MILLION DOLLAR BANK INSTITUTED HERE C. M. Hickelman, of Asherifle, ingham and Richmond, Ranking bove Any in Atlanta—Charlotte ensidered by Promoters the Most

seciardly the most momentous movement toward the fuller development of Charlogre is that directed toward emblishing a million-dollar here, which will be the largest the bank mond and Birmingham, overstepping the strong banks of Atlanta and by The concern is an absolute certainty, the application for hington with all the requirements corporation of such an institution. It is not counted as a thing so wonderfully strange that a bank of this being sold for \$100-per stare. magnitude is possible for the Queen It is not incomprehensible that money from all over the South

should follow the roads that converge here, but it is considered a thing almost incredible that such a gigantic, movement should Pemain in secret until almost on the eye of its actual unfolding. THE NAME OF THE BANK.

name to be given the coming institution. Its president is undoubtedly the foremost banker of North Carolina, the best informed man in the business and the most sexpert in mansouters of this sind. His theld for the present on some time pe position he now ocstood that bothld have so hesitancy Seaboard Air puccess upon the enwere near the Mr. C. M. Hickerson, still, matters from Asheville, who,

ern, which desthout any opposition. evidences of such interest in workat he will be whapel pable lat he word of Atlon fortune, the ACKERS V HERE.

Atlantic S Hickerson, spent yesternd. Dese city for the sole purpose leting all arrangements for making the necessary application. Mr. bernon has been in the city a nunt-of times within the past two the and within that time, too, has raveled all over the State and in ther States, solely bent on this busi-What he did was not divulged to other people; he cautioned secrecy the task was so monumental that absolute care was essential in its execution. He came to the city Wednes-slay night and after a short confer-ence yesterday will several men inlect, he called up The Observer yest day and stated he was ready to serify the rumor which had gone the round of the streets during the day.

This was the first inquiry made

by the reporter. decided on Charlotte after connection with one other city of the State, and we came to the contial city in North Carolina. During there were so few banks in this secdemands of its growth. Large mon-ey-holders and merchanis who de-mand large sums of money knew not to apply to banks here for money, because they were not strong enough to handle the business. They could borrow dribs of \$10,000 to \$20,000. or possibly a ratio better, but when it came to led ing out \$100,000 the intending borrowers sent their applications North.

BRING MUCH MONEY HERE. "I believe that the new bank we tal, and the early opening of the intend to institute here will bring to stitution for business. He is a man sharlotte as much as \$4,000,000 or who sees far into the future; young, 25,000,000 of new money every year.

There is a sufficient amount of business going on of this section of the
South to make this expectation reasonable. We won't hart local businerve" to begin the organization of sonable. We won't hart local busi-nerse at all. We want the other bankers to feel that we are not their and has succeeded. He sees here in enemies, but merely friendly co-laborers. There is no reason in the world
why we should touch them in any
way to their hurt; there are many
measons why we should be a belp to
them. In having one large bank
here, it is altogether reasonable to
presume that the stream of money
which will start flowing, hitherward
will partly go to their good. It was will partly go to their good. It was in the future and despite past his-absolutely without any feeling of tory and present conditions, he has competition that we have decided up-talriy completed the work of organ-ch locating in Charlotte. We want ization. on locating in Charlotte. We want to help instead of harm the banks and bankers of your city."

fally completed the work of organization.

ATTITUDE OF LOCAL BANKERS.

A BANK WITHIN ITSELF. American National Bank, of Ashethat it was not connected; that the South, and also from Charlotte. declared that is was separate and dis-

Not only will Charlotte, after the smallshapent of the new bank, become the leading rity of North Carolina; not only that the pledmont section, but the banking rity of pledmont section, but the banking within itself such power to make it grow: nothing so indicative of its brilliant future, has ever been inau-reform.

Numerous enterprise in those was about it. The Society for the respected about it. ired but this was altogether pos-ile prov of the fact that Chur-te had the jorned contro of the under had industries that are scat-in the producent region.

banking institutions of the city, it is altogether possible for the contem-plated bank to attract such business Recorder Smith Commits White Man a to make Charlotte notorious for its financial strength. It is easy to realenterprise struck precisely upon the strategic point in all of this imm diate territory for the establishment of such a monumental project,

THE BANK'S OPENING. Mr. Hickerson stated yesterday that the new enterprise would be comp' tely organized and ready Substantial City in the State—Local The application for a charter goes to Washington to describe the Company of meeting of the stockholders will be called and the directorate elected. Then the board of diretors will name the officers and the institution will be opened. For the present institution of its kind between Rich- quarters and Mr. Hickerson is busying himself these days trying to se cure suitable rooms in which to open the business. It is tixely that many marks any similar institution in will continue the work of securing Already subscriptions to BIOCK. \$500,000 are subscribed, this being as much as the government requires charter to be mailed to-day to to grant a certificate or incorporasemanded by the government for the had no trouble at all in placing the stock, finding almost every man he solicited, ready and waiting to enter into the project. Stock

NEW BUILDING NECESSARY. Mr. Hickerson states without the east hesitation that the matter of recting a commodious and handsome home would be the first to be con-templated by the officials. It is excedingly probable that a building of several stories will be put up and will the permanent home of the oir. Hickerson 'entral National. stated that he found no room available now that would meet the demands of the officials for the future The Central National Bank is the National Bank, of The American Asheville, which he resusted in orhas erected a six-story ganizing. building, one of the prettlest in the Mountain City. An edifice that many respects will measure up to the seauty of the Selwyn and the magnitude of the skyscruper is a distinct esibility in connection with the establishment of the bank. THE SIZE OF THE NEW-BANK

A better idea of the magnitude of the new institution can be gained by comparison. In these cays when large somewhat after the fashion of the commonplace, it is easy to secure an nadequate conception of a pank with such size as the Central National will assume. The larger panks of the located in Atlanta, Bir-South are minghum, New Orleans and Richmond. The largest Birmingham bank has a capital stock of \$2,569,-000; the largest Atlanta bank has a capital of \$800,000; the largest New Orleans bank has about a \$1,-000,000 capital, and the First Nacapitalization. It will be seen ther Central National will rank alongside the largest banks of Orleans and Richmond and will surpass the largest in Atlanta.

WHERE MONEY HAS BEEN GO-

ING. Money from many of the largest orporations in this immediate secon of North Carolina, and, indeed, piedmont Cardlina, has fbeen go ing to the First National Bank at Richmond, of which Mr. John M. Miller is the cashler. The only reason that this bank has been handling CHARLOTT'S THE CITY and manufacturers of this section is gro called for it, he and Mr. Wilson of the city school system was taking an institution to Charlotte?"

The city of the fact that the head of the city school system was taking conferred at some length and he went his ease within. When in the due grant big loans and to co big busi-ness, such as no other bank in this State could do. The Central Na-We decided on Charlotte after considering its possibilities of growth tional will intercept the steady stream in connection with one other city of of money that has been going to that city, or at least wifl make it possible clusion that it was the most substan- for the barrowers and depositors to find an adequate bank is closer proxthe past year there has been a seady stream of money going from the son to suppose that it will get the south to the Porth. It was because business. MR. HICKERSON'S GENIUS.

Mr. Hickerson, upon whem fell the sell at the figure named, \$35, arger part of the work of organizan, is a comparatively young man business long enough to get a con-ception of the details of its duties. He understands the business thor-When the agitation for a oughly. new bank at Asheville started, it fell to him to do the work of organizaon, and how splendidly he succeed ed is witnessed by the speedy getany feeling of tory and present conditions, he has

The presidents of at reast three Asked whether the newly-organized parently delighted with the pros-merican National Bank, of Ashe-le, was in any way behind this These three so expressed the newly-organized parently delighted with the pros-pects for another and a larger bank. These three so expressed the newly-organized parently delighted with the prosbanks of the city are nopeful and apyesterday and declared that they were not afraid of a falling off in new ious bank would be an institu-tion altegether independent: tacked by copifal from all parts of the State. from several points throughout the crease their business. Mr. H. M. crease their business, Mr. H. M. He Victor, who recently resigned the podeclared that it was separate and distinct from the movement started a last addition of cashier of the First Nationalism framelers to organize a new bank at stated last night that he was in no way connected with the new bank. In short, it would be a bank within the level of the sound many people believed that the nine was rine for such an establishment here. A for such an establishment here. A for such an establishment here. A good many people believed that he was belief the movement that it is in a specific and realise a great possibility of expansion in this immediate section. This is a word is the substance of the sentiment from which sprang the movement to make which a plant the fact that substant a diginal banking city.

Willon, who recallly resigned the position of the first National & Guthrle.

In the Domestic Quarrels.

"I note with no little interest that my query relative so the card playing husband and wife when engaged in a game together," said the Ohis which sprang the movement to make so its found in the fact that substant and lighted banking city.

Cured of Lang Trouble.

JAHLED FOR CONTEMPT.

to Jail on His Refusal to Answer Question as to Whom He Bought Liquor From-Habeas Corpus Is-

"Did you on the 26th day of Deember buy a gallon of whiskey from one Lewis Bennett?" decline to answer the dues-

'On what ground?' the ground that the answer

ould incriminate me days in fall for contempt f court. The question is a valid-one and not one which, in the opinion of court, would tend to incriminate the witness.

Not perhaps in so few words, but not in others to the same effect Recorder W. M. Smith yesterday morning committed J. T. White, a white man, to jall for 30 days for ontempt of court. Application was mmediately made by Attorney Shanionhouse, representing the defendant, or a writ of habeas corpus before Judge Platt D. Walker. This could be heard yesterday but will be argued this morning at 11 o'clock in Mr. Shannonhouse's office.

The question involved in this case, thich excited no little interest yesterday, is an interesting one, resolvig itself practically into he queson, who is the judge of the liability of an answer to incriminate a witiess, the trial judge or the witness Every one admits that a witness cannot be made to answer a question whose truthful answering would convict him of crime, but it is the ylew of the recorder that in all courts the judge either passes the question uninswered or forces an answer according to his view of the matter. White is also under indictment for stalling, but has never been tried. It is assumed, though, nothing authoritative has been brought out on point, that the expressed disinclination to answer has something to

or him, was not present and had ot been located. It is the contention of the attorney or the defense that 'the court exseeded its authority in punishing the itness for contempt when he within his rights. The fact that Judge Walker will hear the case of ourse means nothing so far as the decision of the matter is concerned, since the writ of habeas corpus demands a speedy hearing whatever

o with this case. The trial of Ben-

nett, for whom the warrant was is-

TROUBLE OVER AUTO.

the merits of the case.

Mr. J. E. Wilson Claims That He Purchased Machine Which Was Won by Negro at Foreman-Miller Company's Drawing Contest.

And after all there is trouble over e automobile which was won last week at the drawing contest of oreman-Miller Company by Michael McRorey, who thereby became the first colored holder of a nineteenth ntury vehicle. Claim and delivery

ter it was drawn for the sum of \$35, concluded he would lock things noon and again talked with Mr. Wil- ed that he would see what was doing son, and it was immediately after- in the great world that lay outside. pers were served, the auto being tak- Waen he fain would have shaken day or two after the drawing and saw thought of, brought into play, pres-The negro went out and talked with Graham was released, shaking hands Mr. Wilson that he didn't care to cuers and then shaking hands again.

Michael came up yesterday and made arrangements to come into ache has been engaged in the banking luxl possession of the auto when he was intercepted by Mr. Wilson, secured the services of Judge E. Little to defend his contention. The papers were issued by 'Squire W. D. Alexander and it is likely that the case will be heard to-morrow. -

Civil Service Examinations in Char-

Simultaneously at Charlotte, Wilmington, Raleigh, Greensboro, and Goldsboro, on January 22d, 29th and 10th, respectively, examinations wi be held to fill vacancies in the civi service. On January 2-4, the ex-amination will be for Lanston and Merganthaler Hactype operators at \$4 a day, on the 29th, for cylinder and platen press feeders at \$630 a year and for tariff clerk at \$1,200 a year on the 29th-30th, for a scientific as sistant in seed testing in the Department of Agriculture, \$349 to \$1,000 a Topographic draftsmen and copyist typingraphic drafts salaries from \$200 to \$1,000. draftamen at

Mr. Jones Will Locate Here. (His many friends will be glad to learn that Mr. Hamilton C. has decided to locate here for the practice of law. Mr. Jones recently in the office of former Assistant Distriot Atterney James W. Osborne. Mr. Jones is a graduate of the school of the University of North Carolina and a post-graduate of Columbia University, in New York He is a brilliant young man, son of the late Hamilton C. Jones, whose distinction as a lawyer was more than State-wide. Young Mr. Jones will be in the office of Messrs. Thert

this a definet banking city.

Scriptions have been largely taken but I fear that I need sook for out little illumination from that sources city.

This country.

The country was presented and that little illumination from that sources city. many more are unucupated. The editors who are married will not Numerous enterprises established dare so much as to mention it, while

Cured of Lung Trouble.

"It is now eleven yours since I had a farcow escape from consumption with a first and grow stronger in Asherilla solid continued to appear to the aircady sirong in saidt to 12 populs, and continued to the first and Mary finally I began taking to Kinga New Finally I was entited to severe the finally of the new positions for the new positions of the finally specified for the finally s Peter's.

Begin the New Year right. Make the good resolution that



and none other will be your coffee for the coming year. It's the, best on earth for the price. Sold everywhere.

- PETER SECTION The Reily-Taylor Co., New Orleans, U. S. A.

PROGRAMME FOR CONVENTION.

President C. C. Moore Will Submit a Programme For the Coming Convention of State Farmers to Meeting a' Local Division To-Morrow-A Number of Strong Speeches,

President C. C. Moore, of the North street. arolina division of the Southern Coton Growers' Association, has arranged an exceedingly strong programme for the annual State convention of the organization to be held in this city January 21-22d. Mr. E. D. Smith and Mr. F. H. Hystt, two valued and strong officers of the South Carolina Division and both connected with the national association, will be herespeak on subjects of vital interest to the farmers. Dr. George T. Winston president of the Agricultural and Mechanical College, has been engaged to "Agricultural Education speak on Mr. J. D. Currie, president of the North Carolina agricultural association, will make an address, as will also Mr. J. P. Allison, of Concord, large and intelligent planter and member of the executive committee of the national organization. There will still be a number of other prominent speakers from the list of visitors.

In addition to these gentlemen, sevaddress the convention, which will be in session two full days. The sued a week ago, had not been tried annual address of President secause White, the man who is alwill be of great interest to the memers of the association. Every effort leged to have purchased the liquor is being made to make this the finest annual meeting ever held .-

Mr. Moore will submit the gramme he has made out at the meet ng to-morrow of the Mecklenburg division and any additions, alterations or subtractions that are deemed adisable will be made. It is not likely, nowever, that any material change will be made in the list of speakers rranged by Mr. Moore and which vill be printed in a day or so. Every ndication points to a great convenon, one that will draw large planters from all ports of North Carolina

AN ILLEGAL IMPRISONMENT.

uperintendent Alexander Graham the Victim of Circumstances-Spends an Unpleasant Hour in the City

All the writs of habeas corpus in he world did not avail to release Professor Alexander Graham from a remint put upon his personal liberty A night by the janitor of the city papers were secured yesterday after-noon by Mr. J. E. Wilson, a young in the building, where he discusses man in the store of the Foreman-school matters with those who seek Miller Company, backed by the con-tention that he purchased the ma-fice of the Greater Charlotte Club. chine from the negro a few days af- Last night about 7 o'clock the janitor The auto was never taken from the and proceed otherwhere, and did so, ward that the claim and delivery pa- there was nothing doing for him. en to Barringer's garage. Mr. Wilson down the door, it stubbornly resisted claims that he went to Rock Hill a all attacks. Finally the telephone was the negro, making a trade with him sure was brought to bear and after and depositing \$1 to confirm the deal about an hour's duress. Professor ther negroes and came back to tell several times around with his res-

Another Baptist Weekly Being Talked

There is considerable undercurrent talk among some of the Baptists of the State, it is said, concerning th establishment of a new church weekly on a cheaper basis than any now obtainable. Rumor has it that the es tablishment of such a paperlat Leaks ville or in that neighborhood is possibility. There has been as yet materialization of plans, but it is con-sidered by some that this may take place in the near future.

TOILET GOODS

A complete drug store means much more than just drugs. articles embraces a wide range. There are low price and high price, fancy and plain, artistic and strong-all. however, of a thoroughly re-liable quality. We are pains-taking in our selections. We mean to buy only those goods that we can fully recommend to our friends. This counts something-for the or bad of many tollet articles does not begin to come out until they have been used a little while. How disappointing it is then to have them prove unsatisfactory. We are sure that you will be satisfied if you will come and purchase our tollet requisites of us. You should investigate our beautiful store, anyway. It is the most modern establishment Charlotte. We carry a beau tiful stock and new goods are arriving every day. We would very much appreciate a share of your patronage, and hope you will start the New Year HAWLEY'S PHARMACY

Small Fire Yesterday Morning The explosion of an oil stove ye erday morning at the come of Mrs. Jackson, on West Trade street, attracted attention, the alarm being turned in from box 28. at the corner of Mint and The stove was removed into the yard and the fire promptly extinguished

The Explanation

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Golden Glory Cooking Oil is found in the fact that when the oil is heated to a certain degree of temperature it forms an instantaneous, impervious coating over the entire surface of the cooking food. This thin coating absolutely prevents the absorption of grease so it is impossible for an artick

Golden Glory Cooking Oil

fried in

ever to be heavy and soggy. This temperature is a matter of about 300 degrees, and can only be attained by

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This is what every one exclaims about our this sea son's Rugs. They are certainly gathered in here with great care. Our buyer went carefully through the line of the best rug makers in this country and we bought only the pick of their productions.

Also a large stock of larger and smaller Rugs. offer the best bargains on this market.

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Largest Dealers in the State.

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Finest line ever shown in . Charlotte - most complete; that is, we have every sort and every price and every size Undergarment wanted. We have a special lot of stouts, something you can't anywhere.

You are going to need some of these goods before the winter is over, so come in and let us sell you NOW.

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with his extravagant tastes and love of " self, never experienced the joyful pleasure of buying

at the prices 'we sell at. It is just at this time that many are making

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