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NO. 12.

WALTER B. BELL, Editor.

VOL. V.

THE TIMES. 2-550350250252502535355555555

ECKLES ON THE BANKS.

an Invitation to trade with you. The best way to invite them is to ad-

The Comptroller of the Currency Sees No Indications of a Panic.

BUSINESS OUTLOOK PROMISING.

Deposits are Increasing and Loans and Discounts Expanding-He Predicts That Money is Coming Out of Hoarding, and Will Be Willingly Invested ... The Percentage of Failures is Small;

WASHINGTON, D. C. (Special) .- The causes of the numerous bank failures in various parts of the country have puzzled even the insucial experts, and no satisfactory reason has as yet been advanced in explanation of the unrest in banking circles. In order to give the aspect of the situation as viewed by the Treasury Department, Comptroller Eckels submitted to a formal interview. His

views are, in part, as follows
"There is nothing in the character of the bank failures which have occurred in the West and Northwest within the past week

bank failures which have occurred in the West and Northwest within the past week or mouth to cause any public apprehension of a general return of bank troubles. If any deduction is to be drawn from them, quite the reverse would be true. The general situation for strength in the banking world of Chicago, for instance, could not be better illustrated than by the fact that, without previous expectation upon the part of the public there or elsewhere, the second largest National bank in the city could be closed and no other result follow than the failure of institutions for which it had long been the feeder. The Atlas went out of its own motion, paying all of its creditors on demand, and was in a perfectly solvent condition.

"At Minneapolis a bank belonging to the National system has been closed because of a want of immediate convertible assets, the accumulation of a period when fortunes were being made by the mechanical act of marking up the price of town lots. The indebtedness due is not beyond a quarter of a million, and will probably be paid without the intervention of a receiver, as will that of the bank which failed in Duluth two weeks since. When you add to these two the one which failed at Sloux City, Iowa, three weeks ago; the one at Sloux Falls, South Dakota; the one at Garnet, Kansas, and the one at Kansas City, Mo., you have a total number of failures of National banks in the West since November I of eight out of a total of 1533 located in that section. The percentage, it is seen, is exceedingly small.

"Out of the total of 1539 National banks in the East, only two have failed, and of the 5350.

"It would be remarkable if after the long."

total failures has been only thirteen out of 3830.

"It would be remarkable if after the long strain of a political campaign turning so largely upon the discussion of the money question, with an aggressive earnestness on the part of both contending parties, some bank and business undertakings did not feel the strain and give way. An analysis of each case, however, demonstrates that in the failing bank itself is to be found the direct cause of the failure, and while general conditions may have hastened the end, they could not alone have accomplished it. Bad methods of banking, negligence of officers and directors, whether in a large city or a small town, can result in only one thing, and that failure. These same institutions would fail in good times under similar management, and therefore it cannot be argued from them that even under a continuation of present business condition failure will come to any banking institution which has been conservatively and honestly managed.

managed.

"As an offset to these sporadic failures, we find on an examination of the bank returns under the call of December 17 that deposits are increasing and, though in a smaller degree, loans and discounts expanding. It is certain that money is coming out of hoarding, and will be willingly invested whenever it appears that the American people are ready to devote themselves strictly to their own business affairs.

There is no truth in the report that Governor Bradley is to have an office under McKinley. Governor Bradley himself eavy that he has a total of 3680 banks have closed since November things in the National or other banking world are going to the 'demnition bowwows,' let him consider each case specifically, and know how absolutely individual is the cause of each failure.

"In the light of things done and the things are the light of things done and the things are the light of things done and the things are provided by the Legislature, Dr. Hunter, is unacceptable to Governor Bradley, and he declines to call an ex-

"In the light of things done and the things altempted to be done, the wonder is, not that the failures have been so many, but that they have been so few. It all bears testimeny to the fact that, despite our frequent disregard of wholesale business principles, we get remain an exceedingly rich and prosperous people—a people so rich that Mulhall the great English statistician, recently sa'd of us that 'In the year 1895 the people of the United States must be considered as the richest people of either people of the United States must be considered as the richest people of either ancient or modern times, with their wealth increasing at the rate of seven million dollars per day. James H. Eckels, "Comptroller of the Currency."

THREE THOUSAND CHINESE DROWNED Chuantung City Carried Under a Flood by

The steamer Peru brings news to San Francisco that in addition to the smallpox eptdemic at Japanese ports, cholera has revived at Hong Kong, and though there are not yet

at Hong Kong, and though there are not yet many deaths, the plague is increasing and serious results are expected. The disease had made much headway in many Chinese cities and on the island of Formosa.

The Japanese ports have declared a quarantine against all cholera infected districts.

A severe famine is reported from Western China. It is particularly severe in the city of Chu Yang, in Szschuen Province, where there has been a protonged rain, causing floods, which have spread over vast areas of country, destroying almost the entire rice and vegetable crops.

The inhabitants are dying by scores from starvation and to add to the horror of it a large portion of the city, situated on a bluff at a bend of the Kinsha River, was carried under the flood by a landside and about 3000 of the starving Chinese were drowned.

The flood had undermined the base of the bluff and a portion of the hill about five acres in extent plunged luio the water.

Famous Bloodhounds Sold. Shariff "Ben" Hayes, of Crown Point, Ind., has sold "Buck" and "Jim," his two man-hunting bloodbounds, to the State of Minnesota for a handsome price. That State will use the dogs to watch the State Prison and track criminals who escape. A great many have recently succeeded in getting away and the State will now adopt this method in catching them. "Buck" and "Jim" received their training on a Texas stiminal farm.

A Gas Exposition.
Af an exposition at Madison Square Garden, New York City, opening on January 27, 1897, and nolding for two weeks, will be shown every practical apparatus and appliance which eaters into the manufacture or distribution of gas as an illuminating or heating agent. There will be daily cooking femoustrations, and a gas tower of large dimensions will be one of the greatest curiosities brilliantly illuminated.

Girl Church Ushers.

Girls as ushers have solved the problem of lilling the front seals of a Caribage (Mo.)

Alling the front seals of a Caribage (Mo.)

THE POULTRY SHOW. Over Five Thousand Exhibits in Almost

The New York Pouitry and Pigeon Association opened its eighth angual exhibition in Madison Square Garden, New York City, with over five thousand exhibits, divided into almost seven hundred classes.



Among the premiant exhibitors at the show are the Hav meyer brothers, with numerous entries from Mountain Side Farm, Mahwah, N. J.; Joseph Forsyth, Oswego, N. Y.; H. T. Peters, Isilp, L. I.; the Whiting Farm, Holbrook, Mass.; W. T. Levering, Baltimore, Md.; Oakland Farm, Taunton, Mass.; George W. Mitchell, Bristol, Conn.; Richard Oke, London, Ontario; F. L. Mattison, South Shatisbury, Vt.; E. P. Sheppard, Croton Falls, N. Y.; Orr's Poultry Yards, Orr's Mills, N. Y.; Ira C. Kellar, Prospect, Ohio; Ezra Cornell, Ithaea, N. Y.; M. B. Blanch, Lebanon, Penn.; C. P. Earle, Gouverneur, N. Y., and Dr. F. M. Robinson, Pawling, N. Y.

Additional interest is given to the show by reason of the meeting of the American Poultry Show. Other meetings called during the week include the American Black Minorea Club, the Leghorn Club, the American Owl Club and the Waterfowl Club. Special prizes have been offered by all these organizations.

BRADLEY TO RESIGN.

Has Grown Tired of His Office as Governor of Kentneky. Governor Bradley, of Kentucky, is tired of office already, and has at last confirmed a rumor prevalent for some days that he is to



WILLIAM O. BRADLEY. He admits his intention to resign as Gov-

ture, Dr. Hunter, is unacceptable to Gover-nor Bradley, and he declines to call an ex-tra session. Should he appoint his friend, Jonn W. Yerkes, Governor Bradley would come in for still more censure. It is thought that Governor Bradley, after resigning, will let Lieutenant-Governor Worthington appoint whoever he deems fit.

A PLAGUE OF HYACINTHS. Navigation on the St. John's River, Florida Almost Stopped.

The cold weather this winter has had no affect on the water hyacinths in St. John's River, Florida, and unless Congress soon takes some step to rid this river and the tributary streams of the plant before next summer, navigation of the upper St. John

summer, navigation of the upper St. John will be entirely blocked. On the last trip of the steamer City of Jacksonville from Jacksonville to Sanford, Jacksonville from Jacksonville to Santord, great difficulty was experienced in getting through the solid bed of hyacinths which extended for one mile and a half south of Volusia bar at the head of Lake George. Winds blowing from the north and northwest have caused plants to be blown out of lakes and streams and into the form of a solid mass

and streams and into the form of a solutions are series the river.

Captain Shaw, of the steamer Hays, states that in places the hyacinths roll over and over until a solid bank several feet thick is formed and when the steamer gets into the floating mass it is with the greatest difficulty that she can be extricated. Only a few days that she can be extricated. Only a few days ag, a small steamer on the upper river was completely stalled and it took half a day for the men in row boats to open up a passage for her. At every landing along the river mill men and loggers complain that business is being ruined and all hope that Congress will soon take some action to afford relief. The mone ary interests at stake are very large. large.

LANE COUNTY INSOLVENT.

A Kansas County Declares That It Can Pay

No More Interest on Its Bonds. Lane County, Kansas, in the western part of the State, has been formally declared insolvent by its Board of Commissioners, who decided to pay no more interest on \$125,000 in bonds held in New York and New Eng-iand. In the past the interest has been paid promptly and the bonds have been quoted at par. The Lane County folk declare they are not repudiators, but cannot collect taxes as-sessed against Eastern loan companies which own large properties in the county.

A spree in Northern Miami, Fia., has brought one Seminole Indian into deep disgrace before his tribe. Some one cut his hair, and he has been forbidden to return to the tribe until it shall have grown again. His fellows think a mean white man tricked

Killing Horses to Save Feed. Rather than stand the cost of feeding

BILL ARP'S LETTER.

DISCUSSES CHURCHES AND THEIR MANNER OF GOVERNMENT.

The Philosopher Gives a Quotation from Dean Swift on a Pastor Without a Following.

There is an old English rhyme which

"A pastor without any people Is like a church without a steeple." Dean Swift added two lines, which said: "A people without a pastor

It is like the election of judges of our courts; nine times in my recollection see that church. Everybody sainted, and the people are howling for another change. They think it better to endure the objections rather than abaudon the faith and formula of their fathers. The Methodists get their preachers from the bishops and the people have no choice in the selection. If they are disappointed they make no complaint, for they know go on. There is no interregnum. They are never without a preacher. This plan saves the people some embarrassment. It is hard upon the preachers and especially upon their wives and children. No permanent and fig tree; no neighbors of long standing who have been true and tried n sickness and health. By the time they begin to know them and to love them the year is gone and they must separate. Dr. Johnson, the great philosopher, said: "I have always looked upon it as the worst condition of man's destiny that persons are so often torn asunder just as they become happy in each other's society." Methodist preachers' wives and children are the gypsies of the church. I have always sympathized with them.

Another objection to the Wesleyan method is the bishop's lack of infor-mation as to the needs of the different churches and the qualifications of the preachers to be assigned. Of course he has to consult the elders and these have their favorites, their college mates, their likes and dislikes, and the were preachers. Deacons and stewards ity—to donate his infallible cure. pointments and cause heart burnings that are smothered, but felt. We see by the papers that Rev. Robert Toombs Dubose, a grandson of Bob Toombs, was given six little scattered country churches for the coming year, and he says he cannot take the burden, for his health is very poor and the winter's travel from church to church would endanger his life. It looks like somebody ought to have known this before. Some forty years ago a Mr. Graves wrote a sarcastic, unkind book about this power of the bishops over the people, and pictured a great iron wheel revolving horizontally and the bishops sitting on it in dignified case,

while the wheel rested on the bowed shoulders of the humble preachers. The Episcopalians get their preach ers from the bishops, too, but they don't rotate, neither do they get far away from railroads or civilization. They are the most devoted sectarians of all Christian denominations-devoted to their church, its venerable renown, its rituals and traditions-devoted to their bishop almost to idolatry. An indifferent preacher is all the same to them as the most eloquent divine, for they perform as much of the service as he does and only need him for a leader. If he can read the ritual passing well and administer the communion he is all right with them. It is an admirable feature in the ritual of this church that the people both young and old take so prominent a part in the service. I asked a critical cynical friend one Sunday morning where he was going in such a hurry. "I'm going up to my church to worship God, not man," said he. I read the other day about an old fisherman who had taken a great liking to an Episcopal preacher who was fishing in his neighborhood and he accepted his invitation to come and hear him preach in a neighboring church next Sabbath. He put on his best clothes and rode the old mare to the little chapel and took a front seat and tried to be devont for the first time in his life. After the service was over he took the preacher by the hand and said: "Well, parson, I promised to come and I come. I didn't understand much of what you was saying and doing, but I ris and sot with you the best there was most too much risin and sottin in that church and not enough in the others. We took a little city boy with us to church last Sunday. It was his first adventure of that kind, but he had been going to matinees. "Aunty, what are they all doing now," he whispered. "They are saying their

little star.' he didn't think it was much of a show. The Baptists have the most democratic method of calling a preacher. It call whom they please and every mem-ber has a vote. They keep him as long as it is mutually agreable and either party call whom they please and every member has a vote. They keep him as long as it is mutually agreable and either party can dissolve the relation at pleasure. Of course there is always some embar rassment about getting rid of an unwelcome preacher, but there is one way that is generally successful. They car der why he does not stay where he is

move him as effectually as smoking s

ELKIN, N. C., THURSDAY JANUARY 7, 1897.

rabbit out of a hollow tree. The Presbyterian mode of calling a preacher has much to commend it after it is happily done, but it is beset with embarrassment in the doing of it. The call is strictly democratic for every member has a vote, but after the call is made and the preacher ordained as pastor the presbytery locks the door and puts the key in its pocket and says now that you have got him you must keep him 'till I say no. It is like the law of marriage and divorce. It is easy approach to may marriage but it used to be snough to get married, but it used to be quite a difficult thing to get unmarried. I say "it used to be." It is not much trouble now, neither is it as much crouble as it used to be for a preacher Are like a dog without a master."

This fits us better, for we have lost ours and are now groping around in search of another one. Calling a climate does not agree with his health preacher is always a perplexing and embarrassing thing to do. What is the best mode of procedure has long that a preacher says the reason why he been a variety of checking the procedure has long that a preacher says the reason why he been a vexed question among the resigned his pastorate and is seeking churches. There are some objections another is that he has finished his churches. There are some objections another is that he has finished his to every method that has been tried. work in that community. That is

the mode of their election has been I reckon, and no outsiders to be changed in Georgia and now the press sainted. Surely he dident say that. When a Presbyterian paster has made But the churches don't up his mind to change his base the people had just as well submit as gracefully as they can, for the presbytery will ratify it. No congregation should try to keep an unwilling, dis-satisfied pastor, and they don't. Preachers are just human, and will seek to better their condition. The best preachthat the year will soon pass and a change will come. The rotation must go on. There is no interest that the state that the state the least places, and this is right. It is the unwritten law of the church and of the state the least places. society. For ministerial talent there is always room at the top.

I was ruminating about these things

because we have lost our preacher and are looking around for another. He abode; no home attachments; no vine had a call to a bigger and maybe a better place with a larger salary; and he accepted before we hardly knew he was called. He hadent finished up this church and he knew it but I reckon was afraid that it would finish him up if he staid, for the times were so hard we couldn't pay him promptly, though we did the best we could. Preachers want their salary in the bank, and it ought to be. I was present once when a preacher was ordained. After the ceremony, when the people went up to give him their hands and their benedictions, one old man said, "May the Lord keep you humble; we will keep you poor." And they did. For forty years I have been looking for a country

Alrea church that paid the preacher a suffi-cient salary and paid it promptly. Paying the preacher is the unsolved problem and has been ever since there th to get to heaven, for they have a

"A man he was to all the country dear," And passing rich at forty pounds a year."

the village preacher-

so great and good a man as Jonshan Edwards after twenty-four years of faithful service at Northampton was voted out of his pulpit, and like an old horse turned out to graze and die. We find a good deal of fault with the preachers and sometimes with their wives and children, but after all they are as a abas La best people we have got and set us the best examples. How soon we would lose our morality without them. They have their likes and dislikes, and perhaps their favorites in the church, and so do we. In the old times they preached for smaller salaries. The salary was a secondary consideration, but now it is the first. Over fifty years ago I went to school to an Irishman who suddenly took a notion that he would quit teaching and go to preaching. He studied a year and then applied to the presbytery at Columbus for examination and license. The committee reported favorably and he was about to pass successfully, when Dr. Goulding, the mederator, leaned forward and said: "I will ask the candidate a single question. Brother Gray, do you feel in your heart that the Lord has called you to preach the gospel to the people?" "Yes," raid he, "if they pay me for it." He was not licensed. He attached too much importance to the pay.

The other day I met my friend Milton Candler in Atlanta and asked him

about a young preacher, and he said: "Yes, he is a very promising man. I expect you can get him. What salary can you pay?" When I told him he looked surprised and said: "No more than that? I don't think you can get him. Good preachers have gone up. There are but few long-continued pastorates in these later years. As soon as a preacher gets a reputation be is called to a wealthier church, and he goes. It is easy for him to see that the way is clear and it is the Lord's will when the salary is increased. The pastorates in England and Germany

are life-long and their is no chance for the college graduates save to wait for I could." I have always thought that their death or superannuation or for new churches to be established. The Presbyterian mode of calling a pastor has no fixed rules or usages. For awhile the vacated church is all at sea, but by and by the applications begin to come in and references are given. A correspondence is had and inquiries are made as to the applicant's prayers," she said. So he bowed his character as a man and a preacher and head and repeated, "Twinkle, twinkle a worker, and as to his wife and child-After the service he said ren. If it be practicable he is invited

to come and preach a trial sermon and mingle for a day or two with the people. This is a hard experience on any is the very essence of simplicity. They sensitive Christian man, for he realizes that he is on trial and the jury is com can dissolve the relation at pleasure.

Of course there is always some embarrassment about getting rid of an unfortunes, The situation is against

starve him out. This method will if he is the right sort of a man. Maybe he does not wear well and his pe ple are tired of him. And so he is a suspect. The test of a preacher from a single sermon and a day's acquaint-ance is a very unfair trial both to preacher and people. But what else can be done? The result not unfrequently is that one or both are disappointed and another change is wanted.
The church is split up. There are
majorities and minorities until finally the subscriptions fall off and the preacher has to go or starve. Mone is the sinews of church prosperity as well as of war. The love of money is the root of all evil and the lack of it is nearly as bad. It will chill and paralyze the spiritual life of any church.—Bill Asr in Atlanta Constitution.

> Fragality. "There are men, I suppose," she re-marked, pensively, "who are engaged o more than one girl at the same time." "Yes," he answered, "but I am not

ne of them." "I am glad to hear you say that. It

s so frivolous and insincere." "Of course. And there's no reason why a man shouldn't make one engagesient ring go all the way around if he only takes his time."-Washington

City Supported by Krupp Foundries. The Krupp gun foundries at Essen, near Dusseldorf, employ 27,155 persons, whose familles amount to 67,597

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Don't delay until it is too late. Consumption, uninterrupted, means speedy and certain death. Address T. A. Slocum, M. C., 98 Pine street, New York, and when writing the Doctor, give express and postoffice address, and please mention reading this article in the Elkin Times.

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Arrive Greensboro
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OFF WITH THE OLD AND ON WITH THE NEW



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PROMINENT PEOPLE.

Li Hung Chang will write a book on The Prince of Wales is a determined up-holder of English made goods.

A memorial to the late Robert Louis Stevenson is to be erected in Edingburgh.

Charles A. Collier, who has just been eleged Mayor of Atlanta, Ga., will be the first native of Atlanta to sit in the Mayor's chair. Next to George Vanderbilt, the largest land owner in North Carolina is Minister Ransom, who is now at home from Mexico on his Roanoke plantation. Prince Bogidar Karageorgeviich, who in-terested Paris by his lavish display of wealth

and by his profisioney as a musician and connoisseur of paintings, has left Paris for a year's exploration in India. The Earl of Dunraven, descendant of two Celific kings, is entertaining the Vicercy of Ireland in Adare Manor, his ancestral home. The mansion is celebrated for its picture gallery, which is 132 feet long.

Carl Linden, the Swedish artist, now in Paris, began life as a sign painter, but was enabled to become an artist through the lib-erality of a citizen of Chicago, who met him when he was about to go West and become a

Grover Cleveland, will, if he lives until the fourth of March, have one distinction that no other President has enjoyed. He will be the only occupant of the White House that has ever ridden to the Capitol with two different appearance.

The salary of the Archbishop of Canter-bury is \$75,000 a year. He has two palaces provided for him free of cost by the British Nation, and his attendance and maintenance are also settled for in great part by the are also settled to British taxpayers,

Perhaps the greatest benefit over performed for the world by the late Coventry Patmore, whose life was long and useful, was to save from destruction the manuscript of "In Memoriam," which Tenyson had left among some discarded rubbish in his lodgings.

Ings.

The oldest actor in the world in Henry Duel. He will be ninety-three on his next birthday, and was an actor for sixty-five years. As a shid he was rowed out to Plymouth Sound, and saw Napoleon walking the quarterdeck of the "Billy Ruffin." The veteran actor now keeps a tavera in Plymouth, England.

mouth, England.

Charles Crisp, son of the former Speaker Crisp, who died recently, was sworn in at Washington as Representative from the Third District of Georgia, to fill the vacancy caused by his father's death. The House departed in his case from the rule requiring formal credentials, accepting as satisfactory evidence of his election a statement by Governor Aikinson. Mr. Crisp was applicated as he took his seat,

The Charlotte Observer DAILY & WEEKLY

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