

The Watchman and Southron.
Published Wednesday and Saturday.
—BY—
OVERLAND PUBLISHING COMPANY,
SUMTER, S. C.
Terms:
\$1.00 per annum—in advance.

Advertisements:
One Square First Insertion... \$1.00
Every subsequent insertion... .50
Contracts for three months, or longer will be made at reduced rates. All communications which subscribe private interests will be charged for as advertisements.

Obituaries and tributes of respect will be charged for.
The Sumter Watchman was founded in 1880 and the True Southron in 1898. The Watchman and Southron now has the combined circulation and influence of both of the old papers, and is manifestly the best advertising medium in Sumter.

THE WAY OUT.

A fire insurance company is probably within its rights when it refuses to do business in any State, county or town, or to insure the property of any particular individual. If the laws of a State, a municipality prove to be, or appear to be, unfair and oppressive, so that the insurance companies cannot carry on its legitimate usual business in safety and profitability it would seem that the company is fully justified in refusing to do business in that State or municipality. It is not reasonable nor in accord with the laws of trade to attempt to force a corporation or an individual to do business at a loss under harsh and impossible regulations. It is assumed that the companies affiliated with the Southeastern Underwriters' Association take the position that the anti-compact law, recently enacted by the South Carolina legislature, is unfair and oppressive, and that for the fire insurance companies to continue business in South Carolina under the provisions of this law would be neither safe nor profitable. For this reason, and for this reason alone, they would be justified in withdrawing from the State, as individual corporations.

The insurance companies cannot force the State to enact such laws, as suits their purpose, but they can and have determined to show their resentment by striking back against the people of the State. They are punishing not only their agents who have worked a living handling their business in South Carolina, but are also punishing all citizens who have been accustomed to do business with them. The damage that the public sustains by the sudden refusal of the insurance companies to write fire insurance in the State is not of a nature that cannot be repaired. The unexpectedness of the action by insurance companies that wipe out without warning a well established agency of public service is as a matter of fact, the sole damage that the people of the State have sustained, or will sustain. The insurance companies are depriving South Carolina of nothing save service and the organization and machinery for rendering that service. The insurance companies are not and have never been charitable institutions. They have exacted full payment for every act of service rendered and for every dollar of protection afforded the property owners of South Carolina. The people who have insured property have always paid every dollar of loss that has occurred in the State. The insurance companies may have paid out more money some years than they received, but in the long run they have collected from the insuring public sufficient to pay all losses and, in addition, a handsome profit, to say nothing of the fees and commissions to local and general agents and the heavy fixed charges in the way of operating expenses that are taxed up against the business before "net income from premiums" is compared with "losses paid" to ascertain the profit or loss on a year's business.

The people pay and pay well for the protection they obtain through the instrumentality of the fire insurance companies. It was due to the widespread belief that they were paying too much that prompted the enactment of the anti-compact law. The people believed they were being forced to pay too dearly for the service rendered by the insurance companies and they resented it. Their resentment was registered by the enactment of a law designed to force the insurance companies to render the service at a more reasonable rate. The insurance companies refuse to be forced to reduce their rates or alter their methods of doing business. The result is a deadlock that will continue indefinitely, unless the State of South Carolina backs down at the behest of the insurance combine and repeals the anti-compact law, or the insurance companies reconsider their determination to withdraw from the State.

In the meanwhile the property owners who cannot afford to be without protection against loss by fire will be

deprived of the protection they have been accustomed to and which is a necessity under existing business customs. They will be without protection indefinitely if they sit down and simply wait for the insurance combine to give it back to them.

The only alternative to a complete surrender to the insurance combine by the people of South Carolina and the State government is for the people to organize cooperative insurance associations, and, by pooling the money they have heretofore paid over to the insurance companies, provide the funds needed to carry their own insurance. This is the way out, and it is were possible to arouse a spirit of independence and cooperation among a majority of the business men, South Carolina could quickly and once for all free itself of the autocratic rule of the insurance combine.

To work out the details of cooperative fire insurance associations might not be as difficult as it would appear at first glance.

The following idea suggests itself as a starting point: Instead of organizing on the basis of a State, county or town mutual it might prove more advantageous to organize class mutuals, similar to the fire insurance mutual of the National Hardware Associations or the cotton mill mutuals. As an illustration take the State Press Association and the South Carolina Master Printers' Association, which include practically all of the printing establishments in the State. These two associations could organize a cooperative fire insurance association to write all the insurance on printing presses in the State. At the outset it might be neither feasible nor safe for the association to undertake to carry all of this insurance, since the premiums paid in for the first few years would not provide a fund sufficiently large to cover all the loss that might naturally occur according to the law of averages. But such an association through its regular officers could, without doubt, reinsure such part of the total as seemed desirable in old line companies that are not controlled by the combine. In time an association of this sort, would be able to carry all of the printing office insurance of the State at a lower rate than the old line insurance companies have exacted.

Other lines of business could organize similar associations and they would soon render a very large part of the insuring public independent of the insurance combine.

The plan of class fire insurance mutuals rather than mutuals or local stock companies writing all classes of risks is suggested for several reasons: The risks would be scattered all over the State and the probability of a heavy loss at one time would be less than where a large number of risks are carried in the same community. The details of management, the fixing of rates and the adjustment of losses would be simplified, its directors and officers would be thoroughly acquainted with the value of property insured and there would be less chance of over insurance, or over payment of loss in case of partial or total destruction of the property insured. The writing of policies and acceptance of risks could be regulated by stringent rules requiring detailed specifications and inventories of the property insured to be filed with the application, as the needs of each class of business might indicate as desirable.

The way out of the insurance deadlock is to be found by self help, and the class mutual seems to be the most feasible plan of procedure, in the emergency.

Unspoken Testimony.

Time is the test of truth. And Doan's Kidney Pills have stood the test in Sumter. No Sumter resident who suffers backache, or annoying urinary ills can remain unconvinced by this twice-told testimony.
C. H. James, salesman, 304 Council St., Sumter, says: "I was afflicted with backache and sharp pains through my loins. I couldn't rest well. Mornings my back was so lame that I could hardly dress. If I straightened quickly after stooping, sharp pains shot through my back. The kidney secretions were unnatural, and filled with sediment, and I didn't have much control over them. When a friend told me about Doan's Kidney Pills I gave them a trial, and they strengthened my kidneys. (Statement given March 17, 1908.)"

On January 11, 1915, Mr. James said: "I gladly confirm my former endorsement of Doan's Kidney Pills. I always recommend them to anyone I hear complaining of kidney trouble."

Price 50c. at all dealers. Don't simply ask for a kidney remedy—get Doan's Kidney Pills—the same that Mr. James has twice publicly recommended. Foster-Milburn Co., Props., Buffalo, N. Y.—A. D. V. (27)

Supt. S. E. Am ads on Sunday afternoon delivered an address on "Christian Manhood" at the Gen. Sumter Memorial School at Stateburg.

VALUE OF MANURE.

Enormous Loss of Fertilizing Materials May be Prevented Through Careful Handling.

The high prices of potash and acid phosphate at this time are causing much concern among farmers who depend upon commercial fertilizers to supply these constituents for the successful production of their crops.

If the farmers of this country had always fully appreciated the true value of farm manure, and used it on their land, the present situation would be much less acute. The annual loss of fertilizing materials is enormous in this country through careless handling of manure. This loss can be easily prevented in a large measure by proper methods of handling. While many farmers are getting the most from the manure produced on their farms, yet many could well exemplify the European farmer in this matter, who saves carefully and utilizes every pound of manure available.

The farmer who feeds as much live stock as possible may figure that he is receiving a double remuneration from his crops: First, from the marketing of feeds through live stock; and second, from the fertilizing substances which are left in the manure. Practically all of the nitrogen, phosphorus, and potash which is in the feeds is recovered in the manure from live stock. All landowners, farmers, and tillers of the soil should always be keenly conscious of this fact, and employ methods of management accordingly.

It is a well known fact that the animal uses the nitrogen, phosphorus, potassium, and other elements of the feedstuffs to build up the body, carry on the work of the body, and to produce milk, work, wool, etc. At the same time we must remember that all of these processes involve the building up and breaking down of body cells, and the component parts of these broken-down cells are thrown off as waste matter.

In this waste matter we have the same elements as were in the feedstuffs consumed. Except in case of growing animals, whose bodies are increasing in size, practically the same amount of nitrogen, phosphorus, and potassium are voided in the manure as were contained in the feeds eaten. The exact percentages of these substances voided by live stock varies within wide limits, depending largely upon the age and kind of animal, amount of feed eaten, work which the animal is doing, and various other factors. A young and growing animal retains a large part of these elements in the growing tissues of the body. A dairy cow uses a portion of them in the production of milk. A hard-working horse or a mature fattening animal voids from 90 to 100 per cent. of them. It is then evident that a large percentage of the elements of plant food removed from the soil by growing crops remains on the farm where these crops are fed, and that the manurial value of feeds is in direct proportion to their composition.

Under practical methods of feeding live stock all of the fertilizing substances can not be returned through manure to the soil. Allowances must be made for a small waste in feeding operations, the retention of some nitrogen, phosphorus, and potassium in the animal's body, and a reasonable amount of loss of these elements from the manure before it reaches the fields. With such losses in view it is safe to say that when the manure is carefully handled 75 per cent of the phosphorus and potassium and 70 per cent. of the nitrogen originally present in the feeds can be returned to the soil.

From these figures we can easily compute the actual value of the manure from a given amount of a feed. We will base our values upon normal prices of fertilizing materials, as follows:

	Cents
Nitrogen, per pound	20
Phosphoric acid, per pound	4
Potash, per pound	5

For example, let us say 1 ton each of corn, cottonseed meal, and corn stover has been fed to fattening steers. From calculations we find the value of the manure from these feeds to be \$28.71. This amount represents approximately one-half the value of the feeds consumed. No allowance has been made for bedding material, which has some value as a fertilizer, and if not too coarse, improves the physical condition of the soil.

This serves to illustrate the point that the farmer who has the requisite number of live stock can use feedstuffs grown upon his farm or purchased to supply those elements of plant food needed by the soil to maintain its fertility; and by following such a practice consistently he can overcome to a large extent the necessity of extensive purchase and application of commercial fertilizers.

Let it be understood that the manurial values indicated in the above are within the reach of every farmer, but not without exercising care in handling the manure produced on his farm. The liquid portions of the manure

contain about three-fourths of the nitrogen and nearly all of the potash voided by the animal. Therefore, it is highly important that as much of the liquid manure be saved as possible. This is usually accomplished by using a sufficient amount of bedding to absorb it, or by allowing it to drain into a pit or cistern of some sort. Spreading manure while fresh is generally most economical. Where this is impracticable, it should be stored under cover or in a concrete pit, and always kept well packed. "Fire-fanging" can be prevented by keeping it quite moist. Those desiring further information relative to the care and use of manures should correspond with the department or their State experiment station.

Aside from the fertilizing elements contained in manure, it has beneficial mechanical effects upon practically all soils. When properly applied, manure improves the physical condition of the soil by increasing its water-holding capacity, aeration, and temperature. While the soluble portion of the manure is at once available for plant use, other plant foods are released as decomposition continues for two or more years. This latter process assists materially in rendering available for plant use the potash and phosphoric acid which are already present in the soil, but in unavailable forms.

When the farmers of our country thoroughly appreciate the actual amounts of fertilizing constituents which are contained in farm manures, and intelligently care for and utilize the manure produced on their farms, they can save millions of dollars in fertilizer purchases; and the necessity of depending upon the purchase of these fertilizers, followed by the occurrences of crises in the fertilizer situation such as now exists in some sections, will be largely decreased.

SUMTER COTTON MARKET.

Corrected Daily by Ernest Field, Cotton Buyer.
Good Middling 12.
Strict Middling 11 3-4.
Middling 11 1-2.
Strict Low Middling 10.
Low Middling 10 1-2.
Staple cotton 13 to 16c.

NEW YORK COTTON MARKET.

	Yest'dys
Open High Low Close Close	
Jan.	12.45 12.50 12.28 12.50 12.44
Mch	11.59 11.79 11.58 11.79 11.62
May	11.79 11.94 11.68 11.94 11.97
July	11.97 12.15 11.87 12.14 11.95
Oct	12.12 12.27 12.61 12.27 12.08
Dec	12.31 12.45 12.20 12.44 12.26

ROBBERY AT PAXVILLE.

Paxville, March 11.—The general merchandise store of J. W. Rhame was robbed some time during Wednesday night. It is thought an entrance was effected through a transom or else some one secreted themselves in the store before it was closed for the night. Bloodhounds were secured from Columbia at 3 o'clock in the afternoon, but after a long run no clue as to the guilty parties was found.

Several suits of clothes, shoes and a lot of dry goods are among the missing articles. This makes the second time Mr. Rhame's store has been entered within a short time.

Candidate's Cards.

Announcements of candidates will be printed in this column until the close of the campaign for \$5. No cards accepted on credit.

At the request of my friends I announce myself as a candidate for the 7th Magisterial District, subject to the rules of the Democratic party. I am in the race to a finish if I don't get but one vote.

T. P. SANDERS, JR.

FOR SALE—Small horse, buggy and harness, at a bargain. H. G. Osteen.

POPLAR LOGS

Will pay market prices for good logs delivered our Mill. Call or write us. Phone No. 679

Penn-Sumter Lumber Co. Sumter, S. C.

Geo. H. Hurst,

Undertaker and Embalmer.

Prompt Attention to Day or Night Calls.

AT J. D. Craig Old Stand, N. Main

Phone Day 536 Night 201



Overland
Model 75

615

Roadster \$595, both f. o. b. Toledo

With Electric Starter and Electric Lights

Four Inch Tires

A BRAND new Overland at a brand new price! Model 75 has the advantages of larger and higher priced cars, but is lighter in weight and more economical to run. Five adults can ride comfortably.

Specifications

- Pure streamline body five-passenger touring car.
- Finished in black with nickel and polished aluminum fittings.
- 20-25 horsepower motor; cylinders cast en bloc.
- High-tension magneto ignition.
- Wheelbase 104 inches.
- Electric starting and lighting.
- Headlight dimmers.
- Electric control buttons on steering column.
- Left hand drive; center control.
- Flaring type rear axle.
- 31 x 4-inch tires.
- Non-skids on rear.
- Demountable rims; one extra.
- Coilover springs on rear.
- Electric horn.
- One-man top.
- Built-in, rain-visor, ventilating type windshield.
- Magnetic speedometer.
- Full set of tools.

Call, telephone or write for demonstration

Overland Sales Co.
Sumter, S. C.

210 W. Liberty St.

Phone 723

DOES MY BANK

Welcome Small Depositors?

The People's Bank is always glad to see here the small depositor. Young men—married people—working men and women—indeed all who are seeking to better themselves—everyone who desires to be connected with a safe, strong Bank finds a hearty welcome here.

Careful attention to the needs of small depositors is found here. A strong Bank for small depositors as well as for large.

THE PEOPLES BANK.

4 Per Cent. on Savings Accounts

You Get Them All Here

You are entitled to every courtesy and consideration from the financial institution with which you do business. This you get at

The First National Bank

Together with Efficiency

Daily Ballot

Good For Thirty Votes

In the Golden Festival and Voting Campaign.

Contestant

Address

Not good unless received in the office of the Campaign Department by Saturday, March 18.

NOMINATION COUPON

GOOD FOR 10,000 VOTES

I Nominate

Address

Nominated by

Address

In the Item and Watchman and Southron's Golden Festival and Voting Campaign. Only the first nomination coupon sent in for each candidate will be counted.