Local Cotton Figures.

Houses at Hendersonville Removes Eyesores.

Correspondence of The Observer. Hendersonville, Feb. 16.—The recent fire, in which were consumed almost all the buildings on one square on Main street, not far from the court house, is a matter of sincere rejoicing to the people of Hendersonville. The houses were old and dilapidated so that they could not be insured except at an impossible rate, and were chiefly used for restaurants for the colored people or something of that kind. In one or two cases the loss was a regret but that will be to some extent relieved by the people of our little city. The children of the town were much impressed by the escape of rats. These came tumbling out of the fire until one was reminded of the Pied Piper. of Hamilin.

In one of the stores, burned last

In one of the stores, burned last es with signal success. Tuesday night, was found recently a trunk lost last summer after being taken from the Wheeler Hotel to the Southern depot. This trunk belonged to one of the guests of the Wheeler and contained many beautiful gowns and handsome jewels. It is said that the Southern Railway had already expended \$500 in searching for it.

pended \$500 in searching for it.
The proprietor of this store was Simp Dogan, a well-to-do, respected colored man owning a store and a livery stable. He claims that the trunk was left there by a colored man as security for a loan of ten dollars. The dresses and jewels had been worn

Mr. Claud Brown has recently brought a car-load of horses from Tennessee. These were sold at auction. Another carload will soon arrive the sale will be the seventh of went to accompany the dead body of are twenty-four States and Territories her husband. While in that city a married daughter, a resident of Cincinnetti died.—The Rev. Dr. Grimon of the Presbyterian church has been very tha ill for several weeks and we are glad thousand persons were in the comknow he is now able to resume his duties.

AT THE ACADEMY TO-DAY.

Rev. John E. White the Speaker-He is an Eloquent Speaker.

The meeting for men only to be held this afternoon in the Academy of one of the greatest of the series that is a daily being promoted by the Young Men's pastor of the Second Baptist church of Atlanta, Ga., who comes to Charlotte especially for this service.

Dr. White announces the subject of Reality of Religion."

eloquent men of the South in an address especially for men.

The meeting will begin promptly at the appointed hour and the doors of the Academy of Music will be thrown open to the public at 4:30 o'clock. . A cordial invitation is extended to all men to attend whether members of the Young Men's Christian Association or

TRADE STREET BARRICADED.

Freight Train Jams Into Some Empty Cars and Shoves a Couple Across the Macadam.

West Trade street was completely barricaded for the space of an hour last night by a freight and a coal car last night by a freight and a coal car that were pushed off a spur track, 20 rice lot \$850.00 (worth \$1.000.00.)

You pay cash for lot and I'll build out of 23 ribbons, all firsts, at Charlotte the house and give you 72 months to signals and he jammed his train into a line of waiting cars, with the result that three cars went over the spur. awning in front of Mr. J. H. Emery's

Street cars, vehicles and pedestrians were held up while the yard crew, re-moved the barricade. The flanges of the wheels cut a deep straight track in the macadam from the time the cars left the rails, and the task of getting them back was easy.

\$20,000 Claims Pending Against the

Claims aggregating approximately \$20,000 are pending against the Water Commission for machinery shipped the new water works plant. The commisthem and the matter has been standing in statu quo for the past several The companies holding these claims have not taken any steps to recover by law, doubtless hoping that the accounts may be settled out of

Cars Derailed at Franklin Junction. Five cars of a freight train were erailed at Franklin Junction, Va., on the Washington division of the Southern Railway yesterday afternoon about 2 o'clock, blocking the track and making it necessary to make up the southbound trains south of the scene of the accident. A special made up at Danville, Va., was run as No. 35, doing the work of both Nos. 35 and 29 as far as Charlotte. A special was made up here to run as No. 29 to Columbia, S. C., and Jacksonville, Fla.

Engines Hauled Rather Than Shipped. Rather than ship three engines by rail from High Shoals to Charlotte for repairs, a prominent manufacturer of this city had the machines hauled by wagon through the country. The trip overland was made in one day, without mishap. If the heavy articles had been loaded on cars there would have been an opportunity for breakage, and proba-bility of delay in transmission. The trip through the country was satisfactory in every respect, for it was cheap-er, safer and surer.

Mass Meeting of Dilworth Citizens. The mass meeting of Dilworth citi-Dilworth Drug Store Tuesday night. All interested in this movement for parate incorporation will gather at o'clock. Matters of importance are be considered. All the committees to submit reports and these are to be acted upon. It is understood that there are several new items to come up which will be of very general interest. All are urged to attend.

Oil Refinery Again at Work. The oil refinery at the plant of the Southern Cotton Oil Company, south of the city, which was burned several weeks ago, has been repaired and is now again in fine working order. The storage warehouse for seed, which was also burned, has not been replaced. While there remain marks of the big fire, the many improvements that have been made ulmost chilterate all these traces.

A Washington Birthday Party.

A George Washington birthday party will be given the children in the Carnegie Library Thursday afternoon at 5:30 o'clock. The young folks' reading room will be decorated especially for this event. The spirit of the day will be carried out as much as possible. George and Martha Washington will preside at the favor table. The accasion promises to be a most interesting one.

LIVING PIGURES IN THE ANNUAL STATEMENT OF THE MET-ROPOLITAN LIFE.

The yearly compilation of statistics published by the Matropolitan Life Insurance Company is never dry reading. A summary of that company's bublings for the year 1905, fust issued, tabulates astounding figures in the concise manner approved by accountants, and following the custom of former yyears, supplements them with a clear and lucid analysis for the benefit of people who are not accountants.

Few persons are sufficiently familiar with great financial operations to grasp immediately the full significance of a balance sheet in which totals and grand totals are expressed in hundreds of millions, but the purpose of a life insurance statement is doubtless to inform and enlighten its multitude of

form and enlighten its multitude of policy-holders, and this purpose the Metropolitan management accomplish-Following

politan reminds us again that the number of its policy-holders (now increased to more than eight and a half million) equals the combined population of our eight largest cities. other words, if the company's policies now in force, were all placed in New York, Chicago, Philadelphia, Boston, St. Louis, Cleveland, Cincinnati and Milwaukee, every man, woman and child in these communities would pos-

sess one. Men now living remember when the boys of the city, over 14 years of age, whole United States could hardly have March .- Mrs. Joseph Notoman has re- supplied so vast a number of insurturned from Cincinnatti, where she able persons. Even at this day there

pany's service at the end of 1905. If one adult breadwinner represents five indivduals in the total population, we must conclude that nearly a hundred thousand persons draw subsistence from this institution-not in insurance benefits, but in direct payment for ser-

vice to the company. This army of nineteen thousand employees evidently includes no drones. Music, at 5 o'clock, will undoubtedly be During the year just closed it handled lion dollars in new business alone. The company issued on the average nearly Christian Association. The speaker seven thousand new policies every will be the Rev. Dr. John E. White, business day during the same twelve months.

A single item which illustrates graphically the real meaning and pur-uose of all this tremendous business is that relating to insurance claims his address to be "The Everlasting paid during the year, These amounted to more than \$15,000,000. This means that some one received from the No man in Charlotte should miss this Metropolitan Life in benefits one hunopportunity of hearing one of the most dred and six dollars every minute of every business year of eight hours throughout the year.

Again, the uncertainty of life and health, and the universal need of life insurance are most impressively em-

U Buy Lot I'll Build U House

(On Boulevard Near Oak Street) Dead E Z for some homeless couple.

Pou can get the lot for \$350.00 stretching entirely across the cash and 1 and 2 years time on The foremost one damaged the \$500.00 notes. Take your choice.

F. D. ALEXANDER

202 S. Tryon.

Dilworth Floral Gardens

For choice Cut Flowers, for Wedding Flowers, for Floral Designs-everything or anything in Cut Flowers,

We are fully prepared to handle any order for any kind of Flowers on short notice. Telegraph, telephone or write,

us if you have time. Promptness is our motto.

W. G. McPHEE, Pro., Charlotte, N. C.

P. O. Box 127. Bell 'Phones.

Demonstrators

one week, beginning Monday morning, the public will have the benefit of seeing demonstrations of the wonderful hair preserver, scalp cleanser and dandruff remover,

Herpicide

strations there will also be at our store some ladies with remarkable growths of hair, who attribute this growth to this wonderful hair preparation. >

R. H. JORDAN & CO

Springs Cor. WE NEVER CLOSE

phasized in the statement that 15,148 policies paid within the year 1905 had been in force less than twelve months:

and that 4,326 of these policies were paid in less than three months from the time they were issued. The Metropolitan Life began the year 1906 with assets of more than one hundred and fifty million dollars, showing an increase of more than twenty-three million dollars over the preceding twelve months. This evilence of ample and increasing strength s a most satisfactory thing for policyholders to contemplate, and it is a further cause for satisfaction that the largest year's business in the com-pany's history was transacted at a ower ratio of expense than has ever been reached in previous years.

The company directs particular attention to the fact that it does not issue Tontine, or "deferred dividend" policies, nor any form of contract which fails to specify in exact terms what the insured is to pay in pre-miums and what he is to receive in benefits. That the simplicity of its contract-agreements is a popular feature will not be questioned in the light of facts above noted.

Many items in the company's summary have not been touched upon for lack of space, but the document itself will be widely circulated, and one's purpose than in the careful and reflective reading of its entire contents from beginning to end.

Boys' Meeting To-Day.

Mr. J. A. McRae will address the Boys' Sunday Club this morning at 10 o'clock, and the subject of his address will be the third of the Ocean peril "Without a Compass." All the

"The Conductor," will be the sub-ject of Mr. J. F. Flowers' talk at the Boys' Volunteer League this afternoon at 2:45 o'clock, this address being the third of the railroad series, and the boys of the city under 14 years of age

Navel Oranges, that we have just re-ceived extra fine. Let us send you a

YOU ARE SUFFERING WITH the headache to-day, 'phone Woodall & Sheppard for a bottle of Allan's Headache Remedy. It will cure you, if it don't it costs you nothing. Price 25 cents.

FOR RENT 15 N. BREVARD, 7 rooms, \$22.50; 10 S. Myers, 6 rooms, \$13.50; 565 E. Fourth, 4 rooms, \$7.00; 669 E. Seventh, 4 rooms, \$8.00; 914 N. Caldwell, 4 rooms, \$7.00 Other 3 and 4-room houses, J. ARTHUR HENDERSON & BRO.

GET THE EXTRACT THAT CAN BE relied upon—Blue Hibbon Lemon and Vanilla. Absolutely pure Goes twice as far and gives desserts the "Blue i'Ribbon Flavor."

TO LET 963 E. FIFTH, \$12.50; 912 E. Trade, \$20; suburban cottage, lots of ground, stable, chicken house, only \$40; cottages, vacant lots and real estate generally for sale, E. L. KEESLER. 'Phone 344.

BUIST'S & FERRY'S GARDEN SEED Everything you want.

DILWORTH DRUG STORE,

B. S. DAVIS.

Few fine surplus cockrels, guarantee no brass. CHARLOTTE POULTRY FARM.

WOOD AND COAL—YOU CAN ORDER of us any or both the above articles and get just what you want. Our personal attention given to all orders, large or small. We have a full stock of all grades Coal and Wood. Phone 402 W. A AVANT.

WE BUILD MACHINERY TO ORDER, overhaul and repair machinery, cut gears, make patterns, models, etc. SOUTHERN MACHINE WORKS, High Point, N. C.

SPEND A NICE QUIET TIME AT THE Gem where there is absolute comfort and anything you want to eat prepared to your taste. A lunch counter unsur-passed in the South. GEM RESTAU-RANT, E. F. Creswell, Manager.

BUY A HOME IN THE LAND OF "BUY A HOME IN THE LAND OF the sky." Magnificent home newly erected with out buildings to match, 50 acres of land in high state of oultiva-tion; seif-supporting—at a hargain. Large sale of town and country prop-erty, for sale or rent. Carolina Real Estate, Lonn & Development Co., W. F. Edwards, President, Hendersonville, N. C.



Fresh car load Melrose FLOUR. We sell to anybody.

> THE STAR MILLS 'Phone 297.

Our Ten **Modern Green Houses**

tion as possible. This combined with our reputation for Fair Dealings and Prompt Service insure satisfaction. Roses, Carnations, Violets, Smilax, Wedding Flowers, Floral Designs,

Write, Telephone, Telegraph.

J. Van Lindley Nursery Co. FOMONA, N. C. Send telegrams to Greensboro.

Dr. E. Nye Hutchison J. J. Hutchison.

INSURANCE FIRE,

LIFE. ACCIDENT

The receipts at the city cotton plat-

form during the last week have been comparatively small, although in excess of the receipts for the corresponding week of last year. The receipts for the week were 479 bales, 275 of which were sold Thursday by Mr. James I. Orv. The receipts for the corresponding week of last year user 120.

responding week of last year were 128 bales, and the price at that time was 7.50 cents a pound.

The receipts at the platform yesterday were 55 bales, against 76 for the same day last year. The price yesterday were 15 bales, against 76 for the same day last year. day was 11 cents a pound; the price a year ago was 8 cents, advancing half a cent a pound

.Scholtz's Green Houses.

Pot Plants, Floral Designs a specialty. Prompt attention given to in and out-of-town orders.

W. W. SCHOLTZ, Successor to T. W. Long 'Phone 427.

Send your deposits by bank draft or check, by postal or express order, or registered mail. Should this be your first deposit, we will send you a pass-book by return mail. We will also send you full information concerning future deposits and withdrawals. We have a great many out-of-town depositors who do banking in this way, and not a dollar has ever been lost in the mails. This method of banking has proven entirely satisfactory. We pay 4 per

Southern Loan & Savings Bank

P. M. Brown, Pres., W. S. Alexander, V. Pres., W. L. Jenkins, Cashler.

THE CHARLOTTE REALTY COMPANY

OFFERS THE BEST ON THE MARKET IN

Homes——Investments——Farms

A. G. CRAIG, Secy. and Manager.

Phone 377.

dozen. Another shipment of nice Malaga Grapes, just received too. Monday we will have Parsnips. Carrots and Nice Headed Lettuce. Phone for the subscription of shares to the 47th Series, which goes into effect 68. MILLER-VAN NESS CO. on March 1st (and the first payment Saturday, March 3rd), and as we have for 23 years held to the inflexible rule of "First Come, First Served,"

This Association claims the distinctive ability of being able in from 30 to 60 days from the time the Committee on Loans makes its report to meet the Loans; no three, four or six months waiting for us. A discerning public has ever given us a most, generous support, because we have ever penly and truthfully taken it into our Confidence; and the following information (as verified by our Auditing Committee, consisting of Col. A. L. Smith, W. W. Phifer and J. H. Wearn, Esq.,) we know will not only be gratifying, but also astounding to that generous public.

The Moneys Passed Over Our Desk During the Month of January

Were the Unprecedented Sum of

\$67,000.00

And the Arount So Handled During th e Year 1905 Was the Colossal Sum of

\$353,000.00 And the Total Assets of

\$613.500.00

To Which the Management Points With Pride as Its Jewels. This Association is reaching its Quarter of a Century's Life. On March 1st we will have had 23 years of uninterrupted prosperity without the Loss of a Cent. It has been the means of making thousands of happy homes, and is to-day sought, by not only North Carolina or even the outh, but throughout the United States and even in Europe, as a worthy

example to be patterned after. Hence, we can with assurance ask you not to delay, and subscribe at

S. WITTKOWSKY, President. R. E. COCHRANE, Sec'y and Treas.

The Sweeter Music

The big bass horn makes the louder noise, but the little cornet sings more sweetly. The Mutual Building & Loan, however, is out here is where we've got the drop on the other fellows. Now open, and new stock being sold daily. Just want 500 shares more

E. L. KEESLER, Treasurer, PHONE 344. JOHN R. PHARR, President.

FEBRUARY 3, 1906 The Charlotte Building & Loan Association OPENED ITS 33 SERIES

Applications for loans now being filed. the crowd, start an account with the Association of the People and For the People. Subscription Books For Stock Still Open. OFFICE 203 NORTH TRYON ST.

J. H. VAN NESS, Pres., WILLIS BROWN, Sec.

51 1-2 ACRE FARM FOR SALE.

Fronting on Beattle's Ford Macadam road, three miles from city; about fifteen acres in timber; forty young fruit trees; 2-room Dwelling and a Barn. A good Spring on place. Call at office for prices.

> R. E. COCHRANE insurance and Real Estate Agent.

A Bargain for a Quick Purchaser

Very attractive 2-room dwelling on Elizabeth Heights, on car line. House modern throughout and has a slate roof. Lot beautifully elevated. Dimensions of loa 116x211, with alley-way in rear. Present dwelling so located that lot will permit of erection of an additional building. Owner wants to make quick sale. For price and terms apply at office.

No better investments can be made than purchase of business property, either improved or unimproved. We have lots of nice opportunities on our lists. We also have many handsome values in residence properties that can be bought right and terms arranged suit customers. Be sure to consult us before renting or buying. We are best prepared to serve you. 'Phone 236 and we will look you up immediately.

SOUTHERN REAL ESTATE LOAN AND TRUST COMPANY

About where to place your banking business, settle question by having a conference with one of the officers of this bank, who will cheerfully give you all the information you require in order to decide upon a bank.

requisites a bank should possess to commend it to a criticai business man: 1st. Strength, shown by ratio of surplus and profits to capital, and personal liability

Of course you know what

of stockholders. 2nd. Resources, showing ability to handle the business Resources, showing of its customers

3rd. Liberality, a disposition to accommodate whenever banking Courtesy, a spirit of sincere politeness and friend iness,

which, in banking, is one of the products of modern times.

All these and more you will find in the COMMERCIAL NATIONAL BANK W. E. HOLT, Pres. R. A. DUNN, V. P. A. G. BRENIZER, Cash.
ALBERT T SUMMEY, Asst. Cash.

Capital \$500,000.00

> DIRECTORS: P. M. BROWN GEO. W. BRYAN J. C. BURROUGHS FRANK GILREATH J. S. MYERS F. B. McDOWELL

H. M. McADEN W. B. RODMAN T. W. WADE CHAS. A. WILLIAMS.

BUSINESS SOLICITED YOUR

Merchants and farmers

National Bank

CHARLOTTE, N.

FRANK GILREATH, Pres.

IICAPITAL \$200,000,00 ASSETS \$1,500,000.00 We invite you to open an account

with us, promising every courtesy and accommodation consistent with sound We pay four per cent. Interest on

H. M. VICTOR, Cashier.

GEO. E. WILSON, President, JNO. B. ROSS, Vice President, W. C. WILKINSON, Cashler.

THE CHARLOTTE NATIONAL BANK CHARLOTTE N. C.

It is our constant aim to be courteous and accommodating to all classes and make this a bank where those of moderate means shall have the same treatment as those more favorably situated. You are cordially invited to open a bank account, with us.

W. H. TWITTY, Cashier

B. D. HEATH, President

Charlotte Trust Company

Capital \$100,000.00 This Bank is fully equipped to care for the accounts of banks, individuals, firms and corporations. It respectfully invites correspondence or a personal interview with those who contemplate

making changes or opening new accounts. DIRECTORS.

O. P. HEATH, J. H. LITTLE

J. W. ZIMMERMAN.

ASSETS OVER Million Dollars One

A Progressive Bank For Progressive Customers, BUSINESS SOLICITED.

Southern States Trust Co. CAPITAL \$200,000

TRUST BUILDING, CHARLOTTE, N. C. GEO. STEPHENS, T. S. FRANKLIN, W. H. WOOD, J. E. DAVIS,

More Investment Securities

10 Norwood 101. 10 to 25 Sanford. 12 Gibson 97, 18 Monarch pref. 94, 200 Trenton 126. 20 Modena 121.

10 Hamer. Bid wanted. 10 to 40 Arcadia 91, 50 Arcade 100, 100 Pacolet 177, 10 Gaffney 91 20 Elmirs 7 per cent. pref. 107.

18 White Furniture Co. Bid wanted.

20 to 30 Am. Warehouse. Bid wanted.

14 Barnhart Mfg. Co. 115.

10 50 Chion (of Midden) and wanted.

14 Wanted.

15 to 50 Fork Cotton Mill. Bid wanted.

16 to 20 Chion (of Midden) and wanted.

17 To 20 Chion (of Midden) and wanted.

18 Wanted.

19 To 20 Chion (of Midden) and wanted.

20 to 30 Am. Warehouse. Bid wanted.

20 to 30 Am. Warehouse. Bid wanted.

21 Sold Spray Woolen Will. Bid wanted.

26 Arista. Bld wanted. 50 Lorsy pref. Bld wanted. 100 Was begton pref. 100.
40 Highland pref. 100 and int.
100 Lancaster pref. 100.
50 Hoskins pref. 100 and int.
25 Atherton 90. 25 Dilling 50 20 Enterprise (par 50) 21 35 Southern 56, 15 Louise 101, 10 to 50 Union (of Maiden) hid

Wanted. 13,000 Spray Woolen Mill. Bid wanted C. Abbott & Co.