For a quotation on the best five per cent, gold bonds due an twenty years.

Compare this quotation with the terms on which you can buy on the instalment plan five per cent twenty-year gold bonds, issued by the largest financial institution in the world. For terms, address the Company that

> Has earned more for policy-holders Has paid more to policy-holders Holds more in trust for policy-holders

Than any other company in the world

# MUTUAL LIFE NEW YORK

HARRIS R. WILLCOX, Manager, Charlotte, N. C.

COMMERCE AND FINANCE.

COTTON LOSES O TO 13 POINTS. After an Initial Bulge, Due to an Ap-havently Unfavorable Weather Map. The Market Ruled Weak Under Pressure and Selling Orders From Liverpool, Where an Estimate of a 12,000,000-Bale Crop Was Current.

New York, Oct.26 .- The cotton market opened steady at a decline of 2 points to an advance of 2 points. Influences were conflicting. Cables were poores than expected, while the weather as reported by the early map, was considered unfavorable, owing to more or less general rains and forecasts for cold weather in the western belt. At first prices responded to the cables, but before the call was completed it became evident that there was a little better buying movement, through commission houses, and May opened higher, while the whole list, immediately following the call, moved up and before the end of the first hour showed net gains of about 4 to 7 points.

After the initial bulge the market bear pressure, selling of hedges by leading spot interests, liquidating and selling orders from Liverpool, where sentiment was affected according to private reports by an estimate of the crop placing it at over 12 million bales. The market closed within a point or two of the bottom, at a net decline of 9 to 13 points. The final tone was steadled by the covering of room shorts. ruled generally weak under Wall street

Several Losses Under Searching Liquidation Largely Offset by Later Recoveries—Disappointing Steel Report, Anglo-Russian Tension and Prospect of Gold Exprot Movement

Depressing Factors.

New York, Oct. 28.-Dealings in stock: to-day were not up to yesterday's record but the dimensions and the astonishing breadth and variety of the market were well maintained. The list was subject ed to a pretty searching liquidation, and severe inroads resulted; but the benefit to the market's health of this processions and the benefit to the market's health of this processions and the benefit to the market's health of this processions are the search to be shown for the little processions and the search of the s began to be shown in the latter part of the day, when there were substantial recoveries from the low level. The reactionary course of the market was large ly due to technical causes. Consideration was given to-day to the more material factors of the disappointing quarter is steatement of the United States Steel Corporation, the tension, between Purelier. poration, the tension between Russia and Great Britain, and the prospect of a considerable gold export movement. It is enough to indicate the disappointment of the nigh to indicate the disappointment of the nightly speculative element with the Uniter States Steel report to know that report were circulated on the stock exchanging yesterday that the quarterly net earning would amount to \$22,000,000. London sold freely here. While it was believed that the acuteness of the Anglo-Russian crisis was assuaged for the present, the situation was refit to be dangerous. The report that arrangements had been practically concluded for a \$270,000,000 Russian loan to be placed in Berlin and Paris sufficiently explains the pressure from those points for gold and points conclusively to a considerable withdrawal of gold from New York. The reaction was not beyond control at

gold and points conclusively to a considerable withdrawal of gold from New York. The reaction was not beyond control at any time, Rock Island reflecting their employment as brakes to restrain the decline Bonds were heavy. Total sales, \$5,905,000. Total sales of stocks to-day were 1,78,10 shares, including: Atchison, 53,000; Baltimore & Ohio, 9,900; Mexican Central, 22,100. Canadian Pacific, 23,000; Chesapeako & Ohio, 16,300; Chicago Great Western, 5,000; St. Paul, 46,500; Chicago Terminal, 10,000; American Locomotive, 6,500; Smeiting, 7,9-0 Sugar, 32,200; Brooklyn Rapid Transit, 20,800; Colorado Fuel, & Iron, 23,700; Metropolitan Street Railway, 20,300; Minnesota St. Paul & Sault Ste Marie, 7,900; Missouri Pacific, 50,300; People's Gas, 13,100; Pressec Steel Car, 5,200; Rock Island, 138,300; Tennessec Coal, 10,500; United States Leather, 10,000; Southern Pacific, 121,100; Southern Railway, 39,700; Texas Pacific, 8,20; Unitor Pacific, 241,300; United States Rubber, 5,500 United States Steel, 98,400, preferred, 114,700.

Good Year for Wine. Daily Mail, London.

The champagne of 1904 promises well, and should, if it comes up to the expectations and if there are no mishaps in the short period which yet remains bethe short period which yet remains before the grapes are gathered, be equal
to that of the famous year 1903, of which
the supply has for some time been below the demand, and the price is steadill'- rising. It should surpass that of
Fall another excellent year. The yield
illessemingly abundant, as the reports
state that "as regards both quality and
quantity the grapes promise to surpass the most sanguine anticipations."
There is thus no risk of any sheriage in
the vintage, and the dismel results of
1902 have been more than made good
by the burning sun and cloudless skies
of 1904.

With regard to other wines the tal is as satisfactory. Claret, Bargundy-which is to-day not so much drang a it was of old, but which deserves all the encomiums that the poets have layish ed upon it—and port all promise well To France and Portugal a good vintage means millions, and this year should be long remembered as one of the beson record, surpassing even 1887 giorious memory.

BEST REMEDY FOR CONSTIPATION.

"The finest remedy for constitution I ever used is Chamberlain's Stomach and Liver Tableta," says Mr. Eli Butler, of Frankville, N. Y. "They act gently and without any unpleasant effect, and leave the bowels in a perfectly natural condition," Sold It. H. Jardan & Co.

ondition of the Cotton, Coffee, Stock and Grain Markets.

Sy Private Wire to F. B. Alexander, Mgr GRain Markets.

By Private Wire to F. B. Alexander, Mgr GRain.

Chicago, Oct. 25.—Wheat was again nervous with the trade wholly professional the rouse with the trade wholly professional the carry rumor of the sale to millers of 250,000 bushels of hard wheat, which was confirmed later gave prices a substantia upturn at one time, but the advance was entirely lost the last hour when the mais ket developed a very weak tone, selling considerably below yesterday's closing figures. The cash news on the whole has been a little better. The ruling prices at soutside points hold no hope of an accumulation of cheap wheat here. The move ment was lighter than a year ago, both in the West and the aggregate. We have had a pretty sharp slump in corn; more especially in the December, may be attributed to realization on the part of the shorts of the significance in view of the significance in view of the significance in view of the milted supply and of the urgent demand yesterday for old crop tor shappinent at old was the strength in the futures and spot markets at Liverpool. Use I indicate bushins duffing 5.52; middling 5

ation and restricting the continuance of confident buying. There were general idvances at the opening, but nervousness emailed evident, and short sates took face by houses generally supposed to represent Western houses. Some of this selling was supposed to represent long stock at part of it was credited to short operations based upon the critical situation and ear that gold exports would reach a conderable figure. The pressure of this charcter broke the market sharply around soon, when the more active stocks showed oxess of 2 per cent. below the highest of he morning, but over 1 per cent, under ast night's close. Ontario & Western was well sustained by expectation of the carly announcement of the New Haven deal. Inicago Terminal stocks advanced on resorts that arrangements had been uccessful for financing the company's affairs fhere was considerable Pittsburg selling of Steel, preferred, apparently on disappointment at the quarterly statement from which probably too much has been expected. Rock Island was strong, closing learn. omewhat lower and considerably less as

,762,C52 shares. COFFEE. New York, Oct. 26.—The advance was selped by the cable from Prado Chavis, stimating the Santos crop at 6,500,000 lags, or a contraction of the Karle Krische lags, or a contraction of the Karle Krische stimate cabled earlier in the week, raising the estimate from 6,500,000 bags to 6,50,000 to 7,250,000 bags. Other news was not particularly influential. The primary markets instead of responding to the delines in consuming markets, are reported at unchanged prices, but receipts are cepling up better than expected, reaching 9,000 bags at the two ports for the day, gainst 52,000 bags last year, while the interfor receipts show no sign of a decrease as believed to be necessary to subtantiate small crop estimates. No change

THE DRY GOODS MARKET. New York, Oct. 26.—The dry goods mar-tet is considerably quieter but firmness its chief characteristic. Reluctance against selling ahead is the attitude of the seller and while buyers are operating on the same basis efforts to secure near-by deliveries are so generally unsuccessful that they take considerable interest in the

	WH	EA'	r-				MARK Low.	9.5%
	Dec May July COF				1126	113%	11994	113%
	May Dec July				* ***	4675 50	46	46 49% 45%
	Dec., May., Oct., POF	100	11.1	2	2	2946 314	200.5 31 %	29 m 31 % 30
	May June Dec LAF			** **		2,60 2.60	12.35 12.82	12.35 12.32 11.05
	May Jan Dec RIB					7.22 7.15	7.17 7.10	7.17 7.07 7.00
1	Oct Jan Muy		20035-Q	91.71.71	FC 874 354 10	6.45	,40 5.52	7.15 6.40 8.57

MILLER & CO.'S REPORTS.

by the covering of room shorts.

Sales were estimated at 235,000 bales.
Receipts at the ports to-day 61,185 bales against 63,802 last week and 58,-125 last year. For the week 400,000 against 393,909 last week and 401,911 last year. To-day's receipts at New Orleans 25,547 bales, against 17,912 last year and at Houston 10,549 bales against 17,912 last year and at Houston 10,549 bales against 11,780 last year.

HEALSHY REACTION IN STOCKS.

Several Losses Under Searching Liquidation Largely Offset by Later Recoveries—Disappointing Steel Report, Anglo-Russian Tension and

New York, Oct. 25.—Wheatever may have sen the real cause of the irregularity to-lay, it is probably that the unsettled tate of foreign politics growing out of he Russian outrage in the North Sea, had onsiderable influence in stimulating liquitation and restricting the continuance of confident buying. There were general dyances at the opening, but nervousness.

which probably too much has been expect-d. Rock Island was strong, closing near-y 2 points higher. A slight influence was exerted on sentiment in the late dealings by moderate hardening in call money rates. The market closed unsettled and seavy. Railroad and other bonds were Total sales of stocks to-day were

rease as believed to be necessary to sub-tantiate small crop estimates. No change pears to have taken place in the demand for spot coffee which continues quiet, but deady. Probably the unsettled look of the future market is having a tendency to sheck demand.

MILLER & CO.

WHEAT-	PROVIE		in Bridging	<b>泰马等</b>
1307 15 15	To Plan	High	Low.	Close.
Dec	** *****	*****	44.40	113%
CORN-				11124
CORN-	0.14770	- 1	44	Action 2
		46%		46
Dog		50	494	49%
July		Table 1 Company	45%	45%
Dec		2956	400 r	2940
May		2114	31%	3134
			313133	30
PURK-	Activity of the same		to see	
May.,			12.35	12.35
June			12.32	12.32
LARD-			<b>祖田原</b>	11,05
May		7.32	7.17	7.17
diameter	*********	1.10	7.10	7.07
Dec		1986		7.00
RIBS-		Acres 6	A SUPER	13000
Ian.	** ****	0.45	.40	7.15 6.40
May.		6.60	6.52	A-57
	THE PERSON NAMED IN	COLUMN		8000000
	BTIMAT	ES.	1.1	1000

Special to The Observer.

New Orleans, Oct. 28.—Laverpool was distinctly disappointing, closing only?

2 points nigher than restreday. Out its effect was neutralized by an unfavorable weather map. Our market started firm at \$ to 5 points ligher than restored.

3 points nigher than restreday. Out its effect was neutralized by an unfavorable weather map. Our market started firm at \$ to 5 points ligher than respected firm at \$ to 5 points ligher than respected firm at \$ to 5 points ligher than respected firm at \$ to 5 points ligher than respected a heavy buye. The was general firm arket at New York. Was seening the market a stanteness for a time. With their demands natisfied, the burging power seemed extended extended extended extended extended extended extended and selling of hedges, results. Ing from all spot markets caused a slow decline and easy close, 19 to 3 points lower than restorday. Spots were quoted down 1-16 cent; middling, 9 to 91-16 2 nts; December, \$50. Jahuarry, \$50. March, \$14 May, \$58. United to 10 points lower than restorday. Spots were quoted down 1-16 cent; middling, 9 to 91-16 2 nts; December, \$50. Jahuarry, \$50. March, \$14 May, \$58. United to 10 points larger proportion of the Crep, has been marketed aid consuming markets are better but-field with suipplies, manipulation such as it now in evidence at New York can easily create unwarranted fluctuations, but in the evidence at New York can easily create that this crop is consumition, possibly 10,156.000 likes; but it is bur belief that this crop is considerably more, and we do not think it will be possible; to market it at anything near present prices.

Liverpool, 1841, 28, 1 p. m. -Rotton: Spot moderate business done, prices 10 points higher. Arterical middling \$4; low middling \$25; moderate business done, prices 10 points higher. Arterical middling \$4; low middling \$25; middling \$45; low middling \$25; middling \$45;

C. P. Ellie & Co.'s Cotton Letter.

	NAVA	L STOP	RES.		
Savannah.	Oct.	26Spi	rits	turpe	aitin
firm, 51%; 1	eccipts	499; NO	less J	ex ex	port
61.		Acres 1		er Franc	
Rosin-Fir		wibin r	140, 1	arrese	1.44
Quote: A.		1 55 D	e4 (th	10	
to \$2.65; F.					
2 75; 11. \$2.	82% to	\$2.85; 1	\$ 3.0	0:10	5.77
M. \$4.25; N.					
Wilmingto					ntin
nothing doi				F.	
Rosin-Fir					
Tar-Firm Crude tur				II DO	an

manged. Wheat-Spot quiet. Corn-Spot steady and quiet. Option

914 43% 19% 44%

	STO	CKS.	
Atchingon	F6 14	do pfd	49
do ptd	10 50	Union Pac	10976
Balto & Ohio	9156	do pfd	915
do pfd	145	Wabash	214
Can Pac	13444	de pfd	4336
Cen of N. J	19234	Wheeling.	11434
Ches & Ohio	4534	Wis Central	2216
Chi & Alton	46	do pfd	44%
do pfd	80	EXPRES COMPA	NTRO
Chi & G West	2276		235
Chi & Nw	194	Adams	
Chi Mil & St P	17134	United States.	116
do pfd	184	Wells Fargo	
Chi Tera Tran	934		::42
do pfd	20	MINCELLANDO	US
U C & St L	8114	Amal Copper	6636
Col Bo	22	Am Car & Foun	15 6
do pld 1st	5336	do pfd	RYM
do ptd 2nd	29 7	Am Cotton Ocl	3214
Del & H	1714	do pfd	1.5
Del & L W	297	Am lee	736
D & R G	21	do pfd	3.4
do pfd	84 87%	Am Linseed Ou	12%
Erie		do pfd	344
do pfd ast	11%	Am Loco	2714
do pfd 2nd	80	do pfd	PHM
Hock Valley	H	Am Smit & Rig	71%
do pfd	14856	do pfd	1125
Ill Gen	27	Am Sugar Ref	1 1/4
do pfd	48%	Anacorea M Co	96
Kan City So	18	Col Fuel & Iron	6836
do nfd	49	Consolidat Gas	214 %
L& S	18454	Corn Products	16%
Man L	100 %	do pfd	744
Metro Secur	80 ta	Distill Securit	8214
M at Ry	125 m	General Elec	17.3
M & St L	50116	Internat Paper	1736
M St PA S S M	86	Int rfd	78.66
do pfd	18954	dernat Pump	
Misso Pac	1044	Nao pfd	790
B K & T.,	8134	Nut Lead	2834
do pfd	68	No American	38CC
Mat R R or Mex	4134	Pactfie Mail.	33450
New Y C	13354	Peoples Gas	1084
N & W	71%	Presd Steel Car	33%
do pfd	110	do pfd	80 N
do pft	4656	Pullman Palace	\$25
Penn	13854	Rep Steel	11114
PCC&St L	72	do pfd	100
Head	7454	Rubber Goods.	1 Sept.
do pić 1st	8734	do pfd	Tito
do pfd 2nd	80	Tonn Coul & Le	786853

LASF 2 pfd

do pfd...

Tenn Coal & Ir

US Leasther.

356
US Reatty
do pfd.

40 B Reatty
do pfd.

40 B S Rebber
do pfd.

41 B S Steel
do pfd.

41 B Steel
do pfd.

42 West Elec
Western Union TESTIMONY OF A MINISTER. Rev. Jno. S. Cox, of Wake, Ark, rites, "For 13 years I suffered from Rev. Jno. S. Cox, of Wake, Ark., writes, "For 12 years I suffered from Yellow Jaundice. I consulted a number of physicians and tried all sorts of medicines, but got no relief. Then I began the use of Electric Bitters and feel that I am now cured of a disease that had me in its grasp for twelve years." If you want a reliable medicine for Liver and Kidney trouble, stomach disorder or general debility, get Electric Bitters. It's guaranteed by Burwell & Dunn Co. Only 50 cents.

100 13414

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	NAME AND ADDRESS OF	d						44.1		

Cincinnati Houston.. .. CHARLOTTE COTTON MARKET. These figures represent prices paid oct. 26. wagons: Good middling Strict middling Middling

2,401

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