

### GREAT FUTURE FOR THIS COUNTRY SEEN BY NOTED FINANCIAL EXPERT

Richard Spillane, Famous Authority on Finance and Economics, in First of Series of Articles Written for The Observer and Other Papers, Says America is Vastly Better Prepared for Peace Than It Was for War.

Richard Spillane, editor of Commerce and Finance, the New York weekly, has been engaged to write two or three articles a week for The Observer and other leading newspapers. Spillane has never gambled a cent in Wall street, it is declared, and he writes from the standpoint of the ordinary man—not the business potentate—yet his words are read eagerly by the most prominent and powerful financiers. He does not represent The Observer's views in everything, and perhaps not those of its readers, either. But he is not a propagandist for anything, and it can be depended upon that all his articles will be interesting, full of meat, timely, important and newsworthy. The Observer is sure its readers will be interested by what he has to say about America's problems of peace. Watch for his next article tomorrow.

**BY RICHARD SPILLANE, Editor of Commerce and Finance, Noted Authority on Finance and Economics.**  
(Copyright, 1918.)  
Most of the things about which we worry never happen. In 1914 when the war began, many men of high intelligence predicted world bankruptcy if the conflict lasted six months, world devastation if it lasted a year. It has lasted nearly four and a half years and neither of the dread forecasts has been verified.  
Those who are worrying now about after-the-war conditions, fearing trouble in weaving back into industry the millions of men we have in the army and navy, losing sleep over fear of wages being reduced, imagining all sorts of disturbances, are as certain to be confounded in their fears as were those who saw world disaster in the world war.  
America is vastly better prepared for peace than it was for war. The transition from a war to a peace basis will bring unsettlement in vari-

ous lines of industry, but readjustment will be much easier, much more rapid than generally expected. There will be plenty of work for everyone to do. There is no reason to fear what we term "hard times" as a result of the war. Surely there is no danger of such a condition within the next five years if the American people are prudent and resourceful. They have not been prudent always, but they never lacked resourcefulness. In the last few years, they have shown a prudence greater than they were supposed to possess.

**Expansion, Not Contraction.**  
America's present problem is not one of preparing for contraction in business, but very great expansion in business. No nation ever had such opportunity as this one has today.

Let us take a look at America. Here in our 48 states we have more than 100,000,000 people all practically considered, speaking one language, all animated by the same ideals and purposes, all within reach of the literature put out by our great national publications, all easy to supply through our transportation systems of railroad, trolley, and automobile. Nowhere in the world is there so big a market for the manufacturer and supplier to reach so quickly and so easily.  
Our domestic market has been so big and our growth has been so rapid that heretofore we have given attention to the foreign market only in periods of local depression. So soon as those who passed we neglected the foreign market and been satisfied with our domestic trade.

Now, whether we want to or not, we must supply the world. Nowhere on earth is there so much raw material so easily obtained as here. Our wealth in iron ore, in copper and other metallic deposits is colossal. No other nation has so much arable land. No other nation has such manufacturing facilities. No other nation has

### DEMOCRATS HAVE NOT LOST ALL HOPE REGARDING SENATE

Democrats Have Not Lost All Hope Regarding Senate.

LaFollette Promises to Be Very Much in Limestone in the 66th Congress.

**BY H. E. C. BRYANT.**  
Washington, Nov. 19.—The democrats have not lost hope of the senate in the 66th Congress. They will fight to retain control. If there has been illegal use of money to obtain seats in the senate democrats will make the fact public if possible. The manner in which each republican newcomer acquired his seat will be carefully scrutinized. Any allegation of fraud or corruption will be inquired into. It has been determined by the democrats to begin an investigation at once. This purpose was decided upon when advisors reached Washington that George H. Moses, of New Hampshire, had slipped in when the gate was not intended to be opened for him. Senator Pomerene, chairman of the committee on privileges and elections, received a telegram from Alexander Murchie, chairman of the state democratic committee in New Hampshire, which declared Moses had not been fairly and honestly elected and said a contest would be waged against him.

**Good News.**  
This was good news to the democratic leaders. Arrangements were made for prompt action. Every opportunity will be afforded Chairman Murchie to present and prove his charges should develop into fact. The democratic committee held a meeting today and discussed this matter at length. Normal protest against the seating of Moses, and notification of a contest, are now in the hands of the members of the senate. They will take up this problem and make immediate plans for hearing the contest and arriving at a final decision within the shortest possible time limit.

According to the precedents Moses will be permitted to take the oath of office whenever he presents himself for that purpose. He is eligible to sit in immediately following the presentation of his credentials. He is entitled to serve until March 1, 1921. If found not entitled to his seat Mr. Moses would be excluded in the same manner as was Lorimer. If sufficient haste is made, and the exclusion of Moses should develop into fact the republican might be prevented from reorganizing the senate after March 3, next. Counting Moses out, the senate would stand a tie. Hence, the activity of the democrats.

Further attention was given the case of Truman H. Newberry, who defeated Henry Ford up in Michigan. The question of his eligibility for a seat in the senate was seriously discussed. It was taken to the senate and it was announced that he would be seated on the day of his nomination. It may develop that a similar course was followed to insure his election. All available data bearing on this subject will be reviewed. If any ground for an investigation is developed, action will be taken up and closely followed by the privileges and elections committee.

**Republicans in Trouble.**  
The republicans of the senate are in the midst of a struggle against Senator LaFollette, "Fighting Bob," of Wisconsin, ready for any opportunity to swat his ancient foe, Senators Penrose, Lodge, Brandegee, and Smoot, things look equally.

LaFollette is sitting tight, and looking on. Not a word is he saying but he is so full of laughter that he cannot contain himself.

The senate committee on privileges and elections are investigating charges he would have been expelled against Mr. LaFollette in Minnesota, for a speech delivered to the Non-Partisan league at St. Paul last year. This matter has dragged along for many months. Various members of the committee have spent their time on the subject. Some of them hold the committee has no jurisdiction and that sedition is a problem for the courts to adjust. Now that the biennial elections are over it is believed the case against LaFollette will be speedily dropped. The opinion prevails that no action will be taken and no further inquiry made.

LaFollette now holds the center of the stage, in a position of a deal. He is essential alike to the republicans and democrats after March 3. To all intents and purposes he will hold the balance of power in the senate. Co-operating with the democrats he would give the republicans a tie against the democrats he would give that party a majority of two, unless Moses is thrown out on the grounds of having been elected by fraud or corruption. For this reason it is believed that neither faction in the privileges and elections committee will travel far or sustain much wasted energy in seeking the expulsion of LaFollette from the senate.

It is so early that the republicans will have many trials and tribulations before they organize the senate. Senator Kenyon, of Iowa, is not fond of the Penrose-Lodge domination of the republican party in the senate. His opposition may become interesting.

**No Panic.**  
From republican sources there has come an expression of an apprehension of panicky days. President Wilson has taken precaution to prevent a panic following a peace declaration. He has gone over every phase of the business situation with Secretary McAdoo, Bernard M. Baruch, John D. Ryan, and other leading officials of the government. Careful canvases of prominent financiers and leading manufacturers connected with the administration did not reveal a single one who thought a panic would come unless it follow a boom period immediately after peace is declared. The demand for robes is so great that all discharged soldiers will get positions as soon as they are free to take them. Special federal agencies will direct the employment of labor to get the jobs to men to do the needless job.

Secretary McAdoo has said that every emergency will be met, and that the country will be most prosperous. Reports from all of the financial organizations of the government indicate the peace declaration has been assured that the return to a before the war basis will be gradual, and nothing is to be feared. The progress of the backward movement will be constant and orderly.

**CATAWBA WILL GO OVER.**  
Hickory, Nov. 19.—All but a few thousand of the \$20,000 allotted Catawba county in the United work campaign has been raised and most of the remainder will be donated before tomorrow night. Several of the large manufacturing plants have backed the fund to the limit, all the employees in these concerns pledging a day's work, and most of the men in the others subscribing liberally.

### CAROLINA DEATH RECORD.

**SAMUEL HOLCOMB EVINS.**  
Spartanburg, Nov. 19.—Information reaching this city Saturday from New York to the effect that Samuel Holcomb Evins, a prominent lawyer of that city, had passed away, brought sorrow to many people of Spartanburg. Mr. Evins lived in Spartanburg during his boyhood and young manhood, and had hundreds of friends here.

**HENRY O. STROHECKER.**  
Spartanburg, Nov. 19.—Much sorrow was caused in this city over the death in Charleston yesterday afternoon of Henry O. Strohecker, the "Father of Omar Temple." Mr. Strohecker was well known by the many Masons here.

**W. B. HAY.**  
Raleigh, Nov. 18.—The funeral of the late W. B. Hay, well-known insurance man of the firm of T. T. Hay & Co., was held this afternoon and was very largely attended, being held from the residence on Glenwood avenue. Dr. Hay died Sunday of the influenza and attendant pneumonia.

**MRS. CHAS. W. GORDON.**  
Spartanburg, Nov. 19.—Mrs. Chas. W. Gordon, aged about 33 years, died at her home in Spenser Monday night after a long and trying illness from lung trouble. But little hope of a recovery had been entertained for months and the family was prepared for the end. Besides her husband, a well known conductor on main line of the Southern, a little daughter aged five years survives. The body was taken to the old family home near Greensboro this afternoon for burial, accompanied by a number of close friends besides members of the family.

**CHILD MR. AND MRS. BENNETT.**  
Special to The Observer.  
Wadesboro, Nov. 18.—The two-

### OF TIMELY INTEREST

Before the war the German emperor was in the enjoyment of an annual income of over \$1,000,000 derived from private possessions valued at approximately \$100,000,000.

In possible anticipation of just such an upheaval as has now occurred, it became the custom of the Hohenzollerns many generations ago to require each of the princes to master a trade, so that he might be qualified to earn a livelihood if the necessity arose. In his youth the ex-emperor William II was taught several handicrafts. He is said to be particularly expert at book-binding, which he learned from the court bookbinder, Collin.

The reign of William II as German emperor lasted 20 years, four months and 25 days.  
Heretofore the Italian people may celebrate November 11 as a double holiday—the anniversary of the end of the great war as well as the birthday of King Victor Emmanuel.  
In speculating on the probable future of the late imperial family of Germany there is reason to believe that South America may be selected as the future abode of certain of its members. In this connection it is interesting to know that, a few months before the war, Prince Henry of Prussia, made a journey to Buenos Ayres strictly incognito. It is now thought possible that the prince was on the look-out for a handy refuge for the Hohenzollerns in the event if sudden flight becoming necessary.

If the Hohenzollerns are permanently exiled from Germany it may become a matter of difficulty for them to find a desirable abiding place. There are few countries in the world

where their presence would be welcomed. Doubt is in the well-known book "Wilson's Plan," described France as the abode of such a refuge. It is safe to say that no member of any of the former ruling families of Germany will ever be allowed in the city of light for whose destruction the Kaiser and his cronies conspired.

With the evacuation of French and Belgian territory by the Huns a wonderful new field is opened up for the treasure-seeker. When the invading hordes first overran the country in 1914 many of the residents buried their valuables before seeking safety in flight. During the four years and more of war many of these families have become separated and numerous members have passed away. In many instances the secret of the buried property has been lost. In London companies are already being promoted to seek the hidden gold.

The future disposition of Germany's colonial possessions is one of the most important problems with which the peace conference will have to deal. The colonies and dependencies possessed by Germany before the war totaled more than 1,000,000 square miles in area. German East Africa, situated immediately to the south of British East Africa, has an estimated area of 514,150 square miles. Only a little smaller is German South-West Africa, which has an area estimated at nearly 325,000 square miles. There is in addition the Cameroon, in West Africa, with an area of 190,000 square miles. Other of the German foreign possessions are the Caroline and Marshall islands, in the Pacific ocean; Togoland, lying between the Gold Coast colony on the west and Dahomey on the east; Kiaochow, a German protectorate in the Chinese province of Shantung; the Bismarck Archipelago, situated north of the east part of New Guinea; the so-called Kaiser Wilhelm land, which is a portion of New Guinea, and several islands of the Samoan group. All of these possessions are now in the hands of either Great Britain or Japan.

### Hear The Aeolian Vocalion

## WESTERN UNION TELEGRAM

RECEIVED AT

7 AGMC 49 NL

Springfield, Mass. Nov-13

A. H. Milstead, Genl. Agt.,  
Massachusetts Mutual Life Insurance Company  
412 Independence Bldg. Charlotte, N. C. 842 A. M. Nov-14

No further extra premiums for war service will be required. Premiums already collected will be refunded as early as possible. Death claims on military risks who have not paid extra premium will be paid in full. In cases already settled on basis of reserve full settlement will be made.

W. H. Sargeant, Vice-Prest.

**A. H. Milstead, General Agent**  
Phone 3638 412 Realty Bldg.

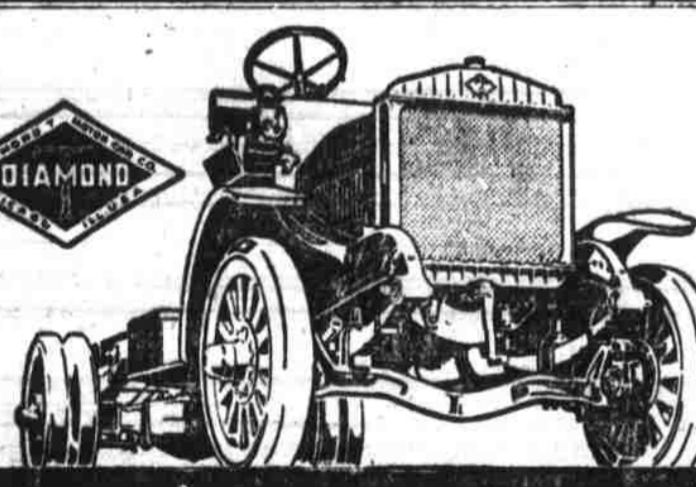
### WE SERVE

"My little daughter and myself both use Dr. Caldwell's Syrup Pepsin and find it invaluable as a remedy for constipation. I would not be without it." (From a letter to Dr. Caldwell written by Mrs. Will H. Thompson, Ripley, Ohio.)

A mild, effective remedy for constipation that is peculiarly adapted to the needs of elderly people, women and children, is the combination of simple laxative herbs with pepsin known as Dr. Caldwell's Syrup Pepsin. It brings natural relief, without gripping or strain.

**DR. CALDWELL'S Syrup Pepsin**  
The Perfect Laxative  
Sold by Druggists Everywhere  
50 cts. (Size) \$1.00

A TRIAL BOTTLE CAN BE OBTAINED, FREE OF CHARGE, BY WRITING TO DR. W. B. CALDWELL, 459 WASHINGTON STREET, MONTICELLO, ILLINOIS



## DIAMOND T TRUCKS

### No Better Truck Can Be Built

The designers of this truck have built to match perfection.

No expense has been spared to secure the very best material and workmanship.

Today there is no single part of the DIAMOND T that can possibly be improved.

For hard, long, faithful service it stands without an equal.

So honestly built that not one has ever worn out.

Its simplicity guards it against damage from careless or inexperienced drivers.

Now being delivered—promptly—in five standard sizes.

Write or call for demonstration.

Dealers Wanted in Open Territory.

**C. C. CODDINGTON**  
Distributor  
CHARLOTTE, N. C.

## CASTORIA

For Infants and Children  
In Use For Over 30 Years

Always bears the Signature of *Chas. H. Stearns*

### SALTS IF BACKACHE AND KIDNEYS HURT

Stop eating meat for awhile if your Bladder is troubling you.

When you wake up with backache and dull misery in the kidney region it generally means you have been eating too much meat. It is a well-known authority. Meat forms uric acid which overworks the kidneys in their effort to filter it from the blood and they become sort of paralyzed and jogy. When your kidneys get sluggish and clog you must relieve them, like you relieve your bowels; removing all the body's urinous waste, else you have backache, sick headache, dizzy spells; your stomach aches, tongue is coated, and when the weather is bad you have rheumatic twinges. The urine is cloudy, full of sediment, channels often get sore, water seals and you are obliged to seek relief two or three times during the night.

Either consult a good, reliable physician at once or get from your pharmacist about four ounces of Jad Salts; take a tablespoonful in a glass of water before breakfast for a few days and your kidneys will then act fine. This famous salt is made from the acid of grapes and lemon juice, combined with lithia, and has been used for generations to clean and stimulate sluggish kidneys; also to neutralize acids in the urine so it no longer irritates, thus ending bladder weakness.

Jad Salts is a life saver for regular meat eaters. It is inexpensive, cannot injure and makes a delightful, refreshing lithia-water drink.—Adv.

## PERFECTION OIL HEATERS

Look for the **Triangle Trade Mark**

**Forwarmed Is Forearmed**

Don't let sudden changes of weather find you unprepared this year.

Buy your portable Perfection Heater now—burns oil instead of costly coal—one gallon gives 8 hours of glowing warmth.

Sturdily built—smokeless, odorless—easy to clean and fill.

Aladdin Security Oil gives best results.

At your dealer's.

**STANDARD OIL COMPANY**  
(New Jersey)  
Helmets, Md.  
Washington, D. C.  
Norfolk, Va.  
Richmond, Va.  
Charlotte, N. C.  
Charleston, W. Va.  
Charleston, S. C.