

INSURANCE RATES AGAIN AN ISSUE.

Insurance Commissioner Advises Underwriters to Ignore Letters of Instruction Sent Out.

Underwriters are being advised by F. H. McMaster, State insurance commissioner, to ignore letters of instruction being sent out by the South Carolina rating and inspection bureau. Mr. McMaster holds that under the statute no representative of the bureau has authority to issue instructions to agents to make, fix or collect rates. Insurance companies are also derelict in that only one company has filed with the commissioner a copy of the agreement, as required by the statute. Mr. McMaster's opinion is given in a letter to an agent of the State. The rating feature of the present insurance statute was the compromise in the recent insurance demoralization incident to the passage of the Lancy-Odom act of the legislative session of 1916. Mr. McMaster's letter reads:

"Replying further to your telegram of yesterday asking me what course the local agents should pursue in regard to increased fire insurance rates, I would repeat as I said yesterday that I have no authority to interfere with any instructions which an agent receives from a company or companies represented by him. Each company has a perfect right to make such rates as it chooses, but no company or rating bureau has any right to enter into or act upon an agreement with regard to the making, fixing or collecting of any rate for fire insurance upon property within this State until after such an agreement shall have been filed with the insurance commissioner and be subject to his approval.

"Therefore no representative of any bureau has any authority to issue instructions to agents in this State to make, fix or collect rates, and in accordance with the opinion of the attorney general given me this day, any company which fails to comply with the terms of the act is subject to having its license suspended or revoked.

"Therefore since the South Carolina rating and inspection bureau or its members have not complied with the laws of this State, in my opinion no agent should obey the instructions of such bureau unless he receives direct instructions from his company to do so, and in case he does I would be under obligations to such agent to give me the name of such company, for no company has filed with me a copy of an agreement in accordance with the law with the exception of one company which has filed a partial agreement.

"Furthermore, as I understand the second letter of instructions issued by the South Carolina Rating and Inspection bureau, it makes the rate on a new farm shingle roof dwelling not heretofore insured \$19 a thousand, whereas the rate on a dwelling previously insured is \$12 a thousand; and on a new brick mercantile metal roof store not previously rated a rate of \$17.50, whereas another store of the same classification previously written receives a rate of \$15 in a fourth class town. Therefore in following such instructions an agent would be violating the law of the State and may be proceeded against.

"My advice, therefore, to you is that you ignore the letters received from the South Carolina Rating and Inspection bureau, following only the instructions from your companies until the companies have complied with the law and the South Carolina Rating and Inspection bureau is legally authorized to make, fix and collect rates."

CARRY MINE TRAP DEVICES.

Bearing on their bows mine-sweeping devices which are said to be complete protection against these lurking horrors of the sea, two steamships arrived at an Atlantic port from British ports. One of the steamships is of British register, the other is an American vessel.

The steamships were the first to appear so equipped, and much interest was aroused by the discovery that they were protected.

While obviously no complete description can be given of the device it can be said that it consists of net projections that can at will be extended for several feet on each side of the bow and which extend sufficiently far under the surface to catch mines that are intended to float submerged. It is asserted that the device will catch mines without detonating them. Once caught in the meshes the mine can be swung clear and either destroyed by gunfire or disposed of in such other way as deemed advisable.

—News and Courier.

Mr. R. L. Gilreath has been promoted to the position of superintendent of the Texas Co., vice M. Sasmatt, who has been transferred.

COKER APPROVES TRIP TO BOLL WEEVIL SECTION.

Gives Views as to How Best to Make Use of Prosperity This Fall.

The following letter from Major David R. Coker, chairman of the South Carolina State Council of Defense, to Mr. A. C. Phelps, president of the Sumter Chamber of Commerce and chairman of the Sumter County Committee of Public Safety, should be read by every business and professional man and farmer.

The Sumter Chamber of Commerce, at the suggestion of Mayor L. D. Jennings, of Sumter, began last December to plan for a number of Sumter county farmers and bankers and merchants to visit the boll weevil infested sections of Georgia and Alabama this summer.

This crowd of Sumter county men known as the Sumter County Boll Weevil Commission will leave Sumter on or about August 6th, traveling in autos for the very reason suggested by Major Coker, that is in order that the members of the commission will be able to stop at the farms and talk with the farmers of and see actual conditions caused by the boll weevil.

President Phelps and Vice Presidents E. S. Booth and W. Percy Smith of the Chamber of Commerce are a special committee to induce bankers, merchants, lawyers, doctors, manufacturers and others to accompany the farmers.

Farm Demonstrator J. F. Williams of this county is in charge of the arrangements for this trip.

Major Coker's letter follows:

Mr. A. C. Phelps, Sumter, S. C.

My Dear Sir: I have just noticed in today's State that a delegation Sumter farmers and business men will take a trip to the boll weevil district, starting August 5th.

This is a splendid move, and if properly conducted will result in awakening the farmers of your county to the necessity for promptly preparing for the boll weevil.

I wish, however, to suggest that your party do not entrust itself exclusively to the direction of town boards of trade and government officials. You can, I believe, get the complete story only by stopping along the roads and talking to the landowners, tenants and laborers themselves, thus getting first hand the actual experience of the people. Particular attention should be paid to seeking out the small home-owning farmer and the tenant farmers, both white and colored, who are successful under boll weevil conditions, and finding out how they have managed to combat the pest.

Mr. L. E. Floyd of Chipley, Ga., has done more to prepare his immediate section for the boll weevil than any other man in the whole South that I know of, and I should advise you to go to Chipley to see Mr. Floyd and find out how he has managed the proposition.

He has put in a very large grinding plant and grinds all kinds of feed and forage for the farmers at very reasonable toll rates. He has induced the farmers to plant largely to velvet beans and corn, and I understand is grinding these crops in bulk for them to a fine feed which is practically a complete and balanced ration for stock. Farmers cut their whole crop of velvet beans, corn and all, and the whole thing is ground up making a tremendous amount of fine, well balanced feed.

I expect to go to Chipley, Ga., myself or to send one of my best men to look into this proposition. We have already placed an order for a mill similar to the one used by Mr. Floyd.

It seems to me if even fair crops are made this year and present prices are realized our State will be in far better position than any other State has ever been in to prepare itself for the boll weevil invasion. Our farmers will be able to pay off a great volume of their debts and lay aside reserves to meet future contingencies. They will have money to make the changes and improvements necessary to combat the weevil conditions.

Unless intelligent advisors of the people, however, bend every effort to induce them to save and properly utilize the great surplus which will probably be left after debts are paid this fall, our people may launch upon an era of extravagance and speculation which will make temporary prosperity a curse rather than a blessing. A large part of the earnings of the people should be put into government bonds and into contributions of various sorts for the welfare of the army. This is no time for the investment in new and especially speculative enterprises of the surplus left after paying our part in the financial support of the nation. Yours very truly,

David R. Coker,
Chairman.

The summer suits of the policemen have arrived and this morning all of them are on the streets enjoying the coolness of their light uniforms.

CIVIC LEAGUE MEETING.

Retiring President Makes Report of Work for the Past Year.

The Civic League held its last meeting for the summer on Monday afternoon. The treasurer gave a very clear, concise report of the financial standing of the league, showing the many ways employed by the members of raising money during the year. Mrs. Solomons read the appended report which her friends have requested should be published.

Election of officers was then held, resulting as follows:

President, Mrs. R. S. Hood.
1st Vice President, Mrs. John Sumter.

2nd Vice President, Miss Katherine Moses.

Treasurer, Mrs. Robert Graham.
Secretary, Mrs. L. C. Moise.

Corresponding Secretary, Mrs. L. C. Moise.

President Solomons' address was:

Fellow Club members: I beg to submit this, my third annual report to you as president of the Civic League.

During the year we have held nine regular meetings, at all of which I have presided.

While there has been no very great increase in membership, I am glad to report that the average attendance at these meetings has almost doubled that of previous years, which lends enthusiasm, and is an impetus for larger and better work.

In reporting the work of this Club for civic betterment, first in importance comes that of the visiting nurse. We feel that the immense amount of good accomplished through this channel cannot be expressed, so far-reaching is its effect. Last fall when Sumter was threatened with an epidemic of typhoid fever and measles of a very serious form, it was only by dint of unceasing effort, caution and instruction on the part of the nurse, that the number of cases was held down and this danger averted, and I will add here that both these outbreaks appeared immediately after the presence in the town of two street carnivals, which unfortunately often leave disease in their wake. From January 1916 to January 1st, 1917 she paid 3,424 visits, an increase of 713 over last year, due to the above named outbreaks, but it is a great satisfaction to report that at the present time her work is light, there being less colitis and the usual spring troubles among children, than for years past. We are indeed fortunate to be able to retain the services of Miss Gibson, so capable and so well beloved. Her patients go to her with their mental, moral and physical woes, and depend largely upon her decisions of their affairs. A marked improvement is shown in the condition of their homes and children, due to her ministrations and advice. An evidence of the esteem in which her work is held in this community was shown this spring, when our mayor went out with a subscription list, and in a few hours secured enough money to purchase an automobile fully equipped, and with gasoline enough for one year, which was presented to the League for the use of the nurse. There are fewer tubercular patients than at this time last year, which is encouraging, and due largely to the fact that more intelligent effort has been put forth for early diagnosis and care of these patients. Drs. Birnie and Maxwell have established weekly clinics at their offices for the diagnosis and treatment of this dread disease. In April your nurse and I appeared before the County Board of Commissioners and asked for help in the support and care of a young man of Sumter who was hopelessly ill with tuberculosis, and had no one to do for him. The board gave us \$30.00 towards the erection of a shack, and \$10 a month towards his maintenance. This sum was augmented by \$25.000 from the Woodmen of the World, a gift much needed and appreciated. The \$20 per month which the League pays toward his expenses comes from the tuberculosis fund, the greater part of which was made by the sale of Red Cross stamps here in December. Mrs. Horace Harby as chairman of that work made the largest sale on record for this county last season, about \$175.00.

No regular meeting of the Mothers' Club has been held for the past few months, but we have kept in touch with its members, and have tried to interest them in the great service work which is before us all to do, and have invited them out to demonstrations of home economics, etc. Having had convincing proof of the benefit derived from providing milk and bread lunches for undernourished school children, we have continued along the same line as last year, and have expended a little more than \$100 of the "Harby Fund" in this way for the twenty-seven little ones.

The Library department has been very active this year in making ready for the transition to the Carnegie Library. Besides the regular work of

keeping up the library, purchase of current books, etc., in April we had a whirl-wind campaign to obtain books and money with which to purchase other books to fill the shelves of its new home, toward this the Civic League contributed \$100.00. We received about \$500.00 in money, and several hundred dollars worth of excellent books. We expect to move into the beautiful new building next month, and hope that the interest which we may have created, or kept alive, during these past years in our modest quarters, may grow and blossom like the rose.

A special committee has been at work from the League to get up a suitable tribute to the memory of Miss Dulcie Moise, the founder and first president of the Civic League, and always an ardent worker, especially along library lines. This committee decided upon a marble and bronze tablet to be placed at the entrance of the library. The money necessary for this has been raised by subscriptions from her friends.

The playground committee, under its efficient chairman, Mrs. I. C. Strauss, has done much work during the year, having had as their aim, the establishment of permanent playgrounds. Up to the time of the entrance of our country into the war we had hoped to accomplish this, having the promise of over \$7,000.00 towards the purchase of a suitable lot. But in consequence of present conditions it was deemed inadvisable to push such expenditure. The contingency has been very happily met, however, through the kindness of the Board of Education, who have loaned the grounds at the Calhoun Street High School for this purpose. At present the public playgrounds are in full operation, and in charge of a trained supervisor, who with much volunteer assistance from those interested in this work, hold morning and afternoon hours there, and are the means of giving pleasure to an average of 100 children at a time.

The Civic Improvement Committee has been somewhat handicapped, and on the other hand much assisted, by the street paving which was done here last year. Certain plots and places that they had planned to work upon have been taken over for present or future work, and on the other hand, the appearance of the town has been improved one hundred per cent. and we have no doubt that much of the improvement in health conditions is due to better drainage and the laying of so much dust. Our committee was instrumental in having the County Commissioners legislate against the parking of cars on the Court House grounds, and having an appropriation made for work upon the trees on said grounds. Being unable to get sufficient assurance from the Atlantic Coast Line Railroad that they would not interfere with our work on the triangle at the foot of Main street, we have done no work there this year, but hope to accomplish something in the near future. Much garden seed has been given out to poor children unable to procure it otherwise, and two plant exchange days have been held. Interest has been aroused among the school children through lectures and informal talks, upon the need of food production, and several plots have been taken over by the different classes for gardens, under the supervision of teachers.

The health committee has kept in touch with the municipal authorities and has accomplished special results in improvement made in markets and the slaughter pens.

The League has responded to calls made upon it in assisting with the welcome home given to the boys from the border; in providing homes for, and helping with the entertainment of the Canning Club girls, and in taking the entire charge of the Women's Department at the County Fair in November. We assisted here on Field Day, and sent a committee to meet the County Commissioners to urge the acceptance of the County Health Survey. We have gotten up one Fashion Show in October, and assisted with one in the spring, both of which were very successful financially.

In April we held Reciprocity Day in the Elks parlors, at which there was an interesting program and a large attendance to hear the entertaining talk by the State President, Mrs. J. L. Coker. We have paid the usual \$10 for the Winthrop Scholarship Fund, and your president has responded to numerous calls from other places for information concerning our work here.

And now that I have reported upon much that has been accomplished during the past year I beg leave to make a few general comments and recommendations before closing. First I want to plead guilty that for the past two or three months, during which we have been growing accustomed to the fact that the United States is actually at war, and have been busy organizing the service league and the Red Cross, and putting forth special efforts to meet the conditions confronting us, we have not been as actively at work

as usual at this season, but I want to beg that you will not allow this special work to crowd out that most necessary welfare work at home. We cannot afford to let go that which we have striven so hard to bring about, and it is the poorest policy in the world to do so.

Because we are living in unusual times, because our thoughts, our conversation and effort are largely directed in the deep waters of the shocking, harrowing, demoralizing conditions, the more reason we should endeavor to make the pendulum swing in another, milder more constructive channel. If our men, and some of our women, must go to the battle front, contract disease, and sustain injuries, shall we who do our share at home, feel that our first duty lies in keeping the home place as it should be, clean, sanitary, and attractive, ready for them when they are returned to us for comfort and cheer. Must we not plan to keep up a library, always a calm and restful spot, where one who wants information upon world subjects, where one who wants reading of a lighter kind for diversion, or where our children who want reference books to aid them in their work, may go to get this? Must we not keep our visiting nurse to go her rounds of sweet ministrations to those who need her and have grown to depend upon her teachings largely for their health, and therefore for their happiness?

In providing legitimate play for our children during these long vacation days, giving them the benefit of well directed games and play, we are giving them their first lessons in citizenship, teaching them to respect the rights of others on an equal footing with themselves, and oftentimes relieving the overworked mothers at home of the care of the little ones. It is a well recognized fact that the demoralization of social and conventional systems, brought about by war is keenly reflected in the child, and we should redouble our efforts to offset this menace. There is a movement on foot to have the age limit of child labor lowered, owing to the increase in demand for the output of the mills. But the Federation of Women's Clubs of South Carolina are fighting this hard, as we need now to look to the conservation and health of the coming generation. I would recommend that we as a club and as individuals lend our interest and aid to the welfare work which is being done by the colored people of our town and county. They are our people and our interests are largely the same. They are handicapped by inexperience and lack of means, but they are trying to do their share in the uplift of their race. The One More Effort Club, The Progressive Club and St. Mary's Industrial Home are doing good work. I recommend that, whereas this is no time for new or aggressive civic undertakings, that we make every effort to continue the work already undertaken, which has been found so rich in results, the work which we feel is service work of the most necessary kind, and therefore right in line with the need of the hour. In closing, friends, I must thank you for your unflinching and splendid support given me during the term of my office. Without you I could have done nothing. I want to assure you that though resigning my office as your president, I am and will continue to be none the less behind the work which has come to be quite a part of me, so deeply has it come to be so imbedded in my mind and heart. With every good wish for my successor in office and for the welfare and growth of this organization, which it has been my pleasure and honor to serve, this report is respectfully submitted.

Nina M. Solomons.

SUPERDREADNAUGHT IDAHO IS LAUNCHED.

Camden, N. J., June 30.—The superdreadnaught Idaho, another monster war machine, took the water at the works of the New York Shipbuilding company. She is a sister ship to the Pennsylvania, and will carry twelve fourteen-inch and fifty large calibre rifles. One torpedo can't sink her. Because of the war the public were not admitted to the launching.

GREEKS ABOUT TO ENTER WAR.

Athens, June 29.—Although war has not yet been declared, the Greek government considers that a state of war exists since its advent to power yesterday. Recall of Greek diplomatic representatives to the central powers is imminent.

Greeks Break With Central Powers.

Athens, June 29.—The Greek government has broken diplomatic relations with Germany, Austria-Hungary, Bulgaria and Turkey.

The militant suffragettes in Washington are acting with an utter lack of consideration. They should pick up their doll rags and come home.

Commercial Appeal.

SENATE MAY ASK FOR MORE BONDS.

Still Struggling With Difficult Problems of What and How Much to Tax.

Washington, June 28.—With revision of the war tax bill virtually completed and now totalling \$1,449,000,000 against the \$1,800,000,000 levy of increased taxes adopted by the house, the senate finance committee today considered authorization of additional bonds. Senator Stone formally proposed a bond issue of \$500,000,000. The committee plans to reach a decision tomorrow and to fix the rate to be imposed on war excess profits—probably 16 per cent. During lengthy committee discussion of the bond question a larger issue was not suggested although with a half billion of bonds Senator Simmons said the bill still would fall short \$300,000,000 and probably more of meeting the ensuing year's war expenses.

From excess profits the committee now plans, under its latest estimates, to raise \$300,000,000. An amendment adopted today would exempt from the tax individual persons:

"In office or employment, including that of a commercial traveler or agent, whose remuneration consists wholly of a fixed and definite sum irrespective of the amount of business done or any other contingency; and all persons, the profits of which depend mainly on the personal qualifications of the individual . . . and in which there is not required the investment of more than nominal capital."

Manufacturers and their representatives generally are opposing repeal proposed by the committee of the drawback by which they recover from the government practically all duties paid on materials which enter into manufactured products which are later exported. In such cases the government retains 1 per cent. of the duty paid as an administration charge.

Earl D. Bapst, president of the American Sugar Refining company, said the repeal of the drawback would be a shock to business men.

"The drawback device of providing free raw materials to American manufacturers for export purposes," he said, "is more than a century old and was supposed to be one of our business anchors. The action of the committee places the United States at a disadvantage in the world's sugar market."

INDORSE M'ADDO PLAN.

Insurance Officials Enthusiastic Over the Scheme.

Washington, June 28.—Officials of life insurance companies invited by Secretary McAdoo to confer with him next Monday on plans to insure officers and men in the naval and military forces have shown great enthusiasm in the project in letters and telegrams replying to the invitation.

More than \$3,500,000,000 in extreme liabilities would have to be assumed if insurance were granted to the 2,500,000 men the United States may have in the service within two years, with a minimum policy of \$1,500. There have been suggestions that the maximum policy be \$4,000 or \$5,000.

The War and Women.

London, June 27.—(Correspondence).—There has never been a time when women were more willing to accept standard dress or uniforms than they are at present.

That is the most marked effect of the war upon women's dress. All uniforms have acquired dignity in women's eyes. The housemaid does not object to the cap and apron badge of servitude, the worker in the bank dons an overall cheerfully, women in various organizations wear their khaki, the Red Cross and volunteer aid workers are proud of their uniforms.

An expert French designer, discussing these changes, says:

"There always will be the women who want fripperies, the women who try to insist upon something quite different from the style of the moment but nowadays their number is greatly diminished. The uniform idea has arrived. It may mean the total extinction of dressmaking as a creative art, but there will be developments on other lines.

"There has never been a great war which has not influenced fashion in a picturesque or even gruesome fashion, and this world war has done its share. We had a fashion adapted as a compliment to each ally, the Russian caps and tunics, the Bersaglieri hats of the Italian soldiers, and the Serbian colors. Scotch plaids have given the Parisiennes great joy.

"Khaki shades are in vogue for spring and summer costumes, and the blue-gray, with touches of crimson, of the French uniforms is seen here and there."