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Wm. H. STEWART, ED. AND PROP.

OPERATION OF FARM LAND BANKS.

Outline of Federal Farm Loan Banking Bill Just Enacted for Farmers.

The Act provides for the creation of twelve Federal Land Banks and permits the establishment of any number of joint-stock land banks for the purpose of making loans at a reasonable rate of interest, for long periods of time, on farm lands.

A Federal Farm Loan Board has complete control over these banks.

Twelve Federal Land Banks are provided, one in each of twelve districts into which the country will be divided. These banks are empowered to lend on first mortgages on farm lands in amount of \$100 to \$10,000 for approved purposes. The loans are to be made through farm loan associations and agents. No loan may be made for more than 50 per cent of the value of the land mortgaged and 20 per cent of the value of the permanent insured improvements upon it.

National Farm Loan Associations, local organizations composed exclusively of borrowers, are authorized. These associations must be stockholders in the land banks in proportion to the amount their members wish to borrow. Eventually all stock in the Federal Land Banks will be owned exclusively by these associations.

A reasonable interest rate is established. The act prohibits the Federal Land Banks from charging more than six per cent on any mortgage, or requiring fees not approved by the Farm Loan Board.

The borrowers will share in the net profits of the bank because they are stockholders. It is contemplated that ultimately the borrowers will be the only stockholders.

Long term loans are provided by authorizing mortgages for periods of from five up to 40 years.

Small annual or semi-annual payments on the principal are made a required feature of all mortgages.

Joint-stock land banks are authorized. They are corporations for carrying on the business of lending on farm mortgage security and issuing farm loan bonds. They are to be under the supervision of the Farm Loan Board, but the Government will not invest in them.

Subject to geographical limitations and subject to the 50 per cent and 20 per cent limitation, these banks can lend to an individual any amount they wish, and for any purpose. They cannot charge an interest rate exceeding six per cent and such rate must not exceed by more than one per cent the interest they have paid on their last issue of bonds. Their mortgages, however, must provide for amortization payments. These banks are prohibited from charging, under any pretext, fees or commissions other than those authorized by the act.

Taking Big Chances.

It is a great risk to travel without a bottle of Chamberlain's Colic, Cholera and Diarrhoea Remedy, as this preparation cannot be obtained on the trains or steamships. Attacks of bowel complaint are often sudden and very severe, and everyone should go prepared for them. Obtainable everywhere.

Manly Picked by Prohibitionists for Presidency.

St. Paul, Minn., July 21.—The Progressive National Convention which has been in session here since Wednesday morning adjourned sine die at 3:30 o'clock today after nominating J. Frank Hanly, former Governor of Indiana, as candidate for President of the United States and Dr. Ira D. Landreth of Nashville, candidate for Vice President. Doctor Landreth's nomination was made unanimous after the other vice presidential candidates had been withdrawn.

RESCUE PARTIES SEARCH IN VAIN.

Progress Achieved in Restoring Communications South and West.

Charlotte Observer, Tuesday.

The failure of searching parties to find any traces of C. W. Klutz, a native of Rowan county one of the derrick crew that went down with the Belmont bridge Sunday afternoon, July 16, or of the five colored laborers who met their death in the raging waters of the Catawba at the same time leads those who have charge of the rescue work to have grave doubts whether their bodies will ever be recovered. The water was so high and so swift and cut so many new channels and deposited so much mud and silt and other debris that the men washed down the stream were probably buried under a great weight of earth. The continued rainfall and rising waters of the stream have added other difficulties and while the patrol work has been conducted with exceptional vigilance and persistence, there has not been a trace discovered for the past two days and nights. The body of C. S. Barbee, section foreman, which was found Friday, was entirely covered with the exception of a part of one hand that was projecting. But for the alert watch maintained, he might never have been found. While grave fears are entertained by those in charge as to the recovery of the six bodies in the river, the search will be continued until all doubts have been removed. The five colored laborers missing are Andrew Scott and Will Ferguson of Charlotte, Tom Davis and Daniel Heath of Juneau and Tom Ashwood of McBee, S. C.

The Southern has been indefatigable in its work of recovery in so far as its broken lines of communication South and West have been concerned. Great crews are busy at Belmont and others near Fort Mill, repairing these river crossings and still others at Catawba station on the Western road. Even greater forces have been employed day and night in the even more important task of repairing track damage incurred on the Western road between Glen Alpine and Asheville, between Tryon and Hendersonville on the Spartanburg-Asheville division and also on the road west of Asheville down the French Broad.

It was announced in this city yesterday that through train service would probably be inaugurated on the Spartanburg-Asheville line Wednesday. There has been local service maintained between Tryon and Spartanburg ever since last Friday. No announcement has been vouchsafed, nor will one be likely soon, as to when traffic communications between Morganton and Asheville on the western road will be restored. There has been a local service maintained between Statesville and Glen Alpine ever since last Friday by transferring across the river at Catawba station. This interrupted local service will be continued until the temporary bridge is finished, probably by the first of next week. Then trains will be operated through.

Should Sloan's Liniment Go Along?

Of course it should! For after a strenuous day when your muscles have been exercised to the limit an application of Sloan's Liniment will take the soreness and stiffness away and get you in fine shape for the morrow. You should also use it for a sudden attack of toothache, stiff neck, backache, stings, bites and the many accidents that are incidental to a vacation. "We would as soon leave our baggage as go on a vacation or camp out without Sloan's Liniment." Writes one vacationist: "We use it for everything from cramps to toothache." Put a bottle in your bag, be prepared and have no regrets.

ALLIES CLAIM TO HAVE WHIP HAND.

The Concerted Offensive of the Allies Seems to be Quite Effective.

London, July 23.—Austrian troops have established themselves in Pozieres and are said to have gained a position on both sides of the road in the direction of Bapaume, in a new British attack against the Germans on the entire front from Pozieres to Guilleumont.

The Germans have been putting forward their full strength in attempts to prevent the British forces from reaching their third line positions. Fighting of the fiercest character is in progress.

The fact that General Haig has been able to resume the offensive so soon after the unsuccessful German counter attacks of last week in which very strong German forces were brought forward, is regarded as a good augury.

At Guilleumont and Longueval fortunes fluctuated, both places changing hands several times. Late tonight fighting was proceeding with the utmost violence.

The German counter-attacks recently delivered against the French front have proved equally unsuccessful and the Entente Allies now are fighting slowly in the direction of Combes, which is only two miles distant from Guilleumont.

According to reliable estimates the British and French together have captured since July 1 more than 26,000 prisoners, 140 guns and hundreds of machine guns.

From the Eastern front come further reports of continued Russian successes. General Kuropatkin has cut Field Marshal von Hindenburg's line at several points and according to an unofficial report has penetrated a distance of five miles. Russian official reports of the operations in this section (Riga) are exceedingly reticent but Von Hindenburg's line was considered the strongest on the whole eastern front and that the Russians were able to break it is regarded as most significant here.

At the other extremity of the long line the Austrians officially admit their withdrawal from the main ridge of the Carpathians and the Russians are within four miles of the Hungarian frontier, moving toward Maramaros-Sziget.

Except in the Dniester region, heavy fighting is proceeding along the whole front. There is no further official news of General Sakhoff's operations, but, according to unofficial accounts he is on the point of entering northeast Galicia. General Boehm Ermolli and General Bothmer being outflanked both north and south. General Sakhoff's forces are supposed to be working in the direction of Brody and Sokal.

British troops operating in the northeastern section of German East Africa have occupied Mabeza and Amani and have captured the whole of the Usambara railway, according to an official announcement made here.

The British press gives great prominence to statements, published in the French press and credited to General Joffre and Sir Douglas Haig, the British commander. The former is reported as saying that the Entente Allies now have the whip hand over the Central Powers, while General Haig says the supreme decision of the war must be made on the western front.

Constipation and Indigestion.

"I have used Chamberlain's Tablets and must say they are the best I have ever used for constipation and indigestion. My wife also used them for indigestion and they did her good," writes Eugene S. Knight, Wilmington, N. C. Chamberlain's Tablets are mild and gentle in their action. Give them a trial. You are certain to be pleased with the agreeable laxative effect which they produce. Obtainable everywhere.

Death Toll Was 17 in Yadkin Valley.

Winston Salem, July 21.—As reports came in from cut-off districts along the upper waters of the Yadkin river, the death toll increases the number now being 17. A report from North Wilkesboro tonight tells of the death of Manuel Haynes and his entire family of seven on the upper waters of Reddies river, a tributary of the Yadkin. A water spout struck just above his home annihilating it and the family. A landslide on the south side of the Brushy Mountain is reported to have covered a home and killed four children, the man and his wife alone escaping.

Mayor O. B. Eaton of Winston Salem tonight called a mass-meeting of citizens Sunday evening for raising funds for the relief of suffering from lack of food and clothing in the isolated districts of Wilkes and Ashe counties.

Red Cross volunteers are raising relief funds here. The Journal also started a fund tonight the contributions received reaching \$100. A relief committee has been appointed in Wilkesboro to superintend the distribution of funds there.

A Hackney Cough Weakens The System

Don't suffer with a hacking cough that has weakened your system—get a bottle of Dr. King's New Discovery, in use over 40 years and benefiting all who use it, the soothing pine balsam with the tar heal the irritated air passage—soothes the raw spots, loosens the mucus and prevents racking the body with coughing. Dr. King's New Discovery induces natural sleep and aids nature to cure you.

Capt. Avery Promoted.

Effective at once, Capt. R. L. Avery, for the past six years superintendent of the Spencer terminals for the Southern Railway, is appointed superintendent of the Norfolk division of the company, with headquarters in Norfolk. He went to that place Tuesday night to enter upon his new duties, succeeding J. S. Burman, transferred to Winston-Salem as assistant to Superintendent Bennett.

Announcement is also made that J. H. Richmond of Greensboro is named as superintendent of the Spencer terminals, effective at once. Captain Avery is popular with the employees in the road service as well as with the higher officials of the company. He has made good at Spencer and carries with him the wishes of several thousand railroad men.

Mr. Richmond formerly lived in Spencer and is well and favorably known throughout this territory.

Capt. Avery has a host of friends in Salisbury, where he has proven himself a public spirited citizen, who greatly regret to learn his departure and that of his splendid family.

ANOTHER SALISBURY CASE.

It Proves That There's A Way Out For Many Suffering Salisbury Folks.

Just another report of a case in Salisbury. Another typical case. Kidney ailments relieved in Salisbury with Doan's Kidney Pills. Mrs. M. A. Winecoff, 331 E. Kerr St., Salisbury, says: "My back ached so that I could hardly drag myself around and in the morning I could hardly get out of bed. My kidneys were in bad shape and the kidney secretions were unnatural. My nerves were all unstrung. I suffered from headaches and often felt as though I would lose my reason. I tried many medicines but nothing seemed to do me any good until I took Doan's Kidney Pills, procured at the People's Drug Co. They relieved me from the first and I continued taking them until my back didn't ache and my kidneys caught me no trouble."

Price 50c, at all dealers. Don't simply ask for a kidney remedy, get Doan's Kidney Pills, the same that Mrs. Winecoff had. Foster Milburn Co., Props., Buffalo, N. Y.

AFTERMATH OF FLOODS.

Floods and Heavy Rains Endanger Wells and Springs and May Spread Disease.

"The after effects of floods and heavy rains are frequently more disastrous to lives and health than the direct effects," says the State Board of Health in a recent bulletin just issued for the benefit of flood sufferers. According to this bulletin one of the greatest dangers from floods is the serious pollution of wells and springs which have either been flooded or had surface washings deposited in them. Such material is very likely to cause typhoid dysentery or diarrhoeal diseases. The immediate steps to be taken are, first of all, to boil all drinking water, begin immediately the anti-typhoid treatment and have the well or spring thoroughly cleaned out.

Anti-typhoid vaccine will be furnished free of charge to every physician in the State, but to secure the maximum results the counties affected or at least the various cities, towns, hamlets and communities affected should establish free anti-typhoid dispensaries and inaugurate a vigorous anti-typhoid campaign.

Flooded wells and springs should be emptied at least twice and the sides rinsed with a solution of about two or three pounds of chloride of lime, procurable at any drug store, (or ordinary bleaching powder for a laundry) and diluted with five to ten gallons of water and again pumped out the following day until the odor of the disinfectant is removed.

In a great many places isolated ponds of water are more than likely to breed mosquitoes by the myriads. Such places should if possible be drained at the earliest possible date.

Wet filth and debris will in many places furnish breeding places for flies. By all means screens should be placed at every door and window at once. This will also serve as a further safeguard against mosquitoes. Remember that under such circumstances flies are especially numerous and especially dangerous. Keep them away from babies.

Finally, be especially careful about eating or drinking anything that has in any way come into contact with or been affected by the waters of the flood unless it has been thoroughly washed or cooked.

Look Good—Feel Good

No one can either feel good nor look good while suffering from constipation. Get rid of that tired, draggish, lifeless feeling by a treatment of Dr. King's New Life Pills. Buy a box today, take one or two pills to-night. In the morning that stuffed, dull feeling is gone and you feel better at once. 25c. at your druggist.

Riley's Body to Lie in State in Indiana Capital.

Indianapolis, Ind., July 23.—The body of James Whitcomb Riley, the Indiana poet, who died unexpectedly Saturday night at his home here from a stroke of paralysis, will lie in state at the Indiana State Capitol from 3 p. m. Monday. The hours were fixed especially with the view of providing a time when the working people and children, accompanied by parents, might view the body. The poet was particularly close to the workers and children.

Why Endure Summer Colds?

It isn't necessary to have a stuffed head, running nose. To cough your head off as it were. All you need to do is to use Dr. Bell's Pine-Tar Honey. The soothing and healing balms open the clogged air passage and in a short time you get relief and start on the road to recovery. Your nose stops running, you cough less and you know you are getting better. Get a bottle, use as directed. Keep what is left as a cough and cold insurance.

RACES AND BALL-END TOURNAMENT.

Firemen's Convention and Events Awakened Much Interest. Spencer Again Winner.

Raleigh, July 21.—The State firemen's convention and tournament closed tonight with an elaborate ball given at the city auditorium and attended by the visiting firemen and their women friends and very many local dancers and spectators. President James D. McNeill led a number of the dances and the affair was a fitting climax for the annual meet. The final day was given over to tournament contests, morning and afternoon, that were the most exciting of the week.

Chapel Hill company won the grab reel race this morning, making a score of 17 seconds. Other scores were: Concord, 17 1-5; East Spencer, 22; Winston-Salem, nothing; Spencer shops nothing; Kannapolis nothing. In the hand reel race, Spencer was winner in 23 2-5 seconds; Concord, 24; Winston-Salem, 24 3-5; Chapel Hill, nothing; Kannapolis, nothing; East Spencer nothing.

In the horse hose wagon contest this afternoon Morehead City was the winner in 28 seconds, having had to race off a tie of the same score with Caswell company of Kinston, which dropped to 28 4-5 seconds in the second effort. Other scores were Statesville 28 3-5, New Bern 29, Mooresville 33 4-5, East Spencer 33 1-5. Burlington failed at the nozzle. The pomier races were not held owing to the absence of the Asheville company and the prize money for this was put up for races by non-winners in other contests. In this the first money was divided between Atlantic No. 1 and Burlington on a tie score of 29 that it was agreed should not be run over.

Mooresville made a score of 31 4-5 and East Spencer 36 while Statesville drew a goose egg through failure at the nozzle.

How's This?

We offer One Hundred Dollars Reward for any case of Catarrh that cannot be cured by Hall's Catarrh Cure.

F. J. CHENEY & CO., Toledo, Ohio. We the undersigned, have known F. J. Cheney for the last 15 years, and believe him perfectly honorable in all business transactions and financially able to carry out any obligations made by his firm. NATIONAL BANK OF COMMERCE, Toledo, Ohio.

Hall's Catarrh Cure is taken internally, acting directly on the blood and mucous surfaces of the system. Testimonials sent free. Price 75 cents per bottle. Sold by all Druggists. Take Hall's Family Pills for constipation.

Pays \$15 to Get Remains Across River.

Newton, July 23.—Newton friends of the family are indignant on hearing that De Witt Love, prominent business man of Wilmington, was forced to pay \$15 at the Mount Holly ferry to secure passage for the remains of his mother, Mrs. Mary Orm Love, who died here, where she had spent the greater part of each year for several years past. In addition to this amount, the funeral party, consisting of Mr and Mrs Love and Mrs Carrie Conley, daughter of the deceased lady, all of Wilmington, paid \$3 more for their passage. People who have had to use the ferry are wondering why the authorities of Gaston and Mecklenburg did not take charge of the situation and protect the public in such a time of stress.

Billionsness and Stomach Trouble.

"Two years ago I suffered from frequent attacks of stomach trouble and biliousness," writes Miss Emma Verbyrke, Lima, Ohio. "I could eat very little food that agreed with me and I became so dizzy and sick at my stomach at times that I had to take hold of something to keep from falling. Seeing Chamberlain's Tablets advertised I decided to try them. I improved rapidly." Obtainable everywhere.

NO DEFINITE CLUE TO BOMB ASSASSIN.

Brother of One of the Victims Offers \$1,000 Reward for a Tip That Will Convict.

San Francisco, July 23.—A day spent in shadowing anarchists' headquarters and investigating rumors had brought to the police tonight no tangible trace of the culprit who yesterday vented his feeling against National defense by timing a suitcase bomb and leaving it on a crowded downtown corner to explode and kill six and wound more than two score spectators and participants in San Francisco's preparedness parade.

The death list today remained at six, although Leomas H. Turnbull, former manager of the Family Club of this city, who suffered a fractured skull, lay at the Central Emergency Hospital with but little chance of recovery.

Of the score or more who were taken to the hospital, all but Turnbull had been removed to their homes or hospitals.

An advertisement offering \$1,000 which will "be paid any way you want it for the tip that will secure the arrest and conviction of the parties responsible for the bomb" was inserted in local papers today by Ben F. Lanborne of Alameda, brother of L. H. Lanborne, one of the dead.

Several tales were told the police today that may lead to the arrest of the guilty person or persons. M. T. Pendergast of Oakland said he saw two men leave a black suitcase at the scene of the explosion a few minutes before the disaster. He was within eight feet of the bomb. Mrs. K. C. Compton of Chicago, who was watching the parade from a hotel window across the street from the fatal corner, said she saw a man on the roof of a nearby building intently watching the corner a few minutes before the explosion.

Chamberlain's Colic, Cholera and Diarrhoea Remedy.

Every family without exception should keep this preparation at hand during the hot weather of the summer months. Chamberlain's Colic, Cholera and Diarrhoea Remedy is worth many times its cost when needed and is almost certain to be needed before the summer is over. It has no superior for the purposes for which it is intended. Buy it now. Obtainable everywhere.

Coast Artillery to Fort Caswell August 6.

Members of the Fourth company, Coast Artillery Corps, are making their plans for their annual encampment at Fort Caswell August 7-19, according to official orders recently received. There are six companies in the State and this is the joint encampment under the direction of Capt. Alexander Craig, Jr., inspector-instructor. The members of the Fourth company will leave Salisbury August 6 at 8:15 p. m. Due Fort Caswell about 9:30 a. m. August 7. Returning, will leave Fort Caswell 19, 7 a. m. Due Salisbury 9 p. m., August 19th.

Railroad Men Give to Rescue Fund.

Somebody passed the hat among the employes of the Southern Railway in the Spencer shop Saturday and the result was \$45.80 for The Charlotte Observer's rescue fund raised as a reward to Gons Ross and Peter Stowe, colored men who saved the lives of six white men, most of them railroaders, in the Catawba last Monday. The contributions range from 5 cents to \$1. Three other detached dollars brought the total for the day to \$49.80, and so the fund instead of closing at \$491.80, reached \$540.60. The fund was inaugurated Tuesday, July 18 and timed to last five days. From J. W. McCain, postmaster at Waxhaw, came \$1, from Dr. Goite L. Sherrill of Statesville \$1, and from H. M. Eddleman of Gastonia \$1.