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# THE MONROE JOURNAL.

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MONROE, N. C., TUESDAY JULY 27, 1909.

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One Dollar a Year.

## HOW TO MAKE MONEY

The business man who will watch the columns of The Observer publications will find many opportunities for profitable investments.

Our news columns carry information of commercial value, and our advertising columns present many inducements to investors.

The best kind of reading matter for the family will be found in any of these publications.

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<b>THE SEMI-WEEKLY OBSERVER</b> Twice a Week.	
One Year \$1.00	
Six Months .50	
Three Months .25	
One Month .10	

We send sample copies on request.

The Observer Co.  
 Circulation Department No. A.  
 CHARLOTTE, N. C.

## 10 Days Notice.

When the town aldermen appoint a man to keep on the watch and notify all citizens 10 days ahead when the next fire will be then you won't need fire insurance so much; but since the man has not been appointed, how can you afford to run the risk?

We'll carry your risk for you very much cheaper than you can afford to do it yourself.

C. H. Richardson and  
 N. C. English, Managers.  
 Phone 198. Monroe, N. C.  
 Savings, Loan & Trust Co.

## Union County Excels In Many Particulars

But in none is her superiority so marked as in the manufacture of Buggies. For right in Monroe are manufactured Buggies that in Style and Finish, Price and Durability cannot be excelled in the United States.

When you buy a **PIEDMONT** you buy the best

**Piedmont Buggy Co.**

## TAKE A THOUGHT FOR THE MORROW!

Don't jog along in the old ruts when a new way of doing things has come about. The best business men regard a bank as an absolute necessity. A checking account is convenient and eliminates many troubles. Every check issued comes back as a receipt. When you pay by check no dispute can arise as to whether or not the bill has been paid. In our vaults your funds will be absolutely safe. If you keep your money elsewhere than in a bank it may be stolen or lost at any time. We welcome small deposits, any amount from one dollar upwards. We furnish free of charge all necessary check books, etc. You are especially invited to call and have a talk with our Cashier about our banking methods.

**We pay 4 Per Cent. Interest  
 on Savings Accounts,  
 Compounded  
 Quarterly.**

The Savings, Loan and Trust Company,  
 R. B. REDWINE, PRESIDENT. H. B. CLARK, CASHIER.

## The Necessity For Medicines

furnishes its own reminder, but we would like to suggest in passing, that when any such unfortunate need occurs, there is no place in town where it can be supplied with more promptness, skill, accuracy, or with a higher class of Drugs and Chemicals, than at

**Simpson's Drug Store,**  
 Monroe, N. C.

## UNDER THE HUDSON RIVER.

New York and Jersey City Connected by Tunnel Under the River Through Which Trains Glide in Three Minutes.

Officially discarding the time-honored maxim, "The people be damned," and substituting for it, "The people be pleased," to quote W. G. McAdoe, who has it in his power to enforce either adage, New York and Jersey City joined hands beneath the river yesterday in a celebration in which everything but the ferryboats had a share.

The time, the place and the girl were propitious—10:24 a. m., the great concourse beneath the Hudson Terminal Buildings and Miss Harriet Floyd McAdoe, daughter of the man who was courageous and able enough to carry to success the dreams of poor Col. De Witt Clinton Haakins, who died in poverty and of a broken heart after beginning thirty-five years ago the work that was finished yesterday.

Mr. McAdoe more than any man in the world had reason yesterday to be proud, though throughout the great ovation he received his modesty was one of the striking features of the occasion, but proud as he might well have been, the man who bought the first ticket to ride in the tunnel was far prouder.

On the New York side Mr. McAdoe himself bought the first ticket, which he gave to Harry Fisk, head of the banking firm that financed the tunnel project. Who of the public secured the second ticket was lost in the shuffle of the foremost of what Mr. McAdoe calls his "flying squadron" of ticket booths.

Several of the booths in the concourse are mounted on wheels, so that they can be moved to points of vantage where the crowd is thickest, and when the eager crowd surged in at the stroke of 3 a dying wedge hit the flying squadron and sent it spinning with the girl inside clinging desperately to her seat.

That was the real opening of the great tunnel, although five hours before that several thousand guests of the company were taken to Jersey City, where those who were near a grand stand erected beside the City Hall heard "hands across the river" speeches from a Governor, a Mayor, an almost Mayor and various other officials.

Miss McAdoe, stunningly attired in a blue gown, with a large white hat surmounted by a trailing blue ostrich feather, started the celebration by pressing a golden key that turned the electric switch operating the trains at twenty-four minutes after 10 o'clock.

A moment later the first official train began its trip ninety feet below the level, and two minutes and forty seconds later the train reached the Jersey City terminal, twenty seconds short of the schedule time. Two of the next three trains made the run in better than three minutes, and Mr. McAdoe later admitted that it was quite possible to make the trip in two minutes and a quarter, but three minutes will continue to be the schedule.

As the switch was turned the Concourse rang with the tooting of the train whistles, which echoed through the corridors, while overhead river craft took up the celebration—all but the poor ferryboats. From the Jersey terminal dynamite bombs shattered the air and sent clouds of smoke circling above the lane through which the train was flying deep below the river.

**Tortured on a Horse.**  
 "For ten years I couldn't ride a horse without being in torture from piles," writes L. S. Napier of Ruggles, Ky. "When all doctors and other remedies failed, Bucklen's Arnica Salve cured me." Infallible for piles, burns, scalds, cuts, boils, fever sores, sczema, salt rheum, corns. 25c. Guaranteed by English Drug Company.

There's many a gain we would call a loss if we knew what we would pay for it in the long run.

**Sees Mother Grow Young.**  
 "It would be hard to overstate the wonderful change in my mother since she began to use Electric Bitters," writes Mrs. W. L. Gilpatrick of Danforth, Me. "Although past 70 she seems really to be growing young again. She suffered untold misery from dyspepsia for 20 years. At last she could neither eat, drink nor sleep. Doctors gave her up and all remedies failed till Electric Bitters worked such wonders for her health." They invigorate all vital organs, cure liver and kidney troubles, induce sleep, impart strength and appetite. Only 50c., at English Drug Co.'s.

It would not take a thrashing machine very long to thrash out some men's ideas.

Manzan is good for any kind of piles. It stops inflammation, creates a normal circulation, thus reducing the piles, and heals the parts affected. Manzan may be conveniently and easily applied, as the tube in which it is put up has a small, patent nozzle attached. Sold by all dealers.

The corn field ought to take a high rank, because there are so many kernels in it.

Rings Little Liver Pills—small, pleasant and easy to take. Finely soluble, carbolized, is good for burns. It penetrates the pores, draws out inflammation, and is heating. It is also good for cuts, sores and bruises. Sold by all dealers.

## HOW TO MAKE \$500.00 MORE A YEAR FARMING.

### ONE WAY IS TO ATTEND THE FARMERS' INSTITUTES TO BE HELD IN THIS COUNTY.

**How to Profit by the Institutes.**  
 How to Help the Work—Institutes for the Housekeepers. Excellent Article from the Progressive Farmer.

Farmers' Institutes will be held at Marshville August 7th, Waxhaw 9th, Monroe 10th. The following article from the Progressive Farmer is especially timely:

There are facts well established and practices thoroughly tried and proven, which every farmer in our territory might easily learn and put into operation and which would promptly revolutionize our agriculture and quickly increase the earnings of the average farmer well along towards \$500 more a year. Mind you, we have no reference to anything in the nature of an experiment, nor to any costly or difficult changes in our general agricultural system; but to simple, established and easily applied facts and practices, which hundreds are now employing, and which the masses of our farmers have steadfastly refused to adopt under the mistaken belief that such methods are not practicable or possible without greater capital than they possess. It is the purpose of an explanation of these facts and practices direct to the farming masses by word of mouth.

The writer has been attending farmers' institutes for about eighteen years, and for a portion of the time has attended a large number each year. He has heard quite a number of institute lecturers in several States, and with a few rare exceptions, he has not heard a fact stated, or a practice recommended, that was not at that very time in successful use by hundreds and thousands of farmers who were working under conditions of climate, crops and soils practically identical with those under which the farmers addressed were working. Farmers' institute lecturers may state facts or recommend practices which are new to some of their hearers; but it is the aim and practice of the best institute lecturers to advise nothing which has not been tried sufficiently under the conditions existing on the farms of their listeners to make its value and applicability certain.

**What the Institutes Should Do.**  
 The purpose of any particular farmers' institute, therefore, is to spread among farmers a knowledge of those facts and practices which long experience has proved are applicable to the farmers and farms represented at the institute.

There are two principal ways by which this is done. The first is by the regular institute lecturer, who is usually a man, who by special training or by study, has acquired a knowledge of the scientific basic facts underlying the best agricultural practice, and who, by giving his whole time and energy to the work, has been able to learn and collect a large share of those facts which others have found out through experimentation, observation and by whatever other means possible. He is a trained teacher, whose work it is to collect information in regard to correct practices and carry it to those having no time or facilities for learning. It is true that he most usually has done the things which he teaches in order to know their correct application, but his duty is to carry facts to his audience, and if he does that, it matters not how or where those facts were obtained. It matters not to the farmer whether those who first discovered these facts made money out of them and were actual farmers, or were merely scientists. If they are really facts and well established, as they usually are, and the farmers can use them to advantage, that is sufficient.

The second way in which the farmers' institutes may and should spread information is by the farmers themselves relating the methods followed in their work. If a man has made a failure of any particular crop, a statement of the exact conditions under which that failure was made will do others a good service. Likewise, if a man has made a success of a certain crop, a statement of just how that success was made will be of value to those making the same crops, under similar conditions.

The failure may have been made in spite of correct methods, but much more frequently it will be found to have been due to lack of knowledge or failure to follow better methods known and proved by others. On the other hand, the man who makes a success may have made many mistakes, but on the whole, his practices will generally be found to be those approved by the best farmers everywhere.

In short, the object of the farmers' institute is to carry proven facts to the farming masses by lectures and discussions, and if the regular lecturer does not give out some real fact, not generally known or not in general use, which the farmers can take home with them and profitably use in their work; or, if the farmers do not discuss among themselves their success and their failures, the institute has failed to fulfill its true mission.

**How to Profit by the Institutes.**  
 This being a correct statement of

the purposes of the farmers' institute, it must be clear to all that it is to the personal interest of every reader of this paper to do all in his power to aid in making the institute in his locality as nearly as possible meet its highest purposes and aims. Our observation convinces us that the failure of the farmers' institute to sometimes accomplish that good which might reasonably be expected, is more frequently due to the farmers themselves than to any fault of the institute; but it is not denied that institute lecturers have not always measured up to their opportunities and responsibilities as teachers of practical agriculture. The chief cause for the failure of the institute system to do the full amount of good possible is the well known conservatism of the tillers of the soil or their dislike and reluctance to change their methods of doing things.

It is very much easier for us to do our work the old way in which long "practice has made us perfect"; and a new way which is much better, and which after practice is also much easier, may at first be very much more difficult than the old way with which we are familiar. This accounts for our tendency to get into "ruts" and stay there.

If the institutes are going to materially aid us in making that \$500 more a year farming, we must avoid the common error of concluding that methods which have been demonstrated as practicable and effective by others on their farms will not also be practical and helpful on ours. We have repeatedly heard men state that such and such crops would not grow on their farms, and later the very same persons making these statements have grown these very same crops successfully and profitably. We have also frequently known men to try a crop, an implement or a method of cultivating or preparing the land and after one trial conclude that "it was not practical under their conditions"; but later, from further trial, they learned these new things were so practicable and helpful that they adopted them. "What others are doing I can do," is a good motto in such matters. If implements or methods have proved generally profitable on other farms, they are likely to be of value to any man growing similar crops, if given a proper trial.

No institute lecturer is likely to advocate anything he has not tried, or anything that hundreds have not already found valuable and are using under similar conditions to yours; therefore, if your experience differs greatly from that of others the chances are that the fault is not in the crop, the implement, or the method, but in your management of it. If it is of great value to others, we should try hard to make it of great value to us. Nine out of every ten who have attended the institutes are ready to admit that they have received much benefit from them, and they continue to attend them every year. If the institutes are helpful to those who attend them, they would be equally helpful to the greater number who do not attend. If it pays a good farmer to attend the institutes—and this is the kind that generally go to them—it will pay all farmers to attend them.

**How to Help the Institute Work.**  
 We appeal to the readers of this paper, if they have attended an institute and received benefit to endeavor to persuade their neighbors to attend the next one held in their section; and of those of our readers who have never attended, we ask that they make a special effort to go this year. Go in the spirit of help-finding, and if encouragement and profit are not derived from the meeting, write us giving your views as to how the institute should be improved. The object of the institute is to help, and help we all need; so if the institutes are not helping the farmers as much as they should, let us get together and make them serve their purpose better. We all believe in sending our children to school. Why should we not go ourselves? Are we too old to learn? The institute is too old to learn! The institute is too old to learn! We are all children in the art of farming. We need much more knowledge and the farmers' institute is an effort to partially supply that need.

**Institutes for the Housewife.**  
 As yet only one Southern State, North Carolina, has done much in supplying institutes for the women in the farm homes. The women on the farms have as great problems and as many difficulties to solve as the men who work the soil. Moreover, the right sort of institutes for giving help in solving household problems would be as helpful to the women as the institutes have been to the men. They have proved a success in North Carolina because they have been helpful to the women on the farms. They might be equally helpful and will be established in all the Southern States when there is a demand on the part of the women for them. The only objection urged against them has come from the men and is based entirely on prejudice. They help the women and add to the attendance and interest in the institutes for the men. Our women are entitled to this help, and, moreover, the best farms will never be built up without the best farm homes.

We know of nothing we can suggest that will more largely or more certainly aid the readers of this

## Stop There, Right Now!

If you are thinking of buying Furniture, makes no difference how little you want, neither how much.

**Cheap Furniture or High Grade Furniture**

We have both kinds, and the surest way to convince you that we have both grades as cheap or cheaper than you will find Furniture anywhere is for you to come and see our Furniture and get our prices.

We are here for business.

**T. P. DILLON**  
 CASH OR CREDIT.

## WHEN YOU

do your grocery business at Doster's you know that you are getting the best the market affords and you are getting it at the lowest figure that goods can be sold. You are getting it when you want it, and we always satisfy our customers at any cost.

Try us.

**The Doster Grocery Company**

**Reward!**

To all the people who read this ad. will be given a reward in the way of information as to where to buy all your Clothing, Shoes, Hats, Shirts, Dry Goods of all kinds, Ladies' Parasols, Shirts, Waists, Skirts, Hosiery, and in fact everything in the line of General Merchandise.

We call your attention to a lot of Ladies' Shirt Waists at reduced Prices.

We can show you the most up-to-date line of Parasols in the city. We beg to thank you for past business and solicit your further patronage.

yours respectfully,

**McRAE MERCANTILE CO.**  
 Phone 45. Loan and Trust Building.

## The Wingate School

Prepares for College and University, and the ordinary vocations of life.

**Fall Term Opens August 10th.**

Tuition rates unusually low for school of its class.

Special inducements to Music and Elocution students.

**Boarding Arrangements Excellent**

Board in private homes	\$8.00 to \$8.50
Board in "Girls' Home"	\$8.00
Board in Boys' Club	\$6.50 to \$7.50

Special arrangements have been made for the care of boarding students. Girls will be in a home prepared for them, under the care of the lady teachers. Boys can obtain board in good private homes, or in the boys' club, which is run under the supervision of the Principals.

B. Y. TYNER and  
 J. G. CARROLL, Principals.

## Littleton Female College.

One of the most successful and best equipped boarding schools in the South with hot water heat, electric lights and other modern improvements. 23th annual session will begin Sept. 15, 1909.

For catalogue address J. M. KROUSE, President, Littleton, N. C.

## MEREDITH COLLEGE,

(Formerly Baptist University for Women)

Among the foremost Colleges for Women in the South. Four distinct schools: Arts and Sciences, Music, Elocution and Art. Run at cost.

E. T. VANN, Pres.