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# THE DAILY FREE PRESS.

THE WEATHER: Cloudy tonight, fair and warmer Friday.

PUBLISHED EVERY AFTERNOON EXCEPT SUNDAY.

VOL. V.—NO. 16.

KINSTON, N. C., THURSDAY, APRIL 17, 1902.

PRICE TWO CENTS.

## OLD NORTH STATE NEWS AND GOSSIP

### ODD AND INTERESTING HAPPENINGS.

Mr. Alex H. Smith, of Williamston died there from blood poison, resulting from a carbuncle. The remains will be taken to Scotland Neck for interment.

Both of the white men, Roberson and Burrows, at Tarboro, are dead. They engaged in a duel with pistols Saturday evening because of an attempted elopement with the wife of one.

Will Edwards, who was serving a term on the roads in Forsyth county, attempted to escape and was shot dead by a guard. Another negro Cleo King tried to escape at the same time and succeeded.

A mob in Rowan county Sunday night went to the house of a woman named Yates, of bad reputation, and turned it over. There was no demonstration and the names of the persons are not known.

Washington cor. Post: The senate committee on commerce has completed its report on rivers and harbors, and it is now being drafted by the experts. From reliable information it is certain that North Carolina will get nearly all that has been asked for.

Winston Journal: Seven young men named Watkins were in the city yesterday from Wilkes county. They were on their way to Ohio. One of them stated that they had left three brothers and six sisters at their former home and that a "few" had been killed by an accident.

Mr. George Kennan, the newspaper correspondent, who has been writing exhaustively of the Charleston exposition, declares that North Carolina's exhibit is easily the finest on the grounds. North Carolina may well feel proud, for every county in the State is represented.

As Mr. John Hopper, clerk at the Eagle Hotel, at Marion, entered his room Monday night, some one struck the match he had lighted out of his hand and cut at him with a sharp instrument, cutting through his collar and cravat. He ran out and called for the police, but the assailant made his escape. Mr. Hopper found that his trunk had been broken open and that a \$20 gold piece was gone.

Lumberton Robesonian: Mrs. J. P. Prevatt, of Moss Neck, died Saturday from injuries received by burning. She was burning broom straw Friday afternoon and her dress caught fire and before she discovered it, she was wrapped in flames. Her husband rushed to her rescue and after being himself badly burned, succeeded in removing her clothing, but she had sustained fatal injuries from which she died twenty-four hours later.

Mr. Samuel Cohen and his son, Maxey, of Goldsboro, had a narrow call Wednesday. While crossing the bridge at Stevens' mill the bridge gave way, the men with their two horses being precipitated into the stream below, which, at this point is 12 feet deep. By the heroic effort of Mr. Maxey Cohen, aided by parties who witnessed the catastrophe, the Cohens and horses were rescued. Great anxiety is felt for Mr. Samuel Cohen. He has been removed to the home of Dr. Kennedy nearby and his condition is critical.

Gastonia Gazette: The Loray mill is spinning 35 bales of cotton a day. Mr. Moek Adams says it keeps him hustling to keep the cotton weighed and graded and kept in place for the big mill. The new cards came a day or two ago, and when they go in place and complete the installation of the first half of the machinery, the daily capacity will be forty bales. The Loray's samples sent to China are still getting in their work. Mr. John F. Love received yesterday morning another order by wire for five hundred bales of sheetings additional for May, June and July delivery.

To protect from possible lynching, Milton Belfield, whose life now seems to be ebbing away as the result of a bullet wound received from a Weldon policeman, Sheriff Bond, of Bertie county, started from Weldon, where Belfield was captured, to Windsor, Bertie's county seat. Belfield was the leader of a crowd which persecuted John Stevenson, a young white man, with bullets, most of which were fired into his back, and then broke the victim's neck with a ball fired from close range as he lay face downwards. While lying on a stretcher Belfield, a man of great size, confessed between gasps that he got one pistol from his brother and another from Junius Bishop, whom, with Tom Stephenson, he took to county jail.

## SMALL ECONOMIES.

### The Great Change That Has Entered Into Our Business Methods.

One thing above all others in this age of activity marks the change from past methods. It is that the day of petty economies has passed. Most middle aged men are familiar with the old Third Reader story of the archery contest, where the final test came between the careless boy, who was rather a better marksman than the careful one. The careless boy had made a final score that was going to be hard to beat. As the careful boy stepped to the line and pulled the arrow to its head, his bowstring snapped. According to the rules, no one could give him another, and the careless boy was jubilant until the careful boy, reaching down into his pocket, brought out a piece of whiplcord which he had saved from a package a few days before and with which he finally won the contest.

This was the old story. There is a newer one, characteristic of the present. In this one a man advertises for an office boy. His choice finally rests between two bright youngsters, and as the supreme test he asks that they open some packages lying on a table. This is easy for Charlie. Charlie takes up a package, unties four hard knots, unwinds the string, rolls it up around his fingers, ties it into a loop and lays the string in a safe place. Then, unwrapping the package, he folds the paper up neatly and lays it on a shelf. But by that time Willie, with his pocket-knife, has slashed the strings on seven packages, ripped the paper off and piled the whole mass of rubbish in the wastebasket. Forty years ago, of course, Charlie would have got the job. Now, however, Willie is business manager for the house.

Things have changed. Small economies hold today as well as they ever did, but they are not the old fashioned economies that once were worshipped as virtues. They must be scientific economies. The days of saving wrapping twine are gone. The time for seeing that not a pennyweight more iron than is necessary should go out in slag is here.—President R. J. Buffington of Illinois Steel Company in Chicago Tribune.

The Best Blood Purifier. The blood is constantly being purified by the lungs, liver and kidneys. Keep these organs in a healthy condition and the bowels regular and will have no need of a blood purifier. For this purpose there is nothing equal to Chamberlain's Stomach and Liver Tablets, one dose of them will do you more good than a dollar bottle of the best blood purifier. Price, 25 cents. Samples free at J. E. Hood's drug store.

## The Bargain Counter.

WE MEAN, OF COURSE, OUR LINE OF BED SPRINGS. You should inspect them. You will find them all bargains. We have a complete stock of Furniture and can supply any of your needs in that line. Give us a trial.

QUINN & MILLER. WE WANT TO SEE YOU at our store where we keep constantly on hand a choice line of Fancy Groceries. We are striving to please. Prompt delivery to any part of town.

J. H. ALEXANDER, General Store, North Street.

HANDSOME BICYCLES, \$15.00. Think of it! Only \$15 for a handsome wheel—"bran new." Come and see them. Wheels of all kinds. Repairing a specialty.

KINSTON CYCLE CO.

BARGAINS IN PRINTING. We have some more of those Letter Heads, Note Heads, Bill Heads and Statements in fine quality colored bond papers, pink and blue. They are good value for price charged. If in need of some stationery examine these goods before making your selection. Letter Heads 500 for \$1.75, 1,000 for \$3.00. Note Heads 500 for \$1.35, 1,000 for \$2.25. Fine Old Hampshire Bond pink Note Heads 500 for \$1.35, 1,000 for \$2.25. Fine blue or pink Bill Heads, 7x8 1/2 inches, 500 for \$1.40, 1,000 for \$2.40. Statements, elegant quality bond papers in blue, pink, lemon or salmon, 500 for \$1.50, 1,000 for \$2.50.

Green or Dried. Rough or Dressed. We are better prepared than ever before to furnish you any lumber you may need. We handle first-class Pine Lumber and can furnish it Green or Dried, Rough or Dressed. We can and will make prompt delivery of all orders given us. Prices to Compete With Anyone! Give us an order and you shall be pleased. Thanking you for past orders and hoping to serve you, we are.

D. E. EDWARDS & CO.

## FRATERNAL VS. OLD LINE INSURANCE

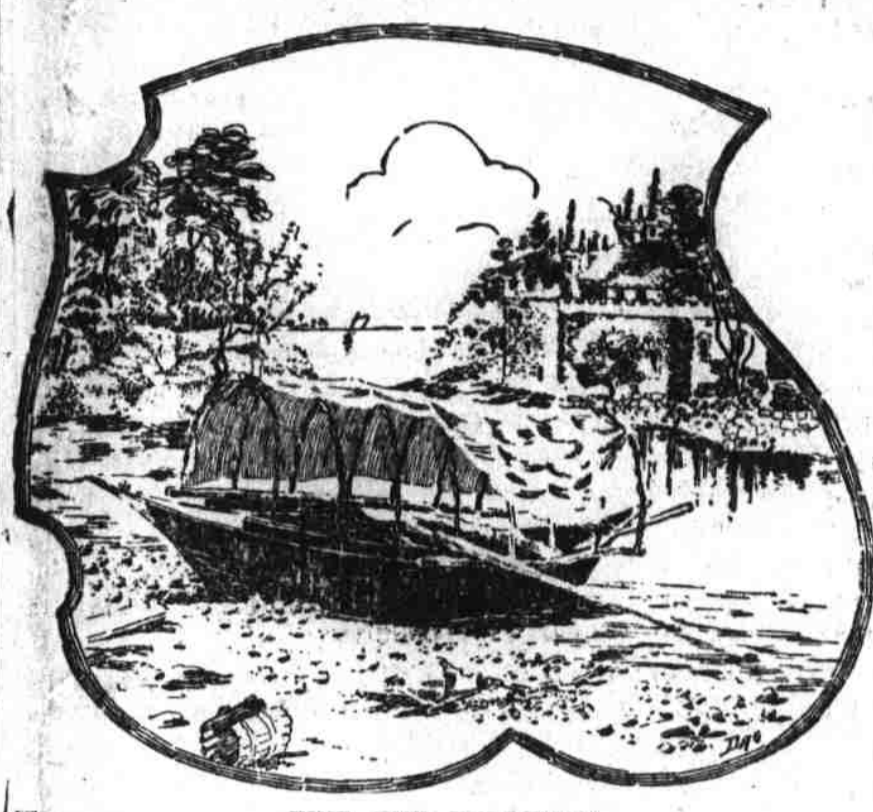
The majority of the oldest and largest fraternities in the country are represented in the National Fraternal Congress. The congress has formulated and endorsed a table of rates which is based on figures submitted by leading actuaries of England and America.

This has not been done without due consideration. For six years the question of adequate rates and reserves have been debated pro and con on the floor of the congress and for the last two sessions almost to the exclusion of other topics. At its last session held in Detroit in August, the table was adopted as the standard of rates for members of the body, July 1st, 1905 was the limit set, before which time, the changes must be instituted by such fraternities as wish to remain in line with the congress. The period might have been made shorter, had it not been that the question at issue must first be passed upon by the final authority, the members themselves or their representatives in the supreme bodies, some of which will not have a meeting within three years.

The fraternal orders embody the republican idea of government. Every man has one vote and the officers are directly responsible to the membership and cannot impose a tax on them without their consent.

The majority of the people who are insured in fraternities are people who have not the opportunities nor the time to study and understand the requirements for soundness and permanence in insurance. It is the duty of the officials and the duty of the law making power of a state to see that a reasonable provision is made for meeting all obligations incurred. The legislatures of several states have enacted a bill requiring all fraternal orders doing business in the said states to adopt a rate not less than the N. F. C. table of rates by July 1st, 1905. This movement corresponds in some particulars with the legal reserve law governing old line companies, but it affords the orders even a greater degree of security than legal reserve does old line companies and makes them just as absolutely safe. A fact which no advocate of old line insurance can deny.

All the fraternal orders having lodges in Kinston are represented in the National Fraternal Congress. Of these,



FIND THE FERRYMAN.

the Fraternal Mystic Circle, the Endowment Rank, Knights of Pythias and the American Guild (in which the Order of Columbus has recently reinsured) have already adopted the level premium table. The Fraternal Mystic Circle adopted it some time before it was adopted by the National Fraternal Congress. The Knights of Honor is operated on a separate premium table. The Knights and Ladies of Honor, the Royal Arcanum, the Improved Order of Heptasophis and the Woodmen of the World will probably adopt the level premium table at the next meetings of their supreme bodies.

About 30 or 35 years ago the established life insurance companies underwent a severe trial because they were operating on a wrong basis. They were then passing through a developing process just as fraternalism has been and is doing. Scores failed with the loss of millions of reserve and hundreds of millions of insurance. The experience taught the people that even millions in reserve could not save institutions which were so mismanaged as to forfeit popular confidence and support.

In this crisis, every man feared that the company he was insured in might be the next to go, and thousands of men withdrew their support from the companies. They still wanted protection, and as plain as they could get, in short the largest amount of insurance for the least money. The fraternal system seemed to fill the need and orders sprang up all over the country and grew marvelously. Their growth was so marked that the old line companies changed for the better some of their unjust practices such as the confiscation of reserve and surplus. Insurance became very popular because it was placed within the reach of men who before had not been able to pay the premium demanded.

The first fraternal order was started in a little Pennsylvania town and was operated on the same plan as the Knight of Harmony. Its founder would not have believed that his small enterprise would develop in a third of a century into a system of mutual protection that would fairly divide the field with old and powerful old line companies. There are more than a hundred well established orders, with members in every village, town and city in our country. They involve protection to over six billions of dollars; are disbursing annually sixty millions in payment of death losses, and have an authentic history of over six hundred millions paid in benefits since organization.

The old line companies sacrificed cheapness for security. The orders sacrificed security for cheapness and imperiled the perpetuity of their institutions. They knew that the fraternal orders could furnish insurance cheaper than old line companies, because their expenses were less. With inexperienced zeal they overdid the matter and even defied common sense. Still it could not have been expected that they would have attained perfection at the very outset.

It seems that it ought to be plain to every one that so far as the actual mortality cost is concerned, that it must be the same in both systems, because the death rate of a fraternal order is governed by identically the same principles that obtain in a life insurance company. However, it was not as plain to the org-

Good for Rheumatism. Last fall I was taken with a very severe attack of muscular rheumatism which caused me great pain and annoyance. After trying several prescriptions and rheumatic cures, I decided to use Chamberlain's Pain Balm, which I had seen advertised in the South Jerseyman. After two applications of this Balm I was much better, and after using one bottle, was completely cured.—SALLIE HARRIS, Salem, N. J. For sale by J. E. Hood.

inators of the fraternal system as it is to the present heads of the orders. They had a theory that the orders would always secure enough "new blood" to keep down the death rate and to keep down the assessments. They implanted this notion of cheapness so firmly and so positively in the minds of the members that it is very hard to get it out. When put into practice this theory would not work satisfactorily. Mr. W. F. Barnard, consulting actuary, explains why it would not very clearly in the following:

"It will readily be seen that if every member secures another every year, the membership will double every year in a geometrical progression, and the writer questions whether any less rate of growth would seriously hamper or permanently check the operation of the law of mortality."

"This supposed fraternity, we will assume ends its first year with 1,000 members. Then at the close of the second year it would have 2,000, at the end of the third 4,000, the fourth 8,000, and the fifth 16,000 members. There is nothing abnormal about this progress. A number of fraternities have grown even faster, the difficulty comes later. By the end of the tenth year our hypothesis requires a membership of 512,000, at the end of the fifteenth 16,384,000, and at the end of the twentieth 524,288,000. Some one observes, 'but such a rate of growth is impossible.' Exactly; that is what we are trying to prove; but only by some such rate of growth can mortality be greatly reduced below the normal and cheap insurance permanently given."

Fraternal insurance is now based on the theory that every member shall contribute his equal proportion toward the general mortality average of the order. This makes the order independent of an abnormal influx of "new blood" and its permanence is assured. The N. F. C. table of rates is the embodiment of this principle.

The orders know that they have been mistaken in the past and admit it frankly. They now see the right road and are resolved to walk therein. There is now and probably always will be room in this country for two methods of insurance, old line and fraternal. Old line companies are run for a profit, fraternal orders are operated for mutual protection. The old line company sells a form of insurance which gives the maximum of investment with the minimum of protection. The fraternal order sells the maximum of protection with the minimum of investment. Both systems are equally safe and every man must decide for himself which suits him and his needs better.

SYBIL HYATT.

Church Destroyed by Fire. Union Grove Baptist church, colored, at Youngville, has been totally destroyed by fire. The work is supposed to be that of incendiaries as no fire had been in the church since Sunday night. Rev. P. B. Edwards, of Raleigh, is the pastor, and conducted services in the church last Sunday night. At that time the money of the church was counted out and handed over to the treasurer, Simon Holding. The amount was \$29.18, and as Holding was going home from the church he was set upon and robbed of the entire sum by a negro, unknown to him. The building and fixtures of the burned church were estimated at \$1,400 with no insurance.

Mrs. Durbin Cured. DEAR SIR:—I am a great sufferer from severe nervous headache, and find in Chamberlain's Headache Remedy speedy relief. Also when feeling nervous and all broken up, a dose sets me all right. I take pleasure in recommending it as a thoroughly satisfactory remedy. Sincerely, Mrs. COLEMAN DURBIN

## TIMELY TOPICS TERSELY TREATED.

### Short Local Stories, Editorial Notes.

"Did paterfamilias shoot the burglar he found in the house?" "No; much worse than that. He made the man walk up and down with the baby till the break of dawn."

Blum—What is Speeder doing now? Blum—He is interested in a get rich quick scheme. Blum—You don't say so? Blum—Yes. He is courting an heiress.

"Prosperity" has ruined many a man. "No doubt, but if I'm given any choice in the matter I'd rather be ruined by prosperity than by adversity. The process is more enjoyable."

Mrs. Rangle—I've advertised for a servant for a whole week with no results.

Mrs. Cramo—Well, I advertised for a good looking lady help and had thirty-four to select from the first day.

"You are too careless in the use of words, John. It is just as easy to be correct as to be incorrect. Get a book or two on the subject of rhetoric and read up a little."

"Read up, uncle? Do you want me to stand on my head when I read?"

"He's a mighty hard man to get along with," said the practical politician sally. "Mighty hard."

"He seems thoroughly honest." "Of course he is. That's what makes him so erratic and unsatisfactory. Every once in a while he insists on doing something simply because he thinks it is right, without waiting to figure out what its effect on his political prospects is liable to be."

"Say, paw." "Well?"

"When I was over at the Uphams' yesterday, they was some neighbors there, and they got to talkin' about you and maw, and one of them said you was such a conventional man, and then I said you wasn't half as conventional as maw, 'cause she's always goin' away to a convention of some kind or 'nother, and they laughed and laughed, and I been wonderin' ever since what?"

"Here's a quarter. Run out and buy yourself something. I think I hear your maw coming up the front steps."

## ALL HAIL, THE MICROBE.

Go draw the curtains, sister, and stop up all the chinks. For microbes and bacilli are kicking up high jinks. Go sterilize the water and disinfect the cook. The germ is grimly stalking like some pursuing spook! And while you're doing these things You'd better do 'em twice. And when you've got 'em finished Go down and boil the ice!

Be careful of the mutton; oh, guard ye well the meat! It's full of varied microbes we would not care to eat. And trace the antecedents of that seductive stew! We know not how much danger is lurking in the brew! Go vaccinate the oatmeal And sulphurize the rice. And once again, dear sister, DON'T FAIL TO BOIL THE ICE!

Ah! Knowledge all upsetting! Once we were blithe and all free And didn't build our fears on microbes we couldn't see. But science has exposed 'em, and now they're everywhere! They're poisoning the stuff we eat; they're masters of the air! If we neglect to heed 'em, They'll have us in a trice. So, sister, dearest sister, after you have finished reading this, romance in three acts, entitled "The Deadly Germ; or, The Scientific Solar Plexus;" and after you have drawn the curtain, stopped up the chinks, sterilized the water, disinfected the cook, examined the mutton and secured the history of the stew, GO DOWN AND BOIL THE ICE!

## A Valuable Medicine for Coughs and Colds in Children.

"I have not the slightest hesitancy in recommending Chamberlain's Cough Remedy to all who are suffering from coughs or colds," says Chas. M. Cramer, a well known watch maker, of Colombo, Oregon. "It has been some two years since the City Dispensary first called my attention to this valuable medicine, and I have repeatedly used it, and it has always been beneficial. It has cured me quickly of all chest colds. It is especially effective for children and seldom takes more than one bottle to cure them of hoarseness. I have persuaded many to try this valuable medicine, and they are all as well pleased as myself over the results." For sale by J. E. Hood.