#### IN THE HOTEL LOBBIES.

A lawyer at the Central last night was laughing about a member of the scoression in his town whose practice consists largely of collections. He says this brother has invented a circular letter printed on legal blanks, restring in the most prolix, involved language that the said debtor is to appear at the office of the said collector or attorney upon a certain day and make payment of the aforesaid account hereimbefore set out in words and figures, and if this defendant in the afore mentioned cause falls so to appear and surface he may expect the worst, in fact he may expect perpetual trouble.

"How does it appear to work?" the reporter asked.

"It brings the money from them ilke

orter asked.
It brings the money from them like elling corn," said the lawyer.

"I am from Davenport, Iowa," said Mr. W. J. Lumiey at the Central. What is my town distinguished for? Well, nothing ever did happen there greept one night at the Hotel Kimball a certain good widow went through the marriage occumony with a mar-led man. She thought sure she was beat has become of the romantic

"Oh, they never did anything but ake the town famous. That is the ly sensational thing that ever hapened in Davenport. The good widow s now teaching school and eking out frugal living thereat, and the man thom she fancied she was marrying is ounding rock in the chain gang."

Herr Charles Goldschmitt is from Vorms, Germany. He likes to talk bout the poet Heine. His brogue, which the reporter does not undertake o reproduce, was according to Hoyle; of quite so pronounced as that in which is written the charming song, Menself und Goett." When Heine wrote that the common people of Ger-nany were weaving their own shrouds, ntempt" from Germany, said Herr Goldschmitt. But when he got over to Paris and realized he might er come back, his heart grew sick ne and he wrote his most impased patriotic lyries. Of course Herr Soldschmitt had no new information out that personality, which is second interest to Byron's, but the talk of German about the sweetest singer of his nation would be worth listening however trite the facts related. Mr idschmitt is a "Philistine," to use a Heine term-tthat is, he belongs mmercial and not to University cir- Miss

"A man must be pretty well up on reography," admitted Mr. I. C. Low, I Lowesville, "if he knows where my wn is. It is just big enough to cuss cat in. I am a merchant up there d do largely a time business, but what distinguishes us Lowesville merants from others is that we don't follow the practice of making the poor man, being bound up with liens and ortgages, pay a bankruptcy price just ecause we have him at our mercy, nor o we discriminate in favor of the wellto-do man and give him cut prices beise he is independent. No, sir, we in Lowesville are not open to the comon complaint against merchants." will be generally agreed, after this snow and ice. deposition, that Lowesville ought to be Mr. M. H. better known than it is.

Rural Mail Carrier Peter Helton. lenburg county, was talking last night other coast cities of the South.
about the increase of mail among his John Hudson and wife, of Kir at that time 98 pieces all told-circulars, newspapers, letters, packages, etc. 50 weeklies and semi-weeklies is what ping Christmas helly to the Northern goes among my people now. The num-ber of letters has also constantly in-Pa., and one to Phuadelphia.

mons in the Central lobby last night, and Mr. E. G. Smith, of Manchester.

New York, came up and got into the conversation. "Why," said he. "I am from the place where Mormonism originated. Old Joseph Smith—but I'm no kin to him, bless the mark!—was no kin to him, bless the mark!-was born and raised in my town. Of course all that was before my day, but I have neard the grannies talk about him. It was just outside Manchester where he

That excellent gentleman Attorney

H. B. Adams, of Monroe, was sitting

among his friends in the Buford labby ong his friends in the Buford lobby isst night. He was reminiscing about his boyhood days when he went to school down in Scotland county. There was a wag in the neighborhood, he says, by the name of D. K. Monroe, whose uncle was Preacher John Monroe, the patriagch of that whole resign roe, the patriarch of that whole region. The wag told a story, says Mr. Adams, about a certain Smith, who came up to the front bench in old Spring Hill church one day under an invitation given by the old preacher to all those who wished to join the church. There were several other applicants, and Preacher Monroe examined them each in his turn as to their religious exlence. When he got down to Smith and requested a recital of his experi-ence, said Smith, "I dreamed that there was a ladder similar to that which Jacob saw reaching up from me toward heaven. I made haste to mount upward on the same, but when I reached the topmost rung and stood there balancing myself I still lacked two or three feet of reaching the edges two or three feet of reaching the edges of the opening, through which I could see the angels floating about in the balmy atmosphere. I was just about to descend so that I might splice the ladder, when two lovely angels appeared at the opening and said to me, in the swestest voices at all. 'You just tand on the top rung, now, and jump and catch our hands and we will pull you up.' They held down their heautiful hands toward. I was sure I could make it. So I bent my knees and leapt into the sir and burely touched the tips of their fingers, and I got one of the outdardousest falls that ever a man sol.'

r. Adams did not add, but it may resumed, that the brethren cid not eder the change of heart which Mr. th had undergone of such a charac-as to entitle him to membership.

The novelist, Will N. Harbin." said
J. W. Bogley, of Dalton, Ga., at
Buford. "Know him? I should say
of partly raised him. Dalton, you
we, is where he was born and bred.
tried several ways of making a livelett he did not do much at any
them. He decided once that he
ald be a drummer. I to d him I
ald break him in. So we went out
a trip together through Tennesses,
sot to Murireesboro, the home of
the Floor Craddock, and Will forsil faint the goods he was out to
He didn't have the nerve to call

thors and novel—that was all he thought of or talked about. I saw right a way that Will wasn't made for a drummer, and he saw it too and cut it out. While he was trying to be a drummer, and he saw it soo and cut it out. While he was trying to be a merchant in Dalton he was all the time scribbling and sending stories to western newspaper syndicates. Finally he made up his mind and launched out for New York. I know he has ma'le money at his work, because he has been buying property in and about his home town and perhaps elsewhere. That story, Abner Danlels," said Mr. Bogley, "is purely a Dalton story. Everything in it seems perfectly familiar to a man in it seems perfectly familiar to a man who knows the town."

REJUVENATING GASTONIA BANK.

The Capital Stock of the First Na-tional to be Increased to \$190,000— Additions to the Board of Directors.

Special to The Observer.

Gastonia, Dec. 17.—The announcement by the officials of the First National Bank, made to-day, that the capital stock of this bank is to be increased in January from 1 000 to \$160,000 is of unusual interest to the public and to Gastonia business men especially. Mr. L. L. Jenkins, the president, is just back from Washington, where he perfected! arrangements whereby the increase in capital will become effective the first of the year Another change of even more interest will be the addition to the board of directors of Mr. George A. Gray, Mr. R. R. Roy, and Mr. Henry M. Mc-Aden, three of the strongest business

men in this section of the State. Mr. Ray is secretary and treasurer of the McAden Mills at McAdenville, while Mr. McAden is a director of the First National Bank of Charlotte, president of the Piedmont Insurance Company, a director in the National Bonk of Gaffney, and is officially connected with several other business enterprises. Mr. Gray is the promoter of the new Gray Manufacturing Company, and is one of the most progressive cotton p.ill men of this section. The addition of these gentlemen to the board of directors will servé to strengthen a financial institution which is already one of the strongest in the State. Gastonia is to be congratulated on having such men allied with her financial in-Mr. L. S. Jenkins, the president, and Mr. S. N. Boyle, the cashler, are two of the town's most prominent citizens and are both tho oughly identified with its best interests.

MARRIAGE AT DUNN.

Clyde Johnson and Mr. John Wilson the Contracting Parties— Personals and News Notes.

Special to the The Observer. Dunn, Dec. 16.-Wednesday night at 10 p. m., at the residence of Mr. John H. Ballunce, uncle of the bride, Mr. John Wilson, son of Postmaster A. R. Wilson, was united in marriage to Miss Clyde Johnson, by Rev. E Snipes, pastor of the M. E. church. Miss Johnson is one of the most popular and accomplished young ladies town. They took the 15:45 train for Fremont, to visit her people.

This section was visited by an unusual hall and snow, storm Wednes-Yesterday it began day evening. sleeting, and now all is covered in

Mr. M. H. Privette returned this week from central Florida, where he went prospecting.-Mr. J. D. Banes, who has turpentine interests in Georwho rides the longest route in Meck- gia, left yesterday for Savannah and John Hudson and wife, of Kinston, spent this week with relatives in this ons. "The first trip I made," said spent this week with relatives in this SHAVING SETS, "was May, 1, 1902. I carried out section. Mr. Hudson is a popular SHAVING SETS, young durggist, and recently married Miss Randolph, of Kinston.-Messrs. Last month I carried out 8,266 pieces. James Pearsall and G. F. Pope are At first there were no daily papers at opening up a new incustry for this in fact everything new, novel all; now I carry 19 dailies. About section. They are buying and ship-

The drop in cotton has thrown a check in the way of business for two They were talking about the Mor- weeks past. Not more than 20 to 25

Special to the The Observer. Concord, Dec. 17.-A very serious accident occurred near the Mill to-day, when a young white man named Carver fell from a moving said he found the Gold Bible Plate. The freight train and was right badly people up there didn't want any of hurt, the injuries to the left arm behim in theirs, and they proceeded to ing so bad that it was necessary to chase him to the woods. He called a amputate the arm just below the halt in Ohio, and at other places, only shoulder. The young man came out to be chased away again, until he got of the mill at the noon hour. A to Utah, where he stuck and whither freight was passing along in front of you can't fool me about Mormonism." the mill. He started to jump on the and Mr. Smith walked away laughing. moving train expecting to ride down the road a short ways. He fell, and the train ran over the left arm. The that he is hurt internally.

Mr. Brooks to be Taken Home on Special Train.

Special to The Observer. Pittsboro, Dec. 17.—A special train has been ordered to leave Pittsboro Wednesday, December 21st at 10 o'clock p. m., to take Mr. Mortimer Brooks, back to New York. He has so far recovered as to be able to sit up. Dr. Hubert Royster, of Raleigh, who has been with Mr. Brooks since the acci-

dent, will go with him to New York. THE WEATHER.

North Carolina-Fair and colder Sun-Monday fair, fresh westerly

Accumulated excess for the month. 1.05
Accumulated deficiency for the year. 4.67
Precipitation 18
Total precipitation for the month. 2.32
Accumulated excess for the month. 25 

What you pay for extracts is important, but what you get for your money is ten times more important. Burnett's Vanilla

Tending property is like nursing a Baby, inasmuch as both are problems if not understood. Best results in either from experienced nurses. Let me nurse your property during 1906. I'll collect all dues, insure, pay taxes and prevent ownership discouragements. Phone, write or speak.

ner City Personals and News

Bessemer City, Dec. 17.—Miss Jennie Hinslaw Howe, of Carroliton, Ky., is visiting Mrs. D. A. Garrison.—Capt. Edward Peel left Monday for Bigham, Utah, to go into the mines. This is near Salt Lake City.—The Sunday school of the M. E. church, South, is preparing for a Christmas concert to be given Christmas night.—Capt. J. to be given Christmas night.-Capt. J. M. Odell, of Concord, spent Wednesday in town.—The stores have brought on a good many Christmas goods. Mr. R. C. Kennedy has the best line that

This has been duite a gay week for some of our people. Mrs. H. N. Garrison entertained on Wednesday night, and on Friday evening, Mrs. D. A. Garrison gave a 6 o'clock dinner in honor of her guests, Miss Howe, of Kentucky, and Miss Thom, of Mis-souri. Those present were: Mr. and Mrs. Durham, Mr. and Mrs. H. N. Garrison, Misses Howe, Thom, Peari Dixon and Jessie Black, Rev. J. Walter Simpson, Dr. S. A. Wilkins, of Dullas, and Mr. E. E. Detter.

Mrs. Garrison and her guests leave Tuesday for Concord, where they join a house party at Mr. D. B. Colt-

TO THE CHRISTMAS TRADE-Bananas ripe, on turn and green stock; extra fun-cy Jamaica fruit, by the bunch, 60c, 75c, 85c, 30c and \$1.00, or logsn 10c. two doz-en 15c, and 15c dozen, two dozen 25c. You can call now and select your bunch You can call now and select your bullen and we will ripen them for you and deliver them anywhere in the city. Mixed nuts, this year's crop and good stock, 15c per pound, two pounds, 25c. New York State apples, 25c per peck and upwards. Malaga grapes, 15c per pound; Concord and Catawba grapes, 35-pound paskets, 20 and 25c basket. Florating contents and brights. ida oranges, russets and brights, 20c dozen and upwards; by the box, \$2.85; all sizes. California naval oranges, 25. all sizes. California naval oranges. 29. 25 and 40c per dozen; candles, two pounds. 15c; chocolate drops, two pounds 25c; Tenney's, 50 and 80c; chocolate and bon bons. 25 and 40c pound; raisins, 10 and 15c per pound; dates, 10c per pound, three pounds. 25c. We carry a full line of fruits and confections, cigars, to-baccos, etc. Everything will go at the very lowest price. Give us a call and see for yourself.

PALACE CONFECTIONERY CO. Under Presbyterian Hospital. Free city

#### HOLIDAY **GOODS**

At Holiday time we have always shown exceptionally attractive lines of gifts for Ladies and Gentlemen; and this season goods obtainable, such as

MANICURE SETS, MIRRORS, MILITARY BRUSHES, TRAVELING SETS. COLLAPSING CUPS. SCISSORS CASES. STAR RAZORS. CARD CASES,

and desirable for presents.



Long Distance Telephone Booth for the Public.

Dr. C. L. Alexander,

Carson Buildis

WHEN YOU BUY CANNED GOODS think of "Sunbaam." Every can guaranteed to be the best. Frosh Flarida vegetables every morning. We give automobile tickets. COCHRANE & ROSS. 315 N. Tyyon St. "Phone 281. WE HAVE THE SWEETEST FLORIDA oranges money can buy. Ask any one who has tried them. They are delicious. Can save you be to 10c on the dozen. Box lots \$2.75. Nuts. 12%c; table raisins, 10 and 12c, box lots of 20 pounds \$1.60; good apples. 25c peck; Malaga grapes. \$5.90 barrel; candy, &c up. We have a car-load of the above goods and can

undersell any house. 208 W. Trade. BRIDGERS & CO. PRE-LAND-EAT ALL YOU WANT-

Pri-land will do the rest.
DILWORTH DRUG STORE.
Phone 247.
B. S. DAVIS. HAVE YOU SEEN THE GREAT DISplay of pipes and smoker's articles at the Charlotte Cigar Co's, store? It is a nammoth showing of the handsomest pipes it is possible to muster together. Nothing so desirable to present a gen-tleman for a gift as a pipe, cigar-holder of cigar case. We are also displaying all that is best in cigars. Box trade for the holidays is made a specialty. CHARLOTTE CIGAR CO. made a specialty. CHARLOTTE CIGAR CO.

THE ONLY GENUINE IMPORTED Cigars bearing the government's impor-tation stamp is sold at my cigar stand, as well as every other brand of cigars popular with the trade. Box trade is made a specialty. We are most abun-dantly stocked for the holiday trade with all supplies for sn okers.

IKE HIRSHBERG.

Central Hotel Cigar Stand.

FOR RENT-Store with large hitching lot. 313 E. Trade, fine retail stand; store, 29 S. Church street, with or without wanchouse; store, Belmont and Pegram streets; three stores, 18, 20, 22 W. Fifth street (Jan. 1, 1995), 7-room house, 1116 S. Caldwell street; 5-room house, 314 E. Kinth street

J. ARTHUR HENDERSON & BRO. OUR MILL FEED IS GOOD FOR horses and cows-\$1.20 for two-bushel sack. Fresh lot cotton seed hulls and meal. THE "STAR MILLS."

YOUR FRIENDS WOULD APPREfour FRIENDS WOULD APPREciate a package of holiday Nabisco wafers. There is nothing that would perpetuate your friendship with others so much as a box of these dainty little sugar wafers. They would not only leave an impression upon those who may be so fortunate as to receive them durates believe to the process. ing the holidays, but in the year 1905 and future years to come it will be one of the most pleasant reflections in your future life to recall the day you received the holiday Nabisco. 'Phones 68 and 118. MILLER-VAN NESS CO.

CANDY-The best made, fresh as the dew at 6 a. m. Big special stock of NUN-NALLY'S for the holidays in any size package you wish. Sixty cents per pound. WOODALL & SHEPPARD,

we are keeping abreast of our usual custom of offering the handsomest we call after the control of the handsomest we call after the control of the handsomest we call a first the call after the control of the handsomest we call a first the call WHEELER WALL PAPER CO.,

> FRUIT CAKE, MINCE PIES, and such like disarrange the bowels. Prepare your digestive organs by drinking Mida Water to handle the indigestibles, and insure you a Merry Christmas.
>
> J. W. SAMPLE, Mgr.,
>
> 'Phone 833.
>
> 2014 S. Tryo.

WE HAVE A FULL STOCK OF CAHILL Grates, which is the best grate sold. We also handle tiles and mantels, both hard-wood and native pine. Lumber, shingles, laths and all kinds of house finish. CAROLINA MFG. C., Jas. A. Fore. Mgr.

Organized 1871.

Geo. E. Wilson, President, Jno. B. Ross. Vice President. C. N. Evans, Cashier, W. C. Wilkinson, Assistant Cashier

Pinest Florida russet, juicy and sweet. We have a very large stock of all sizes

and will make special box prices. Don't buy oranges until you see ours and get our prices. Fancy Malaga grapes, extra large bunches; also large supply of fancy table apples.

'Phones 341 and 415.

MANAGERS OF CHRISTMAS PARTIES and those wishing delightful meals served can not do better than talk the matter over with Creswell, at the Gem Restaurant. The Gem has an abundance of seating capacity and certainly the most delightful meals it is possible for expert cooks to provide are served there.

MEAT FOR THE HOLIDAYS—Those preparing for Christmas dinners should not lose sight of the big showing of fresh

Cor. Third and College Sts.

EMEMBER BEFORE YOU COME TO

Charlotte, that our rates are only \$1.00 to \$1.50 per day for transients. New house and farniture, with modern conveniences. A. good many of our customers tell us that the Queen City Hotel is the best place for the money in the United States. Go there and be convinced.

TO LET—Five-room brick house, close in. \$12.55; 4-room frame house, E. Sixth street, near Myers, \$6.00; houses for colored tenants from 75c to \$1.50 per week. homes for sale, \$1,500, \$2,250, \$3,000, \$1,750 to \$10,000.

E. L. KEESLER.

25 S. Tryon St.

THE CROWELL SANITARIUM.

For the treatment of
WHISKEY, MORPHINE and other Drug
Addictions. Special apartments and
nurses for Lady patients. S. M. Crowell.
M. D., Medical Director, No. 8 West
Third street, Charlotte, N. C.

WE EXCHANGE THE \$20.00 DISC OR CO-

tumble Graphophones for the \$5.00 graphophones and allow \$5.00 for your second-hand graphophone. This is not a new offer for we have made this exchange for years. We also offer to exchange graphophones for second-hand blcycles.

QUEEN CITY CYCLE CO.

AT ROOM 8, HUNT BUILDING YOU will find lots of pretty fancy things already made up for Christmas, such as pin cushions, handkerchief cases, collars,

calendars, shaving pads and any number of pretty handkerchiefs.

MINNIE A. COCHRANE.

CHRISTMAS IS COMING and we want to

remind you that we are still doing busi-ness at No. 8 West Fifth street. Pooks,

Bibles and Testaments our specialties C. H. ROBINSON & CO.

The Merchants and Farmers National Bank, 35 East Trade Street.

ASSETS, \$1,300,000.00

Judge Armistead Burwell, Conservatively a safely conducted within the limits of legitimate banking.

Thirty-three years of successful dealing. Safe Deposit Boxes for rent. Nightwatchman Employed.

## Special Notices Special Notices What Will Please Your Wife Beller DO YOU NEED ANYTHING TO MANI-cure your finger nails with? If so, give us a call. We can supply your wants. MAYER'S, Drugsist. Sixth and Tryon Sts. 'Phone 252.

Than the purchase of a cozy home for a Christmas present or the purchase of a choice lot for the erection of a home in the future, as circumstances will permit?

HAVE YOU TOOK A PEEP AT OUR fine candles? Everything that's nice in chocolate, chocolate chips, wainut chips, buttercups, cream bon bons, marshmallows—all absolutely pure goods and at a low price for good goods. A few fine fruit cakes left and plenty of plain cake to be in by Monday. Let us give you prices of strictly fancy Florida oranges, bright, sweet fruit, and our connection in Florida is the best of any house in Charlotte.

SARRATT & BLAKELY. How about one of those choice Lots at Elizabeth Heights? You want to keep your eye on that section. See plot and prices at our office.

### Southern Real Estate, Loan and Trust Company

No. 4 South Tryon Street.

ORGANIZED 1874.

#### Commercial National Bank of Charlotte

UNITED STATES DEPOSITARY

Stands First on the Honor Roll of National Banks in North Carolina and out 5,042 National Banks in the United States Stands 212.

DIRECTORS:

meats we are providing for our mam-moth holiday trade. Leave your orders with us and you'll get only nice, well-selected roasts, steaks, veal cutlets, mutton, etc. With all purchases we give library voting tickets. T. H. AUSTIN. Wm. E. Holt, L. Banks Holt, C. W. Johnston, E. C. Holt, H. C. Eccles, R. A. Dunn, R. M. Miller, Sr., Franceis S. Coxe, D. H. Anderson, R. L. Gibbon

LOSING OUT!-Having leased our build-WM. E. HOLT, President. ing for a term of years, we offer our entire stock at invoice cost. This is a rare opportunity for retail merchants, hotels, boarding houses, etc., to secure real bargains. JOHN B. ROSS & CO.,

Wolesale Grocers. ALBERT T. SUMMEY. Teller.

R. A. DUNN, Vice President.

Liberal Coaling

Strength Facilities

A. G. BRENIZER, Cashler.

Courtesy Confidential Relations

\*

### Charlotte National Bank

United States Depositary

Results after six and a half years in business:

DEPOSITS...... We are fully alive to the fact that the secret of our conspicuous success is due to the courteous and liberal treatment accorded our friends and depositors, and on the basis solicit your business.

B. D. HEATH, President,

W. H. TWITTY, Cashler.

### Banking Business

<del>0000000000000000</del>

Solicited on the basis of Fair Treatment and the ability to meet every reasonable requirment of our customers.

#### SOUTHERN STATES TOUCT COMPANY

Capital \$200,000.00.

"sident.

GEO. STEPHENS, President. T. S. FRAN W. H. WOOD, Treasurer.

We have been advertising The Olive Whalt Parm telow Dilworth, but that is off the market for the present. We now offer what is known as the

#### Oil Mill Farm of 100 Acres

surrounding the plant of the Charlot te Oil and Fartilizer Works, now owned by the Southern Cotton Oil Company.

This fine property has large possi bilities for industrial and suburban development, having a frontage on So uth Tryon street, this side of the Oil Mill. also about 2,000 feet frontage on cross-road parallel with Oil Mill, and fully 1,000 feet frontage on C. C. & A. Ratiroad just below the Oil Mill, giving a fine opportunity for new indus tries on the rational, close to the city and very near Catawba Power line's and cheap electric power. A fine investment for somebody at \$150 per acre.

F. C. Abbott @ Company. Trust Building.

Everything in Real Estate.

# ATE-BROWN g Goods, Hatters and Merchant Tailors



Christmas buying is now at its best. This store is crowded daily and all previous sales records are bebroken. Our preparation for this condition has well made. Stocks fuller and more extra given to holiday goods than ever before. The week will be one of remarkable activity in mas gift buying. Only six more shopping days e extremely low prices we are making on ss merchandise should make this store



# -Christm

An unnsual epportunity for from a prominent New York 75 cents, \$1.00 and \$1.50, which or three for \$1.00.

These are fresh new goods an

# Buying Headquarters.

tion of Men's Fine Cravats at extremely low prices. We have purchased urer far below their value: Fifty dozen fine Cravats made to retail at 50, place on sale MONDAY MORNING AT 9 O'CLOCK at 35 cents each

ent the latest New York Styles.

The Tal Brown Company