YHYS AND WHEREFORES OF BANKING

which it is proposed to launch the new institution, always reserving the right to deny the application if there are undesirable features. By the term "natural persons" it is meant that no firm, corporation, partnership, infant, or, in most States, married woman, can become corporators. Each of these (except infants) may become tockholders, after the bank is organized, but may not participate in the

With our State banks, the regulations are practically the same, except that instead of five, there may if desired, only three corpora-

LIABILITY OF STOCKHOLDERS, Again, with respect to this, the laws of North Carolina and the national laws are exactly in accord. All steckholders, in both State and national banks, are liable, in case of failure of such banks, for all contracts, debts and engagements of the institutions concerned, to the extent of the amount of their stock therein. the par value, and in addition to the amount originally invested in such stock. The stockholders are liable individually—equally and ratably, and not one for another."
DOES THE BANK HAVE A LIEN ON THE SHARES OF ITS

STOCKHOLDERS? Here occurs an important variation in the laws governing national and State banks. In the former, there is no lien whatever, and, regardless of debts due to it by the stockholder, a national bank is allowed to make no claim against his stock, and must transfer it when presented in proper form for transfer.

This is not the case in the State laws, which provide that no transfer of stock shall be valid against the bank, so long as the registered holder thereof shall be liable as princiand unpaid. It will thus be seen that stock in a State bank, doing business in North Carofina, may not be safely accepted as collateral, or otherwise, without a formal waiver of interest upon the part of the bank is-

suing such stock. BANK EXAMINATIONS. National broks are examined by agents employed by the government. These are men who have had careful draug training in their work. They are reings. training in their work. They are required to examine each national bank in the United States as often as twice each year, the bank so examined have and have are trained and training in their work. They are required to examine each national bank by pneumonia. He died on November 2.

William Hughes, judicial candinary in April, 1865, by Federal cavalry. campaign and its issues that he also dook from Mr. Davis tent two attempted too much. Intestinal disparsacion as often as once each year, such examinations also being paid for by the banks so examined. It is well, just here, to draw a contrast between State bank examinations as made under former laws and the excellent system under our present laws. Formerly these examinations were undertaken between October 1st and January 1st each winter. The State was divided into sections and the examiners appointed by the Treasury Department. No special training in bank work was required of these examiners, and the field was naturally gone over quickly. The organization of our North Carolina corporation commission, however, quickly presented an innovation in this important work. Efficient and carefully trained bankers were appointed bank examiners and employed for their entire time. These men are constantly at work, and results have proven how

efficiently they perform their important duties. The system of bank examinations are the same in both State and national institutions. The examiners come unannounced, and always at the hour for opening business or at closing time. If the former be the hour, the examiner at once takes charge of the cash in hand, and by actual count proves it with the ball-area sheet of the night before. If the pright before it and the secretary of the association has received communications funeral of Mrs. Davis. That lady but a little while before her death wrote him a letter which shows her deep regard for him and this letter he has also very kindly presented to writer and it has been placed in the historical collection. The following is the letter: are the same in both State and naance sheet of the night before. If any one State or any one section. In the closing hour is selected, the teller is relieved of his work and the examiner "counts up." After the examiner "counts up." After the actual cash is proven, all the rest of the work is in record on the books, and may be proven more slowly. Each department is gone over and systematically checked as proven, the whole being brought together into the balance sheet of the institution, and all variations, if any, are reported. After the examiner leaves the bank his work is but half completed, as all balances shown with other banks must be proven correct through cor-

respondence with such banks.
COLLECTION CHARGES. In last week's article it was stated that these letters would deal with every-day questions of interest to people who deal with banks from outside. To this class there is hardly a more interesting subject than the "annoying charges" your banker ex-acts for the conversion into cash or available funds of the checks you preacts for the conversion into cash or available funds of the checks you present payable upon outside points. This is a subject upon which the banker and his customer meet at lance points. The customer is prone to consider that these charges are unjust and but contribute to the already fat profit fund of the banker. Never was there a more mistaken impression, and to prove this let us consider a hypothetical case; You walk into your bank and present a check of another bank in a distant town or city for \$100. Your banker obligingly pays you \$93.75 in cash, reserving 25 cents for exchange, and at once you begin to soliloquize upon the greed of corporations! It does not occur to you, perhaps, that just shead of you the expressman delivered your banker a package of cash, ordered for the needs of the community, and upon which he had to payexpressage at the rate of \$1 per thousand, of, actually, ten cents on the amount just paid you. This, however, is but one part of the expense in handling your check. The banker, you know, cannot pay this check to the next man who has a demand upon him. On the contrary, he has already passed it to his collection department, from whence it starts on a trip via the United States mails. Before the start can be made, however, an entry must be recorded (the clerk gets \$50 per month). A letter of transmittal written, and, of course, a

Continuing, first a discussion of the laws controlling the organization and operation of State and national banks, it may be of interest, in view of the prevailing fashion to start new institutions. "while you wait," to know just

WHO MAY ORGANIZE A BANK?

If it be a national bank, the authority to organize is vested in any number of natural persons, not less than ington, however, will carefully investigate these persons before approving their application, and the good standing of sach must be attested by some judge in a court of record. Also, the comptroller will look carefully and critically into the town or city in which it is proposed to launch the and your banker at the distant point charges for his remitting service, and likewise he does not furnish postage free. You will thus see that, with the average rate of exchange between banks of one-eighth of one per cent., or 12 1-2 cents per \$100, your banker pockets a small loss on this transaction, if he is shipping currency, and about comes out even if he is not doing so.

Ing so.

This subject is a broad one, Mr.
Editor, and desiring to enlarge upon
it as affecting the big business firms
and corporations who deposit such
items and carry balances with their
banks, this branch of banking will
be treated in the letter to follow.

CAMPAIGNING KILLS THEM,

Five Candidates Exhausted, Die On Even of Election. New York World,

A physician who has made a study of the subject says no previous political campaign has demanded such an expenditure of nervous energy by candidates and resulted in so many physical breakdowns and deaths as that which closed yesterday.

The case of John B. Moran, of Massachusetts, is instanced as an illustration of the power of will to force a hodily organism to labor be-

a bodily organism to labor yond its powers. Mr. Moran has campaigned with a physician con-stantly at his side. His actual con-dition has not been made public, but it is known to his intimate friends
that two days ago it was doubtful
if he would be able to continue until
election day.
Rockwood Hoar, candidate for

Congress in the third congressional district of Massachusetts, died on November 1 as a result of over-exertion in his canvass. He was a son of the late Senator Hoar, was proud of his father's long and honorable career in the Natinal Legislature, and, ambitions to emulate it, per-formed more physical and mental labor in this one campaign that his father had exerted in a score.

Gen. John Henry Ketcham, of Dovers Plains, N. Y., candidate for Congress in the twenty-first district, was drawn into a whirl of excitement and so taxed himself that he was unpal debtor, surety or otherwise to said able to continue the battle. In pre-bank for any debt which shall be due vious years he had been calm, and appeared to know how to conserve his energies. He died in St. Elizabeth's Hospital in this city on Sun-

Thomas S. Delaney, candidate for Assembly in Brooklyn, aroused by the bitterness of the contest between the candidates at the head of the ticket, went far beyond his original intention in making speeches. exposed himself night after night in draughty halls and at out-door meet-

ing to bear the expense. The State date in Brooklyn, a man of robust anks (in North Carolina) are exam- | health, became so interested in the ined by agents employed by the North campaign and its issues that he also

burned out the lives of his political these in the pockets of his long over-brethren in the East. He gave himself no rest day or night. The pace he set for himself was too swift, and he died eight days before he expected to be proclaimed a victor at the polls.

WANT BETTER WATER WAYS.

Interest Being Manifested By People of All Sections in Approaching Meeting of National Rivers and Harbors Association, Which Will December.

cember is claiming the attention of members of Cogress and it is understood that the secretary of the association has received communications from a sufficient number of the secretary of the association has received communications from a sufficient number of the secretary of the secretary of the secretary of the association has received communications from a sufficient number of the secretary o

many projects that only await development to make the rivers of that section navigable and profitable to various industries; in the Northern weak and have such a host of letters and Eastern States, especially in New of ceremony to answer that I have York, there are also projects that will left those friends who I knew would

FAMOUS STRIKE BREAK and the The most famous strike breakers in the land are Dr. King's New Life Pills. When liver and bowels go on sirike, they quickly settle the trouble, and the surjeying work soes right on. Best cure surjeying work soes right on. Best cure surjeying work soes right on. Best cure surjeying work soes right on displaces.

STATE CAPITAL GLEANINGS THE IMMIGRATION MOVEMENT.

ndications Which are Pleasant to See
—Mrs. Davis' Negro Coachman—
The fight Between Railrod Interests in Eastern North Carolina Becoming Interesting—The Reduction
of the Cotton Acreage—Some Valuable Relies for the Hall of History
—Senator Simmons as a Democratic
Mascot.

BY F. A. OLDS.

Correspondence of The Observer.

Raleigh, Nov. 6.—There is the beginning of an immigration movement here which it is very pleasant to see. There are some indications of people coming from the Northwest. From that section it is hoped that there may come here the hardy, zealous, and perserving Scandinavians. It is a notable fact that one family out of every four fact that one family out of every four of the Swedes, Norwegians, and Danes is already under the American flag. This is simply astonishing but it is a fact. Those people can put their hands to anything and they are farm-ers as well as artisans. They are great consumers of tobacco, mainly in the form of snuff, and strange to say, they have the same way of using it which prevails to a great extent among some white people and many negroes here in the South, that is of taking it in the place of tobacco by putting it within their lips and so holding it until it is absorbed. Snuff is stronger than tobacco and this is the secret of its use. In in the North carolina Literary & Historical Association has from a rather small beginning grown to be a vital the secret of its use. Up in the North-west a little tobacco is grown, but it is small and poor and very black. I have recently sent to that section many specimens of the rich golden leaf of North Carolina, having been informed that few things would prove more attractive to people in that sec-

One of the most remarkable mem-ories in North Carolina is that in the possession of Mr. A. D. Watts, secretary to Senator and State Chairman F. M. Simmons. With him it takes the shape, one might almost say, of instinct. For example he can tell like a flash, without reference to a note, the vote in any congressional or judi-cial or senatorial district, the people who are running on each side, and all sorts of other things of this character, for a number of years back. It seems to be really without an effort of the memory and it can be well imagined what a value such information has, and particularly in a time of hurry. It always falls to him to make the appointments for the speakers and he can remember these too, off-hand. No one has ever been known at headquarters here, of either party, with such a memory as this.

The growth of campaign work in this State has been very remarkable in the past twenty-five years. The writer has been always very close to The headquarters during that period and even something further back. The amount of literature sent out, the amount of writing done, together with the number of campaigners in the field, all show a wonderful increase, keeping pace with the development of the State along other lines.

Mention was made in the , Asso-

clated Press of the presence here in Raleigh at the time of the death of the widow of Jefferson Davis in New York, of James H. Jones, colored, who York, of James H. Jones, colored, who and Mrs. Davis when the President was captured near Washington, Ga. in April, 1865, by Federal cavalry. Jones got a wrap for Mr. Davis, in the shape of a ragian or rain coat. He also took from Mr. Davis' tent two brass candle-sticks of which he knew Mr. Davis was very proud because he had had them during the war with Mexico when he was colonel of the coat. He was arrested with all the others and was carried to Fort Monroe with Mr. Davis. His attachment to the family has never become dimmed, but on the other hand has increased with the passing years. He used to be a visitor every year or so to Mr. Davis at the latter's stately home in Mississippi and he kept up a regular correspondence with him. One of the last letters written by Mr. Davis was to the faithful Jones Harbors Association, Which Will this has several years been in the Meet in Washington First Week in State's historical collection, together with the last picture of the President, December.

Correspondence of The Observer.

Washington, Nov. 9.—The annual drove the horses which bore the body of Mr. Davis from the railway station here to the State capital, where

Hotel Gramatain, Bronxville, N. Y. various industries; in the Northern and Eastern States, especially in New York, there are also projects that will allow shipping interests to be largely alded by reason of rivers and streams being dredged and cleaned. We would allow shipping interests to be largely alded by reason of rivers and streams being dredged and cleaned. We work without some assistance in the coming meeting of the Harribors Association more keenly felt than in Brooklys; it is known that the members of Congress from that city will introduce several bills during the coming session of Cogress looking to the development of the water ways there that will help shipping interests. In the South the interest in the meeting is also noticeable. Several of the Governors of those States, to whom letters have been sent by the secretary of the association, have signified faer intention to be present in person. Others have written that should circumstances prevent their personal attendance at the meetings of the association they will sand their proxies.

The association will probably outline a general rivers and harbors bill for the coming session of Congress. It will also miske Chairman Hurton, of the House committee on rivers and tarbors, thoroughly acquainted with the needs of the different sections before that committee on rivers and tarbors, thoroughly acquainted with the needs of the different sections before that committee on rivers and tarbors, thoroughly acquainted with the needs of the different sections before that committee on rivers and harbors development that rear, as there will be no mine convention than usual in order that they may post their Congress the winter for river development in their Blate and the proposition of the proposition

There is certainly a pretty fight on in eastern North Carolina between the two great railway systems which now traverse that rich section, these being the Atlantic Coast Line and the Norfolk & Southern. It is a fight for supremacy, each system having unlimited money, and the building going on there far exceeds that in any other section of the State, no less than five roads being under construction.

The merger of the Norfolk & Southern, Suffolk & Carolina, Raleigh & Pamilico Sound, Atlantic & North Carolina and other roads makes a great stretch of line. People in the West have no idea how varied are the industries as well as the possibilities of that eastern section, where truck is a full month or six weeks and in some cases two months earlier than it is in the West, and where railways and steamboats and gasoine boats are able to go any and everywhere. The fact is the use of the gasoline hoat immensely adds to the convenience of passenger and freight transportation, and growers of all sorts of things, as well as fish and oyster men, can with no effort beyond keeping an engine going make great speed to any market within reach. One of the most observant gentlemen in the State, who has for two months been steadily traveling through that eastern section, tells me it is a wonderland and that its future is as bright as any part of the United States. All sorts of woods, all sorts of products, and all the good things which come out of the water are to be had with less cost and trouble than almost anywhere, and he says that the amount of investment by people from the where, and he says that the amount of investment by people from the North is so great that persons in other parts of the State would be incredulous if they were told the total. It is no wonder that the railways are

The North Carolina Literary & His-torical Association has from a rather small beginning grown to be a vital force along educational and historical-lines in the State. There are never more than 300 people at a meeting, but yet these represent some of the very strongest elements in North Caro-line. If any one looks hack and sees lina. If any one looks back and sees what has grown out of the association, the value of the latter would be understood. Among the things are the rural school libraries, to a large ex-tent the consolidation of school districts, the betterment of school buildings, the development of a higher literature and of more publications about the State and increased appreciation of poetry and prose work by natives, the arousing of pride in collections of historical objects and a score of minor things. Greensboro has begun the work, which by and by will be wide-spread, of establishing local branches, modled upon the parent tree. One has to but go into the State Library and take the section devoted to the books about North Car-olina and by North Carolinians to see what has been done during the past two years in the publication of such books and in the gathering of them. Now nothing is missed which will in any way bear upon the State or its

I was talking this week with Dr. C. Alphonso Smith about the literature of North Carolina and he said one of the things which was especially needed was for some person who is an expert to make a visit to the high mountain region and there take down in short-hand the ballads which are sung by the people, and which have come down through 300 or 400 years from England and Scotland, changed in some ways, of course, but yet no doubt largely sung or told as they were in those great days of old. It is well known that one of the quaintest and purest stocks in the United States is in those same mountains. It is there and there alone that these old ballads have been handed down from sire to son and preserved literally by word of mouth. since it does not appear that any of them have ever been published. Boston man, of Harvard University. has done much in the preservation of early ballads and if he could be induced to come to North Carolina and do this work, a very charming col-lection, of interest on both sides of the water, would be the result

It is rather strange, in the face of of a mass of statements, made through lected and in thousands of cases the many weeks or a month, one might germs in the system are not eradicatsay that the acreage in cotton North Carolina has been cut down so the advent of "killing frost."

largely as compared with that two It is not surprising then largely as compared with that two
years ago, to be told by a gentleman
who says he knows what he is talking about and that every word he
on the Catawba river a formula for ing about and that every word he on the Catawba river a formula for says is the result of a personal obserthe cure of malaria; that course is huvation, that he fully believes the crop is 20 to 25 per cent. greater this year than it was last year. He ridicules the idea of a decrease in acreage. Of course it is well known that the fever has gained a firm hold it can the fever has gained a firm hold it can one farmer will tell another farmer be knocked out with 30 grains of quithat he is going to cut down his nine a day, but that amount of quinine one farmer will tell another tarmed that he is going to out down his that he is going to out down his acreage while all the time it is his is trying to the system of most persons, and in any event the patient will sons, and in any event the patient will sons, and in any event the patient will be all the time it is his is trying to the system of most persons, and in any event the patient will be all the time it is his is trying to the system of most persons, and in any event the patient will be all the time it is his is trying to the system of most persons. purpose, which he carries out, to sons, and in any event the patient will plant perhaps twice as much as he be disqualified for effective work for says he will plant. This is perfectly well known among the farmers themwell known among the farmers them-selves. The strange thing is that they will plant so much as they do when Great Falls have a preventive. We they know they cannot harvest it. know there is a preventive, and we are not dependent on the experiments been damaged. They must expect the with the "mosquito theory" for that angels to come down and pick it or knowledge. Dr. Wylie prescribed, expect some other miracle to occur. among other things, 30 to 40 grains One of the things that was deliberately done this year, while it was believed that the purpose was to reduce the crop by reducing the acreage, was to use more fertilized than ever before and cultivate the ground better too look as the forms there will be no cases of malaria at Great Falls—nor anywhere better too, in order as the farmers said, to make more cotton on less acreage than they did before. This seems rather a queer way to reduce seems rather a queer way to reduce was done 30 years ago right in the seems rather a queer way to reduce was done 30 years ago right in the the crop, does it not? The gentleman who declares the acreage to be greater this year than last says that in spite of the unfavorable season more by swamps. And we have in mind a by swamps. And we have in mind a by swamps. And we have in mind a by swamps. spite of the unfavorable season more cotton will be produced this year than last. There was much sprouting of bolls after the long rains in October, but then the frost killed the sprouts that ten years, summer and winter, but then the frost killed the sprouts that ten years, summer and winter, that ten years, summer and winter. and he says all except the little soft bolls will make cotton, and that the wider open the bolls are the easier it is to get cotton out. Thus he sees good in what the growers declare to be a very bad state of things. Plenty of men can be found who will say that
the State at the outside produce
more than two-thirds of a
regular crop of cotton this year.

There has been placed in the his-There has been placed in the historical collection a letter from General Lee to General Braxton Bragg, who commanded the defence of the North Carolina coast and other defenses in this territory at the close of the war. The entire litter is in General fenses in this territory at the close of the war. The entire litter is in General Lee's rather peculiar handwriting and tells of information he has secretly received of the departure of the attacking force of Federals from Fort Monroe, including, he says, seventy vessels, some of them being frigates, painted white and crowded with men. This was the first great expedition, under Porter, of the navy, and Butler, of the land forces, which, in December, 1884, attacked Fort Fisher and failed. General Bragg makes a note on this letter that he had sent a copy of it to Governor Vance, and the latter hurried to Wilmington in order to engourage and comfort his North Carolinians in the great fight they made. He stayed at Wilmington until the fight was over sud the fort saved, then came back to Raleigh, General Whiting sent him a couple of fifteeninch shells fired by the war ships at the fort, thousands of these shells being upon the beach, and this particular pair are mounted at the Southern entrance of the capital square, in front of the quaint old Revolutionary guns which flank the bronze statue of Washington. A lot of the Confederate soldiers thought General Bragg a "hoodoo." He won much repute during the war with Mexico, but some persone have contended that this was 'a question of luck. Any-When you're broke the giris are shy

When you're broke the girls are shy They turn and fly as you come nigh Erace up old man, show some pluck Take Rocky Mountain Tes; twill chang your luck. R. H. Lordan & Co.

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way, there are persons who will declare now that Bragg should have saved Fort Fisher from capture in mid-January, 1865, when the second attacking force took it, after a most awful engagement. The old fort now is a big sand heap, with sea oats and

stringy grasses of various kinds and a few little shrubs, stunted things, with branches tossed landwards by the ocean winds, scatter here and there. It is a lonely, desolate, wind-swept place, with but few relics now unless one could plough up the sand. Thousands of tons of old iron have been carried from there and sold shiploads in fact.

MALARIA.

Dr. Wylie Administers a Cure, Br. What is Needed is a Preventive. Columbia State.
Dr. W. Gill Wylie, of New York, the

chief spirit of the company that has already developed a splendid water power on the Catawba river, and is continuing development on that river, has given the employes of his com-pany a prescription for a "cure" for malaria. That prescription, with full directions, was printed in The State of Wednesday and is no doubt as ex-cellent as it is simple. While we hear much from the uninformed about the "malarial belt" of the "low country" and while it is quite generally sup-posed that the region embracing the coast counties has a practical monopoly of malaria fever germs, such are not the facts. There are healthful areas in the lower section of the State just as in the upper section, but the unhealthful areas in the former are larger because of the level nature of the lands permit more extensive swamps and a greater number of water courses. Malaria is as virulent in its attacks on those exposed to its influence on the banks of the Catawba where the river runs through the piedmont foothills as on those who dwell on the Waccamaw where it is bordered by the rice fields.

It would, we think, surprise the peo-ple of middle and upper South Carolina if the physicians should make public the number of "malaria" cases that each year come under their ob-servation. There is little danger in this fever and the treatment is comparatively simple, but nothing is more sapping the energy or more demoral-izing to labor. The remedies, simple as they are, are too frequently neg-

two or three weeks.

among the rice fields of Colleton county failed to give. The difference was that no precaution was taken before invading the Congaree swamps. There is some prejudice against quinine. Few persons wish to take it until they are ill, or it is given in a physician's prescription. And practicing physicians cannot be reasonably expected to prescribe it as a preventa-tive. Families that do not call in a doctor for teynears are not to be en-couraged. There used to be some ap-prehension that taking quinine reguprehension that taking quinine regu-iarly, even in small quantities, would produce deafness. That idea has been utterly exploded—on two continents. African explorers have taken it regu-larly in large quantities without suf-fering, and we will back one set of quinine-soaked organs of hearing against any contestants.

The best treatment for indigestion and troubles of the stomach is to rest the stomach. It can be rested by a good digestant. Rodol puts the stomach in shape to satisfactorily perform its functions. Good for indegstion, sour stomach, flatulence, palpitation of the heart and dyspepsia. Kodol is made in strict conformity with the National Pure Pood and Drug Law. Sold by, Hawley's Pharmacy.

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Through Trains Daily. Charlotte to Schootuse in action 2 was a way. Through Trains Daily. Charlotte to Schootuse in action 2 was a way. The state of the state of

First-class day coach, Jacksonville to Washington.

9:50 p. m. No. 29, daily, Washinston and Florida Limited, for Columbia. Augusta, Charleston, Savannah and Jacksonville. Pullman drawing room sleeping car to Jacksonville. First class day coaches Washington to Jacksonville.

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Trains leave Charlotte as follows:
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THE MOON AS MADE

OF GREEN CHICKES

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& N. W. for Newton, Hlokory, Lenoir
and all local points.

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Columbia, Savannah, Jacksonville and
all Florida points.

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connecting with 41 for Atlants, Birmingham and the Southwest, at Hamlet with
48 for Columbia, Savannah, Jacksonville
and Florida points, with 35 at Hamlet
for Richmond, Washington and New
York, and the East, with 35 at Hamlet
for Richmond, Washington and New
York, and the East, with 35 at Hamlet
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No. 44, daily, 10:16 a. m. from Wilmington, Lumberton, Maxton, Hamlet, Monroe and all local points,
No. 18, 10:00 a. m., daily, from Rutherfordion, Shelby, Lincolnton and C. & N.
W. points.

No. 8, daily, 11:36 a. m. from Wilmington, Lumberton, Maxton, Hamlet, Monroe and all local points
No. 18, 10:00 p. m., daily, from Rutherfordion, Shelby, Lincolnton and C. & N.
W. points

No. 8, daily 10:16 a. m. from Wilmington, Lumberton Maxton, Hamlet with
all through trains for points North
Bouth and Southwest, which are compoints East, North and Southwest, connecting at Hamlet and Monroe, also from
points East, North and Southwest, which are composed of vestibule day coaches between
Portsmouth and Adanta, and Washington and Jacksonville, Rich all supplies care
between Jersey City Hirmingham

to ticket agents or address.

JAMES KER, JR., C. P.

C. H. GATTIS, T. P.