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SATURDAY, NOVEMBER 23, 1912.

SAVINGS AND HOME-BUILDING. Nothing has been of more benefit to Charlotte than her building and loan associations. Yet Charlotte has only one system of building and loan. whereas there are many successfully working throughout the country. In the past a number of other systems of building and loans have been operated here, but were found to be religious, charitable and semi-religifraudulent and hence this city has not only avoided the fraudulent ones, but We give this news because it is our has become prejudiced against all oth- desire to make a well-pounded newser forms except those being worked. paper and give every class of people Our building and loan associations are included in our clientele of readers based upon \$100 shares, which ma- that news in which they are most inture in six and one-third years. The terested. payments on these are 25 cents per week per share. In Pennsylvania they acter of its readers who have endorsed vary this system by having the shares the constructive policy of this paper at \$200 each and they run for eleven by their liberal support. and three-quarter years. This makes the home-owner pay a much less pre- IMPORTANT RAILROAD CONNECmium than if he has to run it out in

six and one-third years. Our associations here are all "se- by Mr. Grandin from Wilkesboro up ries" associations. In Ohio they have the Yadkin River to a point near Lea system in which there are no se- noir, thence turning and going over ries. For instance, you may go into the mountains near Blowing Rock, a building and loan office in an Ohio thence to some point in Tennessee, association and take shares any day, should be of great interest to this city

It may be remarked in passing that DR. POTEAT CREATED A STIR. the State Board of Health and the The press of the State during the State Geological and Economic Surpast few days has devoted considervey have developed a most valuable able space to comment on the arraignsystem of publicity. The work of both ment by Dr. W. L. Poteat, president departments, especially that of the former, is dependent upon the press of Wake Forest College, of the modern and other means of publicity for its newspaper, the doctor declaring that effectiveness. The officials of both deit "drains the sewers of civilization partments are due the commendation and poisons the fountains of moraland thanks of the entire State for Entered as second-class matter at ity." The concensus of opinion agrees and more effective. with the expression of The Chronicle of Wednesday. Doctor Poteat, unques-

tionably an able man and one of the foremost educators of the State, usually notable for his poise, simply made Southern Appalachian Good Roads Association. This is one organization the common error of putting all newspapers in one class, just as an infidel that is having a direct and helpful inputs all preachers in one class or all fluence and not only Asheville and members of the Church in one class, Buncombe County but the entire State blaming the whole clergy or the whole will profit because of its meeting at Church for the rascality, immorality the Mountain City.

or dishonesty of one member.

When the Methodists of the city It is not to be denied that Doctor and the boosters of the Greater Char-Poteat correctly described one class lotte Club go after a conference for of newspapers, but The Chronicle cer-Charlotte, there is no use speculating tainly does not consider itself in that whether or not the invitation will be class and is confident that not one of accepted. "No" would simply not be its thousands of readers would char-

taken for an answer. acterize it in the terms used by the Wake Forest president. The Chronicle desires to and does minimize as much as possible news items of the kind referred to by Doctor Poteat and Chest protectors are not worn by features and "plays up" news of a conbaggage smashers. structive character, relating to indus-A candidate's opinion is more valtry, education, social and economic uable after he is elected. conditions and religion. Probably no strictly news-paper in the country de-The devil finds it mighty hard to votes more space to news relating to et hold of a happy person.

The Cincinnati baby born in an eleous activities than does The Chronicle. vator got its rise early in life. Courage and common sense can do more for a man than money could

ever buy. If a man wants to know of how The Chronicle is proud of the charlittle importance he is, let him go with his wife to a dressmaker.

does something foolish at home he TIONS. SWears.

The railway extension being made At a recent baby show the judges declared every baby a winner. For their wisdom the judges should receive a blue ribbon. ----

> A man recently went crazy because been made on the new dormitory for he could not ascertain why the tide girls, which and the construction is going on very well on another dormitory for girls, both of these being on the east side

> > of bees at the same time.

good thing.

being at work.

temper.'

losing it."

We will adopt a son.

We need a little one.

I think the proper caper

To make home of our habitat

Will be for me at once to put

"How so?"

A 'want ad' in the paper.

And so, to take the shortest cut,

A Pennsylvania paper says:

American brands of chewing gum

of popular amusement in Germany.

he's having a good time instead of

SPARKLERS

THE PROPER CAPER.

(Kansas City Times.)

(Baltimore American.)

(Detroit Free Press.)

AFFAIRS IN NORTH CAROLINA Daily Incidents, Facts And Comment Gathered From The Newspapers Of The State

their work, which is becoming more Editor London Doesn't Want to Be Tax System in North Carolina Anti-(Siler City Grit.)

The editor of The Grit has not been Charlotte congratulates Asheville on and is not now a candidate for office, landing the 1918 convention of the and therefore will be obliged to decline the position to which he has ust been nominated by The Greensooro Daily News, to-wit: Rabbit Commissioner of Chatham County! We are duly appreciative of the honor and are overwhelmed thereat. In our youthful fancy we aspired to no such heights as this; no, the aircastles of adolescent primacy we builded with never a commissionership in mind; while true our "wagon was hitched to the stars," nevertheless we were unprepared for the honor thrust so unseekingly upon us. And it grieves us to forego the power and emoluments thereof. However, there are several young lawyers, a dentist and even our popular druggist or postmaster who would fill the position with honor to themselves and credit to the county; wherefore we beg our name be withdrawn and permission be granted us for a substitution.

DEOLINES THE HONOR.

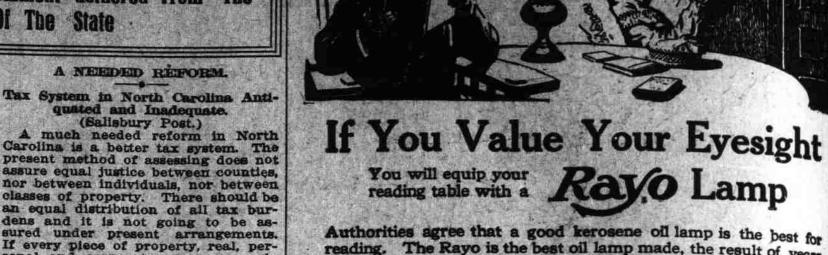
Country Produce Scarce, (Wadesboro Ansonian.)

Country produce is scarce in Wadesboro and one good lady of the town wants to know why the farmers do not advertise what they have to sell. The reason is that they can sell more now than is raised in the country and sell it at good prices, too. Only a few years ago eggs and chickens were shipped from this county to Northern markets in great quantities and at prices less than half what such produces bring now. While enjoying good prices for cotton and corn, our people are neglecting to supply even the local markets

with country produce. Wadesboro has nearly doubled in population during the past 10 years and the same is true of other towns in the county, yet less produce is sold. Some of our Yankee brethren would appreci-When a man does something foolish ate the good market afforded here in public he tries to laugh. When he for such all-the-year-round products.

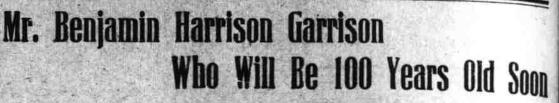
> Improvements Being Made at Metho-dist Orphanage. (Raleigh Times.)

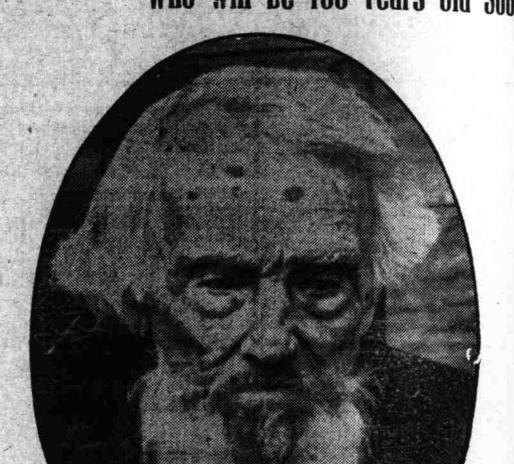
At the Methodist Orphanage painters are at work on the first building which was put in use, this being a boys' dormitory built in 1900, and standing west of and next to the main building. Great progress has



Authorities agree that a good kerosene oll lamp is the best for reading. The Rayo is the best oil lamp made, the result of years of scientific study. It gives a steady white light, clear, mellow, Made of solid brass, nickel plated. Can be lighted without removing chimney or shade. Easy to clean and rewick.

At Dealers Everywhere STANDARD OIL COMPANY rporated in New Jorsey Newark, N. J. Baltimore, Md.





THE CHARLOTTE EVENING CHRONICLE, SATURDAY, NOVEMBE 23, 1912.

irrespective of series. It seems that and this section. Assuming that the ebbs and flows. This is a clear case our associations here might have two road crosses the mountains and goes of water on the brain. classes of stock, one paying a larger through Watauga County to Tennes-

classes of stock, one paying a larger through watauga County to Tennes-premium and running out in six and see, it will already have connection The little baby who puts his toes in now six buildings, all of brick, and one-third years, as we have, and an- by way of the Southern to Greens- his mouth is almost the only per- there are besides barns and stables. other running out in eleven and three- boro. / But mountain products find a son who in these hard times manages quarter years, as in Pennsylvania, better market further south, and if to make both ends meet. An Iowa paper gives a very thrill-

ERS.

The railroads seem to be making

junction points on two levels at some

places, necessitating steps to get from

one to the other. It is all right of

course to avoid grade crossings, but

with a much smaller premium. This the gap between Wilkesboro and Taywould make it possible, by running a lorsville could be filled in, it would longer time to make the payments in make a direct connection by way of the building and loan much less, while Taylorsville and Statesville to Charlotte and all points South. We underit would suit many families.

One of the big insurance companies stand the road is being built primahas talked of making a system of rily on account of lumber interests, loans, based upon homes, coupled but that it will be used for general with life insurance, and in time this traffic. Nothing could be more imtroupes have done the same thing. will undoubtedly be worked to the ad- portant to this city and section than

vantage of the people. Thus if the to get direct connection to and head of the family should die, the in- through the mountain country. It are being offered for sale in places surance would be used, first to pay would be important to get an extenoff the remaining debt on the house sion from Elkin to Taylorsville if it and then any residue of the money cannot be done from Wilkesboro. It would go to the family. This com- would seem to laymen as if the pany proposes that if it does this Southern Railway Company would find business at all to make periods of 10, it to its interest to fill in this Wilkes-15 and 20 years. The longer the pe- boro and Taylorsville gap.

riod the smaller premiums that have

to be paid. One could really pay less GOING AFTER THE COMMISSIONthan the ordinary rental for a period

According to The Catawba County of 20 years, and not only be buying a home, but be insured during the en- News the commissioners of Rockingtire interval and have money left to ham County have been indicted by the live upon over and above the pre- grand jury under the direction of Judge O. H. Allen, who became ex- Said Wise: "We have decided that mium cost of the long time.

In Germany the building and loan asperated because the commissioners has been adapted to farm life, the had ignored repeated recommendapayments being made against the tions of the grand jury for the buildcrops. This principle has been so ing of a new county home, the present thoroughly worked out over there, home being declared "a disgrace to a and so successful, that the Federal civilized community." This is good Government is now taking steps to news, a most encouraging sign. have the matter investigated and re- Judge James L. Webb in charging ported upon for the farming interest the grand jury here recently instructof this country, but the German land ed it by intimation to proceed credit system would really seem to be along the same lines unless the Mecknothing except the old building and lenburg board of commissioners make loan idea adapted to farm life, by some move looking to the erection making the payments against the of a new county jall, the present one crops. Steele Creek Township or being in the same class with the Rocksome other, might well work out one ingham County home. A dozen or of these European land credit institu- more recommendations have been shut at the right time." tions for itself.

There are many various systems, still stands as a monument to neglect but the general principles are few and and un-humanitarian treatment of. simple. One of these principles is not convicted criminals, but those that payments are made on the in- against whom some charge has been whom you sent your cherished verses stallment plan, against whatever kind made and who are unfortunate I wouldn't mind, if he thought they were of an income the subscriber has. An- enough to not be able to furnish bond, a fit." other fundamental principle is that the institution would be local. Whenever they try to cover a large territory they fail or get to swindling. Embassador Myron T. Herrick in Paris, is from time to time reporting on European institutions, and the govern-, it would seem to be all wrong to small boy eat peanuts and watch a ment will endeavor to facilitate the organization of these in this country. that tax the passenger sometimes al-

most beyond his or her strength. It is rumored that cabbage is be- Grade crossings should of course be ing brought to Charlotte in carload avoided, but flights of steps where on the sailing party?" "I think it was lots from New York, which are raised there is change of cars, should also be there would be a spanking breeze." in Holland and shipped across the avoided. We have heard complaints The story further goes that of the new steps at Bostic, also in the these cabbages are bought in New big station at Washington, and in the York at 15 cents a hundredweight, If station at Columbia and other places. Sunday. Workman-Yes, we alkus likes really does not look as if they could be brought across the ocean at that And now the Baptists have gone to price and landed in New York. When pestering with the Bible. Hell is no the railway freight from New York is longer the old-fashioned hell, but is added, it makes the cabbage cost in the "underworld." Adam and Eve be-Charlotte about 55 cents a hundred- come simply "man" and "woman," weight. Our mountain people could the whale that swallowed Jonan is raise cabbage all right, but the diffi- merely a "big fish.' Of course it is culty is to sell them, and these goods still the Bible and the translation may night at the ball some one trod on your from Holland woud expain the reason be a little more literal, but what will why, if the story is a true one. What the children's Bible books be without we need is for the governmena to help Adam and Eve and the whale, and build roads to get our cabbage out what will the sensational evangelist of the mountains, or else put a tariff do without a real old-fashioned hell? on at the port to protect our home farmers from the cheap living Hol- This is the season for church conferences, associations, et cetera. lander.

PICAYUNES

(New Orleans Picayune.)

The Hickory Nut. (Sanford Express.) The hickory nut crop this Fall is

said to be the largest in many years. ing account of a young man trying to The accepted belief among the older take home a widow and three swarms inhabitants who live by tradition and give precedence to old sayings is that this means a hard Winter. At any rate the hickory trees are laden with "A the fruit and many a youngster spends much time these beautiful Autumn days gathering in the nuts. The squircanary bird sang until it busted." That's nothing, any number of opera rels are also busy and many a nut will be stored away by them for Winter

> Rumored Change of Control. (Albemarle Enterprise.) Rumors have been affoat for sev-

Trust the German to usually "chews" eral days regarding a change in operation and control of the Winston-Salem Southbound Railroad. It has A German scientist says that we been operated by the Atlantic Coast Line, but it is now somewhat defiare being driven crazy by telephone. It's enough to drive a man "mad" nitely stated that the Norfolk & Western will take charge of it. when his wife 'phones and finds out

SOUTH CAROLINA NEWS.

Hog and Hominy Time in Palmetto State.

(Anderson Mail.)

. The first real cold snap of the season hit Anderson with a vengeance Sunday after many dates of its arrival had been predicted by the weather men. The temperature mouth. went rapidly toward the low water mark and remained there for the day. Like the price of cotton, it is on the upward journey again, though, and may go higher.

"Jennie is very careless about her With the cold weather has come "She is always the reports of large hogs and the hog slaughtering season is now at hand. Soon the tillers of the soil will be feeding themselves on hog and "Ma has solved the servant girl prob hominy to their delight and to the envy of their less fortunate fellow humans of the citles. Some reports of hog killings in the rurad sections were heard in the city Tuesday, but as a rule the farmers are desirous of waiting to ascertain the extent of the cold wave, as they fear a few days of very warm weather might follow, which would affect their fresh meat.

Pork For Orphans. (Union Progress.)

J. McJ. Fant, one of Union County's most prosperous citizens, was in Union Saturday. Mr. Fant has recently sent to the Thornwell Orphanage two fine registered Berkshire sows, so that fine breed pigs can be raised on the orphanage farm.

Finds Tractor Useful.

The Myers Park car will leave the same time." "Have you ever seen a New York lawyers will have reason Supervisor Stephenson says the o regret the death of "Backnumber square westward bound 7, 27 and 47 more he uses the traction engine avoid these grade crossings by means circus?' "Backnumber John" was a minutes after the hour, while the purchased by the county last Sumsort of specialized clipping bureau all Seversville leaves in the same dimer, the more he is convinced of its by himself, his work being research (Baltimore American.) into such matters of interest to law- rection on 10, 30 and 50 minutes afworth for road building. Mr. Steven-Why have the children so suddenly son says that it is no trouble to alter they don't want to go with us yers as were to be found in newspater the hour. Leaving the square the the scenery with this engine, large pers and magazines. He knew how to cars will be pretty close together, but hills giving way to the road scrapers obtain quickly any back number of a newspaper that was needed by a lawattached to the tractor without any trouble whatever. Besides its ef-ficiency the tractor is economical, efyer, if he did not have it on hand, tance to go beyond the Myers Park (Tatler.) Praise,-The Curate-That was fecting a considerable saving mule power. splendid sermon the vicar preached last APPALACHIAN POWER. SPANISH WAR VETERAN made and divide up the Elizabeth Company Has Sold to Bankers \$500, 000 6 Per Cent Convertible Notes. that one. BELIEVED A SUICIDE. route so that the Myers Park car (Washington Herald.) "Hubby, I want some furs this Win-ter." "All right, dearie, I'll get you a would not run too close with the Eliz-(Wall Street Journal.) NASHVILLE, Tenn., Nov. 23,abeth car. ter." The Appalachian Power Company When neighbors and a fire company set of ear muffs." has sold to its bankers \$500,000 6 responded to an alarm in Waverly in operation hydro-electric plants of 29,000 horsepower capacity, distrib-uting electric current in the Pocahon-(Fliegende Blaetter.) per cent two-year convertible notes, Place early today after extinguishing For Remembrance.-She-I beg your pardon, but I can't remember having dated November 20, 1912, which are a fire in the home of Joseph Thompson, a young veteran of the Spanish-American war, they found Thompson toe. That was me. dead on the floor of his room. Threats (Punch.) Neighbors.-First Excited Householder -I really must protest. Your abominable that he is alleged to have made to take his life on November 10 strengthfowis have been eating my young spinach again. Second Excited House-holder-Well, what of it? Your con-founded bees suck all the honey from my hollyhocks, but I don't make a at the house at the time. He was the at 90.

has been mentioned by several papers as a cand date for United States marshal for the Western district. There is no other candidate, so far, and his friends recommend him very highly. The position is now held by Logan of Asheville.

sonal and corporate, were properly assessed with proper adjustment as between all interests and all sections

there would be no pauper countles

at least none but deservingly so, and

all men would pay their tax with

better grace, knowing that every one is paying a just and equal share. It is time for a real statesmanlike measure to be proposed and one who

works out the plan will deserve great

Colored Folks to Have Potato Fair.

(Wadesboro Ansonian.) The colored people of the county are preparing to hold an exclusive

sweet potato fair, the first ever held in the United States, at Zion Academy, in Wadesboro, Saturday, November 30. Prizes will be offered

for the best half-bushel of potatoes, for the largest potato and for the most curiously shaped potato. Indi-

cations are that the fair will attract

a large number of colored people from all parts of this and adjoining

counties. Talks and addresses will

be made by experienced sweet potato

growers, telling of the growth, storage and marketing of this great

product of the South. Prizes will be

given the first 200 farmers who enter

the grounds after 9 o'clock and also

A Profitable Apple Tree.

(Elkin Tribune.) Mr. C. A. Smith showed us a pic-

ture this week of an apple tree from

which he gathered 40 bushels of as

fine apples as any section of country

can produce. The apples were of the York Imperial variety. Mr. Smith

told us that the gentleman he sold his

apples to received \$95 for the lot, and

it being in October when the market

Thomas Has Good Endorsement.

(Mooresville Enterprise.)

who has for years been connected with the United States Secret Service,

Mr. Henry E. Thomas of Charlotte,

to the first 450 grown men.

was glutted with fruit.

praise.

Receiver Pays 25 Per Cent More. (Fayetteville Observer.)

Mr. F. H. Stedman, receiver of the defunct bank of Hope Mills, is paying out to the depositors of that institution a division of 25 per cent, making the total amount paid out by him to depositors 91 2-3 per cent. A very good showing.

Commissioner Indicted.

(Catawba County News.) At the court this week J. Pratt, a member of the board, was indicetd on 15 counts for retailing and soliciting orders for whiskey. It is said he has a still house just over the Virginia line.

Come Along. (Leurinburg Exchange.) Charlotte is bidding now for visit from Mr. Wilson, May 20. Here's hoping that the distinguished gentleman will be there, and that this quill-pusher can join the throng.

ODDS AND ENDS

The railroads of the United Kingdom use 23,000 'locomotives.

The earliest mention of coal is said to have been made by Theophratus.

The fish Paarilapia multicolor hatches her eggs in pockets in her

A stranger was arrested in Chicago the other day because he had \$320 in MYERS PARK CARS WILL RUN his pockets.

Out of a total number of 54,600 passenger cars in this country 3,000 are of steel.

Lord Dufferin delivered an address efore the Greek class of the McGill University, about which a reporter wrote: "His lordship spoke to the class in the purest ancient Greek, without mispronouncing a word or making the slightest gramattical solecism." "Good heavens!" remarked Sir Hector Langevin to the late Sir John A. Macdonald, "how did the reporter know that?" "I told him," was the Conservative statesman's answer. "But you don't know Greek." "True, but I know a little about politics."

Even Americans who are victims of the size mania may protest against the length to which this mania has gone in a Missouri law court. Typewritten evidence of 17,500,000 words has been submitted, or 50,000 pages only go to the creek, it will be used of \$00 words to a page. The sheets make a pile ten feet in height. It took three years to take the evidence, and probably is not too exciting that one would be able to read it in less time

settled portion of colored people. tion. (Abbeville Press and Banner.)

Mr. Benjamin Harrison Garrison, | but takes delight in doing what work who lives on the Mill Grove road in he can in the fields or about the house. Mallard Creek Township, will cele-

brate his 100th birthday in January. Mr. Garrison was a recent participant Cabarrus line January 24, 1813. His in his 20th Presidential election, hav- father, James Garrison was among the ing cast his first vote for Martin Van pioneer Scotch Irish settlers that came Buren for President. During the long to this community from Pennsylvania. while he has been exercising the priv- Mr. Garrison had four sons in the ilege of the suffrage, he has never vot- civil war, one being killed two wounded other than the Democratic ticket ed and one held a prisoner. He has and was elated to cast what will prob- been an active magistrate for more ably be his final vote for President in than 40 years and is well versed in behalf of Governor Woodrow Wilson, law. He can quote Latin law terms the new President-elect.

Mr. Garrison is an exceedingly ac- is a good singer. Mr. Garrison has tive man for his age. When a rela- given much of the time of his long tive drove out to see him the other and eventful life to the Mallard Creek day, he was found in a cotton field, Presbyterian Church, having served busily picking cotton. He has never as clerk of the session for about 40 laid himself aside from active duties, years,

The people living on and near West

Trade street will be interested in the

fact that tomorrow morning the My-

ers Park car will be extended in its

Double tracking has been laid on

West Trade street from the Southern

Railway crossing to the creek and all

the paving on the car tracks com-

This will give the people in the

western end of the town the car ser-

vice they have been needing for

some time, as the Seversville car was

hardly adequate for the amount of

travel. As the Myers Park car will

mostly by the white people, and the

colored people will take the Severs-

ville car, which goes out to Biddle

University, where there is a thickly

route to Irwin's Creek.

peted.

ABLE SPEAKER ENGAGED TO DOWN WEST TRADE TO CREEK ADDRESS MEN AT Y. M. C. A.

Mr. Garrison is a native of Meck-

lenburg, having been born near the

at length, but is too feeble to read. He

Rev. J. H. Pressley, pastor of the First' Associate Reformed Presbyterian Church of Statesville, will be the speaker at the meeting for men at the Young Men's Christian Association Sunday afternoon at

o'clock. Rev. Mr. Pressley is in the city for the purpose of holding evangelistic services at the First Associate Reformed Presbyterian Church and is meeting with pronounced success. Features of the meeting that will be of interest will be the singing of a tenor solo by Mr. Joseph A. Jones and the instrumental selection by the association orchestra. The orchestra will also accompany the singing of all hymns. A cordial invitation is extended to all men to attend. Strangers spending Sunday in the city have a special invita-

Utterly Wretched

Nervous Prostration Long Endured

Before Remedy was Found. Miss Minerva Reminger, Upper Bert Pa., writes: "For several years I had nervous prostration, and was utterly wretched. I lived on bread and best ea because my stomach wor to the square nearly every 10 minutes. tain anything else. I took many rem-This is the best schedule that can be made and divide up the Elizabeth took Hood's Sarsaparilla, when I began to gain at once. Am now cured." Pure, rich blood makes good, strong nerves, and this is why Hood's Sarsaparilla, which purifies and enriches the blood, cures so many nervous diseases. Get it today in usual liquid form of chocolated tablets called Sarsatabs. \$550,000 STATE OF NORTH CAROdated November 20, 1912, which are being offered at 99. The proceeds of the sale of these notes will be used in extending distribution systems and in acquisition of new properties in Virginia and West Virginia. The notes are retirable at par and accrued inter-est at the option of the company and are convertible at par into the 7 per cent preferred stock of the company at 90. Appelschiah Power has just pisced LINA REFUNDING BONDS.

"She's decided em. "That so? How?" to do the work herself." (Cleveland Plain Dealer.) "I like that man you just introduced He knows enough to keep his mouth "Yes, he's made regarding the local jail, which trying to get accustomed to his new set ----

(Birmingham Age-Herald.) "What would you do if the editor to

(Judge.) Mistress-What! Going to church again? Maid-Faith, an' twas a "good" cook as yez advertised for!

to the

(Birmingham Age-Herald.) "It is hard to do two things at the

decided because they heard their father say

me about it, do It

father of three children.