, or an aggregate of \$4,485,000. 00 per annu This accounts for the large in-

and in the development of anks are called on to take Ingly active part. Wall lina into a comrum of wealth.

forum of wealth. nust make North Carolina the te in the union for all forms mercial activity as she now is ne of brave men and good wo-has been but a short time of the cast off the shackles of neselike methods, but in the which has since elapsed, what hous strides have been made. roft in 1775 found our people to he "Freest of the Free," and he alive to-day he would say of They are the wisest of the wise, then once convinced, they go for-to matchless growth." To dehis duty.

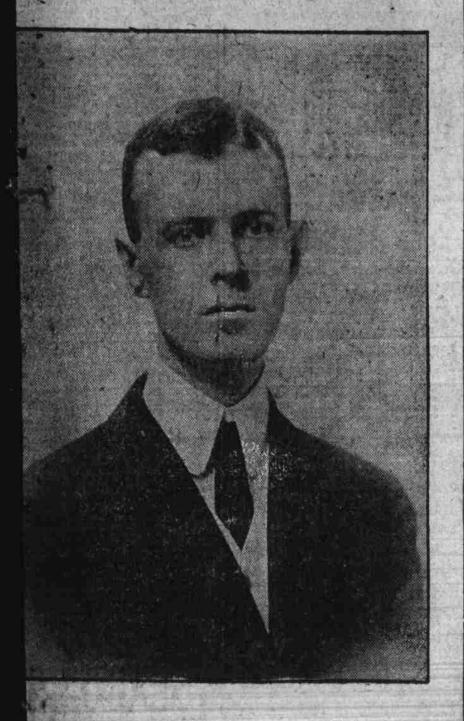
pur vest possibilities rationally keen interest by the bankers and the steely we will need a revival of speaker was frequently applauded. nent that will stay with brder that we may accomsuch a development we must methods, and it is the business e bankers and of this associa-to lend material aid in this im-

mall towns of our State are a large number of new enterand it is to the small towns kers must go in their spread ourselves with the question and small banks and their ve proportions; what we need inate is sound business sense

Small banks precede larger

natural method, small banks mittees;

s, the larger ones. The small On resolutions-John F. Bruton, W. in the pioneer of legitimate W. Roberts, Leak S. Covington.



igh some of the col istary war, several of the States es-ablished banks which were more or ess successful. Two or three banks were established in New York and miladelphia under charter, but they were short-lived, comparatively speak-11

FIRST NATIONAL BANK.

This accounts for the large in-crease in bank capital, and is a sure foundation upon which to build the most romeate picture of the future greatness of the solid South. The South has an era of unbounded pros-perity at her doors and North Caroli-na, in order to get her share, must fail in line with the great developing agencies that are now at work sn-The first real national bank on ablieffed in North Caroling was Wilmington in 1804, and later in the agencies that are now at work en-riching the South, the best part of the best country on the globe. And with the hope that North Carolina may lead the South in this triumphal same year a second one was founded at Beaufort. In 1810 the State bank of North Carolina was established with \$1.600,000 capital, it being su eeded in 1833 by the Bank of North march, I shall close by paraphrasing the words of Lord Neison, "North Carolina. From 1840 until the civil war many State banks were founded Carolina expects every banker to do and were conducted in a conservative nanner, greatly aiding in the develop

The address was listened to with ment of the State. "The banks of North Carolina are now in a prosper-ous condition," said Mr. Brown, "and siness methods. We want REPORT SECRETARY-TREASURwould be able to stand any sort of ancial strain." The record of the ER. banks during the last ten years," he

Following the address was the resaid, has been marvelous, and indiport of the secretary and treasurer, which showed that there had been an increase in the number of banks during the year, the old ones made lines. The total capital of the banks stronger and several consolidations. In the State is now six times what of applause from the bankers. The association is in an excellent condi- much. and financial doctrines as the of lasting good. We need not the year and a good sum left to the

credit of the association. Mr. George Stephens, of Charlotte, who was down on the programme for nethods. Small banks like small a report of the delegates to the Ameres have their legitimate func- ican Bankers' Association, held in St. stated that his remarks might seem and they should be stimulated Louis, found at the last moment he I in legitimate work and to could not be present, and his address their procedure to wise stan- was read by Mr. W. G. Wilkinson, of Charlotte.

just as the small boy antedates an. We must have small boys det to have great big men, and appointment of the following com-

facturing, commercial and all other No fallure had been reported, which it was ten years ago; the assessed announcement brought a good round value of railroads five times as much and cotton mills three times as ADDRESS OF MR. WILKINSON.

Mr. W. A. Wilkinson, manager of the year and a good sum left to the the savings and advertising department of the Wachovia Loan and Trust Company, of Winston-Salem, made an excellent address on "Bank Advertising." In the outset Mr. Wilkinson a little long, but if they knew the importance of the subject under discussion they would not think him longwinded. Mr. Wilkinson reviewed very interestingly the progress made by the banking institutions of the State during the past ten years and of the methods employed to obtain the results. He considered advertising the

potent factor in upbuilding the banking business. He did not know what the other members of the association thought of bank advertising, but he was convinced that advertising is the best agency through which the bankers could build. "I say advertise," he declared firmly, "and keep everlastingly at it, if you would attain results.

NEWSPAPER ADVERTISING. He spoke of the different mediums through which to reach the people and thought there was none better than the newspaper with advertise-ments properly displayed. He put particular emphasis upon the im-portance of stating facts and nothing but facts in an advertisement. Mr. Wilkinson said he did not think much of hanking is mail. He are the common error of treating the symptoms only. Symptom treatment is any new ideas—some of them were now being executed by members of the association—but that what he had said were facts based upon experience and observation and that if any mem-ber feit profited by his remarks he would feel honored. He was given much applause. Following the address of Mr. Wilkinson the members had a delightful time for an hour "swapping" good stories from actual experience in the banking business. Many of the stories related were bright, witty and humorous and kept the convention in an uproar of laughter. The session adjourned by 5:30 o'clock. AN ELABORATE BANQUET. Seldom in North Carolina has a more elaborate banquet been served than was served to the members of the bankers by the Hotel Zinzendorf to-night and seldom has a more distinguished body of men been banqueted, fully 200 of the representative bankers of the rate being gathered about the boards. The feature of the N. C. banquet was the toasts, of course. President Finley was the first speaker called upon by Col. W. A. Blair, who presided as toastmaster, in his usual graceful manner. Mr. Finley spoke on "Relations of the Railways to the Business of the Country." Mr. Finley drew a parallel between the banks and the railroads. Every producer, be he farmer, miner or manufacturer, if his business is to attain the highest measure of success Dr. W. H. Glasson, of the faculty must deal with a bank able to supply a railway able to handle his products and carry them to market promptly community is vitally interested in the the City of Charlotte on Monday, the strength and stability of the banks 24th day of June, 1907, at twelve and in the strength and prosperity of o'clock noon, the following described "The interests of the bank, the railway and the business man are identical at every point of contact and well right here to speak siderable time to explaining the ef- of the others. There have been siderable time to explaining the ef-fects of the increased gold productions in the community. The farmer has a greater surplus now than he did sev-eral years ago when the market value of his products was small. There is an increase in the cost of manufacturmen composing the corporation commis-mission is unques-it by conservative an increase in the cost of manufactur-ed goods, it is true, which, of course, the farmer using his surplus for? Paying t well-being of the States is one of the States is one of the States the Union are ince balance at the end of the year inter from the Queen City Messra, H. M. Victor, Word H. Wood, L. R. Ha-the union are ince balance at the end of the year good and Maj. A. G. Brenizer. Os mond Barringer blew into town this morning in the latest model Franklin Flyer, announcing his arrival with an uncarthly shrick. Col. Walter R. Henry, rosy and ro-bust, is hobnobbing with his old friends as in olden times. Col. Henry is probably acquainted with more bankers in the State and in the South than any other man, having been na-tional bank wxaminer for several years He is now representing the Consoli-dated National Bank, of New York, in the South and with him at the con-vention is Mr. Mortimer H. Wagner, assistant cashier of his bank.

H

a lat as a fast day, and amphia and other places do the amphia Governor Dunmore dis solves the Virginia House (Mar 16) whereupon most of the members meet (17) and declare that an attack on one colony is an attack on all. .....John Hancock elected Pres

dent of Congress. He succeeded Peyton Randolph in that office 1777.-Colonel Meigs made a successful attack on the British stores at Sag Harbor, destroyed 12 British brigs and schooners and great quantities of stores, and brought away 90 British prisoners, without sustaining any

- 1804 .--- As a testimony of the country's high esteem for Lieutenant Decatur's gallant conduct in taking the frigate Philadelphia, a commission as captain in the navy was issued to him.
- 1811.—The Seringapatam, prize to the U.S. frigate Essex, Captain Gamble, captured by the British sloop-of-war Cherub at the Sandwich Islands.

cative of the great advance in manu-1918 .- General Jackson captured Pensacola, Fla.

- 1861.—Thirteen thousand troops crossed the Potomac into Vir-ginia. Alexandria occupied by Federal troops. 1861.—Colonel Ellsworth shot by
- Jackson, who was instantly killed.
- 1861.-Arlington Heights occupied by Union troops. 1862.—Colonel Kenley, commanding Front
- the Federal troops at Front Royal, Va., defeated by Confederate forces.

1862 .- Banks evacuates Strasburg. 1863 .- Austin, Miss., burned by Col. Elliott's Federal marine brigade. 1864 .- John W. W. Andrews leader

of the anti-draft riots in New York, sentenced to Sing Sing prison. 1865. - Grand review of General

Sherman's army at Washington, D. C.

1865 .- Jefferson Davis indicted for treason.

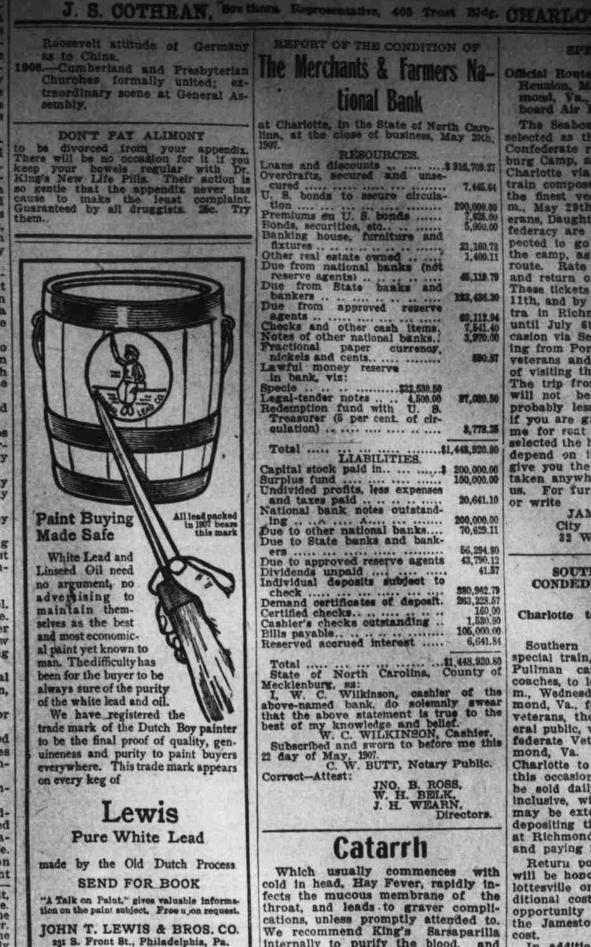
1879.—Warner silver bill passed House, opening United States mint to unlimited silver coinage.

1902 .- Lord Pauncefote, British ambassador to this country, died. 1904.—President Roosevelt in address at Groton School declared

snobs most contemptible creatures in public or in private life. 1905. — German Ambassador - von

Sternburg explained to President

Wilkinson said he did not think much of banking by mail. He considered it more theoretical than practice. It is more sati. actory he declared to have the customer or some member of the family attend to the business person-ally. In conclusion the speaker said that he did not claim to have advanced **GOING EAST, NORTH OR WEST?** 



at Charlotte, in the State of North Caro-RESOURCES. 7.445.64 200,000.00 7,625.00 1,400.11 45,119.79 122, 426.20 69,112.94 130.87 WT.000.50 8,778.25

79 Mill: Street, Boston, Mass.

Due to other national banks.... Due to State banks and bank-70,629.11 ers ..... Due to approved reserve agents Dividends unpaid ..... Individual deposits subject to 56,294,80 43,790.12 380,962.79 263, 228.57

105,000.00

Mecklenburg, ss: I, W. C. Wilkinson, cashler of the above-named bank, do solemnly swear that the above statement is true to the best of my knowledge and bellef. W. C. WILKINSON, Cashler. Subscribed and sworn to before me this

22 day of May, 1907. C. W. BUTT, Notary Public.

Which usually commences with cold in head, Hay Fever, rapidly infects the mucous membrane of the throat, and leads to graver complications, unless promptly attended to. We recommend King's Sarsaparilla internally to purify the blood, and direct treatment with Dr. King's Catarsh Remedy (a douche comes with each bottle). It gains a foothold from which it is hard to dislodge. With treatment of these two medicines any ordinary case will yield quickly-the very worst cases will be greatly relieved. The price, \$1.00; three for \$2.50, and guaranteed. Sold by Burwell & Dunn.

THE CHARLOTTE SUPPLY

American All-Wrought Steel Split Pulleys and "Giant" Stift

We carry in stock Tale and Towne Hoists up to six tons ca

Belting.

full line of Packing, Pipe, Valves and Mill Supp

In placing your order, bear us in mind. We have what y

Wedding Bouquets and Floral Designs a specialty. Write, or telephone us and your wants will be take neare of.

W. G. MCPHEE, Prop.

Phone s: Business, 900; Night

We also wish to call your attention to bedding plants.

Roses, Carnations, Lily of the Valley and Violets.

Beial Route board Air T The Seaboard confederate reun Charlotte via train composed the finest yest m., May 29th. All erans, Daughters and federacy are invited pected to go via th the camp, as this is route. Rate Charlo and return on this These tickets will be 11th, and by payment tra in Richmond w until July 6th. Ticks casion via Seaboard an ing from Portsmouth, veterans and visitors of visiting the Jam The trip from Richm will not be more i probably less. Send if you are going on me for seat in Pulla selected the hour, 6 a. .\$1,448,920.80 depend on it. The give you the best trip taken anywhere. Come us. For further infor

or write JAMES KER. City Passenger 32 West Trade

SOUTHERN RAIL CONDEDERATE V SPECIAL

160.00 1.530.90 Charlotte to Richn 29th, 1907. 6,641.84

41.57

Southern Railway special train, consisting Pullman cars and

coaches, to leave Chas m., Wednesday, May 19 mond, Va., for the acco veterans, their friends a eral public, who desire to federate Veterans' Reun mond, Va. Round trip Charlotte to Richmond this occasion will be \$1 be sold daily May 26th inclusive, with limit Jun-may be extended until J depositing ticket with s at Richmond on or befo and paying fre of 50 c

Return portion of t will be hopored from N lottesville or, Lynchburg ditional cost. This is opportunity to visit R the Jamestown Expo cost.

In addition to this the Southern Railway trains dally between C Richmond, two of withrough Pullman cars coaches

For further information man reservations, apply R. L. VERNON. 7

Charle

## President John F. Wiley.

It enters the remote places On nominations-Thomas Maslin, I. e way for proper finan-H. Beall, George A. Holdermen, erations. They help to Auditing-K. C. Me all manufacturing inter- Crowell, N. E. Stubbs. Auditing-K. C. Menzies, A. would starve to death if

ADDRESS OF DR. GLASSON. the advent of a larger Through the agencies of of Trinity College, addressed the bankers on the subject, "Economic a railway able to handle his products the active forces of the re nut to work in a busent that has been dor-Efforts of the Recent Increase in the becomes active, and World's Gold Production," speaking and satisfactorily," said Mr. Finley, and set interestingly for over an hour. The "and every business man in every becomes active, and and developer of the address was scholarly and showed deep study in its preparation. He

e is due these banks for said that owing to increased produc-ave done. They are tion of gold, prices of everything had the railroads. iks into touch with the increased from 30 to 40 per cent, durone of the most help- ing the last few years. We are living times. The farmers in a period of gold, he said, instead of financial economy and olders and officers of remeditation. He then devoted con-relt right here to speak aldershie time to explaining the of

the conservative bus-

that to the that to the tricken to the we lay bare acting to hope.

great Southland,
in the Union are
in the Southern
in the Souther

adjourned at 1:50 to meet again at

The Alaska Packant Amoriat have taken the highest awards at avery World's Fair where their goods were shown. At St. Louis World's AN ATTRACTIVE BOOKLET.

The Industrial Department of the Seaboard Air Line Rallway has just issued a very attractive Magazine devoted to the industrial and agricultural development of the South. This issue contains a very interesting article descriptive of the Jamestown Exposition and will prove very good reading to those who contemplate attending. It contains handsome views of all the government and State buildings, Hampton Roads, birdseye view of the grounds, geographical and historical maps of Norfolk, Portsmouth and the Jamestown Exposition and that portion of Virginia in the vicinity of Jamestown. Copies of this magazine can be secured by addressing C. H. Gattis, Traveling Passenger Agent, Raleigh,



By virtue of the power of sale contained in a certain deed of trust executed by Charner Coleman to the undersigned, John C. Watson, trustee, dated January 28, 1907, and recorded in Book 215, Pages 494-495, of the office of the Register of Deeds of Mecklenburg County, and by reason of default in the payment of the bond secured by the said deed of trust, and upon application of the holder of said bond, the undersigned will sell at public auction to the highest bidder for cash at the Court House door in tract or parcel of land, lying and being in the City of Charlotte, Meck-

lenburg County: Beginning at the corner of Friendship church lot on "B" street (now Brevard); thence with said street towards Second street 49 1-2 ft. to a stake; thence toward Caldwell street parallel with First street 190 ft. to a stake; thence towards First street parallel with Brevard street 49 1-2 ft, to a stake; thence towards Bre-vard street parallel with First street 190 ft. to the beginning, being a fraction of a lot in square No. 47, in Ward 2 of the City of Charlotte, and being the same land described in the deed of trust aforesaid. This May 23, 1907. JOHN, C. WATSON, Trustee.

OR SALE Hendersonville, N. C. LIVERY, SALE AND FEED STABLE

## Liberal Terms.

10 horses, good ones. 10 carriages and buggies. all new and the best made. 15 sets of harness (new), made by Studebaker Bros. Good, new barn, next block to Gates Hotel and court house. 50 farm wagons. The best place in North arolina for livery and sale



For Sale by all Dealers

THE

Parlor Cars and Dining Cars that satisfy on day trains. Ask for tickets via Big Four Route. E. E. SMITH, T. P. A., Atlanta, Ga. O. L. MITCHELL, G. S. A., Chaitanooga, Tenn. H. J. RHEIN, G. P. A., Cincinnati, O.

P. O. Box 127.

## The way of the transgressor is Lard

nice assortment.

The wise housewife specifies Cottolene every time in place of lard. Any- sealed tin pails; most lard comes in be one with a particle of respect for his stomach would prefer a pure vegetable is near it. product to one made from hog fat.

Cottolene is always pure; lard isn't. by buying and trying a pail of Co Cottolene will make more palatable lene. All good grocers sell it; all food than lard; and food that any great cooking authorstomach can digest with ease. Lard ities of America reis a friend of indigestion.

Cottolene is put up in odor-pro and will absorb any old odor wh

You can prove every word we commend it.

COTTOLENE was granted a GRAND PRIZE (highest possible award) over all other cooking fats at the recent Louisiana Purchase Exposition, and food cooked with COTTOLENE another GRAND PRIZE,

"Home Helps" a book of 300 choice recipes, edited by Mrs. Rorer, is yours for a 2 cent stamp, if you address The N. K. Fairbank Company, Chicago.

A NEW FEATURE—The patent air-tight top on this pall is for the purpose of keeping COFFOLENE clean, fresh and wholesomer; it also prevents it from absorbing all disagreeable odors of the grocery, such as fish, oil, etc.

