

### PROFESSIONAL CARDS.

**Dr. W. J. RICHARDSON,**  
Osteopathic Doctor,  
GREENSBORO, N. C.

**Dr. J. E. WYCHE,**  
DENTIST.

**Dr. J. H. WHEELER,**  
DENTIST.

**Dr. W. H. BROOKS,**  
OFFICE IN  
Yates Building,

**Dr. W. H. Wakefield,**  
New of Charlotte, will be in Greensboro at the McAdoo House on Wednesday, August 11th.

**CHAS. M. STEDMAN,**  
ATTORNEY AT LAW.

**SHAW & SCALES,**  
Attorneys at Law

**W. B. BEACHAM,**  
Architect and Builder.

**HEADQUARTERS**  
FOR ALL KINDS OF

**BUILDERS' SUPPLIES:**

- Lime "Carson's Riverton."
- Cement "Rosendale."
- Building Brick "Common."
- Fire Brick "Superior."
- Plaster "Excellent."
- Plaster "Calcedin."
- Plaster "Steel Roofing."
- Glazed Sewer Pipe "Steel Siding."
- Lowest prices. Wholesale and retail.

**Thos. Woodroffe,**  
GREENSBORO, N. C.

**POMONA HILL NURSERIES,**  
Pomona, N. C.

**FRUIT OR FLOWERS**

**YOU CAN FIND**

**Three Green Houses**

**Pain-Killer**

**Pain-Killer**

**FRAMING!**

**G. H. RAY,**  
Bellevue Creek, N. C.

### THE AUGUST RAIN.

In an open mist enfolded  
Stood the green and stately corn,  
And the hills were veiled in vapor  
At the breaking of the morn.  
Till a gray cloud, slowly spreading,  
Blurred the blue above the vane,  
And it dropped in threads of silver  
From its heart,—the August rain.

All day long it poured and pattered  
On the ivy at the eaves,  
And the thrushes in the orchard  
Had beneath the thickest leaves;  
But at eve across the meadows  
Flushed the yellow sun again,  
And a bow of brilliant promise  
Arched above the August rain.

Lo! the wealth of ancient princes  
Sparkled forth on every side:  
Pearls were in the lily's bosom,  
Rubies crowned the rose's pride,  
And a thousand liquid diamonds  
Sparkled on the golden grain;  
For it stole an angel's jewels  
As it came,—the August rain!

—MIRNA IRVING, in Demorest's Magazine for August.

### THE LAND OF THE SKY.

**Asheville Is Now the Attractive Point Among the Summer Resorts.**

ASHEVILLE, N. C., July 22.—Not many miles from this place lived Bill Nye—alas, poor William, the people about here knew him well—and they have many queer stories which they tell of him and many which the humorist in his peripatetic rambles throughout this picturesque region would tell to them.

It was Nye who gave the memorable account of how it was that Vanderbilt happened to settle in this rare and rarified section of the South.

"George and me worked the combination," he said. "We have tastes of the same hue, often a dark brown. I'm long on gray matter; he has the long green. We pitched our tents side by side—this proves the greatness of men, to say nothing of the country round about."

But Nye has passed, and there is no monument save a cottage far up the river. Vanderbilt remained, and like old Horace, he has erected a monument more enduring than brass. I saw Biltmore yesterday. Since the visit of McKinley, when he refused to enter the estate unless an invitation was extended to the correspondents accompanying him, newspaper men have risen in the estimation of Harding, the surly English sub-manager, and more extended courtesies are shown them.

But Biltmore is only an accessory feature of this luxurious section. It represents the artificial, and looking at it in this contrasted light with the limitless wealth of nature spread out in its grandest forms, the scene makes a study which is interesting and not soon to be forgotten.

Asheville, just at this season, becomes the summer girl of the mountain cities. She gets on a cool shirt waist, with jaunty sailor hat and beds her in the refreshing greenery of the season. She looks delightfully cool, and there is an air of comfort and serene satisfaction in her manner that she can defy the blistering heat which welters her rivals and sends them indoors. Instead of retreating from the sun, Asheville gets out and glories in its glare, for it is tempered by a stiff breeze which comes down from the crown of mountains around; she goes a golfing, rigs up in wheeling costume for a spin, gets into tennis paraphernalia, or starts out on a jaunt up the river for a try at mountain trout.

Just now Asheville is on the verge of the summer season. For the next three months it will be a gay place—gay in a summer way, for the town is always lively and wears the air of prosperity throughout the whole year. The popular idea of Asheville is erroneous. I had pictured the place as a small mountain city, with two or three big hotels nearby and Biltmore and Ed McKissick in the rear ground. Instead, here is one of the most metropolitan towns in the South. There is a briskness in the business portion of the place which tells the energy and thrift of the people, and there is alertness and activity everywhere. The people have full enjoyment of life. The business part of the city is in the bottom of a huge basin scooped out among the mountains and sliced in two by the Swannanoa and French Broad. Here are miles of paved streets, put down, by the way, by the late General Pierce M. B. Young, who secured the contract some years before he accepted his foreign appointment. From these radiate driveways which stretch in all directions and penetrate the encircling hills and heights, reaching far into the mountains. It is on this range of intermediate hills that the residences and resorts have been built and on every protruding knob there is some majestic hotel or house which gives a good effect to the general scene.

Speaking of scenes, the natural beauties of this place can eclipse anything in the world. It is for this reason, and the climatic conditions, which caused Vanderbilt to pour out his millions into the lap of North Carolina.

The French Broad shoots its arrowy length through a wilderness of the most picturesque country under the sun, and the ride from Morristown, on the Southern Railway, to Asheville has no equal in point of natural beauty. For seventy-five miles the road hugs the river, winding its tortuous way in and out the great gorges and at the base of high mountains with precipitous crags above. Sometimes there is a white gleaming sheet of swift water spread out over a por-

### PRESIDENT COBB'S ADDRESS

Before the Greensboro Industrial and Immigration Association.

Gentlemen of the Association.—Thinking that it might prove interesting to the members of the Association, and perhaps to our people generally, I have taken the pains to collect some statistics regarding the commercial progress of Greensboro during the past three years, which I take pleasure in submitting to you to-night. These figures are taken from Dun's Commercial Report, supplemented by other information gathered elsewhere, and can be relied upon as being approximately correct.

There are engaged in the various kinds of business in Greensboro two hundred and twelve firms and corporations with a total capital of \$2,672,000. This does not include the railways and express and telegraph companies and the schools and colleges, all of which use large capital and employ quite a number of people.

Of these two hundred and twelve concerns fifty-one have begun operations during the past three years. These fifty-one new firms have a total capital of \$1,278,000, nearly one-half of the whole amount used in the city at the present time, and almost as much as was employed three years ago.

"There are thirty-nine manufacturing concerns in Greensboro with a total capital of a little over a million dollars. Of this number sixteen, or nearly one-half, were added during the past three years, and the sixteen new ones have a capital of \$545,000 more than all of the factories combined prior to three years ago. If any one doubts the substantial accuracy of these statements I refer him to the large number of new buildings going up in the different parts of the city. I have been informed that one hundred and eighty houses have been built here this spring and summer. This is good evidence, provided too many of them are not vacant, and if any one thinks that, let him try to rent one, and he will discover his mistake.

"The growth of Greensboro recently has been so steady and so marked as to attract the attention of our own people, but of every one that comes here. It is all the more encouraging, too, when it is remembered that this growth has occurred during a period of unusual business depression. The good results of the past few years should prove a valuable lesson to guide us in our future actions. If such development takes place in Greensboro during what is considered very dull times shall we not expect in the future even greater things, with our favorable location and many natural advantages, which are conceded by everybody. Then let us make the best of these advantages and by systematic work, wisely planned and executed, make sure of a still greater increase in commercial growth in the future.

"That this Association has had some influence in bringing about these results admits of no doubt. That this Association can, with proper effort, in the future do even better than it has in the past is equally certain. The principle of summing up the growth of the community by intelligent and progressive methods is the same as that applied to plant life when using fertilizers; and the one is as certain to show good results as the other.

"As this is the last year in which I will have an opportunity of taking an active part in the Association, I shall make no recommendations as to the plan of the next year's work. I have no doubt that your choice of a committee will be a wise one, and that they will be fully competent to manage the affairs of the Association for the best interests of our community.

"In taking leave of the Association in my official capacity I desire to thank all our members, who by their interest in this work and their financial assistance have made it possible to do whatever the Association may have done in the past for the business interests of the city. In conclusion let me express the hope that the Greensboro Industrial and Immigration Association will be more active and more successful with each succeeding year, and that all its members may be prosperous and happy."

H. W. Cobb, President.

**Cadet Neil Emerson at Horner's**

The Oxford Ledger of yesterday, in referring to the closing exercises at Horner's school, pays the following deserved compliment to a Wilmington boy:

"All the declaimers and essayists did splendidly as is always the case with the Horner cadets, but conspicuously meritorious was the declamation of Cadet Neil D. Emerson, of Wilmington, N. C. His subject was the 'Dream of Clarence,' and this young man spoke with a beauty, earnestness and eloquence that electrified all present, eliciting a storm of well deserved applause. His rare gifts will assuredly win for him future fame on the arena of eloquence if he will cultivate his native gifts in that direction. He was awarded the declaimer's medal and was fortunate as the recipient of many beautiful flowers."—Messenger.

**HEALTH MEANS** a perfect condition of the whole system. Pure blood is essential to perfect health. Hood's Sarsaparilla makes pure blood and thus gives health and happiness.

Hood's Pills are the favorite family cathartic and liver medicine. Price 25c.

**THE R. B. COMMISSION.**

**Increases Valuation of Railway Property \$3,000,000.**

ASHEVILLE, N. C., July 22.—The Railroad Commission has completed its work of assessing railroad property in the State for taxation.

The total valuation has been increased about three million dollars over what it was in 1896.

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## SUMMER WEAR!

### LINEN CRASH,

Double Swunk before making up, and made by Tailors, with every regard for perfect fit.

NOW IS THE TIME FOR  
....Summer Underwear....

We have a large and thorough line. Examine our goods before purchasing.

We handle the Shawknit Socks, (best on earth), and the Druid Hill Unlaundered Shirt. Only 65 cents. Sells when no other will.

**MATTHEWS, CHISHOLM & STROUD.**

SALESMEN:  
John W. Crawford, Will. H. Rees, Will. H. Matthews, Frank Brooks.

### Savings Banks.

From a recent article in the Manufacturers' Record under the heading of "Savings Banks as They Relate to the South and to New England" we clip the following:

"The laws governing the savings institutions of Massachusetts, Connecticut and New York are models which the legislatures of the Southern States might adopt with great benefit to their people. They not only throw around such institutions every possible safeguard, but, besides this, they enable the people to put their money in small sums, from a dime upwards, where it will be perfectly safe and will increase by compounding of interest, until the many a mickle has made very much of a muckle. It is this aggregation of little that gives the opportunities to the manufacturers of those States to enlarge their plants. The many millions in the savings banks are largely loaned to established and prosperous corporations, who see that it will pay to increase their business. Savings banks do not call in loans on which the interest is paid when due. It is their policy to keep it loaned to parties who will be seen to pay promptly when the time comes. They hold at all times government, State and municipal bonds and other gilt-edged securities, that can be at once converted into cash in case of a sudden and extraordinary withdrawal of deposits, but the bulk of their funds are in permanent loans on mechanics, artisans, small farmers, servant girls and all kinds of wage earners, amounting in the aggregate to many millions, are converted into means for increasing the big plants that give employment to still more people, who, in their turn, become depositors.

"The South ought to have similar institutions in every city of 20,000 people and upward, regulated by the same safe-guarding laws. They would not only give small farmers as well, a place where their money would be safe and be steadily earning increase, to be added semi-annually to the amount deposited and become a part of the principal on which interest would be paid. More than this, the South everywhere would have a method wrought out by years of practical experience in other States for getting together in large sums the millions that lie idle amongst people, and to use them for large industrial development, as is done in New England and in many of the most prosperous Northern States.

"Let the Southern financiers and business men study this subject thoroughly, and if convinced, as they surely will be, of the manifold benefits that would follow the general introduction of savings banks, let them secure legislation patterned after that of the States herein named and then organize, wherever practicable, these beneficent institutions. Not only will they make a great addition to the actual capital of the South, but they will educate the masses to the universal laws of finance, and will also teach them that small savings, properly managed, lead to general prosperity and to many independence."

Thanks to a wise act of the legislature of North Carolina, ratified the 7th day of March, 1887, and known as the General Savings Bank Law, this State already has a savings bank law based on pat-

terned after the laws of the States referred to. And Greensboro can congratulate itself on the fact that in the People's Five Cents Savings Bank of this city it has one of these institutions to encourage and promote saving among its people.

This bank has been in successful operation for ten years and through economical business management it has safely weathered the great financial storms of the period, has had over 3,500 depositors on its rolls and has never lost a dollar. Notwithstanding the depressed condition of business and the continued cry of hard times our savings bank has increased its deposits 75 per cent. within the last two years, and it is at this time in the most prosperous condition of any period since its organization. Under the 6 per cent. interest law of North Carolina the savings bank has been paying its depositors interest at the rate of 4 per cent. per annum, 2 per cent. being placed to the depositor's credit every six months, when it becomes a part of the principal on which interest will be paid, or in other words the interest is compounded every six months. Many of our wage earners, as well as others, have nice balances to their credit in this bank, and if it had not been for the opportunity and encouragement offered them by this institution they would today not have a dollar. They had never learned how or been able to save money until they commenced depositing in the savings bank. They have learned that when they have a deposit in this bank, in case of sickness or any other emergency, they can get any part or all of their money at any time they may want it. If it remains in the bank a few months they know it is drawing their interest. So they find it a very satisfactory arrangement all round.

We are glad to note the progress and continued prosperity of our savings bank. It deserves it all, and we heartily commend it to the patronage of our people. Nowhere are the pennies and nickles of the poor and the moderate wage-earner so highly respected and so well husbanded and made to increase.

**RAILROAD, July 24.—Next Tuesday 100 convicts will be sent, under charge of Farm Superintendent W. J. Bradshaw, from the Roanoke farms to grade the Carthage railway extension. One hundred convicts, also from those farms, will be sent to Wayne county to dyke the Collier farm on Neuse river. Superintendent Smith says he intends to find work for all convicts in August, save those on the Anson farm, who will cut wood. Five thousand cords are now cut, and like quantity will be cut in the next three months. The penitentiary has a contract to furnish 2,500 cords at Charlotte and 1,000 cords at Wadesboro. He says he thinks the dykes on the Roanoke farms are perfectly strong. There are many calls for convicts for various kinds of private work.**

William A. Guthrie, who was the Populist nominee for Governor, declares for government ownership of railways by purchase at an equitable price, but that he does not favor stealing railway property under disguise of increasing taxes and cutting down rates.

Dr. Pierce's Pleasant Pellets are small, sugar-coated granules, agreeable to take. A bitter tonic. If the druggist wants to sell you one of what says you. You will receive a sample package free if you will send your name and address to the World's Dispensary Medical Association, Buffalo, N. Y.

## Crescent Bicycles.

ESTABLISHED REPUTATION  
The buying of a bicycle is a matter of serious importance. All your wise choice, agreeable to take. A bitter tonic. If the druggist wants to sell you one of what says you. You will receive a sample package free if you will send your name and address to the World's Dispensary Medical Association, Buffalo, N. Y.

Western Wheel Works  
Chicago—New York

## WE SELL THE CELEBRATED KEYSTONE TROUSERS

CLEVELAND & WHITEHILL CO. Newburgh, N. Y.



If they rip in wear, You get a new pair.  
No stronger guarantee can be given.

2.50  
3.00  
3.50

All Wool Trousers.  
Our Great Specialty.  
Fit, Finish and Fetching Style.

## KEYSTONE CORDUROY TROUSERS.

Outwear Three pairs of the common kind.

## WORKING PANTS, 1.00 to 2.00

AND THE  
Celebrated Newburgh Keystone Overall Apron and Working Coat, .75 to 1.00  
Sold by Matthews, Chisholm & Stroud.

## CARTLAND Merchant Tailor

HAS RECEIVED HIS  
SPRING CLOTHS!



Showing the latest styles in Cutaways, Single and Double-Breasted Suits, Prince Alberts, Tuxedos and Full Dress. Shirts, Collars and Cuffs. We will have shirts made to order if desired. Canes, Umbrellas and Furnishings.

**H. H. CARTLAND,**  
106 South Elm Street, GREENSBORO, N. C.

## Dental Notice.

You had better neglect any other part of your system than your MOUTH and TEETH. Unless these important organs are kept in a healthy condition you cannot expect good results in the other parts of the system. With an experience of twenty years in active practice, we invite you to call and let us give your Teeth the attention necessary to put them in this healthy condition, and at prices that are in the reach of all and in keeping with the times. Why pay higher prices for nothing better?

Yours,  
**DR. GRIFFITH, Dentist.**  
No. 106 P. Building, South Elm Street, Greensboro.



## Oak Ridge Institute!

Forty-sixth year. Twenty-two years under present principals. 224 Students attended last year. A High Grade College-Preparatory School, with special departments of Book-keeping, Short-Hand and Telegraphy. The largest and best equipped Fitting School in the South. "Terms to suit the times." For beautiful new catalogue address,  
Prof. J. A. & M. H. HOLT, Oak Ridge, N. C.

## Greensboro Roller Mills,

NORTH & WATSON, PROPRIETORS.

OUR BRANDS:  
PURITY: A HIGH GRADE PATENT. STAR: A FINE FAMILY FLOUR.  
CHARM OF GREENSBORO: THE POOR MAN'S FRIEND.

These brands have been put on the market on their merits and have given universal satisfaction and are pronounced excellent by the leading families of Greensboro and surrounding country. We guarantee uniformity in each grade. Ask your merchants for NORTH & WATSON'S FLOUR. Remember we handle all kinds of the freshest and BEST FEE! beside the best MEAL ever made in Greensboro.

**NORTH & WATSON,**  
Mill at Walker Avenue and C. F. & Y. V. R. R.

## DO YOU VALUE YOUR DOLLARS?

If you intend to build or enlarge your house, come to us for an estimate on Material. We will surprise you on prices. We make a specialty of **SASH, DOORS AND BLINDS.** Now don't think for a minute we are selling below cost, as no one can do business on that basis. Our motto: Large sales, small profits. **WHEN IT COMES TO GLASS,** we can show you the largest stock in the South.  
**Guilford Lumber Company, Greensboro, N. C.**