tes, Miss Anna Twelvetrees, Yester-day Afternoon—He Was an Eng-lishman of the Old School, Who Had Come to America and Become Infatuated With the Country—He Lived a Long and Useful Life.

He came to the United States about 1851 and soon became so much en-amored of the new country that he took out naturalization papers and be-

came a grauine and whole-souled American citizen. There were few men that took more interest than he did in the affairs of the government and particularly it. the exercise of the election franchise. It was one of his marked characteristics that when ever an election was approaching by

ever an election was approaching he set to work to understand thoroughly

the men and measures that were to be in issue at the polis and he always cast a conscientious and intelligent vote, not hampered by any party affil-

For over a quarter of a century, Mr. welvetrees resided at Cahoes, N. Y.

About 1892 he came to Charlotte and made his home with his daughter, Miss Anna Twelvetrees and his grand-

son, Mr. Wm. Smead, and he contin-ued his residence in this city up to

the time of his death. The thought-fulness and devotion of this only sur-viving daughter, particularly during

is last years, were marked by all

Mr. Twelvetrees was converted in

ils early young manhood and be-

came a member of the famous West-minster Chapel in London, then un-

der the pastorate of Rev. Samuel Martin. He has always kept up the

keenest interest in the affairs of that church, getting his information by means of English newspapers and by correspondence, and his interest in

the church was increased when the world-renowned preacher, Rev. Campbell Morgan, became its pastor.

After he came to Charlotte he joined the Second Presbyterian church and was a loyal member unto death. In

ooking at his life and observing its

calm and serene ending, one could not fall to think of the words of the

Good Book, "Mark the perfect man

and behold the upright; for the end

who knew them.

One of the Speat reads in the State the turnpike which is now in course o, in Wilkes county, to Jeffer Ashe county, a distance of 38 miles. irty-three miles have already been lit. The road now stretches from

eginning within the corporate lim-of the city of North Wilkesboro. bridged mountain torrents without re-gard to trouble or expense. Ditches were dug on either side of the way

themselves, burrowing into the sides of the mountains, and making great hed. There are places along the where for miles and miles the of road is solid rock. On one the mountain towers hundreds eet above. On the other yawns an abyss of equal depth. The most difficult work was finished when the op of the range, the dividing line ben the two counties, was reached so precipitous. The south fork of the New river is the foot of the range. The convicts are now engaged there in spanning the river with a fine

The turnpike is a toll road. There tre two stations where the bars are 60 cents to make the trip. There the schedule of fees is conspicuously displayed at each toll station and at several points along the road. The stockholders hope to realize enough in tolls to keep the road in good shape. No dividends are expected. THE SCENERY ALONG THE WAY.

The road is one of the best that is to be found in the mountains. The scenery along the way is surpassingly beautiful. There are points where one can glance down and see the road miles off, twisting and turning in and out, until it loses itself from sight in the distance. The mountains,



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dy give number of pattern you or cut out illustration and with 10 cents silver or stamps, Observer, Charlette, N.

A FINE TURNPIKE ROAD the city, situated on the banks of so call for the fact that in the early part of the last century several slaves escaped from their masters and hid themselves in a cave on the mountain side, rises to a dissy height. The lower slopes have been cleared, but the forests cover the summit. Jefferson is a town of one street. Rows of humense sugar maples and cherry trees line this throughfure, along which are located the stores of the merchants and the homes of the residents. With one hundred years to its credit, the town is but little more than aware of the fact that there is a new and more active age on in the South.

The state of the s

For fertility of soil and wealth of natural resources, Ashe county has no superior in the State. It is a county of untold possibilities. Settlers moved in more than a hundred years ago. They felled the forests, cleared the lands and tilled the virgin soil. Nothing since has disturbed them. No railroad has ever crossed the county line. There are hundreds of people in the county who have never seen a railroad train. For all the decades they have been living to thomselves, unnoticed and unperturbed. It is surprising how much of the land has been cleared. Fine herds of cattle and flocks of blooded sheep browse upon the hills. In the lowlands may be seen the best of corn. Every

The new turnpike has been built they have been living to thomselves, unnoticed and unnerturbed. It is surped of this read, a local stock company was formed for the purpose of allding it. The State agreed to fursh convicts and, in return, accept ock in the company for the services and dered. North Carolina now owns accontrolling interest in the road.

IN ROUTE OF THE TURNPIKE. AN ELECTRIC LINE TALKED OF. There is a movement on foot now Beginning within the corporate limits of the city of North Wilkesboro, the convicts began the construction of the road according to the survey which had been made months previous. For some distance the road followed a tributary of the Yadkin river. Time being of little moment, the convicts graded through hills and bridged mountain torrents without regard to trouble or expense. Ditches were due as although the way were too heavy for a steam road and were dug on either side of the way so that the mountain rains might have little effect upon the roadbed. Thus the turnpike was built until the foot of the mountain was reached. The real work then commenced. One mountain stream was followed for a few miles and then another. In the heart of the mountains there were no streams to follow, it was necessary for those in charge to blaze a way for themselves, burrowing into the sides.

He declared that some of the grades were too heavy for a steam road and urged that the citizens of Ashe county join hands with the people of Wilkes county in building such an electric line. Ashe county, he said, had made little progress during the last 20 years. This, he declared, was due to the want of connection with the outside world. Any other county with the resources in minerals, in lumber, in cattle and farm products, such as Ashe in

county possessed, would be one of the wealthiest in the State.

There is a movement independent of local aid to build this electric line. It is estimated that it would cost \$500,000. Power could be secured from Reddies river, on the south side of the mountain range, and from the New river on the north side. It has New river on the north side. It has been said that the freight on lumber would more than pay a fair dividend on the half-million investment. The mineral deposits are very rich. These could be opened up and developed. All the freight to Jefferson and intervening points would be hauled over the new line. It is believed that the construction of this electric read is but a question of this

A BIG DAY AT HUNTERSVILLE.

The annual picnic, tournament and old soldiers' reunion held yesterday at Huntersville was attended by about 2,000 people from all sections of Mecklenburg and the adjoining counties. Several fine speeches, a big.

ence McAuley, knight of Meckien-burg.

Mr. H. Y. Galloway won the first prize. He crowned as queen of honor Miss Pattle Wallace. The second prize was won by Mr. Will McCord. who crowned Miss Minnis Aber-nethy, of Huntersville. Mr. Mack Riley, the third winner, crowned Miss Jennie Henderson, of Charlotte, and Mr. John McCoy, fourth winner, crowned Miss Nolen, of Gastonia.

HOW THINGS CHANGE.

Three Dutchmen Have 21 Fine Full-Grown Boys and Six Handsome, Buxom Girls.

Mr. A. A. Anthony has returned from Lircoln county, where he spent several days rosming over the stamping grounds of his boyhood days. In telling a few friends last night of what he had seen and heard, he said: "Why, I had no idea what changes come about in a short period of time. When I teft Lincoln, about 30 years ago, the three sons of old man Lawson Shuford, as good a Dutchman as ever lived, were boys. We played together from childhood. But what did I see last Sunday when I attended the old church: There was George Shuford with seven statwart sons and two buxom daughters, Dan Shuford with seven sons and two daughters, and Jake Shuford with seven sons and two daughters, making a total of 21 boys and six girls, all of whom are full grown. Think of timat! That is a Roosevelt family, and a good one at that. I never saw

Mainria Makes Pale Blood.

e Old Standard Grove's Tastoless
ill Torile drives out malaria and
lide up the system. Sold by all
alers for 37 years. Price 59 cents.

THE FIRE INSURANCE MEN

Messy. T. C. Guthrie and J. H. Southgate-President Francis Womack Submits His Annual Report—Old Officers Re-Elected—Asheville Chosen as the Place for the Next Meeting.

Next Meeting.

The 30-odd members present declared last evening that the ninth annual meeting of the North Carolina Fire Underwriters' Association, which was held in Charlotte yesterday, was the best in its history.

Much enthusiasm was manifested and the liveliest interest taken in the different features of the programme. The sessions were held in he auditorium of the Colonial Club. President Francis Womack, of Reidsville, called the morning session to order at 11 o'clock.

called the morning session to order at 11 o'clock.

The address of welcome was made by Mr. Thomas C. Guthrie, of the local bar. Mr. Guthrie was at his best and hold the attention of his hearers without a quiver for a half-hour. Mr. C. H. Southgate, of Durham, responded in happy vein, expressing the delight of the association in having the opportunity of visiting Charlotte.

A business session followed immediately after these addresses. The minutes of the last annual meeting were read by Mr. Charles A. Scott, of Graham, secretary.

of Graham, secretary. President Womack's annual ad-

dress was a lengthy one, evidencing much thought and care in its prepara-tion. He dwelt upon a number of points which are of vital interest to points which are of vital interest to insurance men throughout the State. While advocating friendly competition, he decried jealous rivatry as only injurious and hurtful to those companies engaging in it. He arged the importance of developing the State organization and asked that each

member assist in its upbuilding.

As a result of the great San Francisco disaster President Womack mentioned that some confusion had arison in the minds of the general public over the relation of the fire and ife insurance companies. He devotiffe insurance companies. He devoted quite a little time to clearing up this subject and, in closing, submitted a number of recommendations to the Association. Especially did he urge the development of the home insurance companies. A committee, consisting of Col. Walker Taylor, Messraw. S. Wilkinson and R. W. Murray, was appointed to look over the address, tabulate the recommendations and report back to the association at its afternoon session. This they did. its afternoon session. This they did, the association voting in favor of every suggestion.

Following the president's address, ecretary Charles A. Scott submitted his financial report for the year just past. After being audited by Me Thomas Griffith, E. E. Emerson and A. H. Galloway, it was unanimously adopted. The report was fairly satisfactory. While some of the memfactory. While some of the mem-bers had not paid their back dues, the treasury showed a balance of \$44.10 on hand.

The regular programme having been carried out the election of officers came up under the head of unfinished business. President Womack requested that he be not re-elected, stating that his business interests were electric road is but a question of time such that he could hardly afford the lif it is not done by local capital, it time required. He desired that some other member of the Association be already have their eyes turned that way. they re-elected Mr. Womack by ac-clamation. The vote was unanimous

The president was empowered to appoint five members to constitute the executive committee. After discussion, Asheville was selected as the place of the next meeting. This meeting will be held some time in July, the large circle of friends will follow the

quet and called upon several visiting and local underwriters for a few words. The meeting then adjourned, A majority of the visitors left for their respective homes on the late trains last night. A few left yester-day afternoon. The rest will leave

A PRESENT TO MR. M'CORKLE.

A PRESENT TO MR. M'CORKLE.

Friends of Mr. Psul G. McCorkle Give Him a Watch That Srikes the Time of Day—An Interesting Account of the Prisentation and a Description of the Timepiece.

The friends of Mr. Psul G. McCorkle, who lost his sight on account of injuries received in a wreck two years ago, have presented him with a handsome striking watch. His many Charlotte acquaintances will be interested in the following item clipped from The Chester, S. C., Reporter of last Monday:

"If 'all the world loves a lover,' it also delights in loyal friendship.
"Several weeks ago a plan was formed by his friends to give Mr. Paul G. McCorkle a handsome striking watch. The greatest secrecy was minutained, and not a hint of the proposed gift was allowed to reach Mr. McCorkle.

"The watch, made by Paul Jeannot, of Geneva and purchased through

proposed gift was allowed to reach Mr. McCorkie.

"The watch, made by Paul Jeannot, of Geneva, and purchased through out progressive jeweler, Mr. J. C. Robinson, and his expert assistant, Mr. Wise, arrived several days ago. On the afternoon of August 15th, while Mr. McCorkie was in his office, all unconscious of the pleasure awaiting him, he heard a cordial greeting, and, upon turning from the telephone, was immediately presented by Mr. Dupree Anderson, on behalf of friends in Chester, Lancaster, Rock Hill and Charlotte, N. C., with this elegant token of their regard. Overcome with amazement and appreciation, Mr. Mocorkie could only utter a few broken sentences, for when the heart feels most, the tongue faiters and deep most, the tongue faiters and deep motion sweeps all words from the lips.

"This gift is indeed a triumph of the first words of white with terra cotta trimmings."

emotion sweeps all words from the lips.

"This gift is indeed a triumph of the watch-maker's art. In a handsome pebbled gold case is hidden a delicate and perfect mechanism, by which on the touching of a spring is sounded the hour, the quarter, the half, three-quarters and intervening minutes, so that the exact time may be known in a moment.

"This beautiful gift will be to Mr. McCorkle a constant by and, as its musical tones tell the fleeting hours, they will speak also of friendship which is eternal and of gratitude which will never pass away."

seven sons and two daughters, making a total of 21 boys and six girls, all of whom are full grown, Think of tmat! That is a Roosevelt family, and a good one at that. I never saw stronger or more lusty looking children. They are healthy, muscular and brawny."

Malaria Makes Pale Blood.

The Cld Standard Grove's Tastelem

of that man is peace." Mr. Twelvetrees is survived by two brothers, Mr. Edward Twelvetrees, of England, and Mr. Frederick Twelve-

trees, of Virginia, and by two children, Mr. Henry Twelvetrees, of New York city, and Miss Anna Twelvetrees, of this city, the latter being among the most successful as well as widely known young business women of the South. He is also sur-

Rev. Geo. Atkinson, of Monroe, assist-ed by Rev. Mr. Bothwick, of Virginia, him, not like Nicodemus, but in the About 2,000 People Attended the Maddell, of Tarboro, and Mr. C. A. Waddell, of Tarboro will be held at the residence, 803 most public place and manner. That North Tryon street, this afternoon at unrest might have ben instantly re-5:30 o'clock. The remains will then moved by the absolute assurance of a be taker, to his old home at Cahoes, N. Y., where further services will be frailest tenure—wealth, the sport of

ing will be held some time in July, the dates to be selected later.

The smoker, which was given in honor of the visitors last evening in the parlors of the Colonial Club, was a most enjoyable affair. After a half-hour had been spent in social intercourse, the guests were invited to repair to the small auditorium upstairs where a light supper had been provided. President Womack acted as toast-master at this informal banquet and called upon several visiting

A Few Minor Happenings in and About the City. -Mr. Kenneth Ward has accepted a position with the Consolidated Cigar Stores. He will be at 26 West

Trade street

sings.

In addition to the lodge and club coms, which will occupy the entire ourth and fifth floors, there will be to offices and two stores, the latter on the ground floor. The building will becopy the centre of the business section, 125 feet on Pollock and 25 feet in Middle. The furnishings will be a keeping with the building. An elevator will be placed in the building, electric lights furnished by its own plant and heated by sleam, each apartment being fluished in the most approved style. Mr. Pops, of Balleigh, is the architect and will have supervision of the construction. Work will commence september last and it aparted to be fluished by January toled to be finished by January

THE LESSON FOR SUNDAY IESUS AND THE YOUNG RULER

Lived a Long and Useful Life.

Mr. William Twelveirees died at the home of his daughter, Miss Anna Twelveirees, on North Tryon street, in this city, at 3:30 yesterday afternoon. He lived far beyond the allotted four score years, having been born in Biggleswade, England, on April 18th, 1521. He inherited from his sturdy English ancestry a strong physical constitution, and his mental faculties were developed by his surroundings and by his own thirst for knowledge until he became one of the best informed men that would be met with anywhere. Third Quarter, Lesson IX. Luke XVIII, 1:14.

A special, though sad, interest attaches to all the incidents of Jesus' list journey to Jersualem. He had healed the iepers and blessed the children, and now, almost under shadow of His cross, in point of time only four weeks removed, comes this subtlest of interviews with the rich young president of some synagogue.

The man was like one thoroughly encased in armor. Every piece was burnished with diligence and disposed for effect. He stood panoplied cap-apie. But beneath all this spiendid, impregnable, moving fortress lurked

pic. But beneath all this spiendid, impregnable, moving fortrees lurked a disquict spirit, that felt itself not quite secure in spite of all, else he would never have come to the Nazarene rabbi.

Jesus just condescends to enter the lists, and tilt and foil with this knight

lists, and tilt and foll with this knight of legality on his own ground and by his own methods. First of all, He will bring him, with all his boasted goodness, face to face with the absolute goodnes of God. He adroitly puts a significance upon the hollow term of polite address which the user of it never dreamed of. In the blasing light of Divine perfection the vaunted armor of self-righteousness is sadly dimmed. sadly dimmed.

But since the inquirer will be per-fect by his own exertion, Jesus holds before him the unyielding, flinty table of the law, and cries, "Do and live!" The legalist, thinking only of the letter, could say," "I have kept it." Yet in spite of this vaunted literal obedience, there is a dread sense of inse-

curity.

The Master knew all the while the weak spot in his brave and glittering armor. He has only been toying with and testing His opponent so far. Now He brings His lance to rest to make the deadly thrust. "Sell all, and give all!" "If you really want the treasure of heaven, give up the the treasure of heaven, give up the treasure of earth."

Gossner quaintly says "a man may pledge and stake his head a hundred times, but if any one were to proceed to take it from him, he would feel for In the dread concussion of Jesus' word, the rich young magistrate realized for the first time how he was wedded to his wealth. It was as wedded to his wealth. It was as much a part of him as his head was. He would as soon have parted with the one as the other.

Jesus was holding up with steady hand the first table of the law that re-quired a supreme love of God which would expel any idol. In the flashing light of that divinely-engraven Sinaltic tablet the ruler discovered that Mammon filled his whole heart. The revelation was thorough. word needed to be added. Equivoca-tion was impossible. A heart was re-vealed to itself. It found itself destitute of the very essence of religion-supreme love of God.

Crucial moment that! The comvived by five grandchildren, one of pass-needle of a soul wavered between whom is Mr. William H. Smead, of heaven and hell. Alas! alas! when in this city, who holds a most important a moment it came to rest, it pointed and responsible position with the steadily toward perdition. What a General Fire Extinguisher Company. loss! The dread unrest, extreme The funeral services, conducted by enough to bring this man of hig rank temptation to human rapacity, were then and there deliberately preferred to treasure laid up where moth and ust do not corrupt, and where thieves

do not break through and steal.

No wonder the Master-teacher availed Himself of such a didactic incident. He quotes the proverblal de-scription of the impossible to indicate he extreme difficulty of a happy outcome in this and similar instances. As easily could their largest domestic animal pass through the smallest orifice with which they were familiar, as a rich man enter heaven. He will not enter at all except by means of that regenerating grace which enables bim to break the enchanting spell of mammon and love God with a su-ANALYSIS AND KEY.

 A Subtle Interview.

Meaning of universal application.
 A Knight of Legality: The Young Ruler.

Disquiet spirit leads to Jesus. An impetuous inquirer. 3. Condescension of Jesus. Meets on his own ground. Uses his own methods Relative Goodness Made to Face bsolute Goodness. The Legalist Bidden to "Do and

Referred to the law.

6. Obedience Averred.

Jesus' admiration of ingenuousnes 7. The Weak Spot Touched Last. Crucial command: "Sell and give!" Self-revelation. Lordship of Mammon recognized.

Fallure in Final Test. Jesus' Caution Against Undue

Love of Wealth.

THE TEACHER'S LANTERN.

Alas! the genus of the rich young ruler is not yet extinct. The world contains as many, if not more, moral-ists than ever. The refrain still greets our ears, "All these have I kept." They are on the best of terms with the Ten Commandments.

Under hold front, however, disquiet cents uself in the query, "What lack t yet?" There is conscious deficiency. If an iota is wanting, all is lost; for how shall an imperfect morality effect a perfect salvation? Cause must equal effect.

Morality fails in the crucial test of added works—"Some bold stroke of righteousness, some grand supereroga-tion." But what do these amount to when the very source of these is evil? They spring from love of self, not love of Ged. Morality fails in the critcal test of

a complete surrender to God. All the legal doings of a lifetime did not empower the young man to lift his eyes to heaven and cry, "Even so, Father; for thus is seemeth good in Thy sight."

Where morality fails, grace succeeds. The thing impossible to man (in a state of nature), is possible to man when God works in him to will and to do of his good pleasure.

Size of a bank account, amount of real estate, bonds, and stocks is not the question. But stitude of the heart—that is the test. If a voice should sound from heaven, "Sell all and give all," are these material things held so lightly that compliance with that hypothetical voice would be possible.

Nay, have these things already been airrendered to God? Are they held in trust for Him? Is the principle of Thristian stewardship recognized and

Eved up to?

No dollar out of pocket, but grace in heart, is what God wants. What are our worldly things to the Proprietor of the universe? Moral qualities of the soul are more prectous to Him than rivers of oil or cattle on a thousand hills. A literal surrender would have been nothing spart from the spirit in which it was made.

One Greek word for sin signifies, literally, "to miss the mark," One as certainly misses it by falling short of the music for the supreme love to God is as certainly sin as actual transgression of the law.

Is it small matter that we fall short

claim, "Anything but that fiest assured the fiestrcher of will never lay His hand on who will never lay His hand on the will never lay His hand on the lay His hand on will never lay His hand on the lay His hand on the law.

Is il small matter that we fall short in our love for that Being who, above all others, should have the supreme effection of every rational soul He has created, preserved, redeemed? Such love for Him is the very essence of religion

of religion. One may speak with tongue of men and angels, and have gift of prophand angels, and have gift of proph-ecy, and understand mysteries and knowledge, and have mountain-re-moving faith. One may literally do what Jesus required of the rich young ruler, and even suffer martyrdom in addition; yet if all this could be con-ceived of as being done without su-preme love of God, it would be profit-less, and as meaningless as a clanging combail.

Think you the Savior's test extreme in its severity? Providence is yet daily applying it. Call to ministry, call to philanthropy, halt in amassing wealth to disperse it as in almoner of God—this is Jesus saying yet, "Sell and give!"

Pity the sorry plight of the rich young ruler. Yes! but have a care we are not in the same plight ourselves. The natural man is so ready to ex-

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all too rapidly for those who yet only vacation days for s pleasures.

Among those present were: Louise Johnson, of Charleston, S. Mr. McKendree Long, Miss Van ford, of Salisbury; Mr. Dough Webb, Miss Isabel Mott, Mr. Will Tomlin, Miss Beth Evans, Mr. Ev. Sherrill, Miss Mattle Lee Nicho Mr. Claude Evans; Miss Leah hany, Mr. Herbert Hoffman; Maude Nicholson, Mr. Bert Hugi Miss Lawenstein, Mr. Ernest Sim-Miss Adrianne Wallace, Mr. Wall Hoffman: Miss Mary Austin i Mr. Allen Mills; Miss Amelia Ho Mr. Wallace, Chaperons: Miss A. . Evans, Mrs. C. C. Phillips.

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