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#### SUNDAY, SEPTEMBER 27, 1908

#### BANK DEPOSIT PROTECTION AND ITS FRIENDS.

As is well known, the Fowler curestablishment of a guaranty or co-insurance fund to protect bank deposits. Discussing the bill before the TEXTILE BODIES STILL APART. House committee on banking and cur-

the subject;

everybody, at first blush, is the guaranty of deposits. It stumbled me. I fell right down over that. I said never, never, no, that won't do. You are not going to make a black man as good as a white man by just washing him. But I reflected on this. I studied this bill, and I am per-ton Manufacturers' Association and right that it is just, equitable, wise and right that the creditors of the banks which come under the provisions of this The American Textile Manufacturer. bill will have their deposits guaranteed to on this point, "and we are positive and there, and no investigator, them as will be the bank's circulating in order." notes held by the general public. The na-ture of the obligation from the bank is exactly the same in principle, whether evidenced by a pass book or the bank's an annual joint meeting, or a joint notes in the form of circulating money; meeting of the two boards of governthere is no difference in the principle. It may be urged that the man depositing had the right of selection, and he acted upon his own volition, but when he took the note he was under corrion. There is a certain plausibility in the argument. Its view of the situation impresses but where there is only one or two banks, or only three banks, there is not much us as substantially correct. While

for conservatism and experience in that the manufacturers should not di- considerable portion of the campaign. banking matters needs no more than vide into two principal bodies along to be mentioned. And he is not the sectional lines, there are many others with whom it is good to shake hands only banker of this high class who, who hold differently. The proposed and converse. He is a man very

UP TO THE NEW YORK TIMES THE BARNACLE SCRAPED OFE Governor Haskell, of course, has The Louisville Courier-Journal, The Houston Post and other newspapers resigned his post as treasurer of the are calling upon The New York Times | national Democratic committee. He for proof of the genuineness of the could not do less under the circumalleged Cleveland article in endorsestances, nor would Mr. Bryan and the ment of Mr. Tart which it published national committee have let him do several weeks ago. While the article, less. In resigning he re-asserts his even if genuine in a certain sense, comes with little or no real authority against him, but the affair as a whole -we have already undertaken to involves recognition on all sides that show how its publication under the he is not the victim of mere slander circumstances did Mr. Cleveland's and not a proper person to stand in memory great injustice-the reasons the forefront of the Democratic for believing it altogether spurious party's battle. Mr. Bryan and the are strong and will not down. Thus national committee gave him every .35 far The Times has persistently ignor- possible chance; their behavior ed the doubts widely expressed. The throughout has been most commend-Observer is not one of these who, like able. We commend their course to The Courier-Journal, question The the thoughtful attention of several of Times' good faith in publishing the our contemporaries, particularly The article, and it therefore adds its voice Columbia State and The Danville with the more vigor to the call for Register, who, playing the part of evidence. Perhaps The Times has what The Norfolk Landmark some Statesville Landmark. good reason for believing itself time ago termed "fool Bryanites," to have been the victim of a have persisted in making out Haskell that the State Hospital Commission literary former and prefers slience on \_\_\_\_\_\_\_ we would most sladly have made had refused to appropriate \$36,000 for literary forger and prefers sllence on -as we would most gladly have made this account, but in so important a him out if we could-a probable obmatter the demands of truth should ject of groundless accusations. come first. There are, in fact, gentry

who forge articles, letters, old books, and old newspapers, and derive much occasional profit from their activities. If it were once shown that S. Millington Miller, of fame chiefly as the to have sustained unduly intimate reforger of a Mecklenburg Declaration of Independence evidential document pany, must make a painful impression (newspaper), had any hand whatever questionings would require no further from such entanglements.

Since the above was written there Every Inch of Man a Credit to His has come to hand a brief New York dispatch stating that The Times yeserday published a communication from Mr. Cleveland's executor declarrency bill of the past session of ing the article a fraud in its entirety.

answer.

The proposed and at present much rency, former Secretary of Treasury discussed amalgamation of the Amer-Lyman J. Gage had this to say upon ican Cotton Manufacturers' Association, predominantly Southern, with

'The stumbling block in the bill to most the National Association of Cotton bank's circulating on this point, "and we are positive ral public. The na- that there will be no amalgamation." right of choice when a man is under many, with excellent reason, hold that coercion of a business necessity." existing State associations can give Mr. Gage's established reputation local interests proper attention and sesses no "bar'l," and will finance no

substantial innocence of the charges The That former Senator McLaurin, of South Carolina, along with Senator State Hospital at Raleigh was provid-Foraker, of Ohio, and Governor, Has-

kell, of Oklahoma, should be found upon all who value the reputation of

CONCERNING MR. KERN.

Party. Washington Herald.

emblance of excuse. States. Mr. Corey propounded to a whom they come in contact. prominent newsgatherer of this land

nothing more than insolently impertinent. "Who is Kern?"

stripe and men of the Corcy From every point of view the two men have been contrasted by writers here far, has found anything in order but congratulations for the Indiana man after the two had been sized From domestic relations to business,

methods the problem of Kern vs. Corey has been exhaustively consid-To the best of an impartial ered. judgment the score stands at this writing, Kern, 100; Corey, 0! The truth of the matter is, the Democratic party seems to have been

particularly happy in its selection of a running mate for its presidential nominee this time. Mr. Kern pos-He is a typical, modest, broad-mind-



A WRONG TO THE WEST. he State Hospital Commission in Making Appropriations For State Appropriations For State Enlargement Discriminates Hospital Against the Morganton Institution.

The Landmark mentioned recently a colony building to accommodate 100 male patients at the State Hespital at Morganton. The reason given for the refusal was that no more expenditures would be made at Morganton until the ed with facilities equal to those at

Morganton. The State Hospital Commission, will be remembered, was created by lations with the Standard Oll Com- an act of the last Legislature and is In the Cleveland article affair, our Southern public men for freedom sion a half-million dollars to provide

any direction as to whether more money should be spent at Raleigh or

That being so, it would seem that the Doubtless Mr. William E. Corey un- money should be expended where the To the Editor of The Observer: derstands now, if he did not a few need is greatest. There is no doubt short weeks ago, just how easy it is about the pressure for accommodations a man of supposed intelligence at Morganton. There are at least 200 Congress contained provision for the We await details with much interest. to make a fool of himself on oc- insane men in the Morganton district casions, and that with no reasonable, who should be in the institution but apparently. who can't be accommodated for lack Just after Mr John W. Kern, of In- of room. These insane men are in diana, was named by the Democracy jails, county homes or private homes, for the Vice Presidency of the United or at large, a menace to those with

> We don't know whether the presthe following query, evidently intend- sure is as great in the Raleigh dis-ed to be witty, but succeeded in being trict but we understand it is not. Recently an insane man in jail at Greensboro, who belonged at Morganton and The answers that Mr. Corey has could not be accommodated there. received to that would-be amusing was sent to Raleigh. It is reasonable sally served to show all too plainly the to assume from this that there is difference between men of the Kern more room now at Raleigh than at stripe. Morganton.

For years there has been a clamor -a just and proper complaint-that more accommodations should be provided for the insane. When the last Legislature created this Hospital Comup, mission and appropriated a half million dollars to provide for the insane, there was general rejoicing and the Legislature was congratulated. Now when application for the reception of a male patient at Morganton is

turned down the people do not understand. They were told that ample Were they deceived? They should know the facts. At this time there are in the State

Hospital at Morganton 1.237 patients, Cy's encouragement and guidance in 546 men and 691 women. For some reaching a scientific solution of the years there has been more room for questions submitted, I will observe, women than for men and the institu- that, since the advent of automobiles, tion can now almost accommodate all aeroplanes, skyscrapers and appendi the female patients applying. The citis, I would not be at all surp much like many other men we have directors have in recent years built he did not find, upon investigation, all seen-honorable, unassuming, and two colony houses (cheap houses), that geese now lay eggs the year which accommodate 100 additional round. As for myself, I wish to say and patients. One of these houses was that since moving to Charlotte I have ullt with money appropriated by the experimented only with "goslins" and Legislature for the purpose and one I find that they do not lay eggs at all.

mits to the fair-minded people of the State, and especially the people of the state, and especially the people of this western district, that the treatment accorded the Morganton institution is unfair and unjust, to say the least. Shall the insane men of this part of the State be left to suffer while the money voted for their relief is ex-pended in costly buildings at Raleigh,

ern district, to print these facts and to urge them on the attention of candidates for the Legislature, Republicans and Democrats alike, for a matter of this kind knows no polities or

PASSED UP TO CY LONG.

less at Morganton, but the money was given to the commission as trustees to provide for the insane of the State. Cannot Settle the Goose Laying Ovestion.

In to-uny's issue of The Observer notice that you reproduce an article from The Monroe Enquirer, in which it appears that I have been appointed 'referee" to settle the mooted question of whether or not a "goose lays eggs in September." In the first place. I wish to say that The Enquirer is mistaken about my having admitted chasing geese up and down the historic banks of old Goose creek. Rube Lemmond is the author of this story and, for the dissemination of which, I hereby assign him to his proper place in the Ananias Club. As to the question referred to me, the same is passed on to Cy Long for a full and correct answer. Cy is an expert upon all matters arising outside of the recorder's jurisdiction, and especially of all "rural questions." As evidence of the fact that Cy is authority on gooseology, I cite the circumstance that he was "fetched up" on the "vine-kivered" banks of Duck creek. I also take the liberty of referring another question of equal importance to this specialist. The question is this: "Do geese sleep?"

By way of apology for passing these cientific questions to the "Sage of Duck Creek," I call attention to his wise remarks upon the "country provision would be made for all boy's superior advantages" which were published in the city papers a few days ago, every word of which, I enthusiastically approved. And for



Now is the time and Little-Long's is the place to buy your new clothes. None but first-class, highly tailored garments handled. Nobby fashions, swell, stylish patterns and designs, and fit perfect, and the prices are as low as the lowest.

thorough convert once he had studied the question. There are many such, to the future, but is not quite at hand. including men like former Comptroller of the Currency Charles (1 Dawes and, we believe, former Secretary of

the Treasury Leslie M. Shaw. The fact that demand for cotton yarns present Treasury officials are, of has lately assumed new activity. course, subject to political necessities. With this situation existing, better which lead them either to dissent or prices would seem to be inevitable beremain silent. We recall, in this con- fore long. One mill after another in ty! In the event of his party's triumph, nection, that President Roosevelt was North and South Carolina is resuming among, or at least let himself he full time, not a few of those which counted among, the friends of the make a practice of day-and-night bank deposit guaranty idea when work included. There can be little, measure up to the responsibilities tract of land, costing \$4,000, for the the Fowler bill was pending; he may hesitation in saying that the American thus unfortunately thrust sipon him- Morganton institution, on which the personally be among them yet. Not cotton mill industry has seen the only in Kansas, where the Republican worst of the now year-old depression | State platform declares for bank pass by,

guaranty, but in the country at large, especially the Middle West, Republican leaders apparently find them- man whom President Roosevelt, selves embarrassed by their own personal convictions as well as by a wellfounded belief that the negative of figures as the President's valued asmust, indeed require a good deal of both great parties with deadly of strong-nerved assurance in charges. And in these activities, be it clares for government banking outright through postal savings banks to the second. Politice is & queer argue that the application of the coenough critter all around, but the insurance principle to banks conducted by individuals is socialistic, or to argue that a degree of deposit protect the very queerest,

tion such as the Federal government

and the States always demand can- "And now the night riders have not be accorded the Widow Jones appeared in North Carolina. If we Payne, Ala., will make without resulting wreck. It must re- know anything about the temper of speeches throughout the State for quire extreme ingenuity to discuss the North Carolinian somebody is gowhy the banks which make their ing to get hadly hurt if this band of profits principally by financing Wall organized assassing become too gay in be in Birmingham shortly making Street speculation and which have the Old North State. There'll be some long used Secretaries of the Treasury funerals and the principals thereat will as cash boys desire, in the postal not all be ginners or independent savings bank, a system certain to growers, either." This, from The Reception to Grand President of G. render Secretaries of the Treasury Chattanooga Times, is an appreciated better cash boys than ever rather than compliment, and we confidently trust

a system especially designed for that if the occasion comes events will breaking Wall Street's sinister grip show it to have been well deserved. upon the Treasury and upon the

country. With bankers whose sympublic spirit re-enforcing the natural upon President Roosevelt. The Presi- iting in Spencer. The Masonic Hall. disposition of politicians to espouse an dent of the United States should be intrinsically strong cause, we verily absolutely exempt from such attacks, believe that if the Republican party but when he makes them upon others had not let itself be misguided while but when he makes others to forbear himself with this great proposal for The chief pity of it all is that in his the public good the Wall Street bankers would within a very short bey descended, for the time being, tion of the honors of the occasion. time find themselves making their into the very mud. fight practically alone.

Given a sound working plan like that formulated in the Fowler bill. bank deposit guaranty or co-insurance after we have trimmed our share of admits of about as little adverse the Boxer revolt indemnity down to ent as any public question with. actual losses would be too mean for recollection. The people want anything. If she persists in her reit, and they are going to have it be- ported intention we shall surely be many years unless we are very justified in either presenting our bill greatly mistaken.

tional indemnity commission or else having the battleship squadron make ofter LaVellette has falled to a demonstration off Shanghai. onsin Republican confor the first time in eight

decidedly moderate. Can it be that Western Republicans are not becomore radical but less so? by the stenographer's note book.

amalgamation must walt a little long or upon men and events. It belongs

Undesirable Citizen Hearst-the

For China to recall Mr. Wu just

thoroughly capable. Wherever he goes, he is cordially welcome whatever he says gets a respectful

hearing, and doubtless carries a large At prices howsoever low, it is a measure in conviction. He is clean, forceful, studious, and upright. is constructed of the best material from which worthy men are fash-There isn't a smirch on his loned escutcheon or a stain on his integriand the possible, even if not probable, contingency of a vacancy in the Presidency pending his party's lease fused for the reason stated. of power, he would fail in nowise to and everybody knows it who knows

every inch of him! That's who-and what-Kern is,

Mr. Corey! HEARST PARTY IN ALABAMA.

through Secretary Root, denounced as John Temple Graves to Spend a Week Campaigning in Cotton Stateninth Alabama district, it was given out by leaders of the Independence

first fiddle and President Roosevelt party in Alabama from their headquarters here to-day that Vice Presiwill give a week's time in Alabama. Roosevelt sort certainly ranks among Clarence Shearn, the Independence candidate for Governor of New York.

will speak in Montgomery, Mobile and Birmingham and former Congressman Milton W. Howard, of Fort. several the national ticket. It was further announced that Thomas Watson, of Georgia, would

some investigations for William R Hearst in connection with the recent coal miners' strike in this district.

# 1. A.

Special to The Observer. Spencer, Sept. 26 .- A reception of unusual interest in Spencer was given

last evening by the Spencer division of the G. I. A. and B. of L. E. in honor of Mrs. W. A. Murdock, of Governor Haskell is very little to which the reception was given was beautifully decorated for the occasion. The exercises consisted of a secret session of the order followed by speeches from Messrs, F. P. Roesch, formerly master mechanic af Spencer; Enginerr A. D. Smith and Engineer C. P. Gary. Mrs. Murdock person a high office has descended

> She was presented with a handsome gold jewelry box by Mrs. D. A. Beav-

as originally allowed by the interna-

This presidential campaign may yet be decided neither by ink-alinging. oratory, organization nor money, but

He propriation made for the general sup- verdict. port fund. In view of the pressing need for space for male patients (applications are turned down at every meeting), the Hospital Commission was asked for \$30,000 to build a colony house to accommodate 100 male patients. The request was re-The' commission had already colony houses were to be built. In

him for what he really is. He is view of this and the pressing need, full-sized vice presidential stature- the refusal of the commission to provide the modest sum of \$30,000 for a building for 100 men was a surprise

to the Morganton officials. The \$4,-000 invested in land by the commission is of no value because they refuse to put a building on the land.

But while refusing to give \$30,000 for a building at Morganton for 100 Other Party Workers to Visit State. patients, the commission has expend-Birmingham, Ala, Sept. 26 .- After ed \$80,000, nearly three times as nominating T. M. Raney, a lawyer of much, on a building at Raleigh that Birmingham, for Congress from the will accommodate only 100 patients. The commission has expended at Raleigh, in buildings, etc., \$115,000 and has contracts for \$150,000 additional; it has expended at the hospital for dential Candidate John Tmple Graves the colored insane at Goldsboro \$33.-000 Up to the present it has given the Morganton institution only \$25.

000 for a building for nurses, which when completed (about 1st) will give room in the institution female patients. for 100 additional and has expended \$4,000 for land which is of no value because the commission refuses to build a house on

That is to say, \$29,000 at Morganton (counting the land at present useless) ngainst \$265,000 spent and contracted for at Raleigh and \$33,000 for the negroes at Goldaboro. We have no criticism of the expenditures at Raleigh or Goldsboro if they were nec essary, as they no doubt were, but we

invite attention to the contrast and especially to the fact that it takes \$80,000 for a building to provide for 100 patients at Raleigh as against \$25,000 to \$10,000 to provide for a similar number at Morganton; and i may be said in passing that the per capita cost of maintenance at Mor-ganton is \$25 less than at Raleigh. If the commission will give the Morganton hospital directors \$80,000, which has provided for only 100 pa-

tients at Raleigh, we undertake to say they will provide for the 200 insome men in this district who should be under treatment at Morganton

now We regret to make these comparisons, for we have no patience with this rivalry between State institutions, which the commission seems to think it is its duty to foster. The institutions belong to the whole State and all

rold jewolry box by Mrs. D. A. Beaver, president of the Spencer division tions belong to the whole State and all the second providing the money. Therefore this idea of the majority of the commission (Mr. Charles A. Methods was the grues of Mrs. A. B. Methods was the grues of Mrs. Methods was the gru

was built from the savings of the ap- Take the case, Cy, and make up your Respectfully submitted,

J. D. MCALL Reduction in Letter Postage.

#### Chatham Record.

It has been officially announced that on and after next Thursday October 1st, the rate for letter postage from any place in this country to any point in England, Scotland Ireland or Wales will be the same as that charged for local postage in the United States. The rate will then be two cents an ounce instead of five cents as it is at present. The fact that a person in San Francisco will soon be able to send a letter to London, six thousand miles away, for only two cents seems hardly possible and is only made so now by the great volume of business which is daily transacted by mail between this coun try and the "mother country."

This great reduction in postage for such a distance is in striking contrast to the rate charged in this country within the recollection of persons now living when it required 25 cents to carry a letter between some points in this State and 50 cents from here to New York.

Texas Kind of Frogs. Des Moines Register and Leader.

"It does not seem possible nor do the people of Iowa believe me when I tell them that there are frogs in 'exas as large as hens," said George I. Huffman. "Everybody knows Hor-ace A. Brown, formerly of Iowa. It was on his farm last Sunday that I saw this sight for myself. In his front yard he has a regular frog pond, and instead of killing chickens for dinner, as we do in this country, he goes out and kills frogs for the legs. Two legs will serve six people.

"When he wants frogs he goes out to the pond after night with a lantern and spears them. It is much easier than running down a chicken One night I went out with him, and by taking a stick we would rouse them out, and they were every bit as big as chickens. Frogs cost that owners nothing and there is nothing but profit for the raisers of these frogs.

> [For The Observer. JOHN CHARLES M'NEILL.

Ah, laddle, laddle, our hearts are sair, To ken that never, nevermain Shall pen o' thine for us beguile

The ready tear or cantle smile.

Wi' every sweet an' canny art, And all a Scotchman's wile,

"erbrimmed thy cup wi' love's rich win



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New Fall stock now ready .....\$3.50 and \$4.00



But laddie, sare, thy gentle heart,

And a' the gifts we ca' divine. --MRS. F. L. TOWNSEND.