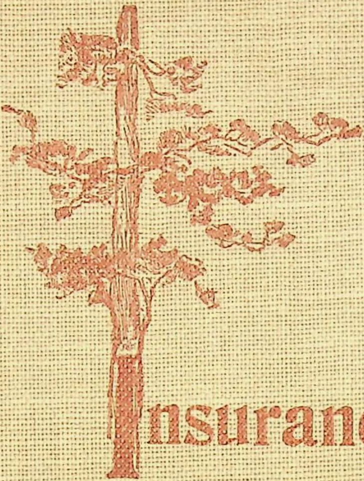

# Insurance at Piney Woods.

(From the Piney Woods Clarion.)

The Insurance Herald

*H. A. Schmidt,*

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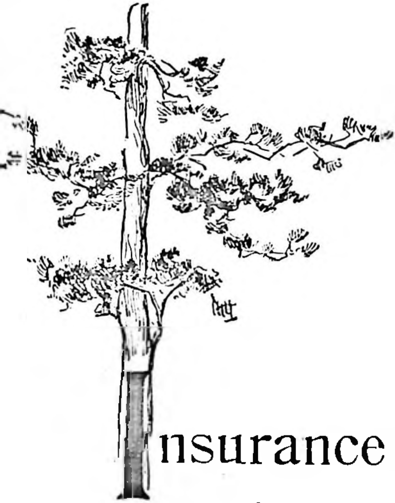
**WINONA, MINN.**



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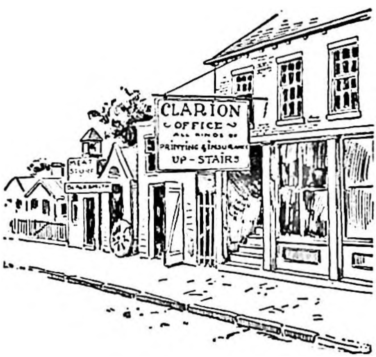


PRESS OF
THE INSURANCE HERALD CO.
LOUISVILLE, KY.
1896.

## THE SPIRIT OF THESE PAGES.

*This little book of extracts from "The Piney Woods Clarion" is issued at the suggestion of a number of readers of them as they have appeared from time to time in the INSURANCE HERALD. No man understanding the business of insurance from the company's point of view will probably ever be able to know exactly what the great army of the assured think of it. Some hints of their opinions may come to him occasionally, and "The Piney Woods Clarion" conveys them with naive and business-like innocence. The extracts must be considered the current history of insurance in the town of Piney Woods as it appears week by week in the columns of the local paper, the editor of which is also one of the two resident insurance agents.*

*A great philosopher of old hath said: "Put thou my tears into thy bottle—not in thy book," and certainly there are no tears in this; not even a moral nor any instruction, unless by the chance of things. One of the most substantial of our contemporary philosophers has said of these sketches that they "are full of genuine humor and a deal of suggested wisdom withal." That kindly line of sympathetic approval excuses this republication and also makes it eminently the office of grateful appreciation to dedicate this volume to*

**SAMUEL H. DAVIS,**

*The Accomplished and Veteran Insurance Journalist.*

*Louisville, July 1, 1896.*

# Insurance at Piney Woods.

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## HOOKER'S SAWMILL TURNED DOWN.

LAST month in our capacity as local agent we accepted the agency for Piney Woods of a certain would-be great I-Am British Co. that claimed in its papers to be big enough to carry a good line. To give it a start in good Piney Woods business we wrote a $1,500 slice on Jeff Hooker's sawmill. About two weeks after a young dude with his face shaved clean and gold frame blinkers on his eyes come around and inspected Jeff's Mill and ordered us to cancel off. Well, the last fire in Jeff Hooker's sawmill was more than a year ago, and the rate, $11 per hundred, made it good enough for us, so we never canceled, you bet, We simply wrote the home office that they had better call that dude in with a dog whistle and chain him up, he was spoiling good business for the co. The home office turned out to be as bad as the dude and said cancel, louder and shorter than he did. So we done it and Jeff has got his $165 back and our commission with it. And the company has got its agency back. People here in Piney Woods wants to insure things that are combustible, and we don't want to represent a company that wants a lead-pipe cinch of the whole premium. Our experience may be limited as compared with centers like Atlanta and Shreveport, but we don't find people crowding into our office asking for policies on family burying vaults, turn-pikes, sand-banks, rock-quarries, horse ponds and such like non-hazardous risks. There ain't a more liberal-handed citizen of Piney Woods than Jeff Hooker. Every time he's been burnt out he was insured up to the hilt, showing what he is worth as a liberal patron of the insurance business. A company that can't write Jeff's sawmill and that don't advertise in the CLARION can't get a place in our agency again.

## WIDOW TRIGG'S LIFE INSURANCE MONEY.

MRS. ED TRIGG, whose husband died only three weeks ago, has put a card in the Piney Woods *Bee* thanking an old line life insurance company for paying up a policy of $2,000 and claiming that life insurance is the widow's best friend. Maybe it is, and we reckon that she would rather have the 2,000 plunks than to have Ed back again. Ed had a whisky soak that made mosquitoes drunk when they socked him. Of course the widow is not advertising her $2,000 as a bait for No. 2. Oh, no (!!!). The funny thing to us is that people will pay old line rates for life insurance when we can sell them endowment bonds in the Progressive Provident Guild for $30 a year, maturing in four years (guaranteed) at face value of $1,000. If Ed Trigg had took two of these out instead of his old-line tontine or pontoon policy twelve years ago he would have had his

$2,000 in his pocket eight year ago, and might have consumed mint juleps at leisure afterward. He might have died just the samo, but his widow wouldn't be publishing matrimonial advertisements under the disguise of a card of thanks. Keep your eye on old-line companies.

## LOCAL BOARD SUSPENDED.

THE local board at Sweetwater is suspended. It is a rule of the insurance trust that no local board can be organized unless five companies are represented. Ed Beaseley, when he is sober, has been the only insurance agent at Sweetwater, and he had all five companies. He was president, secretary and treasurer of the local board, and drew one per cent of his premium receipts for board expenses. Last Friday a frog-legged special agent, wearing knee pants and riding a velocipede, sneaked in on Ed and found him too drunk to do business with. Ed had been to the free-silver barbeque and got his share of coming prosperity in advance. The special agent (representing a company that never paid us a cent for advertising) took up his supplies, tied 'em on his cross-bars, climbed up on his baby carriage, humped over and sailed out of town. When Ed come too next morning the local board was busted. He can't make a rate or allow an expense till he gets another company.

## SCHEDULE RATING AT PINEY WOODS.

THREE weeks ago a pimply-faced young snipe from Atlanta with blonde hair come to Piney Woods to apply schedule rating to the town. He wore the latest thing in flannel shirts, saddle leather shoes and a mulatto colored belt half a foot wide. He reported to Pikey Bill Thompson, the agent of the trust, what he come for. Bill hadn't heard anything about it and as he had been claiming to be High Mucky Muck of the trust here, he sent off a telegram to the Grand High Mucky Muck at Atlanta to know if it was O. K. He said it was and that young Pimples represented the trust, and would learn Bill all about schedule rating. That was where Atlanta fell down. It would take a steam auger to let light into Pikey Bill's brains. Young Pimples explained the schedule to Bill and showed him how after the basis rate was fixed he went to work and put piazzas up about it and built dormer windows on and called 'em "deficiency charges." He said that by schedule rating every man could control his own rate, so that you could wake up in the morning under an iron-clad trust rate of 4.50 and by putting in a lot of tin shutters, water buckets, trap doors, and hose pipe you could go to bed at night with the trust offering a bonus of ten dollars and sheding tears to be allowed to carry your risk free gratis. And Bill believed him because the telegram from Atlanta had scared him so that he had got sober and wasn't really himself. So he called a meeting of the Piney Woods Board of Trade and explained how rates was to be lowered down and young Pimples was cheered on with resolutions. After about a couple weeks of rating and drinking around cheerfully he got through and went back to Atlanta and last week the new rates come along. The deficiency charges was all right—nothing but little fly specks, but the basis rate was up in G. No paid fire department, no water works, no hose reel, no automatic alarm, no settled arrangements about regular rains—total basis rate $3.10. This doubled up Piney Woods rates. Take the CLARION office, which has always been carried in Lloyds and mutuals which we represent at fifty cents. Pimples jumped her up to $5.70 on account of "occupancies"—printing office, saloon on first floor, poker room on third floor, retail clothing and gas engine. Of course we don't care because we still hold the old fifty cent rate, but the people insured in the trust are squealing so loud it sounds like a hog-killing day in January. Deputy Sheriff Joe Ambrose and Bill Thompson had a fight about the rate in Joe's saloon and Pikey Bill hasn't been sober or able to breathe through his nose since. There are many inquiries for young Pimples, but he "have not came back yet, Miss Maud." And he won't come either That's the way the trust has. If you don't like it come into the Lloyds at the old rates. We are still doing business at the old stand.

## AGENCY RESULTS AT PINEY WOODS.

THE stock companies in the iniquitous insurance trust have announced that they will raise rates 20 per cent in the state and, of course, that takes in old Spruce county. They claim the raise must be made on account of the heavy loss ratio. The companies in the trust have always made money out of Spruce county. What did they do last year? Ed Beasley, who took in all the premiums at Sweetwater, told us his collections alone amounted to nearly $1,400—say, $1,375 round numbers. Ed is a gentleman and our friend, and we believe him. There is standing on his books about $3,150 uncollected premiums, which has accumulated in several years. That will all be paid if Congress passes a free-silver bill and the companies in the combine will pay losses promptly and not help to kill business any deader than it is. We have here $4,525 premiums at Sweetwater, and the only losses was the one on Adams' livery stable, which was compromised for $1,600, and Mrs. Williams' kitchen roof, $37; total, $1,637. In Piney Woods Pikey Bill Thompson, who is hired to represent the trust, says he has took in $3,214.70. He is a liar from his youth. If that much money had passed through his hands all the guarantee companies in America couldn't have bonded him tight enough to keep him in this country. So, knowing Pikey Bill, we estimate his actual receipts at about $714. He reported $3,214.70 to the State Commissioner, and he done it to keep his credit up at the Magnolia Tree Saloon. The losses in Piney Woods was *adjusted* at $17.

When Mrs. Meadows had her fire, we, ourselves, showed her how to make up her claim on wearing apparel for $650, and that was $50 less than the insurance. She never got it. You never get anything from the trust unless you force it out. Rather than law Mrs. Meadows took the $17. Here are the tables which we have made up after the tables printed in the *Spectator:*

TABLE SHOWING RESULTS IN SPRUCE COUNTY.

| AGENCIES. | PREMIUM RECEIPTS. | LOSSES PAID. |
|---|---|---|
| Ed Beasley, Sweet-water . . . . | $4,525 00 | Adam's stable, $1,600 00 |
| | | Mrs. Williams, 37 00 |
| Thompson's Piney Woods (say) . . | 714 00 | Mrs. Meadows, 17 00 |
| Total . . . . | $5,239 00 | Total . . $1,654 00 |

This table shows a clear profit of $3,585 to the trust, exclusive of the little rake-off allowed to Beasley and Thompson for getting the business. As all they do to get it is to lie for it they are overpaid if they are allowed $50 apiece a year. Let 'em raise rates if they want to. Sam Watson, secretary of the Great Southern Farmers, says his company is right in it at the old rate and a l-e-e-tle shading, and he says so in an ad. elsewhere in the CLARION.

## GREAT SOUTHERN FARMERS STATEMENT.

We publish the annual statement of the Great Southern Farmers Mutual Insurance Company this week. Cash assets authorized, $400,000 ; paid up, $6,725 ($4,200 being premium notes); insurance written for the fiscal year ending May 1, $315,210; cash premiums received, $716.48; losses (Mrs. Watson's barn), $64.20. Underwriter's profits, $652.28. Sam Watson is the Secretary and he is making a good one. He learned his business in our local agency branch, where he spent nearly all of last year before organizing the company. The Great Southern Farmers has a half-page ad. in this week. It was funny that Sam's ma, Mrs. Watson, should have the the only loss this year. She was thinking of tearing down the old barn, too, but the fire knocked that idea out. The necessity of good fire insurance is daily apparent.

## OLD LINE VS. THE NEW SYSTEM.

A pasty-faced man with red mustache and sideburns, wearing a preacher white cravat and high hat that brick bats couldn't dent, struck John Peebles the other day for life insurance. He said he represented a great New York company, and wanted John to take out a twenty-year self-renewable full ordinary life policy for $5,000, and showed him estimates. Mr. Peebles was the first policyholder in the Progressive Provident Guild, which we have the honor to represent. He has carried an endowment bond nearly one year at a cost of $30, and when the pasty-faced tramp wanted to charge him $43 a thousand for a policy that would not even mature till he died, he struck the wrong man. Mr. Peebles is posted about *life* insurance. He just pulled out his endowment bond and asked Mr. Pasty-face what he thought of it. "I don't think you'll ever get it," said he. "Well," said John in his witty way, "if I don't I'll be here to know why, you dumbed fool, while if I take yours I'll be too dead when its due to ever find out whether it's good or not." Mr. Pasty-face had no answer. There are not many men who can get away with John Peebles at quick repartee.

## MR. CLARENCE WATTS' ACCIDENT POLICY.

ACCIDENT insurance is what every man needs. Everybody in Spruce county knows Mr. Clarance Watts (especially the girls (?)) the popular calico clerk at the New York Bargain Emporium. This is the largest store in Piney Woods, and every dollar is insured in our agency. Mr. Watts told us three weeks ago he was going to break his green colt in May, and we advised him to take out a month's policy in the United Mutual Accident Association of Hayville, N. Y., which we represent. Clarence is a business man from the ground up and took it, paying in advance. Well, intead of breaking the colt, the colt pretty near broke him. His arm was sprained, his shoulder dislocated and his left foot crushed by falling in the crotch of a worm fence. Clarence is laying up in bed drawing his $25 per week and having the girls call to ask after him, and having an elegant time generally. We have forwarded his claim every week, and it is dollars to doughnuts the first week's installment of indemnity will come along in this week's mail.

## COINSURANCE CLAUSE CAUSES TROUBLE.

LAST year, when Ben Adams took out his insurance on his stable he found the Eighty per cent Coinsurance Clause in it. He said he didn't understand it and didn't want it, but Ed Beasley persuaded him to take it because a spider-legged special agent had showed him how it worked. All the insurance you had over 80 per cent was clear profit, if you had a fire. Ben figured his stable was worth about $1,000, so he took $2,000 insurance. When the fire came he planned to build his stable again and have at least $1,000 left over to operate on. The same spider-legged special came back to settle the loss, and he figured it out on that particular trip that the stable had depreciated until it wasn't worth more than $800. And Ben Adams would have had to take it but for the fact that the adjuster was tired of waiting in Piney Woods and kicked at the hotel. He said he had an engagement to take his girl to the theater at Atlanta that week, and as Ben was firm they split at $1,600. Ben lost $400 clear, and God only knows how much the insurance trust made on the transaction. We live and learn.

## THE ADJUSTERS WERE INTERRUPTED.

THE report that City Marshal Dandridge had captured the Sweetwater murderer last Tuesday was a mistake. Marshal Dandridge received a telegram saying the murderer was at the Piney Woods Hotel and went there at 2 o'clock A. M. in the morning to surprise him. Seeing a light in the room at the west corner in the second story he proceeded quietly through the hall and broke in the door. Instead of finding the murderer he plunged head foremost into the room where the six insurance adjusters on Clay's saw mill loss was playing poker. A jack pot was on with $19 up and the draw just commencing. As Marshal Dandridge ploughed in he fell against the table and turned it over, along with the lamp. Quite a little excitement followed, and Marshal Dandridge's left knee cap was badly hit. While he was laying on the floor cursing and hugging his knee a window was heard to lift in the next room and the murderer made his escape. After he had come too, Marshal Dandridge, like a gallant gentleman, apologized for ringing the game but advised the adjusters to play at Joe Ambrose's poker room, where they would not be liable to interruptions. There was great excitement about the hotel for a while and one of the adjusters claimed to have lost fourteen blue chips in the scuffle and there came near being another fight. However, all's well that ends well, and there was no broken bones and no arrests.

## WEDNESDAY NIGHT'S FIRE.

WEDNESDAY evening while Bull Kennedy's wife was at prayer-meeting, Bull undertook to amuse his little son Eddie, aged three, by playing horse. Eddie was setting on Bull's back holding on to his collar and Bull was on all fours prancing around, tend like he was a circus horse. In trying to get a stronger hold Eddie dug his fingers further down under his pa's collar and gouged into a carbuncle that was just starting. The circus horse rared and charged and, letting off a string of cuss words, bucked so strong that he through Eddie off against the center table where the lamp was. The lamp went over against the wall, exploded and set the window curtains afire. A lot of new twenty-cent roll wall paper and the curtains was entirely ruined. The fire brigade was called out because Mr. Kennedy was nursing his carbuncle so close that he couldn't do anything. Insurance, $400 dollars in the Cypress County Mutuals. Bull estimates his loss over the insurance at about $80. The insurance people figure on compromising the loss at $22 or repapering the front room and buying new curtains.

## TROUBLE OVER CLARENCE WATTS' CLAIM.

THE United Mutual Accident Association of Hayville, N. Y., is a fraud that we would have kicked out of our office if it hadn't kicked itself out. This is the company that we wrote Mr. Clarence Watts up in when he was going to break his green colt. Clarence got bent up by the colt and has been laying in bed nursing his bones while we sent in his claim for twenty-five cold slugs per week according to the contract. Knowing that this was a Yankee company, we were particular to write them that Mr. Watts had took out the policy at our personal solicitation to cover him while breaking the colt, and that if they would pay up promptly we expected to be able to place another policy. The secretary wrote us that the company denied liability, because Clarence had been covered as a dry goods store clerk, while he had taken out the policy for the special purpose of breaking a colt. The United Mutual would not accept hostlers or horse-trainers under any circumstances, and the dried-up little runt that runs it said he thought our letter was plain proof of a scheme to take advantage of the company. He also canceled our commission as agent and called in his supplies. We promptly sent 'em in O. K. We don't want any company that does not settle. We want every stockholder and every assured to make money when they do business through *us*. We are not satisfied just to get *our* commission. If there is no money in it for people who take out policies through us, we don't ask their patronage. There ought to be room for everybody to make something out of insurance, but when a greedy Yankee concern like this wants to take everything in sight, that lets us out. We are now negotiating for the Tourists' Mutual Protection Society of Ivanhoe, Ga., a true Southern company.

## CONFEDERATE FIRE LLOYDS ENTERS.

WE call attention to the prospectus of the R. E. Lee Confederate Fire Lloyds of Alexandria, Va., published in this week's CLARION, of which we are the agents. This is an association of Virginia gentlemen of wealth and hospitality, who have formed a fire insurance association to help the developement of the South by providing insurance at a moderate rate. They appeal especially to the ex-Confederate element of the South—to the patriots that fought with Lee for the freedom of Southern soil from the foot of the oppressor. Let the veterans look at their policies and see how many of them are paying premiums to Yankee corporations that take money out of the South as fast as they can collect it. And at high rates, too. To such we say, that as agent of the R. E. Lee Confederate Lloyds we intend to give lower rates, it matters not how low the others may be. Our first intention is to keep Southern money at home to circulate among Southern men. Every ex-Confederate veteran who can show his discharge papers we will give special rates to. Men of the South, who would you rather trust, Yankee corporations, composed of men who fought you in the war, or Virginians of Alexandria, who sympathized with your cause and who suffered with you? We can carry lines of $15,000 in the R. E. Lee Confederate Lloyds or $50,000 on sprinkled risks. Confederate buttons will answer if discharge papers are lost. The attorney of the R. E. Lee Confederate Lloyds is Major Fitzroy Talliaferro, the one-legged hero of Lookout Mountain, who lost his leg by falling off the mountain while executing a retreat intended to draw the Yankees on and annihilate them.

## FARMERS MUTUAL GETS A CERTIFICATE.

MRS. NANNIE WATSON received last week the sum of $194.36 in full of her claims against the Farmers Mutual Reserve Fund Life Association for insurance on the life of her late husband, the lamented Sam Watson, who died last June a year ago. The policy was for $1,000, and the actual assessments collected to meet it was $203.50. Deduct 4 per cent cost of making the assessment, gives the net sum of $194.36. Mr. Watson had paid an average of only $28 a year for eleven years, his payments amounting to $308. Deduct $194.36 from this and it will be seen that he enjoyed the protection of $1,000 life insurance for eleven years at a net cost of only $103.64, or about $9 a year. In an old line company a policy for that amount would have cost him at least $38 a year. This showed what is saved by co-operative insurance. We persuaded Sam to take out this policy and we are proud to publish the following:

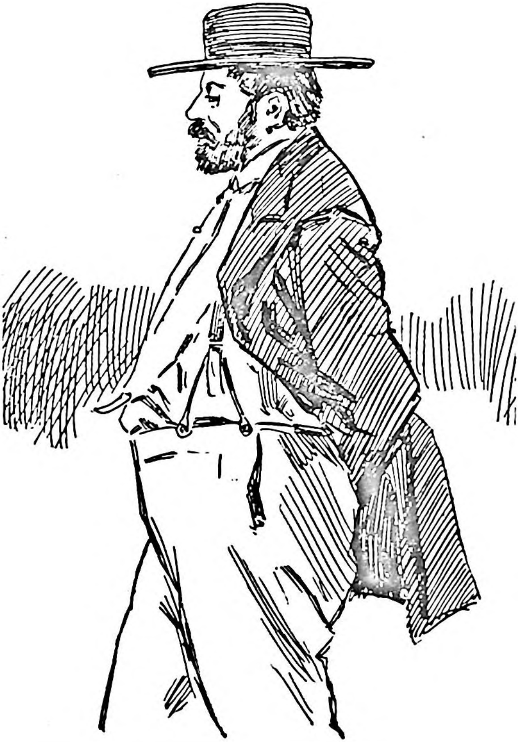
"DEAR SIR: I have this day received from the Farmers Mutual Reserve Fund Life Association of the Southwest the sum of $194.36, in full of all claims for the death of my dear husband, Mr. Samuel Y. Watson. Words can not express my thanks. I had given up expecting anything, and your generous settlement came to me like manna falling out of a clear sky. The thanks of the widow and orphans will be yours, and Mr. Watson in heaven will smile upon your good deeds.

"Respectfully yours,

"MRS. SAM WATSON (deceased)."

## VETERANS AND CONFEDERATE POLICIES.

WE publish a cut of Major Amos Westbate, the first Piney Woods policyholder in the R. E. Lee Confederate Fire Lloyds of Alexandria, Va., although he come near being the second. Him and Capt. Bill Browder was coming to our office at the same time to take out a policy when they met at the front door. Both are game men, but Capt. Browder being a one-legged man was tripped up at the first pass. We run out and grabbed his wooden stumper and pulled him out of the way before Major Westbate could do him much harm. Both are gentlemen to the core, and after we had set up drinks and explained matters, it was arranged in a pleasant manner agreeable to all. Major Westbate had his discharge papers from General Early and took out a $5,000 policy on his house. He said the place wasn't worth more than $1,200 but he wanted a big policy to help on the Lee's and gave us his note for the premium, payable when the cotton crop is in. Major Westbate was born at Tuskahoola and enlisted at seventeen. He never got over being a private, but General Early told him he would be a major if the war lasted long enough. At Appletree Church he held Colonel Thornton's horse while that gallant officer was leading the charge in which he was killed. Major Westbate took part in other daring actions and come home covered with laurels that will never fade as long as the memory of glorious deeds shows on the bright tablets of time. If his house burns he makes clear money. Who will be next?



MAJOR AMOS WESTBATE—FIRST POLICYHOLDER IN CONFEDERATE FIRE LLOYDS.

## MAKING OUT THE LOSS SCHEDULE.

WE are done with insurance companies that have any connection with the trust. As our friends know we have represented for two months a certain foreign company that we won't advertise by giving its name here. It is a member of the Atlanta trust, but it came into our office and explained to the trust that it done it to keep our business from the Lloyds and told us they done it to get some good business even if they had to shave rates. So everybody was pleased. Last week when John Sandefur's old store house was damaged we started to make out the loss papers. We figured that John would make enough on the claim to fix his building up and be able to rent it and do the town some good, and give the company a rousing ad. for its liberality, when we got a blank from the home office to report the fire on. Being the first loss, we spent a week getting the sense of it, and then we tried our best to make it satisfactory to one and all, to wit:

TIME OF LOSS—Hour. *3 A. M.* Day Fire? *Yes.* Night fire? *Yes.* Sunday fire? *Yes.* Holiday fire? *Yes.*

RISK—Occupancy? *Vacant.*

OCCUPIED—Vacant? *Yes.* Detached? *Yes.* Exposed? *Yes.* Shingle or other combustible roof? *Yes.*

WATCHMAN—Was there one? *Yes.* Was he provided with a watch-clock? *Yes.* If so, what kind? *Plain clock.* Did he discover fire? *No.* Did he give alarm? *No.* If so, how? *How.* Did he extinguish fire? *Never.* Is there reason to suppose he caused the fire? *No charges against him.*

THERMOSTATS—Did they announce fire? *No.* If so, were they ahead of other alarms? *Not materially.*

ALARM—If alarm was not given by private inside watchman or thermostat system, by whom? *A tramp.* Was fire first discovered and notice given by city or village police department or by outside private watchman? *Neither.* If not, by whom given? *Same tramp.* Was alarm promptly given? *Fairly.* If not, why? *Time lost hunting a drink.*

PRIVATE EXTINGUISHING APPARATUS—Was there any? *Yes.* What kind? *Usual kind.* Was it in order? *Think so.* Did it operate successfully? *It did on rates, not on fire.* Was fire extinguished by it? *No; it got burnt up with the store.* Sprinklers? *None in stock.* Stand pipes? *Yes.* Pumps? *Yes.* Kind of pumps? *Usual kind.* Chemical apparatus? *Soda fountain at nearest drug store.* Barrels? *Yes.* Buckets? *Yes.* Were they in order or full? *No.* Were there any apparent defects in apparatus used or want of judgment in fighting fire? *No, firemen were at their weekly dance.*

CAUSE OF FIRE—If not positive, give best judgment after personal investigation ☞Avoid use of word "unknown." *Unknown.* Was cause of fire inherent, direct, remote or fraudulent? *We think maybe it may—it is possible.*

PLACE FIRE ORIGINATED—If in risk insured, in what part? *In rear basement and garret.* If conflagration, what caused spread of fire? *Fire.* Was fire in exposure caused by moral hazard? *No.* Did fire spread through building, owing to elevators, chutes, stairways or other openings in floors? *You bet it did.* Was there any special weakness or faults of construction developed by this fire? (state if defective flues, fire places, thin walls, weak floor, supports, etc.) *Some of them, of course.* Did risk have curtain walls? *What is a curtain wall?* Did they facilitate checking or extinguishing fire? *Arguments tends both ways.*

SALVAGE—Did nature of any part of risk (building or contents) afford special advantages for salvage? *Stock moved before the fire.*

MORAL HAZARD—Was property mortgaged or otherwise encumbered? *Yes.* Was assured financially embarrassed? *No.* Is there any reason to suppose that mortgage or financial embarrassment caused fire? *Yes.* Was risk at time of fire in the hands of receiver, assignee, sheriff or other court officer? *No.* If so, is there any reason to believe that this affected moral hazard? *Always does.* If vacant, is there reason to believe vacancy caused fire? *No.* Is there any reason to believe the fire was caused by other moral features? *Possible.* If incendiary by other than assured, what is supposed motive of deed? *To get insurance money.* Is there any reason to fear another incendiary attempt? *If he has a prompt settlement without discount.*

FIRE DEPARTMENT—Did it do satisfactory service or was their work unsatisfactory in any way? *Best in the world.*

WATER WORKS—Was public water supply ample and satisfactory or was any deficiency or defect developed? *Finest in the world.*

GENERAL REMARKS—State any item of interest not mentioned before. *Will gladly furnish all further information.*

☞ N. B.—Would you advise us to insure or decline to insure this party again? *Yes, if you want premiums.*

WE done the best we could for Piney Woods and John Sandefur in filling in the italics, but the company wasn't satisfied and sent a special agent here to stick his nose in. We told him if he wanted a local agent that would run down the town and the fire department he had better go to Bill Thompson—that we was not in that business. The fire department has all its annual dance posters and invitations printed with us and we believe in live and let live. The special hung 'round Piney Woods for three days, and when he pulled his nose out of John Sandefur's business it made a noise like a mule's foot coming out of a mud hole. John's claim of $409.70 for getting his shingles burned off the depot end of the old shed was beat down to $32 and John had to take it. After the agent took up our supplies we resigned the agency. There are things our local pride will not let us do.

## ANOTHER ACCIDENT CLAIM BOBS UP.

Lem Riley is getting ready to sue the Travelers on his accident policy. It will be remembered that Lem while drunk tried to commit suicide by jumping into Evergreen Creek. His head struck a rock and he was fished out stunned and badly hurt. He was confined to his bed for four weeks. The company refused to allow him a cent, although Lem claims that if he had been sober he never would have tried to drown himself. Lawyer McBride says it was clearly an involuntary act, and therefore accidental. He will fight it for all he is worth, clear up to the highest court. What's more, we hope he will win. The Travelers is too mighty to know that the Clarion exists, and we have never been able to get even an answer to our letters asking for an ad.

## NEW ACCIDENT ASSOCIATION OPENS UP.

We have accepted the agency for Piney Woods and vicinity of the Tourists' Mutual Protective Association of Ivanhoe, Ga., the best accident company in the South. This takes the place of the United Mutual of Hayville, the Yankee corporation that refused to pay Mr. Clarence Watts' claim. We advise policyholders in the United to drop payments at once and come into the Tourists'. It was our fault that they were led into the United, but we were deceived ourselves and we frankly own up. We personally know Joe Storch, of Ivanhoe, one of the directors of the Tourists', and a finer and more agreeable gentleman God never placed on his footstool. Rates in the Tourists' are lower than in the United, and there are special weekly benefits for policy-holders who are accidently injured in court-day fights.

## BILL THOMPSON HAS THE JIM-JAMS.

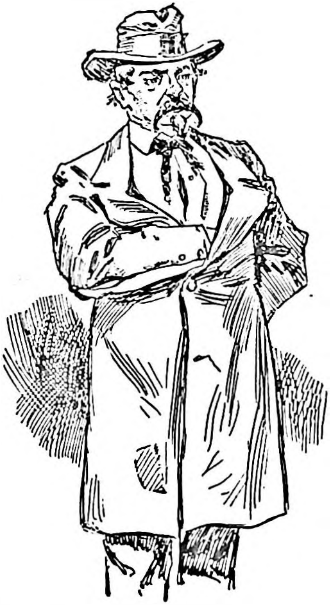
THERE was a sensation on Court Square yesterday evening when a messenger from the jail run out for old Dr. Brandrigg. It seems that Bill Thompson, who is still in jail without bond for his criminal breaking of the anti-trust law, had his liquor shut off too suddenly and was throwed back into jim-jams by it. The jailer said there was no appropriation for liquor and he being a poor man could not undertake to supply Thompson's thirst just out of kindness, so he was drove, he said, to letting him get jim-jams so as to authorize him to call a doctor who could conscientiously prescribe more whisky, and then it could be run in under the head of drugs. Dr. Brandrigg felt Thompson's pulse through the barred door, prescribed two gallons of whisky regularly administered, and in two hours Thompson was sleeping like an infant. Ed Beasley refused all liquor, but asked kindly for a prayer-book. Jailer Frank Boone is going to send over to Sweetwater to-morrow to see if he can find one for Ed.

## PRACTICAL USES OF FIDELITY INSURANCE.

PEOPLE that are always running down insurance don't know what good it does. Take Willie Mason's case. Willie come home to his pa's house last week with his shoes run over at the heels, no coat, his britches frazzled out where he couldn't see 'em and about half a brim to his hat. Last February he got $300 out of bank on his pa's check, which old man Mason never signed, and went traveling for his health. When Willie come back Mr. Mason had no calf to kill, but he cut a watermelon and fell on Willie's neck with a half Nelson lock and give him a lecture. Next day he marched Willie down to the bank and asked for a place for him to make him work out the $300. Cashier Barrett said he couldn't take Willie unless he was bonded for $2,000 by some guarantee company. So, naturally, Mr. Mason comes to us. The Southwestern Mutual Fidelity, Safety, Surety and Trust Company owes us $62 for advertising, which we agreed to trade out. We have written to them giving Willie Mason a good character—because there is nothing really against him but the joke he played on his pa to the tune of $300. As soon as the bond comes Willie will get a soft place paying $30 per month and work no object. Thus we see in our midst the story of the Prodigal Son repeated. It couldn't be done without guarantee insurance. Mr. Mason has the sympathy of all for his fine scripture character. Some people wouldn't kill a fatted calf for their Willies—they would kill Willie and feed him to the calf, but old man Mason is a true father in Israel, and he's going to make Willie work his money back out of the place he got it from.

## FIGHTING THE INSURANCE TRUST.

THE meeting at the Piney Woods Board of Trade Monday to organize a local company to fight the insurance trust was a hummer. Everybody that is anybody in this town was there—even Toney, the dago, who runs the depot watermelon stand. Judge Alex McGaffney was called to the chair and made a rousing speech, in which he said he didn't know anything about insurance, but as a citizen of Piney Woods was ready to fight the trust. Mr. Ben Moseley, of the South Appalachian Dry Kill plant, Mr. Alexius Bodine, of the Bodine Brothers' barber shop, Mr. Prather Williams, of the Chicago store and others made great speeches. Col. Alexander Bowie, the Populist candidate for the legislature, pledged himself, if elected, to draw bills that would bring the great slimy and crawling octopus of capital to its knees begging for mercy. Mr. Bodine made a move which was seconded by Major Westbate, that a mutual company be formed, and that the money paid out to foreign companies be kept at home to make times easier. Pikey Bill Thompson, who is secretary of the Board of Trade, looked sick, but never chirped until now. He said the Piney Woods premiums was about $3,000 a year and losses had sometimes been double as much. Colonel Bowie said this was no time to talk about the details. It was the principle that was at stake, and sooner than see Piney Woods dragged in the dust at the cart-tail of a proud and insolent capitalistic combination he would do without insurance. He had no property himself, but he would fearlessly express the same views if he did have



COL. BOWIE, OF THE PINEY WOODS BAR.

any. His idea was for the business men to form a mutual company without capital. Members could sign a pledge agreeing in case of a loss to make up so much each of it to one another and let each signer take out a policy on his property for a stated amount. There need be no premiums paid, no salaries paid, no expense incurred. It was as simple as water. Let each man keep the money in his pocket until it was needed and not pay it out before it was. Judge McGaffney remarked that he had doubts whether such a plan would bind anybody legally. "Let those who will not be bound," responded Colonel Bowie, with indignation, "be lashed naked in the forum of public opinion by the scorpions of honest contempt!" [Applause.] Mr. Bodine's move was carried and a committee with Colonel Bowie as chairman was being appointed to draw up an agreement, when the courthouse bell tolled the solemn chimes of "fire, fire," and smoke was seen coming from the furniture factory. Amidst much confusion the meeting broke up, but the trust is to be fought by men who mean business.

## FARMERS REFUSES TO ADVANCE RATES.

The country is still safe, but the liars in this town will have to hustle for a new subject. The Governing Grange of the Farmers Mutual Reserve Life Association held a meeting Monday and decided not to raise rates. The agents of old-line high-and-tight-rate level premium companies that has been blood-sucking this neighborhood since the war have been having it that the Farmers was bound to raise rates or bust. Well, it won't raise, and no smell of bust is in the air.

Mr. Ben Logsden, Worthy High Recording Agriculturist of the Governing Grange, told us that no question of raising rates was even mentioned. What they did talk of and what they done was a different thing. They will keep rates where they are, and instead of *raising* anything they will *reduce* the payments under claims. Mr. Logsden said they fully appreciated the fact that in these hard times—with Grover Cleveland in the pay of Lombard street, a free silver bill way out of sight, though still to memory dear, and Democracy stumbling about in a swamp of Discord every dollar left in the farmer's pocket was important. The Farmers Mutual could not and would not ask for a single dollar more from the aged and suffering certificate holders; but the beneficiaries, being mostly young and healthy persons, could spare something without feeling it, and the payments under the policies would be cut down a matter of only about 50 per cent until times looks up. Nothing fairer than this could be expected, and no member will be compelled to give up his insurance because rates has been raised. The Farmers is not freezing out its old policyholders. God knows it wants all it has and all it can get. As we said, the liars will have to get a new text. We advise 'em to try the truth for a change. If they think the Farmers is going to take advantage of its old members or squeeze 'em out, they little know Mr. Ben Logsden, the Napoleon of life insurance in the Piney Woods district. The new ad. of this association in the CLARION to-day speaks for itself. With its contingent mortuary assets of $2,200 counted at par, it has a clean surplus of nearly $200.

## JOHN SCUDDER AND THE LLOYDS.

The tale that John Scudder is telling around this town, that our Lloyds never treated him right about rates, is simply a lie, and John knows it. The facts are that John came to us last week and said he wanted to put his saddlery and harness shop in our Lloyds as a rebuke to the trust, if we could do as well by him as the trust co's. We asked him what rate he was paying, and he said, carelesslike, 1.60, but under the schedule rating of the Atlanta combine he thought he could get it down lower and would see. We forgot all about Sam Sturgis being left in Bill Thompson's office while Bill is at the sanitarium. Sam Sturgis don't know anything more about fire insurance than a hog does about chicken sandwiches. Mr. Scudder goes up to see Sam and asks him what he could do about getting his rate down. Sam looked over the schedule and says, you can get 25 cents off for fire shutters. But John says, My eye, but the shutters will cost me more than the premium. Same against same on automatic sprinklers, night watchmen, fire doors, chemical engines, etc. Then Sam finds he can get 10 cents off for water buckets with plain water in. John Scudder went off and bought a bucket, filled it with water and set it in the shop, where Sam called and inspected it and allowed it. Then, instead of taking out a policy, he comes to us and says that Sturgis had guaranteed him 10 cents off the rate for every water bucket he put in and his mind was made up to put in sixteen buckets and get his insurance free, besides owning the buckets outright. He wanted to know if we would do the same by him. Of course we couldn't do that—it wouldn't be business, and John Scudder knew it. We offered to do the best we could and make a rate of 50 cents. That is our standard rate, which we make for our friends and people who positively refuse to pay any more. But John wouldn't listen to reason and said he would buy the other fifteen buckets and go in free with the trust. He done it and Sam Sturgis give him his policy. The company sent it back, and told Sam he was a fool and that 10 cents was all that was allowed off for all the buckets. Then Mr. Scudder comes back and wants to get into our Lloyds at 50 cents, and we refused —gently, firmly, but, you bet, refused. He's been go-around lying about us ever since. He's got fifteen water buckets for sale and he had to pay 1.50 rate when he could have got it for 50 cents. Schedule rating is a great scheme. If Sam Sturgis had a little more brains he would begin to understand how to sneeze when he caught cold, and with him it would amount to an intellectual operation.

## COL. BOWIE'S PROPOSED INSURANCE LAW.

The Piney Woods Board of Trade has woke up. Since the Vicksburg Board of Trade got up a state insurance law the business men of this town concluded not to get lost from the procession. Col. Alexander Bowie, the eloquent orator, genial statesman and champion *par excellence* of free silver. has, at the request of the Piney Woods Board, drawn a bill which he will introduce at the next legislature, if he is elected. As the candidate of the Populists his calling and election is sure—the other candidates can't tech him. Following is the bill:

AN ACT TO REGULATE THE BUSINESS OF INSURANCE IN THE STATE, STOP THE OPPRESSION OF THE TRUST AND TO SECURE THE PAYMENT OF ALL LOSSES WITHOUT DELAY OR LAW SUITS.

*Be it enacted, &c.:*

Sec. 1. The office of Commissioner of Insurance be, and the same is, hereby created, and at the next general election said officer shall be chosen by the qualified voters of the state to serve for a term of one year, and shall be regularly elected every year thereafter; *Provided*, that for the purposes of securing impartiality no person shall be a candidate for or qualified to hold such office who has ever been employed by, or had any connection with, any fire, life, marine, accident or miscellaneous insurance company or association whatever; and, further, that no vote shall be cast for such officer at any election by any persons employed by or connected with any insurance companies suspected of being members of the insurance trust. Only such persons shall vote as shall hold policies of insurance which may at some time become claims.

Sec. 2. After his election it shall be the duty of said Commissioner of Insurance to take such steps as he may think necessary to impartially protect the people of this state against the oppressions and insidious and damning encroachments of the insurance trust, and for that purpose he is hereby granted full plenary powers to fine, restrain or entirely throw out of the state any company that shall fail or refuse to obey the instructions which the Commissioner of Insurance may promulgate; and he may, from time to time, change or alter these instructions if he consider a change necessary to catch any particular company he may be after and which company may seem to him to be getting the start of this act by reason of any previous instructions not applying to that case; and if, after sufficient effort, he becomes satisfied that he can not fully catch up with any company under any instructions he can frame, then he shall have power to throw that company out of the state and forever prohibit it from transacting business in said state, excepting, of course, that such company shall be compelled to pay all claims against it.

Sec. 3. It shall be the duty of said Commissioner to study up the Three-quarter Value Clause, Three-quarter Loss Clause, Three-quarter Salvage Clause and Co-insurance clauses, all and singly, by which the said insurance trust takes advantage of the assured, and prepare and design such other clauses and require their insertion in every policy as will offset these and give the assured that fair and equitable advantage over the trust which was contemplated by the fathers in the Bill of Rights, and for which our ancestors fought at Runnymede, Bunker Hill and Bull Run. Any company refusing to leave out or insert any clauses considered necessary by the commissioner under this section shall be thrown out of the state and fined in such sum as will satisfy said commissioner.

Sec. 4. Any company having a loss under any policy shall pay the whole sum expressed in its policy without delay; except in case of partial loss, when the matter shall be referred to the Insurance Commissioner who shall decide in a sum that shall make the assured whole and a little over, as just damages for loss of time.

Sec. 5. No insurance company shall be permitted to resist payment of any loss by appealing to law, or shall harry or pester the claimant by forcing him to law.

The Insurance Commissioner shall fix all rates, adjust all losses and decide all disputes ; *provided*, he does not take sides with the trust against any citizen of this state. And his decision shall have the force and effect of an execution without appeal. And the company shall pay at once.

Sec. 6. The salary of the commissioner is not fixed by this act, because it can not be decided whether any commissioner to be elected under it will be a poor man with a large family or not; but said commissioner shall be entitled to fix his own compensation at a reasonable and fair amount necessary for the support of his family (including blood relations), and shall *pro rate* the same equally amongst the companies transacting business in the state. And they shall pay the same. If it turns out that any commissioner under this act has miscalculated, then he is authorized to make any additional assessments deemed proper for his necessities.

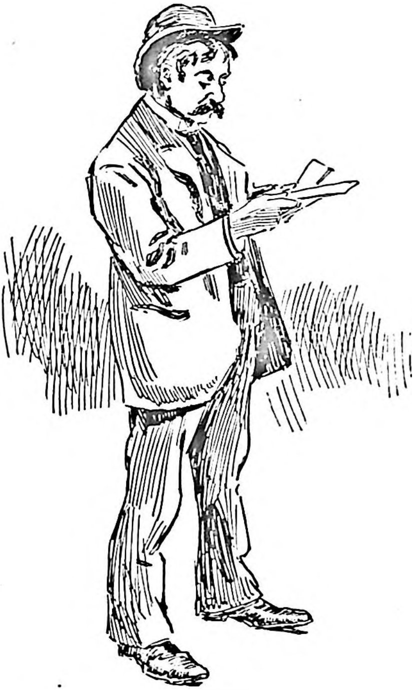
Sec. 7. All companies shall be subject to these laws, except fraternal life associations, state mutuals, Lloyds and the Monarch of Alexandria.

Sec. 8. All laws in conflict with this act, including Federal laws and the laws of other states, are hereby repealed and annulled.

Sec. 9. Whereas, there being an immediate necessity, this act shall take effect from its passage and extend back in its provisions to help any citizen suffering in past years from the operations of the trust.

## BILL THOMPSON INSPECTS TOO MUCH.

GREAT excitement was created yesterday when Bill Thompson, popularly known as "Pikey" Bill, agent of the insurance companies in the combine, was carried off to the inebriate asylum at Elm Grove. When the train moved out of the depot the last seen of Bill he was trying to pull loose of Deputy Sheriff Joe Ambrose and Jim Armsparger and hollowing "Hooraw for Jeff Davis!" That was always his great war cry when tanked up. Mr. Thompson's trouble began six weeks ago when he commenced to study up schedule rating. While the Atlanta rater was here he drank hard for company's sake, and then when he tackled the schedule all by his lone self, nothing but more liquor could help him. Last week a special agent of one of his companies struck Piney Woods to inspect, but said he wasn't going to inspect, that it was too hot, and did the company think he was going to kill himself in watermelon time with overwork. So he gets Bill to set down and give him points to fill up his blanks with, and the letters was dropped in the mail, postmark all O. K., without seeing a risk. Then they set into a poker game for two days. When Bill came out of it he was considerable shaky, but he took a Turkish bath and went to the office. There he found another special come to inspect, but Bill told him he had just spent three days inspecting and he was d—d if he would turn in to it again. The special says O. K., you set



PIKEY BILL THOMPSON.

down and help me fill these blanks. And they done it. Then this new special says he thought a job like that was worth about two cold bottles on expense. Bill owned up he was turned against liquor, but "biling cider" pulled the leg for him and he went up against it. When he come too two days after he found himself bucked and gagged in the third story, over Ambrose's poker room. They told him they had to do it to keep him from jumping out the third story window to show Sam Ellis that he could fly if he wanted to. Next day Frank Ferguson, the popular Yankee special, rolled in. He inspected his lines from Bill's memory and then give Bill a watermelon supper. There was five watermelons filled with five kinds of liquor. Early yesterday morning the police found Bill three miles out on Turkey Creek road, with an end-half rind of watermelon on for a hat and his mustaches painted green. He was standing in a fence corner fighting invisible snakes with a hickory withe. Mrs. Thompson has the sympathy of all, and the Ladies Guild will assist her during her husband's absence. She said she always wanted Bill to keep an assistant to do the inspecting. She thinks it's a sunstroke. Spite of his representing trust companies Pikey Bill is well liked. His only faults was being a drunkard and lying more than was *absolutely* necessary to get business. Most people think he is fairly honest. But how he can be selling insurance at such high rates we can't understand.

## COMPETING LIFE INSURANCE ESTIMATES.

There are chumps in this town that says we can't compete with the old line high-priced life insurance companies and that the Bankers and Capitalists Life Protective Association of Waugoo, Ala., is not in it when it comes to doing well by policyholders. Well, ain't it now? Just ask Mr. Lewis Hanks, the lucky man of Piney Woods. Last week he came to us with one of these estimates that the high-priced agents are giving around and asked us what about it. We looked at it and the contempt that we felt must have been noticed by Mr. Hanks. We told him to wait till next day and we would show him an estimate that was an estimator. And we done it without turning a hair. He wanted a twenty-pay tontine policy for $5,000, and we showed him what liberal estimates was. To begin with, the old line company wanted to charge him $42.73 a thousand. We took the heart out of that watermelon by estimating an assessment of only $29.20 per thousand—not much over half. First blood for the Waugoo champion. The old line company estimated that at the end of the period Mr. Hanks would get $6,705 in cash if he wanted it (as if he could get twenty years older without accumulating sense enough to want it), $9,100 paid up, or a surplus of $3,900 in cash and the policy go on. We believe something was said about a horse and buggy or a bicycle thrown in. Now see what the Waugoo champion done. We estimated him $7,602 in cash, $10,325.67 paid up, or a cash surplus of \$4,842 and the policy go on. Here is the way the estimates compared and we rather think that, when it comes to estimating, the Waugoo Bankers and Capitalists is up in G :

| | High-Priced Co. | Bankers and Cap. of Waugoo, Ala. |
|---|---|---|
| Premiums per \$1,000 . . | \$ 42 73 | \$ 29 20 |
| Cash pay at end . . . . | 6,705 00 | 7,602 00 |
| Cash surplus . . . | 3,900 00 | 4,842 00 |
| Paid-up insurance . . | 9,100 00 | 10,325 67 |

Our figures surprised him and he asked us how we done it. We told him as we tell one and all, that it was by keeping the money of our people here at home among ourselves where it was badly needed and where he knew that 12 per cent could be got for it easy while the Yankee corporations only counted on getting 4½ per cent. He asked us why they didn't get more. We winked and said maybe they did and Mr. Hanks, who is nobody's fool, but one of the most elegant and far-seeing business men of Piney Woods, saw through it at once. "D— their souls," he says, "they must make a divy of the difference." He took our policy at once and it is salted away in his safe drawing compound interest so hard that it sounds like a cheap watch being wound up. There are other people here who ought to take a lesson by Mr. Hanks. People come to us for estimates first and then go to the high-priced agents. Of course they get better estimates; but if they will give us the last chance we will make all other estimates look sick. Besides when the time comes around for settlement where are these other companies? Thousands of miles off and nobody with any influence to get what's due you. These Yankees care for nothing but your money and only pay you what is actually coming to you. You might need more at the time but they care nothing for sentiment or friendship. Here among the hospitable people of the sunny South we know a gentleman when we see one and no man is more welcome to the Bankers and Capitalists Life than Mr. Lewis Hanks. the well-known creamery proprietor and canned vegetable manufacturer. He also gets the CLARION for one year free.

## LOOK OUT FOR YOUR ACCIDENT POLICY.

THE FACTS IN THE CASE.—The article in the Bee of why we was unable to get out the CLARION last week was such a tissue of lies that it disgusted the better class of our citizens. The only fact in it was that we had had a fight with Pikey Bill Thompson on his return back from the sanitarium, where he has been taking medicine for whisky bite for three weeks. The facts of the matter is, that Thompson come up to us while we was playing checkers in Argo's saloon and asked us in a bluffing way why we had put it in the CLARION that he had jim-jams.

We asked him sarcastically which article he referred to, when, without any fair argument, he called us a white-livered, blue-nose pup.

If we had jumped up and hit him then it would have mixed up the checkers so that the game couldn't be finished, so we restrained ourself and merely considered the source.

Then Thompson, no doubt thinking we was afraid of him, tapped us on the jaw, and as our chair had only three legs, we fell over. We started to get up with our mind made up to maul the head off him, but as we was raising we happened to remember our three accident policies.

Quick as a flash it dawned on us that if we broke our hand or wrist on his thick head we wouldn't get a cent of indemnity. Throwing all sentiment aside we concluded to look at the situation from a business standpoint as a business man, and while we was doing it. Thompson, afraid to hit us again with his fist, kicked at us. The Bee in its lying account says that there was the print of a hand-pegged shoe left on us at a point where we could not see it, but the simple fact is, that the foot merely scraped us as we started to roll over, and Thompson kicked himself into a summerset.

By this time we had calmly thought over our position, and as a business man determined to protect our accident policy, as we knew it would take sledge hammers to hurt his head. So getting to our feet we started off, leaving the checker game unfinished. Rather than go through the saloon where Thompson might be fool enough to follow and break the bar fixtures, we went through the back yard and climbed leisurely over the fence. The beer bottle that Thompson threw never hit us at all, but, just as we got over, the fire bells started for Sam Stone's fire and then we went on a run. It was lucky we did, for it was while running that we fell and broke our left leg.

It was purely an accident, having no connection with the fight in which we had been engaged, and therefore not coming under the head of "intentional injuries."

The accident occured while we was in pursuit of our regular occupatiou as a journalist going to report a fire. If we had been afraid of Thompson and was running away from him for that reason our policies might have been viciated, but as a matter of fact we had been carefully protecting our policies and had protected them against any chance of "intentional injuries." It was only wheu we began hustling in our legitimate occupation that the accident was met.

Seventy-five cold pluuks per week for us. Bill Thompson gets nothing but rectified bug-juice at Argo's, where a few bums set 'em up because they thought he "served us right." If it had not been for our conscientious desire to protect our policies, Thompson would be in the hospital now. As it is, he will be back at Elm Grove sanitarium soon. We will be out again in a few weeks. If more people would think of their accident policies they would make more money out of insurance. It is the great home protector.

## FUNERAL OF A NON-INSURED MAN.

WE were setting in our arm chair at home last Friday, with our game leg stretched out on the bench, reading up on free silver and the wrongs the gold bugs are putting on the masses, when the Elm-street Baptist church bell began to toll old Nace Embree's funeral. It was a coincidence, because old Nace was the king bee gold bug of 'em all. He was the meanest man in Spruce county. The Baptist bell seemed to toll pretty lively, too, more like a celebration than a funeral. We set there and heard the hymns sung and the preacher rumbling along for pretty nigh an hour. All that time the preacher was trying to get something good out, and we set there and thought, trying to get some good out. But you couldn't draw anything good out of old Nace's life with a corkscrew. He was a rich man but he never carried a dollar of life insurance. We went to him once and tried to persuade him.

"You are rich," we said, "and you can afford to carry some assessment life insurance."

"No," says he, "I ain't rich enough to afford that."

He was fifty-eight years old then and we offered to put him in at rates equal to about age thirty-four. We intended to put him into an association that was pretty shakey then and which did go to pieces soon afterwards. Of course it was not exactly right, but we thought the association was good enough for the low rate and we wanted to give him a chance to be decent. But he laughed at us.

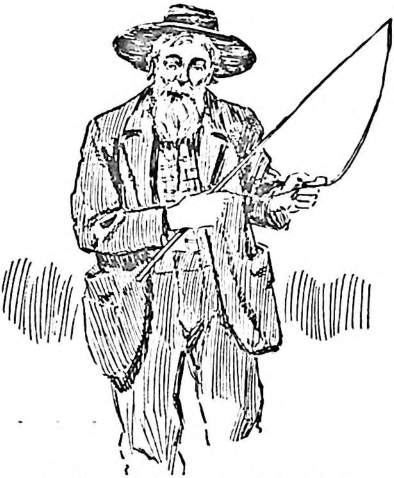
He did take out a $10,000 policy in a high stepper and got 70 per cent rebate. He dropped the policy at the end of the first year because he said he was making money by quitting ahead of the company. "If I kept on and lapsed next year," he said, "the company might make money on the lapse."

The size and the shapes of old Nace's meanness would have brought the blush of shame to all the crazy-quilts exhibited at the Spruce County Agricultural and Mechanical Association's annual fair. But the Baptist church people sung hymns and preached over him for an hour and fourteen minutes.

If old Nace's soul got into heaven you can bet it went in through the keyhole.

## MR. BILLS WANTED ALL THE CLAUSES.

MR. GEORGE BILLS, who lives over the Tennessee line at Bills's Mills, drove in to Piney Woods yesterday with a load of watermelons and sheepskins and come to see



FARMER BILLS, WHO WANTED ALL THE CLAUSES.

us as an insurance expert about his insurance. He said the insurance agent there told him that he couldn't get any more policies with the Three-quarter Value Clause or the Coinsurance Clause in, because the Supreme

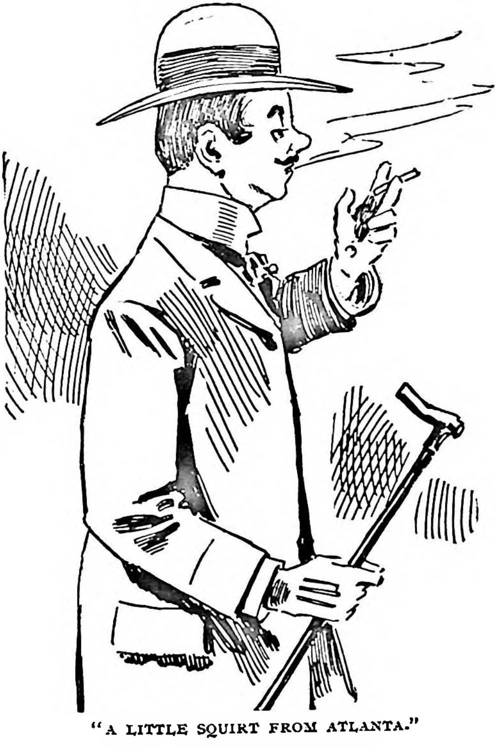
Court had decided it was against the law. He wanted to know what he must do because all his policies was fixed that way. We asked about two questions and we saw that the trust was at the bottom of it all. They have wrote all the polices they could with these clauses and now they goes to the court and gets 'em knocked out. We told Mr. Bills we could put any sort of clause he wanted in our Lloyd's policies and asked him what he wanted. He said he wanted both the Three-quarter and the Coinsurance Clause and any other good clauses that would help him. He said he didn't understand any of 'em but now that he found out the trust companies did not want to have 'em his suspicious was aroused and he was just bound to get policies of that kind. Mr. Bills was not old enough to be a Confederate soldier, but his uncle, old Uncle Johnny Nance, was in the wars and had his discharge. We believe we can get Mr. Bills in the R. E. Lee Confederate Lloyds on that record, and trim him up with clauses that will suit. That's what we aim to do here. It is no trouble to show clauses or to put clauses in or leave 'em out. What we want to do is to satisfy our patrons and learn them that fire insurance is like all other business, and everybody is expected to make a profit out of it.

## MORE WAR ON THE TRUST.

LANDED IN JAIL.—COL. BOWIE'S GREAT SPEECH EXPOSING STOCK FIRE INSURANCE.—The criminal proceeding that was brought against Pikey Bill Thompson and Ed. Beasley, the agents of the insurance companies in the trust, shook up all Spruce county last week. The excitement was not of course equal to that caused by the hanging last year or our fight with Thompson. These had social aspects that interested ladies at the fireside as well as gentlemen, whilst the proceedings against Thompson and Beasley, being of a purely business nature, could not be expected to stir up any but the cold, thinking, intellectual portion of our population. There was a general sigh of business relief when the Spruce county jail doors closed on these men. We tried to relieve the situation by borrowing a pair of crutches from Judge McMahon (who suffers with gout) and going to our office to be ready to furnish lawful and cheap Lloyds insurance whilst the trust companies was closed up; but the excitement was so great that little was doing, and all we could do was to set in front of our office and let the people know that we was ready to do our duty.

It seems that two weeks ago a little squirt from Atlanta arrived in town at Sweetwater and located himself in a back room over the Bee-hive Notion House. Then he sent notice to Thompson and Beasley that he had been appointed compact manager for Spruce county, and that all daily reports must be sent to him and stamped O. K. so that rates couldn't be cut. He had documents from the High Mucky Muck of the trust at Atlanta to the same effect, saying that what the squirt said must go clean through without creaking. And these two grown-up men, without making any fight for the people in whose midst they lived and from which they drawed their sustenance, quit and bowed the knee to the Baal of trust. The first known of it, of course, was through oursel. Mr. William Tribble, owner of the Sweetwater dry-kill, rated at $9.55 by the trust, come to us and said that Beasley had promised to renew him at $4.50, but said he couldn't do it because of the compact. Recognizing the importance of Mr. Tribble's information, we done the public spirited thing and wrote his risk in the Confederate Fire Lloyds at our special standard rate of 50 cents. Then we pumped a lot of confidential advice into Mr. Tribble's ear and sent him off a buzzing with ideas. The consequences of this was the call meeting of the Board of Trade. There was some embarrassment at the meeting caused by the fact that Pikey Bill is secretary of the Board, but they got around that by passing resolutions saying that they had only commendations for him as secretary and that the criminal prosecution against him was only in his capacity as insurance agent. Then they denounced the trust and jollied up the criminal authorities.

Mr. Tribble promptly swore out warrants, and Col. Alexander Bowie, the genial and popular statesman and Populist candidate for the legislature, took them to the prosecuting attorney and volunteered to help prosecute without pay or hope of reward. Thompson was arrested at once and next morning Beasley and the Atlanta squirt was brought over from Sweetwater and all three of them was arrainged before Squire McBride on the



"A LITTLE SQUIRT FROM ATLANTA."

heinous charge of "conspiring, contriving and intriguing by complot, machination and cabal to advance the rates of insurance and to extort money from the citizens of Spruce county, against the peace and dignity of the state as made and provided."

When called on to plead, the little Atlanta squirt, who is sandy haired and wears specs on his nose that set on there without handles like an ox-yoke, had a lavender overcoat on his arm and was smoking a cigarette. Squire McBride looked at him a minute and then says:

"Mr. Constable, throw up the window," which when done, he turned again to the squirt and says, looking at him sternly and full of lawful majesty:

"Will you throw that segar out or will you be throwed out yourself?"

It was the segar that went out.

The speech that Col. Bowie made for the prosecution, after the plain evidence was in, was one that done credit to the town of Piney Woods, to Spruce county and to the state of enlightenment and civilization in which we live in. Old men who had heard Sargent Prentiss, Jeff Davis and the lamented Bob Toombs speak in their prime, said they never heard anything like it before.

"Your Honor," he began, looking Squire McBride in the eyes and speaking in a low, rumbling tone, "your Honor, it is the oldest maxim of commerce that competition is the life of trade." He paused. It was instantly seen that the squire was onto his drift, for he nodded his head. "And yet," says Col. Bowie, speaking shrill and changing his whole demeanor, "we find criminal corporations coming here to this peaceful town and through their agents, sub-agents, hired tools, creatures or what not, deliberately refusing to enter into competition with each other, destroying our trade and commerce, stagnating our business, rendering the ordinary avocations of life unprofitable and threatening the whole social fabric that shelters our wives, our children and our kinfolks with destroyment and undoing."

The listeners was so wrought up that there was a burst of applause. Major Westbate, the well-known Confederate veteran, hollowed "Hooraw for Jeff Davis" and let out a rebel yell that filled the court-room. Squire McBride fined him $5, but remitted it on account of the great excitement that caused the outbreak.

"What is corporation or stock fire insurance?" asks Col. Bowie, and he stopped and looked around the crowded room. "It means simply this," he continues, "a combination of blood-suckers and avaricious capitalists to grow rich on the misfortunes of the world. Their agents come around and by drumming on the danger of fires, the incompetency of the fire department, and the lack of water supply, frighten the merchant, the manufacturer, rich and poor alike—aye, even the lonely and disconsolate widow, deep in the weeds of woe for her lost love—into taking out insurance at exorbitant rates on the promise of getting their money if their property burns up. What next? Why, as soon as they have got your premiums nailed down, they go running around stirring up the common council, getting the fire department reformed, improving the water supply and thus making it absolutely impossible for the fire to occur against which they have insured you. What do you think of that, plain men of business here in Piney Woods? Is not that a case of catching you a coming and a going? They make you pay through your nose for the fear of having a fire and then pay taxes to keep the fire from happening that you are entitled to by your policy contract. I have a friend--I might better call him brother—who stood at my shoulder through four years of bloody war, fighting for you and your firesides. I know that for two years that friend paid the premiums on $3,000 of insurance on a thousand dollars' worth of property and never did succeed in having a fire! Three times the fire department—reformed by taxes bled from him—put out his store and protected these leeches that was bleeding him under the name of insurance. Is that honest? Is it fair? Is it Christian dealing?

"What are these companies? Some of them are British. Did the sires of our ancestors grab magna charta from the cowardly and trembling hands of King John at Runnymede in order that we might be enslaved again? Did our fathers dye Bunker Hill monument red with British blood in order that we might be taxed to death through the back door? But some of these companies are Yankee corporations. Not satisfied with overpowering us by numbers thirty years ago they now try to bind us to their chariot wheels. Is all the chivalry of the South dead? Not while a single man is alive in the town of Piney Woods! Not whilst the lustrous eyes of Southern beauty glow with affection's rewards for gallant deeds and fearless men!"

The scene that followed these words beggars description. Men stamped and clapped and cheered. It was easy to be seen that Squire McBride's mind was made up. The little Atlanta chap looked like a squirrel in a rat trap.

Col. Bowie concluded his masterly peroration in these words: "I am animated in this prosecution by no other desire than to serve my people and my country. I have no personal hostilities to any of these prisoners. One of them I know well. As secretary of the Board of Trade he is a gentlemen; as a member of the Baptist church he is regular in his attendance; as a husband he is a good provider, when sober, and a remorseful man when recovering from those potations deep and too frequent that have obscured at times the brightest intellects. I have drank with him often as man and man and as such I honor him, but as the tool and creature of this foul compact that is sucking our life blood I pity and despise him. [Everybody looked at Thompson here, but he never chirped ] In conclusion let me say, that, although I do not own a single dollar's worth of property in this world—poor as I am, I would rather see Spruce county—aye, even Piney Woods, the home of my boyhood, the bride of my mature affections, and I hope the resting place of my body when that frail tenement returns to its mother dust—I would rather see it all burned to the ground than that we should continue to pay this slave's tribute to the Tryant of Trust."

Tears stood in many eyes as Col. Bowie set down and pressed his handkerchief to his own. Squire McBride's voice was husky with emotion as he began:

"I had my doubts," said he, "whether I had any jurisdiction, because I can find nothing about it in the statutes. But the eloquent address of Col. Bowie has convinced me that I ought to solve those doubts in favor of my own people, among whom I have lived, who have in the past paid me many fees and before whom I shall appear soon as a candidate for re-election. I shall hold the accused over to the grand jury in $1,000 bail each."

The decision was greeted with cheers. It was afterwards found that the Atlanta dude had melted the wires to Atlanta, asking help, and the trust there telegraphed him bail. He hired a red buggy and returned back to Sweetwater. Beasley and Thompson are hung up in hoc awaiting a return of confidence.

Those wanting insurance of a purely mutual or Lloyds character should patronize the CLARION agency.

## TAXATION OF FOREIGN COMPANIES.

WE have always contended, not only as local agent but in our editorial capacity, that there would be a profit for all in the insurance business if fairly conducted. And now a pamphlet has fell into our hands that proves it. It is by a man that we understand is connected with a New York insurance company, but whether fire or life we don't know, as no company of that name has ever spent a dollar advertising in the CLARION. But we will give it the free puff of saying that its man has not only got sense but sand. He comes out boldly and argues that foreign British companies should be taxed 10 per cent on their gross receipts so that American companies would have to pay but 2½ per cent on what they make as profit. We have always been for free trade, free silver, and home rule, but we say amen to that. There was a man come through here last year that called himself Resident Traveling Secretary of a British company and he showed us some papers about the British insurance companies. The amount of money they have got locked up is simply scandalous. When he found we was interested he showed us how the British companies had stopped counting money by dollars and weighed it by pounds. And where an American company has got a dollar of assets the British company has got a pound of 'em. He said moreover that you couldn't tell whether it was a pound of gold, or silver, or shinplasters, so as to keep the people in the dark. We might find out what a pound of gold was worth, but if it was a pound of shinplasters no earthly power could tell unless the denomination of the notes was known. This man was a Petersburg, Va., gentleman in whom we had every confidence, except his hiring himself for British gold to this foreign company.

Yet with all this money these companies are as greedy for rates as if they was in need of cold victuals. We can not begin to charge as high rates even in the Confederate Fire Lloyds as these foreign companies grind out of the people. Moreover their rates vary, while our state charges them a flat, level tax of only 2½ per cent. While we approve of Mr. Evans' idea as a start in the right direction we don't think he goes far enough. These people if taxed ten per cent in their assets could be milked of enough revenue for the state to turn back to the people all they pay for premiums and a surplus besides, not counting what would honestly fall to our share from the losses that would be collected from these same companies. In this way the state, the people, the companies, the claimants and all would prosper, including the uninsured, whose taxes would be reduced down by the revenue from this source. The companies wouldn't mind paying it either, because they would make it up somewhere else. Anybody familiar with fire insurance companies knows that no amount of taxes, or licenses, or losses can drive 'em out of a place when they have once got their fangs in. It has been tried in of companies that said they would pull out. But when the dust fell there was the companies moseying around Tennessee and a big dust was throwed up by the howling in the same old manner, yanking a little business in an honest way and managing to eat hearty on a steady loss ratio.

## VALUE OF CARRYING FIRE INSURANCE.

Business in Piney Woods is awful dull, and if the free silver bill doesn't pass Congress soon there is no telling where things will stop. Mr. Prather Williams, of the Chicago store, dropped in and took out another policy of $2,000 on his dry goods Tuesday. He says he hasn't been able to collect a cent lately and that Yankee jobbers are worrying the life out of him to pay for his goods. He says he aims to carry just a le-e-tle more insurance than his goods is worth, so that if a fire was actually to happen his commercial honor would be safe. Mr. Williams is one of our best citizens, and he wants to help the insurance companies, his creditors and himself if the fire fiend ever visits him.

Later.—The Chicago store burnt down Thursday morning about two o'clock. It is thought a tramp set fire to it as Mr. Williams, who was waked up promptly by the bells tolling "fire, fire," says he saw a strange man running away rapidly up Turkey creek road. Loss $13,000; insurance about the same. With his usual hustling ability Mr. Williams has rented the old nigger Methodist church, and expects to open a brand new stock next week. He says he will lose only about $1,500.

## VISITING ATLANTA MANAGERS.

AS SOON as our game leg will permit we hope to visit the Atlanta Exposition and call on the insurance magnates there. In times past we have worked as local agent for all the managers there. The only fault we ever found with them was that they thought they could set in Atlanta and know more about fire insurance in Piney Woods than we could, although we was born and raised right here in the place. When they wrote for their supplies they always assured us that they esteemed us personally and hoped to know us better. The letters of recommendation we have got from companies that have pulled out of our agency would fill a scrap-book, and we are proud of them as showing that however much they differed from us on business, personally the writers was all friendly. It has been our hope to get among them and as soon as our leg knits a little stronger we are going. We have wrote to our old friend Bill Hanks, General Pass. Agent of the Great Waugoo road, for a pass and it ought to be here in a week at the outside.

## DAN RUGGLES WORKS THE WIRES.

WE lost another English company from our agency last week through the freshness of the manager. When the Hicks Brothers' store fire broke out, Dan Ruggles, our office boy, who we had left in charge of our insurance matters whilst we are laid up with our broken leg, came galloping up to our house and asked what he was to do. We told him to notify the company promptly, by telegraph, of the loss. Dan galloped back to the office and sent off this telegraph:

"Fire just broke out in Hick's store. Looks as if it would be confined to the building. You are on under policy 1208231."

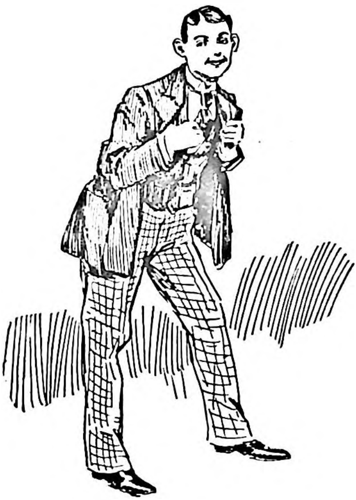
Then Dan went out and watched the fire a while, and, seeing that it was booming, he sent off another telegraph:

"At this hour looks as if it would spead to adjoining building. If it does it hits you again under policy 1208232."

It seems that when Dan went out after this to look at the fire he met Colonel Bowie and some other gentlemen, who were drinking and criticising the fire department. Their arguments, which he listened at closely, convinced him that the danger was growing right before him. The chief of the fire department was only partly drunk, and was able to set on a dry-goods box across the street and give orders. All this seemed to rattle Dan, so he goes back and sends off this third telegraph to the home office:

"Fire department drunk and fire a-speading. If it goes down seven buildings it will touch you on 1208233, and if it goes up four buildings you are in on 1208228. Maybe you have got time to cancel."

Dan was so pleased with this last telegraph that he went out and set 'em up and talked quite a while on in-



DAN. RUGGLES, OFFICE BOY.

surance matters. While he was so doing the fire was put out. Then he telegraphed: "Fire out; only loss under 1208231. Send adjuster." About an hour after, he got this fresh answer from the home office:

"Glad to hear fire was put out before it consumed our surplus paying your telegraph bills."

That was all. Not a word of thanks for promptness or anything else, and when the smart Allec adjuster come along two days afterward he took up the supplies and told Dan that he couldn't afford to keep a hustler like him in the business. "The fact is," he says to Dan, "I'm afraid you'll get my job, the company is so stuck on your promptness, and I'm taking up this agency for my own protection." We believe it was only sarcasm. but Dan is mighty proud of it.

Colonel Ed Jones, who has an accident policy in the Tourists Mutual, was in to see us yesterday, with a claim that beats us. He stumbled down the front steps in the morning, hit his mouth on the railing and smashed his new $12 set of false teeth. We told him frankly that we never had had a claim like that before, but we filled up a blank claim for him and recommended it to the company. We don't say he'll get it. and we didn't promise him anything, as he will bear us out, but it's well worth trying. Twelve dollar teeth don't grow on bushes around Piney Woods.

## EXAMINING THE FARMERS MUTUAL.

WHEN the new insurance law was passed by the legislature last winter we expected trouble, because we couldn't understand it and we didn't believe anybody else could. The consequences is that last Friday a tall, thin man looking like a head mourner at a funeral arrived here and called on Bro. Ben Logsden, Worthy High Recording Agriculturist of the Farmers Mutual Reserve Life Fund. He said his name was Paulhamus and that he was an actuary sent down by the insurance commissioner to examine the Farmers. Bro. Logsden told him he was sick and was just thinking of shutting up his office for the day and the actuary said it was all right, next morning would suit him just as well as he was working by the day and not by the piece. When he had went out Bro. Logsden cut across the block through the tin shop and come to see us. And he was pretty badly rattled. He said he wasn't afraid of Paulhamus, but he didn't know what an actuary was and he didn't want to make any break before he found out. We admitted frankly that we had no personal knowledge of actuaries, though of course we knew theoretically all about them. That they was to life insurance companies what a doctor was to a family. Sometimes when the company was sick it sent for the actuary, sometimes when the neighbors suspicioned measles or small-pox they set the town doctor on to calling at the house so that he could nose out if it was so. This Paulhamus, we says, is an actuary doctor sent here maybe on a smelling expedition. Maybe the insurance commissioner has been bribed, or some other company has started talk about the Farmers. But what does he do? asked Bro. Logsden, and we told him that the actuary would just find out if the company was all right.

"I can tell the commissioner that myself," says Bro. Logsden; "what does he want to send a stranger here for?"

"The actuary," we explained, "tells the commissioner about it in technical language that nobody but other actuaries can understand."

"Does the commissioner understand him?"

"No," we says, "but he swears the actuary to it and then hopes. In ten days you will know whether the house has fell on you or whether you have got a clean bill."

It was settled that as a policyholder and local agent we would go down next day and pike around when Paulhamus come in. Bro. Logsden was pretty nervous and said that he wasn't going to let him nose around before finding out what he wanted. So the first thing he asked him was what he wanted to do and Paulhamus says he thought he would value the policies first.

"But you can't do that," says Logsden, "because our policies haven't got any value till the man's dead and even then we can't tell what value it's got till we get in the assessment."

"I mean the expected value," says Paulhamus.

"We don't care about that," says Logsden. "You can put that anything you want, because they always expect a dam sight more than they get." And he laughed.

"I mean the expected value by the formula," says Paulhamus. "Take the rate per thousand, age of entry, mortality table—H divided by M minus $Z^2$ plus X raised to the 11th degree equals the attained value at date."

Bro. Logsden's eyes bulged out and fell over on his cheeks like California grapes on saucers.

"I want to go through your books," says Paulhamus, "and check 'em with this formula."

"I be dam if you do," says Bro. Logsden raising up from his chair. "If you was to go marking check marks like that on my books, I'd never get 'em straight again as long as I lived."

Then there was some explanations and finally Bro. Logsden opened up his books and showed his system and how simple it was. The policyholding members was all set down in a list with columns ruled up and down across two wide pages for the assessments. When an assessment was paid he marked a straight tally mark against the member paying; when it wasn't paid he marked a goose egg, and when a member asked for time till his cotton was sold he set down a cross mark. It was plain to see that the actuary was interested and and he said promptly that he never saw such a system before, andasked Bro. Logsden questions about it as fast as a shingle mill cuts shingles.

"I see here," he says, "that sometimes there's goose eggs marked up for several columns and then the pay tallies commence again. Don't you lapse any members for non-payment?"

"We do," says Bro. Logsden, "when they quit paying for good; but if they take a notion to pay again we let 'em in while the lamp holds out to burn."

"But it seems to me," says old Paulhamus, "that such is unfair to the persisting members."

"Well," says Bro. Logsden, "every little counts to the widow and orphan, and when a backslider wants to ante up we turn it over to the heirs of the late lamented. We go on averages, and we estimate that the goose eggs

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will average themselves and the pay tallies will average themselves, and every member gets the same even crack at luck in the round-up."

"What do you do with the deferred cross-mark members?"

"That goes to the officers for expenses," says Bro. Lodsden, "because it wouldn't do no great good to any body to go and reopen accounts with beneficiaries after the assessment was once paid, and the officers must live and that is all they get, and they don't get that generally till after cotton has moved pretty brisk."

Old Paulhamus then wanted to see the other books and the reserve and surplus accounts, but Bro. Logsden told him there was all the books and accounts right there before him in the one book, except a box-full of thankful letters from widows that he might read, if he had a mind.

"Well," says old Paulhamus, "that beats me for simplicity."

"Yes," says Bro. Logsden, "that's my own system; what do you think of it?"

"It would be manifestly improper and irregular," says old Paulhamus, "for me to express any views or opinions, save and except those which I am expected to officially transmit to the commissioner. These must first be submitted to him in courtesy. I do not mind saying, however, that your system is stronger in benevolence and less clogged up with the cast-iron rules of business than most old-line companies."

He shook hands with Bro. Logsden and ourself, refused a drink with courtly politeness and went off on the Waugoo & Black River express. The Farmers will get a great send-off if this actuary chops to his lines as he spoke 'em.

## DELAY ABOUT THE ATLANTA PASS.

COLONEL BILL HANKS, General Passenger Agent of the Great Waugoo Road, has been busy for the past week taking Grover Cleveland and his Lombard street pets to the Atlanta Exposition, and hasn't been to his office. That, maybe, accounts for why we received a letter from some young whipper-snapper in his office turning us down for a pass to Atlanta. The letter says: "We know of no reason why a trip pass from Piney Woods to Atlanta should be issued on your application. Our system does not advertise in your paper, and at this time of the year we are not making new advertising contracts." Don't know of no reason! Well, we have sent this letter back with another to Bill Hanks marked "strictly personal." We went to school with Bill, and we never paid a dollar in our life to ride on his road. Maybe our confidence in Bill Hanks is doomed to be shattered, but it is our earnest belief that a smart Allec is about to be biffed in his office.

## THE WIDOW SANDERS GETS IMPATIENT.

BRECK SANDERS' widow is hot enough to take the curl out of her bangs, and has sent us a letter wanting to know why the Farmers Mutual Reserve hasn't paid her husband's life insurance money. She says she notices that Mrs. Sam Watson has been paid, and in a rounderbout sort of way suspicious that Mrs. Watson being young and pretty has something to do with it. Now that our attention is called to the matter, Mrs. Watson is younger and as pretty in her black dress as a cigarette photograph. And Sam Watson was the only husband she's had *yet*. Mrs. Sanders had two husbands before she got Breck and it seems to us she ought to be satisfied without trying to work the last one too strong after he is dead. Besides Mr. Sanders has only been dead five months. Sam Watson was planted thirteen months before the life insurance flowers blossomed o'er *his* grave. Mrs. Watson was glad enough to get her money then. It makes life insurance money sweeter to get it after you've give up all hopes of it. The Farmers Mutual Reserve is all right, and we say to Mrs. Sanders if she will hustle the wash-tub patiently for a few months longer she will hear something to her advantage. We will add in a facetious manner that she ought to be willing to let Mrs. Watson have a fair start for husband No. 2 before she (Mrs. Sanders) goes out dragging the river for a No. 4. No harm meant.

## WE GET NO PASS TO ATLANTA.

SOME people grow down instead of up, and the bigger they think they are the smaller they get. Such is Bill Hanks of the Great Waugoo Road. He took Grover Cleveland to Atlanta, and wined and dined him, while the poor free silver people of that state was suffering for food of the poorest kind. When Bill had took Old Grover back to Washington it is said he had to come back South by sea, because his head had swelled so it wouldn't pass through the tunnels on his own railroad. We reckon this report is true. About the time such people swells up they begin to forget their friends. Bill Hanks has refused us a pass to the

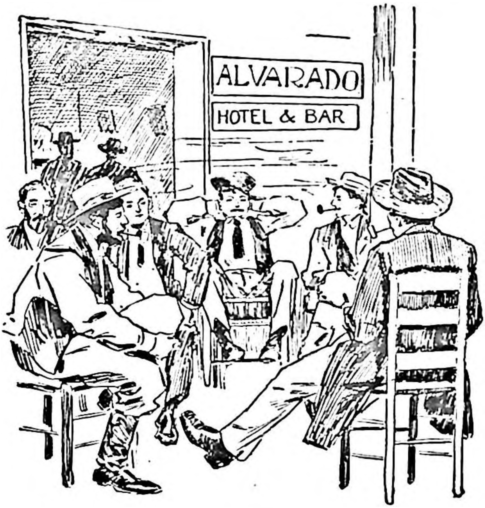
Atlanta Exposition. We don't mind the pass—a man has got a right to say yes or no—but we hate to see pride on the strut. "The fact that we went to school together," says Mr. Hanks in his letter, "and that you helped us about the terminals at Piney Woods may be true, but those things are past and the Great Waugoo Road can not obtain healthy and substantial nourishment from a diet of boyhood reminiscenses alone. I think we settled for the terminal matter under the head of 'reading notices.'" A tin-type couldn't give a better picture of a man's soul than this letter of Bill Hanks. "Those things are past," are they? Well, not so long ago that we disremember that even at school he was popularly called "Rubber Neck." Boys always knows each other, and there was a presentiment even then that Bill Hanks would turn out a counterfeit. And it took just one dose of gold-bug cure from old Cleveland and his Lombard street pets to bring his meanness to the surface. Well, Mr. Hanks can keep his pass. If his road can get along without the CLARION the CLARION will try to get along without him. The insurance companies have helped to swell him up. The rate on the Piney Woods depot is far too low, and if the raters knew their business they would key it away up in G and see the Waugoo Road squirm.

## DIFFICULTY IN AN ADJUSTMENT.

MR. MOSE BUMFELDER, the popular liquor merchant of Sweetwater, has filed suit before Squire McBride against Mr. Bud Shanks, the insurance adjuster, for $56. There is nothing personal in the suit, it being a pure matter of business principle, as Mr. Bumfelder says himself. Although Mr. Shanks represents the trust that has ground this county in the dust, he is personally respected and well-liked. His talents in playing the piano and singing is great, and he is looked upon as one of the best poker players that visits Spruce county. The suit is no reflection on him, only in a business way, growing out of the adjustment of the losses in the Sweetwater conflagration in August, when three stores and the patent egg factory burned up. On the second morning quite a sprinkling of adjusters arrived, and four more came at night. The midnight train brought seven, and next day the hotel was full of 'em, and boarding-houses all over town was catching the overflow. By this time they concluded among themselves that there was enough present to make a beginning, and they walked down in a body and viewed the ruins and returned back to the Alvarado Hotel bar where they took a drink, after which they conferred whether it was an honest fire or not. By this time the claimants, all but Mr. Bumfelder, was worked up to a high degree and presenting their estimates of loss. Mr. Bumfelder, in a dignified way, sawed wood and waited for the adjusters to tree him. Late that evening he met Mr. Shanks on the street and says to him, "When are you going to see about my loss?"

"You haven't sent anything up yet," says Mr. Shanks, careless like.

Now, here is where the trouble comes in. Both gentlemen admit that this was all that passed between them. Then they parted. Mr. Shanks says he meant that Mr. Bumfelder had not sent up any estimate of loss. Mr. Bumfelder says he understood it to mean, in a delicate way, a sort of complimentary strike. Anyhow, when Mr. Shanks gets back to his hotel he finds a case of champagne and a box of 10-cent segars with his




name on them and the compliments of Mr. Bumfelder. Everybody that knows adjusters knows that none of that champagne soured from disuse, and the box of segars was stumps before morning. Next day Mr. Bumfelder goes up smiling with his policies and his estimates. Mr. Shanks takes a look at 'em and says:

"They are all right, I reckon, but the adjusters from your companies have not arrived yet—we are on the other losses."

The doctors worked two days with Mr. Bumfelder. When the other adjusters come he made them make affidavits before he would negotiate on anything like a social basis as before, so much was his confidence shook. The suit is to recover the cost of the champagne and segars sent to Mr. Shanks by mistake. The law point involved is, whether Mr. Shanks' company is liable for the acts of its agent in benefiting by this mistake.

## THE LOCAL COMPACT BUSTED.

A FEW weeks ago when we and Col. Alexander Bowie hustled around and got bail for Bill Thompson and Ed Beasley, the tools of the insurance companies in the trust, there was a big rukus raised by some smart people here in Piney Woods who said we (ourself and Colonel Bowie) had been bought off. For ourself, we did not care for such talk, being used to it, but Colonel Bowie, being a candidate and needing votes and plenty of them, it bore down on him pretty heavy. We knew what we was doing, however, and we got bail for Thompson and Beasley on their promise that they would break up the compact or we would surrender the bail and put 'em back on pork and jail whisky again. Well, the compact is busted and while Thompson and Beasley done it and we helped, yet all the credit of it we give to Colonel Bowie, who needs votes. Everybody knows that under the Kangaroo ballot, Colonel Bowie, much as he deserves to win his race on business grounds, can't buy a vote. He can only depend on his unselfish services to this community, where he was born and raised, to catch floaters that can't be handled on any proper business basis. We will say right here that Thompson and Beasley kept their promises up to the hilt and it couldn't a been done but for the good faith existing between fire insurance companies that every other company is going to do dirt if it sees a safe chance. Bill Thompson said that this good faith was so strong and simple that it made his heart bleed to do the trick. Soon as he got out he cut the rate in three of his companies and sent a letter to each of 'em with the daily report saying the other two was cutting. Then he sent a letter to his other four companies saying the three had cut rates. Next day he got a telegraph from one of the British cos. saying to go in and cut till the others got tired and another telegraph from an American co. telling him they was opposed to cutting rates but to protect their business at all hazards. On the third day he heard from the policies and all was accepted with an expression of regret that other cos. was demoralizing business and the hope that he would'nt write any more cut rates except where unscrupulous competition required it. At the end of the week a lot of special agents, wearing plaid pants and running bar bills at the Alvarado Hotel, come in, looked over Bill's register and come to the agreement to reinstate the rates and cancel off what he had written. That night after they had left, Thompson comes down to Ambrose's place and tells ourself and Colonel Bowie what was up.

"If that's all you can do," says Colonel Bowie, sternly, "the bail is about to collapse."

"Don't you worry," says Thompson, laughing, "the medicine is just beginning to work."

Next day Ed. Beasley fired in four cut rates and warned all nine cos. in his office. Then the telegraph wires commenced to hum and *he* was instructed not to cut rates *if he could help it, but not to lose any business.* Then another lot of special agents come in to Sweetwater and Beasley told 'em that Thompson was cutting and that the other specials had been to Piney Woods and knew of it. The specials stayed two days, watching business and playing poker, during which time Beasley cut a couple of Thompson's rates and took the business and sent it in, telling his companies that all of Thompson's cos. was cutting and out of the compact. The two of Beasley's companies sent word that if the other cos. was not going to observe their obligations, the compact was useless and that they would "rely upon the discretion of your good self." Then Thompson and Beasely swopped a lot of risks at cut rates and last Thursday both of them got instructions to hold business at any rates they could get.

It was next morning that Joe Ambrose had his wrist broke in the crowd pushing into Thompson's office to get his saloon policy rewrote at lower rates. Rev. Patterson was not hurt in the jam. He was pushed out of the window by people pushing in the office and his leg was broke just below the knee. Rates is down under the old figures, and the compact manager, who went back to Atlanta while the agents was in jail, has got a letter signed "Vigilance Committee" and is afraid to come back.

Our Lloyds and mutual rates is still below the trust company rates and we intend to keep moving 'em down and keep there. Patrons of the CLARION office will please remember the old stand.

Vote for Alexander Bowie for the legislature.

## PREACHING ED. BUSBY'S FUNERAL.

THE excitement created in Mt. Zion Campbellite church by Elder Ben Eaton's preaching Ed. Busby deceased's funeral last Wednesday has split that peaceful congregation up the back and life insurance plans are being searched more than scriptures. Elder Eaton used to be a regular preacher, but three years ago he got switched off the narrow track of salvation by the slick manager of one of these high-priced life insurance co.'s that throws around big estimates and gives out mighty small ads. Elder Eaton was offered more scrip and purse than a meek and lowly preacher ought to hanker for, to sow tontine seed and a crop of twenty-year estimates among the faithful Campbellites, and he done it. Ed. Busby took out a $2,000 policy two years ago, and when Elder Eaton heard of his death he hustled around to the widow's cottage and gave her a draft for the claim before she had made up her mind about her mourning traps. Elder Ben has got a sympathetic swell in him that beats the tremolo stops up in the Episcopal church organ and he wormed it out of the widow that Ed. had another $2,000 policy in another company, and so he offered to preach the funeral sermon in the absence of the regular pastor, Rev. Patterson, who had hurriedly went to the Atlanta Exposition about the time it began to look like the Georgia legislature was going to close up the Midway. Then he proceeds to draw up a receipt for the claim that the widow signed through her tears and made out his co. to be the widow's and orphan's chest and paid quicker than any others.

The sermon he preached was a good one, too, though people that knew Ed. Busby better than Elder Eaton ever did, said it was a l-e-e-tle bit over strong on his piety, which a man that had been in politics for twenty years, as Ed. had, couldn't be expected to have too much of. The trouble commenced when he let loose on the deceased as a husband and provider. "A busy man, he was, and liberal, as you all know," says Elder Eaton, "but not so busy or so liberal that he neglected his duty to his own. Two years ago he took out, in the great life insurance company which I humbly represent, a policy for $2,000, and I will now let his poor, bereaved widow tell you what it has done for her."

With this Elder Eaton pulls out a piece of paper and after wiping his eyes and his specs reads out the receipt:

Received of Elder Ben Eaton for the Great Megatherium Life Insurance Company, $2.000, in full of claim under policy No. 2157612 for $2,000 under the twenty-year providential increasing and final distribution plan. And I take pleasure in adding that the immediate payment of this sum has soothed the widow's grief and assuaged the orphan's tear. If the policy had continued to its twenty-year maturity I am satisfied that, with the accumulation, it would have produced the estimated cash surplus of $2.120, thus making the $2,000 policy worth $4.120. I say to all, go thou and do likewise. MARTHA BUSBY.

THE ATLANTA LIFE AGENT WHO ESCORTED THE WIDOW TO THE OBSEQUIES.

Here Elder Eaton was so overcome that he leaned on the pulpit and wiped his eyes again. At this moment a tall stranger with side-burns, who had arrived from Atlanta late the evening before and who had a bunch of crape tied to his arm as big as a Confederate brigade flag, rose up from the pew beside Mrs. Busby and, appearing to control his emotion with difficulty, said:

"I say well done thou good and provident husband! and that this concourse of friends of the deceased may know how good and provident he was, permit me to read this as my tribute." And he opened a paper and read out with a voice as clear as a theater actor:

Received of Tandy Ellis, General Southern Manager of the Gigantic Dinotherium Life Insurance Aggregation of All Civilization (Unlimited) the sum of $2,651.20 in gold in full of all claims under policy No. 35229671B, for $2,000 in said company. I can not let the opportunity pass without thanking the company for the timely payment in cash instead of compelling a heart-broken widow to discount a draft or wait for collection. I will say also that this policy has been in force but four years, under the annual dividend and continuous compound increment plan, and that although the premium was ridiculously low, the cash surplus and profit amounted to $651.20 as shown in this receipt. As the profit has truly said, "O death, where is thy sting, O grave, where is thy victory?" In response to the request of the Board of Directors of the company that Mr. Tandy Ellis be respectfully allowed to act as an honorary pall bearer to represent the feelings of the company, I herewith request Mr. Ellis to so act and to accompany the family.

MARTHA BUSBY.

Well, it was hard to tell whether Elder Eaton's face was purple or pink.

"I don't understand this unseemly interruption," he snorted.

"Not unseemly, brother," said the Atlanta stranger, with a gesture of sorrowful deprecation. "Let us vie with each other in doing simple justice to a good husband. Your premiums was too high and distribution day too far off for our deceased brother. But you have done what you could and no doubt with a cheerful heart. We are glad to be able to do $651.20 better on much smaller premiums. If we could have done more for this poor vessel of grief without taking from our other policyholders we would have done it. 'It is better to give than to receive.'"

Mr. Ellis took the widow to the cemetery in the finest hack in Piney Woods. It is said he had wrote $22,000 in applications up to yesterday, when he was taken down with dyspepsia from the Campbellite dinners he was invited to eat and had to return back to Atlanta. Elder Eaton, it is said, has given out that he is experiencing a change of heart on the doctrine of predestination and is working among the Presbyterians.

## COL. BILL HANKS SQUARES THINGS.

COL. WILLIAM SAMPSON HANKS, the popular General Passenger Agent of the Great Waugoo Railroad, got off the Waugoo express Wednesday morning and come straight up to the CLARION office. A lot of bums and trouble-nursers that couldn't raise money enough between 'em to carry an industrial policy from breakfast time till dinner run into Jim Argo's saloon across the street and waited to see us throwed out of our own office. Well, we was there and Colonel Hanks, like the affable gentleman that he is, took our hand and shook it heartily. "To think," he says, "of your writing to me for a trip pass to Atlanta! Do you think I'm going to have you bothering yourself and spoiling postage stamps writing for trip passes every time you want to take a ride? Here's an annual and I've brought it to you I thought you had it all the time. I put you on the list myself and when I found the clerk had never sent it I told him his business was sawing cord wood, and he's now driving a street car in Atlanta."

We told Colonel Hanks that we didn't care for the pass but our friendship had been hurt by his letter and then we owned our own mistake about giving him a bad name at school. It was Ben Hanks, no kin at all to Bill, and we don't know how we come to get them mixed. We are always ready to correct mistakes and it had been our intention to allude to it this week and we do so now cheerfully and under no compulsion. Bill Hanks at school was always loved by the boys as old Piney Wooders remembers well. Ben Hanks went wrong and moved up North. He come back Col. of a Yankee regiment and is yet content, we believe, to live up there among his country's enemies, having married a rich Yankee widow lady with a houseful of children of her own. Well—start wrong, stay wrong.

If there is anything that marks a gentleman it is how they settles misunderstandings. Between Col. Hanks and ourself it was all over.

"Where is old Allec. Bowie?" he asks next, and just as we was telling him how Col. Bowie was progressing as the coming orator and free-silver statesman the door opens and in walks the colonel.

"Allec. Bowie," says Col. Hanks, playfully, raising up, "I don't know whether I want to speak to you or not. You are so busy making a national reputation as an orator and statesman that you never have time to come to Atlanta to see me."

"And no pass to come on, either," says Col. Bowie, significantly.

"Well I give up!" responds Col. Hanks as he set down wearily. "I put both of you on the list and, if it's the last favor I ever ask, I'll get Joel Hurt to turn that dam clerk of mine off the street car he's driving." And then, like the true gentleman he is, he pulled a pack of passes out of his pocket as thick as a deck of cards and fills out an annual for Col. Bowie.

"You know what I think about passes?" he says suddenly. "I think every editor and orator and legislator and councilman ought to have one over every railroad in the United States. I've told our directors that. Here are all these people, I says, the very salt of the earth, giving up their time and thought for the country and getting nothing for it but the measliest sort of pickings, and yet what does the country do for them? Lets 'em walk. They ought to have one pass that would take 'em everywhere And berths in the sleeper. If I have wrote old Pullman about it once I have twenty times telling him to sow sleeper passes among the molders of thought and leaders of opinion. And hotels. I've told Joe Thompson of the Kimball House and Colonel Dodge of the Aragon that all you people ought to be kept free. But you can't make 'em see the reasonableness and justice of it. Here's Allec. Bowie goes down to Atlanta and stops at Joe Thompson's tavern. All the free-silver people and statesmen flock to see him. They goes into the bar and drinks, maybe, all day. All the time Joe gets a big profit on his whisky and catawba wine and yet charges Allec. Bowie from $2 to $5 per day board. If it wasn't for great men like Allec. Bowie I'd like to know how he'd sell his liquors and segars? Why he charges you $2 a day for a room without feed. Now I notice that when a gentleman is traveling alone he occupies his room about two minutes a day except when sleeping. The rest of the time he's in the bar or playing billiards. But you pay a dollar a minute for a room that ain't being used up."

After talking freely for a while Colonel Hanks settled right down to business. He had come for two purposes. One was to get more terminal facilities for the Waugoo road for the benefit of Piney Woods (and he hired Colonel Bowie as attorney right off hand), and the other was to put an ad. in the CLARION to make his road better known to the public. He took a quarter of a page for three months. "Now about the Mayor and council," he says. "From what you all have experienced I'm afraid that dam clerk hasn't sent a pass to any of them. If I live to get back to Atlanta I'll kill that clerk."

It was to arrange all this that the banquet was held at the Alvarado Hotel that night. The mayor and council, street contractors and chief of the fire department was invited and, after passes had been satisfactorily issued, all hands set down to a banquet containing all that the most desiring taste and thirst could call for. When the segars was brought on, Colonel Bowie cleared his throat and rose.

"Gentlemen," he said, "I give you the health of William Sampson Hanks, of the great financial world;—Bill Hanks, the friend and associate of our boyhood. When he moves among the great he is William Sampson Hanks, but at home he is Bill Hanks—the Nancy Hanks of the Great Waugoo Road, whom we love and cherish."

Colonel Bowie was plainly overcome and set down suddenly. So was Colonel Hanks, when he rose to reply.

"Boys," he says, beginning soft, like an eoleon or jewsharp, and then pausing and bursting out—"For, while we have all progressed as statesmen, journalists, public men and railroaders, yet we are all boys together again. Boys, I *admire* the Waugoo road—but I *love* Piney Woods. I can't help it. I can't help my heart. Here we went to school—to old man Pollock:

"'Old man Pollock,
He knows how to wollop.'

"You all remember that? I do. Going swimming in Suggses pond; stealing watermelons from old Miss Andrews; hollering 'hop-scotch' at one-legged Stewart; fishing at Tapeses Mill and catching mud cats—I simply *can't* forget, boys. Wherever I go Piney Woods is in my heart. My directors know it, too, and they always throw it up to me that I think more of her than I do of the Great Waugoo. If they knew I was here getting these terminal facilities I believe they would vote me out. It's a secret. We could build the three miles around on Goose Creek and come in that way cheaper, because the earth is soft and there's only two bridges and a few deep fills; but I would rather spend more money laying track down these seven blocks of hard macadam street and put the road right in the heart of town. Because I *love* Piney Woods. I'm going to put a coal yard at one end and a lumber yard at the other, with freight cars kept crowding the way so that strangers passing through will ask, 'What busy town is this?' That's what builds up cities like Atlanta and Chicago. I don't want people seeing two barns and an apple tree and then asking where is Piney Woods? When a train comes in we want a brass band marching busy up the street as if there was life going on. I want to put a round house over there and keep smoke a boiling out of the chimneys. Maybe you already guess my ultimate object—to get the headquarters of the road moved here! A stone depot where Dago Pete's apple stand now is, a fourteen-story office building across the street and my office right here among my old friends that I love!"

All the crowd that could stand up rose up and cheered and shook Bill's hands and there was tears in his eyes. When it quieted down he says, dignifiedly:

"Now, boys, a private matter. I have been criticised here in this great free silver community for taking Grover Cleveland to Atlanta. The facts are these: I went to Washington to arrange for his being taken down by a subordinate. While I was talking to Thurber about it in his office at the White House I heard the door open softly and a sweet voice asking, 'Is this Mr. Hanks?' I turned and there stood Mrs. Cleveland, with little Esther in her arms. She come up and says, looking me in the face with those great eyes, 'Mr. Hanks, if you don't promise me to take Mr. Cleveland down yourself, I will not have a minute of sleep while he is gone.' Well, I'm a Southern man, and I'll be—no, I won't swear—but when I can't do what a lovely lady asks me to do, with an innocent babe in her arms, then my name's not Bill Hanks, and I'll throw up my job in favor of a man that *has* got the chivalry to do so."

Colonel Hanks took out a policy of $1,000 on his palatial Atlanta mansion in the R. E. Lee Confederate Fire Lloyds and has applied to the Farmers Mutual for a life policy. He told us that President Cleveland said if the White House was his he'd take a Confederate Lloyds policy for two reasons: one political, because it was Southern; the other because he believed it one of the safest. It is understood that Colonel Hanks is a free-silver man at heart.

DEPUTY SHERIFF JOE AMBROSE, WHO ALSO RUNS A POKER ROOM.

## ENGLISH WAR NEWS AFFECTS INSURANCE.

WHEN the news was brought to Piney Woods last week that Grover Cleveland had declared war on England there was the most intense excitement. Col. Alexander Bowie, who was addressing a crowd of citizens at the courthouse in the interests of free silver, was interrupted by ourself, who had seen the telegraph of the news, and we whispered it to him. It had spread around the crowd and everybody was itching with nothing to say and wanted to say it. Col. Bowie spread out his long arms majestically, as a great crow sailing in the heavens, and the noise hushed. "Men!" he says, rising to the occasion, "mark my words!" And he pointed his finger straight out and shook it, speaking slow and emphatic: "If we do have war it will be because the gold-bugs, trying to control this fair country, has tried to kill free silver by scaring us. If we don't have war it will be because the gold-bugs scare us out of our manhood by threatening to cut us off from the Lombard street gold warehouses!" There was a pause, and then the crowd, seeing that Col. Bowie had fenced off the gold-bugs both ways—caught 'em a'coming and a'going—and made them unquestionably responsible for whatever happened, there was a great outburst of cheering and stomping, and in the meanwhile Col. Bowie came down from the stand and asked us what the war had been declared about as calmly as if nothing had happened. The resources of that man as a statesman is wonderful.

Next day things was quieter, though some excitement. Jim Argo in front of his saloon was passionately arguing in favor of a united country and he said that when the first shot was fired he intended to take his shot-gun and hunt for Webb Mandeville, the English watch-maker, who owes a bar bill unpaid. He argued he would do the country a service and get satisfaction besides. That night Bro. Ben Logsden, of the Farmers Mutual Life, come to our house and pointed out that if Mandeville was killed the Farmers would have to pay his wife his policy and it would break the company, as it had not yet entirely recovered from the assessment to pay Jolly's loss last August. He will take out an injunction against Argo if things looks squally at Washington. It only shows how our great insurance interests are bound up with our national life. Upon an Englishman's life depends the life of a great Piney Woods enterprise! Business says protect Mandeville; patriotism says give Jim Argo leeway. Between the two we counsel patience and caution at Washington. If the adjusters of the British insurance companies are to stop coming here the Alvarado hotel bar will quit heavy loser.

## REINSURANCE FIRE ASSOCIATION OF THE ASSURED.

Our contention that there ought to be a profit for everybody in the insurance business still goes, and the nearer it gets to that the better all will be satisfied. There is never any kicking when all are prospering and making money. We was much interested day before yesterday by the particulars of a new fire insurance company which was given to us by a gentleman whose headquarters is at Petersburg, Va., and who is special agent for a British foreign co. He has made many things clear to us in times past, but he asks us not to use his name in giving out this new enterprise. There is a new company being organized called the "Reinsurance Fire Association of the Assured," and, as this gentleman from Petersburg, Va., explained to us, it is based on the necessities of business. "There is lots of business men," he said, "who get in a bad way and, in order to preserve their commercial honor, are just *compelled* to have a fire. And, like good business men, they go about it in a careful, honorable and business-like way. Any special agent knows plenty such, who have not only took out full insurance but really more than they needed, often paying cash for it. Of course sometimes they can't pay cash, but like honorable men they give their notes, expecting to meet them after collecting their losses when able to do so. They are not in a position to take care of banking paper, maybe, and so they don't make any preparations for that. Yet it often happens that when a man has done all this right and proper and has carefully fixed his store and arranged for the fire, the fire department comes a hellabalooing down the street and puts the fire out before it gets a fair start, and instead of any profit the owner has got a measley little partial claim that simply leaves him worse off than he was before. The insurance companies sets on foot an investigation, his banking paper falls due on him like a ton of iron and he is simply ruined in spite of the fact that he done what he could to avoid commercial dishonor and tried to improve his condition. There is plenty of insurance companies ready to take a man's premiums but unwilling to settle with him if they can get a hole to crawl out of."

Blue as this picture is there is plenty of business men knowing well that it is not overdrawn. Now the remedy for it is the "Reinsurance Fire Association for the Assured," which, according to our Petersburg, Va., friend, will work this way: When a business man finds out he is compelled to realize, and makes his arrangements accordingly, he can, through this new company, reinsure himself against failure. He will be required to take out regular trust insurance of not less than full value of his property, being allowed a decreasing percentage on his reinsurance rate for every thousand dollars he can pile on over full value. Then, if his fire is put out and his financial ruin precipitated, instead of having a claim against the trust companies he will have a claim against the Reinsurance Association for the full amount. Of course it must be shown that he has used due diligence in setting the fire and has practiced no fraud in getting it put out. This is right where the moral hazard of the new scheme will come in. There will no doubt be many that will try to work it for false claims. Of course all business transactions between the assured and the company's adjusters will be strictly confidential and on a basis of business honor.

When we asked our informant if there was business enough for a company like this, he said there was enough to fatten ten companies on it. He said he could take Patriarch Hine's Book of the Fire Loss Peerage and drum up business enough for one company in three months. It looks to us like a good and feasable scheme, providing there *is* enough of it to work an average on. We could throw a company like that some first-class business right here in Piney Woods. We are promised a good ad. when it starts and all will be kept informed of this important new enterprise.

## TROUBLE WITH LLOYDS LOSS RATIO.

AT the end of the first year (only seven months in fact) of our management of the district agency of the R. E. Lee Confederate Fire Lloyds the premiums was $936.10 and the loss ratio about $4,000 in round numbers. We can't give exact figures of losses because none of them have yet been settled. Major Talliaferro, manager of the Lee's, is holding to the idea popular in many parts of the South that no place should be assessed to pay losses elsewhere and as we have not had a chance yet to raise premium receipts up to the point where they will pay the losses in this district things is necessarily at a dead-lock. All of the claimants have been jowering at the Major by mail and he has been jowering back at them, in an entirely polite manner. There is much to be said on both sides. In his last letter the Major speaks out patriotically against the desire of Southerners to kill a Southern and ex-Confederate institution by undue pressure for payment. He points out what is true that if the fire had occurred without any insurance at all the claimants would have been worse off than they are now. They would not even have had a claim with which they can hold off creditors by complaining about it. On the other hand the claimants are naturally wild to get hold of their money. With a little patience both sides may yet be satisfied. Certainly if the Lee's pays their losses now they are out money —no profit; while if the claimants wait they may get their claims paid and all have a profit.

## THE FIRESIDE HOME NON-PREMIUM LIFE.

HENRY WIGFALL has come to the front with a new enterprise which, if successful as it looks, ought to make the town of Piney Woods in time the center of the life insurance business of the United States. Henry has spent a year and a half in life insurance, six months with Lee Quarles and the past year with the Farmers Mutual. Hence, his experience is such that he is perfectly familiar with the weakness of both the high-priced and the assessment systems. "The high-priced cos.," he said, "go on piling up assets at a dangerous rate and the assessment cos. go on piling up unpaid death claims. The trouble with both of them is the same, and every life insurance expert knows it. The object of the high-priced cos. being purely assets they charge such rates that people can't keep on paying and so drop out and what they have paid already goes to assets. The object of the assessment co. being purely to pay death losses the policyholders soon gets in the same way of thinking and don't want to pay for other people's deaths. Any life agent will tell you that it is the eternal pestering of policyholders for premiums and assessments that drives the business off the books. Well, you would say, then if there was no premiums at all to pay the business would fall over itself piling up. It sounds funny I guess, but that is the very secret of the new company I am organizing."

Anybody can see that Henry Wigfall is nobody's fool. The name of his new company he is going to call "The Fireside Home Mutual Non-Premium Life Insurance Co." Henry has got the actuary books to prove all he says and when people get to know what sure chances against themselves there is in the old systems maybe he won't pull 'em in! For instance, according to their own books, a young man 21 years old, in good plowing health, has got 40 years and some months to live. And they charge accordingly, making it as high as they can in the high-priced cos. so as not to bleed a beginner to death, and shooting in calls in assessment cos. as fast as they dare. No agent ever tells a young man of 21 that he is sure to live 40 years in round numbers. Just the contrary, he tries to make him believe that death is waiting around the corner with a sandbag for him. More men are scared into life insurance than led into it by business reasons. Then, when you are in, the pestering with premium and assessment calls begins and is kept up until the man is drove out of all patience and quits. Then he gets a "paid-up." A paid-up is about as satisfactory as the politeness you get from the sheriff after election. The paid up lives out your 40 years in the asset parlor whilst you are scuffling around in the cold for hog's meat and moderate corn bread. We are not arguing against life insurance when properly conducted so that everybody makes a fair and honorable profit out of it. That kind is a good thing; but there's companies with millions of assets that you get nothing out of without paying every cent it's worth, leaving no profit.

Henry Wigfall's new company will correct all this. In the first place it is his aim to charge only one admission to the Fireside Home. At age 21 so much, at age 22 so much, and so on up to the oldest inhabitant, edging up a l-e-e-t-l-e per age all the time. That is all the policyholder ever pays. At his death the co. pays over the face of the policy to his widow, taking out for itself all the accumulated unpaid premiums. His heirs get net all over what it would have cost him to pay the premiums yearly. He has never been pestered and harried about paying, and the company, having a cinch on the premiums when he does die, is perfectly secure. All lapses are prevented because a man having paid once is shut of all trouble and goes on being insured until he dies, whether he wants to be or not. It will be asked how will the co. pay death losses without any premiums? Well, that is what the admission fee is for and to keep the company going till the deaths commence. Life insurance experience is that deaths don't begin till a few years after starting. The preliminary deaths will be paid out of the admissions until the average normal death rate is established, and then the averages will take care of themselves. By this system the more deaths the more premiums, and never a dollar lost in collections. No big expensive office force either eating up receipts, but just an honest manager and a young lady typewriter to cipher out the premiums due back by the table and make out net checks. passing the balance to the treasury.

The scheme certainly looks sound and feasable. Certainly, if a man's life insurance can be so fixed that it won't give him any trouble during his lifetime then Henry Wigfall has cut down the biggest tree of all. "Maybe the Fireside Home policy won't be a seller!" says Henry. "I won't do a thing to the other companies—there simply won't be any competition. The number of people that is looking around restless to get something for nothing is astonishing. If you promise 'em full moons at five-year distribution periods for a nickel cash down and ten cents a year during the distribution periods you can sell a wagon load of full moons a day. Well, you don't suppose any other co. can sell policies against the Fireside Home when we practically give ours away for one admission?"

The only fault we can see in the scheme is this: that we don't see where the agents comes in. There must be pretty near a million life insurance agents loose in this country and the bread can't be taken out of the mouths of so many without causing distress. And Henry agreed with us and said he was now thinking on just that problem. His idea is to start moderate at first, giving agents, say, 50 per cent commission on the admission fee and then when the death average is established just give them the whole 100 per cent. That will put them on an equality or perhaps a little better than the high-priced cos. are now doing. It stands to reason that the agent can't kick when he gets the whole first premium with a renewal on the death rate. It will take about five years for the Fireside Home to get every live, good agent in the United States. The only trouble Henry expressed on this point was that he might need the whole admission fees to start off with. We suggested then to get up a good guarantee fund and put it in the hands of a trust company to secure policyholders. Plenty of accident companies and mutuals has done this, and we never remember of hearing that any of them had to call on the guarantee fund or if they did it wasn't there. All Henry wants at the start is the sound confidence of the public and it is our belief that a guarantee fund will command it. Of course to people acquainted with a guarantee fund it is a mere formality, but the general public is profoundly impressed with it, not seeing any string.

Anyhow, all that remains to be done is for the finishing touches and details to be worked out and the Fireside Home will be ready for business. It will be funny in a few years to hear nothing about tontines and dividends. And all the estimates will be on how long a man thinks he will live, and what the accumulated unpaid premium drawback will be. The longer a man lives the bigger his policy will want to be so that his family will get more net. Perhaps hundred thousand dollar policies will be as common as blackberries then.

## PROMPT SYMPATHY FROM LLOYDS.

AFTER the Spruce county compact was busted and the rate war come on between Pikey Bill Thompson and Ed Beaseley and rates had come down so low that some poor people was buying insurance policies to paper the rooms with, we warned our friends to look out. Thompson was issuing policies in Lloyds and cos. that we never heard of. Ben Jesse had a fire and took his policy and claim for $250 to Thompson and got word that the company had broke the week before.

"What the h—ll did you sell me the policy for?" asked Ben.

"Lemme see," says Thompson with sarcastical coldness, looking over his book—"Oh, yes, I sold it to you for $1.25 premium on $500."

"And you told me it insured me," said Ben.

"It did—then," snaps Thompson, "but I never heard that it insured the company. That got burnt up by too many losses."

That's all Ben Jesse got. Of course his claim was reasonably loaded for stray adjusters, but his actual net loss must have been $17 or $18, not including his premium paid in cash, which was a total loss.

Abner Pedigo had his barn burned and he rooted out a policy in a New York Lloyd for $800. He wrote to the head man several times but he could not get any reply back. Then he rooted up a Lloyd book from some special agent and wrote about his loss and claim to the head subscriber. Last week he got an answer that was as follows:

Dear Sir: Your letter of the 24th inst. apprising me of the loss of your barn by fire reached me yesterday at my country home. Your misfortune caused me much pain in which my family participated. We have a near and dearly prized neighbor who recently suffered the loss of his barn in a similar manner. It was a much more valuable barn than yours, but I can fully appreciate that your little property is as much to you as his was to him. Therefore I can fully sympathize with you. But do not lose heart; reflect that what sometimes seems deepest misfortune is but the chastening hand of Providence. By economy, frugality and industry you can replace the barn in time, and when you do I would advise you to try and make it fireproof.

Abner went straight over to see Lawyer McBride.

"Now what can I do with a letter like that?" he asked.

"Well," said McBride, after reading it, "you might frame it and hang it up at home."

"But what good will that do me?" says Abner, hot in the collar.

"It may not do you any good," says Lawyer McBride; "but think of your grandchildren, Ab. If you don't file that letter away in the family archives some of 'em might grow up without ever dreaming what a d—d fool their old grandpop was!"

And that's all Ab. has got.

## NEW MEMBER IN THE LOCAL BOARD.

Mr. Joe Meadows, who went into the insurance business a month ago, has quit. He got the agency for two or three companies that was anxious for a slice of good Piney Woods business, but he couldn't get any of it for them. His experience is a bitter one, and shows that there is not always honor even among companies in the trust, where it would be thought the unholy purposes would hold them to a fair divide. Joe quit last Monday, throwing up his supplies, and at once went on a bat that set the lower town precinct in excitement. In Joe Ambrose's place he showed a copy of the application and oath he had been made to subscribe to under compulsion, the copy of which he took in his own handwriting from the original, which he said Bill Thompson made out, and which Thompson and Ed.

Beaseley administered unto him. Joe having been in the toy business and knowing little about insurance, it will be seen what a cinch was had on him. The application was as follows:

Name of Firm—*Joseph Meadow's Local Agency.*

Name of Companies—*Columbian, Oakland Home, Pine Tree of Georgia.*

Assets of Companies—*Never saw any.*

Date of Commission—*Don't remember.*

Do you apply as member of board for city only, or for the county at large?—*County.*

Does your company do a tornado and marine business?—*No.*

Are you married or single?—*Married.*

If so, are you happy?—*Fairly contented.*

Do you propose to pay losses, or have your companies made proper provisions for doing so?—*I suppose the companies will pay, I can not afford it.*

What are your intentions if the companies refuse to pay?—*I will write to them and find out why.*

Do you voluntarily subscribe to the following oath of membership, to wit:

"I, Joe Meadows, solemnly promise, in the presence of these members of the Piney Woods Local Board that, until I become thoroughly acquainted with the rates and rules of this Board, I will submit all my daily reports to the other agents for inspection and approval before sending same to the company; that in my dealings with brother agents hereafter I will treat them with all the marked deference due their rank; that I will never talk insurance to a man when any other agent is standing around; that I will not solicit a risk on which any brother agent is writing, nor will I take note, written or mentally, of any expiration that may come to my knowledge ; that I will always quote a rate a little higher than tariff calls for, so as to give a chance to fall if some agent offers to write at less rate, previous mercantile training enabling me to do this gracefully; that I will never give more than one box of cigars with every $5 premium that I write—this not excluding me from giving baby rattles and toys out of stock as bridal presents. Further, I will never draw comparisons between furniture and fixtures in my office and that of brother agents that might engender feelings of discontent and force some agent to quit business."

Of course, as soon as Joe put his fist to that bond and agreement his business name became Dennis, and Ichabod was practically wrote up over his office door in red letters. Everywhere he went he was dogged by Thompson and Beaseley, and every daily report he submitted to them was sent back for correction, and meanwhile they talked his man into their companies. We don't approve of the habit of taking intoxicants, but if ever there was a virtuous drunk on God's footstool Joe Meadows is enjoying it at this time. Before this thing is through we expect to see the City Marshal and the Insurance Commissioner both take a hand.

## THE DEADLY BIRD SEED HAZARD.

The fire insurance companies in the trust are flying higher and higher all the time, and it will take a free-silver victory and a high town license to tone them down so that they will fit their pants. Mr. Ab. Walker, as nice a gentleman as there is in Piney Woods, and a next neighbor of ours on Appletree street, gave his wife a canary bird for a birthday present last month. It was just a nice mild singing canary, but Ab. bought a bird cage for it that was out of sight. The only fault to be found, if any, was that the wires was gilt instead of being silvered. Well, nobody would have thought that bird could have made trouble with the insurance trust. Last week Ab.'s dwelling policy was renewed by Bill Thompson, the agent of the trust, who owes Mr. Walker money and who was therefore compelled to trade it out. It was sent back from the stamping office next day by the limber little squirt that runs it, with this indorsement on it:

*Frame dwelling house, No.* 4066 *Appletree St.*

Referring to your policy No. 1,863,745, we note that you are covering canary bird cage under item of household furniture. This risk is rated for strictly non-hazardous purposes, viz.: Dwelling exclusively. Inasmuch as you are covering bird cage under your form, we infer that your assured has birds and consequently seed for same. Now if you will kindly look on pages 197 and 206 of the General Tariff of August 15, 1895, you will note that the storage of bird seed is hazardous and will necessarily call for a higher rate. It must be borne in mind that nearly all seed, linseed, cotton seed, hay seed, and bird seed, are more or less impregnated with oil, and are subject to spontaneous combustion when either heated or brought in contact with fibrous substances. This risk should now class with the wholesale drug stores, and should rate not less than 3½ per cent.

Our books show that this policy passed in 1891 at 85 cents, and you have charged the same rate now when bird seed is stored.

It will be necessary for you to advance the rate on account of increase in hazard. Please also remove the fly speck from the upper right hand corner of D-R, as it is apt to become confused with the dot over the 'i' in the same location. We will have the risk re-rated at once on account of change in hazard.

The thing we advised Ab. to do was to apply for insurance on the cage separate as an 'iron prison, together with food supplies for prisoners contained therein.' There's trust companies fools enough to take it, and the rate is only 92 cents.

## A CASE OF SMOKE DAMAGE.

IT looks like with the CLARION telling Piney Wooders the cold facts about insurance week in and week out, they ought to have some sense about it by this time. But every now and then somebody gets their hands burnt trusting to the honesty and liberality (?) of the old-line companies in the trust, that don't want anybody to make anything out of insurance but themselves. Three weeks ago Berry Bros. had a fire in some old rags and dirt that they had shoveled under the staircase and covered with boxes against an inspection by a meddling special agent. After the inspection they forgot and left the truck there and after about three dozen segar stumps had been thrown into it one of them had to go and set it afire of course. Well it burnt a pretty good size hole in the staircase and singed some blankets, but Ed Wilding, the accomplished corset and ladies' hosiery clerk, put it out with three buckets of water and kicking down the stair banisters, which was rickety at best. The burnt loss was about $35, but Berry Bros. employed Col. Bowie, the eminent insurance attorney and free-silver advocate, to advise them. They had been paying premiums at $3.25 a hundred for years without having any fire or drawback and they thought in justice they was entitled to a good claim for their fire, especially as they had $1,300 about falling due in bank, and no money to meet it with, owing to the demonetization of silver by the John Sherman conspirators of 1872. Col. Bowie is great on law, but his insurance facts is not always of the best and he came to us as an expert to know how a $35 loss could be built into a claim covering a $1,300 note in bank and his fees, making, say, $1,450 in all. We walked down to Berry Bros. with him, went into the store, took a sniff, held our nose and says, "Sboke dabbage!"

"What the h—— is 'sboke dabbage?'" says Col. Bowie.

We pulled him out in the back yard, let go our nose, took a deep insufflation of God's pure atmosphere, filled with the health-giving aromatics of our own beloved pine lands and says:

"Smoke damage! Don't you smell the smoke in all those dry goods and clothing?"

Col. Bowie whistled a few lines of "The Sword of Lee" softly to himself and then says to us: "I can drive a team of elephants through them companies on that."

Well Berry Bros. figured up that since they had been in business they had paid the insurance companies about $9,000 for premiums, not counting compound interest, and had never got anything back. Col. Bowie built up a claim for smoke damage of $3,325.42, which would allow him $500 fees, ourself $250 for expert adjusting help, which would leave Berry Bros. $1.275.42 over and above their bank paper. The companies involved was the very best and tightest in the trust, amply able to pay, without considering what they owed to the standing and faithfulness of old patrons like the claimants.

People that bank on the justice and liberality of these horny-hided, blood-sucking corporations can get better action for their money in playing lottery tickets. When the adjusters come, two shaved-lip young fellows that appeared to look tired and haughty, they asked whether the smoke damage was caused by segar smoke or regular fire smoke. They said the cloaks handed to them seemed to smell sweet and new and one of 'em asked Mr. Rawson Berry if there was any other dry goods man in the town who would be satisfactory to him to smell and pass on the cloak. Ben Winfree, five doors down, belongs to the Baptist church with Berry Bros. and so Rawson says Winfree would do. It looked like a cinch for Rawson because Ben Winfree had had smoke damage himself.

"Just come down with me, then, Mr. Berry," says the adjuster with gold-rim goggles, and they went out together. Ben Winfree takes a smell of the cloak, says, "It's pretty strong of smoke."

"Can the smell be got out, Mr. Winfree?" asks young goggles.

"Yes," says Ben. "If you could hang it out on a

Compliments of . . .

# Phenix Insurance Co.

OF BROOKLYN, NEW YORK.

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