

DRINK Peps-Cola DELICIOUS HEALTHFUL

Easy Pili Easy to take and easy to act in that famous little pill DeWitt's Little Early Risers.

Early Risers Ask for the 1905 Kodol Almanac and 200 year Calendar.

DR. S. A. HENLEY, Physician and Surgeon, ASHEBORO, N. C.

Office over Spoon & Redding's store near Standard Drug Co.

DR. F. A. HENLEY, ASHEBORO, N. C.

Offices First Rooms Over the Bank of Randolph.

A C McALISTER & CO. Asheboro, N. C.

Fire, Life and Accident Insurance.

The best companies represented. Offices over the Bank of Randolph.

DR. D. K. LOOKHART, DENTIST, Asheboro, N. C.

OVER THE BANK. HOURS: 9 am to 12 pm and 2 pm to 5 pm

MILLINERY! I have a large and varied stock of

New - Millinery! To select from and my prices are right.

Bank of Randleman, Randleman, N. C.

Capital \$12,000. Surplus, \$2,000. Accounts received on favorable terms.

Directors: W. K. Hartsell, A. N. Bulla, S. G. Newlin, W. T. Bryant, C. L. Lindsay, N. N. Newlin, B. Bryant, H. O. Barker and J. H. Cole.

The Bank of Randolph, Asheboro, N. C. Capital and Surplus, \$38,000.00 Total Assets, over \$150,000.00

With ample assets, experience and protection, we solicit the business of the banking public and feel safe in making our deposits and willing to extend in our customers every facility and to accommodate them with safe banking.

My Work Pleases! When you wish an easy share as good as better over give.

TOM CARTER. Next door to Postoffice.

WASHINGTON LETTER.

Hon. John Sharp Williams a Candidate for U. S. Senator to Succeed Senator Money. The Gas Trust Responsible for Defeat of Cheap Gas.

Washington, D. C., May 15.—The announcement from Mississippi that the Hon. John Sharp Williams, the able and erudite floor leader of the Democracy in the national House of Representatives, would be a candidate for the United States Senate to succeed Senator Hernando D. Money, has been the fruitful source of considerable gossip in and around Democratic circles here in Washington.

There is no doubt that Mr. Williams can be elected to the Senate when the time comes, for he is beloved in his home State, and the question is whether he would want to be Speaker and make a fight for it when he has a cinch on the Senatorship.

This will give Mr. Williams two more terms in the House, the Fifty-sixth Congress to which he already has been elected and which will end on March 3, 1907, and the Sixtieth Congress which will be elected in 1906 and expire on March 3, 1909.

One Cold and Another The season's first cold may be slight—may yield to early treatment, but the next cold will hang on longer; it will be more troublesome, too.

SCOTT'S EMULSION when colds abound and you'll have no cold. Take it when the cold is contracted and it checks inflammation, heals the membranes of the throat and lungs and drives the cold out.

BUILDING AND LOAN.

Building and Loan Association in the United States and England. A Comparison.

By D. A. Tompkins, of Charlotte. The membership of these associations has been mainly drawn from industrial wage-workers. If it, however, by no means confined to this class.

A subscription list or subscription blanks are provided, sometimes both. An admission fee of 25 to 50 cents per share is usually charged to pay for charter, cost of books, stationery and expenses connected with organization.

In most cases from 500 to 1000 shares are subscribed before business is begun. Associations are sometimes organized and put into operation with no more than 100 shares subscribed.

Land companies and individuals trading in land are often willing to sell a lot on these terms. When the payments to the building and loan association are completed, say in six and one-half years, its debt and mortgage are cancelled, and then the second mortgage, made for the cost of the lot, becomes the first.

There are many variations in the details of plans for building and loan payments, loans, premiums, discounts, etc. These are fully discussed in another chapter.

Time Tried and Merit Proven. One Migrant Cough Cure is right on time when it comes to curing coughs, croup, whooping cough, etc.

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THE GENUINE Sun Cured Tobacco aroma and taste is guaranteed by R. J. Reynolds Tobacco Company only under this tag: Learn the Genuine Sun Cured Flavor Cut out this advertisement and send, together with 2¢ stamp, to R. J. Reynolds Tobacco Co., Winston-Salem, N. C., and they will mail free a 5¢ sample of this tobacco.

part of the sum each man may draw. They are each and severally, however, responsible for the entire amount, or so much of the entire amount as may be drawn out. The bank opens an account with each member of the borrowing association, and for each, separately, checks and credits deposits.

What makes this feasible is that the Scotch banks are allowed by law to issue bank notes on their good assets. This privilege is coupled with the condition (among others) that the bank must redeem its notes in gold on demand.

Co-operative banks of Massachusetts are practically a form of the building and loan association, authorized and controlled by the State. The sums of money accumulated in them by the working and other people of Massachusetts are astonishingly large, and would be beyond belief except for the fact that while they have the features of good building and loan associations, they are treated by the State as banks.

There are other systems of co-operative savings, but these illustrations are enough to show the utility of the system when a proper plan for its application is worked out and put into operation.

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Wood's Seeds. SEED CORN. Increase your crops by planting our improved and selected Seed Corn. All of our Seed Corns are Southern-grown, acclimated and give much better crop results than Northern or Western-grown seed.

Jersey Male Calves at a Great Bargain. with such breeding as Golden Lad first prize winner over all Jersey 1890; Golden Love first prize two year old bull at Pan-American 1901; General Merrigold sire of twenty-one heifers that sold at an average of \$144 each.

Moved 33 Having bought out the grocery business of Jos. Norman I have moved to the building formerly occupied by Morris & Scarborough NEXT DOOR TO HOLLADY-PHOENIX HARDWARE CO.

Carolina Stock and Poultry Firm. O. U. Hinshaw, Prop., Route No. 1, Chocoma, N. C. Single Cock Bantam Leghorns and Barred Plymouth Rock Chickens.

Ayer's Hair Vigor. This falling of your hair! Stop it, or you will soon be bald. Give your hair some Ayer's Hair Vigor. The falling will stop, the hair will grow, and the scalp will be clean and healthy.