

## Weather.

Washington, Aug. 25—Forecast for North Carolina for tonight and Thursday: Fair to night and Thursday.

# The Evening Times

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## COMMISSIONER JAMES R. YOUNG'S ADDRESS TODAY

Before the National Convention of Insurance Commissioners

### AT COLORADO SPRINGS

Subject, "The Fraternal Insurance Situation"—Need of Better State Laws Governing Fraternal Insurance—Better Government—Proper Business Methods—Adequate Rates Needed—Over 6,000,000 Carry Fraternal Insurance, Representing Over Seven Billion Dollars—Unless Changes Are Made There Will Be An Upeaval.

Insurance Commissioner James R. Young delivered an address this morning before the National Convention of Insurance Commissioners in session at Colorado Springs, Colorado. He spoke in part as follows: Mr. President and Gentlemen of the Convention:

To me has been assigned the duty and privilege of talking to you this morning on "Fraternal Insurance." The honor and responsibility are great, because of the importance of the subject, affecting as it does so many thousands of our people. Has not the time come when something must be done by a united effort of the leaders and workers in fraternal insurance, or, if not by them, then by those who are called upon to supervise them?

The proper supervision of any class of insurance requires much thought and tact, and no part more so than fraternal insurance.

I have nothing against fraternal orders, but shall speak plainly, and, as far as I can, to the point. Much that will be said will be spoken as against the abuse of the system rather than its principles. Fraternal insurance has accomplished much good, and is capable, by wise and economical management, of doing even more good in the future. No one can doubt this when he realizes that six millions of our citizens carry certificates in fraternal orders, and there are over seven billions of dollars today represented in the protection offered these certificate holders and their beneficiaries. These orders were first started in this country nearly forty years ago, and are largely patronized by the masses. Their first object was to assist the poor man in protecting those dependent upon him by offering him insurance for premiums in small payments.

We cannot undertake the supervision of this class of insurance without the necessary laws. Uniform legislation is desirable and best in the supervision of fraternal orders, as well as all other classes of insurance. Few states have satisfactory laws governing fraternal orders; many have practically no laws at all governing this class of insurance, while others have such laws as are worse than none at all.

Two years ago I made a special examination of the fraternal orders and societies operating in North Carolina among the negroes, and found that these societies were collecting and carrying from the state \$100,000 annually without any proper return.

Fraternal orders are nothing more than assessment insurance companies, not organized for profit, but with a fraternal spirit, providing for a representative form of government. Even when so conducted the rates are often too low and a change is demanded, though they may claim to give their members all they have paid for. When they are not conducted in accordance with this principle, but are organized and run in the interest of a few officers and deputies and at a high expense ratio, prompt and decisive action is called for.

The lack of necessary laws and proper supervision permits many irresponsible orders, with deceptive and fraudulent methods to operate in many states. The result is that our people are deceived and defrauded in the name of brotherly love and fraternity, under the guise of law.

That a change in the laws governing fraternal orders is needed is admitted by all thoughtful leaders in the work, and it is best that these improvements and changes come through those who are devoting their lives to a study and working of fraternal orders. But if they will not take the initiative, then it becomes

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HON. JAMES R. YOUNG,



Insurance Commissioner of North Carolina.

## TOWN ALMOST DESTROYED BY AN EARTHQUAKE

Communication Interrupted and Full Extent of Damages Not Yet Known

### MANY PERSONS INJURED

Shock Felt Throughout Practically the Entire Province of Siena at 1:29 O'clock This Morning—Zone of Severe Tremor Was Within Radius of Twenty Miles From Siena—Second Lighter Shock Followed—But Little Damage Was Done—Siena Thrown Into Typical Earthquake Panic.

Siena, Italy, Aug. 25—Many persons were injured, it is believed some of them fatally, when the town of San Lorenzo was almost destroyed today by an earthquake.

The shock was felt throughout practically the entire province of Siena. Telegraph and telephone communication was interrupted and the full extent of the damages has not yet been learned.

The shock was felt at 1:29 o'clock this morning. The zone of the severe tremor was within a radius of twenty miles from Siena. Considerable damage was done at Buono Convento, where one man was killed and several houses demolished.

At Monterogi houses were shaken down and several persons hurt. A shock was recorded at Piombino on the coast, about fifty miles southwest of Siena, almost simultaneously with the quake in Siena. A second lighter shock followed but little damage was done.

In the earthquake zone people moved from their homes today, fearing further quakes.

The population of the villages of San Lorenzo, Buono Convento, Monterosa and Piombino ranged from 1,000 to 4,000.

Siena was thrown into a typical earthquake panic. Half dressed men, women and children rushed through the streets carrying articles of household effects and crying and shouting. A great number of them fled from the city in their night clothing.

## ATTEMPTED TO LYNCH THE SUPERINTENDENT

Carlisle, Ind., Aug. 25—Mrs. Stephen Hart, wife of the superintendent of the Carlisle coal mine, was fatally shot today in a battle which raged about her home when a number of excited and angry miners attempted to capture Hart and lynch him. The miners, on account of Hart's bad treatment, have been threatening him for weeks. Sheriff Wimble and six armed deputies are patrolling the town.

## THREE HUNDRED MEN THROWN OUT OF WORK

Ludington, Mich., Aug. 25—Three men were thrown out of work by a \$1,000,000 fire today which destroyed the plant of the Batters Salt and Limber Company. Sparks from the fire set the Paulina Stearns Hospital ablaze, imperiling the lives of the patients. More than \$500,000 worth of lumber was destroyed. The plant had an output of 1,000 barrels of salt per day.

## SECOND DAY OF FARMERS' STATE MEETING

Several Hundred Men and Women Attending the Convention at A. & M.

### INTERESTING SPEECHES

Best Attendance in the History of the State Farmers' Convention—Many Important Subjects Being Discussed—Proceedings of Yesterday's Session—Program for Today—Record Crowd Last Night—Much Interest Manifested.

The second day of the state farmers' opened this morning with a large attendance. From 7:30 until 10 o'clock the time was occupied with live stock judging in the following order: Cattle, by Prof. John Nichols; horses, by Dr. W. G. Chrisman; hogs, Prof. R. S. Curtis; poultry, Prof. J. S. Jeffery.

At 10 o'clock Mr. W. A. Simpkins, of Wake, an authority on cotton growing, delivered an address on "How to Make Two Bales to the Acre." This was followed by a general discussion.

"Peanuts as a Farm Crop," was the subject of an address by Mr. T. E. Brown, of Hertford, and was followed by general discussion, led by Mr. Thomas W. Blount, of Washington. The convention then took a recess until 2:15, when the following program was taken up:

2:15 p. m.—Doubting the Corn Yield, Mr. C. R. Hudson, State Demonstration Agent.

Discussion by Mr. John F. Latham, Beaufort county.

Insects Injurious to Corn, Prof. R. I. Smith, A. and M. College and Experiment Station.

Preparation of Land for Corn, Mr. B. S. Skinner, Superintendent College Farm.

Discussion by Mr. J. D. Sessoms, Cumberland county.

General discussion by all corn growers.

8:00 p. m.—The Importance of Education in Agriculture, Mr. F. S. White, Commissioner of Agriculture, Rock Island and Frisco Lines, St. Louis, Mo.

Farm Methods, Dr. S. A. Knapp, U. S. Department of Agriculture.

Yesterday afternoon's proceedings. After the welcoming address yesterday morning President French, of Rockingham county, delivered his annual address on "The Building of North Carolina Soils." This subject was ably handled, taking the position that to get the best results from the soil, we must have trained farmers, and to get this trained farmer the beginning must be made with the boy. It is only when we have the thinking farmer, one trained in the business, that the soil will receive the proper attention. The address was timely and well received.

The afternoon session opened with an address by Mr. R. W. Scott, of Alamance county, who spoke on the subject, "Reclaiming Soil." He argued that thousands of dollars yearly left the state for meat, corn, wheat and other things that should be raised at home. The reason our soils were poor was because we made them so, and that with the proper care our land should produce from fifty to 100 bushels of corn per acre. The speaker made the statement that half the corn produced in the state did not pay for its cultivation. He laid stress upon the necessity of stock raising.

A general discussion of the address followed, led by Mr. J. P. Wyatt of Wake, many farmers participating. The next address was by Prof. C. G. Newman, on "The Crime of Gullaying," which attracted close attention. He advocated terracing, deeper plowing and rotation as some of the methods for preventing gullaying.

J. G. Burgess, of the Department of Agriculture, spoke on "Crop Varieties and Soil." His discussion had much to do with the relation of the varieties of plants to the soil.

The afternoon session was closed by Mr. E. E. Miller, of the Progressive Farmer, who took for his subject "Soil Preservation," aroused a great deal of interest. The speaker brought out many facts as to the average yield per acre of North Carolina farms, showing that in many cases the returns did not pay interest on the investment.

A large audience was present to hear two addresses at the night session. Mr. Franklin Sherman, Jr., delivered an address on improving the farmers' home, which was given close

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## GOVERNMENT GOING TO TAKE HAND IN STRIKE

Begin Investigation of Charges of Peonage Brought by Strikers' Attorneys

### MEN IN AN UGLY MOOD

United States District Attorney Says That It Would Make No Difference in Situation if Not a Vestige of Peonage Were Found to Exist Now—If It Is Shown That It Existed at Any Time Since Strike Began Prosecutions Will Be Immediately Started—Serious Conflicts Narrowly Averted.

Pittsburg, Pa., Aug. 25—The United States government is going to take a hand in the Pressed Steel Car Company strike at McKees Rocks. Agents of the department of justice and here and will begin today an investigation into the charges of peonage brought against the corporation by the strikers' attorneys. The district attorney for the United States said that all parties directly interested would be allowed representation including officials of the Austro-Hungarian consulate here and that it would make no difference in the situation if not a vestige of peonage were found to exist at the plant now. If it is shown that it existed at any time since the strike began prosecutions will be immediately started.

The Pressed Steel Car Company has authorized the insurance firm of C. M. Logue & Company to increase the insurance on their plant from \$300,000 to \$1,300,000. This will cover everything except raw material and will be likely distributed between about two hundred companies. The Allegheny county board of underwriters have named a special rate for this insurance but interested parties refuse to make it public.

The troopers and strikers in and around the bloody strike zone are in an ugly mood. Serious conflicts were several times during the night narrowly averted. Some of the foreign strikers openly declare they will have revenge for the blood of their dead comrades.

The report telephoned to the newspapers at a late hour yesterday afternoon that three decomposed bodies had been found, one of which was identified, proved on investigation by the coroner to be erroneous, although given general currency through the town.

All of the dead have been shipped to their homes and those who were residents of McKees Rocks will be buried today.

As an evidence of how strained the situation is, President Wise, of the strikers' executive committee, while talking to several strikers, was ordered to move on by a trooper and as he did not at once obey he was threatened with arrest and a promise that he would be filled with more lead than he would be able to carry unless he complied.

Wise, who served in the Philippines with the volunteers, probably will make charges today against Trooper Oscar Wolf, who, he alleges, threatened that he "would get him," and that the other troopers would "get" the rest of the leaders.

Anton Pavitch Vuk, a Croatan, who is the foreign leader of the strikers, has been arrested by troopers and his attorney will today apply for a writ of habeas corpus. Vuk is said to be the only foreigner who can keep his fellow countrymen in restraint. He speaks several languages.

Forty-four of the men arrested in connection with Sunday night's riot were given preliminary hearings before Alderman McDowell. Six were held for court, nine paid small fines, eight were discharged and twenty-one were jailed for terms running from five to thirty days.

A socialist orator from Chicago attempted to address the strikers last night but was quickly hustled to the box car prison. His name could not be learned. A meeting is scheduled for today at which it is expected Eugene V. Debs will speak, but it is doubtful if the assemblage will be permitted by the authorities.

Civic experts from all sections of the country and representing societies and civic organizations of various kinds are investigating in Schoenville.

Temperance Laws Signed. Montgomery, Ala., Aug. 25—The entire code of temperance laws was signed by the governor today.

GEN. J. S. CARR.



Gen. Carr responded to the Address of Welcome to the Veterans in Charlotte this morning.

## OPENING OF REUNION

Veterans Having Big Time in Queen City

Formal Opening at Ten O'clock Today—Appropriate and Inspiring Addresses by Chief Justice Clark, Ex-governor Jarvis, and Col. Osborne.

(Special to The Times)

Charlotte, Aug. 25—With more than 2,500 old soldiers and visitors present, the fourteenth reunion of the North Carolina Division of Confederate Veterans assembled here today. The formal opening was at 10 o'clock in the Academy of Music, when appropriate and inspiring addresses were delivered by Chief Justice Walter A. Clark, of the supreme court, and ex-Governor Thomas J. Jarvis and Col. E. A. Osborne, and the response by Gen. Julian S. Carr.

Besides the magnificent addresses of Justice Clark and Governor Jarvis, both of whom were greeted almost wildly by the old warriors, music was furnished by a band and little Misses Ruth Porter, mascot of Mecklenburg camp, and Hazel Brown treated the boys to a recitation and solo respectively.

Officers will be elected at this afternoon's session of the reunion. Charlotte is taking care of the veterans in fine style, free lunch and sleeping quarters being furnished to all who need or desire such accommodations free, and many automobiles and vehicles have been put at the disposal of disabled or feeble veterans by Charlotte veterans and other citizens and the comfort of all the visitors is the first thought of the city.

(By Leased Wire to The Times)

Charlotte, Aug. 25—Chief Justice Walter Clark, of the supreme court of North Carolina, sounded a new note this morning in addressing the state reunion of Confederate veterans when he declared that as a matter of policy and of right and for general beneficial results the government should distribute pension money regardless of the color under which the veterans fought. He said that the pension money expended represented one of the greatest war indemnities ever imposed in modern times, and that as no state sent men into the war except as state militia, and as there were few if any United States or Confederate regiments, that the distribution of pension money collected from all of these states should likewise be divided among these states and the soldiers who fought on both sides.

## MORGAN'S YACHT STRIKES LEDGE

(By Leased Wire to The Times.)

New York, Aug. 25—J. P. Morgan's patrol yacht the Corsair was placed in dry dock in Hoboken today to repair serious damages received in the wreck which for a time placed her owner, one of the world's leading financiers, in peril of his life. Coming down the sound early yesterday afternoon the Corsair ran into the ledge of rock off City Island and everybody on board, including Mr. Morgan, was thrown from his feet.

It developed that four holes had been stove in the starboard side and bottom of the Corsair, one of her boilers had shifted, the ice box in the pantry, had been overturned by the shock and considerable damage done. Mr. Morgan behaved with great coolness.

Smallpox On Board.

(By Leased Wire to The Times.)

New York, Aug. 25—The steamer Carpathia from Trieste is being held at quarantine with a case of smallpox among the cabin passengers. The patient is C. E. Eustiss, a former naval officer. Mr. Eustiss is in the valenced stage of the disease and will be transferred with his

her maid to the emergency

## TWO BIG TRIPS TO BE AWARDED TOMORROW AT 1

Only a Few Hours Left to Secure Votes in the Big Canadian Trip Contest

### RALEIGH IS LEADING

No Change in Vote Today, But Each Contestant Taking a Breath Before the Home-stretch Tomorrow—Contest Will Be Close and No One Can Guess Who the Winners Will Be. Votes Will Be Placed in Big Locked Box at The Evening Times Office and Turned Over to the Judges at 1 O'clock.

Tomorrow at 1 o'clock the contest

for two trips on the Seaboard's Canadian personally conducted tour will come to a close and two people will be made happy. This is the finest trip ever offered by any newspaper, as it gives the two people holding the highest number of votes at the close the two full trips as shown in the itinerary furnished by the Seaboard road. The party will leave September 1 from Raleigh, and will be personally conducted by Maj. Chas. H. Gattis, assisted by Mr. Jas. Ker, Jr., of Charlotte, and chaperoned by Mrs. Gattis and Mrs. Ker. It goes without saying that the two people who win these two tickets will have the time of their lives. Just think of getting a grand tour of Canada and the north for a few hours' work. You will have 18 days to spend on the tour.

Those in the lead today are Miss Dement, of Raleigh; Mrs. McFarland, of Wilson; Mrs. Amos, of Reidsville, and Miss Warters, of Raleigh. It is sure going to be a close race. As it now stands a few subscriptions would change it in favor of either one. For this reason those who are leading should exert every effort to get in all the subscriptions possible by tomorrow at 1 o'clock. The out-of-town subscriptions will come by special delivery letters tomorrow morning and will be turned over to the judges to be counted by them.

The contestants in Raleigh can place their votes and subscription in the big box at The Evening Times office and after the contest closes the judges will unlock this box and count the votes and subscriptions and render the verdict for the TWO contestants who are entitled to the fine trips. Tomorrow morning three judges will be selected and they will count the vote and render their decision.

Look over the following list and decide who you think will be the winners for the two fine trips.

Raleigh, N. C.	
Miss Frances Dement	235,535
Miss Annie Clark	42,000
Miss Eva Warters	34,825
Wilson, N. C.	
Mrs. R. W. McFarland	219,750
Reidsville, N. C.	
Mrs. J. E. Amos	108,000
Goldboro, N. C.	
Miss Dora Powell	47,500
Mrs. C. L. Bass	24,670
Lillington, N. C.	
Miss Mabel Clifton	42,750
Roxboro, N. C.	
Miss Rosie Newell	41,300
Kinston, N. C.	
Miss Clara Oettinger	40,500
Rocky Mount, N. C.	
Miss Minnie Price, Route No.	36,500
Greenville, N. C.	
Miss Lillian Carr	33,400
Washington, N. C.	
Miss Carrie Simmons	28,240
Durham, N. C.	
Miss Lida Vaughan	27,600
Miss Mildred Turner	2,750
Henderson, N. C.	
Miss Jessie Dunn	26,925
Miss Mabel Kelly	4,265
Morehead City, N. C.	
Miss Bertha Willis	26,750
Miss Corrinne Bell	22,500
Dunn, N. C.	
Miss Isabel Young	7,500
Elizabeth City, N. C.	
Miss Inez Broughton	6,150
Beaufort, N. C.	
Miss Reva Morton	5,100
Miss Mamie Caffrey	4,580
Hillsboro, N. C.	
Mr. Eugene Rimmer	3,250

Schedule of Votes.

\$ .45	45 votes
\$ 1.25	125 votes
\$ 2.50	250 votes
\$ 5.00	500 votes
\$ 10.00	1,000 votes
\$ 15.00	1,500 votes
\$ 20.00	2,000 votes
\$ 25.00	2,500 votes
\$ 30.00	3,000 votes
\$ 35.00	3,500 votes
\$ 40.00	4,000 votes
\$ 45.00	4,500 votes
\$ 50.00	5,000 votes
\$ 55.00	5,500 votes
\$ 60.00	6,000 votes
\$ 65.00	6,500 votes
\$ 70.00	7,000 votes
\$ 75.00	7,500 votes
\$ 80.00	8,000 votes
\$ 85.00	8,500 votes
\$ 90.00	9,000 votes
\$ 95.00	9,500 votes
\$ 1.00	10,000 votes