...E. Wilcox, manager of ...s of the Mutual Life In...ny, of New York, with ...s in the Trust building, in ...editorial in The Obser...day, said:

...g of the launching of ...Standard Life Insurance ...your editorial columns, ...you said:

...continually sent out of ...illions of dollars in life ...urance premiums, with ...percentage returning to

...orial is all right as far ...t there are a few things ...ople of the State should ...hich are always omitted ...neral topic of life insur...red to. This is the ques...erves and the necessity ...oing out of the State, and ...for investments by the ...the good of the policy...makes now eight ac...Carolina insurance com...e business, and it is time ...od people of this State ...and think. That the ...orth Carolina can support ...e or two good, strong ...long the right lines, is not ...oned, and such would un...e welcomed. Life insu...wever, is a sacred ...individual takes out a ...e benefit of those depend...n in case of his death, and ...issues a contract of that ...hat purpose, and this is ...ing, fundamental idea of ...e, pure and simple. The ...investment, or of what ...the funds paid, should not ...transaction of this sacred ...intention is above this), ...curity sought is known to ...best. It should make no ...hatever to a policy-holder ...oney comes from when the ...laim accrues, just so he ...e the Grim Reaper calls, ...n. He will most surely ...here to see that it is ...r collectable; he can...to run any risk. ...of the outside companies, ...been of a great benefit to ...f North Carolina in many ...know when I speak of ...in reference to a certain ...any that the same is pro...true of some of the ...object of this statement ...ncerity to lay before the ...things which they ought ...all information and edi...is connection serve at least ...of education.

THE MONEY COMES TO ...RTH CAROLINA.

...98 to 1905, inclusive, one ...companies of New York ...imants (beneficiaries) in ...the sum of $553,563. On ...t, the premiums received ...03, thus showing a return ...t of $365,759. There was ...times as much returned as ...d. In addition to this, in ...named, endowments of ...e paid, which added to the ...tioned sum, makes an ag...$617,939. During the year ...mpany referred to paid in ...s to citizens of North Caro...20, endowments, $5,111, ...on its policies, the com...of $95,000, making $231,...nal, which added to the ...ve mentioned, brings it to ...e total of $849,370. This ...hat has 'come back' in the ...ed. I dare say that other ...have done proportionately ...thing, and we can readily ...t great benefit these insti...to the States wherein they ...d they desire to do every...ble to popularize them...to meet the wishes of their ...patrons along proper and ...e lines. Of course, this ...present the entire business ...mpany mentioned in that ...It has received premiums ...to year on a business which ...nts to about $15,000,000 in ...is State. That millions of ...premiums should go to the ...s of the companies in years ...is absolutely necessary that ...tees named in the contracts ...these premium payments ...ade good. It is a necessary ...business, and it is a matter ...thinking man must well ...hen he is putting out his ...the future protection of ...ndent upon him

...w York companies now is...d forms of policies which ...the interests of the policy...never before. We would ...hat the reserves on the $15,...business in force to meet ...tees is $3,000,000. It will ...seen that the company re...could not possibly find in...in all the States for the re...its business in those States, ...all the companies, and ...eeks concentrated invest...the best benefits of the ...ders; any other course would ...ecome, and exceedingly ex...the policy-holders. Fur...the company in mind has ...n this State something like ...on railroad properties, up...which it pays taxes to North ...and therefore has $2,000,000, ...is in excess of reserves on ...on of its business aside from ...ents made herein before ...d.

...OCAL COMPANIES HAVE FAILED.

...connection, it is not amiss ...ention to the fact that re...have had two North Caro...panies to fail. It does not ...y follow that all will do the ...d we hope not, but we have ...at the time of this writing ...tained through a sworn re...by one of the North Caro...anies to the Insurance Com...of Virginia, as of Decem...1906, and which would clear...that the company in mind ...not to-day liquidate ...loss to those who ...ed it. As I say, I am ...pointing these things out, ...high time they were care...into. There is no reason ...correct lines a new, young ...any could not succeed. ...mpany referred to above

...OF BRIGHT'S DISEASE.

...Shafman, Lisbon Red Mills, ...N. Y., writes: "I had kid...for many years and had been ...physicians for twelve years; ...well known kidney medicine ...remedies that were recom...but got no relief until I began ...Kidney Cure. The first half ...me and four bottles have ...Bright's disease. Before ...Kidney Cure I

We are not authority for the figures, but if they are as presented to us, this is the case, and the book value of this company's stock at the date mentioned is something under 75. To make good this amount, either the stock-holders would have to call on policy-holders for an assessment, or make up the difference themselves in order to liquidate at par, and there would be nothing left for the policy-holders to rely upon. Furthermore, since the organization of this company, up to December 31st, 1906, there was only 6 1-2 per cent. of the entire capital and surplus, or 8 per cent. of the net assets paid out in death losses, and this is set forth as an attractive feature by some of its agents, whereas in that very fact lurks a danger.

"This recital is not designed to attack any company whatever on correct lines, and that desires to progress in a meritorious growth, but it is high time, as I say, that some of these things were being noticed, and if the figures referred to are correct, policy-holders in that company should be on their guard, they are growing older every day it is not necessary to experiment. If watchfulness and prudence are in any way impartially stimulated in the minds of the intelligent life insurance prospective applicants in North Carolina, this statement shall have served its purpose."

NO CHIEF OF POLICE CHOSEN.

The Board of Public Safety Meets in the City Hall But No Action Taken—Election of Chief and Assistant Chief of Police Postponed—Col. Smith Presents Needs of Fire Department.

Nothing of interest developed at the initial meeting of the board of public safety which was held in the council chamber at the city hall yesterday afternoon. Lt was expected that a chief of police would be elected but action was deferred pending a meeting of the police committee, of which Capt. W. R. Robertson is chairman. A second meeting of the board will likely be held next week at which time an assistant chief as well as a chief of police will be elected. Other matters of interest will then the acted upon.

All the members of the board of public safety were present at the meeting yesterday afternoon, to wit: Mayor S. S. McNinch, chairman, ex-officio, and Col. A. L. Smith, Capt. W. R. Robertson, J. O. Walker, J I. Blakeley, Rev. George A. Page, Ed Stewart, Lester Oates, and J. K. Wolfe. Col. T. L. Kirkpatrick, chairman of the special committee appointed by Mayor McNinch to investigate the records of the police department, was present by request. Aldermen G. G. Scott and J. W. Wadsworth were spectators for a few moments. The session lasted but an hour. Mr. J. O. Walker acted as secretary, in the absence of Mr. Archie Graham.

Immediately after convention, Mayor McNinch called upon the heads of the several committees for their reports but not one answered, all declaring that they would have to postpone until meetings of their committees could be held.

Those called upon were Capt. Robertson, chairman of the police committee; Col. Smith, of the fire committee; Mr. Wolfe, of the building committee; Mr. Blakely, of the plumbing committee; Mr. Walker, of the electrical committee; Rev. Mr. Page, of the finance committe and Mr. Oates of the committee on rules and regulations.

Col. Smith in submitting a few remarks as to the fire department declared that it was entirely inadequate for the needs of the city. He said that there were but two pieces of up-to-date apparatus which were available in case of fire and that with the extension of the city limits and the corresponding increase in territory to be protected, that it was a matter of manifest impossibility for the present equipment to do the work. "We have two stations in the centre of the city," declared Col. Smith and from 2 to 2 1-2 miles of territory on either side. It is a matter of absolute impossibility for the department to efficiently handle a fire in any of the outlying districts. We need new apparatus, more men, and additional stations in order that Greater Charlotte may be looked after. The demand for an increased appropriation is apparent."

Col. Kirkpatrick, being called upon read the report of the police investigating committee which has already appeared in The Observer. The recommendations and suggestions embodied in this report were listened to with large interest by those present. A copy of them was given Mr. Oates for the future consideration of the board. After agreeing to meet the first Friday night in each month, the board adjourned.

A caucus of the police and fire committees was held just after the board adjourned. Several matters were discussed informally, but nothing definite done. A second meeting was called for Tuesday night, at which time reports will likely be arranged for a special board meeting to be held probably next Friday night. The members spent a very pleasant half-hour talking together and considering topics of mutual interest.

Negro Arrested on the Charge of Killing Negro Woman.

Among the lodgers in the city police station yesterday was Robert Stark, colored, charged with the killing of Annie Russell, a negro woman, at Lancaster, on March 12th. He was arrested in Asheville by Detective Greenlee, colored, of that city and was yesterday en route to Lancaster. The negro yesterday denied the shooting and said the first information he had of the affair came from others. He admitted, however, having left Winnsboro that night. The negro was captured near Landrum, on the Asheville and Spartanburg road.

Elizabeth College Catalogue.

The catalogue of Elizabeth College for the year 1906-1907 has been issued and shows up the institution in a splendid light. Sixteen States were represented in the large and representative body of students which pursued courses in the different departments during the year just closed. The book is well got up, handsomely illustrated with views of the campus, rooms and groups of students. It is a production which will be read with interest, especially by all who wish information about a high-caas college for young ladies.

I'll stop your pain free, to prove merit, samples of my Dr. Shoop's Restorative and my book on either Dyspepsia, The Heart or The Kidneys, Troubles of the Stomach, Heart or Kidneys, are merely symptoms of a deeper ailment. Don't make the common error if treating symptoms only. Symptom treatment is treating the result of your ailment, and not the cause. Weak stomach nerves—the inside nerves—mean stomach weakness, always. And the Heart, and Kidney's as well, have their controlling or inside nerves. Weaken these nerves, and you inevitably have weak vital organs. Here is where Dr. Shoop's restorative has made its fame. No other remedy even claims to treat the "inside nerves." Also

Fall Affairs—Was Interrupted by Letter of the Resignation of Chief Irwin and Messrs. J. A. Durham and J. H. Wearn.

Col. A. L. Smith returned to the city yesterday morning from Richmond, Va., where he attended the old soldiers' reunion. Col. Smith is chairman of the fire committee, and by virtue of his office one of the conspicuous members of the recently-created board of public safety. This board during the next two years will have much to do with the management and control of the city, the appointment of the various and sundry offices and the absolute disposition of all things pertaining to the police, fire and inspection departments of the municipality. As such this board will be much in the public eye during the next two years.

"And you tell me that Chief H. C. Irwin has resigned," remarked Col. Smith to a friend shortly after he arrived in the city. "I have been away but 10 days and yet I am completely at sea as to the political situation. I have not seen a paper since I left. I must catch up and get posted at once. And so the old police, fire and health commission has merged into the board of public safety. What else has happened?

"Why the boards have met and turned the town up-side down. Alderman Scott has devised a schedule of special taxes which touches everybody and every thing from a two-by-four fruit stand to the biggest wholesale and retail establishment in the city. The board of school commissioners has re-elected Supt. Alexander Graham and the newly appointed boards have met. There have been stirring times in local affairs incident to the change of administrations. Yes, and even Mr. J. A. Durham and Mr. J. H. Wearn have resigned their places on the police commission."

This last announcement completely floored Col. Smith. He could do nothing more than shake his head and mumble to himself. As he was about to continue his questions further, a messenger boy rode up to call him away on business connected with the board of which he is a member. And to those who have not had time to think the matter over, more has been done in political affairs within the past 10 days than ever before in a similar period in the city's history. The making of Greater Charlotte has begun.

THE SOLDIERS' RETREAT.

This is an Interesting Meeting Place on Church Street.

Yesterday, when an Observer man passed down Church street, from West Trade to Fourth, he fell in with a jolly lot of old soldiers at Gresham's auction house.

"What meeting have you here?" asked the reporter of Coroner Gresham.

"This, sir, is The Old Soldiers' Retreat, and any time of the day you call you will find an animated debate in progress. We discuss everything from the latest move of the goslings to the greatest prospects of the nation. We debate all questions but settle none. This is the temple of tolerance. If an old soldier exaggerates his activity during the war we humor him, for he has but little left to him here on earth. If a fellow takes a drink we do not condemn him to the darkest pits of Hades, for we know that he is human. Every one who comes is welcome. If our callers chew tobacco we furnish an occasional chew and a broad street, with carrying gutters, where he can squirt his ambeer. Our fellows do not conform to any particular dress and a visitor in a hickory shirt is as much at home as one in a Jim swinger.

"Heated controversies often arise, but they pass without blows. Battles that were fought between '60 and '65 are often fought over again and many a fellow who was not in line at all receives dangerous wounds but what difference does it make at this late day. Let the boys humor their imaginations. If you want news call occasionally. We are liberal in our views and generous with our opinions."

ACME GETS CONTRACT.

Charlotte Plumbing Firm Does Work Near Atlanta's Gates.

The Acme Plumbing Company has just completed at Norcross, Ga., its contract for installing the plumbing for the $25,000 residence of Mr. Buchanon, vice president of the Whitney Reduction works, and has entered into another and still larger contract with the T. A. Gillespie Company at the same point. From the number of important jobs that Charlotte plumbers have been getting at Raleigh, Fayetteville, Wilmington, Oxford and other places in the State and now beneath the very shadow of Atlanta's skyscrapers, it would appear that their reputation as reliable firms must have extended abroad, and this fact will be cause for pride and gratification to Charlotte people.

HE FIRED THE STICK.

"I have fired the walking-stick I've carried over 40 years, on account of a sore that resisted every kind of treatment until I tried Bucklen's Arnica Salve; that has healed the sore and made me a happy man," writes John Garrett, of North Mills, N. C. Guaranteed for Piles, Burns, etc., by all druggists, 25c.

There are thousands of paints made in the United States, many of which are good. More are bad. Most are indifferent, and of them all, only one carrying the Davis analysis and guarantee. Don't you think you had better buy

Davis' 100 Per Cent. Pure Paint?

and thereby eliminate all chances of getting hold of one of the others.

For Sale by Ezell-Myers Co., Charlotte.

SHOWS AT THE PARK.

Hundreds of People are Taking Advantage of the Fine Rides and the Lively Plays at the Latta Park Theatre—Col. Peters Has a Good Company and Meritorious Plays.

The Dilworth-bound cars were crowded last night again with the multitudes who are taking advantage of the salubrious evenings to forget the cares of the day in the enjoyment of the performances of Col. W. A. Peters and his clever stock company. "Back From Mexico" was presented again last night and the performance was better than ever before. Col. Peters has got together a strong aggregation of players and has laid in a full supply of lively, new plays, brimful of life and action. There is not a dry line in any of them, and if there were the actors would more than make up for them by their interpretation. The shows promise to be throughout the summer season even more of a drawing card than they were last year, when the company had such a deservedly successful run.

CERTAIN EXILE FOR CATARRH.

The renewed strength and vigor that has followed in the wake of Herring's Catarrh Cure for all sufferers from this malady, can hardly be estimated. Catarrhal complications are responsible for more nervous and over-taxed systems than any other disease. One bottle of this scientific preparation banishes every symptom and brings certain and immediate relief. Price $1. Get it at Atkinson's Drug Store.

The Artistic Stieff

The time never comes to the purchaser of a Stieff Piano to realize that he has bought a cheap instrument.

Year in and year out it retains the same

SWEET AND SYMPATHETIC TONE,

the same delicate and evenly balanced action and is an ever-increasing source of pleasure. An emblem of purity in musical refinement and proof of an artistic taste.

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THE LATEST THING IS THE FANCY HAT BAND

THE keynote of a man's dress used to be his necktie. Now it's the fancy band on his hat.

There is only one band that lies flat and smooth, that does not wrinkle, slip out of place or get baggy and loose.

"THE WICK ADJUSTABLE FANCY HAT BAND"

"the band with hooks" (all rights reserved). The Wick Band can be adjusted to any hat—straw, panama, slouch or telescope. Goes right on over the old band. Fits any size hat.

Any hat can be made a Club or Varsity hat by the adjustment of a Wick Band.

Over nine hundred patterns and combinations: Club, Fraternity or College colors: stripes, plaids, polka dots, neat gray or new black and white effects.

25c. and 50c.

A variety of the latest patterns and color combinations always in stock.

TATE-BROWN COMPANY

If It Really Sings

and doesn't give just a poor imitation, then it is

A Victor

On your porch these warm evenings you can have for your entertainment Melba, Caruso or any of the grand opera singers—or Sousa will play his latest march hits—or the best from the comic operas is ready for your amusement, provided you own a VICTOR.

Stone and Barringer Co.

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NOTHING BUT THE BEST AT THE "MYSTIC"

North Tryon

Boys' Pants and Sui...

Boys' Knickerbocker Pants, all sizes from 5 to 16 years; all full sizes and many different kinds of fabric

$1.00 an d$1.25.

Regular Knee Pants in most any Mixture, as well as Blues and Blacks

50c. to $1.00.

Wash Pants in Duck, Li... or Crash

25 and 50c.

Boys' Wash Suits, Blous... Coat Suits; sizes 3 to ... years

50c. to $2.00.

Knickerbocker Suits Serge or Worsteds

$5.00 to $7.50.

Yorke Bros. & Roger...

HAVE YOU SEEN OUR FINE LINE OF SHIRTS YET?

Negligee Shirts

CUFFS ATTACHED,
CUFFS DETACHED,
PLAIN SHIRTS,
PLAITED SHIRTS,
WHITE and COLORS.

All kinds of Shirts at $1, $1.50 and $2. Be sure you see ours.

Goods Sent on Approval Returnable at Our Expense.

LONG-TATE Clothing Comp'ny

KEEN minds cut deep below the surface of their work, and telling thought is stiched into our Smart Clothes. You, being a man of to-day, are interested in good clothes—clothes that fit. Ours are yours, and superior quality and workmanship marks them.

LET US SHOW YOU

ED. MELLON COMPANY

LEADING CLOTHIERS

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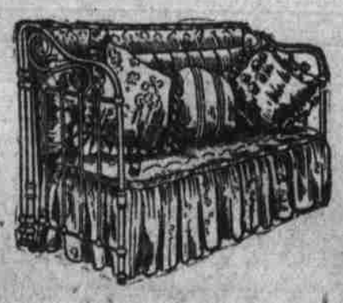

Solves successfully the small room problem.

A truly ornamental sofa for the day and good double bed at night. It can be changed from a sofa to a bed instantly by a child. No cumbersome mechanism to get out of order.

We can furnish the home in any color and cushions red or green velour. Prices range $25.00 to $30.00 according to the amount of brass trimmings used. Try one of the beds. You will be pleased with them.

The Home Furnisher W. T. McCOY South Tryon Street