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WILMINGTON, N. C., SUNDAY MORNING, NOVEMBER 12, 1911.

WHOLE NUMBER 13,764.

## SAVINGS AND TRUST CO.

Progressive Wilmington Bank Will Soon Occupy Massive Building on Princess Street-Something of Its Career and Men Who Manage it.

this issue. The Wilmington tal rugs cover the floor. Savings & Trust Co., makes announceits removal to its handsome ing outside the city who have been atstrength and conservative methods. street than on paper. It is a notable ed. addition to the business map of Wiland from date of complebe one of the show places of the city. The building rises a dignified pile of white Indiana limestone,

and projects columns high above its surroundings, forming a focus for all eves in reach. Embodying all the latest ideas in modern fireit adds materially to the strength and stability of the bank whose wisdom, foresight and initiative made it possi-

In designing the building, Architect J. F. Leitner aimed to avoid all useess ornamentation and to make the exterior show that the building is inposes, a single story, fireproof building was specified. There are no windows on either side, the light being obtained from skylight in the roof, and even in event of a great conflagratimore fire of 1904, the Safe Deposit and Trust Company (a single-story building) came thorugh unscathed, while the ground floor vaults of some

The structure is carried by steel, been used in the main banking room,

desks being made of steel. Entering from Princess street by show an excellently proportioned room high pitched, well lighted, and artistically decorated. If the fabled somnambulist who 'dreamt he dwelt in marble halls," should happen into the vestibule of the new Wilmington Savings and Trust Co., building, he might be impressed with the realization of his dream. Not only are the walls and lixtures lined with imported Italian Skyros marble, but the floors are paved with marble brought from the quaraccords pleasantly with the decorative effects furnished by the A. P. Giavanni Co., of Washington, D. C ..

The vault, located in the middle of at the special "Ladies' Window." the banking room, is impressive in its the chests are divided from the safe new building.

Two tellers' windows confront one conveniently as he enters the front tian gentleman and people nere will new home at 110 Princess street, on the right hand side of fixtures. A pri-This news will be read vate window has been located there cation I have become thoroughly Amwith interest not only by the people for handling of notes, the sale or pur- ericanized and in spirit and sentiment of Wilmington, but by hundreds liv- chase of securities, or other business of a confidential nature.

tracted as customers to the Bank by the rear will be used by the directors is well deserved reputations for for their regular meetings, and will be placed at the service of the bank's lina and I have reasonably well sucthe building can do it, patrons as a consultation or commitjustice as the handsome of the management that the public tee room at all times. It is the hope white stone front, with bronze trim- will use this room freely whenever ooks a great deal better on the a down-town meeting place is requir- boys and girls and as at present all

> have been arranged at the right of to earn my existence by private teachthe vault, easily accessible to renters ing and tutoring, etc.-and here in of boxes, and one can in them examine his papers or securities as pri- such work.

for storage of silver, furs, valuable the educational lines of our young in bric-a-brac, or other articles too bulky connection with the Y. M. C. A. Beproof construction, as well as beauty for the smaller safe deposit boxes. The sides this I shall teach private pupils, proof construction, as well as beauty for the smaller safe deposit boxes. The sides this I shall teach private pupils, has focused attention particularly on the progressiveness of Wilmington. The progressiveness of Wilmington and the progressiveness of Wilming books and records. A modern hot terms are reasonable and in reach of water system of heating has been in everyone in search of an higher edustalled, as well as instantaneous phone cation. I teach German, French, system, which will permit of any de. Spanish, Latin and Greek and also partment in the bank getting in in- other branches required for a better

heart of the "financial district", so to School, whom I taught during the abspeak. Real estate and building and loan offices are practically all within a stone's throw from No. 110 Princess, while all the past of their language teacher; Dr. W. A. Snyder, the pastor of our Lutheran church; Supt. Blair, Mr. G. J. In its decision to provide new quarters for the bank the conservative spirit which has always characterized the management of the company was made manifest; therefore, instead of constructing a building partly for use constructing a building partly for use the management has succeeded in six of the bank and partly for renting pur-

Much more could be said about the new building of the Wilmington Savings & Trust Company, but the wonon the bank's securities, as well as derful business record of the company those of safe deposit patrons, would is deserving of at least a few words. not be endangered by falling walls Organized in 1888, with a paid-in capiand burning debris. In the great Bal- tal of \$25,000, the company has grown steadily until its capital now amounts to \$100,000, and its surplus to over \$200,000. In 1908, \$75,000 of profits were used to increase the capital from of the tall office buildings sustained \$25,000 to \$100,000. This went to stockholders in the shape of a very handsome dividend of 300 per cent. reinforced concrete, and brick, the The present shares have a market front of the building being of Indiana value of upwards of 330, and on the sandstone, with windows, doors and all basis of the original capitalization, trimmings of bronze. Carrying out this would mean that each original the idea of a thoroughly fire-proof share of \$100 is worth \$1,320, in addi- few sample panels of rail fence and milding, not an ounce of wood has tion to which regular dividends rang- also a card showing the value or such ing from 6 to 16 per cent. per annum a fence and, if posible, also show the even the partitions and bookkeeper's have been paid in cash to shareholders. The company has \$1,700,000 in- stock in fence law territory. dividual deposits—a larger line than three easy steps, an inspection will the individual deposits of any other bank in North Carolina-National, feel proud, as few financial institu- square feet, therefore, it will require Swiss territory, but since the construc-

the management has decided to keep \$20 per 1,000 square feet, then the strong agitation has started for defenthe doors open on November 14th from same amount of wood which is requir-9 A. M. to 6 P. M., also in the evening, ed to fence in one acre of land with and a cordial invitation is extended to rail fence, will, if it is sold as lumries of Tennessee. The bank screen all-whether or not customers of the ber, cost \$133.32. It will cause immiof cast bronze brightens the room, and bank—to call and examine the build- grants to shun fence-law counties ing, vault and equipment. Lady pat- and it may open the eyes of some of rons will be presented with an appropriate, though inexpensive souvenir At any rate, no exposition would be

The officers of the company are assive security and has been the Messrs. C. E. Taylor, Jr., president; one real extravagance. It is H. Walters and J. W. Norwood, vice modeled after the vault of one of the presidents; J. L. Williams, cashier, great New York safe deposit com- and W. H. Moore, assistant cashier. panies, though smaller. Twelve in- The directors are all men who have thes of concrete, imbedded with steel made a success in their own business ods, form the exterior. Then a lin- and are Messrs H. Walters, J. W ing of asbestos to insure protection Norwood, C. E. Taylor, Jr., J. V. Grain-against fire, and finally a lining of ger, J. W. Yates, William Calder, Henthree ply armor plates of steel, two ry C. Bear, Jas. H. Chadbourn, Dan'l inches thick, composed of separate H. Penton, H. L. Vollers, W. V. Harlayers of hardened Chrome, Bessemer din, D. O'Connor, Donald MacRae, J. and Manganese. The door is twelve D. Bellamy, Jr., and N. B. Rankin. The sches thick, and is protected in day last named was chairman of the buildtwo combination locks, and at ing committee appointed by the board

Meyersdale, Pa., Nov. 10.—Hundrate window has been set aside for their use, and only new, crisp bills are their use, and only new, crisp bills are their use, and only new, crisp bills are to lynch Isiah Dorman, aged 22, a netably all the local being the front door, to the left is the ladies' department. September window has been set aside for their use, and only new, crisp bills are to lynch Isiah Dorman, aged 22, a netably all the local being the front door, to the left is the ladies' department. September window has been set aside for dreds of enraged citizens surround the blessings to rest upon us in this meeting, pray that God's spirit may come and revive Christian people, and convict and convert sinners. Pray that a great outpouring of God's spirit may come to lynch Isiah Dorman, aged 22, a netably and revive Christian people, and convict and convert sinners. Pray that a great outpouring of God's spirit may be manifested in these meetings; for there are souls that need to be saved, and there are Christian people who attempts to get the negro to the countered to be revived.

The wilmington Savings & Trust convert sinners. Pray that great outpouring of God's spirit may be manifested in these meetings; for there are souls that need to be saved, and there are Christian people who attempts to get the negro to the countered to be the light spirit may come to lynch Isiah Dorman, aged 22, a netably and convert sinners. Pray that great outpouring of God's spirit may come and revive Christian people, and convert sinners. Pray that great outpouring of God's spirit may come and revive Christian people, and convert sinners. Pray that great outpouring of God's spirit may come and revive Christian people, and convert sinners. Pray that great outpouring of God's spirit may be manifested in these meetings; for the manifested in the mani Back of the ladies' window is an each attempt the mob intercepted their use. Private 'phone embossed stationery, etc., are provided for their of the negro. At 9:30 they decided to barricade the jail and try to keep off have been installed. The furniture is the mob until reinforcements arrive.

Tyours very sincerely, which is different from the Mond process, and lavatory and almost secured possession of the negro. At 9:30 they decided to barricade the jail and try to keep off the negro. At 9:30 they decided to barricade the jail and try to keep off the negro. At 9:30 they decided to barricade the jail and try to keep off the negro. At 9:30 they decided to barricade the jail and try to keep off the negro. At 9:30 they decided to wilmington beginning monday and tollet the mob until reinforcements arrive. banks now provide new money for ty jail at Somerset, Pa., the authori- need to be revived.

HAS COME TO STAY

Dr. Moench Delighted With Wilmington and Will Locate Here

Editor Star:-Since my coming to Wilmington I have been encouraged every day to make my stay among the good people of Wilmington a permanent one. The press of Wilmington the Y. M. C. A., and many of our prominent citizens, who have the educational welfare of the young people at heart, have assured me that mere is room for a competent and reliable man in the line of my work, viz: the teaching of ancient and modern languages, coaching students for entrance examinations to colleges or universities, etc., right here in our community. I shall therefore, make an effort to succeed and as in my dictionary the word "defeat" is unknown, I shall, will and must succeed. My references, testimonials, etc., are first-class but the best testimonial, after all, is the Man himself, his everyuay life a full page advertisement, car- of handsome mahogany, while orien- his character and the results of his

> I have always tried to be a Chrisdoor, while the officers' desks are on find me such the longer they know me. Although a German by birth and edua thorough Southern citizen, with other words, a good Tar Heel.For the past induce a class of industrious, good farmers to settle here in North Caro ceeded in such endeavor. About this subject later more.

I am a teacher of long experience, know how to handle our American our college and High school positions Cozy, sanitary safe deposit booths are filled, I am compelled, therefore Wilmington I shall do from now on

vately and comfortably as at home. I am connected with the Y. M. C In the basement is a second vault A., and shall do all I can to help along stant communication with any other, education. The entire High School The location of the bank is in the faculty, many pupils of the High

> I am to be seen or addressed by letter at the Y. M. C. A. building or at my private residence, 15 North Sev erth street, and will be glad to answer calls at any time. My professional card will be found in the columns of The Star and other publications. Trusting to receive a liberal patronage fro mour city in my under-

taking, I am sincerely.,

K. R. MOENCH, Ph. D., Leipzig University.

Stock Question Discussed by Mr Wil liam Crownstream

VALUE OF FENCING

and expositions in Wilmington why would it not be a good idea to have a value of the fences and the value of

As it requires 1,000 fence rails to fence in one acre of land and a fence rail contains as much wood as a piece State, or savings. It is a record of of timber, 10 feet long, four inches which every Wilmingtonian should wide, by two inches thick or 6 2-3 miles across a narrow point of neutral tions in the entire country can equal as much wood to fence in one acre of land with rail fence as is required to foot of Monte Opa, both near the Ital-In order to give its patrons an op- produce 6,666 2-3 square feet of lumportunity to inspect the new building ber. Figuring the cost of lumber at of the Italian railroad to Bormio, a

> our near-sighted lawmakers. complete without a few panels of rail that visitors can see under what disadvantage one-third of our North Carolina farmers work. As you doubt-North Carolina is under stock or no-Yours very truly,

WILLIAM CROWNSTREAM.

MR. SHIELDS TO PREACH. A Revival Meeting, Harmony Church,

Kerr, Dec. 11-19th.

Atkinson, N. C., Nov. 11. - Rev. McG. Shields, our Synodical evangelist, has very kindly consented to somewhat more than a half crop, time by two combination locks, and at ing committee appointed by the board preach for us a whole week at Harmight by a triple time lock of latest of directors, and has rendered valuainspired design. The bank's securble service in the construction of the on the second Sunday in December, of recent years. Owing to these fail-1911. Brother Shields will not be ures grapes and grape juice are bringdeposit department by a heavy steel The Star bespeaks for the company present on the second Sunday in Deling extraordinarily high prices now. that is the boast of the builders in its new quarters a continuation of cember, but will be on hand Monday. The best grapes are bringing as much hat a vault of this design has never the prosperity and success which have after the Second Sunday. The pastor as 45 cents per pound, and grape juice made it conspicuous for many years will preach at Harmony church on the for wine making is sold at from 70

Bretnren, let us pray God's richest These are reported to be the highest

After Tripoli, What Next, Asked at Berlin-Winemakers on the Rhine-Searching Among Ruins of Palestine.

(By Associated Press.) Berlin, Nov. 11 .- "After Tripoli, what next?" is the question which, according to despatches from Swiss correspondents of the German papers, is agitating the Swiss press and public.

Italy's seizure of Tripoli combined with the well known aspirations of the Italian nationalists to unite the Italian speaking portions of Switzerland with the earnest solicitation of friends who ditions of the summer are the perfection some years. the Roman kingdom is causing, say convinced him that the Moslem public these despatches, much discussion of was in no mood to entertain Europe-

aggression of its southern neighbor. Since the outbreak of the Tripolitan necessity of neglecting no steps tomaintain at the highest possible effi- ground passages on Mount Ophel. A large room, elegantly fitted up in months I worked hard in Europe to ciency the defences and fighting power of the country.

> it is feared that Italy's eye may be 1.088 square miles and its population nearly 150,000, practically all of them Italian speaking. Like the southern part of the Canton of Valais and the Engadine region of Eastern Switzerland, it is marked upon the maps and colored postcards of the Italian Irredentists (agitators for a united Italian empire) as one of the regions ultistrong Swiss fortifications of the St. Gothard pass which dominate the

> A series of articles on the impor tance of these fortifications by an Italian general has recently appeared in the Coriere della Sera of Milan, but Italian criticisms of the Swiss mistrust have rather increased than di minished the zeal with which the for In a recent article Dr. J. Schollen-

berger, professor of political science at the University of Zorich, maintains that Switzerland can expect little sup port from France and none from Italy, of the neutrality and integrity of Swiss territory. A possible combination in the minds of the Swiss pessimists is an Italian occupation of the Ticino, for which France would be compensated by the grant of Geneva, a town thoroughly French in language and sympathies.

Not only Switzerland but also Austro-Hungary, Italy's ally, is thinking of the possibilities of Italian aggression. Since Gen. Conrad has been at the head of the Austrian General Staff the fortification of the mountain valleys of the Tyrol along the Italian frontier has been carried on with unceasing energy until now every con-Editor Star: - With the talk of fairs necting pass and valley between the two countries is closed by powerful

fortifications. Now attention has been turned to the Stilfser Joch, a well known Alpine pass, situated at the junction of the frontiers of Austria, Italy and Switzerland. Over this a fine carriage road leads from Italy into Austria. The pass has hitherto been considered amply defended by the fact that the route passes for a distance of about eight tion by italy of a fartified camp at the ian end of the pass, and the extension sive measures on the Austrian side. Italy's activity on this corner of her frontier is shown by the fact that mountain climbers are no longer allowed to ascend Monte or Piz Umbrail, one of the well known alpine ascents.

The wine makers on the Rhine and Moselle have just gathered their grapes with unusual demonstrations of satisfaction with the year's crop. When the church bells tolled in hunless know, more than two-thirds of dreds of villages to announce the beginning of the grape picking they awakened memories of the good old days of some ten years or mone back, before the vineyards were damaged by phylloxera, worms and other pests; for this year the hot weather and the long cloudless days were death to the insects, but caused the vines to bear grapes of a sweetness almost without

And the quantity harvested was The arrangement of fixtures has past among the financial institutions second Sunday night in December, but cents to \$1 a gallon. The best fuice will omit the morning service.

of the State.

the so-called half-water-gas process,

## GOSSIP OF FOREIGN CAPITALS one-half to six times the heat and pow- WINTER SPORTS AT PINEHURST ACTIVE WEEK IN INDUSTRIES cess has now been in operation for several months, with the remarkable

result that it yields as much power pound for pound from peat as can be created out of the best coal. This discovery has an enormous meaning for Golf, Trap Shooting and Ten-Germany, where there are not less nis, and the Dates.

From the Holy Land. Palestine, Nov. 11.—Capt. Montagu Parker, the head of the British Archaeological expedition, has again come and gone. He returned true to his word given at the time of his hurried departure with few open dates upon the sport- week reports that more enterprises of from Jerusalem last April after the ing calendar until May, golf, trap great importance representing an agunfortunate Mosque of Omar incident, that he would soon renew the excavations on the site of the ancient Zion, His departure two days later was at tional attention. The important ad- ported this week than in any one week

lem and resume work in the under- attention.

sacred by them.

than 5,000,000 acres of peat lands.

was to be done under the supervision ing the ninth annual Midwinter, Januof government inspectors in accord- ary 9-13th; eighth annual St. Valen-The part of Switzerland on which ance with the contract which Parker tine's, February 6-10th; eighth annual has with the Turkish government. The Spring, March 4-9th; and the tenth turned is the canton of Ticino, on the headquarters of the expedition were to annual United North and South Anna- bably considerably over \$5,000,000, is Italian side of the Alps, known to be at Siloam, where they were when teur championships, March 25-April the purchase by one of the big iron thousands of tourists who have travel- the work was interrupted by public 6th. ed over the St. Gothard railroad or clamor following reports that the Equally prominent are the fifth anvisited the Italian Lakes. Its area is strangers had bribed guards of the nual Midwinter Handicap trap shooting State, having two blast furnaces, 40,-Mosque and obtained improper access tournament, scheduled for January 24- 000 acres of coal land and 2,400 acres to the building for the purpose of dig- 27th, and the second annual Midwinter of iron ore land. This will be followging beneath its foundations.

riends that the bitter feeling engendered last Spring had not disappeared and moreover that because of the annual Autumn tournament; Decem-Turco-Italian war popular feeling ber 27, 28, 29, 30, eighth annual Holision of electric light and power seragainst the intrusion of Europeans in day tournament; January 9, 19, 11, 12, vice to towns and cities in the Central mately to be joined to Italy, but what general had been raised to a high 13, ninth annual Midwinter tourna- South continues to be pushed with fense only a few months ago, and that St. Valentine's tournament for women; ed during the week. his stay would be fraught with un- March 4, 5, 6, 7, 8, 9, eighth annual to his life.

with his party he set sail on October

"THE BOHEMIAN GIRL" Strong Endorsement of Massive Pro-

duction Coming Here Coming as a strong endorsement of the massive production of "The Bohemian Girl," which is dated for Wednesday night at the Academy. management of the Wilmington Aca-

following wire: formance gave entire satisfaction. Best singing show of the season. Costuming and production excellent.

OTTO WELLS, Mgr. Academy of Music.

ble plight in which Henry Beattle medal for the season's high average. finds himself; but the chief blame The pistol events include Club and rests upon him and he must pay the State championships during the week penalty.-Greensboro News.

"For the Sake of the Tribe." films at The Grand Theatre Monday. week of January 29, includes men's company, which recently requested a

Tournament Season in Full Swing, Beginning With Thanksgiving Week.

(Special Star Correspondence.) Pinenurst, N. C., November 11 .-Thanksgiving week sets the tourna- turers' Record in reviewing the indusment season in full swing at Pinehurst trial situation in the South for the shooting and lawn tennis leading in gregate investment running far into the events which now lay claim to na- the millions of dollars have been re-

tion of the third eighteen-hole graff. From every part of the South, repthe possibility that the little mountain ans whose operations might involve course, opened last winter, and the resenting every line of industry, many republic may be a future object of the the violation of places and relics held laying out of a hitherto unheard of fourth course. Polo has also been add. Capt. Parker, who is a brother of ed to the diversified attractions, with of land, mineral, timber and agriculwar various Swiss papers have pointed Earl Morley, arrived at Jaffa on his fox hunting thoroughly established as out the significance for Switzerland of private yacht early in October. He the result of last winter's series of rethis unexpected launching of hostili- was accompanied by Clarence Wilson markable runs. Quail shooting has ties and the seizure of a coveted prov- and several English laborers. They never been better, while baseball and ince and have concluded from it the planned to proceed at once to Jerusa- other sports are claiming increasing

As was the case before, the work year are the big golf meetings, includ-

Captain Parker was told by his out the week beginning January 29th.

The full program in outline follows: Golf-November 23, 24, 25, eighth one like Parker, who had given of February 14, 15, 16, 17, sixth annual of great importance have been report mission for an indefinite period and Professional four-ball best-ball match;

division winners and runners up, con- opment work. solation division winners and the best

qualification score. is the lavish added money, amounting section are as follows: Norfolk, Va., Nov. 11, 1911. "The to eighteen hundred and sixty dollars, as much as any one else to the pitia- January 29 to Marca 25, with a gold

A noted Pathe and two other great ter championship, scheduled for the and will own the stock of the new gas (Continued on lage Ten.)

Enterprises Aggregating Millions of Dollars Reported to Manufacturers' Record Past Week-Many Undertakings.

(Special Star Correspondence.) Baltimore, Nov. 11.-The Manufac-

great undertakings have been anpurchase of a number of large tracts tural, by outside investors. The establishment of new enterprises of unusual importance to the South, one representing an investment of over \$500,-000 for the manufacture of ethyl alcohol in Louisiana out of the waste pine products and sawdust of a big lumber plant, and another the establishment in Nashville of a motor car plant to have an output next year of 3,500 cars. The largest single enterprise reported making concerns in Alabama, of an-Tennis championship, which rounds ed by large development operations, which will have a far-reaching effect upon the iron interests of that State.

hydro-electric plants and the exten-

Eastern capitalists bought for about pleasant consequences if not with per- Spring tournament; March 25, 26, 27, \$250,000 a tract of reclaimed swamp 28, 29, tenth annual United North and land near New Orleans and will make After much persuasion the Captain South Amateur Championships for wo- this a model as to the possibilities of was prevailed upon to postpone his men; March 30, second annual Amateur raising three or four crops a year on reclaimed soil, establishing in this April 1st, twelfth annual "United" open connection soil laboratories and proth. - Championship; April 2, 3, 4, 5, 6, viding every needed facility to dem-Thus another attempt at the recove- twelfth annual "United" Amateur onstrate what crops can be raised ry of supposed buried treasures has Championship; April 11, 12, 13, the to best advantage and how marketed. been frustrated for the time being at fourth annual Mid-April tournament. Investors from Pennsylvania and oth-In addition to the Mid-Winter tour-nament, the Spring tournament will be conducted on the Pinehurst system, in which qualification is by classes. In all tournaments from two to ten sixteens are provided for with trophies for coal operations and coal mining devel

Briefly detailed, some of the more important enterprises reported from Trap Shooting-The big card of the the South during the past week indififth annual Midwinter Handicap sche cative of the activity and the wide demy of Music yesterday received the duled for January 24, 25, 26, and 27th, range of industrial operations in that

Woodward Iron Company, Wood-Bohemian Girl" played Norfolk last and including five hundred dollars and ward, Afa., has purchased the propernight to a splendid business. Per cup to the Handicap winner; two hunties of the Birmingham Coal & Iron dred dollars and cup to the Prelimi-nary winner, and gold and silver me-dollars. These properties include 40,dals for high averages, with liberal 000 acres of coal and 2,400 acres of provision in sweepstakes and money- iron ore land, together with two blast back, under the personal management furnaces located at Vanderbilt near of Luther Squier. Weekly hundred-tar- North Birmingham. It is stated that Beulah Binford no doubt contributed get trophy handicaps are booked from the company will begin at once the expenditure of a large amount of money for betterments.

Georgia Light, Power & Railways, Macon, Ga., financed by New York of March 18th, and numerous handi- bankers, has bought the controlling interest in the Macon Railway & Light Tennis-The second annual Mid-Win- Company, Central Georgia Power Co., (continued on Page Ereven.)

## A Perfect Fit

We hear it every day. Our sales on ready-to-wear goods has grown for various reasons, but mainly on account of the perfect fit we furnish. Many of our Suits. Skirts, Coats, Etc., fit perfectly right off the rack. Others we alter on short notice, and then, too, we are in an excellent position to take special measures. We are dispensers of satisfaction in our

READY-TO-WEAR DEPARTMENT

COLD WEATHER GOODS

Cold Weather must come this week. It can't stay away any longer, and you might as well get ready.

> WINTER HOSIERY WINTER UNDERWEAR WINTER CORSETS WINTER GLOVES WINTER HATS WINTER DRESS GOODS ETC., ETC., ETC.



THE CASH STORE. SAVE THE DIFFERENCE.