

DEFENDS HIS COMMITTEE

BURTON RESENTS GRAFT IDEA

Chairman of the Rivers and Harbors Committee of Congress and particularly of his committee against the charge that river and harbor appropriations are in the nature of "pork barrels"...

NEWTON CITIZEN HONOURED

Mr. D. J. Carpenter Appointed Commissioner of Jamestown Exposition...

Special to The Observer.

Washington, July 22.—Chairman Theodore E. Burton, of the rivers and harbors committee, has come to the defense of Congress and particularly of his committee against the charge that river and harbor appropriations are in the nature of "pork barrels"...

Special to The Observer.

On the contrary, before an appropriation is made for a river or harbor improvement there must be a preliminary examination and a survey of the project...

LITHIA SPRINGS HOUSE PARTY

Twenty-Two Young Ladies and Gentlemen Enjoying a Novel Outing...

Special to The Observer.

North Wilkesboro, July 22.—Thursday a jolly crowd of young people from several States went to Lithia Springs, N. C., for a day's outing...

THE DEATH RECORD.

Mrs. Elmira Lawrence, of Newton.

Special to The Observer.

Newton, July 22.—Mrs. Elmira Lawrence died at her home in this place Thursday at the age of 85 years...

Special to The Observer.

Robert Hildebrand, of Catawba.

Special to The Observer.

Newton, July 22.—Mr. Robert Hildebrand, of Catawba, died quite suddenly last Saturday...

Special to The Observer.

Miss Mary Goodman, of Cleveland.

Cleveland, July 21.—Miss Mary Goodman died at her home in this place...

Special to The Observer.

There is a movement on foot to secure larger appropriations for rivers and harbors...

BUILDING AND LOAN IDEAS

THE SYSTEM'S PRACTICAL SIDE

An Address by Capt. R. E. Cochran, of Charlotte, Before the Third Annual Convention of the North Carolina Building and Loan League...

The address which was delivered by Capt. R. E. Cochran, secretary and treasurer of the Mechanical Perpetual Building & Loan Association...

Building and loan associations are of comparatively recent date in this State and confined to a few places...

There is a sharp difference between banks and building and loan associations—the former requires capital...

Building and loan associations are of comparatively recent date in this State and confined to a few places...

There is a sharp difference between banks and building and loan associations—the former requires capital...

Building and loan associations are of comparatively recent date in this State and confined to a few places...

There is a sharp difference between banks and building and loan associations—the former requires capital...

Building and loan associations are of comparatively recent date in this State and confined to a few places...

There is a sharp difference between banks and building and loan associations—the former requires capital...

Building and loan associations are of comparatively recent date in this State and confined to a few places...

There is a sharp difference between banks and building and loan associations—the former requires capital...

Building and loan associations are of comparatively recent date in this State and confined to a few places...

There is a sharp difference between banks and building and loan associations—the former requires capital...

Building and loan associations are of comparatively recent date in this State and confined to a few places...

There is a sharp difference between banks and building and loan associations—the former requires capital...

Building and loan associations are of comparatively recent date in this State and confined to a few places...

There is a sharp difference between banks and building and loan associations—the former requires capital...

Building and loan associations are of comparatively recent date in this State and confined to a few places...

There is a sharp difference between banks and building and loan associations—the former requires capital...

Building and loan associations are of comparatively recent date in this State and confined to a few places...

There is a sharp difference between banks and building and loan associations—the former requires capital...

Building and loan associations are of comparatively recent date in this State and confined to a few places...

There is a sharp difference between banks and building and loan associations—the former requires capital...

Building and loan associations are of comparatively recent date in this State and confined to a few places...

There is a sharp difference between banks and building and loan associations—the former requires capital...

Building and loan associations are of comparatively recent date in this State and confined to a few places...

There is a sharp difference between banks and building and loan associations—the former requires capital...

Building and loan associations are of comparatively recent date in this State and confined to a few places...

There is a sharp difference between banks and building and loan associations—the former requires capital...

Building and loan associations are of comparatively recent date in this State and confined to a few places...

There is a sharp difference between banks and building and loan associations—the former requires capital...

Building and loan associations are of comparatively recent date in this State and confined to a few places...

There is a sharp difference between banks and building and loan associations—the former requires capital...

Building and loan associations are of comparatively recent date in this State and confined to a few places...

There is a sharp difference between banks and building and loan associations—the former requires capital...

Building and loan associations are of comparatively recent date in this State and confined to a few places...

There is a sharp difference between banks and building and loan associations—the former requires capital...

Building and loan associations are of comparatively recent date in this State and confined to a few places...

There is a sharp difference between banks and building and loan associations—the former requires capital...

Building and loan associations are of comparatively recent date in this State and confined to a few places...

There is a sharp difference between banks and building and loan associations—the former requires capital...

Building and loan associations are of comparatively recent date in this State and confined to a few places...

There is a sharp difference between banks and building and loan associations—the former requires capital...

Building and loan associations are of comparatively recent date in this State and confined to a few places...

There is a sharp difference between banks and building and loan associations—the former requires capital...

Building and loan associations are of comparatively recent date in this State and confined to a few places...

There is a sharp difference between banks and building and loan associations—the former requires capital...

Building and loan associations are of comparatively recent date in this State and confined to a few places...

There is a sharp difference between banks and building and loan associations—the former requires capital...

Building and loan associations are of comparatively recent date in this State and confined to a few places...

There is a sharp difference between banks and building and loan associations—the former requires capital...

Building and loan associations are of comparatively recent date in this State and confined to a few places...

There is a sharp difference between banks and building and loan associations—the former requires capital...

Building and loan associations are of comparatively recent date in this State and confined to a few places...

There is a sharp difference between banks and building and loan associations—the former requires capital...

Building and loan associations are of comparatively recent date in this State and confined to a few places...

There is a sharp difference between banks and building and loan associations—the former requires capital...

Building and loan associations are of comparatively recent date in this State and confined to a few places...

There is a sharp difference between banks and building and loan associations—the former requires capital...

Building and loan associations are of comparatively recent date in this State and confined to a few places...

There is a sharp difference between banks and building and loan associations—the former requires capital...

Building and loan associations are of comparatively recent date in this State and confined to a few places...

There is a sharp difference between banks and building and loan associations—the former requires capital...

Building and loan associations are of comparatively recent date in this State and confined to a few places...

There is a sharp difference between banks and building and loan associations—the former requires capital...

Building and loan associations are of comparatively recent date in this State and confined to a few places...

There is a sharp difference between banks and building and loan associations—the former requires capital...

Building and loan associations are of comparatively recent date in this State and confined to a few places...

There is a sharp difference between banks and building and loan associations—the former requires capital...

Building and loan associations are of comparatively recent date in this State and confined to a few places...

There is a sharp difference between banks and building and loan associations—the former requires capital...

Building and loan associations are of comparatively recent date in this State and confined to a few places...

There is a sharp difference between banks and building and loan associations—the former requires capital...

Building and loan associations are of comparatively recent date in this State and confined to a few places...

There is a sharp difference between banks and building and loan associations—the former requires capital...

Building and loan associations are of comparatively recent date in this State and confined to a few places...

There is a sharp difference between banks and building and loan associations—the former requires capital...

Building and loan associations are of comparatively recent date in this State and confined to a few places...

There is a sharp difference between banks and building and loan associations—the former requires capital...

Building and loan associations are of comparatively recent date in this State and confined to a few places...

There is a sharp difference between banks and building and loan associations—the former requires capital...

Building and loan associations are of comparatively recent date in this State and confined to a few places...

There is a sharp difference between banks and building and loan associations—the former requires capital...

Building and loan associations are of comparatively recent date in this State and confined to a few places...

There is a sharp difference between banks and building and loan associations—the former requires capital...

Building and loan associations are of comparatively recent date in this State and confined to a few places...

There is a sharp difference between banks and building and loan associations—the former requires capital...

Building and loan associations are of comparatively recent date in this State and confined to a few places...

the best provided they are intelligently carried out.

In keeping the accounts of building and loan associations the same rules apply as in other branches of business.

Debit and credit accounts exist in the same way as in other branches of business.

The first and most important book, and the one which represents money, is the cash book.

The second book of the series, and which is carried to the general ledger, is the installment book.

The third book of the series, and which is carried to the general ledger, is the installment book.

The fourth book of the series, and which is carried to the general ledger, is the installment book.

The fifth book of the series, and which is carried to the general ledger, is the installment book.

The sixth book of the series, and which is carried to the general ledger, is the installment book.

The seventh book of the series, and which is carried to the general ledger, is the installment book.

The eighth book of the series, and which is carried to the general ledger, is the installment book.

The ninth book of the series, and which is carried to the general ledger, is the installment book.

The tenth book of the series, and which is carried to the general ledger, is the installment book.

The eleventh book of the series, and which is carried to the general ledger, is the installment book.

The twelfth book of the series, and which is carried to the general ledger, is the installment book.

The thirteenth book of the series, and which is carried to the general ledger, is the installment book.

The fourteenth book of the series, and which is carried to the general ledger, is the installment book.

The fifteenth book of the series, and which is carried to the general ledger, is the installment book.

The sixteenth book of the series, and which is carried to the general ledger, is the installment book.

The seventeenth book of the series, and which is carried to the general ledger, is the installment book.

The eighteenth book of the series, and which is carried to the general ledger, is the installment book.

The nineteenth book of the series, and which is carried to the general ledger, is the installment book.

The twentieth book of the series, and which is carried to the general ledger, is the installment book.

The twenty-first book of the series, and which is carried to the general ledger, is the installment book.

The twenty-second book of the series, and which is carried to the general ledger, is the installment book.

The twenty-third book of the series, and which is carried to the general ledger, is the installment book.

The twenty-fourth book of the series, and which is carried to the general ledger, is the installment book.

The twenty-fifth book of the series, and which is carried to the general ledger, is the installment book.

The twenty-sixth book of the series, and which is carried to the general ledger, is the installment book.

The twenty-seventh book of the series, and which is carried to the general ledger, is the installment book.

The twenty-eighth book of the series, and which is carried to the general ledger, is the installment book.

The twenty-ninth book of the series, and which is carried to the general ledger, is the installment book.

The thirtieth book of the series, and which is carried to the general ledger, is the installment book.

The thirty-first book of the series, and which is carried to the general ledger, is the installment book.

The thirty-second book of the series, and which is carried to the general ledger, is the installment book.

The thirty-third book of the series, and which is carried to the general ledger, is the installment book.

The thirty-fourth book of the series, and which is carried to the general ledger, is the installment book.

The thirty-fifth book of the series, and which is carried to the general ledger, is the installment book.

The thirty-sixth book of the series, and which is carried to the general ledger, is the installment book.

The thirty-seventh book of the series, and which is carried to the general ledger, is the installment book.

The thirty-eighth book of the series, and which is carried to the general ledger, is the installment book.

The thirty-ninth book of the series, and which is carried to the general ledger, is the installment book.

The fortieth book of the series, and which is carried to the general ledger, is the installment book.

The forty-first book of the series, and which is carried to the general ledger, is the installment book.

The forty-second book of the series, and which is carried to the general ledger, is the installment book.

The forty-third book of the series, and which is carried to the general ledger, is the installment book.

The forty-fourth book of the series, and which is carried to the general ledger, is the installment book.

The forty-fifth book of the series, and which is carried to the general ledger, is the installment book.

The forty-sixth book of the series, and which is carried to the general ledger, is the installment book.

The forty-seventh book of the series, and which is carried to the general ledger, is the installment book.

The forty-eighth book of the series, and which is carried to the general ledger, is the installment book.

The forty-ninth book of the series, and which is carried to the general ledger, is the installment book.

The fiftieth book of the series, and which is carried to the general ledger, is the installment book.

The fifty-first book of the series, and which is carried to the general ledger, is the installment book.

The fifty-second book of the series, and which is carried to the general ledger, is the installment book.

The fifty-third book of the series, and which is carried to the general ledger, is the installment book.

The fifty-fourth book of the series, and which is carried to the general ledger, is the installment book.

The fifty-fifth book of the series, and which is carried to the general ledger, is the installment book.

The fifty-sixth book of the series, and which is carried to the general ledger, is the installment book.

The fifty-seventh book of the series, and which is carried to the general ledger, is the installment book.

The fifty-eighth book of the series, and which is carried to the general ledger, is the installment book.

The fifty-ninth book of the series, and which is carried to the general ledger, is the installment book.

The sixtieth book of the series, and which is carried to the general ledger, is the installment book.

The sixty-first book of the series, and which is carried to the general ledger, is the installment book.

The sixty-second book of the series, and which is carried to the general ledger, is the installment book.

The sixty-third book of the series, and which is carried to the general ledger, is the installment book.

The sixty-fourth book of the series, and which is carried to the general ledger, is the installment book.

The sixty-fifth book of the series, and which is carried to the general ledger, is the installment book.

The sixty-sixth book of the series, and which is carried to the general ledger, is the installment book.

The sixty-seventh book of the series, and which is carried to the general ledger, is the installment book.

The sixty-eighth book of the series, and which is carried to the general ledger, is the installment book.

The sixty-ninth book of the series, and which is carried to the general ledger, is the installment book.

The seventieth book of the series, and which is carried to the general ledger, is the installment book.

The seventy-first book of the series, and which is carried to the general ledger, is the installment book.

The seventy-second book of the series, and which is carried to the general ledger, is the installment book.

The seventy-third book of the series, and which is carried to the general ledger, is the installment book.

The seventy-fourth book of the series, and which is carried to the general ledger, is the installment book.

The seventy-fifth book of the series, and which is carried to the general ledger, is the installment book.

The seventy-sixth book of the series, and which is carried to the general ledger, is the installment book.

The seventy-seventh book of the series, and which is carried to the general ledger, is the installment book.

The seventy-eighth book of the series, and which is carried to the general ledger, is the installment book.

The seventy-ninth book of the series, and which is carried to the general ledger, is the installment book.

The eightieth book of the series, and which is carried to the general ledger, is the installment book.

The eighty-first book of the series, and which is carried to the general ledger, is the installment book.

The eighty-second book of the series, and which is carried to the general ledger, is the installment book.

The eighty-third book of the series, and which is carried to the general ledger, is the installment book.

The eighty-fourth book of the series, and which is carried to the general ledger, is the installment book.

The eighty-fifth book of the series, and which is carried to the general ledger, is the installment book.

The eighty-sixth book of the series, and which is carried to the general ledger, is the installment book.

The eighty-seventh book of the series, and which is carried to the general ledger, is the installment book.

The eighty-eighth book of the series, and which is carried to the general ledger, is the installment book.

The eighty-ninth book of the series, and which is carried to the general ledger, is the installment book.

The ninetieth book of the series, and which is carried to the general ledger, is the installment book.

The hundredth book of the series, and which is carried to the general ledger, is the installment book.

The hundred and first book of the series, and which is carried to the general ledger, is the installment book.

MODERN RETAILING FLEET CARD SAGO AND PETTEE MACHINE SHOPS

Invite the attention of COTTON MANUFACTURERS to their latest pattern card. The greatest amount of work and highest standard of quality at the lowest cost of production. Send for Catalogue.

Largest Builders of Cards in the Country

DRAWING FRAMES SPINNING FRAMES ROVING FRAMES SPOOLERS AND REELS

A. H. WASHBURN, SOUTHERN AGENT CHARLOTTE, NORTH CAROLINA

Maurer's Rat-and-Roach-Paste

attracts these vermin by its odor; they eat it and die. MAURER'S INSECT PESTER is more deadly to bedbugs, ants, fleas, moths, etc. Sold only in bottles on all freight orders.

For Sale!

One 8-foot Plate Glass Floor Show Case, Mirror back. Immediate delivery. Can be seen at our store.

Garibaldi & Bruns.

Let Us Serve You COAL For All Purposes

WE sell the Best Coal buy, and know we can give satisfaction, no matter what your fuel requirements may be.

Steam, Domestic, Blacksmith Coals

Standard Ice and Fuel Co. CHARLOTTE, N. C.

SPECIAL LOW RATES VIA SOUTHERN RAILWAY.

Charlotte to Washington, D. C. \$12.00—Charlotte to Washington, D. C. \$12.00—Charlotte to Washington, D. C. \$12.00

Charlotte to Asheville, N. C. \$12.00—Charlotte to Asheville, N. C. \$12.00—Charlotte to Asheville, N. C. \$12.00

Charlotte to Minneapolis, Minn. \$12.00—Charlotte to Minneapolis, Minn. \$12.00—Charlotte to Minneapolis, Minn. \$12.00

Charlotte to St. Paul, Minn. \$12.00—Charlotte to St. Paul, Minn. \$12.00—Charlotte to St. Paul, Minn. \$12.00

Charlotte to Chicago, Ill. \$12.00—Charlotte to Chicago, Ill. \$12.00—Charlotte to Chicago, Ill. \$12.00

Charlotte to New York, N. Y. \$12.00—Charlotte to New York, N. Y. \$12.00—Charlotte to New York, N. Y. \$12.00

Charlotte to Boston, Mass. \$12.00—Charlotte to Boston, Mass. \$12.00—Charlotte to Boston, Mass. \$12.00