

**FIRE PREVENTION.**

By N. J. Heyward, President Fire Prevention Association.

To the President and Gentlemen, Members of the South Carolina State Firemen's Association:

It would be well as a matter of introduction, to say that while President of the South Carolina Prevention Association, I am also Special Agent of a fire insurance company. A Special Agent is the immediate representative in the field employed by an insurance company to act for the company in the selection and appointment of agents, the inspection of business, the adjustment of losses and such other business which can not be transacted intelligently by the Home Office without advice from the field. I make this explanation in order to avoid any accusation of sailing under false colors. I will make no statement that I do not earnestly and sincerely believe to be true and which can not be proven to the satisfaction of any unprejudiced man who is sufficiently interested to investigate.

Without attempting to express in words the idea of the average citizen regarding insurance companies, I wish to say that fire insurance is the basis and foundation of commercial credit, as business is done today. No merchant could secure the shipment of merchandise without the protection afforded him by a sufficient amount of insurance; no bank could afford to loan more than the value of the land on any building or property; and when we consider these facts, it is surprising to witness the arbitrary and unreasonable Acts of our legislatures and to hear the criticisms which are passed on this important department of our commercial system by the average citizen, who, however well-informed on other subjects, seems to lack the most rudimentary knowledge of how or why the insurance business is conducted. There are, approximately, 125 insurance companies doing business in the State of South Carolina, with about 75 of these companies members of the organization which makes the rates on property. It is absolutely necessary that insurance companies should be prepared at all times to make good the liabilities which they assume. The conflagration at San Francisco put a number of companies out of business, absolutely "broke." There was not a single Board company forced to suspend business on account of the loss at San Francisco. This conflagration was the supreme test of the solvency of the companies transacting business in the State of California, and was the best possible evidence of the advantages to be derived from the legitimate observance of adequate rates; whereas the number of companies in this State and throughout the country who are not members of any rating organization will always be ready to accept business at what they consider a sufficient rate, and thus prevent any abnormal charge being made effective by any organization whatever.

The companies, almost without exception, maintain a staff of inspectors throughout the territory in which they operate. These inspectors are furnished with memoranda from the Home Office of such business as is written by the local agents in the various towns throughout this and other States. These men make a personal inspection of such property and recommend certain improvements. The lazy or indifferent local agent or the economical and short-sighted property owner thinks that the improvement is trifling and unnecessary, and the property owner will change his business to another agent, or the agent will put his business with another company, thus avoiding making any correction. With the volume of business done by the majority of the companies, these inspectors can not make very frequent visits, and it is an easy matter, when the assured or an agent is determined not to make an improvement, for a defect to remain indefinitely. Under such circumstances, it became necessary to devise some method which would protect the companies from this system. The method devised is, the South Carolina Fire Prevention Association. The active membership of this Association consists of the trained inspectors of the fire insurance companies. They meet at one town in each month, and make, as nearly as possible, a thorough inspection of every building in that town. The written reports of the inspections made are arranged in regular order, with reference to the insurance maps of the town, and are printed and mailed to the companies. Every member of the Association is, therefore, advised of the serious defects in the community. You can readily see how this, by putting all companies on notice, will avoid the exchange of business from one company to another. Another very great advantage of such inspections is the fact that they not only cover the business that you or I are directly interested in, but they show the defects of the buildings which expose the property we have insured. Our inspectors pay particular attention to the up-keep and care and order of the premises; untidiness, trash or

ashes left; tin under stoves; security of stove pipes; construction and arrangement of flues; arrangement of heating plants; the method and arrangement of the lighting of premises; and the quantity and storage of combustibles—in fact, everything and anything that, by its presence or by its absence, contributes to the fire hazard of that particular risk. We meet with remarkable conditions. Men, property owners and tenants, promise with no intention of doing what we ask. The only idea of the average citizen is to argue the question of rates, which does not enter into our inspections in any sense whatever. What we need in these inspections is the power to enforce our recommendations. It is unreasonable to expect improvements to be made in the one day which we can give to such inspections, and we need a method of re-inspection, whereby report can be made of corrections which have been done in accordance with the recommendations made in the previous inspection. Our towns adopt building codes and sanitary laws and police regulations, and then immediately forget to enforce any of them. The fact that such ordinances are made law does not prevent the careless smoker from starting a fire which may burn up the savings of years of some deserving citizen, and the destruction of tax-paying property.

Did it ever strike you that every person in every community is vitally interested in all of the property in that community? No ownership can exist that does not form a part of the community interest. When fire destroys property, it destroys taxable values and the fact that it is partly or entirely covered by insurance does not fill the gap made by that fire. Money to rebuild must come from some source, and the time necessary to rebuild is a loss to some person. When you think it over, you will realize that you have a vital personal interest in the construction, occupancy, care and order of every piece of property in your town and in your State.

I could show you by statistics the heavy loss ratio on almost every class of property which you might name, and I can furnish you with figures on the cotton mill business and you would not believe the truth as evidenced by these figures. The average cotton mill pays 12 1-2c. for \$100 for one year. And this is profitable business for the insurance companies because of the absence and prevention of fires. The greatest precautions must go with a commodity like cotton—inflammable, easy to damage; and yet the result proves what systematic work and ready assistance on the part of owners may accomplish. I have heard it stated by a very competent mill man that no established mill can afford to burn. Full insurance does not restore trade which has been interrupted by a fire. He went on to say that at one time cotton mill rates were about 3.50 per cent, and that experts had taught them how to prevent fires and voluntarily reduced rates to a commensurate basis. In his opinion, any well-established mill could better afford to pay 3.50 per cent for prevention than to pay 12 1-2c. for indemnity. And he was right; no business can afford a fire and no community can afford a fire. The fire departments in each town should make regular inspections; they should be backed by the police; no politics should be allowed to interfere and every property owner should be forced to make reasonable correction of defects, or the town should make these corrections and the sheriff collect the costs. This plan violates our idea of freedom and personal liberty, but, to my mind, there is a higher obligation, which is, the liberty of a community to protect itself from the carelessness or indifference of any individual citizen. Give him the option of making improvements, and if he does not avail himself of the opportunity that is afforded, the municipality should protect other citizens from the damage to be expected from his lack of interest and failure to protect his property from fire.

Every fire department in South Carolina should join with us in securing prompt correction of the defects shown in the reports gotten out by the South Carolina Fire Prevention Association. If your State organization will consider the plan whereby we can furnish you copies of our tabulated reports, we shall be very glad to mail a copy of this report to the Fire Chief in each town which we inspect, and he can have his man make re-inspections and can advise the Secretary at Columbia when improvements have been made.

Let us dispense with statistics and examine flues, and alleyways and cellars, and endeavor to leave no place where a fire can start, by accident or from carelessness. We can not control fires that start by design, but when there is no apparent reason for the origin of a fire, it will become too dangerous for the incendiary. Empty boxes catch and hold papers and other inflammable material; they obstruct the entrance to premises and

interfere with the effectiveness of your hose streams. Have them removed. In particular have them removed from your cellars. There was a day when light wells protected by glass were needed in cellars, and I will admit they were preferable to candles, kerosene lamps and matches, that would otherwise be necessary when anyone entered the cellar, but who will contend that any such arrangement is necessary now, with electricity in every town. Grated cellar doors on sidewalks are a relic of the past and present fire trap wherever located. They catch trash, cigar and cigarette stumps and matches, and afford an inlet for the air needed to sustain a fire. Cover such cellar doors with sheet metal; or, better still, close up the doors and stop the use of the cellars, which are not needed in the average town in this territory.

Another and final point to which I will call your attention is, this: Very frequently the newspaper reporter will call upon the members of the Fire Department for an estimate of a loss. Always make these estimates as reasonable as your knowledge and experience justifies. In the adjustment of losses, the honest man is prepared to submit the best evidence in his possession as to the actual loss sustained. A dishonest claimant is always ready to take advantage of an exaggerated report which has been printed in the newspapers and which must influence the ideas of the community. A reasonable estimate by the firemen who handle the fire and who base their estimate upon observation and knowledge gained before and at the time of the fire would deter dishonest and exaggerated claims on the part of such persons. An adjuster is instructed to obtain the truth and make a just settlement. The amount involved does not affect his income or his standing with the company and we must not lose sight of the fact that an insurance company is merely a disbursing officer and that they pay in one community what they collect in another. When one man is paid more than his honest loss, the general public makes up the difference in higher rates. Contribute what you can to the just and honest settlement of losses in your community.

I thank you for this opportunity to address your Association and trust that my remarks may lead you to a better understanding of the object which the South Carolina Fire Prevention Association has in view. We will avail ourselves of any assistance which you may be able to lend for the reduction of the fire waste.

We are all working with the same object in view and can accomplish more by working together.

**AUTO HITS LITTLE BOY.**

Lad Badly, but not Fatally, Hurt on Spartanburg Street.

Spartanburg, July 29.—While attempting to cross East Main street afternoon, the 7-year-old son of O. F. Brown was struck by a large automobile driven by Frank Fielder. The young boy was seriously hurt about the body and wounds on his leg bled profusely. No blame is attached to the driver of the car. While the boy is seriously hurt, his wounds will not prove fatal.

**In The Police Court.**

The following cases were heard by the Recorder Monday morning:  
E. R. Wilson, exceeding speed limit in automobile, \$10 or 20 days.  
Harold K. Bull, riding bicycle on forbidden sidewalk, \$2 or 4 days.  
Henry Leonard and Mautie Pack, riding bicycles on forbidden sidewalks, \$2 or 4 days.  
Miller Brown, riding bicycle on forbidden sidewalk without a light at night, \$2 or 4 days.  
Tom Nelson, drunkenness, \$10 or 29 days.

**SMITH AT SEA GIRL TODAY.**

South Carolina Senator to Call on Democratic Nominee.

Washington, July 29.—Senator E. D. Smith, of South Carolina, has an engagement to see Governor Woodrow Wilson at Sea Girt, New Jersey, tomorrow, and will discuss with him the possibility of making some reference in his speech accepting the Presidential nomination to that plank of the Democratic platform which declares for legislation to suppress gambling in farm products.

**The Influence of Clothes.**

He—"Did you ever observe what a difference clothes made on one's mind? Now, when I am in my riding togs, I'm all horse" when I have on my business suit my mind's full of business; when I get into my evening dress my mind takes a purely social turn."  
She—"And I suppose that when you take a bath your mind's an utter blank?"—Stray Stories.

**NEEDED—A BETTER SCHOOL SYSTEM—NO. 4.**

By Prof. W. H. Hand, Inspector State High Schools.

The first step toward an equitable, satisfactory, and patriotic solution of the problem of the distribution of the 5-mill constitutional tax seems to be to make at least a part of that tax a State tax. Two of the three mills might be distributed in the counties where the tax is collected, as is now done, while the other one mill would be distributed as a State tax on the basis of enrollment, whatever enrollment may be defined to be. There seems to be no more justice, equity, or common sense in disbursing the 3-mill tax by counties than there would be to disburse it by districts in the counties, according to the amount each district paid.

The question naturally arises why not make the entire 3-mill tax a State tax to be distributed on the basis of enrollment throughout the State. The very serious objection would arise: 1. A 3-mill school tax levied on one part of the State for the support of schools in another part would be regarded as unjust as the present system in view of the importance of the 3-mill tax in relation to the total school revenue. Were every district in the State levying a local tax of even 2 mills, the whole aspect of the matter would be changed, and the objection just mentioned would not be valid. 2. Such a use of the 3-mill tax would stifle the most healthful and promising feature of school support—local taxation, which intensifies local interest in the schools. Whatever else is done, nothing should be done to discourage the spirit of local taxation which has taken possession of most of our people. It has in it the spirit of devotion and sacrifice which promises so much to education.

From certain quarters has come the offer to abolish the 3-mill tax or to reduce it. I cannot believe that there will ever come together a legislature so short-sighted and lacking in civic spirit and insight as to do either. To do either would be the death of the rural schools. The lawmaker ready to take such a backward step needs rest—at home.

There is little doubt that in some counties the school revenue might be materially increased, if a full registry of polls and dogs were made. Even if the school fund were not materially increased by such registration, some good would follow. A poll-tax dodger is not a good citizen, and an untaxed yellow cur is a dead expense to the community. It might be well to make some investigation of these two items.

Far above everything else is needed an equitable and honest return as to the valuation of property. So long as property is brazenly returned at ten and fifteen per cent of its sale value, so long shall we have inadequate revenue, unevenly distributed tax burdens, and dishonest tax returns. We claim to have a fifty or sixty per cent basis for tax returns. Let us see how that basis is regarded. In November, 1910, a certain man in Bamberg county bought a tract of land for \$19,200; in February following he returned that tract for taxation at \$1,920, or just one-tenth of its valuation as he agreed to in purchasing it. During the same year a man bought a small tract in the outskirts of the town of Anderson at \$100 an acre; when he made his return in February following he valued it at \$100. He was told that \$10 was enough. This kind of thing is almost universal throughout the State. In every county, year after year, are thousands of acres of land, houses, horses and other kinds of property returned for taxation at less than 20 per cent of real value. It is useless to set up the fallacious cry that only the invisible property of the State is either not taxed or taxed at only a fraction of its value. All kinds of property are returned and taxed on this dishonest basis. The State is not only permitting it, but it is actually compelling people to make dishonest returns. I wish to inquire very seriously what manner of citizenship is to come from such practice, and who is really to blame for it? This is a question of morals and it not to be passed over lightly. What is either the consistency or the common sense in thundering against corporations for hiding their capital from taxation when the State is training individuals to misrepresentation by giving fictitious values to their property? The stock arguments offered by self-styled statesmen against tax reform in this matter are unworthy of the logic of a high school boy. For a lucid, clear-cut, and brief refutation of these childish arguments, the reader is invited to read pages 16 and 17, Part II, of the Report of Comptroller-General Jones for 1911. He fairly cuts the legs from under the tax dodger and the cheap politician.

Another means whereby money might be saved, or at least put to better service, would be to discontinue many of the little schools that have absolutely no logical reason to exist. What economy is there in running a little school of eight or ten pupils within three miles of another school? Last year Abbeville county had one school of seven pupils costing \$150. In Chester county one school of five pupils cost \$285. In Greenwood county a school of six pupils cost \$324. In Williamsburg county a school of two pupils cost \$289. In Barnwell county a school of four pupils cost \$155. Twenty-six pupils in six schools cost \$1,531.00, or an average of \$61.31 per pupil, while the average for the State was but \$12.62 for whites. This question will be somewhat fully discussed under the head of school organization.

Next in importance to a just and equitable distribution of the burden of a school tax comes that of an equitable apportionment of the fund. This is one of the most perplexing of all school problems. The ten-day enrollment of our present school law is unjust in principle. There is neither justice nor reason in apportioning as much school tax to the child who attends school but ten days as to the one who attends 160 days. The school funds belong to the child in the school, not to the one at home. The child must go to school in order to get the benefit of what is set apart for his schooling. In practice the ten-day enrollment is vicious. On its very face is an implied invitation to the child to drop out of school after the legal enrollment has been secured, and as a matter of fact in a few places where the schools are crowded the children are not encouraged to attend through the session. Besides, it is a well known fact to at least some of us that many of the white schools paid their rolls, and that some trustees practically instruct their negro teachers to pad their rolls. Both these assertions are rather hard, but they are not made at random. With even the strictest vigilance and honesty it is impossible to keep from enrolling a considerable number of pupils in two or three different schools during the same year, since so many pupils move from district to district month after month.

Enrollment should be so defined as to encourage as full attendance as possible, and so long as possible. If our enrollment period were changed from ten days to forty days, or were the aggregate days of attendance of all the pupils for the school term made the basis of apportionment, all three of these desired ends would be served, and either plan would be an improvement on what we have. One can hardly hope for either plan to become popular. Our daddies did not run their schools on that plan, and the cross-roads politician is ready to point out the iniquitous injustice of it to his constituents.

The rural graded school bill (The Nicholson bill) was drawn so as to give encouragement in the shape of State aid to rural schools on four conditions, each a forward step—a consolidation of little weak schools, an increased tax levy, an increased teaching force, and a lengthened school term. Before that bill became a law it was emasculated of one of its best features, that of attendance. The bill provided that a two-teacher school should have an enrollment of 60 pupils and an average attendance of 40 pupils. The act as passed cut down the enrollment to 50 and the attendance to 30. The bill provided that the school of three or more teachers should enroll 90 pupils and should have an average attendance of 60. The act as passed cut the enrollment to 75 and the attendance to 40. These changes defeat one of the most important purposes of the act—to get the children into the schools and to keep them there. The idea of employing three teachers to teach 40 pupils does not appeal to the thinking man as pregnant with wisdom; it looks more like a raid on the treasury. Here is an instance of a measure of State-wide importance being prostituted to fit the immediate needs of a school district in perhaps a half dozen counties.

The problem of school finances alone offers immense opportunities to capable and patriotic men in public life. The situation challenges the best thought and the ripest judgment of our lawmakers. Here is a golden opportunity for some man or set of men to render to the State a service second to nothing in statecraft. Candidates for membership in the general assembly, what definite, feasible, sound and comprehensive plans have you to offer to those whom you wish to represent? Gentlemen, if you have anything worthy to offer, you may expect some opposition but you may expect the intelligent support of discerning men.

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**VISITORS AT BROGDON.**

Farm Work Not as Heavy as It Was—Housekeepers Canning Fruit.

Brogdon, July 29.—Mrs. C. E. Jones of Newberry is visiting her daughter, Mrs. J. Clinton Brogdon. Misses Mabel Proctor, of Charleston and Beulah Register of Georgia, arrived yesterday morning to spend some time with the family of Mr. J. I. Brogdon.

Misses Leslie and Estelle Jones are entertaining quite a number of their friends this week.

Mr. Lee Jones of Columbia is at home for a week's stay.

Miss Johnny Steadham of Dawson, Ga., has been the guest of Miss Ella Lawrence for several weeks past.

Mr. William Brogdon is in Anniston, Ala., this week, having gone there as a member of the Sumter Light Infantry.

Rev. Mr. Booth preaches at Graham Baptist church every Sabbath morning to large and appreciative audiences. Mr. and Mrs. Booth have been joined recently by their two sons from Tennessee.

The high temperature of the past week has been very severe on horses and mules and three or four deaths have been a direct result of the heat.

The busy season with farmers is about over, the crops being laid aside to await the result. Picnics, parties and visiting seem to be the order of the day with the young people, while house keepers are taking advantage of the quantity of fruit and vegetables and are busily engaged in canning and preserving. Mrs. J. A. Blackwell, who has canned between two and three hundred quarts of fruit has taken the prize. It is readily conceded that the honors are hers.

The residence of Mr. Allard Brogdon, which has been under course of construction for several months past is now completed. This commodious residence with its numerous verandas and tall trees hovering above with their flowing branches, and little streams wending from an artesian well nearby present to the passersby a scene most pleasant and restful.

**BECKER CHARGED WITH MURDER.**

Police Lieutenant Held in Rosenthal Killing Case.

New York, July 29.—Sensational developments in the investigation of the murder of Herman Rosenthal, the gambler, came with a rush tonight, when Police Lieut. Charles Becker, accused by Rosenthal as his partner in a gambling game, was arrested accused of participation in the killing and forced to plead at once to a charge of murder in the first degree. Becker was arraigned before Judge Mulqueen, who had convened the Court of General Sessions at night for the purpose, and pleaded not guilty. He was remanded to the Tombs.

The arrest of Becker came as a sequel to the summoning together of the grand jury late today, a conference between District Attorney Whitman and Harry Vallon, "Bridgie" Webber and Jack Rose, three of the men under arrest in connection with the case, and their attorneys, and the appearance of several other witnesses before the grand jury. Becker was arrested on a charge of extortion at the Bathgate avenue police station in the Bronx, where he has been on duty.

At the time no inkling of the more serious charge to be placed against him was given. Meanwhile, the grand jury, which was then in session, had voted the murder indictment. The police lieutenant, who had been suspended by Commissioner Waldo after his arrest, was hurried before Judge Mulqueen and through his attorney entered the plea of not guilty.

**Moving to Sumter.**

Camden Chronicle.

Mr. J. W. Smith, who has been conducting a garage, automobile and general repair shop is preparing to move his entire outfit to Sumter, where he will engage in the same line of business.

Messrs. Dickson, Beard and Scuyler who have been with him in the past will accompany him.

**The Sumter Yard.**

Florence Times.

The Atlantic Coast Line is putting in water mains and otherwise equipping the new freight yard at Sumter, and for this purpose Mr. C. L. Johnson of this city has been going over to the Game Cuck city each day for a while superintending the work. The new yard in Sumter is to be a big thing for the business of that important junction.

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