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## AN ABUSE OF TRUSTS.

DR. TALMAGE PREACHES AGAINST DISHONEST TRANSACTIONS.

Timely Lessons Drawn From the Spider and the Fly—The Web of Peculation, Which Causes the Ruin of Many Men.

(Copyright, 1899, by American Press Association.)

WASHINGTON, Feb. 8.—This, like many of Dr. Talmage's discourses, recommends right doing for this world as well as preparation for the heavenly world; text, Job viii, 14, "Whose trust shall be a spider's web."

The two most skillful architects in all the world are the bee and the spider. The one puts up a sugar manufactory, and the other builds a slaughter house for flies. On a bright summer morning when the sun comes out and shines upon the spider's web, bedecked with dew, the gossamer structure seems bright enough for a suspension bridge for aerial beings to cross on. But alas for the poor fly which in the latter part of that very day ventures on it and is caught, and dungeoned and destroyed! The fly was informed that it was a free bridge and would cost nothing, but at the other end of the bridge the toll paid was its own life. The next day there comes down a strong wind, and away go the web and the marauding spider and the victimized fly. So delicate are the silken threads of the spider's web that many thousands of them are put together before they become visible to the human eye, and it takes 4,000,000 of them to make a thread as large as the human hair. Most cruel as well as most ingenious is the spider. A prisoner in the Bastille, France, had once so trained that at the sound of the violin it every day came for its meal of flies. The author of my text, who was a leading scientist of his day, had no doubt watched the voracious process of this one insect with another and saw spider and fly swept down with the same broom or scattered by the same wind. Alas that the world has so many designing spiders and victimized flies!

There has not been a time when the utter and black irresponsibility of many men having the financial interests of others in charge has been more evident than in these last few years. The bankruptcy of banks and disappearance of administrators with the funds of large estates and the disordered accounts of United States officials have sometimes made a pestilence of crime that solemnizes a sin of enormity. I sometimes ask myself if it would not be better for men making wills to bequeath the property directly to the executors and officers of the court and appoint the widows and orphans a committee, to see that the former got all that did not belong to them. The simple fact is that there are a large number of men sailing yachts and driving fast horses and members of expensive clubs and controlling country seats who are not worth a dollar if they return to their just rights. Under some sudden reverse they fall, and with afflicted air seem to retire from the world and seem almost ready for monastic life, when in two or three years they blossom out again, having compromised with their creditors—that is, paid them nothing but regret, and the only difference between the second and first is that their pictures are Murillo's instead of Keneseth's and their horses go a mile in 20 seconds less than their predecessors, and instead of one country seat they have three. I have watched and have noticed that nine out of ten of those who fall in what is called high life have more means after than before the failure, and in many of the cases failure is only a stratagem to escape the payment of honest debts and put the world off the track while they practice a large swindle. There is something woefully wrong in the fact that these things are possible.

Where the Responsibility Rests. First of all, I charge the blame on careless, indifferent bank directors and boards having in charge great financial institutions. It ought not to be possible for a president or cashier or prominent officer of a banking institution to swindle a man in a year without detection. I will undertake to say that if these frauds are carried on for two or three years without detection either the directors or partners in the infamy and pocket part of the theft or they are guilty of a culpable neglect of duty, for which God will hold them as responsible as he holds the acknowledged defrauders. What right have prominent business men to allow their names to be published as directors in a financial institution so that unsophisticated people are thereby induced to deposit their money in or buy the scrip thereof when they, the published directors, are doing nothing for the safety of the institution? It is a case of deception most reprehensible. Many people with a surplus of money, not needed for immediate use, although it may be a little further on indispensable, are without friends competent to advise them, and they are guided solely by the character of the men with whom they are associated with the institution. When the crash came and with the overthrow of the banks went the small earnings and limited fortunes of widows and orphans and the helplessly aged, the directors stood with idiotic stare, and to the inquiry of the frenzied depositors and stockholders who had lost their all, and to the arraignment of an indignant public, had nothing to say except: "We thought it was all right. We did not know there was anything wrong going on." It was their duty to know. They stood in a position which deluded the people with the idea that they were carefully observant. Calling themselves directors, they did not direct. They

had opportunity of auditing accounts and inspecting the books. No time to do so? Then they had no business to accept the position. It seems to be the pride of some moneyed men to be directors in a great many institutions, and all they know is whether or not they get their dividends regularly, and their names are used as decoy ducks to bring others near enough to be made game of. What first of all is needed is that 500 bank directors and insurance company directors resign or attend to their business as directors. The business world will be full of fraud just as long as fraud is so easy. When you arrest the president and secretary of a bank for an embezzlement carried on for many years, be sure to have plenty of sheriffs out the same day to arrest all the directors. They are guilty either of neglect or complicity.

"Oh," some will say, "better preach the gospel and let business matters alone." I reply, if your gospel deals of men, the sooner you close up your gospel and pitch it into the depths of the Atlantic ocean the better. An orthodox swindler is worse than a heterodox swindler. The recitation of all the catechisms and creeds ever written and partaking of all the communion chalices that ever glittered in the churches of Christendom will never save your soul unless your business character corresponds with your religious profession. Some of the worst scoundrels in America have been members of churches, and they got fat on sermons about heaven when they most needed to have the pulpits preach that which would either bring them to repentance or thunder them out of the holy communions where their presence was a sacrilege and an infamy.

The Abuse of Sacred Trust. We must especially deplore the misfortunes of banks in various parts of this country in that they damage the banking institution, which is the great convenience of the centuries and indispensable to commerce and the advance of nations. With one hand it blesses the lender, and with the other it blesses the borrower. On their shoulders are the interests of private individuals and great corporations. In them are the great arteries through which run the currents of the nation's life. They have been the resources of the thousands of financiers in days of business exigency. They stand for accommodation, for facility, for individual, state and national relief. At their head and in their management there are as many classes of men, perhaps more. How nefarious, then, the behavior of those who bring disrepute upon this venerable, benignant and God honored institution.

We also deplore abuse of trust funds because the abusers fly in the face of divine goodness which seems determined to bless this land. We are having a series of unexampled national harvests. The wheat gamblers get hold of the wheat, and the corn gamblers get hold of the corn. The full tide of God's mercy toward this land is put back by those great dikes of dishonest resistance. When God provides enough food and clothing to feed and apparel this whole nation like princes, the scramble of dishonest men to get more than their share, and get it at all hazards, keeps everything shaking with uncertainty and everybody asking "What next?" Every week makes new revelations. How many more bank presidents and cashiers have been speculating with other people's money, and how many more bank directors are in imbecile silence, letting the perfidy go on, the great and patient God only knows! My opinion is that we have got near the bottom. The wind has been pricked from the great bubble of American speculation. The men who thought that the judgment day was at least 5,000 years off found it in 1898 or 1897 or 1896. And this nation has been taught that men must keep their hands out of other people's pockets. Great businesses built on borrowed capital have been obliterated, and men who had nothing have lost all they had. I believe we are starting on a higher career of prosperity than this land has ever seen, if, and if, and if.

Caution to Speculators. If the first men, and especially Christian men, will learn never to speculate upon borrowed capital—if you have a mind to take your own money and turn it all into kites, to fly them over every common in the United States, you do society no wrong, except when you tumble your helpless children into the porchouse for the public to take care of. But you have no right to take the money of others and turn it into kites. There is one word that has deluded more people into bankruptcy and state prison and ruin than any other word in commercial life, and that is the word borrow. That one word is responsible for all the defalcations and embezzlements and financial consternations of the last 30 years. When executors commit to speculate with the funds of an estate committed to their charge, they do not purloin; they say they only borrow. When a banker makes an overdraft upon his institution, he does not commit a theft; he only borrows. When the officer of a company by flaming advertisement in some religious papers and gift certificate of stock gets a multitude of country people to put their small earnings into an enterprise for carrying on some undeveloped nothing, he does not fraudulently take their money; he only borrows. When a young man with easy access to his employer's money drawer or the confidential clerk by close propinquity to the account books takes a few dollars for a Wall street excursion, he expects to put it back. He will put it all back very soon. He only borrows. Why, when you are going to do wrong, pronounce so long a word as borrow, a word of six letters, when you can get a shorter word more descriptive of the reality, a word of only five letters, the word steal?

There are times when we all borrow

and borrow legitimately and borrow with the divine blessing, for Christ in his Sermon on the Mount enjoins, "From him that would borrow of thee turn not thou away." A young man rightly borrows money to get his education. Purchasing a house and not able to pay all down in cash, the purchaser rightly allows it on mortgage. Crises come in business, when it would be wrong for a man not to borrow. But I roll this warning through all these aisles, over the backs of all these pews, never borrow to speculate—not a dollar, not a cent, not a farthing. Young men, I warn you by your worldly prospects and the value of your immortal souls, do not do it. There are breakers distinguished for their shipwrecks—the Hanways, the Needles, the Casquets, the Douvres, the Anderlos, the Skerries—and many a craft has gone to pieces on those rocks, but I have to tell you that all the Hanways and the Needles and the Casquets and the Skerries are as nothing compared with the long line of breakers which bound the ocean of commercial life north, south, east and west, with the white foam of their despair and the dirge of their damnation, the breakers of borrow.

Faith and Repentance Necessary. If I had only a worldly weapon to use on this subject, I would give you that fact, from the highest authority, that 90 per cent of those who go into wild speculation lose all, but I have a better warning than a worldly warning. From the place where men have perished—body, mind, soul—stand off, stand off! Abstract pulpit discussion must step aside on this question. Faith and repentance are absolutely necessary, but faith and repentance are no more doctrines of the Bible than commercial integrity. "Render to all their dues." "Owe no man anything." And while I mean to preach faith and repentance, more and more to preach them, I do not mean to spend any time in chasing the Hittites and Jebusites and Gergashites of Bible times when there are so many evils right around us, destroying men and women for time and for eternity. The greatest evangelist preacher the world ever saw, a man who died for his evangelism—perverse Paul—wrote to the Romans, "Provide things honest in the sight of all men;" wrote to the Corinthians, "Do that which is honest;" wrote to the Philippians, "Whatsoever things are honest;" wrote to the Hebrews, "Willing in all things to live honestly." The Bible says that faith without works is dead, which, being liberally translated, means that if your business life does not correspond with your profession your religion is a humbug.

Here is something that needs to be sounded into the ears of all the young men of America, and iterated and reiterated, if this country is ever to be delivered from its calamities and commercial prosperity is to be established and perpetuated: Live within your means. Spend no more than you make. And let us adjust all our business and our homes by the principles of the Christian religion. Our religion ought to mean just as much on Saturday and Monday as on the day between, and not to be a mere periphrasis of sanctity. Our religion ought to first clean our hearts, and then it ought to clean our lives. Religion is not, as some seem to think, a sort of church decoration, a kind of confectionery, a sort of spiritual caramel, or holy gumdrop, or sanctified peppermint, or theological anesthetic. It is an omnipotent principle, all controlling, all conquering. You may get along with something less than that, and you may deceive yourself with it, but you cannot deceive God, and you cannot deceive the world. The keen business man will put on his spectacles, and he will look clear through to the back of your head and see whether your religion is a fiction or a fact. And you cannot hide your samples of sugar, or rice, or tea, or coffee if they are false, you cannot hide them under the cloth of a communion table. All your prayers for nothing so long as you misrepresent your banking institution, and in the report of the resources you put down more specie, and more fractional currency, and more clearing house certificates, and more legal tender notes, and more loans and more discounts than there really are, and when you give an account of your liabilities you do not mention all the unpaid dividends and the United States bank notes outstanding, and the individual deposits and the obligations to other banks and bankers. An authority more scrutinizing than that of any bank examining officer will go through and through and through your business.

Care For Others' Property. Gathered in all religions assemblages there are many who have trust funds. It is a compliment to you that you have been so intrusted, but I charge you, in the presence of God and the world, be as careful of the property of others as you are careful of your own. Above all, keep your own private account at the bank separate from your account as trustee of an estate or trustee of an institution. That is the point at which thousands of people make shipwreck. They get the property of others mixed up with their own property; they put it into investment, and away it all goes, and they cannot return that which they borrowed. Then comes the explosion, and the money market is shaken, and the press denounces, and the church thunders expulsion. You have no right to use the property of others, except for their advantage, or without consent, unless they are minors. If with their consent you invest their property as well as you can and it is all lost, you are not to blame. You did the best you could. But do not come into the delusion which has ruined so many men of thinking because a thing is in their possession therefore it is theirs. You have a solemn trust that God has given you. In an assemblage there may be some who have misappropriated trust funds. Put them back, or if you have so helplessly involved them that you cannot put them back confess the whole

thing to those whom you have wronged and you will sleep better nights and you will have the better chance for your soul. What a sad thing it would be if after you are dead your administrator should find out from the account books or from the lack of vouchers that you are not only bankrupt in estate, but that you lost your soul! If all the trust funds that have been misappropriated should suddenly fly to their owners and all the property that has been purloined should suddenly go back to its owners, it would crush into ruin every city in America.

A missionary in one of the islands of the Pacific preached on dishonesty, and the next morning he looked out of his window and he saw his yard full of goods of all kinds. He wondered and asked the cause of all this. "Well," said the natives, "our gods that we have been worshipping permit us to steal; but, according to what you said yesterday, the God of heaven and earth will not allow this. So we bring back all these goods and we ask you to help us in taking them to the places where they belong." If next Sabbath all the ministers in America should preach sermons on the abuse of trust funds and on the evils of purloining, and the sermons were all blessed of God and regulations were made that all these things should be taken to the city halls, it would not be long before every city hall in America would be crowded from cellar to cupola.

Dishonesty Never Pays. Let me say in the most emphatic manner to all young men, dishonesty will never pay. An abbot wanted to buy a piece of ground and the owner would not sell it, but the abbot finally consented to let it to him until he could raise one crop, and the abbot vowed that it would not be a crop for 200 years, but a crop for everlasting ages.

I have also a word of comfort for all who suffer from the malfiance of others, and every honest man, woman and child does suffer from what goes on in financial scoundrelism. Society is so bound together that all the misfortunes which good people suffer in business matters come from the misdeeds of others. Bear up under distress, strong in God. He will see you through, though your misfortunes should be centupled. Scientists tell us that a column of air 45 miles in height rests on every man's head and shoulders. But that is nothing compared with the pressure that God made up his mind long ago how many or how few dollars it would be best for you to have. Trust to his appointment. The door will soon open to let you out and let you up. What shock of delight for men who for 30 years have been in business anxiety when they shall suddenly awake in everlasting holiday! On the maps of the arctic regions there are two places whose names are remarkable, given, I suppose, by some polar expedition—Cape Farewell and Thank God harbor. At this last the Polar wintered in 1871 and the Tigress in 1873. Some ships have passed the cape, yet never reached the harbor. But from what I know of many of you I have concluded that, though your voyage of life may be very rough, run into by icebergs on the way and icebergs on that, you will in due time reach Cape Farewell, and there bid goodby to a life of care and imperceptible annoyances, and soon find a drop anchor in the calm and imperceptible waters of Thank God harbor. "There the wicked cease from troubling and the weary are at rest."

The Chinaman's "Roll." Of all the men who make their way about on the streets or in the street cars in this frosty weather, John Chinaman is the most comfortably clad, and, therefore, the most comfortable. He does not look it, but the Chinaman has the knack of getting a lot of warm quilted clothing next to his yellow skin. His blouse is, of course, of heavy material, and the thick soles of his old shoes keep his feet warm.

Neither does John have to fidget around and unbutton his clothing, exposing himself to the cold blasts that blow through the street car. To fish out his nickel for fare. Before he leaves home he sticks a nickel in his pocket—right handy to reach when the conductor comes around.

In just what part of his old clothing John carries his money is a problem not even the law and the short men have been able to solve. The average Chinaman carries a bundle "big enough to choke a horse," as the saying is, but, though carried, he holds up man has ever professed successfully for the roll in his vest's mysterious wraps, and the average thief would just as soon tackle a guaranteed burglar proof safe as a Chinaman.—Chicago Chronicle.

He Robbed Dishonestly. A letter to the editor which has just appeared in the leading papers of Palermo bears the signature of Candino, the most feared and murderous of Sicilian brigands, and is destined to inform the readers that he has expelled from his band a notorious robber named Galbo, as having been guilty of "dishonesty and unmanly conduct in his dealings with the public." The letter ends with the words "kindest greetings of friendship."—Paris Messenger.

A Chinese Woman Doctor. Miss Hu King Eng, a young Chinese woman who studied for seven years in the University of Michigan and took the degree of M. D. there, is now in charge of a hospital at Fuchau. Such is her reputation that a coolie wheeled his old blind mother 1,000 miles in a wheelbarrow to take her to "the woman doctor." An operation for double cataract was performed, and the woman can now see as well as ever.

Snowball Showers. More than one explorer in cold climates has noted the curious phenomenon of a "snowball shower." The balls, it is true, are not very big, the average being about the size of a hen's egg, but they are true snowballs for all that, compressed globes of snow, not little lumps of ice or hail.

A fall of the kind occurred in north London in March, 1859, and at the time it was observed that the balls seemed five times as dense and compressed as ordinary snow and in no way to be told from the usual handmade mistle. They had fallen during the night and were strewn many layers thick over a very large area.

No cause—except a doubtful electrical one—can be ascribed for the strange phenomenon, and mountaineers are apt to discredit the stories of snowball showers told them by the old guides till suddenly in the midst of an ordinary storm they find themselves assailed as though by myriads of mischievous schoolboys.—London Standard.

The Magic of Rome. The story of Rome is a tale of murder and sudden death, varied, changing, never repeated in the same way; there is blood on every threshold; a tragedy lies buried in every church and chapel, and again we ask in vain wherein lies the magic of the city that has fed on terror and grown old in carnage, the charm that draws men to her, the power that holds the magic that enthralms men soul and body, as Lady Venus cast her spells upon Tancred in her mountain of old. Yes, none deny it, and as centuries roll on the poets, the men of letters, the musicians, the artists of all ages, have come to her from far countries and have dwelt here while they might, some for long years, some for the few months they could spare, and all of them have left something, a verse, a line, a sketch, a song that breathes the threefold mystery of love, eternity and death.—"Situdes From the Chronicles of Rome," by Marion Crawford.

The Spider's Elastic Appetite. The spider has a tremendous appetite, and his gormandizing defies all human competition. A scientist who carefully noted a spider's consumption of food in 24 hours concluded that if the spider were built proportionately to the human scales he would eat at daybreak (approximately) a small alligator, by 7 a. m. a lamb, by 9 a. m. a young camelopard, by 1 o'clock a sheep and would finish up with a large pig in which there were 120 birds. Yet, in spite of his enormous appetite, a spider has wonderful power of refraining from food, and one has been known to live for ten months when absolutely deprived of food. A beetle lived in a similar state of unrefreshment for three years.—St. Louis Globe-Democrat.

Expensive. "Mattie—Why, what a beautiful ring you have, dear? What did it cost you?" "Myra—My liberty. It's my engagement ring."—New Orleans Times-Democrat.

All the suitors for a girl's hand in Borneo are expected to be generous in their presents to her. These presents are never returned. Therefore the wily young lady defers as long as possible a positive selection of the happy man.

There never was a portrait made of Ethan Allen. The heroic style of statue of the hero in the national capitol is an imaginative representation.

Good Blood! Your heart beats over one hundred times each day. One hundred thousand supplies of good or bad blood to your brain. Which is it? If bad, impure blood, then your brain aches. You are troubled with drowsiness yet cannot sleep. You are as tired in the morning as at night. You have no nerve power. Your food does you but little good. Simulants, tonics, headache powders, cannot cure you; but

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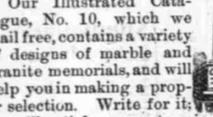
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