

CHARLOTTE MAN IN WRECK.

Mr. F. M. Gresham describes the terrible catastrophe which occurred Sunday afternoon near Black Mountain. A scene that beggars description.

Mr. F. M. Gresham, of R. A. Lee & Company, was one of the passengers on No. 11 when the terrible accident near Black Mountain occurred Sunday afternoon.

"I grabbed the back of the seat in front of me," Mr. Gresham, "and tried my knees up so as to catch myself. The cars shivered along the track and all the while the whistle continued its blood curdling shrieks."

"The people rushed forward as if by one impulse, the two steam giants were moving over to one side in death's embrace."

Rev. Dr. W. W. Orr Pounded. Rev. Dr. and Mrs. W. W. Orr were the recipients of a huge poultice at their home on North McDowell street last evening.

Conservative Opens Branch Offices. The Conservative Mutual Life Insurance Company has opened a branch office for its industrial business in Raleigh with Mr. Junius H. Smith manager.

THE DEATH RECORD.

T. B. Nanny, of Rutherford. Correspondence of The Observer. Caroleen, Feb. 17.—Mr. T. B. Nanny died here this morning at an early hour of paralysis.

H. C. Harrison, of Kinston. Special to The Observer. Kinston, Feb. 19.—Mr. Henry C. Harrison died Sunday afternoon after an illness of six days from pneumonia.

A. Mitchell, of Kinston. Special to The Observer. Kinston, Feb. 19.—A Mitchell died at his home in Kinston this morning of pneumonia, from which he had been ill since Wednesday.

Mrs. Reuben Jones, of Fayetteville. Correspondence of The Observer. Fayetteville, Feb. 17.—The funeral services took place from the residence, at 10 o'clock this morning, over the remains of Mrs. Reuben Jones, who died yesterday morning, aged 73 years.

Mrs. Josephine Miller, of York County, N. C. Special to The Observer. Rock Hill, Feb. 19.—Mrs. Margaret Josephine Miller, wife of Mr. W. J. Miller, of Newport, died Sunday morning about 3 o'clock, after a long and painful illness.

Mr. W. G. McPhee, of Charlotte, N. C. For choice Cut Flowers, for Wedding Flowers, for Floral Designs—everything or anything in Cut Flowers.

W. G. McPhee, Pro., Charlotte, N. C. P. O. Box 127. Bell Phone.

BRIEFS.

A Few Minor Happenings in and About the City. —Dr. B. C. Jones has secured quarters for his dental office at No. 144 North Tryon street.

—The Charlotte Graduate Nurses' Association has moved its directory to the Burwell-Dunn Retail Drug Store.

—A refreshing sign of spring is an apricot tree in the garden of Mrs. J. W. Miller, buds upon which are bursting into blossoms.

—The receipts at the city cotton platform yesterday were 22 bales and the highest price paid for the staple was 11 cents a pound.

—Mr. James W. Osborne, who was sworn in as an attorney in this State by Judge Henry R. Bryan last week, has an office with Maxwell & Keerans, formerly the law partners of his father, ex-Judge P. I. Osborne, in the Piedmont building.

—Mr. C. M. Carson has purchased a house and lot at No. 569 East Seventh street from Mr. J. E. Henderson. The deal was made through the real estate agency of J. Arthur Henderson & Brother.

ASK F. M. SHANNANHOUSE, W. B. and J. K. A. Alexander, Z. A. Hovis, J. E. Theobald, room 209, 602 E. Seventh, 4 rooms, \$300; 914 N. Caldwell, 4 rooms, \$700. Other 3 and 4-room houses. J. ARTHUR HENDERSON & BRO.

WILEY'S FRESH CANDIES ARE delicious. Made in Atlanta, one day, sold in Charlotte the next. We are agents in Charlotte. JAB. P. STOWE & CO., Druggists. Phone 178.

ABSOLUTE PURITY. GREAT strength and delicious natural flavor have made the Ribbon Vanilla and Lemon famous.

WATCH AND JEWELRY REPAIRING. Engraving and Diamond setting a specialty. Work guaranteed. STEPHEN'S JEWELRY STORE, Cor. Fifth and Tryon streets.

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

FOR RENT—15 N. BREVARD, 7 rooms, \$250; 10 S. Myers, 6 rooms, \$160; 46 N. Church, 6 rooms, \$130; 46 E. Fourth, room, \$70. 602 E. Seventh, 4 rooms, \$300; 914 N. Caldwell, 4 rooms, \$700. Other 3 and 4-room houses. J. ARTHUR HENDERSON & BRO.

TO LET—803 E. FIFTH, \$1250; 912 E. Trade, \$20; suburban cottage, lots of ground, stable, chicken house, only \$10; cottages, vacant lots and real estate generally for sale. E. L. KEESLER, Phone 344.

OUR WHITE WYANDOTTE WON 18 out of 23 ribbons, all firsts, at Charlotte show. Eggs for sale. Write for booklet. Few fine surplus cockerels, 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 462 W. A. AVANT.

HAVE YOU SEEN THAT BEAUTIFUL assortment of Gold Rings and Crosses at STEPHEN'S JEWELRY STORE, Cor. Fifth and North Tryon street.

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 unsurpassed in the South. GEM RESTAURANT, E. F. Creswell, Manager.

"BUY A HOME IN THE LAND OF the sky." Magnificent home newly erected with out buildings to match, 60 acres of land in high state of cultivation, seat of superior "at a bargain." Large sale of town and country property, for sale or rent. Carolina Real Estate 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. Produce Cut Flowers as near perfection as possible. This combined with our reputation for Fair Dealings and Prompt Service insure satisfaction.

Roses, Carnations, Violets, Smilax, Wedding Flowers, Floral Designs, etc. Write, Telephone, Telegraph. J. Van Lindley Nursery Co. FOWONA, N. C. Send telegrams to Greensboro.

Dr. E. Nye Hutchison, J. J. Hutchison. E. Nye Hutchison & Son INSURANCE. FIRE, LIFE, ACCIDENT. OFFICE: No. 8, Hunt Building, Bell Phone 4892.

A tenant house on the farm of 357 W. C. White, near Sardia, was burned about noon yesterday.

The officers and teachers of the Second Presbyterian Sunday school will meet in the church parlors at 4 o'clock this afternoon to study the lesson Rev. H. M. Frensch will preside and have charge of the meeting.

—Registrar of Deeds A. M. McDonald yesterday received from the state printer, at Raleigh, the copies of the State laws of 1905 which are for distribution among the magistrates of this county. There are about 100 magistrates. The county, 23 of the number being in Charlotte township.

Mr. C. C. Moore, president of the North Carolina Cotton Growers' Association, left last night for Newbern on business for the organization.

Washington, Feb. 19.—Forecast for Tuesday and Wednesday: North Carolina, fair Tuesday; Wednesday increasing cloudiness; variable winds becoming southeast and fresh.

THE WEATHER. Washington, Feb. 19.—Forecast for Tuesday and Wednesday: North Carolina, fair Tuesday; Wednesday increasing cloudiness; variable winds becoming southeast and fresh.

ASK F. M. SHANNANHOUSE, W. B. and J. K. A. Alexander, Z. A. Hovis, J. E. Theobald, room 209, 602 E. Seventh, 4 rooms, \$300; 914 N. Caldwell, 4 rooms, \$700. Other 3 and 4-room houses. J. ARTHUR HENDERSON & BRO.

WILEY'S FRESH CANDIES ARE delicious. Made in Atlanta, one day, sold in Charlotte the next. We are agents in Charlotte. JAB. P. STOWE & CO., Druggists. Phone 178.

ABSOLUTE PURITY. GREAT strength and delicious natural flavor have made the Ribbon Vanilla and Lemon famous.

WATCH AND JEWELRY REPAIRING. Engraving and Diamond setting a specialty. Work guaranteed. STEPHEN'S JEWELRY STORE, Cor. Fifth and Tryon streets.

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

FOR RENT—15 N. BREVARD, 7 rooms, \$250; 10 S. Myers, 6 rooms, \$160; 46 N. Church, 6 rooms, \$130; 46 E. Fourth, room, \$70. 602 E. Seventh, 4 rooms, \$300; 914 N. Caldwell, 4 rooms, \$700. Other 3 and 4-room houses. J. ARTHUR HENDERSON & BRO.

OUR WHITE WYANDOTTE WON 18 out of 23 ribbons, all firsts, at Charlotte show. Eggs for sale. Write for booklet. Few fine surplus cockerels, 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 462 W. A. AVANT.

HAVE YOU SEEN THAT BEAUTIFUL assortment of Gold Rings and Crosses at STEPHEN'S JEWELRY STORE, Cor. Fifth and North Tryon street.

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 unsurpassed in the South. GEM RESTAURANT, E. F. Creswell, Manager.

"BUY A HOME IN THE LAND OF the sky." Magnificent home newly erected with out buildings to match, 60 acres of land in high state of cultivation, seat of superior "at a bargain." Large sale of town and country property, for sale or rent. Carolina Real Estate 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. Produce Cut Flowers as near perfection as possible. This combined with our reputation for Fair Dealings and Prompt Service insure satisfaction.

Roses, Carnations, Violets, Smilax, Wedding Flowers, Floral Designs, etc. Write, Telephone, Telegraph. J. Van Lindley Nursery Co. FOWONA, N. C. Send telegrams to Greensboro.

Dr. E. Nye Hutchison, J. J. Hutchison. E. Nye Hutchison & Son INSURANCE. FIRE, LIFE, ACCIDENT. OFFICE: No. 8, Hunt Building, Bell Phone 4892.

NEW SHERIFF APPOINTED.

Mr. G. E. Ricks, to Fill Out Unexpired Term of Late R. T. Hodges as Sheriff of Beaufort. Washington, N. C., Feb. 19.—At a special meeting of the board of county commissioners this morning for the purpose of appointing a sheriff of Beaufort county to fill the unexpired term of Robert T. Hodges, deceased, Mr. George E. Ricks, of Pantego, was appointed. There were nine candidates for the office, Mr. Ricks winning on the first ballot. He was declared duly appointed and was required to give bond in the sum of \$40,000, which he had would be furnished at the next meeting of the board. Dr. Joshua Taylor will continue to act as sheriff until the required bond is given.

Burnett's Vanilla leaves a good taste in the mouth. It is pure and wholesome. Don't be cheated with cheap goods.

HAVE YOU TRIED A COUNTRY GENTLEMAN CIGAR? THEY ARE ALL HAVANA FILLER AND SELL FOR 5 CENTS.

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 cent interest and compound it four times a year.

Southern Loan & Savings Bank. P. M. Brown, Pres., W. S. Alexander, V. Pres., W. L. Jenkins, Cashier.

THE CHARLOTTE REALTY COMPANY OFFERS THE BEST ON THE MARKET IN Homes—Investments—Farms. A. G. CRAIG, Secy. and Manager. Office 18 E. Trade St. Phone 277.

NOTICE! The Mechanics' Perpetual Building and Loan Association sends kind greetings to the public with the information that the books are now open for the subscription of shares to the 47th Series, which goes into effect 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," prospective "home buyers or home builders" are advised to

Do It Now! To subscribe now and get the number of your application assigned. 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.

The Mechanics' Perpetual Building and Loan Association sends kind greetings to the public with the information that the books are now open for the subscription of shares to the 47th Series, which goes into effect 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," prospective "home buyers or home builders" are advised to

And the Amount So Handled During the 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 South, but throughout the United States and even in Europe, as a worthy Hence, we can with assurance ask you not to delay, and subscribe at once to the New Series, the 47th.

S. WITKOWSKY, President. R. E. COCHRANE, Sec'y and Treas. FOR THE DIRECTORS.

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 of her swaddling cloth, having served the people 25 years, and having matured 30 series within a shorter time than any other association of our acquaintance. The test of value is the maturity period, and 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 for this series.

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. Join 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 Beattie's Ford Macadam road, three miles from city; about fifteen acres in timber; forty young fruit trees; 3-room Dwelling and a Barn. A good Spring on place. Call at office for prices.

R. E. COCHRANE Insurance and Real Estate Agent.

DEPOSITING BY MAIL.

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 cent interest and compound it four times a year.

Southern Loan & Savings Bank. P. M. Brown, Pres., W. S. Alexander, V. Pres., W. L. Jenkins, Cashier.

THE CHARLOTTE REALTY COMPANY OFFERS THE BEST ON THE MARKET IN Homes—Investments—Farms. A. G. CRAIG, Secy. and Manager. Office 18 E. Trade St. Phone 277.

NOTICE! The Mechanics' Perpetual Building and Loan Association sends kind greetings to the public with the information that the books are now open for the subscription of shares to the 47th Series, which goes into effect 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," prospective "home buyers or home builders" are advised to

Do It Now! To subscribe now and get the number of your application assigned. 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.

The Mechanics' Perpetual Building and Loan Association sends kind greetings to the public with the information that the books are now open for the subscription of shares to the 47th Series, which goes into effect 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," prospective "home buyers or home builders" are advised to

And the Amount So Handled During the 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 South, but throughout the United States and even in Europe, as a worthy Hence, we can with assurance ask you not to delay, and subscribe at once to the New Series, the 47th.

S. WITKOWSKY, President. R. E. COCHRANE, Sec'y and Treas. FOR THE DIRECTORS.

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 of her swaddling cloth, having served the people 25 years, and having matured 30 series within a shorter time than any other association of our acquaintance. The test of value is the maturity period, and 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 for this series.

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. Join 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 Beattie's Ford Macadam road, three miles from city; about fifteen acres in timber; forty young fruit trees; 3-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.

Here is a Fine Bargain for a Quick Purchaser. Very attractive 3-room dwelling on Elizabeth Heights, on car line. House modern throughout and has a slate roof. Lot beautifully elevated. Dimensions of lot 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 prices 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 list. We also have many handsome values in residence properties that can be bought right and terms arranged to suit customer. Be sure to consult us before renting or buying. We are best prepared to serve you. Phone 234 and we will look you up immediately.

Southern Real Estate Loan and Trust Company. We want to impress a few points on your mind. We want a few more cotton mill accounts which we are in good position to handle satisfactorily; several accounts of jobbers, who take commercial paper from their customers and want it discounted; a few accounts of capitalists and those having money awaiting investment. On this class of deposits we will allow interest. We also would like to have a number of checking accounts of people of moderate means, who want to keep the run of their expenditures.

We issue certificates of deposit bearing interest if the money remains three months or longer. We have ample resources to handle business whether it be large or small, and our facilities and methods in every department are up to date.

COMMERCIAL NATIONAL BANK. W. E. HOLT, Pres., R. A. DUVN, V. P., A. G. BREINER, Cash. ALBERT T. SUMMEY, Asst. Cash.

FIRST NATIONAL BANK ORGANIZED 1865. Capital and Surplus, \$500,000.00. DIRECTORS: P. M. BROWN, GEO. W. BRYAN, J. C. BURROUGHS, FRANK GILREATH, J. S. MYERS, F. B. McDOWELL, W. M. MCADEN, H. M. RODMAN, T. W. WADE, CHAS. A. WILLIAMS.

YOUR BUSINESS SOLICITED. FRANK GILREATH, Pres. H. M. VICTOR, Cashier.

THE National Bank. CAPITAL ASSETS \$200,000.00 \$1,500,000.00. We invite you to open an account with us, promising every courtesy and accommodation consistent with sound banking. We pay four per cent interest on time deposits.

Merchants and Farmers. CHARLOTTE, N. C. GEO. E. WILSON, President, JNO. B. ROSS, Vice President, W. C. WILKINSON, Cashier.

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. Satisfy yourself of the soundness and reliability of this institution—then come in and open an account. Every courtesy and accommodation extended to either large or small depositors.

DIRECTORS. W. H. BELK, O. P. HEATH, C. M. PATTERSON, J. M. DAVIS, H. G. LIND, J. W. ZIMMERMAN, T. G. CUTLER, J. H. LITTLE, W. M. LONG, OFFICERS—J. H. LITTLE, C. M. PATTERSON, I. H. HAGOOD, President, Vice President, Cashier.

ASSETS OVER One Million Dollars. 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, President, Vice Pres., Treasurer, Asst. Treas.

Money Wanted. At 5 and 6 per cent on Good Real Estate Security in the following amounts: \$1,500, \$5,500, \$6,000, \$12,000, \$20,000. Valuations carefully made. Titles carefully searched by expert attorney.

P. C. Abbott & Co.