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P. A. REAVIS, LOUISBURG, N. C.

THE STERLING COTTON MILLS
 Cotton Mill Operators and Dealers in
 General Merchandise
 No review of Franklinton's trade advan-
 tages would be satisfactory did it not
 contain full and complete mention
 of the facilities of the Sterling Cotton
 Mills store as a popular source of sup-
 ply for the inhabitants of the surround-
 ing section, with some reference to its
 predecessor, the familiar Vann Estab-
 lishment of former days, and to its
 founder, S. C. Vann, who is also the
 promoter and upbuilder of the local cot-
 ton mills whose operations have been
 an invaluable source of prosperity and
 industrial opportunity to the whole
 community. Since the very inception
 of this business, in a small way, in 1872
 its trade relations and methods have
 been suggestive of and synonymous with
 reliability and integrity, and these con-
 sisted always in representing all goods
 for which they were sold at the best
 price, quality and representation of every
 article sold, at a flat one price
 to all, regardless of every consideration
 and that price the very lowest consist-
 ent with quality, and in making good
 in every single instance the only policy
 that wins and promotes popular con-
 fidence "money's worth or money back."
 No wonder then the Vann Store in its
 day was a popular enterprise and like-
 wise its successor, the Sterling Cotton
 Mill Store, which is under the same
 ownership and management, the name
 alone being change, but not its policies
 principles and methods of serving the
 public. No wonder, too, that in the
 past ten years popular appreciation
 measured by the constantly growing
 volume of sales has increased four-
 fold, and sales are the one and only test
 of progress and success in merchandis-
 ing. As today constituted and equip-
 ped the Sterling Cotton Mills Store
 presents every facility and advantage
 to supply the needs of the public that
 experience can suggest or money com-
 bined with intelligent effort, can pro-
 cure. Its stocks are large and care-
 fully selected and contain that wide range
 of prices and qualities which anticipat-
 e and responds promptly to all ordi-
 nary conditions and tastes. Moreover,
 standard goods are the distinctive fea-
 tures of all lines, preference being given
 to them for excellent business reasons
 and their quality and merit and value
 are prominent in the reputation of the
 seller and the purse of the buyer.
 Throughout the large store quarters
 which are 60x110 feet in dimensions,
 or a total floor area amounting to 6600
 square feet, and which is crowded to
 its capacity are presented in neat
 arrangement and in attractive display

the latest and best production in dress
 goods, staple and fancy dry goods, no-
 tions, ladies and mens furnishing goods
 the Schloss Bros Co, and the Michael
 Ambach lines of clothing and other
 makes, the newest creations in hats
 and caps, a collection of ladies, mens and
 childrens shoes, aggregating seven-
 thousand pairs, among which are the L.
 S. & D. mens fine shoes, the popular
 Godman productions for men, women
 and children; the Ziegler and the P.
 J. Harney Shoes and other makes of
 like merit.
 The stock equipment also contains
 the latest fashions in ladies coat suits,
 skirts and wraps in a variety of styles
 and prices, carpets, rugs and floor cov-
 erings generally, trunks and valises,
 books and stationery, building hard-
 ware, cutlery and kitchen and farm
 supplies in the hardware, line paints,
 oils and varnishes, harness and horse
 goods, axes and ranges, buggies and
 farm wagons, feed and fertilizers, sash
 doors, blinds and sundry supplies in
 building materials, farm implements,
 fancy and heavy groceries, etc.
 A substantial brick warehouse 50x100
 located to the rear of the store, abut-
 ting the Seaboard tracks, and thus fur-
 nishing five thousand feet more of stor-
 age room is used mainly for car load
 consignments of heavy goods, being
 unloaded directly from the railroad car
 and reducing thereby the cost of hand-
 ling to a minimum.
 Each and all of the departments can
 be electrically lighted at will, being
 regulated by switch board placed near
 the office, illuminating the interior with
 brilliancy by night and on dark days,
 and thereby securing for the patrons
 the most favorable conditions to make
 selections at any hour.
 The officers of the Sterling Cotton
 Mills are S. C. Vann, president and
 treasurer, and A. H. Vann, secretary.
 The project which lead up to the organ-
 ization of this company was the estab-
 lishment of a cotton mill in Franklinton
 —a proposition earnestly advocated
 and substantially promoted by S. C.
 Vann, as a result of which a building
 was erected and operations begun in
 1895. Since that year the capacity has
 been increased three-fold by the con-
 struction of additional buildings and
 the installation of the required machin-
 ery, and the original pay roll of early
 days has been augmented from sixty
 employees to two hundred persons who
 operate the mills and produce and spin
 and dye and finish the finest bases
 cotton every year.
 Too much commendation cannot be
 bestowed on this enterprise and on the
 individuals responsible for such wise
 and practical results which furnish la-
 bor opportunities for home people at
 light and pleasant work, keeps large

sums of money, paid out as wages, at
 home for investment at home, and is a
 constant source of independence to the
 industrious and self reliant and of pros-
 perity and improved economic condi-
 tions to the people of the entire com-
 munity who share in its benefits, direct-
 ly or indirectly.
THE MCGHEE-JOYNER CO.
 General Merchants and Cotton Buy-
 ers.
 An unquestionably agreeable sur-
 prise for the visitor in Franklinton is
 contained in the magnitude of stock
 equipment and completeness of facili-
 ties of the establishment owned and
 conducted by the McGhee-Joyner Co.,
 and which presents all the progressive
 features and methods of the modern
 department store. This establishment
 is a veritable surprise, not only be-
 cause of the completeness and compre-
 hensiveness of its stocks, which anticipat-
 e a wide range of needs, including
 those of the individual for food and
 wearing apparel, the housekeeper for
 requirements in the dry goods line and
 housefurnishings, the farmer for farm
 supplies and the mechanic and property
 owner for hardware and building ma-
 terial, but also because its advantages
 and influences extend to a patronage
 residing as far distant as twenty miles
 in some directions. It is a surprise,
 again, because the old country store
 service has been supplanted by an
 alertness and vigilance in management
 which give to this concern the distinc-
 tion of being among the first to intro-
 duce the latest and best, whether in
 the current styles or in more meritori-
 ous productions, and place a proper es-
 timate on favorable selling conditions,
 such as attractive displays, methodical
 arrangement of stocks and all the ac-
 cessories which insure convenience for
 patrons. In a word, the McGhee-Joy-
 ner Company's store is a surprise be-
 cause it thoroughly substantiates its
 catch phrase "Franklinton's Biggest
 and Best Store." This business was
 founded in 1892 by Col. W. L. McGhee,
 the father of the McGhee brothers
 Claude L. and J. Wheeler, of the pres-
 ent company, and who conducted it
 successfully in his individual capacity
 until 1907, when the McGhee-Joyner
 Co. was organized and incorporated
 under the laws of North Carolina with
 S. Joyner, President, J. Wheeler
 McGhee, vice president, and Claude L.
 McGhee, Secretary and treasurer. All
 above named had been raised up in
 merchandising in the community and
 were therefore thoroughly familiar
 with local trade conditions. From the
 very beginning they adopted the most

progressive methods in supplying popu-
 lar needs, and in these methods, com-
 bined with the sterling qualities, integ-
 rity and reliability, lie the secret of a
 trade building which has developed the
 business two fold within a period of
 four years. The McGhee-Joyner Co.
 occupy a large building which was con-
 structed in 1888 for a tobacco ware-
 house, but which was subsequently
 remodelled and appointed for store-
 quarters. This building contains two
 stories and a basement, each 50x100
 feet in dimensions. The first, or main
 floor, is occupied by departments set
 apart for dress goods, dry goods, no-
 tions, ladies and men's furnishing
 goods, clothing, hats and caps, ladies,
 men and childrens shoes, ladies coat
 suits and skirts, china, glass and
 queensware, hardware, paints, and
 painters supplies, house-furnishing
 goods, etc. The basement and ware-
 houses contain the heavier commodi-
 ties which arrive in car load lots such
 as stoves, farm implements, buggies
 and wagons including, Old Hickory
 wagons, Tyson and Jones and Hack-
 ney buggies, oils and varnishes, build-
 ing materials in sash, doors and blinds,
 fertilizers and feed of all kinds. The
 second floor contains surplus stocks,
 the result of quantity buying from the
 manufacturers, which are temporarily
 stored pending shelf or counter room
 on the floor below.
 Throughout the establishment evi-
 dences of the settled policy of the man-
 agement to handle productions of estab-
 lished merit only are everywhere mul-
 tiplied in the familiar names and trade
 marks of the leading mills and makers
 of the country, and their wide range
 of quality, design, style and price guaran-
 tees to patrons buying opportunities
 that are thoroughly metropolitan. All
 of the principal departments are in
 charge of experienced persons assisted
 by a number of sales people, all of whom
 render that efficient co-operation that
 results in a well balanced system and
 an intelligent and courteous service. In
 order to keep in close touch with the
 latest modes and styles, authentic trade
 publications and fashion reviews are
 made accessible to the sales-people as
 soon as issued, and frequent trips are
 made to the leading markets to secure
 direct and at first hands information
 affecting trade conditions. Special
 sales, three times each year, at Easter,
 during August and December are fea-
 tures which are looked forward to as
 great money saving opportunities and
 attract invariably crowds of buyers
 from the surrounding country, being
 widely and ably advertised. All of the
 officers of the concern are actively iden-
 tified with the management, Mr. Joy-
 ner having charge of all the credits

the buying of cotton and stocks for a
 number of departments. J. Wheeler
 McGhee has sole charge of the clothing
 and mens furnishing goods departments,
 and Claude L. McGhee attends to the
 finances, correspondence and advertis-
 ing—each co-operating with the other
 to increase the prestige and popularity
 of "Franklinton's Biggest and Best
 Store." The McGhee-Joyner Co. are
 members of the Citizens Bank of
 Franklinton, N. C.
CITIZENS BANK.
 Looking back over the recent past
 one can see from the progress Frank-
 linton has achieved in popularity and
 importance as a trade center and source
 of supply, that the inception of the
 Citizens Bank on September 7th 1901,
 has been in a great measure a source
 and stimulus of the development, along
 all lines that has characterized the
 town during the intervening years, for
 its presence and co-operation with
 legitimate enterprise have ever been
 invaluable auxiliaries. Its inception
 gave to Franklinton independence in
 banking facilities which at once created
 the more favorable advantages of con-
 venience and accessibility for the in-
 habitants of the surrounding section,
 likewise the closest relations with
 patrons arising from personal acquaintance
 and direct knowledge of local condi-
 tions from which the best results in
 banking can be secured, namely, safe
 methods and popular confidence.
 Promoted and organized by a group of
 representative business men and farm-
 ers of the surrounding section, the
 Citizens Bank was duly incorporated
 under the laws of North Carolina and
 began business September 7th 1901,
 with a paid up capital of six thousand
 dollars which sum was subsequently
 increased to ten thousand dollars by ad-
 ditional subscription to stock. In 1908
 the capital was increased again to fif-
 teen thousand dollars, which increase
 this time, was made by declaring a stock
 dividend of fifty per cent to all stock-
 holders from the accumulated profits
 and transferring, accordingly, five
 thousand dollars from the profit to the
 capital account. In addition to this
 stock dividend, regular dividends of six
 per cent per annum have always been
 paid to stock holders, and in view of
 these facts none can doubt that the
 Citizens Bank of Franklinton, has been
 ably managed, and that it has ever been
 a prosperous institution entirely worthy
 of the confidence and esteem of its pa-
 trons and the entire public. In order
 to show in the most concise manner
 the progress that has been made during
 its entire career, the following compar-
 ative statements, under their respective
 dates, are herewith presented. These

tell the story and tell it forcibly, as it
 is.
September 8th, 1902
 Capital paid in \$15,000.00
 Total deposits \$6,546.00
 Total resources \$12,492.84
September 8th, 1910
 Capital paid in \$15,000.00
 Surplus \$6,164.21
 Total deposits \$5,096.45
 Total resources \$10,656.62
 The deposits are now increasing daily
 as the crops are being marketed and are
 expected to reach 100,000.00 by the
 early part of this coming year. The
 executive officers of the Citizens Bank
 are E. J. Cheatham, President, C. S.
 Williams, vice president, W. F. Joyner,
 cashier, G. L. Cooke, assistant cashier,
 and the two first named with B. B. White,
 B. W. Ballard, J. O. Green, John W.
 Sandling, and Dr. J. L. Harris, form
 the directorate, all of whom are in-
 dividuals of established integrity and
 reliability, which qualities will in the
 future, as in the past, safeguard thor-
 oughly and promote the interests of
 patrons. This bank covers effectively
 all the departments of modern banking,
 allowing four per cent interest in its
 savings department which is compound-
 ed semi-annually, and other wise ren-
 dering constantly a service which com-
 bines courtesy and which later are the
 features of every successful banking
 institution in the country over.
 The Citizens Bank solicits the ac-
 counts of farmers, business men and
 ladies and offers its splendid facilities
 as a guarantee of a service which will be a
 material benefit to every patron.
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