

PRESBYTERIAN.	 A. R. P.

First , resbyterian Church. Rev. George H. Atkinson will occupy the pulpit at both morning and eveling by pastor at 11 a. m. and 7:30 p. ning services, 11 a. m. and 7:45 p. m. m. Sabbath school immediately after Men's prayer meeting at 10 a. m. Sab- morning service. Junior C. U. at 6:30 one of the principal speakers. He is bath school at 3:30 p. m. Wednesday p. m. Y. P. C. U. at 6:45 p. m. Midevening. Prayer meeting at 8 p. m.

Westminster Presbyterian Church. Rev. H. M. Pressly, pastor, Services gregation.

at 11 a. m. and 7:30 p. m. Bible school at 10 a. m. Men's Bible class at 6:30 these services.

2

Tenth Avenue Presbyterian Church. Rev. A. R. Shaw, D. D., pastor, night at 7:45 o'clock. Friends and Preaching 11 a. m. and 7:50 p. m. Sun-strangers cordially invited to all these day school. 3 p. m. Prayer meeting, services. Wednesday, S p. m. All are welcome.

Preaching at 3:30 p. m. by Rev. E. G. St. Paul's Presbyterian Church. Rev. Walter E. Furr, pastor. Ureach. .Carson. Sabbath school at 2:30 p. m. ing, 11 a. m. and 7:30 p. m. by the Prayer meeting Thursday at 7:30 p. m. pastor, Sunday night Mr. Furr will Y. P. C. U. meeting Tuesday at 7:30 preach the fourth of a series of ser- p. m., conducted by Rev. R. E. Hough, mons on the Prodigal Son. Sunday of Chalmers Memorial A. R. P. school. 3:30 p. m. Prayer meeting, church. All are invited to attend these Wednesday, 7:30 p. m. All are wel- services.

come. Villa Heights A. R. P. Church. Rev. E. G. Carson, pastor. Preach-Second Presbyterian Church. Preaching, 11 a. m. and 7:30 p. m. ing at 11:15 a. m. and 7:30 p. m. by pastor, Rev. A. A. McGeachy. At Morning subject. "The Heavenly 3:30 the regular Sunday school hour, Race," Evening subject, "Sources of the pastor will preach a sermon to Sampson's Failure." Sabbath school at the children. Prayer meeting Wed- 10 a. m. Junior C. U. at 3 p. m. Praynesday evening at 8 o'clock. Strangers er meeting Wednesday at 7:30 p. m. and visitors are cordially invited to Everyone is welcome to all services. all services.

streets.

rector

Westminster Presbyterian Church.	`◆ · · · · · · · · · · · · · · · · · · ·
Rev. F. D. Jones, pastor. Preachin	g 🔶 EPISCOPAL,
at 11 a. m. and 7:45 p. m. Sunda	у 🔶
school, 3 p. m. Public cordially invi-	· · · · · · · · · · · · · · · · · · ·
ed to atend all services.	Ch. Datasta Estadadal Ohusah

************** METHODIST.

Trinity.

Rev. Alva W. Plyler, pastor. Servic- catechising of the school, and lecture es 11 a. m. and 7:45 p. m. Preaching on the 13th Miracle, 4 p. m. Evening Mr. H. M. Wade, superintendent. Pray- free. All are welcome. er meeting Wednesday evening at 7:45. Friends and strangers are cordially invited. Sunday school at the home of Mr.

Calvary Methodist Church. nue, at 3 p. m. Rev. A. T. Bell, pastor. Preaching. 11 o'clock, by pastor. At 7:45 p. m. a service of song. "The Pilgrim's Progress." will be rendered by the combined "Sunshine" and church choirs, accompanied by the Sunday school or. 11 a. m. Sunday school and Bible class, chestra. A silver offering will be ask- 3 p.m. ed for at the close. The public is cor-

Delegates representing practically every on of the building and loan as-First A. R. P. Church sociations throughout the state were Rev. Geo. W. Hanna, pastor. Preachpresent. The meeting was called to order by Alfred J. Carr. Mr. Samuel Wittkowsky, of Charlotte, N. C., was one of the best known advocates of week service at 8 p. m. Wednesday. building and lcan associations in the A cordial invitation is always extended South. He urged the organization of

to strangers to worship with this con- a state league in order to better con-

Chalmers Memorial A. R. P. Church. Corner South and East Boulevards, p. m. Prayer meeting Wednesday 8 p. Corner South and East Boulevards. m. Everybody cordially invited to all Dilworth. Rev. E. E. Hough pastor. Public worship, 11 a. m. and 7:30 p. m. Sabbath school following morning

building and loan association in the service. Prayer meeting Wednesday United States" he said, "was organized in Frankford, a suburb of Philadelphia, and from that small beginning have grown the 1.500 associations that have

Forest Grove A. R. P. Church.

St. Peter's Episcopal Church.

Mission of the Good Shepherd.

R. C. Lorraine, No. 601 Elizabeth ave-

Church of the Holy Comforter.

South Boulevard. Holy Communion.

a. m. Morning prayer and sermon

Sc. Martin's Chapel.

Davidson and Tenth streets. Sunday

school and Bible class, 4 p. m. Even-

Chapel of Hope.

East Fifteenth street, Sunday school

ing prayer and sermon 5 o'clock.

of Homes." His speech follows: Gentlemen:

Permit me to gratefully acknowledge the honor extended to me of coming to the grand old state, of Maryland, and of appearing before an audience in this historic city of Baltimore, whose citizenship has been known the world over, since the days when liberty-loving men sought refuge on the shores of the western continent. Your city is known far and wide for culture and progress, and for charitable institutions Your business thrift and energy were manifest to a high degree when in recent years a great conflagration wrought uncounted losses to your citizens, your city rose Phoenix like from the ashes of grim destruction. and today stands forth as the "Baltimore more beautiful". Of this great

Baltimore, Jan. 28 .- The Maryland

ly proud?

Building Association League was or-

ganized last night at the Eutaw House.

serve business interests by united ac-

tion. He traced the origin of building

associations from the little group of

workmen in Birmingham, England, in

1781 who banded themselves together

for the purpose of buying each a home,

down to the present day. "The first

made Philadelphia known as the City

progress you may justly feel proud. We all here have cause for felicitation on this occasion over the presence of those of whom it may be said "They are the brightest lights of the Build-

Corner Seventh and North Tryon ing & Loan cause." We have with us Rev. Harris Mallinckrodt, Mr. Paist, who has been for 32 consecutive years, honored with the presi Fourth Sunday after Epiphany. Celebration of the Holy Euchardency of the State League of Pennsylvania; Mr. Brown, who is now the ist, 7:30 a. m. Morning prayer, antesecretary of that league and ex-presi-Communion and sermon. 11 a. m. dent of the United States League and Sunday school, rector's Bible class. Mr. Burke, the first vice-president of the United States League. Either of by pastor. Sunday echool, 3:30 p. m. prayer and sermon, 7:45 p. m. Pews these gentlemen is better qualified to speak on this subject and expound it before you than your humble speaker.

am a plain business man, and the gifts of oratory are not mine. Well might I wish on this occasion to possess the gifts of Mr. Edmonds, your distinguished fellow-citizen, whom our citizens had the honor to entertain recently in my own fown. From his business-like wisdom I was enabled to drink deep, and to sit at the feet of a

statesman who had the power of a seer" to forecast the South's future. must, therefore, beg your kind indulgence, and most charitable consideration of my efforts here this evening.

Gentlemen

THE CHARLOTTE NEWS, JANUARY 28, 1911

other state in this great Union as a lesson. Again glancing into the air, Building & Loan state, having no fewyou find the birds massed together by thousands when migrating according er than 1,500 such institutions with a to the season, bringing to mind the capital of \$175,000.000 and nearly 500,old adage that "Birds of a feather 000 share-holders. Next in point of aswill flock together." Following the sets and membership is Ohio with law of nature, man finds the need \$155,000,000 and 350,000 members. of cencentration of mind and energies There are today 6,000 such associaand interests. tions in the United States, with as-

Do you need a league? Turn to your sets nearly \$900,000,000 which is about municipal and to your state govern-ment, is there any need of them? equal to the paid-in capital of all of

her National Banks. And yet, my Take up the several callings of the friends, during the panic of 1907 when people: The lawyer has his bar assome of the great banks occupying

sociation, the doctor in his medical grand structures of marble tottered society, while the bankers have their and fell, and when every monied instibank associations. Your merchants. tution in the country, so to speak, their board of trade and so on down to "quaked in its boots" these 6,000 the very boot blacks. Then if this be Building & Loan associations managed so ought not you gentlemen who are chiefly by the plain every-day business entrusted with \$40,000,000 of the peoman, in most cases serving without ples' savings, most of which has been pay, maintained the even tenor of their baptized by the sweat of honest toll, way, adding nearly \$6,000,000 to their or saved amid the sighs and longings assets. Is it not an achievement of ance of a mother who must deprive her which we all have the right to be justfamily, not only of luxuries, often of

the very necessities of life? Surely, there is need for such an

The Illinois Building Association

League is considered the best fight-

expect that all these vast accumulaorganization tions of the wage-earner can be hand-My friends, I need not tell you once led in the most advantageous manner more that in "Union there is strength." without organization. Surely this is ar-Organize this league so that if you gument enough to convince the great state of Maryland of which you are justly proud, that she ought not to measure to your cause as for instance, proceed further without organization. For further information to those not altogether acquainted with the workings, results, possibilities and successes of properly managed Building & Loan associations I will take the liberty to lay before you facts and figures. go before them in a way that would logical place. not theiries, derived from 28 years of

compel their respect and attention. practical experience in this branch of Whereas, without such an organizabusiness activity. I can point you to tion, who among you would willingly marvelous benefits obtained by those take up the cause and run the gauntavailing themselves of the opportunilet for the fray to combat unfavoraties and advantages these institutions ble and to obtain favorable legislation? offer. The facts and figures may not, State Leagues.

in every case be taken from as large Let me cite a few of the benefits cities as Baltimore, yet the principle derived through the state leagues in involved cannot be other than the various states of the Union. The same. Ohio Building Association League was

Let me first take up the case of a organized about twenty-two years ago, day laborer working for one dollar a day, who can buy his home with his passage of the Corcoran Act under rent money. Allow me to state further that the calculation is made on the Ohio have had their prosperous cabasis of loans at 6 per cent and of \$100 par value per share and dues cent years gave the associations in-25 cents per share, per week. To make it easier for the day labor-

Now gentlemen, is it reasonable to

The Indiana Building Associations er to purchase his own home. I carry League prepared a code which was his loan through two maturing series. passed by the legislature of that state. Experience has proven that on the and which has greatly increased the casis above set-forth it takes 332 weeks usefulness of the associations.

or 6 1-3 years to mature a series. A Dey Laborer.

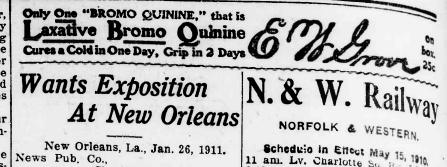
day laborer pays rent per week, ing machine in the United States. It say \$1. or \$52. per year. It takes a seis because they have had many hard ries 6 years and 20 weeks to mature battles to fight in the legislature, and hence, in 6 years and 20 weeks he pays along judicial lines, that the power of the landlord in rant \$332. Say a house the association has become concenrenting for \$1. per week would sell for trated and unified. They have met \$500. Let him take two shares in a terrific opposition on all progressive B. & L. association and borrow \$200 measures, and by their aggressiveand pay over that amount on the purness deserve much praise for securchase money on his home leaving \$300. ing such liberal and helpful legislastill owing to the former owner of the tion home.

He will pay to the B. & L. association as follows: Dues on two shares at 25 cents per

share is per week 50 cents. Interest per week on \$200, at 6 per cent 23 cents. Let him pay weekly or lay aside interest to the vendor on the \$300 bal-.50

ance due on the purchase money .35

will amount to \$26.50 more than his effort of our league, driven all these P, Notre Dame, Ind. rent would have been and with these swindling and



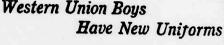
News Pub. Co. Charlotte, N. C.

Exposition contest between New Orleans and Frisco now waging in congress. Please immediately telegraph John Motley Morehead and ave your friends do likewise, urging him to cast his vote for New Orleans. Imperative his vote be ours. Time is short, prompt action absolutely necessary. May we count on your assist-

World's Panama-Exposition Co. 8:16 a. m.

Practically every business house n Charlotte has receiv d one of these lettergrams. They were filed last night

in New Orleans and did not begin find it necessary to go before your coming in to Charlotte until early this municipal authorities for any favorable morning. The Postal employes have devoted almost their entire time this to be relieved of city tax, you can morning to addressing envelopes and come with authority and you have delivering the lettergrams. Up to weight in what you demand. Should about 11 a. m. the Postal employes your state legislature endeavor to were kept busy and from all indicapass measures that would affect you tions the World's Panama Exposition adversely, then as a league you could will be held in New Orleans, the only



The messenger boys of the Western Union Telegraph Company are resplendent in new suits. They arrived Thursday and all the boys came out bright and shiny this

morning. and in 1891 succeeded in securing the The suits are dark blue with scar let trimmings.

which the Building Associations of A cap of the same color completes very handsome uniform and the reer. The Russell Act, passed in relads are carrying messages and flitting here and there with more than creased power and effectiveness. their usual alacrity.

Mrs. McGowan Buried To-day

Mrs. Mary McGowan who died Thursday afternoon at 4:30 o'clock at her home on West Liddell street, this city, was buried yesterday at noon at Stoney Point, Iredell county. She had been ill only a few days, but her extreme age, 86 years, caused her friends to be alarmed. Mrs. Mc-Gowan came to Charlotte with her husband and family of four sons two years ago. Her husband died soon after coming here. The four sons sur viving are Messrs. Joseph, Campbell,

Dempster and Elihu McGowan, all of The B. & L. interests in the states this city. of New York and Pennsylvania owe Mrs. McGowan was a woman of their very existence to their leagues. beautiful characted and had won the Now let me state what we have acesteem of all her acquaintances here. complished in North Carolina in the

PILES CURED AT HOME BY NEW seven years of our league's existence. ABSORPTION METHOD.

When we formed our league in 1903 If you suffer from bleeding, itching, blind or protruding Piles, send me your address, and I will tell you how to cure yourself at home by the new absorp-tion treatment; and will also send some of this home treatment from for the there were in North Carolina, but 27 regular co-operative building and loan associations with but \$1,750,000 subscribed or one dollar per capital, and of this home treatment free for trial we were confronted with a number of

am. Lv. Charlotte So. 2.40 pm. Lv. Winston N&W 2.40 pm. LV. Willston Wew 2.10 ph.
444 pm Lv Mart'ville N&W Ar 11.40 an
7.00 pm. Ar. Roanoke N&W Ly. 9.15 an
Additional trains leave Winston Sa. em 7.10 a. m. daily except Sunday Connects at Roanone for the East and West Pullman sleepers. Dining ars. If you are thinking of taking a trip YOU want quatations, cheapest far

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reliable and cornect information, as routes, train schedules, the mo fortable and quickest way. the information is yours for ing, with one or our completet Man Folders.

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White's United States History North Carolina Copy Books, Spencerian Copy Books. Get them today.

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Charlotte, N. C.

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Fifth Avenue and Broadway. Offers select accommodations discriminating people.

ABSOLUTELY FIREPROOF and affords every facility for the comfort of guests.

Situated in the very heart of the city, in a very quiet neighborhcod, convenient to all sur face, Subway, and

Oli "Half a Block from Herald Sq. HOTEL

Tryon Street Methodist Church. Rev. G. T. Rowe pastor. Men's meeting at 10 a.m. Preaching at 11 a.m. and 7:45 p. m. Evening subject: "Eternal Fatherhood and Eternal Sonship." Sunday school at 3:30 p. m. Prayer meeting, Wednesday, at 7:45 p. m.

dially invited.

Dilworth Methodist Church.

Preaching at 11 a. m. and 7:30 p. m. by the pastor, Sunday school, 10 a. m. Epworth League, 6:30 p. m.

Brevard Street Methodist. Rev. W. O. Goode, pastor. Preaching by pastor at 11 a. m., by Rev. W. H. McMasters at 7:30 p. m. Sunday school at 3 p. m. "Experience Social" Tuesday evening, to which all are invited. Pray er meeting Wednesday night. Business session of First Quarterly Conference night by Presiding Elder Dr. Jas. R. Scroggs.

LUTHERAN. ************ St. Mark's Lutheran Church. North Tryon street, between Seventh and Eighth streets. Rev Robert L. Patterson, pastor, Fourth Sunday af-

ter Epiphany. Morning service, 11 o'clock. Sermon by Rev. W. H. B. Carney, of Garrett, Pa., Catechetical class at 2:30 p. m. Sunday school and Men's Bible class at 3:30. Evening service at 7:45 o'clock, A cordial invitation to these services.

POINTED PARAGRAPHS.

Most of the things we want we can We may always find time to grow old do without

The methods of some high financiers are pretty low. And some people speak as they only more frequently. Some of the men who were borr great soon get bravely over it.

The average man tries to get experience in small lots at wholesale rates.

Women's Secrets

There is one man in the United States who has perhaps heard more women's secrets than any other man or woman in the country. These secrets are not secrets of guilt or shame, but the secrets of suffering, and they have been confided to Dr. V. Pierce in the hope and expectation of advice and help. That low of these women have been disappointed in their expectations is proved by the fact that ninety-eight per cent. of all women treated by Dr. Pierce have been absolutely and altogether cured. Such a record would be remarkable if the cases treated were numbered by hundreds only. But when that record applies to the treatment of more than half-a- million women, in a practice of over 40 years, it is phenomenal, and estitles Dr. Pierce to the gratitude accorded him by women, as the first of specialists in the treatment of women's diseases.

Every sick woman may consult Dr. Pierce by letter, absolutely without eberge. All replies are mailed, sealed in perfectly plain envelopes, without any printing or advertising whatever, upon them. Write without fear as with-out fee, to World's Dispensary Medical Association, Dr. R. V. Pierce, Prest., out fee, to Worl Bufalo, N. Y.

DR. PIERCE'S FAVORITE PRESCRIPTION

Makes Weak Women Strong, Bick Women Well

at 3:30 p. m. Evening prayer and sermon. St. Andrew's Chapel. Seversville. Sunday school at have aided 3,000 people to the owner-

*********	ship of their homes. The friendship and kindness of my associates of the Building & Loan League of North Car-
	olina, and still more of the United States League, including their wives
***********	and families appeal to me deeply. Surely my heart has cause for great
Pritchard Memorial. Preaching by pastor, Rey. Dr. E. E.	rejoicing. We are here to consult and counsel together concerning the most rational

will be held in pastor's study Thursday Bomar at 11 a. m. and 7:45 p. m. Sunday school, 9:45 a. m. Prayer meeting Wednesday, 7:45 p. m. A cordial welcome to all

First Baptist Church.

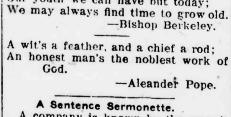
Dr. Herman H. Hulten, pastor. Morning worship, 11 o'clock. Preaching by the pastor. Evening worship, 7:45 clock. Services under the auspices of he Y. W. C. A. Sunday school, 3 p. m. Special music. Prayer meeting Wednesday night. All are welocme.

PROVERBS AND PHRASES.

Defer not till tomorrow to be wise: Tomorrow's sun to thee may never rise. · - Congreve. The man that makes a character makes foes .-- Young. Our youth we can have but today:

-Bishop Berkeley. God. -Aleander Pope.

A company is known by the man





we have met here to \$26.50 he has paid \$200 on his home. take counsel together upon a subject Now let him take three shares in regular co-operative associations with By Associated Press. which is near my heart, and to which the B. & L. association and borrow \$20,000,000 subscribed or \$10 per cap-28 years of my life and my best efforts \$300, which he pays over to the vendor ita. have been devoted without necuniary in full for purchase money. rewards; but on the contrary with

He will now have to pay to the B. considerable expenditure of my own & L. association as follows: means, yet my friends, my reward has Dues on the three shares at 25

been great, far greater than my decents per share per week..... 75c. serts, in the many thankful hearts of Interest on \$300 at 6 pe rcent is my constituency in my own state and city. It is a source of great pride to

Total per week..... and 332 times \$1.10 amounts to \$365.20. ed, and the young gentlemen who have Grand total repaid to the B. & L. taken the initiative in this movement will in after years, point with pride \$1 per week, amounts to\$664. this great work. Thus showing that the \$500 house will cost that man more than his rent

So much for the propriety of formwould have been the sum of \$59.76 ing a state league. Let me now turn This brings him nearly 13 years from to the advisability aye, the very nehe time he commenced and it is but cessity of the U.S. league. Ask yournatural to suppose that your thriving self the question, was there any vital city will continue to grow and that necessitty for the various states to property values will increase during unite themselves into what has bethat time, say, if only 10 per cent, so come the greatest, wealthiest, strongthat his \$500 home may then be worth est government on the face of the

\$550 and on that supposition his home globe? The great United States! will stand his only \$9.75. Charlotte, an Example.

these associations to a given commu- ed States league is to the various If other kinds you've tried in vain, nity. I cannot do better than to pre- state leagues what the national consent the situation in my own city of gress is to the various states.

Charlotte. N. C. That city by the last Let us see what the United States census report has 34,000 people. We league has accomplished in the past. have in our city four associations with First. During th Cleveland adminstate of Maryland having 500 Building a total subscription of 50,000 shares istration when the income tax was and \$2,200,000 paid-in. This divided passed by congress, through the efamong the inhabitants would give forts of the United States league. \$148 subscribed per capita and nearly building and loan associations were \$65 paid in per capita.

exempt the burden thereof. One of these associations, of which I have had the honor to be president for 28 years has in force 27,500 exempt through the same powerful

associations) the great benefits of this the loss of a cent, and at an expendi-000, has handled \$12,000,000 without ture of but % of 1 per cent of current receipts. and about 3% of 1 per cent of its assets

In taking Baltimore with her last census of 558,000 people at the same ratio of subscription and amounts paid in, instead of \$40,000,000 subscribed in Many Women Now Doing Without

your state, you would have \$84,000,000 in your city alone and \$36,000,000 paid

Now gentlemen, in the light of all out hair may be necessary, but the these facts, should Maryland organ- sight is far from pleasing. help one another to own a home, by ize a league? That is for her to say each one's contributing at stated peri- of course, but would she not do well women all the hair necessary for at With care nature can supply to most ods a certain part of his wages until to join that Spartan Band of noble, tractive dressing.

When this was accomplished they 24 of the most populous states of this and educated, have learned that it is would take up the cause of another Union, whose business sagacity and not hard to have, and to keep an and so on. From this acorn has grown wisdom has led to the formation of the abundance of lustrous hair, if Parisian and so on. From this teter roots in the United States League? Surely, there Sage the hair grower is used daily. Since its introduction into America, Parisian Sage has become a prime favorite with women who desire lux-My friends, we see organized efstorms of human passion, and upheav-forts for the bettering of all callings turn gray, used daily it will keep the als of political, or economic affairs as and avocations of this life, we find scalp immaculately clean; will stop

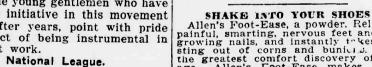
tion in the United States was organ- verse. Look at the firmament above It causes the hair to grow because ized at Frankford, then a suburb of you! Are not the stars grouped, and it is able to penetrate into the roots, Philadelphia, and the result has been are not the planets moving by pre-or- where it besides nourishing the hair, Philadelphia, and the result has been dained laws of the Creator? In the destroys the dandruff germs. R. H. Jore dained laws of the poet, "A mighty maze dan & Co., and druggists everywhere dan & co., and druggists everywhere the whole nation as the "City of but not without a plan." In the vege- guarantee Parisian Sage to do exactly Homes." She has shown that her great table world you find the plants obe-Homes." She has shown that her great table world you find the plants obe-foresight and thrift are worthy to be dient to natural law and bound to-bottle only costs 50 cents, and it is gether in groupes or families as it a most invigorating and The great state of Pennsylvania were. The sea with its finny tribes hair dressing. The girl with the Aurefreshing stands today pre-eminent above any and vast monsters teaches the same burn hair is on every package.

us concerns from our state and now have in operation 120 Unemployed Cause Trouble.

Berlin, Jan. 28 .- A large crowd of unemployed attempted a hostile de-I will not tire you with further data monstration in the vicinity of the palin endeavoring to convince you of ace yesterday at a time when Emperor

the necessity of forming a state William was transmitting the pass league. Follow the foot-steps of the word to the castle watch. 24 states now having state leagues The manifestations, driven away by and you will have tonight made histhe police, marched through the centory for your state, and coming gen- tral district of the city hurling insult-

erations deriving the benefits of your ing epithets at the officers and shout-..\$1.10 beneficent action, will call you bless- ing, "we want work."



SHAKE INTO YOUR SHOES Allen's Foot-Ease, a powder. Relieves painful, smarting, nervous feet and in-growing nails, and instantly trikes the sting out of corns and bunic. It's the greatest comfort discovery of the age. Allen's Foot-Ease makes tit or new shoes feel easy. It is a certain cure for sweating, callous. swollen, tired, aching feet. Try it today. Sold by all Druggists and Shoe Stores. B mail for 25c. In stamps. Don't accept any substitute. Trial package FREE. Address Allen S. Olmsted, Le Roy, N. Y.

PARSON'S POEM A GEM

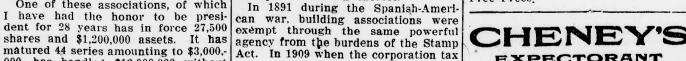
From Rev. H. Stubenvoll, Allison, Ia., in praise of Dr. King's New Life There, gentlemen, you have the an- Pills.

swer. A state league is what a state "They're such a health necessity. In estimating the possibilities of legislature is to a state, and the Unit- In every home these pills should be. USE DR. KING'S

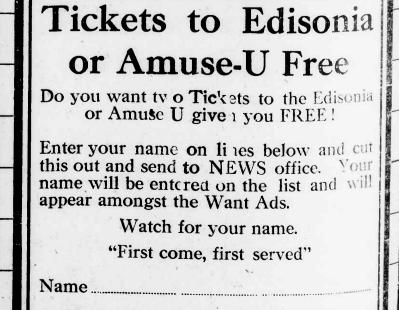
And be well again. Only 25c at W. L Hand & Co.'s.

"Prosperity has ruined many a nan," remarked the moralizer. "Well," rejoined the demoralizer,

if I was going to be ruined at all, I'd want prosperity to do it."-Detroit Free Press.







way lines, and in the midst o the shopping and theatro dia trict Rooms with Bath \$2 and Up. Special rates for summer

months. Restaurant a la Carte. Formerly of New Haven House, New Haven, Conn.



St 4-room house N. McDowe St. 4-room houses, East L St

4-room houses, N. St.

C. McNelis

No. 33 East 4th St.

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	Watch for your name.
	"First come, first served"
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Address	S

above all system, order and organiza- itching and falling hair, and remove

tion by the great Creator of the Uni- every particle of dandruff.

irely my heart has cause for great We are here to consult and counsel ogether concerning the most rational and practical plan by which this beneficent philanthropy which does not de-

grade the recipient but on the contrary, heightens his self-respect and love or home, can be best extended throughout the great state of Mary-

land, and ultimately throughout the nation. Truly this is an undertaking that merits, yea, even calls for our highest

efforts and consecration to duty; for whatever, enhances the interests of nome, at once becomes our highest obigation to our fellow men and society. If I understand the object of this meeting, it is to study together this great subject and decide whether the

> & Loan Associations with a subscribed capital of \$40,000,000 shall organize a state league of Building & Loan Associations in order to better conserve he interests of those concerned by united action. It is a tradition that "In union there is strength." It can be dem-

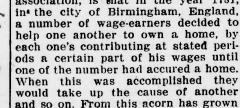
onstrated that by a combination of a certain number (if not all of your 500) highly commendable cause will be readily seen through our proceedings and discussions of the subject. The people of this great city must event-

ually come to realize that the present indertaking is wise, and that it cannot help but bring its blessings.

The first authentic history we have of the origin of the Building & Loan association, is that in the year 1781,

a number of wage-earners decided to one of the number had accured a home. patriotic and philanthropic citizens of

The first building and loan associa-



hearts of men in a manner akin to is but one answer to it, and I feel sure the divine attribute love for ones fel-that yours will be this evening a rouslowmen. A movement for good has ing unanimous "Yes." een inaugurated that will defy the

long as time lasts.