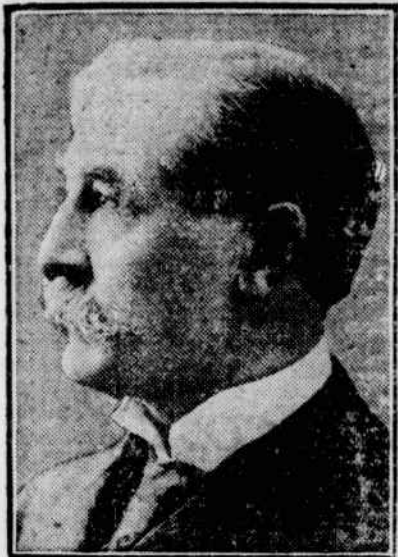


Men and Events

JOHN DALZELL.

John Dalzell, one of the leading Republicans in Congress, hails from Pittsburg, the city so well known over the country as the home of grafters. Now this doesn't mean that the Honorable John is a grafter. He may be. This writer doesn't know. He's a Republican. He lives in Pittsburg. He has been in Congress for about twenty-two years. He was born in 1845. He graduated at Yale University in the class of 1865. Began the practice of law in 1867. Never held office until he was elected to the Fiftieth Congress. Has been a member of every Congress since. During recent years he has been one of Speaker Cannon's right hand men and when the Speaker was removed from the Rules Committee last spring Dalzell was made Chairman of the new Committee. It is said that he may not return to Congress, though he has already received a nomination. The following from the Washington Times is not very encouraging for Mr. Dalzell:

The narrow escape of the Congressman Dalzell in his district is strong evidence that the rank and file of the Republican party intends to stand by the insurgents. Mr. Dalzell has



JOHN DALZELL.

represented his district in Congress for twenty years. He has been the right-hand of Speaker Cannon, and under the Cannon regime one of the most powerful men in the House of Representatives. But all of this did not avert a revolt against him which was all but successful. As matters stand, it is predicted that he will be beaten in the election next November. When Pennsylvania begins to waver in its devotion to the regulars it may be taken for granted that the cause is in desperate straits.

JOSEPH PEARSON CALDWELL.

Few editors of the State have the hold on the newspaper men that is held by the editor of the Charlotte Observer, Joseph P. Caldwell. Stricken with paralysis last year, he has not yet sufficiently recovered as to be able to take up his pen. At the recent Press Convention fitting tributes were paid this wounded lion of the press. Mr. Archibald Johnson, the Historian of the Association, thus referred to him:

"The tallest man among us has retired from the field. His flashing sword is too heavy for any other hand. He performed a service in North Carolina journalism, the value of which we did not know until we lost him. The pages of The Charlotte Observer, still bright and strong, have lost the radiant glow of other years. Joseph Pearson Caldwell was the greatest editor that our state has produced. He attended the Press Association at Hendersonville, and we hoped that he would again buckle on the armor, but Providence willed it otherwise. He was stricken shortly after that delightful meeting, and they tell us there is no hope that ever again we shall hear his clarion call. This is the most important and the saddest event that has transpired within the year."

At the banquet Mr. Caldwell was remembered in a most fitting way, as will be seen from The Charlotte Observer's account of this enjoyable event:

"The sweetest tribute the Fourth Estate ever paid an absent brother was laid at the feet of Joseph Pearson Caldwell, editor of The Observer and dean of the North Carolina press, tonight at the annual banquet of the association. A vacant chair reversed to the festive board at the right hand of the toastmaster pointed mutely to

a gorgeous garland of flowers, festooned, with spotless white ribbon that marked his vacant place at the table. An invitation card upon which was written the one word "Regrets" lay beside the ink-well and idle pen. A hush fell upon the assembly as Charles N. Evans, banker and warm personal friend of the absent editor, who presided as toastmaster, arose and pointing to the silent pen eloquently introduced Iredell Meares Esq., of the Wilmington bar to express to the assemblage the profound sorrow of these good men and true at the absence of the man they ever delight to honor.

"Mr. Meares' tribute was eloquent. No words can do justice to his appreciation of the standard which he said Mr. Caldwell had set for North Carolina. Succeeding speakers, notably Major E. J. Hale of Fayetteville and James H. Caine of The Asheville Citizen, added garlands to the wreath of tribute that was garnered tonight."

WHEN THE EDITOR PASSES.

One of the most interesting papers read at the recent meeting of the North Carolina Press Association at Wrightsville Beach, was by Mr. Robert W. Vincent, managing editor of The Charlotte Observer, whose subject was "Our Problems Viewed Through Blue Glasses." After detailing many of the troubles that come to the newspaper man, he closed in the following beautiful tribute to the men who work day in and day out to give the people the news and to help them on to better things:

"When the Grim Reaper has flashed '30' over the wires that span the River Styx to each one of us, and the last term has gone to the press room of eternity, I believe the Recording Angel will inscribe this tribute and drop a single tear:

"Up here are the good and down there the bad and the near-bad, but over yonder with harp and crown herd the great Unclassified, whose virtues were faith, hope and charity; who did the most good while they lived for their fellow-men and the least for themselves, and left the world better than they found it."

"Yet, when the ink had dried on their little page their passing stirred not a ripple on the surface of the world's composure, and the most poignant grief expressed was the woe of their creditors."

Money in Politics.

There has recently closed a contest in a Pennsylvania district for the Republican nomination for Congress. It turns out that Joseph C. Sibley, who succeeded, spent \$40,698 to secure the nomination. He is the same Joseph Sibley who was once a Democrat, left the party and became a Standard Oil Republican, and figured in the last campaign in the famous John D. Archibald letters. In the campaign the Democratic candidate will organize "No Boodle Leagues" and make that issue prominent.

The decadence in politics is found wherever nominations are sought. The man who will buy a nomination or an election can not be trusted to legislate for the people. He will vote with "the interests" who furnish the boodle. The man who votes for the candidate who is using boodle becomes a party to corruption. Every good man must refuse to stand with boodlers and corruptionists or vote with them if he at heart wishes decent politics. Is a man who votes for one who is using base methods to secure a nomination any better than he who uses such methods? He can not wash his hands of the crime of political debauchery.

Sibley has become a national figure as the type of Dugald Dolgetty in politics—a warning to men of the fellow in politics for what he can make out of it.—News and Observer.

Private John Allen's Office.

"When I first decided to allow the people of Tupelo to use my name as a candidate for Congress, I went out to a neighboring parish to speak," said Private John Allen to some friends at the old Metropolitan Hotel in Washington recently.

"An old darkey came up to greet me after the meeting. 'Marse Allen,' he said, 'I's powerful glad to see you. I's known ob you sense you wuz a baby. Knew yoh pappy long befo' you-all wuz bohn, too. He used ter hold de same office you got now. I members how he held dat same office fo' years an' years.'

"What office do you mean, uncle? I asked, as I never knew pop held any office.

"Why, de office of candidate, Marse John; yoh pappy was candidate fo' many years.'—Ex.

too, and I don't believe that a word was unspoken.—Brooklyn Citizen.

Courtesy is the seemliest jewel in the crown of courage.—Ex.

THE TORRENS SYSTEM.

One of the most thoughtful addresses made at the recent session of the North Carolina Press Association at Wrightsville Beach, was by Mr. Clarence Poe, of Raleigh, who spoke on the "Torrens System and Immigration."

We give here an extract from the same address on the "Torrens System," a system little understood by the majority of our readers:

The Torrens System.

"As it is now, every time a piece of real estate is transferred, some lawyer must examine into the legality of the title. Old records—running back sometimes for hundreds of years—must be searched at great labor and expense; and the next time the property is sold, and the next, and the next, the same work must be done over again, the Sisyphus stone in each case rolled up hill only to roll straightway down again, and each case means new delay, expense and fees.

"Now the Torrens System proposes that instead of this perennial investigation of the same thing, this perpetual marching backward and forward over the same ground with no purpose save that of supporting lawyers who might better serve their fellows in some other way—instead of all this, I say, the Torrens System proposes that the State shall examine the title once for all, guarantee it and register it—and henceforward it may be transferred as easily as a share of stock in a corporation or a bond issued by a State or municipality. The original cost of getting a Torrens deed will be little, if any, more than the present cost of one investigation of title, and with the Torrens deed once secured, land titles may be transferred at from one-fourth to one-tenth the present expense and with immeasurably less worry and uncertainty.

"At present, moreover, a deed is only a registered certificate of claim; the State does not guarantee your right to the property described, and even after the lawyers have pronounced the title sound, you cannot be absolutely sure. A deed under the Torrens System, on the other hand, is an absolute guarantee from the State of your right to the property mentioned.

"A lawyer said to me the other day that he knew pieces of property several times transferred on which at least one-fourth the total value had been spent for investigating the titles—and the next time the property is sold, the same ground will have to be gone over again. Under the Torrens System, at a fraction of this cost, the owner would have a guaranteed title requiring no further investigation and his property as easily negotiable as a United States registered bond.

"Easily negotiable I say—and right here is one single advantage of the Torrens System that ought to insure its adoption even if it had no other attractions. As things are now, land—which should be the finest of all securities—by reason of the uncertainty of titles and the cost of making inquiries, is in no such favor with the banker and money-lender as its value justifies; the farmer, in other words, is at a great disadvantage in borrowing money as compared with the city business man; and all improvement in rural districts is hampered as a result. But with the Torrens System not even a registered government bond would be as attractive to the bank as land would be, because the Torrens deed would be as much guaranteed by the government as the bond itself, while Nature having made land far more indestructible than governments, would better guarantee the safety of the deed. And this would not only make it easier for the land-owner to borrow money, increase his farming equipment and make improvements, but it would also certainly increase the market value of all farm property."

No matter of greater importance will come before the Legislature next January. The last body authorized the Governor to appoint a commission to study the system and present a bill. He appointed capable men, who will no doubt present a bill that will make land easily negotiable and remove the heavy cost of transferring it from one owner to another. The Torrens System is no experiment. It is used in England, in English colonies and in some other States. Mr. Poe also said:

"The main opposition to it must come from lawyers of the scrubber sort, who cry out with Demetrius, the silversmith, 'Sirs, ye know that by this craft we have our wealth!' realizing that they could not make a living if they had to depend upon the necessary and useful lines in which a lawyer should work."

Either never attempt or else accomplish.—Latin Proverb.

Heavy work in youth is sweet repose in old age.—German Proverb.

Political Parties of To-morrow.

The life of a political party follows the same course as the life of a man. Feeble in its theories, weak in its policies, and uncertain of itself, every party has to pass through a period of infancy. Then gradually, as it learns its power, it gains strength. It waxes mighty; it achieves great victories; it reaches its summit; it grows confident of its stability, and then it begins to decline. Gradually its followers desert it, gradually its leaders lose their skill, until it totters and falls.

American history is filled with the biographies, so to speak, of such parties. The Federalists, founded by Washington and organized by Hamilton, had their period of youthful vigor, their period of full strength, the period of decline, and finally their political death in the Era of Good Feeling. The Whig party, which sprang from the old Federalist party, and numbered among its followers some of the greatest minds of America, had its rise, its glory and its decadence, until it, too, died when sectional issues rent America. The American party, born with the death of the Whigs, had its brief career, flourished, won its victories, weakened, died and was forgotten. With these three parties might be numbered several of lesser fame powerful in their day and turning the whole cycle of political usefulness, but passing in turn and disappearing forever.

It begins to look as though the Republican party has reached the zenith of its power and is beginning to feel its approaching end. Its old-time leaders are sickening of the fight, its ablest men are in despair, and within its ranks there are discord and discontent. Already the Progressives have organized themselves and have practically assumed a new party name, and but a few days ago there came vague rumors of a new party, formed among former Republicans, but aiming at the overthrow of the men in power.

With the passing of the Republicans, there has been the rise of the Socialists. They have been poorly led and their own dissensions have weakened them when they should have been waxing stronger every day; but they must certainly be numbered among the forces of the future. When their vote has passed the half million mark and when they are gaining in municipal and State elections all over the country, only the opportunist can laugh at them, and only the blind can fail to see their menace.

Between these two parties—the declining Republican party and the growing Socialist party—stands the Democratic party. It, too, must follow the course of all its predecessors and must have its full cycle of life, but as yet it is in the full prime of its strength. The principles for which it stood in its youth are the principles which will save the country to-day, and the fields on which its greatest victories have been won are the fields on which the battles of to-morrow must be fought.

It is between the three forces represented by these parties, if not between the parties as they now exist, that the political future of the country depends. There will always be conservative—men who mark time and never advance to meet conditions as they are—and there will always be radicals, quick to seize on new devices, always ready to avail themselves of every trade wind of political prosperity. There will always be a great body of reasoning men, midway between these extremes, upon whose decision the fate of this Government will rest. The Republican forces, by whatever name they may be called in the future, will be the conservatives; the Socialists will be the radicals and the Democrats will be the Moderates, holding, perhaps, the balance of power, and holding certainly the surest position. Upon the party of the Constitution, the Constitution will depend, and upon the loyalty of Democrats to-day will depend the stability of Democracy to-morrow.—Richmond Times-Dispatch.

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Interest Rates.

The conditions that determine the rate of interest are the abundance of capital and the security of the loan. If we compare recent with former periods, and the commercial centres with new countries or with countries or regions not yet developed, we shall find that as capital accumulates and business settles down to tolerably uniform conditions the rates of interest decline. In a farming region where capital is scarce, and in a frontier region where there are many dangers and uncertainties in business and where abnormally large profits are often made, rates will be high. But where 6 per cent was a normal profit years ago 4 or a fraction over is pretty satisfactory now—and less is often accepted—because the risks have been diminished and the amount of loanable capital has been increased.

In financial circles there is now considerable discussion whether the country has reached or is approaching a permanently higher level of interest rates. All we can learn from the world's economic history would justify us in saying decidedly, No. The risk of lending is not increasing. Law, supplemented by commercial ethics, is constantly fortifying the position of the lender. With the growth of the country and the expansion of business in every direction larger aggregate profits are unquestionably made. Is it possible that the accumulations are less? Are we wasting so much more than our fathers did that capital is no longer accumulating, or is accumulating so slowly as to create a relative dearth? It seems exceedingly unlikely.

But the astonishing expansion of business in all civilized countries is unquestionably creating a keen demand for capital, and from time to time the demand exceeds the supply. One of the principal causes of the world-wide financial disturbances three years ago was that so much capital had been "fixed" in railroads, factories and what not, that there was a relative deficiency in loanable capital. There may be something of the sort now. But unless the world is astonishingly prodigal capital will increase and the competition of investors will force the rates of interest downward.—Philadelphia Record.

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