

SUCCESS CROWNS FIRST DAY.

\$176.50 RAISED AS RESULT OF CAMPAIGN WORK ON MONDAY.

Capt. Westcott's Company Defeated by That of Capt. Hurst—Richardson's Platoon Leads in Points for Day. With Walsh's Second.

From The Daily Item, March 23. The first day of the Young Men's Christian Association membership was a big success and the second day was started out with growing enthusiasm in the search for members to the organization. On Monday \$176.50 was raised by the Red and Blue Companies, which are running hard in friendly rivalry for securing the greatest number of members and winning points in the campaign.

The Blue Company led last night by a good score and Capt. Hurst and his men are very proud of the showing made by their organization. Lieut. Richardson's platoon came in ahead of the divided organization with Lieut. Walsh of the Reds coming in second, McKnight third and Bradham last.

The sums secured by each division were:

Blues: Capt. Hurst; Lieut. Richardson, \$57.50; Lieut. McKnight, \$45; making \$102.50 for the Blues.

Reds: Capt. Westcott; Lieut. Bradham, \$25.00; Lieut. Walsh, \$4.00; total, \$74.00.

This makes a grand total of \$176.50 for the first day's work against \$126.00 for the first day's work last year.

Today the members of the various squads have started out with renewed vigor to secure the desired five hundred members of the association. They realize that upon the success of the campaign depends the future success of the Young Men's Christian Association work in Sumter. If the campaign ends in failure, it will probably mean closing of the institution or the limiting of its activities in the welfare work of the city. The key note of these feelings was expressed last night by Capt. Westcott when he asked those present if they wanted to see the building become a lodging house and wanted Sumter to have to face the ridicule of other cities in the State. "Go out and tell those who have not become members this," he said, "and then redouble your efforts to secure their membership."

The meeting last night was held in the Y. M. C. A. parlors, where the "Jolly Gyms" served sandwiches and coffee. The lunch was much enjoyed and then the business of the evening began. The reports were made and announced and several short talks were made. Cards were passed around and exchanged and the plan of organization was made stronger for the work of the second day.

"Do not take the matter personally if you are rebuffed. It is not for yourself that you are working, it is for a great cause and you must keep hat steadily in mind and not be lincast by meeting with seeming failure in your efforts," said Supt. S. I. Edmunds, chairman of the board of directors of the association, in talking to the members of the membership soliciting companies.

The report for Tuesday showed: Blues—C. E. Hurst, captain, Green and Blue team under Lieut. Richardson \$95.00 Red and Blue team under Lieut. McKnight 70.00

Total \$165.00 J. J. Westcott, captain, Red and Blue team under Lieut. Bradham 60.00 Lieut. Walsh 30.00 Total \$90.00

Total for day \$255.00 Total for Monday \$176.50

Total \$431.50 Second day last year \$255.00 First two days last year \$341.50

in cash over last year \$ 89.00 in membership over last year 80 Wednesday was the best day yet in Young Men's Christian Association membership campaign and the reports were:

Blues—C. E. Hurst, captain; McKnight, white, \$108.75; Richardson, \$65.50; total, \$174.25.

Reds—J. J. Westcott, captain; Bradham, white, \$47.50; Bradham, \$35.00; total, \$82.50.

Special committee, J. H. Chandler, chairman, \$36.50. Report showed a membership paid during the campaign.

Real Estate Transfers. H. H. Hodge to T. E. Hodge, \$5, known as Shack Smiling tract.

Le Sadler to James E. Stokes, tracts of 47, 29, 7 1-2 and 50 acres, respectively in County, \$10.00 and other con-

COTTON OUTLOOK BRIGHT.

EXPECT GOOD SALES AT GOOD PRICES IN NEAR FUTURE.

Story of How the Southern Cotton Planters Have Saved Themselves by Reduction of Acreage and Diversification of Crops.

Washington, March 24.—That the outlook for big cotton sales in the near future at good prices with anything like a reasonable curtailment in acreage is exceedingly good at this time, was the "financial" story of the day printed in the evening's Washington Star.

Showing how cotton has worked out its own salvation, The Star said: "One of the greatest questions offered financiers for solution last fall was the financing of the greatest cotton crop ever raised in the Southern States. Through the federal reserve board and a number of leading bankers a big guarantee fund was raised to tide over the banks of the South. Not a dollar of the fund was used. At that time it was estimated that not more than 4,500,000 bales of cotton would be taken for export and the estimates of requirements between crops for home consumption and export were generally under 11,000,000 bales.

"But the exports up to Friday of last week were 6,148,750 bales, and cotton is being shipped every day. Last week 256,000 bales were exported; 109,000 bales escaping submarines were unloaded in England and 115,500 bales went to the continent. This week's shipments will also be large.

"It is now estimated that the requirements from the 1914 cotton crop would be nearly 13,000,000 bales. "The final ginning figures of the government experts show a crop for 1914 of 15,873,000 running bales. There were 772,000 bales of linters, indicating a crop of about 16,645,000 bales, of which in sight figures show 12,500,000 bales. It is said that less than 10 per cent. of the crop has been held over by planters.

"With the highest estimate of requirements and the United States but 10 per cent. behind on the 1914 average used, there is still bound to be a considerable amount of cotton carried over in warehouses and by planters, but if the 25 per cent. reduction in acreage as planned by Southern planters really materializes the supply of cotton available after the garnering of the 1915 crop will be none too large for the demand. Especially with foreign nations likely to be in the market for larger quantities than ever before in the rehabilitation following the European struggle.

"Thus the great Southern staple, cotton, because of the great demand for it in lines of peace and even for its use in war, has worked out its own salvation from one of the most serious appearing problems that overproduction and untoward conditions have ever faced."

TO INVESTIGATE SUBMARINE.

New Inquiry as to Whether Ship Yards are Violating United States Neutrality.

Washington, March 24.—Another investigation to determine whether American shipyards are building submarines for European belligerents was ordered today by Secretary Daniels. Officers at private plants on the Pacific coast were directed to make inquiries. This action was taken on account of published reports that the Fore river shipyard, at Quincy, Mass., was building submarines in sections and shipping the parts to Montreal for the British navy.

Secretary Daniels said tonight a similar investigation made some time ago failed to disclose any work in progress for belligerents.

WHISKEY IN TRUNK.

Shipment From Norfolk Checked to Darlington.

Darlington, March 24.—One day last week a large trunk surrounded in mystery arrived in Darlington over the Seaboard railway. This trunk was checked in the usual way from Norfolk, Va., to Darlington and was thought to contain wearing apparel or other articles belonging to the traveler holding the corresponding check and no suspicion was then there attached. However, as the trunk was being removed from the baggage car a crash within was heard and soon the odor of whiskey was readily detected. The proper authorities opened the trunk and found only 11 gallons of whiskey concealed therein. This is one of the new methods adopted for the transportation of liquor into the State.

WILL APPOINT BARGAN.

Gov. Manning Has Made Decision in Greenville Case.

Columbia, March 25.—Gov. Manning today said that he would appoint Harry A. Bargan as clerk of court for Greenville to take the place of John M. Cureton.

CITY COUNCIL MEETING.

LARGE NUMBER OF MATTERS COME UP AT FIRST MEETING IN SEVERAL WEEKS.

Chamber of Commerce Given \$500—Ordinance to Conform to Gallon-a-Month Law—McKiever Resigns from Board of Health—Petition to Reinstate Al Keels in Fire Department—License Reductions Refused.

From The Daily Item, March 24. City Council met last night for the first time in several weeks and there were quite a number of matters to come up for the city legislators to pass upon. Nothing of great importance was considered, however.

One of the chief matters to receive attention was that of ordering an election for bonds to pave the streets and sidewalks of the city. This matter was discussed at considerable length and all of the members of Council favored action on the matter at an early date. The circulation of petitions for the election was discussed and plans were made to have this done so that an election could be ordered in the near future.

The board of directors of the Chamber of Commerce appeared on behalf of that organization to repeat their former request that the city donate \$500 to the organization in order to keep it going. President Davis D. Moise made the chief talk for the commercial organization, stressing its importance to the city and the need of widening and paving the streets, matters which could be handled more effectively through the Chamber of Commerce than through the city council. He believed that the Chamber of Commerce did sufficient good to warrant its receiving the sum asked for, and presented a petition from property holders who asked council to make the appropriation.

Dr. H. M. Stuckey stated that the organization needed the money and would put it to good use. Col. Thomas Wilson stated that he thought that the present organization was doing good and would continue to do good for the city. Others to speak on the matter were Messrs. G. A. Lemmon, E. L. Witherspoon and D. R. McCallum.

After hearing all that these gentlemen had to say Council after due consideration decided to donate the money to the Chamber of Commerce on condition that it circulate the necessary petitions for securing bonds for street paving, for widening the streets or other matters along this line.

Dr. C. W. Maxwell extended an invitation to the City Council and the Chamber of Commerce on behalf of the colored citizens of Sumter to attend a Clean-up Day meeting at the Lincoln School on Friday night, March 26. He stated that efforts were being made to arouse the citizens to the necessity of taking precautions against disease and keeping their premises clean. Dr. S. C. Baker had promised to address the meeting and he wanted the sanction and backing of Council and the Chamber of Commerce in their efforts. Both Council and the directors of the Chamber of Commerce promised to attend if possible.

D. R. McCallum asked for an extension of the sewer line on West Calhoun street. He had built one cottage there and was going to build another and wanted sewer connections. Council promised to make this extension and also to extend the sewer line on Harvin street between Canal and Calhoun streets.

The matter of license for general insurance agents was brought up by W. B. Upshur, who discussed this matter with Council for some time. He argued that as an agent he should not pay a license on any policy written outside of the city. Council held that he should pay license on all insurance written through the local office. The matter was held in abeyance until Council could investigate further and find out what was done in other towns.

W. J. Wilson of the Claremont Hotel asked that he be allowed to pay the same license which he paid last year, this being the minimum license. Council granted this request.

Chief of Police Sumter suggested that an ordinance be adopted requiring all junk dealers to keep a record of all stuff purchased and from whom it was bought. Mayor Jennings was authorized to draw up an ordinance conforming to the "Gallon-a-month" act now in effect in the State.

Supt. of Streets White made his report of work being done on the streets. It was decided to discontinue all work on street curbing on important streets in view of the proposed paving of those streets. However, it was decided to continue this work on other streets. The superintendent of streets was instructed to lay West Calhoun street.

Flush tanks were ordered put in on all lines where sewer extensions were made.

The matter of erecting gasoline supply stands on the streets was brought up and it was shown that

there was a considerable quantity of gasoline kept above the surface. Council considered this dangerous in case of fire and the possible breaking of the pipe, so decided not to allow the erection of any more stations until further precautions were made in their erection.

The resignation of J. W. McKiever as a member of the board of health was received.

The clerk was instructed to strike off the license on E. S. DesChamps in view of his removal from the city the first of the year.

Necessary repairs were ordered on the floor of the Ducker and Bultman store.

The city clerk was instructed to pay all taxes on the city property, the same being now due.

A petition to reinstate Alva Keels in the fire department was received. Mayor Jennings was in favor of his name being placed at the head of the eligible list, but Messrs. Rowland and Booth were opposed to this and favored his name being placed on the eligible list, to await his turn for membership.

A request of the Northwestern Railroad company for further reduction in license was refused.

A request from the Home Fidelity Insurance Company for reduction in license was refused.

A request from the Lloyd's Plate Glass Insurance Company for reduction of insurance was refused.

A request from D. W. Rogers to build a galvanized iron building on a vacant lot in the fire limits was refused.

URGES RURAL CREDITS.

W. P. G. Harding Deems Issue of Pressing Importance.

Washington, March 23.—W. P. G. Harding, a member of the Federal Reserve Board and formerly a leading Southern banker, today outlined his views on a rural credit system to be presented to the Southern Conference for Education and Industry at Chattanooga, Tenn., next month.

The details of Mr. Harding's idea of a solution of this problem derives added importance from the fact that some of the Congressional commissioners are quoted as believing "there is no great pressing demand for a rural credit system."

Mr. Harding believes the question is of pressing importance in building up rural communities, but he thinks the system should be inaugurated by the individual state, and in outlining his views, Mr. Harding speaks from a thorough practical knowledge of banking as well as an intimate acquaintance with industrial problems in the South.

Mr. Harding suggests that each State should charter and supervise its own land mortgage bank, require its official tax collectors to make collections and induce local banks to act as agents in their respective communities. The only fees paid would be those to appraisers and to attorneys for examining titles to property.

Discussing the subject, Mr. Harding said:

"An adequate system of rural credits is inseparably bound up in any solution of the problems of farm tenancy, crop diversification and inadequate school and church facilities, which the Southern Industrial Council is to discuss."

"I would have the State charter the land-mortgage bank, whose stock should be non-taxable. That feature would constitute its first advantage. After paying 6 per cent. dividend and carrying a certain portion to surplus, the balance of earnings should revert to the State. It should not be allowed to receive deposits, but should confine its business to farm loans exclusively.

"The citizens of each county of the State should be permitted to subscribe for an amount of stock to be prorated to that county in proportion to its population. If any county did not absorb all its share, the surplus might go to another county.

"Loans would be prorated among the various counties in proportion to be placed on the loan which could be the value of the farm lands of that county as compared to the sum total for the entire State. A limit should be made to any one person, and loans should run from 20 to 30 years as a maximum to permit the amortization at a low rate or the retirement at the end of that time of the original loan by the payment of an annual sum only slightly above commercial interest rates on short-time loans.

"I am convinced that under State supervision a practical system can be built up which can be operated economically and make possible advances on improved farm property at reasonable rates, upon easy terms of payment. Care should be exercised that loans made be for legitimate development purposes and not for land speculation, but details like this are for the consideration of State legislatures.

"There is nothing in the idea of State land banks as above outlined to conflict with action by the national government which might be helpful in marketing the bond issue of the State institutions.

INSURANCE BILL IS UNJUST.

SO SAYS A. W. JONES, CHAIRMAN OF TAX COMMISSION.

Urges Gov. Manning Not to Sign Act. as It is for Benefit of Agents Only and is Class Legislation.

Columbia, March 24.—In a letter to Gov. Manning yesterday A. W. Jones, chairman of the State tax commission, protests against approval of the act, passed by the last general assembly, to regulate rates of certain classes of insurance and to provide for the division of commissions. Chairman Jones believes that the approval of the act "will prevent the State securing savings upon the insurance premiums paid by it for fire insurance if any one undertakes to enforce the provisions of this act."

The letter of the chairman to the governor is in part as follows:

"I note that the commissioner of insurance stated that the act in his opinion does not apply to the contracts of reinsurance and has undertaken to distinguish such contracts as made by the sinking fund commission from the contracts of insurance referred to in this act. The distinction attempted to be made is both ingenious and specious, but would not, in my opinion, prevail in the courts.

"The act is very general in its terms, and covers all contracts of fire insurance covering any risk or on property located in the State of South Carolina, without distinguishing between original contracts of insurance and secondary or collateral contracts, sometimes called contracts of reinsurance, the term 'insurance' being broad enough to include both kinds of contracts. The act itself says: 'It shall be unlawful for any insurance company doing business through agents in the State of South Carolina to write any fire insurance . . . covering any risk or on property located in the State of South Carolina except through or by duly authorized agents residing and doing business in the State.'

"It further provides that agents who may sign or insurance companies who may cause to be signed any policy or indemnity contract (the term any policy or indemnity contract certainly includes contracts of reinsurance) and fails to collect the full premium for such insurance and retain the proper commission which is due such agent may have their license revoked as the penalty for aiding in an evasion of the law.' The 'proper commissions' are defined above in the act as the same commissions on such business as the company allows them on other business of the same class.' The provision in the act at the end of section 1, allowing agents residing in the State to divide their commission with other agents or brokers, instead of operating in favor of the insurer or the public, is intended still further to destroy the freedom of contract and prevents the opportunity of competition as to rate and commission to be paid by the State in placing its insurance risks. In the same way it destroys competition as to the premiums paid by the State and county upon bonds of public officials.

"The entire act shows that it was carefully and adroitly drawn in the interest of a special class of citizens of South Carolina, to wit, insurance agents, and against the interest of the masses of the people who seek insurance upon their property, and is most undemocratic in attempting to secure special privileges and levy a special though indirect tax on insurance for the benefit of insurance agents; it tends to foster a growing trust and monopoly, and destroys the freedom of competition between insurance companies for the patronage of the State and the public seeking to secure insurance upon their property. As a dispenser once said, 'Whose bread I eat his song I sing,' and this sentiment may account for the efforts of insurance agents to require the payment of the full premiums and commissions which are or may be from time to time fixed by the insurance companies in combination with each other.

"I am satisfied that the general assembly did not notice the broad and sweeping terms of this bill and did not give it due consideration pending its passage, as there was no discussion of its provisions either on the floor or the general assembly or in the press at the time they had it under consideration; and I believe that if you afford them an opportunity to reconsider the bill before it becomes a law they will not hamper the sinking fund commission or the public or the State in their efforts to secure reliable insurance at reasonable rates, free from the dictation of insurance trusts and monopolies."

"The bill in my opinion is intended to stifle competition as to insurance rates and enable the agents to demand such rates as they or the companies may choose, without reference to its effect in increasing the cost of in-

insurance to the property owners and taxpayers of the State.

"The only way to avoid the tyranny of trusts and monopolies is to encourage competition and freedom in the making of contracts. There has been no legislation on the part of a Republican congress or legislature tending more than this bill does to the protection of special classes at the expense of the public. If the insurance agents of the State need these 'full commissions' to enable them to live, it would be more democratic and to the public interest to levy a direct tax to supply their needs to a limited amount upon the residents of the State who must seek contracts of insurance at their hands. But I believe no tax should be levied on the people for the benefit of the agents."

DACIA CASE IN PRIZE COURTS.

Commission of Inquiry Holds Seizure of American Ship by French Cruiser Valid.

Paris, March 23 (via London).—A commission of inquiry into the capture by a French cruiser of the American steamship Dacia has declared the seizure valid. The case now goes before the French prize court, which is allowed two months to hand down its decision.

PUTS BAN ON LIQUOR ADS.

Poster Advertising Company Issues New Order.

Chicago, March 23.—The Poster Advertising Company of the United States and Canada has placed a ban on the advertisement of whiskey and other spirituous liquors, it was learned here today. Beer and wines are not included.

The action was taken at Palm Beach, Fla., March 10, at a directors' meeting, but announcement was withheld. Herbert Deuce, editor of a magazine published by the Association, admitted that resolutions had been adopted barring these drinks from the displays of the association, which has members in 4,000 cities in the United States and Canada.

No new contracts will be entered into with the whiskey concerns after May 31, and no whiskey advertisement will be posted after this year, according to the resolutions.

RELIEF CARGO FOR BELGIUM.

Steamer Guatemala Carries Clothing and Hospital Supplies.

New York, March 23.—The steamship Guatemala, sailing today for the Belgian relief work of the American Red Cross, carries 74,000 pounds of clothing and hospital supplies and surgical instruments. The shipment is valued at more than \$23,000. The goods are consigned to Dr. De Page, of the Belgian Red Cross at La Panne.

TRUCK AND FRUIT DAMAGED.

Low Temperatures in Florida Have Hurt Crops.

Jacksonville, Fla., March 23.—Considerable damage to truck and fruit crops in certain sections of the State has resulted from the unusually low temperatures, which have prevailed during the past forty-eight hours.

Crops in the vicinity of Ocala, where a temperature of 30 degrees was recorded at sunrise today, are seriously damaged.

FIVE NEW DIRECTORS ELECTED.

Messrs. G. A. Lemmon and W. Percy Smith Head List at Election.

Five directors of the Sumter Chamber of Commerce were chosen Tuesday in the election to fill the places of the three men whose terms of office had expired and to fill the vacancies caused by the resignation of Messrs. McCallum and Moise from the directorship of the organization.

The men elected in order, according to the number of votes received by them, were Messrs. G. A. Lemmon, W. Percy Smith, H. N. Forrester, W. B. Boyle and J. W. McKiever. The terms of Messrs. Lemmon, McKiever and O'Donnell expired at the close of the present fiscal year.

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