

THE MAXTON UNION.

A DEMOCRATIC JOURNAL—THE PEOPLE AND THEIR INTEREST.

VOL. V. NO. 9.

MAXTON, N. C., TUESDAY, SEPT. 16, 1890.

\$1.00 A YEAR

TOWN DIRECTORY.

B. F. McLEAN, Mayor.
H. W. McNATT,
D. H. BLOCKER,
W. S. BYRNES,
W. J. CURRIE,
Commissioners.
A. J. BURCK, Town Marshal.
LODGES.
KNIGHTS OF HONOR, No. 1,720 meets second and fourth Wednesday's at 7:30 P. M. J. B. WEATHERLY, Dictator B. F. McLEAN, Reporter.
Y. M. C. A., meets every Sunday at 7:30 P. M. W. M. BLACK, President.
MAXTON GUARDS, W. M. BLACK, Captain, meets first Thursday nights of each month at 8 P. M.
CHOSEN FRIENDS meet on second and fourth Monday in each month. Argus Shaw, Chief Counselor; S. W. Parham, Secretary and Treasurer.
MAXTON LODGE, KNIGHTS OF PYTHIANS, meets every Friday night, except first in each month, at 8 o'clock.
ROBESON COUNTY BIBLE SOCIETY, Rev. J. A. Smith, President; E. K. Proctor, Jr., 1st Vice Pres.; Dr. J. D. Green, 2nd Vice Pres.; A. D. Brown, Secy.; Wm. Black, Treas. and Depository; Ex. Com. Rev. H. G. Hill, D. D., L. S. Townsend, D. P. McEachern, J. O. Gough, H. McEachern; Auditing Com. E. F. McKee, O. H. Blocker and B. D. Caldwell.
EXECUTIVE COMMITTEE.
Rev. Joseph Evans, Rev. H. G. Hill, D. D., Rev. J. S. Black, Rev. O. P. Meeks, Rev. J. P. Finlayson, Jos. McCollum, J. P. Smith, Duncan McKay, Sr., S. B. Brown, Dr. J. L. McMillan.
ADULTING COMMITTEE.
J. P. Smith, D. H. McNeill, J. A. Humphrey; Place of next meeting—Lumberton, N. C. Time of next meeting—Thursday, May 30th, 1890, at 11:30 o'clock a. m.
Bibles and Testaments can be purchased of Wm. Black, Depository, Maxton, N. C., at cost.
All churches and Bible Societies in the county invited to send delegates.
Forward all collections to Wm. Black, Treasurer, Maxton, N. C.
CHURCHES.
PRESBYTERIAN, REV. DR. H. G. HILL, Pastor. Services each Sabbath at 4 P. M. Sunday School at 10 A. M. Prayer meeting every Wednesday afternoon at 5 o'clock.
METHODIST, REV. J. W. JONES, Pastor. Services each Sunday at 11 A. M. Sun-day School at 9:30 A. M.
MASONIC.
MAXTON LODGE A. F. & A. M. meets 1st Friday night in each month at 8 P. M.
GENERAL DIRECTORY OF ROBESON COUNTY.
Senator, J. F. Payne.
Representatives, T. M. Watson, D. C. Regan.
E. F. McRae,
W. P. Moore,
County Commissioners, B. Stancil, T. McBryde, J. S. Oliver,
C. S. C. C. B. Townsend,
Sheriff, H. McEachern,
Reg. Deeds, J. H. Morrison,
Treasurer, W. W. McEachern,
J. A. McAllister,
Board of Education, J. S. Black, M. S. McQueen,
Supt. Pub. Instr'n, J. A. McAllister,
Coroner & Supt. of Health, Dr. F. Lis R.

CREAM OF LOCAL NEWS.

The Happenings of This And Adjoining States Chronicled.
Now Pay Attention and Listen, For Every One of These Items Will Interest You, Whether Healthy, Poor or Wealthy, Lame, Halt or Blind.
TENNESSEE.
A dispatch from Memphis, Tenn., concerning the projected mammoth electrical railway system, says: "C. B. Holmes, of Chicago, to-day made the final payment of \$97,000 necessary to close the deal and assume control of all the street-car lines of Memphis." The entire street railway system of Memphis comprises some 65 miles of road. This deal has been under negotiation for a long while.
Negotiations are in progress for the purchase of the minority interest in the Memphis & Charleston by the East Tennessee, Virginia & Georgia, now owning the controlling interest. It is stated that the Memphis & Charleston stockholders will exchange their stock at 80 for East Tennessee bonds at 90.
The new Presbyterian Publishing House at Nashville is to be built of Virginia granite, contracts for which have been awarded.
There is considerable excitement at Fowler's Station, near Dyersburg, over the capture of a wild negro woman with a six-months-old baby in her arms. She was never seen before. She was bare-footed and dressed in rags, and is perfectly wild. She seemingly cannot talk nor understand what is said to her.
John Martin, a track hand on the Chattanooga Southern railroad, was run over and killed by a Memphis and Charleston train in the yards in Chattanooga. He was walking on the track at the time. A similar killing occurred at the same point last Saturday night.
A front end collision occurred at Greenville Wednesday night, between No. 6, passenger, and No. 51, freight, about two hundred yards below the depot. Fifteen or twenty were bruised up more or less.

VIRGINIA.

The new fair grounds at Charlottesville are being put in fine shape.
The Funeral Directors' Association of Virginia have elected officers and finished the work of their convention at Staunton.
Petersburg commission merchants report permits in good demand; receipts very light. Prime, 7c; extra prime, 7c; Spanish, \$1.50 to \$1.60.
The Richmond Howitzers have decided to attend the Lynchburg fair October 9th. They will carry about forty men.
The annual convention of the Sunday Schools of Prince George county was held at Sycamore church, in that county, Wednesday, with 500 persons in attendance.
The collections from the 2d Internat Revenue District for the month of August was as follows: Lists, \$148.44; apple brandy, \$21.60; cigars and cigarettes, \$45.97; 28; snuff, \$36; tobacco, \$125; 345.96; special tax, \$927.20. Total, \$172,457.48.
The first bale of new Virginia cotton was received at Petersburg, and brought 14 cents. It was raised by Dr. R. S. Powell, of Brunswick county.
Two men representing themselves as agents of D. Appleton & Co., New York, have taken in Lynchburg merchants to the extent of ten or fifteen thousand dollars, by means of fraudulent warrants for school supplies.
Clifton Forge has about 3,200 inhabitants, which will be largely increased by the accession of the employees and their families required to operate the number of new factories to be started. The corporate enterprises, including investment and manufacturing companies, have a total capitalization of over \$7,000,000, and the town is the terminus of three divisions of the Chesapeake & Ohio railroad, and has secured the location of the large shops of that company.

NORTH CAROLINA.

The Peace Institute, Raleigh under its new principal Prof. James Duwiddie opened Wednesday the 110 young lady pupils.
Peter Pool had his arm wrenched from his shoulder by the machines of a cotton gin at Auburn.
A destructive fire at Kenly, in Johnston county, totally destroyed the hotel and two of the largest stores in the place, belonging to Young & Co. and Edgerton Bros. Several persons in the hotel had to jump from the second story windows, and barely escaped with their lives.
Herbert B. Willis has been commissioned as postmaster at Edgewood, and James T. Jordan at Matthews.
The Biblical Record this week reports 564 additions to the Baptist church in the State last week.
Rev. H. W. Battle has tendered his resignation as pastor of the Baptist Church of New Bern to accept a call at Wilson about the 15th of September.
Capt. T. B. Evans, of Reidsville, a well known newspaper man, died of fever at his home, on Tuesday. He leaves eight children. Evans was a son of the late C. N. B. Evans, editor of the old Milton Chronicle.
The Board of Directors of the Oxford Orphan Asylum Tuesday unanimously elected Rev. J. T. Harris, presiding elder of the Durham district, as superintendent to succeed Dr. B. F. Dixon, who lately resigned in order to accept the Presidency of the Greensboro Female College.
J. W. Bradford has been re-elected chief of police of Winston.

SOUTH CAROLINA.

The Columbia Canal board held a meeting at which Engineer Holley gave the board information as to the effect of the brack water caused by the Canal dam. Mr. Holley stated that the \$35,000 of city certificates would abundantly suffice to complete the Canal dam, and that it would be finished before the close of the year. As soon as the cotton harvesting is over on the State farms a much larger convict force will be available to work on the Canal.
Col. J. G. Gibbs, of Columbia, with a party, began on Monday a survey of a new railroad from Greenwood to Johnston. The Carolina, Knoxville and Western is graded between Ninety-Six and Johnston as a narrow gauge line. The Greenwood people want the new owners of the completed line to run it from Greenville to Greenwood, and thence to Johnston, and had this survey made. The proposed line touches the old grade about twelve miles from Greenwood. The distance between Johnston and Greenville by the new route about thirty-five miles.
The Carolina Southern Railroad has secured the entire right of way from the way to Sumpter, and the solicitor of the road is now negotiating for the right of way through Sumpter. The road will run through the western part of that city, and will continue on to Savannah, Ga., and thence to Jacksonville, Fla.
The handsome residence of Dr. M. C. Parker, of Anderson, was destroyed by fire. The fire originated in the clothes closet on the upper floor, supposed to be from matches. The ceiling and roof were ablaze before it was discovered by the inmates of the house.
Despite the refusal of Sumpter to burden itself with a big debt to secure the Three C's Railroad, it is rumored that that line will be extended there within the next year. The statement is said to have come from the attorney of the road, although it is not vouched for.
A State commission was issued for the organization of the Smith Submarine Engineering and Stevedoring Company, of Charleston, with a capital stock of \$2,000 in shares of \$50 each. Its general purpose will be "submarine diving and loading and unloading vessels."

GEORGIA.

While boring for a solid rock foundation for the Savannah river for the draw bridge of the Savannah, Americus & Montgomery Railroad, an artesian well was struck in the middle of the river. Iron piping was being used and struck the well at a depth of 52 feet after passing through several feet of mud and strata of quicksand. The water spouted from the end of the pipe high in the air, and is said to be clear and cold. There is some talk of the railroad company sinking a larger pipe and utilizing the supply which is believed to be abundant.
Contracts have been closed for the building of a cotton mill to employ 600 hands, rolling mill, machine shop and foundry, handle and stave factory and a planing mill at the new town of Kensington, Tenn., with E. R. Pemberton, president. About 1,000 persons will be furnished employment on the completion of these enterprises.
A man in Banks county entered a negro church while services were going on, and commanded the preacher to stop. He was arrested and fined for disturbing public worship.
At a negro baptizing at High Shoals Sunday, thirteen women and ten men received immersion. The ten men were baptized in one minute by the watch, the preacher saying grace over five of them at a time.
West Mitchell, of DeKalb county, owned a mule that disappeared mysteriously last week. He thought that it was stolen, and sent men to principal points, to catch the thieves, but by hunting in the pasture found the mule in a gully with its throat cut.
Dr. T. J. L. Pattillo, a prominent practitioner of Lee county, living at Adams Station, had his arm caught in a gin, and terribly lacerated. He was taken to Albany and his hand had to be amputated.
Sixteen barbecues have been given in Wilkes County, this year. Two hundred and thirty-eight carcasses were consumed.

OTHER STATES.

Gen. Isaac F. Harrison died at Fort Worth, Texas, a few days ago. Gen. Harrison fought through the recent civil war with distinction. He entered the Confederate service from Louisiana as captain of the Tensas cavalry, under Gen. Kirby Smith, and rose through the different grades to the rank of brigadier general. His services were mostly west of the Mississippi River. He was 74 years of age at the time of his death.
Last spring the Fort Worth, Tex., Moss Cellar, Bagging & Cordage Co. obtained a quantity of okra seed from Dr. M. Chambers, of New Orleans, La., a fibre expert of considerable note, and planted 100 acres about 7 miles north of Fort Worth. Dr. Chambers now proposes to remove his decorticating machine to Fort Worth, and exhibit what can be done with the native okra, which he states proves especially adapted for manufacturing purposes.
Rosa Bonheur claims that she has painted her best pictures since she attained the age of fifty.
Germany manufactures over \$10,000,000 worth of children's toys every year.

FARMERS NEWS & NOTES.

The Best Sugar Project Discussed by an Intelligent Marylander.
Our Farmers' Alliance Department Filled with Interesting Matter Pertaining to Their Order, and the Latest News in the Agricultural World.
Ohio has more than 280 Alliances and 22,000 members.
Alleghany county, N. Y., has 25 strong Farmers' Alliances at work.
The Atlanta Journal made a present of \$1,000 in cash to the Georgia Alliance Exchange last week.
The Alliance Warehouse at Worthing, Dakota, for the storage of grain, has been opened and is ready for business.
An Alliance store has been opened at Sycamore, Ga., and is already doing a good business, the Hawkinsville Dispatch says.
An Alliance store will be opened at this place about the middle of October, with Mr. Mid. T. Williams as manager. —Chatham Record.
We are glad to learn that the contract for the Farmers' tobacco factory has been let, and work will begin in a few days. —Person County Courier.
Col. L. L. Polk has been elected President of the American Farmers' Association, which recently met in Reading, Pa.
There was a most enjoyable Alliance picnic recently at East Ellijah, Ga., the attendance being large, the dinner abundant, and the speeches numerous and entertaining.
The Thomasville, Ga. Times-Enterprise learns that the Alliance men of Metcalfe district have purchased the Stegall warehouse at Metcalfe and will run it in the interest of the order.
Hawkinsville, Ga., has an Alliance cotton warehouse ready for business, with A. T. Fountain, President; J. B. Wilcox, Secretary; J. M. V. Williams, weigher, and Messrs. James Coady, J. D. Pearce, S. R. Mitchell and M. E. McAnally as directors.
The Mt. Gretna Exposition in Pennsylvania, was a grand success. It was estimated that over 40,000 people were present on Thursday. Dr. Talmage preached a sermon Sunday. Among the speakers of the week, were Col. Polk and Mr. Dunning, of the Economist.
It is stated by the Enterprise, of Carnsville, Ga., that the Eastanolee Alliance is constantly growing, having one or more to initiate every meeting. They are ordering the cotton bagging through the Exchange of the Farmers' Alliance of Georgia.
The Cedartown, Ga., Standard publishes resolutions of Wesley Chapel Alliance, that they will not patronize any gin that uses jute bagging for any purpose; nor patronize and merchant who sells jute bagging. Any member violating these resolutions will be expelled.
The Farmers' Alliance of Georgia contemplates building a railroad between two and three hundred miles in length, and to put a line of ocean steamers between Savannah and Europe. The Georgians are men of big ideas and are usually successful, no matter how colossal the enterprise undertaken. —Oxford Day.
The directors of the Brooks Alliance warehouse, at Quitman, Ga., recommended to Alliance men that no cotton be sold on the streets by them. By this means there will be sharper competition and better prices secured. The Conyers, Ga., Alliance not only boycotts jute bagging, but all substitutes for it except cotton bagging, and will not patronize any gin that uses jute for anybody.

THE BEST SUGAR PROJECT.

Mr. George B. Morton, vice president of the Cape Fear and Cincinnati Railway Co., writes to an exchange as follows: "I read with much interest your editorial on the sugar beet in yesterday's paper, and all on account of the fact that I have given the question of beet sugar and its possibilities of great revenue to the Carolinas a very great study, and I am convinced that in the very near future, not over two years at the most, the revenue to the two Carolinas can be increased over one million of dollars from the raising of sugar beets.
I have been experimenting with the German seed sent to me directly from Germany, the seed being known as 'Dippe,' 'Kleinwuzleben' and 'Lemire's Richest.' These seed I had planted under the following conditions: I had the sandy loam fertilized with superphosphates of lime, which contained 12 per cent. of phosphoric acid. I used 200 pounds to the acre. I had the soil ploughed ten inches deep and thoroughly harrowed, and the seed put in by hand in rows eighteen inches apart. After the leaves began to show I had the best plants thinned out, so that they stood seven inches apart. I found this thinning out process necessary in order to make the beets show a higher percentage of saccharine matter, and my experience shows me that the thinning out should take place before the beets show six leaves, or soon after four leaves have grown. The beets after grown averaged 14 pounds and the result in sugar contents was from 10 1/2 per cent. to 12 1/2 per cent., showing an average of 11 1/2 per cent. saccharine matter.
The cost per acre, as near I could figure it out, allowing my seed to cost me 15 cents per pound and 18 pounds to the acre, was for production say, (labor \$1 per day.)
Ploughing, preparing the land and sowing \$ 4 50
Ploughing out, hoeing, pulling, thinning out, hoeing, pulling, topping and loading into wagons, 1 25

Shipping from farm

Total,	\$80 75
After weighing all good marketable beets I netted 12 1/2 tons and had fodder and small beets enough to feed cattle on for several days.	
If we had refinery in Carolina to take those beets, the price paid being according to what percentage of sugar matter the beets contained, the result to the farmers of the Carolinas would be as follows:	
Cost of raising and delivering to refinery an acre, or 12 1/2 tons of beets	\$80 75
Revenue from sale of 12 1/2 tons of beets, at an average of \$6 per ton	75 00
Leaving a net profit of	\$44 25

I firmly believe that, taking the average farmer throughout the State and letting him raise beets, with an average percentage of say 11 per cent. of saccharine matter and a yield of twelve to fifteen tons to the acre, he will average a net profit of \$35 to \$37 per acre.
There are many things necessary to know concerning this sugar beet question, but, Mr. Editor, those who go into the planting of sugar beets will very soon learn just what is required to raise the best sugar beets. The agricultural department at Washington have spent many months of investigation of this subject, and will shortly issue the most valuable statistics on this subject ever published. I have not seen the questions put by your correspondent a few weeks ago, but I can assure him that before long if the final tests which I shall make the coming season prove as satisfactory as those above mentioned, that a refinery to produce 500 barrels of sugar per day from beets will be erected in either North or South Carolina, in other words, the buildings will be put up at the most convenient point, transportation, etc., being one of the main points.
You will pardon this long article, but it is of such great importance to the Carolinas that too much cannot be said on the subject. To show the great position beet sugar holds in the world, I will quote: The output of cane sugar in 1889 and 1890 was reported at 2,228,000 tons. Beet sugar for same period, 3,550,000 tons, being 1,322,000 tons more sugar made from beets than from cane.
Agitate this question, get the farmers interested in it, and the taxes of the counties and State will soon be reduced to a minimum.
I am, very truly yours,
GEORGE B. MORTON,
Baltimore, Md.

FARMERS TO THE FRONT.

In all ages of the world, nations have been strong in the proportion that agriculture was prosperous and carried on under the substantial condition of proprietorship. The rural homestead has always been the altar of patriotism and every public virtue, and when this characteristic was lost anarchy and disintegration has followed. A rural citizenship has always been the prey to designing men, who coveted their substance without emulating their homely virtues. Knowing but little of the cunning ways of those versed in statecraft, depending solely upon honest toil for bread, and removed from those populous centres that breed all manner of vice, they have been victims of vicious greed, and by degrees have surrendered the birthright secured and defended by their sturdy arm and resolute patriotism, and have sunk into servility. Their downfall has presaged that of their country.
But these were ancient times. To repeat itself in history must deal with repeated conditions. In these days and in this country the farmer is a different man. He knows his rights and, unless all signs fail, will maintain them. He may be slow to realize the necessity for doing something, and this tardiness may have been construed as silent consent on his part to drift with the tide if he sinks with the ship. But when he hangs his coat on the fence and goes to work in earnest, he is always equal to the emergency, and those who think otherwise, deceive themselves. When the country needs saving, and others refuse to do it an immense host of farmers, accustomed to hard work will be found ready. They have simply been steered passengers on the ship of State, trusting to the officers and crew to carry them safely. If they find that the officers are drunken and the crew disorderly and mutinous, they will not hesitate to man the tiller and the yards. They may do some rough unseemly work at the start, but what they lack in skill, they may make up in main strength and awkwardness. And that's what's the matter with many place holders who have left the interest of the people back out for itself, while they gave their whole attention to party expediency as affecting their tenure of office. —Texas Farm and Ranch.

A PROCLAMATION

Whereas, It is the duty of all mankind to acknowledge the Providence of Almighty God, to obey His will, to be grateful for His benefits, and humbly to implore His protection and favor; and whereas, by virtue of authority vested in me at the last meeting of the County Alliance, I hereby appoint the 12th of September as a day of thanksgiving and prayer by the Sub-Alliances of Ashe county. Each and every member is most earnestly invoked to assemble in their places of divine worship on said day for the purpose of acknowledging our gratitude and thankfulness for the prospect of such bountiful harvest and earnestly to implore a continuation of divine blessing.
Given under the seal of our Lord, 1890;
JAS. H. EXUM,
Pres't Ashe Co. Alliance.

THE MEN WHO MAKE OUR LAWS.

Who We Will Continue In Office, and New Public Officers Elected.
W. J. Rogers has been nominated for Congress by the Democrats of the Second North Carolina district.
Capt. G. W. Shell, of Laurens, S. C., is announced as a candidate for Congress. He was Capt. Tillman's leading friend in the up-country and did more than any one man to make the farmers' movement successful. He now asks the Democrats of this district to consider his claims to and fitness for the office.
The Hon. Lewis T. Baxter, Republican candidate for Governor of Tennessee, opened his campaign at South Pittsburg Thursday.
The Virginia Republican Association held a long and enthusiastic meeting at Washington. Plans were made to aid in the coming campaign. The following were appointed to confer with the Secretary of the Congressional committee in the interest of the association: W. C. Cox, W. H. Wilson, C. L. Smith, F. D. Lee, P. E. Whorton, D. W. Jones, and J. H. Harrison. Resolutions indorsing the re-nomination of Representative Browne and urging similar action in the case of Representative Bowden were adopted.

The Democrats of the fifth Georgia district met at Atlanta and nominated L. F. Livingston for Congress.

Senator Vance, it is reported, has proposed an amendment to the tariff bill, which provides in substance that any goods imported in this country, which shall have been purchased with the proceeds or values of farm products sold in foreign countries, shall be admitted at rates of duty ranging from 25 to 50 per cent. of the rates fixed in the bill. As very few goods, however, are imported into this country that have not been purchased with the proceeds or values of the products described, Senator Vance's amendment amounts in effect simply to a proposition to render the new bill inoperative, if it shall be passed, to the extent of the sweeping exceptions which have been indicated. The plan of the Senator from North Carolina is an excellent one, no doubt, even though it is somewhat clumsy, but we fear that it will not meet with that degree of favor at the hands of a Republican Congress which is necessary to its adoption. High duties in the bill and low duties at the ports is not exactly what the protected manufacturers demand or would be satisfied with, but it is just what Senator Vance kindly offers to them in the interest of the farmers. On the whole, his amendment must be regarded as the right of a political joke, and the interests will accept it doubtless as the crowning effort of his life in that line. —News and Courier.

Eager Buyers for Okefenokee Swamp.

The owners of the Okefenokee swamp in Georgia and Florida, it appears, have refused to consummate the sale of their property to the English syndicate which offered to purchase it last July at \$1.25 per acre, or \$1.05 in advance of the price paid by the present owners. The proprietors have practically completed a survey of the tract, and it is stated, the surveying corps found timber worth \$2,000,000 that can be cut and marketed comparatively easy, and estimated that 500,000 acres of the swamp is underlaid with a deposit of sulphate, and the land alone, embracing from 600,000 to 900,000 acres, to be valued at \$15,000,000. General P. M. B. Young, of Asheville, N. C., is one of the original purchasers.

The Injury to Cotton.

A Raleigh, N. C., special says: The injury to cotton by the rain is becoming great. Farmers who arrived here from Johnson, an important cotton-growing county, says an extensive reduction of the expected crop will result. The rains of August hurt the crop which was forming during the earlier part of that month, and that rust, which attacked the cotton earlier than usual, has badly affected the top crop. The same statement applies to nearly all this section, and while the crop will be far larger than the last one, yet it will fall below the July and August estimates, which were that it would be the best crop ever grown. The crop is opening very freely and will be picked early.

Wonderful Increase in Alabama.

The returns so far made from the new assessment of property in the State of Alabama shows a large increase in the values. Twelve counties evidence a total valuation of \$36,679,338.71, and a total increase over last year of \$1,509,110. Of the twelve, Madison county heads the list with a valuation of \$6,904,323, and Franklin county shows the greatest increase of values, amounting to \$248,671. The policy of the State has been since 1867 to gradually reduce taxation, and, although the total assessment will be greater than last year the revenue will in all probability be less, because of a further decrease in the tax rate.

A Conflagration in Cocon.

A Titusville, Fla., special says: "A special messenger from Cocon, a town on Indian River, twenty miles below here, brings news that fire broke out here Friday at 10 o'clock and destroyed nearly the whole town, including O. K. Wood's furniture store and stock, J. R. Dickson & Bro's ware house with a stock of general merchandise, Stillings & Taylor's hardware store, D. R. Graff's jewelry store, the city meat market, and half a dozen dwellings. Stillings & Taylor's stock was valued at \$15,000, insurance \$3,000. The loss on the other buildings is partly covered by insurance.