

The time cannot be far distant when these lands will be drained and be- these largely free from their present disease breeding conditions and would be the most productive lands in the State. The State can undertake the drainage and levy assessment on the drainage lands for expenses, but I do not think there is a present necessity for this method. An experiment on a small scale is worth trying in the drainage of some of our swamp lands. Also some comprehensive, lib- eral and effective law should be enacted authorizing upon just terms and under proper regulations private owners of swamp lands to enter upon the lands of others for the purpose of ef- fectual drainage.

Bank Deposits.
The last platform upon which the incoming national administration was elected declared for postal savings banks and it is not unreasonable to presume that before that administra- tion ends Congress will obey the pledge of the Republican party and establish postal savings banks. The national Democratic party is like- wise conditionally pledged to postal banks under present conditions cer- tainly results may confidently be pre- dicted from the postal savings bank system. Vast sums of money in small individual accounts, much of it now in the pockets of the people, will be placed in these postal banks, as the Federal government will guarantee its safety. This money will in turn be deposited in the national banks with the inevitable result that a greater proportion of the cash of the country will find its way to the national banks in the money centres—that is in the larger cities of the country, not one of which is in our State. These results will tend to drive every State bank out of business, as State banks can- not be expected to stand the competi- tion with rivals having such advan- tages over them, and thus a mighty impulse will be given to centralization and a serious blow upon the inde- pendence of the State inflicted. As no national bank can have a capital of less than \$25,000, there would be danger that many of our small towns would be deprived of banking facili- ties which they now enjoy. Our State banks are the creatures of our own legislation. They have blessed the State, and especially the smaller towns, they have aided and comforted our enterprises. Their record has been one of merit and safety. In com- parison with national banks when measured by assets lost or deposits involved in failed institutions our State banks do not suffer, as the his- tory of the last generation shows. Un- der present conditions when a bank's solvency is suspected by other banks and other banks are the first to sus- pect it, then every bank in that vicin- ity is in self-defence compelled to hoard its cash and withhold it from solvent borrowers and legitimate pur- poses, as to be prepared to meet any probable run on it caused by the anticipated failure of the suspected institution. With the present stock- holders' liability and proper inspec- tion our State system is rightfully pronounced sound and safe. Yet some- thing further is needed, not merely to encourage our people to deposit their money instead of hoarding it, to moderate the effects of panic, to prevent runs on solvent banks, and to insure deposits, but to enable the bank system to survive the postal sav- ings bank system. In my judgment the bank guaranty deposit policy will ben- efit not only the banks but very great- ly the public. All successful banks prosper on the money of depositors. The State and Federal governments require security for their deposits with banks, yet these public deposits produce but a small part of the profits of banks. The individual depositor contributes the greater part of the money from which profits arise. Every banker ought to be willing to have his deposits which enrich him thoroughly guaranteed. I realize that a Governor who has no power to forbid or veto harmful legislation can have little power in advancing benefi- cial legislation. He can, however, and it is his duty to recommend to the Legislature what he deems wise and helpful, leaving it as it ought to be left to the judgment of the legis- lators, chosen by the people for this purpose, in their wisdom to follow or reject his suggestion. It is with such recognition that I have thought prop- er to mention the bank deposit guaran- ty. A compulsory system is advisable but not necessary. I believe the same pur- pose will be accomplished by enacting a guaranty law for the benefit of those banks which desire to avail them- selves of its provisions. Let provi- sion be made that when a certain per cent. of the State banks, say sixty, representing a certain per cent of the State banking capital, say fifty, shall file with the Corporation Commission, a request to be admit- ted to its provisions, the Corporation Commission shall certify that fact to the Governor, who shall proclaim the act to be effective from and after the first day of the ensuing July or Jan- uary, whichever comes first, upon all such banks and upon others which may thereafter file a similar request. Should the Legislature favor the pol- icy the details of the legislation will not be difficult, and any fear that ir- responsible and unsafe banks might be organized can be allayed by appro- priate provisions.

Railroads.
The railway business of the State is so important that I deem it proper in this inaugural address to inform the people of some of the views en- tertained by me and which I have in public speeches often declared con- cerning railroad matters.
Every thinking man realizes that railroads are necessary, that they bless every community they touch, that they must be profitable to be able to give proper service, that they deserve fair treatment at the hands of Legislatures, and moreover that any legislation that would deprive them of just compensation would be futile under the constitution. The people are willing to be charged such rates for travel and freight as will pay the legitimate expenses of every kind and character, including liberal wages to all employes, keep up the roads in good repair and safe condi- tion, and then pay fair dividends upon the value of the property. But the people are willing for companies chartered for the public benefit to ex- ercise unlimited power to extort when un- restrained by law, additional rates to pay dividends on fictitious values or to enable railroad magicians by tricks- ery to make millions over night, or to justify them in saddling upon the public millions of securities in water- ed stock. In my judgment the funda- mental wrong in the American rail- road problem is watered stock. The great question of rates of the railroads managers is how to make one dollar's worth of property earn dividends and interest on two dollars of stock and bonds. This tends to two great evils, overcharging the public on one hand, and stunting the roads in labor and equipment on the other? This

overcapitalization, together with the fact that, except in rare instances, the owners of railroads do not live among and have little sympathy with the people they serve, are at the bottom of most railroad evils. Oftentimes a manager serving a far away corpo- rate head, not knowing how long he will hold his position, endeavors to make a record by charging the public all he can, and by exercising a tem- porary economy that leads finally to defective roadbed, dangerous track and insufficient equipment, for he is expected above all other things from his position to make the property earn dividends upon original and watered stock. It is evident that one of the essentials of proper regulation of railroad charges is to provide by statute for ascertaining the value of railroad property in order to have a basis upon which to consider rates.

The last Legislature reduced pas- senger fares. The rates now in force, which save thousands of dollars an- nually to the people from the old rates, have been approved by the railroads as just and reasonable. The conditions justify us in anticipating no agitation for any change in pas- senger fares during the term of the incoming administration.

The discriminations in freight rates practiced by railroads in favor of some and against other cities is prop- erly receiving much attention. As far as competing cities are concerned, it is more important that they have relatively just rates than that either have absolutely just rates. All rates may be too high, but even then, relatively they should be equitable. Some of our North Carolina cities have been compelled to pay millions of dollars of freight over and above what other cities have paid for the same distance. The freight on a car load of corn from Cincinnati to Greensboro is much more than the freight would be should the car go on to Lynchburg. A car load of mol- asses from New Orleans to Lynch- burg pays less freight than if it stops in Charlotte. Over such discrimina- tions in interstate commerce the In- terstate Commerce Commission has sole jurisdiction. On the face of the above instances there is injustice, and they show that companies whose di- recting heads live away from the section served do not of their own ac- cord always deal fairly and deal out evenhanded justice to the communi- ties they reach, and to remedy such wrong the people must look elsewhere than to the managers of the railroads. The fixing of proper rates is a great problem. Each city is entitled to all natural advantages, but no railroad company should carry freight to one city at a loss and then be permitted to overcharge other communities to recover the loss. Under no condition and for no purpose, in my judgment, should community be charged more than a just rate for the service ren- dered it, regardless of profits or losses on rates to other cities.

The State should do all that is properly within her power to abolish the discrimination against our towns and cities and to secure for our enter- prises and business interstate rates as fair for our citizens as the rates en- joyed by the citizens of other States in their enterprises. The last Legisla- ture appropriated \$4,000 to help bear the expense of efforts to secure from the Interstate Commerce Commission correction of existing wrongs against our people in interstate rates. Such assistance should be continued until all reasonable efforts have been made to secure justice to the interests of the State.

Economy.
In the Treasurer's report it appears appears that owing to the value of our taxable property not increasing, as much as the last Legislature antici- pated our expenditures for the last two years exceeded our receipts. This fact emphasized the necessity of practicing the governmental virtue of economy.
The retirement of our people and our financial strength forbid parsim- ony, but there are limitations upon our treasury and the Legislature will regard these limitations and display that wise statesmanship which will appropriate justly for all worthy pur- poses and yet keep the appropriations within the bounds of probable revenues, bearing in mind that surplus is usually more desirable than a deficit. The Legislature will make proper provision for refunding that part of the State debt which falls due in 1910.

Sincere gratitude for the people's approval of my past public services and profound appreciation of their confidence in calling me to the res- ponsible duties of Governor, shall continually determine me to dedicate whatever ability I may have to the discharge of my official and faithful performance of such duties. With hope and pride, and yet with fear and humil- ity, I take the high office from my able, patriotic and distinguished pre- decessor. Fully conscious of my own weakness I would dread to undertake the discharge of my obligations, ex- cept for the wisdom and strength of those whom the people have likewise elected to serve in the conduct of the State's affairs, and on whose coun- sels I hope to lean in matters of doubt and in hours of trial. Even when I shall devote my time and talents to their cause, let us trust that under the guidance of an ever kind Providence in the ensuing years plenty and peace shall bless our people, prosper- ity enrich our industries, happiness dwell in our homes, the spirit of gen- erosity and fellowship grow among men, and devotion to law and order increase.

28 Die in Wreck of Church.
Berne, Switzerland, Jan. 11.—Searchers to-day failed to find any additional bodies in the ruins of the ancient church near Sion, which collapsed Sunday during services. Twenty-eight people were killed and 30 injured. Rotten pillars in the crypt gave way.

Cannon Names Secret Service Com- mittee.
Washington, Jan. 12.—Speaker Cannon announced the House mem- bership committee that will investi- gate the expenditure of money for the secret service work of the govern- ment department. The members are Omsted, Currie, Young, Brantley and Bowers.

To Store Cotton.
Oklahoma City, Okla., Jan. 8.—Oklahoma cotton planters will hold a mass meeting to-morrow to discuss plans for holding the crop and to dis- pose of it through channels provided by the Farmers' Union. The Oklaho- ma cotton growers will co-operate with the national union in its effort to hold a million bales of cotton off the market until such time as the price offered is satisfactory.

MUST A NURSE LIE TO SAVE PATIENT?

Should She Promise to Become His Bride to Quiet Him is Problem—A Stunner for the Leader of the New Movement.
Cleveland, Jan. 12.—"Shall I say yes to an excited, nervous patient's proposal of marriage, and then later explain that I did not mean it except to soothe him at the time or shall I refuse the proposal and perhaps have death on my soul?"

This is the query put to the leaders of the movement by which 11,000 young people of Cleveland are at- tempting for two weeks to live as Je- sus would. A trained nurse, Miss Jesse Charles, asked the question, say- ing she has been trying to live as Je- sus would. Rev. W. B. Wallace, pas- tor of the East End Baptist church, who outlined the rules of conduct for the movement refused to-day to be responsible in such an event as the trained nurse sketched.

"I would leave it to my common sense were I a nurse," he said. "I would not attempt to advise."

She Asks Question.
Miss Charles' letter reads: "A trained nurse has an excitable, nervous pa- tient, who must be kept quiet at all cost. This patient falls in love with the nurse and wishes to marry her after he is well."

"Shall she say yes to quiet him, and tell a lie by so doing, or shall she say no and let the patient become ex- cited and unstrung, which might pos- sibly result in his death?"

"Which is worse—a lie or the death of a patient on your soul?"

"If she says yes it would quiet him, and after he is well and stronger she could reason with him and convince him of the fact that she was only trying to soothe his shattered nerves."

"This nurse is trying to live as Je- sus would. Now what would you do? What do you think Jesus would do?"

That New York, Chicago, Washing- ton and other large cities are interest- ed in the movement is indicated in letters to Mr. Wallace. Pastors in those cities have asked his methods, suggesting an effort to emulate the Cleveland movement in their cities.

LILLEY TO KEEP CONGRESS SEAT

No Law to Prevent Governor from Holding Both Offices at Same Time and Incidentally to Draw Both Salaries.
Washington, Jan. 12.—Governor Lilley, of Connecticut, is also Repre- sentative of Congress from that State. He holds both jobs and intends to draw both salaries, at least until the present Congress ends on March 4th.

He did not resign as Representative when elected Governor of Connecti- cut, or at least Speaker Cannon has not received his resignation. Conse- quently he is liable at any moment to be pulled from the Governor's chair in Connecticut and hurried to Wash- ington to make a quorum in the House.

There is no law preventing his holding both jobs at once or drawing both salaries. If Lilley resigns, he must, according to law, write a letter himself, as Representative, to himself as Governor, announcing that because of his election to the governorship he must leave Congress. Governor Lil- ley, in turn, must present that resig- nation to Speaker Cannon.

It was learned here that Lilley in December offered to present his res- ignation to Governor Woodruff, but Woodruff declined to accept it. It was decided that there was no need for holding a special election to fill the Representative's place for the short session, and Lilley decided to remain as Congressman for the short time.

HE ELOPES THAT HE MAY LOAF SOME

"Now My Affinity Works," New York Married Man is Quoted.
Philadelphia, Jan. 12.—Otto Ax- man, accused of having eloped from New York with his wife's sister, was arraigned and held until the police communicated with Mrs. Axman.

When asked why he had left his wife and children Axman told the de- tectives, it is asserted, that when he lived with his wife he had to work.
"Now," Axman is alleged to have said, "my affinity works and I do nothing."
His address in this city was learn- ed through a letter written to a friend of his wife in New York.

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A very practical suggestion for the utilizing of old furs is the arrangement of fur in narrow strips, like ribbon strappings. Over a muff of shirred silk, the fur strips, smoothly lined, are laid loosely; a few stitches holding them in place at the top. The shoulder cape is made in the same manner, passermenterie forming a rich alternating material.

CANAL ENGINEER DEFENDS DAM SITE

Foundations at Gatun, Where Great Lock is to be Built, Are All Right—A Comparison of Sites.
Washington, Jan. 12.—Colonel Goethals, chief engineer in charge of the construction of the Panama canal, has taken notice of the criticisms made by Mr. Bunau-Varilla, who at one time was a sub-engineer in the employ of the French Canal Com- pany, regarding the selection of Gatun as the site for the big dam to control the Chagres river, instead of a site at Bohio.

In a letter to the Secretary of War, which was submitted to the President, Colonel Goethals effectually disposes of Bunau-Varilla's contentions. He shows that the founda- tions of the proposed site at Bohio are much more unsafe than at Gatun, and that the work necessary to make it safe would be enormously expen- sive.

Defends Gatun Site.
Colonel Goethals says: "Both at Bohio and at Gatun the distance from the natural surface to the rock is so great that any attempt to found the dam on the last named material (bed rock) would be attended by enor- mous expense. Reliance must be placed upon the natural earth under the dam to support the weight of the latter. If percolation under the dam is to be feared, means must be taken to cut it off."

"At Bohio the gorge in its lower strata is filled with water-bearing gravel, not found at Gatun. The indications are that to make the dam safe the underflow through these strata would have to be cut off by the construction of a curtain wall ex- tending to the rock. The expense of this construction would be great, as the rock at the most favorable site is at its deepest point 165 feet below the surface."

Apex Woman Tries Suicide
Mrs. R. B. Beasley Seeks Death After Giving Birth to Child.
Raleigh, Jan. 11.—Mrs. R. B. Beasley, of Apex, tried to commit suicide this morning after giving birth to a child. She will die.

She had been despondent for some time over the death of her child last year and this with her illness so pre- vious had her mind that she sought death.

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Doesn't prove the owner to be a hard drinker but people will say he is. "Shoddy" looking clothes don't prove that you're up against it but you know how people talk.
Avoid suspicion
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30. " " #20.
40. " " #30.
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We bought 25 Combination Mattresses at less than factory cost from a factory closing out business. They have cotton on all sides and usually retail at \$5.00 each; our special cash price while they last is \$2.75. These are splendid bargains.

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The Custom Tailor Bugaboo

Unless a man can pay \$80.00 to \$100.00 for an ordinary business suit, there is no advantage in having it made by a custom tailor. He can get a ready-made suit for 50 per cent. to 100 per cent. less than the custom tailored suit will cost and save himself the delay and disappointment incidental to the many try-ons and alterations which are inevitable.

Does it not stand to reason that the manufactur- ers, whose dealings go into the millions of dollars, can afford to employ far higher skill than the cus- tom tailor, who is limited to some thousands?

Ready-made clothes' superiority to the ordinary custom made was acknowledged by the custom cutters themselves, who, in convention in Chicago, said, "If we had not been asleep the last ten years ready-made clothing would not be on top of us the way it is to-day."

We are still showing a complete assortment of winter suits and overcoats. We can fit the long man and the short one, the fat man and the thin one, the undersized man and the extra large one, and satisfaction awaits them all.

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