

SERVICES AT THE VARIOUS CHURCHES

PRESBYTERIAN.

First Presbyterian Church.
Rev. George H. Atkinson will occupy the pulpit at both morning and evening services, 11 a. m. and 7:45 p. m. Men's prayer meeting at 10 a. m. Sabbath school at 3:30 p. m. Wednesday evening. Prayer meeting at 8 p. m.

Westminster Presbyterian Church.
Rev. H. M. Peadar, pastor. Services at 11 a. m. and 7:30 p. m. Bible school at 10 a. m. Men's Bible class at 8:30 p. m. Prayer meeting Wednesday 8 p. m. Everybody cordially invited to all these services.

Tenth Avenue Presbyterian Church.
Rev. A. R. Shaw, D. D., pastor. Preaching 11 a. m. and 7:30 p. m. Sunday school, 3 p. m. Prayer meeting, Wednesday, 8 p. m. All are welcome.

St. Paul's Presbyterian Church.
Rev. Walter E. Furr, pastor. Preaching, 11 a. m. and 7:30 p. m. by the pastor, Sunday night Mr. Furr will preach the fourth of a series of sermons on the Prodigal Son. Sunday school, 3:30 p. m. Prayer meeting, Wednesday, 7:30 p. m. All are welcome.

Second Presbyterian Church.
Preaching, 11 a. m. and 7:30 p. m. by pastor, Rev. A. McGeachy. At 3:30 the regular Sunday school hour, the pastor will preach a sermon to the children. Prayer meeting Wednesday evening at 8 o'clock. Strangers and visitors are cordially invited to all services.

Westminster Presbyterian Church.
Rev. F. D. Jones, pastor. Preaching at 11 a. m. and 7:45 p. m. Sunday school, 3 p. m. Public cordially invited to attend all services.

METHODIST.

Trinity.
Rev. Alva W. Plyler, pastor. Services at 11 a. m. and 7:45 p. m. Preaching by pastor, Sunday school, 3:30 p. m. Mr. H. M. Wade, superintendent. Prayer meeting Wednesday evening at 7:45. Friends and strangers are cordially invited.

Calvary Methodist Church.
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 orchestra. A silver offering will be asked for at the close. The public is cordially invited.

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.

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. Prayer meeting Wednesday night. Business session of First Quarterly Conference will be held in pastor's study Thursday 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. Fasterson, pastor. Fourth Sunday after 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 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 born 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 a secret, and they have been confided to Dr. R. V. Pierce in the hope and expectation of advice and help. That few 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 excites Dr. Pierce to the gratitude accorded him by women, as the first specialist in the treatment of women's diseases.

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

DR. PIERCE'S FAVORITE PRESCRIPTION
Makes Weak Women Strong,
Sick Women Well.

ADDRESS OF MR. WITTKOWSKY AT BALTIMORE

Special to The News.

Baltimore, Jan. 28.—The Maryland Building Association League was organized last night at the Eutaw House. Delegates representing practically every one of the building and loan associations throughout the state were present. The meeting was called to order by Alfred J. Carr, Mr. Samuel Wittkowsky, of Charlotte, N. C., was one of the principal speakers. He is one of the best known advocates of building and loan associations in the South. He urged the organization of a state league in order to better conserve business interests by united action. 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 building and loan association in the United States," he said, "was organized in Frankfort, a suburb of Philadelphia, and from that small beginning have grown the 1,500 associations that have made Philadelphia known as the City 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 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 Building & Loan cause." We have with us Mr. Paist, who has been for 32 consecutive years, honored with the presidency of the State League of Pennsylvania; Mr. Brown, who is now the secretary of that league and ex-president of the United States League and Mr. Burke, the first vice-president of the United States League. Either of these gentlemen is better qualified to speak on the subject and expound it before you than your humble speaker. I 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 town. 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 prophet to forecast the South's future. I must, therefore, beg your kind indulgence, and most charitable consideration of my efforts here this evening.

Gentlemen: We have met here to take counsel together upon a subject which is near my heart, and to which 28 years of my life and my best efforts have been devoted without pecuniary rewards; but on the contrary with considerable expenditure of my own means, yet my friends, my reward has been great, far greater than my deserts, in the many thankful hearts of my constituency in my own state and city. It is a source of great pride to have aided 3,000 people to the ownership of their homes. The friendship and kindness of my associates of the Building & Loan League of North Carolina, and still more of the United States League, including their wives and families appeal to me deeply. Surely my heart has cause for great rejoicing.

We are here to consult and counsel together concerning the most rational and practical plan by which this beneficent philanthropy which does not degrade the recipient but on the contrary, heightens his self-respect and love for home, can be best extended throughout the great state of Maryland, and ultimately throughout the nation. Truly this is an undertaking of merit, yea, even calls for our highest efforts and consecration to duty; for whatever, enhances the interests of home, at once becomes our highest obligation 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 state of Maryland having 500 Building & Loan Associations with a subscribed capital of \$40,000,000 shall organize a state league of Building & Loan Associations in order to better conserve the interests of those concerned by united action. It is a tradition that "In union there is strength." It can be demonstrated that by a combination of a certain number (if not all of your 500 associations) the great benefits of this highly commendable cause will readily seen through our proceedings and discussions of the subject. The people of this great city must eventually come to realize that the present undertaking 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, in the city of Birmingham, England, a number of wage-earners decided to help one another to own a home, by each one's contributing at stated periods a certain part of his wages until one of the number had acquired a home. When this was accomplished they would take up the cause of another and so on. From this acorn has grown a vast oak that has taken root in the hearts of men in a manner akin to the divine attribute love for ones fellow-men. A movement for good has been inaugurated that will defy the storms of human passion, and upheavals of political, or economic affairs as long as time lasts.

The first building and loan association in the United States was organized at Frankfort, a suburb of Philadelphia, and the result has been that today Philadelphia has the proud distinction of being known throughout the whole nation as the "City of Homes." She has shown that her great foresight and thrift are worthy to be emulated in all parts of the world.

The great state of Pennsylvania stands today pre-eminent above any

other state in this great Union as a Building & Loan state, having no fewer than 1,500 such institutions with a capital of \$175,000,000 and nearly 500,000 share-holders. Next in point of assets and membership is Ohio with \$155,000,000 and 350,000 members. There are today 6,000 such associations in the United States, with a nearly \$900,000,000 which is about equal to the paid-in capital of all of our National Banks. And yet, my friends, during the panic of 1907, when some of the great banks occupying grand structures of marble tottered and fell, and when every monied institution in the country, so to speak, "quaked in its boots" these 6,000 Building & Loan associations managed chiefly by the plain every-day business man, in most cases serving without pay, maintained the credit of their way, adding nearly \$6,000,000 to their assets. Is it not an achievement of which we all have the right to be justly proud?

Now gentlemen, is it reasonable to expect that all these vast accumulations of the wage-earner can be handled in the most advantageous manner without organization. Surely this is arguable enough to convince the great state of Maryland of which you are justly proud, that she ought not to proceed further without organization. For further information to those not altogether acquainted with the workings, results, possibilities and success of properly managed Building & Loan associations I will take the liberty to lay before you facts and figures not theirs, derived from 28 years of practical experience in this branch of business activity. I can point you to marvelous benefits obtained by those availing themselves of the opportunities and advantages these institutions offer. The facts and figures may not, in every case be taken from as large cities as Baltimore, yet the principle involved cannot be other than the same.

Let me first take up the case of a day laborer working for one dollar a day, who can buy his home with his rent money. Allow me to state further that the calculation is made on the basis of loans at 6 per cent and of \$100 par value per share and dues 25 cents per share, per week.

To make it easier for the day laborer to purchase his own home, I carry his loan through two maturing years. Experience has proven that on the basis above set forth it takes 322 weeks or 6 1/3 years to mature a series.

A Day Laborer.
A day laborer pays rent per week, say \$1. or \$2. per week. It takes a series of 6 years and 20 weeks to mature hence, in 6 years and 20 weeks he pays the landlord in rent \$332. Say a house renting for \$1. per week would sell for \$500. Let him take two shares in a B. & L. association and borrow \$200 and pay over that amount on the purchase money on his home leaving \$300, still owing to the former owner of the 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 balance due on the purchase money .35
Total per week \$1.08
Hence, only 8 cents more a week than his rent, which in the 322 weeks will amount to \$26.50 more than his rent would have been and with these \$26.50 he has paid \$200 on his home.

Now let him take three shares in the B. & L. association and borrow \$300, which he pays over to the vendor in full for purchase money.
He will now have to pay to the B. & L. association as follows:
Dues on the three shares at 25 cents per share per week 75c.
Interest on \$300 at 6 per cent is 35c.
Total per week \$1.10
and 322 times \$1.10 amounts to \$365.20. Grand total repaid to the B. & L. association \$723.78
From which deduct 664 weeks next at \$1 per week, amounts to \$664.
Thus showing that the \$500 house will cost that man more than his rent would have been the sum of \$59.76.

This brings him nearly 13 years from the time he commenced and it is but natural to suppose that your thriving city will continue to grow and that property values will increase during that time, say, if only 10 per cent, so that his \$500 home may then be worth \$550 and on that supposition his home will stand his only \$9.75.

Charlotte, an Example.
In estimating the possibilities of these associations to a given community, I cannot do better than to present the situation in my own city of Charlotte, N. C. The report by the last census report has 34,000 people. We have in our city four associations with a total subscription of 50,000 shares and \$2,200,000 paid-in. This divided among the inhabitants would give \$48 paid subscribed per capita and nearly \$65 paid in per capita.

One of these associations, of which I have had the honor to be president 28 years has in force 27,500 shares and \$1,200,000 subscribed in matured 44 series amounting to \$3,000,000, has handled \$12,000,000 without the loss of a cent, and at an expenditure of but 3/4 of 1 per cent of current receipts, and about 3/4 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 your state, you would have \$84,000,000 in your city alone and \$36,000,000 paid in.

Now gentlemen, in the light of all these facts, should Maryland organize a league? That is for her to say. Of course, but would she not do well to join the Spartan Band of noble, patriotic and philanthropic citizens of 24 of the most populous states of this Union, whose business sagacity and wisdom has led to the formation of the United States League? Surely, there is but one answer to it, and I feel sure that yours will be this evening a rousing unanimous "Yes."

My friends, we see organized efforts for the bettering of all callings and avocations of this life, and find above all system, order and organization by the great Creator of the Universe. Look at the firmament above you! Are not the stars grouped, and dated laws of the Creator? In the dawn of the planet moving by pre-ordained laws of the Creator? In the but not without a plan? In the vegetable world you find the plants obedient to natural law and bound together in groups or families as it were. The sea with its finny tribes and vast monsters teaches the same

lesson. Again glancing into the air, you find the birds massed together by thousands when migrating according to the season, bringing to mind the old adage that "Birds of a feather will flock together." Following the law of nature, man finds the need of concentration of mind and energies and interests.

Do you need a league? Turn to your municipal and to your state government, is there any need of them?
Take up the several callings of the people: The lawyer has his bar association, the doctor in his medical society, while the bankers have their bank associations. Your merchants, their board of trade and so on down to the very boot blacks. Then if this be so ought not you gentlemen who are entrusted with \$40,000,000 of the peoples' savings, most of which has been baptized by the sweat of honest toil, or saved amid the sighs and longings of a mother who must deprive her family, not only of luxuries, often of the very necessities of life?

Surely, there is need for such an organization.
My friends, I need not tell you once more that in "Union there is strength." Organize this league so that if you find it necessary to go before your municipal authorities for any favorable measure to your cause as for instance, the relief of city tax, you can come with authority and you have weight in what you demand. Should your state legislature endeavor to pass measures that would affect you adversely, then as a league you could go before them in a way that would compel their respect and attention. Whereas, without such an organization, who among you would willingly take up the cause and run the gauntlet for the fray to combat unfavorable and to obtain favorable legislation?

State Leagues.
Let me cite a few of the benefits derived through the state leagues in various states of the Union. The Ohio Building Association League was organized about twenty-two years ago, and in 1891 succeeded in securing the passage of the Corcoran Act under which the Building Associations of Ohio have had the most prosperous career. The Russell Act, passed in recent years gave the associations increased power and effectiveness.

The Indiana Building Associations League prepared a code which was passed by the legislature of that state, and which has greatly increased the usefulness of the associations.
The Illinois Building Association League is considered the best fighting machine in the United States. It is because they have had many hard battles to fight in the legislature, and along judicial lines, that the power of the association has become concentrated and unified. They have met terrific opposition on all progressive measures, and by their aggressiveness deserve much praise for securing such liberal and helpful legislation.

The B. & L. interests in the states of New York and Pennsylvania owe their very existence to their leagues.
Now let me state what we have accomplished in North Carolina in the seven years of our league's existence. When we formed our league in 1903 there were in North Carolina, but 27 regular co-operative building and loan associations with but \$1,750,000 subscribed or one dollar per capita, and we were confronted with a number of swindling concerns styling themselves, National, Interstate or State Associations. We have today, thanks to the effort of our league, driven all these swindling and bogus concerns from our state and now have in operation 120 regular co-operative associations with \$20,000,000 subscribed or \$10 per capita.

I will not tire you with further data in endeavoring to convince you of the necessity of forming a state league. Follow the foot-steps of the 24 states now having state leagues and you will have tonight made history for your state, and coming generations deriving the benefits of your beneficent action, will call you blessed, and the young gentlemen who have taken the initiative in this movement will in after years, point with pride to the fact of being instrumental in this great work.

National League.
So much for the propriety of forming a state league. Let me now turn to the advisability aye, the very necessity of the U. S. league. Ask yourself the question, was there any vital necessity for the various states to take themselves into what has become the greatest, wealthiest, strongest government on the face of the globe? The great United States! There, gentlemen, you have the answer. A state league is what a state legislature is to a state, and the United States league is to the various state leagues what the national congress is to the various states.
Let us see what the United States league has accomplished in the past. First during the income tax was passed by congress, through the efforts of the United States league, building and loan associations were exempt the burden thereof.
In 1891 during the Spanish-American war, building associations were exempt through the same powerful agency from the burdens of the Stamp Act. In 1909 when the corporation tax

Continued on Page Nine.

Only One "BROMO QUININE," that is **Laxative Bromo Quinine** *E. W. Brown*
Cures a Cold in One Day, Grip in 2 Days

Wants Exposition At New Orleans

New Orleans, La., Jan. 26, 1911.
News Pub. Co.,
Charlotte, N. C.
Exposition contest between New Orleans and Frisco now waging in congress. Please immediately telegraph John Motley Morehead and have 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 assistance?
World's Panama-Exposition Co.
8-16 a. m.

N. & W. Railway

NORFOLK & WESTERN.
Scheduled in Effect May 15, 1910.
11 am. Lv. Charlotte. So. Ry. 5:00 pm.
2:40 pm. Lv. Winston. N. W. Ry. 2:10 pm.
4:44 pm. Lv. Martville. N. W. Ry. 4:14 pm.
7:00 pm. Ar. Roanoke. N. W. Ry. 6:30 pm.
Additional trains leave Winston-Salem 7:10 a. m. daily except Sundays. Connects at Roanoke for the East and West Pullman sleepers. Dining cars.
If you are thinking of taking a trip, you want quatumous, cheap fares, reliable and correct information, as to routes, train schedules, the most comfortable and quickest way. Write and the information is yours for the asking, with one of our complete May Folders.
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Blue Back Spellers,
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North Carolina Speller,
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Classics, Old and New, Third, Fourth and Fifth,
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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, Irrell county. She had been ill only a few days, but her extreme age, 86 years, caused her friends to be alarmed. Mrs. McGowan came to Charlotte with her husband and family of four sons two years ago. Her husband died soon after coming here. The four sons surviving are Messrs. Joseph, Campbell, Dempster and Eilhu McGowan, all of this city.
Mrs. McGowan was a woman of beautiful character and had won the esteem of all her acquaintances here.

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Rooms with Bath \$2 and up.
Special rates for summer months.
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Formerly of New Haven Hotel, New Haven, Conn.

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Allen's Foot-Ease, a powder. Relieves painful, smarting, nervous feet and ingrowing nails, and instantly takes the sting out of corns and bunions. It's the greatest comfort discovery of the age. Allen's Foot-Ease makes it or new shoes feel easy. It is a certain cure for sweating, callous, swollen, tired, aching feet. Try it today. Sold by all Drug and Shoe Stores. Is mailed 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 Pills.
"They're such a health necessity. In every home these pills should be. If other kinds you've tried in vain, USE DR. KING'S AND BE WELL AGAIN. Only 25c at W. L. Hand & Co's."

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2 6-room houses East Vance St. . . . \$12.50
1 5-room house, corner Graham and 12th Sts. . . . \$15.00
1 4-room house, N. McDowell St. . . . \$9.00
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Society News

Many Women Now Doing Without False Hair

Rats and other false paraphernalia for the upbuilding of woman's thinned out hair may be necessary, but the sight is far from pleasing.
With care nature can supply to most women all the hair necessary for attractive dressing.
Many thousands of women, refined and educated, have learned that it is not hard to have and to keep an abundance of lustrous hair, if Parisian Sage the hair grower is used daily. Since its introduction into America, Parisian Sage has become a prime favorite with women who desire luxuriant hair that will not fall out or turn gray, used daily it will keep the scalp immaculately clean; will stop itching and falling hair, and remove every particle of dandruff.
It causes the hair to grow because it is able to penetrate into the roots, where it besides nourishing the hair, destroys the dandruff germs. R. H. Jordan & Co., and druggists everywhere guarantee Parisian Sage to do exactly as advertised, or money back. A large bottle only costs 50 cents, and it is a most invigorating and refreshing hair dressing. The girl with the Auburn hair is on every package.