U. C. T. Column

FAILURE AND SUCCESS.

Genius, that power that dazzles mortal eyes,
Is oft but perseverance in disguise;
Continuous effort in itself, implies, in spite
Of countless falls, the power to rise.
Twixt failure and success, the point so fine,
Men sometimes know not when they touch the line.
As the tide goes clear out, it comes again clear in;
In business 'tis the wisest men who win.
And oh, how often when shades of doubt dismay,
With little more persistence, courage, vim,
Success will dawn o'er fortune's cloudy rim.
Then take this honey from the bitterest cup—
There is no failure save in giving up;
No real falls, so long as one still tries,
For seeming setbacks make the strong man wise.
There is no defeat, in truth, save from within,
Unless you're beaten there, you're sure to win. —Author Unknown.

Personals.

Mr. C. Lee, of Winston, is at the Buford for a few days.

Mr. "Sunny Monday" Payne, of "Gold Dust" fame, will make Charlotte his headquarters for the next two weeks, stopping at the Buford.

Mr. Jimmie Eaves, of New Orleans, is a Charlotte visitor at present.

Mr. R. H. Bethel will make Fort Mill, S. C., his home after February 1st. Mr. Bethel will have charge of the Charlotte Brick Company's plant.

Mr. H. N. Klueppelberg is in after a week's trip up the K. S. road.

Mr. Quince Gilky, of Marion, was in the city a few days ago.

Mr. Shortie Peoples says trade has never been better with him than the past two weeks. "Shortie" is a salesman.

Mr. H. J. Herb will return to the city the middle of the week after a ten-days' trip in eastern Carolina. Mr. Herb is with the Cochrane Show Case Company.

Mr. Felix O'Ghee, of Shelby, was in Charlotte working the trade last week.

Mr. Vic Shaw is in after a very successful trip of ten days around Greensboro. Mr. Shaw's line is shoes.

Briefs.

Every salesman must have faith in himself.

One hundred new members, one hundred days. Remember thirty days have passed.

Regular meeting, Charlotte Council, Saturday night at 7:30. Every member is expected to be present. Something unusual for you at this meeting.

Salesmen, remember and always take broad views of everything.

Honesty and courage are first cousins. They go hand-in-hand. Mr. Salesman, confidence in your ability to do good work and to make good will win out for you.

Let every salesman labor to accomplish, let him look to the joys that come from a task well done, rather than to the price he is paid for the doing of it.

We will be very much disappointed if there is not one hundred members present at Saturday night's meeting. Come.

Train your mind to detect the important and to overlook the unimportant.

Mr. Salesman, you cannot sell goods without some trouble. If all you had to do was to go around and book orders you would give your job up pretty soon.

A salesman to be a big success must be an expert at "butting in." But he must learn to "butt in" with tact and grace.

His Share.

Tom—Papa, I want a bicycle.

Papa—Well, Tom, and what will you furnish toward getting it?

Tom (thinking deeply for a moment)—I'll furnish the wind for the tires.

U. C. T. Regular Meeting.

The regular meeting of Charlotte Council will be held Saturday night at 7:30. Fifteen new members are to be put over the mountains at this meeting. Every member is urged to be present. A surprise awaits every one who is there. Come, you will enjoy this meeting.

Jacky Jones Was Strenuous.

"Tommy," said mamma (who had noticed severe bruises on his face), "you've been fighting again."

"Yes, mamma."

"And didn't you promise me that when you wanted to hit any one you would always stand still and count a hundred?"

"So I did, mamma, and this is what Jacky Jones did while I was counting."

Still Cutting Up.

The wanderer had returned to his native heath. He was inquiring of all the friends of his early youth. "And what has become of Bill, the village cut-up?" he asked. "Grown up and married now, I suppose, and carrying the dignity that goes with age and responsibility."

"Bill has the responsibility all right, but he is still a great cut-up. He writes M. D. after his name now, and has the vermiform appendixes of half the village in bottles up at his office on Main street."

"John, why are you raising the window? Don't you know that I will be unable to speak above a whisper by morning?"

"Yes'm."

Clean Money.

A. Cressy Morrison, of Milwaukee, well known among the advertising fraternity, has started a movement for clean money, by issuing a clever little booklet upon the subject. He shows that it would not be an impracticable thing for the leading banks to maintain sterilizing plants for small coin. He believes that much of the danger of spreading disease through dirty money could be done away with if persons would ask for and insist upon having new and clean small bills from banks and commercial houses. Much of what he says about the danger of contagion from dirty money is true. Even where money is not "tainted" it is very often unclean.

The Question of Compensation.

A writer of the employing class lays down this principle of fair treatment of employes: "Let me say, that no business man can afford to pay his help less than a sum on which they can live in a decent, comfortable and self-respecting way. Repeatedly I have started salesmen at one-third greater salaries than they themselves asked. Some people would think that nothing less than lunacy—but I know better. Why did I do it? Because I knew the amount the man asked for, was the measure of his desire to get work, and not his normal necessities. When you allow a man entrusted with the making and keeping of your trade for you to undertake that important work on short rations, you put yourself in the foolish position of imposing a handicap on the very horse on which you have put your money."

House Letters.

The sales manager of one of the largest and most successful manufacturing concerns in the United States makes an observation with which I am certain many travelers will agree. It is as follows: "A fatal mistake many manufacturers make is sending nagging and discouraging letters to their salesmen, especially when they have a run of bad luck. What is wanted at this time is letters of encouragement—the salesman meets with sufficient stumbling blocks on his travels. Keep your salesmen posted up to date with all the details pertaining to their department; show them that you have their welfare at heart. You may realize when it is too late that your representatives or salesmen have the making or marring of your business.—Canadian Commercial Traveler.

The Year's Record.

The year 1907 was a period of remarkable growth for the Order of United Commercial Travelers of America. There was initiated during that year a total of 9,048 good men and true, against a total of 7,161 for the year 1906, a gain of 1,887 members. The total membership of the order, as near as it can be arrived at by a hurried digest of the returns to the supreme office on the first day of January, 1908, was 45,122.

Much larger disbursements were made both from the indemnity fund and widows' and orphans' fund of the order during the year 1907, than the year 1906. The records of the year show that there was paid out for accident benefits and accidental deaths in that period, the sum of $313,895.22, against the sum of $242,273.21 in 1906. In the year 1907 there was paid out for the relief of dependent beneficiaries and orphans of deceased members of the order, the sum of $24,448.57, against the sum of $18,650.25 in 1906. Taking the excess in the disbursements in these two departments for the year just past, over that which preceded it and we may say that the order was able through these agencies to do $77,420.33 more good during the year 1907 than during the year 1906, even though most of us did not receive these benefits, but are satisfied, as Brother J. L. Ferris, of Waterloo, Iowa, puts it, to pay our regular assessments and dues and let the guarantee of protection be our dividend.

The year 1907 has not only witnessed phenomenal growth, but great expansion of the order. There have been instituted during the year one grand council and fifty-six subordinate councils, or more than an average of one new subordinate council a week throughout the year. With the order's twenty-five grand councils and 409 subordinate councils all alive and active, the order practically covers the entire United States and four Canadian provinces, and there remains but Nevada, Wyoming, New Mexico and Arizona in which no council of the order exists. Truly, this is a grand accomplishment to have been brought about since the 16th day of January, 1888.

The Badge Did It.

The Mount Pleasant (Mich). Times published a touching story a short time ago. A little 8-year-old girl was on one of the evening trains which arrived there. She was accompanied by a bodyguard of seven big, strapping men. Her every want was anticipated, and every attention possible was given her. The little girl's story was a sad one. Bereft of father and mother at once by a terrible accident in a little town in Wisconsin, she had been put on board a train and ticketed to Monroe, Mich.

Nearing Mount Pleasant, she learned that she must spend the night there alone and among strangers. No wonder the little heart was breaking and the little body was shaking with convulsive sobs.

The frightened, distressed look upon her face appealed to a gentleman sitting near, and sympathetic consolation drew from her the sad story. While she was telling him the facts he noticed upon the handkerchief around her neck a pin corresponding to the one he wore upon his watch guard. She told him it belonged to her papa. Little did she understand its value, but it proved a talisman, for the gentleman soon passed through the train and found six similar badges, and as soon as the story was told seven men were devoting themselves to the little girl. Among the number was one who lived in the city. She was taken to his home, cared for among his own dear ones and escorted to the southbound train in the morning.

The badge did it. Sure, it might have happened without, but it was a reminder to them of the obligations of duty. It drove away the clouds, and seven men were better and stronger for the incident.

ROWAN GETTING BACK NORMAL.

Business is Picking Up and Old-Time Activity is Being Resumed—Would-Be House Breakers Arrested—Hotels Crowded With Drummers.

Special to The Observer.

Salisbury, Jan. 26.—There seems to be a general opinion that things are looking up around these parts. Yesterday more country people came to town than has been the case for many weeks. These farmers are very much interested in the news from Raleigh and, while putting prohibition as a secondary consideration, are very anxious as to what the Legislature is going to do with the railroads. There is practically unanimous desire that old conditions should be restored as to the passenger rates and that then the special session should be adjourned. The merchants in Salisbury are anxious for an adjustment of the freight rates, but feel competent to deal with the matter through their association without reference to the Legislature. It is confidently expected that trains 21 and 22, on the Asheville division, will be restored pretty soon, and the fair attitude of Mr. Tayloe on behalf of the railroad company is universally commended.

Two white men, who gave their names as John and Frank Jones, but who are strangers to Salisbury, tried to break into a house on Depot street last night, but were nabbed by Officers Williams and Shuping before any serious damage was done. They will have a hearing to-morrow morning.

Salisbury's hotels have been crowded with traveling men during the past week and the drummers report that business is very fair all over Rowan county.

The advent of "The Lion and the Mouse" to-morrow night is eagerly looked forward to and there seems to be no doubt that the opera house will be crowded for this important engagement. The out-of-town bookings have been very large.

THE WEATHER.

Washington, Jan. 26.—Weather Forecast:

Virginia, rain Monday; colder by evening, brisk to high west to northwest winds; Tuesday fair, colder.

North Carolina, rain and colder Monday with brisk to high west to northwest winds; Tuesday fair, colder in east portion.

South Carolina, rain Monday, colder in west and north portions; brisk to high west to northwest winds; Tuesday fair, colder on the coast.

Georgia, rain in east and south, fair in northwest portion Monday, colder in north and central portions; Tuesday fair, colder in south portions; brisk to high west to northwest winds Monday.

West Florida, partly cloudy Monday, showers in north portion, variable winds except brisk to high west to northwest in north portions; Tuesday fair, colder in north portion.

West Florida, Alabama, Mississippi and Louisiana, fair, slightly colder Monday; Tuesday fair, light to fresh northwest to north winds.

East Texas, centrally fair Monday and Tuesday, slightly colder Monday in east and south portions; light to fresh north to northeast winds.

West Texas, generally fair Monday and Tuesday.

Arkansas, fair, slightly colder Monday; Tuesday fair.

Tennessee, fair in west, clearing in east portion Monday, colder; Tuesday fair.

Kentucky, fair colder Monday; Tuesday fair.

West Virginia, snow and colder Monday; Tuesday fair except snow in the mountains; high northwest winds Monday.

LOCAL OFFICE U. S. WEATHER BUREAU.

Charlotte, Jan. 26.—Sunrise 7:26 a. m.; sunset 5:45 p. m.

TEMPERATURE (in degrees).

Highest temperature	52
Lowest temperature	33
Mean temperature	42
Excess for the day	1
Accumulated excess for the month	41
Accumulated excess for the year	41

PRECIPITATION (in inches).

Total for 24 hours ending 8 p. m.	0.23
Total for the month	4.42
Accumulated excess for the month	0.68
Total for the year	4.42
Accumulated excess for the year	0.68
Prevailing wind direction	S. W.

W. J. BENNETT, Observer.

Wise Counsel From the South.

"I want to give some valuable advice to those who suffer with lame back and kidney trouble," says J. K. Blankenship, of Beck, Tenn. "I have proved to an absolute certainty that Electric Bitters will positively cure this distressing condition. The first bottle gave me great relief and after taking a few more bottles, I was completely cured; so completely that it becomes a pleasure to recommend this great remedy." Sold under guarantee at all drug stores. Price 50c.

NINETEEN HUNDRED AND EIGHT OPENS WITH BRIGHT PROSPECTS FOR US

Our business is larger than it has ever been, all departments being in active and successful operation, and our facilities for handling the accounts of our customers are equal if not superior to those of any other bank in this section.

Our Capital is	$ 500,000.00
Surplus and Profits	300,000.00
Deposits	1,350,000.00
Total Assets	2,800,000.00
Personal Liability of Shareholders	500,000.00

R. A. Dunn, Pres. W. E. Holt, Vice Pres.
A. G. Brenizer, Cashier. A. T. Summey, Asst. Cashier.
We solicit your business.

The Commercial National Bank
of Charlotte, N. C.

Homes and Vacant Lots For Sale

7-room new house, East Ninth street, with all modern conveniences; large lot and good outbuildings. Owner needs money for business and anxious to sell. Price $3,900
8-room house, North College street, on corner; all modern conveniences, plenty of shade and worth the money $4,700
Vacant lot, North Tryon street, excellent location and close in $4,500
3 vacant lots, Ransom Place, 50x150 each $2,500
Vacant lot, South Tryon street, on shady side $3,500

J. E. Murphy & Company
43 N. Tryon. 'Phone 842.

NEW SERIES
CHARLOTTE B. & L. ASSOCIATION
Will Be Opened
Saturday, February 1st, 1908.
The association of the people and for the people.
J. H. VAN NESS, President. WILLIS BROWN, Sec'y. and Treas.
Office 203 N. Tryon St.

HAVE YOU ANY IDLE FUNDS?
We issue 4 per cent. Demand Certificates of Deposit, which are interest bearing after three months.
THE AMERICAN TRUST COMPANY
Trust Building.

Another Week
New Series will be kept open another week to accommodate those just **waking up.** When the eyes of our people are fully open to the merits of this **"Billy Malone"** as against all 4 and 6 per cent. propositions, we'll have to provide an overflow institution. **"Mightey nigh got the big head now,"** and when Salisbury's mean liquor ceases to run south and some of our brethren have, in consequence, more change to help buy Betsy a cosy cottage, by and by, I'll just be "dog gone" if the Mutual can hold all the boys. But drive it out, fellows. We'll keep a growing and a spreading out, for the women have got to have homes and "Old Booze" has got to go.
E. L. KEESLER, Sec. & Treas.
'Phone 344. 25 S. Tryon St.

FOR RENT

8-room residence, modern, East Morehead	$37.50
10-room residence, modern, No. 9 East 12th St.	25.00
6-room cottage, Modern, No. 3 Woodlawn avenue	18.00
5-room cottage, 201 Fox Street	15.00
6-room cottage, modern, 300 E. 7th street	22.00
5-room apartment, modern, Jackson Terrace	25.00

CAROLINA REALTY CO.,
to No. 5 West Fifth Street.
W. D. WILKINSON, Manager.
B. R. LEE, Secretary. 45 North Tryon St. J. P. LONG, Sales Agent. 'Phone 609.

Wood Fibre Wall Plaster, "Hard Clinch."
THE BUILDERS FRIEND
Freezing does not hurt; natural shrinkage will not crack it; water does not make it fall off; hard as stone. Write for booklet. Manufactured by
CHARLOTTE PLASTER CO.
Write for Booklet. Charlotte, N. C.

FOR SALE
A beautiful suburban site, near Elizabeth College. A good 6-room cottage, all necessary out houses; one-half acre of land, fine shade trees $2,500 Party not living here and wants to sell. Can arrange good terms.
Brown & Company.
'Phone 535. 203 N. Tryon St.

7 PER CENT.
Capital and Surplus, $350,000.
E. P. Wharton, President.
A. M. Schles, Gen. Counsel.
R. C. Hood, Asst. Manager.
or more, free of taxes, can be obtained from first-class preferred stocks of substantial North Carolina companies which we can offer.
Trust Department,
SOUTHERN LIFE & TRUST CO.,
Greensboro, N. C.

F. D. A.

FOR RENT
Small Dwellings

213 S. Graham St.	$10.00
215 S. Graham St.	10.00
502 N. Smith St.	10.00
508 N. Smith St.	12.50
408 S. Cedar St.	10.00

F. D. ALEXANDER
Piedmont Bldg. 'Phones 587-645.

"ON THE SQUARE."
Leads them all—
HUYLER'S
Always the best.
Fresh shipments of Huyler's Candy continually arriving. Don't you want a box to-day?
R. H. JORDAN & CO.
'Phone 7.
"WE NEVER CLOSE."

NURSES' REGISTER

A Representative Wanted in Every County in North Carolina for the
Southern School of Telegraphy
and the
EMANUEL SCHOOL
STENOGRAPHY AND TYPEWRITING
ASHEVILLE, N. C.
Liberal commissions paid right parties. References required.

An Attractive List of Farming Properties

335 acres at Polkton, N. C., one of the finest farms in Anson county; improvements on place cost $6,500 to $7,000. Price	$12,000.00
100 acres in Sharon, with good buildings	3,000.00
31 acres 6 miles west of Charlotte on S. A. L. Ry.	1,550.00
76 acres 4 miles north of Charlotte on A. T. & O. Ry.	8,000.00
56 3-4 acres 7 miles north of Charlotte	2,400.00
193 acres 1 1-4 mile south of Davidson College	5,000.00
101 acres 9 miles west of Charlotte, 1-2 in timber	2,650.00
227 acres 9 miles west of Charlotte, 1-2 in timber	6,810.00
72 1-2 acres near Sardis Postoffice	3,000.00
109 acres 1 mile north of Mint Hill	2,725.00
115 acres 3 miles east of Mint Hill	2,000.00
125 acres 8 miles south of Charlotte	3,125.00
105 acres 2 1-2 miles southeast of Davidson	3,300.00
670 acres 5 miles from Davidson and Cornelius	16,600.00

SOUTHERN REAL ESTATE LOAN & TRUST COMPANY
Capital, $75,000. Surplus, $100,000.
W. S. ALEXANDER, President. R. A. DUNN, Vice President. A. M. McDONALD, Sec. and Treas.

First National Bank
CHARLOTTE, N. C.
—ORGANIZED 1865—
Capital $ 300,000.00
Surplus and Profits 240,000.00
Assets 1,900,000.00
Your business respectfully solicited.
Every courtesy and accommodation extended consistent with sound banking.

A SPLENDID CHANCE
to buy a home or make a good investment might present itself. Have you the ready money?
Make a provision for it by putting aside a certain amount every pay-day, and make it all you possibly can.
Your wife will give you all kinds of encouragement if she knows you are trying to save money.
Southern Loan & Savings Bank
JOHN M. SCOTT, President. W. S. ALEXANDER, Vice Pres. W. L. JENKINS, Cashier.

The Merchants & Farmers National Bank
Charlotte, N. C.
DEPOSITARY FOR
United States Government
State of North Carolina
County of Mecklenburg and City of Charlotte.
We would also like to be your depositary.
GEO. E. WILSON, President. JNO. B. ROSS, Vice President. W. C. WILKINSON, Cashier.

The Charlotte National Bank
CHARLOTTE, N. C.
The chief concern of the officers and directors of this bank is the welfare of its depositors and the security of their deposits. The Charlotte National Bank was founded by men of means, integrity and successful business experience, and its enviable record has given it a reputation for solidity that extends far beyond Mecklenburg county and North Carolina. If you want absolute safety, it is here. We solicit your business.
B. D. HEATH, President. JNO. M. SCOTT, Vice President. W. H. TWITTY, Cashier.

J. H. Little, Pres. H. G. Link, V. P.
$30,000 TO LOAN
on centrally located Real Estate in Charlotte, in amounts from $2,500.00 up.
The Charlotte Realty Co.
A. G. Craig, Sec'y. 'Phone 377. W. J. Chambers, Treas. Office 18 E. Trade St.

Begin the New Year by opening an account, Subject to check, or Savings Account with
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HIGH GRADE BONDS
500 A. T. & O. R. R. 6s, due 1513.
5,000 N. C. 6s, due 1919.
10,000 N. C. 4s, due 1910.
10,000 City of Concord 5s, due 1937.
10,000 City of Winston.
5,000 City of Charlotte.
10,000 City of Asheville 6s (paving notes).
15,000 School Bonds, 5s.
35,000 First Mortgage Real Estate 6s, 1918.
20,000 First Mortgage Real Estate 6s, 1910.
3,000 First Mortgage Real Estate 6 per cent. loan
2,250 First Mortgage Real Estate 6 per cent. loan.
Also 16 to 50 N. C. Railroad Stock.
F. C. ABBOTT & COMPANY