

LOCAL NEWS

of interest to
ALL OF OUR READERS.

The work of laying cement on the foundation of the new Methodist church has begun and is in progress.

There were about 57 cars passed through Salisbury over the Southern Railway Tuesday transporting the members of New York artillery enroute home from the Mexican border.

Senator F. M. Simmons was in the city Monday the guest of Senator and Mrs. Overman. He delivered a political speech here Monday night to a large audience.

At the State fair in Raleigh over 1,500 fowls were on exhibition. R. L. Gill of Salisbury has just been awarded the grand silver trophy for best 10 birds in the show in Black Langshangs.

Prof. A. T. Allen, superintendent of the city public schools, who is just recovering from an attack of typhoid fever, was out on the street last week. His host of friends were glad to see him out.

The Mt. Zion colored Baptist church, of which Rev. Fisher R. Morton is pastor, at a rally Sunday night, raised over \$1,000 to apply to an addition recently built to their church.

The Synod of the Presbyterian church of North Carolina is now in session here for several days. About 800 visitors, many of them prominent men in the religious and business world, are attending.

The Federal court will convene in Salisbury next Monday and will be a combined Salisbury and Statesville term. The grand jury, which has heretofore sat only at Statesville, will be here this time. There are 30 cases on the docket for disposal.

Rowan farmers have formed a farm loan association at Miranda and have asked for \$20,000 in loans. More than \$100,000 have already been subscribed in this county. A number of local associations are in process of formation and will be legally organized and ready for business when the law becomes operative.

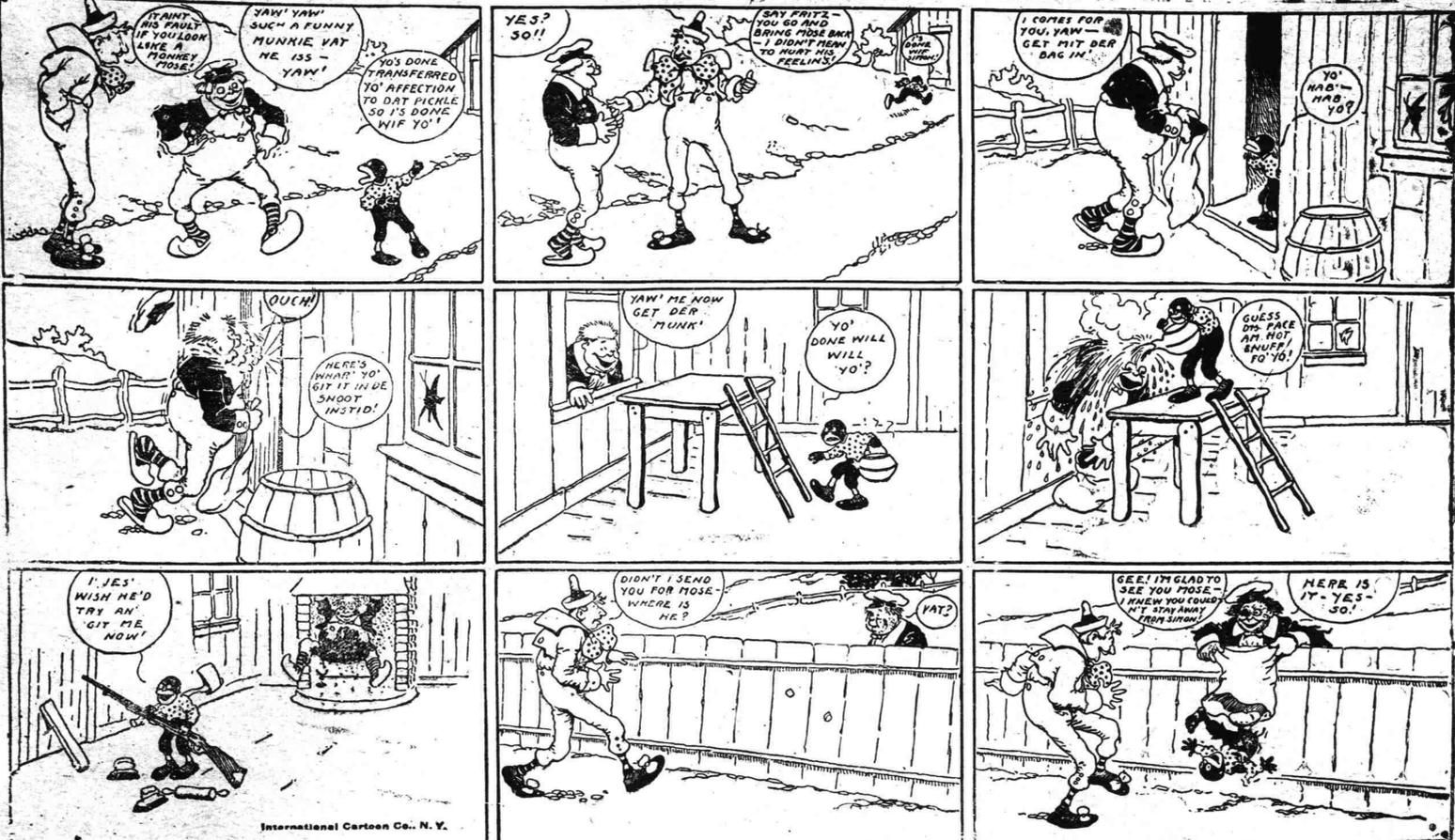
A number of Spencer parties, including the officials of the town have been summoned to appear before Clerk of the Superior Court McCubbin on November 11th to show cause why Grand Creek, skirting Spencer on the north, should not be drained and the expense assessed against the city property owners.

Postmaster Pethel, of Spencer, returned home Monday from Atlanta where he attended the trial of Luke Earlow who was convicted of stealing stamps from the Spencer postoffice last winter and was sentenced to the Federal prison for fifteen months. Mr. Pethel went there to identify his marked stamps.

Swinging to the side of a burning box car speeding at 40 miles an hour, J. W. Flaw an attendant upon a car loaded with live cattle, was rescued by trainmen just north of Spence Tuesday. The cattle were dead from smoke suffocation. They were enroute to Canton from the State fair in Raleigh.

Manila You Need a General Tonic
The Old Standard Grove's Tonic is equally valuable for all ailments because it contains the most potent properties of QUININE and IRON. It acts on the Liver, Drives out Malaria, Enriches the Blood and Builds up the Whole System. 50c.

106 SIMON SIMPLE AND HIS FRITZ POODLE



Charles H. Holmes, aged 80 years, died Monday afternoon following an illness of many months at his home on South Main street. He was a son of the late Reuben J. Holmes, one of the city's wealthiest citizens. His remains were interred in the Chestnut Hill cemetery Tuesday afternoon, the service being conducted by Rev. M. M. Kinard of St. John's Lutheran church.

Monday afternoon while Dr. J. H. Rozzelle was absent from his office on the fourth floor in the Wallace building, leaving the door open, a thief entered the place and made away with a valuable desk clock. The doctor went in search of the clock and thief and while gone the same fellow, a white man, returned and stole the doctor's overcoat. Both were taken to a local pawn shop and he secured a sum on them and was believed to have left on an outgoing train afterwards. Dr. Rozzelle found the clock and overcoat but had to pay the amount secured on the stolen goods.

Lax-Fos, A Mild, Effective Laxative & Liver Tonic
Does Not Grip nor Disturb the Stomach. In addition to other properties, Lax-Fos contains Cascara in acceptable form, a stimulating Laxative and Tonic. Lax-Fos acts effectively and does not gripe nor disturb stomach. At the same time, it aids digestion, arouses the liver and secretions and restores the healthy functions. 50c.

Explosion in Alabama Mine Costs 19 Lives.
Birmingham, Ala., Oct. 23.—Nineteen dead is the result of the explosion in the Marvel, Ala., mine of the Roden Coal Company Sunday afternoon, the last two bodies being taken out early today. Eighteen were direct victims of the explosion while George Jones was killed by a fall from a ladder while doing his work.

Cotton Jumps \$2 a Bale in Single Day.
New York, Oct. 24.—Early reactions were followed by a very sharp advance in the cotton market here today and prices made new high records late in the afternoon with January contracts selling at 19.60, or \$2 a bale above last night's closing figures.

DR. SUMMERELL NEW MODERATOR.

Pleas Made for Additional Educational Funds to Help Much Needed Work.

Dr. J. N. H. Summerell, of Newbern, was elected moderator of the North Carolina Presbyterian Synod here yesterday. Three Charlotte men, Dr. A. A. McGeachy and Elders J. B. Ross and W. H. Belk were prominently mentioned in the nominations. Strong pleas were made for additional funds to help much needed work now being done by the church.

The one hundred and third session was opened by the retiring moderator, Rev. Walter L. Lingle, of Union Theological Seminary, Richmond, Va., with a sermon on "What is to be a Christian."

This afternoon after an address on "The Presbyterian Standard" by Dr. J. R. Bridges, the report on Christian education and ministerial relief was read by Dr. W. McC. White of Raleigh, and stirring addresses on these causes were made by Dr. H. H. Sweets of Louisville, Ky., secretary of the General Assembly's Executive Committee and Dr. W. L. Lingle. Dr. Sweets thanked this Synod for its splendid roll of the ministry, due largely to the work of Davidson College. He pleaded also for a larger endowment fund for ministerial relief.

Last December this fund amounted to \$332,000. One of the North Carolina elders has agreed to raise this to \$400,000 if the whole church will double his gift of \$68,000 and thus raise the total to over a half million.

The yesterday evening session was devoted to a popular meeting in the interest of foreign missions. After a very interesting report of the year's work by Dr. J. M. Wells of Wilmington, an address on the financial aspects of the work was made by Edwin F. Willis of Nashville, Tenn., the treasurer of the assembly's executive committee. Several of the missionaries now on furlough made appeals for their fields of labor. The Synod of North Carolina is its banner Synod of the church in its generous support of this cause as its contributions amount to more than \$100,000 a year.

THE RURAL CREDITS LAW

Passed by Our Democratic Congress in Interest of the Farmer.

It is not unlikely that the farm loan bill which Woodrow Wilson's signature made law the other day will be considered some years hence as the greatest piece of constructive legislation in the last half century. The American farmer has suffered greatly because he has had to pay an outrageous price for the money he borrowed. City brokers have no use for farm loans. They make their profits out of short term paper, turning over their money with the seasons, practically. The farmer must borrow for a long period. It takes years to raise a calf to be a steer and a colt to be a horse. Some of the machinery which he buys, such as a binder, he can use only a few days in the year. The remainder of the time it is idle. Anyone who reads the article of Clarence Ousley, of the Agricultural College of Texas, printed in this paper one month ago, has a fair idea of the tremendous burden placed upon the farmer by the high price he has been compelled to pay for money.

The new law and the creation of the twelve land banks will make it possible for him to borrow on easy terms. Here is what the farmer can do:

First, he must join what is to be known as a National Farm Loan Association, paying in \$5.00 for one of its shares for each \$100 he wishes to borrow. He has one vote a share, but not to exceed ten votes in all. Next, he applies to the association for the loan, giving his personal note therefor, secured by a first mortgage on his farm. If the association approves the loan, it turns the note mortgage to a land bank. The land bank sends the amount of the loan to the association, which hands the money to the farmer. No commission, brokerage or rake-off is charged the borrower. No single loan is to be for less than \$100 or more than \$10,000; nor for less than five years or more than forty years. The loan must not exceed 60 percent and preferably should not go beyond 50 percent of the market value of the land covered by the mortgage. The borrower pays semi-annually the interest on his note, plus an installment of the principal. He must not be charged over 6 per cent interest. Each National Farm Loan Association must have at least ten members, and it cannot begin business with less than \$20,000.00 in loans applied for. It is illegal, under severe penalties, for any officer, committeeman or member to accept any commission, fee or prerequisite of any kind for granting any loan. The only paid officer is a Secretary-Treasurer. Money can be borrowed by this system in order to pay for agricultural land, equipment, fertilizers, live stock, buildings and improvement, or to discharge a prior mortgage. The land bank may charge the borrowing farmer only 1 per cent more than the rate it gets on its bonds. This margin of one point is to cover expenses and profits. The day of the range is gone. With its passing we must hereafter raise our cattle on the farm. That means a very great amount of money must be invested in stock. We are passing, too, from the age of muscle to the age of machinery in agriculture. That means a great amount of money must be invested in farm machinery. There is need of better farming methods. We raise less than 15 bushels of wheat to the acre. In some countries they produce 35. We rob the soil. All these investments will bring good profit to the agriculturist. They will bring profit to the public, too. Unless they are made the cost of living will keep rising. The whole public is interested in the condition of the farmer. Under the Rural Credits law the farmer can borrow at 6 per cent, and as long time as 40 years. We have made a good start in the interest of the farmer, an important matter, the republicans never paid any attention to during their 16 years of control. The prosperity of America is bound up in the successful operation of the land bank in the interest of the farmer.

Build Up for Winter

Clear out the congestion that has disturbed your breathing and weakened your digestion, and reinvigorate all the bodily processes to do their full share in cold weather, and thus build yourself up to perfect health.

PERUNA IS INVIGORATION
It is a tonic that restores the balance to your bodily functions, clears away the waste matter in your system, and keys you up to increased effort and better health. For nearly half a century thousands have found it a valuable aid in all catarrhal conditions. Their experience points the way for you. PERUNA has stood the test that proves its value. Tablet form is convenient for quick administration. Pleasant to take and easy to carry with you.

Manila Tablets are the ideal laxative. They correct the habit of constipation, arouse the liver and help the kidneys. Your druggist has them.

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Bad Colds From Little Sneezes Grow.

Many colds that hang on all winter start with a sneeze, a sniffle, a sore throat, a tight chest. You know the symptoms of colds, and you know prompt treatment will break them up. Dr. King's New Discovery, with its soothing antiseptic balsams has been breaking up colds and healing coughs of young and old for 47 years. Dr. King's New Discovery loosens the phlegm, clears the head, soothes the irritated membrane and makes breathing easier. At your Druggist, 50c.

RUB OUT PAIN
with good oil liniment. That's the surest way to stop them. The best rubbing liniment is

MUSTANG LINIMENT

Good for the Ailments of Horses, Mules, Cattle, Etc.
Good for your own Aches, Pains, Rheumatism, Sprains, Cuts, Burns, Etc.
25c, 50c, \$1. At all Dealers.

RUB-MY-TISM
Will cure Rheumatism, Neuralgia, Headaches, Cramps, Colic, Sprains, Bruises, Cuts, Burns, Old Sores, Tetter, Ring-Worm, Eczema, etc. Antiseptic Anodyne, used internally or externally. 25c

Get rid of dandruff
it makes the scalp itch and the hair fall out. Be wise about your hair, cultivate it, like the women in Paris do. They regularly use

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the wonderful French Hair Tonic. Try it for yourself. Note its exquisite quality and fragrance. Aristocratic men and women the world over use and endorse this famous preparation. It keeps the scalp clean and white and preserves the youthful brilliancy of the hair. Buy a 50c bottle from your dealer—or send 10c to our American Offices for a testing bottle. Above all things don't neglect your hair.

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"Makes the skin like velvet"
SEND 10c FOR LARGE SAMPLE
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During the last six months Great Britain's war expenses increased nearly \$5,000,000,000 over the same period last year. The increase is almost entirely covered by borrowed money.

If you ever see a big man talking on the streets you can probably learn more about him by asking him how often his wife manages to get up town for an outing.

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