## CHEATRIACTICHE DATESY O'BSIDIRYOFR, STULY 23, 1906.

## DEFENDS HIS COMMITTEE

SURTON RESENTS GRAFT IDEA

hairman of the Rivers and Harbors Committee Declares That Appropri-vious Do Not Coune Under the "Pork Barrel" Class-No Appropri-ation Bill So Carefully Scrutinized -A Defect of the Present System the Multiplication of Surveys-The Bule That Each Project Must Be Domsidered Upon its Merits Carefully Pollowed.

Special to The Observer.

arbors committee, has come to the of Miss Josie Doub and Miss Annie defense of Congress and particularly Lee Shuford. The hospitable coun-of his committee against the charge try home of Mr. W. L. Killian is an that river and harbor appropriations ideal spot for young people to gather are in the nature of "pork barrels." for enjoyment, and there is nothing In a statement on the eve of his de-parture for Europe, which was made bublic here to-day, Mr. Burton says that appropriations for this purpose are guarded more carefully than any folks and, judging from all previous others made by Congress and that entertainments, they enjoyed a fine they should be much larger than time. Besides the guests of honor they have been in the past, and he those present were: Misses Rebekah endorses the work of the National and Winnie Warlick, May Williams. Rivers and Harbors Congress, which Linda Shuford and Lilian McGill; is striving for annual congressional Messrs. George Shipp, C. E. McInappropriations of \$50,000,000 for river tosh, R. R. Williams, Donald Wither-

apprehensions firmly seated in the has gone to Davis Springs, Hiddenite, popular mind and which it seems are for several weeks' outing.--Mr R. B. almost impossible to dislodge. One Knox and Miss Isabel Bost took a bill is known as a pork barrel. On the contrary, no appropriation bill different who have been visiting Mrs. different who have been visiting Mrs. McIntosh's parents, Capt. and Mrs. McIntosh's parents, Capt. and Mrs. different projects or objects of appropriation quite so carefully scanned. For instance, a public building bill is introduced con-taining appropriations for numerous public buildings. These buildings, most of which are no doubt very nec-essary, are provided for with or with out requests for information from the out requests for information from the ing a few weeks among their many executive departments of the government and without any prior demand Danner and Master Locke McCorkie from Congress for an examination of are enjoying the hospitality of relthe magnitude of the interests to be atives in Statesville this week.-Mr. subserved or the desirability of the P. M. Dellinger, of Salisbury, was a ilding. "On the contrary, before an appro- friends in Newton this week.-Mrs. building.

priation is made for a river or har- Mary Love and Mrs. Carrie Conley, of oor improvement there must be a Wilmington, are spending the sumpreliminary examination and a sur-wey of the locality, and that, too, in been a regular visitor every summer pursuance of an express act of Con- for about 15 years .- Miss Edith Arey, gress. As a result, there is a delay of Elmwood, is the guest of Miss usually amounting to not less than Mozelle Irolinger.-Mrs. Carlos Deal two years after the project is pre-and children, of Camden, S. C., are sented to Congress for its considera-visiting relatives in the county.--Rev. tion before an appropriation can be made. In the meantime, an engineer Warlie nakes a preliminary examination, go- district Methodist ing over the locality, and reports in a general way whether or not it is wor-

thy of improvement. If his report is in the affirmative-that is, worthy train to Mortimer next Wednesday, of improvement--it goes to a reviewing board of five engineers, selected under the act of 1902. This board, if it approves the favorable finding of

engineer in the preliminary examination, reports its finding to the chief of engineers who passes upon the sub-The latter then orders a detailed survey with a view to determining the cost of the projected improve. He is one of the town's most pro-ment. The engineer who makes this gressive business men and has a most detailed survey also reports, after having information of the cost, whether the "Black Crow Stocken." Each the benefits to be derived from the year sees his mill increasing in size, improvement are commensurate with his pay-roll growing larger, and the the board of review, and not until they approve or disapprove the pro-ject is it in a position to be consid-town in order to make a map for the with his instruments laying off the town in order to make a map for ered by Congress,

will be noticed that the en- mission. gineers in the United States army con-Rain in this scarpenter remarked pendent upon the government for their subries, and, with the esprit de rair," heing clear in the day so as not

erous treatment of national water-ways. At the same time, the great-est cars must be taken to prevent unworthy schemes from receiving recognition. I think, however, that we can take care of them."

NEWTON CITIZEN HONORED.

Mr. D. J. Carpenter Appointed Com-missioner of Jamestown Exposition --Map of Town Being Made for Water-Works Commission -- Per-sonal and News Notes. Special to The Observer.

Newton, July 22 .--- Miss Anna Kil-lian entertained a number of her Washington, July 22.-Chairman lian entertained a number of her needore E. Burton, of the rivers and young friends last evening in honor furnishes refreshments for the young and harbor improvement. "One of the least gratifying fea-tures having /to do with river and harbor legislation," said Mr. Burton, "is the prevalence of numerous mis-"is the prevalence of numerous mis-hord during the prevalence of numer irely relatives in this county .- Miss Julia

> Womble, L. H. Phillips, R. M. Warlick and W. A. Fry attended the

conference 81 Stony Point this week. The different Sunday schools of Newton will run a union excursion to give the scholars a picnic. The big as well as the little folks are on the qui vive about going, and tickets have been sold at a rapid rate.

Newton is very much pleased that Governor Glenn should have chosen her enterprising townsman, Mr. D. J Carpenter, as one of the commissloners to the Jamestown Exposition. extensive reputation as the maker of cost. His report again goes to demand for his hosiery increasing. Yesterday the surveyor was at Aurk the guidance of the water-works com-

cair," heing clear in the day so as not to interfere with their work.

BUILDING AND LOAN IDEAS

munities where they are located, that they have been stimulated to extend a helping hand in building up such associations, and the good work is rapidly increasing throughout the State, and when the principles of these building and loan associations are more fully understood, every town in the State able to support one will take advantage of the op-portunity and share in the benefits lerived threfrom.

There is a sharp difference between banks and building and loan associations-the former requires capital which is owned by a few stockhold-ers and all the profits derived from the business are divided with the few, while the later deals solely and alone with its own members and the profits - are divided among themelves-its money being loaned ento its own shareholders--thus establishing a community of interests and furnishing the opportunity of loans on real estate being repaid in periodical installments, extending over a period of over six years and finally resulting in the ownership of the property. Banks cannot perform this function. Savings banks and building and loan asociations are operated somewhat on parallel lines, however, with this distinction: In the former no one has a voice in its management save the stockholders who own it, while in the building and loan association every member has a voice

in its management. As to the objects and aims of building and loan associations, a few prac-tical thoughts are suggested.

A well-known writer on this sub-ject says, "The primary object of of these associations is to enable every man to become his own handlord, to purchase a home for himself and family, paying into a joint concern for a few years but little, if any, more than would otherwise have been expended in rents." By investing the savings of these individual members a fund is created and distributed into and among the hands that created it. It is evident that many individuals ombining together can make small ums of money far more productive than these same sums can be made separately. When it is considered that number of persons save money by the mere process of hoarding and without making one farthing of inno use to any one while the saving is in progress, and that by the instru-

mentality of building and loan asso-ciations money is, from, the very commencement, kept actively em-ployed, continually producing and reproducing at a wonderful rate of in-crease, and yet loaned to the borrower on more advantageous terms than by any other kind of loan; the

v carried out

BUILDING AND LOAN IDEAS THE SYSTEM'S PRACTICAL SIDE An Address by Cape, R. E. Cochrane, of Charlotte Before the Third An-olina Building and Loan League-Makes Money if Well Used." Ex-pounded—The Selection of Officera in the result of the North Car-olina Building and Loan League-Makes Money if Well Used." Ex-pounded —The Selection of Officera in the result of the North Car-olina Building a Loan League-Makes Money if Well Used." Ex-pounded —The Selection of Officera in the result of the North Car-olina Building & Loan League-the Accounts of the Institution as is Experience. The address which follows was de-retary and treasurer of the Morth and its for the source of the Morth and its for the source of the Morth and its for the source of the Morth and the installiments fines and member-ning and loan Association. The Initian Building & Loan League, ba-the second book of the series and winston-Salem. Capt Cochranes to blinding & Loan League, ba-the second book of the series and winston-Salem. Capt Cochrane's to blinding & Loan League, ba-the second book of the series and member-ning fees are can shareholder in each states is recorded a tiphabetically and the field and the second book of the series and the state in the cash book, which is the state in the same time, the second book of the series, and high fees are carried to the search ledger, which is the third book. This opera-set is the the otoek of the series, and the the second book of the series is at the second book of the series and the the second book of the series and the the second book of the series and the the second book of the series at the the second book of the series and the the second book of the series and the the second book of the series at the the second book of the series the the the second book of the series the the the second book of the series and the the second book of the series the the the second the the s

Multiply the number of weeks of each series by 25 cents, the payment on one share, and multiply this amount by the total number of shares in each series—the result will be the total that should be paid in each series. Should this result not agree with the total footings-add to the total footings the dues unpaid and deduct the dues paid in advance and the result will prove the correctness of the month's work, having due regard to withdrawals during the month

The cash book and ledger is used for distributing the funds to their proper accounts, viz: Installment account, interest account, fines acount, transfor fees account, release fees account, membership fees account withdrawal account, loan account, expense account, property account, profit and loss account and when stock begins to mature, a matured stock account-these are the leading accounts-others may develop in the course of business, such as individu-al accounts for taxes, etc.

In addition to the above, a memorandom book for listing all applications for loans in consecutive order, minute book for recording all meetings of the directors and a statement ok for monthly trial balances, annual and annual reports, and loan

register, will be found necessary. Having procured all the books nec-essary and the association being in full working order, money being re-ceived in the way of dues, interest and fines and being disbursed in loans withdrawais expresses and loans, withdrawais, expenses and other ways, the question naturally arises, how can these funds be ac-counted for and how shall they appear on the ledger, since the funds are derived from many series.

As above stated, the simplest method is the best and this method should apply here. Individuals make a series and the several series make the as-sociation as a whole and all the series contribute to one general fund and out of this general fund all disbursements are made, hence all dues, interest, fines, etc., of the several se-ries should go in the aggregate to their respective accounts on the ledger and likewise the loans and other disbursements to be treated in the same manner.

Some think that each series should have a separate account-this can be done accurately, no doubt-but ft is cumbersome and unnecessary, and a much easter way is suggested above.

Building and loan associations on the permanent or serial plan are in some respects like business cencerns composed of several members-workend and contrib



corps which belongs to such a body, pendent upon local favor than civil LITHIA SPRINGS HOUSE PARTY. fficers. Hence it is probable, by the time such a report Congress, that unworthy projects will

be eliminated.

the past has been the unlimited mulliminary exeminations and surveys, weeks' campfug house party. board was most of all to secure unit, the bracing survey of rivers and harbors pro- kitchen only two were re-oraniended. Under the later bill of 1905, in a list of 51 surveys, only one was recome of saddle and

Before this board was created or-bouse party and is furnishing delight-furness party and is furnishing delight-ful music for the morning and even-ing dances in the springs pavillon and were very numerous, and as a train, ing dances in the springs pavinon and a special feature of the present during meals, then was created, namely, a total of Annong some of the pleasant events projects under consideration well in which have made the time pass only excess of 1 to announce and that, the two rapidly was a shirt waist german with an average expenditure of only given by the young ladies of the

with an average expenditure of only \$20,000,000 a year "The solution of the offer mode, Well, "The solution of the solution, but in the management of the solution in the ing demands for these survey, because when once along the distribution of the prosecuted with a great deal of the bortunity and example year input emiportunity and cause yers which ems. Residese frequent visitors from barrassment. As an instruction of North Wilkeshore, the following are the care of the conjugate in regard members of the party: to making concessions, set years and Ellen Finley, Ruth and Elizabeth ince a member net new or congress (Placa) Helen Robinson, of North demanded an spiroprintion of 1 area for a local stream. He was that it Bridgeton, N. J.; Edith Sloan, he received this appropriate and to of Davidson; Margaret Morris, would support the ball, attact or the of Charlotte; Sibyl Smoot, of would oppose it. It was at area Alexandria, Va.; Clyde Watson, of thought that he was poking, but it are berewards proved that he was in each and rise, Va., chaperone; Meñers, Ed-ment When this the the was in each and rise, Watson, Edward G. and nest. When this fact developed it mund seemed best to draw the line and he was told that he could not have his Bladr and Walter Horton, thousand dollars and must oppose the bill if he desired to. The hill passed without embarrassment, but several years later the members of the committee visited the locality and found Vathe project a deserving one for the expenditure of a limited amount They therefore inserted in the next bill an appropriation of \$2,000 for it

"This instance is one of a consider. Special to The Observer. able number in which claims for appropriations as a condition of sup- Lowsance died at her home in this

that each project shall be considered she leaves two daughters, one upon its merits. There is, of course, whom resides in Pennsylvania. ger of a mistake in the inclusion of an item that is not altogether worthy, but the danger of error is certainly not greater nor yet as great as Hildebrand, of Pherrill's Ford. in other branches of public expendi-

There is a movement on foot to secure larger appropriations for rivers and harbors. It has been greatly simulated by the National Rivers and Harbors Congress, which met al Washington last January and was made up of a very representative body of men in which there were del-gates from 14 States. At this con-rention a committee was appointed to promote the objects of the congress. I runst that this will result in more instituent information upon the sub-t and a potent movement for gen-"There is a movement on foot to

is presented to Twenty-Two Young Ladles Gentlemen Enjoying a Novel Outimg.

"One chief defect of the system in Special to The Observer.

North Wilkesboro July 22 --- Thurs**board** of review was created in 1902, from this place and visitors from from it was very much easier to secure fa- several States went to Lithia Springs, vorable recommendations on both pre- on the Brushy Mountains, for a two This was not due so much to any ladles of the party occupy a collage carelessness on the part of the en- which has been christened Liberty gineers as to the different standards Hall, while the gentlemen have an of merit which they observed. The adjoining cottage known as the Dew object sought in the creation of the Drop Inn. Having the advantage of mountain air and formity. Its numbers have also been famous mineral water, the party of very careful in recommending pro-jects. Under the tall of 1902, in a good wooking of Joe Honeysuccle het of 51 orders for examination and and Sam Harris, who preside in the Resides tennis, walks, mountain

Resides tennis, warred cloubles and hunting, a stable full of saddle and driving horses furmended, and that in a qualified man- nishes an abundance of out-of-door annoement and sport. Horton's Or-Before this hourd was created, or chestra has been chartered for the

Misses Louise walter Fintey, Henry and William of North Wilkesharo Edward T. Pilson, of Va.; Frank H. Ross and Staunton. McDonald, of Charlotte, and John C Choton Smoot, Jr., of Alexandria,

## THE DEATH RECORD.

Mrs. Elmira Lowrance, of Newton.

Newton, July 22,-Mrs. Elmira port for the bill have been turned place Thursday at the age of 85 fown. "The rule is strengously observed Lowrance, died about 30 years ago.

> Robert Hildebrand, of Catawba/ Special to The Observer, "

Newton, July 22 -- Mr. Robert dled quite suddenly last Saturday. He was taken ill with something like cramp colle Friday while on his road home

usefulness of these asociations comes manifest. In fact their

LEADING PRINCIPLE is that money makes money if well used. It is the aim of these associaions to enable persons in the humble ranks of life to be owners of real roperty instead of more renters of

By the old system of house-tenany, the many pay rent for the benefit the few; through the building and oan association, the many combine agether so as to put the reals . heir own pockets.

Keeping steadily in view the object. nd aim of building and loan aspolations as an organized effort to eleand improve the condition he wage-carning classes, there is no ystem of finance better adapted the wants of the people and Level 1 nake it possible for all honest industy to reap the rewards of its own habor. Being mutual and co-operative institutions, lending its funds only to its own members each member con-tributing to the general fund in pro-portion to his ability and the prof-its derived from the conduct of the business divided to all alike, it necessarily follows that there can be

no preferred classes. With these remarks as to the lects and aims of building and loan associations, let us pass on to the onsideration of their practical work-

officers and directors should he selected with reference to the special fitness of each for the duties his office. The president should be a repre-

intative man, capable of commandhave the same qualifications. The secretary and treasurer should. after will make him the virtual mansibility of receiving all funds and disbursing them, keeping accurately record of all deeds of trust and insurance policies, preparing a trial balance every month and at every stated meeting, have all papers so systemized that they can be acted upon without delay and keep the directors well informed as to the condition of affairs.

Failing to keep the accounts and records accurately would end in con-fusion and it would require the servces of an expert to unravel them. The board of directors will include the above officers, with nine others, making the entire directory 12 or

oss, as may be determined. who are council of administration. They should be men of experience, willing to sacrifice a part of their time for the general welfare of the commupity and prompt to attend all meetings and perform all the duties

nposed upon them. Out of the bourd of directors two mposed committees should be appointed, one as an auditing committee to serve for one year, to check up the acurer, and the other to examine all real estate offered for loans, each

uting alike to the profits and losses. All installments, interest, etc., going into their respective accounts with-

out reference to what series they came from and all loans made from any funds on hand by the same rule. Any other method would at once destroy the mutuality of the organization-multiply bookkeeping-confuse the accounts-running each series as an findividual association under same charter and subversive of the principle of the permanent plan of building associations.

But some may ask: How are you to know the amount belonging to the respective series, and what profits belong to each? That is easily answered. In the first place, the install-ment book not only shows what each shareholder is entitled to and the value of each series in the aggregate, and in the scond place, when the books are closed at the end of each term or year and the net profits ascertained, the profits are distributed in proportion to the amount con-tributed by each series, share and share alike, for the average fime of investment

THE DISTRIBUTION OF PROFITS naturally follows in this connection. The auditor of public accounts of the State of Illinois says: "Much has been said and written by well-in-formed building and loan authorities upon the subject of profit distribution in these institutions and say wide dif. in these institutions and a wide difin these institutions and a when the ference of opinion obtains as to the equity and legality of the various rules and methods employed. Until the courts pass upon it directly, it SPECIAL LOW RATES VIA SOUTH-ERN RAILWAY.
\$12.00-Churjoite to Washington, D. C., and return, on account Negro Young People Christian and Education Con-gress, Tickets on sale July 27th, 30th and 3Lut, final limit August 8th, 1906, and may be extended until Sept. 8th, 1906, by depositing with joint agent at Washington, D. C., and paying a fee of Sc. must remain a mooted question. ing respect, and the vice president in a general way it may be said that the partnership rule, by which the association's entire surplus (or profit) at each distribution he a book-keeper and conversant is recast at each distribution, with accounts, for the nature of his works satisfactorily in case of a serial

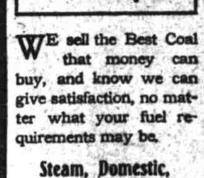
association." This rule is as follows, viz: Multicourse, to the supervision of the di- ply each series investments (dues rectors, Upon him rests the respon- counted fully paid) by the average subility of receiving all funds and time invested. Add results for prodtime invested. Add results for prod-uct of results, Multiply each result result all the accounts, recording the pro-by the total gain since organization, cordings of all meetings, keeping a and divide in each case by product record of all deeds of trust and in-of results. The quotient will be each series' gain. Divide each series' gain by the number of shares in that series to find the gain per share. Another rule similar to this

this and producing approximately the same results with some loss work has prov 84.030 en equally satisfactory, viz; Multiply the number of shares in each series by the dues paid on each share (dues counted full paid), add results for sum of results—multiply the results by the average time invested, and add results for sum of results or equalized capital—divide net gain by sum of results or equalized capital for percentage of profit-multiply re-sults by percentage of profit for profit of each series since organization —add results for total results—di-vide results by the number of shares in each series—the result will be

he gain on each share. (Note-The sum of results of dues paid-with advance payments added, and installments unpaid-will prove the installment account on the ledger and likewise the sum of results of profits with unpaid interest and fines will prove the profit and loss account

real estate offered for loans, each committee reporting at the stated meetings of the directors—the latter committee acting for one month at a time. And it might be a good rule to adopt that when a director absents insectings without sufficient cause, he should be dropped and his place filled by another. In all well segulated business officer, such methods and systems are adopted and practiced as will best subserve the interests involved and where money is the chief commodite are the will give you a package of platement Claratetes for 10 Pledmont coupons. C. R. Mayer & Co.

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10:50 p. m. No. 40, daily. for Washington and roints North. Pullman sleeper to Washington, First class day coaches
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fordion, Shelby, Lincolnion and C. & N. W. Rallway points. No. 59, 10:6 p. m., dally, from Wilming-ten, Hamlet and Monroe, also from points East, North and Southwest, con-meting at Hamlet and Monroe.

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Street. H. B. Spencer, G. M.; S. H. Hardwick, P. T. M.; W. H. Tayloe, G. P. A.; R. L. Vernon, T. P. A.

WEEK-END RATES TO MOUNTAIN RESORTS VIA SOUTHERN RAIL WAY. The jollowing week-end rates will apply from Charlotte, N. C., to points N & Whorfolk & Western named. Asheville, N. C...... \$4.55 Black Mountain, N. C...... 4.35 Round Knob, N. C...... 406 Through Train Daily, Charlotte Connelly Springs, N. C..... Hickory, N. C .... Tryon, N. C. ..... Hendersonville, N. C .....

schedurs is effect Lies 4, 10%. eil:00 am Lv Chariotte, So, Ry ar 5:00 pm 2:15 am Ar Winston, So, Ry, Lv 2:25 pm 2:00 pm Lv Winston, N. & W. Ar 7:00 pm 6:00 pm Lv Martinsville, Lv 1:46 am 2:25 pm Lv Rocky Mount., Lv 10:26 am 2:25 pm Ar Roanoke, ......Lv 5:20 am 2:26 pm Ar Roanoke, ......Lv 5:20 am 2:26 pm Ar Roanoke, via Shenandoah valley Route for Natural Bridge, Luray, Hagerstown, and all points in Pennsyl-vanke and Philadelphia. Through cosch, Charlotte and Reanoke Additional information from Agents Southern Railway. M. F. BRAGG, M. B. BEVILL, Gell Pass, Agent, ROANOKE, VA. Summer excursion and week-end rates

July Schr-August Som, One drive.
Monteagie, Tenn.-Monteagie Bible Train-ing School, July 5th-August ist, one fare plus Se, round trip.
Monteagie, Tenn.-Monteagie Sunday School Institute, July 18th-August 5th, one fare plus 25c. round trip.
Nashville, Tenn.-Fiek University Sum-mer School, July 2nd-August Ird, one first-class fare plus 25c. round trip.
Lexington, Ky-National Grand Lodge United Brothers of Friendahlp and United Brothers of Friendahlp and Scher Angust 3rd, one first-class fare plus Sec. round trip.
Milwaukee, Wis.-Grand Aerie, Fratarnat Order of Engles, August 14th-19th one first-class fare plus 25.0 round trip.

SPECIAL RATES VIA SEABOARD

All LINE Reling Odd Fellows, dates of sale, rates and conditions, to be anonunced later. Monteagle, Tenn.-Woman's Congress, July 30th-August 20th, one first-class fare plus ESC for round trh.

Order Of ous Brst-class fare plus E.00 round trip. Tashville, Tenn.-Penbody College Sum-mer Schools for Teachers, Venderbili Hiblical Institute, June Ilth-August Bet, one Brst-class fare plus So. round trip. For detailed thformation as to rate, modedules, dates of sais, limits, etc., ad-modedules, dates of sais, limits, etc., ad-dress your lickel asgent, or the under-dress your lickel asgent as the under-dress your lickel asgent as the under-dress your lickel asgent asgent as