

INSURANCE EXPERT HERE.

Mr. Miles W. Dawson, Actuary of the Armstrong Committee, in the Investigating of the Big Insurance Companies in New York Recently, in Charlotte—Insurance Outlook Bright.

Mr. Miles W. Dawson, of New York, one of the most noted insurance experts in the country, was a Charlotte visitor yesterday. After spending the day in conference with the officials of the Conservative Mutual Life Insurance Company, Mr. Dawson left last night for Atlanta, Ga., on business.

Mr. Dawson is one of the prominent figures in the insurance world today. During the recent insurance investigation in New York, he served the Armstrong committee in the capacity of actuary. At present he is actuary of the committee appointed by the legislature of Wisconsin to investigate the affairs of the Northwestern Mutual Life Insurance Company of Milwaukee, and the Union Central Life Insurance Company of Ohio, two of the big companies doing business in that State.

Mr. Dawson is also actuary of the Royal Commission on Insurance in Canada, which body is engaged in a very exhaustive examination of all the Canadian companies. An Observer reporter called upon Mr. Dawson yesterday to learn something of the present conditions in the insurance field in the North and especially in New York. Knowing him to be one of the highest authorities in the country on insurance matters, an expression of opinion was desired as to whether or not policy holders in "The Big Three" should drop their insurance for policies in other companies, which had not been under investigation.

"There is no question of the stability of the 'Big Three' declared Mr. Dawson. 'Referring to the investigation, a most thorough one, took place there were practices in common use with almost all the companies which were improper and illegal. Beyond a question these have been eliminated and the companies to-day are stronger and better than at any other time in their history. The legislatures of the States have enacted certain beneficial insurance laws which are destined to result in great good not only to the policy-holders but to the companies as well. For instance, laws have been passed limiting the cost of new business. In the past the great was 'new business.' So much so that many of the companies paid out immense sums in order to add new insurance to the books. This practice has been done away with. The companies must submit detailed financial statements showing just what their expenses are. The movement is a very pronounced one for mutualization of all stock companies.

"No one should drop a policy in a company simply because it has been examined by an investigating committee. The companies are more stable and in better condition to-day than they have ever been before. If the policies were satisfactory before the investigation, they are certainly safer after it. The companies, with their millions of reserve, are as safe as it is possible for such institutions to be."

After spending a few days in the South, Mr. Dawson will leave for Toronto, Canada, arriving there early next week. It may be added that Mr. Dawson's select annuities reserve tables are now in use in New York as the minimum standard in insurance computations.

WILL ADVERTISE DELINQUENTS.

Three Hundred White and 150 Colored Property Owners Have Not Paid Taxes for Last Year—\$20,000 Behind. Mr. H. D. Duckworth, tax collector for Charlotte township, is making out a list of the delinquents of his district to be advertised beginning July 2. The delinquents in question are property owners of the township who have not paid their taxes for last year. Some of them have paid their poll tax but some, the majority, have failed to pay anything. The list of white persons has been completed. It contains a few more than 300 names, some of which are borne by well-known citizens and others who are read with much interest when they appear in print. The list of colored delinquents is about half the length of that of the white delinquents. Mr. Duckworth yesterday told a reporter that the amount of taxes still due in Charlotte township for last year is about \$20,000.

IN THE DISTRICT COURT.

C. B. Simmerman Gets \$300; Sued Southern for \$5,000—The Helleg Case U.P. The two sessions of the District Court yesterday were consumed with the evidence and argument in the case of C. B. Simmerman vs. the Southern Railway Company, which had been started the previous afternoon. The jury took the case just before the adjournment of the court and after being out a short while, returned a verdict awarding the plaintiff damages in the sum of \$300. Simmerman was suing for \$5,000 for damages received while at work in the shops of the defendant company at Spencer.

The case of Louis Helleg vs. the Southern Railway Company, in which the plaintiff is suing for \$5,000 on account of the loss of a foot while in the employ of the company at the Spencer shops, will be taken up this morning.

A Big Blow and a Fine Rain. There was more wind than rain in the cloud yesterday afternoon. The blow began about supper time, between 7 and 8 and it was a slight howl about hurried home. The air was full of dust and flying trash, and the skirts of the women flapped like flags. It was good dark, however, before the grateful shower laid the dust and assuaged the heat of a humid, sultry day. People stood on their porches and breathed deep the fragrance of it. The earth was thirsty already, in spite of the protracted downpour last week.

Building Activity in the State. Hook & Rogers, the local architects, have completed and delivered the plans for the new Presbyterian church at Gastonia and one at Aberdeen.

Plans have also been completed for the remodeling of the opera house at High Point, which will be made one of the most modern little playhouses in the State. The opera house is owned by Dr. D. A. Stanton.

Mr. J. W. Tucker, agent for china, glassware and woodenware manufacturers, has leased the large room in the city hall for a display room for his samples.

A BIG FAIR THIS FALL.

Premium List Includes Many Valuable Prizes—Fair to be October 15-19—Grounds Rearranged and Improved—A Record Breaking Exhibit Promised.

The premium list of the Mecklenburg Fair Association is ready for distribution. The booklet contains 120 pages and is the largest that has ever been issued in the city. The premiums are more numerous and valuable than ever before. The departments are better classified and the order of exhibits more systematic. The big fair is to be held October 15th, 16th, 17th, 18th and 19th. During the past summer the grounds have been rearranged and are now in better condition than ever before. "It takes four or five years," declared Manager W. S. Orr yesterday, "for an association to get things properly in shape for a big fair. The Mecklenburg association is now well equipped. This is very true. During the past several months 175 new stalls have been built for the live stock entries. These are located just in the rear of the floral hall and are much more convenient than the old stalls, which are situated a quarter of a mile away, on the opposite side of the grounds. The old stalls will be given to the farmers free of charge, so that they may stable their horses and other animals and without the least harm. There are 169 of these old stalls, sufficient in themselves to accommodate a fair-sized crowd.

One change in the premium awards that will meet with very general approval is the exclusion of all foreign exhibits from competition for prizes in the needle and fancy work and art departments. The term "foreign" is used to designate those exhibits which come from beyond the borders of the Carolinas. The needle and fancy work department will be in charge of Mrs. A. L. Smith and Miss Annie Grier, while the art department will be supervised by Mrs. H. M. Ramsey and Miss Essie Smith.

MANY WILL GO TO MONTREAL.

A Conference on Christian Work to be Held There Next Week—Several Charlotte People to Attend. A number of Charlotte people will attend the conference on Christian work which is to be held at Montreal next week. The conference will begin Friday, the 29th instant, and last until the following Thursday, July 5th. Round-trip tickets will be sold over the Southern for one fare plus 25 cents. These tickets will be good from June 26th to July 10th. In connection with this conference a meeting of the ad interim committee of the General Assembly will be held at Montreal for the purpose of discussing certain measures which are to come before that body for consideration. In addition to those who will attend the conference on Christian work, doubtless a number of those who have subscribed stock in the Mountain Road Association will be in the place. The Charlotte delegation will leave the city Thursday.

Professor Will Take His Bride's Name When He Weds.

Prof. H. P. Williamson of the University of Chicago, head of French and the Romance languages, is going to have a romance of his own. Following medieval French custom, he is going to lose his identity in that of a French bride. He has gone to Paris to marry Mile. Alice Azeline Lucie Olympie d'Yvime. When he returns to his classes and the troubadour literature in the fall it will be as M. d'Yvime. For generations the d'Yvime family has been one of the proudest in France. Tales of the bravery of its men and the beauty of its women long before the days of Versailles are traditions of which each member of the family is proud. Having once borne the name, it seems little less than a tragedy to give it up. Therefore, when Mile. Alice Azeline Lucie Olympie consented to marry a plebeian "Mr." it was agreed that the change in name, in accordance with the old custom, should be made, and that "Williamson" should pass into oblivion.

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.

CUT GLASS.

We have just opened an elegant assortment of Lalogue's cut glass. New Patterns in Bowls, Vases, Bells, Dish Covers, and all the useful fancy pieces for table use. Every piece we sell is guaranteed all cut and not pressed.

Garibaldi & Bruns.

White Stone Lithia Chick's Springs Mineral Waters BY EXPRESS EVERY DAY

LINGERIE WAISTS CLEANED.

Send your dirty waists and dresses to us to clean. We have experts to press them. You will have no worry about the loss of material. Material pulled if you send them to us. Prices reasonable.

Queen City Dyeing and Cleaning Works.

MRS. J. M. HESTER, Proprietress, Charlotte, N. C.

WHERE THE WIND DOES WORK.

Prof. Collier Cobb's Article in The National Geographic Magazine. Prof. Collier Cobb, of the department of geology at Chapel Hill, has an article in the June issue of The National Geographic Magazine, the title of which is "Where the Wind Does the Work." Isn't that a happy phrase!—full of sweet suggestion and invitation at this languorous season.

The article is descriptive of the chain of islands along the North Carolina coast. It is well illustrated with pictures and maps. Prof. Cobb well says that "No portion of the North American continent is so widely known, and at the same time so little known," as this. It has been written of at a distance. But this writer evidently reports from intimate knowledge. How the blown sand submerges whole forests and villages and encroaches upon the sound; how the wind is employed for land locomotion, the running of grist mills, etc.; how it digs up the soil, even exposing the bones in cemeteries and something of the people and animals and vegetable life of these strange islands—all this is covered in a most attractive way.

The article will doubtless create a closer interest among geologists and geographers in its subject matter.

RESERVED SEATS PROVIDED.

By Paying Small Extra Fee, Excursionist May Obtain Reserved Seats to Wilmington Next Week—Ample Accommodations Provided.

Two vestibule cars have been secured by the committee in charge of the Pritchard Memorial Baptist excursion to Wilmington Wednesday, and these will be reserved for those who secure reserved seat tickets, a small extra charge being made for such. The train of 12 coaches will leave the Seaboard Air Line passenger station early Wednesday morning, reaching Wilmington a little after mid-day. The return trip will be begun Thursday evening, arriving in Charlotte a little after midnight.

SQUARE PIANOS.

That cost from \$400 to \$800 at \$40 to \$100. Terms \$5.00 to \$10.00 cash and \$1.00 to \$1.50 per week! These Pianos are in perfect condition and by far preferable to cheap uprights. Write at one and secure first choice.

CHAS. M. STIEFF

Southern Wareroom: 5 West Trade Street, CHARLOTTE, N. C.

La Marguerite Shop.

Kesler Waists on Monday, also the Harness Belt and quite a variety of stocks in all the latest styles.

La Marguerite Shop.

HAWLEY'S PHARMACY.

Graduates in Pharmacy, Charlotte N. C. No. 110322, Dr. BLANK. Be Careful. Deadly Poison. Three (3) drops in water every four (4) hours. Take through a straw. June 21, '06.

Every prescription that leaves our store is labeled and thus carefully, correctly and conscientiously. We never hurry. We work rapidly and serve you promptly, but we never get in a hurry. There's too much at stake. There is quite a difference between quick work and hurried work. A hurried man is a rattled man. A rattled man is not capacitated to mix and measure deadly drugs. Our Prescription men work rapidly, our bicycle boys deliver their work in a hurry. When a Prescription comes to you typewritten it carries conviction of correctness and inspires confidence. Is it not so?

Hawley's Pharmacy.

White Stone Lithia Chick's Springs Mineral Waters BY EXPRESS EVERY DAY

White Stone Lithia Chick's Springs Mineral Waters.

BY EXPRESS EVERY DAY

Brannon Carbonating Company.

Phone orders early to 835.

BAR ASSOCIATION SECRETARY.

Friends of Mr. D. B. Smith in Charlotte and Greensboro Success Will Urge His Election as Successor to Mr. J. Crawford Bligg.

The friends of Mr. D. B. Smith, a popular young member of the Charlotte bar, are actively interesting themselves to secure his election to the position of secretary of the North Carolina Bar Association, which will meet at Wrightsville Beach next week, to succeed Mr. J. Crawford Bligg, of Durham, the present incumbent. The bars of Charlotte and Greensboro will be sold for Mr. Smith and he has many friends among the lawyers throughout the State, making his election practically assured.

Mr. Smith will fill the position of secretary of the bar association in a most admirable manner. He is a young gentleman of a most pleasing personality, of much ability and breadth of mind. He has been practicing in Charlotte during the last few years, coming here from Greensboro, and has made an enviable reputation here as a clear-thinking lawyer and a pleasing public speaker.

Many Big Purses Offered.

An informal meeting of the directors of the Mecklenburg Fair Association was held in the office of Chief W. S. Orr last night. It was decided to offer this fall approximately \$3,500 in purses for racing events. The purses last year aggregated \$2,700. The purses this year will be larger than ever before. The purse to the winner of the free-for-all race which is to be run on Thursday of last week will be \$500. The detailed list of prizes will be given later.

WILL CURE CONSUMPTION.

A. A. Herren, Finch, Ark., writes: "Foley's Honey and Tar is the best preparation for coughs, colds and lung trouble. I know that it has cured consumption in the first stages. You never heard of any other Honey, Foley's Honey and Tar and not being satisfied. R. H. Jordan & Co.

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Brannon Carbonating Company.

Phone orders early to 835.

Cut this out and take it to R. H. Jordan & Co.'s drug store and get a free sample of Chamberlain's Stomach and Liver Tablets. For biliousness and constipation they are unequalled. They improve the appetite, strengthen the digestion and regulate the liver and bowels.



SWELL GUYS.

Know a thing or two TO THE MODEL. The Chappies all go— their collars, cuffs and shirts must be all right, or the dear fellow won't be happy. Phone 160 and let one of our five wagons show you some good laundry work.

Model Steam Laundry.

W. T. McCOY SOUTH TRYON STREET.

COUPON CERTIFICATES. "Saving Money by Mail" on request. EQUITABLE BANKING & LOAN CO. Room 26.

HICKS' CAPUDINE. IMMEDIATELY CURES HEADACHES. Breaks up COLDS in 24 to 48 HOURS. Trial Bottle Free. At Drugstore.



Big Saving on Combination Book Cases.

We are offering a big discount on all Combination Book Cases in stock. Our stock embraces the latest styles in Oak and Mahogany. See our No. 940 Golden Quarter Sawed Oak Combination Case, size 38 inches wide by 70 inches high, with bent glass door, adjustable shelves, desk and three drawers, regular \$24, for \$19.50. Quarter Sawed Oak Combination Case, regular \$32.50, for \$28.50. Quarter Sawed Oak Combination Case, regular \$40.00, for \$34.50. Mahogany Combination Case, regular \$28.50, for \$25.00. Mahogany Combination Case, regular \$32.50, for \$28.50. You save money by trading at McCoy's, where the goods and prices are guaranteed.

W. T. McCOY SOUTH TRYON STREET.

A Saving of 50 Per Cent.

Something of interest to every man in Charlotte. Look! We have on sale a handsome lot of suits of good stylish clothing, in spring and summer weights ranging in price from \$10 to \$20 at EXACTLY ONE HALF OFF.

\$10 Suits for \$5. \$12.50 Suits for \$6.25. \$15 Suits for \$7.50. \$20 Suits for \$10. This stock contains 2-piece and full suits in Greys, Serges, etc. It's the chance of the season to get that suit you have neglected all spring. Come early while we have your size in this special lot.

THE LONG-TATE CLOTHING CO.

Oldest Clothing Store in the City. Goods Sent on Approval Returnable at Our Expense.

W. T. McCOY SOUTH TRYON STREET.

Serge Suits.

There is nothing that can add more to your appearance than a handsome Serge Suit. Of course you want it made of the best material, made to fit and made according to the very latest fashion. Strictly up-to-date and guaranteed in every way by a reliable firm. YOU CAN GET IT AT MELLONS. We are now showing an extraordinary line of these in two-piece and full suits, made especially for summer wear. BETTER GET ONE, MELLONS CLOTHES FIT.

ED. MELLON CO. LEADING CLOTHIERS.

The Tate-Brown Co.

A Child Saved.

My child, when about a year old, had a little sore to break out on his chin. It started with a little pimple, but in two or three days' time it spread until it extended to his neck and chest. It was very red and inflamed and spreading rapidly. I knew I had no time to lose, so I put him on Mrs. Joe Person's Remedy and Wash, and less than a bottle of it made a perfect cure of my child, and he has never had a return of the trouble. MRS. E. O. KING, Abovkie, N. C., April 20, 1906.

Vocallion Organs FOR CHURCHES.

The Vocallion is the ideal organ for church worship. Better than a pipe organ for many churches with a pipe organ tone. Reasonable in price. Sold on liberal terms. There is no reason why any church should be without the best. We have them in stock to show you.

WRITE FOR SAMPLES AND PRICES.

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