

FINALS AT STATE NORMAL

REPORT ON YEAR'S PROGRESS.

Graduation Day at the State Normal and Industrial Institute... Report on Year's Progress... The year's progress has been most gratifying...

PROGRESS OF THE YEAR.

The college year 1905-1906 will be remembered by the students, alumni, and other friends of the institution as the date of an important change in its courses of study...

For the sake of those young women out of reach of public high schools able to prepare students for the freshman year and for graduates of the regular college course...

In order to meet the demands of the State the special courses in the commercial, the domestic science, and the manual training departments will be continued and strengthened in every practicable direction...

The one-year course in pedagogy, including observation and practice in the training school, will be continued as heretofore for the benefit of graduates of other institutions...

The material development of the college during the past year has been much more important than appears on the surface. A library building costing \$19,000 has been completed...

NEEDS OF THE COLLEGE. The urgent needs of the college are: The completion of the Students' building, including the Young Women's Christian Association Hall...

Clean Your Straw Hat. Elkay's Straw Hat Cleaner makes the old hat look like it did the day you bought it.

25 Cents Per Package. Isn't that cheaper than buying a new one?

ADDRESSES BY HON. O. T. CORSON. Hon. O. T. Corson of Columbus, Ohio, was then introduced by President McIver and his address on "Some of the Characteristics of a Teacher" was one of the most delightful and instructive...

instruction in Ohio, former president of the National Educational Association and an educator and a writer of national reputation. He was heard with much pleasure and profit by the immense audience, which gave him strict attention and generous applause...

THE WEATHER. Forecast for Wednesday and Thursday: Fair and warmer Wednesday; Thursday partly cloudy, light variable winds.

Special Notices. AMOLIN DESTROYS ALL ODOR OF perspiration. It's a hot weather necessity. Has no equal. Try it. Sold and recommended by JAS. STOWE & CO., LITTLE ROCK, ARK.

CONGRESSMAN DIXON SPEAKS. Alumnus of Guilford Delivers Literary Address at Closing of This Institution—Orations by Members of Graduating Class.

ALUMNAE LOAN AND SCHOLARSHIP FUND. Three years ago the alumnae, aided by the president and other members of the faculty, undertook to raise a loan and scholarship fund of \$15,000.

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GUILFORD CONVENTION.

It is to be held July Seventh. Date for President Being June 30th. Special to The Observer. Greensboro, May 29.—The Guilford County Democratic executive committee met here to-day and named Saturday, July 7th, as the date for holding the county convention for nominating county officers and members of the Legislature...

Naval Bill Reported to Senate. Washington, May 29.—The naval appropriation bill was reported to the Senate to-day by Chairman Hale. The total increase made by the Senate was \$2,461,031, making the grand total \$102,870,770.

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FOR SALE

4,445 acres, 4 miles from Erwin, Union county. Large quantity of timber on the property. The Southern & Western Railroad runs along the line of the property for about 4 miles. The road is now being extended to Tidewater. Also alongside of railroad is about 4 miles of fine water power, in the nature of a large river. Railroad bridge crosses the river at a point on the property. Has a mountain range. The climate and surroundings are beyond description. Price per acre \$3.50.

N. L. Simmonds & Co., Real Estate Brokers, Postoffice Box 375, Charlotte, N. C.

BEDDING PLANTS. Cut Flowers and Floral Designs. Scholtz Green Houses. PHONE 2061.

The Crowell Sanitorium Co., Inc. —For the Treatment of— Whiskey, Morphine and Nervous Diseases.

Special apartments and nurses for lady patients. All forms of electricity for treating nervous diseases, and various methods of massage, including the Bihlhauser vibrating method. The stockholders all being physicians constitute a consulting board.

The North Carolina Home Insurance Co. of Raleigh, N. C. should receive its proportion of this prosperity commensurate with the percentage of new business given to it in periods of less industrial activity.

Southern States Trust Company, Agents. HARVEY LAMBETH - - - - - Manager Insurance Department.

Savers Wanted

Whenever we succeed in persuading an individual to become a saver of money, we consider that we have conferred a benefit upon him and the community. We want to interest more savers.

SOUTHERN LOAN & SAVINGS BANK. F. M. Brown, Pres., W. B. Alexander, V. Pres., W. L. Jenkins, Cashier.

Rich, Ripe and Rare. Do you want a book of prelude, poetry and poverty. Giving a history of good Tobacco-ology.

To The Whitaker-Harvey Co. WINSTON-SALEM, N. C.

Have You Property For Sale?

We have several applicants for residence property, ranging in price from \$1,500 to \$5,000. If you have anything in real estate to offer and will list it with us, we can find you a purchaser if the price is made right.

The Charlotte Realty Company. A. G. CRAIG, Secretary and Manager. Office 18 E. Trade St. Phone 317.

The Central Hotel

Over \$30,000 has been spent in modern improvements, making this one of the best appointed, cleanest and most comfortable hotels in the Carolinas. The table is unsurpassed south of Washington. All are outside rooms and every one electric-lighted. Electric elevator service day and night. Rooms with private bath.

Charlotte, N. C. M. P. O'Callahan, Manager

R. E. COCHRANE, INSURANCE, REAL ESTATE. PHONE 50. 207 N. TRYON STREET

F. D. A.

I Want

An Oliver Typewriter, second-hand, little used, not abused. Answer by letter written on machine; give machine number; name price.

FOR RENT: No. 407 N. Tryon St., a good 8-room dwelling.

F. D. ALEXANDER INSURANCE. 302 S. Tryon. P. 450.

Dilworth Floral Gardens. Don't hesitate to place your orders with us for your wedding flowers, Loose Cut Flowers and Floral Designs.

W. G. McPHEE, Prop. Charlotte, N. C. P. O. Box 127. Bell Phones.

ARE YOU CONTEMPLATING BUYING A HOME?

If so, You May be Interested in the Following: 8-room, two-story, slate roof modern dwelling on North College street; fine location. \$5,500.00

SOUTHERN REAL ESTATE LOAN AND TRUST COMPANY

WE BEG

To call your attention to the fact that we are in better position now than ever before to handle your banking business.

COMMERCIAL NATIONAL BANK. R. A. DUNN, Pres., W. E. HOLT, V. P., A. G. BREITZGER, Cash., A. T. SUMMEY, Asst. Cash.

FIRST NATIONAL BANK

ORGANIZED 1865. Capital and Surplus, \$500,000.00

DIRECTORS: F. M. BROWN, GEO. W. BRYAN, J. C. BURROUGHS, FRANK GILREATH, J. S. MYERS, F. H. McDOWELL, H. M. McADAM, W. B. RODMAN, T. W. WADE, CHAS. A. WILLIAMS.

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

THE CHARLOTTE NATIONAL BANK. CHARLOTTE, N. C.

THE NATIONAL BANK. Merchants and Farmers. National Bank. CHARLOTTE, N. C.

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.

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

THE CHARLOTTE NATIONAL BANK

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.

W. H. TWITTY, Cashier B. D. HEATH, President.

CHARLOTTE TRUST CO.

Capital, \$100,000. Every Branch of Banking Your Business Solicited

OFFICERS—J. H. LITTLE, C. M. PATTERSON, L. R. HAGOOD, President, Vice President, Cashier.

ASSETS OVER ONE MILLION DOLLARS

Rapid growth of a Bank is the surest test of satisfactory service to its clients. We especially desire the business of progressive individuals and corporations prepared to supply every demand within the limit of sound banking.

Southern States Trust Co. CAPITAL \$200,000. TRUST BUILDING, CHARLOTTE, N. C. GEO. STEPHENS, T. S. FRANKLIN, W. H. WOOD, President, Vice Pres., Treasurer.

North Carolina State 4s due 1910 and 1913. North Carolina State 6s due 1919. Municipal, County and State Bonds, 4 to 6 per cent. High Grade Industrial Bonds, 5, 6 and 7 per cent. High Grade Preferred Stocks, 6 and 7 per cent. Southern Cotton Mill Stocks, 6, 8 and 10 per cent. Southern Bank Stocks, 6, 8, 10 and 12 per cent. 1st Mortgage loans on Improved City Property, 5 and 6 per cent. 1st Mortgage loans on Improved Farming lands, 4 per cent. High Grade Investments in City Real Estate. Rapidly increasing investments in Suburban Real Estate. Special investments in Timber and other lands in various parts of the State. Sole agents for the Suburban Realty Co. properties in Charlotte.