"Failing to secure the desired infor-

public. Why do they oppose it?

"Our people suffer conditions which

others do not. For example, the com-

panies force upon our people the 'co

insurance clause,' in their policies

while the following states prohibit it

entirely or to a great extent, or leave

it optional with insured: Arkansas

Georgia, Kentucky, Louisiana, Missis-

sippi, New Hampshire, Ohio, Indiana,

Michigan, Minnesota, Missouri, New

Jersey, South Dakota, Texas and Wis-

"The following and perhaps other

states prohibit trust agreements be-

tween companies as to rates: Arkan-

sas, Iowa, Kansas, Louisiana, Missis-

sippi, Missouri, New Jersey, Ohio and

Texas. An Alabama law which en-

ables a party to recover 25 per cent

additional to his loss, if the company

carrying the insurance is in a trust to

fix rates, has just been upheld by the

through state boards or otherwise ac-

"I find that three states, Texas, Uou-

"The following states have the 'val-

which forbids the company from dis-

puting the insurable value of a build-

ing after it has been destroyed by fire:

Arkansas, Georgia, Kentucky, Louisi-

Ohio. As our law now is, one may pay

insurance for 25 years on \$1.500 on a

building which he thinks is worth \$2,-

000, and if it is destroyed the com-

pany is permitted to assert that the

building was never worth over \$1,200.

If it is not destroyed the company

keeps the premium on \$1,500, while

"Our people only want justice and

evidence of their rates and conduct in

the several states in a very short time

with very little trouble or expense

to themselves o rthe committee. Their

opposition to an investigation, under

the circumstances, raises a presump

years we paid \$21,154,469 to the com-

panies and they paid for losses in this

The latest feature picture at

state \$10,653,940,00."

"The fact stands out that in ten

tion that an investigation is needed.

ana, Mississippi, New Hampshire and

United States court.

the companies.

Governor Insists On Investigation Of Insurance Rates from a severe cold. Mr. Neal was a na

Raleigh, Jan. 25.—In a statement ules of the rates for North Carolina issued by Governor Kitchin concern-"In February last the president of furnish only by the courtesy of the

board on Uniformity in Fire Insur. other state not covered by the Southance Legislation and in the Interpre. eastern Tariff Association. tation of Fire Insurance Contracts,' address was more suggestive than in- insurance in this and other states. The structive, and as it referred to the sub- fact that other states are paying more ject of rates, I wrote to the president than North Carolina does not justify things I asked him to furnish me people in any state, where a combinaseveral states. This he did not do, nor just basis. did he inform me where they could be ntained.

"I thereafter called upon our insur- I have otherwise found that the peo

ance commissioner to furnish me ple of this state are paying much schedules of the rates in the several more than is paid elsewhere for what Less than a decade ago she was young

"Ther in The Strife of Your Ohn Thoughts They the Anhler Impulse"

- You will make no mistake in sending us your future orders for Job and Commercial Printing.
- We will give you the best quality workmanreasonable prices.
- We base our solicitation of your patronage product.
- Place your orders for quick delivery with us

NEWS PRINTING HOUSE P. L. GARNES .

At Concord on 16th Mr. A. W. Neal, a prominent citi-

zen of Concord, died at his home at that place on the 16th of January, after an illness of several days duration, of pneumonia, having started Mr. Neal was a native of Mecklen-

Death of Mr. Neal

burg county, having been born here in 1841, and was 70 years of age. He states. He furnished me the sched- 35 years ago.

matters, he says that the part of his ern Tariff Association, which seems to and T. J. Neal, of Mallard Creek terests of the club will be discussed. message which deals with instrance cover Virginia, North Carolina, South township, this county; and Mrs. J. was prepared after an investigation Carolina, Georgia, Alabama and Flor-H. Blackwelder and R. W. Earn-invited by the fire insurance people idea of the county. ida. Even these rates he was able to hardt, also of this county.

the National Board of Fire Underwriters, from his office in New York, sent ling them to file their rates with him. The commissioner stated that he did

"The above experience satisfied The faded picture of a once pretty and requested me to give the subject me that the people of this state are girl, the withered flower that once careful thought. This I did. As the in the dark as to the relative cost of beautifully blossomed, the wretched form of a young woman whose life has been steeped in sin. the quivering lips ing entitled S. H. Hilton, Executor of unless otherwise agreed upon by said that have drunk life's bitter cup to the the Will of Emma Brevard, deceased, of the board asking to be further in excessive rates there or here. I have dregs, shrank away from searching vs. Hamp Brevard, Robert Brevard formed as to the facts. Among other never suggested or thought that the eyes in the Recorder's court this Thad L. Tate and Anna Alston, Admorning. Ears that listened to the schedules of the rates charged in the tion fixes the rates, get them on a serpent's hiss, heard with a tremor the odor from the bench-"Leave Charlotte within twenty-four hours or twelve o'clock, M., at the County Court spend one month in jail.'

It was May Utley, once a pretty woman, to whom Recorder Smith spoke. appears to me to be similar risks, as and handsome, even pretty. She was stated in my message. An investigaonly 16 then. Leaving the parental tion could not hurt the companies if roof and divorcing herself from all their rates and conduct are just: if that is good and holy and sweet and unjust it should greatly benefit the innocent and pure and ideal, she sought companions whose thoughts impure, whose motives were base, whose lives were an abomination in the sight of the most high God.

Once upon a time the Utley woma was sent to the penitentiary to spend a year. She came out of the penal in stitution a hardened woman, not a gir any longer. Since that time she has gone down, down, down, to the lowest depths of degration.

"Let me live in Charlotte," was her only plea. But even as one drop of bitter will spoil a barrel of sweet, so will the influence of this creature who ence was so pure and pretty, defile all that it touches. Some other place must be her home.

Drunks Pay Fine

Al. Alexander and H. A. Hill, white the sale until paid. men who looked upon the wine when twas red, or tasted of the corn when isiana and Kansas, and perhaps others twas too white, faced the recorder this morning and were ordered to tually make the rates to be charged by pay a fine of \$5 each.

Adam McCludon, a negro, was charged with larceny, but it could not be ued policy law, which we have not, proven, and the indictment against him was changed to a misdemeanor and he was convicted of forcible trespass and ned \$20 and costs. In default he went to jail and as he is said to be a good blacksmith he will probably be given a good job with the road gang.

After Grip

Look Out For Trouble. The after-effects of the Grip are ap to be serious but a normal healthy condition may be restored in a sur prisingly short time by Vinol.

Watertown, Wis .- "After a severe attack of the Grippe my system was in a weakened condition. I began tak-

We have never sold in our store such a valuable strength creator and nacht, who has succeeded to the in- against said estate to present the health restorer for the convalescent, the weak and run-down as iVnol, and we ask people in this vicinity to try a bottle of Vinol with the understand- ing indebtedness of said firm, and all the weak and run-down as Vinol, and persons owing the same will make set if it does not do all we claim for it. tlement therefor with him. R. H. Jordan & Co., Druggists, Char-

S. W. Dandridge & Co. Develop Linwood

Local Real Estate Firm Purchase Large Interests Near Linwood College in Gaston County—Is Becoming Popular Summer Resort,

Mr. S. W. Dandridge, president of the S. W. Dandridge & Co., real estate and insurance company, has returned from an extensive tour of Tennessee. where he made several purchases of

On the trip Mr. Dandridge made anand offer it for sale.

Linwood, because of its ideal loca-Springs and its easy accesibility to all | sections of the piedmont region has developed into a nonplar summer resort, and is rapidly becoming a rival of Black Mountain and other resorts farther to the west.

Already a nucleus for a good resort The dormitory of the college was turned into a hotel last summer and was crowded with guests from June to, Sep-

With division of the locality into handsome lots and the erection of a number of new cottages Lip god will prove a popular place for a summer outing, situated as it is only three miles from Gastonia and within a few hours' ride from Charlotte, Spartanburg, Greenville, Lincolnton, Wadesboro, Yorkville and other points.

Public Debate at Bam Academy

.The quarterly debate of the Adelphian Literary Society will be held at Bain Academy Friday night, February 24th. The program is as follows: Resolved, That prohibition is beneficial to North Carolina."

The affirmative will be represented by Messrs. Neal McEwen, S. Mack County of Mecklenburg. Craig, Jno. M. Wilson and the negative by Messrs. Carl J. McElwee, Oscar M. Forbis and Hugh B. Craig.

The public is cordially invited to

Country Club Stockholders

The stockholders of the Mecklenburg Country Club will meet this afternoon at 5 o'clock in the directors' went from this county to Cabarrus room of the American Trust Compa-He is survived by three brothers stockholders in which officers will be ing the investigation of fire insurance and the general tariff of the Southeast- and two sisters. Messrs. Pink Neal, elected for the ensuing year and matof New Endinburg, Ark.: M. W. Neal ters of business pertaining to the in-

By Associated Press. dred and seventy-three pardons were to the firm; the said R. Malever has son, W. S. Alexander, the land upon issued by Governor Patterson during contributed Six Thousand Eight Hunwhich he now lives, commencing on Laurabilities corners. the period from Dec. 23, 1910, through dred Five and 78-100 dollars to the W. G. Garrison's line near a white oak description were presented in this list.

of the Superior Court of Mecklenburg County made in the special proceedministratrix of P. P. Alston, deceased the undersigned commissioner, will on the 26th day of January, 1911, at House door in Charlotte, N. C., offer for sale to the highest bidder that certain lot of land lying and being in Charlotte township, Mecklenburg county, N. C., and more particularly described and defined as follows:

lotte, N. C., being the East one-half Tool land which were sold by Jas. A. Bell and C. H. Duls, commissioners, under an order of the Superior Cour and purchased by said Emma Brevard bounded and described as follows: Beginning at a stake or post at the S. W intersection of a 25 ft. street and an 18 ft. street, being the N. E. corner of lot No. 12 and runs with the 25 ft. street 45 ft. in a Westerly direction to a stake; thence in a parallel with 18 me by a certain Deed of Trust executft. Street about 91 1-2 ft. to the line of ed and delivered on the 6th day of Oc lot No. 14; thence with said line and tober 1909, which said Deed of Trust parallel with the 25 ft. Street 45 ft to is recorded in the Office of the Regthe 18 ft. Street; thence with same ister of Deeds of Mecklenburg County about 101 1-2 ft. in a Northerly directin Book 253 page 640, the undersigned tion to the beginning.

purchase price to be paid when sale the 11th day of February 1911 the folis confirmed and the remaining twothirds in nine months, deferred payments to bear interest at six per cent from the date of the confirmation of

This the 26th day of December, 1910 W. M. SMITH, 26-4t-mon Commissioner.

ADMINISTRATOR'S NOTICE TO CREDITORS.

North Carolina.

Mecklenburg Co. Having qualified as Administrator of the estate of Jacob Elliott, deceased, late of said County, all persons holding claims against said decedent are hereby notified to present the same duly verified to the undersigned administrator on or before the 17th day of January, 1912, or this notice will be pleaded in bar of recovery. All persons indebted to said estate will please make immediate payment to the Administrator.

This 17th day of January, 1911. W. M. SMITH, Administrator of Jacob Elliott, de

Charlotte, N. C., Jan. 11, 1911. ing Vinol with the very best results partnership heretofore existing beand in a short time I began to feel like tween J. A. Fasnacht and L. M. Carr, an entirely different person and I under the style of J. A. Fasnacht & am better and stronger than I have Company, as wholesale and retail ba been for years." Adelaide Gamm. (We kers and candy manufacturers, has guarantee this testimonial to be gen- this day been dissolved by mutual consent, and said business will hereafter be conducted exclusively by J. A. Fas- en to all persons holding claims terest and good will of the said L. M. same to me duly verified twelve Carr in said business. Mr. Fasnacht will pay the outstand

J. A. FASNACHT, L. M. CARR

LEGAL ADVERTISEMENTS

(Re-Sale.)
COMMISSIONER'S SALE OF VALU-ABLE REAL ESTATE.

By virtue of a decree of the Supe-Sifford and others against John Zeigler and others," I will selle at the County Court House Door in the City of Charlotte, N. C., at twelve o'clock ruary, 1911, to the highest bidder, all that land in the City of Charlotte, N: C., described and defined as follows:

Adjoining the property of C. ham street and beginning at the intersection of West 11th and North Graham street, and runs in a Southern other large deal in real estate by the 300 feet to a post, Pritchard's corpurchase of \$100,000 worth of land ner; thence in an Eastern direction described in the said Deed-of-Trust, surrounding Linwood College, at the along a part of the way, with Pritchbase of Crowder's Mountain, in Gaston ard's line, 230 feet to a post, W. H. C. county. The company will at once divide up the property into building lots thence with Barkley's and others in a Northwestern direction, 363 feet to a post on West 11th Street; thence

Said property is divided into six lots whole.

A Map of said lots can be seen in my office at any time.

Terms of sale one-third cash, ance in six and twelve months, interest from date on deferred payments. The bidding to start at \$5912.50. January 24th, 1911.

· C. H. DULS, Commissioner.

ADMINISTRATOR'S NOTICE.

Public notice is hereby given that ing claims against said estate are required to present the same on or before the 15th day of January, 1912, or this notice will be pleaded in bar of

their recovery.
Persons indebted to said estate are requested to make prompt payment to Book 263, on page 595.

J. W. McKINNEY, Administrator of William Rea. R. F. D. No. 17, Matthews, N. C.

State of North Carolina,

TO ALL WHOM IT MAY CONCERN:

This is to certify that on this day R. Malever, of Charlotte, N. C., and Neal Kinkelstein, of Jacksonville, and Emma V. Alexander, Plaintiffs, vs. Florida, have entered into a partner-Annie Alexander, Margaret Alexander the road, near the ship, the business of which is to be and Vergie Alexander, Defendants." conducted at No. 9 East Trade street the undersigned Commissioner, will Laughlin's deceased the Charlette undersigned Commissioner, will track said track laughlin's in the City of Charlotte, under the firm name of R. Malever & Company.

The terms of the partnership are as House Door in Charlotte, North Carotto I Carotto

Nashville, Tenn., Jan. 25.—One hun-cept to the amount contributed by him in words as follows, towit: "To my to a Stone; thence Thousand dollars and the term of the corner of day of January, A. D., 1911, and terminate on the 1st day of January, 1012, forks of the roads at the post oak N. 66 1-4 E. 62 1-2 poles t

> This the 16th day of January, A. D. R. MALEVER & COMPANY.

NOTICE

Having qualified as Administrator f the estate of A. N. Deaton, deceased, late of Mecklenburg County, North 11-4t-oaw. Carolina, this is to notify all persons to exhibit them to the undersigned at his office in the Lawyer's Building, North Carolina, Mecklenburg County In Ward No. 3 in the City of Char- Charlotte, N. C., on or before Decemof lots No. 12 and 12 of the Schenk and pleaded in bar of their recovery. All persons indebted to said estate please make immediate payment.

This the 20th day of December F. R. McNINCH Administrator of the Estate of A. N

Deaton, Deceased.

NOTICE OF SALE. By virtue of the power invested in ion to the beginning.

Will expose to public sale at the Court
House door in the City of Charlotte on Township, Mecklenburg County, and in the City of Charlotte, being the same known and designated as lot No. 4 in Block "B" as shown on the Map of the Dr. J. P. Monroe property in Piedmont Park, which said Map is rehereby made, said lot fronting 50 feet on the Northwest side of Seigle Street and extending back 150 feet to an alley beginning at a stake on the Northwest side of Seigle street 170 feet from the intersection of Seigle and Eighth streets and running in a Northeast direction with Seigle Street 50 feet to a stake (corner of lot No. 5); thence with the Southwest line of lot No. 5 150 feet to the alley; thence with said alley in a Southwest line of lot No. 3 150 feet to Seigle Street, the point of beginning. The foregoing sale is made because

of the default of the payment of the notes secured by the Deed of Trust above referred to. This the 12th day of January, 1911.

ADMINISTRATRIX'S NOTICE.

Having duly qualified as administra trix of the estate of Julian O'B. Gi. lespie, deceased, notice is hereby givmonths from this date or this notice will be pleaded in bar thereof. All

requested to make prompt payment. MRS. L. D. GILLESPIE,

ESTATE.

Under and by virtue of the power ontained in a Deed-of-Trust executed to me by Annie H. Brown on September 1st, 1910, and recorded in the Register of Deeds Office for Mecklenburg County, North Carolina, in Book 267 on page 386 to secure the payment M., on Saturday, the 25th day of Feb- of two certain notes therein described and for default in the payment of such indebtedness the undersigned Trustee, will upon the application and demand of the holder of the said bonds Pritchard and others, on North Gra- therein secured, on Monday, February the 20th, 1911, at 12 o'clock, M., at the Court House Door in the City of Charlotte, North Carolina, offer for direction with North Graham street, sale to the highest oldder, at public auction, for cash, the tract of land sitauate in the County of Mecklenburg Sharon Township, and more particular described and defined as follows, to-

Beginning at a stone, J. A. Smith and D. P. Lee's corner and running tion at the foot of the mountain, its proximity to the famous All-Healing ning.

with 11th street, 27 feet to the beginpoles to a stone D P 100's community. and a corner of Lot No. 3 assigned to facing on North Graham Street, and F. O. Bell's heirs; thence with a line is to be sold separately and then as a of lot No. 3 N. 52 3-4 W. 139 1-2 poles corner of Lots Nos. 3 and 7; thence with two lines of lot No. 7, 1st N. 11 1-2 E. 12 3-4 poles to a stone in said Road: 2nd N. 28 1-2 E. 48 1-2 poles to a stone in said road, a corner of the Howe Tract S. 82 1-2 E. 39 1-4 poles to a stone, a corner of the Howe Tract and of Lot No. 1, assigned to S. M. Bell; same tract of land thence with a line of Lot No. 1; beginning and containing 60 acres. For a more particular description of the undersigned has this day qualified as Administrator of the estate of the page 108, etc., Orders and Deeds, in 13-4t-oaw. which reference is hereby made to the the office of the clerk of the Superior Court for said county.

This is the same land which was

conveyed to Annie H. Brown, by W. E Younts and wife and Mrs. S. J. Bell, (widow), by deed dated August 24.

This the 19th day of January, 1911. WILLIS BROWN. 19-4t-oaw.

COMMISSONER'S SALE OF REAL ESTATE FOR PARTITION.

the Superior Court of Mecklenburg

County, North Carolina, made in the A. H. Alexander, R. H. Special Proceeding entitled "Biandina Berryhill, M. A. McLa Alexander, Mattie Alexander, Blanche Orr, and others, and lina, offer for sale to the highest bid-The Company will do a general der that certain tract of land lying and 13 E. 122 poles to a eawn broking business; the said R. being in Mallard Creek township, line; thence S. 60 Malever will be the manager of the Mecklenburg County, North Carolina, firm and the sole general partner of and more particularly described and crossing a branch, the same; the said Neal Finkelstein is defined as follows: Adjoining the thence N. 67 1.2 E. 20 poles to a story of the said Neal Finkelstein is defined as follows: Adjoining the thence N. 67 1.2 E. 20 poles to a story of the same; the said Neal Finkelstein is defined as follows: Adjoining the thence N. 67 1.2 E. 20 poles to a story of the same; the said Neal Finkelstein is defined as follows: Adjoining the thence N. 67 1.2 E. 20 poles to a story of the same; the said Neal Finkelstein is defined as follows: Adjoining the thence N. 67 1.2 E. 20 poles to a story of the same; the said Neal Finkelstein is defined as follows: Adjoining the thence N. 67 1.2 E. 20 poles to a story of the same; the said Neal Finkelstein is defined as follows: Adjoining the thence N. 67 1.2 E. 20 poles to a story of the same; the said Neal Finkelstein is defined as follows: Adjoining the thence N. 67 1.2 E. 20 poles to a story of the same that the same tributed Eleven Thousand Two Hunson and others, and being more fully 15 E. 20 poles to a stone, I dred Three and 93-100 dollars to the described as follows: Being the tract bell's corner: thence common stock of the firm and will not be liable for any debts of the firm exceased, by his Father, N. S. Alexander, stone; thence N. 18 general stock of the firm; the said R. and runs about south to my pasture Malever covenants that the debts of fence just below the little orchard; the firm shall at no time exceed Five thence east with that fence to the far ing a branch to a ston his pasture fence, partnership shall begin on the first to the road; thence, about east about Stump; fifteen or twenty poles to the three clossing the road, to a Stor corner-B. H. Garrison's corner, con-taining about forty acres": which will N. 87 E. with the road to is dated December 1st, 1885, and is re- ginning. Containing 187 corded in Book 'M," page 216, of the cording to a Survey made 18-6t-oaw Registry of Wills for Mecklenburg County, North Carolina. Trms of sale: Cash.

This 11th day of January, 1911. J. C. NEWELL, Commissioner.

having claims against said deceased, SERVICE OF SUMMONS BY PUBLI

In the Superior Court. ber 21st, 1911, or this notice will be W. M. Smith, Admr. of the Estate of Jacob Elliott, deceased,

The Unknown Heirs of Jacob Elliott, Deceased, and the University of North Carolina.

The unkonwn heirs of Jacob Elliott leceased, defendants in the above enspecial proceeding entitled "W. M Smith, Adm'r. of the estate of Jacob Elliott, deceased, vs. The Unknown Heirs of Jacob Elliott, deceased, and the University of North Carolina," has Spratt survey. been commenced in the Superior Court

of Mecklenburg County, N. C., for the purpose of selling the lands of corner of the McLat plaintiff's intestate, Jacob Elliott, deceased, to make assets to pay debts lowing described piece or parcel of and charges of administration, and land lying and being in Charlotte Heirs of Jacob Elliott, deceased, will further take notice that they are required to appear at the office of C. C. Moore, Clerk of the Superior Court of Mecklenburg County, N. C., at his office in the Court House in Charlotte, corded in the Office of the Reegister of on Thursday, the 23rd day of Feb-Deeds of Mecklenburg County in Book the complaint filed in said action, or ruary, 1911, and answer or demur, to the plaintiff will apply to the court for the relief demanded in said complaint. This 14th day of January, 1911.

C. C. MOORE, Clerk Superior Court.

AUCTION SALE

Southern Railway Company, Charlotte, N. C., Jan. 19th, 1911. I will sell to the highest bidder at less one acre sold to Auction on Wednesday, February 15th, direction 50 feet to a stake (corner of 1911, at 10 o'clock, a. m., at the Charlot No. 3); thence with the Northwest lotte Bonded Warehouse in the city of Charlotte, located near the Liddell Company's plant, the following unclaimed and refused freight. Terms,

D. D. TRAYWICK, Agent. 1. Charlotte Builders' Supply Co., Charlotte, N. C., 680 bags cement. 2. Charlotte Builders' Supply Co., Charlotte, N. C., 680 bags cement. 3. Charlotte Builders' Supply Co., Charlotte, N. C., 680 bags cement. 19-4t-oaw.

CASTORIA
For Infants and Children. The Kind You Have Always Bought indebted to said estate are

COMMISSIONER'S RE-SALE OF

designed Commissione

Under and by virtue of an order of scribed tracts of land

Laughlin Home-place allotted to Hannah McLaughlin as her inte in said tract. Second Tract. f R. J. C. Orr, R. B. Orr, D. C. Bell hill, and others and, Beginning at a Hickory gnated in the Spratt survey 1908, as a Cedar, R. J. and runs with Orr's 64 1-2 poles, crossin Stone: thence S. 57 3-4 a White Oak Stum

Except 18 1-2 acres adjoining to

thence S. 65 E. 87 branch to a Stone: W. 60 poles to a Stone thence up the branch to a Black Oak Stump McLaughlin tract des graph One hereof, N. 52 to the Beginning. Contain

acres, according to the Third Tract. acre tract, known as home place, and runs road 43 1.4 poles to S. B. McLaughlin's Railroad in a Northa

112 poles to a Stone: th W. 9 2-5 poles, cros to a Stone. Newell' with Newell's line I poles to a Post Oak crossing two branch Stone; thence N. 87 a Stone; thence S. the Railroad, 61 pol the North side of

N. 87 E, with the line of the J. B. described in Paragr the eBginning. Co Roberts.

first be sold in lots whole. Each of the scribed will be sold a of said land may be cation to the undersig

er or to McNinch & Terms of Sale-One-third third in one year, bala years, deferred pay denced by notes, bear

to be retained by Con il all deferred payments . This the 26th day of Dec

Hoax-"How's your w 'Oh, she mending." Hoax didn't know she had been -"She hasn't. She's bus) accumulation of my socks

SUPERINTENDENT.

Phone 1530. 29 South Tryon St.

ship promptly and at on the merit of our

all the time it might have been liable for only, \$900. will deal justly with all legitimate business. If the companies are innocent of evil practices and excessive and we will please you charges, the truth will make them free, They can furnish a legislative investigating committee with documentary