...Other Forms of Tr... Investment, Especially for ...of Small Means—Mr. Royal ...ident of Goldsboro Organiza...—The Town Pushing Ahead.

...low me, before entering upon ...formidable array of figures, in ...ing the results for Charlotte ...gh its building and loan associa... to say, that its officers claim ...concealed secret, nor do they wield ...magician's wand in the achieve... I shall state; but I desire to ...ntuate the fact that every build... and loan association in this or ...other town or city can accomplish ...ame results by simply employing ...ame methods; namely, by push, ...g and perseverance, honest and ...dealing, by taking the public in...nfidence and a big liberal use of ...er's ink."

...us spoke Mr. Wittkowsky, of ...rlotte, in his speech Thursday ...t of last week before a large au...ce in Goldsboro. Mr. Wittkows...ent at the request of leading cit... of the town, in order to lend en...agement to the local building ...loan association there and to im... upon the people the opportuni...es it offers them, which wait for ...ovement. The Goldsboro Argus ...cent date reproduces the speech ...ll. At the close the guest of the ...ing was given many evidences ...his effort had not been in vain.

"Tell me about your Goldsboro ...an Observer man asked Mr ...kowsky yesterday.

"I found the town much improved ...g the 30 years I had been away," ...the reply to the interrogator. ...people have push, as most of ...people in the State now have. The ...is prettily laid out, and the peo...are confident that the railroad ...on be removed from off the ...es. One of the community's as... an attractive park, the gift of ...Herman Weil, and named in hi...or, Herman Park."

"How is the movement for build... and loan associations progress...?"

"Well, there are now in North Car... 100,000 shares of stock sub...ed as against 17,500 four years ...when the State league was form... The organization at Goldsboro is ...ty-a yea rold and has been giv... y good support. Mr. George ...Royall is president and a ... one. Flourishing organiza...s are distributed around at ...cord, which has two; Mooresville ...esville, Shelby, Tarboro, High ...t, and Charlotte. The last nam...place holds one-third of the en... number of shares in the State ...mington, too, has a dozen or more ... ones, though the combined ...er of shares is less than that of ...Mechanics' Perpetual, of Char...

"...y, George Holderness, one of the ...boro association men," continued ...Wittkowsky, "has a novel meth... procedure which will bear copy ...Whenever he hires a servant ...ives him a share of building and ...stock, and keeps it up for him ...ondition that when the share ma... he will give it to him. This is a ...g inducement to the servants to ...."

NOT INIMICAL TO BANKS.

...an interesting section of his ...ch Mr. Wittkowsky thus eluci... the relations between banks ...oan associations:

"...building and loan in its larger ... is not only not inimical to es...hed banks, but it is rather an ...to them—because nine-tenths of ...ing and loan money-savers are ...nd never would have become ... depositors, the other one-tenth ...d be but a spasmodic depositor ...building and loan teaches the ...earners to become a 'money ...' and when one or two series ...atured and these money savers ...paid off, or have their homes ...for, have no longer to pay rent, ...aving learned the art of saving' ...e bank depositors; so we have ...d it everywhere; so it will be ...and the banks of this city will ...doubt view it from the above ...point and accord you friendly ...epance and aid."

...PERATION THE PRINCIPLE

...ntinuing, Mr. Wittkowsky said: ...e basic principles underlying ... is 'co-operation.' In these in...tions all share-holders contribut... the benefit of one and one con...es for the benefit of all. Let me ...rate: If for instance there was ...d in this community a new ...or a new factory, or any other ...prise, and let us say, fifty per... became members thereof, then ...ficers and the fifty share-holders ... all the profit this institution ...make, and the hundreds who ...rt it receive none of its profits; ...ot so in a building and loan as...ion. Here they do business on ... themselves, for themselves and ... themselves, no officers receive ...cept the secretary and treasur... All he earns goes into a general ...n which each share fares alike.'

...peaker then proceeded to give ... convincing reasons why the ...tion should fill a place which ...er can, catering to a class of ... whom banks cannot properly ...modate. Not only those of lim...eans, however, it is shown will ...hly repaid for money invested ...lding and loan associations but ...d men as well. Figures were ... to substantiate this assertion ...er interesting calculation given ...ne showing how a day laborer ...uy his home with rent money. ...ays $1 a week rent in two and ...lf years by the use of the ... and loan he can buy a $500 ...t a cost of only $18.

...e calculations and others Mr ...wsky followed with several ... of poetry the refrain of which ...Get a home of your own." An ...nt apostrophe to the home, the ...f supreme importance which it ...n human life and its tremen... influence for good or ill closed ...ech.

"Wittkowsky has done mor...ly than any other man in th... advance this movement dur... past 25 years and dozens of ...l institutions stand as monu... to his work.

...r. McCorkle Goes to Virginia.

... and Mrs. W. P. McCorkle ...n last night from Savannah, ...here Mr. McCorkle has been ... of the First Presbyterian ... They are on their way to ...sville, Va., where Mr. Mc... has accepted a call to the ...terian church there, and are ...ests of Mr. and Mrs. Frank H. ...n.

...MY BEST FRIEND.

... Benton, who lives on Rural ...ort Edward, N. Y., says: "Dr. ... Discovery is my best earth... ... cured me of asthma six ... It has also performed a ...e of incipient consumption ... wife. The first bottle end... ... cough, and this accum...

...Southern Agency Annual Meeting at Charleston—Mr. C. D. Baumgardner, of Charleston, S. C., President, and Mr. J. N. Grey, of Memphis, Tenn., Vice President—Many Subjects of Interest Discussed Yesterday Morning and Afternoon—Resolutions Adopted Regretting the Death of the Late President Samuel Spencer and Thanking Charlotte Organizations.

After an interesting and lively convention of two days' duration, in which pleasant social enjoyment and profitable discussion of questions of interest to the trade combined to make the occasion one well worth the while of all who attended, the Southern Railway Freight Agents' Convention came to a close yesterday afternoon. Two business meetings were held during the day, the most important thing done being the election of officers for the coming year. These are as follows:

Messrs. C. D. Baumgardner, of Charleston, S. C., president; J. N. Grey, of Memphis, Tenn., vice president; D. L. Bryan, of Columbia, S. C., treasurer; W. J. Townsend, of Augusta, Ga., secretary.

The place of next year's meeting will be decided upon next year about January by the executive committee of that organization, which holds a meeting about that season. There will be a number of applications to be passed upon.

EVERYBODY HEARD FROM.

Promptly at 9 o'clock the association reconvened yesterday morning and the discussion of questions incident and relating to the freight business was renewed. Never in the history of the organization was there a debate which so occupied the interest of the individual members. Every single agent present, it is said, participated, and at least 50 short speeches were made during the three hours' session in the morning. The subjects on the set programme which were disposed of were:

"The Slip Waybill; Is it a Necessity of Modern Business Conditions?" Messrs. C. L. Chandler, M. Gray, G. A. Barnes and H. L. Adams.

"Agent Balances." Suggested with a view to reducing the amounts of items carried in agents' accounts as follows: Uncollected bills, unadjusted items, relief claims, etc. Messrs. W. M. Lockwood, E. F. Lea, T. G. Morrow and A. B. Griggs.

"The Agency Force. What is the best organization for the agents' clerical force and proper distribution of work to secure the greatest efficiency?" Messrs. J. L. Brooks, W. G. Townsend, B. L. Bugg and J. G. Putnam.

"The Attitude of the Public Toward the Railroads. What may be done by an agent towards overcoming the antagonistic sentiment against railways, and convincing the public that its interests and those of the railroad are identical?" Messrs. L. Green, W. H. Tayloe, G. R. Browder and B. S. Barker.

In addition to these a number of distinguished officers of the road were present and made speeches on pertinent topics. Among these were Mr. G. W. Taylor, superintendent of transportation, who delivered an interesting talk on "The Expedition of Handling Freight." He showed himself thoroughly conversant not only with this particular subject in all its phases, but with the railroad situation in general, as his position demands that he be.

"Loss and Damage Claims Disbursements" was the subject of a talk by Mr. H. H. Lawton, auditor of disbursements. He was heard with attention and interest. Mr. Randall Clifton, of Atlanta, next spoke on "Traffic Matters," covering a broad subject in a skilful and helpful manner. Mr. Clifton is general freight agent.

AFTERNOON SESSION.

The most interesting feature of the afternoon session was the annual election of officers, the result of which has already been given. The retiring president is Col. Thos. L. Black, of Charlotte. At this meeting a paper was read by Messrs. C. B. Hayes, Randall Clifton, C. H. Lavender and E. H. Houseman, on "The Future of the Southern Railway's Freight Agents' Association." Each one of these gentlemen showed that the organization thus far had played and is playing a vital part in the lives of its members, in drawing more closely together the agents of the company, securing for each member not only the pleasure of social contact, but the broadened viewpoint gained by free discussion, and making possible a better understanding between railroads and the public. The gentlemen believe that the organization will be a factor of ever increasing power and influence.

REGRET SPENCER'S DEATH.

A committee appointed for the purpose drew up a set of resolutions which were read to the association, expressing deep regret at the death of Mr. Samuel Spencer, late president of the Southern Railway, who met a tragic death in a railroad wreck near Lynchburg, Va., on the morning of Thanksgiving Day. This was the first meeting held since that accident. The resolutions were unanimously adopted.

Following this, resolutions were drawn up, read and adopted extending sincere thanks to the management of the Selwyn, to the Greater Charlotte Club, the Manufacturers' Club, the Retail Merchants' Association, Mr. E. D. Latta and the J. W. Wadsworth Company for special courtesies extended. A tallyho was offered by the Wadsworth Company for a brake ride, but the lateness of the hour of adjournment and the fact that many had to catch early trains made it impossible to accept.

Most of the delegates left last night, some going to visit the Jamestown Exposition, some to Philadelphia, and some to their homes. All expressed themselves as having enjoyed the sessions to a high degree. The agents are a fine-looking, prosperous set of gentlemen and Charlotte was glad of the privilege of entertaining them.

An Honor to Mr. John Charles McNeill.

"Songs Merry and Sad," the collection of verse by Mr. John Charles McNeill, has been placed upon the select list of books recommended by the board of examiners of the New York State Public Library as worthy of purchase by all the libraries of the country. The honor is a unique one, for of the 7,000 and more volumes examined only 24 books of poetry were chosen. That Mr. McNeill's was one of the select few is not only an honor to the author but to Charlotte and the State at large.

THE NEW PURE FOOD AND DRUG LAW.

We are pleased to announce that Foley's Honey and Tar for coughs, colds and lung troubles is not affected by this ...

When the Children Come home from School

They usually want something from the pantry

You remember the hunger you had—Home cooking counts for much in the child's health; do not imperil it with *alum* food by the use of poor baking powder.

Have a delicious, pure, home-made muffin, cake or biscuit ready when they come in. To be sure of the purity, you must use

ROYAL BAKING POWDER

Royal makes a difference in your home—a difference in your health—a difference in your cooking.

ROYAL is absolutely Pure.

DAVIDSON COMMENCEMENTS.

Exercises Open Sunday, May 26th, With Sermon by Rev. Dr. J. M. Wells, Closing Wednesday, May 29th, With Graduating Exercises—List of Strong Speakers.

Prominent among the programmes which have been arranged for commencement by the different colleges of the State ranks that of Davidson College, which is given in full below. Opening May 26th and closing May 29th, it will doubtless be attended by a large number of visitors especially from this section.

Following is the programme:

Seventieth annual commencement of Davidson College. May 26th-29th, 1907.

Sunday, May 26th, 11 a. m.—Baccalaureate sermon by Rev. J. M. Wells, Ph. D., D. D., North Carolina.

8:30 p. m.—Reunion of literary socie- Young Men's Christian Association by Rev. Melton Clark, North Carolina.

Monday, May 27th, 10 a. m.—Class day exercises.

2:30 p. m.—Meeting of executive committee.

LU8:30 p. m.—Reunion of literary societies. Philanthropic alumni orator, Prof. A. Currie, North Carolina; Eumenean alumni orator, Rev. R. F. Kirkpatrick, Texas.

Tuesday, May 28th—Alumni day.

12 m.—General alumni celebration; class reunions.

3:30 p. m.—Gymnastic and musical entertainment in honor of alumni.

8:30 p. m.—Oratorical contest between literary societies.

10 p. m.—Alumni reception.

Wednesday, May 29th—Commencement day.

10:30 a. m.—Graduating exercises.

3:30 p. m.—Concert by Orchestra and Glee Club.

8:30 p. m.—Reception by societies and fraternities.

THE LAD IN PALMETTO HAT.

Two Newspaper Men Come Up on an Interesting Boy on the Sidewalk.

Yesterday as two newspaper men strolled down street a small boy, wearing a large palmetto hat, a pair of short pants and a striped body, sat flat upon the sidewalk in front of a large department store munching a biscuit—a nice, fat soda biscuit—viewing the sights. The youngster, a lad of nine or ten years, was an innocent on-looker in Vienna. He had come to town with his mother, who was busy shopping, and, finding the talk of calico, spring hats and such like uninteresting, he went out to see what passed and to eat his lunch. Men came and men went, but they attracted not this rural child, whose everyday friends are the cows, the calves, the chickens and the ducks of the farm, for he was looking for street cars, automobiles and big wagons drawn by big horses. The strolling, rambling reporters tarried to look at the boy and pass the time of day with him, but a big auto came around the corner about that time and the lad's eyes were too busy to see ordinary mortals; they were following the representative of the gasolene aristocracy. In the city that lad was meek and timid, but at home, in the barnyard or by the roadside, he would shy a rock at the biggest man in Christendom and dare him to chase him.

Hickory Grove News.

A very interesting meeting has just closed at Hickory Grove church. Rev. M. H. Hoyle, of Matthews, assisted the pastor, Rev. J. H. Bradly and did very fine preaching. Large congregations attended the services day and night.

Mrs. J. Riley Davidson is spending some time with her daughter, Mrs. Zach Taylor.

Mrs. Marcus Mauney and little daughter, Margflaret, of Cherryville, are visiting Mrs. Mauney's brother, Mr. Edgar Baker.

Mr. Graham Taylor has lost his fomily horse.

Mr. P. G. Roberts is quite ill at his home near Hickory Grove. Mr. Roberts is an old veteran.

Mr. Graham Taylor's family horse died this week. He was a pet of the family and had been for years.

You'll be buying a tonic soon—probably need one now. Brace up your system with VITAL VIM. Take our word for it. There's no better tonic sold. Fifty cents a bottle at

MR. T. G. M'MICHAEL'S HOUSE.

He Declares Against Big Front Yards, Saying That Charlotte Dirt is Too High—Will Build Near the Street His Neighbors to the Contrary Notwithstanding.

Mr. T. G. McMichael has commenced the erection of his new residence at No. 413 South Tryon street. Because he is building a good many feet nearer the street than any of the adjoining residences, thereby obstructing the view, his neighbors are up in arms against him. Mr. H. G. Link, who resides next door, has threatened to build a high fence on his lot something like the one which is to be seen on West Trade street near the depot. Mr. McMichael's lot is 49 feet and 6 inches in width and 150 feet in depth. He is building within about 15 feet of the side walk, thus placing his kitchen and back yard on a plane with the adjacent residences. Hence the kick. In conversation with a newspaper man yesterday, Mr. McMichael declared that "Charlotte dirt was too high for a man in this day and time to live back on the branch and clear a way out to the big road" and besides that "he preferred to live near the street." As to the high fences he did not object to them just so long as they were not on his property.

EXPRESSION RECITAL.

Miss Bertha Beazell to Give Her Graduating Recital at Elizabeth To-Night.

Miss Bertha Beazell, of the school of expression at Elizabeth College will give her graduating recital in the college auditorium this evening commencing at 8:30 o'clock. Miss Beazell came to Charlotte two years ago from the Mary Baldwin Institute, Virginia, and is a most talented young lady. Her programme for the evening is as follows:

Trick vs. Trick .....Wood
Hamlet, Act III, Scene IV...Shakespeare
A Willful Maid .....Greene
A Corner in Women—The Woman of His Choice .....Mason
Quintette for piano and strings, Op. 44—Allegro Brilliante .....Schuman
Misses Walker, Stuart and Stirewalt.
An Incident of the Revolution.....Phelps
The Debutante .....Anon
Laddie—A Mother's Love .....Wiggin
Sleep .....E. B. Browning

LASSITUDE.

Many of those who at this season of the year experience a feeling of lassitude attribute it to the fact that it is Spring, whereas the season itself is by no means the cause of the sensation. This, more often than not, say physicians, is due to the fact that the human system reaches a point in the Spring season when a thorough "cleaning up" is needed. The machinery of the body needs going over once in a while, just as does that of a factory. Neglected, the bodily functions become deranged, and one of the most common manifestations of this is constipation. This, especially in its chronic form, means that certain muscles of the body are not in condition to do their work properly, having become weak and inelastic. To overcome this condition is to cure constipation—not simply give relief to the sufferer—and for this purpose medical men of experience are using with great success a combination of 1-2 oz. Fluid Extract of Senna, 1-2 oz. Rochelle Salts, 1 oz. Aro-Sagrada, 30 grains Bi-Carbonate of Soda, 1-2 oz. water and 1 1-2 ozs. Glycerine. Of this a teaspoonful is administered at bedtime and before each meal, and this is continued until there is free movement of the bowels. Any good pharmacist can put up the preparation.

The NEW PERFECTION

Wick Blue Flame Oil Cook-Stove

The *different* Oil Stove

The *improbed* Oil Stove

Gives best results. Reduces fuel expense. A working flame at the touch of the match. "Blue Flame" means the hottest flame produced by any stove. The New Perfection will make your work lighter. Will not overheat the kitchen. Made in three sizes, with one, two, and three burners. Every stove warranted. If not at your dealer's, write to our nearest agency.

The *Rayo Lamp*

gives a clear, steady light. Fitted with latest improved burner. Made of brass throughout and beautifully nickeled. Every lamp warranted. Suitable for library, dining-room, parlor or bedroom. If not at your dealer's, write to our nearest agency.

STANDARD OIL COMPANY (Incorporated)

Kings Business College

(INCORPORATED)

We want to talk to you about our SPECIAL SUMMER RATES. Save $5.00 on single course, or $10.00 on combined course, by taking advantage of our SPECIAL SUMMER OFFERS.

Come to us and the world's best and most modern business education ...

VUDOR PORCH SHA...

For the summer you will want to fix up your porch. ... Porch Shades of all kinds. Also Rugs and Chairs of ev... scription.

Green Bamboo Porch Shades, 6x8, 8x8, 10x8, $1.50, $2.25.
Vudor Porch Shades, 6x8, 8x8, 10x8, $3.00, $4.00, $5.50.
Porch Rockers, $1.00 to $6.00.
Porch Rugs, $1.00 to $10.00.

HAMMOCK

See our full and complete stock of Hammocks, all styles, prices from 75c. to $6.00 each.
Refrigerators, Ice Boxes, Lawn Swings, Porch Tables, Hickory Furniture—everything in Furniture and Carpets.

Parker-Gardner C...

LAWN MOWE...

The best assortment in the Carolinas. Price... to $10.00. The $6.00 to $10.00 Mowers are d... see them.

Odorless Refrigerators—we sell the only re... less Refrigerator in the city. Don't accept ... tions.

Lawn or Garden Hose, any length wanted fr... foot to 500 feet.

Lawn Sprinklers and Sprinkler Nozzles.

Garden Plows, Garden and Lawn Rakes, ... Hoes.

Water Coolers—large assotment of these ... in galvanized and enameled linings.

Weddington Hardware Co...

Mattin...

BOTH CHIN... AND JAP...

in great variety of colors and pattern s. While it is a known fa... prices of these goods have advanced considerably, yet we are selling ...

1907 Patterns at 1906 Price...

We can supply your needs at a very small cost. Come in ... prove our statement.