

IMPORTANT LEGISLATION.

NEW LAWS WHICH PEOPLE SHOULD KNOW.

Department Heads Tell of Measures Which Affect Their Work—Vital Changes in Insurance, Judiciary and Agricultural Laws.

Columbia, March 7.—Looking at the recent legislature from the respective viewpoint of the several departments of the State government, it is seen that to several of the departments of 1912 session was most important. The head of each department of the government, on being approached on the subject of legislation affecting his department, gave a brief statement of what he considered the important acts passed.

The governor's office was closely interested in much of the work done by the general assembly this year and whatever affects the other departments, in a measure affects the executive department.

A majority of the departments were in sympathy with the legislature this year and very many of the appropriations and other matters of legislation asked by them were allowed.

Insurance Department.

Expressing an opinion as to legislation affecting the insurance department, enacted by the general assembly which has just adjourned, Insurance Commissioner McMaster says that in some respects, the enactments of this general assembly have been the most far-reaching that have been passed by any legislature since the establishment of the department, and these enactments, he thinks, will be of the greatest benefit to the people of the State.

Blue Sky Law in State.

Of particular importance, the commissioner points to what has become known as the Kansas blue sky law. "This bill," he says, "in its entirety has become law in South Carolina and hereafter the insurance commissioner will have supervision of certain corporations, copartnerships and associations, proposing to sell stocks or bonds or offering securities for sale in the State of South Carolina. The only corporations exempted from the terms of the act are State and national banks, trust companies dealing exclusively in real estate, mortgages and notes; building and loan associations and corporations not organized for profit. Every other form of corporation, copartnership or association, proposing to sell stocks in the State of South Carolina, and all persons representing them, must file statements with the insurance commissioner, be examined by him and secure a license. The act does not apply to corporations organized and doing business only in one county.

Unlicensed Companies.

"Another act of far-reaching importance is that dealing with unlicensed companies, and requiring citizens of this State who place insurance in unauthorized companies to pay to the State license fees equitable as compared with those paid by licensed companies. This act is framed to be strictly fair to the citizens of this State who place insurance in unlicensed companies, by permitting losses for unlicensed companies to be adjusted, but at the same time dealing equitably with and protecting companies which are licensed.

"Under this same act, the commissioner can make quarterly pro rata abatement of annual admittance fees of insurance companies. This he has not been able to do heretofore.

"Another section of this act provides that in case a company has withdrawn from the State, it may maintain an agent in the State for the collection of premiums, upon paying one per cent on the net premiums collected within the State.

"Another act of importance is one which will relieve insurance companies of all fear of usury charges when they make loans on mortgages and require at the same time the assignment of an insurance policy as collateral."

Other Insurance Acts.

Seven acts of importance to insurance were passed. Besides those already mentioned the insurance commissioner spoke of several others: The act requiring the sheriff to give notice to a mortgagee of sale of property for taxes before giving title to purchaser; the act to require suits by mutual companies to be brought in the county in which the member lives; the act requiring county officers to secure surety company bonds; and the act providing for methods of appeal from the orders, rulings or decisions of the insurance commissioner.

Comptroller General.

When asked to give his opinion of the results of the recent legislative session upon his department, Comptroller General A. W. Jones stated that the principal piece of legislation affecting his office is that to retire the State debt, the act to redeem the brown bond. He said this act will in itself save to the State nearly \$2,000,000.

Saving of Taxable Revenue.

In 1910 the legislature passed an act to redeem the State debt, by issuing 3 1-2 per cent refunding bonds. The comptroller general asked this year that this act be repealed and his request was carried out. Mr. Jones explained that the bonds to be issued under the act of 1910 were non-taxable, and then under federal statute, if they, as State securities, were not to be taxed, federal securities could not be taxed. The federal statute does not allow discrimination in favor of banks investing in State securities and against banks investing in federal securities or government bonds. Thus if the State's bond issued by the act of 1910 were not to be taxed, no United States securities could be taxed and the State would lose thousands of dollars that would otherwise be secured as revenue derived from taxation of national bank shares during the 20 years in which the bonds provided for by the 1910 act are to run.

In addition of course, to the loss of tax revenue on investments in federal securities the State would lose the tax on the amount invested in State securities. The loss on the two together, said Comptroller General Jones would aggregate in the 20 years about \$1,900,000. The act of this year provides for the issue of taxable bonds. The comptroller general stated that this was not only the most important piece of legislation connected with his department, but was of great State-wide importance. This bill was vetoed by the governor but was passed over the veto.

Treasurer and Sinking Fund.

There are two other departments of the government that are closely associated with that of the comptroller general, these being the State treasurer's office and the office of the sinking fund commission. The heads of both these departments stated that the act to retire the State debt was the principal piece of legislation enacted this year affecting their departments. The new bond issue retires all outstanding bonded indebtedness of the State, with the exception of the "blue" bonds, which are 20-year 3 1-2 per cent bonds issued in 1873 and later.

Judiciary Department.

There was no legislation enacted that will affect the judicial department directly. Attorney General Lyon gave as an instance of an act that will indirectly affect his office the act to establish a State warehouse system, it being provided that the attorney general shall test the act in the supreme court before any of its details are put into operation. Laws relating to the late State dispensary, such as the Crosson winding-up bill, affect the attorney general's office also.

Historical Commission.

A. S. Sally, Jr., secretary of the South Carolina historical commission, in talking of the results on his department of this year's session, stated that the principal piece of legislation affecting his department was the item of the appropriation bill to allow \$500 extra for the printing of certain records saved from the fire that recently damaged the State capitol of New York at Albany, which records contain valuable history concerning this State. The records are scorched and charred and unless they are copied their data will never be put generally before the people. However, this printing is now in progress. These are the original records of the navy board of the State during the revolutionary war. The State of South Carolina, with great difficulty maintained a navy of its own during the revolution, and the records of this attainment have been preserved for many years in the New York State library.

Confederate Records.

The general assembly also allowed the historical commission sufficient money to print a volume of 700 or 800 pages, giving sketches and rosters of five or six regiments of South Carolina troops in the Confederate army. "I hope to make this a handsome volume, which will be a credit to the department and satisfactory to those whose history will be recorded therein," said Secretary Sally.

Adjutant General Moore, when asked what the legislature did that will affect his department, stated that it had done little, other than allow some of the appropriations asked for by him. He said that out of a list of special appropriations asked by him this year several had been refused. There were no acts passed directly affecting the military department of the government.

Agricultural Department.

The agricultural department of the government is one that received much consideration from the general assembly in 1912, and one concerning which important legislation was enacted. Commissioner E. J. Watson, when asked his opinion as to the effect of the session on his department, said:

"The most important piece of legislation affecting my department is that making the office elective by

the people. I am glad to go upon the stump and allow the people to say whether or not they want me in office. I am not afraid to leave it to their selection.

"The agricultural department received much attention from the legislators this year, though other than the act of changing the method of filling the office, there were no measures of unusual importance passed. An act was passed amending the drainage law in certain important features, and a law was passed forbidding the employment of children under a certain age in the delivery of goods and messages, the enforcement of which is devolved on the agricultural department.

"The agricultural department has a surplus on hand of something like \$5,000 and a bill to allow this to be turned over to the State treasury was killed by being swept, with other late measures, from the calendar. The money will remain to the account of the agricultural department as surplus until another general assembly allows it to be put into the State treasury."

Railroad Legislation.

A department of the government that was largely affected by the legislation of the recent session is the railroad commission. The commissioners have all been out of the city for several days, and no statement could be secured from any of them. However, the clerk of the commission, Preston Darby, in reviewing several pieces of important legislation affecting railroads, listed the following: "The mileage bill," to require railroads to accept mileage coupons on their trains; the act to empower the railroad commission to regulate the crossing of any street, street railway or other railway over a railway track; the act to require all locomotives to carry electric headlights. It was stated that the act giving the commission power to regulate grade crossings had been so badly amended before its final passage that it would likely have to be tested by the courts before being enforced. An action of the general assembly that concerned the railroad commission in an important way was that the appropriation requested, for the salary of a railroad inspector, was refused. This action was a refusal to create a new office.

The educational department is one which was materially affected. Outside of a host of local county school matters, several important bills were introduced, though many of them were either killed or vetoed. One of these was the medical examination act, to provide medical inspection for pupils of public schools, which was killed by the governor's veto. Another bill that would have affected education greatly had it passed was that to divide the dispensary fund among the common schools of the State.

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