Governor Craig's Message Read to Legislature.

Reviews Accomplishments of His Administration, Picturing the Advancement the State Has Made, and Suggesting Legislation He Deems Wise to Keep North Carolina in Step With Progress.

Among His Recommendations to the New General Assembly Are Better Pay for State Officers, New Building for Department of Agriculture, More Money and Larger Authority for Highway Commission, Continuation of Enlargement of School Facilities and a Law to Allow Families to Share in Earnings of Prisoners-Urges State to Resist Cuban Bond Claim to the Last and Lauds President Wilson for His Foreign Policy.

bly of North Carolina.

The days of my ministration are complished. In obedience to the netitution and in compliance with you will, I speak to you my last word as the Governor of the State of North Carolina.

Four years ago you invested me with the responsibilities of this high office. I have welcomed every oppor-tunity for service, and my strength and energy have been devoted to the State. I have administered this office eadfast in the resolve to do exact stice to all—to the rich and to the or, to the strong and to the weak, without regard to race or politics. In delivering up this place to my able and patriotic successor, it is with re-pret that I have not been able to do more for the people that conferred apan me the honor and the trust to be the Chief Magistrate of the State. I scknowledge with gratitude the courtest and co-operation, the faith-ul work of all my associates and as-

s in office. effect with some pride and sat-on that the people, by an over-ting majority, have placed the approval upon my adminis-and have declared their con-

I do not come with a full program for your consideration; that task will be performed by my successor.

have by devious methods attempted to collect them. The Federal constitution forbids any increase of the lary of Governor and offices. Any occase for them must be before the anguration. The greatly increased at of living has made all salaries at the living has became informed of the facts, they refused to touch the living and do the things expected of im, and which he must do in accordance with established custom and lor requirements of hospitality. I have whereof I speak. He must profide the means from other sources, and this the State does not desire.

The same observation applies to all have full time for consideration of remuneration to all of them extept the Governor and the members of his council. We have able, consentious officials. They are worth hore, they earn more than they review. The people of North Carolina were, for these reasons, autonished that the Republic of Cuba should make herself a party to the unholy alliance for forcing from North Carolina the offices and all the places in our government have been administrated that the Republic of consider any suggestion of compromise. I have declined to consider any suggestion of compromise. I have declined to consider any suggestion of compromise. I have declined to consider any suggestion of compromise. I have declined to consider any suggestion of compromise. I have declined to consider any suggestion of compromise. Salaries of State Officers. my opinion, the salaries of State

To the Honorable the General Assem- | tered in economy and honesty, above the breath of scandal, and by men of upright lives and high purpose, whose daily walk is in the Democratic plain-

> ancient Rome. Constitutional Amendments.

At the last election, the people ratied amendments to the constitution. This General Assembly must enact statutes to make them effective. You will, by the amendments, be relieved of a vast amount of local legislation and have time for the consideration of problems of general importance.

Cuba and the Bonds. Recently, the Republic of Cuba has come into possession of "Reconstruc-tion Bonds" amounting to more than two millions of dollars, and is attempting to enforce the payment of these bonds in the Supreme Court of the United States. The bonds were issued in the evil days that followed the war, when corruption and plunder were shameless, when marauders infested this capital. The State received no benefit from them. They were promptly repudiated, and the Constitutional Convention of 1875 made unlawful their payment by any official or by any General Assembly. Their dishonor was published to the world, and no interest upon them has wer been paid.

Adventurers and unscrupulous speculators have procured or gotten control of many of these bonds, and have by devious methods attempted to collect them. The Federal con-

clined all suggestions of negotiations with the view to securing a withdrawal of this suit by the Republic of Cubs. These bonds are not like the South Dakota bonds. It is inconceivable to me that the action on the control of the security ceivable to me that the action can be maintained in any jurisdiction, or that their payment by this sovereign State can be enforced by any power. I have employed able counsel to assist the Attorney-General. The case is set for argument in the Supreme Court of the United States on Monday, the Sth of January. We will fight it to a finish. I am convinced that the State of North Carolina will prevail in the great case now pending, and that this last cloud of Reconstruction which has threatened for fifty years upon our horizon, will disappear forever.

Condition of the State. I rejoice to declare that the State is in better condition than at any period in her whole history, that the governing party that placed me here is stronger and more secure than ever the loyalty and harmonious union of its members, and that by the long continuation of a government of in-tegrity and devotion to the public weal, it has justified the confidence

and trust of the people.

In our memory there are years of darkness and hardship with tempests of war for a background, when political might prevailed, and its minions went forth to plunder and to devour. when fields were barren, when schools were closed, when people were poor and discouraged, and when opportunity was denied. This was indeed a land of sorrows and acquainted with grief. We, ourselves. have been witnesses and partakers in the transformation of a State and her people. Out of the darkness of Reconstruction, there was the day Spring of '76.. The people girded their loins to overcome adversity. They reestablished a government of law and security. They rehabilitated the State and her institutions. They opened the university and built the school.

During the sixteen years of this century, North Carolina has made ness and simplicity of the tribunes of more progress than in all the years of her preceding history. In sub-stantial development she has been surpassed by no State of the Union. nor by any civilized country whose history we know. Her growth and accomplishment is like a tale of Arabian romance.

Agriculture We are an agricultural people, and agriculture measures our National progress. By the intelligent cultivation of the soil, the yield of all staple crops per acre has been about doubled. The acreage of tillage has been in-creased until now the State, once far behind, ranks in agriculture among the first of the Union. The prosperity of the farm appears to the passer-by in improved fields, improved dwellngs, and all the appointments of the

The College of Agriculture and Mechanic Arts and the Department of Agriculture have been potential agencies in this wonderful development. The college must be manned Good Roads.

Good roads have been a potential and equipped for its larger useful-ness. It should have 5,000 students. Its alumni will go to all sections of the State, and of the country trained for captains of industry, for the prac-tical and scientific cultivation of the soil and for the higher development of the profession of agriculture.

The Department of Agriculture has arming to It has protected the farmers tivity. from imposition, it has ascertained and encouraged the most profitable. crops by methods of intelligent ex-periment and demonstration. The building now occupied by the Department is not fit. In its stead there should be erected a building commensurate with the requirements, typifying the finest and the greatest of all of the industries of North Car-

Manufacture and Commerce. Manufacturing is prospering as never before, and is developing in ev-ery section of the State. The cotton mills alone require for their op-eration 187,000 horse-power. They manufacture all the cotton that we produce and more. The value of their product for the last year was \$100,-

The utilization of waterpower is assuming large proportions. On a 20-mile section of the Yadkin River, 250,000 horse-power is now in course of development. From one end of the State to the other are electric cables through which are poured the transformed power of the French Broad, the Catawba, the Yadkin, the Pee Dea, the Cape Fear and the Rea-noke, delivering exhaustless energy to the centers of industry, lighting cities and towns, and driving millions of wheels and spindles. The commercial advancement of our towns and cities is keeping pace with manufacturing and agriculture.

Rural Conditions The country home is no longer a place of isolation and desolation. Improved farming brings the comforts of life: the telephone, the mail box, good schools, and good roads enlarge and illuminate the horizon of country life. As rural conditions improve, ambittious youth and manhood will abide and grow in the free and pure atmosphere for the breeding of a robust race. The country home should be provided with all modern appliances of comfort and economy. Rural communities should be empowered by statute to incorporate themselves for the purpose of securing water and light, and all available public utilities. Running water in the home is the most desirable of all modern conveniences. It saves women and children from drudgery in the heat and in the cold. It brings comfort and cleanliness. It preserves health. Every farmer of modern means can have this convenience. It is not an ex-pense. It is an economy. With screens in the windows and pure running water in the house, the home will be clean and sanitary, and the people who dwell therein will be cleaner,

healthier, stronger and better. Vacant Lands. We have always the perplexing question of taxation. The Constitution makes the solution difficult. The large per cent of the personal wealth of the State is not listed for taxation. One cause for this is the alleged

undervaluation of the land. The Corporation Commission made an intelligent and courageous effort to equalize the tax values of the State and have accomplished much, but the situation is by no means satisfactory.

There are in the State vast acreas of unused land held for speculation. The owners neither use it nor intend to use it. These lands are listed for taxation at a very small part of their sale value. In assessments, the discrimination is in their favor and against the lands that have been improved. These unused lands should not be favored by the tax assessor for their owners are appropriating the value—the unearned increment created by the growth and enterprise the whole community. If there be any discrimination let it favor the man who has improved by industry his holdings, and made his land productive; not to the man who refuses dictive; not to the man who retuses to improve and who prevents the natural development. A proper assessment would discourage the holding of vacant land for purposes of speculation, and encourage the industrious and the energetic to buy their own



MESSAGE TO GENERAL ASSEMBLY

GOVERNOR LOCKE CRAIG.

homes. This is especially true of city | a State institution for communicaand suburban property.

There is nothing that contributes erent sections. By improper location more to the strength and patriotism, the highest development of citizen-ship, than the ownership of homes. A proprietor is independent. He can-not be a serf. Every farmer in North Carolina should determine to own the land upon which he lives, though the acreage be small. He will then have a firm dwelling place, a steadfast interest in country and Government. The Federal reserve act has destroyed the money monopoly. The farm loan bank recognizes the land as security upon which money can be obtained on long and easy terms. Land in North Carolina is compari-

Good roads have been a potential agency for the welfare of the State. In obedience to the dictates of common sense, business requirements and the progressive spirit of the age, the people of North Carolina have determined to have good roads. the last four years, we have built twice as many miles of improved highways as in all our preecding hismiles of well graded, surfaced roads. In January, 1913, we had about 5,000 miles. We have built 10,000 since

During the last four years, the Central Highway has been built from the Atlantic Ocean over the coastal plain, over the hills of the Piedmont, over the Blue Ridge to the Canyon of the Great Rocky Mountains. The section of this road from Old Fort to Ridge Crest, and a section in Madison County were built by State convicts. Within the last four years, the highway from Charlotte to Asheville has been completed. The State convicts built that difficult section from Chimney Rock to Hickory Nut Gap. Similar highways have been built across the State and into every section. Road building goes on with increasing momentu. munity will be without them unless it be satisfied to deny itself the improvements of modern life in this day of enlightenment and progress. The old country road of rocks and mud and steep hills, consuming energy, for bidding progress, is past. roads communities are correlated markets are available, schools and churches are accessible, land rises in value, progress is inevitable. highways are immeasurably finer than "the king's highway" of old, and they are the tracks for the swift and pow-

erful vehicles. The automobile is the modern ma chine for local transportation. They are rapidly coming into universal use. We cannot get along without them, and they cannot get along without the good road. Their indispensable efficiency is not available without the graded, surfaced highway. They are monopolizing the roads, and they make road building and road maintenance far more expensive. should bear a large part of this burden. The tax on them might be in-creased, and their owners would not complain provided the money be ap-plied to the betterment of the roads.

Highway Commission. The State Highway Commission was established by the General Assembly of 1915. This commission has justified its creation. fulness has been limited by lack of funds The revenue from automobiles might be largely administered by the commission. The modern highway is no longer a neighborhood affair, but abolished. This is demanded for the utility of the road, for the economy of the railroad, and in the interest of safety and human life. The railroads are now more presperous than ever before. Their net earnings are greater. For the last fiscal year, the net earnings of the railroads of the South were approximately \$8,500 per mile. They have already realized the duty which they owe to the public of removing this inconvenience and danger. They have begun the work, and should proceed with all possible expedition while the expense can be easily borne.

The authorities of the State have the right to compel the abolition of grade crossings. I do not mean that the whole evil should be remedied at once. Due consideration should be given to the transportation companies, but in the location and the building of our highways we should avoid the grade crossings. The State Highway Commission might designate, after consultation with the Corporation

The Federal Government had jurtice to the patriotic citizenship that designate are distinct to the counties of Alleghan, Ashe and Watauga, the State should aid in securing for them railroad transportation for their development and for our mutual benefit.

Freight Rates.

At the beginning of my administration, freight was hauled from the State of North Carolina. By this lower rate, the merchants of Virginia were enabled to sell goods in the State of North Carolina. By this lower rate, the merchants of Virginia were enabled to sell goods in the State of North Carolina. By this lower rate, the merchants of North Carolina count sell the same class of goods at their very deors. Business was obliged to leave the State. The cities of Virginia figurished at our expense.

The Federal Government had jur-

but in the location and the building of our highways we should avoid the grade crossings. The State Highway Commission might designate, after consultation with the Corporation Commission and with the companies, what crossings should be abolished.

railroad grade crossings should be in beauty and natural richness to the

Our Christmas Savings Club Is Still Open---Have You Joined?

Besides joining our Christmas Savings Club to provide money for the next Holiday season, it can be used for many other admirable purposes.

Church societies, as organizations or as individuals, may join and thus create a fund to reduce church debts or for the purchase of new church equipment; fraternal societies may establish sinking funds or invest their surplus weekly income; athletic clubs may create funds for uniforms or club house furniture; individuals or estates for taxes on their property, life insurance premiums, etc.; you may open the account in another's name, and let him or her receive our check in time for Christmas; and a dozen other ideas can be turned to advantage by this excellent plan of saving small amounts from week to week.

This new plan is so simple and satisfactory that the thousands who have already joined are telling their friends and neighbors to join likewise and enjoy its benefits.

It Is Not Too Late to Join.

Come to the Bank and let us talk it over.

The

Peoples Bank & Trust Co.

THE WELCOME BANK.





Have You Used Pyrex?

PYREX is a development of applied science, pafiently worked out, step by step, and is, in its own way, just as wonderful as the long distance telephone or the modern incandescent lamp. The principal advantage of PYREX Baking dishes

may be summed up as follows:

(1) Sanitary-easiest to clean and keep clean.

(2) Economical—baking quicker.

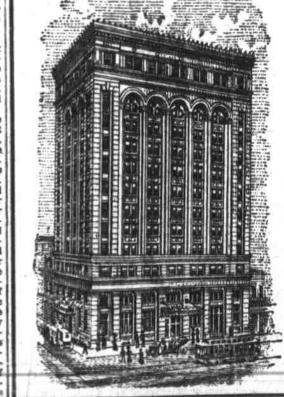
(3) Efficient-having a higher heat capacity. (4) Durable-with reasonable care they last for

(5) Attractive graceful in shape and dainty in Ours is the only store in Charlotte where PYREX

Smith-Wadsworth Hardware Company

"The Quality Hardware Store." 29 East Trade Street.

may be bought.



ANY SORT OF CLUB

The new year is a good time to open a Savings Account with The

Independence Trust Company

with the view of having money to spend next Christmas; to be ready to meet the next premium on your Life Insurance Policy; against your Wedding Day; or for any other emergency. Whatever your income is you ought to plan to save some of it for future requirements.

Deposits made in our Savings Department on or before January 5th will draw interest from January 1st at 4 per cent compounded quarterly. One dollar or more will open an account. Deposits mailed through the mails will receive careful attention.

CAPITAL AND PROFITS \$725,000.00 OFFICERS:

W. A. WATSON, V. Pres.

W. M. LONG. V. Pres.

J. H. WEARN, Ch. of Board

E. O. ANDERSON, Caphler E. E. JONES, Asst. Cophier