The Charlotte Observer.

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PUBLISHERS' ANNOUNCEMENT.

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Advertising rates are furnished on application. Advertisers may feel sure that through the columns of this paper they may reach all Charlotte and a portion of the best people in this State and upper South Carolina.

This paper gives correspondents as wide latitude as it thinks public policy permits, but it is in no case responsible for their views. It is much preferred that correspondents sign their names to their articles, especially in cases where they attack persons or institutions, though this is not demanded. The editor reserves the right to give the names of correspondents when they are demanded for the purpose of personal satisfaction. To receive consideration a communication must be accompanied by the true name of the correspondent.

WEDNESDAY, JUNE 20, 1906.

SAN FRANCISCO AND THE INSURANCE COMPANIES.

The Washington Post says that "the most disquieting feature of the awful situation which confronts the people of San Francisco is the palpable reluctance of many insurance companies to deal promptly and fairly in the settlement of losses." It is further stated that about 118 companies are involved in the San Francisco disaster, and a majority of them have not only declared their intention to pay only 75 cents on the dollar, but have refused to extend or waive the time limit upon notices of losses. Unless the time limit is extended, the policy-holder is liable to lose his insurance money through inability to establish proof of his loss, and the tactics of some of the insurance companies indicate that this is exactly what they are aiming at. "If this is true, some method should be found to compel payment of amounts justly due. The total amount of insurance carried in San Francisco, we are told, was about $208,000,000, and the amount collectible, deducting undisputed earthquake and dynamite losses, is about $175,000,000. Of this enormous sum only about $3,000,000 has been paid to policy-holders. The insurance companies give various excuses for the delay, and some of them are doubtless valid. They assert that their assets are not convertible into cash at a moment's notice; that they are not yet advised of the extent of their liabilities; that foreign companies in which policies were reinsured insist upon a strict construction of the terms of policies and the rejection of earthquake and dynamite losses; and finally, it is admitted that some companies are so deeply involved that they must defer payments while they are fighting for their existence. The Post says:

"It was declared immediately after the conflagration that some insurance companies would seize the opportunity to make quick settlements for the sake of the advertisement of their stability and reliability. The proportion of companies which are adopting this policy is painfully small. Thirty-two companies, however, have earned credit by promising to pay one hundred cents on the dollar, and they have proved their good faith by refusing to enter into a compact with other concerns to share in policies 25 per cent. The names of these companies have been published. The insurance commissioner of California is preparing a list of disappointing and delinquent companies, which he threatens to publish.

"The permanent reconstruction of San Francisco is practically at a standstill pending the adjustment of the insurance difficulty. The large number of idle persons formerly employed in manufacturing enterprises most apparently leave the city before winter. A heroic effort is being made to retain this population by obtaining funds for building homes, and a committee representing the city is now in Washington seeking a loan of three fifty from the government. [illegible] purpose. It is proposed that the loan shall be made in the form of a deposit of government funds in the San Francisco national banks, to remain for not less than five years and to be secured by the banks to a corporation formed for the purpose of reconstructing the city. The argument is made that this proposal is not in fact a loan, but a mere deposit of funds in national banks for a specified time.

The Post adds that "it is safe to predict that Congress will not divert government funds in this way and for this purpose," and it should not. The people of San Francisco are entitled to sympathy and aid, but the duty of the Government has been discharged when it has responded to the immediate needs of a starving populace. It is not within its province to extend aid in rehabilitating a city that has been destroyed, and once the precedent established, there is no telling into what it might develop. The matter of insurance, however, is quite another thing. The companies involved should pay the last cent for which they are liable, no matter if it results in putting them out of business. They received the premiums demanded and now that the property insured has been destroyed speedy settlement so far as the companies are able to make it should result. It is too often the case that fire insurance companies seek to evade full payment after fire, despite the fact that they have for an indefinite period collected premiums to the full amount of the policy. Of course, in a case like that of San Francisco concerns are not to be blamed for endeavoring to save themselves from bankruptcy by all reasonable or just means, but indefinite delay in making settlements and efforts to cut down policies in cases where companies are able to pay are to be condemned.

It is a notable fact that in all the scandals involving the life insurance companies there was never so much as a hint that all losses would not be paid. In fact, the public would not tolerate any evasion on the part of these concerns. The same should be true of the fire and other companies which insure against financial losses.

A GOOD THING FOR THE RAILROADS.

A Chicago dispatch quotes traffic officials in attendance upon a meeting there to discuss certain practices which have been indulged in and which are now questioned as to their strict legality, as saying that the agitation over government control of rates has saved the railroads of the country at least $1,000,000 since January 1. It is asserted that the declaration of the enormous saving thus effected was the result of a careful compilation where possible, and of careful estimates in other cases, as to the increased revenue resulting from the abolition of rebates and from changed methods of handling freight and maintaining rates. The dispatch says:

"The railroads themselves were not aware that so many secret rates existed and that so many rebates were paid as have been disclosed by public hearings and by the confessions of traffic men in secret meetings. The inter-State commerce commission has only scratched the surface, but it has resulted in a gradual cancellation of all secret rates and practices. The investigations had not proceeded far before the railroad people in traffic meetings discovered that secret rates and rebates permeated the transportation of grain, lumber, provisions, coal and steel—the last named to a small extent—and to other large tonnage-producing commodities.

"Only this week one Eastern road corrected a secret rate whereby the revenue of the company was increased fully $300 a day, the tonnage affected being fully 2,000 tons daily. This secret rate had been in effect for years and the railroads competing with the road in question had been unable to run it to earth. Eastern investigations caused the railroad officials to fear signing any more rebate vouchers, and an open tariff was put in to cover the contract. Scores of instances of this kind have developed."

One can very readily believe this, and it seems certain that the passage of the rate bill will not be without benefit to the railroads as well as the shippers. The giving of rebates and secret rates is a practice that has doubtless grown steadily until it reached tremendous proportions. The railroads are of course partially to blame for this condition, but, as shown above, they have paid the penalty. The abolition of secret rates and rebates will be a good thing for the transportation companies.

PURCHASE OF CANAL SUPPLIES.

Congress has at last defined the policy of the government in the matter of purchasing material, equipment and supplies for the building of the Panama Canal. The House last Saturday passed resolutions on the subject, which is to the effect "that purchases of material and equipment for use in the construction of the Panama Canal shall be restricted to articles of domestic production and manufacture from the lowest responsible bidder, unless the President in any case shall deem the bids of tenders therefor to be extortionate or unreasonable." In short, the President must deal with home concerns so long as they do not stand out for unreasonable prices, when he may buy from foreigners. This seems fair enough, and should insure the use of American machinery in the construction of the waterway at a cost not materially in advance of that which would be charged by foreigners.

"If ever we get a Democratic President," says The New Yorw Commercial in this connection—"and who knows?—he must then judge as to unreasonableness or extortionation in canal-material prices. And a Democratic Congress might turn this policy upside-down, and establish the broadest possible free trade in these materials. There must be three Presidents, at least, before the canal is completed." The fears as to what a Democratic President and a Democratic Congress would do are somewhat far-fetched. As to the number of Presidents to be elected before the canal is completed, that is a matter of guess-work.

The last Legislature of New York passed a law against the sale of birds' wings and feathers, and last week seizures were made of the stock displayed by four large dry goods and department stores in Rochester and it looks as if the business were likely to be broken up. The New York lawmakers were doubtless in earnest about the matter, for they struck at the root of the trouble. Had they undertaken to punish the ladies for wearing bird feathers on their hats they would have accomplished nothing and made themselves ridiculous.

Col. W. W. Lumpkin, commercial agent of the Georgia Railroad at Columbia, has entered the race for the Senate against Tillman. Col. Lumpkin is probably desirous of making things amusing for the South Carolina Senator, but as to his success in doing so there is room for much doubt. Tillman still has things pretty much his own way in South Carolina.

The idea that crimes as well as accidents come in series is brought out now by the news of alleged bigamy. Three cases in which North Carolina parties figure were reported within the past few days.

With the President and Speaker Cannon in accord on the meat inspection bill, there should be no further hitch in the proposed legislation.

The talk among Democrats in New York is said to favor Jerome for Governor. It may be that they desire another man for district attorney.

—Mr. Jacob A. Sides has enlisted for service in one of the United States regimental bands. He left yesterday for Madison barracks, N. Y.

SYRIAN MERCHANT ROBBED.

Thief Enters Stand of E. J. Saabe, at Salisbury, and Secures $110 in Cash—Opening of Fulton Heights Park—More Preparations for the Fourth.

Special to The Observer.

Salisbury, June 19.—This afternoon Thomas Fraley and Walter Hess, two well-known young white men, were playing with a knife that belonged to Hess, and Fraley received a cut in the breast that bled profusely. The men tell different stories regarding the occurrence, Fraley alleging that he was stabbed unawares and without cause. He says he and Hess had been in a playful dispute over the knife and, when he gave it back to the owner, it was used on him with effect anything but agreeable. The officers do not believe his story and released Hess upon a $5 bond, this for the carelessness of Hess in his apparently accidental infliction of harm.

The Fourth of July celebration will attract the chief magistrates of half a dozen other cities of the State and maybe more. Some of them have indicated their intention to be here and they will have places of high honor in the parade. It is the purpose of the committees arranging for the great celebration to have a special train run by the Southern from Norwood, whereby it is hoped to have a thousand visitors from that county, Stanly. A baseball game between Salisbury and Statesville has been arranged, and Cooleemee and Concord will also play in Salisbury on that date. It is certain that Congressman Kitchin will be here and will make the principal speech of the day. The Faith veterans will have their annual celebration that day and this will cause a few Rowan men to absent themselves from the larger event. A special effort will be made to influence the country at large to send its people here. The beauty show will draw out all the pretty babies of the city. Prizes will be offered the best-looking child under one year old, mother for any child between the ages of one and three years and the most gorgeously bedecked baby carriage will be given a premium of $10. All the prizes will be that amount.

The store of E. J. Saabe, a Syrian, who keeps a fruit stand on Council street, was robbed yesterday afternoon of $110. The old man had the money in a shot sack and was waiting upon a customer when some one entered and went off with the money. Suspicion rested upon two little colored boys, who were arrested, but nothing developed from it. The loss of the money goes hard with the Syrian.

The formal opening of Fulton Heights Park, which last night drew 4,000 people to the opening hop, will be Thursday night, June 21, when another even greater crowd is expected. Miss Hehr, who comes with the reputation of a first class soprano, will be the singing star. She will have good company. Miss Mattie Webb and Mr. Blanphin, who will sing with her. A comedietta by Miss Dorothy Lewis and J. C. Bloom, "The Happy Pair," will be put on that night and played every night during the week. Miss Dolly Denton will show ten dancing girls and Breedlove & Turner will do a black-faced comedy. Saturday evening a matinee performance will be given. The park will be ready for everybody by Thursday, but was in very imperfect shape last night. It has cost quite a sum to put it in order and liberal patronage will be necessary in order to make it a go.

Misses Fant and Oliver, well-remembered in Salisbury as the guests of Miss Kathleen Kluttz, are in the city as the company of the same delightful hostess. They are two of Memphis' very fine young women.—Miss Beulah Kern has gone to Johnson City, Tenn., to attend as maid of honor the Hart-McLean wedding, in which her friend, Miss Grace Hart, becomes the bride of a wealthy Pittsburg groom. She will visit Miss Mary Wheland, of West Virginia, on this long trip from Salisbury.

BRIEFS.

A Few Minor Happenings in and About the City.

—Dr. W. M. Yates is indisposed at his home on East Second street.

—Mr. Joseph McLaughlin is quite ill at his home on East Avenue with typhoid fever.

—The condition of Mr. Frank X. Farnan, who is ill with typhoid fever, remains unchanged.

—It is estimated that 2,000 of the ladies of Charlotte called at the Little-Long department stores yesterday while the mill-end sale was in progress. The first day was a big success.

—The only arrest made by the police yesterday was that of Lewis Campbell, colored, who was charged with being drunk and disorderly. Col. Tom Black nabbed the man at the square.

—The receipts at the city platform yesterday were 24 bales and the best price paid for the staple was 11 cents a pound. The receipts for the corresponding date of last year, when the price was 9 cents, were 111 bales.

—The usual afternoon shower skipped over Charlotte yesterday. On account of the great amount of rain lately the farmers of the county have been unable to work their crops, which are now having a struggle with the grass.

—The Seaboard Air Line is putting down wooden pieces parallel with the rails at the East Fifth, East Sixth and East Ninth street crossings, thus making the tracks level and easy of passage. The improvement is a decided one.

Mr. S. S. Haynes has been promoted to the position of first assistant stamping clerk in the office of the Southeastern Tariff Association. He will be succeeded by Mr. Fred N. Strudwick, of Greensboro, who will assume his duties this morning. Mr. J. Frank Flowers is stamping clerk.

—Drs. F. O. Hawley and I. W. Faison were the speakers at the meeting of the Charlotte Medical Society, which was held in the city hall last night. Dr. Hawley spoke on hygiene and sanitation, while Dr. Faison addressed himself to certain legislative measures which he desired passed.

—Prof. Don Richardson invested several days ago in a spanking good Panama hat, which he has been wearing with a great deal of pride. Last evening he mounted a car to go to the park auditorium, where he furnishes an excellent brand of music at the summer playhouse. To get the full benefit of the breeze the professor removed his top-piece and placed it on the seat beside him, and, being absent-minded, thought nothing more about it until he got off the car, when he discovered that it had disappeared.

A THOUSAND DOLLARS' WORTH OF GOOD.

"I have been afflicted with kidney and bladder trouble for years, passing gravel or stones with excruciating pain," says A. H. Thurnes, a well known coal operator of Buffalo, O. "I got no relief from medicine until I began taking Foley's Kidney Cure, then the result was surprising. A few doses started the brick-dust-like substance and now I have no pain across my kidneys and I feel like a new man. It has done me $100 worth of good." Foley's Kidney Cure will cure every form of kidney or bladder disease. R. H. Jordan & Co.

WAS DRUNK FOR SIX YEARS

Drank One and a Half Gallons a Day—Had a Legacy Left, but Drank It Up and Was Penniless—Wife Borrowed Money From Friends to Send Him to Keeley's—Could Have Lived but a Short Time—The Snakes Were After Him—Cured in Four Weeks and Came Home a New Man—Would Not Take a Million Dollars To-Day for the Treatment—Has Never Wanted a Drink Since—Is a Thrifty Merchant Now.

The Keeley Institute, Greensboro, N. C.:

I left this place on August 26th, 1902, for the Keeley Institute at Greensboro, N. C., being, I suppose, one of the greatest drunkards that old Virginia ever produced of my age. I was just twenty-one years of age when I went there. I stayed drunk, or under the influence of whiskey from the age of fifteen to twenty-one years, when I went to the Institute in 1902. As you see, I had been drinking hard for six years, and at the time I went to the Institute I had gotten to such a pitch that I could, and did a few days before going, drink as much as one and a half gallons of mean corn whiskey in one day. And the day before going I drank one and a half gallons, and late in the evening it gave out, so I went to a merchant and bought six bottles of Dr. Harter's Wild Cherry Bitters, 25 cent size; three vials Lightning Hop Drops, 25 cent size, and two vials Jamaica ginger, 15 cent size, all in one day. No help in the case at all—really had just thrown myself entirely away. Had a right nice legacy left me; drank it all up and was penniless. My wife borrowed some money from her friends and took me there, else I would have lived but a short while, so the doctors told me. I had hemorrhage and the snakes were right after me. I stayed at the Institute four weeks and three days, and after my treatment came home a new and cured man. I would not take a million dollars today for my treatment. Have never wanted a drop since I left and, of course, have never taken any either. If I was sick and knew it would save my life I would prefer leaving, as I know the evil of drink. All were exceedingly nice to me while there. If the drunkards could all see it as I do they would sell their shirts to get there and be men once more.

Will say in conclusion that some reader may say my statement sounds very great, but I am here with the facts in the case. I am now doing a thrifty mercantile business, getting on nicely and have an interesting little family coming on. With best wishes for the Institute, and may the good people go forward and let the Institute do them good, I am,

Very truly,
J. J. W. DUGGER.

Broadnax, Va., Nov. 21, 1904.

If you have a friend who might be benefitted, please send names to the Keeley Institute, Greensboro, N. C.

FUNERAL OF MRS. H. C. ECCLES.

Impressive Service by Bishop Rondthaler, of Winston-Salem—Many Beautiful Floral Offerings.

The funeral of Mrs. H. C. Eccles took place in the Belmont Hotel yesterday morning at 11 o'clock, the services being in charge of the Right Reverend Bishop Rondthaler, of Winston-Salem. The apartments in which the services were held was filled with loving friends who came to pay the last mark of esteem for one whom they had known. The floral gifts were many and beautiful. The services were unusually impressive. The interment was made in Elmwood Cemetery, the following named acting as pall-bearers: Judge P. D. Walker, Messrs. C. E. Frick, C. C. Adams, R. M. Persons, R. H. Jordan, W. M. Wilson and J. R. Holland.

Among the out-of-town people who were present at the funeral were Drs. W. J. and Conrad Watkins and Mrs. William Watkins, of Winston-Salem, and Dr. and Mrs. J. J. Kinyoun, of Glenolden, Pa.

A NEW FRATERNAL ORDER.

An Aerie of Eagles Will be Instituted Monday Night at the Pythian Castle—Will Have 75 Charter Members.

Mr. C. C. Boston, of Greenville, S. C., State deputy grand president of the Fraternal Order of Eagles is in the city for the purpose of instituting a local aerie of Eagles. The aerie will be instituted next Monday night at the Pythian Castle on South Tryon street. There will be about 75 charter members, among whom will be some of the best-known men in the city.

Visiting Eagles from the following named towns will be here to witness the institution: Atlanta, Ga.; Greenville, S. C.; Columbia, S. C.; Wilmington, Salisbury, Asheville and Winston-Salem.

The Fraternal Order of Eagles was organized about eight years ago and their membership already numbers about 300,000. The benefits paid to sick brothers are about the highest paid by any secret order, it being $7 per week for sickness and the services of a physician free to a member or his family in case of sickness.

"Tracked By Fate."

A large crowd witnessed the show at Latta Park last night. The bill was "Tracked by Fate," and was presented in an able manner by all the members of the company. The specialties and moving pictures are very good, getting quite a little applause. Tonight will be the last presentation of this play. Commencing to-morrow night "The Fox" will be the bill.

People who are clean inside will look like it and act it. They will work with energy, think clearly, act clearly and have healthy thoughts. Hollister's Rocky Mountain Tea. It makes clean people. 35 cents. Tea or Tablets. R. H. Jordan & Co.

PEOPLE'S COLUMN

The American District Telegraph Company delivers packages, parcels, notes, invitations, furnishes messengers for errand service at a very small cost. The Observer will send our messengers, without charge, to your residence or place of business for advertisements for this column. 'Phone 78. Office with Western Union Telegraph Company. 'Phone 45. All advertisements inserted in this column at rate of ten cents per line of six words. No ad. taken for less than 20 cents. Cash in advance.

WANTED.

WANTED—Non-union electrician; high wages; steady work. Southern Plumbing & Electric Co., Richmond, Va.

WANTED—An experienced supply and machinery salesman, who is familiar with territory in southern and eastern North Carolina. Address, with references, The Cameron & Barkley Company, Charleston, S. C.

WANTED—A competent man at once to look after telephone system in town of 2,500. X., care Observer.

WANTED—A first-class executive man, who is qualified to take charge of the office and financial end of our cotton mills. A first-class place for the right man. Address, with references, Edwin McMorries, Treasurer, Meridian, Miss.

WANTED—A party with from $5,000 to $10,000 cash to take an active interest in an established profitable business. Address O. T. W., care Observer.

WANTED—Job compositor, who understands press work; also one or two who have served from 1½ to 2 or 3 years. Steady work and good pay for right parties. Address, with reference, "Printer," care this paper.

WANTED—By large manufacturing plant in neighboring city, young man to do stenographic work and general office assistant. Must be strictly temperate, good habits, accurate and energetic. Well recommended. Address, M. F. G., care Charlotte Observer.

WANTED—To purchase good mining property. Must bear inspection. P. H. McDonald, Son & Co., Brokers. Branch Office, Asheboro, N. C.

WANTED—Few clean, white rags; will pay 5 cents per pound. Apply at Observer.

WANTED—For U. S. Army, able-bodied, unmarried men, between ages of 21 and 35, citizens of United States, of good character and temperate habits, who can speak, read and write English. For information apply to recruiting officer, 15 West Trade street, Charlotte, N. C.; 40 Patton avenue, Asheville, N. C.; Bank Building, Hickory, N. C., or Glenn Building, Spartanburg, S. C.

MISCELLANEOUS.

LUMBER for sale—We have on hand and can ship promptly the following lumber: 2x4, 10 to 16 ft. long; 4x4, 10 to 16 ft. long; 2x5, 10 to 16; long; 2x8, 10 to 16 ft. long; 5x8, 10 to 16 ft. long. Address, High Shoals Co., High Shoals, N. C.

TEACHERS—for schools and colleges wanted. Hundreds urgent direct calls. Salaries, $30 to $250 monthly. Special proposition. Act quick. Southern teachers' Agency, Columbia, S. C.

TWO TEACHERS wanted—Departments, mathematics and English. Qualifications; best disciplinary ability, several years' successful experience. Graduates of University of N. C. or Va. preferred. Good salaries. Address, H. W. Glasgow, Principal Charlotte University School.

"THE RED Telephone," or Tricks of the Tempter Exposed. Agents wanted. C. H. Robinson & Co., Charlotte, N. C.

FOR SALE.

FOR SALE—White French poodle puppies. M. H. Epps, Cleveland Ave., Dilworth.

FOR SALE—Thoroughbred horse, 7 years' old; good family horse; very gentle. Address, "W.," care Observer.

FOR SALE—Three eighty-horse return tubular boilers, second-hand. Calvine Mfg. Co.

FOR SALE—Beebee Indelible Ink Check Protector, only been used four months, in good condition; cost $35.00, can be bought for $20.00. Address, "Frank," care Observer.

FOR RENT.

FOR RENT OR SALE—New house on Elizabeth Heights, 10 rooms, water, sewer and electric lights. Apply to E. Nye Hutchinson, Jr.

FOR RENT—My cottage, 908 South Tryon street. Furnished. 'Phone 1365.

LOST.

LOST—Bull pup; answers to Sambo. Reward if returned to Jordan's drug store.

LOST PURSE, on W. Trade street, between Goode's store and railroad; containing $17.00 and two one-cent stamps. Liberal reward returned to Observer Office.

FOUND.

FOUND—A pocket-book, containing money. Owner can get same by calling at 211 North Church street and describing same and paying for this ad.

ASSAYING
CHEMICAL ANALYSES.
ORES OF EVERY DESCRIPTION.
G. G. MORGAN ENGINEERING CO.
24-26 W. 6th street. Charlotte, N. C.

Subscription Blanks for the unsold portion of the

Fuller Combing Gin Company's Issue of 7% Preferred Stock

and information as to the bonus of Common Stock which goes to the subscribers also terms of payment, will be furnished on application to the fiscal agents of the corporation.

CHARLOTTE NATIONAL BANK
SOUTHERN STATES TRUST COMPANY
CHARLOTTE, N. C.

Southern States Trust Company
Registrars and Transfer Agents

The Little-Long Co.

The 9th Lockhart Mill "End-Sale"

opened yesterday. Resist it not for it moves on and up in strength, possibilities and greater crowds each season. The growth of every business is seen by the successive choirs of its friends. How often must we learn this lesson, that every business like every human being speedily reaches its limit, if it is blind voluntarily. Infinitely alluring and attractive are the new "Mill-End" goods, we therefore proclaim yesterday the most successful of all and we predict this high water mark will not recede much today.

Where Will You Be To-Day?

Read On

THIS MORNING AT 8:30

"UP EARLY"

We have gathered the Odd Gloves, Odd Hosiery, Towels, Underwear, Etc., Etc., Etc. from both stores and tied them into something like 300 packages and Mr. Lockhart will sell them this morning at 8:30 at

One Cent Per Package

They will be sold to the adult lady customers—positively none sold to children.