

1908 SEPTEMBER 29th and 30th ...OCTOBER 1st and 2nd... 1908

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REMEMBER DATES SEPTEMBER 29th and 30th OCTOBER 1st an 2nd

PROFESSIONAL CARDS

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C. A. HALL, ATTORNEY AND COUNSELLOR-AT-LAW, GRAHAM, N. C.

JOHN GRAY BYNUM, W. F. BYNUM, JR., BYNUM & BYNUM, Attorneys and Counselors at Law

ROBT C. STRUDWICK, Attorney-at-Law, GREENSBORO N. C.

Notice of Dissolution. Whereas, It appears to my satisfaction...

SCISSORS and Knives are easily ruined if not properly ground when being sharpened.

GUARANTEED BANK DEPOSITS.

Mr. D. A. Tompkins, an Authority on Finance, Favors Mr. Bryan's Plan of Securing Bank Deposits.

Charlotte Observer, August 30th, 1908.

Mr. D. A. Tompkins was asked yesterday what he thought of the stand taken by Mr. W. J. Bryan on the question of guaranteed bank deposits and what he thought of the general proposition itself.

"Let us suppose that a widow owns a house. There are none who would not now consider it foolish for her to neglect insurance upon the house against fire, and yet when she sells the house and deposits the money in the bank, objection is made to her paying a very much smaller charge than a fire insurance premium to insure against loss by failure of the bank."

The claim that insurance on reckless banking is wholly erroneous. All the stockholders stand with the full amount of their stock and 100 per cent. liability besides between the officers of a bank, and any encroachment upon the deposits. The stockholders elect the officers and these, together with the government super-

vision, constitute protection against reckless banking. The insurance of deposits will have nothing to do with it.

"In like manner it might be said that if all the people were careful about fire, fire insurance rates need not be as high as they are, out the careful have to pay higher rates than they should because some are not careful. Life insurance rates are higher than would be necessary to cover the actual risk if everybody took care of his health, and here, too, the cautious are burdened because some are careless of their health. All insurance is open to the same objection, and yet insurance of all forms is growing, and the insurance of depositors is growing in popularity more rapidly than any other form of insurance--and I may add, it yields the largest return on the investment."

"The insurance of a house against fire is solely for the protection of the owner. The rest of the town or city in such a case is protected by a separate fire department.

"The Republican party proposes the establishment of a postal savings bank system; the Democratic party prefers the guaranteed bank, because it is better for the depositor and better for the banker--it gives the depositor the security which he needs and yet leaves the banking business in the hands of the banks. But the Democratic platform declares for 'a postal savings bank if the guaranteed bank cannot be secured,' and in November more than 9 per cent. of the voters will by their ballots, demand either the guaranteed bank or the postal savings bank. Can the financiers prevent the carrying out of this demand?"

"The Republican party has so far been very unfortunate in its handling of the currency question, and appetizing questions, although Mr. Charles Fowler, a Republican worked a most satisfactory currency bill. The Republican party under Mr. Aldrich defeated it and substituted something which was much worse than nothing.

"Everybody who ever carries a bank account, and particularly every banker, ought to read Mr. Bryan's speech."

ement proposition. There are a few who doubt that the working people would put their savings in a postal savings bank. Where it is guaranteed by the government at 2 per cent., rather than in an unguaranteed bank at 4 per cent. Safety is what the people want and they are going to have it in one form or another. This ties up the money of the country into the hands of the government, and the guarantee which the government gives is naturally the taxes paid by all the people. If deposits are guaranteed by the government or otherwise, either all the people or the banks must themselves pay the guaranteed premiums.

"Again Mr. Bryan says: 'The refusal of the banks to permit the passage of a law granting security to depositors is responsible for the growth of the sentiment in favor of the government savings bank and the sentiment will continue to grow unless something is done to satisfy the demands of the people upon this subject.'"

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Cox, Kitchin and the People.

Charlotte News, September 1st.

Since the nomination here last week of Mr. J. Elwood Cox, of High Point, candidate for the governorship of this State, the public record of this gentleman is coming again into prominence.

A choice is to be made between Mr. Cox, and Mr. Kitchin. So far as personal traits of character are concerned both are gentlemen. Nothing more need be said. It is not against the private life of Mr. Cox that the News proposes to aim its attack until the November election, but against his acts as they have concerned the people of his State.

We are confident Mr. Kitchin will be elected by a large majority, but when the people of North Carolina are informed as to the comparative merits of the two candidates for the office to which they aspire, we confidently believe the Kitchin majority will be swelled in proportion as that knowledge becomes more general.

Mr. Cox has a record that will be injured by publicity, not that it bears any marks of criminality, but because every word he has ever spoken; every act he has made affecting the public, has been detrimental to the general interests of his fellow citizens.

Mr. Cox has demonstrated himself to be an enemy of the people, and a friend of the special interests. This alone, when thoroughly realized, is sufficient to guarantee his overwhelming defeat at the polls, for the campaign, both national and State, this fall is a campaign whose paramount issue is whether the people shall rule, or whether special interests shall continue to exert the lion's influence in business as well as politics.

"Shall the people rule?" That is a question which free-born, liberty-loving Tar Heels consider paramount to all other issues. Then, if this is THE question of the campaign, whose election will further the interests of the people most? Would the voice of the people sound clearest--most powerful--under a Kitchin or a Cox regime? That is the question. We believe the answer is not "Writ in the stars," but closer at hand, where the most untutored may interpret its meaning.

Kitchin has been long in public life. During his career before the people he has fought "Special interests." All the trusts realize that in W. W. Kitchin they have a foe who knows no quarter. These interests will fight him, for they recognize in him an enemy. His every word and act in public life has been hostile to the interests of all combined conspiring against the public weal. If Kitchin is elected, his record proves that he will guarantee to the people the continued pursuance of their desires. His interests and those of the people are one and the same.

But, what of his newly named opponent? Look for a moment at the public record of Mr. Cox, of High Point. Think you that a Cox victory would mean a people's triumph? Those who believe thus must shut their eyes to the record of this gentleman who has become notorious as a friend of the protective interests; must stop their ears to his words spoken in the past in defense of these special interests.

Listen to a bit of history in which the names of Cox played a leading role. It was in May of the year 1905 that J. Elwood Cox, of High Point, appeared before a special committee of congress, to give his opinion of the fairness of freight rates obtaining in North Carolina and the South. It had been alleged that rates were discriminatory and excessive, and the investigation at which Mr. Cox appeared as a witness, was for the purpose of ascertaining whether or not the government should take a hand in the regulation of these rates. At this time there was a cry going up from merchants and North Carolina, as well as manufacturers and all classes of business men, against high and unfair rates in this State. For many years North Carolina has suffered from these rates, and at length it was thought that redress was in sight; that the government would arise and say, "Thus far and no farther!" The regulating of these rates was a matter of life and death almost, speaking from a business standpoint, and the storm of protest was from every citizen of the State who had suffered because of these high rates.

Such was the situation when Mr. Cox set forth for Washington, riding on a Southern Railroad pass, to testify regarding rates in his State.

What was the testimony?

Mr. Cox declared emphatically against the regulation of freight rates, urging that the Roads be left alone to fix rates as they saw fit.

While citizens of North Carolina were joining in one loud protest against unfair and discriminatory rates, Mr. Cox told the congressional committee that there was little complaint; and that in his section the people were "Generally Satisfied with the Rates."

This was the nourishment handed his fellow citizens. For bread they received stone.

When he had opportunity to aid the people of his State in a time of sore need, Mr. Cox, who now aspires to the highest office of the State, assumed the "Let the roads fix their rates" attitude; denied the existence of a condition against which every citizen of his State was crying out.

Such is the record made by the gentleman from High Point. This is only one point in the comparisons between the two candidates, but to every thinking citizen of North Carolina, we believe it is sufficient to answer the question, "By whose election will the interests of the people be served best?"

It's a pity when sick ones drug the stomach or stimulate the Heart and Kidneys. That is all wrong! A weak Stomach, means weak Stomach nerves, always. And this is also true of the Heart and Kidneys. The weak nerves are instead crying out for help. This explains why Dr. Shoop's Restorative is promptly helping Stomach, Heart and Kidney ailments. The Restorative reaches out for the actual cause of these ailments--the falling "inside nerves." Anyway test the Restorative 48 hours. It won't cure as soon that, but you will surely know that help is coming. Sold by Graham Drug Co.

Practically the entire business section of Sumner, Miss., was destroyed Friday morning by a fire of unknown origin, the loss being about \$100,000. One man perished in the flames.

English Spavin Liniment removes all hard, soft or calloused lumps and blemishes from horses, blood spavins, curbs, splints, swooney, ring-bones, stifles, sprains, all swollen throats, coughs, etc. Save \$50 by the use of one bottle. Warranted the most wonderful Hemish cure known. Sold by the J. C. Simmons Drug Co., Graham, N. C.

Remember Headaches

This time of the year are signals of warning. Take Taraxacum Compound now. It may give you a spell of fever. It will regulate your bowels, set your liver right, and cure your indigestion. A good Tonic. An honest medicine

Taraxacum Co. MEBANE, N. C.

Weak Hearts

Are due to indigestion. Ninety-nine out of every one hundred people who have heart trouble can remember when it was simply indigestion. It is a scientific fact that all cases of heart disease, not organic, are not only traceable to, but are the direct result of indigestion. All food taken into the stomach which fails of perfect digestion ferments and poisons the stomach, putting it up against the heart. This interferes with the action of the heart, and in the course of time that delicate but vital organ becomes diseased. Dr. D. E. Shoop, of Newark, N. J., says: "I have treated many cases of heart trouble and was a big man as I had been made with it. I had Heart Trouble for six or eight years and it cured me."

English Spavin Liniment removes all hard, soft or calloused lumps and blemishes from horses, blood spavins, curbs, splints, swooney, ring-bones, stifles, sprains, all swollen throats, coughs, etc. Save \$50 by the use of one bottle. Warranted the most wonderful Hemish cure known. Sold by the J. C. Simmons Drug Co., Graham, N. C.

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