



INSURANCE RATE REDUCED.

THE RATE ON FARM PROPERTY OUT DOWN.

The Bill Introduced by Col. John S. Cunningham--The Insurance Men Are Making a Big Kick.

There was one good law passed by the late unadorned Legislature. It is a law reducing the rate of insurance on farm property. Surely some good has at last come out of Nazareth.

The bill was introduced by Col. J. S. Cunningham, a Democrat of Person county, and was one of the last laws enacted. Heretofore the farmers have been paying \$1.50 per \$100 on frame shingle roof dwellings. Now they will have to pay only \$1. The rate for metal-roof dwellings has been 85 cents; it is now 75 cents. Barns and stables have been 2 per cent.; they now go down to 1 1/2 per cent., when written in connection with a dwelling.

This means much for the farmers of North Carolina. It will result in saving to them thousands of dollars a year. By this new law insurance rates on country property are simply put back where they were five or six years ago, when through the insurance trust--the Southeastern Tariff Association--they were advanced from 25 to 50 per cent.; and without any apparent cause except the power of a monopoly to dictate terms.

Col. John S. Cunningham, member of the House from Person county, which is on the Virginia line, got through this bill on the last day of the recent session of the legislature. It makes it illegal to charge higher rates of insurance on farm property in this State than is charged in the State of Virginia on the same class of property. The act is as follows.

"That all fire companies in North Carolina and doing business in this State shall not charge a higher rate on farm property than is charged in the State of Virginia. That any company violating this Act shall be fined \$100, and will be taxed with the costs."

Col. Cunningham gave as a reason for the passage of the law that he, in common with hundreds of other farmers in the State, owned certain dwellings on which he is charged \$1.50, and on his barns and stables at same place 2 per cent on the \$100. Just across the Virginia line, and in sight of the first property he has other buildings on which he is charged a lower rate, being 1 per cent on dwellings and 1 1/2 percent on barns and stables. This appeared unreasonable to the Legislature, and it passed the bill, as above quoted.

This Act, however, as was to be expected, has raised a great clamor and protest from the insurance people, and they declare that they can no longer do business in North Carolina; that the rate would be ruinous. They say that there are four established sets of rates in Virginia and applying to different sections of the State which have been recognized to be under different conditions. Up the valley section the lowest set of rates obtain, viz:

On dwellings, 50 cents on the \$100 and 1/2 per cent on barns and stables; in the Southern section and embracing the counties of Mecklenburg and Halifax, the rates are 1 per cent on dwelling and 1 1/2 on barns and stables.

The Southeastern Tariff Association of Atlanta declared at once that it would be impossible to do business in North Carolina if it was expected to continue insuring farm property at the minimum rates obtaining in the most favored parts of Virginia. It however, called a meeting of the Executive Committee, held on April 1, and instructed the secretary to send a circular to companies composing the Association, quoting the new North Carolina law, stating the minimum rates on farm property in Virginia, and leaving it with the companies as to whether they will write this class

of business under the provisions of the Cunningham bill. This construed the law to mean that only the lowest rates obtained on this class of property in any part of Virginia shall be collected in North Carolina.

In accordance with this action of the committee, President W. S. Priamore, of the North Carolina Home Insurance Company, which, though not a member of the Association, conforms its rules and rates, wrote a letter to his company's attorney, Mr. R. T. Gray, stating the facts and asking for a legal opinion as to the interpretation of the law.

Replying to this request, Mr. Gray says:

"My opinion is that a charge by insurance companies doing business in this State, of a rate of insurance for farm property equal to maximum rate in the State of Virginia for insurance of the same class of property, will not be a violation of the Act in the question. To my mind, this is liberal construction of the Act and when, in addition, the 'evil intended to be remedied' by the Act (to wit, the difference in rates in the two States immediately along the border line), tended to allow as much to be charged in the counties of this State as is charged in adjacent counties in Virginia. I am of the opinion also, that the term, 'farm property' includes 'dwellings' on the farm."

Accepting this opinion as the true interpretation of the law, Mr. Priamore has advised his agents to make contracts accordingly. He has also written to the Southern Tariff Association, enclosing the act, and stating all the facts in the case, giving reasons why the Association should continue to do business in North Carolina under the new law. He feels certain that the Association will take the same view of the matter. --News and Observer.

The Alliances that are alive are still passing resolutions denouncing the Populists who voted for Pritchard. In Edgecombe it was resolved that "we do hereby denounce and condemn in unmeasured terms, the action of those Populists who bolted the caucus nominee of their party for Senator, thereby betraying the high trust reposed in them, and we are gratified to know that those traitors have been expelled from the party." --Raleigh News and Observer.

Mr. Butler's Bill For Nash and Davidson Monuments.

WASHINGTON, April 19.--Senator Butler to-day introduced two bills providing for the erection of two monuments to the memory of Gen. Francis Nash and William Lee Davidson. The monuments are to be erected near Charlotte. The bill carries an appropriation of \$10,000, \$5,000 for each monument. The bill passed last session, but failed to get consideration in the House.

Virginia College in Luck.

ROCKFORD, Ill., April 19.--The will of Judge B. R. Heldon, former member of the Supreme Court, was probated to-day. He leaves an estate of over \$300,000, and among the bequest is \$100,000 to his Alma Mater, Williams college, and \$100,000 to the Hampton, Virginia, Institute.

A Damage of Millions.

VICKSBURG April 17.--The Biggsleeve, in Madison parish, broke this morning and is now one hundred and fifty feet wide. A gang of convicts were put to work strengthening it, but there efforts were in vain. It is feared the damage will run into the millions.

Thousands At Grant's Tomb.

NEW YORK, April 18.--Pedestrians, carriages and bicyclists thronged Riverside drive to-day, and it is estimated that over a hundred thousand people visited Grant's tomb.

To Vote On Treaty May The 5th.

WASHINGTON, April 19.--The Senate has agreed to vote on the arbitration treaty on the 5th of May, at 4 o'clock.

GREECE ACCEPTS WAR.

FIERCE FIGHTING ALL ALONG THE FRONTIER.

All Official Communication Between Turkey and Greece is now Cut off--All Greeks Asked to Return to Greece.

ISLAND CORFU, April 19.--Greek troops are advancing on Filiipiada, Northwest of Arta, a detachment of eight hundred Greek troops are in readiness to land. Peryesa is almost completely destroyed by the bombardment of the Greek fleet. Many other forts are reduced to ashes.

NEW YORK, April 19.--The latest news from the levant is that war is raging all along the Grecio-Turkish frontier from Mount Olympus near the gulf of Salonica across the border of the gulf of Arta in the Ionian Sea and that the fighting is severe everywhere.

CONSTANTINOPLE, April 19.--The Porte has handed his passports to Prince Mavrocordato, the Greek Minister to Turkey, together with a note announcing the breaking off of diplomatic relations between the two governments and the recall of Assim Bey and the Turkish Consuls. It invites Prince Mavrocordato and all Greek Consuls on Turkish territory to quit the confines of the empire, giving the Greeks subjects fifteen days' notice. Prince Mavrocordato will leave Tuesday by the Austrian mail boat.

ATHENS, Greece, April 19.--Greece has accepted Turkey's declaration of war. The Greek minister at Constantinople and the Greek Consuls have been ordered to quit Turkish territory. For the same reason the Turkish consuls in Greece have been recalled to Constantinople. All Greek subjects have been notified by Greece to leave Turkish territory. Ottoman subjects now on Greek territory have been invited to leave it within the same period.

SALONICA, April 19.--The Turkish torpedo boat has sunk the Greek steamer Athens in the Gulf of Salonica.

On board were insurgents and members of various secret societies in large numbers.

A general panic prevails here. The Turks have seized the Greek steamer Kephaleion.

Greeks Gain an Entrance.

LARISSA, April, 19, 5 P. M.--The Greeks have defeated the Turks at Reveni, and two Greek brigades have entered Turkish Territory in different directions and penetrated to Damazi, northeast of Zirkos.

The Greeks report that the Turks lost 7,000, killed and wounded, at Reveni, but this estimate is probably excessive.

The Raleigh Asylum.

Col. Olds says in his correspondence:

"when the Raleigh Hospital for the insane had only 280 inmates it was given \$52,500 annually. This year \$60,000 was asked for on a basis of 400 patients at \$150 each, but only \$55,000 was appropriated. As a result Dr. Kirby says that only half the number of applicants for admission can be received. It will require some special financing to equip for use the male annex, which in six weeks is to be complete.

Another Greenville Fire.

GREENVILLE, N. C., April 19.--At 2 o'clock Sunday morning fire was discovered in the furniture stores of Mr. Ownes. He occupied two stores in one of the new brick block that were built since the big fire of last year. Both stores and his entire stock were totally destroyed. Adjoining stores on each side were badly damaged. The firemen did heroic work in saving adjoining property.

Hunter to Withdraw.

FRANKFORT, Ky., April 19.--It is announced this morning that Hunter will withdraw from the Senatorial contest by Wednesday. Chairman Jones has arranged to call a new Republican caucus to-morrow.

IT SET HIM CRAZY.

"It is a great pity about him. I never thought he had far to go, but its a pity, nevertheless, that he should have lost his mind," remarked Private John Allen at Chamberlain's. Bunch McBee, ex-Senator Butler and a number of others were in the crowd. Tom Reed joined it just in time to catch that last observation. "Who's that, John?" asked the big speaker.

"Why, haven't you heard? Sterling Morton. You know the fellow who gave us all our trouble about seeds."

"No, you don't tell me?" ejaculated Reed, with his true yankee twang. "What was the matter?"

"The trouble--why, it all grows out of his fondness for mathematics," replied the Tupelo statesman with great solemnity. "You see he's been trying to figure out the difference between Cleveland depression and McKinley prosperity! He had it out to several hundred decimals in trying to find a difference and then--"

"Oh, John, you shouldn't say a thing like that in my presence," responded the old republican leader. An expression of deep pain lighted up his features; then he went off by himself and took a long glass.--Washington Cor. Atlanta Constitution.

The Properties of Heat.

Teacher (to class in philosophy)--What are the properties of heat, Willie?

Willie--The properties of heat are to bake, cook and roast.

Teacher--Stop--next. What are the properties of heat.

John--Properties of heat is that expands bodies, while cold contracts them.

Teacher--Very good. Can you give me an example?

John--Yes, sir. In summer, when it is very hot, the day is long; in winter, when it is cold, it gets to be very short.

To Spite Their Parents.

Two young sons of a Mr. Herson, living at Greenland, five miles south of Fayetteville, aged nine and fifteen years committed suicide while their parents were at Fayetteville trading. The boys were angry because they were left at home, and both took a bath, dressed in their best clothes, wrote notes to their parents, pinned them on the door, took strychnine and went to bed. Both died before the parents returned home. The note left bade the parents goodbye and expressed the hope that they would meet in heaven.--Constitution.

While a marriage ceremony was being performed near Danville, Va., a kerosene lamp flamed up and was about to explode when the bride seized it and hurled it through a window. The groom then came out from under the table, where he had hidden, and the ceremony proceeded.

An Affidavit.

This is to certify that on May 11th I walked to Melick's drug store on a pair of crutches and bought a bottle of Chamberlain's Pain Balm for inflammatory rheumatism which had crippled me up. After using three bottles I am completely cured. I can cheerfully recommend it.--Chas. H. Wetzel, Sanbury, Pa.

Sworn and subscribed to before me on August 10, 1894--Walter Shipman, J. P. For sale by Druggists.

It is said that Miss York, the beautiful Texas girl, who was arrested for running an illicit distillery, has received no less than fifty offers of marriage since her bond was signed by a chivalrous community.

Two hundred people recently left Washington county, Va., to make their homes in South Carolina, and it is said that others will follow them.

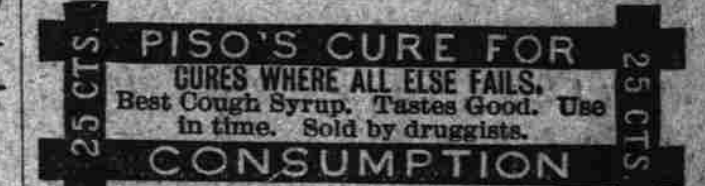
The best news ever told in this world was that God is love.



Celebrated for its great leavening strength and healthfulness. Assures the food against alum and all forms of adulteration common to the cheap brands. ROYAL BAKING POWDER Co., New York.

Roses have begun to bloom here. It is regarded as extraordinarily early.

Gov. Russell's correspondence is so heavy he thinks of employing another secretary.



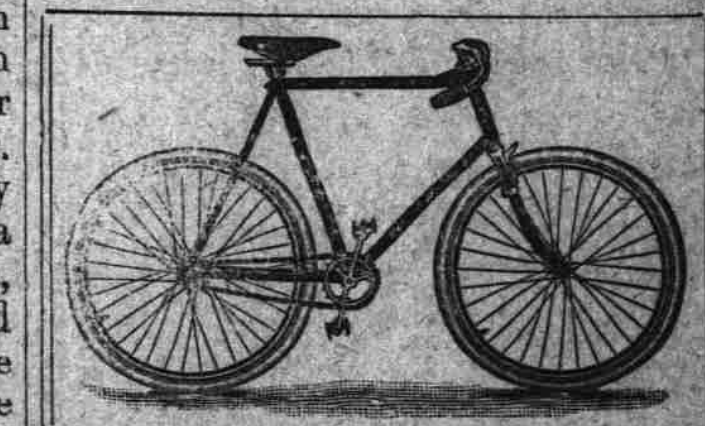
BEST BICYCLE

"RAMBLER" has gained this title--BEST--by doing BEST Service on all kinds of roads. ASK ALL who have used the RAMBLER; they are the ones who...

PRAISE RAMBLERS

'97 Rambler's, \$80 (\$100 Last Year)

'96 Rambler's, as long as they last, \$60



"Ideal," \$40 and \$50; "Waverly," \$50; Clipper, \$50 and \$60.

Come to see me before you buy,

MORRIS, "The Byke Druggist."

FILL THE BILL...



Finish Perfect. Material Durable. Patterns Price is Right. Inside and Out You Can't Find A Flaw in

Noell Bros' \$2.68 Pants

FOR SALE BY J A Long, Son & Co, Roxboro