor traffic and the boys of the country. If you use your vote for the protection of women and children it is obliged to have on it: "Joel E. Brunson."

Mr. Edwards said he came into the canvass to condemn evil and evil-doers. He declared the government of the state is in the hands of weak men.

Mr. Jones said he was the man who in private life had done as much as any man in the State to fight liquor. He had appealed to Brice and other leaders to refer the matter to the people to say whether the dispensary should close or continue and called upon them to lead the fight. Failing in this he took it up himself. The Piedmont section had repudiated the dispensary in almost every county. Even Blease, who was popular in the county, had been told by the people of Newberry, "Cole, we will vote it out," and it was done three to one. He declared in Greenville county it is a common joke on Ansel that nobody could tell where he stands; that his ear was always to the ground and that he had been straddling the fence so long that he was bowlegged.

He said Blease is the only consistent advocate of the dispensary. Brunson is a theoretical prohibitionist. He had never been heard of in the last two years in any work to vote out the dispensary. Edwards is a good citizen, but was wrapped up in a fight against railroads. McMahan is a fine man, but his special plea for the state to go into insurance business will not appeal to the people. Manning didn't believe in the dispensary, but had accepted it for the power behind it. Mr. Jones thought Col. Sloan an elegant gentleman who believes in old barrooms and who was unwilling to antagonize the wonderful influence of whiskey.

Mr. Manning was not here as an apologist or defender of wrong doing when he advocates the State dispensary. This institution has done good and no candid man could deny that comparison will show it superior to former conditions. He had absolutely nothing to deny or defend. His legislative course is a public record and on it he stood. He was glad to be measured thereby in his candidacy. He did not claim to have been an advocate of dispensary in 1892. Everybody would recall that in that year his county endorsed prohibition and instructed him to vote therefor. He voted for prohibition and had no apology to make. In the closing hours of the session the senate substituted a dispensary bill for this prohibition measure. At this last moment there was no opportunity to discuss the matter and understand effects of this substitute, and following his invariable rule to vote for nothing that he did not fully understand he had voted against it. His rule of action then was the same now. What he is striving for is to promote temperance and sobriety and finally secure a law that will remove the evils of liquor. Abuses had crept into the dispensary management, but his examination had showed him where changes could be made so as to render it satisfactory. He discussed the method of opening bids as proposed under the Raysor-Manning bill, showing it would absolutely prevent collusion with whiskey sellers and the opportunity for graft on the part of the management.—Columbia Record.

A Hard Lot

*Of troubles to contend with, spring from a torpid liver and blocked bowels, unless you awaken them to their proper action with Dr. King's New Life Pills, the most pleasant and most effective cure for constipation. They prevent appendicitis and tone up the system. 25 cents at Sibert's Drug Store.

The Charleston train now comes into the passenger station head on, the new track having been completed and put into service after many months. It is a great improvement.

Saved His Comrade's Life.

"While returning from the Grand Army Encampment at Washington City, a comrade from Elgin, Ill., was taken with cholera morbus and was in a critical condition," says Mr. J. E. Houghland, of Eldon, Iowa. "I gave him Chamberlain's Colic, Cholera and Diarrhoea Remedy and believe saved his life. I have been engaged for ten years in immigration work and conducted many parties to the south and west. I always carry this remedy and have used it successfully on many occasions." Sold by all druggists.

ALCOLU RAILROAD.

DAILY EXCEPT SUNDAY.
Effective May 1, 1906.

Read down		Read up		
No. 1	No. 3	No. 2	No. 4	
P. M.	P. M.	P. M.	A. M.	
Lv 2:00	Lv 7:45	Lv 8:00		Alcolu
.. 2:15	.. 8:00	.. 7:45		McLeod
.. 2:30	.. 8:15	.. 7:40		Harby
.. 2:45	.. 8:30	.. 7:35		Durant
.. 2:55	.. 8:40	.. 7:10		Sardinia
.. 3:15	.. 9:00	.. 7:00		New Zion
.. 3:30	.. 9:15	.. 6:55		Beard
.. 4:00	.. 9:45	.. 6:15		Sevier
Ar 4:30	Ar 10:15	Ar 6:00		Hudson
				Beulah

Mondays, No. 2; Wednesdays, Nos. 2 and 3; Fridays, No. 1; Tuesdays, No. 1; Thursdays, No. 3; Saturdays, Nos. 2 and 3.
All stations except Beulah and Alcolu are flag stations for all trains.
P. R. ALDERMAN, T. M.

PAPER FROM COTTON STALKS.

Organization of a \$15,000,000 Company for Producing Paper and Denatured Alcohol from the Stalks of the Cotton Plant.

New York, June 27.—The Cotton Stalks' Products Company has been incorporated in Maine with an authorized capital of \$15,000,000. Of this \$3,000,000 is 7 per cent. preferred stock of a par value of \$100 a share, and \$12,000,000 common stock of a par value of \$20 a share. The company intends to manufacture paper and denatured alcohol from cotton stalk fibre. Experiments have been going on for some time in the making of paper from cotton fibre, and it is said now that a stage has been reached which warrants the organization of the company. Harvey Jordan, president of the Southern Cotton Association, is president of the company; S. F. B. Morse, vice president, and Arthur F. Kales, secretary and treasurer.

WANTED IN SUMTER.

T. T. Scott, who is wanted in Sumter on two charges, namely, larceny of live stock and also of obtaining money under false pretenses, was arrested yesterday by Officers Kelly and Burton of the rural police force, and lodged in the county jail. The sheriff of Sumter was immediately notified and will send for Scott today.

Several days ago, Sheriff Martin received the warrants from Sheriff W. H. Epperson, of Sumter, and also a letter requesting that he arrest Scott if he could be found. The warrants were turned over to Officers Kelly and Burton, and they found Scott at the Navy Yard, and immediately placed him under arrest.—News and Courier.

*Kennedy's Laxative Honey and Tar is the original laxative cough syrup and combines the qualities necessary to relieve the cough and purge the system of cold. Contains no opiates. All druggists.

Downward Course

Fast Being Realized by Sumter People.

A little headache at first.
Daily increasing till the back is lame and weak.

Urinary disorders quickly follow;
Diabetes and finally Bright's disease.
This is the downward course of kidney ills.

Don't take this course. Follow the advice of a Sumter citizen.

George W. Hancock, keeper of the jail, 27 Canal St., says: "I have been down in bed on account of my back several times and suffered the most intense pain right across the small of my back which felt just as if a log of wood was laying on it and crushing the life out of me and I was unable to get from under it, could not turn over without taking both hands to pull myself. The kidney secretions were very dark, full of sediment and called me out of bed every little while. I think I contracted the disease during the war, away back in 1862 and 1863 laying out in all kinds of weather, exposed to heat and cold. Since then during later years I have suffered everything a man could suffer, and live. I used everything I could get hold of but nothing seemed to touch it. I finally saw Doan's Kidney Pills advertised and went to Dr. A. J. China's drug store and procured a box. They acted like a charm. I have used three boxes and all the pain in my back has left, the kidney secretions have been natural and I feel a No. 1. Doan's Kidney Pills are the best kidney remedy on earth."

For sale by all dealers. Price 50 cents. Foster-Milburn Co., Buffalo, N. Y., sole agents for the United States.
Remember the name—Doan's—and take no other.

FOLEY'S KIDNEY CURE

WILL CURE YOU

of any case of Kidney or Bladder disease that is not beyond the reach of medicine. Take it at once. Do not risk having Bright's Disease or Diabetes. There is nothing gained by delay.

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Surest and Quickest Cure for all THROAT and LUNG TROUBLES, or MONEY BACK.

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Castoria is a harmless substitute for Castor Oil, Paregoric, Drops and Soothing Syrups. It is Pleasant. It contains neither Opium, Morphine nor other Narcotic substance. Its age is its guarantee. It destroys Worms and allays Feverishness. It cures Diarrhoea and Wind Colic. It relieves Teething Troubles, cures Constipation and Flatulency. It assimilates the Food, regulates the Stomach and Bowels, giving healthy and natural sleep. The Children's Panacea—The Mother's Friend.

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